



**CODEC**  
**ANNUAL REPORT**  
2024-2025



“One storm comes after another. The houses you see along the roadside were once where you can now see the river. Gradually, because of erosion, the people who lived there have started settling right on the road itself.”

Jhorna Sardar – Kanainagar, Candpai Union, Mongla Upazila, Bagerhat



Scan for Video Story

## CREDIT LINE

CODEC extend their heartfelt gratitude to the Project Managers, Project Coordinators, Zonal Managers, Branch Managers, KM Champions and other Project & program staff for their invaluable contributions to providing data and information for the Annual Report 2024-25.

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# CONTENTS

<b>PRESIDENT'S MESSAGES</b>	04
<b>EXECUTIVE DIRECTOR'S FOREWARD</b>	05
Acronyms	06
Working Areas Map	07
<b>Executive Summary</b>	08
Vision   Mission   Core Values   Strategic Direction	09
SDG Coverage	10
<b>OUR PROJECTS &amp; PROGRAMS</b>	14
LETTER FROM <b>THE DIRECTOR</b> OF PROGRAM AND KNOWLEDGE MANAGEMENT	15
Education and Skill Development	16
Child Protection and Human Rights	17
Climate Action and Environment	18
Sustainable Livelihood Development	19
Health and Nutrition	20
Humanitarian Response	21
Agriculture	22
Disability Inclusion	23
Microfinance	24
<b>ONGOING PROJECTS</b>	29
<b>CODEC MICROFINANCE CORPORATE SOCIAL RESPONSIBILITES</b>	59
Development Networks   Research Partners   Government Alliances	66
International Networking Bodies   Development partners	67
General Body   Members of General Body   Legal Status, Registration And License	
Governing Body	68
CODEC Management Team	70
CODEC Organogram	71
CODEC Committees	72
<b>FINANCIALS</b>	73
MESSAGE FROM <b>THE SENIOR DIRECTOR</b> FINANCE AND ADMINISTRATION	74
<b>Financial and Administration Report</b>	76
<b>Annex A : CODEC's Consolidated Financial Overview</b>	87
<b>Annex B : CODEC's Policies</b>	93
<b>AUDIT REPORT</b>	98

## PRESIDENT'S MESSAGE

It is with great pride that I present CODEC's Annual Report for 2024–2025, which reflects not only our achievements but also our collective vision for a more just, sustainable, and inclusive future.

This year, Bangladesh has continued to navigate complex development and humanitarian challenges, shaped by the impacts of climate change, global funding dynamics, and the call for stronger social equity. With the Bangladesh Delta Plan 2100, Vision 2041, and global commitments such as COP28 shaping our development trajectory, CODEC has positioned itself as a partner in national progress while staying firmly linked with the international humanitarian and development discourse.



Through our diverse programs, CODEC has touched all 17 SDGs, advancing climate resilience, disaster preparedness, gender equity, education, and economic empowerment. We have also embraced opportunities in the blue economy and green business sectors, creating pathways for coastal communities to thrive while protecting natural ecosystems. By prioritizing environmental stewardship and human rights, we ensure that no one is left behind in the pursuit of sustainable progress.

CODEC's ability to connect grassroots realities with opportunities in the blue economy, green business, and disaster preparedness shows our agility and foresight. These efforts have not only advanced our thematic priorities but also positioned CODEC as a trusted development actor in both the national and international arenas.

As we reflect on this year, I extend my deep gratitude to our dedicated staff, our partners, and most importantly, the communities we serve. Together, we reaffirm our commitment to justice, equity, and sustainability assuring that no one is left behind in this journey.

Hope for the best,

A handwritten signature in black ink, appearing to read 'R.K.' with a small flourish.

Mohammed Reazul Kabir *FCA*  
President, CODEC

# EXECUTIVE DIRECTOR'S FOREWARD

The fiscal year 2024–2025 has been a defining moment for CODEC. In a global context marked by funding constraints, shifting humanitarian priorities, and urgent climate commitments, our organization has continued to adapt and deliver with purpose.

CODEC's interventions this year reached across coastal and riverine vulnerable communities, building resilience through climate-smart livelihoods, gender equity initiatives, WASH, education, child protection, social and behavioural change, human rights, disaster risk reduction and emergency response. We have embraced the green and blue economy agenda that linked environmental protection with sustainable livelihoods, thereby opening new opportunities for women, youth, and marginalized groups.

CODEC is also operating Micro-Finance program among 2,12,742 members. In this financial year we disbursed BDT 1247.23 Crore, loan outstanding BDT 758.33 Crore covered 17 coastal districts through 137 Branches. The OTR 98% and PAR 7.79%.

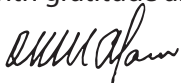
Net surplus generated to BDT 46 Crore which is decreased BDT 7 Crore compared to the last year net income.

At the same time, we recognize that climate change, migration, and global inequalities continue to shape the humanitarian-development nexus. Last year, the Easter flood along with subsequent flash floods and monsoon floods severely disrupted lives across Bangladesh, particularly in Sylhet, Rangpur, and Chattogram Divisions. Thousands of families lost their homes, crops, and livestock, leaving them without food security or safe shelter. Schools and health facilities were inundated, cutting off children's education and access to essential services. Many communities and vulnerable people specially women, pregnant and lactating mothers, children and elderly people faced prolonged displacement, rising debt, and increased health risks due to waterborne diseases. The floods not only damaged infrastructure but also deepened the economic and social vulnerabilities of already marginalized households, making recovery a long and difficult process. CODEC has positioned itself as a bridge between local realities and global commitments, aligning with COP28's climate pledges, contributing to the SDG acceleration drive, and working closely with government institutions. To complement the national development agenda along with international agencies and grass-roots networks, CODEC ensures that our work remains locally rooted yet globally relevant.

From the inception, CODEC Microfinance has been more than a financial service; it has been a catalyst for empowerment. By providing accessible and responsible financial support to underserved communities, we have enabled countless families to transform their aspirations into sustainable livelihoods through microfinance, micro-enterprise development and microfinance supported projects. Our work is rooted in the belief that true development begins with financial inclusion, education, and the capacity to make informed choices. This report captures not only the progress made but also the success stories of resilience individuals and community breaking barriers in business, youth embracing digital and green skills, and families rebuilding their futures after disasters. These stories affirm our commitment to rights, equity, and sustainable development.

As we move forward, CODEC remains committed to scaling innovation, strengthening partnerships, and seizing emerging opportunities in global development and climate financing. Our journey is one of collective responsibilities, and I am confident that together we will continue to build resilient and inclusive societies. With optimism and confidence in what lies ahead, we look forward to achieving even greater impact together.

With gratitude and hope,



Khursid Alam Ph.D  
Executive Director, CODEC



## ACRONYMS

### Acronym

Full Form

#### **BFR**

Bangladesh Flood Response

#### **BID4CJ**

Blue Economy and Inclusive Development for Climate Justice

#### **CCA**

Climate Change Adaptation

#### **CODEC**

Community Development Centre

#### **CPRE**

Contingency Partnership to Respond Emergencies in Chattogram Division

#### **CRR**

Cumulative Recovery Rate

#### **CSO**

Civil Society Organization

#### **ECD**

Early Childhood Development

#### **EMDC**

Educate the most disadvantaged children

#### **ENGAGE**

Environmental Human Rights for a Just Transition: Strengthened Local CSOs Transforming Climate Hotspots into Resilient Communities

#### **ENRICH**

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty

#### **EPRC**

Education and protection for Refugee children

#### **ERRHCCB**

Education for Rohingya Refugee and Host Community Children in Bangladesh

#### **FSS**

Financial Self-Sufficiency

#### **GBV**

Gender Based Violence

#### **GFA**

General Food Assistance Programme

#### **IAU**

Integrated Agriculture Unit

#### **IAS**

International Accounting Standards

#### **IEH**

Inclusive Eye Health

#### **IFRS**

International Financial Reporting Standards

#### **IRMP**

Inclusive Risk Mitigation Program for Sustainable Poverty Reduction

#### **LCFA**

Learning Centre Facilities and Access

#### **LRMP**

Strengthening Resilience of Livestock Farmers through Risk Reducing Services

#### **MF**

Microfinance

#### **MFCE**

Microenterprise Financing and Credit Enhancement

#### **OTR**

On Time Recovery Rate

#### **OXFAM**

Oxford Committee for Famine Relief

#### **PKSF**

Palli Karma-Sahayak Foundation

#### **PPEPP-EU**

Pathway to Prosperity for Extremely Poor People

#### **RAISE**

Recovery and Advancement of Informal Sector Employment

#### **RHL**

Resilient Homestead and Livelihood Support to The Vulnerable Coastal People of Bangladesh

#### **RMTP**

Rural Microenterprise Transformation Project

#### **SDG**

Sustainable Development Goals

#### **SMART-EFCM**

Sustainable Microenterprise and Resilient Transformation-Promoting Eco-Friendly Construction Materials

#### **STEM**

Science, Technology, Engineering and Mathematics.

#### **UNHCR**

United Nation's High Commissioner for Refugees

#### **UNICEF**

United Nations Children's Fund

#### **UNICEF-CP**

Strengthening the protective environment for children, adolescent and youth in the refugee camps and host communities in Cox's Bazar

#### **USAID**

United States Agency for International Development

#### **WFP**

World Food Programme



Community Development Centre  
**(CODEC)**  
Working Areas Map



## EXECUTIVE SUMMARY

The Community Development Centre (CODEC) continues to play a pivotal role in advancing inclusive, equitable, and climate-resilient development across Bangladesh. In FY 2024/25, CODEC reached 6.2 million people, among which 2.3 million people across 1.6 million households have been directly supported, with a total budget of BDT 2.06 billion and expenditures of BDT 1.63 billion. Its programs reached women (24.36%), men (22.45%), adolescents and children (52.58%), and people with disabilities (1.67%), reflecting a strong focus on inclusivity and equity.

CODEC prioritizes the dismantling of barriers faced by persons with disabilities, who often experience stigma and limited access to services. Initiatives such as the Inclusive Eye Health (IEH) project in Barisal not only expand access to care but also build advocacy and leadership among persons with disabilities. Through partnerships with disability-led organizations and healthcare providers, CODEC has reached over 17,000 persons with disabilities, ensuring they are empowered to thrive in their communities.

Responding to wider human rights and social challenges, CODEC implements projects like ENGAGE, which strengthens civil society organizations—particularly those led by women, youth, and fisherfolk—to advocate for environmental rights, clean water, and secure land. In humanitarian contexts, CODEC delivers integrated support through the Contingency Partnership to Respond Emergencies (CPRE), providing life-saving health, nutrition, WASH, and psychosocial services to flood-affected populations. Collaboration with UNHCR and UNICEF ensures inclusive, gender-responsive education for refugee and host-community children in Cox’s Bazar and Bhasanchar, while child protection initiatives like Shapnojatra expand access to psychosocial support, case management, GBV prevention, and youth leadership opportunities.

In the face of climate change, CODEC has strengthened resilience through projects such as the Blue Economy and Inclusive Development for Climate Justice (BID4CJ), Climate Change Adaptation (CCA), and the Livestock Risk Mitigation Program (LRMP). These interventions restore ecosystems, promote climate-resilient agriculture and aquaculture, provide safe water solutions, and diversify livelihoods. Similarly, initiatives like the Bhasan Char Livelihoods Project and the Integrated Agriculture Unit train households—especially women and refugees—in sustainable farming and post-harvest practices, improving food security and income generation.

A cornerstone of CODEC’s work is its Microfinance Program, which enables households to build secure livelihoods while enhancing resilience to climate shocks. In FY24–25, CODEC operated across 17 districts, 86 upazilas, and 616 unions with 137 branches (12.3% growth from last year). Membership grew by 10.24% to 212,742, with 87% living in rural areas. Of these, 167,151 were loanee members, marking a 10.75% increase from the previous year. Loan disbursements totaled BDT 1,247.23 crore, while outstanding loans grew by 16.62% to BDT 758.33 crore. Member savings reached BDT 310.20 crore, a 15.63% increase from last year.

By integrating microfinance with vocational training, cooperative building, and disaster-resilient housing, CODEC empowers families to sustain incomes even in crisis contexts. Targeted support for women entrepreneurs and young people further strengthens community leadership and long-term resilience.

Through its diverse portfolio, CODEC demonstrates a holistic model of community development—linking humanitarian response with sustainable livelihoods, inclusive education, climate justice, and financial empowerment—to ensure that vulnerable populations in Bangladesh not only survive but thrive.



### OUR VISION

The coastal and riverine population of Bangladesh are realizing their well-being progressively and sustainably.



### OUR MISSION

The coastal and riverine communities of Bangladesh have effectively connected themselves with relevant external actors, capitalized on their socio-economic potentials and conquered their livelihood challenges arising from changing socio-political, environmental, and economic contexts.



### OUR CORE VALUES



Accountability



Inclusiveness



Integrity



Sustainability

### STRATEGIC DIRECTION



#### Empowering Education

Facilitating sustainable access to primary and secondary education for children and youth in communities disconnected from formal educational institutions while also enabling young individuals who are not in education and training to acquire domestically demanded and internationally competitive skills.



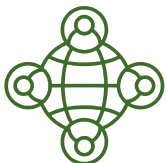
#### Sustainable Impact

Strengthen to ensure productivity and sustainability along extended value chains originating from agriculture, fishery, dairy and horticulture.



#### Innovative Empowerment

Expand innovation in microfinance and related services, with a focus on ensuring self-sustainability, youth empowerment and catalyzing productivity in the coastal and riverine communities of Bangladesh to become productive and sustainable participants along extended value chains.



#### Social Impact

Progressively enhancing support for social sector programs by leveraging a combination of social enterprises and optimizing the available financial and physical resources of the organization.



#### Efficient Leadership

Utilize development funding efficiently and maintain a leading position in the coastal and riverine areas of Bangladesh by shaping development agendas and priorities in diverse sectors to successfully deliver in collaboration with national and international partners.

# SDG COVERAGE

## 1 NO POVERTY



**222,637**

**People** uplifted from poverty by ensuring their social protection, securing land rights, and building resilience to climate, economic, social, and environmental shocks.



**632,312**

**People** ensured safe, nutritious and sufficient food year round

Agricultural productivity and incomes of small-scale food producers increased through sustainable food production systems by supporting

## 2 ZERO HUNGER

**240,615**

**Adolescent Girls, Women and Mothers** ensured their respective nutritional needs



**4,709**  
**Farmers and Small-Scale Food Producers**

**4,698**  
**Small Businesses**

**2,107**  
**Households**



## 3 GOOD HEALTH AND WELL-BEING



Strengthened the capacity for early warning of disasters and global health risks, and advocated for health financing by conducting

**115,072**  
**Trainings and Public events**, engaging

**488**  
**Leaders** & developing

**50,000**  
**Educational Materials**



**363,271**

**People including Pregnant and Lactating Women, Adolescents, Children and Infants** have reduced mortality through tailored interventions

**39,483**

**People including adolescents and children** have the knowledge and skill to promote sustainable development

Developed safe, inclusive, and gender- and disability-sensitive learning environments by training and supporting

**931,111**

**People including children and youth, inclusive of persons with disabilities**, guaranteed equitable, and quality education at different tiers from early childhood to tertiary level, equipping all learners with literacy, numeracy, and relevant skills for decent work and entrepreneurship.



**9,212**  
**Teachers**, and upgrading

**73**  
**Schools**

## 4 QUALITY EDUCATION



## 5 GENDER EQUALITY



### 52,452

**Women and Girls** protected against discrimination, violence, and harmful practices by valuing unpaid care work, and ensuring their full participation in all spheres of life, among which there are

### 265 Female Leaders



### 13,754

**Women and Girls** protected against discrimination, violence, and harmful practices by valuing unpaid care work, and ensuring their full participation in all spheres of life, among which there are

### 821

**Female farmers** have been ensured ownership of their agricultural lands and supported through various interventions

## 33,846

**People** ensured universal access to safe water and sanitation

## 6,326 9,083

### Behavior Change Communication (BCC) Campaigns

held promoting good sanitation practices and empowering local communities in water management

### Structures, including Households, Schools and WASH facilities

upgraded and/or installed to boost water-use efficiency and ensure sustainable freshwater supply



## 6 CLEAN WATER AND SANITATION



## 7 AFFORDABLE AND CLEAN ENERGY



### 423

**Households and Institutions** ensured renewable energy power share



## 14,909

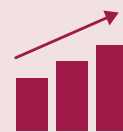
**People** ensured decent work, including youth and persons with disabilities, through training and skill development by various interventions



Boosted economic productivity through diversification, innovation, and high-value sectors by supporting

### 2,647 Businesses

## 8 DECENT WORK AND ECONOMIC GROWTH



## 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



### 217

**Small Enterprises** have expanded access to affordable finance and market integration, while upgrading infrastructure and industries for sustainability, resource efficiency, and clean technology adoption



**1,060 Businesses** supported creating long-term economic opportunities in urban & peri-urban communities

**1,702 People** equipped with leadership and life skills to achieve and sustain decent income



REDUCED INEQUALITIES **10**



**11** SUSTAINABLE CITIES AND COMMUNITIES



**11,547**

**People** engaged in protecting and safeguarding Bangladesh's cultural and natural heritage

**187**

**Households** supported in vulnerable coastal communities with climate-resilient housing



**270**

**Businesses** tailored for sustainable management and efficient use of natural resources



RESPONSIBLE CONSUMPTION AND PRODUCTION **12**



**13** CLIMATE ACTION



**65,515**

**People** have increased resilience to climate-related hazards through enhanced education, awareness for mitigation, adaptation, and early warning

**101**

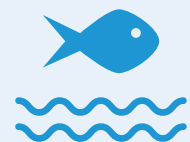
**Businesses** have increased market access and climate resilience by incorporation of environment friendly practices

**35**

**People** engaged in sustainable management and protection of marine and coastal ecosystems



LIFE BELOW WATER **14**



**15** LIFE ON LAND



**138**

**Hectares of Land** protected through various tailored interventions



# 74,406

**People** engaged in participatory decision making at different levels with access to information and fundamental freedoms

# 11,452

**Cases and Feedbacks managed** to end abuse, exploitation, trafficking and all forms of violence



PEACE, JUSTICE AND STRONG INSTITUTIONS

# 16



# 17

 PARTNERSHIPS FOR THE GOALS

# 1,075

**Stakeholders** engaged at different levels to encourage and promote effective public, public-private and civil society partnerships





## OUR PROJECTS & PROGRAMS

# LETTER FROM **THE DIRECTOR** PROGRAM AND KNOWLEDGE MANAGEMENT

Since its beginning on October 1, 1985, with only 18 colleagues, CODEC's journey has grown into a four-decade partnership with coastal and riverine communities—marked by shared struggles, resilience, and hope. Over the years, we have learned that true development goes beyond infrastructure; it lies in empowering people to realize their own potential. Above all, our journey has shown that lasting progress is possible only through continuous learning and collective effort.



The fiscal year 2024–2025 has been marked by both challenges and opportunities. The sudden withdrawal of US funding at the beginning of 2025 created a major shock to the development sector worldwide and directly impacted on the communities we serve; forcing the closure of three CODEC projects. Yet, despite these setbacks, CODEC continued to deliver impact across its integrated programs linking livelihoods, education, gender equity, climate-smart agriculture, environmental protection, emergency response, and human rights. From climate adaptation in coastal belts to women-led cooperatives in green enterprises and youth-driven digital solutions, our initiatives provided both immediate relief and long-term resilience.

Our initiatives are enabling communities to strengthen resilience while embracing opportunities in sustainable solutions such as eco-tourism, green enterprises, and climate-smart livelihoods. Equity and rights-based development remain central to our mission. Women and youth have emerged as leaders in driving innovation, building businesses, and safeguarding natural resources. We are committed to upholding the rights and protection of children while ensuring equitable access to quality education in Rohingya refugee camps and marginalized communities, understanding that safe learning environments, psychosocial support, and inclusive educational opportunities are vital for breaking cycles of vulnerability and building resilient, empowered future generations. These stories of empowerment and recovery families rebuilding after disasters, fisherfolk adopting sustainable practices demonstrate that transformation is possible when communities lead. By bridging global climate commitments with national priorities, we are ensuring that local communities' benefit from both policy and practice.

Looking ahead, CODEC will continue to expand its program portfolio by integrating climate resilience, gender-responsive development, and rights-based approaches while pursuing opportunities in global climate finance and strategic partnerships, ensuring that Bangladesh's coastal and riverine communities remain central to the country's sustainable growth. Together with our partners, we remain committed to building a future where coastal and riverine communities thrive with dignity and sustainability.

We know the road ahead will not be easy. As we celebrate 40 years of CODEC's unwavering commitment to community empowerment and sustainable development, we extend our heartfelt wishes for continued growth, collaboration, and impact in the years ahead.

With gratitude,

A handwritten signature in black ink, appearing to read 'Quazi Wafiq Alam', written in a cursive style.

Quazi Wafiq Alam  
Director of Program and Knowledge Management, CODEC

# EDUCATION AND SKILL DEVELOPMENT

CODEC implements a diverse range of initiatives aimed at promoting inclusive, equitable, and quality education while strengthening the resilience of children, adolescents, youth, and vulnerable communities in Bangladesh. Its integrated programming focuses on marginalized groups, including refugees, out-of-school children, and those in coastal and underserved areas.

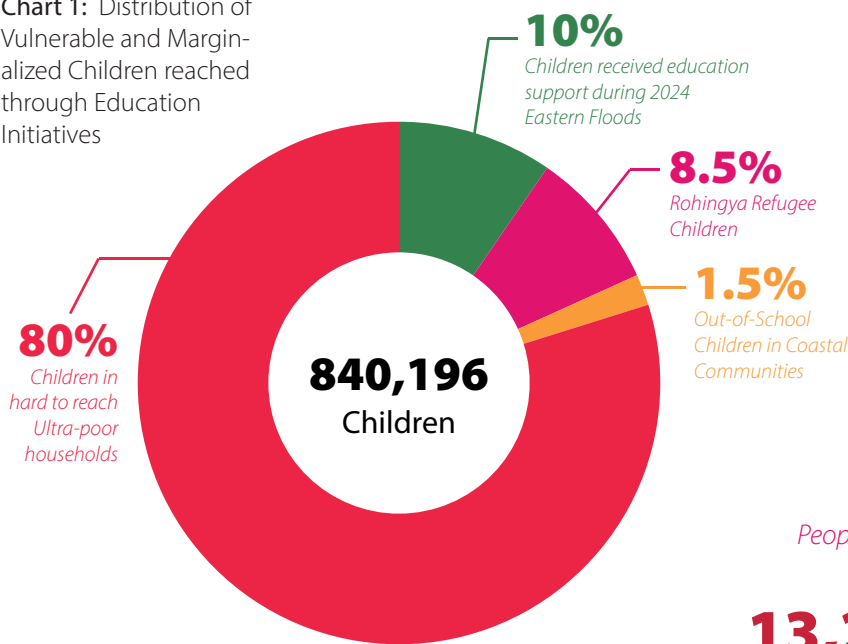
Through projects such as CPRE, EPRC, and ERRHCCB, CODEC ensures continuity of education in crisis contexts by providing safe learning environments, integrating relevant curricula, and offering multilingual instruction aligned with international standards.

CODEC also advances child protection, life skills, vocational training, and rights-based education through initiatives like Shapnojatra and EMDC, which emphasize child-led advocacy and community participation. Projects such as Showpner Thikana address dropout prevention and reintegration, employing gender-sensitive and STEM-based approaches.

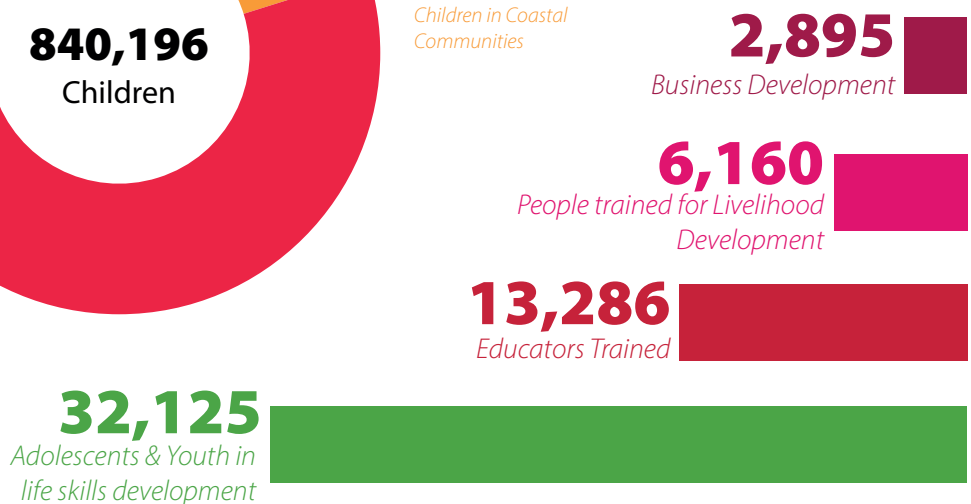
In Cox’s Bazar, the UNICEF-Education project has achieved significant progress in early childhood, primary, and secondary education, improving enrollment, attendance, and learning continuity through quality teaching and strong community engagement.

Furthermore, CODEC fosters leadership, creativity, and civic responsibility among youth through the Cultural and Sports Programme (Adolescent Program). It also supports economic empowerment via apprenticeships, business training, and small enterprise development under the RAISE project, thereby contributing to sustainable livelihoods and national development.

**Chart 1:** Distribution of Vulnerable and Marginalized Children reached through Education Initiatives



**Chart 2:** Participation in Capacity Building and Skill Enhancement Initiatives



# CHILD PROTECTION AND HUMAN RIGHTS

The human rights situation in Bangladesh is shaped by socio-political factors and environmental challenges. While progress has been made in education and health, civil liberties, gender equality, and environmental rights remain pressing issues. Marginalized groups—especially women, indigenous peoples, and coastal communities—often face systemic discrimination and violence.

CODEC responds to these challenges through a portfolio of integrated, context-specific initiatives that promote a low-carbon, climate-resilient society while upholding the rights, dignity, and well-being of children and vulnerable groups. The ENGAGE project strengthens the capacity of local CSOs, focusing on women, youth, and indigenous fisherfolk, equipping them with training and advocacy tools to claim their rights to a sustainable environment, clean water, and secure land.

In emergencies, CODEC implements the CPRE project to deliver life-saving information and restore health, nutrition, water, sanitation, and hygiene services for flood-affected populations. With UNHCR, the EPRC project provides education and protection to refugee children in Cox’s Bazar and Bhasanchar, promoting safe learning environments. UNICEF-supported programs ensure equitable, inclusive, and gender-responsive education for Rohingya children, including adolescent girls and children with disabilities. Complementing these efforts, CODEC’s child protection initiatives expand access to case management, psychosocial support, GBV prevention, life skills, and leadership development through the Shapnojatra Children’s Ambassador Project.

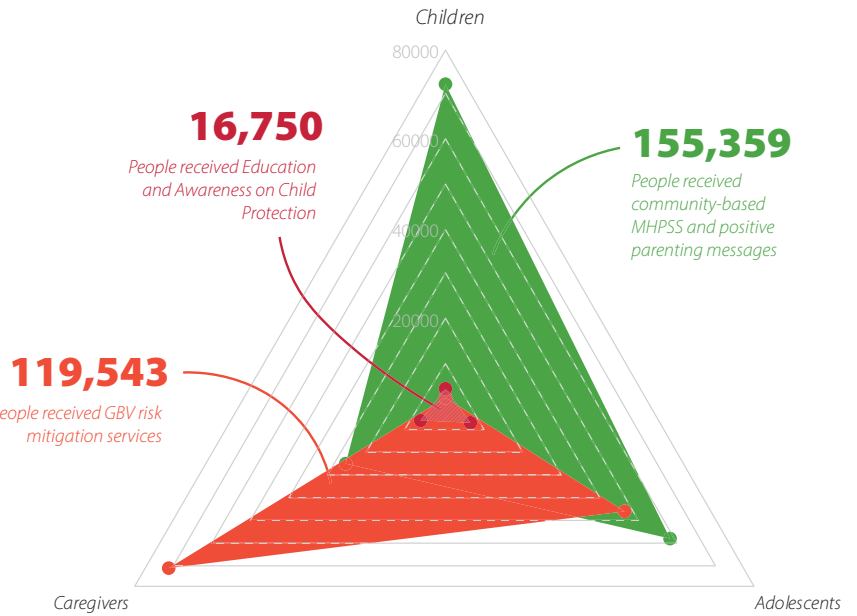


Chart 1: Coverage of Psychosocial, Protection, and Awareness Services

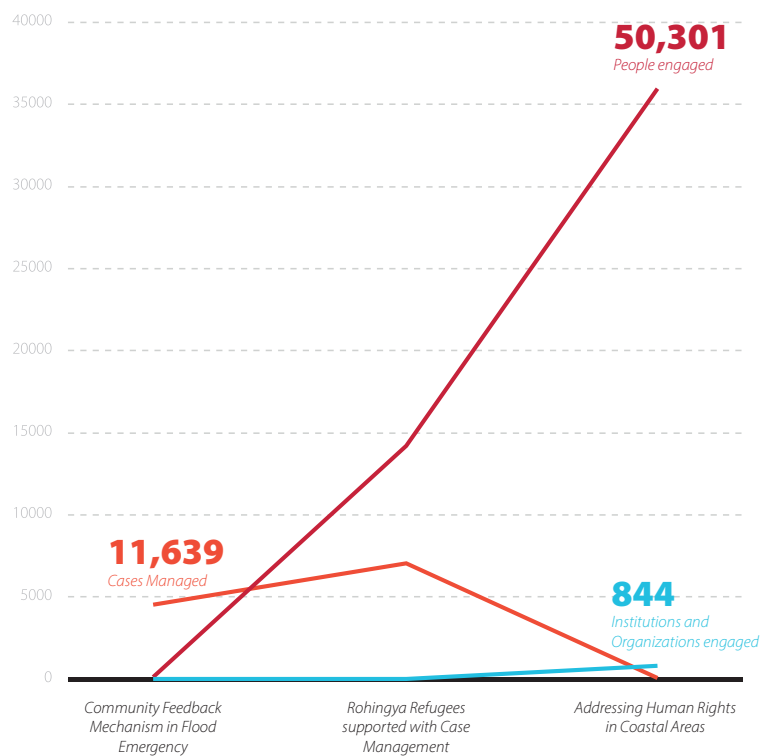


Chart 2: Engagement in Human Rights Efforts

# CLIMATE ACTION AND ENVIRONMENT

Bangladesh, one of the most climate-vulnerable countries in the world, faces severe challenges in its coastal and riverine regions, where communities rely heavily on natural resources for survival. Rising sea levels, salinity intrusion, and frequent cyclones threaten food security, livelihoods, and overall resilience. To address these issues, CODEC, in partnership with multiple donors, has implemented key projects focusing on climate justice, sustainable livelihoods, and resilience-building for marginalized groups.

The Blue Economy and Inclusive Development for Climate Justice (BID4CJ) project, supported by Australian Aid, Oxfam, and partners, restored mangrove saplings, rehabilitated ponds, stabilized sand dunes, and installed rainwater harvesting systems. It trained community members, strengthened women’s livelihoods through agricultural support, and developed green business plans to promote climate-just economic growth.

The Climate Change Adaptation (CCA) project in Bagerhat, supported by Stromme Foundation, installed pond sand filters, distributed rainwater tanks, and promoted climate-resilient agriculture and aquaculture through demonstration plots and seed distribution. It also conducted disaster risk reduction trainings, mock drills, and environmental tree planting to build community resilience.

The Livestock Risk Mitigation Program (LRMP), led by PKSF and CODEC across multiple districts, delivered training on good animal husbandry, provided vaccinations to families, and strengthened institutional capacity. The program improved livestock health, reduced risks, and enhanced farmer incomes.

Together, these projects have empowered vulnerable communities, promoted sustainable resource management, improved livelihoods, and enhanced resilience to climate challenges in Bangladesh’s coastal and riverine areas.

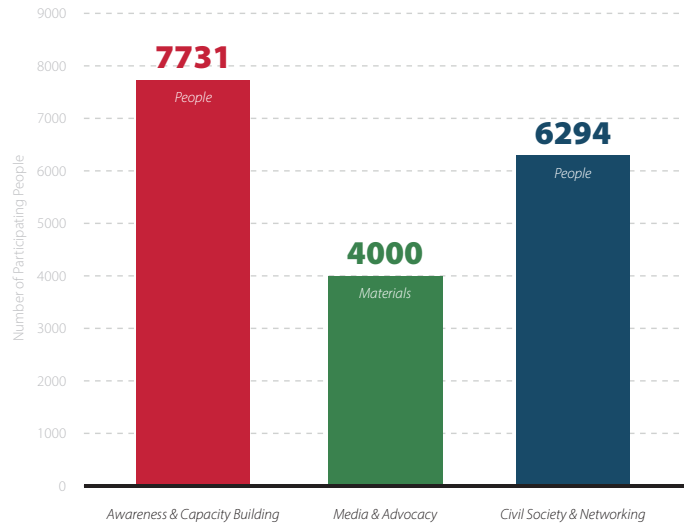


Chart 1: Land Protected by Community and Ecosystem

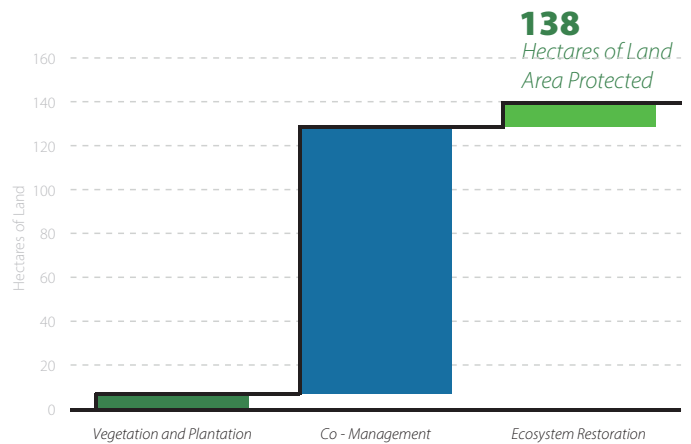


Chart 2: Climate Action Awareness through Various Initiatives

## SUSTAINABLE LIVELIHOOD DEVELOPMENT

CODEC is dedicated to enhancing the livelihoods of vulnerable communities in Bangladesh through innovative projects focused on sustainability and capacity building. CODEC empowers individuals and families to achieve economic stability and resilience against challenges such as poverty and climate change.

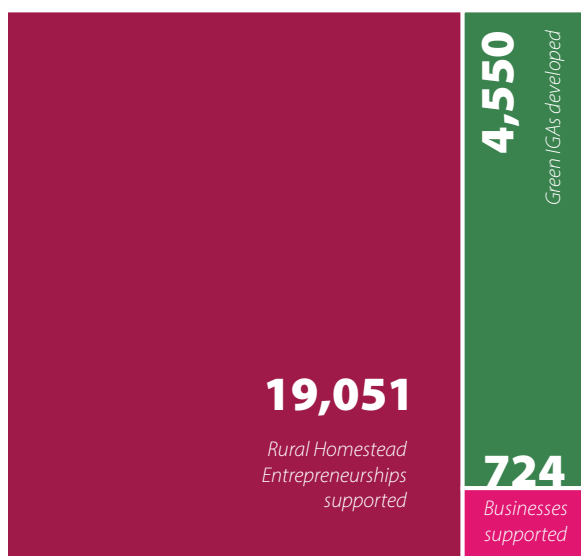
The Bhasan Char Livelihoods project, for example, empowers Rohingya refugees by training over 1,000 participants in sustainable agriculture, improving nutrition and economic opportunities, particularly for women. The Pathways to Prosperity for Extremely Poor People (PPEPP-EU) initiative lifts individuals from extreme poverty by engaging community members in livestock, fisheries, and crop-related activities.

CODEC also addresses livestock resilience through the Strengthening Resilience of Livestock Farmers (LRMP) project, which supports farmers in adopting sustainable practices. The Enhancing Resources and Increasing Capacities (ENRICH) project focuses on health and education by establishing clinics, training students, and ensuring access to essential services for marginalized populations.

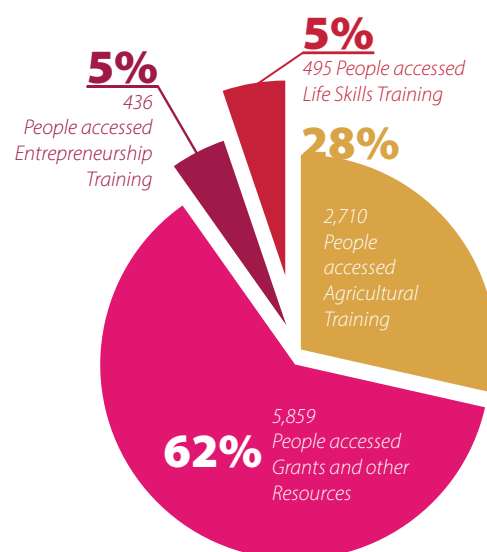
The combined efforts of the Production and Marketing of Safe Fishery Products (RMTP-Fish) and Increase Cultivation and Processing of Oil and Pulse Crops (RMTP-Seed) initiatives enhance marketability and income for small farmers through safe fish farming and improved crop production.

Finally, the Resilient Homestead and Livelihood Support (RHL) project builds climate-resilient communities by constructing durable homes and promoting saline-tolerant vegetable cultivation. Through these initiatives, CODEC fosters sustainable livelihoods and empowers vulnerable communities for a more prosperous future.

**Chart 1:** Contributions to Green Livelihoods and Enterprise Development



**Chart 2:** Capacity Building and Training Interventions for Livelihood Development

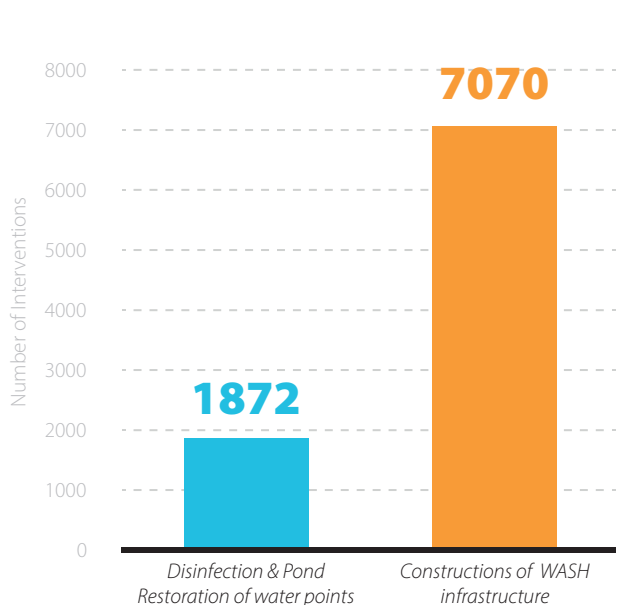


## HEALTH AND NUTRITION

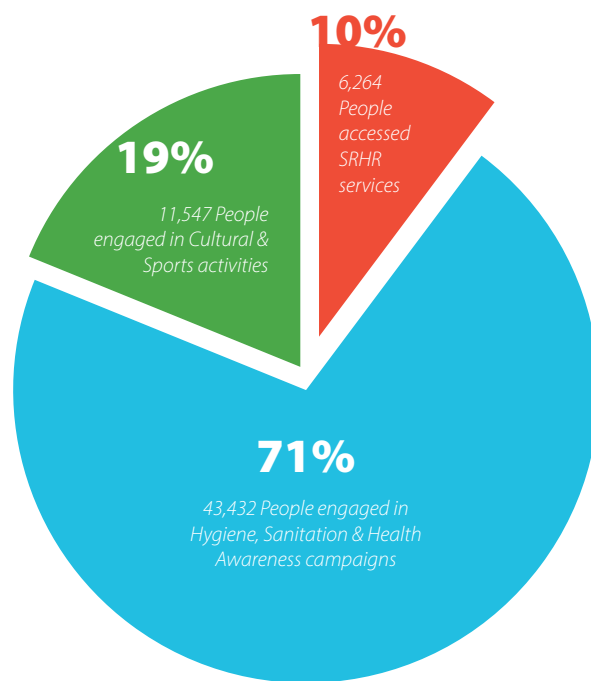
Bangladesh faces ongoing challenges in health and nutrition, particularly in flood-prone, coastal, and refugee-hosting areas. High rates of undernutrition, limited access to safe water and sanitation, and inadequate health services for children, women, and persons with disabilities continue to hinder national development. Addressing these issues is central to Bangladesh’s progress toward the SDGs on health, nutrition, and well-being. In this context, the Community Development Centre (CODEC) plays a vital role by complementing national efforts with community-driven interventions that improve access to essential services and strengthen resilience. In partnership with national and international donors, CODEC has implemented several targeted initiatives to address critical health and nutrition needs.

Through the Contingency Partnership to Respond Emergencies (CPRE) with UNICEF, CODEC supported flood-affected communities with healthcare, safe water, sanitation, psychosocial support, and nutrition services. The Inclusive Eye Health (IEH) project with CBM improved access to screenings, treatment, and inclusive eye-care services for marginalized groups. In Cox’s Bazar and Noakhali, the WFP School Feeding Programme provided nutrition-sensitive meals and awareness initiatives to enhance children’s health and education. Food assistance programs in refugee camps further strengthened household food security. At the same time, projects such as ENRICH and BD Rural WASH advanced healthcare, safe water, and sanitation in rural Bangladesh.

Together, these interventions highlight CODEC’s contribution to improving health and nutrition while supporting Bangladesh’s broader development goals.



**Chart 1:** Community Interventions for Water, Sanitation and Hygiene



**Chart 2:** Community Education and Awareness for Health and Nutrition

# HUMANITARIAN RESPONSE

CODEC conducts large-scale humanitarian initiatives to address the urgent needs of vulnerable populations affected by floods, displacement, and other emergencies across Bangladesh, including Cox’s Bazar, Noakhali, Feni, Comilla, and Lakshmipur. In partnership with key organizations such as UNICEF, UNHCR, WFP, UNESCO, and others, CODEC’s programs prioritize life-saving assistance, dignity, and resilience-building for communities facing crises.

Through programs like the CPRE initiative funded by UNICEF, flood-affected communities in the Chattogram Division have gained access to emergency health services, safe water, sanitation, and mental health and psychosocial support. This comprehensive care ensures that children continue their education safely, while mothers and adolescents receive vital nutrition support to combat undernutrition.

In the Bangladesh Flood Response 2024 project, CODEC provided multipurpose cash grants, rehabilitated WASH facilities, and promoted gender-sensitive hygiene practices. Special attention was given to creating women-friendly and disability-accessible facilities, ensuring safety and dignity in emergency settings.

For refugees in Cox’s Bazar, CODEC’s Emergency Food Security programs provide consistent support through e-vouchers, hot meals, and fortified biscuits. A responsive help desk system strengthens community accountability and ensures timely grievance redressal. Child protection and education initiatives have reached tens of thousands of Rohingya children, offering psychosocial support, life skills, and safe learning spaces, while campaigns against gender-based violence enhance community resilience.

Additionally, CODEC integrates climate-aware livelihood solutions, such as vegetable and vermicompost production on Bhasan Char, supporting both food security and environmental sustainability.

These humanitarian interventions reflect CODEC’s commitment to inclusive, rights-based, and community-led approaches that protect vulnerable groups, support recovery during emergencies, and foster long-term resilience across affected communities.

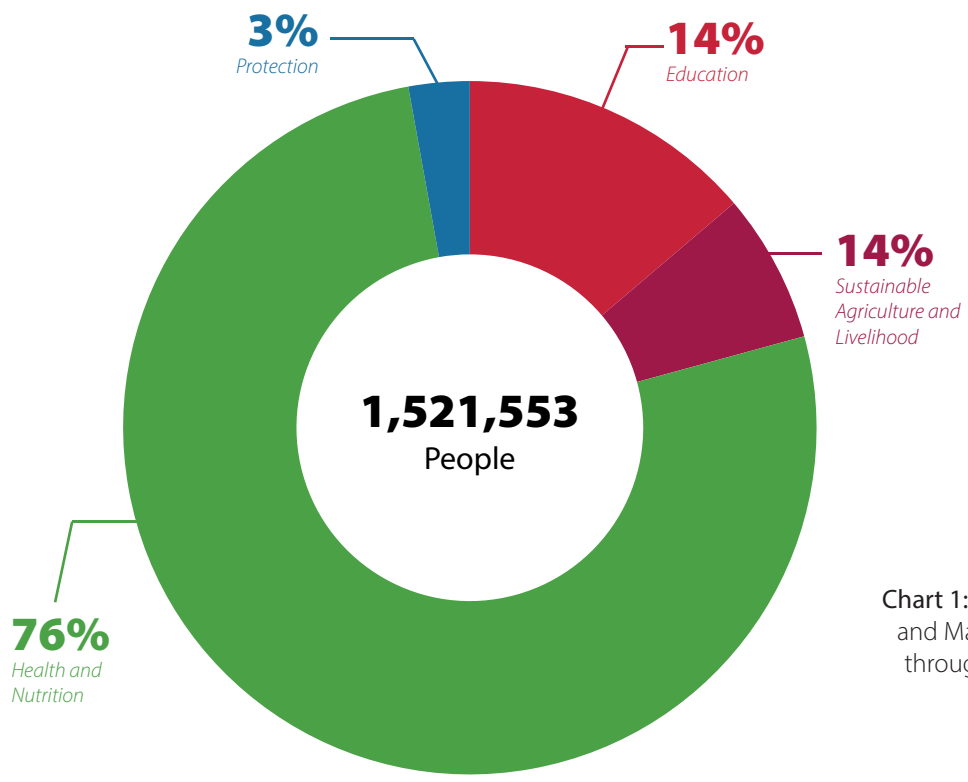


Chart 1: Distribution of Vulnerable and Marginalized People reached through Humanitarian Response Initiatives by Sector

# AGRICULTURE

Bangladesh’s coastal communities face significant livelihood challenges due to environmental vulnerability, limited access to resources, and climate impacts. In response, CODEC, with support from WFP, PKSF, and various partners, has been implementing livelihood initiatives aimed at enhancing the well-being of vulnerable communities while promoting sustainable and climate-resilient practices.

These projects focus on promoting eco-friendly farming practices, strengthening skills, and enhancing market systems to ensure sustainable livelihoods. The Bhasan Char Livelihoods project encourages sustainable, technology-based vegetable cultivation using modern methods such as staking, trellising, and drip irrigation. It supports communities by establishing nurseries, promoting organic fertilizer production, and providing farming inputs alongside market linkages. Training sessions on post-harvest handling enable participants to improve food security, diversify diets, and increase incomes.

The Integrated Agriculture Unit (IAU) initiative promotes sustainable farming technologies across crop, fisheries, and livestock sectors in Lakshmipur. Activities include capacity building in modern agriculture, livestock management, and aquaculture. The project also advances climate-resilient crop cultivation, improved fish breeding, salinity-tolerant animal food production, and mechanization support through credit facilities, strengthening productivity and value chain sustainability.

Through these initiatives, CODEC continues to empower vulnerable communities, fostering resilience, environmental stewardship, and inclusive economic growth in coastal Bangladesh.

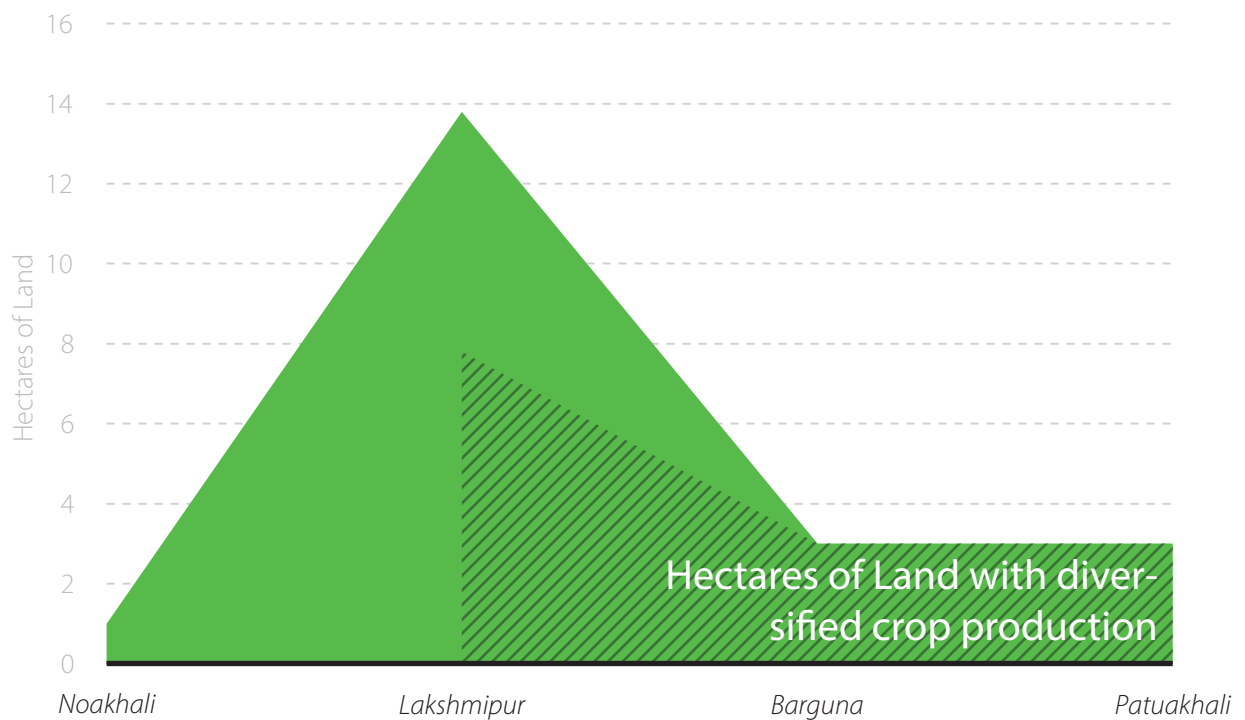


Chart 1: Hectares of Agricultural Land Developed

# DISABILITY INCLUSION

In Bangladesh, individuals with disabilities face significant barriers to accessing essential services, often compounded by societal stigma and discrimination. Many are excluded from opportunities that can enhance their quality of life.

In response, CODEC is actively working to promote disability inclusion through various initiatives. The organization focuses on dismantling these barriers by enhancing access to services and empowering marginalized communities. CODEC collaborates with different disability-led organizations to amplify its impact.

The Inclusive Eye Health (IEH) project in the Barisal District, aims to enhance access to eye health services for individuals with disabilities. This project includes training sessions that emphasize advocacy and leadership, encouraging participants to recognize their potential to effect change within their communities. In addition to IEH, the programs that can be notably mentioned include the Contingency Partnership to Respond Emergencies in Chattogram Division (CPRE), the General Food Assistance Programme, and the Pathways to Prosperity for Extremely Poor People - European Union (PPEPP-EU). Collectively, these initiatives have reached a total of 17,581 persons with disabilities, underscoring CODEC's commitment to fostering a more equitable society where everyone has the opportunity to thrive.

By forging strong partnerships with local healthcare facilities, CODEC ensures its commitment to disability inclusion, fostering a more equitable healthcare environment that empowers individuals to advocate for their rights.

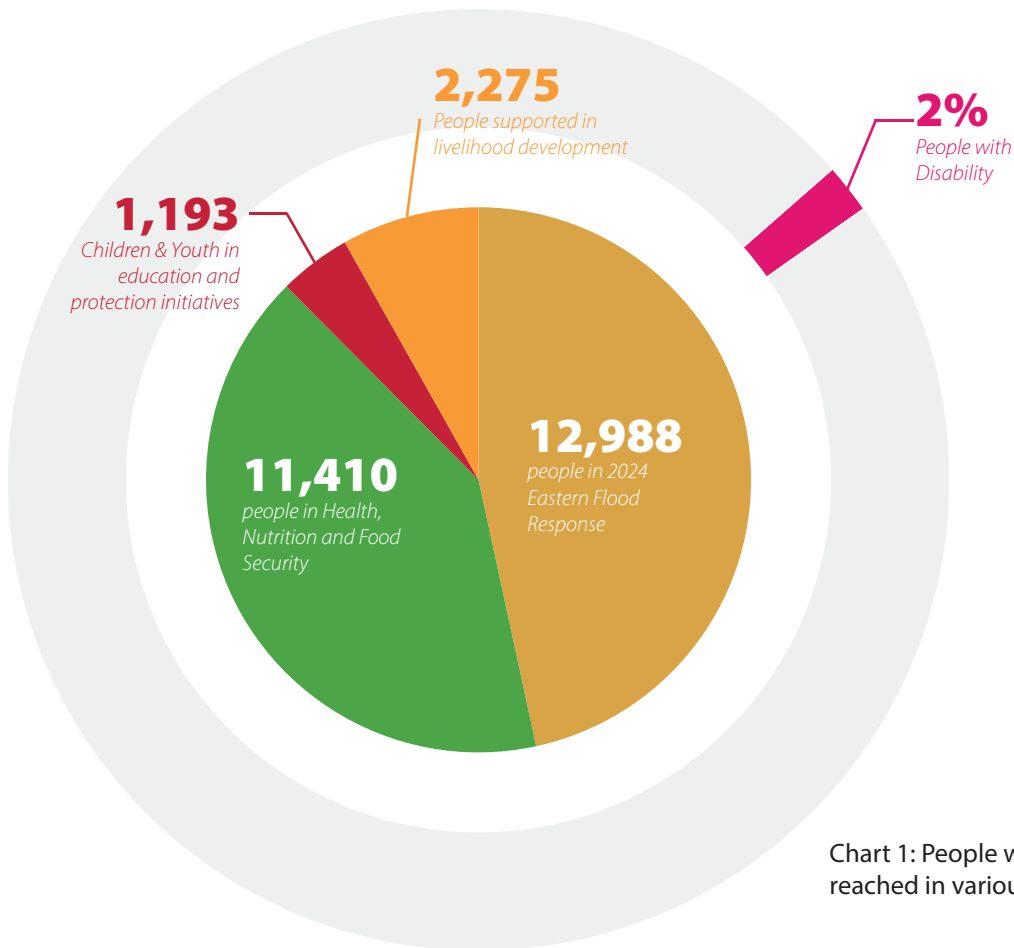
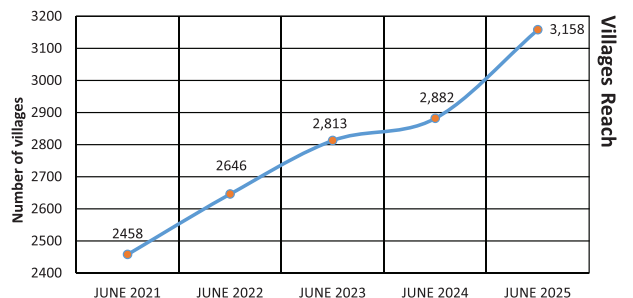
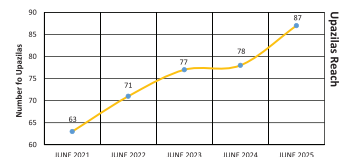
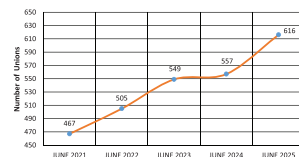
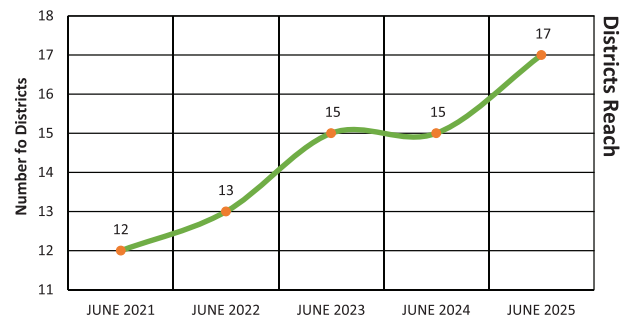
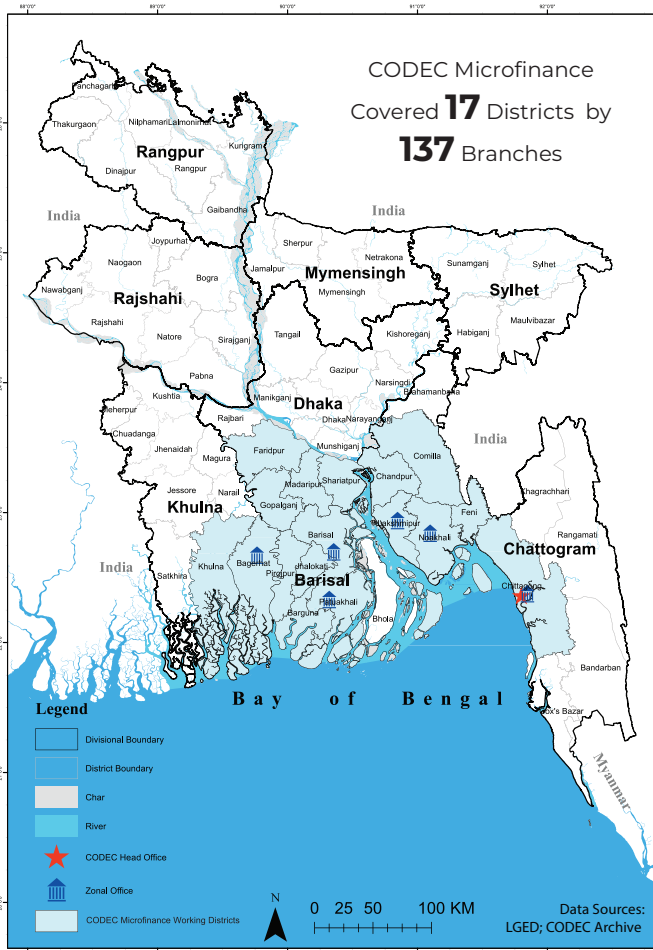


Chart 1: People with Disabilities reached in various Programmes

# MICROFINANCE

Bangladesh, with its large rural population and high vulnerability to climate change and poverty, faces persistent challenges in ensuring stable incomes and economic security for millions of households. To address this, CODEC runs a wide range of microfinance programs that help people improve their livelihoods. Projects such as the Integrated Agricultural Unit, PPEPP-EU, and RMTP offer loans along with training in modern farming and fishing techniques, as well as market connections. People use these opportunities to increase crop yields, improve fisheries and livestock, and adopt environmentally friendly practices. By providing both financial support and practical knowledge, these projects ensure that loans are used effectively to boost food production, raise household income, and create more secure livelihoods. Sessions on financial literacy, cooperative formation, and the use of improved tools help make these benefits sustainable.

Other initiatives, such as RAISE, SMART-EFCM, and RHL, focus on starting and growing small businesses. They provide vocational training, apprenticeships, and business guidance so people can establish or expand their enterprises. In disaster-prone areas, microfinance is combined with climate-resilient housing and infrastructure support, enabling families to continue earning even after floods or storms. CODEC’s microfinance work goes beyond providing loans. It builds confidence, leadership, and teamwork through savings groups and self-help associations, where members support one another and share responsibilities. Young people receive career guidance and business skills, while women entrepreneurs gain targeted support to strengthen their role in both the economy and their communities. By combining access to finance with skills, networks, and market opportunities, CODEC helps people break the cycle of poverty and secure a more stable future.



**BDT 758.33 Crore**  
LOANS OUTSTANDING

**BDT 1247.23 Crore**  
DISBURSED IN LOANS

**BDT 310.20 Crore**  
SAVINGS BALANCE

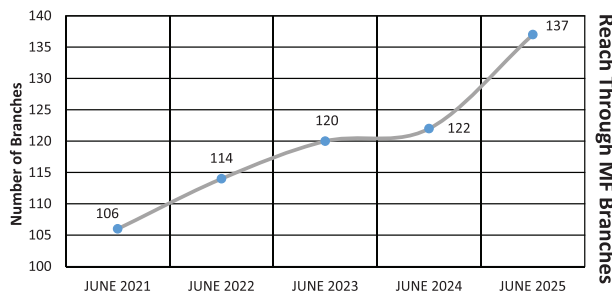


**16.62%**  
Increase in amount  
of loan outstanding

**10.24%**  
Increase in number  
of members

**12.30%**  
Increase in number  
of branches

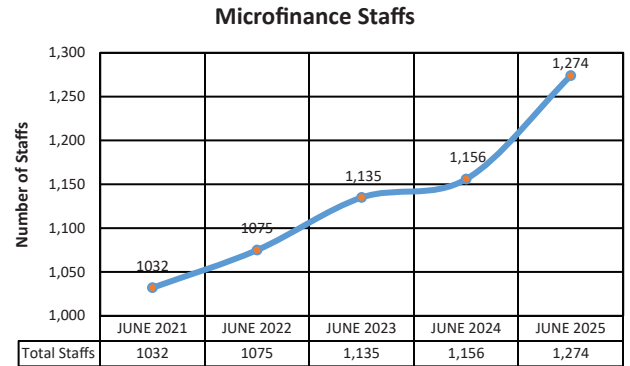
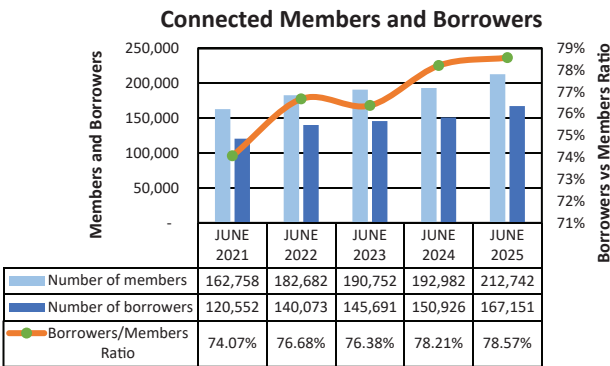
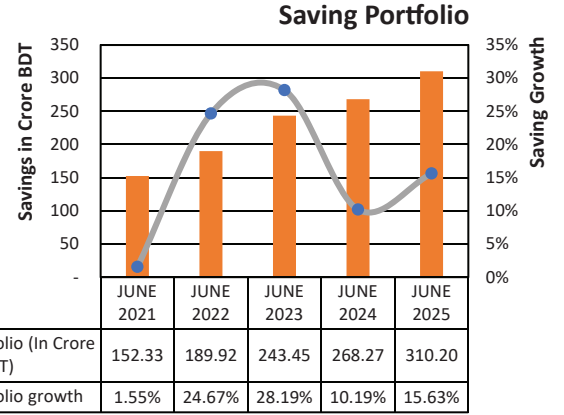
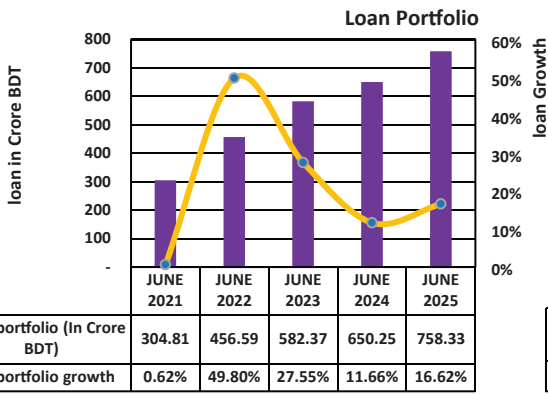
**10.75%**  
Increase in number  
of borrowers



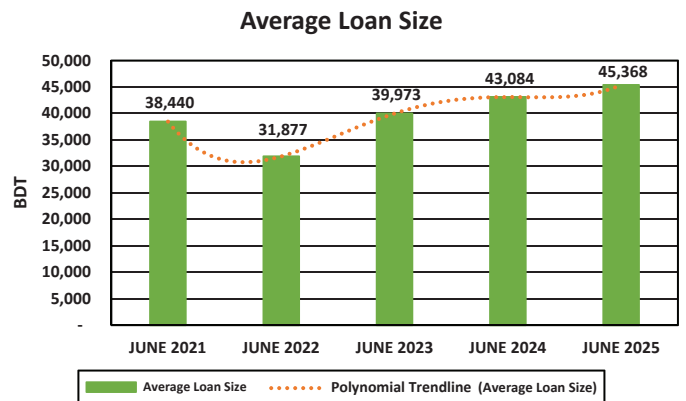
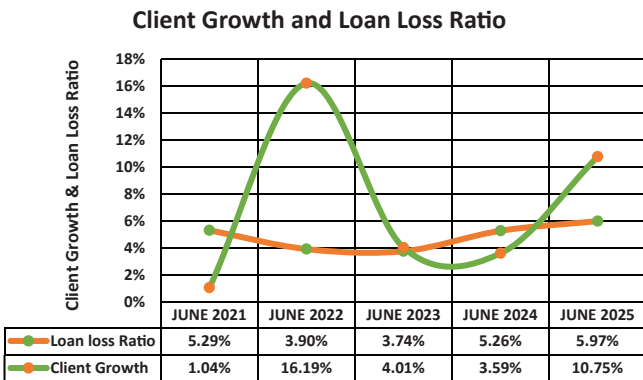
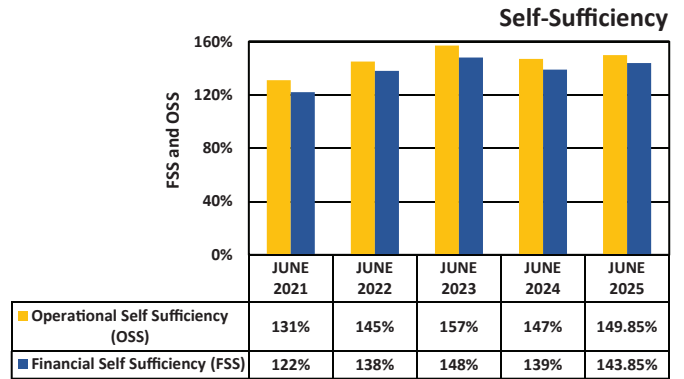
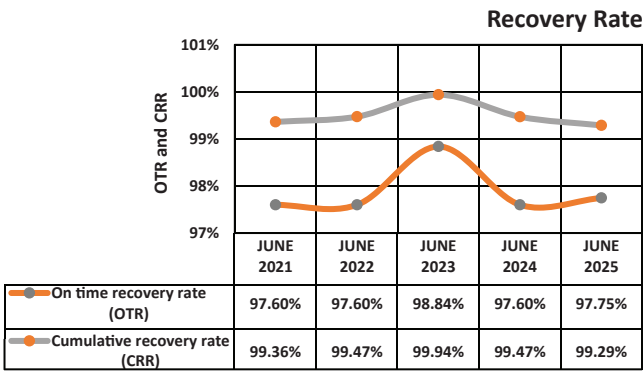
**15.63%**  
Growth member in  
savings



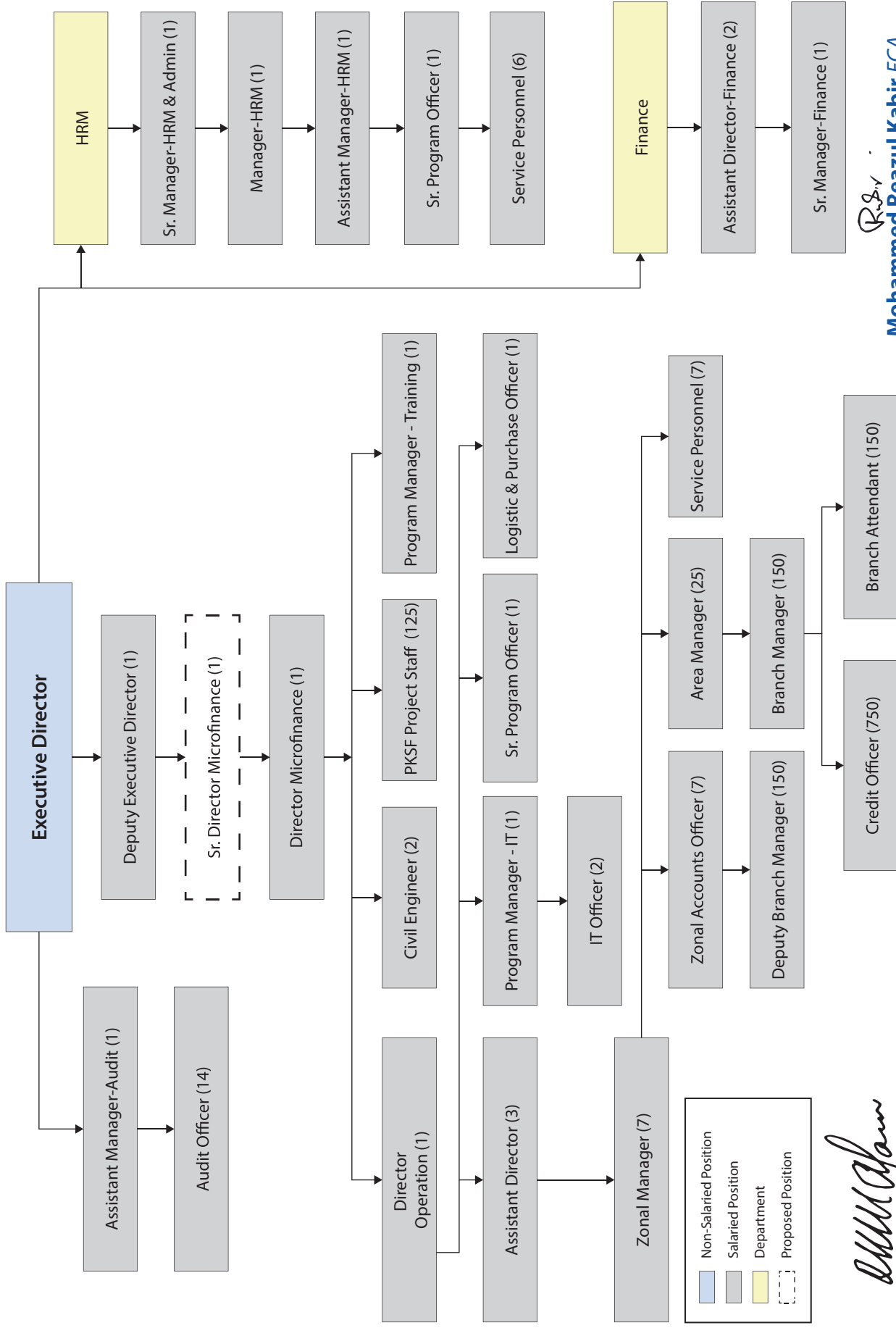
# TARGETED PEOPLE AND PORTFOLIO



# PERFORMANCE AND RISK



# ORGANOGRAM OF CODEC MICROFINANCE PROGRAM



- Non-Salaried Position
- Salaried Position
- Department
- Proposed Position

*Khursid Alam*  
**Khursid Alam, Ph.D**  
 Executive Director  
 CODEC

*Mohammed Reazul Kabir*  
**Mohammed Reazul Kabir FCA**  
 President  
 Executive Committee  
 CODEC

## CODEC Micro Finance Program

### Personnel Capacity Development Activities 2024-2025

#### Overview

In FY 2024–2025, CODEC has strategically implemented a series of capacity-building training programs to address emerging challenges in the microfinance sector. The objective is to enhance field-level professionalism, improve retention, and ensure effective loan management through hands-on, experience-based learning. These initiatives were developed based on a structured Training Needs Assessment (TNA), emphasizing skill gaps, motivational levels, and operational challenges faced by field personnel.

#### Key Objectives

- \* Improve competencies in responsible lending and client assessment.
- \* Strengthen leadership and managerial capabilities among branch-level personnel.
- \* Reduce field-level operational stress and improve employee retention.
- \* Introduce modern microfinance practices and improve loan portfolio quality.

#### Training Conducted by CODEC Training Unit at a Glance (July 2024 – June 2025)

S.N.	Name of Training	Target Group	Batches	Participants
1	Microfinance Management Training	Credit Officers (CO)	04	99 (F 24 M 75)
2	Foundation Training for Branch Accounts	Deputy Branch Managers	03	72 (F 08 M 64)
3	Managerial Skill Development Training	Branch Managers	01	30 (F 0 M 30)
4	Foundation Training in Microfinance Management	Trainee Branch Managers	03	56 (F 04 M 52)
	Total Participants received training from Training Unit		11	257 (F 36 M 221)

#### Participated training organized by PKSf at a Glance (July 2024 – June 2025)

S.N.	Name of Training	Target Group	Participants
1	Risk Management	Area Manager	1 (F0M1)
2	Internal Audit	Audit Officer	1 (F0M1)
3	VAT and TAX	Audit Officer	1 (F0M1)
4	Accounting for non-accountants	Area Manager	2 (F0M02)
5	Leadership for Development Professionals	Area Manager	1 (F0M01)
6	Micro Enterprise Management & Financing Strategy	Area Manager	2 (F0M02)
7	Software Based Monitoring & Supervision	Area Manager	1 (F0M01)
	Total Participants received training from PKSf		09 (F 0 M 09)

#### Key Training Themes Covered

- \* **Credit Management:** Loan disbursement techniques, portfolio tracking, client selection and financial documentation.
- \* **Leadership & Supervision:** Delegation, team motivation, decision-making, performance evaluation.
- \* **Operational Procedures:** Installment planning, MIS & AIS reporting, productivity analysis.
- \* **Financial Literacy:** Budgeting, fund utilization, internal control mechanisms.
- \* **Compliance & Governance:** MRA guidelines, code of conduct, ethical lending.
- \* **Soft Skills:** Communication, emotional intelligence, change management.



## ONGOING PROJECTS

# SHOPNOJATRA

## Shopnojatra Community Development Project

The project works to empower children as change makers by ensuring their rights to education, health, and protection. It strengthens community-based mechanisms to prevent child marriage, child labor, and abuse, while promoting children's participation in decision-making. Through reinforced learning centers, health and nutrition interventions, and awareness campaigns, the initiative enhances knowledge, skills, and confidence of children, parents, and community members. Environmental sustainability and disaster resilience are integrated into activities, enabling children to address climate challenges. Strong linkages with government and non-government stakeholders ensure sustainability and collective action for child rights and community well-being.



STARTED FROM  
JUL 2020

**ERIKS**  
Development Partner

# 1,000

PEOPLE REACHED THIS YEAR

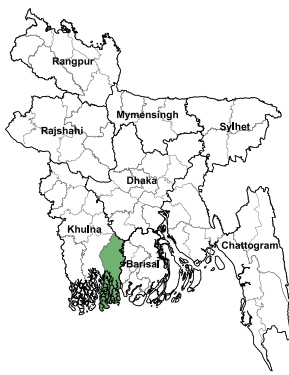
FEMALE **500**

GIRLS **306**

BOYS **183**

CWD (BOYS) **3**

CWD (GIRLS) **8**



BAGERHAT

**04**  
QUALITY EDUCATION

**05**  
GENDER EQUALITY

**08**  
DECENT WORK AND ECONOMIC GROWTH

**13**  
CLIMATE ACTION

**16**  
PEACE, JUSTICE AND STRONG INSTITUTIONS

# SHOWPNER THIKANA

## Quality Education for Dropout Girls and Boys in Vulnerable Coastal Areas of Bangladesh

The project empowers dropout and vulnerable children in coastal areas by creating inclusive learning spaces, strengthening community engagement, and enhancing overall well-being. It focuses on bringing irregular students back to school, supporting teachers with training and resources, and promoting STEM education to open career pathways. Beyond academics, the initiative addresses health, hygiene, and mental well-being, while also tackling harmful practices like child marriage and child labor. Communities are engaged in advocacy, rights awareness, disaster preparedness, and climate-smart practices. With gender-responsive facilities and continuous parental involvement, the project ensures holistic development for children and sustainable change within communities.



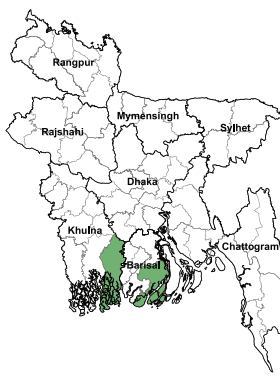
STARTED FROM  
JUL 2022

**ERIKS**  
Development Partner

# 2,280

PEOPLE REACHED THIS YEAR

MALE	<b>522</b>
FEMALE	<b>906</b>
GIRLS	<b>502</b>
BOYS	<b>347</b>
CWD	<b>3</b>



BAGERHAT  
PATUAKHALI



# EMDC

## Educate the Most Disadvantaged Children

The project focuses on improving access to inclusive, quality education for the most marginalized children, particularly those out of school or at risk of dropping out. It combines catch-up learning support to address gaps caused by school closures with a multi-grade, multi-level program that offers flexible pathways to complete primary education. Children also benefit from health, social, and personal development opportunities, while teachers receive continuous training to ensure quality learning. Strong engagement with parents, communities, and government institutions builds sustainability, while safeguarding, digital stipend systems, and climate resilience initiatives ensure a holistic and child-centered approach.



STARTED FROM  
MAY 2022

unicef   
সকল শিশুর জন্য

# 13,154

PEOPLE REACHED THIS YEAR

MALE	715
FEMALE	439
GIRLS	6,497
BOYS	4,828
CWD (BOYS)	381
CWD (GIRLS)	294



MYMENSINGH



# ESHO SHIKHI

USAID's Esho Shikhi Activity

The Esho Shikhi project works to improve equitable learning access and outcomes for out-of-school and marginalized children in Bangladesh. It focuses on strengthening Bangla reading skills of early grade students to help them become independent readers. The project increases learning opportunities, enhances teaching quality, and builds community capacity to support education, including during crises. It develops and delivers scripted guidelines, training modules, and communication materials to improve teacher capacity and parental engagement. Additionally, it promotes disaster resilience, mental health support, and climate education within school communities to sustain access and quality of education in marginalized and hazard-prone areas.



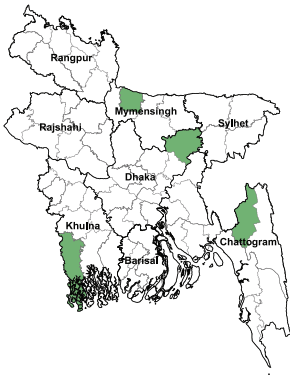
FROM  
JAN 2021  
TO  
FEB 2025



# 680,190

PEOPLE REACHED THIS YEAR

MALE	2,719
FEMALE	6,371
GIRLS	333,144
BOYS	236,548
CWD (BOYS)	5,647
CWD (GIRLS)	5,761



SHERPUR  
KISHOREGANJ  
KHAGRACHARI  
SATKHIRA



# CODEC-PSN

## North Salimpur CODEC Primary School

The project aims to improve the education and health conditions of villagers, focusing on human development in Uttar Salimpur. CODEC established a formal community school to ensure inclusive, quality education for children, following the national curriculum, and organizes cultural events to enrich learning experiences. Complementing education, clinical services are provided to improve maternal and child health, including vaccination campaigns and prenatal care. The school operates under a management committee with active collaboration from local authorities and education officers. CODEC's interventions have gradually expanded to include children from other communities, ensuring holistic development through its "Health & Education for ALL" program.



STARTED FROM  
JAN 2011

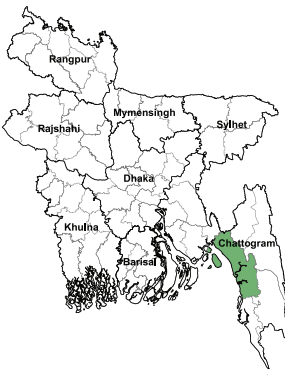


CODEC CSR

# 121

PEOPLE REACHED THIS YEAR

GIRLS | 62  
BOYS | 59



CHATTOGRAM



# ERRHCCB PROJECT

Educational Support for Children of Rohingya Refugees and Host Communities in Bangladesh

The project worked towards building climate resilience and socio-economic empowerment for vulnerable households by focusing on safe water access, sustainable livelihoods, and disaster preparedness. Community-based safe water management systems, farmer competitions, Climate-resilient agriculture and aquaculture practices were demonstrated through adaptive demo plots. Households received inputs for homestead gardening, training in saline-tolerant crop production, vermicomposting, and livestock rearing, including cow and native chicken management.



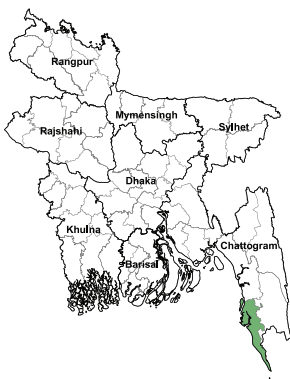
STARTED FROM  
APR 2024



# 1,063

PEOPLE REACHED THIS YEAR

MALE | 814  
FEMALE | 248  
PWD | 1



COX'S BAZAR



# BID4CJ

## Blue Economy and Inclusive Development for Climate Justice

The BID4CJ project advances climate and gender justice by empowering coastal communities to take leadership in decisions that shape their livelihoods and environments. Through ecosystem restoration, participatory governance, and inclusive business development, the project promotes sustainable resource use and equitable economic opportunities. It fosters collaboration among communities, government, and private sector actors to restore degraded habitats, safeguard biodiversity, and strengthen climate resilience. Capacity-building initiatives equip communities and entrepreneurs with the skills and resources to engage in eco-responsive enterprises, ensuring that environmental stewardship and economic growth benefit the most vulnerable households.



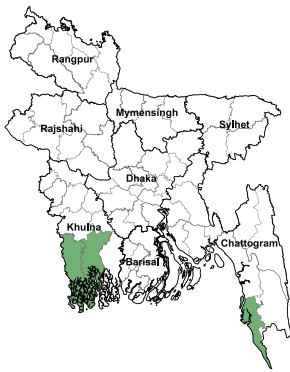
STARTED FROM  
JAN 2023



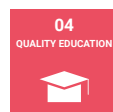
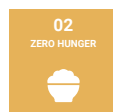
# 6,563

PEOPLE REACHED THIS YEAR

MALE	2,481
FEMALE	2,018
GIRLS	959
BOYS	999
CWD	37
PWD	69



SATKHIRA  
KHULNA  
COX'S BAZAR



# ENGAGE

## Environmental Human Rights for a Just Transition: Strengthened Local CSOs Transforming Climate Hotspots into Resilient Communities

The project empowers local civil society organisations (CSOs), particularly those led by women, youth, and indigenous peoples, to protect and promote environmental rights and advance a low-carbon, climate-resilient society. Through capacity building, community organising, and multi-level advocacy, CSOs and student forums are strengthening their ability to safeguard inclusive governance, address climate-induced rights violations, and combat environmental harm. Partnerships with local authorities, educational institutions, and journalists foster collaborative action, public discourse, and policy influence. These efforts aim to ensure that vulnerable communities most affected by climate change can actively participate in sustainable development, democracy, and human rights protection.



STARTED FROM  
JAN 2025



**NETZ**  
বাংলাদেশ

# 2,653

PEOPLE REACHED THIS YEAR

MALE	1,207
FEMALE	1,206
GIRLS	120
BOYS	120



**BAGERHAT  
PIROJPUR**



# NATURE AND LIFE

## Nature Conservation Through Livelihoods Improvements

The Nature and Life Project focused on restoring degraded ecosystems in Teknaf Wildlife Sanctuary with a strong emphasis on climate change adaptation. Co-management organizations and their associated groups were strengthened through governance training, exchange visits, and capacity development to ensure effective conservation management. Alternative and climate-resilient livelihood options were promoted for natural resource-dependent households. Environmental restoration initiatives included watershed rehabilitation, gap-filling plantations, nursery development, and widespread sapling distribution to schools and community institutions. Marine turtle conservation was advanced through the continued operation of hatcheries, protection of nesting sites, and release of hatchlings into the sea.



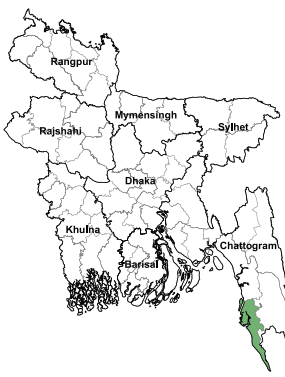
FROM  
MAY 2020  
TO  
FEB 2025



# 6,627

PEOPLE REACHED THIS YEAR

MALE | 2,138  
FEMALE | 4,489



COX'S BAZAR



# CCA

## Climate Change and Adaption

The project worked towards building climate resilience and socio-economic empowerment for vulnerable households by focusing on safe water access, sustainable livelihoods, and disaster preparedness. Community-based safe water management systems, farmer competitions, Climate-resilient agriculture and aquaculture practices were demonstrated through adaptive demo plots. Households received inputs for homestead gardening, training in saline-tolerant crop production, vermicomposting, and livestock rearing, including cow and native chicken management.



STARTED FROM  
NOV 2023

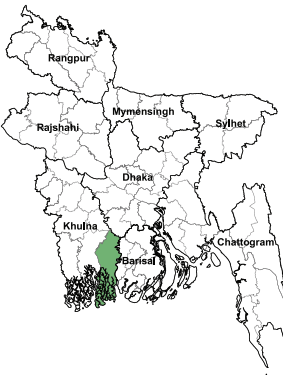


StrommeFoundation

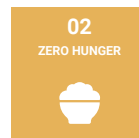
# 13,220

PEOPLE REACHED THIS YEAR

MALE	4,138
FEMALE	3,265
GIRLS	3,122
BOYS	2,554
CWD	71
PWD	70



BAGERHAT



# ENRICH

Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty

The ENRICH Project is designed to uphold human dignity and freedom by sustainably reducing poverty and advancing towards a future beyond poverty. It works through three major platforms—adolescents, youth, and the elderly—focusing on health, education, skills, and community engagement. By strengthening local institutions and volunteer networks, the project delivers accessible healthcare, supports education for disadvantaged children, builds leadership and awareness among adolescents and youth, and enhances the quality of life for senior citizens. It also promotes sports, cultural events, and civic responsibility, fostering a supportive environment for collective development at the household and community levels.



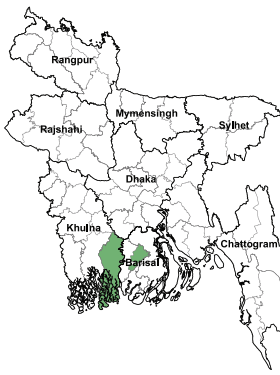
STARTED FROM  
JUL 2014




# 29,193

PEOPLE REACHED THIS YEAR

MALE	<b>9,161</b>
FEMALE	<b>9,925</b>
GIRLS	<b>5,256</b>
BOYS	<b>4,851</b>



**BAGERHAT  
JHALOKATI**

<b>03</b> GOOD HEALTH AND WELL-BEING 	<b>04</b> QUALITY EDUCATION 	<b>08</b> DECENT WORK AND ECONOMIC GROWTH 	<b>10</b> REDUCED INEQUALITIES 	<b>16</b> PEACE, JUSTICE AND STRONG INSTITUTIONS 	<b>17</b> PARTNERSHIPS FOR THE GOALS 
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# RAISE

## Recovery and Advancement of Informal Sector Employment

The Recovery and Advancement of Informal Sector Employment (RAISE) project strengthens livelihoods by increasing income and employment opportunities for low-income families. Implemented by CODEC under PKSF's technical supervision with World Bank support, the initiative restores microenterprises impacted by COVID-19, enhances the productivity of youth entrepreneurs, and equips them with skills for sustainable employment. Through inclusive finance, vocational apprenticeships, and entrepreneurship training, the project helps transform small enterprises from low-productivity cycles into resilient, technology-based businesses. By creating pathways to stable income, RAISE not only reduces unemployment but also contributes to broader national economic growth and sustainable development.



STARTED FROM  
JAN 2022



# 1,945

PEOPLE REACHED THIS YEAR

MALE	485
FEMALE	870
GIRLS	265
BOYS	325
PWD	1



CHANDPUR  
LAKSHMIPUR  
NOAKHALI  
FENI  
CHATTOGRAM



# RMTP

## Production and Marketing of safe Fishery Products

The Rural Microenterprise Transformation Project (RMTP), implemented by PKSF with IFAD and DANIDA support, is designed to enhance the income, food security, and nutrition of marginal farmers and small entrepreneurs. CODEC executes the initiative through two sub-projects; Production and Marketing of Safe Fishery Products (RMTP-Fish) and Increase Cultivation and Processing of Oil and Pulse Crops by Multiplying Breeder Seed (RMTP-Seed). By focusing on high-value agricultural value chains such as fisheries, oilseeds, and pulses, the project promotes safe and sustainable production practices, climate-resilient technologies, and stronger market linkages. Capacity-building through training, demonstration plots, and business development services equips farmers and entrepreneurs with knowledge and resources to improve productivity and adopt environmentally friendly practices. RMTP not only strengthens rural livelihoods but also contributes to long-term sustainable economic development.



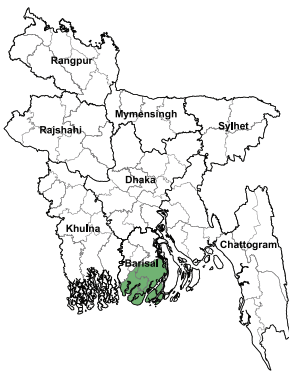
STARTED FROM  
AUG 2022



# 8,426

PEOPLE REACHED THIS YEAR

MALE | 5,025  
FEMALE | 3,400  
PWD | 35



BARGUNA  
PATUAKHALI



# PPEPP-EU

Pathways to Prosperity for Extremely Poor People - European Union

The project is actively addressing gender equality and accessibility, distributing wheelchairs, providing crèches for working mothers, and renovating homes to improve access to safe water. Special focus activities have included the renovation of 34 water tanks and regular awareness sessions on nutrition, reaching 45 schools and madrasas. organizing 96 health camps. The project has also facilitated free cataract surgeries for 196 people. The project's work has led to increased community resilience, better health outcomes, and improved livelihoods for thousands of coastal community members.



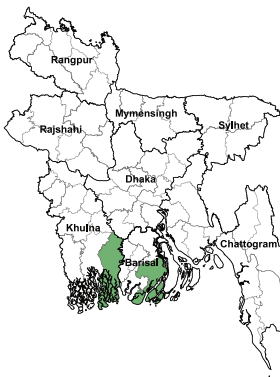
STARTED FROM  
JAN 2019



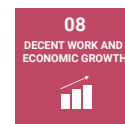
# 59,735

PEOPLE REACHED THIS YEAR

MALE	<b>23,865</b>
FEMALE	<b>24,730</b>
GIRLS	<b>5,242</b>
BOYS	<b>4,743</b>
PWD	<b>1,076</b>
CWD	<b>75</b>



BAGERHAT  
PATUAKHALI



# RHL

## Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh

The Resilient Homestead and Livelihoods (RHL) Project, implemented by CODEC with support from the Green Climate Fund and PKSf, is advancing climate resilience in vulnerable coastal areas of Bangladesh. By combining climate-resilient housing with adaptive livelihood opportunities, the project equips communities to withstand salinity, flooding, and storm surges. Elevated homesteads, integrated with safe water, sanitation, and renewable energy solutions, offer secure living conditions. Parallel livelihood interventions, such as saline-tolerant agriculture, livestock housing, and crab fattening, provide sustainable income options. Community-based adaptation groups further strengthen collective action, enhance planning capacity, and ensure inclusive decision-making for long-term climate resilience.



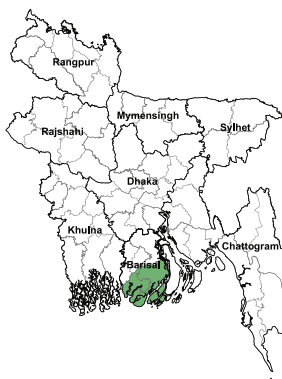
STARTED FROM  
MAY 2024



# 5,575

PEOPLE REACHED THIS YEAR

MALE **4593**  
FEMALE **975**  
PWD (MALE) **5**  
PWD (FEMALE) **2**



PATUAKHALI  
BARGUNA



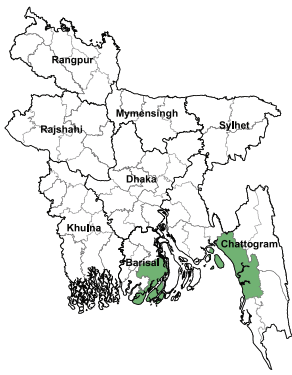
# IRMP

## Inclusive Risk Mitigation Program for Sustainable Poverty Reduction

The initiative, implemented by PKSF and its partner organizations, focuses on enhancing the resilience of poor households to financial risks, particularly those linked to climate change. It integrates financial and non-financial services to provide both immediate protection and long-term stability for vulnerable communities. By embedding a risk transfer mechanism within microfinance operations, the project helps mitigate losses during disasters such as cyclones. Awareness-building activities address distrust around these mechanisms, while capacity development strengthens local organizations to deliver risk mitigation services effectively. The program also promotes sustainable infrastructure and institutional dialogue to ensure lasting community resilience and disaster preparedness.



STARTED FROM  
FEB 2021



CHATTOGRAM  
PATUAKHALI

# 59

PEOPLE REACHED THIS YEAR

MALE | 27  
FEMALE | 32



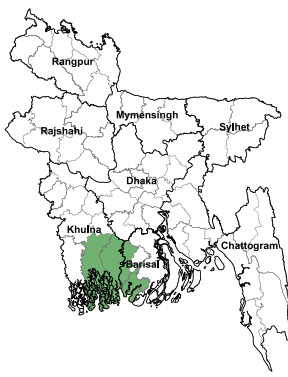
# SMART

## Promoting Eco Friendly Construction Materials through Resource Efficient and Cleaner Production

The initiative promotes resource-efficient and climate-resilient green growth of microenterprises by introducing eco-friendly construction practices and sustainable business models through the sub-project called Promoting Eco friendly Construction Materials (EFCM) through Resource Efficient and Cleaner Production (SMART-EFCM). It focuses on developing entrepreneurs and technical assistants, building capacity on cleaner production and good manufacturing practices, and encouraging the adoption of climate-resilient technologies. Through training, technical support, and the establishment of model enterprises, the initiative empowers microentrepreneurs to enhance productivity while reducing environmental impact. The approach also prioritizes women's leadership in enterprise management, ensuring inclusivity and long-term resilience. The project has contributed to stronger market competitiveness, improved livelihoods, and increased awareness of climate vulnerabilities among local businesses.



STARTED FROM  
JUL 2024



**KHULNA  
BAGERHAT  
PIROJPUR  
BARGUNA**

# 111

PEOPLE REACHED THIS YEAR

MALE | 71  
FEMALE | 40



# IEH

## Improve Access to Inclusive and Comprehensive Eye Health Services in Bangladesh

The project improved access to inclusive and comprehensive eye health services in Barisal, targeting persons with disabilities, those at risk of disabilities, and marginalised communities. By strengthening service delivery points such as vision centres, community clinics, and base hospitals, it ensured inclusive, high-quality eye care. OPD representatives were empowered through leadership and advocacy training, enabling active engagement with government and service providers to address barriers and promote inclusive practices. Awareness campaigns, school-based screenings, and cataract surgery drives addressed both prevention and treatment, while livelihood support for visually impaired individuals enhanced resilience and independence. Strong partnerships with hospitals and community clinics secured commitments for equitable, long-term service delivery.



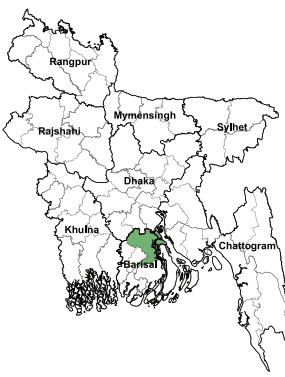
STARTED FROM  
OCT 2024



# 3,398

PEOPLE REACHED THIS YEAR

MALE	459
FEMALE	688
GIRLS	1,132
BOYS	922
PWD	165
CWD	32



BARISAL



# GFA

## General Food Assistance Programme

CODEC, as a key implementing partner of WFP, continues to deliver lifesaving food assistance to Rohingya refugees for 41,479 Rohingya Households residing in Camps (Camp 3, 4, 4Ext, 5, 8W, 10, 17, 18, 19, 20 and 20 Ext.) in Cox’s Bazar and 50,000 Rohingya individuals residing in Bhasan Char. The programme enhances food security, improves nutritional intake, and safeguards dignity by ensuring access to diverse food options through e-vouchers and Fresh Food Corners. Beneficiaries retain the freedom to select food items of their choice, while rapid response mechanisms provide critical support during emergencies. Strong accountability systems, including a complaints and feedback mechanism, ensure responsiveness to community needs. Donor visits further highlight the programme’s transparency, effectiveness, and the essential role of food assistance in sustaining vulnerable lives.



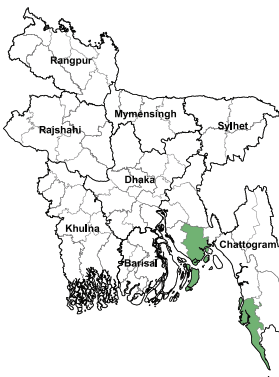
STARTED FROM  
JAN 2022



# 363,371

PEOPLE REACHED THIS YEAR

MALE	<b>126,419</b>
FEMALE	<b>131,589</b>
GIRLS	<b>46,775</b>
BOYS	<b>44,886</b>
PWD	<b>10,875</b>
CWD	<b>2827</b>



NOAKHALI  
COX'S BAZAR



# SFP

## School Feeding Program

The project aims to ensure inclusive and equitable quality education while improving the nutrition and overall well-being of children in refugee camps and host communities. By integrating nutrition-sensitive interventions into education, the programme enhances school attendance, supports healthy growth, and contributes to ending hunger. Beyond providing fortified meals, the initiative strengthens local capacity by training teachers, promoting health and hygiene awareness, and encouraging school gardening for sustainable nutrition education. Community-driven activities, including child-led health and agricultural clubs, further foster resilience and engagement, ensuring children not only access education but thrive within safe, supportive, and health-promoting environments.

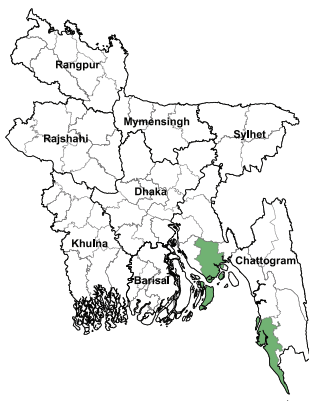


STARTED FROM  
JAN 2017



# 254,891

PEOPLE REACHED THIS YEAR



NOAKHALI  
COX'S BAZAR

GIRLS	<b>121,754</b>
BOYS	<b>131,821</b>
CWD (BOYS)	<b>810</b>
CWD (GIRLS)	<b>506</b>



# EPRC

## Education and Protection for Refugee Children

In Cox's Bazar, teachers participated in ongoing in-service training to improve instructional quality. Children and youth accessed education services at different levels, including early childhood, pre-primary, primary, and secondary, as well as computer and pre-vocational training opportunities. These interventions contributed to better learning outcomes and skills development, while community education committees actively engaged in school governance and support. Across the region, children benefited from specialized protection services, including case management, psychosocial support, recreational activities, life skills development, and targeted programs for girls. Communities were engaged through awareness raising, parenting skills programs, and community-led initiatives aimed at creating safer and more supportive environments for children.



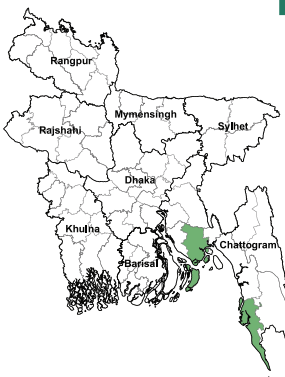
STARTED FROM  
JAN 2017



# 208,901

PEOPLE REACHED THIS YEAR

MALE	<b>25,743</b>
FEMALE	<b>26,138</b>
GIRLS	<b>69,379</b>
BOYS	<b>83,234</b>
PWD	<b>1,078</b>
CWD	<b>3,329</b>



NOAKHALI  
COX'S BAZAR



# UNICEF CP

Strengthening the protective environment for children, adolescents, and youth in the refugee camps and host communities in Cox’s Bazar

The UNICEF–CODEC project focuses on building a stronger child protection system in camps and host communities, ensuring that children and adolescents are safeguarded from abuse, exploitation, violence, and neglect. Through capacity strengthening of Community-Based Child. The project established quality case management services and created safe spaces for women and girls. Community awareness initiatives addressed harmful practices and gender-based violence (GBV), while psychosocial support (PSS) activities helped children cope with stress and trauma. Adolescents were engaged in life skills and peacebuilding sessions, empowering them as agents of positive change.



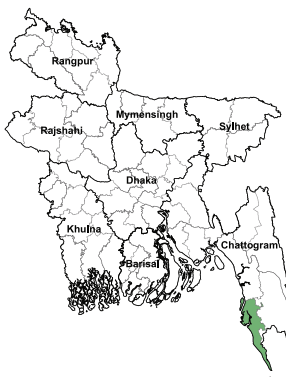
STARTED FROM  
AUG 2010

unicef   
সকল শিশুর জন্য

# 63,129

PEOPLE REACHED THIS YEAR

MALE	6,584
FEMALE	9,925
GIRLS	24,854
BOYS	21,056
CWD	641
PWD	69



COX'S BAZAR



# UNICEF EDUCATION

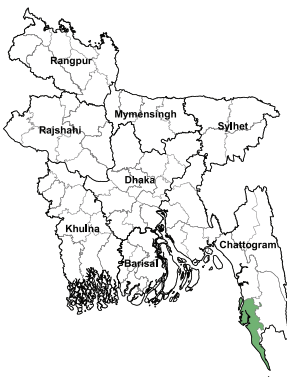
Rohingya children and adolescents aged 3-18 receive gender-responsive, quality, inclusive education through the Myanmar curriculum and Early Childhood Development in the Rohingya refugee response, Cox's Bazar.

CODEC advanced equitable, gender-responsive, and inclusive education opportunities for Rohingya children and adolescents across refugee camps in Cox's Bazar. The initiative ensured continuity of learning through Early Childhood Education, primary, and secondary schooling under the Myanmar Curriculum, while addressing barriers faced by girls, children with disabilities, and marginalized groups. Teacher capacity was enhanced through structured training, mentorship, and technology integration to improve learning outcomes.



STARTED FROM  
JAN 2017

unicef   
সকল শিশুর জন্য



COX'S BAZAR

# 55,912

PEOPLE REACHED THIS YEAR

GIRLS	27,569
BOYS	27,690
CWD (GIRLS)	408
CWD (BOYS)	245



# CPRE

## Contingency Partnership to Respond Emergencies in Chattogram Division

The emergency response project provided integrated support to flood-affected communities across Health, Nutrition, Education, Child Protection, WASH, and Social & Behaviour Change. It restored essential public health services, improved access to safe water, sanitation, and hygiene facilities, and supported community-based mental health, psychosocial care, and protection services. Children continued learning in safe environments, while families received key life-saving information and nutrition services. Targeted interventions for vulnerable groups, combined with gender-sensitive and disability-friendly approaches, ensured inclusivity. Strong accountability, participatory planning, trained personnel, and real-time feedback systems strengthened impact and sustainability despite operational challenges.



FROM  
SEPT 2024  
TO  
MAR 2025



# 555,500

PEOPLE REACHED THIS YEAR

MALE	163,680
FEMALE	177,320
GIRLS	107,635
BOYS	101,365
CWD	1,833
PWD	3,667



COMILLA  
FENI  
LAKSHMIPUR  
NOAKHALI



# BFR

## Bangladesh Flood Response 2024

The project delivered inclusive, multi-sectoral humanitarian assistance to the most vulnerable flood-affected populations in Noakhali and Feni, addressing immediate needs while strengthening resilience and dignity. Interventions spanned food security, livelihoods, WASH, and protection, with a focus on women, children, persons with disabilities, and at-risk groups. Communities gained sustainable access to clean water, sanitation, and hygiene facilities, while targeted measures promoted gender equality, reduced GBV risks, and enhanced local humanitarian leadership. Continuous awareness efforts improved hygiene practices, economic self-reliance, and community participation, fostering long-term wellbeing. By integrating health, protection, and livelihood support, the project restored basic services and strengthened recovery pathways.



FROM  
OCT 2024  
TO  
AUG 2025



AHP Australian Humanitarian Partnership



# 13,458

PEOPLE REACHED THIS YEAR

MALE **3,755**

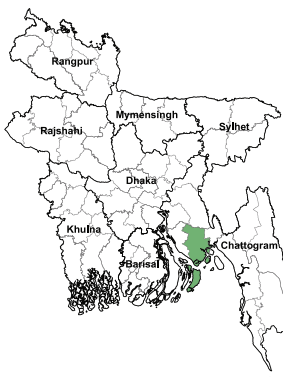
FEMALE **4,032**

GIRLS **2,709**

BOYS **2,589**

PWD (MALE) **35**

PWD (FEMALE) **338**



NOAKHALI



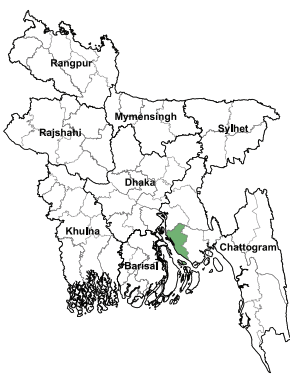
# AU

## Agriculture Unit

The initiative promotes sustainable agriculture, fisheries, and livestock development by extending advanced technologies and building farmers' capacity at the community level. It focuses on improving productivity, enhancing food security, and creating employment opportunities through environmentally friendly practices. Farmers are supported in adopting climate-resilient crops, safe vegetable cultivation, and advanced mechanization. In fisheries, high-yielding species and value-added processing methods are introduced, while in livestock, climate-resilient breeds and sustainable rearing techniques are promoted. By combining technical training, financial support, and modern farming solutions, the project strengthens rural livelihoods and ensures the production of safe and nutritious food for communities.



STARTED FROM  
NOV 2015



LAKSHMIPUR

# 440

PEOPLE REACHED THIS YEAR

FEMALE | 440



# BHASAN CHAR LIVELIHOODS

## Engaging Rohingyas in Food Value Chain

This livelihood initiative supported Rohingya families on Bhasan Char through technology-based vegetable cultivation, nursery establishment, and community-managed vermi-compost production. By combining nutrition-focused farming with eco-friendly soil practices, the project strengthened both food security and income opportunities. Demonstration plots showcased multilayer farming methods for nutrient-dense vegetables, while a central nursery ensured timely access to quality seedlings. Vermicompost units converted organic waste into natural fertilizer, improving soil health and reducing dependence on chemicals. Alongside technical trainings and input distribution, participants were linked to market systems, enhancing resilience, dietary diversity, and self-reliance among vulnerable households, particularly women and persons with disabilities.



STARTED FROM  
OCT 2024



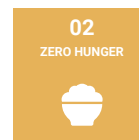
# 5,328

PEOPLE REACHED THIS YEAR

MALE	<b>969</b>
FEMALE	<b>775</b>
GIRLS	<b>1,163</b>
BOYS	<b>2,325</b>
PWD (MALE)	<b>51</b>
PWD (FEMALE)	<b>45</b>



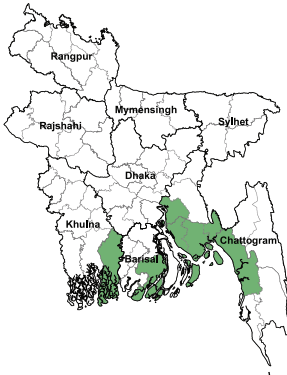
NOAKHALI



# BD RURAL WASH FOR HCD

STARTED FROM  
JAN 2021

The BD Rural WASH for HCD Project is designed to improve access to safely managed water and sanitation services in rural areas of Bangladesh. Alongside infrastructure improvements, the project emphasizes strengthening institutional capacity within the water and sanitation sector to ensure long-term sustainability. It promotes the adoption of safe hygiene practices through targeted communication campaigns, covering areas such as safe water management, handwashing, menstrual hygiene, and improved care practices for infants. By combining infrastructure development with behavior change and institutional support, the initiative aims to create healthier communities and reduce water- and sanitation-related vulnerabilities in rural households.



CHATTOGRAM  
NOAKHALI  
FENI  
LAXMIPUR  
CHANDPUR  
BAGERHAT  
PATUAKHALI

# 8,254

PEOPLE REACHED THIS YEAR

MALE | 524  
FEMALE | 7,730

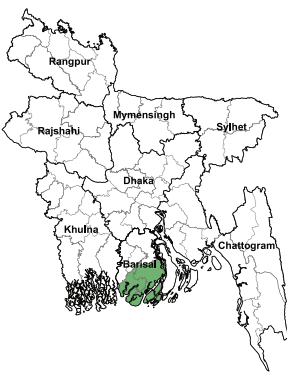


# ADOLESCENT PROGRAM

Cultural and Sports Programme

STARTED FROM  
JAN 2017

The project is designed to strengthen the foundation of sustainable development by addressing social values, individual growth, and community well-being at the grassroots level. It engages adolescents through structured platforms that build leadership, social responsibility, and self-awareness while promoting cultural and sports activities. The initiative emphasizes health and social awareness, soft skills, and coordination to create a more empowered generation prepared to face challenges. By fostering critical thinking, teamwork, and civic engagement, the project nurtures young leaders who can positively influence families and society. This holistic approach ensures healthier, more resilient communities and promotes long-term social sustainability.

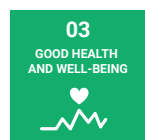


PATUAKHALI  
BARGUNA

# 10,989

PEOPLE REACHED THIS YEAR

GIRLS | 5,999  
BOYS | 4,990

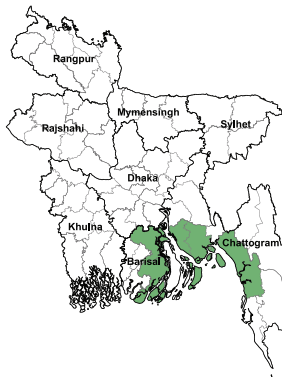


# LRMP

## Livestock Risk Mitigation Program

STARTED FROM  
JAN 2020

The Livestock Risk Mitigation Program (LRMP), also known as Strengthening Resilience of Livestock Farmers through Risk Reducing Services, is jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and CODEC. The project focuses on building the resilience of livestock farmers by enhancing their technical knowledge and practical skills in animal husbandry. Through training and support services, farmers are better prepared to reduce livestock illness and mortality, while also being encouraged to invest in livestock rearing as a sustainable livelihood option. In parallel, the program strengthens institutional capacity in the livestock sector, ensuring long-term growth and resilience against future risks.



CHATTOGRAM  
NOAKHALI  
LAXMIPUR  
BARISHAL  
PATUAKHALI

# 3,835

PEOPLE REACHED THIS YEAR

MALE | 327  
FEMALE | 3,508

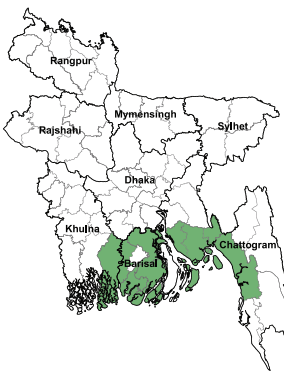


# MFCE

## Microenterprise Financing and Credit Enhancement

STARTED FROM  
JAN 2018

The project supports sustainable employment creation by empowering microenterprise owners through financial access and institutional strengthening. It aims to expand funding for microenterprise lending, enhance the capacity of microfinance institutions, and provide targeted support for microenterprise development. By addressing financial and non-financial constraints, the project not only reduces rural poverty but also mitigates the economic shocks of COVID-19 by injecting liquidity into the rural economy. It emphasizes compliance with environmental and social safeguards, ensuring responsible growth. This holistic approach positions microenterprises as a driver of inclusive economic development and long-term resilience in Bangladesh.



CHATTOGRAM  
NOAKALI  
LAXMIPUR  
BARISHAL  
BAGERHAT  
PATUAKALI  
FENI  
PIROJPUR  
BARGUNA

# 768

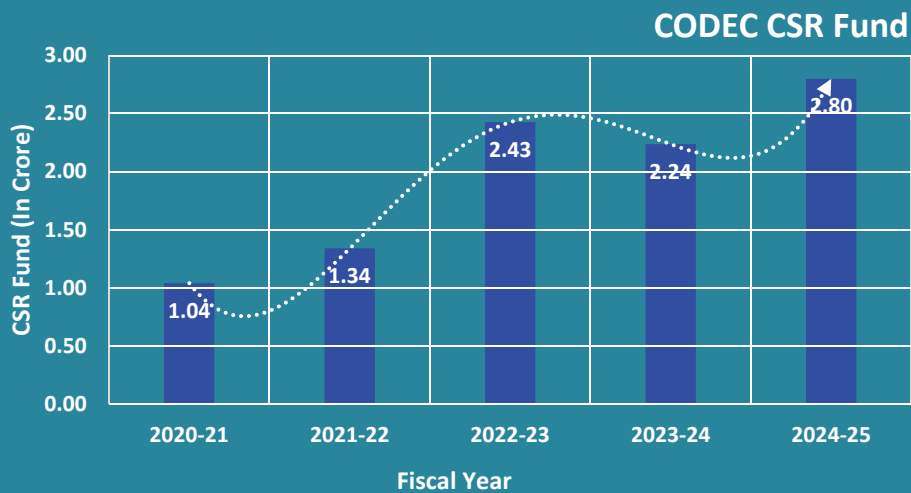
PEOPLE REACHED THIS YEAR

MALE | 208  
FEMALE | 560





# CODEC MICROFINANCE CORPORATE SOCIAL RESPONSIBILITIES



## HIGHER EDUCATION SCHOLARSHIPS

CODEC's Higher Education Scholarship Program supports meritorious students from underprivileged beneficiary families to ensure equitable access to tertiary education and reduce dropout rates. Guided by the MRA Higher Education Policy, CODEC provides monthly scholarships of **Tk. 3,000–5,000** to undergraduate and post-graduate students, promoting human capital development and social mobility. In FY 2024–2025, 15 students received scholarships totaling **Tk. 7.64 lakh**. This initiative contributes to poverty reduction, youth empowerment, and inclusive economic growth by enabling educated youth to support their families and communities. By investing in higher education, CODEC directly supports Sustainable Development Goals related to quality education, reduced inequality, and long-term national development.



Established to integrate children from marginalized fishing communities into formal education, the CODEC School addresses poverty-driven exclusion, high dropout rates, and gender inequalities. Operating independently since 2013, the school provides pre-primary to **Grade 4 education**, healthcare services, uniforms, and learning materials free of cost. In FY 2024–2025, **Tk. 800,000** supported in education for **115 students** through child-friendly teaching methods. Community meetings promote hygiene, girls' education, micro-savings, and child marriage prevention. By empowering girls and engaging parents, the school enhances literacy, health awareness, and women's empowerment. This initiative advances SDGs on quality education, gender equality, health, and inclusive community development.

## CODEC SCHOOL

CODEC's winter clothing distribution program protects ultra-poor households from seasonal health risks and financial stress. Extreme cold disproportionately affects children, the elderly, and malnourished individuals, increasing vulnerability to respiratory illnesses. In FY 2024–2025, winter clothes were distributed to 5,000 ultra-poor microfinance members at a cost of **Tk. 23,88,791**. This support reduces health expenditures and allows families to allocate limited income toward food and essential needs. The program strengthens social protection mechanisms, enhances resilience among vulnerable populations, and contributes to improved health outcomes. By addressing seasonal poverty risks, CODEC supports Sustainable Development Goals on poverty alleviation, good health, and reduced inequality.

## DISTRIBUTION OF WINTER CLOTHES AMONG THE EXTREME POOR POPULATION



## EMERGENCY ASSISTANCE IN FLOOD-AFFECTED AREAS

In response to severe flooding in Noakhali in August 2024, CODEC rapidly implemented **emergency relief operations** to address food insecurity and water contamination. Immediate support included the distribution of cooked meals, bottled drinking water, water purification tablets, and oral saline to affected households. These interventions mitigated hunger and reduced the risk of waterborne diseases during the crisis period. A total of **Tk. 1,110,112** was spent from microfinance funds on relief materials, logistics, and operational costs. This timely humanitarian response enhanced community resilience and disaster preparedness, reflecting CODEC's commitment to SDGs focused on disaster response, clean water access, health protection, and humanitarian assistance.

## DISTRIBUTION OF EDUCATIONAL MATERIALS AMONG PRIMARY SCHOOL STUDENTS

CODEC distributed school bags and essential educational materials to the **students in 15 government** primary schools to ensure learning equity among primary school students in remote areas. Many low-income families cannot afford these items, increasing the risk of absence and educational loss. In FY 2024–2025, **Tk. 1,816,939** was spent, with

**Tk. 1.20 lakh** allocated per school. This intervention reduced protected textbooks and improved student motivation. By creating a supportive learning environment, CODEC enhanced attendance and participation. The initiative directly supports SDGs on quality education, reduced inequality, and inclusive access to basic learning resources.



The 2024 floods caused extensive agricultural losses, threatening food security and farmer livelihoods. To **restore cultivation**, CODEC provided free seeds, fertilizers, saplings, and technical guidance to flood-affected farmers, enabling alternative crop production after water recession. In FY 2024–2025, **Tk. 16,52,325** supported **1,000 farmers** in adapting to post-flood conditions. This intervention helped farmers recover income, diversify crops, and reduce dependency on emergency aid. By strengthening agricultural resilience and productivity, CODEC supports sustainable livelihoods, local food systems, and climate adaptation. The initiative contributes to SDGs related to zero hunger, poverty reduction, climate resilience, and sustainable agriculture.

## ASSISTANCE WITH FERTILIZER/SEEDS FOR FLOOD-AFFECTED FARMERS

CODEC constructed separate, **disability-friendly, flood-resilient** toilets in affected schools using environmentally friendly concrete blocks to ensure safe and dignified sanitation for female students. In FY 2024–2025, **Tk. 711,596** was invested to build girls' toilets, supply Menstrual Hygiene Management (MHM) kits, and establish student-managed vegetable gardens. Training enabled girls to generate income for sanitary supplies, promoting sustainability and ownership. Research shows such facilities significantly increase girls' attendance. By addressing sanitation, menstrual health, and gender-sensitive infrastructure, this initiative improves educational continuity, health, and self-esteem. The program strongly aligns with SDGs on quality education, gender equality, health, and clean sanitation.

## CONSTRUCTION OF TOILETS IN FLOOD-DAMAGED SCHOOLS



## TREE SAPLING PLANTATION IN EDUCATIONAL INSTITUTIONS

To address climate change and promote environmental awareness, CODEC distributed **100,000 tree** saplings to **students** across educational institutions in FY 2024–2025. This initiative encourages children to plant and nurture trees, fostering emotional attachment, environmental responsibility, and climate consciousness from an early age. Trees help reduce **carbon emissions**, mitigate heat-waves, and enhance ecological balance. By integrating environmental education with practical action, CODEC strengthens long-term community resilience to **climatic disasters**. The program also promotes intergenerational stewardship, as planted trees carry lasting memories and benefits. This initiative directly supports SDGs on climate action, **environmental protection, education,** and sustainable ecosystems.

## DISTRIBUTION OF ASSISTIVE DEVICES FOR PERSONS WITH DISABILITIES

CODEC's disability support initiative aims to enhance mobility, independence, and social inclusion for people with disabilities from low-income families. In collaboration with Berger Paints Bangladesh, CODEC distributed eight wheelchairs in FY 2024–2025 through its Chandanaish Branch, Chattogram zone. This ongoing program enables beneficiaries to participate more actively in family, education, and economic activities. Government officials also provided guidance on accessing public support services. By reducing physical barriers and dependency, the initiative transforms people with disabilities into productive community members. This program supports SDGs related to reduced inequality, social inclusion, decent work, and human dignity for them.



CODEC established an RCC Model Farm to conserve the indigenous Red Cattle Chittagong breed and promote sustainable livestock farming. The initiative provides farmers with affordable semen, technical training, environmentally friendly shelters, waste management systems, and farm management guidance. In FY 2024–2025, **Tk. 36,15,800** was invested in farm machinery and breeding bulls. This effort preserves genetic diversity, improves meat and milk safety, and enhances farmer income. By supporting climate-resilient livestock practices and indigenous breed conservation, CODEC advances sustainable agriculture, biodiversity protection, and rural economic development aligned with SDGs on livelihoods, food security, and environmental sustainability.

## RCC MODEL FARM EXPANSION, BREED DEVELOPMENT, AND INFRASTRUCTURE

CODEC provided one-time cash assistance of **Tk. 6,000 to each** flood-affected family in Noakhali during FY 2024–2025 to restore dignity and flexibility in post-disaster recovery. Funds were distributed directly or through mobile financial services, enabling households to prioritize urgent needs such as food, medicine, and home repairs. For families who lost livelihoods and assets, this cash support reduced immediate hardship and accelerated recovery. Beneficiaries expressed relief and gratitude for the timely assistance. This intervention strengthened social protection, reduced negative coping strategies, and enhanced disaster resilience. The program aligns with SDGs on poverty reduction, economic recovery, and humanitarian response.

### **EMERGENCY CASH ASSISTANCE FOR FLOOD-AFFECTED INDIVIDUALS. TK. 6,000 PER PERSON**

### **MEDICAL ASSISTANCE IN FLOOD-AFFECTED AREAS**

Post-flood **health risks** such as **diarrhea, dysentery, and malnutrition** significantly affect vulnerable populations, including children, pregnant women, breastfeeding mothers, the elderly, and individuals with chronic diseases. To address these risks, CODEC delivered primary healthcare, oral saline, zinc tablets, nutrition support, and water purification guidance in flood-affected regions of Noakhali, Lakshmipur, and Chattogram. In FY 2024–2025, **Tk. 11,10,112** was spent to provide essential medical and nutritional **services to 5,000 individuals**. This intervention reduced disease prevalence, protected maternal and child health, and stabilized chronic illness management. The program contributes directly to SDGs on health, nutrition, and disaster resilience.

CODEC established cultural centers in selected operational areas to counter social disengagement, superstition, and cultural erosion among youth. These centers engage adolescents through music, performance, drama, life skills training, and educational workshops. In FY 2024–2025, **Tk. 275,310** supported training for **30 students**, fostering creativity, mental well-being, and social responsibility. Cultural programs strengthen community identity, reduce antisocial behavior, and promote positive youth development. By integrating cultural education with social awareness, CODEC contributes to inclusive social development and youth empowerment. This initiative supports SDGs focused on education, mental health, social cohesion, and cultural preservation for sustainable community growth.

### **MANAGEMENT OF CULTURAL GROUPS**

## DEVELOPMENT NETWORKS

### National Networking Bodies

- \* Network for Information, Response, And Preparedness Activities on Disaster (**NIRAPAD**)
- \* Bangladesh Coastal NGOs Network for Radio & Communication (**BCNNRC**)
- \* The International Network of Alternative Financial Institutions (**INAFI**)
- \* Nutrition Cluster
- \* Food Security Cluster
- \* Displacement Management Committee
- \* WFP Standby Partnership for Disaster Management
- \* National Fisheries Committee
- \* Campaign for Popular Education (**CAMPE**)
- \* National Alliance for Humanitarian Bangladesh (**NAHAB**)
- \* Bangladesh ECD Network (**BEN**)
- \* Protection from Sexual Exploitation and Abuse (**PSEA**) Network
- \* Education Cluster (Cox` s Bazar)
- \* Protection Cluster (Cox` s Bazar)

## RESEARCH PARTNERS



## GOVERNMENT ALLIANCES



মহিলা ও শিশু বিষয়ক মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



শ্রম ও কর্মসংস্থান মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



দুর্যোগ ব্যবস্থাপনা ও ত্রাণ মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



শিক্ষা মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



সমাজকল্যাণ মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



যুব ও ক্রীড়া মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



স্থানীয় সরকার বিভাগ  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



মৎস ও প্রাণিসম্পদ মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



পরিবেশ, বন ও জলবায়ু পরিবর্তন  
মন্ত্রণালয়  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



এনজিও বিষয়ক ব্যুরো  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



মাইক্রোফ্রেন্ডিট রেগুলেটরী অথরিটি  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়

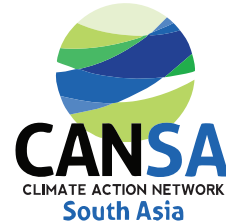


পরিবেশ অধিদপ্তর



বন অধিদপ্তর

## INTERNATIONAL NETWORKING BODIES



## DEVELOPMENT PARTNERS



## GENERAL BODY

The General Body of CODEC comprises of 27 members who are involved in policy making, approval of annual audit report, budget planning and electing the Governing Body.

### MEMBERS OF GENERAL BODY

Md. Mahbubul Islam  
Mohammed Reazul Kabir *FCA*  
Khurshid Jahan  
Nilufar Begum  
Mir Murtaza Reza Khan  
Quazi Ariful Alam  
Shayada Shahida Begum  
Aysha Akhtar  
Abul Kashem  
Delowara Khursid  
Jahanara Ali  
Shyamoli Mazumder  
Quazi Sherful Alam  
Chowdhury Md. Tayub Tazammul

Bakul Bala Das  
Rubiya Akter *FCA*  
Moinul Alam  
Jasmeen Sultana Paro  
Jahanara Begum  
Omar Kaiser  
Dr. Md Sana Ullah  
Nirupa Dewan  
Fazlus Sobhan  
Jiban Hari Das  
Mst. Khohinoor Bagum  
Md. Abu Hanif  
Modhmita Dasgupta

## LEGAL STATUS, REGISTRATION AND LICENSE

CODEC is a registered organization with multiple government authorities in Bangladesh. It was first registered with the Department of Social Welfare under Department of Social Services in Chittagong, on 21st April 1985 (Registration No. 1160/85) at both divisional and district levels.

Subsequently, CODEC obtained national registration with the Department of Social Services, Bangladesh and Registration Authority under Memo No. DSS/ER/FD-540/466 and Registration No. 263 on 09th April 1988. This registration was later renewed through the NGO Affairs Bureau (NGOAB) from 08th April 2018 to until 07th April 2028.

Additionally, CODEC is registered with the Microcredit Regulatory Authority (MRA) under Registration No. 01781-00048-00103, granted on 15 January 2008, authorizing the organization to operate microfinance activities.

Most recently, on 13 December 2021, CODEC received official approval from the Department of Social Welfare under the Ministry of Social Welfare to operate nationwide, as per Memorandum No. 41.01.0000.046.28.208.19.1356/1(137).

## GOVERNING BODY

The Governing Body comprises of the CODEC Executive Committee (2024-2026) with the following members

### **Mohammed Reazul Kabir** *FCA*

President  
CODEC Executive Committee

### **Dr. Mir Murtaza Reza Khan**

General Secretary  
CODEC Executive Committee

### **Md. Mahbubul Islam**

Treasurer  
CODEC Executive Committee

### **Aysha Akhtar**

Women Affairs Secretary  
CODEC Executive Committee

### **Modhmita Dasgupta**

Social Welfare Secretary  
CODEC Executive Committee

### **Dr. Md Sana Ullah**

Executive Member  
CODEC Executive Committee

### **Jasmeen Sultana Paro**

Executive Member  
CODEC Executive Committee



## ROLES AND PURPOSE

The assembly, comprising key stakeholders such as project managers, coordinators, and executives, convenes for a comprehensive discussion on contemporary issues. During the Annual General Meeting, a detailed overview, encompassing the Overall Report, Audit Report, and Financial Report for the previous fiscal year is presented. The General Assembly reviews and unanimously approves proposed revisions to the constitution, along with the motion putting these modifications to a vote. The appointment of the auditor for the next fiscal year is also submitted for approval. The assembly plays a vital role in overseeing and guiding the organization's affairs. Khursid Alam, Ph.D., Executive Director, CODEC, acts as Member Secretary of the committee. Each member is free of any relationship that could interfere with independent judgment, and members bring professional expertise from diverse sectors.

## MEETING DURING 2023-2024

Meeting Date: 18-January-2025

The Annual General Meeting (AGM) of CODEC was held on 18 January 2025 at the Head Office, attended by General Members, the Executive Committee, senior management, and staff. The meeting began at 10:00 a.m. with an opening address by Mr. Kamal Sen Gupta, who reflected on the year's challenges, including devastating floods and cyclones that deeply affected CODEC's communities. A moment of silence was observed in tribute to departed colleagues who had served with dedication.

President Mr. Md. Reazul Kabir, FCA, presented the Annual Report 2025, Financial Report, and Audit Report, outlining achievements, lessons learned, and continued responses to community needs. The documents were unanimously approved by the members. Speeches from the General Secretary, Treasurer, and General Members emphasized accountability, collective learning, and a united vision for strengthening CODEC's role in humanitarian and development efforts.

The AGM also included a prize distribution ceremony recognizing staff excellence in categories such as dedication, performance, cleanliness, and sports, celebrating team spirit and commitment. Additionally, with unanimous approval, the membership of Mr. Shahid Hossen Talukdar was dismissed due to prolonged absence.

The meeting concluded with renewed commitment, optimism, and collective confidence in advancing CODEC's mission for lasting community impact.

**CODEC MANAGEMENT TEAM**



**KHURSID ALAM Ph. D**  
Executive Director



**KAMAL SENGUPTA**  
Deputy Executive Director



**DIDARUL ALAM CHOWDHURY**  
Senior Director, Finance and Administration



**QUAZI WAFIQ ALAM**  
Director, Program and Knowledge Management



**IMRUL HASAN**  
Director, Microfinance Program



**MOHAMMAD ALI SIDDIQUEE**  
Director (Operations), Microfinance Program



**ARCHANA PAUL**  
Director, Projects



**MD. SHAFI ULLAH MAZUMDAR**  
Director, Training



**MOHAMMAD TAJUL ISLAM**  
Director, Finance



**DR. SHITAL KUMAR NATH**  
Director, Projects



**MOHAMMAD TASADDUK HOSSAIN DULU**  
Director, Education



**MAMUN UR RASHID**  
Deputy Director, Finance



## **CODEC COMMITTEES**

### **INDEPENDENT AUDIT COMMITTEE**

The Independent Audit Committee holds meetings semi-annually and prepares a comprehensive summary of observations regarding audits. Following the discussions at the meeting, a record note is prepared, compiling all the decisions made and the action plan. Subsequently, the action plan is shared with the relevant project or program.

### **INVESTMENT COMMITTEE**

The Investment Committee is responsible for evaluating potential investment opportunities and making recommendations to the board of directors. The committee regularly reviews the performance of existing investments in the portfolio, making necessary adjustments to ensure alignment with CODEC's investment objectives and investing funds with proper approval from CODEC Management.

### **PROCUREMENT COMMITTEE**

The Procurement Committee meeting is held bi-monthly, during which committee members provide a summary of completed procurements. Requirements and challenges are presented to the committee for suggestions and determining the way forward in critical situations.

### **GENDER COMMITTEE**

The Gender Committee holds meetings at four-month intervals. During these meetings, the committee gathers all gender-related information from the field and engage in discussions, make decisions, and document them in the minutes book. Based on these discussions, an action plan is formulated for the next steps. This plan is then shared with all staff after receiving approval from CODEC Management as necessary.

### **PERSONNEL APPRAISAL COMMITTEE**

The Personnel Appraisal Committee reviews the information submitted by CODEC personnel. During the meetings, these issues are discussed, decisions are made, and an action plan for the next course of action is formulated. The proceedings of the meetings are diligently documented in a minute book, and relevant messages are disseminated to specific individuals or to all staff as required. These meetings occur twice a year.

### **GRIEVANCE MITIGATION COMMITTEE**

The committee actively gathers field data on grievances. It engages in comprehensive discussions among its members about reported issues, response procedures, and proactive measures for future mitigation. Subsequently, the committee formulates a strategic action plan, charting a clear course of action. Meetings are convened bi-monthly to address these crucial matters.

### **GRIEVANCE MITIGATION COMMITTEE FOR FEMALE PERSONNEL**

The Special Problem and Grievance Mitigation Committee is a dedicated platform created exclusively to address the concerns and challenges faced by female personnel in CODEC. It aims to provide a safe and supportive environment for women to voice their grievances and seek support when needed.

### **PROJECT SUBMISSION COMMITTEE**

The Project Submission Committee is responsible for evaluating and reviewing all project submissions, ensuring that each adheres to the criteria and standards set by CODEC. The committee offers feedback and recommendations to enhance the quality of the projects. The discussions are meticulously documented and shared with the relevant personnel or projects if necessary.



## FINANCIALS

## MESSAGE FROM **THE SENIOR DIRECTOR** FINANCE AND ADMINISTRATION

The 2024-25 fiscal year marked another year of progress and accountability for CODEC. Despite various economic challenges, fund withdrawals by USAID and funding uncertainties, the organization maintained strong financial stewardship, ensuring that every resource was directed toward achieving our mission of eight thematic areas.

We are proud to report a 20% increase in total capital, improved donor diversification, and so far, enhanced financial control systems that strengthen transparency, value for money and impact delivery.



These Consolidated Audit reports are inclusive of the 37 numbers of individual accounts of the Development projects funded by different donors, Micro Finance program, four Training Centre and CODEC Core Fund.

During the year, CODEC successfully completed a big operation plan & forecast consolidated budget BDT 2,858 million [BDT 2,642 million for the year 2023-24] and incurred BDT 2,494 million for the year 2024-25. [BDT 2,331 million for the year 2023-24].

In terms of Growth of CODEC, the fund and liabilities analysis shows that member savings increased by 14% (from 2,682 million to BDT 3,101 million), while the reserve fund grew by 20% (from 198 million to BDT 247 million) compared to the year 2023-24. Other liability components did not exhibit any significant changes between 2024 and 2025.

The year-wise comparison of the audited Balance Sheet as of 30 June 2025 indicates overall asset growth, rising from BDT 8,464 million in 2024 to BDT 9,733 million in 2025.

Total assets amounting to BDT 9,733 million comprises of current assets of BDT 9,398 million (97%), including cash at bank and investments total BDT 1,564 million, plus fixed assets of BDT 335 million (3%).

On the other hand, total liabilities and funds of BDT 9,733 million consist of current and long-term liabilities total BDT 6,919 million (71%), plus fund and reserves total BDT 2,814 million (29%).

Please note that in the consolidated financial statement, CODEC Micro Finance program, Four Training Centre's (located at Chattogram, Patuakhali Sadar & Kuakata and Bagerhat) and CORE Funds of CODEC are included and running on sustainable basis.

The brief information is as below:

**Microfinance Program:** total assets amounting to BDT 9,096 million comprise of current assets BDT 8,944 million (98%), including cash at bank and investments total BDT 1,272 million, plus fixed assets of BDT 151 million.

On the other hand, total Liabilities BDT 9096 million consists of total Capital Fund BDT 2,537 (28%), non-current liabilities BDT 1,677 (18%) and Current liabilities 4,881 (54%).

In addition, total Loan-Portfolio BDT 7,583 million, Capital Fund BDT 2,472 million, Net Surpluses BDT 518 million for the year 2024-25.

**Training Centre:** total Assets value of four Training Centre BDT 185 million and other side Capital value BDT 182 million and Fund & Liabilities BDT 2.4 million.

**CODEC Core Fund:** total assets amounting to BDT 167 million comprise of current assets BDT 127 million (76%), including cash at bank and investments total BDT 72 million, plus fixed assets of BDT 40 million (24%).

On the other hand, total Liabilities BDT 167 million consists of total Capital Fund BDT 155 (93%) million and Current liabilities 12 million (7%).

Considering the effects of various interventions in both Financial & Social perspective and its experience, CODEC management to face more challenges in the upcoming days and to manage & establish proper control on Financial & its administration.

For smooth operation in Financial Management and its Governance, during the year, considering various challenges, the organization strengthened its financial management framework through:

- Assigned 3-7 Projects per Finance person to act as a Focal person for the assign projects.
- Introduction & time to time review of a cloud-based Quick-Book accounting system for real-time tracking.
- On regular basis, accomplishment of Internal Audits & External Audit conducted by the various National and International Audit Firm and ensure compliance checks.
- Regular financial reviews by the Finance and Audit Team.
- Due to Enhanced Procurement and Expense authorization policies. Also oriented on Procurement management for the related to concern personnel.

These steps have increased accountability and ensured compliance with national and international donor requirements.

An Independent audit was conducted by Hoda Vasi Chowdhury & Co for Consolidated Accounts, which issued an unqualified (clean) opinion, confirming that the financial statements present a true and fair view of the organization's financial position.

We extend our gratitude to CODEC management, all donors, partners, and stakeholders for their continued trust. The financial discipline and transparency of CODEC remain at the core of our mission to create lasting change.

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



**Didarul Alam Chowdhury**  
Senior Director  
Finance and Administration

## FINANCIAL AND ADMINISTRATION REPORT

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

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

Since inception, the Finance Department of CODEC has tried to work with its reputation for well-maintained accounts and transparency both to the donors as well as Gob (NGO Bureau). To maintain and secure the accountable, 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 and Value for money etc.

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

Finance report is a comprehensive report of an Organization's financial activities throughout the preceding year. Annual reports are intended to give stakeholders and other interested people information about the Organization's financial status, addresses different compliance, financial management and its performance.

### Financial Overview

The Organization continued to manage its resources prudently, ensuring cost efficiency and alignment of spending with strategic priorities.

Category	Year: 2024-2025	Year : 2023-24	% of Change	Remarks
Total Income	2,952,560,003	2,871,115,460	+3%	
Total Expenditure	2,494,059,526	2,343,484,948	+6%	Includin g taxation
Net Surplus	458,500,477	527,630,512	-13%	
Reserve Fund	247,236,445	198,102,289	+25%	
Capital Fund	2,566,775,961	2.052,616,109	+25%	

From the above data, it is reflected that 25% increase in total capital, improved donor diversification, and so far, enhanced financial control systems that strengthen transparency, value for money and impact delivery

### Sources of Income

Income in 2024-25 was derived from a diverse range of sources:

- **Grants from Donors** : 46%
- **Service Charges on MF Operation** : 51%
- **Interest in investment** : 2%
- Training Centre operation income : 1%
- Others : -

This diversification has reduced reliance on a single funding stream and enhanced sustainability. Also indicated that MF program may help Development program each other's as per their requirement.

### Expenditure Breakdown:

Expenses Category	Year: 2024 -2025	% of Total	Year :2023 -24	% of Total
Core Operating Program	72,134,231	3%	59,360,047	3%
Micro -Finance Program	1,028,350,244	41%	983,170,377	42%
Education Program	944,430,474	38%	970,132,960	41%
Rights & Legal service Program	75,853,195	3%	74,050,117	3%
Health & Nutrition	121,069,726	5%	57,399,823	2%
Environment & Climate change program	108,769,036	4%	131,561,105	5%
Livelihoods/Income Generating Program	102,436,092	4%	34,309,360	1%
Training Centre /Capacity Development Program	27,079,545	1%	20,908,634	1%
Taxation	13,936,983	1%	12,592,526	1%
<b>Total</b>	<b>2,494,059,526</b>		<b>2,343,484,948</b>	

Most of the funds were incurred directly into programmatic work benefiting communities in Micro Finance, Education, Health & Nutrition, Climate changes Program including livelihoods.

### Financial Highlights: CODEC 2024-2025:

The analysis of audited financial statement of CODEC as on 30 June 2025 gives an adequate result which is a steady rise despite facing challenges in field conditions in certain geographies around the year 2024-2025.

**Details Organizational Consolidated Audit Report 2024-25 are attached herewith in this report.**

**Details Analysis of CODEC Statement of Consolidated Financial Position and Statement of Consolidated Income & Expenditure for the year 2024-25 are shown in Appendix -A.**

## Basis of Accounting and Discloser of Applicable Standard:

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 following standard auditing guidelines for the internal audit.

### 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.

### Attained Applicable Standards

While the full IFRS/IAS suite was primarily designed for profit-oriented entities, several standards are relevant and applied by CODEC as a Development Organization (NGO) in Bangladesh, either directly or as part of general accounting principles (GAAP).

CODEC also followed the financial reporting standards applicable to Non-Governmental Organizations (NGOs) that are determined by their size and legal classification, as enforced by the Financial Reporting Council (FRC) and other regulatory bodies.

### Compliance Checklist of International Accounting Standard (IAS)/International Financial Reporting Standards (IFRS)

Title of Standards	Ref.	Status
First -time adoption of International financial Reporting Standards	IFRS 01	N/A
Share-based Payment	IFRS 02	N/A
Business Combinations	IFRS 03	N/A
Insurance Contracts	IFRS 04	N/A
Non-current Assets Held for Sale and Discontinued Operations	IFRS 05	N/A
Exploration for and Evaluation of Mineral Resources	IFRS 06	N/A
Financial Instruments: Disclosures	IFRS 07	Complied
Operating Segments	IFRS 08	Complied
Financial Instruments	IFRS 09	Complied
Consolidated Financial Statements	IFRS 10	N/A
Joint Arrangements	IFRS 11	N/A
Disclosure of Interests in other Entities	IFRS 12	N/A
Fair Value Measurement	IFRS 13	-
Regulatory Deferral Accounts	IFRS 14	-
Revenue From Contracts with Customers	IFRS 15	Complied
Leases	IFRS 16	N/A
Presentation on Financial Statements	IAS 01	Complied

<b>Title of Standards</b>	<b>Ref.</b>	<b>Status</b>
Inventories	IAS 02	Complied
Statement of Cash Flows	IAS 07	Complied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 08	Complied
Events after the Reporting Period	IAS 10	Complied
Income Taxes	IAS 12	Complied
Property, Plant and Equipment	IAS 16	Complied
Employee Benefits	IAS 19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS 21	N/A
Borrowing Costs	IAS 23	Complied
Related Party Disclosures	IAS 24	N/A
Accounting and Reporting by Retirement Benefit Plans	IAS 26	N/A
Separate Financial Statements	IAS 27	N/A
Investments in Associates and Joint Ventures	IAS 28	N/A
Financial Reporting in Hyperinflationary Economies	IAS 29	N/A
Financial Instruments: Presentation	IAS 32	Complied
Earnings per Share	IAS 33	N/A
Interim Financial Reporting	IAS 34	N/A
Impairment of Assets	IAS 36	Complied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Complied
Intangible Assets	IAS 38	Complied
Investment Property	IAS 40	N/A
Agriculture	IAS 41	N/A

## **CODEC Role and Managing Risk:**

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

### **a. Financial Risk management**

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

### **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 was made through bank transfer and A/C payee cheque, BFTN, B-Kash, Nagod. Apart from the Banking channel CODEC does not use any other channel to transfer money.

### **c. 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 takes speculative positions on its interest exposure and does not charge any interest on overdue loans.

#### d. 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 seeks need-based funds from PKSF and Banks if required.

#### e. 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 ongoing incentives are provided to those who are directly involved to recover targeted loans, written off or bad debts loans as per aging schedule.

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 re-viewed/ revised various organization policies. On the other hand, assigned Focal Person both for Program & Finance also are regularly monitor (Off-side and On-side) the grass-root operation and submit their report directly to the Executive Director.

#### TRUST Funds of CODEC Employees

CODEC provides Provident Fund and Gratuity Fund facilities to its permanent employees. Under Welfare Funds (Special Medical Fund, Special Savings Fund and Group Insurance funds) for both permanent and contractual employees. All the funds are operated on through a Trustee Board to protect & secure employees' benefits. Details are described in notes to the accounts of consolidated Audit Report 2024-25.

SI	Funds	Status	2024-25	2023-24	2022-23	2021-22	2020-21
01	Provident Fund	NBR approved recognized contributory fund managed by the Trustee Board	198,325,482	170,021,950	153,599,533	130,446,164	130,427,419
02	Gratuity Fund	NBR approved recognized contributory fund managed by the Trustee Board	224,069,615	182,833,778	176,002,861	150,007,649	129,955,486
	Welfare Funds:						
03	Special Medical Fund [*]	CODEC EC approved Fund managed by the Trustee Board	11,163,053	9,252,229	7,992,508	9,377,522	8,597,042
04	Group Insurance Fund[*]	CODEC EC approved Fund managed by the Trustee Board	147,367,515	118,687,460	114,300,084	102,103,508	92,308,730

**Note:** \* Welfare Trust Fund

SI	Funds	Status	2024-25	2023-24	2022-23	2021-22	2020-21
05	Special Savings Fund [*]	CODEC EC approved Fund managed by the Trustee Board	104,113,346	94,089,956	81,894,408	61,821,288	61,086,106
Total			685,039,011	574,885,373	533,789,394	453,756,131	422,374,783

**Note:** \* 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] are administered by its separate rules & regulations.

- 114 members got medical treatment support cost Tk 3,593,721 from Special Medical Fund.
- The nominee of 5 death member got Insurance benefits Tk 2,700,000 from Group Insurance Fund.

The above funds on a yearly basis are audited by the A Qashem & Company, Chartered Accountants.

### 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 2024-25, CODEC's contribution to the national exchequer is given below:

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

CODEC assessment is finalized for the year 2023-24 & assessment year 2024-25 against total income BDT 47,215,120 where CODEC paid BDT 12,984,158. On the other hand, for the year 2022-23 & assessment year 2023-24 against total income BDT 28,765,212 where CODEC paid tax BDT 9,192,550.

Under the Value Added Tax (VAT) Act, 1991, Vat Registration Number is, for Head Office BIN: 000306609. As per GOB rules, CODEC deposited the following amount to the GOB treasury for the year 2024-25 to 2020-2021:

SI	Particular	2024-25 BDT	2023-24 BDT	2022-23 BDT	2021-22 BDT	2020-21 BDT
01	Value Added Tax	31,123,436	24,775,583	28,738,661	25,133,056	17,147,266
02	Tax Deducted at Source	20,308,807	12,357,502	13,433,124	13,239,250	6,686,564
03	Tax deduction on Salary & others	8,612,677	9,300,464	7,478,112	9,033,155	3,651,457
04	Tax-Org Assessment	12,984,158	9,192,550	6,986,303	5,208,080	4,076,310
	Total	<b>73,029,078</b>	<b>55,626,099</b>	<b>56,636,200</b>	<b>52,613,541</b>	<b>31,555,597</b>

## CREDIT Rating:

Particulars	Year 2024-2025	Year 2023-2024	Year 2022-2023	Year 2021-2022	Year 2020-2021	Year 2019-2020	Year 2018-19
Declaration Date	04 November 2025	06 November 2024	08 November 2023	31 October 2022	24 November 2021	02 November 2020	28 October 2019
Long-Term Entry Rating	A A- (Double A minus)	A A- (Double A minus)	A A- (Double A minus)	A+ (Single A Plus)	A (Single A)	A (Single A)	A (Single A)
Short-Term Entry Rating	ST-2	ST-2	ST-2	ST-2	ST-2	ST-3	ST -3
Outlook	Stable	Stable	Stable	Developing	Developing	Developing	Stable
Expiry Date	04 November 2026	05 November 2024	07 November 2024	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, 2025, 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).

### Role of Human Resource Management [HRM] Department

CODEC's Human Resource Management (HRM) Function plays a strategic role in building a dynamic, fair, and inclusive workplace where employees are empowered to contribute to the organization's mission. As CODEC continues to empower riverine, coastal, and Rohingya communities through education, protection, livelihoods, health, agriculture, microfinance, and climate resilience initiatives, the HRM Department remains central—enabling people who enable change.

HRM promotes a culture of professional development, well-being, accountability, and belonging. By aligning human resources with organizational goals and managing talent effectively, the department ensures that CODEC's workforce remains motivated, skilled, and capable of delivering meaningful impact at the community level.

### Key Achievements and Milestones (2024–2025)

During the year, the HRM Department made considerable progress in strengthening recruitment, staff development, and organizational culture:

#### Enhanced Recruitment and Staffing

Recruitment processes were streamlined to ensure timely placement of qualified person-nel across field and head offices, improving operational efficiency and service delivery. The process now prioritizes full inclusion—emphasizing disability inclusion, gender balance, transparency, and equal opportunity—supported by competency-based assessments and fair, unbiased shortlisting.

#### Capacity Building and Training

More than 30 staff development initiatives were delivered, including leadership development, safeguarding, gender sensitivity, digital literacy, and role-based technical training. These efforts enhanced staff readiness to meet evolving community needs and improved overall program quality.

### **Performance Management Reform**

The department introduced a more structured, transparent performance appraisal framework linking individual goals with organizational objectives. The revised system encouraged accountability, team collaboration, and recognition of high performance across departments.

### **Gender Balance and Inclusion**

HRM continued to advance gender equity, with improved female representation in management and field-level roles. CODEC reaffirmed its zero-tolerance policy against discrimination, harassment, and misconduct, reinforcing dignity and fairness as core workplace values.

### **Staff Welfare and Retention**

Improved welfare and retention measures—including medical support, insurance coverage, mental health awareness sessions, and strengthened grievance mechanisms—contributed to higher employee satisfaction and motivation. Career development pathways were expanded to support long-term staff growth.

### **Digital HR Transition**

CODEC has successfully established and operationalized its HR Information System (HRIS), enabling fully digitized HR records and streamlined processes. The system now supports enhanced data accuracy, increased operational transparency, and stronger evidence-based HR planning across the organization.

### **Challenges and Emerging Priorities**

Despite these gains, CODEC's HRM Department continues to navigate challenges typical of a growing development organization. Ensuring consistent HR practices across geographically dispersed and remote field locations remains complex. Retention of skilled professionals in challenging humanitarian or coastal environments is also an ongoing concern.

As the development landscape evolves—driven by climate pressures, digital transformation, and shifting community expectations—HRM must continuously strengthen staff competencies, enhance adaptability, and reinforce psychosocial well-being initiatives. Increasing reliance on data and analytics also demands stronger HR systems, improved documentation, and capacity for informed decision-making.

Ultimately, HRM's mission remains clear—to enable CODEC's people to empower the communities they serve. By fostering a responsive, inclusive, and supportive work environment, the HRM Department will ensure that CODEC remains resilient, visionary, and people-centered in the years ahead.

### **List of CODEC's Various policy with short brief is attached in Annex-B**

### **Gender, Protection from Sexual Exploitation and Abuse (PSEA), and Child Safeguarding (CSG) Unit**

The Gender, PSEA & Child Safeguarding (CSG) Unit ensures safe, dignified, and rights-based programming across all CODEC operations. Working with vulnerable riverine, coastal, and Rohingya refugee communities, the unit safeguards community trust, organizational accountability, and ethical humanitarian service. Prevention, response, and survivor-centered mechanisms are integrated into all projects and operational systems.

Through a focus on gender equality, PSEA, child protection, community awareness, and accessible reporting systems, the unit strengthens institutional capacity and supports resilient, empowered communities.

## **Key Achievements and Milestones (2024–2025)**

### **Training & Capacity Building**

A total of 450 project personnel and 2,130 frontline workers, including teachers and volunteers—received structured training on Gender, PSEA, and Child Safeguarding. Specialized gender and GBV case management training was also delivered for focal persons across UNICEF, UNHCR, WFP, USAID, UNESCO, and Oxfam projects.

### **Localization of Training Materials**

Safeguarding training modules were translated into Burmese, ensuring inclusive participation of Rohingya community members and strengthening community-led protection.

### **UN Partner Self-Assessment**

CODEC successfully completed the UN Implementing Partner Self-Assessment (8 Core Standards), updating safeguarding policies and practices to align with global standards.

### **Community Consultations**

Sixteen FGDs in Camps 4, 7, 9, 11, and 26 engaged 182 parents, adolescents, teachers, learners, and community members. Findings informed the Annual PSEA Action Plan 2025.

### **Complaint & Feedback Mechanisms**

New guidelines for complaint and feedback boxes were developed for both Rohingya and host communities, improving confidentiality, accessibility, and accountability.

### **Hotline and Case Management**

A total of 144 hotline calls, 47 WhatsApp messages, and 6 IMO contacts were received. Fifteen cases (SEA, CSG, Sexual Harassment, Code of Conduct violations) were registered; 13 investigations were completed.

### **Vendor & Driver Orientation**

Safeguarding orientation sessions were conducted for 150 vendors and 20 drivers, strengthening compliance across supply chain and transportation services.

### **International Women’s Day 2025**

Events across 14 centers engaged 1,600 participants, promoting empowerment, equality, and inclusion.

### **Role of CODEC Procurement Department**

Two members team is operating & running CODEC Procurement related goods and Service by following rules and regulations. The main purpose of ensuring an organization acquires the necessary goods and services at the best value, quality, and time, by developing sourcing strategies, negotiating contracts, managing supplier relationships, and optimizing the overall supply chain to align with organization goals. To focus on reducing costs, ensuring quality and timely delivery, mitigating supply chain risks, and maintaining compliance with policies and budgets.

## Details of Activity Performance Report:

Name of Activity	Activity performed	Outputs
CODEC Procurement Policy, Tool Kits, and Annexures And CODEC Other Policies.	During this period, we have consistently engaged with policies and compliance materials, ensuring their application where necessary.	Adhere to the policy in all procurement procedures.
Procurement under Head Office	Throughout this timeframe, we have acquired project materials, goods, and services amounting to BDT 13,382,785/- app, 30 processes for various projects, training centers and MFs and delivered accordingly.	The project receives the necessary support promptly from the head office.
Review of the complete Procurement process	Throughout this timeframe, we have reviewed the complete procedure concerning project materials, goods, and services totaling 736,922,25/-, app. 29 processes across the different projects of CODEC.	The project has procured the essential materials, goods, and services by securing approval from the Head Office timely.
Field Visit & Investigation	During this period, we have visited 04 times in different projects & operational areas for the objective of the degree of compliance with the control systems. Generate report on control & compliance weaknesses and submit to the management for reviewing and necessary action. As well as visiting the business location of suppliers for the identity of their business. During visit I discussed the project teams to full procurement process, procurement policy, vendor enlistment & documentation. we found this visit to be highly effective in ensuring cost efficiency and obtaining the best value for money.	The project staff enhanced their understanding of the CODEC procurement process, compliance requirements, and documentation through training.
Consultant & Consultancy Firm Hiring for different projects	Throughout this period, we have conducted a review of PR, circulated ToR to bd Jobs, assessed proposals, engaged in negotiations with consultants and consultancy firms, organized meetings, finalized matters with the committee, and secured approval from management. Five consultants were engaged during this period.	The consultancy task has been successfully completed by the project within the specified time frame.
Communication & Collaborations	Consistently communicated with project leads, PCs, PMs, Accounts, logistics, and CODEC management concerning procurement activities to ensure the smooth operation of project activities.	It has reduced communication gaps, and build team building
Others daily activities	Performed daily office tasks, updated the procurement tracker, revised the vendor enlistment list, followed up with field colleagues, and provided assistance to field colleagues via phone calls, messages, or emails as needed.	Regular activities are done regularly.
Activity performed for the Projects	Head Office, Training Centers, CMFPs, BID4CJ, ERRHCCB, CPRE, EPRC, ENGAGE, CRE AK, BFR -24, UNICEF, GFA, SMART, CODEC Livelihood Project etc.	

## **Role of Internal and External Audit**

During the year, we faced lots of audits in the areas of Development projects, Training Centres and Micro-Finance program both Internal and External Audit firm appointed /selected by the national and international level audit firm where CODEC & Donor engaged with details Terms and Conditions.

These sorts of audit enhanced the organizational capacity, improvement of internal control system, Off-side & on-side monitoring, spot check, implement of previous observations etc.

These are some examples to concentrate areas of audit:

### **Micro Assessment**

- A micro-assessment is typically conducted prior to the renewal of a partnership, which occurs every five years.
- An assessment of the individual partner's financial management system.
- The Micro Assessment gauges the IP's financial management capacity to determine the overall risk rating where a partner is expected to receive more than \$100,000/year.
- The overall risk rating is based on risk assessment of: 1) Implementing Partner; 2) Program Management; 3) Organizational Structure and Staffing; 4) Accounting Policy and Procedure; 5) Fixed Assets Inventory, 6) Financial Reporting and Monitoring and 7) Procurement and Contract Administration.
- There are four risk levels, namely Low, Medium, Significant, and High. Where no micro assessment exists, a high-risk rating is assumed until the micro assessment is completed.
- Checks accounting, internal control, procurement, and staff capacity.

### **Spot Checks**

- Review of documents and financial records, Review of 75% Voucher document, conducted at the partner's office, ensure funds were used correctly and documented properly, whether funds were used according to the work plan, If financial documents are complete and correct, whether internal controls are function-ing. Any ineligible or unsupported expenditures and Recommendations to improve financial management

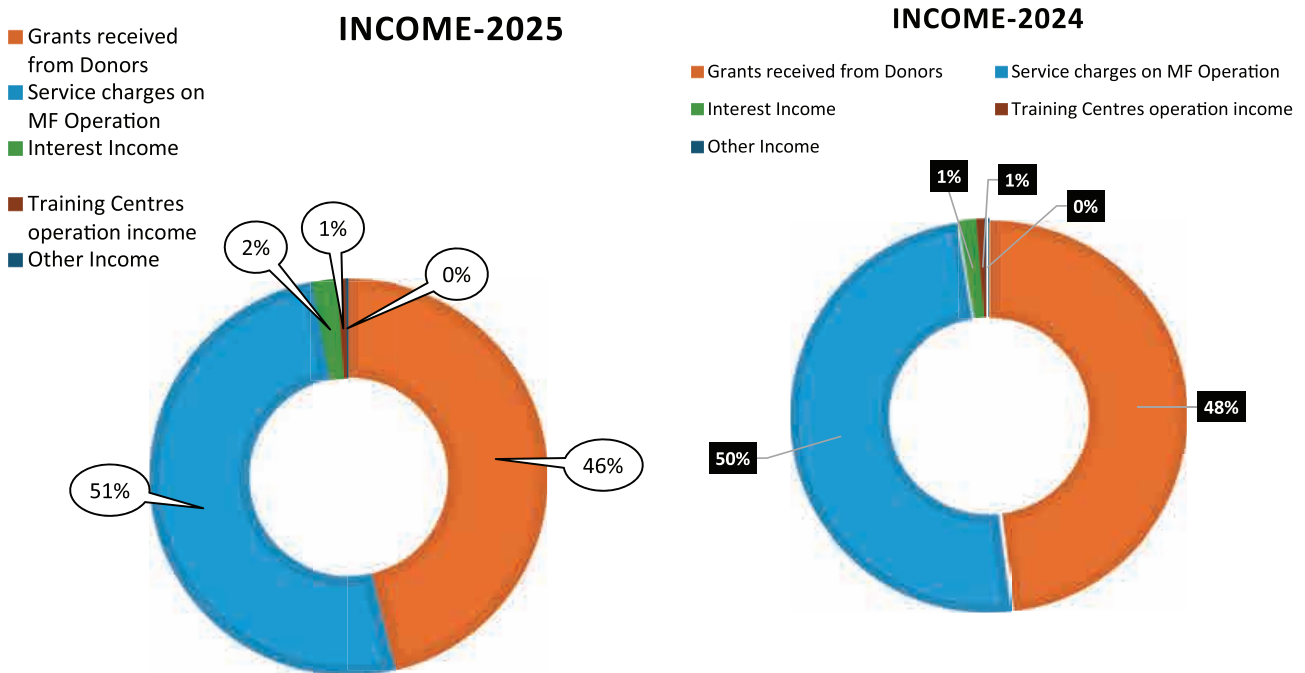
**Follow-up:** All audit recommendations have been reviewed and addressed in the subsequent audit.

This year a total of 37 individual Accounts has been audited by the External Chartered Accountants firm. The names of the firms are Hoda Vasi Chowdhury & CO, A. Qasem & CO, A. Wahab & CO, Khan Wahab Shafiq Rahman & CO, Mahamud Shabuj & CO, Shafiq Basak & CO, Rahman Mostafa Alam & CO, ACNABIN, PKF Little John LLP-UK.

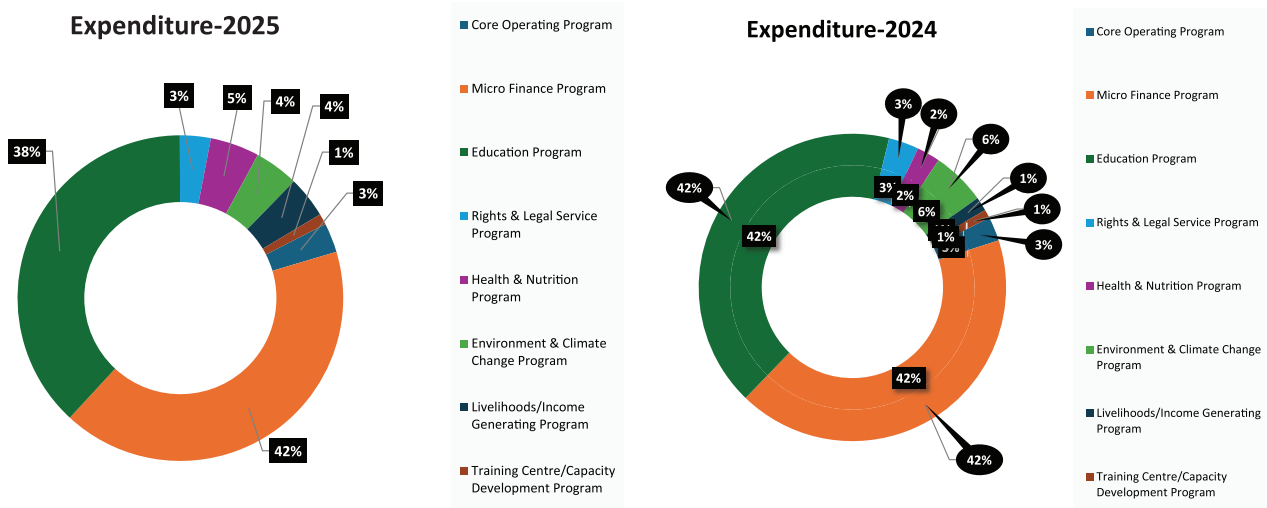
## ANNEX A : CODEC's Consolidated Financial Overview

### Brief Analysis of CODEC Statement of Consolidated Financial Position and Statement of Consolidated Income & Expenditure

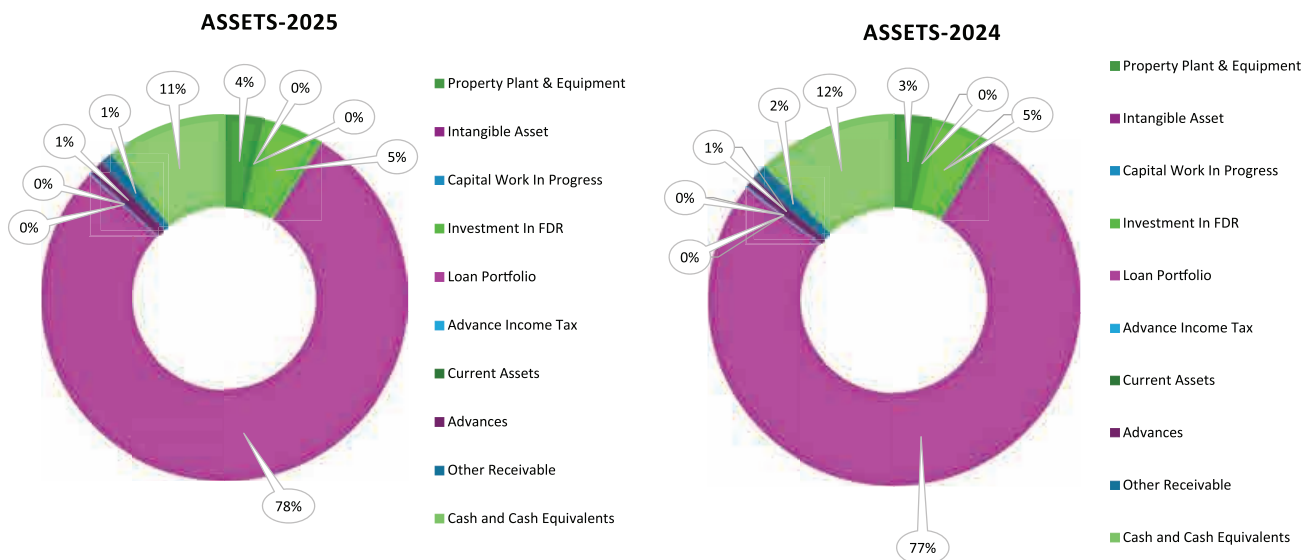
Based on the audit report 2024-2025, the graphical status of the audited income and expenditure is as follows:



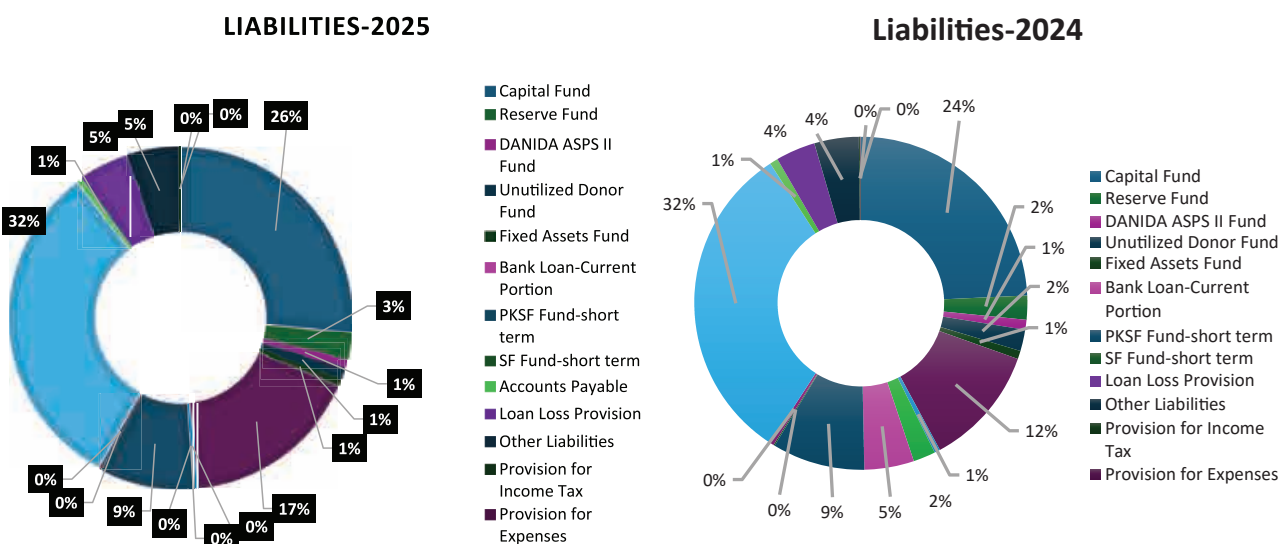
The income analysis shows a marginal 2% decline in net income compared to the previous year. In contrast, service charge income from microfinance operations increased by 1%, while interest income also rose by 1%, indicating improved operational performance. Other income components remained largely stable, with no significant variations observed between the comparative years between 2024 and 2025.



The expenditure analysis highlights notable year-on-year variations across program areas. Spending on the Health & Nutrition Program increased by 2% compared to the previous year, while the Livelihoods/Income-Generating Program recorded the highest growth, rising by 3% in the current year. In contrast, expenditure on the Education Program declined modestly by 4%, and the Environment & Climate Change Program experienced a 1% reduction compared to the prior year. Other expenditure components remained largely stable, with no significant changes observed between the comparative years 2024 and 2025.



The asset composition analysis shows 1% increase in the loan portfolio compared to the previous year. Cash and cash equivalents also increased by 1% during the year. Apart from these movements, no other material changes are observed in the asset structure between 2024 and 2025.



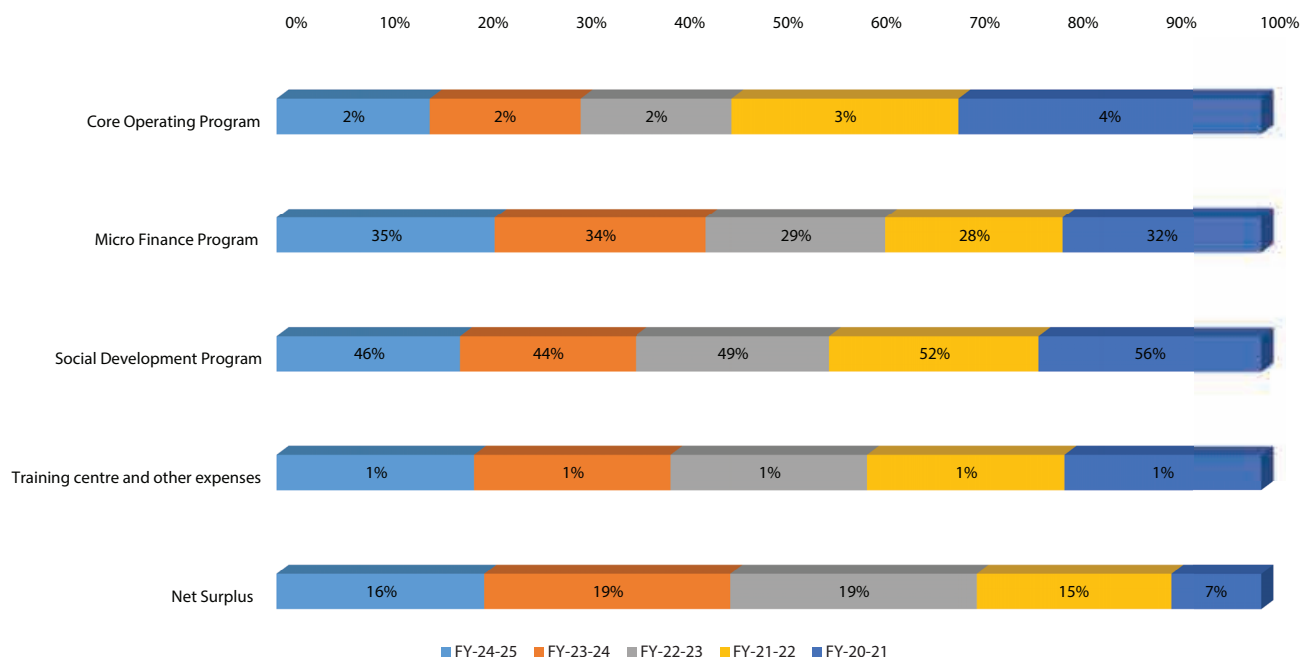
The capital fund increased by 2% in 2025, reflecting strengthened capital positioning. Long-term PKSF funding recorded a notable growth of 5% during the year. In addition, the loan loss provision rose by 1%, alongside a 1% increase in other liabilities. Apart from these movements, other balance sheet liability's components remained largely unchanged, with no significant variations observed during the year.

## Analysis last Five-Years: Operational performance [ In Million BDT]

Particulars	Jun-25		Jun-24		Jun-23		Jun-22		Jun-21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Grants received from Donors	1363.3	46%	1379.4	48%	1419.9	53%	1071.2	57%	871.8	57%
Service charges on MF Operation	1501.9	51%	1423.0	50%	1196.8	45%	757.6	40%	624.1	41%
Interest Income	61.7	2%	42.0	1%	23.8	1%	24.3	1%	26.5	2%
Training Centre and Other Income	25.6	1%	26.7	1%	24.4	1%	21.4	1%	11.6	1%
<b>Total Income (A)</b>	<b>2952.6</b>	<b>100%</b>	<b>2871.1</b>	<b>100%</b>	<b>2665.0</b>	<b>100%</b>	<b>1874.4</b>	<b>100%</b>	<b>1534.0</b>	<b>100%</b>

Core Operating Program	72.1	2%	59.4	2%	55.1	2%	60.9	3%	59.8	4%
Micro Finance Program	1028.4	35%	983.2	34%	776.2	29%	531.8	28%	488.3	32%
Social Development Program	1352.6	46%	1267.5	44%	1304.4	49%	983.4	52%	862.7	56%
Training Centre and other expenses	27.1	1%	20.9	1%	15.3	1%	13.2	1%	11.9	1%
<b>Total Expenditure (B)</b>	<b>2480.1</b>	<b>84%</b>	<b>2330.9</b>	<b>81%</b>	<b>2150.9</b>	<b>81%</b>	<b>1589.4</b>	<b>85%</b>	<b>1422.7</b>	<b>93%</b>
<b>Net Surplus (A -B)</b>	<b>472.5</b>	<b>16%</b>	<b>540.2</b>	<b>19%</b>	<b>514.1</b>	<b>19%</b>	<b>285.0</b>	<b>15%</b>	<b>111.3</b>	<b>7%</b>

### Iteam wise portion of total Income



Based on the analysis of CODEC's operating performance over the past five years, it is encouraging to note that, despite a slight dip in total income for 2024–2025, the organization maintained a strong expenditure ratio of 84%, resulting in a healthy net surplus of 16%. This reflects sustained financial stability and effective cost management.

The lowest net surplus in the five-year period occurred in 2020–2021, when the expenditure ratio reached 93%, highlighting the significant improvement achieved in subsequent years. Overall, the expenditure bar chart illustrates a clear downward trend over the years, particularly from 2021–2022 to 2022–2023, while the net surplus bar chart shows a corresponding upward trend. This indicates a gradual and steady enhancement in financial efficiency, showcasing CODEC’s commitment to sustainable financial management.

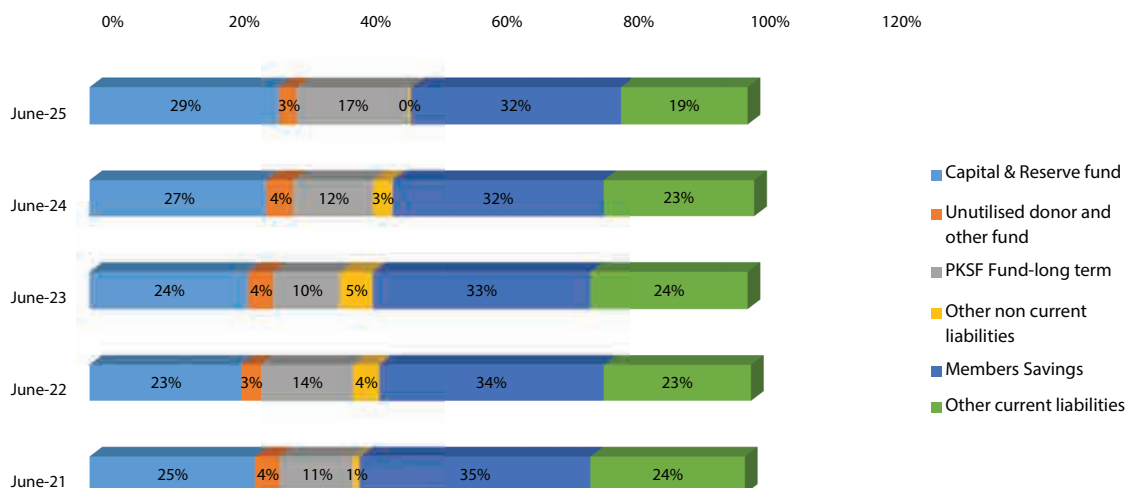
### Analysis: Last Five Years- Financial Position [ In Million BDT]

Particulars	Jun-25		Jun-24		Jun-23		Jun-22		Jun-21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Assets:										
Non-Current Assets	334.9	3%	272.0	3%	201.7	3%	206.0	4%	207.2	5%
Investment with Banks	525.3	5%	445.8	5%	393.4	5%	357.7	6%	340.9	8%
Loan Portfolio	7583.3	78%	6502.2	77%	5823.4	80%	4567.1	81%	3049.1	72%
Cash and Cash Equivalents	1039.4	11%	1036.0	12%	654.4	9%	399.2	7%	521.0	12%
Other assets	250.4	3%	208.0	2%	198.4	3%	138.9	2%	132.8	3%
<b>Total Assets</b>	<b>9733.3</b>	<b>100%</b>	<b>8464.0</b>	<b>100%</b>	<b>7271.4</b>	<b>100%</b>	<b>5668.9</b>	<b>100%</b>	<b>4251.0</b>	<b>100%</b>

### Fund & Liabilities

Particulars	Jun-25		Jun-24		Jun-23		Jun-22		Jun-21	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Capital & Reserve fund	2814.0	29%	2250.7	27%	1738.0	24%	1310.2	23%	1075.6	25%
Unutilized donors and other funds	253.2	3%	324.6	4%	282.2	4%	188.0	3%	182.1	4%
PKSF Fund - long term	1643.0	17%	991.1	12%	707.2	10%	773.2	14%	470.0	11%
Other noncurrent liabilities	33.8	0%	229.4	3%	338.0	5%	214.9	4%	51.1	1%
Members Savings	3102.0	32%	2682.7	32%	2434.5	33%	1903.0	34%	1472.3	35%
Other current liabilities	1887.3	19%	1985.5	23%	1771.6	24%	1279.7	23%	999.9	24%
<b>Total Fund &amp; Liabilities</b>	<b>9733.3</b>	<b>100%</b>	<b>8464.0</b>	<b>100%</b>	<b>7271.4</b>	<b>100%</b>	<b>5668.9</b>	<b>100%</b>	<b>4251.0</b>	<b>100%</b>

### Composition of Fund



The graphical analysis of CODEC’s financial position over the past five years reflects a stable asset composition, largely driven by current assets. The share of fixed assets has gradually declined from 4% in FY 2021–2022 to 1% during FY 2024–2025, indicating a reduced focus on long-term capital investment.

The capital fund represented 29% of total funds and liabilities in FY 2024–2025, which is slightly higher than in preceding years, when it averaged around 25%. The lowest capital fund proportion was observed in FY 2022. Reserve funds strengthened to 2% in FY 2023–2024, demonstrating improved internal resource mobilization.

From a liability’s perspective, non-current liabilities showed a consistent upward trend, increasing to 13% from FY 2023–2024, as depicted in the graphical analysis. This development indicates enhanced financial stability, reflecting a greater reliance on long-term financing and a reduced dependence on short-term obligations.

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

Particulars	July 2024 to June 2025	July 2023 to June 2024	July 2022 to June 2023	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
Capital Adequacy Ratio	31.61%	29.82%	25.73%	23.00%	27%	21.00%	20.77%	19.40%	21.91%
Rate of Return on Capital	23.29%	6.70%	33.42%	24.28%	18.76%	17.32%	20.81%	10.66%	14.22%
Liquidity to Savings Ratio	32.99%	33.29%	29.67%	30.53%	45.93%	22.18%	12.87%	24.42%	13.54%
Cumulative Recover Rate (CRR)	99.28%	99.47%	99.94%	99.88%	99.36%	99.62%	99.54%	97.45%	99.61%
On-time Recovery rate (OTR)	97.74%	97.60%	98.84%	99.52%	96.45%	98.52%	96.48%	97.47%	97.79%

Particulars	July 2024 to June 2025	July 2023 to June 2024	July 2022 to June 2023	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
Member per Credit Officer	310	337	311	338	358	342	326	314	322
Total Overdue [000 BDT]	510,973	317,703	195,204	171,509	315,337	111,643	113,207	96,334	65,116
Portfolio at Risk (PAR)	7.79%	6.02%	4.29%	4.07%	18.33%	4.00%	4.64%	5.62%	4.54%
Depositors per Branch	1552	1582	1590	1602	1,535	1,514	1,440	1,307	1,292
Borrower to depositor ratio	78.56%	78.21%	76.38%	76.68%	74.07%	77.79%	81.73%	82.52%	79.71%
Return on Assets	5.70%	6.03%	7.40%	5.25%	4.10%	3.62%	4.46%	2.32%	3.25%
Return on Equity	23.29%	6.70%	33.42%	24.28%	18.76%	17.32%	20.81%	10.66%	14.22%
Borrower per Credit Officer	244	263	238	259	265.53	266.04	266.48	258.83	256.86
Loan outstanding per Credit Officer '000 BDT	11,000	11,300	9,532	8,450	6,714	6,643	6,092	5,232	4,548
Bad loan [000 BDT]	269,465	160,355	120,944	133,550	98,640	85,971	71,823	48,393	36,153
Credit Officer/Total Personnel	1.85:1	1.89:1	1.86:1	1.99:1	2.27:1	2.14:1	2.00:1	2.07:1	1.72:1
Good Loan as % of total outstanding loan	92.20%	93.98%	95.71%	96%	81.67%	96%	95.36%	94.38%	95.46%
Current Ratio	1.83	1.68	1.63	1.6	1.73	1.47	1.5	1.49	1.57
Debt Service Cover Ratio	131.00	138.10	138.19	124.34	124.15	113.64	105.54	102.88	104.44

#### Details are stated below:

- CODEC manages its most important assets efficiently and the asset quality is very good. The quality of the loan outstanding of CODEC in terms of its risk can be under controllable if the present economic & others factor & its effects are favorable in the working areas. Inflation & others is affecting the income of the loanee, as a result, day to day on time loan realization is decreasing.
- CODEC needs to be more efficient to ensure the MFIs high productivity in low-cost due to double digits lending rate, volume of operation cost and continuously depends on borrowed fund, bank loan, savings funds, and others for the need of Microfinance operation.
- CODEC could pay off its debts although its capacity to meet unexpected needs for cash is low.
- CODEC has optimum self-sufficiency in relation to covering costs and building its equity.

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

## **ANNEX B : CODEC's Policies**

**List of CODEC's Various policy with short brief is attached**

### **1. Governance Manual**

Provides the organizational governance framework, outlining roles, responsibilities, and decision-making authority. Ensure transparency, accountability, and compliance with legal and donor requirements. Guides Board and management practices for effective oversight.

### **2. CODEC Service Rules and HR Manual**

Defines recruitment, employment conditions, benefits, performance management, and disciplinary procedures. Ensures fair, transparent, and consistent HR practices. Promotes employee welfare and organizational compliance.

### **3. Travel Policy**

Sets procedures for domestic and international travel, including eligibility, approvals, per-diem, accommodation, and reimbursable expenses. Ensures cost-effective and compliant travel management. Requires submission of travel reports where applicable.

### **4. Benefits Payment Procedures**

Defines rules for allowances, per-diem rates, staff benefits, medical claims, travel entitlements, and reimbursements. Ensures timely, accurate, and fair payment of employee benefits. Aligns with tax and donor compliance.

### **5. Code of Conduct**

Outlines expected ethical behavior, integrity, professionalism, and accountability for all personnel. Provides guidance on misconduct, respectful workplace practices, and anti-harassment standards. Ensures a safe and ethical working environment.

### **6. CODEC Finance Manual**

Govern financial transactions, accounting principles, budgeting, reporting, bank operations, and internal controls. Ensures transparency, proper documentation, compliance with GoB/donor rules, and accurate financial statements. Strengthens accountability and financial discipline.

### **7. CODEC Micro Finance Manual**

Provides guidance on microfinance operations, loan disbursement, repayment procedures, interest calculation, and MIS requirements. Ensures that credit activities follow MRA standards. Strengthens financial sustainability and client protection.

### **8. CODEC Procurement Policy**

Sets rules for purchasing goods, services, and works through competitive, transparent, and value-for-money procedures. Defines procurement committee roles, bidding, vendor selection, and contract management. Ensures compliance with GoB and donor requirements.

### **9. Store Management Policy**

Guides storage, receipt, issuance, documentation, and tracking of inventory. Ensures proper stock control, safety, and accountability. Prevents misuse and maintains accurate store records.

### **10. Assets Management Policy**

Manages acquisition, tagging, tracking, maintenance, transfer, and disposal of fixed assets. Ensure safeguarding, accurate recording, and compliance with capitalization rules. Supports transparent asset lifecycle management.

### **11. Vehicle Management Policy**

Regulates usage, maintenance, fuel consumption, logbook records, and safety requirements of organizational vehicles. Ensures cost-effective, safe, and authorized use. Promotes accountability and proper documentation.

### **12. CODEC Branding Policy**

Ensures consistent use of CODEC's name, logo, colors, and visual identity. Guides external communication, publications, signage, and promotion materials. Strengthens institutional reputation and visibility.

### **13. CODEC Communication Policy**

Defines internal and external communication protocols, media engagement, approval processes, and messaging standards. Ensure accurate, timely, and responsible communication. Protects organizational credibility.

### **14. CODEC Child Protection Policy**

Provides safeguards against abuse, exploitation, and neglect of children involved in CODEC programs. Establishes reporting, prevention, and response mechanisms. Ensures a safe environment for all children.

### **15. CODEC Gender Policy**

Promotes gender equality, non-discrimination, and empowerment in programs and workplace practices. Ensures safe, respectful environments for all genders. Integrates gender sensitivity into program design and operations.

### **16. CODEC Monitoring Policy**

Guides to monitor systems, tools, indicators, and reporting mechanisms for programs. Ensures quality data collection, progress tracking, and evidence-based decision making. Strengthens accountability and program effectiveness.

### **17. CODEC Environment Policy**

Commits to environmentally responsible practices in programs and operations. Minimizes environmental risks and promotes climate-resilient actions. Ensures compliance with national and donor environmental requirements.

### **18. CODEC Cost Share Policy**

Defines rules for recognizing, documenting, and reporting shared project costs. Ensures accurate allocation and donor compliance. Strengthens financial transparency in multi-funded activities.

### **19. CODEC Program & Project Management Policy**

Outlines the full project cycle—planning, implementation, monitoring, reporting, and closing. Ensures standardized approaches across all programs. Strengthens quality, accountability, and timely delivery.

## **20. Internal Audit Guideline**

Provides procedures for conducting internal audits to ensure compliance, risk management, and financial integrity. Strengthens internal controls through periodic review. Ensure corrective actions and continuous improvement.

## **21. CODEC Partners Policy**

Defines criteria, processes, and responsibilities for working with partner organizations. Ensures due diligence, compliance, capacity assessment, and accountability. Promotes effective, transparent partnerships.

## **22. CODEC Documentation Policy**

Guides documentation, filing, archiving, and record management across the organization. Ensures confidentiality, accuracy, and accessibility of information. Aligns with statutory and donor requirements.

## **23. Disaster Management Policy (Contingency Plan)**

Provides preparedness, response, and recovery procedures during emergencies or natural disasters. Ensure staff safety, program continuity, and rapid response. Aligns with national disaster management frameworks.

## **24. CODEC E-Working Policy**

Defines protocols for remote or digital working arrangements. Ensures productivity, data security, communication standards, and accountability. Supports flexible and technology-enabled work practices.

## **25. CODEC Whistleblowing Policy**

Enables safe, confidential reporting of misconduct, fraud, abuse, or violation of policies. Protects whistleblowers from retaliation. Ensures timely investigation and corrective action.

## **26. CODEC Counter-Fraud & Anti-Corruption Policy**

Prevents, detects, and responds to fraud, corruption, bribery, and financial misconduct. Defines reporting channels, investigation process, and staff responsibilities. Ensures zero-tolerance and compliance with donor/GOB rules.

## **27. Anti-Money Laundering (AML) Policy**

Prevents use of CODEC systems for money laundering or illicit financial activities. Ensures identity verification, documentation, and compliance monitoring. Aligns with national AML laws and donor regulations.

## **28. Risk Management Policy**

Defines processes for identifying, assessing, mitigating, and monitoring organizational and program risks. Strengthens early warning systems and resilience. Ensures informed decision-making.

## **29. CODEC IT Policy**

Regulates the use of computer systems, networks, software, email, and data security. Ensures cybersecurity, responsible digital behavior, and system maintenance. Supports efficient and safe IT operations.

### **30. GoB Compliance – VAT & Tax Policy**

Ensures timely deduction, documentation, and deposit of VAT and Tax as per NBR rules. Guides record-keeping, filing, and reporting to government authorities. Ensures regulatory compliance and audit readiness.

### **31. CODEC PSEA Policy (Protection from Sexual Exploitation & Abuse)**

Prevents sexual exploitation, abuse, and harassment by staff or partners. Defines reporting, survivor-care, investigation, and disciplinary procedures. Upholds dignity, safety, and zero-tolerance principles.

### **32. CODEC Safeguarding Policy**

Provides protection for children, adults at risk, staff, and communities from any form of harm. Establishes preventive measures, reporting pathways, and accountability. Applies across all programs and offices.

### **33. CODEC Data Protection Policy**

Regulate data collection, storage, access, and sharing. Ensures privacy, confidentiality, and compliance with national data protection norms. Protects sensitive information of staff, beneficiaries, and partners.

### **34. CODEC Conflict of Interest Policy**

Prevents personal interests from influencing official decisions. Requires disclosure, transparency, and mitigation actions. Protects organizational integrity and fairness.

### **35. CODEC Health, Safety & Security (HSS) Policy**

Ensures safe working environments, risk assessments, emergency preparedness, and staff well-being. Defines safety standards, reporting mechanisms, and duty-of-care. Minimizes operational hazards.

### **36. CODEC Country Security Plan**

Provides national-level security guidance, threat analysis, travel safety, and response protocols. Ensure staff protection during field operations. Standardizes security procedures across all zones and projects.

### **37. Inclusive Feedback & Reporting Mechanism Policy**

Defines accessible, confidential channels for community feedback, complaints, and reporting concerns. Ensures timely response, safeguarding integration, and accountability to affected populations (AAP). Promotes transparency and trust.

### **38. CODEC Fundraising Strategy 2025–2029**

Outlines strategic direction for resource mobilization, donor engagement, and diversification of funding. Sets clear targets and approaches for sustainable growth. Strengthens organizational visibility and partnership development.

### **39. CODEC Disability Inclusion Policy**

Ensures meaningful participation and non-discrimination of people with disabilities in programs and workplaces. Guides accessible communication, infrastructure, and inclusive practices. Aligns with national and international disability rights frameworks.

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 2025**

## Table of Contents

<b>SL</b>	<b>Particulars</b>	<b>Page No</b>
01	Auditors' Report	100
02	Statement of Consolidated Financial Position	102
03	Statement of Consolidated Income & Expenditure	103
04	Statement of Consolidated Cash Flows	104
05	Statement of Consolidated Changes in Fund	105
06	Notes to the Consolidated Financial Statements	106
07	Annexure A – Property, Plant & Equipment	139
08	Annexure B – Project & Bank -wise Fixed Deposit	140
09	Annexure C – Consolidated Statement of Loan Portfolio	141
10	Annexure D – Project-wise Cash in Hand	142
11	Annexure E – Project-wise Cash at Bank	143
12	Separate Statement of Financial Position (Project -wise)	149
13	Separate Statement of Income & Expenditure (Project -wise)	164

# 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 2025** 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 2025** 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 2025** and of its Consolidated Statement of Income and Expenditure for the year ended **30 June 2025** 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 Matter

In consolidation we considered financial statements of Thirty-Seven (37) projects, we have relied upon the audited financial statements of other auditors' and some unaudited financial statements of the project accounts prepared by the management.

#### 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.

#### 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.



**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.

**Dated: 14 December 2025**  
**Chattogram,**

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



**Showkat Hossain FCA**  
**Senior Partner**  
**Enrollment No: 0137**  
**DVC: 2512140137AS171166**

**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Financial Position**  
**As at 30 June 2025**

	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>ASSETS</b>			
<b>Non-Current Assets</b>			
Property Plant & Equipment	5.00	332,404,416	271,890,887
Intangible Asset	6.00	429,388	145,935
Capital Work In Progress	7.00	2,020,899	-
<b>Total Non-Current Assets</b>		<b>334,854,703</b>	<b>272,036,822</b>
<b>Current Assets</b>			
Investment In FDR	8.00	525,281,528	445,763,938
Loan Portfolio	9.00	7,583,333,316	6,502,224,355
Advance Income Tax	10.00	17,355,650	14,703,045
Advances	11.00	124,986,881	83,590,783
Other Receivable	12.00	108,080,187	109,697,984
Cash and Cash Equivalents	13.00	1,039,373,668	1,036,019,511
<b>Total Current Assets</b>		<b>9,398,411,230</b>	<b>8,191,999,616</b>
<b>TOTAL ASSETS</b>		<b>9,733,265,933</b>	<b>8,464,036,438</b>
<b>FUNDS &amp; LIABILITIES:</b>			
<b>FUNDS</b>			
Capital Fund	14.00	2,566,775,143	2,052,616,109
Reserve Fund	15.00	247,236,445	198,102,289
<b>Total Funds</b>		<b>2,814,011,588</b>	<b>2,250,718,398</b>
<b>LIABILITIES</b>			
<b>Other Funds</b>			
DANIDA ASPS II Fund	16.00	81,911,781	81,911,781
Unutilized Donor Fund	17.00	105,461,218	175,505,762
Fixed Assets Fund	18.00	65,863,425	67,221,543
<b>Total Other Funds</b>		<b>253,236,424</b>	<b>324,639,086</b>
<b>Non Current Liabilities</b>			
PKSF Fund-long term	19.00	1,643,031,358	991,086,470
SF Fund-long term	20.00	33,770,626	46,640,626
Bank Loan-Non Current Portion	21.00	-	182,745,396
<b>Total Non Current Liabilities</b>		<b>1,676,801,984</b>	<b>1,220,472,492</b>
<b>Current liabilities</b>			
Bank Loan-Current Portion	21.00	-	408,146,574
PKSF Fund-short term	22.00	865,612,485	762,401,110
SF Fund- short term	23.00	10,000,000	10,000,000
Current Account with CODEC Project	24.00	12,498,819	29,764,291
Members Savings	25.00	3,101,991,034	2,682,663,093
Accounts Payable	26.00	52,774,352	68,976,252
Loan Loss Provision	27.00	452,958,110	324,347,298
Other Liabilities	28.00	474,589,336	364,352,370
Provision for Income Tax	29.00	16,566,008	12,883,941
Provision for Expenses	30.00	2,225,793	4,671,533
<b>Total Current Liabilities</b>		<b>4,989,215,937</b>	<b>4,668,206,462</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>		<b>9,733,265,933</b>	<b>8,464,036,438</b>

These financial statements should be read in conjunction with the annexed notes 01 to 44  
and were approved by the CODEC Executive Committee (EC) on  
and were signed on its behalf by : EC Meeting no. 238 and date 30 November 2025

  
Treasurer  
CODEC/EC

  
Sr. Director- Finance & Administration  
CODEC

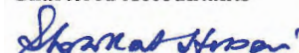
  
Executive Director  
CODEC

Signed in terms of our separate report of even date annexed

**Dated: 14 December 2025**  
**Chattogram,**



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

  
**Showkat Hossain FCA**  
**Senior Partner**  
**Enrollment No: 0137**  
**DVC: 2512140137AS171166**

**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Statement of Consolidated Income & Expenditure**  
**For the year ended 30 June 2025**

	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>INCOME</b>			
Grants received from Donors	31.00	1,363,312,796	1,379,379,018
Service charges on MF Operation	32.00	1,501,924,641	1,423,014,339
Interest Income	33.00	61,726,375	41,975,193
Training Centres operation income	34.00	19,821,316	18,813,657
Other Income	35.00	5,774,875	7,933,253
<b>Total Income</b>		<b>2,952,560,003</b>	<b>2,871,115,460</b>
<b>EXPENDITURE</b>			
Core Operating Program	36.00	72,134,231	59,360,047
Micro Finance Program	37.00	1,028,350,244	983,170,377
Education Program	38.00	944,430,474	970,132,960
Rights & Legal Service Program	39.00	75,853,195	74,050,117
Health & Nutrition Program	40.00	121,069,726	57,399,823
Environment & Climate Change Program	41.00	108,769,036	131,561,105
Livelihoods/Income Generating Program	42.00	102,436,092	34,309,360
Training Centre/Capacity Development Program	43.00	27,079,545	20,908,633
<b>Total Expenditure</b>		<b>2,480,122,543</b>	<b>2,330,892,422</b>
<b>Surplus/(Deficit) of Income over Expenditure</b>		<b>472,437,460</b>	<b>540,223,038</b>
Less: Taxation		13,936,983	12,592,526
<b>Net Surplus/(Deficit) for the year</b>		<b>458,500,477</b>	<b>527,630,512</b>

These financial statements should be read in conjunction with the annexed notes 01 to 44 and were approved by the CODEC Executive Committee (EC) on and were signed on its behalf by :EC Meeting no. 238 and date 30 November 2025



  
Treasurer  
CODEC-EC

  
Sr. Director-Finance & Administration  
CODEC

  
Executive Director  
CODEC

Signed in terms of our separate report of even date annexed

Dated: 14 December 2025  
Chattogram,

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

  
Showkat Hossain FCA  
Senior Partner  
Enrollment No: 0137  
DVC: 2512140137AS171166

**COMMUNITY DEVELOPMENT CENTRE (CODEC)**

**Statement of Consolidated Cash Flows**

**For the year ended 30 June 2025**


	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>			
Cash Generation From Operation	44.00	81,763,642	186,274,817
Advance Income Tax Paid during the year			
Net Cash Inflow/(Outflow) from Operating Activities		<u>81,763,642</u>	<u>186,274,817</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>			
Acquisition of Non-current Assets	5.00	(77,885,965)	(39,007,302)
Acquisition of Intangible Assets	6.00	(558,000)	(40,000)
Investment with Banks	8.00	(79,517,590)	(52,314,493)
Capital Work In Progress	7.00	(2,020,899)	-
Net Cash (used by)/ provided by Investing Activities		<u>(159,982,454)</u>	<u>(91,361,795)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>			
Capital Fund	14.00	(11,673,664)	(9,501,668)
Reserve Fund	15.00	49,134,156	44,850,276
DANIDA ASPS II Fund		-	-
Unutilized Donor Fund	17.00	(2,712,323)	(3,983,645)
Fixed Assets Fund	18.00	(1,358,118)	(3,833,162)
PKSF Fund-long term	19.00	651,944,888	283,898,884
SF Fund-long term		(12,870,000)	5,000,000
Bank Loan-Non-current portion	21.00	(182,745,396)	(113,600,548)
Bank Loan-Current portion	21.00	(408,146,574)	83,831,427
Net Cash (used by)/provided by Financing Activities		<u>81,572,969</u>	<u>286,661,564</u>
<b>Net increase / (decrease) in cash and equivalents</b>		<b>3,354,157</b>	<b>381,574,586</b>
Opening Cash & Cash Equivalents		1,036,019,511	654,444,925
<b>Closing Cash and Cash equivalents</b>		<u><b>1,039,373,668</b></u>	<u><b>1,036,019,511</b></u>

These financial statements should be read in conjunction with the annexed notes 01 to 44 and were approved by the Executive Committee (EC) on and were signed on its behalf by : EC Meeting no. 238 and date 30 November 2025



  
Treasurer  
CODEC-EC

  
Sr. Director-Finance & Administration  
CODEC

  
Executive Director  
CODEC

**COMMUNITY DEVELOPMENT CENTRE (CODEC)**

**Statement of Consolidated Changes in Fund**

**For the year ended 30 June 2025**

Particulars	Capital Fund		Reserve Fund	Total Fund
	Fund	Accumulated Surplus		
	Amount in Taka			
Balance as on 01 July, 2023	228,745,318	1,356,038,633	153,252,013	1,738,035,964
Addition during the year	61,533,618	406,298,540	44,850,276	512,682,434
<b>Balance as on 30 June, 2024</b>	<b>290,278,936</b>	<b>1,762,337,173</b>	<b>198,102,289</b>	<b>2,250,718,398</b>
Balance as on 01 July, 2024	290,278,936	1,762,337,173	198,102,289	2,250,718,398
Addition during the year	65,689,532	448,469,502	49,134,156	563,293,190
<b>Balance as on 30 June, 2025</b>	<b>355,968,468</b>	<b>2,210,806,675</b>	<b>247,236,445</b>	<b>2,814,011,588</b>
Notes	14.00		15.00	

These financial statements should be read in conjunction with the annexed notes 01 to 44 and were approved by the CODEC Executive Committee (EC) on and were signed on its behalf by : EC Meeting no. 238 and date 30 November 2025



*[Signature]*  
Treasurer  
CODEC-EC

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

*[Signature]*  
Executive Director  
CODEC

**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Notes to the Consolidated Financial Statements**  
**for the year ended 30 June, 2025**

**1 Background of the Organization:**

The Community Development Centre (CODEC) was established in 1985, emerging from critical learning in international development cooperation. Its origins are traced back to a 1970s DANIDA-funded project that provided motorized fishing boats to rehabilitate the coastal fisherfolk communities after a devastating cyclone. While technologically successful, the project initially failed to reach its intended beneficiaries; the poorest fisherfolk communities, highlighting the necessity for effective social mobilization. Learning from this, a subsequent "Boat Rental Scheme" was designed with a focus on the poor, and CODEC was formally revealed to manage this mobilization, beginning its journey dedicated to empowering the most disadvantaged populations in the coastal regions of Bangladesh.

From its initial focus exclusively on fisher-folk communities, CODEC has significantly expanded over its nearly four-decade journey. It now works with a wide range of disadvantaged coastal and riverine communities, including the displaced Rohingya populations and their host communities. From a single-project start, CODEC has grown to manage over 200 development projects. As of 2024, its operational footprint extends across 5 Divisions, 27 Districts, and 4 City Corporations, operating through a network of 228 offices and 4 training centers, having cumulatively reached a total targeted population of over 6.4 million people.

CODEC's core mandate is to be a pioneer in representing and advocating for coastal and riverine disadvantaged groups, with their struggles and well-being forming the central focus of the organization's existence. Its commitment is defined by the motto "Journey with coastal struggle." The organization's vision is for the coastal and riverine population of Bangladesh to realize their well-being progressively and sustainably, and its mission is to ensure these communities effectively connect with external actors, capitalize on their socio-economic potentials, and conquer livelihood challenges arising from changing contexts.

CODEC's work is guided by a strong set of values that include standing against inequality, committing to ethnic sensitivity, practicing transparency and accountability, being resource-conscious, and maintaining climate emergency sensitivity across all projects. Its diligent efforts are channeled through nine key thematic areas: Education and Skill Development, Child Protection and Human Rights, Climate Action and Environment, Sustainable Livelihood Development, Health and Nutrition, Humanitarian Response, Agriculture, Disability Inclusion and Microfinance.

As a legally registered non-governmental organization in Bangladesh with the Ministry of Social Welfare, the NGO Affairs Bureau, and the Micro-Credit Regulatory Authority, CODEC maintains a robust governance structure. It is overseen by a 27-member General Body responsible for policymaking and led by an elected 7-member Executive Committee. The organization is further guided by a comprehensive suite of over 30 organizational policies and manuals, ensuring operational integrity, accountability, and adherence to best practices in all its endeavors.

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

- Education and Skill Development
- Child Protection and Human Rights
- Climate Action and Environment
- Sustainable Livelihood Development
- Health and Nutrition
- Humanitarian Response
- Agriculture
- Disability Inclusion
- Microfinance



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 a 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 2022- June 2027) outlined in the following sections.

## **1.1 Goals**

CODEC's future goals are centered on seven pillars, which will provide facilitative support to the people it has been working for, are based on the current development context, make full use of its resources and potentials and ensure sustainability of its operations.

**Goal 1:** CODEC enables the children and youth from communities disconnected from formal educational institutions to sustainably access primary and secondary education (CODEC Builds).

**Goal 2:** The coastal and riverine people of Bangladesh becomes productive and sustainable players along extended value chains originating from agriculture, fishery, dairy, horticulture (CODEC Connects).

**Goal 3:** CODEC sustainably strengthens its position as an efficient, effective, and preferred development service provider on contract basis for all development partners/sponsors with access to development funding (CODEC Delivers).

**Sub-Goal 3.1:** Rohingya children have access to education, pedagogy and child protection, and priorities agreed upon by the GoB.

**Sub-Goal 3.2:** CODEC delivers Outputs agreed with sponsors.

**Goal 4:** CODEC enables the youth not in education, and training to acquire domestically demanded and internationally competitive skills (CODEC Enables).

**Goal 5:** CODEC operates a mix of social enterprises to maximize the use of its financial and physical resources to gradually increase its support for social sector programmes (CODEC Earns).

**Goal 6:** CODEC continues to expand its innovation in microfinance plus services and stabilize its profitability over time in coordination with other goals (CODEC Sustains)

**Goal 7:** CODEC continues to be a leader in the coastal and riverine area of Bangladesh in setting development agenda and priorities in diversified areas of development and emerge as multiplier of similar goals in other riverine areas of Bangladesh (CODEC Leads).

The development programmers of CODEC to be outlined in the section below will contribute to the Goals listed.

## **1.2 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.



### 1.3 Vision:

The coastal and riverain population of Bangladesh are realizing their well-being progressively and sustainably. Based on the knowledge base and experience with the riverain communities for 40 years and because of the water in the upstream of the rivers, CODEC feels obliged to serve the people beyond Southern Bangladesh. This includes that it aspires to serve the communities along the great rivers in the upstream. The coastal and riverine population of Bangladesh are realizing their well-being progressively and sustainably. The coastal and riverine population of Bangladesh are realizing their well-being progressively and sustainably.

### 1.4 Mission:

The coastal and riverain communities of Bangladesh have effectively connected themselves with relevant external actors, capitalized on their socio-economic potentials and conquered their livelihood challenges arising from changing socio-political, environmental, and economic contexts. CODEC believes that the inherent capacities of the people need to be future explored, added with additional relevant knowledge, skills and connectivity. This will allow them to discover and unlock their creative potential for a better living.

### 1.5 Values

CODEC's is guided by three set of values for three different constituencies, namely a) its target people) society, State, INGOs, other organizations and UN agencies, and c) its CODEC Personnel. These values will determine its internal and external behaviour.

#### 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 Corporate Information of the 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 Win rock International, UNHCR, UNICEF, WFP, Stromme Foundation, OXFAM, ERIKS-Foundation, UNESCO, PKSF, USAID 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 27 male and female members. The General Committee elected the 07 members Executive Committee (EC) for three-years period valid up to 31<sup>st</sup> December 2026.

The name and position of Executive Committee members for the period from 01<sup>st</sup> January 2024 to 31<sup>st</sup> December 2026 are cited below:

Sl	Name	Position	Qualification	Profession	Present Address
i.	Mr. Md. Reazul Kabir	President	FCA	Head of Audit and Compliance BSRM	House: 323, Road: 13, Block: B, Chandgaon R/A, Chattogram
ii.	Mr. Dr. Mir Murtaza Reza Khan	General Secretary	MBBS	Doctor	House : 635/B, Rd-02, Lakevally R/A, Foy's Lake, Khulshi, Chattogram
iii.	Mr. Md. Mahabubul Islam	Treasurer	M.A.	Executive Director, BASE	50, Purana Poltan Lane, 5th floor, Dhaka
iv.	Modumita Das Gupta	Social Welfare Secretary	MA	Teacher	House/Holding #31, Bundle Rd, Patargata , Kotowali, Chattogram.
v.	Ayesha Akther	Women Affairs Secretary	MSC	Teacher	Soharda, House#06, 2nd flr,6 Gatfrahadbeg, (Sub Area),Chattogram.
vi.	Mr. Dr. Md. Sanaullah	Executive Member	MBBS, FCPS	Consultant, CSCR	Equity Anondita, Flat:- B-03, House: 21, Road: 2, Nasirabad Housing Society, Chattogram.
vii.	Jesmin Sultana Paru	Executive Member	B.A.	Development Worker	Jesmin Villa, Nasirabad Housing Society, Panchlaish, Chattogram



**m. Date of Last AGM held:**

The last Annual General Meeting (38<sup>th</sup>) was held on 18<sup>th</sup> January 2025.

**n. Statutory Auditor**

**For Last Year (2023-2024):**

Hoda Vasi Chowdhury & Co  
Chartered Accountants

**For Current Year (2024-2025):**

Hoda Vasi Chowdhury & Co  
Chartered Accountants

**o. Others**

In addition to the above, all other applicable rules & regulations 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	CPRE	CPRE Project	UNICEF	
09	EMDC	Educate the Most Disadvantaged Children (EMDC)	UNICEF	
10	Showpnar Thikana	"Quality Education for Dropout Girls and Boys in Vulnerable Coastal Areas of Bangladesh" Project	ERIKS-Sweden	
11	EPRC (UNHCR)	Education and Protection for Refugee Children	UNHCR	
12	SFP	Feeding program for the disadvantage Rohingya refugee children	World Food Program-WFP	
13	UNICEF Education Project	Providing access to quality ECD, LCFA and MC-based education for Rohingya refugee children	UNICEF	
14	Flood Response	Flood Response Project	OXFAM	
15	ERRHCB	Education for Rohingya Refugee and Host Community Children in	UNESCO	



Sl. No.	Acronym	Name of the Projects	Name of Donor/ Contributor	Status
		Bangladesh Project		
16	Child Protection (CP)	Protective Environment Creation for Children & Adolescent	UNICEF	
17	CCA	Climate Change Adaptation	Stromme Foundation	
18	SR	Self Reliance Project	WFP	Project Closed
19	Flood Flash	Flood Flash Project	Oxfam	
20	Nature & Life	USAIDs Nature Conservation through Livelihood improvements	USAID	
21	CCA	Climate Change Adaptation	Oxfam	
22	People for People	People for people project	Oxfam	
23	ELNHA	Empowering Local and National Humanitarians Actors	Oxfam	Project Closed
24	UCCR	Building Resilient Urban Communities (BRUC) – Asia	OXFAM	Project closed
25	Hamoon	Hamoon Project	OXFAM	
26	CBOs-NGOs Education & Shonglap	Strengthening Local CBOs & NGOs Project – Education & Shonglap	Stromme Foundation	Project Closed
27	IEH	Inclusive Eye Health Project	CBM Global	
28	SEEDS	Socio Economic Empowerment with Dignity & Sustainability	Stromme Foundation	Project closed
29	Livelihood	Livelihood Bashanchar Project	WFP	
30	GFA	General Food Assistance Program (GFA)	WFP	
31	EYW	Empower Youth for Work	OXFAM	Project Closed
32	BID4CJ	Blue Economy and Inclusive Development for Climate Justice	OXFAM	
33	ENGAGE	CODEC Engage Project	NETZ Bangladesh	
34	CTC-C	CODEC Training Centre- Chittagong	CODEC	
35	CTC-P	CODEC Training Centre- Patuakhali	CODEC	
36	CTC-B	CODEC Training Centre- Bagerhat	CODEC	
37	CTC-K	CODEC Training Centre – Kuakata	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 maintains its books of accounts and records on a program or project wise basis. The Head Office maintains records of all treasuries, 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 Basis of Reporting**

The financial statements are prepared and presented for external users by the Entity in accordance with identified financial reporting framework. Presentation has been made in compliance with the requirements of IAS 1 – “Presentation of Financial Statements”. The financial statements comprise of:

- a) A statement of Consolidated Financial Position as of 30 June 2025.
- b) A statement of Consolidated Comprehensive Income and Expenses for the year ended 30 June 2025.
- c) A statement of Consolidated Cash Flows for the year ended 30 June 2025.
- d) A statement of Consolidated Changes in Equity for the year ended 30 June 2025; and
- e) Notes, comprising a summary of significant accounting policies and explanatory information.

These Consolidated Financial Statements has been prepared for the period from 01 July 2024 to 30 June 2025.

## **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 assumptions 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 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 are not 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	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%



SL No.	Particulars	% of Service Charge
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's income consists of the rental income, agriculture produce sales, income from food & others, accommodation and etc.

**e. Income from Partial Cost**

Any income received from projects such as partial utility, stationery, administrative cost or any others partial cost will be directly deposited in the CODEC Core Fund.

**f. 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.

**g. Non-Operational Income**

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

**h. 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**

Incase of compulsory & voluntary savings interest is calculated @ 6% of the average of monthly opening and closing balances of respective member's saving. Incase of terms savings interest is calculated @ 7-10.50 % on closing balance.

### **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. 10,000 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 Motorcycle 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 assets are identifiable non-monetary asset without physical substance. CODEC has Intangible asset is in only the Microfinance program is 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 obligatory 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 50,000 and daily cash holding limit for the Zone/Branch/Project office up to the amount BDT 25,000.

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 advances 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 (RLF) 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 (IGAs), as well as to the VOs for their collective purpose. Members can submit loan application, make loan repayments and deposits savings. Target Members are identified on the basis of sex, age, household income and stability, after which interested members are invited for group meeting regarding CODEC's Microcredit Products, Credit and Organization Regulations. The loan products are various categories as follows.

### **Jagoron and Proyash Jagoron**

Jagoron and Proyash Jagoron loan is to allow to finance their economic activities to the Jagoron Groups , Jagoron Members under a samity. Jagoron loans are given to poor and disadvantaged households. Jagoron loan ranges from 10,000/- to 50,000/- are given for refund weekly basis within one year and service charge 24.00 % (declining rate), grace period is 15 days.

### **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 riverside areas. These people have managerial skills and leadership qualities but insufficient finance to pursue their respective trades. Entrepreneur loans are provided to these classes of people. Such loans are to be repaid within 12 or 24 months from the date of disbursement in weekly and monthly installments. The range of such loan is 50,001/- to 10,00,000/- and rate of service charge is 24.00% (declining rate), grace period 15 days.

### **Agrosor - SEP and MDP**

CODEC target-group mainly encompasses the people, who are engaged in only Dairy and SCP Cattel Dearing and related activities in the costal and riverside areas. Such loans are to be repaid within 12 or 24 months from the date of disbursement in weekly and monthly installments. The range of such loan is 100,000/- to 20,00,000/- and rate of service charge is 24.00% (declining rate), grace period 15 days.



**Buniad:**

This loan is specifically targeting the Ultra poor members who have no particular source of income and extremely disadvantaged poor people, especially in coastal areas of Bangladesh. The range of loan is 1,000/- to 50,000/- such loans are repayable within 12 months from the date of disbursement according to agreement with the loanee. The rate of interest of 20.00 % (declining rate), grace period 15 days.

**SHAHOS Loans**

SAHOS loans are provided to the Ultra Poor (UP) members for establishing and repairing house, medical treatment, livelihood improvement, IGA etc. The range of loan is 1,000/- to 10,000/-. The rate of interest is 8.00% (declining rate).

**Sufolon and KGF Sufolon Loan**

This loan is provided to marginalized farmers to support cereal crop cultivation, seasonal farming, dairy or cattle rearing, fish culture, livestock so that they can produce various kinds of agricultural crops to contribute to the national economy. The range of loan is 5,000/- to 60,000/- and repayment within 03 to 06 months and the rate of interest 24.00% declining method.

**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 Circular No: 82, as under:

<b>Loan overdue status (days)</b>	<b>Provision ( % )</b>
Good loan outstanding (Regular)	1%
Current overdue (Observation)	5%
Current overdue (Low Quality)	25%
Doubtful loan outstanding	75%
Bad loan outstanding (BLO-June 2025)	50%
Bad loan outstanding (BLO-June 2024)	100%

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

**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 realization 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 Taka 12,472,290,500/- to its target members and category wise loan disbursement are as follows:

Category	Amount (in Taka)	% of total disbursed amount
Jagoron	6,507,319,000	52.17%
Agrosor	4,740,768,000	38.01%
Buniad	298,133,000	2.39%
Sufolon	151,208,000	1.21%
KGF Sufolon	82,617,000	0.66%
SAHOS	26,473,000	0.21%
Samiridi – IGA	65,181,000	0.52%
Samiridi – Livelihood	110,000	0.00%
Samiridi – Asset Creation	4,444,000	0.04%
Samiridi – Probin	869,000	0.01%
Agrosor - MDP	800,000	0.01%
Agrosor – AMD-AF	150,000	0.00%
Agrosor – SEF - CB	1,794,000	0.01%
Agrosor – SEP-Common Service	295,000	0.00%
Wash Water	48,908,000	0.39%
Agrosor-RAISE	132,269,000	1.06%
Wash Sanitation	216,997,000	1.74%
MFCE	146,810,000	1.18%



Category	Amount (in Taka)	% of total disbursed amount
Agrosor-SEP	14,167,000	0.11%
Agrosor-SMART-EFCM	17,060,000	0.14%
RHL	5,588,500	0.04%
Abason	10,330,000	0.08%
<b>Total</b>	<b><u>12,472,290,500</u></b>	<b>100%</b>

**Vii. Policy on Savings collection:**

There are three types of member's savings:

- Compulsory Savings
- Voluntary Savings
- Terms Deposits

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

- A samiti has to be established consisting of 15-50 members
- 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:

SL.	Loan Limit Tk.	Compulsory deposit		Remarks
		Weekly Deposit Tk.	Monthly Deposit Tk.	
1	51,000-1,00,000	100	400	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.
2	1,00,000-2,00,000	150	800	
3	2,00,000-5,00,000	250	1,200	
4	Above 5,00,000	500	2,000	

- The collected savings will be deposited to the bank on the same day.
- Interest is calculated @6% of the average of monthly opening and closing balances of respective member's saving.
- Incase of terms savings interest is calculated @7-10.50% on closing balance.



### **viii. Members Welfare Fund**

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

Member Welfare Fund program is mandatory for Microfinance borrowers. The premium is paid at the time of loan is disbursed. There are two types of Service package. One is Nirapatta and other one is Surakkah.

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

For Nirapatta any borrowers or any earning member of his/her family instantly will get Tk.5,000/- for enshrouding shroud sheet during the death. Due to death, Then the borrowers 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 Ceasarean operation at hospital and Tk.3,000/- for normal delivery. Tk. 6,000/- for uterus operation, Tk. 4,000/- for appendicitis operation, Tk. 3,500/- for eye operation. In addition, if business or house is destroyed by fire then the loan disbursement amount is less then Tk.1,00,000/- will receive Tk.10,000/- and loan disbursement amount is above Tk.1,00,000/- then receive Tk. 20,000/- as grant.

### **ix. Motorcycle loan**

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

If any MC holder resigns or retires or terminates 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 staff concerned. The cost of providing motorcycle loan to staff is recovered through monthly salary deductions.

### **x. Investment**

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

### **xi. Employees' Provident Fund**

CODEC maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the elected Board of Trustee. All confirmed employees are contributing 10% of their basic salary as subscription of the fund. CODEC also contributes equal amount of the employees' contribution to the fund each month. As on 30 June 2025, the fund balance arrived [BDT.198,325,482] [2023-24 BDT.168,510,070]. Income earned from the investment is credited to the employees' accounts on a yearly basis.



**xii. Employees' Gratuity Fund**

CODEC makes provision for an employee gratuity fund as per CODEC Service Rules, on the basis of one-two month basic salary for each completed year in employment (based on last basic salary. Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed two-year service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed ten years uninterrupted service the gratuity is disbursed at the rate of one and half month basic salary for each completed year, based on the final salary drawn. After the employee has completed twenty years uninterrupted service the gratuity is disbursed at the rate of two-month basic salary for each completed year, based on the final salary drawn. As on 30 June 2025, the fund balance arrived [BDT.224,069,615] [2023-24 BDT.187,194,268].

**xiii. Group Insurance Trust Fund under CODEC Welfare 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 2025, the fund balance arrived [BDT.147,367,515] [2023-24 BDT.129,941,522.] Income earned from the investment is credited to the funds.

This year CODEC settled insured amount BDT.2,700,000 to the five 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.

**xiv. CODEC Medical Fund under CODEC Welfare 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 staff may avail this Scheme by paying fees Tk.1,500 per year. Against the abovementioned amount, individual employees (114) claimed actual medical treatment cost up to BDT.3,593,721/- in the year 2024-2025. As on 30 June 2025, the fund balance arrived [BDT.11,163,053] [2023-24 BDT.8,559,005]. Income earned from the investment is credited to the Fund accounts

**xv. CODEC Special Savings Fund under CODEC Welfare 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 2025, the fund balance arrived [BDT 104,113,346] [2023-24 BDT 95,489,664]. Income earned from the investment is credited to the employees' accounts on a yearly basis.



**xvi. 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 2024-25, CODEC's contribution to the national exchequer is given below:

Under the income Tax Act (ITA), 2023 as amended, CODEC is subject to taxation for some of its project's income and income from other sources like income investment. As part of the 6<sup>th</sup> Schedule, Part-A, para-13 of ITA 2023, Income from microfinance activities is tax exempt. 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 2023-24 & assessment year 2024-25 against total income BDT 47,215,120/- where CODEC paid BDT 12,984,158/-. On the other hand, for the year 2022-23 & assessment year 2023-24 against total income BDT 30,641,834 where CODEC paid tax BDT 9,192,550.

Under the Value Added Tax (VAT) Act, 2012, 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 2024-25 to 2023-2024:

Sl	Particular	2024-25 BDT	2023-24 BDT
01	Value Added Tax	31,123,436	24,775,583
02	Tax Deducted at Source	20,308,807	12,357,502
03	Tax deduction on Salary	8,612,677	9,300,464
04	Tax-Org Assessment	12,984,158	9,192,550
<b>Total</b>		<b>73,029,078</b>	<b>55,606,099</b>

**xvii. Prevention of Money Laundering and Terrorist Financing**

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

**xviii. Cost Sharing Policy**

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



**i. 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 maintenance 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 is used for the total Personnel information of CODEC.

In line with requirement, CODEC is replaced present SIMPLY software and adopted renown & cloud-based software name QUICKBOOK for the record-keeping.

**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 2025 Taka	30 June 2024 Taka
<b>5.00 Property, Plant &amp; Equipment</b>		
<b>A. Cost</b>		
Opening balance	374,853,479	344,420,202
Add/(Less): Revaluation Gain/Loss during the year	-	6,572,057
Add: Acquisition during the year	77,885,965	35,409,893
	452,739,444	386,402,152
Less: Disposal during the year	4,149,612	11,548,673
<b>Closing Balance</b>	<b>448,589,832</b>	<b>374,853,479</b>
<b>B. Accumulated Depreciation</b>		
Opening balance	102,962,592	145,824,036
Add: Depreciation charged during the year	16,899,741	16,590,159
	<b>119,862,333</b>	<b>162,414,195</b>
Less: Disposal/Adjustment during the year	3,676,917	59,451,603
<b>Closing Balance</b>	<b>116,185,416</b>	<b>102,962,592</b>
<b>Written Down Value (A-B)</b>	<b>332,404,416</b>	<b>271,890,887</b>
<b>A Schedule of Property, Plant &amp; Equipment is given in Annexure-A</b>		
<b>6.00 Intangible Asset</b>		
<b>A. Cost</b>		
Opening Balance	2,795,000	2,755,000
Add: Installation made during the year	558,000	40,000
<b>Total Cost</b>	3,353,000	2,795,000
Less: De installation made during the year	-	-
<b>Closing Balance</b>	<b>3,353,000</b>	<b>2,795,000</b>
<b>B. Accumulated Amortization</b>		
Opening Balance	2,649,065	2,586,522
Add: Charged during the year	274,547	62,543
	2,923,612	2,649,065
Less: Adjusted during the year	-	-
<b>Closing Balance</b>	<b>2,923,612</b>	<b>2,649,065</b>
<b>Written Down Value (A-B)</b>	<b>429,388</b>	<b>145,935</b>
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 @ 30% in each year.		
<b>7.00 Capital Work In Progress</b>		
Opening balance	-	2,974,648
Add: Expenditure incurred during the year	2,020,899	-
	2,020,899	2,974,648
Less: Capitalized during the year	-	2,974,648
<b>Closing Balance</b>	<b>2,020,899</b>	<b>-</b>
<b>8.00 Investment In FDR</b>		
Opening balance	445,763,938	393,449,445
Add: Addition during the year	134,660,340	495,854,972
	580,424,278	889,304,417
Less: Encashment during the year	55,142,750	443,540,479
<b>Closing Balance</b>	<b>525,281,528</b>	<b>445,763,938</b>
<b>The Make up</b>		
CODEC Fund	50,421,115	29,767,000
Micro Finance Program - Savings Fund	183,110,646	169,152,890
Micro Finance Program -Reserve Fund	249,278,062	217,527,719
ASPS II	13,100,000	-
CTC-Chattogram	4,500,000	4,300,000
CTC-Patuakhali	16,871,706	14,873,575
CTC-Bagerhat	8,000,000	10,142,750
	<b>525,281,528</b>	<b>445,763,934</b>
<b>A schedule of Investment is given in Annexure-B</b>		



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>9.00 Loan Portfolio</b>			
Opening Balance		6,502,224,355	5,823,388,054
Add: Loan disbursed during the year		12,472,561,634	11,334,614,000
		18,974,785,989	17,158,002,054
Less: Loan Recovered during the year		11,391,452,673	10,655,777,699
<b>Closing Balance</b>		<b>7,583,333,316</b>	<b>6,502,224,355</b>
CODEC is operating Loan Portfolio through different loan product which are reflecting on Notes to the Accounts, Ref. 4(iv). and Annexure C.			
<b>10.00 Advance Income Tax</b>			
Opening Balance		14,703,045	8,747,289
Add: Addition during the year	10.01	14,561,354	12,123,494
		29,264,399	20,870,783
Less: Adjusted during the year	10.02	11,908,749	6,167,738
<b>Closing Balance</b>		<b>17,355,650</b>	<b>14,703,045</b>
<b>10.01 Addition During the Year</b>			
CODEC CORE Fund		936,209	1,403,068
CODEC Micro Finance Program		12,629,022	9,884,435
CODEC Training Centre , Chattogram		105,746	214,745
CODEC Training Centre , Patuakhali		477,357	409,291
CODEC Training Centre , Bagerhat		382,929	211,955
CODEC Training Centre , Kuakata		30,091	-
<b>Total</b>		<b>14,561,354</b>	<b>12,123,494</b>
<b>10.02 Adjustment made during the Year</b>			
CODEC CORE Fund		1,403,068	967,066
CODEC Micro Finance Program		9,884,435	5,200,672
CODEC Training Centre , Chattogram		-	-
CODEC Training Centre , Patuakhali		409,291	-
CODEC Training Centre , Bagerhat		211,955	-
		<b>11,908,749</b>	<b>6,167,738</b>
<b>11.00 Advances</b>			
CODEC Fund		2,302,000	1,459,630
CODEC Micro Finance Program	11.01	74,090,900	32,699,031
ASPS- II		46,800,816	46,800,816
UNICEF CP		21,650	80,306
Esho Shikhi		932,701	220,000
School Feeding Program		275,180	45,000
Shopner Thikana		10,000	7,000
EPRC		133,000	230,000
Flood Flash		63,750	-
GFA		37,620	-
ERRHCB		14,000	-
ENGAGE		108,860	-
CTC-Patuakhali		45,032	5,000
IEH Project		1,372	-
CTC-Chattogram		150,000	2,044,000
		<b>124,986,881</b>	<b>83,590,783</b>



Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>11.01 Advances of CODEC Micro Finance Program</b>		
Advance Rent	1,433,100	710,300
Advance to Staff	300,000	179,500
Motorcycle Loan for Manager	7,622,538	7,843,538
BI-Cycle Loan for credit officer	766,975	933,800
Advance to Enrich project	1,956,815	1,441,708
Advance to AU & Livestock project	3,375,896	4,987,541
Advance to Provin Project	513,992	1,127,159
RAISE	4,657,477	3,929,589
Advance for WFP	581,455	-
Advance for working Progress	943,325	1,800,128
LRMP	358,500	-
Special Loan	3,437,790	1,450,382
Other Advance	1,250,000	-
Advance to Koishor Project	916,276	1,059,139
Advance to PPEPP Project	303,521	303,521
PPEPP Project - EU	12,287,914	4,508,398
RO	329,192	1,035,348
RHL	18,493,261	-
Advance for WASH Project	5,357,427	1,388,980
RMTP	8,216,994	-
IRMP	988,452	-
	<b>74,090,900</b>	<b>32,699,031</b>
<b>12.00 Other Receivable</b>		
CODEC Fund	10,892	-
Micro Finance Program	1,781,057	71,092
ASPS- II	103,220,455	103,220,455
SFP	-	4,027,589
EMDC	305,286	295,915
GFA	68,752	68,752
UMN	16,410	1,480,154
CTG-Chattogram	444,325	-
Livelihood Bashanchar	969,068	-
CTC-Patuakhali	822,733	116,832
CTC-Bagerhat	248,383	95,128
Unicef CP Project	192,826	322,067
	<b>108,080,187</b>	<b>109,697,984</b>
<b>13.00 Cash and Cash Equivalents</b>		
Cash in Hand	<b>Annexure D</b> 7,099,408	13,064,725
Cash at Bank	<b>13.01</b> 1,032,274,260	1,022,954,786
	<b>1,039,373,668</b>	<b>1,036,019,511</b>
<b>13.01 Cash at Bank</b>		
STD A/C	<b>Annexure E</b> 1,009,621,981	968,042,796
Current A/C	<b>Annexure E</b> 22,652,279	54,911,990
	<b>1,032,274,260</b>	<b>1,022,954,786</b>
<b>14.00 Capital Fund</b>		
CODEC Fund	<b>14.01</b> 355,968,468	290,278,936
Accumulated Surplus/(Deficit)	<b>14.02</b> 2,210,806,675	1,762,337,173
	<b>2,566,775,143</b>	<b>2,052,616,109</b>



Note(s)	30 June 2025 Taka	30 June 2024 Taka
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#### 14.01 CODEC Fund

Microfinance Program	182,426,844	182,426,844
CODEC Training Centre, Chattogram	26,318,092	26,318,092
CODEC Training Centre, Patuakhali	44,644,341	44,644,341
CODEC Training Centre, Bagerhat	36,889,659	36,889,659
CODEC Training Centre, Kuakata	65,689,532	
	<u>355,968,468</u>	<u>290,278,936</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 Strome Foundation, CODEC SF DLF & CODEC Own Fund from 26 march 2009.

#### CODEC Training Centre, Kuakata

The fund of CODEC Training Centre, Kuakata consists of total fund USAID and CODEC Own Fund from 2025.

#### 14.02 Accumulated Surplus/(Deficit)

Opening Balance		1,762,337,173	1,356,038,633
Net Surplus/ (Deficit) during the year		525,832,698	477,333,826
Prior year adjustment		(936,890)	(4,593,183)
Depreciation on revaluation surplus		687,452	768,761
Program Support Expense		(27,979,602)	(22,360,588)
Transfer to Reserve Fund	15.00	(49,134,156)	(44,850,276)
<b>Closing Balance</b>		<u>2,210,806,675</u>	<u>1,762,337,173</u>

#### 15.00 Reserve Fund

Opening Balance		198,102,289	153,252,013
Add: Addition during the year	14.02	49,134,156	44,850,276
		<u>247,236,445</u>	<u>198,102,289</u>
Less: Adjustment during the year		-	-
<b>Closing Balance</b>		<u>247,236,445</u>	<u>198,102,289</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.

#### 16.00 DANIDA ASPS II Fund

ASPS-II		81,911,781	81,911,781
		<u>81,911,781</u>	<u>81,911,781</u>

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

#### 17.00 Unutilized Donor Fund

Opening Balance		175,505,762	129,189,135
Net Surplus/ (Deficit) during the year		(67,332,221)	50,300,272
Fund refund to donor		(2,489,652)	(4,128,020)
Prior year adjustment		(222,671)	144,375
<b>Closing Balance</b>		<u>105,461,218</u>	<u>175,505,762</u>



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>18.00 Fixed Asset Fund</b>			
Opening Balance		67,221,543	71,054,705
Add: Addition during the year	18.01 & 18.02	-	-
		67,221,543	71,054,705
Less: Adjusted during the year	18.01 & 18.02	1,358,118	3,833,162
Closing Balance		<u>65,863,425</u>	<u>67,221,543</u>
<b>18.01 Fixed Asset Fund - CODEC Fund CORE</b>			
Opening Balance		670,666	3,735,067
Add: Addition during the year	18	-	-
		670,666	3,735,067
Less: Adjusted during the year	18	670,666	3,064,401
Closing Balance		<u>-</u>	<u>670,666</u>
<b>18.02 Fixed Asset Fund (Reserve) - Micro Finance Program</b>			
Opening Balance		66,550,877	67,319,638
Add: Addition during the year	18	-	-
		66,550,877	67,319,638
Less: Adjusted during the year	18	687,452	768,761
Closing Balance		<u>65,863,425</u>	<u>66,550,877</u>
<b>19.00 PKSF Fund-long term</b>			
Opening Balance		991,086,470	707,187,586
Add: Received during the year		651,944,888	283,898,884
		1,643,031,358	991,086,470
Less: Transferred to PKSF-short term		-	-
Closing Balance		<u>1,643,031,358</u>	<u>991,086,470</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	585,250,000	297,250,000
Agroshor	404,000,000	249,300,000
Buniad	86,556,038	82,333,311
Sahosh	31,250,000	12,800,000
Sammirridi-IGA	-	30,250,000
Sammirridi-Livelihood	-	312,500
Sammirridi-Asset Creation	-	1,083,324
Agrosor-MDP-Additional Fund	-	15,000,000
Sanitation Loan	146,614,112	131,347,663
PACE	-	1,000,000
Special Loan MFCE	59,000,000	50,000,000
Special Loan MF	-	1,000,000
Agrosor-SEP-Common Service	-	2,053,831
SMART-EFCM	84,000,000	-
RHL	8,400,000	-
Abason	14,557,577	6,666,666
Agrosor SMART-C&B	45,000,000	-
Agrosor SMART- CSL C&B	1,800,000	-
Agrosor SMART- CSL EFCM	4,500,000	-
Jagoron GOB	49,500,000	-
Water Loan	12,703,631	15,789,175
RAISE Loan	109,900,000	94,900,000
	<u>1,643,031,358</u>	<u>991,086,470</u>



Note(s)	30 June 2025 Taka	30 June 2024 Taka
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Fund received from PKSF for the purpose of above projects along with service charge with the following percentage

Jagoron	7.50%	7.50%
Agroshor	7.50%	7.50%
Buniad	1.00%	1.00%
Sufolon	7.50%	7.50%
Shahos	0.50%	0.50%
KGF Loan	7.50%	7.50%
IGA Loan	7.50%	7.50%
Livelihood Loan	2.00%	2.00%
Asset Creation	2.00%	2.00%
Water & Sanitation	6.00%	6.00%
Raise	7.00%	7.00%
PACE	5.00%	5.00%
Agrosor - MDP	7.50%	7.50%
Agrosor - SEP	7.50%	7.50%
Agrosor - MDPAF		7.00%
Livelihood Restoration Loan		5.00%

**20.00 SF Fund-long term**

<b>Opening Balance</b>	46,640,626	41,640,626
Add:Received during the year	-	-
Add: Transferred from SF-short term	23	-
Adjust with SF Fund - Long Term		10,000,000
	<u>46,640,626</u>	<u>51,640,626</u>
Less:Transferred to SF-short term	23	10,000,000
Less:Adjustment during the year	2,870,000	-
<b>Closing Balance</b>	<u>33,770,626</u>	<u>46,640,626</u>

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

**21.00 Bank Loan**

Non -current Portion (Note-21.01, 21.02, 21.03, 21.04, 21.05, 21.06 & 21.07)	-	182,745,396
Current Portion (Note-21.01, 21.02, 21.03, 21.04, 21.05, 21.06 & 21.07)	-	408,146,574
	<u>-</u>	<u>590,891,970</u>

**21.01 Southeast Bank PLC**

**Non -current Portion**

<b>Opening Balance</b>	13,490,076	36,005,729
Add:Received during the year	-	-
	<u>13,490,076</u>	<u>36,005,729</u>
Less:Transfer to Current Portion	13,490,076	22,515,653
<b>Closing Balance</b>	<u>-</u>	<u>13,490,076</u>

**Current Portion**

<b>Opening Balance</b>	45,756,953	33,263,729
Add:Transfer from Non Current Portion		22,515,653
Received During the year		30,000,000
	<u>45,756,953</u>	<u>85,779,382</u>
Less:Payment made during the year	45,756,953	40,022,429
<b>Closing Balance</b>	<u>-</u>	<u>45,756,953</u>



Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>21.02 Trust Bank PLC</b>		
<b>Non -current Portion</b>		
<b>Opening Balance</b>	83,675,692	-
Add:Received during the year	-	-
Transfer from Current Portion		83,675,692
	83,675,692	83,675,692
Less:Transfer to Trust Current Loan	83,675,692	-
<b>Closing Balance</b>	-	83,675,692
<b>Current Portion</b>		
<b>Opening Balance</b>	51,512,325	58,120,489
Add: Received During the year	-	150,000,000
	51,512,325	208,120,489
Less:Payment made during the year		72,932,472
Transfer to Non Current Portion	51,512,325	83,675,692
<b>Closing Balance</b>	-	51,512,325
<b>21.03 Mutual Trust Bank PLC</b>		
<b>Non -current Portion</b>		
<b>Opening Balance</b>	-	-
Add:Received during the year	-	-
	-	-
Less:Transfer to MTB Stimulation Current Loan	-	-
<b>Closing Balance</b>	-	-
<b>Current Portion</b>		
<b>Opening Balance</b>	51,161,430	-
Add: Received During the year	-	100,000,000
	51,161,430	100,000,000
Less: Payment made during the year	51,161,430	48,838,570
<b>Closing Balance</b>	-	51,161,430
<b>21.04 One Bank PLC</b>		
<b>Non -current Portion</b>		
<b>Opening Balance</b>	-	22,750,964
Add:Received during the year	-	-
	-	22,750,964
Less: Transfer to Short Term Loan	-	22,750,964
<b>Closing Balance</b>	-	-
<b>Current Portion</b>		
<b>Opening Balance</b>	23,579,564	50,277,805
Add:Received during the year	-	-
Transfer from Non Current Portion		22,750,964
	23,579,564	73,028,769
Less: Payment made during the year	23,579,564	49,449,205
<b>Closing Balance</b>	-	23,579,564



Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>21.05 NRB Bank PLC</b>		
<b>Non -current Portion</b>		
Opening Balance	38,374,608	106,731,828
Add:Received during the year	-	-
	<u>38,374,608</u>	<u>106,731,828</u>
Less: Transfer to Short Term Loan	<u>38,374,608</u>	<u>68,357,220</u>
	<u>-</u>	<u>38,374,608</u>
<b>Current Portion</b>		
Opening Balance	68,917,270	63,510,547
Add:Received during the year	-	-
Transfer from Non Current Portion	<u>38,374,608</u>	<u>68,357,220</u>
	<u>107,291,878</u>	<u>131,867,767</u>
Less: Payment made during the year	<u>107,291,878</u>	<u>62,950,497</u>
Closing Balance	<u>-</u>	<u>68,917,270</u>
<b>21.06 Brac Bank PLC</b>		
<b>Non -current Portion</b>		
Opening Balance	-	130,857,423
Add:Received during the year	-	-
	-	<u>130,857,423</u>
Less: Transfer to Short Term Loan	-	<u>130,857,423</u>
Closing Balance	<u>-</u>	<u>-</u>
<b>Current Portion</b>		
Opening Balance	131,216,026	119,142,577
Add:Received during the year	-	-
Transfer from Non Current Portion	-	<u>130,857,423</u>
	<u>131,216,026</u>	<u>250,000,000</u>
Less: Payment made during the year	<u>131,216,026</u>	<u>118,783,974</u>
Closing Balance	<u>-</u>	<u>131,216,026</u>
<b>21.07 City Bank PLC</b>		
<b>Non -current Portion</b>		
Opening Balance	47,205,020	-
Add:Received during the year	-	-
Transfer from Current Portion	-	<u>47,205,020</u>
	<u>47,205,020</u>	<u>47,205,020</u>
Less: Transfer to Short Term Loan	<u>47,205,020</u>	-
Closing Balance	<u>-</u>	<u>47,205,020</u>
<b>Current Portion</b>		
Opening Balance	36,003,006	-
Add:Received during the year	-	100,000,000
Transfer from Non Current Portion	<u>47,205,020</u>	-
	<u>83,208,026</u>	<u>100,000,000</u>
Less: Payment made during the year	-	16,791,974
Transfer to Current Portion	<u>83,208,026</u>	<u>47,205,020</u>
Closing Balance	<u>-</u>	<u>36,003,006</u>
<b>22.00 PKSF Fund-short term</b>		
Opening Balance	762,401,110	811,730,473
Add:Received during the year	<u>103,211,375</u>	-
	<u>865,612,485</u>	<u>811,730,473</u>
Less:Paid during the year	-	<u>(49,327,363)</u>
Closing Balance	<u>865,612,485</u>	<u>762,403,110</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	235,650,000	212,550,000
Agrosor	243,500,000	176,800,000
Buniad	91,443,935	88,166,665
Sufolon	70,000,000	30,000,000
KGF Sufolon	-	10,000,000
Sammirridi-JGA	30,250,000	32,000,000
Sammirridi-Livelihood	312,500	437,500
Sammirridi-Asset Creation	1,083,323	633,331
Agrosor- MDP	-	9,000,000
Agrosor-SEP	-	6,000,000
Agrosor-MDP-Aditonal Fund	12,000,000	20,000,000
Agrosor- Brick Construction	2,000,000	18,000,000
Sammirridi- Probin	250,000	250,000
Sanitation Loan	40,052,553	41,985,669



Note(s)	30 June 2025 Taka	30 June 2024 Taka
Water Loan	15,129,702	3,544,159
RAISE	45,000,000	45,200,000
PACE	1,000,000	2,000,000
Special Loan MF	1,000,000	2,000,000
Agr-MFCE	32,000,000	32,000,000
Shahosh	18,750,000	4,400,000
SMART-EFCM	6,000,000	-
RHL	3,600,000	-
Agrosor SMART-C&B	5,000,000	-
Agrosor SMART-CSL C&B	200,000	-
Agrosor SMART-CSL EFCM	500,000	-
Jagoron GOB	5,500,000	-
Abason	4,533,333	3,333,334
Agrosor-SEP-Common Service	857,140	2,100,452
LRL 2nd Phase	-	22,000,000
	<b>865,612,486</b>	<b>762,401,110</b>

**23.00 SF Fund- Short Term**

<b>Opening Balance</b>		10,000,000	25,000,000
Add: Transferred from long term	20	10,000,000	5,000,000
		20,000,000	30,000,000
Less : Paid During the year		12,870,000	10,000,000
Less: Adjustment During the year	20	(2,870,000)	10,000,000
<b>Closing Balance</b>		<b>10,000,000</b>	<b>10,000,000</b>

**24.00 Current Account with CODEC Projects**

<b>Opening Balance</b>		29,764,291	(3,742,618)
Add: Addition during the year		140,695,757	206,492,565
		170,460,048	202,749,947
Less: Adjusted during the year		157,961,229	172,985,656
<b>Closing Balance</b>		<b>12,498,819</b>	<b>29,764,291</b>



Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>25.00 Members Savings</b>		
Opening Balance	2,682,663,093	2,434,506,529
Add: Deposited during the year	419,327,941	248,156,564
	<u>3,101,991,034</u>	<u>2,682,663,093</u>
Less: Withdrawal made during the year	-	-
<b>Closing Balance</b>	<u><b>3,101,991,034</b></u>	<u><b>2,682,663,093</b></u>
<b>Composition of Member Savings:</b>		
Member Saving are collected in three different criterias named as <b>Compulsory, Voluntary</b> and <b>Team Savings</b> under <b>Microfinance Programme</b> and <b>IGA Songlap</b> .		
<b><u>Compulsory</u></b>		
Jagoron	1,046,198,467	886,061,023
Agrosor	672,699,999	632,756,803
Buniad	48,030,064	26,802,610
IGA	10,537,928	15,034,420
Agrosor-MDP	520,357	2,731,373
Agrosor-SEP	3,363,540	11,464,329
RAISE	19,239,706	18,065,318
MFCE	22,315,390	21,004,030
Agrosor-SEP-CB	223,807	1,603,587
Agrosor-MDP-AF	508,185	1,335,591
Agrosor SMART-EFCM	2,359,638	-
RHL	369,150	-
Abason	77,817	-
	<u><b>1,826,444,048</b></u>	<u><b>1,616,859,084</b></u>
<b><u>Voluntary</u></b>		
Jagoron	213,016,500	275,000,962
Agrosor	102,348,029	144,266,352
Buniad	36,808,080	34,462,539
IGA	2,275,942	3,654,564
Agrosor-MDP	97,584	528,539
Agrosor-SEP	228,586	2,121,323
RAISE	2,345,782	3,058,284
MFCE	3,412,198	3,362,290
MPDS	242,230,000	33,100,000
Agrosor-SEP-CB	2,851	100,513
Agrosor-MDP-AF	433,960	806,373
Agrosor SMART-EFCM	239,941	-
RHL	469,400	-
Abason	1,436	-
	<u><b>603,910,289</b></u>	<u><b>500,461,739</b></u>
<b>Term Savings</b>	<u><b>671,636,697</b></u>	<u><b>565,342,270</b></u>
	<u><b>3,101,991,034</b></u>	<u><b>2,682,663,093</b></u>

In Regular voluntary savings of Microfinance Programme, members deposit a fixed amount in a regular weekly basis. Savings account holder can withdrawn the deposit amount with interest when he/she permanently dropout of the somity.

**26.00 Accounts Payable**

Opening Balance	68,976,252	47,597,509
Add: Addition during the year	-	21,378,743
	<u>68,976,252</u>	<u>68,976,252</u>
Less: Adjusted during the year	16,201,900	-
<b>Closing Balance</b>	<u><b>52,774,352</b></u>	<u><b>68,976,252</b></u>

**27.00 Loan Loss Provision**

Opening Balance	324,347,298	217,867,851
Add: Provision made during the year	128,610,812	106,479,447
	<u>452,958,110</u>	<u>324,347,298</u>
Less: Adjusted during the year	-	-
<b>Closing Balance</b>	<u><b>452,958,110</b></u>	<u><b>324,347,298</b></u>

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



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>28.00 Other Liabilities</b>			
Opening Balance		364,352,370	330,967,587
Add: Addition during the year		133,527,555	103,759,065
		497,879,925	434,726,652
Less: Adjusted during the year		23,290,589	70,374,282
<b>Closing Balance</b>		<b>474,589,336</b>	<b>364,352,370</b>
<b>29.00 Provision for Income Tax</b>			
Opening Balance		12,883,941	9,675,941
Add: Provision for current year tax		16,552,538	13,233,759
		29,436,479	22,909,700
Less: Adjusted during the year		12,870,471	10,025,759
<b>Closing Balance</b>		<b>16,566,008</b>	<b>12,883,941</b>
<b>30.00 Provision for Expenses</b>			
Opening Balance		4,671,533	4,404,060
Add: Provision made during the year		2,225,801	4,515,815
		6,897,334	8,919,875
Less: Adjusted during the year		4,671,541	4,248,342
<b>Closing Balance</b>		<b>2,225,793</b>	<b>4,671,533</b>
<b>31.00 Grants received from Donors :</b>			
<u>Project Name :</u>	<u>Donor Name</u>		
CODEC Fund	CODEC CORE FUND	79,671,872	63,232,278
Esho Shikhi	Winrock International	46,411,963	99,721,353
SHOPNOJATRA	ERIKS -Sweden	8,606,655	8,000,005
MAITREE	CODEC CSR Fund	800,000	1,400,000
CPRE	UNICEF	47,338,629	-
EMDC	UNHCR	84,623,384	83,306,721
EPRC (UNHCR)	UNHCR	310,982,410	372,067,955
School Feeding Program	WFP	75,744,589	92,839,702
UNICEF Education Project	UNICEF	237,553,332	347,024,576
Flood Response	WFP	27,054,185	-
ERRHCB	UNESCO	102,850,000	-
UNICEF CP Project	UNICEF	77,655,561	78,965,244
Notun Alo	STROMMEE Foundation	-	-
Flood Flash	Oxfam	28,350,205	-
Nature & Life	USAID	77,925,000	126,236,347
Livelihood Bashanchar	WFP	21,468,939	-
HAMOON	OXFAM	-	7,506,995
STAB	ICCO Cooperation	-	-
GFA	WFP	66,050,085	58,446,881
IEH Project	CBM Global	9,861,160	-
Shopner Thikana	ERIKS -Sweden	17,021,710	15,522,790
Blue Economy	Oxfam	22,893,240	13,593,107
CCA	STROMMEE Foundation	12,870,000	10,000,000
People for People	OXFAM	1,431,189	1,515,063
Engage	NETZ	6,148,688	-
		<b>1,363,312,796</b>	<b>1,379,379,018</b>
<b>32.00 Service Charges on MF Operation</b>			
Micro Finance Program		1,501,924,641	1,423,014,339
		<b>1,501,924,641</b>	<b>1,423,014,339</b>



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>33.00 Interest Income</b>			
<b>Project Name</b>	<b>Donor Name</b>		
CODEC Fund	CODEC CORE FUND	4,885,676	2,463,523
Micro Finance Program	PKSF, DANIDA, SF, CODEC	52,995,168	36,370,659
CTC-Chattogram	CODEC	221,265	347,326
CTC-Patuakhali	CODEC	1,226,791	757,679
CTC-Bagerhat	CODEC	791,129	418,894
<b>Total Interest CODEC:</b>		<b>60,120,029</b>	<b>40,358,081</b>
<b>Donor :</b>			
ASPS- II	CODEC	20,968	3,899
CBOs NGOs(MF)	STROMMEE Foundation	-	9,902
SHOPNOJATRA	ERIKS - Sweden	16,676	22,959
MAITREE	CODEC CSR Fund	34,817	26,037
CPRE	UNICEF	62,658	-
Shopner Thikana	ERIKS - Sweden	47,208	80,974
EPRC	UNHCR	945,824	1,317,598
ERRHCB	UNESCO	213,245	-
CFS		-	-
DRC	ICCO Cooperation	-	2,012
Hamoon	Oxfam	21,393	-
IGA-Songlap	STROMMEE Foundation	4,952	4,200
IEH Project	CBM Global	48,684	-
SEEDS	STROMMEE Foundation	1,130	994
SMART	ICCO Cooperation	-	407
People for People	Oxfam	11,504	-
SAFETI	Winrock International	-	3,242
Blue Economy	Oxfam	141,370	117,607
CCA	STROMMEE Foundation	29,270	27,281
ENGAGE	NETZ	6,648	-
<b>Interest Income Other Donor</b>		<b>1,606,346</b>	<b>1,617,112</b>
<b>Grand Total</b>		<b>61,726,375</b>	<b>41,975,193</b>
Interest Income Donor incurred against various Doner fund which will be refundable to the Donor or adjusted as per project documents.			
<b>34.00 Training Centres operation Income</b>			
CTC-Chattogram		1,788,120	2,867,580
CTC-Patuakhali		10,935,721	9,838,475
CTC-Bagerhat		5,714,766	6,107,602
CTC- Kuakata		1,382,709	-
		<b>19,821,316</b>	<b>18,813,657</b>
<b>35.00 Other Income</b>			
CODEC Fund		732,170	3,146,430
Micro Finance Program	<b>35.01</b>	4,086,823	4,223,750
ASPS- II		-	60,000
CTC-Chattogram		122,184	152,440
CTC-Patuakhali		25,094	239,543
CTC-Bagerhat		808,604	111,090
		<b>5,774,875</b>	<b>7,933,253</b>
<b>35.01 Other income: MFP</b>			
Member Admission Fees		704,540	618,890
Sale of Pass book		1,227,746	1,138,214
Sale of old papers , health service		897,113	1,199,888
Income from Bricks/Blocks		-	-
Disposal of fixed assets		-	287,040
Recovery of write off loan		435,089	204,228
Loan Application fee		822,335	775,490
		<b>4,086,823</b>	<b>4,223,750</b>
<b>36.00 Core Operating Program</b>			
CODEC Fund		72,134,231	59,360,047
		<b>72,134,231</b>	<b>59,360,047</b>
<b>37.00 Micro Finance Program</b>			
Micro finance		1,028,348,809	983,155,396
ASPS-II		1,435	360
CBOs NGOs (MF)		-	14,621
		<b>1,028,350,244</b>	<b>983,170,377</b>



	Note(s)	30 June 2025 Taka	30 June 2024 Taka
<b>38.00 Education Program</b>			
Esho Shikhi		46,747,717	87,423,384
MAITREE		602,299	678,209
EMDC		84,926,006	81,379,260
EPRC		319,079,413	431,793,545
School Feeding Program		83,218,245	84,782,089
UNICEF Education Project		320,058,967	267,443,959
ERRHCB		71,114,464	-
Shopner Thikana		18,683,363	16,632,514
		<u>944,430,474</u>	<u>970,132,960</u>
<b>39.00 Rights &amp; Legal Service Program</b>			
PREDFC		-	-
UNICEF CP Project		75,853,195	74,050,117
		<u>75,853,195</u>	<u>74,050,117</u>
<b>40.00 Health &amp; Nutrition Program</b>			
GFA		62,571,967	57,399,823
CPRE		47,362,523	-
IEH Project		11,135,236	-
		<u>121,069,726</u>	<u>57,399,823</u>
<b>41.00 Environment &amp; Climate Change Program</b>			
Nature & life		94,156,898	123,652,771
ELNHA		690	690
People for People		1,504,313	1,415,730
CCA		13,105,944	6,490,724
UCCR		1,191	1,190
		<u>108,769,036</u>	<u>131,561,105</u>
<b>42.00 Livelihoods/Income Generating Program</b>			
SHOPNOJATRA		7,631,082	8,021,817
SR		-	3,585
Flood Flash		23,197,832	-
DRC		-	2,680
HAMOON		5,472	7,016,227
IGA-Shonglap		3,895	5,865
Flood Response		27,054,185	-
STAB		-	2,757
SEEDS		2,641	2,831
Livelihood Bashanchar		23,782,377	2,209
EYW		-	2,641
Blue Economy		17,385,659	19,248,748
ENGAGE		3,372,949	-
		<u>102,436,092</u>	<u>34,309,360</u>
<b>43.00 Training Centre &amp; Capacity Development Program</b>			
CTC-Chattogram		4,398,363	4,303,692
CTC-Patuakhali		11,059,001	9,831,750
CTC-Bagerhat		6,675,979	6,773,191
CTC-Kuakata		4,946,202	-
		<u>27,079,545</u>	<u>20,908,633</u>
<b>44.00 Cash Generation From Operation</b>			
Excess/ (Deficit) of income over expenditure		458,500,477	527,630,511
<b>Adjustment to reconcile Net Income to net Cash:</b>			
Depreciation charge	5	16,899,741	16,590,159
Amortization of intangible assets	6	274,547	62,543
Loss on disposal of Non Current Assets	5	472,695	(47,902,930)
Transferred from CBOs NGOs (MF)		-	3,587
(Increase)/Decrease in Loan Portfolio	9	(1,081,108,961)	(678,836,301)
(Increase)/Decrease in Advance income tax	10	(2,652,605)	(5,955,756)
(Increase)/Decrease in Advances & Prepayments	11	(41,396,098)	14,896,602
(Increase)/Decrease in Other Receivable	12	1,617,797	(22,266,154)
Increase/(Decrease) in PKSF Fund-short term	22	103,211,375	(49,329,363)
Increase/(Decrease) in SF Fund- short term	23	-	(15,000,000)
(Increase)/Decrease in Current Account with CODEC	24	(17,265,472)	33,506,909
Increase/(Decrease) in Members Savings	25	419,327,941	248,156,564
Increase/(Decrease) in Accounts Payable	26	(16,201,900)	21,378,743
Increase/(Decrease) in Loan Loss Provision	27	128,610,812	106,479,447
Increase/(Decrease) in Other Liabilities	28	110,236,966	33,384,783
Increase/(Decrease) in Provision for Income Tax	29	3,682,067	3,208,000
Increase/(Decrease) in Provision for Expenses	30	(2,445,740)	267,473
		<u>81,763,642</u>	<u>186,274,817</u>



**Community Development Centre (CODEC)**  
**Property, Plant & Equipment**  
**As at 30 June 2025**

## A. Cost

Particulars	Cost				Accumulated Depreciation				Written Down Value as at 30 June, 2025
	Opening Balance as at 01 July 2024	Addition During the Year	Disposal During the Year	Closing Balance as at 30 June, 2025	Opening Balance as at 01 July 2024	Charged During the Year	Adjusted During the year	Closing Balance as at 30 June, 2025	
Land and Land Development	30,589,171	-	-	30,589,171	-	-	-	-	30,589,171
Building	127,880,992	53,108,570	-	180,989,562	29,949,036	7,782,762	-	37,731,798	143,257,764
Furniture & Fixture	16,199,702	8,992,110	100,187	25,091,625	4,938,276	1,514,616	51,157	6,401,735	18,689,890
Office/Electrical Equipment	21,595,064	9,351,975	297,033	30,650,006	7,581,057	1,107,508	193,640	8,494,925	22,155,081
Motor Vehicle	42,259,075	-	-	42,259,075	29,781,101	2,601,402	-	32,382,503	9,876,572
Computer & Accessories	19,817,070	6,433,310	887,809	25,362,571	7,832,765	3,206,001	667,873	10,370,893	14,991,678
<b>Total 30 June 2025</b>	<b>258,341,074</b>	<b>77,885,965</b>	<b>1,285,029</b>	<b>334,942,010</b>	<b>80,082,235</b>	<b>16,212,289</b>	<b>912,670</b>	<b>95,381,854</b>	<b>239,560,156</b>
<b>Total 30 June 2024</b>	<b>234,479,854</b>	<b>35,409,893</b>	<b>11,548,673</b>	<b>258,341,074</b>	<b>123,712,440</b>	<b>15,821,398</b>	<b>59,451,603</b>	<b>80,082,235</b>	<b>178,258,839</b>

## B. Revaluation surplus

Particulars	Revaluation surplus				Accumulated Depreciation				Written Down Value as at 30 June, 2025
	Opening Balance as at 01 July 2024	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2025	Opening Balance as at 01 July 2024	Charged During the year	Adjusted During the year	Closing Balance as at 30 June, 2025	
Land and Land Development	77,629,500	-	-	77,629,500	-	-	-	-	77,629,500
Building	30,236,211	-	-	30,236,211	16,885,548	625,123	-	17,510,671	12,725,540
Furniture & Fixture	4,586,518	-	674,286	3,912,232	2,393,932	35,816	637,405	1,792,343	2,119,889
Office/Electrical Equipment	890,667	-	253,364	637,303	638,424	1,865	238,841	401,448	235,855
Vehicle/Motorcycle	-	-	-	-	-	-	-	-	-
Computer & Accessories	3,169,509	-	1,936,933	1,232,576	2,962,453	24,648	1,888,001	1,099,100	133,476
<b>Total 30 June 2025</b>	<b>116,512,405</b>	<b>-</b>	<b>2,864,583</b>	<b>113,647,822</b>	<b>22,880,357</b>	<b>687,452</b>	<b>2,764,247</b>	<b>20,803,562</b>	<b>92,844,260</b>
<b>Total 30 June 2024</b>	<b>109,940,348</b>	<b>6,572,057</b>	<b>-</b>	<b>116,512,405</b>	<b>22,111,596</b>	<b>768,761</b>	<b>-</b>	<b>22,880,357</b>	<b>93,632,048</b>

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

Particulars	Cost plus Revaluation surplus				Accumulated Depreciation				Written Down Value as at 30 June, 2025
	Opening Balance as at 01 July 2024	Addition During the year	Deletion During the year	Closing Balance as at 30 June, 2025	Opening Balance as at 01 July 2024	Charged During the Year	Disposed Assets Depreciation	Closing Balance as at 30 June, 2025	
Land and Land Development	108,218,671	-	-	108,218,671	-	-	-	-	108,218,671
Building	158,117,203	53,108,570	-	211,225,773	46,834,584	8,407,885	-	55,242,469	155,983,304
Furniture & Fixture	20,786,220	8,992,110	774,473	29,003,857	7,332,208	1,550,432	688,562	8,194,078	20,809,779
Office/Electrical Equipment	22,485,731	9,351,975	550,397	31,287,309	8,219,481	1,109,373	432,481	8,896,373	22,390,936
Vehicle/Motorcycle	42,259,075	-	-	42,259,075	29,781,101	2,601,402	-	32,382,503	9,876,572
Computer & Accessories	22,986,579	6,433,310	2,824,742	26,595,147	10,795,218	3,230,649	2,555,874	11,469,993	15,125,154
<b>Total 30 June 2025</b>	<b>374,853,479</b>	<b>77,885,965</b>	<b>4,149,612</b>	<b>448,589,832</b>	<b>102,962,592</b>	<b>16,899,741</b>	<b>3,676,917</b>	<b>116,185,416</b>	<b>332,404,416</b>
<b>Total 30 June 2024</b>	<b>344,420,202</b>	<b>41,981,950</b>	<b>11,548,673</b>	<b>374,853,479</b>	<b>145,824,036</b>	<b>16,590,159</b>	<b>59,451,603</b>	<b>102,962,592</b>	<b>271,890,887</b>

\*Microfinance program carried out revaluation as on 30 June 2016 and the revaluation work done by M/s. Shafiq 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)**  
**Project and Bank wise Fixed Deposit**  
**As at 30 June 2025**

Project Name	Name of the Bank	30 June 2025 Amount in Taka	30 June 2024 Amount in Taka
Codec Fund	Exim Bank Ltd.	5,444,516	5,000,000
	Brac Bank PLC	1,080,560	1,000,000
	Standard Bank PLC	-	2,000,000
	Bank Asia PLC	9,950,650	9,267,000
	City Bank PLC	8,111,043	7,500,000
	Mercantile Bank PLC	5,362,568	5,000,000
	Bank Asia PLC	5,235,889	-
	Bank Asia PLC	5,235,889	-
	Bank Asia PLC	2,500,000	-
	Mercantile Bank PLC	2,500,000	-
Prime Bank PLC	5,000,000	-	
<b>Sub Total</b>		<b>50,421,115</b>	<b>29,767,000</b>
Micro Finance Program (FDR)- Savings	BRAC Bank PLC	16,551,534	15,231,904
	City Bank PLC	22,488,219	37,712,065
	Dhaka Bank PLC	5,244,132	4,917,776
	Exim Bank PLC	1,544,933	1,460,392
	Mutual Trust Bank PLC	5,707,925	-
	Mutual Trust Bank PLC	11,041,426	-
	Mutual Trust Bank PLC	11,123,128	-
	Mutual Trust Bank PLC	5,871,759	31,160,427
	NRB Bank PLC	22,839,185	30,908,470
	NRB Bank PLC	10,693,964	-
	South East Bank PLC	11,404,198	42,491,397
	South East Bank PLC	15,609,770	-
	Trust Bank PLC	5,709,128	5,270,459
	South East Bank PLC	19,367,565	-
City Bank	17,913,780	-	
<b>Sub Total</b>		<b>183,110,646</b>	<b>169,152,890</b>
Micro Finance Program (FDR)- Reserve Fund	BRAC Bank PLC	43,601,459	40,217,324
	City Bank PLC	5,622,407	15,000,000
	City Bank PLC	11,199,440	-
	Mutual Trust Bank PLC	16,880,840	52,781,887
	Mutual Trust Bank PLC	7,159,489	-
	Mutual Trust Bank PLC	32,925,015	-
	NRB Bank PLC	36,560,466	43,842,266
	NRB Bank PLC	11,269,126	-
	NRB Bank PLC	12,914,622	-
	One Bank PLC	12,057,944	11,113,113
	South East Bank PLC	12,272,392	14,453,502
	South East Bank PLC	3,497,803	-
	Trust Bank PLC	25,243,162	-
	Trust Bank PLC	6,021,092	-
Trust Bank PLC	12,052,804	40,119,627	
<b>Sub Total</b>		<b>249,278,062</b>	<b>217,527,719</b>
ASPS II	Mercantile Bank	10,600,000	-
	Standard Bank	2,500,000	-
<b>Sub Total</b>		<b>13,100,000</b>	<b>2</b>
CTC-Chattogram	Mutual Trust Bank PLC	4,500,000	-
	Standard Bank PLC	-	4,300,000
<b>Sub Total</b>		<b>4,500,000</b>	<b>4,300,002</b>
CTC-Patuakhali	AB Bank PLC	-	6,509,683
	BRAC Bank PLC	4,000,000	-
	City Bank PLC	4,000,000	-
	Dutch Bangla Bank PLC	2,666,566	2,598,992
	Mercantile Bank PLC	3,968,300	3,700,000
	Mutual Trust Bank PLC	2,236,840	2,064,898
	NRB Bank PLC	-	-
<b>Sub Total</b>		<b>16,871,706</b>	<b>14,873,575</b>
CTC-Bagerhat	Bank Asia PLC	3,000,000	-
	Mercantile Bank PLC	2,000,000	-
	Standard Bank PLC	-	10,142,750
	Trust Bank PLC	3,000,000	-
<b>Sub Total</b>		<b>8,000,000</b>	<b>10,142,750</b>
<b>Grand Total</b>		<b>525,281,528</b>	<b>445,763,938</b>



**Community Development Centre (CODEC)**  
**Microfinance Program**  
**Consolidated Statement of Loan Portfolio**  
**As at 30 June 2025**

Loan Type	Opening Balance	Add: Loan disbursed during the year	Opening+ Loan Disbursed	Less: Loan Recovered	Opening+ Loan Disbursed- Loan Recovered	Add/Less: Adjustment	Loan outstanding	Loan distributed-cumulative	No. of loan this year	No. of loan - Cumulative
	A	B	C=A+B	D	E=C-D	F	G=E-F			
Jagoron Loan	3,209,791,776	6,507,319,000	9,717,110,776	5,751,754,078	3,965,356,698	(38,191,221)	3,927,165,477	46,014,277,260.00	116,218	1,638,326
Agrosor Loan	2,677,572,589	4,740,768,000	7,418,340,589	4,457,829,333	2,960,511,256	(35,463,913)	2,925,047,343	24,608,129,000.00	27,327	247,167
Buniad Loan	113,327,175	298,133,000	411,460,175	247,530,814	163,929,361	(786,428)	163,142,933	2,270,782,000.00	11,051	76,570
Sufolon loan	29,805,390	151,208,000	181,013,390	82,168,810	98,844,580	(572,536)	98,272,044	1,386,601,000.00	5,762	74,749
RAISE	88,323,943	132,269,000	220,592,943	140,039,557	80,553,386	(1,179,134)	79,374,252	318,446,000.00	807	2,160
Livelihood	191,282	110,000	301,282	277,080	24,202	-	24,202	5,292,000.00	11	581
SAHOS	7,100,763	26,473,000	33,573,763	24,872,051	8,701,712	(120,878)	8,580,834	172,380,000.00	2,004	21,178
KGF	19,003,632	82,617,000	101,620,632	74,928,863	26,691,769	(382,129)	26,309,640	400,129,000.00	3,740	18,611
IGA	52,733,805	65,181,000	117,914,805	89,874,948	28,039,857	(188,713)	27,851,144	532,391,000.00	956	9,683
Asset Creation	2,700,658	4,444,000	7,144,658	5,194,156	1,950,502	(20,399)	1,930,103	30,519,000.00	203	1,159
Kolpotaru-SF	569,851	-	569,851	170,619	399,232	(1,096)	398,136	5,480,000.00	-	27
Kolpotaru-SF-LI	98,128	-	98,128	38,810	59,318	-	59,318	9,297,000.00	-	18
Agrosor-MDP	11,517,707	800,000	12,317,707	4,529,189	7,788,518	(164,207)	7,624,311	971,187,000.00	3	6,042
Agrosor-SEP	40,739,334	14,167,000	54,906,334	42,351,632	12,554,702	(197,745)	12,356,957	499,637,000.00	125	4,029
Agrosor-MDP-AF	1,039,411	150,000	1,189,411	502,791	686,620	(17,841)	668,779	-	1	1,502
Agrosor-SEP-CB	7,915,825	1,794,000	9,709,825	7,614,962	2,094,863	(54,300)	2,040,563	-	7	619
Agrosor-SEP-Common Service	1,426,709	295,000	1,721,709	1,502,173	219,536	(4,482)	215,054	16,356,000.00	2	204
Samirridi-Probin	1,455,427	869,000	2,324,427	1,779,872	544,555	(113,124)	431,431	9,202,000.00	22	285
LRL 2nd Phase	2,137,052	-	2,137,052	465,122	1,671,930	(24,462)	1,647,468	73,254,000.00	-	3,396
Water	13,013,807	48,908,000	61,921,807	28,760,959	33,160,848	(388,428)	32,772,420	82,950,000.00	1,736	3,315
Sanitation	115,529,985	216,997,000	332,526,985	186,812,930	145,714,055	(1,675,468)	144,038,587	492,998,500.00	6,806	16,820
LRL	249,782	-	249,782	16,435	233,347	-	233,347	163,188,000.00	-	7,181
MFCE	99,052,630	146,810,000	245,862,630	155,177,412	90,685,218	(210,104)	90,475,114	306,701,000.00	622	1,356
PACE	1,530,348	-	1,530,348	1,241,372	288,976	(0)	288,976	2,250,000.00	-	8
Proyash-Refinancing	5,668,481	-	5,668,481	1,118,687	4,549,794	(84,419)	4,465,375	413,515,000.00	3	23,273
Agrosor-SMART-EFCM	-	17,060,000	17,060,000	2,656,767	14,403,233	-	14,403,233	17,060,000.00	70	70
RHL	-	5,588,500	5,588,500	1,550,983	4,037,517	-	4,037,517	5,588,500.00	267	267
Abason	-	10,330,000	10,330,000	851,240	9,478,760	-	9,478,760	1,033,000.00	34	34
SAHOS-Old	-	-	-	-	-	-	-	5,000,000.00	-	-
RESCUE-Old	-	-	-	-	-	-	-	10,000,000.00	-	-
<b>Total</b>	<b>6,502,495,491</b>	<b>12,472,290,500</b>	<b>18,974,785,991</b>	<b>11,311,611,645</b>	<b>7,663,174,346</b>	<b>(79,841,028)</b>	<b>7,583,333,316</b>	<b>78,823,643,260</b>	<b>177,777</b>	<b>2,158,630</b>



**Community Development Centre (CODEC)**  
**Project wise Cash in Hand**  
**As at 30 June 2025**

Sl. No.	Program Name	Project Name	Amount in Taka
1	Core Operating Program	CODEC Fund	-
2	Micro Finance Program	Micro Finance Program	6,835,104
3		ASPS-II	-
4		CBOs NGOs (MF)	-
5	Education Program	Esho Shikhi	-
6		Shopnojatra	792
7		MAITREE	-
8		CP Bashanchar	-
9		EMDC	-
10		Shopner Thikana	16,200
11	Rights & Legal Service Program	EPRC (UNHCR)	3,227
12		ARMP ( School Feeding)	30
13		UMN	-
14		SMP	-
15		PREDFC	3,635
16		Unicef Cp Project	36,777
17		Notun Alo	-
18	Health & Nutrition Program	SR	-
19		DRC	-
20		GFA Project	6,503
21	Environment & Climate Change Program	Nature & life	-
22		ELNHA	-
23		UCCR	-
24		COVID-19	-
25		IGA- Shonglap	-
26		STAB	10,075
27		SEEDS	-
28		SMART	183,681
29		EYW	-
30		ENGAGE	3,382
31		SAFETI	-
32	Training Centre & Capacity Development Program	CTC-Chattogram	2
33		CTC-Patuakhali	-
34		CTC-Bagerhat	-
<b>Total</b>			<b>7,099,408</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
Project wise Cash at Bank  
As at 30 June 2025

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT				
			STD	C/A	Total		
Core Operating Program	CODEC Fund	Janata Bank PLC.-(A/C-065)	113,634	-	113,634		
		Dutch Bangla Bank PLC.-(A/C-463)	3,939,511	-	3,939,511		
		Bank Asia PLC.-(A/C-147)	1,439,477	-	1,439,477		
		AB Bank PLC; A/C - 430	16,309,191	-	16,309,191		
		Dhaka Bank PLC - 0201500000992	477,430	-	477,430		
		<b>Sub Total</b>	<b>22,279,242</b>	<b>-</b>	<b>22,279,242</b>		
Micro Finance (HO)		Sonali Bank Ltd.STD-72	921,411	-	921,411		
		Janata Bank Ltd.STD-23	263,349	-	263,349		
		Agrani Bank Ltd.STD-20	411,863	-	411,863		
		Rupali BankSTD-55	391,514	-	391,514		
		Pubali Bank LtdSTD-456	872,734.00	-	872,734		
		DBBLSTD-522	154,539,748.00	-	154,539,748		
		DBBLSTD-534	32,245,681.00	-	32,245,681		
		Dhaka Bank LtdSTD-1362	300,808.00	-	300,808		
		Bank Asia LtdSTD-207	62,542.00	-	62,542		
		Exim Bank LtdSTD-1732	268,142.00	-	268,142		
		MTBSTD-10	642,921.00	-	642,921		
		MTBSTD-411	506,459.00	-	506,459		
		MTBSTD-420	-	-	-		
		MTBSTD-1234	74,702	-	74,702		
		MTBSTD-2242	850,980	-	850,980		
		MTBSTD-2644	306,230	-	306,230		
		SoutheastSTD-518	13,103	-	13,103		
		TrustSTD-4583	15,188	-	15,188		
		NRBSTD-99877	51,226	-	51,226		
		MTBSND-114532	52,462	-	52,462		
		One BankSTD-7268	9,036	-	9,036		
		NRBSTD-103216	256,219	-	256,219		
		BRACSTD-990001	37,921	-	37,921		
		City BankSTD-577001	20,844	-	20,844		
		NRBSTD-2011030127611	1,084,843	-	1,084,843		
		MTBSTD-114578	13,088,380	-	13,088,380		
		BRAC BankSTD-1022995990002	65,841,046	-	65,841,046		
		BRAC Bank STD-1022995990003	60,161,451	-	60,161,451		
		<b>Sub Total</b>	<b>333,290,803</b>	<b>-</b>	<b>333,290,803</b>		
		Micro Finance Program		Dutch Bangla Bank PLC1291200002787	1,563,235	-	1,563,235
				South East Bank PLC701413100000461	146,075	-	146,075
				South East Bank PLC701413100000463	123,464	-	123,464
				Pubali Bank PLC4197901005600	1,854,350	-	1,854,350
Pubali Bank PLC4197102000600	2,595,548			-	2,595,548		
Global Islami Bank PLC0113000403560	707,281			-	707,281		
Global Islami Bank PLC113000003776	3,284			-	3,284		
Janata Bank PLC0100264436553	2,619,206			-	2,619,206		
Janata Bank PLC0100258837767	1,943,532			-	1,943,532		
Sonali Bank PLC1210436000042	1,318,602			-	1,318,602		
Sonali Bank PLC1210402000128	2,586,662			-	2,586,662		
Pubali Bank PLC1926102008660	285,838			-	285,838		
Pubali Bank PLC1926102008723	716,532			-	716,532		
Global Islami Bank PLC1111000019183	153			-	153		
Global Islami Bank PLC1111000024185	1,239			-	1,239		
Union Bank PLC1762301000000103	589,166			-	589,166		
Union Bank PLC1762301000000114	2,336,838			-	2,336,838		
Pubali Bank PLC1926102008651	1,180,847			-	1,180,847		
Pubali Bank PLC19261028701	2,662,190			-	2,662,190		
Janata Bank PLC0100023654274	1,349,728			-	1,349,728		
Janata Bank PLC0100226971810	2,546,346			-	2,546,346		
United Commercial Bank PLC1772301000000158	2,067,801			-	2,067,801		
United Commercial Bank PLC772301000000216	2,812,521			-	2,812,521		
United Commercial Bank PLC1741301000000048	2,011,271			-	2,011,271		
United Commercial Bank PLC742301000000258	2,347,982			-	2,347,982		
Sonali Bank PLC1213110000004	5,150,031			-	5,150,031		
Sonali Bank PLC1213803000009	2,254,266			-	2,254,266		
Bank Asia PLC0004536000088	243,439			-	243,439		



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Annure-E

Project wise Cash at Bank  
As at 30 June 2025

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
		Agrani Bank PLC020005845901	754,758		754,758
		Agrani Bank PLC0200017598883	677,318		677,318
		Exim Bank PLC0113000132902	9,560		9,560
		Rupali Bank PLC1420024000016	1,634,450		1,634,450
		Rupali Bank PLC1420024000017	2,566,915		2,566,915
		Agrani Bank PLC020008759888	2,426,807		2,426,807
		Agrani Bank PLC0200017598211	136,276		136,276
		Rupali Bank PLC1537024000009	764,622		764,622
		Rupali Bank PLC1537024000010	110,012		110,012
		Union Bank PLC0571210000322	371,049		371,049
		Union Bank PLC0571210000434	8,534		8,534
		Sonali Bank PLC1213803000012	468,389		468,389
		Sonali Bank PLC1213803000013	2,545,265		2,545,265
		South East Bank PLC004613100000187	1,164,746		1,164,746
		South East Bank PLC004613100000188	54		54
		Bank Asia PLC0045380000109	16,074		16,074
		Mutual Trust Bank PLC1310000106450	1,383,589		1,383,589
		<b>Sub Total</b>	<b>59,055,845</b>		<b>59,055,845</b>
		Dutch-Bangla Bank PLC. 1521200001648	6,763,657		6,763,657
		1521200001688	2,644,839		2,644,839
		Bank Asia PLC. 02633000376	2,411,212		2,411,212
		02633002532	2,650,240		2,650,240
		Sonali Bank PLC3807004000087	2		2
		Mercantile Bank PLC. 1131000047817	4,048,058		4,048,058
		1131000054961	2,287,293		2,287,293
		PUBALI BANK PLC. 3104102000139	4,906,638		4,906,638
		PUBALI BANK PLC. 3104102000240	2,519,289		2,519,289
		Sonali Bank PLC3805933000529	3,598,568		3,598,568
		Sonali Bank PLC38058020000872	2,669,190		2,669,190
		Dutch-Bangla Bank PLC. 2501200000069	4,920,723		4,920,723
		Dutch-Bangla Bank PLC. 25012000002042	2,569,009		2,569,009
		Sonali Bank PLC3819033000705	6,860,617		6,860,617
		Sonali Bank PLC3819002000577	2,452,355		2,452,355
		DHAKA BANK PLC. 0911500000418	1,613,582		1,613,582
		DHAKA BANK PLC. 091-150-0000858	2,288,186		2,288,186
		RUPALI BANK LIMITED2518024000003	3,015,052		3,015,052
		Sonali Bank PLC3814102000416	2,725,440		2,725,440
		Dutch-Bangla Bank PLC. 1661200001934	1,818,530		1,818,530
		Dutch-Bangla Bank PLC. 1661200002290	2,658,176		2,658,176
		Mercantile Bank PLC. 1111001264227	4,061,460		4,061,460
		Mercantile Bank PLC. 1111001264227	2,673,065		2,673,065
		Sonali Bank PLC3822001009319	4,269,147		4,269,147
		Sonali Bank PLC3822403000049	2,647,533		2,647,533
		Sonali Bank PLC3804200000641	3,547,344		3,547,344
		Sonali Bank PLC3804202000849	2,640,104		2,640,104
		Sonali Bank PLC3819002000475	6,463,492		6,463,492
		Sonali Bank PLC38190020000570	2,860,987		2,860,987
		Southeast Bank PLC. 011813100000060	2,156,267		2,156,267
		Southeast Bank PLC. 13100000082	2,616,695		2,616,695
		Sonali Bank PLC3805902000982	4,887,492		4,887,492
		Sonali Bank PLC3805902000981	7,037		7,037
		Sonali Bank PLC3805902000995	904,599		904,599
		Sonali Bank PLC3810902000200	23,025		23,025
		Sonali Bank PLC3810902000201	615		615
		Agrani Bank PLC. 0200023313957	925,248		925,248
		Dutch-Bangla Bank PLC. 2501200000165	2,034,696		2,034,696
		<b>Sub Total</b>	<b>108,139,462</b>		<b>108,139,462</b>
		Sonali Bank Ltd (39032) Char Alexander3903110000027	3,937,760		3,937,760
		Sonali Bank Ltd (39032) Char Alexander3903202001005	2,677,210		2,677,210
		Rupali Bank Ltd (2709) Rangali Bazer Br. 2709020000506	3,060,416		3,060,416
		Rupali Bank Ltd (2709) Rangali Bazer Br. 2709020000014	2,723,445		2,723,445
		Sonali Bank Ltd (39073) Kamalnagar Laxmipur.3907200000566	4,454,416		4,454,416
		Sonali Bank Ltd (39073) Kamalnagar Laxmipur.3907302000646	3,263,921		3,263,921
		Sonali Bank Ltd (39040) Charlorance, Laxmipur.3904110000005	5,523,277		5,523,277
		Sonali Bank Ltd (39040) Charlorance, Laxmipur.3904003000015	2,584,417		2,584,417
		Sonali Bank Ltd3906110000010	110,333		110,333
		Mutual Trust Bank Ltd Haidergonj, Raipur, Laxmipur5010320000159	2,861,994		2,861,994
		Mutual Trust Bank Ltd Haidergonj, Raipur, Laxmipur1310000100976	2,554,963		2,554,963
		Dutch Banla Bank Ltd Laxmipur2091200001584	3,801,157		3,801,157
		Dutch Banla Bank Ltd Laxmipur2091200002220	2,663,272		2,663,272



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Annzure-E

Project wise Cash at Bank  
As at 30 June 2025

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
		Sonali Bank Ltd (39040) Charlorance, Laxmipur.3904110000004	2,203,714		2,203,714
		Sonali Bank Ltd (39040) Charlorance, Laxmipur.3904003000016	2,359,514		2,359,514
		Sonali Bank Ltd (39107) Raipur Laxmipur.3910001012427	3,805,711		3,805,711
		Sonali Bank Ltd (39107) Raipur Laxmipur.3910703000099	2,411,406		2,411,406
		Sonali Bank Ltd (39024) Chondrogonj Laxmipur.3902200001322	3,225,560		3,225,560
		Sonali Bank Ltd (39024) Chondrogonj Laxmipur.3902402000455	2,644,764		2,644,764
		Dutch Banla Bank Ltd Laxmipur2091200001675	2,981,065		2,981,065
		Dutch Banla Bank Ltd Laxmipur2091200002214	2,556,366		2,556,366
		Bank Asia Ltd Rupsha bazer.80236000006	2,287,426		2,287,426
		Bank Asia Ltd Rupsha bazer Chandpur80236000015	2,188,399		2,188,399
		Bank Asia Limited (609) ,Faridgong Bazar Branch60936000010	4,472,863		4,472,863
		Bank Asia Limited (609) ,Faridgong Bazar Branch60936000021	2,394,045		2,394,045
		Pubali Bank Rampura bazer2125901004660	1,300,431		1,300,431
		Pubali Bank Rampura bazer2125102000197	2,301,700		2,301,700
		Sonali Bank Ltd (39016) Bhovanigonj Bazar,Laxmipur.3901200000114	2,818,390		2,818,390
		Sonali Bank Ltd (39016) Bhovanigonj Bazar,Laxmipur.3901602000384	2,110,324		2,110,324
		Dutch Banla Bank Ltd Laxmipur2091200001662	2,057,539		2,057,539
		Dutch Banla Bank Ltd Laxmipur2091200002235	2,477,159		2,477,159
		Janata Bank Ltd Haider gonj100076861026	4,039,448		4,039,448
		Mutual Trust Bank Ltd.Haidergonj, Raipur, Laxmipur5010320000140	734,059		734,059
		Janata Bank Ltd Haider gonj Br. Laxmipur0100227040216	822,533		822,533
		Janata Bank Ltd Haider gonj0100076861115	1,029,332		1,029,332
		Mutual Trust Bank Ltd.Haidergonj, Raipur, Laxmipur5010320000168	2,585,702		2,585,702
		Janata Bank Ltd Haider gonj Br. Laxmipur0100227018628	2,555,925		2,555,925
		Agrani Bank Limited, Panpara Branch, Laxmipur 0200017765530	2,806,392		2,806,392
		Agrani Bank Limited, Panpara Branch, Laxmipur 0200018760993	2,149,739		2,149,739
		Bank Asia Limited, Hajjgonj Branch, Chandpur 0006036000138	478,376		478,376
		Bank Asia Limited, Hajjgonj Branch, Chandpur 0006036000144	2,567,848		2,567,848
		Janata Bank Ltd. Charalexander Branch,Laxmipur 0100256110720	1,387,989		1,387,989
		Janata Bank Charalexander Branch,Laxmipur 0100256111424	2,384,075		2,384,075
		Agrani Bank PLC, Paniala Branch, Laxmipur 0200022965350	342,470		342,470
		Pubali Bank PLC, Daisai Bazar Sub Branch Laxmipur5666102000027	792,618		792,618
		Dutch Bangla Bank Limited Laxmipur Branch2091200002394	437,793		437,793
		Dutch Bangla Bank Limited Laxmipur Branch2091200001703	453,957		453,957
					-
					-
		<b>Sub Total</b>	<b>112,381,213</b>		<b>112,381,213</b>
		Agrani Bank PLC0200001290475	2,688,050		2,688,050
		Agrani Bank PLC0200001394909	2,191,281		2,191,281
		Bangladesh Krishi Bank 0611-0320000030	5,673,050		5,673,050
		Agrani Bank PLC0200011809542	1,759,445		1,759,445
		Janata Bank PLC0100052159479	2,332,798		2,332,798
		Janata Bank PLC0100019483121	3,918,303		3,918,303
		Agrani Bank PLC0200005900583	2,033,821		2,033,821
		Janata Bank PLC0100044125328	3,999,307		3,999,307
		Agrani Bank PLC0200006131782	4,237,947		4,237,947
		Agrani Bank PLC0200011959025	1,240,049		1,240,049
		Bangladesh Krishi Bank 0604-0210000765	1,328,882		1,328,882
		Agrani Bank PLC0200003376347	5,045,094		5,045,094
		Sonali Bank PLC0331110000022	4,410,988		4,410,988
		Pubali Bank PLC2133102000090	2,547,125		2,547,125
		Agrani Bank PLC0200002137051	670,110		670,110
		Sonali Bank PLC0325102000153	3,674,679		3,674,679
		Agrani Bank PLC0200014070536	3,607,890		3,607,890
		Agrani Bank PLC0200017828646	2,561,952		2,561,952
		Agrani Bank PLC0200017827496	2,191,456		2,191,456
		Agrani Bank PLC0200022582648	483,908		483,908
		Rupali Bank PLC577024000022	2,100,850		2,100,850
		Agrani Bank PLC0200022590150	1,383,722		1,383,722
		Agrani Bank PLC0200022590112	1,212,229		1,212,229
		Agrani Bank PLC0200022690615	1,371,782		1,371,782
		DBBL1271200002900	5,886,644		5,886,644
					-
		<b>Sub Total</b>	<b>68,551,362</b>		<b>68,551,362</b>
					-
					-
		Agrani Bank Ltd.0200004238455	1,274,928		1,274,928
		Agrani Bank Ltd.0200020457205	1,456,018		1,456,018
		Agrani Bank Ltd.0200006409351	1,848,948		1,848,948
		Agrani Bank Ltd.0200019809778	541,633		541,633

Micro Finance Program



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Annexure-E

Project wise Cash at Bank

As at 30 June 2025

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT			
			STD	C/A	Total	
	Micro Finance (Patuakhali)	Agrani Bank Ltd.0200020461191	1,433,723		1,433,723	
		Agrani Bank Ltd.0200003556340	4,862,735		4,862,735	
		Agrani Bank Ltd.0200003542610	2,262,418		2,262,418	
		Agrani Bank Ltd.0200004129770	2,237,681		2,237,681	
		Agrani Bank Ltd.0200020454377	1,653,779		1,653,779	
		Agrani Bank Ltd.0200006603040	561,426		561,426	
		Agrani Bank Ltd.0200004129759	2,530,449		2,530,449	
		Agrani Bank Ltd.0200020464259	948,548		948,548	
		Agrani Bank Ltd.0200003556345	9,507		9,507	
		Rupali Bank Ltd.3491024000014	3,976,755		3,976,755	
		Rupali Bank Ltd.3491024000079	2,364,308		2,364,308	
		Rupali Bank Ltd.3491024000084	17,629		17,629	
		Agrani Bank Ltd.0200006436828	413,410		413,410	
		Agrani Bank Ltd.0200006436829	1,170,575		1,170,575	
		Agrani Bank Ltd.0200004286523	196,582		196,582	
		Agrani Bank Ltd.0200020456381	1,165,494		1,165,494	
		Agrani Bank Ltd.0200004025320	341,587		341,587	
		Agrani Bank Ltd.0200020454416	1,383,087		1,383,087	
		Agrani Bank Ltd.0200003542619	1,395,676		1,395,676	
		Rupali Bank Ltd.5058024000045	2,061,361		2,061,361	
		Rupali Bank Ltd.3491024000012	6,200,680		6,200,680	
		Rupali Bank Ltd.3491024000077	22,952		22,952	
		Agrani Bank Ltd.0200006603038	2,470,172		2,470,172	
		Agrani Bank Ltd.0200003326893	2,873,223		2,873,223	
		Agrani Bank Ltd.0200004839377	2,074,545		2,074,545	
		Sonali Bank Ltd.4302110000006	2,028,221		2,028,221	
		Agrani Bank Ltd.0200005552541	2,191,230		2,191,230	
		Rupali Bank Ltd.5629020000232	2,972,500		2,972,500	
		Krishi Bank0704-0320000172	5,567,132		5,567,132	
		Sonali Bank Ltd.4310902001197	1,079		1,079	
		Rupali Bank Ltd.3491024000070	4,759,078		4,759,078	
		Rupali Bank Ltd.3491024000078	38,912		38,912	
		DBBL2181200001856	1,968,069		1,968,069	
		DBBL2181200002388	212,297		212,297	
		DBBL2181200002484	101,679		101,679	
			<b>Sub Total</b>	<b>69,590,026</b>		<b>69,590,026</b>
		Micro Finance (Bagherhat)	Dutch Bangla Bank PLC2791200000121	2,811,894		2,811,894
			Dutch Bangla Bank PLC2791200000595	2,403,678		2,403,678
			Sonali Bank PLC29033030000047	3,222,169		3,222,169
	Sonali Bank PLC29033030000050		6,107		6,107	
	Sonali Bank PLCB110103000020		712,628		712,628	
	Banngladesh Krishi Bank 1405-0210000219		1,343,282		1,343,282	
	Sonali Bank PLC2907436000541		1,228,510		1,228,510	
	Sonali Bank PLC2907433005428		667,870		667,870	
	Banngladesh Krishi Bank 1407-0320000036		2,806,152		2,806,152	
	Dutch Bangla Bank PLC2791200000008		3,185,951		3,185,951	
	Sonali Bank PLC29082030000032		1,076		1,076	
	Sonali Bank PLC29041030000047		1,567,170		1,567,170	
	Sonali Bank PLC290433001685		2,189		2,189	
	Sonali Bank PLC0506110000018		1,869,119		1,869,119	
	Sonali Bank PLC0506110000041		397,996		397,996	
	Banngladesh Krishi Bank 0159-02100000465		361,473		361,473	
	Agrani Bank PLC0200009115830		1,683,350		1,683,350	
	Sonali Bank PLC29090030000043		3,283,075		3,283,075	
	Sonali Bank PLC29090030000058		1,566,853		1,566,853	
	Sonali Bank PLC2907436000558		1,025,537		1,025,537	
	Banngladesh Krishi Bank 1419-03200000069		910,948		910,948	
	Sonali Bank PLC29074030000060		2,597,142		2,597,142	
	Sonali Bank PLC29140030000007		1,566,580		1,566,580	
	Janata Bank PLC010063541596		548,110		548,110	
	Sonali Bank PLC2911004001192		1,332,067		1,332,067	
	Sonali Bank PLC2911603000121		2,546,254		2,546,254	
	Janata Bank PLC047736000066		1,400,139		1,400,139	
	Sonali Bank PLC2713603000032		535,834		535,834	
	Sonali Bank PLC0508110000093		942,969		942,969	
	Agrani Bank PLC0200010227197		119,648		119,648	
	Sonali Bank PLC2913202000724		1,610,556		1,610,556	
	Rupali Bank PLC2956024000017		1,366,777		1,366,777	
	Sonali Bank PLC2713636000297		309		309	

Micro Finance Program



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Annure-E

Project wise Cash at Bank  
As at 30 June 2025

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
		Sonali Bank PLC2904103000046	784,185		784,185
		Sonali Bank PLC2911603000118	354,688		354,688
		Sonali Bank PLC2911603000122	2,447,226		2,447,226
		Janata Bank PLC0100228389239	554,736		554,736
		Agrani Bank PLC0200009870639	1,249,030		1,249,030
					-
		<b>Sub Total</b>	<b>51,013,277</b>		<b>51,013,277</b>
	Madaripur Zone	Agrani Bank PLC0200019165915	9,565,761		9,565,761
		Agrani Bank PLC0200019410605	4,180,286		4,180,286
		Agrani Bank PLC0200019398150	1,126,950		1,126,950
		Pubali Bank PLC43431202001297	2,616,153		2,616,153
		Agrani Bank PLC0200020265147	3,922,841		3,922,841
		Janata Bank PLC0100241654618	3,207,659		3,207,659
		Janata Bank PLC 0100260013682	1,470,152		1,470,152
		Agrani Bank PLC0200022585923	2,121,610		2,121,610
		Agrani Bank PLC. 0200022581862	2,177,659		2,177,659
		Bangladesh krishi Bank. 1213-0210003512	1,024,080		1,024,080
		<b>Sub Total</b>	<b>31,413,151</b>		<b>31,413,151</b>
		<b>Total MF</b>	<b>833,435,139</b>		<b>833,435,139</b>
Micro Finance Program	ASPS-II	Janata Bank (A/c No. STD-247)	-	-	-
		Mercentile Bank PLC. (A/c No: STD-487)	2,693,666	-	2,693,666
		<b>Sub Total</b>	<b>2,693,666</b>		<b>2,693,666</b>
	CBOs NGO	Dhaka Bank PLC. (A/c No: 020150000992)	-	-	-
		<b>Sub Total</b>	<b>-</b>		<b>-</b>
	<b>Sub Total</b>	<b>2,693,666</b>		<b>2,693,666</b>	
Education Program	SHOPNOJATRA	Standard Bank (A/c's No:02336000282)	1,241,205	-	1,241,205
		Standard Bank A/c's No: 06536000072)	262,774	-	262,774
		<b>Sub Total</b>	<b>1,503,979</b>		<b>1,503,979</b>
	Esho Shikhi	DBBL - Chattogram	66,685	-	66,685
		DBBL - Dhaka	1,559,938	-	1,559,938
		<b>Sub Total</b>	<b>1,626,623</b>		<b>1,626,623</b>
	Showpnar Thikana	Standard Bank - Ctg	3,636,258	-	3,636,258
		Standard Bank - Bagerhat	103,665	-	103,665
		Rupali Bank Rangabali	97,388	-	97,388
		<b>Sub Total</b>	<b>3,837,312</b>		<b>3,837,312</b>
	MAITREE	Bank Asia (A/C No.- 03836000056)	1,571,270	-	1,571,270
		<b>Sub Total</b>	<b>1,571,270</b>		<b>1,571,270</b>
	EMDC	AB Bank - Mymensingh	-	22,584,439	22,584,439
		Sonali Bank - Ishwagunj	-	58,818	58,818
		<b>Sub Total</b>	<b>-</b>	<b>22,643,257</b>	<b>22,643,257</b>
		DBBL - Feni	1,206		1,206
	CPRE (Unicef)	DBBL - Ctg	37,557		37,557
		<b>Sub Total</b>	<b>38,763</b>		<b>38,763</b>
	EPRC (UNHCR)	Pubali Bank PLC. (A/C No.- 1016102000330)	34,628	-	34,628
		Mutual Trust Bank	2,866,600	-	2,866,600
		Standard Bank PLC. (A/C No: 02336000243)	63,003,985	-	63,003,985
		<b>Sub Total</b>	<b>65,905,213</b>		<b>65,905,213</b>
	ARMP (School Feeding)	Pubali Bank, Ukhiva -A/C-294	3,118,721	-	3,118,721
AB Bank Teknaf		358,233	-	358,233	
Pubali Bank, Chattogram A/C- 799		-	-	-	
	<b>Sub Total</b>	<b>3,476,954</b>		<b>3,476,954</b>	
UNICEF Education Project (UMN)	AB Bank PLC. (A/C No.- 4110-753661-430)	6,619,585	-	6,619,585	
	AB Bank PLC. (A/C No.- 4108-754483-430)	3,754,363	-	3,754,363	
	<b>Sub Total</b>	<b>10,373,948</b>		<b>10,373,948</b>	
CODEC ERRHCB Project	DBBL - CTG - 4339	23,296,632		23,296,632	
	DBBL - Cox's - 102	9,273,265		9,273,265	
	<b>Sub Total</b>	<b>32,569,897</b>		<b>32,569,897</b>	
People for People	DBBL - A/C No. 129-120-4248	87,713	-	87,713	
	<b>Sub Total</b>	<b>87,713</b>		<b>87,713</b>	
	<b>Sub Total (Education Program)</b>	<b>120,991,671</b>	<b>22,643,257</b>	<b>143,634,928</b>	



COMMUNITY DEVELOPMENT CENTRE (CODEC)

Annure-E

Project wise Cash at Bank  
As at 30 June 2025

Program Name	Project Name	Bank Name & A/C Number	Amount in BDT		
			STD	C/A	Total
Rights & Legal Service Program	UNICEF CP project (CFS)	AB Bank (A/C No.- 4108-339058-000)	2,179,565	-	2,179,565
		AB Bank (A/C No.- 4110-772797-000)	4,773,357	-	4,773,357
		<b>Sub Total</b>	<b>6,952,922</b>	<b>-</b>	<b>6,952,922</b>
	SR	Pubali Bank Ukhiya (A/C No. 563)	-	-	-
		<b>Sub Total</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Flood Response	DBBL	5,116,720	-	5,116,720
	<b>Sub Total</b>	<b>5,116,720</b>	<b>-</b>	<b>5,116,720</b>	
	<b>Sub Total (Rights &amp; Legal Service Program)</b>	<b>12,069,642</b>	<b>-</b>	<b>12,069,642</b>	
Environment & Climate Change Program	Nature & life	AB Bank PLC.(A/C No-4182-795520-000)	-	9,022.00	9,022
		<b>Sub Total</b>	<b>-</b>	<b>9,022.00</b>	<b>9,022</b>
	ELNHA	Dutch Bangla Bank PLC, Barishal (A/C 218.110.3718)	26,013	-	26,013
		<b>Sub Total</b>	<b>26,013</b>	<b>-</b>	<b>26,013</b>
	UCCR	DBBL Patuakhali Branch, (A/C- 218-110-5481)	762,793	-	762,793
	<b>Sub Total</b>	<b>762,793</b>	<b>-</b>	<b>762,793</b>	
	<b>Sub Total (Environment &amp; Climate Change Program)</b>	<b>788,806</b>	<b>9,022.00</b>	<b>797,828</b>	
Livelihoods/ Income generated Program	Hamoon	Dutch Bangla Bank PLC	15,915	-	15,915
		<b>Sub Total</b>	<b>15,915</b>	<b>-</b>	<b>15,915</b>
	IGA-Shonglap	Sonali Bank PLC. Bazar Branch, Bagerhat	-	-	-
	IGA-Shonglap	Sonali Bank (A/C No.-2908004000258)	26,435	-	26,435
		Standard Bank PLC. (SND # A/c's No: 06536000051)	-	-	-
		Sonali Bank PLC. (STD # A/c's No: 0906110000019)	55,648	-	55,648
		Sonali Bank PLC. (STD # A/c's No: 290736000384)	42,230	-	42,230
		Sonali Bank PLC.(STD # A/c's No: 110000095)	27,679	-	27,679
		Sonali Bank PLC. (SND # A/c's No: 290336000099)	48,755	-	48,755
		<b>Sub Total</b>	<b>200,747</b>	<b>-</b>	<b>200,747</b>
	STAB /CCA	DBBL, A/C No. 129-120-0004157	39,442	-	39,442
		Pubali Bank PLC, A/C No. 1491901042979	3,290,442	-	3,290,442
		<b>Sub Total</b>	<b>3,329,884</b>	<b>-</b>	<b>3,329,884</b>
	IEH Project	<b>DBBL - Chittagong</b>	<b>39,349</b>	<b>-</b>	<b>39,349</b>
		<b>DBBL - Barishal</b>	<b>723,812</b>	<b>-</b>	<b>723,812</b>
		<b>Sub Total</b>	<b>763,161</b>	<b>-</b>	<b>763,161</b>
	SEEDS	Sonali Bank PLC. (A/C No.- 004000384)	33,887	-	33,887
		Sonali Bank PLC. (A/C No.- 1003240000623)	4,625	-	4,625
		<b>Sub Total</b>	<b>38,511</b>	<b>-</b>	<b>38,511</b>
	Livelihood Bashanchar	MTBL SND - 1310000114603	1,815,261	-	1,815,261
		MTBL SND	-	-	-
		<b>Sub Total</b>	<b>1,815,261</b>	<b>-</b>	<b>1,815,261</b>
	GFA Project	Pubali Bank PLC. A/C 1016102000626	1,886,300	-	1,886,300
	<b>Sub Total</b>	<b>1,886,300</b>	<b>-</b>	<b>1,886,300</b>	
EYW	Pubali Bank PLC. (A/C No.- 1300102000309)	-	-	-	
	<b>Sub Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Blue Economy	DBBL-(A/C# 220-120-1375)	73,783	-	73,783	
Blue Economy	DBBL-(A/C# 279-120-350)	-	-	-	
	<b>Sub Total</b>	<b>73,783</b>	<b>-</b>	<b>73,783</b>	
Engage	<b>BRAC Bank - Ctg</b>	<b>2,443,460</b>	<b>-</b>	<b>2,443,460</b>	
	<b>DBBL Bagerhat</b>	<b>232,155</b>	<b>-</b>	<b>232,155</b>	
	<b>Sub Total</b>	<b>2,675,615</b>	<b>-</b>	<b>2,675,615</b>	
	<b>Sub Total (Livelihoods/ Income generated Program)</b>	<b>10,799,177</b>	<b>-</b>	<b>10,799,177</b>	
Training Centre & Capacity Development Program	CTC-Chattogram	Dutch Bangla Bank PLC, (A/C No.- 1291200000354)	305,722	-	305,722
		<b>Sub Total</b>	<b>305,722</b>	<b>-</b>	<b>305,722</b>
	CTC-Patuakhali	Dutch Bangla Bank PLC, (A/C No.- 2181200001172)	2,075,236	-	2,075,236
		<b>Sub Total</b>	<b>2,075,236</b>	<b>-</b>	<b>2,075,236</b>
	CTC-Bagerhat	Sonali Bank PLC. (A/C No.- 2908004000282)	355	-	355
		Standard Bank PLC. (A/C No.- 06536000028)	3,310,646	-	3,310,646
		<b>Sub Total</b>	<b>3,311,001</b>	<b>-</b>	<b>3,311,001</b>
CTC-Kuakata	Agrani Bank - Kuakata Br.	872,680	-	872,680	
	<b>Sub Total</b>	<b>872,680</b>	<b>-</b>	<b>872,680</b>	
	<b>Sub Total (Training Centre &amp; Capacity Development Program)</b>	<b>6,564,639</b>	<b>-</b>	<b>6,564,639</b>	
<b>Grand Total</b>			<b>1,009,621,981</b>	<b>22,652,279</b>	<b>1,032,274,260</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

**ASSETS:**

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

**Current Assets**

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

**FUNDS & LIABILITIES :**

**Funds:**

**Capital Funds:**

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

**Other Funds:**

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

**LIABILITIES:**

**Non Current Liabilities**

PKSF Fund-long term  
SF Fund-long term  
DANIDA-ASPS II Loan Fund  
DBBL Loan Fund-long term  
AB Bank Loan Fund- long term  
**Total Non Current Liabilities**

**Current liabilities**

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

<b>Core Operating Program</b>	
1/37	
<b>CODEC Fund</b>	
30 June 2025	30 June 2024
Amounts in Taka	
40,395,751	43,250,043
-	-
-	-
<b>40,395,751</b>	<b>43,250,043</b>
50,421,116	29,767,000
-	-
936,209	1,403,068
2,302,000	1,459,630
10,892	-
22,279,242	88,516,309
<b>75,949,459</b>	<b>121,146,007</b>
<b>116,345,210</b>	<b>164,396,050</b>
-	-
154,802,314	143,052,064
<b>154,802,314</b>	<b>143,052,064</b>
-	-
-	670,666
-	<b>670,666</b>
<b>154,802,314</b>	<b>143,722,730</b>
-	-
-	-
-	-
-	-
-	-
-	-
(50,646,783)	5,560,311
-	-
-	-
-	-
-	-
-	-
10,029,772	13,019,272
-	-
-	-
1,544,907	1,542,737
615,000	551,000
<b>(38,457,104)</b>	<b>20,673,320</b>
<b>116,345,210</b>	<b>164,396,050</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Micro Finance Program					
	2/37		3/37		4/37	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	150,793,838	146,847,818	-	-	-	-
Intangible Asset	429,388	145,935	-	-	-	-
<b>Total Non-Current Assets</b>	<b>151,223,226</b>	<b>146,993,753</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Assets</b>						
Investment with Banks	432,388,710	386,680,619	13,100,000	-	-	-
Loan Portfolio	7,583,333,318	6,502,495,489	-	-	-	(271,134)
Advance Income Tax	12,629,022	9,884,435	-	-	-	-
Advances & Prepayments	74,090,900	32,699,031	46,800,816	46,800,816	-	-
Other Receivable	1,781,057	71,092	103,220,455	103,220,455	-	-
Cash and Cash Equivalents	840,270,243	723,305,229	2,693,666	4,005,657	-	482,233
<b>Total Current Assets</b>	<b>8,944,493,250</b>	<b>7,655,135,895</b>	<b>165,814,937</b>	<b>154,026,928</b>	<b>-</b>	<b>211,099</b>
<b>TOTAL ASSETS</b>	<b>9,095,716,476</b>	<b>7,802,129,648</b>	<b>165,814,937</b>	<b>154,026,928</b>	<b>-</b>	<b>211,099</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	182,426,844	182,426,844	-	-	-	-
Accumulated Surplus/ (Deficits)	2,042,701,160	1,600,493,758	4,634,063	4,614,531	-	211,099
<b>Total Capital Funds</b>	<b>2,225,128,004</b>	<b>1,782,920,602</b>	<b>4,634,063</b>	<b>4,614,531</b>	<b>-</b>	<b>211,099</b>
Reserve Fund	247,236,445	198,102,289	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	81,911,781	81,911,781	-	-
Unutilized Donor Fund	-	-	-	-	-	-
Fixed Assets Fund	65,863,425	66,550,877	-	-	-	-
<b>Total Other Funds</b>	<b>65,863,425</b>	<b>66,550,877</b>	<b>81,911,781</b>	<b>81,911,781</b>	<b>-</b>	<b>-</b>
<b>Total Funds</b>	<b>2,538,227,874</b>	<b>2,047,573,768</b>	<b>86,545,844</b>	<b>86,526,312</b>	<b>-</b>	<b>211,099</b>
<b>LIABILITIES:</b>						
<b>Non Current Liabilities</b>						
PKSF Fund-long term	1,643,031,358	991,086,470	-	-	-	-
SF Fund-long term	33,770,626	46,640,626	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
MTB Stimulated Fund- Long term	-	-	-	-	-	-
One , NRB & BRAC - Loan fund - Long term	-	85,579,628	-	-	-	-
South East Loan Fund-long term	-	13,490,076	-	-	-	-
Trust Bank Loan Fund- long term	-	83,675,692	-	-	-	-
<b>Total Non Current Liabilities</b>	<b>1,676,801,984</b>	<b>1,220,472,492</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current liabilities</b>						
Current Account with CODEC Project	-	-	-	5,549,707	-	-
PKSF Fund-short term	865,612,486	762,401,111	-	-	-	-
SF Fund- short term	10,000,000	10,000,000	-	-	-	-
South East Bank Loan Fund-Short term	-	45,756,953	-	-	-	-
One , NRB , CITY & BRAC - Loan fund - S	-	259,715,868	-	-	-	-
Trust Bank Loan Fund- short term	-	51,512,325	-	-	-	-
MTB Stimulus Fund- short term	-	51,161,430	-	-	-	-
Members Savings	3,101,991,034	2,682,663,093	-	-	-	-
Accounts Payable	42,744,580	55,956,980	-	-	-	-
Loan Loss Provision	452,958,100	324,347,288	-	-	-	-
Other Liabilities	392,522,418	279,085,267	79,269,093	61,950,909	-	-
Provision for Income Tax	14,500,000	11,000,000	-	-	-	-
Provision for Expenses	358,000	483,073	-	-	-	-
<b>Total Current Liabilities</b>	<b>4,880,686,618</b>	<b>4,534,083,388</b>	<b>79,269,093</b>	<b>67,500,616</b>	<b>-</b>	<b>-</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>9,095,716,476</b>	<b>7,802,129,648</b>	<b>165,814,937</b>	<b>154,026,928</b>	<b>-</b>	<b>211,099</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Education Program		Livelihood/Income Generating Program		Education Program	
	5/37		6/37		7/37	
	Esho Shikhi		SHOPNOJATRA		MAITREE	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	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	932,701	220,000	-	-	-	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	1,626,623	2,057,242	1,504,771	515,471	1,571,270	1,338,752
<b>Total Current Assets</b>	<b>2,559,324</b>	<b>2,277,242</b>	<b>1,504,771</b>	<b>515,471</b>	<b>1,571,270</b>	<b>1,338,752</b>
<b>TOTAL ASSETS</b>	<b>2,559,324</b>	<b>2,277,242</b>	<b>1,504,771</b>	<b>515,471</b>	<b>1,571,270</b>	<b>1,338,752</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	(730,396)	(394,642)	1,493,880	501,631	1,571,270	1,338,752
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>(730,396)</b>	<b>(394,642)</b>	<b>1,493,880</b>	<b>501,631</b>	<b>1,571,270</b>	<b>1,338,752</b>
<b>Total Funds</b>	<b>(730,396)</b>	<b>(394,642)</b>	<b>1,493,880</b>	<b>501,631</b>	<b>1,571,270</b>	<b>1,338,752</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	3,289,720	(1,669,007)	-	-	-	-
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	-	4,340,891	10,891	13,840	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>3,289,720</b>	<b>2,671,884</b>	<b>10,891</b>	<b>13,840</b>	-	-
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>2,559,324</b>	<b>2,277,242</b>	<b>1,504,771</b>	<b>515,471</b>	<b>1,571,270</b>	<b>1,338,752</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Education Program					
	8/37		9/37		10/37	
	CPRE		EMDC		Shopner Thikana	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<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	-	-	-	-	10,000	7,000
Other Receivable	-	-	305,286	295,915	-	-
Cash and Cash Equivalents	38,763	-	22,643,257	22,655,039	3,853,512	5,275,536
<b>Total Current Assets</b>	<b>38,763</b>	<b>-</b>	<b>22,948,543</b>	<b>22,950,954</b>	<b>3,863,512</b>	<b>5,282,536</b>
<b>TOTAL ASSETS</b>	<b>38,763</b>	<b>-</b>	<b>22,948,543</b>	<b>22,950,954</b>	<b>3,863,512</b>	<b>5,282,536</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	38,763	-	21,448,977	21,751,599	3,663,512	5,277,956
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>38,763</b>	<b>-</b>	<b>21,448,977</b>	<b>21,751,599</b>	<b>3,663,512</b>	<b>5,277,956</b>
<b>Total Funds</b>	<b>38,763</b>	<b>-</b>	<b>21,448,977</b>	<b>21,751,599</b>	<b>3,663,512</b>	<b>5,277,956</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	-	-	1,499,566	1,199,355	200,000	-
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	-	-	-	-	-	4,580
<b>Total Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>1,499,566</b>	<b>1,199,355</b>	<b>200,000</b>	<b>4,580</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>38,763</b>	<b>-</b>	<b>22,948,543</b>	<b>22,950,954</b>	<b>3,863,512</b>	<b>5,282,536</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Education Program					
	11/37		12/37		13/37	
	EPRC		School Feeding Program		UNICEF Education Project	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<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	133,000	230,000	275,180	45,000	-	-
Other Receivable	-	-	-	4,027,589	16,410	1,480,154
Cash and Cash Equivalents	65,908,440	78,320,429	3,476,984	1,148,065	10,373,948	86,356,706
<b>Total Current Assets</b>	<b>66,041,440</b>	<b>78,550,429</b>	<b>3,752,164</b>	<b>5,220,654</b>	<b>10,390,358</b>	<b>87,836,860</b>
<b>TOTAL ASSETS</b>	<b>66,041,440</b>	<b>78,550,429</b>	<b>3,752,164</b>	<b>5,220,654</b>	<b>10,390,358</b>	<b>87,836,860</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	64,394,708	73,538,519	(14,283,273)	(6,809,621)	4,781,042	87,286,676
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>64,394,708</b>	<b>73,538,519</b>	<b>(14,283,273)</b>	<b>(6,809,621)</b>	<b>4,781,042</b>	<b>87,286,676</b>
<b>Total Funds</b>	<b>64,394,708</b>	<b>73,538,519</b>	<b>(14,283,273)</b>	<b>(6,809,621)</b>	<b>4,781,042</b>	<b>87,286,676</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	-	-	17,025,636	7,846,960	5,464,746	2,643
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	1,646,732	5,011,910	-	4,027,589	144,570	547,541
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	1,009,801	155,726	-	-
<b>Total Current Liabilities</b>	<b>1,646,732</b>	<b>5,011,910</b>	<b>18,035,437</b>	<b>12,030,275</b>	<b>5,609,316</b>	<b>550,184</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>66,041,440</b>	<b>78,550,429</b>	<b>3,752,164</b>	<b>5,220,654</b>	<b>10,390,358</b>	<b>87,836,860</b>







**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Health & Nutrition Program		Livelihoods/ Income generated Program			
	17/37		18/37		19/37	
	Notun Alo		SR		Flood Flash	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
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	-	-	-	-	63,750	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	4,488	5,116,720	-
<b>Total Current Assets</b>	-	-	-	4,488	5,180,470	-
<b>TOTAL ASSETS</b>	-	-	-	4,488	5,180,470	-
<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	-	-	5,152,374	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	-	6,246	-	-	5,152,374	-
<b>Total Funds</b>	-	6,246	-	-	5,152,374	-
<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)	-	4,488	-	-
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	-	-	-	-	28,096	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	-	(6,246)	-	4,488	28,096	-
<b>TOTAL FUNDS &amp; LIABILITIES</b>	-	-	-	4,488	5,180,470	-



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Environment & Climate Change Program					
	20/37		21/37		22/37	
	Nature & Life		CCA		People for People	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<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	9,022	1,753,275	3,329,884	3,536,557	87,713	149,333
<b>Total Current Assets</b>	<b>9,022</b>	<b>1,753,275</b>	<b>3,329,884</b>	<b>3,536,557</b>	<b>87,713</b>	<b>149,333</b>
<b>TOTAL ASSETS</b>	<b>9,022</b>	<b>1,753,275</b>	<b>3,329,884</b>	<b>3,536,557</b>	<b>87,713</b>	<b>149,333</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	(18,252,958)	(2,021,061)	3,329,884	3,536,557	37,713	99,333
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>(18,252,958)</b>	<b>(2,021,061)</b>	<b>3,329,884</b>	<b>3,536,557</b>	<b>37,713</b>	<b>99,333</b>
<b>Total Funds</b>	<b>(18,252,958)</b>	<b>(2,021,061)</b>	<b>3,329,884</b>	<b>3,536,557</b>	<b>37,713</b>	<b>99,333</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	18,261,980	(3,486,034)	-	-	-	-
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	-	7,260,369	-	-	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	50,000	50,000
<b>Total Current Liabilities</b>	<b>18,261,980</b>	<b>3,774,335</b>	<b>-</b>	<b>-</b>	<b>50,000</b>	<b>50,000</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>9,022</b>	<b>1,753,275</b>	<b>3,329,884</b>	<b>3,536,557</b>	<b>87,713</b>	<b>149,333</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Livelihoods/ Income generated Program				Health & Nutrition Program	
	25/37		26/37		27/37	
	Hamoan		IGA-Shonglap		IEH	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<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	-	-	-	-	1,372	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	15,915	540,768	200,746	199,688	773,236	-
<b>Total Current Assets</b>	<b>15,915</b>	<b>540,768</b>	<b>200,746</b>	<b>199,688</b>	<b>774,608</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>15,915</b>	<b>540,768</b>	<b>200,746</b>	<b>199,688</b>	<b>774,608</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>	-	-	-	-	-	-
Reserve Fund	-	-	-	-	-	-
<b>Other Funds:</b>						
DANIDA ASPS II Fund	-	-	-	-	-	-
Unutilized Donor Fund	15,915	490,768	175,136	174,078	(1,225,392)	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>15,915</b>	<b>490,768</b>	<b>175,136</b>	<b>174,078</b>	<b>(1,225,392)</b>	<b>-</b>
<b>Total Funds</b>	<b>15,915</b>	<b>490,768</b>	<b>175,136</b>	<b>174,078</b>	<b>(1,225,392)</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>Current liabilities</b>						
Current Account with CODEC Project	-	-	-	-	2,000,000	-
PKSF Fund-short term	-	-	-	-	-	-
SF Fund- short term	-	-	-	-	-	-
DANIDA-ASPS II Fund	-	-	-	-	-	-
DBBL Loan Fund-short term	-	-	-	-	-	-
AB Bank Loan Fund- short term	-	-	-	-	-	-
Members Savings	-	-	-	-	-	-
Accounts Payable	-	-	-	-	-	-
Loan Loss Provision	-	-	-	-	-	-
Other Liabilities	-	-	25,610	25,610	-	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	50,000	-	-	-	-
<b>Total Current Liabilities</b>	<b>-</b>	<b>50,000</b>	<b>25,610</b>	<b>25,610</b>	<b>2,000,000</b>	<b>-</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>15,915</b>	<b>540,768</b>	<b>200,746</b>	<b>199,688</b>	<b>774,608</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Livelihoods/ Income generated Program				Health & Nutrition	
	28/37		29/37		30/37	
	SEEDS		Livelihood Bashanchar		GFA	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	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	-	-	-	-	37,620	-
Other Receivable	-	-	969,068	-	68,752	68,752
Cash and Cash Equivalents	38,511	40,022	1,998,942	-	1,892,803	1,500,416
<b>Total Current Assets</b>	<b>38,511</b>	<b>40,022</b>	<b>2,968,010</b>	<b>-</b>	<b>1,999,175</b>	<b>1,569,168</b>
<b>TOTAL ASSETS</b>	<b>38,511</b>	<b>40,022</b>	<b>2,968,010</b>	<b>-</b>	<b>1,999,175</b>	<b>1,569,168</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	38,511	40,022	(2,313,438)	0	(6,000,594)	(9,478,712)
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	<b>38,511</b>	<b>40,022</b>	<b>(2,313,438)</b>	<b>0</b>	<b>(6,000,594)</b>	<b>(9,478,712)</b>
<b>Total Funds</b>	<b>38,511</b>	<b>40,022</b>	<b>(2,313,438)</b>	<b>0</b>	<b>(6,000,594)</b>	<b>(9,478,712)</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	-	-	5,281,448	-	7,766,034	10,796,883
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	-	-	-	-	233,735	250,997
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	-	-	-	-
<b>Total Current Liabilities</b>	<b>-</b>	<b>-</b>	<b>5,281,448</b>	<b>-</b>	<b>7,999,769</b>	<b>11,047,880</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>38,511</b>	<b>40,022</b>	<b>2,968,010</b>	<b>0</b>	<b>1,999,175</b>	<b>1,569,168</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Livelihoods/ Income Generated Program					
	31/37		32/37		33/37	
	EYW		Blue Economy		ENGAGE	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	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	-	-	-	-	108,860	-
Other Receivable	-	-	-	-	-	-
Cash and Cash Equivalents	-	142,312	73,783	438,994	2,678,997	-
<b>Total Current Assets</b>	-	142,312	73,783	438,994	2,787,857	-
<b>TOTAL ASSETS</b>	-	142,312	73,783	438,994	2,787,857	-
<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	-	142,312	783	(5,648,168)	2,782,387	-
Fixed Assets Fund	-	-	-	-	-	-
<b>Total Other Funds</b>	-	142,312	783	(5,648,168)	2,782,387	-
<b>Total Funds</b>	-	142,312	783	(5,648,168)	2,782,387	-
<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	-	-	-	2,800,000	5,000	-
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	-	-	-	-	470	-
Provision for Income Tax	-	-	-	-	-	-
Provision for Expenses	-	-	73,000	3,287,162	-	-
<b>Total Current Liabilities</b>	-	-	73,000	6,087,162	5,470	-
<b>TOTAL FUNDS &amp; LIABILITIES</b>	-	142,312	73,783	438,994	2,787,857	-



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

	Training Centre & Capacity Development Program					
	34/37		35/37		36/37	
	CTC-Chattogram		CTC-Patuakhali		CTC-Bagerhat	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<b>ASSETS:</b>						
<b>Non-Current Assets</b>						
Property Plant & Equipment	20,290,845	19,216,164	33,514,189	35,719,104	25,140,590	26,857,761
Intangible Asset	-	-	-	-	-	-
Work In Progress	-	-	-	-	2,020,899	-
<b>Total Non-Current Assets</b>	<b>20,290,845</b>	<b>19,216,164</b>	<b>33,514,189</b>	<b>35,719,104</b>	<b>27,161,489</b>	<b>26,857,761</b>
<b>Current Assets</b>						
Investment in FDR	4,500,000	4,300,000	16,871,706	14,873,572	8,000,000	10,142,750
Loan Portfolio	-	-	-	-	-	-
Advance Income Tax	1,210,138	1,104,393	1,377,906	1,309,840	1,172,281	1,001,307
Advances & Prepayments	150,000	2,044,000	45,032	5,000	-	-
Other Receivable	444,325	-	822,733	116,832	248,383	95,128
Cash and Cash Equivalents	305,724	2,197,793	2,075,236	2,172,375	3,311,001	1,729,068
<b>Total Current Assets</b>	<b>6,610,187</b>	<b>9,646,186</b>	<b>21,192,613</b>	<b>18,477,619</b>	<b>12,731,665</b>	<b>12,968,253</b>
<b>TOTAL ASSETS</b>	<b>26,901,032</b>	<b>28,862,350</b>	<b>54,706,802</b>	<b>54,196,723</b>	<b>39,893,154</b>	<b>39,826,014</b>
<b>FUNDS &amp; LIABILITIES :</b>						
<b>Funds:</b>						
<b>Capital Funds:</b>						
CODEC Fund	26,318,092	26,318,092	44,644,341	44,644,341	36,889,659	36,889,659
Accumulated Surplus/ (Deficits)	236,150	2,510,789	9,283,996	8,950,464	2,726,311	2,504,468
<b>Total Capital Funds</b>	<b>26,554,242</b>	<b>28,828,881</b>	<b>53,928,337</b>	<b>53,594,805</b>	<b>39,615,970</b>	<b>39,394,127</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>26,554,242</b>	<b>28,828,881</b>	<b>53,928,337</b>	<b>53,594,805</b>	<b>39,615,970</b>	<b>39,394,127</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	252,500	-	427,442	257,787	55,679	222,589
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	52,976	-	657	7,947	5,915	147,751
Provision for Income Tax	21,315	13,470	310,366	301,184	175,593	26,550
Provision for Expenses	20,000	20,000	40,000	35,000	40,000	35,000
<b>Total Current Liabilities</b>	<b>346,791</b>	<b>33,470</b>	<b>778,465</b>	<b>601,918</b>	<b>277,187</b>	<b>431,890</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>26,901,032</b>	<b>28,862,350</b>	<b>54,706,802</b>	<b>54,196,723</b>	<b>39,893,154</b>	<b>39,826,014</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Financial Position (Project Wise)**  
**As at 30 June 2025**

Training Centre & Capacity Development Program					
37/37					
CTC-Kuakata					
30 June 2025	30 June 2024				
Amounts in Taka					
<b>ASSETS:</b>					
<b>Non-Current Assets</b>					
Property Plant & Equipment	62,269,208	-	-	-	-
Intangible Asset		-	-	-	-
<b>Total Non-Current Assets</b>	<b>62,269,208</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Current Assets</b>					
Investment in FDR	-	-	-	-	-
Loan Portfolio	-	-	-	-	-
Advance Income Tax	30,091	-	-	-	-
Advances & Prepayments	-	-	-	-	-
Other Receivable	-	-	-	-	-
Cash and Cash Equivalents	872,680	-	-	-	-
<b>Total Current Assets</b>	<b>902,771</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL ASSETS</b>	<b>63,171,979</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>FUNDS &amp; LIABILITIES :</b>					
<b>Funds:</b>					
<b>Capital Funds:</b>					
CODEC Fund	65,689,532	-	-	-	-
Accumulated Surplus/ (Deficits)	(3,577,320)	-	-	-	-
<b>Total Capital Funds</b>	<b>62,112,212</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>Total Funds</b>	<b>62,112,212</b>	<b>-</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>Current liabilities</b>					
Current Account with CODEC Project	1,016,511	-	-	-	-
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	9,429	-	-	-	-
Provision for Income Tax	13,827	-	-	-	-
Provision for Expenses	20,000	-	-	-	-
<b>Total Current Liabilities</b>	<b>1,059,767</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL FUNDS &amp; LIABILITIES</b>	<b>63,171,979</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

<b>Core Operating Program</b>		
<b>I/37</b>		
<b>CODEC Fund</b>		
	<b>30 June 2025</b>	<b>30 June 2024</b>
<b>Amounts in Taka</b>		
<b>INCOME:</b>		
Grants received from Donors	79,671,872	63,232,278
Fund from Other Donors	-	-
Service charges on MF Operation	-	-
Interest Income	4,885,676	2,463,523
Training Centres operation income	-	-
Non Operational Income	-	-
Other Income	732,170	3,146,430
<b>Total Income</b>	<b>85,289,718</b>	<b>68,842,231</b>
<b>EXPENDITURE:</b>		
Salary & Allowances	39,342,443	35,749,796
Frienge Benefit	10,136,906	10,189,773
Direct Programm cost	9,264,798	2,802,362
Traveling & Conveyance	4,191,172	2,662,681
Staff Development Training	-	-
Printing & Stationery	393,409	208,844
Repair & Maintenance	1,819,614	457,363
Computer & Office supplies	367,295	72,521
Electricity, Gas & Water	610,972	511,149
Newspaper	-	-
Entertainment	245,715	334,959
Training & W/Shop	-	-
Office Rent	-	-
Rent, Rates & Taxes	68,850	68,850
Misc. Expenses & Others	-	-
Advertisement Cost	-	20,000
Publication	-	-
Communication	120,515	461,833
Software	639,960	-
General	22,600	742,617
Consultancy & Security	-	-
Staff Training Expenses/Other	-	-
Various cultural/Educational exp	-	-
Audit Fee	615,000	447,550
Bank Charge	124,428	250,117
Depreciation and Amortization	3,664,483	4,093,024
KGF service charge Expenses	-	-
Income Tax Expenses	-	-
Provision for Loan Loss	-	-
Interest on Savings	-	-
Interest on Borrowing Fund	-	-
Group insurance	-	-
AGM & EC Meeting Exp	137,000	7,930
Uniform	-	-
AIT & VAT	-	-
Membership Fees	199,311	211,998
Casual Labour	169,760	66,680
Fund Return/Transfer/Grantee Contribution	-	-
Programm Support Cost	-	-
Capital Expenditure	-	-
<b>Total Expenditure</b>	<b>72,134,231</b>	<b>59,360,047</b>
<b>Surplus/ (Deficit)</b>	<b>13,155,487</b>	<b>9,482,184</b>
Less: Taxation	1,405,237	1,892,555
<b>Net Surplus/ (Deficit) during the year</b>	<b>11,750,250</b>	<b>7,589,629</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Micro Finance Program					
	2/37		3/37		4/37	
	Micro finance		ASPS-II		CBOs NGOs (MF)	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	1,501,924,641	1,423,014,339	-	-	-	-
Interest Income	52,995,168	36,370,659	20,968	3,899	-	9,903
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	4,086,823	4,223,750	-	60,000	-	-
<b>Total Income</b>	<b>1,559,006,632</b>	<b>1,463,608,748</b>	<b>20,968</b>	<b>63,899</b>	<b>-</b>	<b>9,903</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	408,110,069	410,783,098	-	-	-	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	410,060,345	402,878,814	-	-	-	-
Traveling & Conveyance	40,922,796	37,289,750	-	-	-	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	6,521,214	8,344,418	-	-	-	-
Repair & Maintenance	13,279,771	14,395,958	-	-	-	-
Computer & Office supplies	3,308,143	2,823,233	-	-	-	-
Electricity, Gas & Water	3,915,136	3,348,215	-	-	-	-
Newspaper	109,313	140,746	-	-	-	-
Entertainment	3,475,950	3,270,332	-	-	-	-
Training & Workshop	3,050,680	2,600,181	-	-	-	-
Office Rent	21,871,850	18,152,614	-	-	-	-
Misc. Expenses & Others	936,540	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	9,240,559	8,974,533	-	-	-	-
Software	2,640,005	2,362,107	-	-	-	-
General	82,572,293	50,163,046	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	501,915	852,350	-	-	-	-
Bank Charge	4,249,626	3,695,411	1,435	360	-	14,621
Depreciation and Amortization	7,658,308	7,008,590	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	5,137,294	6,072,000	-	-	-	-
AGM & EC Meeting Exp	678,736	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	108,266	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure:	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>1,028,348,809</b>	<b>983,155,396</b>	<b>1,435</b>	<b>360</b>	<b>-</b>	<b>14,621</b>
<b>Surplus/ (Deficit)</b>	<b>530,657,823</b>	<b>480,453,352</b>	<b>19,533</b>	<b>63,539</b>	<b>-</b>	<b>(4,718)</b>
Less:Taxation	12,024,115	10,358,767	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>518,633,708</b>	<b>470,094,585</b>	<b>19,533</b>	<b>63,539</b>	<b>-</b>	<b>(4,718)</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Education Program		Livelihood/ Income Generating program		Education Program	
	5/37		6/37		7/37	
	Esho Shikhi		SHOPNOJATRA		MAITREE	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<b>INCOME:</b>						
Grants received from Donors	46,411,963	99,721,353	8,606,655	8,000,005	800,000	1,400,000
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	16,676	22,959	34,817	26,037
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>46,411,963</b>	<b>99,721,353</b>	<b>8,623,331</b>	<b>8,022,964</b>	<b>834,817</b>	<b>1,426,037</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	27,813,203	44,930,269	2,832,300	3,746,165	390,000	408,000
Fringe Benefit	4,839,669	7,808,437	-	-	35,500	33,500
Direct Programm cost	3,103,701	12,257,788	3,629,263	3,315,393	13,858	66,729
Traveling & Conveyance	2,007,409	3,437,345	264,170	326,078	5,145	7,200
Staff Development Training	157,228	-	-	-	7,200	-
Printing & Stationery	-	-	42,525	46,047	4,576	6,081
Repair & Maintenance	419,256	68,397	10,506	18,000	235	945
Computer & Office supplies	427,470	976,767	29,462	-	-	-
Electricity, Gas & Water	33,879	47,504	35,585	44,665	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	17,396	10,620	-	-
Training & Workshop	-	148,122	-	10,072	-	7,250
Office Rent	918,554	1,782,150	180,000	202,200	96,000	96,000
Misc. Expenses & Others	-	-	-	9,340	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	830,734	1,411,147	79,258	88,994	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	70,000	-	34,500	40,000
Bank Charge	3,048	34,092	14,725	18,360	15,285	12,504
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	-	-	11,762	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	590,150	174,602	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	5,603,416	8,878,440	414,130	185,883	-	-
Capital Expenditure	-	5,468,324	-	-	-	-
<b>Total Expenditure</b>	<b>46,747,717</b>	<b>87,423,384</b>	<b>7,631,082</b>	<b>8,021,817</b>	<b>602,299</b>	<b>678,209</b>
<b>Surplus/ (Deficit)</b>	<b>(335,754)</b>	<b>12,297,969</b>	<b>992,249</b>	<b>1,147</b>	<b>232,518</b>	<b>747,828</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(335,754)</b>	<b>12,297,969</b>	<b>992,249</b>	<b>1,147</b>	<b>232,518</b>	<b>747,828</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Education Program					
	8/37		9/37		10/37	
	CPRE		EMDC		Shopner Thikana	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	Amounts in Taka					
<b>INCOME:</b>						
Grants received from Donors	47,338,629	-	84,623,384	83,306,721	17,021,710	15,522,790
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	62,658	-	-	-	47,208	80,974
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>47,401,287</b>	<b>-</b>	<b>84,623,384</b>	<b>83,306,721</b>	<b>17,068,918</b>	<b>15,603,764</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	2,246,461	-	52,230,770	49,480,000	6,083,842	6,122,660
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	42,211,300	-	16,355,820	24,650,590	7,945,066	7,389,675
Traveling & Conveyance	403,048	-	1,404,025	1,515,941	490,219	315,256
Staff Development Training	-	-	4,915,843	-	-	-
Printing & Stationery	107,449	-	297,700	85,168	32,972	36,530
Repair & Maintenance	1,203,811	-	1,206,185	35,300	28,848	42,776
Computer & Office supplies	271,920	-	79,492	145,010	34,020	72,693
Electricity, Gas & Water	44,645	-	65,205	71,376	35,390	62,249
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	24,856	18,708
Training & Workshop	-	-	-	-	1,092,465	1,141,959
Office Rent	479,515	-	-	-	432,000	432,000
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	46,800	-	-	3,366,822	-	4,788
Publication	-	-	6,909,520	1,185,900	1,492	-
Communication	23,000	-	-	-	123,458	123,124
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	114,417	35,250	35,567	24,715
Various cultural/Educational exp	-	-	814,042	567,915	7,500	9,999
Audit Fee	-	-	-	-	63,000	60,000
Bank Charge	-	-	-	-	28,853	-
Depreciation and Amortization	-	-	197,351	239,988	-	38,437
KGF service charge Expenses	-	-	335,636	-	-	-
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	23,895	-	-	-	2,223,815	736,945
Programm Support Cost	-	-	-	-	-	-
Capital Expenditure:	300,679	-	-	-	-	-
<b>Total Expenditure</b>	<b>47,362,523</b>	<b>-</b>	<b>84,926,006</b>	<b>81,379,260</b>	<b>18,683,363</b>	<b>16,632,514</b>
<b>Surplus/ (Deficit)</b>	<b>38,764</b>	<b>-</b>	<b>(302,622)</b>	<b>1,927,461</b>	<b>(1,614,445)</b>	<b>(1,028,750)</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>38,764</b>	<b>-</b>	<b>(302,622)</b>	<b>1,927,461</b>	<b>(1,614,445)</b>	<b>(1,028,750)</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Education Program					
	11/37		12/37		13/37	
	EPRC		School Feeding Program		UNICEF Education Project	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	310,982,410	372,067,955	75,744,589	92,839,702	237,553,332	347,024,576
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	945,824	1,317,598	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>311,928,234</b>	<b>373,385,553</b>	<b>75,744,589</b>	<b>92,839,702</b>	<b>237,553,332</b>	<b>347,024,576</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	194,535,208	264,182,460	65,117,648	65,377,636	292,428,581	221,911,111
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	33,740,238	71,102,623	1,820,957	2,840,317	13,488,100	32,711,461
Traveling & Conveyance	6,010,457	8,216,837	1,920,073	2,810,057	1,071,370	1,530,120
Staff Development Training	-	-	522,831	-	242,087	291,826
Printing & Stationery	18,450,992	10,478,218	1,435,303	-	189,085	233,292
Repair & Maintenance	26,523,299	27,675,756	225,046	535,267	2,702,057	3,002,656
Computer & Office supplies	9,130,923	5,857,880	283,200	1,012,050	230,798	302,140
Electricity, Gas & Water	373,687	367,620	254,651	111,403	243,693	251,635
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & Workshop	11,248,308	15,639,382	-	-	-	-
Office Rent	3,724,969	5,504,482	5,148,540	5,404,050	3,382,200	3,203,888
Rent, Rates & Taxes	-	-	-	-	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	203,760	323,512	-	-	12,489	30,865
Publication	-	-	-	-	-	-
Communication	2,020,618	2,111,004	506,057	532,400	606,404	284,582
General	-	-	-	75,000	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	281,116	1,524,370	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	90,066	130,883	8,754	23,617	-	-
Depreciation and Amortization	-	-	-	-	-	-
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	473,487	417,624	531,000	-	-	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	-	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	12,272,285	18,260,894	5,444,185	6,014,492	5,462,103	3,690,383
Capital Expenditure	-	-	-	45,800	-	-
<b>Total Expenditure</b>	<b>319,079,413</b>	<b>431,793,545</b>	<b>83,218,245</b>	<b>84,782,089</b>	<b>320,058,967</b>	<b>267,443,959</b>
<b>Surplus/ (Deficit)</b>	<b>(7,151,179)</b>	<b>(58,407,992)</b>	<b>(7,473,656)</b>	<b>8,057,613</b>	<b>(82,505,635)</b>	<b>79,580,617</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(7,151,179)</b>	<b>(58,407,992)</b>	<b>(7,473,656)</b>	<b>8,057,613</b>	<b>(82,505,635)</b>	<b>79,580,617</b>





**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Rights & Legal Service Program			
	15/37		16/37	
	ERRHCB		UNICEF CP Project	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Amounts in Taka				
<b>INCOME:</b>				
Grants received from Donors	102,850,000	-	77,655,561	78,965,244
Fund from Other Donors	-	-	-	-
Service charges on MF Operation	-	-	-	-
Interest Income	213,245	-	-	-
Training Centres operation income	-	-	-	-
Non Operational Income	-	-	-	-
Other Income	-	-	-	-
<b>Total Income</b>	<b>103,063,245</b>	<b>-</b>	<b>77,655,561</b>	<b>78,965,244</b>
<b>EXPENDITURE:</b>				
Salary & Allowances	23,288,770	-	66,658,436	53,099,371
Fringe Benefit	-	-	-	-
Direct Programm cost	15,655,639	-	5,339,401	12,008,763
Traveling & Conveyance	434,815	-	376,509	3,649,614
Staff Development Training	-	-	-	-
Printing & Stationery	1,540,561	-	-	-
Repair & Maintenance	4,130,463	-	-	871,557
Computer & Office supplies	9,312,892	-	-	-
Electricity, Gas & Water	1,976,231	-	407,046	-
Newspaper	-	-	-	-
Entertainment	-	-	-	-
Training & Workshop	597,270	-	-	-
Office Rent	5,090,868	-	858,549	480,960
Rent, Rates & Taxes	-	-	-	-
Misc. Expenses & Others	-	-	-	-
Advertisement Cost	-	-	-	-
Publication	-	-	-	-
Communication	5,628,838	-	1,551,346	-
General	-	-	-	-
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	75,455	-	-	-
Depreciation and Amortization	-	-	-	-
KGF service charge Expenses	-	-	-	-
Income Tax Expenses	-	-	-	-
Provision for Loan Loss	-	-	-	-
Interest on Savings	-	-	-	-
Interest on Borrowing Fund	-	-	-	-
Group insurance	136,500	-	-	-
AGM & EC Meeting Exp	-	-	-	-
Uniform	-	-	-	-
AIT & VAT	-	-	-	-
Membership Fees	-	-	-	-
Casual Labour	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-
Programm Overhead Cost	-	-	661,908	3,939,852
Capital Expenditure	3,246,162	-	-	-
<b>Total Expenditure</b>	<b>71,114,464</b>	<b>-</b>	<b>75,853,195</b>	<b>74,050,117</b>
<b>Surplus/ (Deficit)</b>	<b>31,948,781</b>	<b>-</b>	<b>1,802,366</b>	<b>4,915,127</b>
Less: Taxation	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>31,948,781</b>	<b>-</b>	<b>1,802,366</b>	<b>4,915,127</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Health & Nutrition Program		Livelihood/Income Generating Program			
	17/37		18/37		19/37	
	Notun Alo		SR		Flood Flash	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30- June- 2025	30-June-2024
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	28,350,205	-
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>28,350,205</b>	-
<b>EXPENDITURE:</b>						
Salary & Allowances	-	-	-	-	3,020,167	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	-	-	19,467,315	-
Traveling & Conveance	-	-	-	-	326,469	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	-	-	88,185	-
Repair & Maintenance	-	-	-	-	-	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	-	-	18,924	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	-	-	80,000	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	-	-	85,920	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	98,809	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	-	-	-	3,585	12,043	-
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	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
<b>Total Expenditure</b>	-	-	-	<b>3,586</b>	<b>23,197,832</b>	-
<b>Surplus/ (Deficit)</b>	-	-	-	<b>(3,586)</b>	<b>5,152,373</b>	-
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	-	-	-	<b>(3,586)</b>	<b>5,152,373</b>	-



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Environment & Climate Change Program		Education Program		Environment & Climate Change Program	
	20/37		21/37		22/37	
	Nature & Life		CCA		People for People	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	77,925,000	126,236,348	12,870,000	10,000,000	1,431,189	1,515,063
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	-	29,270	27,281	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>77,925,000</b>	<b>126,236,348</b>	<b>12,899,270</b>	<b>10,027,281</b>	<b>1,431,189</b>	<b>1,515,063</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	16,979,198	27,003,646	5,125,863	3,107,338	-	-
Fringe Benefit	2,630,026	4,742,321	-	-	-	-
Direct Programm cost	62,492,908	75,843,170	5,092,927	1,000,696	722,013	617,970
Traveling & Conveyance	1,646,588	2,393,309	287,337	154,055	338,968	736,173
Staff Development Training	274,670	-	-	-	-	-
Printing & Stationery	-	-	62,926	29,387	24,762	11,275
Repair & Maintenance	106,550	288,713	-	-	-	-
Computer & Office supplies	222,639	421,562	117,436	1,126,632	-	-
Electricity, Gas & Water	158,798	93,324	32,728	30,840	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	343,446	-	-	-	-
Training & W/Shop	-	-	449,213	2,070	-	-
Office Rent	782,896	1,035,468	281,007	157,020	-	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	1,596	-	-	-	-
Publication	-	-	-	-	-	-
Communication	288,038	95,962	69,435	48,760	-	-
General	-	-	808,608	225,086	-	-
Consultancy & Security	-	-	-	200,310	-	-
Staff Training Expenses/Other	-	-	54,817	84,587	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	136,950	86,250	-	50,000	50,000
Bank Charge	14,869	12,143	17,445	14,861	8,317	312
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	8,559,718	11,241,161	619,952	309,082	-	-
Capital Expenditure:	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>94,156,898</b>	<b>123,652,771</b>	<b>13,105,944</b>	<b>6,490,724</b>	<b>1,144,060</b>	<b>1,415,730</b>
<b>Surplus/ (Deficit)</b>	<b>(16,231,898)</b>	<b>2,583,577</b>	<b>(206,674)</b>	<b>3,536,557</b>	<b>287,129</b>	<b>99,333</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/ (Deficit) during the year</b>	<b>(16,231,898)</b>	<b>2,583,577</b>	<b>(206,674)</b>	<b>3,536,557</b>	<b>287,129</b>	<b>99,333</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Environment & Climate Change Program			
	23/37		24/37	
	ELNHA		UCCR	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Amounts in Taka				
<b>INCOME:</b>				
Grants received from Donors	-	-	-	-
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>EXPENDITURE:</b>				
Salary & Allowances	-	-	-	-
Fringe Benefit	-	-	-	-
Direct Programm cost	-	-	-	-
Traveling & Conveance	-	-	-	-
Staff Development Training	-	-	-	-
Printing & Stationery	-	-	-	-
Repair & Maintenance	-	-	-	-
Computer & Office supplies	-	-	-	-
Electricity, Gas & Water	-	-	-	-
Newspaper	-	-	-	-
Entertainment	-	-	-	-
Training & W/Shop	-	-	-	-
Office Rent	-	-	-	-
Misc. Expenses & Others	-	-	-	-
Advertisement Cost	-	-	-	-
Publication	-	-	-	-
Communication	-	-	-	-
General	-	-	-	-
Consultancy & Security	-	-	-	-
Staff Training Expenses/Other	-	-	-	-
Various cultural/Educational exp	-	-	-	-
Audit Fee	-	-	-	-
Bank Charge	690	690	1,191	1,190
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	-	-	-	-
Capital Expenditure	-	-	-	-
<b>Total Expenditure</b>	<b>690</b>	<b>690</b>	<b>1,191</b>	<b>1,190</b>
<b>Surplus/ (Deficit)</b>	<b>(690)</b>	<b>(690)</b>	<b>(1,191)</b>	<b>(1,190)</b>
Less:Taxation	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>(690)</b>	<b>(690)</b>	<b>(1,191)</b>	<b>(1,190)</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Livelihoods/ Income generated Program					
	25/37		26/37		27/37	
	Hamoon		IGA-Shonglap		IEH	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	7,506,995	-	-	9,861,160	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	21,393	-	4,952	4,200	48,684	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>21,393</b>	<b>7,506,995</b>	<b>4,952</b>	<b>4,200</b>	<b>9,909,844</b>	<b>-</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	-	536,614	-	-	3,081,381	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	6,207,542	-	-	5,469,031	-
Traveling & Conveyance	-	116,724	-	-	73,754	-
Staff Development Training	-	-	-	-	1,541,721	-
Printing & Stationery	-	31,699	-	-	63,132	-
Repair & Maintenance	-	-	-	-	30,682	-
Computer & Office supplies	-	-	-	-	-	-
Electricity, Gas & Water	-	-	-	-	75,840	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	70,648	-	-	154,387	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	3,000	-	-	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	50,000	-	-	-	-
Bank Charge	5,472	-	3,895	5,865	14,543	-
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	-	-	-	-	630,765	-
Capital Expenditure	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>5,472</b>	<b>7,016,227</b>	<b>3,895</b>	<b>5,865</b>	<b>11,135,236</b>	<b>-</b>
<b>Surplus/ (Deficit)</b>	<b>15,920</b>	<b>490,768</b>	<b>1,057</b>	<b>(1,665)</b>	<b>(1,225,392)</b>	<b>-</b>
Less:Taxation	-	-	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>15,920</b>	<b>490,768</b>	<b>1,057</b>	<b>(1,665)</b>	<b>(1,225,392)</b>	<b>-</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Livelihoods/ Income generated Program				Health & Nutrition	
	28/37		29/37		30/37	
	SEEDS		Livelihood Bashanchar		GFA	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
Amounts in Taka						
<b>INCOME:</b>						
Grants received from Donors	-	-	21,468,939	-	66,050,085	58,446,881
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	1,130	994	-	-	-	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	<b>1,130</b>	<b>994</b>	<b>21,468,939</b>	<b>-</b>	<b>66,050,085</b>	<b>58,446,881</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	-	-	4,530,878	-	35,973,513	33,213,447
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	15,439,354	-	18,520,539	16,862,151
Traveling & Conveyance	-	-	447,135	-	1,894,006	1,715,181
Staff Development Training	-	-	58,982	-	115,252	124,628
Printing & Stationery	-	-	204,769	-	807,554	785,110
Repair & Maintenance	-	-	11,350	-	20,264	128,166
Computer & Office supplies	-	-	58,880	-	467,743	169,123
Electricity, Gas & Water	-	-	38,153	-	221,393	57,056
Newspaper	-	-	-	-	-	-
Entertainment	-	-	-	-	-	-
Training & W/Shop	-	-	-	-	93,876	33,850
Office Rent	-	-	188,300	-	189,120	375,690
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	27,913	-	306,556	358,591
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	-	-	-	-
Bank Charge	2,641	2,831	-	-	6,348	6,348
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	-	-	1,555,856	-	3,955,803	3,570,482
Capital Expenditure	-	-	1,220,807	-	-	-
<b>Total Expenditure</b>	<b>2,641</b>	<b>2,831</b>	<b>23,782,377</b>	<b>-</b>	<b>62,571,967</b>	<b>57,399,823</b>
<b>Surplus/ (Deficit)</b>	<b>(1,511)</b>	<b>(1,837)</b>	<b>(2,313,439)</b>	<b>-</b>	<b>3,478,118</b>	<b>1,047,058</b>
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>(1,511)</b>	<b>(1,837)</b>	<b>(2,313,439)</b>	<b>-</b>	<b>3,478,118</b>	<b>1,047,058</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	Livelihoods/ Income Generated Program					
	31/37		32/37		33/37	
	EYW		Blue Economy		ENGAGE	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
	<b>Amounts in Taka</b>					
<b>INCOME:</b>						
Grants received from Donors	-	-	22,893,240	13,593,107	6,148,688	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	-	3,242	141,370	117,607	6,648	-
Training Centres operation income	-	-	-	-	-	-
Non Operational Income	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
<b>Total Income</b>	-	<b>3,242</b>	<b>23,034,610</b>	<b>13,710,714</b>	<b>6,155,336</b>	-
<b>EXPENDITURE:</b>						
Salary & Allowances	-	-	6,408,504	5,391,051	1,567,076	-
Fringe Benefit	-	-	-	-	-	-
Direct Programm cost	-	-	9,334,404	10,958,870	73,866	-
Traveling & Conveyance	-	-	971,549	756,742	56,178	-
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	-	-	50,762	43,632	-	-
Repair & Maintenance	-	-	25,851	20,258	29,316	-
Computer & Office supplies	-	-	-	-	1,575,907	-
Electricity, Gas & Water	-	-	-	-	-	-
Newspaper	-	-	-	-	-	-
Entertainment	-	-	10,776	12,216	-	-
Training & W/Shop	-	-	-	-	-	-
Office Rent	-	-	413,317	318,532	69,000	-
Misc. Expenses & Others	-	-	-	-	-	-
Advertisement Cost	-	-	-	-	-	-
Publication	-	-	-	-	-	-
Communication	-	-	53,335	49,288	-	-
General	-	-	-	-	-	-
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	-	-	73,000	100,000	-	-
Bank Charge	-	2,641	44,161	42,219	1,605	-
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	-	-	-	332,800	-	-
Capital Expenditure	-	-	-	1,223,140	-	-
<b>Total Expenditure</b>	-	<b>2,641</b>	<b>17,385,659</b>	<b>19,248,748</b>	<b>3,372,949</b>	-
<b>Surplus/ (Deficit)</b>	-	<b>601</b>	<b>5,648,951</b>	<b>(5,538,034)</b>	<b>2,782,387</b>	-
Less: Taxation	-	-	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	-	<b>601</b>	<b>5,648,951</b>	<b>(5,538,034)</b>	<b>2,782,387</b>	-



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

	<b>Training Centre &amp; Capacity Development Program</b>					
	34/37		35/37		36/37	
	CTC-Chattogram		CTC-Patuakhali		CTC-Bagerhat	
	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024
<b>Amounts in Taka</b>						
<b>INCOME:</b>						
Grants received from Donors	-	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-	-
Interest Income	221,265	347,326	1,226,791	757,679	791,129	418,894
Training Centres operation income	1,788,120	2,867,580	10,935,721	9,838,475	5,714,766	6,107,602
Non Operational Income	-	-	-	-	-	-
Other Income	122,184	152,440	25,094	239,543	808,604	111,090
<b>Total Income</b>	<b>2,131,569</b>	<b>3,367,346</b>	<b>12,187,606</b>	<b>10,835,697</b>	<b>7,314,499</b>	<b>6,637,586</b>
<b>EXPENDITURE:</b>						
Salary & Allowances	934,500	929,276	1,752,150	1,593,500	1,595,212	1,554,750
Frienge Benefit	-	-	-	-	-	-
Direct Programm cost	1,196,465	1,301,356	4,697,424	3,847,097	2,151,479	2,295,261
Traveling & Conveyance	-	-	79,621	-	69,073	106,468
Staff Development Training	-	-	-	-	-	-
Printing & Stationery	10,220	-	5,950	5,190	8,692	10,914
Repair & Maintenance	145,182	117,713	742,299	745,319	472,878	463,217
Computer & Office supplies	-	23,742	134,316	4,426	113,400	-
Electricity, Gas & Water	404,376	403,090	885,878	816,735	275,710	263,389
Newspaper	-	-	-	12,377	-	-
Entertainment	94,073	49,001	-	-	-	-
Training & W/Shop	-	-	-	(30,000)	-	-
Office Rent	-	-	-	-	-	-
Rent, Rates & Taxes	-	-	45,000	-	-	-
Advertisement Cost	-	15,640	-	-	-	-
Publication	-	-	-	-	-	-
Communication	12,000	1,000	13,280	107,677	6,565	127,782
General	4,500	41,793	27,650	61,624	35,636	82,880
Consultancy & Security	-	-	-	-	-	-
Staff Training Expenses/Other	-	-	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-	-
Audit Fee	32,650	20,000	65,300	35,000	65,300	35,000
Bank Charge	9,315	91,772	11,910	102,474	40,112	34,384
Depreciation and Amortization	1,539,752	1,278,309	2,536,823	2,503,632	1,774,922	1,769,146
KGF service charge Expenses	-	-	-	-	-	-
Income Tax Expenses	-	-	-	-	-	-
Provision for Loan Loss	-	-	-	-	-	-
Interest on Savings	-	-	-	-	-	-
Interest on Borrowing Fund	-	-	-	-	-	-
Group insurance	-	-	30,000	-	25,000	-
AGM & EC Meeting Exp	-	-	-	-	-	-
Uniform	-	-	-	-	-	-
AIT & VAT	-	-	-	-	-	-
Membership Fees	-	-	-	-	-	-
Casual Labour	15,330	31,000	31,400	26,700	42,000	30,000
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-	-
Capital Expenditure	-	-	-	-	-	-
<b>Total Expenditure</b>	<b>4,398,363</b>	<b>4,303,692</b>	<b>11,059,001</b>	<b>9,831,751</b>	<b>6,675,979</b>	<b>6,773,191</b>
<b>Surplus/ (Deficit)</b>	<b>(2,266,794)</b>	<b>(936,346)</b>	<b>1,128,605</b>	<b>1,003,946</b>	<b>638,520</b>	<b>(135,605)</b>
Less: Taxation	7,845	13,470	310,366	301,184	175,593	26,550
<b>Net Surplus/(Deficit) during the year</b>	<b>(2,274,639)</b>	<b>(949,816)</b>	<b>818,239</b>	<b>702,762</b>	<b>462,927</b>	<b>(162,155)</b>



**COMMUNITY DEVELOPMENT CENTRE (CODEC)**  
**Separate Statement of Income & Expenditure (Project Wise)**  
**For the year ended 30 June 2025**

Training Centre & Capacity Development Program					
CTC-Kuakata					
37/37					
30 June 2025	30 June 2024				
Amounts in Taka					
<b>INCOME:</b>					
Grants received from Donors	-	-	-	-	-
Fund from Other Donors	-	-	-	-	-
Service charges on MF Operation	-	-	-	-	-
Interest Income	-	-	-	-	-
Training Centres operation income	1,382,709	-	-	-	-
Non Operational Income	-	-	-	-	-
Other Income	-	-	-	-	-
<b>Total Income</b>	<b>1,382,709</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>EXPENDITURE:</b>					
Salary & Allowances	710,511	-	-	-	-
Fringe Benefit	-	-	-	-	-
Direct Programm cost	290,656	-	-	-	-
Traveling & Conveyance	15,763	-	-	-	-
Staff Development Training	-	-	-	-	-
Printing & Stationery	89,514	-	-	-	-
Repair & Maintenance	3,233,855	-	-	-	-
Computer & Office supplies	49,510	-	-	-	-
Electricity, Gas & Water	76,850	-	-	-	-
Newspaper	-	-	-	-	-
Entertainment	-	-	-	-	-
Training & W/Shop	-	-	-	-	-
Office Rent	-	-	-	-	-
Misc. Expenses & Others	-	-	-	-	-
Advertisement Cost	-	-	-	-	-
Publication	-	-	-	-	-
Communication	274,259	-	-	-	-
General	-	-	-	-	-
Consultancy & Security	33,908	-	-	-	-
Staff Training Expenses/Other	144,000	-	-	-	-
Various cultural/Educational exp	-	-	-	-	-
Audit Fee	20,000	-	-	-	-
Bank Charge	1,478	-	-	-	-
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	5,898	-	-	-	-
AIT & VAT	-	-	-	-	-
Membership Fees	-	-	-	-	-
Casual Labour	-	-	-	-	-
Fund Return/Transfer/Grantee Contribution	-	-	-	-	-
Programm Overhead Cost	-	-	-	-	-
Capital Expenditure	-	-	-	-	-
<b>Total Expenditure</b>	<b>4,946,202</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus/ (Deficit)</b>	<b>(3,563,493)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Less: Taxation	13,827	-	-	-	-
<b>Net Surplus/(Deficit) during the year</b>	<b>(3,577,320)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



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