

Annual Report 2024

(January-December)



CEDAR
**(Concern for Environmental
Development And Research)**

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Executive Editor

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**CEDAR (Concern for
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CEDAR
**Concern for Environmental
Development And Research**

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Message from the Executive Director



CEDAR (Concern for Environmental Development And Research) as a humanitarian and development-oriented organization has given utmost importance to responsibility, transparency and commitment to sustainable development in the implementation of its activities in 2024. The period from January to December 2024 was an important chapter for us in assessing reality, strengthening institutional cohesion and program-based quality improvement.

In 2024, CEDAR's Microfinance program played an effective role in increasing the economic capacity of poverty-stricken and marginalized communities. Efforts continued to ensure the financial stability of the program by maintaining discipline in loan disbursement, savings collection, loan recovery, and risk management. At the same time, the main goal of this program was to involve beneficiaries in income-generating activities and increase self-reliance.

The importance of non-financial services is increased through the ENRICH program to make microfinance activities more sustainable and effective. This program has played an important role in skill development, awareness creation, awakening of social and human values, and increasing the decision-making capacity of members. CEDAR firmly believes that knowledge and capacity building are essential for sustainable development, along with financial assistance.

Through the program to improve the quality of life of the elderly population of the society, an initiative was taken to ensure the social dignity, mental well-being, and social inclusion of senior citizens in 2024. This program has served as a humanitarian example in developing a responsible attitude towards the elderly in the family and society.

In addition, CEDAR has supported the government in ensuring food security and social protection for poverty-stricken and vulnerable women through VWB programs. Special emphasis is placed on following the set policies, maintaining transparency, and ensuring proper accountability in the implementation of the program.

The sincerity and professionalism of our staff, the guidance of the Executive Board, the trust of development partners, and the cooperation of local stakeholders were crucial in implementing all of CEDAR's activities in 2024. I express my deep gratitude to all of them.

I conclude my remarks with the hope that in the coming days, CEDAR will continue to strengthen its institutional capacity and move forward on the path of inclusive, humane, and sustainable development.

Date: Dhaka, Bangladesh
January, 2025



Md. Shafiqul Alam
Executive Director
CEDAR

Abbreviations

AIDS	Acquired Immune Deficiency Syndrome
BCC	Behavior Change Communication
CBOs	Community Based Organizations
CEDAR	Concern for Environmental Development And Research
DIC	Drop-In-Center
ECOSOC	Economic and Social Council
EHCLB	Elimination of Hazardous Child Labor in Bangladesh
GFATM	Global Fund to fight AIDS, TB and Malaria
GGHR	Good Governance and Human Resource
GoB	Government of Bangladesh
IDUs	Injecting Drug Users
IEC	Information, Education and Communication
IGA	Income Generating Activities
MC&ME	Micro-credit & Micro-enterprise
MCH-FP	Maternal Child Health and Family Planning
MDG	Millennium Development Goal
MOHFW	Ministry of Health and Family Welfare
MOLE	Ministry of Labor and Employment
NASP	National AIDS/STD Program
NORC	National Opinion Research Council
PETS	Public Expenditure Tracking Survey
PPR	Public Procurement Rules
R4D	The Results for Development Institute
STD	Sexually Transmitted Disease
TAP	Transparency and Accountability Program
UNICEF	United Nations Children Fund
UN	United Nations

Chapter 1

Governance:

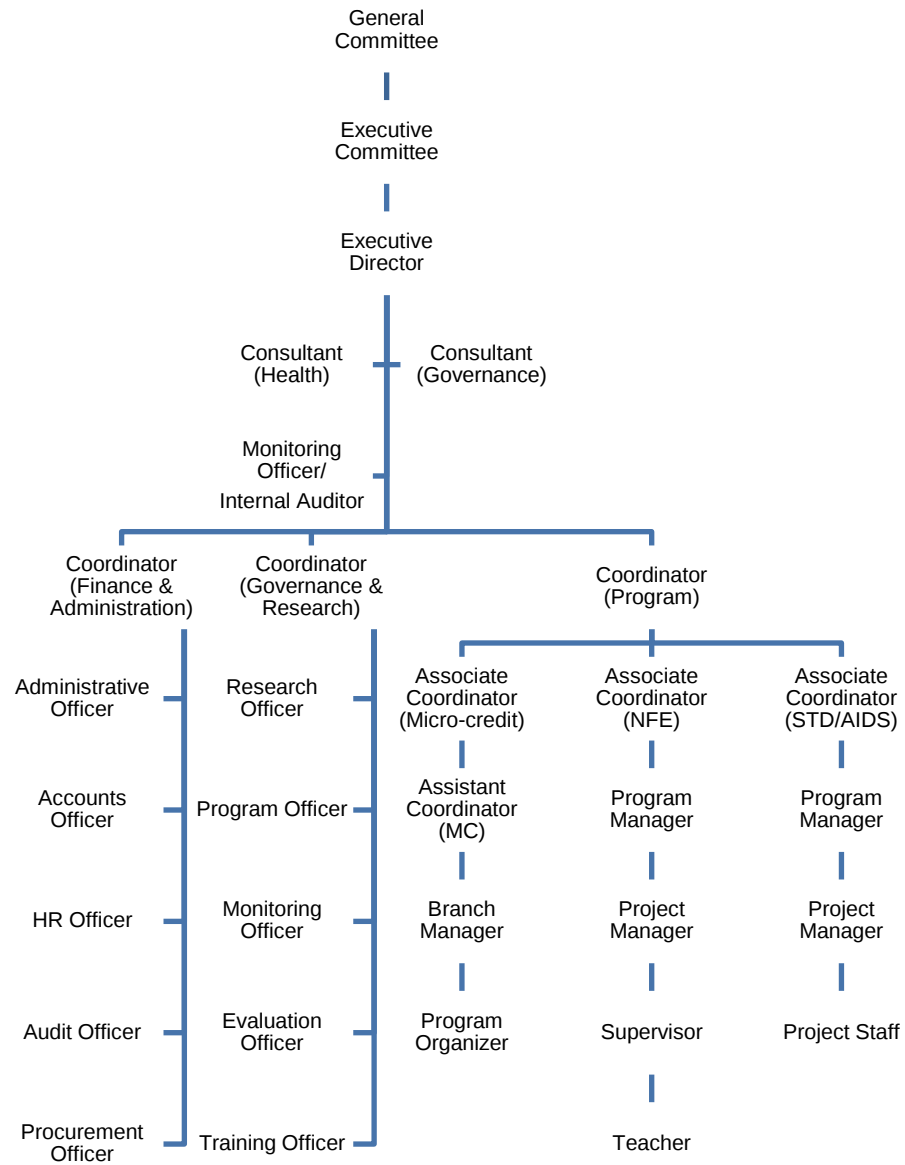
CEDAR gives highest priority on good governance, transparency and accountability in accordance to the guidelines of its constitution. There are two recognized forum to administer, manage and operation of its whole of the jobs. These are General Committee (GC) and Executive Committee (EC). Executive Committee of the organization comprises of nine members and is elected for consecutive three years by the direct vote of the general members of General Committee. EC has got the supreme authority to make decision on behalf of the organization. At same time, it is accountable to the General Committee in all respect. The designation of the members of EC is President, Vice-President, General Secretary, Joint Secretary, Treasurer, Research and Publication Secretary and 3 Executive Members. The GC holds at least 2 meetings and the EC holds at least four meetings in a year. The Executive Director, the administrative chief of the organization is responsible to execute the decisions taken by the EC. The Executive Committee being elected for 2022-2025 is as follows:

No.	Name of the Member	Designation	Professional Background	Academic Background
01	Mokhlesur Rahman	President	Marketing Professional	BSc (Hons.) & MSc in Physics and MBA (Marketing)
02	Tushar Kanti Chowdhury	Vice-President	Teaching	MSc in Applied Physics
03	Md. Shafiqul Alam	General Secretary	Development Worker	B. Sc. (Hons.) & M. Sc. in Geography
04	Shawkot Arman	Joint-Secretary	Business	B. Sc. (Hons.), MSC
05	Sanjoy Kumar Saha	Treasurer	Business	B. Sc. (Hons.) & MSc, MBA
06	Sangkor Chandra Sinh	Research & Publication Secretary	Private Service	MA with BA (Hons.)
07	Abul Khayer Saiyed	Executive Member	Business	MA
08	U H M Shahanaj Farid	Executive Member	Private Service	MSc
09	Farzana Khanom	Executive Member	Teaching	MA

Organogram:

CEDAR recruits professionals on management, research, finance and administration, monitoring, program implementation and so on, and support staffs for both policymaking and program implementation. Generally there are two types of staff members. These are as permanent or regular and temporary basis. At present, CEDAR has 85 permanent and 67 project-based temporary staff members. The permanent staffs are regulated under the rules and regulations of the organizational service rules, and they get remuneration under the permanent salary structure of the organization. On the other hand, the temporary staffs or professionals are recruited on the basis of the requirement of project, and they use to have remuneration from the budget provision of that particular project. CEDAR has a structured and hierarchy-based organogram for its permanent staff, which is duly approved by the executive committee of the organization.

Organogram of CEDAR



Chapter 2

CEDAR: An Introduction

A few of University Post-graduate intimates established CEDAR (Concern for Environmental Development And Research) since 1989, which makes difference all the way. This is exclusively involved for the progress of humankind. It is an independent, non-partisan, non-profit, non-government development organization registered under the Societies Act and Foreign Donation Registration Act of Bangladesh. Registration status of the organization is:

- | | | |
|--|---|---|
| a) Department of Social Services, GOB
Registration No.- DHA-02905
Registered on 20/03/93 AD;
06/12/99BS | b) NGO Affairs Bureau,
GOB
Registration No.- 1132
Registered on 01/02/1997 | c) Micro-credit Regulatory
Authority (MRA), Certificate
No.- 00929-04366-00361,
MRA-0000366 Registered on
30/11/08; |
|--|---|---|

Vision:

CEDAR visualizes a Bangladesh free from hunger, poverty, environmental degradation and all forms of exploitation based on age, sex, religion and ethnicity and a society which is economically productive, equitable and genuinely democratic within 2025

Mission :

The mission of the organization is to catalyze liveliness and activism in ensuring fundamental freedom, social justice, equal rights and equal opportunity for all, especially the disadvantaged and deprived. It has specific mission to conduct extensive, rigorous and participatory process for sustainable development through empowering of the poor.

Development Goals:

CEDAR's development goal is to catalyze liveliness and activism in ensuring fundamental freedoms, social justice, equal rights and equal opportunity for all, especially the disadvantaged and deprived. We have a mission to conduct an extensive, intensive, and participatory process of sustainable development through empowering of the poor.

Aims and Objectives:

- (a) To create mass awareness about the cause of natural disasters in Bangladesh and the ways to fight those calamities (e.g. flood, tidal bore, draught etc.);
 - (b) To inform people about the effects of various measures of agricultural extension and development (e.g. building);
 - (c) Raising awareness on environmental by exploring the means of pollution of the city atmosphere and the working environment of the industrial area;
 - (d) To take project to check the pollution of the environmental of Bangladesh from population explosion;
 - (e) To arrange various seminars & symposia on the environment of Bangladesh, to publish a regular bulletin and to conduct training programs in various parts of the country;
 - (f) A forestation- to conduct a forestation program in all parts of the country (subject to the approval from the registration authority);
 - (g) To take up and implement projects involving the well-being of children, youth and women;
-

- (h) To take up projects on family planning, recreation, Public health and rehabilitation;
- (i) To take up various income enhancing project for the socio- economic development of the country;
- (j) To conduct programs for the welfare of the juvenile delinquents, the beggars and wretched, the development of the slums, helping the disabled and imparting training on social welfare activities;
- (k) To take long term and short term measures to fight natural disasters;
- (l) To take up and implement projects for the development of the unemployed, illiterate and the poor much of the country.

Concern, Belief and Values:

- CEDAR is concerned for environmentally sustainable development;
- It is concerned for human dignity, especially for the poor, indigenous and minority;
- In equal opportunity for man and women in society irrespective of class, age, ethnic, culture or religion.
- It believes in accountability, transparency and better governance;
- It believes all Human Rights for all;
- It believes Freedom for work, education and development;
- CEDAR believes in participation and team work;
- It believes in fundamental human rights;
- It believes in gender equality and equity;
- It believes in quality services and professionalism;
- CEDAR believes in the potential power of the poor and Rural people to participate actively in development initiatives within their community;
- CEDAR values diversity and cross-cultural understanding;
- It values partnerships based on honesty and respect;
- It values the innovation and creativity generated by shared endeavor.

Chapter 3

Activities and Projects:

Micro-credit Operation and Micro-enterprise Development:



CEDAR is one of the prosperous and potential micro-credit practitioners in Bangladesh and also the member of Micro-credit Summit Campaign, USA and regularly submits its Institutional Action Plan (IAP) to the Summit. CEDAR started micro-credit operation for implementing income generation activities since May of 1996 and the growth rate of the program has been increasing day by day. CEDAR is the partner organization of Palli Karma-Sahayak Foundation (PKSF). At present, this program has been running with financial assistance of PKSF. As on 31 December 2024 we have 10,481 numbers of

beneficiaries under 11 branch offices operating credit facilities for the underprivileged with special emphasis on women empowerment. More than 95% of the beneficiaries are women. One Coordinator, one Assistant Coordinator, one Program Monitor cum Accounts Officer, one Internal Auditor, one Automation Supervisor cum Documentation Officer, two Area Managers, eleven Branch Managers, eleven Accountants, forty two Field Officers and other support staffs are involved at field level in this program. This program has been implementing under 4 districts such as Dhaka, Gazipur, Narshindi and Narayanganj of their 2 thana and 09 Upazilas respectively as Uttara, Tongi, Kaliganj, Palash, Narshingdi Sadar, Araihasar, Rupganj, Narayanganj Sadar, Bondor and Sonargaon. CEDAR has been also working out for its horizontal expansion at Shariatpur and Munshiganj district. The details of the microcredit program of the organization are mentioned below:



a) Component wise loan distribution, recovery and outstanding:

SL	Category of Loan	Loan Distribution		Loan Recovery		Loan Outstanding	
		Year 2024	Year 2023	Year 2024	Year 2023	Year 2024	Year 2023
01	Jagoron	208561500	206543000	220356852	219833262	170425654	1693223233
02	Agrosor	50753500	50230500	50236425	49620323	47526523	45233673
03	Buniyad	6577000	6223000	4255876	4223652	4425753	4224337
04	Sufolon	2500000	2500000	1495500	2500000	13513638	14564138

b) Month & Component wise Savings Collection:

Name of Month	Component wise Savings Collection					
	Jagoron		Agrosor		Buniyad	
	Year 2024	Year 2023	Year 2024	Year 2023	Year 2024	Year 2023
January	2452368	2320335	1852654	1725620	145682	133575
February	2452654	2272323	1985362	1752435	125463	102524
March	4025620	3902343	2245624	1854623	182564	165245
April	6251578	6023440	5364825	2185466	112546	102752

Name of Month	Component wise Savings Collection					
	Jagoron		Agrosor		Buniyad	
	Year 2024	Year 2023	Year 2024	Year 2023	Year 2024	Year 2023
May	3842587	3752614	2245689	2011756	157423	147526
June	3545826	3345620	2254756	2120784	245832	235021
July	2045782	1720465	1354265	1265752	114256	103258
August	5865240	5628436	1452654	1320578	125465	102456
September	7452655	7250647	1254852	1349752	175264	165284
October	5642583	5563245	1452682	1265832	175236	165852
November	6825462	6648523	2358423	2257662	354578	325456
December	6458254	6275645	1752642	1567857	224568	203210

c) Male and Female Beneficiaries:

Sex	Yearly Component wise Male and Female Beneficiaries							
	Jagoron		Agrosor		Buniyad		Sufolon	
	2024	2023	2024	2023	2024	2023	2024	2023
Female	8462	8356	693	672	390	375	332	322
Male	427	426	134	132	26	22	17	14

'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty ENRICH (mg,,w×):

CEDAR has been implementing a project with a holistic approach aiming at the enrichment of the underprivileged rural community. This project is titled as 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH/mg,,w×)'. The major components of the program are to provide health, nutrition and education support service to the rural underprivileged community. A total number of 47,198 inhabitants have been given the services at 45 Education Support Centers under the ENRICH project of CEDAR. As December 2021, this project has 9,399 numbers of Khanas. Palli Karma-Sahayak Foundation (PKSF) has given the financial and technical support to implement this project. The project has been started since July 2014 and being continued to till date. The ENRICH facilitates the best utilization of the existing capabilities and resources of the poor households and, at the same time, supports enhancement of their capabilities and resource-base in order to enable them to move ahead steadily. In so doing it seeks to advance the causes of the participants, resolve the bottlenecks faced by them, and create opportunities and facilities for them to internalize the lessons learnt from the experiences gathered along the way, introduce innovations, take calculated risks, and always push the boundaries of achievements. Under this new approach, the integrated action program includes the key components of education, skill training, technology, information, health services, food security and nutrition, awareness raising, facilitating access to asset, social capital formation,



infrastructure, climate change adaptation, insurance services, market linkages and so on, along with appropriate levels of funding for the ENRICH participants to implement their planned socio-economic and environmental protection related activities.

The details of the development activities implemented through 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH) Program in 2024 are mentioned below:

SL	Name of Activity	Achievements	SL	Name of Activity	Achievements
01	Health Camp	02	09	Health Card Sale	3,692
02	Eye Camp	01	10	Medicine Distribution	33,240
03	Cataract operation	17	11	Education Support Center	45
04	Satellite Clinic	24	12	Special Savings	02
05	Static Clinic	320	13	Sports and cultural activities	01
06	Diabetic Test	3,020	14	ENRICH House	02
07	Blood group determination	1,750	15	Word Meeting	120
08	Health Awareness Meeting	180	16	Union Meeting	01

Uplifting the Quality of the Lives of Elderly People Program (PRABIN):

CEDAR (Concern for Environmental Development And Research) pursues a life-cycle approach to human progress, catering to the appropriate needs at all stages of life- from the conception of a child and to the death of a person. As a supplementary intervention of its multidimensional poverty alleviation programs, CEDAR has introduced the 'Uplifting the Quality of the Lives of Elderly People Program' with financial & technical assistance of PKSF in line with the governments elderly policy.



CEDAR aims to help in reducing miseries of the elderly people through the program. The program assists elderly people to access social safety services, financial benefits and primary health care services of the elder person. As December 2024 a total number of 1,646 numbers of beneficiaries have been given the services from CEDAR.

The following activities are being implemented under the program.

- Establishing social centers for the elderly people in every Union,
- Providing old age allowances and assistive materials (walking sticks, commodes, blankets warm cloths, wheel chairs, umbrellas etc);
- Provision of Special Savings and Pension Fund;
- Recognizing the contribution for the society made by the elderly persons'
- Awarding children for looking after their parents,
- Providing appropriate credit and IGAs-based training facilities to the poor elderly people,
- Offering physiotherapy services & geriatric nursing to the elderly by organizing training for the Physiotherapy Aide.
- Rehabilitation of poor and distress elderly in community.

Funding of the program is being mobilized from ‘Special Fund’ and ‘Programs-Support Fund’ of PKSf with 10 percent surplus of credit programs of Partner Organizations. CEDAR bears 50 % while PKSf bears the rest operational expenditure. Under the program, the following activities are being implemented in the working area of Bishnandi Union under Araigazar Upazila of Narayanganj district: Establishing social centers for the elderly people in Bishnandi Union, Providing old age allowance, Providing assistive materials (walking sticks, high commode, blanket etc), Offering Special savings and pension fund, Recognizing elderly persons’ contribution to society, Bestowing awards to the best children for serving their parents, Providing appropriate credit and training facilities to the poor elderly people, Training up physiotherapist to provide geriatric nursing and Creating special social facilities for the elderly people.

The Specific activities performed of the Prabin program are to-

- (1) Committee formation, training and monthly meeting;
- (2) Establish elderly social centre;
- (3) Ensuring old age allowance;
- (4) Special assistance for elderly people;
- (5) Assistance to cover funeral expenditure;
- (6) Awarding elderly people;
- (7) IGA training and employment for elderly people;
- (8) Physiotherapy and geriatric care training;
- (9) Health and care facilities;
- (10) Supports for helpless & shelter less elder;
- (11) Arrange elderly fair.

We have lot of activities done during the year of 2021 under the Prabin program. These are as follows:

- | | |
|---|-----------------|
| a) Disbursement of liveries allowances: | BDT 2,60,000.00 |
| b) Blanket distribution: | 90 numbers |
| c) Distribution of Walking Stick: | 30 numbers |
| d) Distribution of Wheel Chair: | 7 numbers |
| e) Installation of Commode: | 36 numbers |
| f) Distribution of Umbrella: | 18 numbers |
| g) Distribution of Shawl/Bed Sheet: | 48 numbers |
| h) Conducting of Funeral: | BDT 48,000.00 |

Vulnerable Women Benefit (VWB):

CEDAR has an aim to improve the socio-economic status of VWB women and make best effort in materializing it. The main objectives are to build the income-earning capacities of VWB women and to socially empower them through training on awareness raising, provision of training on variety of income Generating Activities (IGAs), provision of credit and other support services during and beyond the food assistance period. VWB women shall graduate into the core development program of CEDAR after completion of two years



period and CEDAR shall continue the follow up services to the VWB women for three years after the completion of VWB cycle 2023-2024.

As December 2024 a total number of **2,813** numbers of beneficiaries have been given the services from CEDAR. Detail location of the beneficiaries and working area is as follows:

SL	Name of District	Upazilla	Union	No. of Beneficiaries
01	Narayanganj	Raypura	Morjal	1,300
			Raypura	
			Chanderkandi	
			Olipur	
			Uttor Bakhor Nagor	
			Mirjapur	
			Radha Nagor	
			Muchapur	
			Moheshpur	
			Bashgari	
			Araliya	
			Palashtoli	
			Paratoli	
			Amirganj	
		Shibpur	Joynagor	1,513
			Zoshor	
			Baghabo	
			Ayubpur	
			Chandrodha	
			Machhimpur	
			Putiya	
			Sadharchar	
Dulalpur				
Total beneficiaries:			2,813	

The Specific activities performed of the VGD program are to-

- 30 kg of rice or wheat is being provided on monthly basis through Union Parishad as food aid to the beneficiaries selected under VGD program;
- Beneficiaries are being provided food assistance, social awareness raising training, life skills and income generating activities (IGA) training under the development package services;
- Savings are being collected from the beneficiaries at the rate of Tk. 200 per month so that they can be involved in income generating activities through the said savings after completion the VGD cycle;
- At the end of the cycle, VGD beneficiaries will be brought under the micro-credit program so that they can take loans and engage themselves in income generating activities.

Capacity of the Organization

Non-profit and Non-political Characteristics:

CEDAR, a not for profit and service-oriented non-political development organization, was established in 1989, and has been continuing its holistic efforts for overall advancement of the country's disadvantaged and underprivileged sections from its very inception.

Duly Approved Constitution and Hold Election Regularly:

CEDAR has a constitution, which is duly approved by District Social Services Office, Dhaka under Department of Social Services of GOB, and the election for constituting its executive committee has been held regularly and timely manner as described in the constitution.

Senior-level and Mid-level Professional:

At present, the total number of professionals and staff at Senior-level and Mid-level position of CEDAR stands on 30 (thirty). Among these, 09 hold senior position and other 21 hold mid-level position in accordance with their expertise and resource hierarchy.

Office Accommodation:

The headquarters of CEDAR is situated at Dhanmondi with 3000 sft. space along with a well-equipped training center of 900 sft. Besides, it has got 3 Regional and 10-branch offices with a space of training facility in different districts of the country.

Computer System & Office Equipment:

The organization has a LAN based IBM compatible computerized system with 07 desktop personal computers. Besides, there are 13 high configured Laptops with Core-Duo2-Intel processor with GPRS enabled Internet facilities for out-of-office usages. Each PC (both desktop and laptop) contains multimedia, CD ROM drive or CD writer, and floppy drive. Besides, the in-house LAN is connected with high bandwidth Broadband and Dialup Internet Connection. Thirteen printers (two are heavy-duty) are also included with this system, which is also connected through LAN with each PC. Besides, CEDAR has one heavy-duty photocopier, one spiral binding machine and one laminating machine. In addition, the power facilities of its head office are equipped by IPS and Generator.

Training facilities:

CEDAR has a well-equipped 30 seated training center of 900 sft. space adjacent to its head office at Dhanmondi of Dhaka. Besides, there are a few training centers adjacent to its project offices as well. These are used to provide training for beneficiary members of that particular project. The brief description of the training center adjacent to its HQ is as below:

No.	Location	Space & Equipment	Seat	Conducted Trainings
01	Training Center - 1, CEDAR head office	900 sqft. Multimedia Projector: 01 Chair: 33, table: 2, Display Board: 3, Black Board: 1, IEC Materials: Adequate Floor Mat: 900 sqft Fan: 06, Tube Light: 06, File Cabinet: 1, Television: 1	30 seat for participants and 3 for facilitators & teachers	Training is provided at training venues to enhance the necessary skills of staff working in the organization's lending activities and other programs, as well as newly recruited staff.

Transports:

CEDAR has 1 (one) Car (XE Vintage) and 11 Motor Bikes (10 Hero Honda 100 CC, 2 Bajaj Discover 125 & 110 CC in its transport pool. These are used to monitor the program activities and supervise field works, and to provide support to the staffs and beneficiaries.

Network/Association with other organizations:

CEDAR has a strong and eventually robust network with other NGOs, professional bodies and government organizations. Lessons learnt from the projects being implemented by CEDAR, views & ideas of its professionals has been shared in these networks. Besides, the model program developed by the organization is also replicated by local CBOs and NGOs. In this regard, the replication of CEDAR's model program for preventing HIV/STI among the truckers community by 18 different CBOs and NGOs with the financial assistance of MOHFW in 2000 can be recalled here. Opportunity deprived women are empowered through the micro-credit and micro-enterprise development program. At the same time, capacity building of beneficiaries in particular of micro-enterprise development program is continued by providing skill training on different trade. However, the membership of CEDAR with some network organizations is given below.

- Special Consultative Status of Economic and Social Council (ECOSOC)
- UN-HABITAT
- Local Consultative Group (LCG)
- Micro-credit Summit Council of Practitioners, Washington DC, USA
- Credit and Development Forum (CDF), Bangladesh
- STD/AIDS Network of Bangladesh
- Coalition of Environmental NGOs, Bangladesh (CEN)
- BROTEE (Somotot) Samaj Kallyan Sangstha
- Campaign for Popular Education (CAMPE), Bangladesh
- Coalition for the Urban Poor (CUP)

Chapter 5

Graphical Presentation of Financial Variables:

Program-wise Loan Distribution in Micro-credit Program as on 31 December, 2024

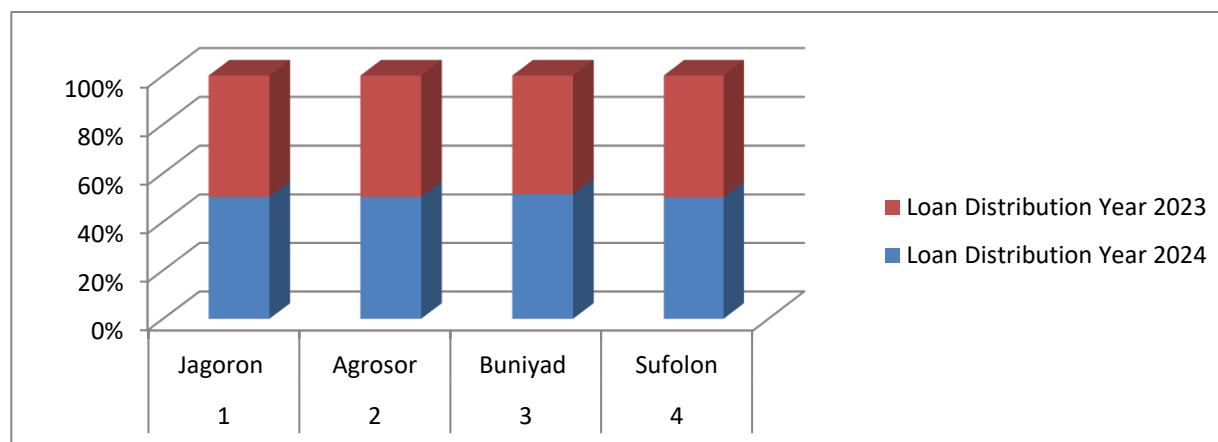


Figure 1: Program-wise Loan distribution amount in BDTK as on 31 December 2024

During this reporting year of 2024, distributions of credit among the beneficiaries were little bit lower than that of the year of 2024. Under *Jagoron* program, BDT 20,85,61,500.00 was disbursed during this reporting year, where 20,65,43,000.00 was in previous year. On the other hand, BDT 5,07,53,500.00, 65,77,000.00 and 25,00,000.00 disbursed under *Agrosor*, *Buniyad* and *Sufolon* program.

Program-wise Loan Recovery in Micro-credit Program as on 31 December 2024

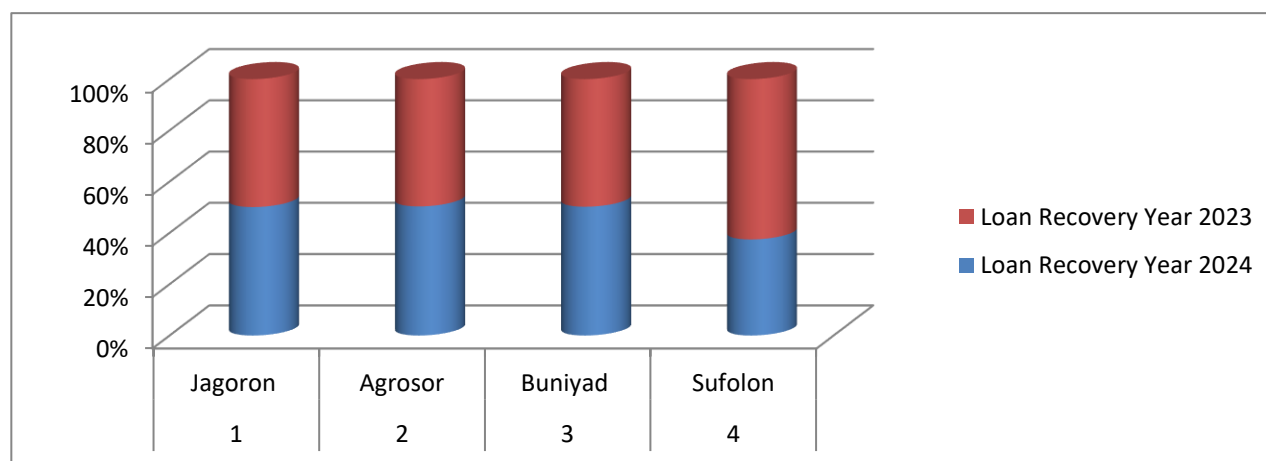


Figure 2: Program-wise Loan recovery amount in BDTK as on 31 December 2024

On the above mentioned chart, the recovery of credit has been shown in different program under the microcredit operation and microenterprise development of the organization. In 2024 BDT 219833662.00, 49620323.00, 4223652.00 and 1495500.00 have been recovered respectively from *Jagoron*, *Agrosor*, *Buniad* and *Sufolon* program.

Program-wise Outstanding in Micro-credit Program as on 31 December 2024

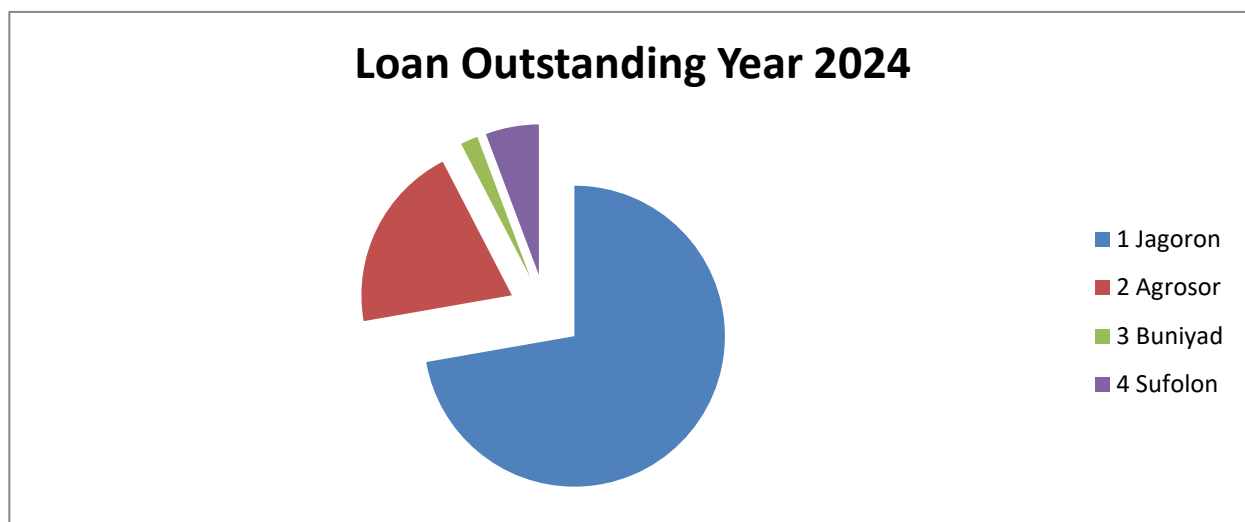


Figure 3: Program-wise outstanding loan amount in BDTK as on 31 December 2024

Micro-credit operation of CEDAR has got four types of program. Figure 3 show that highest volume of loan outstanding is involved in *Jagoron* Credit i.e- BDT 17,04,25,654.00 and the lowest is in the *Buniad* credit i.e- 42,24,337.00. The total amount of credit distribution as on 31 December of 2024 was BDTK. 23,58,91,568.00.

Savings collection in Micro-credit Program as on 31 December 2024

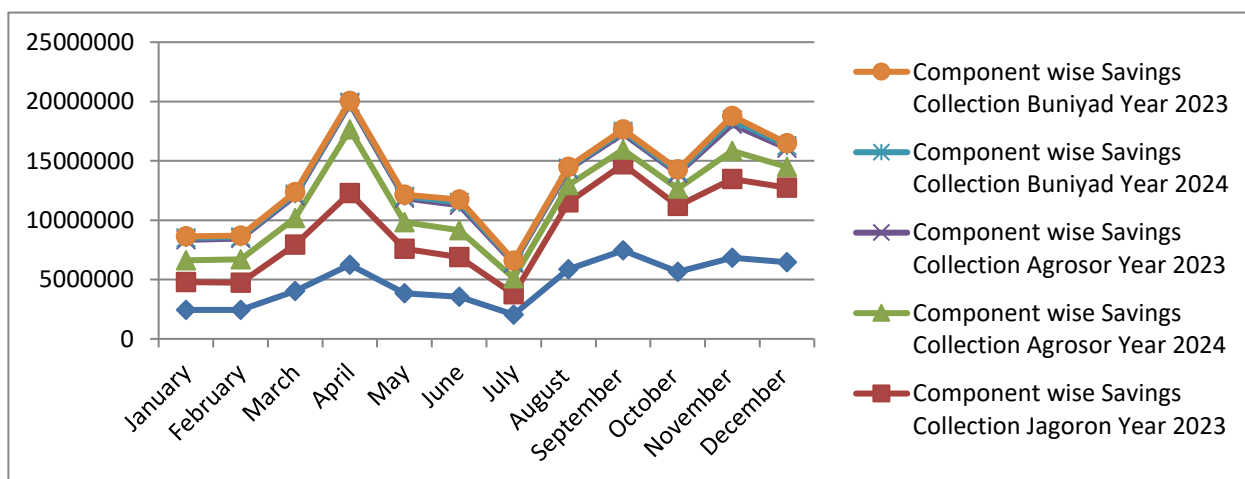


Figure 4: Month-wise Savings Collection amount in BDTK as on 31 December, 2024

As per the above chart, it can be seen that the maximum savings of TK. 64,52,655.00 in the month of September, 2024 in the Jagoron loan program and the maximum of TK.53,64,823.00 and 3,54,578.00 in the month of November, 2024 in the Agrosor and Buniad loan programs.

Program-wise Female and Male beneficiaries in Microcredit Program as on 31 December 2024

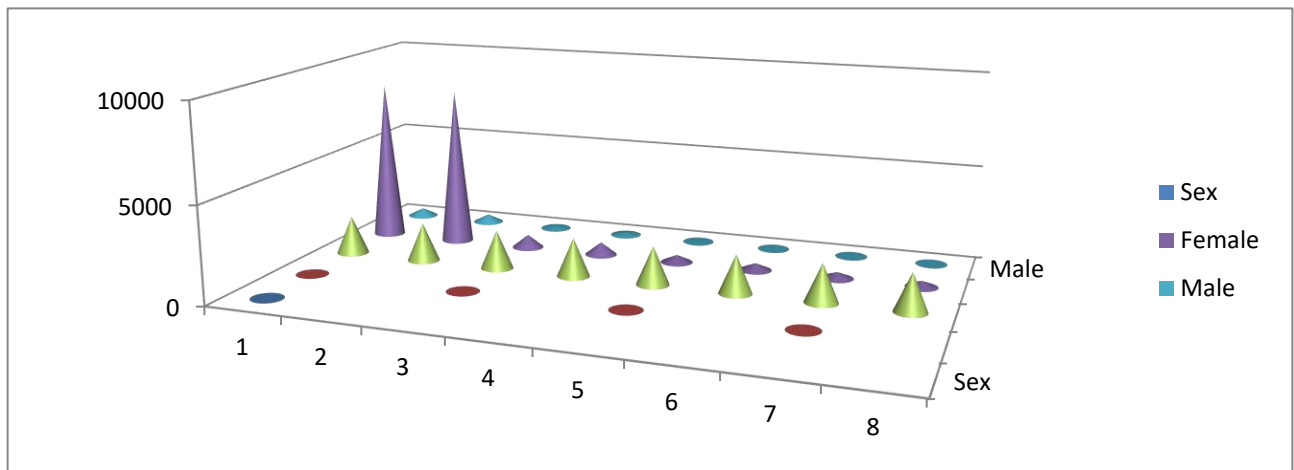


Figure 5: Program-wise Female & Male Beneficiaries during year of 2024.

The above chart (Figure 5) articulates the number of female and male beneficiaries in accordance with the programs of the microcredit operation. The total number of beneficiaries having credit is 10,481. Among these, the number of female beneficiaries is 9,877 and the male is 604.

Consolidated Balance sheets of CEDAR during last fiscal year 2023-2024:

Audit and Financial Statement-

Rajjak & Co. has been audited the accompanying consolidated Financial Statements of CEDAR (Concern for Environmental Development And Research) which comprise the Consolidated Statement of Financial Position as on June 30, 2024.

Rajjak & Co. has been conducted their audit of the Financial Statements in accordance with International Standard on Auditing (ISA). Those Standards require that Rajjak & Co. plans and performs the audit at obtain reasonable assurance about whether the Financial Statements are free of material misstatement. Their audit includes examining on test basis, evidence supporting the amounts and disclosures in the Financial Statements.

Balance Sheet (July 2023-June 2024)

Sl. No.	PARTICULARS	2023-2024	2022-2023
A.	PROPERTIES AND ASSETS	11368258	19855648--
B.	CURRENT ASSETS:		
	Loan Disbursed to Members	182726781	233317089
	Advance Salary	122500	123500
	Advance Office Rent	951165	862765
	Security Deposit Investment	104855	66000
	Motor-Cycle & Cycle Loan	555782	588606
	Interest Receivable on FDR	45576	301502
	Advance Income Tax	306150	543367
	Loan to Branches	1672250	1672250
	Loan A/C Other Projects	609942	185337
	Receivable PKSf Donation	1821750	2422417
	Unutilized Staff Advance	3164287	3668813
C.	Cash & Cash Equivalent	5283067	1291622
	Total Property & Assets (A+B+C):	208732363	264898916
D.	Capital Fund	20079690	20702801
E.	Loan A/C PKSf	76500005	76458342
	Loan A/C Bank	-	11021078
F.	CURRENT LIABILITIES:		
	Members Savings Deposit	52862375	68451048
	Loan Loss Provision	20478275	47601774
	Member Welfare Fund	26234987	25218282
	Livestock Risk Fund	56000	56000
	Paravet Fee	8240	8240
	Security Deposit	1630345	1987476
	Provision for expenses	677046	2892775
	Payable Provident Fund	-	886488
	Payable VAT & Tax	375385	66234
	Loan from CEDAR/Head Office	524605	-
	Loan from Araihasar, Arikhola & Ghorashal Branch	2286000	2286000
	Loan from EC Members	4019410	3991896
	Loan A/C Staff & Others	-	1700000
	Provident Fund Loan A/C	-	1300000
	Gratuity Fund Loan	3000000	-
	Advance PKSf Donation ENRICH & Prabin Program	-	470482
	Total Capital Fund & Liabilities (D+E+F):	208732363	264898916