CODEC

Journey with coastal struggle
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**ACRONYMS**

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- **AT**: Asset Transfer
- **AUED**: Assistant Upazila Education Officer
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- **DPHE**: Department of Public Health Engineering
- **DRR**: Disaster Risk Reduction
- **ECMA**: Ecological Critical Areas
- **ECD**: Early Childhood Care development-EAD
- **COEPE**: The Enchanted Coastal Fisheries of Bangladesh
- **EL**: Entrepreneur Literary
- **ELHNA**: Empowering Local and National Humanitarian and Actions
- **ENA**: Essential Nutrition Action
- **ENHA**: Essential Nutrition & Hygiene Action
- **EP**: Early Primary Education
- **EP**: Education and Protection for Rohingya Children
- **EU**: EU Aid Volunteers
- **Forest Department
- **FD**: Faculty of Disaster Management
- **FM**: Family Development Plan
- **FM**: Financial Development
- **FP**: Farmer’s Field Day
- **Focus Group Discussion
- **FM**: Field Monitor
- **FM**: Farmer Nutrition School
- **FM**: Family Planning Inspector
- **FM**: Field Supervisor
- **FM**: Family Welfare Assistant
- **FM**: Family Welfare Visitors
- **Financial Year
- **Financial Year Monitoring System
- **FM**: Government Organisation
- **FM**: Government of Bangladesh
- **FM**: Government Primary School
- **FM**: Health assistant
- **FM**: Health Insurance Account
- **FM**: Homestead Food Production
- **FM**: Health Inspector
- **FM**: Head Teacher
- **FM**: Hazardous Wildlife Sanctuary
- **FM**: Importance of Union for Conservation of Nature
- **FM**: Important Natural Features
- **FM**: Legal Aid Clinic
- **FM**: Learning Centre
- **FM**: Local Government Engineering Department
- **FM**: Livelihood
- **FM**: Local National Humanitarian Acts
- **FM**: Local Service Provider
- **FM**: Local Technical Committee
- **FM**: Monitoring and Evaluation
- **FM**: Management Information System
- **FM**: Mangroves for the Future
- **FM**: Memorandum of agreement
- **FM**: Ministry of Health and Family Welfare
- **FM**: Ministry of Health
- **FM**: Ministry of Primary and Mass Education
- **FM**: Ministry of Women and Child Affairs
- **FM**: Market Promoter
- **FM**: Not a Pilot Area
- **FM**: National Health Park
- **FM**: National Formal education
- **FM**: National Primary education
- **FM**: Non-Government Organization
- **FM**: Nobo Jatra Project
- **FM**: Natural Resource Management
- **PA**: Protected Areas
- **PC**: Project Coordinator
- **PCL**: Participatory Climate Vulnerability Assessment
- **PE**: Primary Education
- **PF**: People’s Forum
- **PG**: Palli Grameen
- **PKS**: Pakistan Science Foundation
- **PMU**: Project Management Unit
- **PO**: People’s Organization
- **PO**: Programme Officer
- **PP**: Preparatory School
- **PSTU**: Patuakhali Science and Technology University
- **PLW**: Pregnant and Lactating Women
- **QE**: Quality Education
- **RBA**: Right Based Approach
- **RBM**: Result Based Monitoring
- **RC**: Registered Camp
- **READ**: Reading for Advancement
- **Development
- **RIA**: Reading Instruction and Assessment
- **SAAO**: Sub Assistant Agriculture Officer
- **SAFE**: Safe Access for Economic
- **SCID**: School Improvement Development
- **SAG**: School Assistant Group
- **SAP**: School Assistant Group
- **SBCC**: Social Behavior Change Communications
- **SDG**: Sustainable Development Goals
- **SEEDS**: Soko Economic Empowerment with Disability and Sustainability
- **SF**: Simon Foundation
- **SF**: School Feeding Program
- **SFP**: Salt Farm Tissue
- **SG**: Small Group
- **SGP**: Small Group Plan
- **SMC**: School Management Committee
- **SoD**: Standing Order on Disaster
- **SRDI**: Soil Research Development Institute
- **SRG**: Self Reliant Group
- **SR**: Sexual Reproductive Health and Right
- **STO**: Senior Technical Officer
- **SA**: Sub Assistant Officer
- **TO**: Technical Officer
- **TT**: Technical Trainer
- **SVET**: Technical Vocational Education and
- **Training
- **UPA**: Upazila Agriculture Officer
- **UP**: Union Parishad
- **UP**: Upazila Education Officer
- **UP**: Union Officer
- **UP**: Uttar Pradesh
- **UP**: United States Agency for International Development
- **USDA**: U.S. Department of Agriculture
- **USDA**: United States Agency for International Development
- **UDDC**: Upazila Disaster Management Committee
- **UVM**: Village Conservation Forum
- **WATSAN**: Water and Sanitation
- **WDC**: Ward Committee
- **WDC**: Ward Disaster Management Committee
- **ZBC**: Women Economic Empowerment
- **WFP**: UN World Food Programme
CODEC, a leading nonprofit development organization in the Bangladesh, is working at the coastal region since 1985. CODEC is playing an enthusiastic and contributory role for socio-economic development of coastal people which is operated through six thematic areas - Education, Skills and Entrepreneur Development; Livelihoods, Food, Nutrition and Health Security; Climate Change and Environment; Social Justice and Legal Support; Economic Development Through People’s Organization and Micro Credit, Rights and Advocacy.

Over the past 34 years, CODEC has established itself as a people-centered development organization. At present, CODEC is working in 03 Divisions, 13 coastal Districts, and 78 Upazila of coastal areas with almost 800 Unions. This year, the Annual Report of CODEC highlights its achievements and strengths as per strategic plan. CODEC has been working for a long time and has always prioritized the children & adolescent group during emergencies to mitigate humanitarian issues through various projects as well as performing community based demand driven projects. In response to humanitarian crisis, CODEC has been implementing various humanitarian program to support the Rohingya community across the Rohingya camp with the help of various donors in the areas of education.

Last year, CODEC has been awarded as the best social development organization in Chittagong division for its contribution in social welfare activity. Even in the fiscal year 2016-2017, CODEC has 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.

Currently, CODEC has been executing 22 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 its strong commitment for the coastal people of Bangladesh. In response to humanitarian crisis of Rohingya children, CODEC constructed low cost bamboo structured learning centre and child friendly spaces designed by CODEC’s own innovation & applauded by many. CODEC also has a strong micro credit program which operates in coastal areas with an aim to resolve poverty and increase standard of living in the rural Bangladesh.

We must admit the continuous support and valuable assistance of our development partners - Save the Children, UNICEF, UNHCR, WFP, IUCN, World Fish, Manusher Jonno Foundation, Strömme Foundation, ICCO Cooperation, Oxfam, Winrock International, ERIKS, PKSF, GoB agencies and other organizations.

CODEC has a very effective executive committee operated by qualified professionals who are regularly involved to drive the development journey of CODEC in the right direction through continuous support & opinion, managing top to bottom man power and establishing accountability & transparency all over the organization.

It is our exemption to share the endeavors and learning with our valued partners and well-wishers. I, on behalf of the Executive Committee, want to express my gratefulness to all the target members, different ministries of GoB including NGO affairs Bureau, different donors and partners of CODEC for their continuous valuable support and cooperation.

Abul Kashem
President
CODEC Executive Committee
CODEC, as an NGO, has been on the journey with the struggling coastal people of Bangladesh more than 33 years. Since its revelation in 1985 where CODEC initiated its work among seven coastal villages in Chattogram with the help of the Danish International Development Agency (DANIDA), CODEC has successfully upheld its flag with dignity. Presently, CODEC is working in 4 districts, 13 divisions, & 78 upazila with a personnel number of around 4500. In these years, we as an organization has learnt, grown and stood up whenever it was necessary. CODEC is proud to be a learning organization.

CODEC has been working in the development of 6 thematic areas with more than 20 projects ongoing. CODEC’s involvement in the Education sector has created an impact among the life and livelihoods of the people of the coastal belt of Bangladesh. CODEC runs a self-funded primary school in Sitakunda where children get free schooling up to class 4. CODEC’s work in Livelihood, Disaster Resistance & Climate Change has been praiseworthy as well. CODEC runs Promotion of Nutrition Sensitive Agri-Aquaculture for Social Sustainability (PNSASS) Project, The Salt Solution in Bangladesh (STAB) Project, Safe Aqua Farming for Economic & Trade Improvement Bangladesh (SAFETI) Project, Community Based Hilsha Conservation and Management in the river of Southern District of Bangladesh (ECOfish) Project where fish farmers and fishermen are trained and made aware of fishing restrictions. They are also given training on Alternate Income Generating Activities (AIGA) so they can generate extra income during the fishing ban period. Projects like Empower Youth for Work (EYW), Multi-Sectoral Development Platform for the safety and security of Rohingya Children and Host Community (MSDPC), Hobosatta and NotunAlo works to train youth with vocational & soft life skills so that they can provide income for themselves and also create new employment opportunities for others and become role models for others in the respective community. Since August 2017, CODEC has been actively working in helping the government with the Rohingya influx. At present, 5 projects are actively running in Cox’s Bazar area where Rohingya children and given non-formal education; adolescents are given training on life skill and made aware on drugs & human trafficking. CODEC is the only organization which provides nutrition healthy biscuit to all the Rohingya refugee children everyday with the help from World Food Programme.

CODEC Micro Finance (MF) Program is working in a spellbound way to mitigate the problems of the poor and also leaving a positive impact in SME sector. Many people are having a taste of success through CODEC MF Program. Some of the success stories are included in the report where they themselves have described how they have been able to rise up the ladder through the help of CODEC MF Program.

CODEC has been able to reach the place where it is now only because of the hard work, dedication, passion and skills of the CODEC personnel. As days are passing by, situations are becoming more inflexible. But we are confident that we will be able to reach our ultimate target of irrigating the struggle of poor coastal people of Bangladesh. CODEC has been awarded as the best humanitarian organization for the year 2018 by Department of Social Service, Chattogram Division. CODEC has also been recognized as 3rd highest taxpayer in other (NGO) sector in the last financial year.

Our partnership with Save the Children, World Food Programme, Strømme Foundation, Winrock International, UNICEF, UNHCR, Oxfam, MJ Foundation, ICCO – Cooperation and PKSF have helped us benevolently.

We would like to thank Government of Bangladesh, different Ministries and NGO Bureau for their continuous support and assistance.

Finally, I want to thank Mr. Quazi Wafiq Alam Deputy Assistant Director CODEC and others those help us to produce this document.

All the best wishes.

Khursid Alam Ph.D.
Executive Director
A SCHOOL DROP OUT ADOLESCENT STEPS UP TO BE SELF RELIANT

Asiya Khatun
Age: 16 Years, Daughter of: Babu Gazi
Village: Gourambha, Upazilla: Rampal

"Before joining this adolescent group, I had no hope in life. By the support of CODEC, I have got a second chance in my life."

Asiya lives with her family in Gauramva, one of the remote coastal village of Rampal upazila under Bagerhat district. Her father is a day laborer. With two other children, her parents were struggling to maintain the family. He couldn’t afford Asiya’s educational expenses. Asiya was refrained from schooling when she was in class 6. She was very sad as she felt her dream to become a lecturer was vanishing day by day. All the burden and depression came storming down on her and she was passing a horror time. Being a girl in a male dominating community, she didn’t even have any right to oppose her father’s decision. At that time, SEED project was starting its journey in that region. The main purpose of the project is to train women with different day to day issues. In September 2014, Asiya joined the Kiron Shonglap Centre supported by CODEC with 19 other girls of her age. In the center, they were introduced to 16 different essential day to day issues over a period of 9 month. The animator and field facilitator of Shonglap centre encouraged her to readmit in school. In 2015, Asiya readmitted herself in class 7 with the help provided to her by CODEC. CODEC paid her school admission fees and all other expenses.

The smile in Asiya’s face was a treat to watch. It was as if she got her life back. It was emergingly significant to see how confident she became while speaking, was self-reliant and had gained her self-respect. The lessons of wash, hygiene, etc. from the adolescent group enabled her to practice at the personal level, teach her family members and others of the community. The shonglap session made her aware about the social issues as well as the importance of economic empowerment. From the shonglap program, Asiya received training on vegetable cultivation & livestock management. As a part of economic empowerment of shonglap adolescents, CODEC arranged 30 days training for them in lieu to their choice. Asiya participated in tailoring training willingly. After the training period, Asiya took BDT 5000 interest free loan from CODEC. With that, she bought a sewing machine and started her own business of tailoring. Through her income, she manages her educational expenses as well as supports her family. She also reimbursed the loan amount to CODEC. In 2019, Asiya appeared in SSC examination and attained GPA 4.78. Now, she is admitted in class eleven at Sheikh Helal Uddin Degree college. She is actively taking part in the family discussion and her parents and siblings value her thoughts and decision more than ever. She is committed to achieve master's degree and become a lecturer. More adolescents of the community are being encouraged to participate in the Shonglap sessions following her success.
BUILDING RESILIENT COMMUNITIES

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

MISSION

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

VISION

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

VALUES

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

CODEC STATE AND SOCIETY
- Practices transparency and accountability.
- Seeks partnership and be responsive.

WITHIN CODEC
- Remains resource conscious in all its operations.
- Continuously learns from internal processes and changes where relevant.
- Adopts technology-friendly practices.
- Practices transparency and accountability.
- Seeks mutual respect and cooperation.
OUR STORY

CODEC'S Story
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 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. The project was planned in isolation from the rest of the community. External factors were not considered. 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 34 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.
OUR MENTORS

Professor Dr. Anupam Sen

Professor Sujoy Basu,
Ex-Professor, Jadavpur University, Kolkata, India

Earling & Karen Bendson

Abul Kashem

Shahid Hossain Talukder

Henry Preuthun

Professor Dr. Mahbubul Haque

Hans & Anne Frorup

M A Baree

Maruful Haque
OUR PARTNERS

At present we are working with government department, UN agencies and bilateral donars
CODEC’S FUTURE DIRECTION

In line with the Annual Strategy Plan and SDGs, CODEC plans to work in six areas (see below) to achieve its Goals. CODEC plans to follow various development approaches listed in the following:

1. **Activism along the Agricultural, Fishery, Dairy and Horticulture Value Chain**
   - Make the farmers capable of productive, efficient and consumer-oriented farming (Farm Level)
   - Enable the primary producers, particularly women, to primary markets (Access to Primary Market).
   - Facilitate the access of capable farmers to the wholesale markets (Wholesale Market)
   - Enable the farmers to access the retail market (Retail Market)
   - Direct Marketing (Access to Consumers)

2. **Access to Justice**
   - Enter into a partnership with BRAC University to develop promising young graduates as Paralegals

3. **Youth Development (Education, skill, moral and cultural behavior)**
   - Provide support to access and quality early childhood development, care and pre-primary education in coastal belt area (SDG 4.2)
   - Undertake advocacy initiatives through social accountability approach
   - Contribute to quality Junior Secondary Education program (grade 6 to grade 8) and supplementary support to grade 9 to 12 including material support where emphasis of moral and cultural education linkage with cultural institutions to complete free, equitable and quality education leading to achieve effective learning outcomes in secondary level (SDG 4.1)
   - Identify dropout and failed students of Secondary level (JSC and SSC) and support for further 2nd chance education to mainstreaming them (SDG 4.1)
   - Strengthen the youth’s (Age 14-19) resilience, self-dependence and livelihood opportunities through technical and vocational training

- (certificate course on modern technologies considering market demand) by partnership with trade bodies and technical training providers in Bangladesh and abroad (SDG 4.3)
- Provide awareness on Gender equality, health, rights, family law, life skills and life related issues to youth of the coastal belt. (12-19 age group) at the community level. (SDG 4.7)

4. **Health and Nutrition**
   - Strengthen Community Clinic services in the remote rural areas

5. **Climate Emergency, Biodiversity and Disaster Management**
   - Efforts for strengthening and aware grassroots coastal communities for addressing climate change issues in the field of agriculture, aquaculture, afforestation, reforestation, and promoting climate smart livelihoods
   - Continue strengthening CODEC facilitated Co-Management Councils (CMCs) and CBOs for biodiversity conservation
   - Strengthening coastal communities and institutions for disaster risk reduction and sustainable rehabilitation

6. **Micro-Finance Program**
   - Expand the Program areas within Coastal Districts
   - To introduce “Client Responsive Products” (e.g. savings mobilization as FDR, Health Insurance, Education loan, IT based products, Mobile Banking, Remittance Services)
   - To introduce “Client responsive Products” (e.g. savings mobilization as Monthly Deposit scheme, Shurakha Tahabil, Education loan (including IT based products), Sanitation loan, Asset Creation & Service Holder loan)
   - To introduce Innovative product on Small Medium Enterprise (SME) Inclusive Finance
   - Introduce SME cell (intensive monitoring & operation)
   - Web-based MF operation service
   - Collection through Bkash
   - Introduce of device (Tab) for paperless collection & save time in all level
   - Introduction of SMS service for better satisfaction of the clients
CODEC FUTURE DIRECTION

**CODEC Leads!**
CODEC continues to be a leader in the coastal and riverine area in setting development agenda and priorities in diversified areas of development.

**CODEC Delivers!**
CODEC sustainably strengthens its position as a lead development service provider on contract basis for all intermediary development partners/sponsors with access to development funding.

**CODEC Earns!**
CODEC emerges as a social entrepreneurship to maximize the use of its financial and physical resources to gradually increase its support for social sector programs.

**CODEC Sustains!**
CODEC continues to expand its innovation in microfinance services and stabilize its profitability over time.

**CODEC STRATEGIES**

- Plans and implementation methodologies are conceived by CODEC.
- Donors support the project based on the merit of the project.

- CODEC functions as intermediary between major international NGOs and beneficiaries.
- Plans and implementation strategies are designed by the sponsors.

- CODEC undertakes project to self-finance projects on a sustainable basis and use the profit to support social sector projects.

- A separate (administratively and financially independent) programme to deliver financial services at costs.
- Support other programme.
SDG 2016-30’s SCORECARD OF CODEC FOR THE FINANCIAL YEAR 2018-19

In the Financial Year 2018-19, CODEC has implemented 20 projects as well as microfinance program. The number of target population which CODEC supported to achieve SDG 2016-30 are shown below;

1. NO POVERTY: 9,03,038
2. ZERO HUNGER: 5,200
3. GOOD HEALTH AND WELL-BEING: 3,77,293
4. QUALITY EDUCATION: 7,27,866
5. GENDER EQUALITY: 8,43,609
6. CLEAN WATER AND SANITATION: 1,81,656
7. AFFORDABLE AND CLEAN ENERGY: 702
8. DECENT WORK AND ECONOMIC GROWTH: 7,27,945
9. INDUSTRY, INNOVATION AND INFRASTRUCTURE: 4,858
10. SUSTAINABLE CITIES AND COMMUNITIES: 13,500
11. RESPONSIBLE CONSUMPTION AND PRODUCTION: 50,336
12. CLIMATE ACTION: 1,79,490
13. LIFE BELOW WATER: 24,336
14. LIFE ON LAND: 67,288
15. PEACE, JUSTICE AND STRONG INSTITUTIONS: 16,105
16. PARTNERSHIPS FOR THE GOALS: 15 DONOR FUNDS & PARTNERSHIPS
Goal 1. End Poverty: CODEC provide different supports to its beneficiaries as livelihood support, integrated homestead level farming with input support, technical and vocational training, fish poly culture with dike cropping, different trade based off farm and on farm training with kind support, group saving, microfinance support, etc. to end poverty in all its forms everywhere by the financial assistance of different donors as USAID, UNicef, UNDP, Stromme Foundation, ICCO Cooperation Netherlands, Oxfam, Manusher Jonno Foundation and CODEC Microfinance Program.

Goal 2. Zero Hunger: CODEC provide different supports on improved technologies addressing sustainable agriculture, which contributes end hunger, food security and improved nutrition by the financial assistance ICCO Cooperation Netherlands.

Goal 3. Healthy Lives and Well-being: CODEC provide different supports to ensuring nutritious food for family member, increasing use of sanitary latrine, increasing awareness on personal hygiene, life skills education for children, parenting session, provide psycho-social support through Child Friendly Space (CFS), old age allowance, walking stick, high commodity, blanket, eye & health camp, cataract operation, reduce maternal mortality ratio, WFP provided High Energy Biscuit supply to children, A+ vaccination campaign, deworming tablets, etc. to ensure healthy lives and promote well-being for all at all ages by the financial assistance of different donors as UNHCR, United Nations WFP, Unicef, ERIKS Sweden, Stromme Foundation, USDA and CODEC Microfinance Program.

Goal 4. Inclusive and Equitable Quality Education: CODEC provide different supports on inclusive and equitable quality basic education for children, technical and vocational training, increased capacity and knowledge regarding essential E-mail, internet communication & behaviours, adult entrepreneurial literacy, ensure co-curricular activities, empowering adolescents with their rights, scholarship (SSC, HSC), etc. to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all by the financial assistance of different donors as Unicef, UNHCR, Oxfam, USAID, Stromme Foundation, CODEC CSR Fund and CODEC Microfinance Program.

Goal 5. Gender Equality and Women: CODEC provide different supports on given priority of disadvantage women regarding beneficiary's selection, contextualized life skills by covering topics such as ICT, drug addiction & use, drug abuse, child marriage, peace building, positive parenting, gender, GBV, Child rights and protection, values and ethics, child labour, child trafficking, HIV/AIDS, disabilities, equality and equity, adolescent development, health and hygiene, leadership training, positive social harmony among the communities, enhance knowledge regarding SRHR, Community savings group (CSG) formation, awareness campaign for preventing Gender Based Violence Against Woman (VAW) etc. to empowerment achieve gender equality and empower all women and girls by the financial assistance of different donors as Unicef, UNHCR, Oxfam, USAID, Stromme Foundation, USDA, ICCO Cooperation Netherlands, Manusher Jonno Foundation, CODEC CSR Fund and CODEC Microfinance Program.

Goal 6. Clean Water and Sanitation: CODEC provide different supports to its beneficiaries on sanitary latrine support, tube-well safe water plant and pond sand filtering (PSF) set up, awareness campaigning, ensure hygienic environment in the urban slum areas mostly focusing on solid waste management and hand washing, etc. to ensure availability and sustainable management of water and sanitation for all by the financial assistance of different donors as UNHCR, Unicef, Oxfam, USAID, ICCO Cooperation Netherlands, CODEC CSR Fund and CODEC Microfinance Program.

Goal 7. Affordable, Reliable, Sustainable and Modern Energy: To achieve this goal, CODEC provide different supports to its beneficiaries on solar light support to beneficiary who live in boat for fish harvesting by the financial assistance of USAID.

Goal 8. Sustained, Inclusive and Sustainable Economic Growth and Decent Work: To achieve this goal, CODEC provide different supports to its beneficiaries on technical training and enhance income by sewing, poultry rearing, cattle farming, beef fattening, fish culture, shrimp / prawn farming, integrated agricultural farming, enterprise development, mobile servicing, agricultural production, grocery shop, hotel, wooden / bamboo bridge and culver set up, etc. by the financial assistance of different donors as UNHCR, Unicef, Oxfam, USAID, ERIKS Sweden, ICCO Cooperation Netherlands, CODEC CSR Fund and CODEC Microfinance Program.
Goal 9. Resilient Infrastructure, Sustainable Industrialization and Innovation: To achieve this goal, CODEC provide different supports to its beneficiaries on land ownership, climate resilient house making, wooden / bamboo bridge and culvert set up, etc. by the financial assistance of CODEC CSR Fund and CODEC Microfinance Program.

Goal 11. Sustainable Cities and Communities: To achieve this goal, CODEC provide different supports to its beneficiaries on reduce the number of deaths and the number of people affected and substantially decrease the direct economic losses caused by disasters, enhanced capacity of Local and National Humanitarian Actor lead in humanitarian preparedness and response work in Bangladesh, ensuring participation of affected people, etc. by the financial assistance of Oxfam.

Goal 12. Sustainable Consumption and Production Patterns: To achieve this goal, CODEC provide different supports to its beneficiaries on aware the local fishermen to obey the fisheries rules and regulation to ensure sustainable consumption and production pattern specially Hilsa, Indigenous fish culture, dike cropping, etc. by the financial assistance of USAID and ICCO Cooperation Netherlands.

Goal 13. Climate Action: To achieve this goal, CODEC provide different supports to its beneficiaries on sapling distribution, saline tolerant seed distribution, integrated house farming, orientation and campaign for awareness on climate change issues, provide DRM training, develop Community Disaster Volunteer (CDV), initiated vermi-compost and bio-compost production to improve soil quality and make it healthy, IEC materials developed and disseminated, closely work with ward, union, and upazila level Disaster Management Committee, etc. by the financial assistance of different donors as UNHCR, Oxfam, Stroman Foundation, USAID, ICCO Cooperation and CODEC Microfinance Program.

Goal 14. Life below Water: To achieve this goal, CODEC provide different supports to its beneficiaries on orient on Fish Act to Increase Hilsa production, dolphin conservation, fish culture to maintaining Good Aquaculture Practice, etc. by the financial assistance of different donors as USAID, UNDP and Manusher Jonno Foundation.

Goal 15. Life on Land: To achieve this goal, CODEC provide different supports to its beneficiaries on vegetable culture in the land by using compost and others organic fertilizer, indigenous sapling distribution, etc. by the financial assistance of different donors as USAID, ICCO Cooperation Netherlands and CODEC Microfinance Program.

Goal 16. Peace, Justice and Strong Institutions: To achieve this goal, CODEC provide different supports to its beneficiaries on strengthen community based organization, orient UP members, Upazila members, local leaders, teachers and students on different right based social issues, linking with safety net program for fish-flock community, etc. by the financial assistance of ERIKS Sweden, Manusher Jonno Foundation and CODEC Microfinance Program.

Goal 17. Global Partnership for Sustainable Development: CODEC achieved this goal by receiving 15 donors fund (UNHCR, USAID, USA, Unicef, UNDP, Oxfam, United Nations WFP, Stroman Foundation, ICC Cooperation Netherlands, ERIKS Sweden, Manusher Jonno Foundation, DANIDA, DFID, PKSF and European Union) to implement 20 different running projects and its microfinance program as well exchange knowledge with different national and international agencies that establish global partnership for sustainable development.
Sector -1 Education Skills & Entrepreneur Development

CODEC believes very passionately that Education is the most essential instrument for social change. As a socio-cultural and development organization CODEC has always prioritized working in the sector of Education, Skill and Entrepreneur Development from its inception. CODEC started working with children education of the coastal areas from the very beginning of January 1986, through its first initiative of Early Childhood Development (ECD) known as feeder schools in the “Jaladas” villages of Chittagong.

“An investment in knowledge pays the best interest”
- Benjamin Franklin

Presently in this sector we are implementing various projects in different coastal areas of Bangladesh covering 209153 Children and Adolescents. Brief descriptions of these projects are shown in the following sections.

PROMOTION OF HEALTH AND EDUCATION FOR ALL SPECIALY WOMEN AND CHILDREN – CODEC PSN PROJECT

CODEC-PSN project commenced in 2011 to ensure proper quality education for Jaladas village children in Salimpur, Sitakunda. Later on, children of other community have also been enrolled as well to receive formal education. This project has been funded by CODEC CSR support.

The working area and target population of this project is the fisher-folk community in Uttar Salimpur and adjacent fishing villages, Sitakunda. Traditionally, most of the inhabitants of this community are engaged in fishing at adjacent Bay-of-Bengal to ensure their livelihoods. From the very beginning of CODEC (1985), it has been working with this community to ensure their basic rights, mainly education. As a continuation of its support, CODEC took a program, titled, “Health and Education for All” in this area by establishing a community school following the national curriculum. There is a School Management Committee comprising of members from the local community. Concern local government authorities also support the school as needed. Upazila Education officer provide all necessary Text Books and Question Sets for the students as well as extend his supervisory support to flourish the school activities.

The core objectives/goals of this project are;
- Operate formal primary school to ensure 100% children education in the village.
- Provide clinical services to improve health condition of mother and children in the village.

An Early Child Development Center (ECD) has been established where students are receiving Pre-Primary & Primary education. 138 Students are enrolled during this year. Monthly parents meeting is being conducted to inform them about their children’s progress. Apart from the regular educational activities, different cultural events are organized to keep the students captivated. Moreover, National days are observed with pride where students indulge in different competitions.

Staffs and teachers has been provided capacity development training so that they can reach the students. Community mobilization is being conducted through communication and networking among government, local government and community people. Regular monitoring and evaluation are directed to report the progress of the students. Monthly parents meeting is held to discuss the difficulties that students are facing regarding their studies.

The key achievements of this project in this year are:
- 138 students are enrolled in the school
- 285 children have received A+ vaccination in national A+ campaign
- 294 children received deworming tablets
- 28 patients received health service
- 12 parents meeting have been conducted

At this moment in the center, one Early Child Development (ECD), one pre-primary, one Class-I, one class-II, one class-III and one class-IV are running. The guardians are very much conscious about their children education.
EMPOWER YOUTH FOR WORK PROJECT (EYW)

Empower Youth for Work (EYW) project was undertaken on 2016 supported by OXFAM in Bangladesh with a view to develop the socio-economic condition of youth in climate vulnerable areas by Agency and Capacity building. The project period is 1st November’2016 to 31 March’2020. Young women and men aged 15 to 29 years and those are living in climate vulnerable areas are the target population of this project. At present, the project is working in Batiaghata, Gangarampur, Surkhali, Vandercoat, Balladanga and Amarpur unions of Batiaghata Upazila, Khulna district.

Technical training is being provided on contrast to creating new and innovative climate business to generate income for the youth of the community. CODEC aims to build a linkage between youth and work to strengthen economic engagement and create new entrepreneur. EYW project works on forming youth group at Ward, Union and District level to provide soft skills training, entrepreneurship training, non-certified vocational training so that they can start up innovative business. The project creates a linkage and engage economic empowerment. Regular meetings and workshops are conducted to keep the youth up-to-date with innovative techniques.

EYW Influences Ministry of Youth and Sports, DYD and other government departments to implement and take action in functioning the youth policy. Firstly, the project staffs formed Ward, Union & District level youth group. This activity plays a vital role to implement EYW program by involving the youth in different events and develop their capacity. Considering the project criteria, 15-29 years old are considered as a member of the program. After selecting the members, the youth demand is analyzed and later on support is provided as mentor based technical training, entrepreneurship training. Finally, the potential youths receive financial grants to start their own business.

"EYW project helped me to re-enroll in my studies and I developed my business of block boutique and embroidery.

-Halima Khatun, a Young Entrepreneur Balidanga, Batiaghata stated

The key achievements of EYW project this year are:

- 1721 Male and 2804 female have received soft skill training for their knowledge and capacity building.
- Organization and Management (OM) training has been provided to the Union apex body for better functioning of the group.
- 230 Males and 43 female youth have received non certified vocational training of different trade. Among them 180 males & 18 females are engaged economic sector.
- 9 Batches of residential entrepreneurship development training have been provided where 205 males and 28 females participated.
- 49 Male & 9 female entrepreneurs have received financial support to start new business.
- 24 Union/Ward level cultural action event have been conducted to create community awareness on GBV, Unpaid Care work, SRHR and Climate change effect.
- The project has jointly taken part in a Job fair in Khulna where 43 Institute, company and NGO's participated.

EDUCATION AND PROTECTION FOR REFUGEE CHILDREN (EPRC) PROJECT

This project supported by UNHCR aims to create a safe and protected child-friendly environment and provide quality basic education to Rohingya children. 3-24 Years aged Registered & Unregistered Myanmar children have access to safe and protected child-friendly environment and are provided quality basic education services through non-formal learning centers. This is a unique project in the camp context because this project has both the education and child protection component.

EPRC is divided in two parts, one is for the registered camps and the other is for the unregistered camps. Refugee children of registered camps receive quality through education Community Based Early Childhood Development (CBEDC), Pre-Primary, Primary, evening and Junior Secondary education. Adolescent receives training at Adolescent Group for Literacy Boost (AdGLIB). As for the children of unregistered camps, there are multiple program component like Community based early childhood development (CBEDC), Learning Centre (LC), Community based Learning Centre in Madrasah, Adolescent Club (AdC) Child Friendly Space (CFS), Adolescent club and the Case Management for child protection.
EPRC Project are continuing coordination between local and central government agencies, in close consultation with UNHCR and RRRC, through participation in and revitalization of the emergency response program. The EPRC team keeps close relationship with UNHCR, RRRC and CIC offices as well as other respective partners informing about the progress of EPRC project. The project focal person, Project Manager and respective concern persons attend regular meetings called by national and international body and keep them informed.

At first, needs of the respective stake holders were assessed and materials & aids has developed according to the requirement. Next, capacity development of staffs and volunteers are done. Then, infrastructure is built along with mobilizing the community, National teachers and Burmese Language Instructors are recruited and trained. Children and adolescent receive formal and non-formal education through schools and learning centers. Monitoring and evaluation team regularly keeps an update on the progress of the students so that everything runs smoothly and reports to the management.

Major Achievements of EPRC project in reporting period:
• 190 Learning centers were established during the period in a record time and the design of the learning centers were appreciated across the education sector.
• CODEC has been elected as one of the seven member of Strategic Advisory Committee (SAG) which has high influence over the education sector.
• 996 (Boy-492, Girl-504) children have received psychosocial services through 5 mobile CFS
• 354 (Boy-190, Girl-166) Adolescent received life skills through 5 mobile Adolescent club.
• Madrasha Modality which was chaired by CODEC was approved by The Strategic Advisory Group (SAG) and Education Sector of the Cox’s Bazar. Education sector has conveyed their appreciation for the promptness and effective leadership of CODEC for the initiative.
• 56187 out of 60410 (93%) children enrolled in the learning centres.

• 1200 (100%) Community Based ECD (CBECD) Centers was established.
• Completed midterm exam at registered camp and monthly assessment at registered camp & makeshift area of primary education.

SCALE-UP OF EARLY LEARNING AND NON-FORMAL BASIC EDUCATION PROGRAMME FOR THE OUT-OF-SCHOOL ROHINGYA REFUGEE CHILDREN IN LEDA, SHALAPUR AND OTHER SPONTANEOUSLY DEVELOPED MAKESHIFT SETTLEMENTS IN TEKNAF AND UKHIYA UPAZILAS OF COX'S BAZAR DISTRICT IN BANGLADESH. CODEC- UMN PROJECT

Rohingya influx was a curse for thousands of people of their community. It was unfortunate and inhumane on them, especially on the children of the community as they were deprived of their basic rights. So, this project was undertaken and implemented by CODEC with direct funding and guidance of UNICEF. The main purpose behind the project was to provide basic education to the unregistered Myanmar nationals so that they are not deprived of one of their five basic rights.

With the support of UNICEF, the project has enrolled 38497 students in 415 Learning Centers. The project has already recruited 420 national teachers and 360 Burmese Language Instructors. All the teachers and instructors are provided intensive training which helps them in guiding the children. CODEC monitors teaching-learning activities regularly and provide any classroom materials and support that are required. Moreover, regular Learning Centre Management Committee and parents meeting are conducted to create awareness on children education. We are maintaining a joyful learning environment in the learning center so that the traumatized Forcefully Displaced Myanmar Nationals children is not deprived from the light of education.

The project has developed a detailed implementation plan and has also designed different periodical plan i.e. monthly/quarterly/yearly plan which guides us to stay on track. According to the plan and instruction of the donor and the CODEC management, the project implements its activities. Meanwhile monitoring and evaluation process takes part concurrently to improve the efficiency. Regular reporting and documentation are also carried out by the project.
The project personnel attend regular camp coordination meeting with the Camp in Charge (CIC) every month and discuss on different agenda i.e. general updates of education, gaps, challenges, project progress, emergency plan for monsoon, LCs materials prevent issue, DRR issue. Also the project’s focal person attends camp focal meeting twice in every month and resolve our challenges.

Major Achievements of CODEC-UNICEF UMN project in the reporting period:

- 115 Learning Centres have been established in Rohingya camps of Teknaf & Ukhiya.
- 7941 Out-of-school traumatized Forcefully Displaced Myanmar Nationals children are getting non-formal education through these LCs.
- Provided classroom start-up materials, early learning materials & teaching-learning materials in LCs.
- 120 National teachers and 60 Burmese Language Instructors have been recruited and trained.
- 4094 Parents meeting have been held to improve community mobilization and create awareness about the responsibilities towards their children’s education.
- 5 Annual sports & cultural events have been organized.

PROTECTIVE ENVIRONMENT CREATION FOR CHILDREN AND ADOLESCENTS IN AND AROUND COX’S BAZAR AREA. CODEC-CFS PROJECT

CODEC, with the support of UNICEF, is implementing the Child Protection project since 2010 in Host community of Ukhiya & Teknaf district. After the Rohingya influx in July 2017, this project was taken to protect Rohingya Children & Adolescents by creating Child Friendly Spaces in and around Cox’s Bazar refugee camp areas. The main objective of the project is to contribute in establishment of a sustainable protective environment for children and adolescents, especially girls, against violence, abuse and exploitation through strengthening the minimum package of social protection services and changing the harmful social norms.

Besides, empowering adolescents to act as change-maker through life-skill and occupational development, advocating and networking to strengthen linkage and cooperation with Child Welfare Board and other actors for protection and development of children and adolescents are some reasons why CODEC has commenced the project. Total 98,135 children and 6000 adolescents are under the coverage of this project. Apart from this, there are many adolescent clubs where training on child development and child rights are provided. Moreover, awareness campaign on child protection are conducted to alert the parents on basic child rights.

CODEC-CFS staffs are working hard to bring in school dropouts to CFS & adolescent clubs by creating awareness among the community people. Some of the major activities in this project are - operating static CFS and mobile CFS, Adolescent club; strengthening Community based child protection committee (CBCPC) to ensure child protection; engaging community leader, religious leader and parents to move towards one common goal. Similarly, we are providing Psycho Social Support (PSS) & recreational support, Life skill session for adolescent (Age: 10-18), Case management services for the children who are at risk, Peace building & cohesion program. The children and adolescents are kept active and jubilant by celebrating different festival days and organizing rali & competitions on those days.

Major Achievements of CODEC CFS project throughout the year:

- 22 Mobile Child Friendly Space (CFS) for Rohingya children and 5 CFS for host community children have been built as of now.
- 90401 (B- 48168, G-42233) children are benefiting from psychosocial support and other child protection services at CFS. Among them, 69692 (B- 37532, G: 32160) children from FDMN.
- 156 Adolescent clubs are continuing and a total 7517 adolescents got life skill education through the clubs.
- 1800 CBCPC members are working actively under the 27 CFS and 91 adolescent clubs. Out of them, 234 members received different trainings related to child rights and child development.
- 170 Awareness sessions have been conducted with adolescents in host and Rohingya refugee who participates in active community child protection issues.
- Different life skill sessions have been conducted with the adolescents to increase empowerment and to participate in community engagement.
- Children’s behaviour gradually improved through PSS and recreational support.
- Biweekly, Monthly and Bimonthly awareness sessions were conducted with different groups like CBCPC, parents, majhils, and youth group.
Tonmoy Roy
Youth Entrepreneur Gangarampur, Batiaghata
- a target member of EYW project
2500 Children and adolescents have been participated in rally, art competition, maths competition, essay competition and observed Victory Day, International Mother Language Day, Independence Day and Pohela Baishakh

**MULTI-SECTORAL DEVELOPMENT CENTRE FOR THE SAFETY AND SECURITY OF ROHINGYA AND HOST COMMUNITY CHILDREN, BANGLADESH. CODEC MSDC PROJECT**

Community Development Centre (CODEC) is implementing "Multi Sectoral Development Centre (MSDC) for the Safety and Security of Rohingya and Host Children, Bangladesh" project with the financial support from ERIKS Development Partner in the Camp 7, 24 and adjacent Host areas of those camps areas under Ukhia and Teknaf Upazila. The main purpose of this project is to reduce risks of trafficking and abuse by creating safe and secured environment for 2600 children and adolescents who are 5-12 & 13-18 age group; enrolled from rohingya and host community; and also ensure their access to non-formal education and life skills development by providing skill / vocational training, increase health, hygiene and trafficking related awareness.

MSDC project is organizing different multi corner-based activities such as Art corner, Play corner, Reading/Story telling corner and Handicrafts corner.

Different awareness sessions on gender, DRR, health, hygiene are conducted. Adolescents and their parents, care givers, Majhis, social leaders participate in counselling session on human trafficking and children abuse. MSDC also organize mass awareness program through promotional activities like drama, painting, video show and community mobilization. Moreover, skill training on sewing and handicraft for girls, ICT, Mobile servicing for all are conducted so that the youth can create their own pathway.

All activities are informed to the local administration e.g. Deputy Commissioner and Upazila Nirbahi Officer (UNO) And Camp in Charge (CIC) as well as collaboration with local community member, parents and civil society.

**Major Achievements of CODEC MSDC project throughout the year:**

- 500 Rohingya children (Aged 5-12) and 500 children (Aged 5-12) from host community are getting access to non-formal education and life skill development.
- 800 Girls and boys aged 13-18 years in two Makeshift camp (Camp no. 7 & 24) And 800 adolescents in host community received life skill development.
- 2600 Children and adolescent have participated in awareness raising program against trafficking and abuse around the society.
- Parents and community leaders are also made aware about trafficking and primary health issue.
Sector -2: Live-Livelihood, Food, Security and Health Nutrition

Since the commencement of CODEC, it has lived to work for the improving the lives & health of the coastal people of Bangladesh. The very existence of CODEC is to limit the struggle in the lives of the coastal folks, and for that, it encourages any type of livelihood project that helps in improving the current situation. Women and youth of the coast are the strengths and this sector of CODEC tries to improve their awareness and skills so that they understand the necessity of a better nutrition and health diet. Moreover, they are trained to be able to adapt income generating activities for refining their economic situation. Proper family-based food and nutrition plan are provided to poor households. Each family, depending on their resources and needs receives a unique plan. Existing and new concepts are provided for adaptation in agriculture, fishery, livestock, dairy, salinity. Market oriented supply of agricultural inputs are also facilitated through community groups & micro entrepreneurs. At this moment CODEC is implementing Seven projects under this thematic area, which are briefly described below:

CODEC NATUN ALO PROJECT (2ND PHASE)

The core goal of this project supported by Stromme Foundation, Norway, is by the end of 2021, 1500 (6252 TARGET POPULATION) MARGINALIZED FAMILIES WILL ENJOY IMPROVED SOCIO-ECONOMIC LIFE AND LIVELIHOOD.

The objectives of this Project are:
- By end of 2021, 70% People’s Organizations are institutionalized to address basic rights issues of the marginalized communities.
- 80% Targeted families have improved sustainable livelihood.
- By end of 2021, 404 vulnerable and marginalized eligible children have access to quality primary education.
- By end of 2021, 100 adolescents from marginalized communities are socially and economically empowered to protect their rights.

The project operates through self-reliance group (SRG) selection and formation, Family Development Plan (FDP), train targeted households (HH), Community Service Providers (CSP) and Ward Committee (WC) members. Quality school program are organized so that children enjoys joyful learning environment. Besides, People’s Organizations are institutionalized to address basic rights issues of the marginalized communities. We create linkage with line agencies and duty bearer and improve sustainable livelihood. Moreover, adolescents from marginalized communities are socially and economically empowered to protect their rights.

“Agriculture is the process of turning eco-systems into people”
- Toby Hemenway

The Natun Alo team always coordinates with government officials. Natun Alo Project representative participated actively NGO coordination meeting on regular basis. Upazila livestock department always attend livestock technical training. They facilitated and capacitate Community Service Providers (CSP). They provide training the CSP’s and Target household. Upazila Agriculture department always help community service provider. They provide technical support on agriculture. Community Health Volunteers are closely connected by Upazila Health Complex. The targeted HH always communicates with the line agencies. Union Parishad Chairman always help the beneficiaries spontaneously. Local government representative such as; chairman, up member are actively participant in the community event. Linkage with the target HH and government line agencies have a very positive outcome. The members of target HH get their service from line agencies (Agriculture, Livestock, health). Chairman most of the time attend the training and workshop.

Achievements of NOTUN ALO project throughout the year:
- 250 Feet mud road and 1 Km damaged road have been repaired by ward committee initiatives.
• 194 (CODEC-175 & UNO Office-19) blankets provided through effective communication of Ward Committee.

• 7 Families received solar panel set (3 units per set) from Upazila Parishad.

• 17 Families received shelter from Ministry of Relief and Disaster Bangladesh.

• 862 Families received safety net support (VGD, VGF, Fisherman allowance etc.) from duty bearer by the effective communication of Ward Committee.

• 5433 People received awareness related messages on DRR and CCA.

• 132 SRG members received IGA training (pisciculture, tailoring, beauty parlour and handicraft) from National Woman Organization.

• 6 issue based campaigns focusing on Child rights were arranged by Shonglap Centre and Ward Committee where participant 1053 adolescents, community people and social elite attend the program.

• 12 Irregular students enrolled mainstream school on regular basis by the initiative of west Gabua Shonglap and Basonda Shonglap adolescent girls.

• 2 Early marriages have been stopped by Kawayabunia and West Gabua Shonglap adolescent girls.

• 5 Eligible children were admitted in mainstream school by the initiative of Kawayabunia Shonglap and Basonda Shonglap girls.

• 6 Shonglap Center (100 adolescent girls) are functioning now. All 6 Forum have dream and annual work plan. They conduct meeting on regular basis.

• 111 Cows and 22 goats were purchased in this reporting period.

• 31 Families started cow fattening project as a result of CSP session.

• 23 Families cultivate vegetable and 13 families have started duck rearing on commercial basis.

4680 VULNERABLE TARGET POPULATION FROM 6 UNIONS OF PATUAHKALI, JHALOKATHI AND BARISAL DISTRICTS ARE CURRENTLY COVERED IN THIS PROJECT.

PNSASS facilitates farmers training on aquaculture, vegetable cultivation, nutrition and gender etc. Awareness raising campaigns are organized and technical support is provided so the farmers familiarize with the process. Workshop and meeting with aquaculture market actors are conducted.

Initially, inception workshop is conducted with UNO, DoF, other line department, Union Parishad, LSPs, NGOs etc. regarding the project. Then, area selection and pre survey is done with assistance of Union Parishad. Next, farmer profiles have been created and FFS is formed. After selection of farmers, they are trained and materials are distributed to them.

Major achievements of CODEC PNSASS project throughout the year:

• 6 Workshops in 6 Upazila of Barisal, Jhalokathi and Patuakhali district were organized where 184 participants (Male- 130 and Female — 54) participated.

• 4680 Farmers profiling have been completed.

• 180 Farmers training sessions were conducted on homestead gardening and dike cropping where attended 4465 farmers (Male — 509, Female- 3956)

• 538 Training sessions on mola carp poly-culture management were conducted where total participants were 13449 (Male-1514, Female-11935)

• 18 Mini sanctuaries were established during the last year.

• Total 360 training session on basic nutrition and gender were conducted where 9039 participants participated among them 1040 are male and 7999 are Female.

• 1 Kg mola and 200 carp fingerling distribution among the 832 households among them 128 are male and 704 are female.

• National Nutrition Week-2019" was observed by CODEC PNSASS Project in 6 Upazila of Barisal, Jhalokathi and Patuakhali.

• 20 School awareness programs were held where 2639 (Male- 1094, Female-1545) students, teacher participated.

PROMOTION OF NUTRITION SENSITIVE AGRI – AQUACULTURE FOR SOCIAL SUSTAINABILITY, CODEC PNSASS PROJECT

Promotion of Nutrition Sensitive Agri – Aquaculture for Social Sustainability (PNSASS) funded by USAID through WorldFish, started its journey in September, 2018 to increase production of fish poly-culture, fruit and vegetable. Through this project, CODEC wants to create a strong linkage in aquaculture market systems and wants to increase awareness and adoption of nutrition-related behaviours focused on women and youth.
TRAINING ACTIVITIES
- CODEC PNSASS PROJECT POTUAKHALI

TECHNOLOGY BASED SHRIMP FARMING
- CODEC SAFETI PROJECT BAGERHAT
SAFE AQUA FARMING FOR ECONOMIC AND TRADE IMPROVEMENT – CODEC SAFETI PROJECT

Safe Aqua Farming for Economic and Trade Improvement (SAFETI) project started its journey in June, 2017 supported by USDA-Winrock International in three Upazila of Bagerhat district with a view to increase quality of production & productivity of shrimp & prawn so that there is a growth in the income of farmers. Through this project, training & technical support are provided to the farmers, demo establishment, coordination with GO-NGOs, exchange visit and meetings/workshops are conducted. Moreover, the project monitors disease and create linkage to improve the input quality.

5400 FARMERS ARE COVERED IN THIS PROJECT.

The core objectives of this project are:
• Increase production and productivity of Bagda and Golda
• Increase income of farmers
• Increase the export value of Bagda and Golda
• Improve quality of Bagda & Golda

With the help of Department of Fisheries officials, the project finds out the suitable location for implementation of different activities. Farmers are selected on the basis of farmer's selection guideline. The selected farmers are introduced to the technology by different FGDs and forming clusters. After that different training, coaching, refresher, farmers field day and exchange visit for their capacity building are arranged. The project provides technical support throughout the year. For the better understanding of farmers, demo plots are established in every cluster. The farmers are also linked with different input dealers and financial institutes.

Souren, a demo farmer of Bagerhat Sadar stated, “Now I am following SAFETI technology which I have learned from the trainings and others events. Khalid a demo farmer of Sogndhi village of Bagerhat Sadar Upazilla stated;

“The scientific way of prawn farming that I learned from CODEC SAFETI project helped me to increase production and is the key to my success.”

Achievement of SAFETI project throughout the year:
• 52 Weekly program & technical meeting conducted under 3 Upazilla of Bagerhat district.
• 102 Batches of Module-1&2 training (post stocking management) for year-3 direct farmer (Sadar-34, Chitolmari-34 And Rampal-34) conducted with 5100 farmers with an attendance of 99 percent.
• 114 Batches refresher & Coaching session for year-2 farmers (Sadar-38 Ramapal-38 & Chitolmari-38) organized with 5700 farmers and an attendance of 97 percent was achieved.
• 102 (Chitolmari-34, Sadar-34, Rampal-34) farmers of year-3 & 114 (Chitolmari-38, Sadar-38, Rampal-38) farmers of year-2 participated in demo establishment of stockings in this reporting year.
• 6 Bimonthly coordination meeting of all SAFETI staff coordinated.
• 114 (Sadar-38, Rampal-38, Chitalmari-38) farmers completed linkage event of FFD.
• 6 Regional Coordination Meeting (RCM) were held.
• Completed all demo (114) farmers harvesting of both Shrimp and prawn.

DEVELOPMENT FOOD ASSISTANCE PROGRAM (DFAP) - CODEC NOBOJATRA PROJECT

Poverty remains the primary cause of food insecurity in Bangladesh. High poverty rates and food insecurity are associated with small landholdings, and 51 percent of households in rural Bangladesh are landless. A number of challenges - including increasing natural hazards and lack of arable cropland - continue to affect food security. Low incomes, particularly in rural areas, present ongoing obstacles to food access for a large segment of the population, making labour migration an important income strategy for many households. So, in order to increase equitable household income among poor households and communities, CODEC NOBOJATRA project with the support from USAID (Through Winrock International) works for increasing communities’ capacity, access to markets, quality inputs and services. Nobojetra project is working in 724 villages in Dacope & Koyra Upazila of Khulna district and Kaliganj & Shyamnagar of Satkhira district. The project is covering 35109 target population in the working areas.
Mainly, CODEC implements agriculture and alternative livelihood i.e. Alternative Income Generated Activities (AIGA) in the field. The Agriculture component involves homestead and value chain production through transfer skills to improve agricultural technologies, Climate Smart technologies, Nutrition sensitive technologies to the targeted producer group members. The project applies Farmer to Farmer Approach in the field. There has been another attention to involve private sector, Local Service Providers (LSPs) in the project activities through organize different collaborative events like training, meeting, orientation, fair, learning sharing session etc.

Another key component is AIGA where the targeted beneficiaries are provided trade-based skill training, Technical vocational education and training (TVET) and Apprenticeship courses. The Entrepreneur literacy (EL) courses are supportive component to make the participant literate. In this regard, Entrepreneur Literacy Centers (ELCs) are operated for targeted beneficiaries by the trained EL Facilitators. Village saving and loan association (VSLA) is the latest supportive component taken by the project according to the recommendation of Midterm review (MTR) to ensure capital to the small entrepreneurs.

“We have to face so many disasters periodically, so it is necessary to save money to cope properly.”

said Rahima Khatun (54) wife of Abdul Karim Mandol, village- Koyra, Union- Koyra, Upazila- Koyra, District-Khulna.

Achievements of CODEC NOBOJATRA project throughout the year:

- 8630 Farmers (Homestead & Value Chain producers) received training.
- 7639 Farmers received agricultural input support like winter seed, summer seed, fingerlings, ducklings etc.
- 20 Collection Point were established and Collection Point Management Committees (CPMCs) were formed.
- 5 Collection points received different equipment support by the project to improve the operations.
- 167 LSPs (local service provider) have been trained.

- Farmer groups have been linked with different private companies like seed companies, fertilizer, pesticide companies and are getting services through them.
- 2030 AIGA participants received trade-based skill training including TVET and Apprenticeship. Out of them, 1828 received refresher course.
- 20 Youths received training from DYD with the facilitation of project.
- 31 MoU signed with producers and buyers.
- 15 Trade-based village agents identified and trained by this period.
- 50 Community fairs were organized to display AIGA products where a large number of people observed, encouraged and replicated.
- 25 Glossary shop were provided different WASH materials as well as training.
- 9573 Participants completed entrepreneur literacy courses off 6 and 9 months through 511 EL cantes.
- 1,640 Groups (VSLA-Village Savings Loan Associate) formed with 35,109 agriculture and livelihood participants. Share amount is 11,201,200 BDT. In the reporting quarter 11,222,833 BDT has been disbursed.

EXPANDING THE PROTECTED AREA SYSTEM TO INCORPORATE IMPORTANT AQUATIC ECOSYSTEMS PROJECT CODEC - EPASIIAEP PROJECT

Expanding the Protected Area System to Incorporate Important Aquatic Ecosystems Project (EPASIIAEP) supported by UNDP, started in July, 2018 to conserve biodiversity of Dolphin Sanctuary areas by creating alternate employment sources for local fisher folk.

CODEC is providing training to local fisher folks to start alternate employment and also providing financial and material support to coastal people who are willing to setup new business. Motivational training sessions are conducted to increase their confidence.

Primarily, fishermen are identified and listed by the staffs who were systematically trained. Diverse small and large groups were formed who received trade-based training and monetary or material support before starting the new business. Motivational sessions were conducted to improve
their confidence and make others believe that the alternate way of life would bring harmony to their life and also help in protecting the aquatic resources. Sustainable Livelihood Groups (SLG) are established for long term source of financing their business & in case of accidents.

Nasima Begum, Husband - Rafiquil Islam, Vajankhali, and Trade-Cloth Business: "We don't want to go Sundarbans due to Crocodile, Tiger, Robbers, Snacks, at present we are doing good in our business."

Seuli Begum, Husband - Monir Sheikh, Joymonir Ghal, Trade-Cloth business: "Children have been going to school regularly now we have no dependency on river."

Achievements of EPASIAEP PROJECT throughout the year:

- 8 Sustainable Livelihood Groups (SLG) are established where regular meeting is conducted without outsiders’ support.
- A significant number of beneficiaries stopped fishing in dolphin sanctuary areas.
- 700 Women are enlisted as member of Ekti Baro Ekta Khamar Prakalpa (EBEK) & opened bank account.
- 658 Members received trade-based beneficiary training.

**CODEC SCHOOL FEEDING PROGRAMME (SFP)**

This project was undertaken by CODEC & United Nations World Food Programme (UNWFP) to improve the nutritional condition and provide qualitative non-formal education to the poor and vulnerable children in rohingya refugee camps. This project directly helps in increasing student enrolment and attendance rate at rohingya camp schools. After this project has taken into place, it has reduced dropout rate of the students from the school and also decreased nutritional vulnerability of the children as the food (biscuits) provided are fortified with micro-nutrients. It has also enhanced attention and learning capabilities of the children and has forced the parents to send their children to school every day. The project is covering 247017 children in 3714 Learning Centers (LCs) of 34 Camps. The main purpose of the project is to collect Health Essential Biscuits (HEB) stocks from WFP and provide each packet to every student on a daily basis. Besides, Volunteers are recruited & oriented as per required. Different learners quiz competition is organized in different batches to create an adequate atmosphere. Community mobilization, CIC & food security meetings are held regularly to keep the project ongoing.

At first, approval from Refugee Relief and Repatriation Commission, Camp In Charge & site management are taken to distribute the biscuits. The distribution is done on a daily basis. Store keeper maintains stock as per stack. The field monitor visits the field regularly to keep a track on whether all the students are receiving the biscuits. Subsequently, line management follows up regularly which is reported directly to donor & CODEC. Different meetings on community mobilization and capacity building are held with the parents once every month.

Achievements of CODEC SFP project throughout the year:

- 1028 Metric ton Health Essential Biscuits have been distributed among the Rohingya Refugees learners
- 43 Teacher orientation, 2 community mobilization, 16 quiz competition session, 1 education partner’s coordination meeting, 1 staff basic training on SFP have been organized.
- National refugee day and national de-worming campaign have been arranged.
- Dropouts has decreased at an exponential rate.
- 247017 Children are covered in 3714 LCs.

**PROVISION OF BASIC SOCIAL SERVICES FOR CHILDREN, PREGNANT AND LACTATING WOMEN AND ADOLESCENT GIRL’S IN SELECTED URBAN SLUMS OF CHATTOGRAM CITY CORPORATION. CODEC UNICEF URBAN PROJECT**

Provision of Basic social services for children, Pregnant and Lactating Women and Adolescent Girl’s in selected urban slums of Chattogram City Corporation Project (Urban) was initiated in October, 2018 supported by UNICEF with a view to reduce the maternal mortality ratio, ensure healthy lives and promote well-being for all at all ages. Besides, preventing and responding gender-based violence, promoting and facilitating dignified menstruation hygiene and safe drinking water and sanitation system and enjoy clean and separate toilet facilities, preventing and responding to ending child marriage are some of the reasons why
we had undertaken the project with the funding of UNICEF. The project is being implemented in four wards (17, 18, 19 and 20) of Chattogram City Corporation (CCC). The project covers 100,000 target population (23,200 Direct target population and 76,800 Indirect target population).

The core objectives of the project are:
- Reduce the global maternal mortality ratio
- Ensure healthy lives and wellbeing for all at all ages
- Ensure nutrition for U5 Children
- To create awareness about life skills, nutrition
- Ensure nutrition for U5 children, lactating & pregnant women
- Increased capacity and knowledge regarding essential household behaviors
- Preventing & responding to gender-based violence
- Promoting and facilitating dignified menstruation hygiene and safe drinking water and sanitation system and enjoy clean and separate toilet facilities
- Preventing and responding to ending child marriage. This will focus on equality between girls and boys, the second on gender equality on care, nutrition, WASH facilities for women and girls.

The project is implemented through creating awareness about nutrition to ANC (Antenatal Care), Pregnant & Lactating women; ensure MUAC (mid upper arm circumference), GMP (Growth monitoring promotion) for U5 children; ensure to take IFA (Iron Folic Acid) tablets for adolescent & Deworming tablets two times in a year. The project also creates awareness about menstrual hygiene, hand washing, safe water handling, safe excreta disposal and sanitation etc. through WASH program. World Hand Washing Day, Menstrual Hygiene Day, National Sanitation Month, World Toilet Day etc. collaboration with GOB, Local GOB & other stake holders are observed in the project. Life-skills of adolescents by encouraging them to join different adolescent clubs are implemented through different activities. The project has established Child Protection Support centers to provide Services for vulnerable children including early identification, Birth Registration, MHPSS (Mental health and psychosocial Support), recreation, Leisure, counseling, Ability Based Learning (ABL), Referral, emergency preparedness and response to support children affected by emergency/ climate change. The project helps to improved key life-saving behaviors and reduced harmful social practices at selected urban slums of CCC. We oriented community women leaders and religious leader about child marriage, Child labor, Child Abused to create awareness. Awareness to parents of children, pregnant women, mother in law, and care taker by Community Mobilizer on key household level behaviors and life-savings care practices are also provided by the project.

The project arranged Infant & young child feeding (IYCF) training session for CCC service providers, Urban nutrition promoter, refresher's training for Chattogram City Corporation service providers and NGO officials on IYCF & Maternal Nutrition. Also parents session, meeting, adolescent session, Cooking Demonstration etc. are arranged by the project. Strengthen screening of acute malnutrition at health facility level and establish community based active case finding by using MUAC (mid upper arm circumference) and referral in-patient facilities to increase admissions and management, community based GMP (Growth monitoring promotion) etc are facilitated. Strengthening community and facility-based nutrition counseling and promotional activities by urban nutrition Promoters were conducted. The project facilitated in preparing micro-plan with CCC, Ward councilor, Urban nutrition facilitator and urban nutrition promoter. Refreshers training for Adolescent leaders and partner NGO officials on adolescent nutrition were provided. Support for IEC (Information education & Communication) materials, photocopy of adolescent nutrition guideline, reporting formats, registers etc. were distributed to be used by adolescent peer leaders to create awareness in the community. Capacity building sessions of Staff on Water Sanitary Plan, Sanitation and Hygiene promotion in Urban slums were provided. The project arranged advocacy meeting, religious leader meeting, women leaders meeting, life skill base training, vocational training, IGA (Income generating activities) Support Etc.
“I think my participation in the program helped me to earn some extra money to buy books and dress, contribute to my family and also provide more for my son for his education, health and nutrition”

- Md. Ohedur Rahman Sana. CODEC NOBOJATRA PROJECT
Sector - 3: Climate Change, Environment and Advocacy

Due to the increasing problem of global warming throughout the world and disasters that are hovering regularly in this part of the world, CODEC has introduced climate change issue in its strategic plan. CODEC is working for strengthening and creating awareness in coastal community as they are the ones that suffer the most during a natural disaster. Disaster Risk Reduction (DRR) and Sustainable Rehabilitation (SR) are the major concerns that CODEC works on under this sector.

"Climate change is the everest of all problems, the thorniest challenge facing humankind"
- Lewis Gordon Pugh

URBAN CLIMATE CHANGE RESILIENT IN ASIA CITIES DEVELOPMENT OF PILOT ACTIVITIES AND PROJECT DEVELOPMENT SUPPORT. CODEC BRUCASIA PROJECT

Resilience development is one of the prerequisites of Sustainable Development. This is very important for the less fortunate people especially who live in coastal areas. We are doing this project to make the urban poor people resilient. The working area of the project is; Ward No 1, Patuakhali Municipality, Patuakhali District, covering approximately 3500 target population.

The core objectives of this project are:

- Empowering urban poor communities, especially women and youth, to plan, design and prioritize resilience measures through increased participation and voices;
- Enhancing the resilience of poor and vulnerable communities to climate change through community led projects; and
- Supporting community resilience building through better policy and knowledge sharing among local stakeholders.

The project has profiled the municipality, the stakeholders, development challenges, and assess climate change risks and vulnerabilities. It also organized Kick-Off workshop to establish the Community Stakeholder Group (CSG) and identify the pilot community for the Community Lead project (CLP) & Community Assessment and Resilience Planning (CARP) 1 workshop to examine the community’s key hazards, vulnerabilities and capacities; and to identify a pilot community-led project for implementation.

Achievements of the project throughout the year:
- 3 potential CLP sites selected for Feasibility Study.
- 2 workshops on Kick off (City level inception workshop) and Community Assessment and Resilience Planning (CARP) were conducted.
- Submitted a CLP on “Establishment of a Community Clinic and River bank recreation park”.
- Community Resilience Plan (CRP) & Community Lead Project (CLP) reviewed.

ENHANCED COASTAL FISHERIES IN BANGLADESH - CODEC ECOFISH PROJECT

Enhanced Coastal Fisheries in Bangladesh (ECOFISH-Bangladesh) project supported by World Fish and USAID started in May, 2015 with a view to improving socio-economic condition of fishermen by Co-management with alternative income generation during ban period of fishing Hilsha in 13 Upazila of Barisal & Patuakhali. The main objective of the project is to manage and conserve Hilsha fish during the breeding season.

The core objectives of the project are:

- Hilsha Fishery Management & Biodiversity Conservation
- Socio-economic improvement of fishermen by Co-management with alternative income generation during ban period
- Scientific Study.
- Improved policy, power and Incentives.

With the help of WorldFish and Department of Fisheries, CODEC is creating awareness to hilsha fishermen of Sanctuary areas. Besides, the fisher folk are given livelihood support for alternative income source.
MD. MONIR HOSSAIN, SHAWLA VILLAGE UNDER BAUPHOL UPAZILA SAID THAT;

"AFTER RECEIVING GOAT REARING TRAINING I AM INTERESTED TO REAR GOAT AND RECEIVED A GOAT FROM ECOFISH PROJECT. NOW I AM OWNER OF 18 GOATS."
Trained CODEC staffs arrange different seminar and workshop to alert the fishermen about the benefit of not fishing hilsha during the ban period. They are also provided alternate income solution and grants in kind to help in their livelihood through conducting meeting.

Achievements of the project throughout the year:
- 26 fisher’s women received sewing/tailoring training for 15 days at Honali-Mehendigonj.
- 37-business literacy school program were initiated.
- 328 household beneficiaries of Patuakhali district received kind supports for AIGA from CODEC-ECOFISHBD Project.
- 624 beneficiaries received goat, 145 beneficiaries received 1450 ducks (10 ducks/beneficiary) for rearing, 1 beneficiary received grocery materials for shop keeping, 7 received Sewing Machine, 12 received hoglapata for Chottai making & 8 beneficiaries received cotton for net making.
- 2,415 beneficiaries received eight kinds of vegetable seeds *input support.
- 3 Upazila Co-Management Committee meeting at Hizla, Mehendigonj & Dashmina, 4 Upazila Co-Management Committee meeting at Kalapara, 19 Union Co-management meetings were organized during the period.
- 10 batches received FMC Leadership Training; 5 batches received CSG loan management training in Barisal & Patuakhali.
- 328 regular Community Savings Group meetings, conducted, 120 Fisheries Management Committee (FMC) meeting in Barishal & Patuakhali, 360 HCG meetings during reporting period, 15-HGG meeting during reporting period.

EMPOWERING LOCAL AND NATIONAL HUMANITARIAN ACTORS PROJECT. CODEC ELNHA PROJECT

Empowering Local and National Humanitarian Actors (ELNHA) Project with support from Oxfam Foundation was initiated in October, 2016 so that vulnerable women, men and children in Bangladesh will benefit from effective and appropriate humanitarian response and preparedness. The working area of the project is Patuakhali District, Kalapara Upazila - Union: Dulbugonj, Baliahat & Mohipur. Barguna District, Barguna Sadar Upazila – Union: Noiton, Baliahat & Badorkhal. Local and National NGOs 12, Patuakhali Science and Technology University (PSTU) Local government institutions, Volunteers and community people (10000 Direct & 60000 Indirect beneficiaries) are covered in this project.

The core objectives of this project are:
- **STRENGTH**: ELNHA have capacity to design, deliver and play an active role in humanitarian preparedness and response in Bangladesh.
- **VOICE**: ELNHA in Bangladesh and Uganda have the voice and power to influence the humanitarian agenda in their country.
- **SPACE**: International humanitarian donors, national governments and INGOs tailor their policies, strategies, systems and practices to enable LNHA to play an active role in humanitarian preparedness and response.

Through ELNHA project, CODEC is supporting for strength, creating voice and insuring space. We are coordinating meeting, working on joint research with Patuakhali Science and Technology University and providing required equipment to CPP and other volunteers. Local humanitarian platform is developed to create linkage with government and conduct collaboration with different need base intervention. Local People and other stakeholder like public sector NGOs & UN bodies are also supporting this project with great enthusiasm. We are creating opportunity and trying to introduce humanitarian issues including the policy.

Achievement of CODEC ELNHA throughout the year:
- 4 quarterly actors coordination meeting conducted.
- 2 District Contingency/ DM plan developed.
- 2 sets of First aid box, Hand Mike etc. provided to CPP and other volunteers.
- 2 Project Proposal writing Training conducted.
- 2 Joint research with Patuakhali Science & Technology University (PSTU) & 3 research document submitted by interns from PSTU.
- 2 District Level Simulation and DM plan validation workshop & 1 Influencing workshop organized.

"We, the lead actors were playing role by sharing responsibilities in last two years under ELNHA Project to support partners and continuing to keep Projects on target and get qualitative achievement. Our strength has increased. Support Partner CODEC also provides their support efficiently and on time.”

- Shamsuddin Khan, ED of Annessa, Barguna
RESILIENT LIVELIHOOD TO COASTAL DISASTER AFFECTED COMMUNITY - CODEC (SMART-DRR) PROJECT

This project with the support from ICCO –Cooperation, Bangladesh is being implemented at four unions (Amtali Sadar, Chawra, Ar pangashia and Holdia union) of Amtali Upazilla in Barguna district where livelihood of people is vulnerable and in the brink of facing disaster, losing their lives & livelihoods including assets during the time of disaster and major portion of the community also many inhabitants live under the poverty line. Due to poverty, they are least capable to cope with natural calamities. Vulnerability of these households is further aggravated by their inability to reduce the risk of natural disasters. Hence, they need climate resilient interventions which help them to ensure sustainable livelihood as well as adoption of DRR measures by the community and sustainable Development Goals (SDGs). The core objectives of this project are:

• To increase knowledge on DRR preparedness, mitigation and early warning system
• Develop coping mechanism on livelihood resilience

The major works that are being done through the project are workshop on emergency response plans; training and refreshers training for staffs on DRR; training on preparedness, mitigation, response and early warning system to ward level committee members; training to hardcore poor and marginal poor beneficiary on livestock rearing, Vegetable and Fish Cultivation; tree sapling distribution for house Protection from Cyclone; awareness raising program on DRR and Thunderstorm at School and Madrasah level. Moreover, we have distributed quality winter and summer vegetable seeds, quality fingerling support and livelihood support. We have also conducted Mock drill session with the support CPP personnel, distributed essential early warning Materials to UDMC & WDMC as per need and developed DRR pocket book on signal and distributed to different stakeholders.

This project is appreciated by the community and GoB department personnel and others stakeholders. Under this project, modules were developed to improve production technology of vegetable, livestock management and aquaculture production; disaster preparedness, mitigation, response and early warning system for ward level disaster management committee members; conducted bi-monthly courtyard session plan. As per module, trainings to build up capacity of project staffs as well as target members were conducted. The project has involved school children and religious leaders who plays proactive role to delegate disaster message among household level and community. In this aspect, the project has conducted sessions with school and Madrasah children on DRR and Thunderstorm issues.

Hafsa Begum, Hardcore poor beneficiary, Ar pangashia union of Amtali Upazilla said “this project learned her a lot. From courtyard session, we have learned what to do during disasters and prepared accordingly during the time of any disaster and have future plan to educate her daughter in college and established a goat farm”

Achievements of CODEC SMART-DRR project throughout the year:

• 40 beneficiary groups (1000 Women) (Marginal poor-20 & Hardcore poor-20) attended Bi-Monthly Technical session and courtyard session at regular basis along with their representatives on different technical issues of Modern Vegetable cultivation, Livestock rearing and Fish culture and concept of signal, preparedness and mitigation respectively.
• 2392 students at school and Madrasa level attended 9 awareness programs conducted on DRR and thunderstorm issues.
• 250 marginal farmers received quality summer vegetable seeds & tree sapling.
• 125 marginal farmers received fish fingerlings.
• 250 hardcore farmers received ducks.
• Ensured regular vaccination service to all beneficiary farmers.
• 105 ward committee members participated in 2-day long training on preparedness, mitigation, response and early warning system.
• Prepared contingency plan of 1000 Marginal & Hardcore poor.
• Ensured pan flex printing of emergency response plan to 36 WDMC along with early warning emergency materials.
• Celebrated International Disaster Risk Reduction Day and National Disaster Preparedness Day at Upazila level.
BILKIS BEGUM, MARGINAL POOR BENEFICIARY, CHAWRA UNION OF AMTALI UPAZILLA SAID

"DUE TO THE USE OF MODERN TECHNOLOGIES AND IMPROVED SEEDS OF THIS PROJECT, THE 24 MEMBERS OF MY GROUP HAVE MADE SOME CHANGE IN OUR LIVES AND GOT ADDITIONAL INCOME. NOW WE ARE DREAMING OF A NEW FUTURE WITH HEALTHY AND WEALTHY FAMILY."
THE SALT SOLUTION PROJECT

The farmers of coastal areas have been facing serious problem to produce vegetables in saline affected land as there is no salt tolerant vegetable variety in Bangladesh. So, the salt solution project supported by ICCO—Cooperation, Bangladesh tries to introduce saline tolerant crop to farmers and also sensitize government department to scale up best practices of project interventions.

The core objectives of this project are:

- Increased food production and income.
- Improved food and Nutrition security of small farmers through introduction of salt tolerant crops in Bangladesh.

The project selected farmers by testing the soil salinity and form different groups according to the result. Then, it establishes demonstration plot through introducing salt tolerant seed variety as well as technologies of Salt Farm Texel. Monthly Technical training for farmer groups are conducted timely. With the coordination of DAE we arrange cross visit. Furthermore, capacity development training is provided to CPMC member.

CODEC implements this project through setting field station and developing best practices, demo plot establishment as well as re-establishing & promotion. Farmers are provided better practical training by arranging field day. Monthly technical training on selected crops are held on producer group level. Quarterly management committee meetings and CPMC meeting are organized timely. Government officials also takes active role in different project activities. Subsequently, research activity is done by providing different data of soil salinity. Through research, targeted farmers gains knowledge and gets benefit of SFT technology regarding soil salinity, drought management, pest and disease management as well as learns crop protection mechanism from water logging condition to reduce damage. The farmers have welcomed SFT technology with both hands as it is easier and more impactful than traditional method.

Laily Begum, Lead farmer, Burirchar, Barguna Sadar stated that;

“due to heavy rainfall most of the vegetable garden were damaged at my locality, but I am successfull 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 and applying fertilizer & insecticides that perform well and we got good harvest. Local farmers are now visiting my pot and are eager to learn this technology as well as becoming inspired seeing the tremendous success and interested to replicate the technologies in the upcoming season. Now my demonstration plot is known as learning school among the community and I plan to cultivate those vegetable by following the new technologies in large scale and that will contribute to my family nutrition as well as higher education of my children.”

Achievements throughout the year:

- 2 new Upazila Inception workshops have been conducted where UNO, Upazila chairman, Gob official, NGO representatives and journalist were present.
- 1700 farmers along with 68 lead farmers have been identified and profiled through Akvo Flow. (Online database system)
- 100 lead farmers have been trained as trainer in saline tolerant production technique.
- 297 technical sessions have been conducted on selected crops at producer group level and provided winter and summer vegetables seeds.
- 100 demonstrations plot have been established and re-established where technologies of Salt Farm Texel were showcased.
- 5 collection point have been established and the management committee have been thoroughly trained & linked with different market actors.
Sector - 4: Economic Development Through People’s Organization & Microcredit

“Microfinance says to a person: I see where you are today but I believe where you can go tomorrow” - Chad Jordan

CODEC has provided financial support to neglected coastal villages, 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 in borrowing and saving facility. These facilities also provide organizational help, training, empowerment, financial and other help during crises.

CODEC Microfinance Program is currently active in 2340 coastal villages in 64 upazilas under 11 districts and implementing a wide variety of social and economic programs. Operating from 102 branches, CODEC has been able to organize 6795 village organizations of poor and disadvantaged people covering 1,45,414 women and men (95.2% women) up to June 2019.

CODEC is operating its micro finance program with financial assistance from DANIDA, PKSF, Strømmen Foundation, DFID, Netherland Embassy and CODEC’s own fund.

Community Development Center (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 Program 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 operates its savings and credit programme activities in eleven districts - Chittagong, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalokathi, Bagerhat, Pirojpur & Khulna. During the reporting period from 1st July 2018 to June 30, 2019, the status of CODEC physical coverage under the CODEC Micro Finance Program is as follows:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Details</th>
<th>No. of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Branches</td>
<td>#102</td>
</tr>
<tr>
<td>2</td>
<td>District</td>
<td>#11</td>
</tr>
<tr>
<td>3</td>
<td>Upazila</td>
<td>#64</td>
</tr>
<tr>
<td>4</td>
<td>Union</td>
<td>#445</td>
</tr>
<tr>
<td>5</td>
<td>Village</td>
<td>#2340</td>
</tr>
<tr>
<td>6</td>
<td>Village Organization</td>
<td>#6795</td>
</tr>
<tr>
<td>7</td>
<td>Households</td>
<td>#145,414</td>
</tr>
<tr>
<td>8</td>
<td>Members</td>
<td>#145,414</td>
</tr>
<tr>
<td>9</td>
<td>Savings in BDT</td>
<td>1,210,194,016</td>
</tr>
<tr>
<td>10</td>
<td>Borrower</td>
<td>#118,852</td>
</tr>
<tr>
<td>11</td>
<td>Loan Portfolio in BDT</td>
<td>2,716,847,248</td>
</tr>
</tbody>
</table>

UPP-UIJIBITO 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 32500 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 program from 1st January 2014 of the selected 18 branches under Patuakhali & Barisal zone. The project was closed as on 30 April, 2019.

ENRICH

The main trust of the program 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 program with local resources and infra-structures with the involvement of local people and administration are the key to implement ENRICH. ENRICH works through different interventions which are carried on different program such as Health, Education, Community Development, Youth Employment, Unnato-Cooking Stove supply, Establishment of Solar Electricity, Medical plant Cultivation, Vegetable Cultivation and Sanitation Programme etc. CODEC initiate this program in Kulkhati Union of Nolcli Upazila under Jhalokathi district from
Creation of self employment through SME
CODEC MICRO FINANCE PROGRAM
27 July, 2014 with financial & technical assistance from PKSF. From March 2018 Santospur union of Chitalmari Upazila under Bagerhat district is included to implement ENRICH program.

As of June 30, 2019 CODEC loan disbursement to its borrowers under ENRICH loan is Tk. 8,66,74,000 with an outstanding loan of Tk.2,97,21,705.

**KGF (KUWAIT GOODWILL FUND FOR PROMOTION OF FOOD SECURITY IN ISLAMIC COUNTRIES PROGRAM)**

KGF program is being implemented by CODEC since 1st November 2015 with financial and technical assistance from PKSF. A maximum amount of Tk.3,00,000 in the form of microcredit and Tk. 3,00,001 – 15,00,000 as small loan can be approved under this program 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 initiate this program from 1st November 2015 in the Charbangshi & Mollarhat branch under Raipur & Laxmipur Sadar Upazila of Laxmipur district. At present only loan support from KGF is running.

**AGRICULTURE UNIT**

CODEC initiates these activities since 1st November 2015 with the financial and technical assistance from PKSF. The main objectives of this unit is to increase environment friendly sustainable agricultural production to assure food security and to provide modern, handy and environment friendly agricultural technologies, establish market linkages, make value chain interventions, facilitate microfinance services for agricultural activities. To ensure better understanding among the farmers and proper implementation of activities CODEC provide training support to 900 farmers. During the financial year 2018-2019 the total budget of the unit is Tk.19,16,300 out of which CODEC contribution is Tk.3,47,580.

**FISHERIES UNIT**

CODEC initiates fisheries unit activities since 1st November 2015 with the financial and technical assistance from PKSF. The main objectives of this unit are ensuring adequate financial services, dissemination of appropriate technologies, capacity building of the program participants and marketing system for the fisheries product. To ensure better understanding among the farmers, and proper implementation of activities CODEC provide training support to 400 farmers. During the financial year 2018-2019 the total budget of the unit is Tk.19,00,400 out of which CODEC contribution is Tk.2,69,780.

**SOCIAL ADVOCACY AND KNOWLEDGE DISSEMINATION**

The main objectives of the program are to build awareness on different critical social issues to ensure human dignity of the marginal and disadvantaged people. CODEC initiates this program since 1st July 2016 with the financial and technical assistance from PKSF. During the financial year 2018-2019 the total budget of this program is Tk.59,000.00.

**CULTURAL AND SPORTS PROGRAM**

The major objective of the program is to create awareness against different social odds and crimes including terrorism, fundamentalism, eve teasing, violence against women, drug abuse, child marriage etc. CODEC initiates this program with the financial and technical assistance from PKSF since 1st July 2017. Sports like football, volleyball, kabaddi, long jump, sprint race, skipping rope, cycling, etc and cultural events like dance, music, debate, quiz, recitation program are organized where the students actively takes part. During the year 2018-2019 the total budget of this program is Tk.11,93,600.00 out of which CODEC contribution is Tk.4,77,440.00.

**ELDERLY PEOPLE PROGRAM**

CODEC has been implementing this program since 1st July 2018 in Kulkati union under Jhalakati district and Santospur union under Bagerhat district. The major activities of this program are establishing social centers for the elderly people in every union, providing old age allowances; distribution of walking sticks, high commodes, blankets etc. According to PKSF guide line we are implementing this program.

**KALPATRU**

Bagerhat district is recognized to be one of the coastal district in Bangladesh. Due to Geographical position of this district natural disaster like climate change & salinity and water-logging are current burning issue. Shrimp culture are spreading rapidly for saline water, as a result poor people are losing their homestead by big Gher owner (fish farm) and becoming land less. Some of them are migrating to others big cities and others are becoming day laborer. Moreover, to reduce such type of migration in the future, a long term program to provide land as loan may establish their
right in convenient place and improve their livelihood through skill training. It will be not possible to achieve the goal of SDG except rehabilitation of this landless community. Considering the above situation CODEC Initiate this program under SEEDS projects in Chitalmari and Mongla Upazila under Bagerhat district with the support from Strømme Foundation. There is a specific criterion for beneficiary selection. CODEC disburse amounting to Tk.37,90,000.00 to 20 beneficiaries for land purchase and Tk. 5,40,000 to 18 beneficiaries for IGA for livelihood development. Service charge is 6% on declining balance method for both and loan period for 5 years including 6 months' grace period. The outstanding loan balance as on June 30, 2019 is Tk.21,46,641 (land) and Tk.4,49,270 (IGA) respectively.

"I feel very Happy in getting the land ownership. Now I have own land and house. I also received housing support from government" - Nasrin Begum

"We are Dalits and for this reason we cannot avail our rights and entitlements but when we attached with SRG we are all well aware about our rights" – Sakorika Das

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, 2019 the accumulated savings balance is Tk. 83,07,85,889.

2. Voluntary Savings: As of June 30, 2019 the accumulated savings balance is Tk. 12,21,43,613.

3. Term Savings: As of June 30, 2019 the accumulated term savings balance is Tk. 22,83,45,710.

CREDIT PROGRAMME

I) JAGARON LOAN (RMC):

Around 117,581 female members have been admitted and they have saved Tk. 63,29,49,817 by weekly savings program. The outstanding loan balance is Tk.178,04,12,982 to 100,584 borrowers as on June 30, 2019.

II) AGRASHROR LOAN (ME):

Around 19,334 members have been admitted and they have saved Tk. 28,06,58,482 by weekly savings program. The outstanding loan balance is Tk. 82,31,13,894 to 16539 borrowers.

III) SUFALON LOAN:

This loan is provided to small & marginal farmers according to their demand. Jagaron & graduate Agrashor member will be eligible for the Sufalon Loan. During the year 2018-2019 total Tk.11,43,90,000 disburse to 7730 borrowers and the loan outstanding balance is Tk. 96,41,564 as on June 30,2019 to 633 borrowers.

IV) BUNIAD (ULTRA POOR):

7474 members have taken part in this program including Ujjibito program and they saved Tk. 3,33,48,148 Tk. The outstanding loan balance is Tk. 6,72,39,567 to 4524 female borrowers as on June 30, 2019.

V) SAHOS (APODKHALIN LOAN) & 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.850 members have been take part in this program and the outstanding loan balance is Tk.41,22,256 as on June 30, 2019.

VI) ENRICH LOAN (IGA, LIVELIHOOD & ASSETS CREATION):

CODEC initiated this loan program in the two ENRICH union Kulkhati and Santospur with the financial & technical support from PKSF. Total members of this program is 1387.The outstanding loan balance is Tk. 2,97,21,074 to 1043 female borrowers as on June 30, 2019.

VII) MEMBER WELFARE FUND:

CODEC has adopted a new member’s welfare Fund policy (only death case) in 2005 with specific terms & conditions for the members including spouse (Husband) for Jagaron (RMC) Member and in case of Agrashor (ME) only loanee member will covered. The Microcredit client (Jagaron & Agrashor) have to pay 0.7% of borrowed amount as premium to avail this facility. As per benefit of these facilities the outstanding loan amount of the respective member
Women empowerment through engagement in economic activity
CODEC MICRO FINANCE PROGRAM
will be adjusted from the welfare fund and savings balance will refund to the nominees. From July 2017 CODEC added a new benefit package to ensure mother & child care service and to provide medical support for their Microcredit client with an additional premium of Tk.0.3% on borrowed amount. During the year 2018-2019 CODEC paid Tk.1,38,01,960 as claim from member welfare fund. The outstanding fund balance is Tk. 12,15,02,449 as on June 30, 2019.

CREDIT DISBURSEMENT, RECOVERY, SAVINGS OUTSTANDING AND SOME IMPORTANT RATIO ANALYSIS (LAST THREE YEARS)

<table>
<thead>
<tr>
<th>Credit Disbursement, Recovery &amp; Savings of CODEC MicroFinance (In Million Tk.)</th>
<th>June 30, 2017</th>
<th>June 30, 2018</th>
<th>June 30, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cumulative Credit Disbursement</td>
<td>18,554</td>
<td>22,630</td>
<td>27,469</td>
</tr>
<tr>
<td>Credit Disbursement</td>
<td>3,275</td>
<td>4,076</td>
<td>4,839</td>
</tr>
<tr>
<td>Cumulative Credit Recovery</td>
<td>17,282</td>
<td>21,554</td>
<td>22,630</td>
</tr>
<tr>
<td>Loan Portfolio</td>
<td>1,842</td>
<td>2,203</td>
<td>2,717</td>
</tr>
<tr>
<td>Group Savings Balance</td>
<td>683</td>
<td>890</td>
<td>1,184</td>
</tr>
<tr>
<td>Profitability</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Self-Sufficiency</td>
<td>11.8%</td>
<td>13.1%</td>
<td>126%</td>
</tr>
<tr>
<td>Rate of Repayment (OR)</td>
<td>99.07%</td>
<td>98.09%</td>
<td>99.06%</td>
</tr>
<tr>
<td>Cumulative Recovery Rate (CR)</td>
<td>99.41%</td>
<td>99.51%</td>
<td>99.27%</td>
</tr>
<tr>
<td>Portfolio at Risk (PAR)</td>
<td>4.54%</td>
<td>5.62%</td>
<td>4.65%</td>
</tr>
<tr>
<td>Efficiency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Borrowers per Program Organizers (PO)</td>
<td>250</td>
<td>259</td>
<td>288</td>
</tr>
<tr>
<td>Amount of Outstanding Group Portfolios per PO</td>
<td>41,92,000</td>
<td>52,32,257</td>
<td>65,30,833</td>
</tr>
<tr>
<td>Members per Branch Office</td>
<td>1,207</td>
<td>1,307</td>
<td>1,425</td>
</tr>
<tr>
<td>Yield of Portfolio</td>
<td>23%</td>
<td>21.07%</td>
<td>22%</td>
</tr>
<tr>
<td>Debt Capital Ratio</td>
<td>3.51:1</td>
<td>3.09:1</td>
<td>3.31:1</td>
</tr>
<tr>
<td>Capital Adequacy Ratio</td>
<td>23.56%</td>
<td>22.07%</td>
<td>21%</td>
</tr>
</tbody>
</table>

SPECIAL PROGRAM UNDER MICROFINANCE

1. CODEC Scholarship: CODEC with the goal contributing significantly in building a society free from the illiteracy by providing scholarship to the PECE& ISC student those who acquired GPA-5. During that year 2018-2019 CODEC has given scholarship to 207 PECE & ISC students.

2. Eye Camp: With the aim to provide eye treatment facilities to poor and vulnerable of the remote areas CODEC has organized 06 nos. eye camps at union level and total of 375 community people have received eye treatment facilities from the camps and a total of 57 patients underwent cataract surgery during 2018-2019.

3. Health Camp: CODEC has organized 25 number health camps with the MBBS doctor and 1065 patients received healthcare services from the camp during 2018-2019

4. Blanket Distribution: In winter season to fight cold the winter-strike distressed people from coastal area had been distributed blankets. Total 3872 blankets have been distributed in Chittagong, Bagerhat, Patuakhali, Barguna Laxmipur & Noakhali in the year 2018-2019

5. Counselling for Adolescent school girls: During the year 2018-2019 14 counselling workshop have been conducted with adolescent school girls from class six to ten by the female MBBS doctors under all microfinance zonal offices. In those workshops Upazila women and children social welfare officers were present.

CHALLENGES OF CODEC MICROFINANCE PROGRAMME

Microfinance program always go through various challenges due to social, economic, environmental and political factors. CODEC Microfinance Programme faces some challenges these are given below -

- River erosion
- Seasonal Migration
- Water logging
- Default Increase
- Staff drop out
- Over debt of beneficiaries beyond 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 make finding solutions that much more difficult. Their vulnerability is increasing day by day as the fish is declining rapidly and the soil salinity is increasing. CODEC Micro Credit Program has been emerging to alleviate the poverty of the disadvantaged coastal communities. Income Generating Activities in these areas ensures their participation in the process of the development program.
Sector - 5: Legal Support, Rights and Advocacy

"Injustice anywhere is a threat to justice everywhere"
- Martin Luther King Jnr.

Domestic violence, early marriage, dowry, divorce, denial of rights is some of the major concerns in Bangladesh at present and CODEC is working is creating awareness to dismantle the problems gradually. The local Imam, marriage register, local attributors along with Union Chairmen, Attribution Council and Village Courts possess knowledge and skills and are motivated to play an efficient and effective role in the community. Union Parishad Chairmen and Rights activists of Human Rights Organizations and Lawyers Panel are working side by side with CODEC to establish a sustainable provision of conflict resolution service. Poor households in disputes finds affordable access to Justice through this sector of CODEC. Presently CODEC is implementing one project in this sector which is briefly described below;

PROMOTION OF RIGHTS AND ENTITLEMENT FOR DIGNITY OF FISHER-FOLK COMMUNITIES PROJECT

Promotion of Rights and Entitlement for Dignity of Fisher-folk Communities (PREDFC) project was initiated with the support of Manusher Jonno Foundation, to increase access of fisher-folk community to public services and resources (Health, Safety-net, Agriculture Extension Service) and increase Social Dignity of women and girls in fisher-folk community. Through this project, fisher-folk community will be engaged with better alternative income generating activity through advancement of women and girls. This project is currently being implemented in 4 Upazila (Laxmipur Sador, Raipur, Kamalnagar & Ramgoti Upazila) in Laxmipur District. The project covers 12250 target population, where number of Direct Beneficiaries Are Female; 5750, Male: 5750, Girls: 375, Boys: 375 and additionally this project will have provided support to 250 differently able persons.

The project’s major activities in the working area are - building institution, group meeting, CC reformation, need assessment & AIGA Selection for women and girls, AIGA training for fishery women, Trade Basis Training or youth (18-35 years old). Moreover, meeting/workshops are organized co-ordinating with GO/NGO’s.

The project finds out a suitable locations & target people on the basis of the provided guide line. Then, forms groups with 50 members each constituting 1 Male & 1 Female Member from a household. After that the project conducts group meeting twice in a month and provide technical support around the year. Simultaneously, the project observes National & International Day and conduct National Level workshop to share of Fishery Laws.

Major achievements of the Project throughout the year;

- Inception workshop held on 6th May 2019 in the Deputy Commissioner Conference room of Laxmipur District where Deputy Commissioner of Laxmipur District was Present as the Chief Guest and the workshop was presided over by Honorable Kamal Sen Gupta Deputy Executive Director CODEC.
- 15 Volunteers have been recruited and have been given one-day Orientation.
- 214 Groups have been formed and each group consist of 25 Female and 25 Male members. Some of the groups are led by women who runs for the position of Group president.
- 8 Coordination Bi – Monthly Meeting has been conducted in four Upazilas where Government Support during Ban Period and safety net, ensuring Fisherman ID Card for every fisherman, gender-based violence was discussed.
- World Mother’s Day has been celebrated in 10 Government Primary School (GPS) of 10 Unions.
- National and International Day like International women’s Day, Disaster Preparedness Day, National Legal Aid Day and World Environment Day were observed by the District Administration and project team.
Looking for a bright future

CODEC PREDFC PROJECT
CODEC EMERGENCY RESPONSE

CODEC has been growing and evolving into efficient and effective non-governmental development organization in the coastal area of Bangladesh. The organization mounted major successful responses to cyclones during 1991 cyclone, Sidr (2007), Mahasen (2013) and Roanu in this coastal area. CODEC is committed to respond in any large-scale disaster and also are implementing disaster and emergency related projects to help the coastal communities prepare themselves in case of any dangers. CODEC’s disaster response projects are clustered below:


1996 – 2000: With the help of DANIDA, CODEC executed ‘Rehabilitation Support Program’, ‘Post flood Rehabilitation Project’ & ‘Post flood Rehabilitation Loan’ in 1997-99 where about 2000 families were benefitted after the cyclone & flood in 1997. The objective was to support the affected landless, marginal and small households by providing material and financial assistance for house rebuilding, sanitation and income generating activities related to crops and poultry production. In addition, ‘Cyclone Housing Program for Rehabilitation and Preparedness’ project was implemented with the help of STRØMME Foundation after the cyclone “Helen” had hit the coast in 1997.

2001 – 2005: Only 1 disaster responsive project was instigated during this period. ‘Ramgati Rehabilitation Project’ was instigated with the help of The Royal Danish Embassy for rehabilitation of households affected by river erosion in Ramgati Upazilla under Laxmipur District. A plan has taken to rehabilitate 300 families in Kalkini union project area and 305 families in Alexander union project area.

2006 – 2010: During the crisis of SIDR cyclone in 2007, CODEC initiated quite a few relief supports with the help of The Royal Danish Embassy, Save the Children, STRØMME Foundation, UNICEF, ECHO, NETZ Bangladesh, MOFA, Local NGO’s, Students of Chittagong University & Government of Bangladesh. A total of 15,000 SIDR affected families were supported and rehabilitated in Patuakhali, Barguna and Bagerhat districts during that time. Besides the hectic work that CODEC has gone through after SIDR disaster, it has also implemented ‘Early Recovery Child Protection Programme (replacing pre-posting kits)’, ‘Water, Sanitation and Hygiene promotion (WATSAN) project-1,2,3’, ‘Recreational Materials Distribution Programme’ and ‘Mobilizing Communities for Disaster Risk Reduction, DIFECHO-IV & V’ projects with the help of UNICEF, Save the Children, DFID and CARE Bangladesh.
2011 – 2015: ‘Enhancing Disaster Preparedness among Communities and Institutions in Bangladesh DIPECHO-V’, ‘Emergency Rehabilitation and Early Recovery to Mahasen’, and ‘DIPECHO 8’ projects were funded by Save The Children for implementing School Disaster Management program & preparing the people of Sitakunda, Barguna, Patuakhali & Cox’s Bazar District on how to respond during a natural disaster. ‘Flood affected people’s livelihood & early recovery project (EMERGENCY)’ project was undertaken for helping flood affected households of coastal areas in 2012-13.

2016 – Present: CODEC has been very successful in implementing disaster responsiveness projects -

‘Emergency Assistance to Cyclone ROANU Affected Communities in Southern Coastal Bangladesh’, ‘Child Protection Response’, ‘Implemented BGD Cyclone ROANU Affecting Schools’ & ‘Safe Centre for Children through Financial Support’ projects were implemented to support 3000 Households and 60 children after ROANU cyclone in 2016 with the help of UNICEF and Save the Children.

‘CODEC Micro Finance Emergency Response’ project was instigated for 85 critical Roanu affected people in Dakhkhin Gharamara in Sitakunda where 3,40,000 taka was provided.

‘Resilient Livelihood to Coastal Disaster Affected Community (SMART DRR phase II)’ project is initiated from September 2016 and is continuing to increase knowledge on DRR preparedness, Mitigation and Early Warning System, increase knowledge on coping mechanism in Barguna.

‘EU Aid Volunteer Project’ was initiated in October 2017 and ended on March 2019 through which 10000 vulnerable community members was able to build their capacity in humanitarian response, DRR and resilience, Increased vulnerable community members’ knowledge on pre & post disaster in Patuakhali.

‘Empowering Local and National Humanitarian Actors (ELNHA)’ project was intended to change in LNHA’s Strength, Voice and Space for effective humanitarian preparedness and response of Patuakhali & Barguna district which was funded by Oxfam.

During the Rohingya Influx in August 2017, CODEC played an extensive role in mitigating the initial wave. Since then, CODEC is implementing 5 projects related to Rohingyas – ‘Education and Protection for Refugee children (EPRC)’, ‘Feeding program for the disadvantaged Rohingya refugee children (SFP)’, ‘Protective Environment Creation for Children and Adolescents in and around Cox’s Bazar (CFS)’, ‘Unregistered Myanmar Nationals (UMN)’ and ‘Multi-Sectoral Development Centre for the safety and security of Rohingyas and Host Community Children (MSDC)’ with the funding from UNHCR, WFP, UNICEF and ERIKS respectively. These projects are initiated to educate, train and aware Rohingya children so they receive non-formal education, nutrition benefits and are safe from violence, abuse & trafficking.
CODEC CAPACITY BUILDING

Introduction

CODEC has been placing high priority on training and developing the capacity of its staff and target beneficiaries from inception. CODEC attempted a comprehensive approach in order to achieve the goal of their sustainable development involving the target beneficiaries including their organization drawing a balance between technical inputs in one hand and organizational and socio-economic inputs on the other hand. CODEC aims to put premium to the best level for skill and professional development of all staffs.

Human resources development (training) in CODEC is divided into three major categories: Need based staff recruitment and train up; Staff capacity development training in five thematic areas; target members capacity development in both human development and occupational skill development in five thematic areas. These human development and skill development training for both staff and target beneficiaries are a continuous process and initiatives of CODEC as projects and programme annual plan and budget.

HIGHLIGHTS 2019

CODEC Human Resource Development & Training

CODEC Human Resource (Training) is responsible for enhancing the capacity and professionalism of CODEC staff and programme participants through a wide range of human development and management training. CODEC provides training and technical support through its training centres, projects offices and head office. CODEC provided training to 139,034 participants (male-36877, female-102157) both staffs and beneficiaries in period of July 2018- June 19. Jointly with CCC and UNICEF, CODEC provided training to staff/doctors/ senior staff nurse (SSN)/paramedics of health facilities and managers of NGOs who are working in the urban area, sensitising them about adolescent friendly health/nutrition/issues affecting working women and girls. CODEC also linked with voice of America, British Council and resource persons for developing communicative English language (DCEL) course for project & head office staff, aimed at increasing English proficiency. The course has been successfully completed by three batches of participants.

Furthermore, CODEC has working with the staffs of the projects working for safety & security of host and Rohingya children at Cox’s Bazar to provide its staff with more capacity-development opportunities. CODEC provided training to 4928 staffs (Male-2441 & Female-2487) by 230 batches and 4545 beneficiaries (male-898 & female-3647) by 275 batches on education, health, skills and child protection sectors through CODEC five projects- Education, Protection for Refugee Children (EPRC), Multi Sectoral Development Centre (MSDC), Undocumented Myanmar Nations Children Education(UML), School Feeding Program (SFP) & ‘Protective Environment Creation for Children and Adolescents(Child Friendly Spaces (CFS)) projects.

In order to increase CODEC’s effectiveness and efficiency, the organizational structure of all programmes and departments was reviewed and standardized. Based on these structures, job evaluations for all positions are being carried out using its evaluation method. CODEC human resource development (Training) has been embedded in each programme to facilitate human resources-related activities. More leadership, managerial and hands-on training have been incorporated into this year training programme, with more emphasis on job development and performance. Health Insurance was also introduced for CODEC staff as part of its efforts to improve staff benefits. Since its inception, CODEC has conducted vigorous recruitment, conducted pre-service orientation trainings and microfinance management courses. CODEC has developed a gender policy and child protection policy with the goal to maximize job satisfaction, enhance transparency and ensure procedural justice for all employees.
TRAINING ACHIEVEMENTS

The Quantitative Achievement of Training Programme from July 2018 to June 2019 are shown below:

CODEC Human Resource (Training) cell is responsible for enhancing the capacity and professionalism of CODEC staff and programme participants through a wide range of human development and management training. CODEC provides training and technical support through its training centres, projects offices and head office. In 2018-19, CODEC provided training to 139,034 participants both staffs and beneficiaries (staffs- 6020 & beneficiaries- 133,014). Jointly with CCC and UNICEF, CODEC provided training to staff/ doctors/ senior staff nurse (SSN)/ paramedics of health facilities and managers of NGOs who are working in the urban area, sensitizing them about adolescent friendly health/nutrition/ issues affecting working women and girls. CODEC also linked with voice of America, British Council and resource persons for developing communicative English language (DCEL) course for project & head office staff, aimed at increasing English proficiency. The course has been successfully completed by three

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Total 139034 participants (male- 36877 & female-102157) both staffs and beneficiaries were trained through 6479 batches staff capacity development and beneficiaries capacity development training for the period of July 2018 to June 2019.
STAFF CAPACITY BUILDING TRAINING ACHIEVEMENTS

6020 staffs (2858 male and 3162 female) of CODEC project and programme received training from 304 batches in the period of July 2018 to June 2019 for their capacity development which was very helpful to operate their program smoothly.

➢ 4637 staffs (2063 male & 2574 female) were trained through 229 batches training on the thematic area: Education, Skills and Entrepreneur Development.

➢ 423 staffs (265 male & 158 female) were trained through 26 batches training on the thematic area: Live-Livelihood, Food, Nutrition and Health Security

➢ 245 staffs (male-198 & female-47) were trained through 18 batches training on the thematic area: Economic Development Through People’s Organization and Microfinance

➢ 715 staffs (male- 332 & female-383) were trained through 31 batches training on the thematic area: Legal Support, Rights and advocacy.

BENEFICIARIES CAPACITY BUILDING TRAINING ACHIEVEMENTS

133,014 beneficiaries (34,019 male and 98,995 female) of different CODEC projects and programme received training from 6175 batches in the period of July 2018 to June 2019 for the capacity development of targeted beneficiaries.

➢ 38716 target beneficiaries (male- 3554 & female- 35162) were trained through 2164 batches training on the thematic area: Education, Skills and Entrepreneur Development.

➢ 81871 target beneficiaries (282014 male & 53667 female) were trained through 3435 batches training on the thematic area: Live-Livelihood, Food, Nutrition and Health Security

➢ 6226 target beneficiaries (male-1646 & female-4580) were trained through 313 batches training on the thematic area: Climate change, Environment and Advocacy

➢ 5580 target beneficiaries (male-251 & female-5329) were trained through 233 batches training on the thematic area: Economic Development Through People’s Organization and Microfinance

➢ 621 target beneficiaries (male- 364 & female-257) were trained through 30 batches training on the thematic area: Legal Support, Rights and advocacy.
Thematic area wise Beneficiaries Capacity Development training achievement for the period of July 2018 to June 2019 are as follows:

<table>
<thead>
<tr>
<th>Sl.</th>
<th>CODEC Five Thematic Area</th>
<th>Batch</th>
<th>Participants</th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Education, Skills and Entrepreneur Development</td>
<td>2164</td>
<td>3554</td>
<td>35162</td>
<td>38716</td>
</tr>
<tr>
<td>2</td>
<td>Live-Livelihood, Food, Nutrition and Health Security</td>
<td>3435</td>
<td>28204</td>
<td>53667</td>
<td>81871</td>
</tr>
<tr>
<td>3</td>
<td>Climate Change, Environment and Advocacy</td>
<td>313</td>
<td>1646</td>
<td>4580</td>
<td>6226</td>
</tr>
<tr>
<td>4</td>
<td>Economic Development Through People’s Organization and Microfinance</td>
<td>233</td>
<td>251</td>
<td>5329</td>
<td>5580</td>
</tr>
<tr>
<td>5</td>
<td>Legal Support, Rights and advocacy</td>
<td>30</td>
<td>364</td>
<td>257</td>
<td>621</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>6175</td>
<td>34019</td>
<td>98995</td>
<td>133014</td>
</tr>
</tbody>
</table>

Up to June 2019, total 108 CODEC Personnel received abroad training mostly from Denmark organized by DANIDA and other Donor organizations.

For human resource development, Training is the crucial component of CODEC development approach and operational strategy both in terms of quality and quantity. An underlying assumption of CODEC exit strategy of any projects or programme is the human resource development/training of the targeted beneficiaries for their capacity building and institutional development. Subsequently, occupational skill development Training/ Technical and Vocational Education and Training (TVET) for the beneficiaries is a continuous process for their economic progress and self-reliant.
Extension of Agro-Technology for high yield
MANAGEMENT

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, which thrives 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 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.

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.

PROGRAM

The program department of CODEC includes six thematic areas - Microfinance, Education, Health and Nutrition, Livelihood, Rights and Climate Change & 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 promotions, etc. CODEC has an independent program department headed by Program Director who takes part in program design, program implementation, program monitoring and supervision.

The role of the 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 also adapts 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.

**HUMAN RESOURCE & ADMINISTRATION**

CODEC is known for its highly committed & skilled personnel which is CODEC’s greatest asset. Our central function is to support the successful implementation of CODEC’s organizational objectives by managing a flexible, highly skilled, fully competent and motivated workforce. Human Resources has been identified time and time again as a critical factor for organizational success. The HRM Department is a strategic partner to all areas of the organization’s work, which incorporates both in Personnel Management and newly developed Human Resource Information Systems (HRIS); The HRM Department’s “Personnel Management comprises the key tasks of developing and implementing human resources management policies to support the CODEC’s Strategy and the Organization’s structure, as well as its operational activities, through Recruiting the Right People for the Right Job, Maintaining a Safe Environment, Employer-Employee Relations, Compensation and Benefits, Training and Development in light of CODEC SERVICE RULES & HR MANUAL. Through Human Resource Information Systems (HRIS) ~ HRM department is maintaining its full control over total manpower which provides more information to the management for taking any decisions regarding the personnel.

CODEC’s HRM department believes that, Team Work and building strong relationship between each other will change the whole working process and quality output of the work. Currently CODEC Human Resource Department is providing full support to Total - 4893 personnel; Male - 3129 and Female - 1764 as on 15th July, 2019.

CODEC’s Administration Department has changed a lot in the area of automation during recent years. Now a day’s CODEC maintains its Administration aligned with modern Administrative practices with newer policies, guidelines made by GoB and different Donor’s; and by implementing those changes it is enriching itself as a department day by day.
INTERNAL AUDIT

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization’s operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes. The purpose of the Internal Audit Function is to assist the management of CODEC by providing independent feedback on operations and performance and by assessing the effectiveness of internal control. The function aims to add value, improve operational efficiency, economy and effectiveness of management process, risk management and internal control system.

Following activities were conducted by the Internal Audit Department as per Audit plan.

### Audited Micro Finance (MF) Branch Information
**Audit Conduction Period: Jan to June, 2019**

<table>
<thead>
<tr>
<th>Name of the Zone</th>
<th>No. of Audit</th>
<th>No. of Audit Conducted</th>
<th>Total No. of Branches</th>
<th>Audit Conduction Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chattogram</td>
<td>02 02 02 03 03 03 03 02</td>
<td>16 16</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Noakhali</td>
<td>02 03 03 02 01 02</td>
<td>13 14</td>
<td>93%</td>
<td></td>
</tr>
<tr>
<td>Laxmipur</td>
<td>01 03 03 03 03 02</td>
<td>15 17</td>
<td>88%</td>
<td></td>
</tr>
<tr>
<td>Barisal</td>
<td>02 02 02 02 03 01</td>
<td>13 16</td>
<td>81%</td>
<td></td>
</tr>
<tr>
<td>Patuakhali</td>
<td>02 04 02 02 02 -</td>
<td>13 19</td>
<td>68%</td>
<td></td>
</tr>
<tr>
<td>Bagerhat</td>
<td>04 03 03 03 03 02</td>
<td>18 20</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>13 19 16 15 19 09</strong></td>
<td><strong>88 102</strong></td>
<td><strong>86%</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Audited Program Information
**Audit Conduction Period: July to June, 2019**

<table>
<thead>
<tr>
<th>Region</th>
<th>Working Place &amp; Project Name</th>
<th>No. of Regular Audit</th>
<th>No. of Special Audit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chattogram</td>
<td>Head Office</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Cox’s Bazar</td>
<td>UMN, EPRC, Read, Torun-Alo, SFP, CFS</td>
<td>12</td>
<td>-</td>
</tr>
<tr>
<td>Barisal</td>
<td>Natun Alo, BRUC-ASIA, EHLNA, STAB, PNSASS</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>Khulna</td>
<td>Nobo Jatra, EYFW</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>Chattogram &amp; Laxmipur</td>
<td>PREDFC, URBAN</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

Internal Audit Department provided other following services which added value to the organization on the required basis from the management:

- Prepared half yearly audit plan (January 2019 to June 2019)
- Achieved risk based internal audit plan of 2019 as per monthly audit plan
- Ensured proper documentation against audit findings along with preparation and preservation.
- Supervised and trained zonal auditor to ensure conduction of internal audit activities and reported to the management as per monthly work plan.
- Performed special investigation as per management requirement.
- Prepared Internal Audit Manual.
- Reported to the management regarding serious financial irregularities discovered in branches.
- Prepared monthly and quarterly summary audit report and submitted accordingly.
- Performed system audit as per Audit plan.
- 2 investigations have been conducted as per requirement of the management and reported accordingly.
MONITORING & EVALUATION

Monitoring and Evaluation is an important part of a developmental organization to get sufficient qualitative information in real time while taking necessary steps by the management. The Monitoring and Evaluation Cell (M&E Cell) 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 comprising of expertise in different sectors so that they understand the project thoroughly.

CODEC has established its own Monitoring Cell comprising with five professionals (two female and three male), who 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.

During the last fiscal year, as per the direction of Executive Director (ED) and management, M&E team conducted 30 field visits of 22 different projects at coastal areas of Bangladesh. During the reporting year, M&E team preserved the necessary M&E related document like updated field visit tools, field visit report, survey data, case study, impact assessment, mid-term and end line evaluation, assisted to preserve program related document in project files & also shared field visit observation with project staff. M&E team shared their observation about program implementation quality, quantity and challenges to the management authority. From the field visit they try to find that quality of project depending on maintain the start and end timeline by following guidelines, ensuring related participants, module and need base scheduling, timely invitation, quality venue and necessary materials.

Additionally, they help in writing project proposal, produce monthly and quarterly monitoring report according to the DIP achievement of every project within the quarter, are engaged in preparation of annual report of the organization, presentation and other activities as per management demand.

PROCUREMENT

CODEC procurement provides a wealth of opportunity to improve both short and long-term procurement goals of the organization by providing a tangible glance at every vital aspect of order and fulfillment spectrum. The basic principles of CODEC Procurement are – Transparency, Accountability, Fair Competition & Non-discrimination, Value for Money & Cost Effective, Free from Conflict of Interest, Integrity & Honesty.

CODEC Procurement Department has made a total of Tk. 63,174,037 purchase in the last 12 months.

Steps of CODEC Procurement Process:
- Vendor or Supplier Enlistments through proper process both for Goods and Service Procurement
- Procurement Plan & Reporting (Monthly/Quarterly/Yearly)
- Purchase Requisition (PR) Submission
- Inviting Request for Quotation (RFQ) for Bid/Proposal submission
- Comparative Statement (CS)/Bid Evaluation
- Selection of Supplier and Item(s) and Order Processing
- Quality Checking
- Goods Received Note (GRN)
- Payment of Bill to the supplier

<table>
<thead>
<tr>
<th>Supplier Enlistment Status</th>
<th>Supplier Delivery Report</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. of Suppliers</td>
<td>Total No. of Contractors</td>
</tr>
<tr>
<td>140</td>
<td>36</td>
</tr>
<tr>
<td>Ongoing Suppliers</td>
<td>60</td>
</tr>
<tr>
<td>Ongoing Contractors</td>
<td>15</td>
</tr>
</tbody>
</table>
In terms of organization structure, CODEC has two layers of Executive Body: General Committee, which has been formed with membership of total 30 members, female 12 and male 18 members. The general members will be the members of the general committee. The general committee is the supreme authority in all respect. Any member of the general committee has the right to participate in the election. The Executive Committee will be formed by election. The committee is formed with 7 members. The Executive Committee is the executing to approve all policies to run the organization. They have the right to elect or get elected. Executive Committee will be the supreme authority for the period of three calendar years and is responsible to the general committee.

The Executive Director is directly responsible to the Executive Committee. He is also responsible for all day to day operations.

The President is the formal head and will be assisted by the secretaries and is responsible to the Executive Committee. He will preside over all the meetings of the Executive Committee.

The General Secretary will assist the President to maintain his office. He is responsible for calling all meetings after the approval of the President.

The respective secretaries are responsible for their respective office and reportable to the President.

The Executive Director is the Member Secretary of the Executive Committee.

Executive committee holds 06 meeting during the year 2017 – 2018.

On 23 February, 2019 CODEC organized its 32nd AGM at CODEC Head Office. At first as like every other Annual General Meeting of CODEC, all the attendees observed one-minute silence in the memory and honor of the deceased ones of CODEC family and prayed to the Almighty to grant peace to the departed souls and give the courage and strength to the bereaved families.

After that Dr. Murtaza Reza Khan - General Secretary presented his report. The report was approved in the meeting.

Mr. Riajul Kabir, FCA – Treasurer, CODEC Executive Committee briefly discussed about the audit report by A. Quasem & Co. Mr. Riajul pinpointed all the issues in the report. He also provided his valuable suggestion of appointing some new audit firms along with A. Quasem & Co., S. F. Ahmed & Co. and Rahman Rahman Huq. He also proposed Hoda Vasi Chowdhury & Co for the Consolidated Fund audit purpose, which was approved by the members.

After that, Ms. Jasmeen Sultana Paru - Social welfare secretary, Mr. Mahbubul Islam - Executive member and Ms. Jahanara Begum – women affairs secretary gave their valuable speech.

Then, CODEC awarded (06) six Honest and dedicated and (07) seven Best Performer employees with Crest, Certificate and cheque of Ten thousand taka each for the year 2018-2019.

Mr. Abul Kashem – President, CODEC Executive Committee handed over the cheque of Tk. Seven Lac of Group insurance to Ms. Anjuman Ara, wife of Late Mozam Uddin against his insurance.

After that, Dr. Khursid Alam – Executive Director, CODEC gave his precious speech about the obstacles that CODEC is now facing and the future challenges. He also emphasized on following the CODEC CODE OF CONDUCT, in order to run the organization in a smooth manner.

Mr. Abul Kashem President, CODEC Executive Committee concluded by his precious speech.
Report on Financial Management and its Administration

By
Didarul Alam Chowdhury
Senior Director- Finance & Administration

It is a great pleasure to highlight as Senior Director-Finance and administration due to my compliance as Senior Director- Finance & Administration of CODEC. One of our financial goals is to serve as a living example of a well-run organization, symbolizing the skills, tools, and professionals to be taught across the programs of CODEC.

CODEC Finance Department has been managing and controlling the finance of the total organization including resource management of CODEC Micro Finance Programmed, three functional Training Centres and running Development programs supported by different donors with different compliances and following terms and conditions (as different donors’ follow different terms & conditions) including GoB rules.

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

Since inception, the Finance Department of CODEC has tried to work with its reputation for well-maintained accounts and transparency both to the donors as well as GoB (NGO Bureau). To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concerned to ensure the area of Financial Reporting, Accounting records & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc.

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

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

Accountability: All policies, strategies & resources is approved by the CODEC Executive Committee 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 & implementing on a yearly basis through participatory planning process. Monthly/quarterly/annual reports are informed & submit to the respective stakeholders of the organization including GoB & Donors.

Transparency: To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concerned to ensure the area of Financial Reporting, Accounting records (presently using accounting software name SIMPLY for development projects and "MicroFin360" for Micro Finance Program) & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc. Organizational audited accounts are also disclosed in own web-site (www.codecbd.org).

Viability: CODEC is operating the economic development component by its own income thus this component is self-reliant as per MRA rules & guidelines. CODEC is also running three of its training centers in Chattogram, Patuakhali and Bagerhat without any external support. On the other hand, the core administrative expense of CODEC is supported by its income mostly charging as administrative support to the program/ projects.
Integrity: CODEC Financial management have been operating with enforcement of a professional team those who are performing through integrity way by following strategic guidelines, systems, policies and code of conduct with professionally.

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

Accounting Standards and Reporting Standards: CODEC is following generally accepted accounting standard and International Financial Reporting Standards principles for keeping financial records and documentation and also following standard auditing guidelines for the internal audit.

On analysis of the audited financial statement of CODEC as on 30 June 2019, adequate results in 2019 despite facing challenging field conditions in certain geographies around the year 2018-19. Total income came in at BDT 1,648 million and grew by 35% in compare with 2018 which was BDT 1,218 million. Free cash flow grew as well and reached BDT 475 million increasing by 11%. Equity free cash flow reached BDT 839 million, almost 20% increased the BDT 702 million recorded in compare with 2018.

Based on Audit Report 2018-19, the graphical status of audited Income and Expenditures are as follows:

From the above Income graphs, it is reveals that grants income increased from 61% to 65% in the year 2019 and on the other hand service charges from micro finance operation is decreased to 33% from 36%. Changes of other components of income is not materials changes with two comparative years 2019 and 2018.

From Expenditure graph, it has been observed that increased the expenditure trends only on Education program from 25% to 40% in compare with 2019 & 2018 but others components of expenditures trends are decreasing such as Micro Finance program from 38% to 30%, Livelihood/income generating program 18% to 13%, Rights & legal service from 5% to 4% considering two consecutive years.
From Assets graph, it is reveals that Loan portfolio is increased from 75% to 77%, Investment with bank from 5% to 6% from 2018 to 2019. On the other hand, Intangible assets are reduced from 9% to 8% from 2018 to 2019.

On overall analysis of Audited Balance sheet report as on 30.06.2019, it is reveals that CODEC total assets of the organization have increased 18% in compare with 2018 (from BDT 2,985 million to BDT 3,513 millions).

Total Assets BDT 3,513 million as on 30 June 2019 are compositions of Current Assets BDT 3,307 million (94%) including (cash at bank & investments BDT 476 million) plus Fixed-assets at cost BDT 206 million (6%). On the other hands, total Liabilities and Funds BDT 3,513 are compositions of Current liabilities including Long-term liabilities 2,674 million (76%) plus Funds & Reserves BDT 839 million (24%).

From the overall assessment it is opinion that one of the main achievements in 2019 was the expansion of the education program in Cox’s bazar region though all along CODEC has been implemented major part in education program in the Coastal areas since inception of 1985 (e.g. Danida Children Calendar Fund, USAID supported SUCCEED, READ, EU funded SHIKHON etc.) and took a loan from Bank to cover-up fund demand raised from the field and other-side volume of loan portfolio as well as income increased on
Micro Finance operations. This initiative started in last year with a complete analysis of the expansion plan, capacity development of the grass-root level field personnel, group’s processes, procedures and organization, three-days annual conference with all project/program leaders at Comilla BARD and strategic guidelines was provided through this conference.

Based on this work, then CODEC management defined a strategy of best practices, introduced incentive/benefits modality, and standardized organization payment procedures, which were implemented along 2018 and 2019.

CODEC management also re-assigned individually for Program/Finance Focal Point from Head Office to know the actual field status and try to establish accountability through assess the both program & financial monitoring by the respective Monitoring and Internal audit department though CODEC faced lots of challenges especially came from field.

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

It is also noted that the organization is providing Provident Fund, Gratuity Fund facilities to its permanent employees and Special Medical Fund, Special Savings Fund and Group Insurance for both permanent and contractual employees. All the funds (accumulated fund balance is arrived as on 30 June 2019 BDT 291.85 million) are operated through registered Trustee Board/Trustee Board to protect & secure employees’ benefits. Details are described below:

**Employees’ Provident Fund**

CODEC maintains recognized contributory provident fund for its eligible permanent employees. The fund is operated by the elected Board of Trustee. All confirmed employees are contributing 10% of their basic salary as subscription of the fund. CODEC also contributes equal amount of the employees’ contribution to the fund each month. As on 30 June 2019, the fund balance arrived BDT 96,791,350. Income earned from the investment is credited to the employees’ accounts on a yearly basis and this fund is audited every year by an external Chartered Accountants Firm.

**Employees’ Gratuity Fund**

CODEC makes provision for an employee gratuity fund as per CODEC Service Rules, on the basis of one-two month basic salary for each completed year in employment (based on last basic salary. Gratuity is disbursed upon retirement or resignation of employees provided the employee has completed two-year service at the rate of one month's basic salary last drawn for each completed year of service. After the employee has completed ten years uninterrupted service the gratuity is disbursed at the rate of one and half month basic salary for each completed year, based on the final salary drawn. After the employee has completed twenty years uninterrupted service the gratuity is disbursed at the rate of two-month basic salary for each completed year, based on the final salary drawn. As on 30 June 2019, the fund balance arrived BDT 87,668,424. Income earned from the investment is credited to the employees’ accounts on a yearly basis and this fund is audited every year by an external Chartered Accountants Firm.

**Group Insurance Trust Fund**

All regular employees and project employees are covered by the CODEC Group Life insurance scheme maintained through CODEC Officers and Staff Group Insurance Trust Fund. The insurance premium will be paid by the respective program/project directly to the CODEC Insurance Trust Fund. The insurance will cover the Life and Accidental & Health (Critical Illness) of CODEC employees. The premium rate will be to BDT 7 per thousand against Life Insurance and to BDT 3 per thousand against Accidental & Health (Critical Illness) insurance and an aggregated to BDT 10 per thousand/per year against total package. As on 30 June 2019, the fund balance arrived BDT 70,664,604. Income earned from the investment is credited to the fund accounts and this fund is audited every year by an external Chartered Accountants Firm.
CODEC Medical Fund

CODEC has introduced a medical support scheme for personnel of CODEC. This Scheme called “CODEC Officers and staff Medical Trust Fund”. All level of staffs may avail this Scheme by paying fees BDT 1,250 per year. Against the abovementioned amount, individual employees may claim actual medical treatment cost up to BDT 350,000/- per year. As on 30 June 2019, the fund balance arrived BDT 6,750,482. Income earned from the investment is credited to the Fund accounts and this fund is audited every year by external Chartered Accountants Firm.

CODEC Special Savings Fund

CODEC has introduced a Savings scheme for personnel of CODEC. This Scheme called “CODEC Officers and staff Savings Trust Fund”. It has been started from July 2017. All level of staffs may avail this Scheme. Scheme starts from BDT 500 (multiple) to maximum BDT 10,000. This scheme will be helpful for family members of staff at the time of family crisis, in an absence of staff. As on 30 June 2019, the fund balance arrived BDT 29,979,377. Income earned from the investment is credited to the employees' accounts on a yearly basis and this fund is audited every year by External Chartered Accountants Firm.

Taxation and VAT

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

CODEC assessment is finalized for the year 2017-18 against total income BDT 7,181,810 where CODEC paid BDT 1,714,543.

Under the Value Added Tax (VAT) Act, 1991, VAT Registration Number is, for Head Office BIN: 000306609. As per GoB rules, CODEC deducted and deposited the following amount to the GoB treasury for the year 2018-2019:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value Added Tax</td>
<td>BDT 18,504,895</td>
</tr>
<tr>
<td>Tax Deducted at Source</td>
<td>BDT 9,640,081</td>
</tr>
<tr>
<td>Tax deduction on Salary &amp; others</td>
<td>BDT 4,356,511</td>
</tr>
<tr>
<td>Total</td>
<td>BDT 32,501,487</td>
</tr>
</tbody>
</table>

Prevention of Money Laundering and Terrorist Financing

CODEC fully comply the guidelines of Prevention of Money Laundering and Terrorist Financing for all the transactions. CODEC made through bank transfer and A/C payee cheque. A part from banking channel

CODEC does not use any other channel to transfer money.

Accounting and Management Information System

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

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

HRIS software are using for the total Personnel Information of CODEC.
SIMPLY Accounting is using for the individual project/ Training Centres/ Core programs and consolidation of the total Receipt and Expenditures. We are trying to update version of this software to cover-up present limitation otherwise we have to find out new accounting software for compilation of project-based accounting.

CREDIT Rating

CODEC is awarded with Credit Rating Grade in Long Term “A” (single A) and Short term “ST-3” with outlook “Stable” for the year 2019 which was Grade in Long Term “A-” (single A Minus) and Short term “ST-3” with outlook “Developing” for the year 2018. The rating report provided by the National Credit Ratings Ltd.

A Lot of Work has done in 2019 but hope that More to Come in 2020

In 2019, we reached a number of milestones. From a financial perspective, we showcased for the first time the true cash generation potential of the CODEC, with an equity free cash flow of on an average per month BDT 120 million. On the operational side, we finalized the implementation of our revised various policy & procedures for upcoming programme. 2019 concludes an important era for decentralization of delegated authority through assigned Finance Focal person for each project/program.

As a result, we have to improve our financial performance again, strengthened the balance sheet, extended our maturity profile, reduced costs, and reverted back to our target leverage as CSR support to the targeted community.

With the conclusion, the strong fund flow generation and the balance sheet being in good shape, we are now in a strong position for further development going forward. The deployment of the digital strategy and our skills will create new opportunities to grow direct fund from donors and to win new contracts and we can also look again at external growth with small and mid-sized acquisitions donor fund. At the same time, Micro Finance program will continue to return on investment/capital as per committed plan.

In 2020, the personnel of finance team will acquire knowledge on revised Accounting standards and standard of IFRS will have a significant impact on the presentation of its financials information Systems. Due to the capitalization of fixed lease and concession components, CODEC will adapt the structure of its financials, and especially the income statement. CODEC cash flow is the least impacted by the change, therefore being the better way of measuring performance, Fund management, Information Technology etc.

I would like to thank to CODEC management, donors’ community, NGO Bureau and different GoB institutions, various stakeholders including General Members & EC members and key actors for their trust in CODEC and their support throughout the year to contribute to CODEC’s success.
EXECUTIVE COMMITTEE

Mr. Abul Kashem
President

Mr. Dr. Mir Murtaza Reza Khan
General Secretary

Mr. Md. Reazul Kabir, FCA
Treasurer

Ms. Jasmeen Sultana Paru
Social Welfare Secretary

Ms. Jahanara Begum
Women Affairs Secretary

Dr. Md. Sanaullah
Executive Member

Mr. Md. Mahbubul Islam
Executive Member
CODEC’S INFRASTRUCTURE

CODEC Head Office:
CODEC Head office is a 7 storied building named as CODEC Bhaban situated in Lakevalley R/A, Foys lake Khulshi, Chittagong. It was established in 2012 on 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>102</td>
</tr>
<tr>
<td>Zonal Offices</td>
<td>6</td>
</tr>
<tr>
<td>Project offices</td>
<td>56</td>
</tr>
</tbody>
</table>

CODEC have three training centers. The 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 Karnaphuli 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. New cottages have been has also been constructed with all facilities.
Cottages at CODEC Training Center, Potuakhali

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 Saltgambuz 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 38 participants.