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VISION

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

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

CODEC Target People
• Stands against all forms of inequality.
• Commits to ethnic sensitivity.
• Believes in people’s creativity.
• All efforts towards sustained wellbeing.

State and Society
• Practices transparency and accountability.
• Seeks partnership and be responsive.

Within CODEC
• Practices transparency and accountability
• Seeks mutual respect and cooperation.
• Remains resource conscious in all its operations.
• Continuously learns from internal processes and changes where relevant.
• Adopts technology-friendly practices.
Chattogram
- Laxmipur
- Noakhali
- Cox’s Bazar

Barishal
- Patuakhali
- Barguna
- Pirojpur
- Jalokhati

Khulna
- Baerhat
- Shatkhira

CODEC Working Area
31th AGM was held on 20th January 2018 at 11.00 A.M in CODEC Head Office. This AGM was presided over by the President Mr. Abul Kashem. The Executive Members and General members were present. In the AGM the discussed matters were:

- Reviewing about running projects and plan.
- Sector-wise discussion on Coastal area’s change and development.
- Future direction of CODEC according to strategic plan
- General body adopted the audited financial statements for the ended year of 2016
- New members added and some membership cancelled
- Auditor appointment
- Treasurer presented financial report of the ended year of 2016
- 11 Sincere and dedicated employees of CODEC has been awarded
- The Employees completing glorious 25 years in CODEC had been honored with Crest.
- 6 Best performers of CODEC from field level got recognition
- General Secretary had submitted the annual report to the AGM
CODEC is playing a key role for the development of coastal livelihood since 1985. CODEC has assiduous efforts, contributions and achievements for socio-economic development of coastal people which are operated through six thematic areas as Education; skills and entrepreneur development; Lives-livelihoods: Food, Nutrition and Health Security; Climate change and environment; Social justice and legal support; Economic development through people’s organization and Microcredit and Rights and Advocacy.

Presently CODEC is working in 03 Divisions, 13 coastal Districts, and 78 Upazilas of coastal areas with almost 800 Unions through implementing multifarious projects in holistic approach. This year the Annual Report of CODEC highlights its achievements and strengths as per strategic plan. We all know that a huge number of Rohingya people have fled to Bangladesh since 25 August 2017. In this situation, Bangladesh Government has kept its borders open to Rohingya refugees and lead the humanitarian response with tremendous generosity and hospitality in the face of a massive influx. CODEC has been working for a long time and always prioritized the children & adolescent group during emergencies to mitigate humanitarian issues through various projects as well as performing community based demand driven projects which created landmarks in coastal areas of Bangladesh.

This year CODEC has been awarded as the best social development organization in Chittagong division for contributing in social welfare activity. Even in the last fiscal year 2016-2017 CODEC won the prestigious award for Highest Tax payer organization in Other (NGO) Sector. This year the legacy continues and CODEC has been recognized as 3rd highest tax payer in other (NGO) sectors. In case of Microfinance, the loan portfolio of this year is approximately BDT 2202 Million which lead to a significant impact on poverty reduction as well as development of livelihood through expanding income, capital and business of coastal people.

Besides Microfinance program CODEC has been executing twenty four different types of project mainly in the field of education, livelihoods, climate resilience and disaster, skills and entrepreneur development. CODEC had to overcome many obstacles, restriction and make strides because of our strong commitment for the coastal people of Bangladesh. In response to humanitarian crisis of Rohingya children CODEC constructed low cost bamboo structured around four hundred twenty five learning centre and twenty seven child friendly spaces designed by CODEC’s own innovation, applause by many.

We must acknowledge the continuous support and valuable assistance of our development partners; Save the Children, UNICEF, UNHCR, WFP, IUCN, World fish, Manusher Jonno Foundation, StØmme Foundation, ICCO Cooperation, Oxfam, Winrock International, PKSF, different GoB agencies and other organizations.

The Executive Committee of CODEC is being operated by qualified professionals who are regularly involved to drive the development journey of CODEC in right direction through functioning leadership skills by long experienced management team and top to bottom work force power.

It is our concession to share the endeavors and learning with our valued partners. I on behalf of the Executive Committee, want to express my gratitude to all the target members, different ministries of GoB including NGO affairs Bureau, different donors and partners of CODEC for their continuous support and cooperation.
CODEC completed almost thirty three years of journey at the end of June 2018. It was a long way, however, very challenging, demanding and innovative journey. We the personnel those were evolved and still are continuing in this long journey and learned a lot from the struggling people of the coast. They earned respect from deep of our heart due to their hardworking and mutual respect. They are very brave, fighter and capable of adoption of each crisis in their life is beyond our imagination. We understood clearly that the days are coming to their life in the coming days will not be very pleasant rather more challenging, but we are confident that these people are now will be able to handle all odds in their life by their capacity of resilience tolerance and patience.

CODEC has been awarded as the best humanitarian organization for the year 2018 by Department of Social Service, Chattogram division. CODEC has been recognised as 3rd highest tax payer in other (NGO) sector in this financial year.

In the month of August 2017, Rohingya people from Myanmar entered in Ukhiya and Teknaf area which not only created a pressure to our Government but also created a tremendous pressure to the host community at Ukhiya and Teknaf. As of 14th June 2018, the Inter-Sector Coordination Group (ISCG) reported that an estimated 887,661 people have entered across the border into Cox’s Bazar, Bangladesh. With this new influx, the current total number of Rohingya refugees coupled with the already existing Rohingya communities (about 0.2 million), has reached over 1.2 million people (The Humanitarian Response Plan, 2018). According to UN Women report October 2017, the distressed and traumatized displaced population – approximately 51 percent of which are women and girls lives in terrible conditions and lacks social security, adequate food, water, sanitation, medical care and access to their livelihoods and assets (UN, 2017).

CODEC was working with the host community by establishing Safe Centres since 2010 funded by UNICEF. CODEC also was engaged in the education sector in the camp from January 2017 with Save The Children. CODEC thus engaged further in Makeshift areas and in the camps funded by UNICEF and UNHCR. CODEC acted an emerging role of responsibility to distribute protein biscuits among the children both in the camp and outside of the camp assisted by WFP.

CODEC is intensively engaged mainly in the following fields and sectors with intervention of diversified project in the coastal districts of Bangladesh;

**Education:** READ, CFS, UMN, School Feeding Program, EPRC, Tarun Alo, Second Chance Education &amp; CODEC PSN Maitree.

**Livelihood Support:** Natun Alo, EYFW, Nabo-Jatra, SEEDS, SAFETI

**Climate Change & Disaster:** Eco-Fish Bangladesh, Restoration of coastal vegetation, CREL, STAB, SMART (DRR), ELHNA. All these above projects are elaborated briefly in the report with success stories.

**Training Centres:** CODEC is running three Training Centres one in Chattogram, one at Patuakhali and one at Bagerhat. These Training Centres are running indecently and self sufficiently. Besides Government department and Ministries, we are proud to be partners with different donors; UNICEF, UNHCR, WFP, Stromme Foundation, Save the Children, Oxfam, MJ Foundation, ICCO-Cooperation, Winrock International, Word Fish, BRAC and IUCN.

We are thankful to NGO Bureau, PKSF and different Ministries for their continuous support and assistance.

I am proud of our CODEC personnel for their dedication and hard work, especially those are working with the Rahingya program and in the field level. We must believe that we can learn from the people we are working and should adopt changes with the changes of time, situation and context. We must be equipped to cope with the effect of climate change in the coast.

All the best wishes.

From the desk of Executive Director

Khursid Alam PhD
Executive Director
Credit ratings: Credit rating is an evaluation of the credit risk of a prospective debtor predicting their ability to pay back. This year CODEC has been awarded the "A" (single A = Strong capacity and high quality) by renowned credit rating agency of Bangladesh named National Credit Ratings LTD. Outlook of CODEC is stable. This assures the financial stability of CODEC.

CODEC has been awarded as a best organization for the contribution in social welfare:
Community Development Centre (CODEC) has been awarded as the best social development organization in Chattogram division for contributing in social welfare activity. This award was given by Ministry of Social Welfare of Chattogram Division on 02 January 2018 at Zilla Shilpokola Academy, Chattogram. This prestigious award was received by Khursid Alam PhD, Executive Director of CODEC from Md. Zillur Rahman Chowdhury, Deputy Commissioner, Chattogram who was invited as a chief guest in this program. Shahidul Islam, Deputy Director, District Social Service Office and Dr. Naznin Kawsar, Director of Social Service in Chattogram Division were presence as special guests in this event. Bandana Das, Additional Director, District Social Service Office, Chattogram Division was also present as a special guest in this events.

Highest Tax payer of Bangladesh:
In the last fiscal year 2016-2017 CODEC won the prestigious award for Highest Tax payer organization in Other (NGO) Sector. This year the legacy continues and CODEC has been recognized as 3rd highest tax payer in other (NGO) sectors. CODEC is contributing through their work for Bangladesh and financial transparency is also maintained.

Annual Budget for the year of 2017-2018:

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<tr>
<td>Annual Budget</td>
<td>BDT 1,598 MILLION</td>
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<td>Annual Beneficiary reach</td>
<td>2.1 MILLION FAMILIES</td>
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Organization and Legal Status:

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<th>Registered authority</th>
<th>Registration #</th>
<th>Registered date:</th>
<th>Last renewed</th>
</tr>
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<tr>
<td>NGO Bureau:</td>
<td>263</td>
<td>8th April 1988</td>
<td>25th October 2017 &amp; valid till 8th April 2028</td>
<td></td>
</tr>
<tr>
<td>Ministry of Social Welfare</td>
<td>1160/85</td>
<td>04th April 1985</td>
<td>N/A</td>
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<tr>
<td>Microcredit Regulatory Authority</td>
<td>01781-00048-00103</td>
<td>15th January 2008</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Donor Registration Details</td>
<td>EC-PADOR</td>
<td>BD-2016-GDO-2704630547</td>
<td>1st January 2016</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>SAM-DUNS</td>
<td>73-156-9443</td>
<td>12th November, 2015</td>
<td>22th July, 2018 and valid till 22th July, 2019</td>
</tr>
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In 1970, a cyclone with a huge tidal bore hit the coastal area of today’s Bangladesh and destroyed many fishing boats of coastal fisher-folks. DANIDA, the Danish International Development Agency, undertook a project with BFDC to build and distribute 550 improved motorized fishing boats as part of an effort to encourage artisanal fishing, with the purpose to rehabilitate the poor fisher folk and enhance their income and fishing safety. Despite of some good technological achievements, the project benefitted some non-targeted rich fishermen, not the poor. Based on the learning, subsequently the project “Boat Rental Scheme” (BRS) was designed and implemented through a revolving loan fund and hire purchase system with focusing on poor fisher-folks. Twenty three boat rental groups were mobilized for distribution of 23 boats on hire purchase system. Soon it was found that the target groups lost their interest in the project. A big amount was piled up as overdue and virtually the group members stopped repayment. Increasingly the whole direction of the project came into question. It was found that the social and external factors were not considered while designing the project. It was concluded that to benefit the poor fisher-folk community, a holistic development approach was necessary within a flexible organizational framework in the form of a non-governmental organization. Based on this conclusion, CODEC was established as an NGO in 1985.

Over the past 33 years, since 1985, CODEC has established itself as a people-centered development organization. CODEC has been able to create its image as a growing national non-governmental development organization in the coastal areas of Bangladesh. At the beginning of its development interventions, CODEC started its activities only with the fisher-folk community but currently CODEC has included other disadvantaged communities along with the fisher-folk community in order to integrate them with the mainstream disadvantaged groups towards greater solidarity and organization of the poor. At present, CODEC is working in 03 Divisions, 13 coastal Districts, and 78 Upazilas of coastal areas with almost 800 Unions.
Glimpse of Regular Publications: E-News and CODEC Barta:
Challenges of CODEC Microfinance Programme:

Special Programme Under Microfinance:

4. Blanket Distribution: In winter season to fight cold, blankets have been distributed to the special programme under microfinance.

Seasonal migration

River erosion

KALPATORU

Enrichment and Rehabilitation of the Chitalmari Union of Bagerhat

ENRICH programme from 1st January 2014 at the selected 18 branches under Patuakhali and Barisal zone.

The specific objectives of the project are: i) Sustainable graduation from ultra-poverty of nearly 32,500 vulnerable and women-headed households; and ii) Creation of workable materials Union.

CODEC has initiated this programme to address the issues of poverty, alienation, and lack of development in the area. The programme aims to empower the local community through microfinance.

KGF (Kuwait Goodwill Fund for promotion of Food Security in Islamic Countries Programme)

KGF programme is being implemented by CODEC since 1st November 2015 with the financial and assistances from PKSF. From March 2018 Santospur union of Chitalmari upazilla under Bagerhat district.

Through different interventions such as Health, Education, Community Development, Youth Employment, people and administration are the key to implement ENRICH project. ENRICH works through development programme with local resources and infrastructures with the involvement of local.

Credit Programme:

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

1. Compulsory/Mandatory Savings: As of June 30, 2018 the accumulated savings balance is BDT 45,73,89,248 by weekly savings program. The outstanding loan balance is BDT 153,54,28,728 to 90,940 borrowers as on June 30, 2018.

2. Savings 89,06,09,717

3. Upazila 51

4. Unions 436

5. Districts 11

6. Village Organization 6454

7. Households 132,044

8. Branches 101

9. Savings 89,06,09,717

“Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge”

Kofi Annan
Introduction

CODEC provides a range of financial services to neglected coastal people, small farmers, fisherman, petty businessmen, landless laborers and poor women since its inception. CODEC micro-finance provides a window of opportunity for the poor to access borrowing and saving facility. Our borrowers, most of whom are women, use the loan for better managing their livelihood finances and engage in various income generating activities to build a livelihood for themselves and their families.

CODEC Microfinance Programme is currently active in 2275 coastal villages in 52 upazillas under 11 districts and implementing a wide variety of social and economic programs. Operating Through 101 branches, CODEC has been able to organize 6454 village organizations of poor and disadvantaged people covering 132,044 women and men (96% women) up to June 2018.

CODEC is operating its micro finance programme with the financial assistance from DANIDA, PKSF, Stromme Foundation, DFID, Netherland Embassy and CODEC's own fund.

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

Overall Objectives

CODEC Micro Finance programme is playing a key role in the organization towards eradicating poverty and ensuring the economic development for the poor, underprivileged fisher folk and other coastal communities. The objective of CODEC Micro Finance is “Socio-Economic empowerment of coastal communities through the provision of skills, entrepreneurship, savings and credit program”

Area of Operation

CODEC is operating its savings and credit programme activities in eleven districts which are - Chattogram, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalakhati, Bagerhat, Pirajpur and Khulna. During the reporting period from July 1, 2017 to June 30, 2018 the status of CODEC physical coverage under the CODEC Micro Finance Programme are as follows:
Component of the Microfinance Programme:

UPP-Ujjibito Project:

Ujjibito, which means infused with new life, is a new project targeting the vulnerable and women-headed households to be jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED), with the financial support from European Union. The specific objectives of the project are: i) Sustainable graduation from ultra-poverty of nearly 32,500 vulnerable and women-headed households; and ii) Creation of workable materials access of poor rural communities nationwide to markets and service providers. CODEC initiate this programme from 1st January 2014 at the selected 18 branches under Patuakhali and Barisal zone.

ENRICH

The main target of the programme is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. Community based development programme with local resources and infra-structures with the involvement of local people and administration are the key to implement ENRICH project. ENRICH works through different interventions such as Health, Education, Community Development, Youth Employment, Unnooto-Cooking Stove supply, Establishment of Solar Electricity, Medicinal plant Cultivation, Vegetable Cultivation and Sanitation Programme etc. CODEC initiates this programme in Kulkhati Union of Nolcity Upazilla under Jhalakhati district from 27 July, 2014 with financial and technical assistances from PKSF. From March 2018 Santospur union of Chitalmari upazilla under Bagerhat district is included to implement ENRICH program.

As of June 30, 2018 CODEC loan disbursement to its borrowers under ENRICH programme is BDT 38,354,000/- with an outstanding loan of BDT 14,555,906/-
KGF (Kuwait Goodwill Fund for promotion of Food Security in Islamic Countries Programme)

KGF programme is being implemented by CODEC since 1st November 2015 with the financial and technical assistance from PKSF. A maximum amount of BDT 300,000 in the form of microcredit and BDT 300,001 – 1,500,000 as small loan can be approved under this programme in favor of food production, processing, storage and marketing of agricultural products and bi-products in small business and micro enterprise related to similar initiatives. CODEC has initiated this programme from 1st November 2015 in the Charbangshi and Mollarhat branch under Raipur and Laxmipur Sadar upazilla of Laxmipur district.

KALPATORU

Bagerhat is one of the coastal district in Bangladesh. Due to the geographical position of this district, climate change, salinity, and water-logging are current burning issues. Shrimp culture is spreading rapidly for saline water, as a result poor people are losing their homestead by big Gher (fish farm) owners and becoming land less. Some of them are migrating to other big cities and others are becoming day laborer. To reduce such type of migration a long term programme to provide land as a loan may establish their right in convenient place and improve their livelihood through skill development training. It will not be possible to achieve the goal of SDG except rehabilitation of this landless community. Considering the above mentioned situation, CODEC initiate this programme under SEEDS projects in Chitalmari and Mongla Upazilla under Bagerhat district with the support from Strømme Foundation. There is a specific criterion for beneficiary selection. CODEC disburse amounting to BDT 3,790,000 to 20 beneficiaries for land purchasing and BDT 450,000 to 15 beneficiaries for IGAs. Service charge is 6% on declining balance method for both and loan period is for 5 years including 6 months' grace period. The outstanding loan balance as on June 30, 2018 is BDT 3,056,497 (land) and BDT 444,456 (IGA) respectively.

Major Achievements:

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

1. Compulsory/Mandatory Savings: As of June 30, 2018 the accumulated savings balance is BDT 60,59,01,437.
2. Voluntary Savings: As of June 30, 2018 the accumulated savings balance is BDT 14,24,62,722.
3. Term Savings: As of June 30, 2018 the accumulated term savings balance is BDT 14,22,45,558.

Credit Programme:

The credit programs are described below:

i) Jagaron loan (RMC): Around 108,810 female members have been admitted and they have saved BDT 52,39,51,248 by weekly savings program. The outstanding loan balance is BDT 153,54,28,728 to 90,940 borrowers as on June 30, 2018.

ii) Agrashor loan (ME): Around 13877 members have been admitted and they have saved BDT 18,65,64,082 by weekly savings program. The outstanding loan balance is BDT 55,73,26,203 to 11,848 borrowers.
iii) **Sufalon Loan:** This loan is provided to small and marginal farmers according to their need. Jagaron and graduate Agrashor member will be eligible for the Sufalon Loan. 2073 members have taken part in this programme and the outstanding loan balance is BDT 1,20,48,407 as on June 30, 2018.

iv) **Buniad (Ultra Poor):** 9261 members have taken part in this programme including Ujjibito programme and they saved BDT 3,33,48,148. The outstanding loan balance is BDT 7,60,81,961 to 5647 female borrowers as on June 30, 2018.

vi) **SAHOS (Apodkhalin Loan) and Others:** Ultra poor households are provided SAHOS loan at a service charge of 4% per year. This loan helps them to protect themselves from erosion of their assets and prevent them borrowing traditional money lenders. 847 members have been take part in this programme and the outstanding loan balance is BDT 36,91,017 as on June 30, 2018.

vii) **Member Welfare Fund:** CODEC has adopted a new member’s welfare Fund policy (only death case) in 2005 with specific terms and conditions for the members including spouse (Husband) for Jagaron (RMC) Member and in case of Agrashor (ME) only loanee member will be covered. The Microcredit client (Jagaran and Agrosor) have to pay 0.7% of borrowed amount as a premium to avail this facility. As per benefit of these facilities, the outstanding loan amount of the respective member will be adjusted from the welfare fund and savings balance will be refunded to the nominees. From July 2017, CODEC added a new benefit package to ensure mother and child care service, and to provide medical supports for their Microcredit clients with an additional premium of BDT 0.3% of borrowed amount. During the year 2017-2018 CODEC paid BDT 14,872,508 as claimed from member welfare fund. The outstanding fund balance is BDT 106,962,570 as on June 30, 2018.

### Credit disbursement, Recovery, Savings outstanding and some important ratio analysis (July 2016-June 2017)

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<tr>
<th>June 30, 2016</th>
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<tr>
<td><strong>Cumulative Credit Disbursement</strong></td>
<td>15278</td>
<td>18554</td>
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<tr>
<td><strong>Credit Disbursement</strong></td>
<td>2594</td>
<td>3275</td>
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<tr>
<td><strong>Cumulative Credit Recovery</strong></td>
<td>13824</td>
<td>16712</td>
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<tr>
<td><strong>Loan Portfolio</strong></td>
<td>1454</td>
<td>1842</td>
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<tr>
<td><strong>Group Savings Balance</strong></td>
<td>505</td>
<td>683</td>
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**Profitability**

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<tr>
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<th>June 30, 2016</th>
<th>June 30, 2017</th>
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<tr>
<td>Operating self-sufficiency</td>
<td>111%</td>
<td>118%</td>
<td>113%</td>
</tr>
<tr>
<td>Rate of repayment (OTR)</td>
<td>98%</td>
<td>99.07%</td>
<td>98%</td>
</tr>
<tr>
<td>Cumulative Recovery Rate (CRR)</td>
<td>99%</td>
<td>99.41%</td>
<td>99.51%</td>
</tr>
</tbody>
</table>

**Efficiency**

<table>
<thead>
<tr>
<th></th>
<th>June 30, 2016</th>
<th>June 30, 2017</th>
<th>June 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Borrowers per Programme Organizer (PO)</td>
<td>242</td>
<td>250</td>
<td>259</td>
</tr>
<tr>
<td>Amount of Outstanding Gross Portfolio per PO</td>
<td>36,88,923</td>
<td>41,92,000</td>
<td>52,32,257</td>
</tr>
<tr>
<td>Member per Branch Office</td>
<td>1200</td>
<td>1207</td>
<td>1307</td>
</tr>
<tr>
<td>Yield on Portfolio</td>
<td>23%</td>
<td>23%</td>
<td>21.07%</td>
</tr>
<tr>
<td>Debt Capital Ratio</td>
<td>3:1</td>
<td>3.15:1</td>
<td>3.09:1</td>
</tr>
<tr>
<td>Capital Adequacy Ratio</td>
<td>23.56%</td>
<td>23.56%</td>
<td>22.07%</td>
</tr>
</tbody>
</table>
Special Programme Under Microfinance:

1. CODEC Scholarship: CODEC with the goal of contributing significantly in building a society free from the illiteracy by providing scholarship to the PECE and JSC students who acquired GPA-5. During last year CODEC has given scholarship to 53 PECE and 66 JSC students.

2. Eye Camp: With the aim to provide eye treatment facilities to poor and vulnerable people of the remote areas, CODEC has organized 10 nos. eye camps at union level and a total number of 1,660 community people have received eye treatment facilities from these camps, and a total of 160 patients underwent cataract surgery during 2017-2018.

3. Health Camp: CODEC has organized 35 number health camps leaded by MBBS doctors and 2,506 patients received healthcare services from these camps during 2017-2018.

4. Blanket Distribution: In winter season to fight cold, blankets have been distributed to the winter-strike distressed people from coastal areas. Total 2,506 blankets have been distributed in Chattogram, Bagerhat, Patukhali, Barguna Laxmipur and Noakhali in the year 2017-2018

5. Counseling for Adolescent school girls: During the year 2017-2018, under all microfinance zonal offices 16 counseling workshop have been conducted with adolescent school girls from class six to ten by the female MBBS doctors in school auditorium. Upazilla women and children, social welfare officers were present in those workshops.

Challenges of CODEC Microfinance Programme:

Microfinance programme always go through various challenges due to social, economic, environmental, and political factors. Some of the challenges CODEC Microfinance Programme faces are given below:

- River erosion
- Seasonal migration
- Water logging
- Default increase
- Staff drop out
- Over debt of beneficiaries beyond their capacity

Conclusion:

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

CODEC Micro Credit Programme has been emerging to alleviate the poverty of the disadvantaged coastal communities. Income Generating Activities in these areas ensure their participation in the process of the development program.
Jahanur begum is the name of poor women who is now role model of inspiration for others in her community. She was experiencing hardship with her husband and three children. She is from Koruna village under Betagi Upazila of Borguna District. Jahanur begum has been involved with CODEC-Ujjibito project from January 2014 as a member of Ujjibito Mohila Samiti. Due to financial crisis she took a loan from CODEC amount of 10000 taka as a first loan to buy some ducks and hens and she got profit by selling egg and chicks. Seeing her interest in poultry rearing, technical officer of Ujjibito project selected her for two days training on “native poultry farming in improved poultry shed” in October, 2016.

After receiving training Jahanur Begum again took 10000 taka loan from CODEC as a second loan and bought a goat amounted 5000 taka and made a improved poultry shed by these remaining money. At first she hatched out 20 chicks from a local chicken in this improved poultry shed and sold each chicken at 2-2.5 month age at the rate of 300-350 taka and make 4000 taka profit. At second phase she kept 60 poultry bird at that house and made 10000 taka profit by selling at the rate of 300-350 taka/each at 2-2.5 month age.

After repayment of her second loan she receive 20000 taka loan from CODEC MF for third time to extend her poultry farm. Besides poultry farming Jahanara begum rear duck and now she has 60 ducks which market value 20000 taka and get daily 6-8 eggs. Now she is an owner of 12 egg laying chickens, 18 poultry birds, 50 chickens which are ready for sell and all of these market value 18000 taka. Now they want to make bigger their poultry farm and desire to buy cow in the future. Currently, she has 4648 taka in her savings account of CODEC MF.

She is very thankful to CODEC. Now she is so happy that she is able to do something for her family in their hard time and can spend some money for education purposes of her children’s. They can satisfy with two times meals. The ray of satisfaction plays on her face and eyes.

Now Jahanur begum is the name of poor women who is role model of inspiration for others in her community.
process of the development program.

The CODEC Micro Credit Programme has been emerging to alleviate the poverty of the disadvantaged communities along coastal and riverine belts of Bangladesh. These communities are trapped by problems in every direction and show increased vulnerability as fish production declines rapidly. As a result, they are not only faced with economic difficulties but also with the nature of the problems they encounter.

Challenges of CODEC Microfinance Programme:

- Over debt of beneficiaries beyond their capacity
- Staff drop out
- Default increase
- Seasonal migration
- River erosion
- Environmental factors
- Economic factors
- Social factors
- Political factors

Some of the challenges that the CODEC Microfinance Programme faces are due to social, economic, and political factors. The programme always goes through various challenges.

Welfare Officers Workshops:

- 35 number health camps led by MBBS doctors and welfare officers were present in those workshops.
- Winter-strike distressed people from coastal areas.
- Total 2,500 blankets distributed.

As of June 30, 2018, CODEC loan disbursement to its borrowers under ENRICH programme is BDT 3,056,497 (land) and BDT 444,456 (IGA) respectively. The outstanding loan balance is BDT 3,790,000 to 20 beneficiaries for land purchasing and BDT 450,000 to 15 beneficiaries for IGAs. Service charge is 6% on the declining balance method for both, and the loan period is 5 years including 6 months’ grace period.

To support the landless community, CODEC initiated a programme considering the mentioned situation. CODEC initiates this programme to help the landless community. Moreover, CODEC has adopted a new member’s welfare Fund policy (only death case) and has initiated a fund. The outstanding fund balance is BDT 106,962,570 as of June 30, 2018.

CODEC has provided access of poor rural communities nationwide to markets and service providers. CODEC initiates this programme from 1st January 2014 at the selected 18 branches under Patuakhali and Barisal zone.

Recovery and savings of CODEC Microfinance (in Million Tk.)

- 1. Compulsory/Mandatory savings: As of June 30, 2018 the accumulated savings balance is BDT 89,06,09,717.
- 2. Term Savings: As of June 30, 2018 the accumulated term savings balance is BDT 14,22,45,558.
- 3. Upazila: 51
- 4. Unions: 436
- 5. Village: 2275
- 6. Households: 132,044
- 7. Borrowers: 1,08,969
- 8. Savings: 89,06,09,717
- 9. Rate of repayment (OTR): 98%
- 10. Debt Capital Ratio: 3.15:1
- 11. Yield on Portfolio: 23%
- 12. PAR: 5.62%
- 13. OSS: 113%
- 14. OTR: 98%
READ

CODEC implemented Reading Enhancement for Advancing Development (READ) is a 5 years long programme which is funded by Save the Children, which intends to address the gaps in early grade reading abilities in all aspects of a child’s learning trajectory. By ensuring a strong foundation at the beginning of school, the expectation is that fewer children will repeat grades or drop out in the primary cycle, and a higher proportion will complete school with solid primary school skills, such as literacy, which are indispensable life skills in today’s world. Quality education is the most important indicator of the Sustainable Development Goals (SDGs), thus to improve the universal primary education quality CODEC-READ project directly supports quality primary education in Chattogram Cox’s Bazaar and Barisal region. The project focuses on four areas of intervention: 1) Improved evidence-based, interactive early grades literacy instruction; 2) Increased use of early grade reading assessment; 3) Expanded provision and use of relevant and appropriate supplementary materials; 4) Strengthened community support for early grade literacy. Annual approved budget for the year 2017-2018 is BDT 34,607,146/- (both for Barisal and Chattogram Cox’s Bazar).

Achievements during 2017-2018:

- Training on the ‘Use of Digital Content for Improving Early Grade Bangla Reading Skill’ for 57 assistant teachers
- Refreshers training on Academic Supervision (Coaching Strategy) for 361 head teacher
- Refreshers training on Reading Instruction and Assessment for 636 assistant teachers (RIA Part-2)
- READ has organized master trainers training on Instructional Adjustment Tools (IAT) for 48 (Cox-20, Barishal-28) Government Education Officials and senior project staffs
- Refreshers Training on IAT for 867 Assistant Teachers
- Training on Instructional Adjustment Tool Apps Application for 40 teachers from 20 schools of Barishal district.
- Project has given basic training in M&E and MIS to 45 PNGOs New Staffs for developing their basic conception on M&E and MIS, Monitoring and Evaluation system, data flow chart of RIMES, orientation of monitoring tools, READ result framework etc
- Instructional Adjustment Tools (IAT) Assessment was done two times in this year for 41,001 students
- Instructional Adjustment Tools (IAT) result – sharing workshop was organized with 103 assistant teacher and government officials and 100% targeted teachers changing instruction in the class room based on IAT results
- Print rich environment has created in class room and teachers are using this to conduct class in 374 schools
- Basic training on Community Reading Camp (CRC) for 365 Community Literacy Volunteer (CLV) and Read project staff
- 14,058 Number of children having access to reading opportunities through community reading camps
- Bengali teacher are using RIA and story books for Grade 1 to 3 for improving reading fluency in the class rooms
- Teachers are able to find out students’ weakness and strong sides easily by IAT (Instructional Adjustment tools)
Tohidul Islam Risat

Tohidul is a twelve-year-old boy from Modho Khuruskul village of Cox’s Bazar Sadar district. He cannot speak and move properly from his early childhood but due to his strong inquisitiveness, his grandmother enrolled him in Modho Khuruskul government primary school. He regularly attends his classes but his physical and verbal limitation restricted him to engage in the class lessons though his handwriting is excellent.

His teachers requested his grandmother to enroll Tohidul Islam Risat into READ’s community reading camp where children from grade I-III get engaged in fun-learning activities to improve their Bangla reading skills. They offer a fun way to ‘learn by doing.’ They use effective techniques to improve Bangla reading skills which has developed Tohidul’s letter knowledge, vocabulary understandings, and other key reading skills through storytelling, games, puzzles, and printed materials.

Tohidul finds reading camp is very enjoyable. He is the most regular learner in that community reading camp though he has to cross a good distance to reach there. He likes the storytelling session most. He mumbles but tells stories to his friends, and parents gradually. If any guest visits reading camp, Tohidul wants to tell name of many story books. Januara Begum, the Assistant Teacher at Modho Khuruskul Government Primary School, said, “Tohidul’s result has been improved; when he was in class two, his roll was 43 but after one year his reading capacity has been improved by the reading camp. Now he is studying in class three and his class roll has upgraded to 35.” She also said that community reading camp has helped to make him more confident.

Tohidul’s eyes sparkle with new learning and his gestures tell many stories which he cannot deliver through his voice. When asked, Tohidul expressed that he wants to be a big officer in future. It’s difficult for him to spell every word but his body movement tells many things which are clearly visible.

Everyone loves him for his great interest to learn and beautiful hand writing. Reading camp helped him to be more confident and to reveal his long-cherished dream. He proved that physical and verbal challenges matter a little when someone gets the conducive and enjoyable environment to study.
Protective Environment Creation for Children and Adolescent in and around Cox's Bazar Area

The project of “Protective Environment Creation for Children and Adolescents in and around Cox’s Bazar Area” funded by UNICEF aims to establish a protective environment for children through strengthening the service provision and changing harmful social norms to reduce their vulnerability towards abuse, violence, exploitation, child marriage, child labour, child trafficking, and negligence. By the end of June 2018, a total number of 81,900 children and adolescents in Rajapalong and Palongkhali Union of Ukhiya Upazilla, and Hnilla and Baharchara Union of Teknaf Upazilla in Cox’s Bazar district have improved access to a minimum package of social protection services and resources which have reduced their vulnerability towards abuse, violence, exploitation, child marriage, child trafficking, child labor through child friendly space and adolescent’s clubs. Annual approved budget for the year 2017-2018 is BDT 119,475,412/-.

“I never teach my pupils. I only attempt to provide the conditions in which they can learn”
Albert Einstein
Achievements during 2017-2018

- As of now, through the 27 Child Friendly Spaces (CFSs) 76,470 (Boys: 40,111 and Girls: 36,359) children from host community and makeshift settlements are getting psychosocial support (PSS) and other child protection services.
- The project is organizing 10 mobile CFSs in the host community and 44 Mobile CFSs in the makeshift settlements to support the children who have arrived from Myanmar since 25 August, 2017.
- Social workers of CODEC-UNICEF projects have documented 1,713 cases in host community as well as in makeshift settlements through identifying the children at risk and are in need of protection.
- There are 156 adolescent clubs continuing and a total 4,680 adolescents got life skill education through those clubs.
- There are a total number of 1,800 Community Based Child Protection Committee (CBCPC) members who are working actively under the 27 CFS and 91 adolescent clubs, and out of them total 150 members got different trainings related to child rights and child development.
- A total number of 452 children have been referred to GO/ NGO service providers for getting different services.
- Adolescents and community people have become more aware about child marriage and they became more confident after attending different awareness program.
- For the smooth operation of CFS, the rate of school attendance is increasing as well as the dropout rate is decreasing and thus the academic results of students are getting better than the past.
- Monthly Parents Meetings helped parents to become more conscious about their children’s right as example: the corporal punishment is decreased, they don’t arrange early marriage for their children and they are sending their children to school, they don’t get their children engaged to child labor. They are also aware about child trafficking.
- Community people are now more aware on Child Rights. Now, if they find any occurrence against children- they protest.
Achievements during 2017-2018:

- 300 non formal learning centres (LC) are established for FDMN children in Leda and Shamlapur, and Other New Spontaneous Settlements in Ukhiya and Teknaf upazillas of Cox’s Bazar District; it covers quality basic Pre-Primary Education-PPE and Basic Education-BE (ABL method), and ensured delivery to 31,556 Rohinga cchildren.

- A total of 300 Learning Centre Management committee (LCMC) meeting have been conducted; the frequency of the meeting is once in a month.

- 16,000 parents / caregivers of 300 LC, community members are engaged, mobilized, and aware about their responsibilities on their children’s educational participation.

- 300 National teachers and 300 Burmese Language Instructor (BLI)'s have been recruited and they (national teachers) received 7 days long basic training and 3 days long basic training on PPE and ABL packages.

- Under the Communication for Development (C4D) activities for community engagement CODEC oriented to project staffs, LCMC members, rreligious leaderr and organized community dialogue,  day long children education fair and annual sports and cultural programme etc. for sensitization of important of education and to be ensured quality education.

- Cross sectoral linkages of social services in health, nutrition, WASH, protection and community mobilization is explored actively.

Non Formal Basic Education Programme for Undocumented Myanmar National (UMN)

The project named Non-Formal Basic Education Programme for Undocumented Mayanmar National (UMN) Children works in unregistered makeshift settlements in Leda and Shamlapur, and others new apontaneous settlements in Ukhiya and Teknaf upazillas under Cox’s Bazar District to provide pre-primary and basic education to around 31,500 children (Girls-17325, Boys= 14175) of 4-14 years living in 13 unregistered makeshift settlements. The goal of the project is to allow Undocumented Myanmar National (UMN) children to access quality early learning and basic education opportunities, so that they can realize their potentials through attainment of basic learning tools (literacy and numeracy) to access key lifesaving messages, further education and skills in future.

Considering the need of education for Forcibly Displaced Myanmar National children (FDMN) living in the makeshift settlements, UNICEF Bangladesh has signed a cooperation agreement with CODEC, for implementing the programme activities in Leda and Shamlapur and others new spontaneous settlements to ensure humanitarian support rendered to the FDMN community through non formal education (EL and ABL). Annual approved budget for the year 2017-2018 is BDT 143,723,918/-.

“Education is not the learning of facts, but the training of the mind to think”
Albert Einstein
Achievements during 2017-2018:

- 300 non formal learning centres (LC) are established for FDMN children in Leda and Shamlapur, and Other New Spontaneous Settlements in Ukhiya and Teknaf upazillas of Cox’s Bazar District; it covers quality basic Pre-Primary Education-PPE and Basic Education-BE (ABL method), and ensured delivery to 31,556 Rohingya children.
- A total of 300 Learning Centre Management committee (LCMC) meeting have been conducted; the frequency of the meeting is once in a month.
- 16,000 parents / caregivers of 300 LC, community members are engaged, mobilized, and aware about their responsibilities on their children’s educational participation.
- 300 National teachers and 300 Burmese Language Instructor (BLI)’s have been recruited and they (national teachers) received 7 days long basic training and 3 days long basic training on PPE and ABL packages.
- Under the Communication for Development (C4D) activities for community engagement CODEC oriented to project staffs, LCMC members, religious leaders and organized community dialogue, day long children education fair and annual sports and cultural programme etc. for sensitization of important of education and to be ensured quality education.
- Cross sectoral linkages of social services in health, nutrition, WASH, protection and community mobilization is explored actively.
The project named School Feeding Programme (SFP) for the disadvantaged Rohingya Children aims to improve access to qualitative education and nutrition condition in the vulnerable poor people especially Rohingya children of Ukhiya and Teknaf upazilas under Cox’s Bazar district. School Feeding Programme is designed to improve attendance, achievements, growth and other health outcomes. The main objective was to determine the effectiveness of school feeding programs in improving physical and psychological health for disadvantaged school pupils. This project currently reaches to a number of 1,25,785 students of 1132 Learning centers (LC) by school feeding programme through distributing micronutrient fortified biscuits which is funded by UN World Food Programme (WFP). The nutritious biscuits ensure that children meet 67 percent of their daily vitamin and mineral needs, and children have energy to concentrate on their lessons. The school feeding programme also includes an essential learning package focusing on vegetable gardening, dietary diversity, health, nutrition and hygiene, reinforcing good practices such as hand-washing and harmful effects of child marriage and dowry for the children through different meeting, training, programme, community mobilization with their parents, teachers and other community members. Annual approved budget for the year 2017-2018 is BDT 24,921,148/-.

Achievements during 2017-2018:

- 1,25,783 Rohingya children received micronutrient-fortified energy biscuits
- Improvement in health and nutritional status, and educational performance of children in school
- Increased attendance and reduced drop-out.

“Investing in early childhood nutrition is a surefire strategy. The returns are incredibly high.”

Anne M. Mulcahy
Sharmin Ara

A ten years old kid, arrived in Bangladesh on August, 2017 from Myanmar as a refugee along with her Rohingya parents (Md. Babul Hossen and Jannat Ara). Presently she is living in Kutupalong Makeshift Mega camp-2W Block-D4, Shed 13/58/46 with her parents.

After few days of her family’s arrival in Bangladesh, some people from UNHCR contacted with them and it was then the staffs from UNHCR ensured them to repair their house and provide them with foods distributed from WFP. In the meantime, Sharmin got admitted to the CODEC Rose Learning Center-(4) in Kutupalong MS camps. On the first day at LC’s her expression was like, “It is like a dream comes true moment for me; “It’s a different world”; “Everything is very interesting here”, she added more. Here she can learn through playing. “Now, I know what could be the definition of life is”. She started enjoying her life here. Nowadays, she has many friends for talking, sharing interesting rhymes and playing. But, actually it was not only the Learning Centers that made her to come here. She explained, “I have started coming to LC’s for the sake of biscuits (provided by the CODEC-WFP Programme), at the beginning (she smiles)” “I like to eat WFP biscuit”; “It is very delicious and it helps me to concentrate more specially in my study and playing with my friends”. Moreover, Sharmin was very weak when she was first admitted in CODEC EPRC Learning Centers. But after few days, she became strong, energetic and can pay more attention to her studies. Now she is coming to LC’s regularly.
The goal of CODEC-EPRC Project is to support Myanmar refugee children by creating a safe and protected child-friendly education through project intervention. This project aims to create a safe and protected child-friendly environment and provide quality basic education to some 29,432 Rohingya children in camp and makeshift involving communities in education management which is supported by UNHCR. CODEC has been implementing the EPRC project activity since January 2017 with focusing on primary education, secondary education and Early Childhood Care Development (ECCD), evening school in Kutupalong and Noyapara registered camp in Cox’s Bazar district. Since the influx began in August 2017, EPRC project extended in Kutupalong and Noyapara makeshift, and other expansion areas by establishing Learning Centre (LC), Mobile Centre (ECCD), Adolescent club, AdGLiB activities for school age children of Rohingya community People. Annual approved budget for the year 2017-2018 is BDT 13,960,144/-.

Achievements during 2017-2018:

- At present (up to June, 2018) 2,757 number of children enrolled in ECCD (PG and Mobile ECD Centre)
- 21,903 children are currently enrolled in Primary education in camps whereas target was 24,579. We achieved 89% target in this portion.
- 69% primary graduate students of registered camps will take admission in grade VI.
- A total 688 school management committee (SMC) meetings and School Assistant Group (SAG) meetings were organized.
- A total of 2,708 community based community sensitization/parents meeting, and parenting sessions were held.
- 133 batch training sessions were organized for teachers.
- 1862 (AdGLiB and Adolescent Club included) number of children get enrolled in secondary education.
- 500 adolescent participated in multi-development activities in adolescent club.
Nurul was admitted at Thien Liwn Learning Centre on February 8th, 2018. He is seven years old. At that time, he came to the school regularly and was attentive in the class. But, in a few days the teacher of that LC observed that, he was irregular, became inattentive in the class, and did not talk with others and it was noticed that he was absent continuously 4 days. On the 5th day, teacher visited his house and found that he was busy in domestic. Then teacher talked with his father and requested him for sending Nurul to school. But in the next two days, still he did not come at the school. Then Nurul’s teacher went to his house again and found him seating in their yard with a newly born baby in his grip. When he was asked why he did not go to school, he didn't answer. Then teacher made query to his farther that why did not he send Nurul to school? But he answered angrily, “Nurul has a lot of work to do”. His father placed a list of works like, Nurul has to go to the forest, to collect fire-wood work at home and sometimes has to go to market for shopping. So, he could not go to school regularly. After a while when he calmed down, teacher requested him to think about his future and send Nurul back to school. After some moments of silence, he said that, “Well, I will send him to the school regularly”. Then teacher tried to talk and convince Nurul, and advised him for going to school. When she said to him, “Your friends were going to school regularly and learning their lessons with fun. They are making their future. Don’t you wish to go to school to have these?” That time he replied, “Yes I want. But my new mother does not allow me for going to school.” Then teacher ensured him that I have talked with his farther and he agreed to send Nurul to the school regularly from now on. Nurul shouted with joy. On the next day, he came to school. As he was sitting on the back benches at class, class teacher asked him to come forward and sit on the front bench to encourage him. Teacher always try to motivate and inspire him by giving extra time to check and make necessary progress of his lessons. I tried to motivate and inspire him in his study. After a certain time, he has made good progress in his study and became confident. Now he plays with others and he became more positive about his life. Moreover, his farther is more conscious about his learning and able to understand the positive changes in Nurul’s regular activities and behaviors. At present the whole learning Centre has become pleasant with his bright smile.
The project named Tarun alo (Light of Youth) by Manusher Jonno Foundation is a unique project for youths, implementing in Cox’s Bazar sadar, Ramu and Pakua Upazila under Cox’s Bazar district, which will make them capable to protect themselves from of violence, and stand against the narrative of radicalization and extremism which prevail in the society. It dreams of a pluralistic society where communities are capable to nurture and promote living in harmony with tolerance to address their community needs and responsible to play the nation building role as change makers. Youth will be empowered with confidence to build a resilient community with knowledge on counter narration and capable to prevent cultivating the potential extremist in the community. CODEC-Tarun alo project intend to involve 9000 youth boys and girls from school, madrasa and community, aged between 15-25 to be empowered and technically equipped to develop their self-confidence, aspiration and a positive self-image to combat violent extremism. These young men and women will increase their capabilities and new skills in diversified income generating activities. Annual approved budget for this project is BDT 6,904,626/-. 

“A goal is not always meant to be reached, it often serves simply as something to aim at” Bruce Lee
Achievements during 2017-2018:

- 186 Life skill sessions on Combat Violent Extremism (CVE) in 15 Colleges/Schools,
- 5 batches of ICT training for school and college Students in 3 upazila,
- 6 batches of ICT training for Madrasa Students in 3 upazila,
- 30 Debate Festivals in 15 colleges/schools on CVE,
- 29 Debate Festivals in 15 Madrasas on CVE,
- 30 Annual Sharing meeting with College/School Management Committee, Madrasa,
- 194 Madrasa Based sharing on CVE in 15 Madrasas (Monthly one session in each Madrasa),
- 185 Community Based sharing sessions with total of 3000 Youths on CVE in 15 Community,
- 3 batches of Imam Training in 3 Upazila which cover 60 imams,
- 4 Batches of Vocational training (Tailoring and Garments-29 Electric House wiring and Motor Rewinding-16, Basic Electronic and Mobile Servicing-15) for 80 Youth from 03 target upazilas,
- 17 Quarterly Sharing meetings with Youth Forum where 510 Youths from 3 target population joined for a half day interaction on CVE in 3 upazilas,
- 3 annual Upazila based cultural and sports programme events in 3 Upazilas.
Nasma, an 18-year-old youth from Samiti Para village at Sadar in Cox’s Bazar, Bangladesh, has successfully changed 20 youth. In Samiti Para, people are engaged in fishing activities because the Bay of Bengal is very near to the village. Youths are always passing their time with friends. They are not interested to do any activities for their family as well as society.

Nasma also used to spend her time like others but she did not like it. After her mother’s death and due to the poverty of her family, her study stopped when she was in 9th grade. She tried to convince her father and elder brother about her study and to work by herself as well as a family member. But they did not agree with her opinion.

Manusher Jonno Foundation-CODEC TORUN ALO Project has been working in Samiti Para since 2016, providing life skill sessions on value based education as well as encouraging unemployed and school dropped youths in vocational training. As a youth of society, Nasma attended life skill sessions and was motivated to work for the family as well as help her father. She talked with her father and elder brother about vocational training on tailoring but her family did not permit to receive training from the training centre, which is 40 km away from her residence. With the help of her sister-in-law, she got permission to receive the training. After completion of the training, she bought an old tailoring machine and started to work.

Nasma always shares her success story with other youths to tell them how to remove frustrations from own mind. Since Nasma’s success is clearly visible to the youths and their parents, other youths started listening to her and taking ideas. With the help of Torun Alo Project, she linked the local youths with vocational training.

“I believe, we will bring change in our society and remove all bad things from the country if all youths are working for the country” - said Nasma.
Second Chance Education Project runs in the slum area of Chittagong City Corporation from 1st September, 2017 to 31st May, 2018 for the 8-14 years old children who are out of school, either never enrolled or previously dropped out from school. These children get the second chance for educating themselves so it is called second chance education. This Second Chance education follows Cohort Model that is “one school one teacher model”. CODEC implemented this project in 19 wards of Chittagong City Corporation in 95 schools with the support from BRAC. Annual approved budget is BDT 10,200,408/-.

Achievements during 2017-2018:

- CODEC-SCE project selected 95 deprived locations both in terms of number of children out of school and the difficulty to reach them through formal or any other approaches
- There were 2850 (Boys-1195, Girls-1655) students in 95 selected schools
- 113 children with differently able got the chance to access education in those school
- 95 teachers received foundation training on Cohort Model
- 95 teacher got orientation from CODEC in 4 batch
- 20 batch refresher training was held for 95 teacher
- 95 school management committee (SMC) was formed
- Students and teachers database was prepared for 95 schools
- Project inception workshop was held with govt officials and partner organizations.
- Grade -1 final exam and evaluation was done in 95 schools
- Submitted monthly report to upazila and district education office
- Director General (Additional Secretary), Bureau of Non-Formal Education (BNFE) under the Ministry of Primary and Mass Education, and other government officials visited CODEC-Second Chance Education Programme interventions.
CODEC started its development intervention in the North Salimpur fishing village since 1985. But CODEC-PSN Maitree project started its Program in this village from 1st January, 2011 to promote Health & Education for All. In this Village, 2nd Phase program has started from 1st January, 2012 jointly with CODEC-SSFL-PSN MAITREE Project. Now CODEC is implementing this program by own contribution.

The Budget of PSN Maitree project in the year 2017-2018 is BDT 1,718,620/-. 

Achievements during 2017-2018:
• 152 students are studying in CODEC PSN school
• More than 200 community people are getting continuing education in Community learning center.
• More than 300 children got Vitamin A vaccination through National Vitamin A campaign

Community Learning Center: Community Learning Center is facilitated by active participation of community people especially adult for continuing their education. Community members arranged monthly meeting by their own initiative. In this meeting they also collect savings and disburse loan for productive purpose among group members. In addition they also received several development training such as poultry rearing, shopping bag making and paper box making. National days are also featured by active participation of community people.
In July 2011, Codec started to implement Natun alo project in 2 unions of Mirjagonj upazila under patuakhali district with the financial and technical assistance of Strømme Foundation (SF). There were five types of development mentioned in the project; the development of education, the development of health, the development of livelihood, establishment of people’s organization and raising awareness among the community people on DRR. Based on success of 1st phase, the 2nd phase of the project has also been started from 1st January 2017 to strengthen social and economic status of the targeted 2500 people of 4 unions of same working area. Annual approved budget is BDT 10,109,732/- for 2017-2018.
Achievements during 2017-2018

- Capacity has been strengthened of ward committee (WC) to use their own fund on productive purpose for the wellbeing of WC members. Till today, Ward Committee generated BDT 5237786.00 as fund from SG.
- WC has become able to channelize resource to use for the betterment of poor people and social purposes also from different govt. line agencies and private sector through their effective advocacy efforts. Like 500 feet embankment repairing, 800 feet kacha road construction, 762 members received safety net support, and received 100 blankets etc.
- 02 days long IGA fair had been held where 20 stalls were constructed to display the products produced by the target families. Thousands of people visited the fair every day.
- 10 Shonglap Forum consisting of 262 adolescent girls got involved in different social activities like; campaign on early marriage, dowry, open defecation, anti-drug, child and women rights etc.
- 23 mini poultry farms have been established at target family level with 1531 hen chicks and 92 targeted families are rearing poultry in a planned way in small scale (one cock family where one cock and 9 hens).
- 1500 targeted family members received entrepreneurship training, where they learned how to start business, tackle challenges, business strategy and business plan development.

For expansion phase

- 110 small groups (SG) were formed with selected beneficiaries, where various activities are being carried out to educate them on social and skill based topics like; organizational development, rights and entitlements from different agencies, importance of IGA skill, DRR and CCA etc.
- 110 community facilitators had been developed at SG level.
- 161 SG members have received training on organizational development to build their capacity.
- 06 Shonglap forum consisting of 127 adolescent girls have been formed for the purpose of empowering the girls socially and economically.
- 01 batch of Peer leaders consisting of 23 Adolescent girls has received basic training on SHONGLAP (TOT).
- 25 adolescent girls have received training on child rights convention (CRC). Later, these trained girls were able to organize 03 campaigns on child rights issues at community level to aware the people where guardians, community people, adolescent girls, local elected representative attended.
- 643 members have received awareness on cyclone preparedness through 48 courtyard meetings.
- 40 community service providers (CSP) have been developed for ensuring smooth service on livestock and agriculture at the door of community. 17 community health volunteers (CHV) have also been developed through training, refreshers, meeting and workshop etc.
- Total 5503 people have received knowledge and skills on poultry and duck rearing, brooding, Duck hatchery, Beef fattening and vegetable gardening through 446 IGA sessions.
- 2143 people have received basic health and nutrition, and WATSAN related knowledge through 150 courtyard sessions.
- During the reporting period 2440 FDP has been developed with active participation of family members.
Aliza Begum got married just only 13 years of age when she was in class eight with Mr. Khokon Musolli of Charkhali village of Dewli subidkhali union under Mirragonj upazila of patuakhali District. As her husband is a day laborer, his income was not sufficient to fulfill the basic need of his family along with their two children; moreover, they have no cultivable land.

In August 2011, she was selected as a member of Codec-Natunalo project as a member of Charkhali Mohila Samity group. Group members started to meet at group meetings in every 15 days interval where they initially discussed about group unity, solidarity, group cohesion, IGA initiation, group plan, family development plan etc. After attending sessions on poultry rearing, duck rearing, beef fattening, goat rearing, vegetable gardening as well as vaccination, feeding, nursing of poultry bird etc. from CSP, CHV and CDB, she was able to learn how to rear livestock as well as techniques of vegetable gardening by using modern technology.

She said, “Awareness on disaster has been increased due to intervention of CODEC Natun Alo. I knew the strategies how to combat with the natural disaster. Every year tidal surge inundated our homestead and other crop lands several times. That is why I cultivated vegetable by using sand bag and plastic bag and the result is really good. Presently I am cultivating vegetable through using 09 plastic bags”

After receiving skill development training, she started to rear 25 hens which was supported by CODEC Natun Alo project as a business startup capital to utilize the skill for the betterment of her family. Presently she has 50 Sonali hens and 25 Ducks. She has also 4 Hazols for incubating eggs. In 2017, she earned about BDT 65,000 by selling poultry birds and eggs. She also has 5 cows and last year she sold one cow BDT 40000 where profit was BDT 18000. Presently, she has been maintaining 4 Deposit pension scheme (DPS) with total BDT 5000 per month. By this time, her husband changed his profession from agriculture day laborer to tube-well mechanic.

At last she said, “Now my financial condition and social dignity is better compared to 5 years before. Both of my children are going to school, one is studying in class three and the another one is in class one. My ultimate dream is to purchase a piece of land and build a house when my DPS will be matured 5 years later. My home will be an ideal one where vegetable cultivation, poultry rearing, cow rearing facilities will be there and will also be surrounded by trees for cyclone protection which will be very nice to see”
Empower Youth for WORK (EYfW)  
Funded by OXFAM

“The youth need to be enabled to become job generators from job seekers”  
A.P.J Abdul Kalam

EYW is a project which goal is to improve economic and social empowerment for young women and men living in rural climate-change affected areas. The objective of this project is to lead Young women and men through using their market-led technical skills in improved employment or entrepreneurship opportunities which promoted their social and economic empowerment. In this project target people coverage is 16,744 and working areas are Batiaghata Sadar, Amirpur, Gongarampur and Baliadanga under Botiaghata upazila in Khulna district. Donor of this project is OXFAM in Bangladesh. Annual budget for the year 2017-2018 is BDT 9,525,192/-.
Achievements during 2017-2018

- Conducted quarterly 8 Union Apex body meetings and 3 District advisory meetings between Youth Advisory Board (YAB) and Youth group,
- As a new innovation of EYW projects the youth reporter group has been formed with 15 youths and oriented them about their role and responsibilities,
- Conducted 11 meetings with different stakeholder to develop network with local duty bearers for youth’s involvement into decision making process and still now 28 youths received mentor-based training in different skills.
- During this year CODEC-EYFW project provided 132 batches soft skills training to 3,204 youths especially on gender-based violence, Sexual and Reproductive Health and Rights (SRHR), climate change, youth leadership, business promotion and care of work,
- CODEC-EYFW project trained non-certified vocational training to 168 youths (101 Female and 67 male) in different trade among them,
- After receiving vocational training 118 youths are engaged in self-employment, 13 youths are involved in job replacement and 30 get involved in small scale business.
- In addition 12 youths have received skill-based training from UCEP Bangladesh and others 19 received mentor based training through developing linkage by CODEC-EYFW project.
- Conducted 2 batches of ToT training on life skills for 49 youth (Female-29, Male 20).
- 42 Family Level Discussion Session were held on women rights, care work, GBV and WEE.
- CODEC-EYFW project conducted 35 ward level pre-budget meetings and 4 youth hearing events on budget utilization and implementation with Union Parishad.
- As a result union parishad has allocated a budget of BDT 850,000 (for FY- 2018-2019.) for specific youth development and intend to create youth friendly space at ward level and union level.
Munir Hossain is a son of Abdur Rashid from a very marginalized family living in Amirpur union under Botiaghata upazila with his family along with five unmarried sisters. He is continuing his study by struggling because he has a big responsibility of his family as his father is day labor and they have no cultivable fertile land. He wanted to reduce financial crisis of his family but he didn’t get a suitable opportunity to recover his financial crisis.

Habiba Akter Lipy is a housewife also from Mazidghata village. Her husband is a day labor. She is living and fighting with poverty. She wants to do something for her family but there is a main social religious barrier to do something as a woman but she is very much active, aware and optimistic, potential and hard worker.

After receiving soft skills training from CODEC-EYFW Project Mr. Munir and Mrs Habiba jointly showed their interest to produce quality food and supply in different events of EYW project at market price and they were informed that if they are interested to supply food, they have to provide food with necessary documents like trade license, Bank account and printed bill voucher etc.

Now they are jointly supplying homemade food to CODEC-EYFW project by complying all the necessary processes. Every month they are supplying 5 to 8 batches of food and they can make profit of 1500 to 2000 taka from each batch. Now they know how to spillover their business and thinking to establish a permanent restaurant with building a good brand image in the local market. They want that other youths will be following their progress and sensitized to create new job arena.

Munir and Habiba become rising entrepreneur
Development Food Assistance Programme (DFAP)-Nobo Jatra which means ‘New Beginning’. CODEC- Nobo Jatra project focus on second objective among four objectives/purposes of Nobo Jatra Project which are 1) Improved nutritional status of children under five years of age, pregnant and lactating women and adolescent girls, 2) Increased equitable household income, 3) Strengthened gender equitability of people, households, communities and systems to mitigate, adapt to and recover from natural shocks and stresses, and 4) (Cross-Cutting): Improved social accountability and national policy engagement of service provision for vulnerable men and women. CODEC implemented Nobo Jatra projects in four upazilas Dacope, Koyra, Kaliganj and Shyamanagar in Khulna and Satkhira districts with technical support from Winrock International. Annual approved budget is BDT 146,226,954/-. 

*A journey of a thousand miles begins with a single step.* Lao Tzu
Achievements during 2017-2018

- 6 months' EL course for agriculture and alternative livelihood participants are delivered to 23,025 learners.
- 9 months' EL course for promotional graduation participants are delivered to 12,854 learners.
- 14,304 beneficiaries received training on alternative income generating activities (AIGA).
- 80 youths got training through Department of Youth Development and Department of Women and Child affairs.
- 72 Lead farmers received training on Climate Smart and improved production technology of vegetables, aquaculture, poultry and livestock rearing, and pesticides safer uses.
- Established 409 nutrition sensitive demonstration plots.
- 14,394 persons have received training on improved production technology of vegetables, fish and poultry and livestock including Climate Smart Agriculture and pesticides safer uses for to the producers group (Homestead and Value Chain) involving lead farmers expert from the (DAE/DOF/DLS) and private sector actors.
- Distributed agro-inputs to 10,259 targeted beneficiaries both homestead producers and value chain farmers through voucher coupon system.
- Facilitate Union level livestock vaccination campaign involving Department of Livestock Services (DLS), Local Para Vets and Animal Health Companies in 59 union
- CODEC-Nobo Jatra project jointly arranged 97 linkage building meetings are with lead farmers, value chain producers, input and output market actors, trained Local Service Providers and producer groups at union level
- Trained 156 fisheries sectoral LSPs and 30 nos. on animal health service providers (Paravet)
- Established 14 Collection Points and trained collection point's committees.
Ripona Mondal, a 42-year-old living with her husband Diponkor Mondal and three daughters in Vitabanga village, Kamarkhola union under Dacope Upazila. The socio-economic condition of this Upazila is not up to the mark rather a huge number of people are under poverty line and there is very minimum scope to undertake the Agricultural food production activity.

Ripona’s husband was village veterinary physician, but he could not make success in his occupation due to lack of experience in this field. Ripona Mondal was doing agricultural activities like vegetable production and fish culture by using the traditional methods, where she could not make enough production from her cultivable land and she could not maintain her family expenditures by her husband’s income and her agricultural production.

As a result, she was little bit disheartened and was thinking about how to earn more through alternative ways for supporting her family. In the meantime, she noticed IGA activities of Nobo Jatra projects and due to her interest, Nobo Jatra project selected her as a CSA Demonstration holder (Lead Farmer) with Agriculture and Livelihoods component in May 2017 and subsequently she received improved production technology (vegetable, fish, poultry, aquaculture, CSA and SUAP) trainings and she used those technology for vegetable cultivation, fish culture (GIFT), poultry rearing and SUAP as well as in her climate Smart Agriculture (CSA) demo plot. As a CSA demo holder, about 100 beneficiaries are following and adopting her agricultural activities.

After involving with NJP, Ripona Mondal enhance her knowledge and skills on vegetable production, fish culture and poultry rearing. Now she can cultivate more vegetables in his agricultural land and getting good profit by using improved production technology in his fish culture. During last summer season she made profit of BDT 4,505 by selling vegetable and fishes. She also consumed some vegetables and fishes with her family, thus could meet up her family nutrition deficiency.

Now, she has plan to make profit from her agricultural activities and invest money to her husband’s business. She is also thinking to get her daughter for higher education and establish them through her agricultural production. Finally, she is dreaming for a better family life with full dignity and respect in the society.
Socio Economic Empowerment with Dignity and Sustainability (SEEDS) Programme is a unique programme working for 4,000 deprived families in Bagerhat district (Mongla, Rampal, Chitalmari, Mollahat) from disadvantaged communities, so that they have access in mainstream of socio economic development with dignity. CODEC-SEEDS project is working in five thematic areas: 1) Strengthening civil society through People’s Organization; 2) Enhance access to sustainable income sources and livelihoods; 3) Ensuring quality education; 4) Empowering adolescents through Shonglap; and 5) Social protection. This project is funded by Strømme Foundation and its annual approved budget is BDT 14,641,037/- for 2017-2018.
Achievements during 2017-2018

- 33.33% Ward Committee’s (WC) are Functional among 57 ward committee
- 64% Self-Reliant Group (Primary People’s Organization’s) are functional among 300 Self Reliant Group
- 100 % of Self-Reliant Group (SRGs) have group savings as well as 95.33 % of SRGs have own bank accounts
- 72% target families crossed the poverty line
- 47% target families doubled their both productive and non-productive asset
- 60% School Management Committees (SMC’s) are functional in 20 mainstream primary School
- 80% school have joyful learning environment
- 75% Adolescents of Shonglap centre are participating in family decision making process
- 75% of Adolescents are protecting Violence Against Women (VAW)
- 75% of Youth Forums are Functional and working for changing social stigma, prejudice and establishing their rights
- 85% Adolescents of Shonglap centre are aware on life skill and social protection
- 39% Shonglap girls have IGA involvement
- 85% Adolescents of Shonglap centre are practicing the learning issues in their daily life
- 90% target families reported improved hygiene practices
Angura Begum is a housewife from Chadpur village in Rampal upazila. As her husband was a helper in a bus, his wages were not stable and enough for continuing their son’s education as well as it was difficult to maintain their family.

Considering all criteria in SEEDS project, Angura Begum was selected as a member of this project. The programme representative brought her to Self-Reliant Group (SRG) group meetings and discussed about different training offered by the programme to find the suitable one for her. She chose agriculture and animal husbandry training. After returning from training, she bought seeds of 100 BDT and started to prepare vegetable garden in their small piece of land and also on the roof along with her husband. Soon they can produce good amount of vegetables and fulfill their family needs. Besides, they also sold the remaining vegetables to local collector. She also started to rear 10 hens and earned 80-100 BDT in each week by selling eggs. Now she has 12 hens and by hen rearing she earned almost 200 to 250 taka per week. Soon after, with the money from the sold eggs and vegetables she bought a tailoring machine to add some more money to her income. This way she managed to ensure steady flow of income which, though not quite large, was enough to provide sustenance for her family. After few days Angura begum became the community facilitator (CF) of Golap Self Reliant Group (SRG) and after receiving community facilitator training she started to contribute strongly in decision making process of the SRG. She learned how to engage herself in more income generation.

Now her family has small but 6 alternative income opportunity- tailoring, poultry rearing, vegetable cultivation, fish cultivation, net waving and Koel bird rearing accordingly as she reviewed her family development plan (FDP). Her husband is continuing his job in Dhaka and regularly sending money to home. She is also selected as a member of SMC committee of the School. Angura has established sustainable income source as well as ensure continuation of education of her son.
CODEC is implementing Safe Aqua Farming for Economic and Trade Improvement (SAFETI) project a five-year project funded by Winrock International, to increase shrimp and prawn productivity and production, and to increase trade value and exports. Bangladesh has the potential to be a major global producer and exporter of shrimp and prawn. Considering the resource potentiality for shrimp farming in Bangladesh and ability of large number small scale farmer, CODEC-SAFETI project supports 7500 shrimp and prawn farmers from 03 Upazilas (Bagerhat Sadar, Rampal and Chitolmari) under Bagerhat district to increase the production by disseminating semi-intensive technology, expanding awareness of need for clean seed, supporting post-harvest improvements for export marketing and facilitating to find out financial resources for adopting project-promoted improved inputs, practices and technologies. Annual Approved Budget is BDT 12,991,143."
Achievements during 2017-2018

- 135 village/ location selection completed of 03 Upazilas (Bagerhat Sadar, Rampal & Chitolmari) for Year-2
- 114 (38/Upaila) groups/clusters under 16 Unions (Sadar-6, Rampal-5, Chitomai-5) have been selected
- 2850 number of SAFETI direct farmer have been selected with the cooperation CODEC-SAFETI district team
- 2862 number of SAFETI Farmer’s registration has been completed.
- Identified 114 Demo/lead farmers and established 113 demo farm with input support.
- 114 batch training completed where 2,778 farmer received training on Module -01 (Pre-stocking and stocking management) for semi-intensive culture system.
- 79 batch farmers training have completed where 1,819 farmer received training on Post stocking Management for semi-intensive culture system.
- Completed 03 Upazila inception workshop in Rampal & Chitomari and Bagerhat sadar
- 12 farmer stocked 120,000 SPF PL, 35 stocked 229,180 PCR tested Shrimp PL, 597 farmer stocked 4,030,800 Conventional shrimp PL and 1495 farmer stocked 8,555,000 Golda PL
- 20 SAFETI farmer received loan 715,000 TK from CODEC-Microfinance
- 168 farmers made fencing with net (as a part of biosecurity), 1739 farmers have already repaired the gher’s dike (to prevent leakage and over flooding), 1585 farmer have dried gher’s bottom and remove gher’s bottom mud (for increasing water depth min 3ft and improving environment) and 67 farmer used bleaching powder for water treatment (To kill pathogens and other organisms)
- As a input support 770 kg Nursery-0 feed, 1540 kg nursery-2 feed have been distributed among 77 golda-carp polyculture demo farmer and also 9 kg pro-biotic have been distributed among 18 demo farmers
Mr. Gowtam Gain, a demo farmer of Sahospur village under Bishnupur union at Bagerhat Sadar upazila. SAFETI introduced a model of semi intensive Bagda-Golda rotational culture technique at Sahospur. Gowtam Gain showed his interest in Bagda-Golda rotational culture technique and included himself in SAFETI group. After that, he got training on pre stocking management of Bagda Golda rotational culture technique. Mainly Sahospur is a village of low salinity. Approximate salinity of this village is 6-7 ppt. in dry season. Salinity becomes low in rainy season.

After receiving training he tried to follow all six steps of successful shrimp farming in his gher. His 53 decimal gher area is ready by following step by step through pond dragging for holding at least 3 feet water, increase dike for leak proofing, pond drying for reducing bacterial load, blue net fencing for security from other animals or carrier, use of bleaching for water treatment, release disease free PCR tested PL and maintain good quality feed for good health of shrimp. For the purpose of good feed management he established rope lines and catwalks. Gawtm Gain is the name of enthusiasm, belief and hard work. He always tried to do something different. His agile movement helps to change the thinking of group farmers.

There are huge differences between present and previous culture practices of Gowtam Gain in shrimp culture. He stated that "Previously I was used to in traditional culture system where I released shrimp PL with Golda and carp. The production was very poor. I got only 20-25 kg of bagda from one bigha (52 decimals). Every year I suffered from virus problem in my gher. I didn’t know about virus free PL. After taking training from CODEC-SAFETI project I came to know about the SPF/PCR PL. I expressed my interest and SAFETI staffs helped me to contact with PCR/SPF agent. Then I started to prepare my pond by following the suggestion of SAFETI staff and after that, I got PCR PL to release in my gher."

USDA funded SAFETI project is implemented in field by CODEC with technical assistance from Winrock International. It promotes semi intensive Bagda Golda rotational culture technology. Gowtam Gain is one of the farmers who applied this technology. His total cost was 61,000 BDT to maintain all steps. He released 6000 shrimp PL in his gher on 29 May 2018. Now the average body weight of his shrimp is 33gm. He expect that, he will get at least 200kg of shrimp and it will be harvested within 20 days and his minimum profit will be 1,50,000 BDT according to his expectation.

His farming technique and management system are influencing to other farmers. Now he becomes a model of shrimp farmer in his village. Farmers are started to believe that technological support, proper investment and hard work can change their life.

After getting inspiration from Mr Gowtam Gain several advanced farmer has shown their interest to maintain SAFETI technology on shrimp farming from next year.
The Enhanced Coastal Fisheries of Bangladesh (ECOFISHBD) Project utilizes an innovative research in development approach to address the development challenges prioritized by local, national and regional stakeholders. The United States Agency for International Development (USAID) - funded Enhanced Coastal Fisheries Project seeks to improve the resilience of the Hilsa fishery in the Padma-Meghna river ecosystem and the livelihoods that depend upon it.

USAID, Government of Bangladesh (GoB) and WorldFish have come together to support the country’s coastal fishing communities and improve food security through fisheries management initiatives. The USAID funded ECOFISHBD Project has started an immense operation to conserve the Hilsa fishery and aquatic biodiversity by involving the different interlinked stakeholders.

Community Development Centre (CODEC) is the implementing partners of WorldFish to execute the project. Specifically, the project’s area is along three Hilsa Sanctuaries (100km stripe of Tentulia River in Bholo district, 40km stripe in Andharmanik River in Patuakhali district and 83km stripe in Meghna River from Hizla to Mehdiganj in Barisal district) of Bangladesh.

CODEC-ECOFISHBD project is implementing at Barisahal and Patuakhali district of Barishal division along 38 villages of 22 unions from 8 upazilas in Barishal and Patuakhali District. Annual budget for the project at these two regions is BDT 14,000,000/- for 2017-2018.

“Earth provides enough to satisfy every man’s needs, but not every man’s greed.”
- Mahatma Gandhi
Achievements during 2017-2018

- CODEC-ECOFISH Project conducted all regular Hilsa conservation group meetings, Community Savings Group (CSG) meetings, Hilsa Ghat Group meetings, landing center sharing meetings, etc. towards the co-management establishment.
- CODEC-ECOFISH Project took initiatives to arrange workshop with Union Parisad (UP) and Upazilla Parisad at Kalapara Upazila under Patuakhali district.
- CODEC-ECOFISH Project arranged two UP workshops in Galachipa and Kalaia, Bauphal under Patuakhali district.
- CODEC-ECOFISH Project formed 08 union based Co-Management Committees under Barishal and Patuakhali districts.
- A total number of 16 CSG received BDT 400,000/- as matching fund for CODEC-ECOFISH Project. Each CSF received BDT 25,000/- as matching fund.
- A total number of 1,410 household beneficiaries got kind support for AIGAs from CODEC-ECOFISH Project as 843 beneficiaries received 843 goats rearing, 25 beneficiaries received fingerlings for fish culture, 51 beneficiaries received ducks (10 ducks / beneficiary), 4 beneficiaries received grocery materials for shop keeping, 19 beneficiaries received sewing cloths for tailoring purpose, 3 beneficiaries received 3 sewing machines for tailoring, 33 beneficiaries received hoglapata for Chattai making and 432 beneficiaries received cotton for net making.
- A total number of 2415 beneficiaries received 8 types of vegetables seeds for round the year homestead gardening from CODEC-ECOFISH Project.
- A total number of 47 beneficiaries received sanitary latrines from CODEC-ECOFISH Project.
- CODEC-ECOFISH Project organized 3 batches training on “Leadership Development” at Mehendigonj area.
- CODEC-ECOFISH Project organized 19 batches training on “Improved Goat and Duck Rearing, and Homestead Vegetable Gardening”.
- CODEC-ECOFISH Project organized two days long one-batch training on “Hygienic Dry Fish Production” at Kalapara.
- CODEC-ECOFISH Project organized fifteen days long one-batch training for 26 fishers’ women on “Sewing / Tailoring Training at Horini-Mehendigonj.”
- CODEC-ECOFISH Project successfully accomplished 10 Business Literacy School programs.
- CODEC-ECOFISH Project conducted 3 sharing meetings with media about on project activates at Bauphal, Dosmina and Galachipa, Patuakhali.
- CODEC-ECOFISH Project conducted 11 Fisheries Management Committee (FMC) formations meeting in Barisal and Patuakhali district.
Socio economic development of Bangladesh mostly depends on agriculture; however, a huge number of fishers are marginal or landless with less than 15 decimals (40 m²/ decimal) of land beside their homestead areas. This sector of the population suffers from poverty, malnutrition, anemia, night blindness, poor growth and development of children, and micronutrient deficiency. Homestead vegetable cultivation can provide adequate nutrition to the women fishers and their family members, and generate income opportunities. Consuming diverse types of nutrient-dense vegetables regularly can help alleviate these problems.

ECOFISHBD Project, WorldFish in collaboration with Department of Fisheries (DoF), The Government Republic of Bangladesh; funded by the USAID, locally implemented by the WorldFish and CODEC has taken an initiative for conserving the Hilsa fishers in accordance with the betterment of Hilsa fisherman. As a part of the initiatives, it has selected some Hilsa fishers dominated villages adjacent to the Tetulia River Sanctuary. This project is trying to fulfill the requirement of fishers' family during the ban period by different alternative supports. As a part of the support, it has formed many groups for raising awareness among the fisher men for fish biodiversity conservation. Different leaflets are distributed among the fishers and fisher’s villages for let them know about the banning time, as many fishers are involve in fishing during the ban period without knowing the exact time. ECOFISHBD Project provided training to the fishers and their wives on pond aquaculture, dike cropping, vegetable gardening and poultry rearing. Eight different vegetable seeds were distributed for cultivation in their homestead area. Additionally, different types of fish fingerlings were distributed for pond aquaculture. The provided ducks and hens supported every fisher of the groups. Additionally, fisher’s women are saving money for their betterment and investment in their household business with the help of ECOFISH- Bangladesh Project.

In the Project area of Galachipa, Patuakhali ECOFISH- Bangladesh has demonstrated a commercial vegetable plots (Pumpkin, Eggplant, Pepper, Tomato, Khirai) with an area of 225 decimal and 54 decimal in Gramordhon village, Galachipa, Patuakhali with a group consisting five fisherman. This project supported for Lease of land, Pales, Cultivation, Labor, Organic Fertilizer etc. as a rate of BDT 19,200 and rest of the money (60000/-) they contributed. The final benefit was net 90000/-. After the production, local markets continue to play a minor role in all communities agreed that they were benefiting from increased vegetable production. A five fisher’s family group experienced an improvement in their life by this cultivation. The single most important improvement mentioned was the ability to send children to school, followed by improvements in housing condition. It was remarkable that increased vegetable production has also resulted in large employment effects for the community as a new employment opportunity of the fisher women, substitution of family labor for hired labor; and increased wage income in the near future.
Restoration of coastal vegetation in Hnila Union of Teknaf Peninsula Funded by IUCN

“Solving the climate crisis is within our grasp, but we need people like you to stand up and act”
Al Gore

Bangladesh is extremely vulnerable due to adverse effect of climate change. Coastal areas are seriously affected due to low-laying settings and deprived socio-economic conditions. Due to sea level rise, many spots of proposed project area, 2 No. Hnila Union, Teknaf Upazila, Cox’s Bazar are facing numerous threats, i.e., erosion, saline water logging, flooding, damage of embankments, Moreover, this area is a cyclone prone area. etc. Economic and social problems are also recognizing as serious issues in this area. Adjacent, mangroves provide an array of benefits to coastal communities of this area, including wood and non-wood forest products, and environmental services encompassing coastal hazard protection, erosion control, water filtration and bio-diversity conservation. At present, this forest is facing multiple threats like over extraction of mangrove forest, grazing, illegal felling, lack of awareness, etc. To mitigate these multifarious challenges, “Restoration of coastal vegetation in Hnila Union of Teknaf Peninsula” project is a sub-project of Mangroves for The Future (MFF) Program, intended to protect mangroves plantation with direct and indirect involvement of community people and other actors and stakeholders. IUCN, Bangladesh funded to implement the project.

Community resilience through bio-resource improvement was the goal of the project while addressing two objectives as Homestead bio-resources improvement and Reduce fuel wood for cooking. Annual budget for the project is BDT 1,920,000/-
**Achievements during June 2016 to August 2017**

- A survey was conducted to finalize the beneficiary of the project at three villages under 2 No. Hnila Union of Teknaf Upazila. The name of villages are Rakhaine Para under 7 No. ward, Jele Para under 5 No. ward and Nadmura Para under 7 No. ward. Finally, CODEC selected 410 Households (HHs) as project beneficiaries.

- During August 2016, a study was conducted on “Community and Coastal Ecosystems Inter-dependence and Stakeholder Engagement at Hnila Union of Teknaf Peninsula” Project. Mr. Md. Abdur Rahman, ACF. Forest Department and Mr. Kazi Nazrul Islam, MS (Thesis) in Forestry, Chittagong University was the main and co-researcher respectively.

- Through community awareness raising programs of local elites, union parishad representatives, local forest department representatives, IUCN and CODEC representative, CODEC distributed 14,000 indigenous saplings among the beneficiaries are as follows:

  **Homestead plantation:**
  - 3,232 indigenous saplings distributed among 404 beneficiaries. Every beneficiary received 8 saplings of Amropali Kalom, Ranguai Am Kalom, Lithci Kalom China -3, Sofada Kalam (BARI), Amra Kalam (Misti Amra), Lebu Kalom (Seedless), Narikal/Coconut (Sri Lankan Tall), and Mehogani.
  - 6,180 indigenous saplings were distributed among 1545 students-teachers-staffs of Hnila High School, Hnila, Teknaf. Every beneficiary received 4 saplings as Amroplai Kalom, Lithci Kalom China -3, Sofada Kalam (BARI), and Narikal/Coconut (Sri Lankan Tall).
  - 4,158 indigenous saplings were distributed among 1,386 students-teachers-staffs of Hnila Girls’ High School, Hnila Shah Majidia Islamia Alim Madrasha and Hnila Burmis Government Primary School, Hnila, Teknaf where every one received 3 saplings of Amroplai Kalom, Malta Kolam and Narikal/Coconut (Sri Lankan Tall).

  **Institutional Plantation:**
  - Two institutional plantations completed at school yard of Hnila Girls’ High School and Hnila High School, Hnila, Teknaf by 430 indigenous saplings of Amroplai Kalom, Malta Kolam and Narikal / Coconut (Sri Lankan Tall).
  - Training on “Bamboo Production through Branch Cutting Techniques and Bamboo Clamp Management Training” was held for selected 25 beneficiaries, including 5 females and 20 males. Dr. Md. Mahabubur Rahman, Divisional Forest Officer and Mr. Abdul Hai, Field Assistant, BFRI, Chattogram conducted the training as facilitators. At the end of training, beneficiaries received some kind support for bamboo cultivation, processing and clamp management as a ‘Chikacher’, a ‘Korat’ and a ‘Rat’ and 16 bamboo saplings including 4 “Baizza(s)”, 10 “Ora(s)” and 2 “Budhum(s)”.
  - 250 Improve Cooking Stoves (ICS) were installed among the beneficiaries. Out of 250 ICSs, 31 were installed at Rakhaine Para/Chowdhury Para, 95 at Jela Para and 124 at Nadmura Para.
  - CODEC has set up 3 signboards in three different points/locations indicating relevant information on the importance of mangrove plantation, indigenous plantation and ICS using.
  - An impact survey was done on implemented project activities.
Bangladesh is situated in one of the largest river deltas in the world and highly vulnerable to the steadily increasing effects of climate change. Low-lying coastal areas like Cox’s Bazar, in particular, are mostly at risk, due to tropical cyclones and sea level rise causing erosion, saltwater intrusion, flooding and other issues.

Implemented since May 2016, Community Development Centre (CODEC) implemented the “Restoration of coastal vegetation in Hnila Union Teknaf Peninsula” project with the aim to enhance the resilience of coastal ecosystems in the Teknaf peninsula of Cox’s Bazar, and the communities which rely on them, in the face of climate change. Beside restoring coastal vegetation by involving communities in planting different homestead vegetation such as fruit bearing trees, the MFF Small Grant Facility project also aims to reduce the community’s reliance on fuel wood for cooking and improve access to training on bamboo production as a livelihood activity. CODEC has since distributed approximately 9,000 indigenous saplings to over 400 community members for planting in their households and institutional premises. In addition, students and staff of Hnila High School were also provided with saplings to be planted at the school. The project has also installed over 150 Improved Cook stoves (ICSs) at 150 households. These ICSs, also locally known as Bhandhu Chula, are designed to reduce fuel consumption and to curb smoke emissions from open fires inside dwellings. Before being introduced to the ICS, most of the women had to use traditional cook stoves, which emit large amounts of smoke causing indoor air pollution. “I am very happy to use the Bhandhu Chula in my kitchen. It does not produce any smoke and there are no blackish layers of carbon in my cooking pots. I also no longer get symptoms of respiratory diseases,” said mother of two, Mrs. Beauty Das. This initiative also contributes in protecting mangrove plants in the area – preventing them from being cut down – as families no longer have to depend on them for fuel wood.

Before the project was implemented, studies revealed that only 4% of households in the area were familiar with using the improved cook stove. Thanks to the project, now over 41% of families in the area are using the Bhandhu Chula. There is also ample opportunity to provide the Bhandu Chula to more families. With the new cook stoves, now women need 40% less woods, meaning they don’t have to spend as much money as before. As a result, each family saves around BDT 1,500-2,000 (approx. USD 19-25) per month.

“I save about 50 Taka (approx. US$ 0.60) per day, and I am using this money to buy more foods and educational materials for my children. Now that I spend less time in cooking and getting fuel wood, I can also spend more time with my family,” added Mrs. Das.
Climate Resilient Ecosystems and Livelihoods (CREL) project is working to scale up and adapting successful co-management models for conserving ecosystems and protected areas (PAs), improve governance of natural resources and biodiversity, and increase resilience to climate change through improved planning and livelihoods diversification. CREL project is mainly based in three regions of Bangladesh: the North-east haors and forests (based in Srimongol and Sylhet with expansion into other districts), the South-west focused on the Sundarbans (based in Khulna), and the South-east forests and coastal wetlands (based in Chattogram and Cox’s Bazar). It also has some limited activities in Modhupur, the central regions of Bangladesh.

CODEC implemented the USAID funded CREL Project, with the technical support from Winrock International, at Chattogram Region and Khulna Region which aims to adapt and expand successful Co-Management models to conserve wetlands, ecological critical areas (ECA) and Protected Areas (PAs), improve governance of natural resources and biodiversity, and increase resilience to climate change through improved planning and livelihoods diversification.

At Chattogram Region, CREL Project is implemented at 7 Forest Ranges/CMC based in 5 different PAs as Chunati Wildlife Sanctuary (CWS), Dudhpukuri-Dhopachari Wildlife Sanctuary (DDWS), Hazarikhil Wildlife Sanctuary (HWS), Baroiyadhala National Park (BNP) and NijhumDwip National Park (NDNP). At Khulna Region, CREL Project is implemented at Sarankhola Range /Sarankhola CMC based Sundarbans East Wildlife Sanctuary and the Sundarbans adjacent 3 dolphin sanctuary based Chandpai Range/Chandpai CMC. Annual budget for the project for 2 regions is BDT 27,895,233/-.

“People of conscience need to break their ties with corporations financing the injustice of climate change”
Desmond Tutu

CREL Funded by Winrock International
Achievements during 2017-18

- As per Co-Management Gazette-2009 and later on PA Rules-2017, CODEC conducted all Co-Management Tires Meetings as VCF, PF, CMC, CPG, DFO-CMC, need based special meetings, councils, etc. on time for smooth functioning the Co-Management along Chattogram Region and Khulna Region.
- 3 CMC offices set up for Hazarikhil, Baroiyadhala and Chandpai CMC at relevant forest campus.
- 9 CMCs of both regions collected approval from concerned DFO about their ADP of 2017-18.
- Region-wise centrally and CMC-wise several trainings, workshops conducted training on PA Management Rules, 2017 and CMO Sustainability, Biodiversity Conservation and Related Laws for Co-Managers, Organize CMO Capacity Building Training on Organizational Management and Financial Management, etc. conducted for capacity building purpose.
- Conducted 4 awareness raising workshops on Asian Elephant at Dhopachari, Jaldi, Dudhpukuria and Chunati Site with two anti-tobacco campaigns completed at Dhopachari and Dudhpukuria
- During July 2017 to June 2018; 5 CMCs, namely, Chunati, Baroiyadhala, Hazarikhil, Dudhpukuria and Nijhum Dwip earned BDT 462,170/- by different activities as ecotourism management and income generating activities.
- CREL Chattogram Region installed 171 number of ICSs (Improved Cooking Stoves).
- Supported expansion of eco-tourism related activities with relevant support as camping activities (Tent Rent), tom-tom service, cow farming, CPG Bhatghor (Restaurant), tree adventure, Zip-line, boating (paddle and manual), climbing, eco-cottages, student dormitory, kayak services etc. at 6 PAs and 90 trained eco-guides.
- Bio-physical areas improved along 167 hectors at Chattogram Region by ANR (102 hectors) and community-led area conserving activities (65 hectors).
- 5 studies completed on different aspects as ecotourism potentiality, Himalayan Serow, a native gymnosperm Cycas pectinate, water bird, etc. as a partial fulfillment of M.S. Degree for 11 students.
- 896 beneficiaries received BDT 23,70,000 as kind support for AIGA with training on fish culture, poultry, turkey rearing, crab cultivation, glossary shop, vegetable and vermi-compost production, plastic basket making, dragon fruit cultivation, and homestead plantation, etc.
- 11 CSA (Climate Smart Agriculture) demo plots is established at Chattogram Region for vermi-compost production, Summer (Kharif-02) and winter vegetable production.
- A total of BDT 1,03,28,750 as 3rd and 4th round grants received by 8 CMCs at Chunati (BDT 3,45,000), Dhopachari (BDT 1,60,500), Dudhpukuria (BDT 13,10,725), Jaldi (BDT 13,32,225), Baroiyadhala (BDT 23,66,700), Nijhum Dwip (BDT 13,22,175), Hazarikhil (BDT 23,91,425) and Chandpai (BDT 11,00,000). CMCs are using these grants mainly for income generating activities.
- Environment and biodiversity conservation related different days as World Environment Day, World Wildlife Day, Int. Day for Forest, Co-Management Day, World Earth Day, Int. Biodiversity Day, Fish Week, Tree Fair, etc. have been observed.
- Organized 2 Quarterly Gender Focal Person Meetings, 2 Half Yearly GO and NGO Coordination meetings, different trainings, 56 spouse's meetings at VCF level, FGD meetings, etc. to ensure gender equality in the project area.
- To create the awareness on biodiversity conservation aspects CODEC has conducted 8 school programs, 2 youth engagement programs, 3 journalists site visit, relevant DOI signboards, information boards, etc. set up, brochures, leaflets, poster produced and distributed among the beneficiaries.
Observing its isolation and natural beauty, the island was named Nijhum Dwip in 1979 by the former Honorable Minister of the State of Forest, Environment, Sports and Culture Mr. Amirul Islam Kalam. Nijhum Dwip has an area of 40,390 sq. km (9,550-land and 30,840-water), located in Hatiya upazila under the jurisdiction of the Noakhali District, Bangladesh.

The people living there, mostly are fishermen and some are dependent on cultivation. Women collect fuel from forests and catch fishes in canal and small wetlands. The conservation of forest in Nijhum Dwip is important because of its ideal natural setup with the rich bio-diversification factors and the mangrove forest with wild animals and fish resources. Most of the people living in this island are poor and illiterate. Those who attended schools, only passed till 8th grade since there in only one junior high school. The women of this island are very vulnerable. Girls do not get the opportunity to go to school like the boys. As a result, the girls are kept at home without literacy.

USAID's Climate-Resilient Ecosystems and Livelihoods (CREL) Project has started its activities in this island since September, 2014. As a part of its livelihood activities CREL has started 8 "Financial Entrepreneurial Literacy Center" (FELC) in Nijhum Dwip. The objectives of these schools are to orient the women on how to develop their own enterprise in future. During 2015 to 2017, a total 11 FELCs functioned. In these 11 centers, there are total 220 women who are being literate by the Shohayikas (teachers). At Chattogram, these Shohayikas received 8 days-long training on teaching techniques and basic information of the prescribed Primar of CREL Project. There are 7 females, and 4 males Shohayikas involved with these schools.

Every day, the centre stared about at 3 pm and lasting for two hours a day, and continued for seven months. The participants of this centre did not know how to read or write, when they were admitted. Now they can read and write. One of the teacher named Papiya said, “I love to come here and teach these women every day. I have never missed a class.” When Shiuli, a participant of the FELC was asked to read one sentence in Bangla from the FELC book, she could read it thoroughly. Shiuli said, “I used to feel blind in reading content because I could not read any letters before, but now I can read and I love the center in here. Moreover, in my childhood I could not study, but now I am learning to read and write and I am sharing this with my children at my home”. These FELC are encouraging many women at Nijhum Dwip and making them realize that learning has no age. Beside of their basic learning of reading and writing they were being aware about biodiversity conservation at Nijhum Dwip.
“The Salt Solution” is an innovative climate smart agriculture based project in southern coastal belt of Bangladesh, being operated in four districts in Bangladesh funded by ICCO Cooperation, implemented by CODEC where technical partner is Salt Farm Texel (SFT), Netherlands. The project targeted 5000 small scale farmers in Dacope, Bagerhat Sadar, Kalapara and Barguna Sadar under Bagerhat, Barguna, and Patuakhali districts. The goal of this project is to increase food production of vulnerable farming families in Bangladesh by introducing salt tolerant crops to enhance their food security and income. Annual approved Budget for 2017-2018 is BDT 8,022,938/-. 

“The quest for food security can be the common thread that links the different challenges we face and helps build a sustainable future.”
José Graziano da Silva

STAB funded by ICCO Cooperation
Achievements during 2017-2018:

- 2000 farmers are trained on salinity tolerant vegetables production and technology; Improved bed, improve pit, rise furrow, compost, sex pheromone trap;
- 2000 farmers are using quality seeds as input and practicing soil management techniques;
- More or less 35% farmers are using salinity affected fallow lands;
- Established linkage with 30% farmers among input seller/output market actors;
- At least 15% harvest is increased on targeted salt tolerant crops;
- 2000 HHs have increased their vegetable consumption rate for better human health and nutrition;
- 35% of female participants with improved knowledge on healthy food and consumption;
- 45% male participants with improved knowledge on healthy food and consumption.
- 5-10% of women with increased access to land for production;
- 45% of women with improved skills to sustainably produce food.
- 30% women used improved water management techniques for irrigation of vegetable cultivation.
- 2 Govt. departments such as DAE, SRDI are engaged with the project;
- 5 best practices are documented and accepted by Govt. officials for scale up;
- Director of SRDI paid visit to the research demo plot at Dacope upazila and facilitated training on salt tolerant vegetable cultivation.
- Department of Agriculture Extension Dacope and Bagerhat sadar paid 5 times visit to the demo plot of Lead Farmers and facilitated training on production technology for stiffs.
Laily Begum (38) is a smallholder farmer of East Burirchar village under Burirchar union of Barguna sadar upazila have involved in agriculture about 10-12 years long. She has a family of 6 members. She along with her husband named Md. Abul Kalam (47) used to cultivate vegetables in traditional method. Basically she cultivated chilly and cucumber (Khira) but wasn't getting good harvest due to salinity. Like other farmers at her locality, she had limited knowledge on modern cultivation and generally was nervous to adopt new technologies. She came to know about the Salt Solution project from her neighbor. She contacted with the field officer of this project and showed her interest to be a demo farmer and got selected as she has been facing salinity problem and it was measured by respective field officer i.e. 2.244 EC. She never cultivated Cabbage, Carrot and Kholrabi before, and the neighbor farmers were not fully oriented on those crops but she expressed her interest to grow carrot as she wanted to feed this nutritious vegetable to her children.

She received training from the project and learnt how to cultivate vegetable in saline land by improved method. After receiving training, she prepared her plot according to training instruction i.e. ridge and furrow method and then she was able to cultivate cabbage, carrot, Kholrabi both STF and some local varieties as per prescribed instructions regarding fertilizer and irrigation application method. She said "due to heavy rainfall most of the vegetable garden was damaged at my locality, but I am successful by applying these improved technologies as rain water and salt washed away through the furrow". This method is very helpful to each and every intercultural operation like weeding, watering, applying fertilizer, and insecticides. They are very happy by showing their good performance and hope to get a good harvest. In last winter season she harvested total 869 kg of those vegetables and was able to earn BDT 12,170/- from the 5 decimals of land. Local farmers are now visiting her plot and learning about these technologies as well as getting inspired by seeing the tremendous success. Now they are interested to replicate the technology in upcoming season. This demonstration plot is known as a learning center among the community. She has a plan to cultivate those vegetable by following the new technologies in a large scale and that will contribute their family nutrition as well as higher education of her children.
“Preparation through education is less costly than learning through tragedy”
Max Mayfield, meteorologist and director of the National Hurricane Center

SMART (DRR) funded by ICCO-Cooperation Bangladesh.

Resilience Livelihood to Coastal Disaster Affected Community (Shortly DRR) project which is funded by kerk in actie and implemented by Community Development Centre (CODEC) with the technical support of ICCO-Cooperation Bangladesh. This project is now being implemented at 4 unions (Amtoli Sadar, Chawra, Arpangashia and Holdia union) under Amtoli upazila in Barguna district, where lived vulnerable people who are facing disaster, losing their lives and livelihoods including assets during the time of disaster. The aim of this project is the adaptation of DRR measures by the community to secure resilient livelihood of 1000 HHs by the end of 2018. Annual Budget of the year 2017-2018 is BDT 5,598,520/-.
Achievements during 2017-2018:

- Conducted bi-monthly courtyard session on concept of signal, preparedness and mitigation issues with old 20 group’s and new 20 groups where participated 1000 vulnerable HHs (M-60, F-940).
- Conducted technical session on vegetables cultivation, fruit tree plantation, livestock rearing and fish cultivation with old 20 group’s new 20 groups.
- Distributed total 2500 saplings among 250 Marginal farmer beneficiaries.
- Formed 12 new Ward Disaster Management Committee (WDMC) as well as provided two days long training on preparedness, mitigation, response and early warning system to 180 (M-150, F-30) committee members and developed disaster response plan by the active participation of the committee members.
- Conducted 28 no’s of half yearly meeting with 413 (M-354,F-59) WDMC member.
- Conducted 05 and 22 no’s of bi-monthly meetings with Upazila Disaster Management Committee (Uz DMC) and Union Disaster Management Committee (UDMC) members respectively.
- Reformed 04 no’s UDMC with the assistant of Chairman, at our targeted unions under Amtali Upazila of Barguna district.
- 100 religious leaders were trained on DRR related issues, preparedness and mitigation.
- Conducted emergency response plan workshop that plan have been hanged up at 4 unions complex through respective UP chairman and now the UDMC member are motivated, will act accordingly as per response plan in any emergency as well as continue their support among the community.
- Conducted day long awareness building program with 1296 school students (Boy-666, Girl-630) of class Six to Ten on Disaster Risk Reduction (DRR).
- Organized five Muck drill session with the support of Cyclone Preparedness Program (CPP) and Bangladesh Red Crescent Society.
- Conducted 2 days long formal training on improved methods of livestock rearing, vegetables cultivation and fish culture to 250 (M-0,F-250) hardcore poor, 125 (M-17,F-108) and 125 (M-10,F-115) marginal poor.
- Distributed 07 types of quality summer vegetables seeds among 250 Marginal farmers. All of them received two days long training on improve vegetable production technology along with received eight types of winter vegetable seeds.
- Organized six Vaccination Campaign with the assistance of Upazila livestock office and Livestock Service Provider (LSP).
This is the story of Rowshanara Begum (48), wife of Md. A. Rob Khan, who lives in west Chila Village at Haldia Union under Amtali upazilla in Barguna District. She has four married daughters and one son named Jahangir, who is a businessman. She used to cultivate vegetables in her homestead but lack of technical experiences and limited knowledge about improved seeds as well as modern practices of vegetables cultivation and pest management; hence she could not achieve much success in vegetable cultivation. Based on her interest she was enlisted as a member of the marginal farmers group in the Resilient Livelihood to coastal Disaster affected Community (Shortly DRR project). Last December, 2017 she along with other 24 members of vegetable group received two day’s long training on modern vegetable cultivation where they learnt some new technologies of vegetable cultivation. After receiving this training, she started to cultivate vegetables following modern technologies like as Sex Pheromone trap, use of Boirdox Mixture, the latest technique such as improved bed and pit etc. At present, her garden has become green with vegetables like Okra, Snake gourd, Indian Spinach, Bottle gourd, Bitter gourd, etc. Due of the use of improved method, she harvested almost double quantity of vegetables during this year.

When Rowshanara Begum was asked, "What kind of change has she seen using good seeds after receiving training from project?" She replied, “This year, I have been able to produce more vegetables (almost double) compared to the previous years. This year my family did not have to buy any vegetables, moreover I have sold vegetables amounting BDT 3500 which was never possible before.”

To express her personal reaction, she said, “I am very happy to produce vegetables this year. Due to use of modern technologies like pheromone trap, improve bed and pit etc. we have protected vegetables from insect and disease infestation. These modern methods have benefited me very much.”

When asked about future plans, she said, “I will give advice to my neighbors and relatives to use those improve technologies and save money for the future to face or coup with any sort of disaster.”
Empowering Local and National Humanitarian Actors (ELNHA) project is being put into operation with lead support from Community Development Centre (CODEC) aim to enhance the capacity of Local and National Humanitarian Actors (LNHAs) as to response the disaster more effectively. The ultimate goal of this project is to ensure benefit to vulnerable men, women and children through effective and appropriate humanitarian response. The project started on 1st October, 2016 and will continue up to 31st December, 2018 with the sole support of Oxfam. Geographical Working areas of operation are Mohipur, Dalbugonj and Baliatoli union under Kalapara upazila of Patuakhali district and Naltona, Baliatoli and Badarkhali union under Barguna Sadar upazila of Barguna District. Annual approved Budget is BDT 11,969,403/-.

CODEC is Working with Local & national actors : AVAS, NSS, ANIRBAN, SDA, SAP BD, DOCAP, ANNESIA, SONGRAM SHONGKO, PO, JAGO NARI, SUKTARA, PDO.

CODEC is Collaborating with Patuakhali Science and Technology University.
Achievements during 2017-2018:

- Conducted two days long 02 joint action plan workshops at district level.
- Two days long 02 training programs were conducted in the targeted districts over the reporting period on Disaster Management Act 2012, Standing Orders on Disaster (SoD), and disaster management institutional framework and other relevant legal issues of Bangladesh Disaster Management
- Aiming to enhance the skill and knowledge of local journalists on disaster reporting, understanding different terms on disaster, basic disaster reporting LNHAs was conducted two days long two batches training was conducted for media persons in leading of SDA of NSS in Patuakhali and Barguna respectively.
- Conducted 02 district level simulations in the respective district which was leaded by our lead actor Annesa and SDA.
- A mini simulation was held at union level in Barguna Sadar upazila through role playing of local volunteers, students and CPP
- 15 min. documentary and 35 min. TV talk show was showed on a reputed television channel named Maasranga TV private Ltd. on DRR issues.
- The MoU signing ceremony of CODEC-ELNHA project with Patuakhali Science and technology University was organized by FDM, PSTU for 02 research works on Knowledge Gaps Assessment of Disaster Induced Humanitarian Issues Mitigation Approaches in Coastal Bangladesh and Determination of Constraints in Existing DRR Coordination Mechanisms among Different Humanitarian Actors of Coastal Bangladesh respectively.
- Conducted 2 days long 2 workshop on Humanitarian Architecture for National Humanitarian Actors (LNHAs) covering local NGOs, DMCs, CPP and Red Crescent Societies in respective districts.
- Conducted 2 days long 2 batches training workshops for UzDMC in Barguna and Patuakhali respectively on SoD and UzDMC roles regarding disaster preparedness and response
- Conducted 2 days long 10 batches training workshop covering the topics from SoD and UzDMC roles regarding disaster preparedness and response to members of UzDMC in Barguna and Patuakhali respectively
- For developing organizational contingency on disaster, a two days long 2 workshops were conducted in the reported year in leading of SDA and SAP-Bangladesh in Patuakhali and Barguna respectively
- A total of 3 batches training have been conducted by the by AVAS at union level under Kalapara Upazila of Patuakhali district for capacity building on disaster preparedness.
- A district level gender taskforce team was formed accordingly in Patuakhali and Barguna districts that assembled bimonthly basis at district level for reviewing the activities and achievement and taking the new action considering gender issue.
- CODEC ELNHA project has formed 7 Disaster standing teams at LNHAs head quarter level with a view to vitalizing the core staffs role that can play coordinated role during emergency
To help urban communities becoming more resilient to shocks and stresses, Oxfam together with Mercy Corps and a network of national and local NGOs, is implementing the Urban Resilience Program in selected Asian countries viz Bangladesh, Pakistan, Myanmar, Philippine’s and Indonesia.

The main objective of the project is to contribute to a climate resilient urban future through community led resilience building initiatives that are integrated in institutional planning system and processes.

The most vulnerable community which is yet to be decided in the Kick-off workshop would be the beneficiary of the project. The project is mainly focused on Community Led Project (CLP) implementation which would be executed in the 2nd year of the project period (January 2018 to October 2021). CODEC is implementing BRUC-ASIA project in Patuakhali Pouroshava of Sadar Upazila under Patuakhali district.

The impact of the project can’t be assessed by now since the project has just got started. We could share few milestones to be achieved which are as follows:
1. Vulnerability Risk Assessment of the beneficiary community to be declared in the kick-off workshop.
2. Community Resilience Plan (CRP) development
3. Community Led Project (CLP) implementation
4. Ensuring Sustainability of the CRP and the CLP

The project inception workshop was organized in February 2018. The programme was executed in Philippine’s where Community Resilience Officers (CROs) of the 5 DMCs (Developing Member Countries) of Asian Development Bank were invited. All the CROs were introduced with the Project Management Unit (PMU) based in ADB head quarter in Manila of the Philippine’s. The project implementation methodology and approach have just reviewed by Urban Resilient Fund Secretariat and the 5 member countries are now requested to start the project activity through organizing a kick-off workshop in the field level. Human resource of the project (Such as field project lead Community Resilience Officer/CRO and Finance Officer) had been mobilized. City profiling of the municipality, stakeholder analysis, selection of Community Stakeholder Group (CSG) have been completed by this time. Total approved budget of the project is BDT 21,298,200/-
The EU Aid Volunteers initiative contributes towards increasing and improving the capacity of the European Union to provide needs-based humanitarian aid and support the strengthening of capacity and resilience of vulnerable communities in disaster-affected countries outside the EU.

From March, 2018, CODEC-Contract EUAV Deployment project funded by ICCO Cooperation started to implement in Lawkathi and Itbaria union under Patuakhali sadar upazila, Panpotti and Naluabagi union under Galachipa upazila, Lalua and Dhankhali union under Kalapara upazila of Patuakhali district. This project targeted 10000 vulnerable community members who will be able to build their capacity in humanitarian response, DRR and resilience. CODEC-EU Aid volunteer project helps to increase vulnerable knowledge on pre and post disaster responsibility while building the capacity of community members to respond rapidly and effectively during disaster. Annual approve budget for the year 2017-2018 is BDT 1,871,000/-. 

Achievements in the year 2017-2018:

- 5 meetings with Union Disaster Management Committee (Bi monthly)
- 1 meeting with District Disaster Management Committee
- Staff orientation for capacity building on DRR
- National and international DRR and world humanitarian day observation
- Developed humanitarian emergency response development plan in the emergency situation-UDMC for August and September
- 5 batch training on DRR for ward level community members
- 5 school based awareness program conducted on DRR
The program department of CODEC includes six thematic areas as Microfinance, Education, Health and Nutrition, Livelihood, Rights and Climate change and Disaster Management. CODEC programs are implemented with a view to socio-economic development of coastal people of Bangladesh focusing economic and socio-cultural empowerment with particular focus to Education, Livelihood development, savings generation, creating entrepreneurs, micro insurance, human resource development, legal justice and change, gender diversity, human rights, agricultural, technology transfer, biodiversity conservation, disaster risk reductions and climate change, strengthening local government, water, sanitation and hygiene promotion etc. CODEC has an independent Program Department headed by Program Director. Program Department takes part in program design, program implementation, program monitoring and supervision.

The role of CODEC Program Department is to assist and develop tools for the CODEC management to achieve the Vision, Mission, goal and Strategic Plan of CODEC through establishing coordinated program management.

The operations/responsibilities of the program department will cover the whole spectrum of Project Development, Planning, Implementation, Project management, Training, Research and Resource mobilization. This department will also adapt to web based tools like Project Information Management System to ensure efficiency and information flow in some cases. Collaboration with other departments is also required to ensure efficient operations of Program department.

Program Management Framework: Operations Management Framework:

![Diagram](image)

**CODEC Finance Department** manages and controls the finance of the total organization including resource management.

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

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 concern to ensure the area of Financial Reporting, Accounting records & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc.

CODEC has been managing and controlling the finance of the total organization including resource management by following seven principles of financial management area s under:

Seven Principles of Financial Management

a. Consistency

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

b. Accountability

All policy, strategies & resources is approved by the CODEC Executive Committee those who are elected by and accountable to the General Members of CODEC. The total resources as well as achievement are discussed at the Annual General Meeting (AGM). The resource plan is made on five years basis and implement on a yearly basis through participatory planning process. Monthly/quarterly/annual reports are informed & submit to the respective stakeholders of the organization including GoB & Donors.

c. Transparency

To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concern to ensure the area of Financial Reporting, Accounting records (presently using accounting software name SIMPLY) & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc.

Organizational audited accounts are also disclosed in own web-site (www.codecbd.org)

d. Viability

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

As per audited report (2016-2017)-it is reveals that CODEC’s income has arrived to BDT 715 Million. Total assets of the organization have increased 20% in compare with the 2016 (from BDT 1,995 Million to BDT 2401 Millions). Total Assets BDT 2401 Million as on 30 June 2017 are compositions of Current Assets BDT 2196 Million including (cash at bank & investments BDT 268 Million) plus Fixed-assets at cost BDT 207 Million. On the other hands, total Liabilities and Funds BDT 2401 Million are compositions of Current liabilities including Long-term liabilities BDT 1546 million plus Funds & Reserves BDT 855 Million.

e. Integrity

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

f. Stewardship

CODEC take good care of the financial resources as a watchdog & entrusted with and ensure that they are used only for the intended purpose to achieve good financial stewardship. CODEC also
g. Accounting Standards

CODEC is following generally accepted accounting standard and principles for keeping financial records and documentation and also following standard auditing guidelines for the internal audit.

As a non-government development organization, CODEC concentrates mainly to improve the lives and livelihood of the coastal disadvantaged communities encompassed with a vision and mission. In this regard, CODEC Management Strategy, Style, Structure, Staff and Skill are governed and propelled by the active participation and involvement of primary stakeholders of the coastal community and its human resources. In real terms, being a people-centered organization, it puts the needs of the community people first. So the performance of the staffs of all levels is reflected in the measurable areas of personnel outcomes, resource acquisition, efficiency, job satisfaction and promotional career development.

Institutional Growth and Management

CODEC has been institutionalized and growing mainly through People; people based Policy; and policy based Plan. These three life-blood ingredients are thrived with CODEC’s vision and mission. To ensure the implication and replication of these ingredients, CODEC line management is distinguished with front line management deployed in programme operation, Midline management deployed in coordination, back up support and monitoring, Head Office line management for determining the policies, plan, strategies and support to the downstream management. All of these elementary processes are structured with Organizational Organogram which is enclosed in Appendix.

Capacity Building:

In CODEC there are also strong resource persons with skill and long term experiences. Through them and sometimes by external resource persons, as per needed, capacity building process is continuously running as a management concern.

All staffs are valued and respected for their ability to perform, adapt and each person’s capacity to continue to learn and develop over time with experiential learning in relationship with respective team and community people. CODEC follows a precise Service Rules and HRM Policy mainly to secure appropriate recruitment, orientation, coaching and job based training for professional development inside and outside of the organization. CODEC’s Code of Conduct is considered at all levels as a parameter of behavior, morality, values and zero tolerance.

Core Human Resource Group:

Through enhancement of practical experiences, capability, growth, human capital and harmonious team relationship since 1985, CODEC foster and put together a Core Human Resource Group in the organization those have been grown up and performing proficiently in development and management areas.
CODEC established its HRM department since long. Though in the recent years CODEC is facing for a steady leadership, still CODEC is pursuing to manage the department with the existing personnel. As such the leadership is new and still we think the team should work together. The HRM is working to ensure to establish a pleasant platform so that CODEC personnel feel comfortable within the set CODEC rules and regulations and will then ensure CODEC personnel towards achievement of organizational vision, mission and objectives. The major tasks of the HRM include recruitment, placement, appraisal, promotion and taking extreme decision in cases of violating CODEC Code of Conduct or end of the Project period etc. It also looks after the disciplinary aspect of the CODEC personnel.

**Internal Audit**

Internal audit is the independent appraisal of activity within an organization for the review of accounting, financial and other activities, sometimes continuous as a protective and constructive arm of management.

Internal audit is an important activity of CODEC. CODEC has large financial investment, manpower and ever expanding development projects. There is Head Office, Zonal Offices, Branches established to monitor and implement CODEC’s operation. Besides, CODEC also operates many special projects’ Offices, and Upazila and union based offices along with three residential training centers.

The Zonal and Projects offices control the inflow and outflow of funds at the branch and upazila level respectively. The respective branches also control the financial activities at root level activities and fund management control from head office or project office.

As such Internal Audit is to ensure that the accounts throughout the organization are well maintained, to control cash/bank, assets and other activities at all levels and to advise the accounts personnel on proper and correct accounts procedures. Through the work of the Internal audit a high level of accountability is ensured, to the benefit of CODEC and its relations with the GOB, and other present and future donors, and external auditors.

Internal audits can ensure management that

- Internal control is adequate
- Internal controls are in operation at all level
- Policies and systems laid down are being adhered to
- Accounting records provided by the accounts personnel are correct.
**Monitoring and Evaluation**

Monitoring and Evaluation is an important part of a development organization to get sufficient qualitative information in real time for taking necessary steps by the management for timely decision making, ensure accountability and learning. The Monitoring and Evaluation Cell (M&EC) in the organization is monitoring progress systematically towards achievements of result and provide technical and strategic support to the management. CODEC has a strong M&E team comprises of expertise in different sectors so that they understand the project thoroughly.

CODEC has established its own Monitoring Cell comprising with three professionals (one female and two male), they are periodically visiting different projects in the field to provide monitoring reports as per needed by the management. Moreover, there is one monitoring officer in each project location.
DONORS

PKSF
Palli Karma-Sahayak Foundation

Department of Environment

USAID

Winrock International

OXFAM

Strømme Foundation

COOPERATION

WorldFish

unicef

UNHCR

The UN Refugee Agency

WFP

brac

Save the Children
CODEC Head Office:
CODEC Head office is 7 storied building named as CODEC Bhaban situated in Lakevalley R/A, Foy's Lake Khulshi, Chattogram. It is established in the year of 2012 in CODEC's own land of 4.8 katha.

Other Offices of CODEC:
<table>
<thead>
<tr>
<th>Infrastructure</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro finance Branches</td>
<td>101</td>
</tr>
<tr>
<td>Zonal Offices</td>
<td>6</td>
</tr>
<tr>
<td>Project offices</td>
<td>68</td>
</tr>
</tbody>
</table>

CODEC have three training centers. Main goal of training centers is to provide service and facilities, and income raising through services, fish culture and horticulture activities. These centers are well equipped and fully capable to organize residential training courses. Major facilities and undertaken initiatives are:

- Provide and organize training to the CODEC staff and other GO/NGOs.
- Provide training to the CODEC target group members and other GO/NGOs.
- Provide facilities to organize workshop, seminar and conferences.

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

CODEC Training Centre in Patuakhali:
This training centre is located in Patuakhali Sadar which is four kilometers away from the typical town crowd and is established beside the Patuakhali-Barguna highway. It was established through financial assistance of DANIDA providing from the foreign exchanges savings of CODEC’s previous grant from the Danish Television Christmas Fund.

The construction of Patuakhali Training Centre was accomplished in 1999. The centre is well equipped and accommodates 60 participants. Now some new eye catching cottages established beside Patuakhali Training centre. There are 4 rooms as residence with all modern facilities.
CODEC Training Centre in Bagerhat:

The city of Bagerhat is enlightened with the memories of the Holy Saint Khanjahan Ali (RA). It is to the south of Bangladesh adjacent to the mangrove forest of Sundarban and the Bay of Bengal. Bagerhat is a place of historical interest for the famous Saitgambuz Mosque which was built about six hundred years ago. CODEC Training Centre, Bagerhat was established in 2009 on 86 decimals of land. Training centre is located in Daritaluk (Bagerhat-Jatrapur Road), one kilometer to the north of the tomb of the Holy Saint Khanjahan Ali (RA). The centre is well equipped and accommodates 30-38 participants.

Human Resources:

CODEC has a team of 3644 staff members, of which 1,352 are female and 2,292 are male. CODEC has myriad initiatives for staff development. It has a set of governing Frameworks like gender policy, service rules, child protection policy, procurement policy, code of conduct for ensuring congenial working environment. However, majority of staffs are deployed at remote coastal areas for facilitating and servicing the targeted people.

Human Strength of CODEC at on June 2018

<table>
<thead>
<tr>
<th>Employees</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Regular Employees</td>
<td>624</td>
<td>95</td>
<td>719</td>
</tr>
<tr>
<td>Total Contractual Employees</td>
<td>660</td>
<td>276</td>
<td>936</td>
</tr>
<tr>
<td>Total Volunteers</td>
<td>1008</td>
<td>981</td>
<td>1989</td>
</tr>
<tr>
<td>Grand Total</td>
<td>2292</td>
<td>1352</td>
<td>3644</td>
</tr>
</tbody>
</table>