



# INFLUENCING INTELLIGENTLY

 Annual Report  
January to December 2016

*participates  
in survival strategies  
of coastal poor*



**COAST** Coastal Association for  
Social Transformation Trust

# Acronyms

AWD:	Alternative Wetting and Drying	NGO:	Non Government Organization
C4D:	Communication for Development	PKSF:	Palli Karma Shohayak Foundation
CITEP:	Coastal Integrated Extension Program	RBA:	Rights Based Approach
COAST:	Coastal Association for Social Transformation	RERMP-2:	Rural Employment and Road Maintenance Program
CoP:	Conference of the Parties	RUP:	Responsive Union Parishad Project
CSO:	Civil Society Organization	SA:	Social Accountability
CWDs:	Children with Disabilities	SEEDS:	Socio Economical Empowerment with Dignity and Sustainability
ECM:	Ending Child Marriage	SFP:	School Feeding Program
ECOFISH:	Enhanced Coastal Fisheries	SGSP:	Strengthening Government Social Protection Program
ECOSOC:	Economic and Social Council	SP:	Social Protection
ENRICH:	Enhancing Resources and Increasing Capacities of poor Household	SPF:	Social Protection Forum
EquityBD:	Equity and Justice Working Group Bangladesh	SRG:	Self Reliant Group
FO:	Farmers Organization	UN :	United Nations
GFMD:	Global Forum on Migration and Development	UPP:	Ultra Poor Project
GMO:	Genetically Modified Organism	USA:	United States of America
HYV:	High Yield Variety	USAID:	United States Aid for International Development
ICT:	Information Communication and Technology		
IFAD:	International Fund For Agricultural Development		
IFIs:	International Financial Institutions		
IGA:	Income Generating Activities		
LGED:	Local Government Engineering Department		
MF:	Micro Finance		
MJF:	Manusher Jonno Foundation-		
MTCP:	Medium Term Cooperation Project		
MoF:	Ministry of finance		



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# Executive Summary

## Influencing Intelligently

Before selecting the title of this annual report, we have asked a question ourselves thousand times. The question is, are we really influencing our program participants intelligently? We have been searching the answer for couple of months. After analyzing our activities, strategies and impact of our works, we have come to a point where we can confidently say that, yes, we are influencing people and communities with our intelligence. COAST Trust is a value based organization works with a Rights Based Approach. COAST tries to aware the marginalized people, the 'rights holders' about their legitimate rights, on the other hand, COAST tries to sensitize the Service Providers, the 'Duty Bearers' to be sensitized to the rights holders. We organize regular orientation and linkage meetings among these two groups. Therefore, with some minimum efforts, we have been able to ensure realization of rights of the people in a sustainable way.

We believe that, knowledge or information gap is one of the major determinants of poverty and discriminations. In a country like Bangladesh, Community Radio can be an effective platform to raise the voices of the poor, to enhance people's capacity of claiming the legitimate rights and to eradicate discrimination. COAST is using the power of the community radio in ensuring sustainable development and in building knowledge based society. The Radio Meghna of COAST Trust is broadcasting various development programs, which are enhancing awareness, knowledge among the coastal farmers, fishers and community people. It is also establishing linkages among the rights holders and service providers. We have applied our intelligence here in this



community radio! This radio centre is run and managed by 15 adolescent girls of some disadvantaged families of Char fasson island. COAST is just facilitating it. The program design, broadcasting, news reporting, presentations are being managed by the adolescent girls. Thus, one radio centre is contributing to the society in many ways with cost effectiveness. It creates awareness and builds knowledge among the community people, it creates regular linkage among the service providers and rights holders, in addition it contributes in adolescent- women empowerment. The adolescent girls are getting a handsome honorarium from the radio, thus it also contributes in poverty reduction. COAST also organizes various skill development training for the adolescents running the radio, thus future leadership is being created through this effort. That is how we are influencing with intelligence!

Bangladesh is scientifically recognized as one of the most vulnerable countries due to the impact of climate change. Historically Bangladesh is a clear victim of global exploitation, people of Bangladesh is suffering most being one of the lowest contributor to the climate change. its per capita carbon emission is 0.37mt while it is 17.62 in USA, 12.55 in Russia and 6.52 in China. The agriculture sector and the coastal people are the most vulnerable due to the climatic change. COAST believes that, to face the impact of climate change, to influence the community people to change themselves for better lives in a changed scenario, the following efforts are needed:

- Support community people, specially farmers and fishers to take alternative livelihood as an option of climate adaptation.

- Promotion of eco-friendly sustainable agricultural technologies, which are low cost and can contribute in climate mitigation.
- Local, national and international advocacy on this with specific knowledge and evidence based positions.

To influence stakeholders intelligently, all these three activities must be comprehensively implemented. Each of these are complementary to each other. COAST efforts regarding climate change is rightly combination of these three efforts.

To face the challenge of the impact of climate change COAST also has some specific, sustainable, effective endeavors. These efforts are contributing both in climate mitigation, in enhancing communities' capacity to adapt with the change and also in national and international level advocacy. We have been trying to be intelligent also in these endeavors. COAST is providing technical and financial supports to the coastal people in mainly adapting two types of technologies to survive: i) adaptive and ii) mitigative, which is contributing in climate change mitigation process. COAST is promoting some eco-friendly agriculture technologies which are mainly supporting in climate mitigation. For example, to minimize shortage of water, farmers are using the Alternative Wetting and Drying (AWD) i.e., Porous Pipe method to reduce water usage for irrigation. They are using Leaf Color Chart (LCC) to minimize the use of urea fertilizer; the Sex Pheromone method for pest control to reduce chemical usage. COAST is promoting these eco-friendly and alternative agricultural technologies in the coastal areas, mainly in Bhola and Cox's Bazar as a community based climate adaptation strategy.

COAST mainly works in the coastal areas of Bangladesh. Due to climatic disasters



like sea level rise, river erosion community people are losing their regular livelihood options like fishing and farming. Fishers and farmers are not getting works and their income is not enough to meet the essential family needs. Best adaptive options are households based and women participated livelihood opportunities. Considering this, COAST is trying to promote some alternative livelihood options as an endeavor to adapt with the climate change impact. So, communities are integrating some livelihood options like poultry chain, mini hatchery with rice husk method, model breeding, chicken and duck rearing, crab fattening, fishing in cage system, sea weed culture etc.

Our coastal farmers are suffering from frequent climatic disasters. To face climate change impact in agriculture, ensuring seed security is a crucial issue. To ensure seed security, community seed bank is an intelligent and effective idea. Community seed bank can help farmers in getting seeds in emergency time. COAST is encouraging farmers, orienting them, and providing them some technical and financial supports to establish community seed bank. So far, five community seed banks have been established. These seeds banks are run and managed by a group of farmers. Farmers from the local areas can borrow seeds from the bank and they have to repay the same amount of seeds in return. So far, about 30 thousand farmers are being benefited from these efforts. Thus, COAST is influencing effective and sustainable changes among its program participant communities. These visible changes are so far proved as cost effective and sustainable.

Regarding climate change, COAST is regularly engaged in national and international level advocacy and campaign. To ensure sustainable development of the coastal people COAST has been advocating for the sustainable and effective embankment for the coastal areas. COAST is also demanding the rights of the climate displaced and climate migrants.



So far, COAST has organized local and national level seminars, human chain and press conferences with the demand where local and national level CSOs, policy makers and policy implementers participated. In all its advocacy and campaign COAST uses its effective intelligence too. These are the intelligent strategies we usually apply for advocacy:

- We are always inclusive, we always try to ensure participation of CSOs, like minded individuals, experts in our advocacy event.
- As a rights based organization we can raise many issues, but to make any sustainable changes government initiative, government policy supports are must. Considering this, our strategy is to positively engaged with the policy makers and policy implementers. We always try to ensure participation of policy makers, both from ruling party and opposition parties, policy implementers in our advocacy efforts.
- We always put specific, logical and evidence based demand to the respective authority.

- For preparing position paper for any advocacy event, we do it ourselves, thus we can do it with minimum cost.
- Our advocacy is knowledge based, we try to gather and disseminate knowledge through various media. Our official websites are not merely containing official documents, these are also source of information.

COAST has about 80 offices and 2000 staff, it serves about 400 thousand families. Ensuring transparency in all its activities, ensuring participation of the program participants and ensuring accountability to them are really huge task. COAST has been so far successful in this regard. For each of our Micro Finance program participants, we are providing a pass book, every pass book contains mobile phone number of the top brass of COAST including Executive Director, Director. A program participant from a very remote area can talk directly with the chief executive, she/he can put his/her complaint, grievances easily. All our official reports, newsletters, meeting minutes, official circulars, program details with budget are available in our website and these are all open to all. anyone from the outside can learn even internal situation of COAST trust. Thus, with some intelligent ideas, we are ensuring our development communication, we are engaging people. With our efforts, we are ensuring transparency and accountabilities.

Cox's Bazar district is one of the worst districts in literacy rate among youth and in out of school rate (28.5%). Primary school net attendance rate in Cox's Bazar is calculated as 65.7%, while the national rate is 73.2%. From various surveys and researches, we have found that, one of the reasons of less attendance rate in primary school is the lack of proper pre-school facilities in the rural areas. Parents of the poor families usually send their children to the local Moktab (Islam religion learning centre) where they only learn Arabic. Most of the children go to another higher religion learning centre from these Moktabs. Some children who go to mainstream school don't find it interesting since they are clearly lagged behind compared to other regular students. That's why they are less interested to attend school. Poor parents are also not interested in mainstream education, rather they prefer low cost religious education. COAST has invented an intelligent solution to that problem. COAST provides some basic training to the Moulana (teacher of the Moktab) on primary Bangla, English, Math and on pre-schooling, they also get a very nominal honorarium. COAST also provides some materials for the student. After the regular Moktab time, children are being



given lesson on primary Bangla, English and Math. They are also participating in physical exercise. Regular meeting with parents are being organized. COAST has also established linkages of the Moktab with local primary schools.

From these small and low cost activities interest and awareness about the mainstream education are being increased. Number of children admitted to school and the attendance rate have been increased. From a report we can see that, school dropout rate has been dropped to 11% from 22%. About 93% Moktab graduated children are going to mainstream primary school.

In Cox's Bazar school dropout rate among adolescent girls is also high. Child marriage is also common among these adolescent girls. To improve the situation, COAST is implementing a special program in Cox's bazar for the adolescent girls. In this program we are also using our intelligence, we are trying to influence adolescent girls, their parents and the community to have improved lives and livelihoods. We believe, only education or awareness can't change the situation, we have included financial self-reliance as a tool

of adolescent empowerment. We are providing nine months skill development training along with three months training on income generation. With the financial and technical support from COAST, so far about 8 thousand girls have been able to change their lives. In 2016, total 813 girls have been involved with income generating activities, 113 girls have been re-admitted in schools. From our research, we have found that, child marriage tendency in our working areas has been reduced, participation of women in family decision making has been improved.

Not only the program participants, to be truly a value based organization, staff of any organization must be relocate themselves as Development Activists. Some circulars of strong administrative decisions are not enough to turn traditional staff to development activist. The staff, especially the frontline staff must be influenced enough to consider themselves as development activists. To influence our staff COAST is not just depend on some traditional rues and regulations, rather COAST tries to motivate its staff with continuous training and knowledge development efforts. For example, to make all staff respectful to other religions, we organized a training where they can learn the basic spirit of all religions. We also provided training to get information about the rule of CSOs, how to communicate with community people, about the commitment of COAST towards the community people. COAST facilitates its staff with ICT equipment so that they can be updated. These training and facilitations are influencing our staff to be development activists.

Economic justice is one of the core programs of COAST Trust. Improving socio-economic condition of the program participants through Micro Finance (MF) support is one of the key strategies to promote economic justice. COAST Micro Finance is a bit different from traditional MF program. COAST has re-organized a process to integrate Rights Based Approach (RBA) with its micro finance program to enable poor families to claim their rights and entitlements from the state-run service providing agencies. Those programs are running from the surplus income out of a progressive micro finance operation. COAST ensures integration of the rights of people, including participation of member participants (beneficiaries), in organization's governance process and (ii) integration of rights based programs with other development programs, especially with micro finance, so that people could realize their legitimate rights and dignity as human being along with their enhanced income. COAST is promoting peoples' organization as an alternative power

structure. We believe that present power structure of the society is hardly pro-poor. We are trying to build an institutional structure with representational leadership from poor families from grass root to district and organizational central level. This alternative power structure will counter the existing established power structure and will facilitate pro poor resource distribution. In line with the concept of building alternative power structure, we deliberately build leadership from the poor families and facilitate them to have their access in formal and informal power structure in all level, especially in local level.

We proudly included intelligence also in MF operation. Besides the RBA approach in MF, we are providing some other essential services to our program participants with surplus of the progressive MF program. In some remote island and remote coastal areas health services are still not that much available. Getting essential health services for the poor is pretty much hard. As a people centered organization, COAST intervened with medical services. But the intelligent part of this efforts is that, we are not going with any ambitious plan which is beyond our means. We have not tried to ensure full pledged medical services with full pledge MBBS doctors. Rather we have



developed some local girls as paramedics. They are now providing regular essential health services , specially to the mothers and children. If necessary they are providing referral services, They are also providing medicines with low cost.

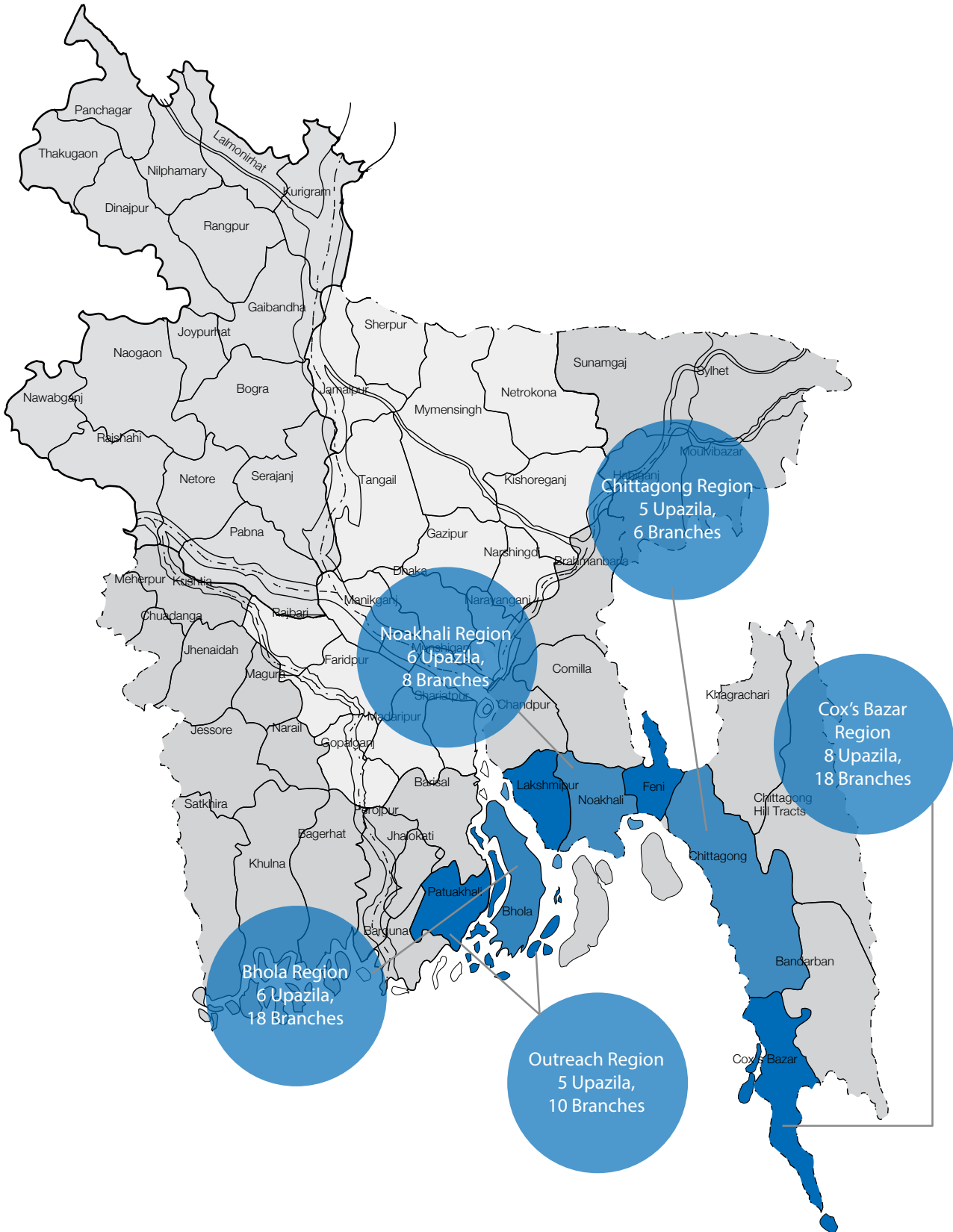
The best part of COAST 's intelligence is its efforts towards sustainability. In Bangladesh there are many unfortunate example of NGOs became dysfunctional. Many donor depended NGOs are now inactive due to shortage of fund. We believe that, COAST can serve the coastal people more if it can be sustainable financially. We can proudly say that, we are on the right track. Our MF program has given us a strong base, we have started entrepreneurship development and social business, which in terms will ensure our sustainability and our continuous service to the program participants. We are very much hopeful, in coming days we will be able to continue to influence people, communities intelligently!

This Annual Report is full of exciting stories of influencing people intelligently!





# COAST working area



# Economic Justice

## Micro Finance with Rights Based Approach: Influencing People to Improve their Socio-Economic Conditions

COAST is witnessed another one year of steady progress in its Micro Finance operation in 2016. Notwithstanding the activities of COAST having their continued expansion and increased diversification, the performance indicators remained sound and healthy. In addition to the expansion and consolidating its own lending programs, COAST has been contributing to strengthening Income Generating Activities (IGA) of the beneficiaries by providing various support services, like skill development training to the staff and training to the borrowers on different IGA. COAST was actively trying to improve its technologically sound management system in branch level and completed the following initiatives:

At present COAST is working with 1,03,155 poor families who are being supported with revolving credit of US \$ 1539 million. The annual operating cost of the organization is US \$ 361 million in 2016, while it belongs fixed asset of US \$ 67 million. COAST maintains a reasonable standard in governance through ensuring high degree of participation, transparency, accountability and gender sensitivity in policy and practice level, all information are available in COAST official website [www.coastbd.net](http://www.coastbd.net). Since 1995, along with enhanced level of income and asset building for the coastal poor, COAST has re-organized a process to integrate Rights Based Approach (RBA) with its micro finance (MF) program to enable poor families to claim their rights and entitlements from the state-run service providing agencies. Those



programs are running from the surplus income out of a progressive micro finance operation.

Towards enhancing poor people interest, COAST has introduced Remittance program with the support of Meghna Bank in all Branches. The Organization is providing Seasonal Loan Program (SLP) specially for beef fattening. This program is being financed by Palli Karma Shohahok Foundation (PKSF) objectively for increasing the supply of Protein in market and ensuring financial benefit of our beneficiaries. Now these Seasonal Loan Program targets the IGAs especially beef fattening, salt production, dry fish production and processing etc. in southern belt of the country. COAST is going to introduce Agent Banking service in its Branch level with the support of Midland Bank.



# Primary Health Care

## Reaching out of reach communities with essential services



Providing primary health care to the coastal people, specially to the communities of the isolated and remote char islands is one of the core programs of COAST Trust. Cost of the health program is managed from the surplus of COAST progressive Micro Finance. Remote islands of Bhola and Cox's Bazar have been brought under this program. During 2016 in total BDT 0.87 million has been spent for primary health care program which is being implemented by 6 regular staff.

COAST Trust provides primary health services mainly to pregnant and lactating mothers. Child care is also another important effort of this program. Health cards are being provided to the community people, community members are getting services with this cards and their health situations are being recorded in these cards. During the reporting period, 1816 health cards have been provided, 6728 pregnant women and 4352 children have been provided different health care services. Total 8390 people have been provided necessary health care services along

with family planning issues. Besides the direct health services COAST is also working with the government in health related issues. COAST works as a supporting hand of the government in disseminating health messages and in implementing government activities. Besides providing health services, COAST also supports community members to get quality medicines on fair price. Necessary medicines with trusted qualities are sometimes not available in these remote areas. Prices are also charged high from the community people. Due to existence of illiteracy and lack of proper information people of these isolated and remote areas are being sometimes deceived with fake or low quality medicines. COAST health program distributes medicines of renowned pharmaceutical companies and trusted brands. COAST charges the company prices only.



# Coastal Integrated Extension Program (CITEP)

## Promoting Eco-friendly Sustainable Agricultural Technologies

International Panel on Climate Change (IPCC) predicts that, Bangladesh will lose about 17 percent of its land area due to sea level rise. This 17% land is mainly the coastal areas. As a people's centric coastal NGO, COAST is trying to enhance its program participants' skills to face the challenge of climate change. COAST is providing technical and financial supports to the coastal people in mainly adapting two types of technologies to survive: i) adaptive and ii) Mitigation, which is contributing in climate change mitigation process.

The eco-friendly technologies COAST is promoting with its regular program titled Coastal Integrated Extension Program (CITEP) are mainly supporting in climate mitigation. To minimize shortage of water, farmers are using the Alternative Wetting and Drying (AWD) i.e., Porous Pipe method to reduce water usage for irrigation. They are using Leaf Color chart (LCC) to minimize the use of urea fertilizer; the Sex Pheromone method for pest control to reduce chemical usage. COAST is promoting these eco-friendly and alternative agricultural technologies in the coastal area, mainly in Bhola and Cox's Bazar as a community based climate adaptation strategy.

COAST promotes some eco-friendly agricultural technologies which are also supporting farmers to have alternative income. For example COAST is promoting Vermi Compost. The agricultural of Bangladesh needs about 3375.52 thousand metric tons of



fertilizer every year. About 87% of total fertilizer demand of the country is fulfilled. Local manufacturers provide 77% and the rest 23% is imported from abroad. Bangladesh does not have any possibility to increase its land area, thus to increase food production Bangladesh heavily depends on irrigation facilities together, HYV and greater use of fertilizer. Other inputs like pesticides are also playing vital role. However, there are huge concerns over the environmental problems resulting using chemical fertilizers, pesticides etc. Vermi compost can be one solution to chemical fertilizer!

Vermi-compost is the product of the composting process using various species of worms, usually red wigglers, white worms, and other earthworms, to create a heterogeneous mixture of decomposing cow dung, vegetable or food waste, bedding materials, and vermicast. This process of producing vermi compost is called vermicomposting. Vermi-compost contains water-soluble nutrients and is an excellent, nutrient-rich organic fertilizer and soil conditioner. It is used in farming and small scale. COAST Trust is providing training, financial and technical support to farmers interested to promote vermi compost. COAST is also helping farmers in marketing their products. COAST ensures the quality of farmers' product and selling in market with a brand name. COAST is been benefited by COAST effort

COAST efforts on promoting alternative income generating activities, alternative livelihoods development is going on full swing. During 2016 the following was some information about this effort:

- COAST has been working to establish mini hatcheries since 2004. In 2004 COAST provided training to 4 rural women of Bhola on mini hatchery in association with Palli Karma Shohayak Foundation (PKSF). After the successful inception it had started to expand, now in Bhola, currently there are 23 mini hatcheries from where chicken and ducklings are being produced.
- COAST has been providing training and financial support on goat rearing since 2004. So far, 4000 beneficiaries from Bhola, Cox's Bazar and Feni districts have been provided these services.
- COAST has been working to establish model breeders since 2004. In 2004 COAST provided training to 4 rural women of Bhola on model breeding in association with Palli Karma Shohayak Foundation (PKSF). After the successful inception it had started to expand, now in Bhola, currently there are 45 model breeders who are producing fertile eggs for hatching or producing chicken or duckling. Current model breeders are rearing total 6909 high quality chickens or ducks.
- COAST has been implementing this technology in coastal areas of Bangladesh since 2005. COAST has been providing training and financial supports to its beneficiaries. Each year COAST provides technical and financial supports to about 800 beneficiaries. In 2016 COAST provides support to 1700 beneficiaries
- COAST selects some poor and interested women from various areas and provided training on vaccination. And after that, COAST provides necessary kits. In some of COAST branches (8 branches) there are refrigerators to preserve vaccines. COAST helps the vaccinators to collect and preserve vaccine kits. COAST started this program in 2004 in association with PKSF. COAST is regularly organizing vaccination camp with the help of these vaccinators.
- COAST has been providing training and financial support on cow rearing to rural women since 2004. So far 8000 women of COAST working area have been provided that support. Along with the training different services like disease control, vaccination, primary health care have also been provide free of cost.
- COAST has been working to promote duck rearing among the poor rural women since 2004. COAST has been providing training, technical and financial supports. 23 technical staff are working for providing various support and 104 vaccinators for ensuring proper treatment to the ducks. The CITEP is now being implemented in Cox's Bazar, Niakhali, laksmipur and Feni district also. In COAST working are there are about 5000 beneficiaries who have got services under this component.
- COAST has established a chain of duck rearing, from hatching to rearing. So far COAST has established 34 Mini Hatcheries for chick production. Every hatchery can produce 800-1000 chick. These chicks are supplies to rearing farmer from hatcheries.
- Duck rearing can bring profit in two ways, by selling duck as source of meat and by selling eggs of those ducks. For meat farmer are rearing especially male duck.
- COAST has been working to motivate rural people for chicken or poultry rearing. So far, 2342 microfinance group members of Bhola region have been provided special training on chicken rearing. We are providing various technical supports to our beneficiaries on chicken rearing in all our working areas.

220 farmers have been engaged with the AWD, 1500 farmers are producing anti pesticides free vegetables, 500 farmers are using LCC

# Radio Meghna:

## Voice of the Coastal People



In last February, 2015 COAST has established a community radio named Radio Meghna-99.0 FM ([www.radiomeghna.net](http://www.radiomeghna.net)). The radio is being run in Charfasson, Bhola; the largest island in Bangladesh. The radio was inaugurated by the honorable Minister for the Ministry of Information Hasanul HaqInu. The local volunteers with their own language are operating this radio. Through the Radio Meghna the development messages are disseminated to the community for increasing their knowledge and skills. Thus the radio is trying to empower the women specially the adolescents in the community. COAST manages the operation cost of the Radio Meghna from the surplus of its progressive MF program and it has got loan support from PKSF to meet the establishment cost. Inhabitants at 17 km radius area of the radio station can listen programs. This area covers the community of almost 18 unions of the Charfession upazila out of 19. About 400000 people

can listen various program from this radio The radio has drawn the attention of the community people. They are now listening the radio regularly. They are now getting the development messages through community radio. The farmers are getting the solution about technical problems through their direct questions to the respective technical professionals from the government as the radio broadcasts the live programs with the government technical professionals.

COAST trust established Radio Meghna with the following major issues:

1. Contributing to ensure security for small sea fisheries and isolated small islander through interaction with the law enforcement authorities of the coastal area.
2. Take a role to develop natural fisheries management by the help of local fisheries and authorities of Meghna basin.
3. Develop the role of the coastal food security for farmers through capacity building to various types of food production for the most climate change affected people.
4. Build women's equality and fairness in particular child marriage and domestic violence.
5. Eliminate the digital gap between urban and rural areas and help to increase knowledge and use of information and technology among the people for establish digital justice.

6. In order to develop local communities, especially local adolescence girls play the active role as a radio presenter, and produce of women's participation in information technology.
7. COAST Trust strongly believes in accountability, transparency and feedback makes a person similarly an organization as a pioneer. Therefore, the general audience encouraged the active participation of the local radio program to develop appropriate and sustainable ways in which human rights and democratic citizenship will be the main practice.

Broadcasting area of Radio Meghna are Meghna basion, Isolated Small Island

(Charfassion, Monpura), river erosion and cyclone-prone areas.

Achievement of Radio Meghna of last two years:

1. Create skilled adolescence girls as radio presenter, producer, Technical and news presenter.
2. Time duration of program broadcasting has been increased from 2 hours to 6 hours.
3. Radio Meghna participated as a media partner of various development fair.
4. In addition to the regular program broadcasted various types of governmental event program.
5. Broadcasted cyclone warning message 24 hours during Roanu (55 hours), Komen (17 hours), Nada (19 hours).
6. Radio Meghna arrange regular meeting with advisory committee.
7. Staff of Radio Meghna and intern has a good relation with stakeholder.



## Laila Begum: An Example for other Women

*This is a story of a brave woman who struggled against extreme poverty. Finally she gets success and become example of other women who are in difficult life. We are talking about a woman named Laila Begum. She had no land for residence. She had nothing but extreme confidence for changing the condition. Now she is successful in crab fattening.*

*Laila Begum (41) lives Mohujipara village at Chokoria Upazila in Cox's Bazar. She got married when she was only 17 years old. Her husband name is*

*Saber Ahmed (45). He was a day labourer. But most of the time she did not have enough opportunity to work. Liala Begum used to pass very hard time in her husband family. Laila Begum has only two sons but no daughter in her family. Her elder son attends school but another son helps her in the business.*

*The day of Laila Begum' life used to be passed with difficulties and hard time. Sometimes she had to live without any food and in fasting. Her husband got another marriage without her permission. From then her husband stayed separate from Liala. But Laila Begum did not fall down. She believed in change and tries to work accordingly. She said that she did not able to provide three times food to her children. She was trying for work but nobody helped her. She wanted some loan in several persons. Nobody assist her in hard time. She said, "My life was not easy like now. I was crying for money but nobody help me but COAST Trust."*

*Laila Begum joined with COAST Trust micro finance in 2010. She was admitted in Surma group. She took a loan amount of twenty five thousand BDT at the first time from COAST. She had planned of crab fattening. She and son decided that they brow a pond for it. Market was very good and rate of crab also favour. Crab fattening business Laila got excellent profit from it. Then she recovered her all loan and saves more money. After that she took larger amount of loan. This initiative changed her life. From profit of her business she bought 40 decimals of land for home and resident. She built a house. Laila Begum has no difficult time like her previous times. She has some plan for future. She also continues her crab fattening business. Her dreams that one son become doctor and another one will become teacher and serve the marginal people.*

# Equity And Justice Working Group

## For inclusive and effective advocacy to influence policies

EquityBD has two mainstreaming approach for implementing campaign and policy advocacy issues those are i. Economic Justice that includes national budget & pro-poor economic issues, campaign on IFIs (International Financial Institutions) and Tax campaign etc. and ii. Climate Justice that includes campaign on demanding global compensation for climate victim countries and establish rights of climate migrants. In the year 2016, EquityBD has keep continue its campaign focus in addressing the climate migrant's rights through formulating new international protocol. Bangladesh is a most vulnerable country due to its coastal areas where around 40-50 million people living. Climate change has been destroying the coastal ecosystem and living condition. Thus many people forced to migrate from their own land and sheltering nearby cities and pressuring government development efforts. In this context, EquityBD has given its campaign focus to influence policies in both national and international level. The policy influencing strategies has adopted the concept of climate justice which includes the issue of i. Paying climate change compensation by rich countries as they are responsible for tempering the earth, ii New international protocol for climate induced migrants as they have very little alternatives to cope with climate adverse impact within the country like Bangladesh and iii. A climate integrated national development plan that will support a sustainable management of environment along with economic activities in future.

### Event and performed issues

In 2016, EquityBD has implemented or conducted 29 events related policy advocacy following the economic and



climate justice issues in national level. Among the events, seminar-workshop, press conference and public demonstration was main. Apart EquityBD conducted parliamentary dialogue on climate issues especially to develop coastal protection infrastructure (Embankment) to save vulnerable people in coastal areas.

In international level, EquityBD organized seminar, press conference and photo exhibition in the CoP (Conference of the Parties) premise like previous to draw global attention on vulnerability issue in the context of Bangladesh and raise voice for people. EquityBD also participated in the GFMD-2016 (Global Forum on Migration and Development) global conference that held in Bangladesh in December 2016. Following the conference, EquityBD has conduct an international seminar on climate migrant rights where more than 70 delegates participated from different countries and expressed their solidarity to climate migrants' rights.

### Output of EquityBD campaign

There was a demand for long time to our government to develop an internal displacement policy in addressing the climate migrant people and their proper management. Regarding the issue, government has drafted a policy on internal displacement and migrant management.

As the activities and events are being implemented targeting the achievement of broader goal of creating the critical mass and raising their voice to policy influence. This indicator is often difficult to visualize through a measurable process. Nevertheless we have observed the following output through EquityBD campaign over the period 2016.



The print media of both bangla & english has been giving intensive coverage of EquityBD campaign issues and events to reach the mass. Among these media, the daily Star, The New Age, Financial Express, Independent, daily Prothom Alo, daily Ittefaq are prominent daily newspaper. These newspapers have maximum coverage and reaching thousands of readers directly per day. Considering their publication and coverage the outreach stakeholder, this is being assumed that the campaign news have able to expose to million people at least. These people are as the part of CSO, business community, student and general mass indeed.

Allies are developed with national level campaigners, CSOs and networking



organization. There are twenty three networking organization and CSOs related with economic, food security and climate issues have engaged with EquityBD and take part with campaign at local and national level.

## Equitybd events successfully completed in 2016

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
01	26-Jan-16	Integration of Internal Displacement Policy in the 7th Five Year Plan for the Climate induced migrants demanded	Human Chain	National Press Club	Mustafa Kamal Akanda of EquityBD, ASM Badrul Alam of Bangladesh Krishak Federation, Pradip Kumar Roy of Online Knowledge Society, Engineer Foyez Ahmed of Jatyo Sromik Federation, Furuja Begum of Jago Nari, Aminur Rasul Babul of Unnayan Dhara Trust and Rezaul Karim Chowdhury of EquityBD	English-6 Bangla-5
02	11-Feb-16	Government and NGOs Expressed Commitment to be Accountable to Community	Seminar	BRAC centre	Rezaul Karim Chowdhury of COAST, Mr Dharendra Debnath Shambu MP Chairman Parliamentary Standing Committee on Ministry of Disaster Management and Relief (MoDM&R) was there as Chief Guest, other guest were Md Zakir Hossain Akanda Additional Secretary MoDM&R, Mr BMM Mozharul Huq Secretary General Bangladesh Red Crescent Society, and Ms Judith Greenwood Executive Director CHS Alliance Geneva.	English-7 Bangla-7
03	21-Feb-16	EquityBD Homage to Language Martyrs: Strives for Equity and Justice Based Society Echoed	Day Observation	Shahid Minar	Mustafa Kamal of EquityBD, Aminul Haque Of EquityBD, Mujibul Haque Munir Of EquityBD	English-10 Bangla-12
04	9-Apr-16	Govt. must be prepared for the post subsidy era	Human Chain	National Press Club	Md. Mujibul haque Munir of COAST Trust, Subal Sarkar of Bangladesh Bhumihiin Somity, Zayed Iqbal Khan of Bangladesh Krisok Federation, Rezaul Karim Chowdhury of Equitybd	English-10 Bangla-9

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
05	16-Apr-16	Political Commitment is Necessary among All Parties for Sense of Security to Reduce Illicit Financial Flow.	Rountable	Bonik Barta Hall room	Mr Tazul Islam Member of Parliament (MP) the Chairman of Parliamentary Standing Committee on Ministry of Oil, Gas and Mineral Resources. Mr Dewan Mohammed Hanif, Editor the Daily Bonik barta. Mr Amir Kashru and Lt Gen (Retd) Mahbubur Rahman from Bangladesh Nationalist Party, Dr. Salehuddin Ahmed ex Governor Bangladesh Bank, Dr Hossain Zillur Rahman Chairman PPRC and ex Advisor to caretaker government, Dr. M A Taslim Chairman Department of Economics Dhaka University, Dr Jamal Uddin Ahmed, Member Governing Board Bangladesh Bank, Dr Rashed Al Titumir Dhaka University, Mr. Farooq Ahmed Executive Editor the New Nation, Rezaul Karim Chowdhury Chief Moderator EquityBD and Executive Director COAST. Mr Ahsanul Karim of EquityBD	English-6 Bangla-5
06	23-Apr-16	Climate Adaptation First Start with Ensuring Safety and Security of Coastal land and Its Inhabitants	Seminar	National Press Club	Rezaul Karim Chowdury of EquityBD, Syed Aminul Haque of EquityBD, Mr AKM Sajahan Kamal MP from Lakshmpur, Advocate Tipu Sultan MP from Barisal, and Mr. Mir Mostaq Ahmed Robi MP from Sathkhira. Among the civil society speakers there were Dr. Khalid Hossain from CCDB, Mrs. Sharmind Neelormi from CSRL, Dr Abdul Matin from BAPA, Mr. Shamsuddoha of CPRD, Mr Zakir Hossain Khan from TIB, Mr Sayed Jahangir Hossaiin Masum from CDP and Mr Qumrul Islam Chowdhury the General Secretary National Press Club and Preside FEJB.	English-7 Bangla-5
07	29-Apr-16	Protecting Coastal People and Land is a Fundamental in Climate Adaptation with Own Fund	Human Chain	National Press Club	Mostafa Kamal Akhanda of Coast Trust, Shawkat Ali Tutul of COAST Trust, Zayed Iqbal Khan, Subal Sarkar, Din M Shibly (Photograprer)	English-16 Bangla-12
08	7-Apr-16	Climate Induced Displacement Deserve New UN Protocol	seminar	CIRDAP	Dr Qazi Kholiquzzaman Chairman PKSF, Mr Rezaul Karim Chowdhury of COAST, French Ambassador Mrs Sophie Aubert, Mr. Shaha Kamal Secretary Ministry of Disaster Management and Relief, Mr Jeremy Wallard of OCHA Bangkok and Dr Atiq Rahman BCAS, Mr Shamuddoha of CPRD, Mrs Hasina Inam of DCA, Mr Nayeem Waraha of BRAC, Mr Hasib Khan of RIC, Mr Nasir from ActionAid, and Mr Mahbub CARE, Mr. Shawkat Ali Tutul COAST	English-2 Bangla-5
09	23-May-16	A new global network for local and national organizations launched ahead of the WHS	Press	Istambul. Turkey	Rezaul Karim Chowdhury of COAST, Degan Ali, the chairperson of the network and the Executive Director of Adeso, President of AFAD Fuat Oktay.	English-9 Bangla-11
10	24-May-16	Climate Migrants Deserve Equity, Capacity and Human Rights from Global Community	Seminar	Istambul. Turkey	Rezaul Karim Chowdhury of COAST Bangladesh, Ms Corazon Soliman, Secretary Department of Social Welfare Government of Philipinaes; Mr Shahidul Haque Secretary Ministry of Foreign Affairs of Bangladesh ; Mr. Michael Mosselmans Chairman ACT Alliance, Mr. Nick Guttman Humanitarian Director Christian Aid, Mr. Gopal	English-7 Bangla-8

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
					Krishna Siwakoti Chairman APRRN, Dr. Mahbuba Nasreen Dhaka University, Mr. Ton Van Zuthphen Country Director NRC in Turkey, Mr Atle Solberg of Platform on Disaster Displacement, Ms Degan Ali Executive Director ADESO, and Mr Bertrand Noiret ACF International.	
11	4-Jun-16	Infrastructure of Protecting Coastal Area Has Demanded in Budget 2016-17 as Priority Project	Human Chain	National Press Club	Sayed Aminul Haque of EquityBD, Mostafa Kamal Akhanda of EquityBD, Advocate Shafiqul Islam Swapan of Bangladesh Krishok Federation, Rezaul Karim Chowdhury of COAST Trust, Mrs Jahanara Begum of Bangladesh Kishani Shoba, Mr Abdul Majid of Bangladesh Farm Labour Federation, Mr Mihir Biswas of Bangladesh Poribesh Andolon, Mr Subol Sarkar of Bangladesh Bhumihin Somity, Mr Aminur Rasul Babul of Unnayan Dhara Trust, and Mr Muhin Howladar of Jubo Krishok Union	English-10 Bangla-7
12	7-Jun-16	Right Group Demands Steps to Control Capital Flight to Enhance Domestic Resources	Press Conference	National Press Club	Mr.Rezaul Karim Chowdhury the Chief Moderator of EquityBD, Mr. Ahsanul Karim Babor of EquityBD, Sayed Aminul Haque EquityBD, Mostafa Kamal Akhanda of COAST and Zayed Iqbal Khan of Bangladesh Krishok Federation.	English-4 Bangla-4
13	15-Jun-16	Adequate allocation is must for agriculture to ensure food security and self-reliant agriculture	Seminar	National Press Club	Sharmind Nilormi of CSRL, Mustafa Kamal Akand of COAST Trust, Md. Mujibul Haque Munir of EquityBd, Tipu Sultan MP, Member of the Parliamentary Standing Committee for the Ministry of Labour Welfare Israfil Alom MP, Member of the Parliamentary Standing Committee for the Ministry of Social Welfare Monoronjon Shil Gopal MP, Dr. Jahagngir Alam of CSRL, Subal Sorkar of Bangladesh Bhumihin Somity, Zayed Iqbal Khan of Bangladesh Krishak Federation	English-8 Bangla-10
14	18-Jun-16	Priority Mega Project for building embankment to save the coastal people in Budget 2016-17 demanded	Human Chain	National Press Club	Mostafa Kamal Akhanda of COAST Trust, Mr. Subol Sarkar of Bangladesh Bhumihin Somity, Mr Aminur Rasul Babul of Unnayan Dhara Trust, Zayed Iqbal Khan of Bangladesh Krishak Federation, Mihir Biswas of Poribesh Bachao Andolon and Syed Aminul Haque of EquityBD	English-12 Bangla-9
15	22-Jun-16	All Coastal MPs Said, We Want Embankment not Relief	Seminar	IPD, Parliament	Dr. Hasan Mahmud, the Chairman of Parliamentary Standing Committee on MoF&E; Chief Guest of the Roundtable was Barrister Anisul Islam Mahmud, Minister Water Resource; other key speakers of the roundtable were climate expert Dr Atiq Rahman, Sajahan Kamal MP, Talukder Abdul Khaleque MP, Ex Minister KM Jahangir MP, Mrs Jebunness MP, Ashiq Ullah MP, Nahim Newaz MP, Nabi Newaz MP, Rahim Ullah MP, Nuurn Nabi Shaon MP, Tipu Sultan MP, Mohammed Elias MP, Shamsuddoha of CPRD and Aminur Rasul Babul of Unnayan Dhara Trust. Rezaul Karim Chowdhury of COAST Trust.	English-6 Bangla-7

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
16	19-Aug-16	Capacity Development of the First Humanitarian Responder Should Be a Priority Now	Seminar	CIRDAP	Rezaul Karim Chowdhury of COAST, Md Shaha Kamal, Secretary, Ministry of Disaster Management and Relief, special guests are Dr Mahbuba Nasreen from Dhaka University, Mr. Badi Akhter from Oxfam, Mr. Nayeem Warha from BRAC, Mr Asif Munier from IoM, Kazi Sahidur Rahaman from UNRC, Mr Shakeb Nabi from Christian Aid, Ms. Hasina Inam from DCA, Ms. Hasin Jahan from Practical Action and Mr. Rafiqul Alam from Dwip Unnayan Sangsta Hatiya. Mr Adit Saah durjoy of Red Crescent, Mr Shawkat Ali Tutul of COAST	English-8 Bangla-6
17	20-Aug-16	Climate Displacement in Cross Border Must Be Raised in SAARC and Climate Conference	Seminar	CIRDAP	Dr Qazi Kholiquzzaman Ahmad, Chairman PKSF, Dr Hasan Mahmud, Member of Parliament (MP), Chairman Parliamentary Standing Committee on Ministry of Environment and Forest attended as the chief guest. The seminar was moderated by Rezaul Karim Chowdhury of COAST. Other guest speakers were, Mr Sanjay Vahsist of CANSA, Dr Atiq Rahman of BCAS, Mr Badi Akhter from Oxfam and Ms Sharmind Neelormi of CSRL. Mr Mujibul Haque Munir of Equitybd	English-8 Bangla-10
18	8-Sep-16	Right groups urged PM to reorganize her international negotiation strategies focusing the climate migrants	Press Conference	National Press Club	Mostafa Kamal Akand of EquityBD, Mr. Kamrul Islam Chowdhury General Secretary of National Press Club and FEJB, Md Masum of CDP, Md. Kawser RhamanBCJF, Mr. Aminur Rasul Babul Unnayan Dhara Trust and Mr. Waliur Rahaman from WARBE Development Foundation	English-3 Bangla-8
19	14-Oct-16	Demand for effective sexual and reproductive health education and services especially for adolescents	Press Conference	National Press Club	national committee Chairperson Shamima Akhter and it was moderated by Secretariate Coordinator Ferdous Ara Rume, National Committee member Tamanna Rahman, Asif Iqbal, Munsiganj district committee chairperson Advocate Sohana Tahmina, national committee secretariat coordinator Mustafa Kamal Akanda.	English-7 Bangla-8
20	15-Oct-16	Right Based CSOs for Effective Sexual and Reproductive Education and Health Services in School for Adolescents	Human Chain	National Press Club	National committee secretariat coordinator Mustafa Kamal Akanda. Secretariat Coordinator Ferdous Ara Rume, National Committee Chairperson Shamima Akhter, Aminur Rasul Babul of Unnayan Dhara Trust, Sanat Kumar Bhowmik and Shawkat Ali Tutul of COAST Trust	English-7 Bangla-8
21	21-Oct-16	Bangladesh Must Follow a Transparent and Inclusive Climate Negotiation Process	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Mrs. Sharmind Neelormi of CSRL (Campaign for Sustainable Rural Livelihood), other speakers of the press conference were Mr Qumrul Islam Chowdhury, Presided FEJB and Secretary General National Press Club, Prodip K Roy Coordinator CSRL and Md Mozahidul Islam Nayan of Oxfam International.	English-10 Bangla-8
22	27-Oct-16	Climate Induced Migrants Are the Bangladesh Priority	Seminar	CIRDAP	Dr Hasan Mahmud MP, Chairman Parliamentary Standing Committee on Ministry of Environment and Forest (MoE&F), Rezaul Karim Chowdhury of EquityBD, Sharmind Neelormi of CSRL, Md Ziaul	English-11 Bangla-8

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
		in Marrakech Climate Negotiations			Haque Director, Department of Environment, Dr. Nilufar Banu, BUP, Mr. Qumrul Islam Chowdhury of FEJB, Mr.Kawser Rahman of BCJF and Mr. Mojahidul Islam Noyan of Oxfam.	
23	29-Oct-16	Bangladesh Increased Dependency on Coal for Energy is Suicidal, Invest in Renewable Energy	Human Chain	National Press Club	Mustafa Kamal Akhanda of COAST, Subal Das of Bangladesh Bhumihin Somity, Zayed Iqbal Khan of Bangladesh Krishok Federation, Syed Amiul Haque of EquityBD and Rezaul Karim Chowdhury of EquityBD	English-7 Bangla-8
24	8-Nov-16	Temperature Peaking Year Must Be Specified in Marrakech Climate Conference to Save the Earth	Press Conference	Marrakech, Morocco	Ziaul Haque Mukta CSRL, Shamind Neelormi of CSRL, Sanjay Vahsist of Climate Action Network (CAN) South Asia and Rezaul Karim Chowdhury of Equity and Justice Working Group Bangladesh (EquityBD).	English-8 Bangla-8
25	11-Nov-16	Climate Displaced People Deserved New Political Policy Regime for Human Right Protection	Seminar	Marrakech, Morocco	Rezaul Karim Chowdhury COAST and Lidy Nacpil APMDD, Sanjay Vashist CAN South Asia, Azeb Girmi LDC Watch, Rita Uwaka FOEI East Africa, Harjeet Singh Action Aid, Nina M Birkeland NRC, Dr Kamal Uddin Ahmed Secretary Ministry of Environment and Forest	English-6 Bangla-7
26	17-Nov-16	Developed Countries Indecisions in Marrakech will Lead Climate Genocide in LDCs and MVCs	Press Conference	Marrakech, Morocco	Rezaul Karim Chowdhury of EquityBD, Ziaul Haque Mukta of CSRL Bangladesh, Azeb Girmi from ENDA Ethiopia and LDC Watch Brussels, and Justine Ginnetti of IDMC (International Displacement Monitoring Center), Geneva.	English-10 Bangla-8
27	28-Nov-16	Independent Climate Change Commission is must a to address Challenges of Climate Change	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBd, Mustafa Kamal Akand of EquityBD, Mr Qumrul Chowdhury of FEJB, Syad Aminul Haque of EquityBD, Pradip Kumar Roy of CSRL and Md. Mujibul Haque Munir of EquityBD	English-9 Bangla-10
28	3-Dec-16	Allowing marriage of girls less than 18 years of age will make adolescent girls more vulnerable to Child Marriage	Human Chain	National Press Club	Mustafa Kamal Akanda of COAST Trust. Ferdous Ara Rumeel of COAST Trust, Zayed Iqbal Khan of Bangladesh Krishak Federation, Subal Sarkar of Bangladesh Bhumihin Somity, Aminur Rasul Babul of Unnyan Dhara Trust and Sanat Kumar Bhowmik of COAST Trust	English-4 Bangla-3
29	10-Dec-16	GFMD CSO Leaders Express Solidarity with the Climate Migrants' Rights	Dinner Seminar	Hotel 71	Dr. Hasan Mahmud, MP, Chairman, Parliamentary Standing Committee on Ministry of Environment and Forest, Dr. Qazi Kholiqzaman, Chairman, PKSF. Rezaul Karim Chowdhury of EquityBD, Mr. Henrik Widht, Deputy Head of Mission, Norwegian Embassy in Bangladesh, Dr. Gopal Krishna Siwakoti, Ex-Chairman of Asia Pacific Refugee Right Networks, Ms. Sarnata Reynolds, Policy Advisor of Oxfam International, Mr. Sanjay Vashist, Co Chair of CANSA, Mr Harjeet Singh of Action Aid International, Mr. Atle Solberg, Head of the Platform on Disaster Displacement (PDD), Coordination Unit and Ms. Farah Kabir of Action Aid	English-4 Bangla-3

## COAST Immediate Response to the Cyclone Roanu



Tropical cyclone Roanu hit Bangladesh coast on May 21, 2016. Government and the community took advance preparation and protective measures so that the death toll limited to 24 in number. The cyclone damaged approximately 83,978 houses and affected approximately 139,852 families in the impoverished 15 districts of south

central and south east coast of the country. Bhola and Cox's Bazar were among the 15 districts faced worst situation due to collapse of embankment. In Bhola 134 km and in Cox's Bazar 95 km of embankment fully or partially was washed out. Especially 25 km of embankment collapsed in Kutubdia Island of Cox's Bazar caused multifold suffering for 70 thousand people of five unions. People of Kutubdia lost assets that cost about 50 million taka.

Since its inception in 1998, COAST Trust has been working with the marginalized coastal community especially for the women and children for their wellbeing of livelihood, empowerment and enhancing their capacity. As COAST works in disaster prone areas, it has integrated disaster risk reduction and humanitarian responses to all its programs. After cyclone Roanu hit 23rd May' 2016, COAST started its intervention and response activities as a first responder from 21st May. With organization's minimum capacity COAST participated cyclone shelter management, evacuation and food assistance for people gathered in the shelters in collaboration with local government authority. Immediately after cyclone hit, COAST field staff distributed dry food and pure drinking water among the victims and developed need assessment report.



Based on the needs COAST accelerated its response works through engaging more water purifying machines, satellite medical teams, dewatering saline intentioned ponds, repaired tube wells and constructed bath cubes around the tube well for ensuring bathing facilities for women.

Water and Sanitation came as the core need of the community as immediate response, dewatering of ponds with lifting pond bank came as second priority and future protection of sweet water and construction of damaged embankments were also identified as needed.

People said that, they didn't need food but construction of Embankment. COAST developed proposal and requested many INGOs and donors and started humanitarian advocacy for immediate construction of damaged embankments and budget allocation for Kutubdia through demonstration of Human chain, press conference locally and Nationally, organized stakeholders consultation at local level and with the Parliamentary cocas in National Parliament.

COAST addressed acute needs of the affected community of Kutubdia. Shelter management and evacuation, water and sanitation, humanitarian advocacy, community assets building and kits distribution for primary school children were evidential needs of the community among others.



Significances of COAST works approaches included coordinating and involving government authority, elected leaders, policy makers and affected peoples in meaningful ways. As a result community and stakeholders of Kutubdia Island felt ownership.

On the other hand, most of the INGO efforts went through cash distribution and household building support which were not acute needs of the community. The individual affected households might be adapted without this outside assistance. This assistance may be considered as humanitarian charity. It ignored appropriate involvement of the community and stakeholders as well as passing the real demand of the affected community and their ownership.

During community consultation and stakeholders consultations, meeting, roundtable, no one said that Cyclone Roanu have fallen community of Kutubdia in the condition of inhumanity for scarcity of food and shelters. But most of the fund of INGOs provided cash and shelter supports. All INGOs who came with humanitarian assistance were approached from COAST with the proposal to address acute needs of the community as above. But INGOs did not consider COAST proposal, rather worked through outsider NGOs based on the logic of partnership with them before. These NGOs came and completed their targeted works and went way. But Since 2000, COAST has been working in Kutubdia till today with intensive coverage of all the community. Local need, local capacity building and

commitment of localization by global humanitarian community have been completely ignored by INGOs in this regard.

COAST declared its principal office, Dhaka as the central control room and other four regional offices as regional control rooms in Bhola, Cox's Bazar, Chittagong and Noakhali. These control rooms tracked cyclone paths, signals and coordinated with local administration for supporting evacuation and shelter management.

COAST operated Radio Meghna ([www.radiomeghna.net](http://www.radiomeghna.net)) and circulated government weather bulletin received from Bangladesh Betar. Radio Meghna kept its operations continued day and night to broadcast information about cyclone Roanu, preparedness and rehabilitation works after the disaster.

Seven COAST offices were turned into cyclone shelters and served two thousand people with dry food and drinking water. COAST supported government initiatives at local level for evacuation and shelter management keeping standby its 1200 staff. COAST provided emergency relief to 1800 families in the Uttar Dhurong, Dakkin Dhurang and Ali Akbar Dail unions of Kutubdia upazila. COAST provided dry foods and bottled water through the local administration. COAST staff also supported Upzila administration during distribution of 65 metric tons of rice.

COAST staff continuously distributed pure drinking water operating two water purifying machines in five unions of Kutubdia Upazila, Cox's Bazar. During



the first ten days COAST distributed 26,500 liters of drinking water among affected people. COAST purchased 2 water purifier kits at a cost of taka 5,20,000/- and spent tk- 22,000/- for trolley and labor cost for carrying the machines and water.

Maximum ponds and sweet water sources had been overhauled by saline water. COAST arranged dewatering the ponds flooded by saline water. Till to date 38 ponds have been cleaned. COAST purchased 6 machines costing tk- 1,80,000. The community had supported fuel and machine carrying cost for dewatering these 38 ponds.

COAST is operated 10 health camps at different growth centers in Kutubdia Upazilla. Three MBBS doctors from the Upazila health complex and three medical assistants along with 7 paramedics and community health volunteers worked at those camps. About 6000 people took health services from these camps. COAST distributed essential medicines of tk- 30,000/ among the affected people. No price was charged.

45 Early Child Development (ECD) teachers campaigned for 2 days on negative impact of using saline water for drinking. They announced and warned people through courtyard meeting in four affected unions of Kutubdia; Koiarbill, Lemshikhali, Dakhsin Dhurang and Uttar Dhurang.

COAST colleagues along with local mechanics visited the damaged tube wells of the affected unions. They took





initiatives to repair four tube wells in most affected areas with costing of tk- 20,000/-. These tube wells are now benefiting 2000 people.

Immediately after ROANU hit, affected people of Kutubdia especially women had fall in an acute problem of washing and bathing. Because almost all the ponds were occupied with saline water. Even for two three days women in the affected unions could not take bath. For the demand of the affected people COAST constructed boundary of 20 tube wells so that women can use those for bath and fetch drinking water. COAST spent BDT- 1,80,000/- for tube well boundary construction.

COAST studied the national budget of 2016-17 and found that, there was no appropriate budget for addressing Roanu affected people especially for construction and reconstruction of damaged embankment. Along with coastal NGOs network COAST organized Human Chain processions in Dhaka, Cox's Bazar and Bhola. At the event speakers demanded allocation for embankment construction and reconstruction in the national budget. They also sought engaging army for immediate construction work, to treat embankment construction as mega project.

COAST prepared a proposal for immediate and long term response and rehabilitation activities for most affected community of Kutubdia Upazila of Cox'sbazar. On 22nd June 2016, COAST organized a roundtable jointly with the office of the Chairman of the Parliamentary Standing Committee on Ministry of Environment and Forest. The event was titled "Climate Change Impact, Recent Cyclone and Save Coast". In that round table discussion, around 35 Member of Parliaments (MP) from

coastal areas said that, they needed embankment to protect coastal people, lands and livelihoods, not the relief, this was also the number one demand from the local people. COAST mentioned, almost all coastal districts or around 17 % of total land of the country will go under water by next 50 to 100 years due to climate change impact, but there are technology by which the coastal areas could be saved, but huge investment and political will are needed. Critical infrastructure to protect people should also a priority need along with the infrastructure for growth too. Around 28 % of total population of Coxsbazar district has been affected by cyclone Roanu which is the highest in country, among the migrated people due to the cyclone the highest i.e. 8 % is from the district.

One of the most severe cyclone affected areas in Cox's Bazar was Magnama union. COAST provided financial support to 194 families. Total two lac four thousand and five hundred taka was distributed at Magnama union. Another 291 families from the Uzantia union also got support for house repairing.



# Projects and Programs:

## Medium Term Cooperation Project: Towards strengthening capacities of farmers' organizations in Bangladesh

*Full name of project is Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD. Funded by International Fund for Agricultural Development and Swiss Development Cooperation. Working with farmers and Fishers organizations in 15 districts.*

About 80% of the total population of Bangladesh depend on the agriculture for their livelihoods. About 46% of the total labour force are engaged with this sector. On the other hand, about 20 million people are directly or indirectly involved with fisheries. About 60% of animal protein is coming from fisheries sector. Unfortunately there are lacking of proper, strong and community based farmers and fishers organizations in Bangladesh. To raise the voices for the legitimate rights, to sensitize the policy makers and service providers towards the farmers and fishers, strong and active organizations are needed. To enhance farmers organizations' capacity, to influence the policy makers and to establish strong linkages among service providers, farmers and fishers, COAST is coordinating this project. Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD' project is trying to provide support towards farmers' organizations to work with these issues. Key objectives of the project are to strengthen the farmers' organizations' capacities of engaging in active policy consultations related to the rural smallholders' interests at national, sub-regional and regional levels, and to provide improved and inclusive services to the rural poor. Direct program participants of this project are Fifteen farmers' organizations and it has been believed that more than 5 million thousand farmers are getting benefits directly and indirectly.



### Major strategies of this project also include some intelligences, such as:

- This project enhances capacity of community based organizations for their sustainability and for their effectiveness to realize the farmers and fishers rights and services.
- It also implements various awareness programs directly for the farmers. For example, land management is a crucial issue for our farmers, this project organized orientation on land management for the farmers.
- In 2016 the project also organized awareness campaign against chemical pesticides, farmers were given orientation on eco-friendly sustainable agriculture technologies.
- There are some gaps among the service providers, farmers and fishers. We organized linkage meeting to establish linkages among them.
- We have developed some value chain farmers groups. They are now engaged in some alternative livelihood options like seeds production, dry fish production ect.
- We also organized national level advocacy with farmers and fishers issues like national budget, providing licenses for fishing trawlers etc.

## Community Seed Bank: A Community Based Endeavor to Ensure Farmers' Seed Sovereignty

Once upon a time farmers of Bangladesh traditionally used to produce and preserve seeds. The situation has been changed, now more than 90% vegetable seeds are supplied by various companies. Rice seeds are also going under control of some companies. Farmers are losing their control over seeds. MTCP2 Bangladesh is trying to regain the control of seeds to the farmers. We are forming groups, providing them training on quality seeds production and preservation, supporting them to establish Community Seed Bank and to market their products locally, supporting them in campaign. It will help the group members to be self-reliant in seeds and to get additional income. On the other hand, it will also help the community to be self-reliant in seeds.

From its very beginning, MTCP2 Bangladesh has been working to ensure seed security of farmers. To do that, MTCP2 Bangladesh is promoting an eco-friendly rice seeds production and preservation technology named Maria Model. We have formed 14 seeds producing groups and we are providing training and technical supports to them. This is part of value chain development. These groups are now producing seeds, ensuring income by selling to other farmers and ensuring their own seeds security.

Only production of seeds does not guarantee the seeds security. A systemic preservation is needed. We need to develop a system from where farmers can seed in any emergency. Considering this, we are providing training to selected groups on Establishing Seed Bank. So far 6 seed banks have been established.

Producers preserve their production in the seed bank, other farmers can purchase seeds from there. The seed bank has an executive committee elected among the general members. Members deposit good seeds, they can borrow whenever they need. Outside farmers can also borrow seeds, but there is no fees or charges imposed. Farmers get the seeds free with one condition, they will have to return the same amount of seeds.

Before establishing the Community Seed Bank, MTCP2 Bangladesh organized a series of training, orientation and campaign. To motivate farmers to use local seeds instead of foreign, hybrid or GMO seeds, MTCP2 Bangladesh organized awareness campaign and orientation for farmers at the village, sub district and district level. Thus, a huge demand for quality local seeds has been created among the farmers. When the demand is created MTCP2 arranged the training on local seed production and preservation.



To ensure the sustainability of the efforts, MTCP2 Bangladesh has incorporated a value chain mechanism. To increase farmers' income, to ensure marketing of the seeds we arranged some meeting with local shop owners' association, we arranged some campaign like poster. We have also published advertisement in local newspapers. Now farmers can meet their own demand of seeds from their own, as well as they can earn an important amount of money from selling them to others.

To ensure seed security for the farmers, to ensure a selling centre for their production we have provided training on establishing and managing Community Seed Bank. With some financial support from MTCP2, so far 6 seed banks have been established. We have a plan of establishing 20 seed banks. These seed banks are also working as information centre for farmers training on Income Generating Activities.

Thus, the members of the seed bank and farmers have been brought under a holistic family development plan.

### Impact of the Effort:

- Seed producer farmers have got a secured selling point.
- The idea of cooperative is being popularized
- Farmers feel secured about their need of seeds



In 2016, like the previous years, MTCP2 Bangladesh emphasized mainly in policy participation and value chain development. We have identified some new products of value chain and very much hopeful to accelerate our endeavor to establish farmers based value chain.

MTCP2 has three types of activities such as enhancing organizational strength, policy influence and value chain development. For enhancing capacities of the farmers' and fishers' organization key activities in 2016 were organizational review, organizational general assembly, campaign against pesticides, meeting with stakeholders, meeting with NGOs, Meeting with service providers, local mobilization against GMO, orientation on community based seed bank management, training on land management, training on eco-friendly agri technologies, training on pesticides free vegetables cultivation, workshop on financial manual, workshop to review annual progress etc. Total 2141 farmers and fishers participated directly in these activities. The focus of the activities for this component for 2016 quarter was on capacity building and knowledge development. Establishing linkages with different service providers was also another focused area. One of the major activities of this year under the component one was orientation on community seed bank. This helped the FOs to understand better about the community seed bank. Two FOs established two seed banks.

To create enable environment for FOs in policy influence and policy engagement total 6 activities were conducted engaging total of 736 farmers from 12 of FOs. The focus of these activities were mainly on engagement with policy process. Activities were 2 Studies, 2 meeting with government high officials, 5 meetings with local government

organizations, 12 policy dialogues, and using community radio for knowledge dissemination.

Regarding value chain 8 activities were conducted. The major activities were training on value chain, seed fair and training on sustainable fisheries. Two meetings were with IFAD. Major focus under this component was to develop value chain commodities. Now are working with only seeds, from 2017 we will also work with dry fish, poultry.

In 2014 our focus was on organizational capacity building, in 2015 our main focus on capacity building and on establishing linkages with service providers. In 2016 we have emphasized on Value Chain. Under value chain 8 activities were implemented, under these activities total 30 events were implemented. As seeds producing groups are our pioneer value chain group, to promote their production we arrange seed fair in various parts of Bangladesh. We got huge response from the community people. Value chain groups are now getting significance response and supports from the community. We have also established two community based seed bank, these bank will help our members, FOs and community members to be self-reliant in seeds. We also arranged refreshers training for the old groups and new training for the new seed producing groups. In 2016 we have identified two other commodities to work under the value chain. We organized training on dry fish and poultry. We are very much hopeful to have about 25 value chain groups in 2017.

As usual we faced some difficulties to achieve desired result. As the present, the situation of Bangladesh is not that much favorable for the CSOs, it was a bit tough for us to establish linkages with the government policy makers and policy implementers. MTCP2 stands



against GMO seeds, but the government is very much keen to enhance expansion of GMO seeds cultivation. MTCP2 participating FOs have been advocating and demanding to increase allocation for agriculture in the national budget. The demand from the FOs has been to increase allocation for agriculture proportionately with the increased national total budget. But previous two years, government has increased the total budget but it is lower compared with the increment of the total size of the budget.

From our field level experiences and research, we have found that there are huge gaps among farmers and service providers. Government agricultural department has some very essential services for farmers, department of fisheries has some services for fishers, there are ministry of land to serve the farmers and fishers on the issues of land. There are also various government offices, NGOs and organizations who are working for farmers and fishers. For various reasons actual and effective linkages among these service providers and farmers-fishers have been absent in many areas. To address this problem, we organized linkage meeting among farmers and service providers. There were three types of meeting, one was only with government officers, one was with NGOs representatives and another one was with different stakeholders like journalists, teachers, political elites etc.

Land is the most important primary capital of farmers. From our experiences, we came to know the following situation:

- Most of our farmers don't know proper procedure of land management
- There are lack of proper knowledge on how to complete necessary government formalities regarding land selling, buying and managing.

We have found that, many farmers are facing different types of problems due to their lack of knowledge. To address this situation we organized training on land management. We have implemented this activities in three forms:

- We have developed one resource person for each participating FOs
- We have organized village and sub district level orientation for farmers
- We discussed this issue with the presence of government land officer and farmers during the linkage meeting.

The immediate result of this activity is encouraging. Many local land related problems have been solved so far. There are huge demands for this training in other areas.

MTCP 2 Bangladesh is utilizing the power of community radio. During 2016 MTCP2 Bangladesh provided support to coastal Community Radio named Radio Meghna to broadcast special programs for farmers and fishers.

Main beneficiaries of this radio are the Fishers and Farmers of the coastal sub district named Char fasson. One of the major professions of the Char Fasson area is fishing, an important number of people are involved in fishing. They are facing various challenges; specially they are not getting the weather signal in time. Community radio can help them in this regard. Fisher people have little knowledge on sustainable fisheries, fisheries laws, rights, rules on access to the fishing grounds. Middlemen and influential people exploit fishermen in various ways; fisher people also don't have appropriate access to their rights and finance. They also have little knowledge on government services, their access to those services are also

limited. MTCP2 Bangladesh provided support to broadcast program on various awareness, weather forecasting, and live communication with service providers. Community radio program helps the fishers of the area to enhance their capacity in facing these challenges.

Farmers of Char Fassion are also suffering from various challenges. One of the major challenges is knowledge gap. Land grabbing is common in Char Fassion, lack of government services, excessive use of pesticides are other problems that the farmers are facing. Unavailability of linkages among the farmers and different service providers is also another serious problem. With the support of MTCP2 Radio Meghna broadcasts regular program focusing the challenges of the farmers, way out of those problems, there are programs



with the participation of farmers. There are also some programs with the participation of the service providers.

One of the major efforts of MTCP2 Bangladesh is to establish value chain groups. We have already established 14 Value Chain groups who are producing seeds and selling. They producing seeds using local technologies. To promote their products we have organized seed fair locally. Huge gathering were their in every fair. Our group members got instant orders for seeds!

## Handicraft Products, A better way of solvency



Kaila, a village positioned near the lowest bank of Meghna river in Daulat Khan Upazilla under the district of Bhola. Devastating river erosion has washed away all the hopes, happiness, and dreams of the inhabitants living here repeatedly. Finding no other ways to eradicate poverty, they, especially the fisherwomen have to work on lowest payment.

Now the day has been changed. It has become possible only by the help of ECOFISHBD program that is implemented by COAST Trust in collaboration with USAID

and DoF. Under the program, 100 fisherwomen from Kaila village have got training on making different handicraft products at home with the assistance of an organization named "Pebble" and expectation was that it will help to improve their technological skills and increased livelihood benefits from AIGAs. Jannat Begum was a regular member in this "making of handicraft products" training at the center of Moulovi Bari. She successfully finished the training and completed the task given by the Pebbles (handicraft dolls for children) most effectively.

Right after that, she got an offer to be a trainer in the same organization. After joining, she gave a 2 months training on the same purpose to the members of the organization named "Uttaran" at Torabganj village, Kamalnagar Upazila under Lakshmipur District and earned BDT 8,000 a month. Besides, she is utilizing her leisure time at home by preparing various handicrafts for every ages of people. It boosts up the monthly income of her family even more. Now her children goes to school for primary education and her husband trying to find out a different route or source of income instead of fishing entire the year.

Jannat Begum says, she is so grateful to COAST Trust. She has highly praised the project activities and the social development based messages of the ECOFISHBD Program and also expressed to build her bright future with her children and husband..

## Socio Economical Empowerment with Dignity and Sustainability

*A family development program, is being implemented in 12 unions under 3 upazilas in Cox's Bazar district. Working with 3500 families directly. Funded by Stromme Foundation, Norway.*



COAST has initiated a comprehensive development project titled 'Socio Economic Empowerment with Dignity and Sustainability (SEEDS)' since January 2015. This project is supported by Stromme Foundation, a Norwegian development organization. The main aim of this five years project is to improve socio-economic conditions of 3500 families in 12 unions under 3 upazilas in Cox's Bazar district. The project also aims to ensure sustainable economic empowerment with dignity of the project participants.

The project has five components. Under the component one there are efforts to mainstream children education through Maktab, retaining graduated children to the mainstream schools. There is a plan to establish 150 centers with 4500 children. Total 16 primary schools are being supported to ensure quality education. Under the component two main effort is to empower adolescents. 700 girls, 300 boys and 20 youth, mainly dropped out from schools, will be brought under the program. Under component three efforts are going on to establish 298 Self Reliant Groups (SRG) to enable the community people in running community owned and managed micro finance. Under the component four 29000 families will be supported with value chain activities. community based civil society building is another efforts and it is being

implemented under the component five. Total 20 union based, total 3 upazila based and 1 district based CSOs will be formed.

The main intelligence of the project is its Family Development Approach. It does not aim to improve only one or two sectors of community lives, rather it aims to ensure holistic development of a poor families. The families have been selected from a survey and only extreme poor and poor families have been identified as program participants of this project. This project is working to ensure livelihood development, income generation, education, child protection, health services and also civic rights. In some following paragraphs, some achievements in 2016 have been illustrated.

Under the project, 48 Community Services Providers (CSP) are working in twelve unions in Cox's Bazaar. They usually provide technical support to the community in agricultute and livestock development. They are providing services to SEEDS community through courtyard sessions. Beside they also provide services to

community as per need. They conducted 18 vaccination campaigns on chick and goat. They took 791 court yard sessions. Those court yard sessions were on agricultural and livestock domain.

With assistance and technical support from the project those families established their family income generating activities (IGA). With these IGAs families have been able to improve their livelihood conditions compared to the baseline in 2014. 67.5% families are now engaged with chick rearing, 56.28% families are engaged with vegetable gardening and about 11% and 12% are engaged with cow and goat rearing respectively.

In 2016, total 20 Moktab based pre-primary schools started in SEEDS working areas. Moktab is a Islam religion learning centre for children. With this project COAST is trying to ensure mainstream education service to these children. During 2016, 29 Moktab and pre-school facilitators received 10 days long pedagogy training facilitated by government specialist trainer. They were capacitated in joyful learning to learners. They run the Moktab centres very smoothly. 93% of Moktab centres had child friendly environment and joyful learning environment in 2016.

892 learners enrolled in Moktab and pre-school on January 2016. Most of the parents of Moktab learners were oriented on the importance of mainstream education. They were committed to send their children to mainstream primary education. After completing one year program of pre-school in Moktab, 96.78% learners enrolled in mainstream schools in 2016. Moktab based pre-school had great impact in society.

COAST Trust started working with 14 low performing primary schools in Cox's Bazar from early 2015. School Management Committees of most of those schools were found not functional at desired level. COAST organized orientations, meeting with the SMCs. They were oriented on



their role and responsibilities. Now all the school have responsible SMCs.

One of the objectives of the project was to ensure and enable joyful learning environment in the participating schools. From baseline survey we found that, only 12.50% school were with joyful learning environment. In 2016 the joyful learning environment increases to 64% school.

In Cox's Bazar, specially children from the poor families drop out of the school due to paper care or special support. To provide special support to the school dropped out and meritorious students from the poor families COAST established 8 Bridge schools. These schools provide special education coaching to those students. In 2016 total 131 school dropped out learners enrolled in Bridge schools. Out of them. After completing one year class room program in Bridge school, 97% learners got back to mainstreams school. It was proved that those who attended bridge school scored better result in the final examination. Among all the learners in mainstreams schools it was comparatively proved that bridge school learner performed better in the class than the regular learners of school. Another 97 learners promoted next class who were learners of bridge school in 2015 and got only coaching support in 2016. Total 224 learners of





bridge passed to next class in Cox's Bazaar in 2016.

Under this project there is a special activity for the school dropped out adolescent girls. Some special learning centres named Shonglap (Dialogue) are being implemented for them, from there adolescent girls are getting nine months training on some specific life skills and they get three month technical training on Income generating activities. In 2016 total 495 adolescent girls graduated from 20 Shonglaps, total 421 adolescent girls received general income generating training on agricultural and livestock. On the other hand, 277 adolescent girls got training on tailoring trade, another 78 girls received training on bag making. Some others special training on design quilt making, cap making etc. were also provided. More than 65% of the girls are now engaged in income generation.

All the participating 3500 families have so far taken their Family Development Plan. These plans include a holistic development plan for their families and family members. Plan of 3457 families were reviewed in 2016 and 3457 families were found implemented 78.81% of activities in 2016. Total 34% families doubled their asset in 2016. The achievement was 10.71% in 2015. It is



revealed that SEEDS families are gradually improving their lives and livelihoods.

COAST is trying to reduce violence against women in its SEEDS working areas. In 2015 the violence reduction rate was only 2% in Cox's Bazaar but in 2016 it was reduced to 14%. Women have better opportunities to work outside of the families. But it was very difficult to think that women work outside the home two years ago.

Developing 290 Self Reliant Groups (SRG) is another strategy of this program. COAST promotes these groups also as change agents. In 2016, there were 5523 group meeting of 290 SRGs. Total 168 SRGs started group savings, Bangladeshi Taka 762500 was deposited in there bank accounts in 2016. 15 SRGs started joint business which would help them in getting financial self reliance. These small groups are now becoming pressure and advocacy groups at local level. They are now negotiating with local elected bodies. In 2016 they achieved some important results. For example total 686 families received ration cards from Union Parishads with the persuasion of SRGs.

Increased back to school tendency of Shonglap adolescent girls is another impact of this program. 495 Adolescent graduated through 20 Shonglap centers and become more aware about their rights. All of them were dropped out children from school and 157 adolescent girls came from SEEDS target households in 2016. 63% adolescent takes part in decision making process in family level.

Total 248 of Shonglap graduated girls are bow engaged in income generating activities in 2016. Out of them 31.85% engaged with chick rearing, 44.76% graduated Shonglap adolescents girls engaged with vegetable gardening and 5.65% with goat rearing and others 17.34% with bag making, handicraft etc.

## Responsive Union Parishad Project (RUP)

*Making local government responsible, Strengthening the Local Government institutions: Ensuring people's participations. The project is covering 12 Union Parishads in Bhola district. This four years project was implemented from 1st August 2013 to 31st Dec 2016. it was funded by DFID through Manusher Jonno Foundation-MJF.*

Responsive Union Parishad (RUP) is a project to strengthen the local government organizations of the project areas. The project is covering 12 Union Parishads in Bhola sadar, Daulatkhan, Burhanuddin, Tazumaddin and Lalmohan upazila under Bhola district. The project is working for building citizen's platforms both at unions and at upazila levels along with a district level broader forum. Local community, program participants of different government services, natural leaders, teachers, journalists and other influential women and men are the members in these platforms. RUP is capacitating Union Parishad representatives to play appropriate role and to be able to implement their duties responsively. Different government service providers are also closely involved through citizen monitoring of services and holding dialogues with local level stakeholders including the citizen forums members. As a result, quality of services from Union Parishads and other government service agencies have been increased, satisfaction level of the recipients has also been increased.

The project set "Citizens enjoy rights, entitlement and local institutional facilities" as its goal along with two objectives. 1. Enhance accountability and responsiveness of LGI and local public service institutions and 2. Citizenry building for promoting voice in favor of the poor and marginalized. Through executing different activities the project targeted to ensure direct



benefit to 16921 households and indirect benefit to 31012 households of the working unions.

The main intelligent approach of this project was to ensure strong participation of the communities in the local government level and linkages with the institutions with the community people.

To ensure the transparency and accountability of the local public institutions the following activities were implemented 1) Monthly Ward Citizen Committee meeting 2) Monthly Union Jonosongothon Meeting 3) Bi-Monthly Standing Committee Meeting 4) Bi-Monthly Development Coordination Meeting 5) Quarterly Upazila Jono Shangathan meeting 6) Quarterly District Jono Shangathan meeting 7) Ward Shova 8) Priority setting-pre budget of annual and 5 years planning 9) Open Budget meeting at 12 UP 10) Social Auditing of Public Service 11) Dialogue with service providing Institutions at Union level 12) Dialogue with service providing Institutions at Upazila level including 4 social audit 13) Dialogue with service providing Institutions at District level including 4 social audit 14) Mobilization for Tax Collection at Ward & Union level.

From these activities, we had been able to ensure services to the community people. Total 15353 poor and marginalized households got access to public services in 2016 by the initiative of the Project. About 4375 households received

health services, 1306 households received agriculture services, 916 households received fisheries services, 1145 households received livestock services, 2700 households received Safety-net services, 3950 households received Infrastructure services, 569 households received water services, 183 households received sanitation services, 130 households received skills development training, 79 households received IGA supports.

From the implementation of the project we have got some learning, such as:

- Citizen's participation is must to ensure the transparency and accountability of the Local government institutions. Accountability and transparency of local government institutes are ensured when citizens are motivated and skilled to raise their voice for their demands. We believe that only citizen's participation can be ensured the good governance and real development.
- If extreme poor raise their voice and they can create pressure to the local government institutions then balanced development will be ensured and Union Parishad will be compelled to arrange participatory planning meeting, coordination meeting etc, where the citizens have the opportunity of giving their opinion.

## Community Based Child Protection Mechanism for Ending Child Marriage

*Fighting against child marriage with the participation with the communities, supported by UNICEF*

According to a recent research, Bhola is one of the six districts of Bangladesh with very high prevalence of child marriage, as around 78.1 to 90 percent girls get married there before reaching 18 years. The rate is clearly higher than the national level, which is about 37.4%. To ensure more focus on ending child marriage through providing a comprehensive package of services and with the active participation of the community, COAST Trust initiated a project titled 'Community Based Child Protection Mechanism for Ending Child Marriage'. This project is being implemented in 3 Upazilas of Bhola since December 1, 2015 with the support of UNICEF.

The project aims to ensure supports and benefits to 292,446 community members in 44 Unions of Charfession, Lalmohan and Bhola Sadar Upazila under Bhola district. The main aim of this development project is

child protection by providing awareness and services of Education, Water, Sanitation and Hygiene (WASH), Nutrition , and Communication for Development (C4D).

One of the best intelligent approaches of this project in influencing the community people is keeping the adolescents in the centre of the initiative. A total of 24,000 adolescent girls and boys (12,000 boys and 12,000 girls) were enrolled in the 800 adolescent clubs in Charfession, Bhola Sadar and Lalmohon Upazila. (400 clubs for girls and 400 clubs for boys). For inclusion of vulnerable groups of adolescents in adolescents clubs, COAST field workforces further explored Children with Disabilities (CWDs), out of school children, child labourer, girl child of distress family. Though they were less known and marginalized in the community. Each adolescent club ensured inclusion of CWDs and out of school children that was approximately 50% of total adolescents during this reporting period. From various awareness, orientation, skill development programs adolescents came to know about the negative impacts of child marriage, they learnt about necessity of education and they also learnt about some basic health care issues. These learning helped them to protect them from child marriage and to act as change agent.

Another intelligent way of making this effort successful is the inclusion of various stakeholders in the initiative. The project includes stakeholders like Deputy Commissioner, Upazila Nirbahi Officer, Union Parishad Chairman, district and sub district level government officers, school teachers, Civil Surgeon, health workers, local marriage registers, local religious leaders, Imam, police etc.

As only awareness or some campaigns against child marriage are not enough to stop child marriage, COAST initiated a combination of education, financial support, motivation, awareness, advocacy, training and orientation activities. Major activities of the project were:

1. Total 136 participants (83 female and 53 male) received 5 days ToT on Life Skill Based Education (LSBE) in 5 batches where 88 adolescents (44 boys, 44 girls) and 48 staff (39 female, 9 male) participated. All the participants completed 13 sessions of LSBE. Having ToT on LSBE, adolescents and staff members started delivering LSBE lessons weekly at adolescent clubs.
2. A total of 396 Community based Child Protection Committees have been formed where 5,544 members are enlisted in 3 upazilas to address child rights violations such as children abuse, exploitation and child marriage that contributed to strengthen child protection system.
3. TOT on Nutrition and Impact of Child Marriage was conducted in 5 batches in all the three project areas. (Bhola Sadar – 2 batches, Lalmohon – 1 batch and Charfession – 2 batches). District Nutrition Support Officer and Adolescent Empowerment Training & Monitoring Officers of COAST conducted the ToT sessions.
4. During the reporting period, one day orientation on nutrition for 400 adolescent clubs was held in all 3 Upazilas. The participants of the orientation were 573 adolescents.
5. During the reporting period, total 123 schools were selected for assessing students who were at risk of child marriage and dropping out from school. District Education Office (DEO) in Bhola and Upazila Education Office (UEO) in Lalmohon and Charfession were involved for selection of schools. School based Assessment and Workplan activities were followed by a Head Teacher's Orientation in Charfession, Lalmohon and Bhola Sadar earlier for conceptual clarity, process orientation, shouldering responsibility and ownership. To this end, a tailor made questionnaire was developed and survey was conducted in 123 schools. Vulnerability assessment of Girl's students was conducted among 13,748 students and the result shows that 2,701 girl students (13.15%) were at risk of child marriage and dropping out from the school.
6. One SaniMart Sales Centre and show room established in Lalmohon Upazila. This centre is run by adolescents and selling hygiene products for adolescents. An interested family provided space at free of cost for this. We provided some amount for renovation. This SaniMart sales centre collect Napkins from the SaniMart production centre of Sadar and Charfession Upazila and sale to the adolescent girls and promote this in local market for its sustainability.
7. During the reporting period, renovation of WASH blocks in twenty schools/Madrashas were completed..
8. Five days-long training on Radio Programme development for Community Radio Radio Meghna was conducted during the reporting period. A total of 25 adolescent girls from adolescents club and staffs of Radio



Meghna (99.00 FM) received the ToT on program.

9. During the reporting period, 408 adolescents were selected from Bhola Sadar, Lalmohon and Charfashaion who were at risk of drop out from school and child marriage, children with disabilities, orphan and struggling to stay at school and livelihood and received training on LSBE as a member of the adolescent clubs for awarding stipend worth Tk. 15,000.

Community Based Child Protection Mechanism for Ending Child Marriage project has so far been able to influence the community. Some significant changes have been made. During the reporting period, 165 child marriage initiatives were prevented. Life Skills of adolescents have been enhanced. in COAST working areas number of



online birth registration of adolescents has been increased. In the rural areas like Bhola, reproductive health services for the adolescent girls are hard to get, this project provides some spaces for the adolescent girls to get some very much essential services like getting sanitary napkin, provided access to health protection services through one SaniMart sales centre and show room in Lalmohon for rural adolescents. Health protection services also provided through WASH facilities in 20 schools and hygiene materials in 80 schools. Awareness also raised on Menstrual Hygiene among the students and teachers.

## Enhancing Resources and Increasing Capacities of poor Households

*Short from of the project is ENRICH, Funded by the Palli Karma Shahayak Foundation (PKSF). It is being implemented in Uttar Dhurang union of Kutubdia island of the Cox's Bazar district.*

Enabling the coastal communities in poverty eradication is one of the major objectives of COAST Trust. A four-year project titled 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty' is being implemented in Uttar Dhurang union of Kutubdia island of the Cox's Bazar district. The Palli Karma Shahayak Foundation (PKSF) funds this project. PKSF is the apex public organization providing financial and technical supports to Micro Finance

institutions in Bangladesh. The project has been initiated in 2014 and will be continued till 2017. The project has 45 staff in total including 1 health assistant, 7 health volunteers and 35 education teachers and one Project Coordinator.

ENRICH is a type of a comprehensive development approach. It has various components effective to reduce poverty sustainably and also with dignity. These components are: i) Non-formal education, ii) Training, iii) Technical services, iv) Financial services, v) Income Generating Activities, vi) Asset creation, vii) Youth development, viii) Employment generation, ix) Health services, x) Food security and Nutrition, xi) Water and

Sanitation, xii) Access to Energy, xiii) Improved cooking stove , xiv) Solar home system, xv) Medicinal plants, xvi) Women Empowerment, xvii) Response to climate change, xviii) Community development and xix) Cultural development .

So far, about 50000 poor community members have been brought under the health, water and sanitation services, among them 7425 families have got health cards and they are now getting regular primary health care free of cost. So far, 4 health camps and one eye camp have been organized. Organizing Static Clinic is one of the key strategies of ENRICH to provide health services to the community people, specially to the children. So far, 767 Static Clinics have been organized. From these Static Clinic 8901 people have received different services, special care to children suffering from worm and malnutrition have been taken. ENRICH is also organizing Satellite Clinic services with a doctor with MBBS degree. Getting health services from a full pledge doctor is being possible for the poor community people with the support of ENRICH. ENRICH organized



166 free satellite clinics from where 4863 persons got health services free of cost.

COAST is organizing regular court yard meeting to aware the community people on primary health care. From 2937 court yard meetings and various health related leaflets, 3521 families had been come under the hand washing program. Promotion of regular hand washing activities decreased the number of sick people in the community.

Sanitation is a big health and hygiene problem for the poor community people. To encourage them in using sanitary latrine, ENRICH has provided free ring slab to 200 poor families.

As ENRICH is working with the holistic development approach, it also supports community in education. With 45 education center, so far it has provided support to 1350 students studying in class one and two.

ENRICH also provides various IGA trainings. So far 1010 people have got training on homestead gardening, poultry, and fish cultivation.

Therefore, the influence of the ENRICH project is the change in the lives and livelihoods of the poor program participants. The intelligence part is the holistic approach. With the project, COAST is in one hand creating awareness and on the other hand it also enhances program participants' capacity to practice those awareness in their lives.



## Ujjibito (Revived): Effective revival in lives

*Ujjibito is a Bangla word; an approximate English translation can be 'people who have been revived'. COAST is trying to improve the lives of the program participants with IGA training, financial support and health care, Duration of the project: January 2014 - April 2019*



COAST Trust has been implementing this project since 2013. Main purpose of the project is to reduce hunger and poverty of the ultra poor. The project has two main components; one is Rural Employment and Road Maintenance Program (RERMP-2). Local Government Engineering Department (LGED) implements the Cash for Work activities under this component. COAST is implementing awareness and capacity development activities specially on nutrition. Another component of this project is called Ultra Poor Project (UPP).

Ujjibito is being implemented all upazilas under Bhola District. RERMP-2 is being implemented at 27 unions in Borhunuddin, Tajumudding, Lalmohan and Monpura upazila under Bhola district. It has total 14 staff.

### **Objectives this UPP are:**

- To reduce poverty and hunger
- To increase livelihood from ultra poor
- To assist in ensuring nutrition safety, purchasing power and social dignity development.

Major activities are skill development training, mother-child health care, primary health care, income generating activities, financial support. Ujjibito is being implemented in all the upazilas under Bhola District.

With the technical and financial support from the project 600 program participants are now implementing homestead gardening. These vegetables garden are supporting the families in increasing their income and also in improving their nutrition condition.

One of the most sustainable development strategies is to ensure sustainable income generating opportunities. COAST is trying to ensure increased income of the Ujjibito program beneficiaries. To do that, COAST is providing regular training, technical and financial supports to its participants. So far, 250 participants are ensuring income with producing and selling Vermi Compost, 224 participants are engaged with goat rearing, 24 participants are engaged with cow fattening, 375 participants are engaged with cow rearing, 25 participants are engaged with poultry, 250 participants are engaged with sewing, 125 participants are engaged with different handicrafts. These engagements are ensuring sustainable income generating opportunities for the poor community members.

From our long experiences of working with the poor communities, we have learnt that, one of the main reasons of



## Saving the earth, securing the livelihoods



The agricultural of Bangladesh needs about 3375.52 thousand metric tons of fertilizer every year. About 87% of total fertilizer demand of the country is fulfilled. Local manufacturers provide 77% and the rest 23% is imported from abroad. Bangladesh does not have any possibility to increase its land area, thus to increase food production Bangladesh heavily depends on irrigation facilities together, HYV and greater use of fertilizer. Other inputs like pesticides are also playing vital role. However, there are

huge concerns over the environmental problems resulting using chemical fertilizers, pesticides etc. Vermi compost can be one solution to chemical fertilizer!

Parul Begum (35), inhabitants of char buta village under Lalmohan upazilla of Bhola District has created an exemplary scenario by producing vermi compost. She has five children and her husband is the main income earner. Their family maintenance cost is being mitigated by giving labor in other lands. She took seven thousand taka from COAST ujibito project for the purpose of cow fattening in 2014. As per guideline she took five hundred vermi from Jaypurhat. COAST staff ensured regular technical support for her. Parul Begum got very much positive response from the very first initiative of vermi compost. She used vermi compost in her vegetable garden and found very much effective both in production and in cost minimizing. She then started more production. Other farmers started to collect vermi cpmpost from her. Now she earns 1200 tk per month by producing 80 kg compost from three cows. She alone looks after her project. She has a dream that, one day she will sell vermi compost to farmer by using her own packet.

the income erosion of the poor communities is the cost and expenditures for health services. Keeping it in mind, COAST follows an intelligent approach to address the situation which is 'reducing expenditure is increasing income'. To reduce expenditures for health services, most importantly to ensure a healthy community, COAST is providing some health services along with IGA support. With this project COAST has so far organized 10013 sessions with the community members on basic health awareness, 479 sessions have been organized in different primary schools, 21668 pregnant mothers were brought under the regular

health checkup services. Besides that, vegetables seeds have been provided to 24286 families.

From these awareness, training, technical and financial supports, the program participants have been influenced mainly in three ways: Their income is being increased, they now have sustainable income opportunities, and Their awareness and situation of health has been improved.





## Eyes and Actions on Government Social Protection Program (GSP)

*A Manusher Jonno Foundation and DFID funded program to ensure effectiveness in the social protection program*

DFID Bangladesh and Ministry of finance (MoF) have undertaken a program titled Strengthening Government Social Protection for the Poor (SGSP) for reforming the country's social protection system till June 2017. This project has been designed to ensure significant contribution to broader goal of the reforming program in SGSP. COAST Trust is implementing this project with the partnership of Manusher Jonno Foundation (MJF).

Title of the project is "Eyes and Actions on GSP". This project is for facilitating civic engagement to ensure voices and opinions of citizens and common people, it's aiming so that these voices are reflected in the reform process of strengthening government social protection program (SGSP). During the life of the project citizen groups in deferent level, the direct recipients of GSP and capacitated GSP volunteer, will keep eyes and engage actions through using of different social accountability tools, gather evidence base data of adequacy, quality and service recipients' satisfaction and attitude of government officials and elected representatives involved in the GSP delivery system.

The project is being implemented in Moheshkhali Upazila of Cox's Bazar District. Duration is from March 2014 to June 2017. It is covering 8 Unions and 1 municipalities having 10 Secondary and 40 primary schools. MJF is providing financial and technical support for the project. COAST intends to ensure quality management, monitoring and documentation. The total direct



beneficiaries of the project are 4704. The project has 10 staff.

Overall coverage of the social protection program in Bangladesh is very low. Studies point to leakages of 10-50% for food-based programs and 5-25% for cash-based programs. Social protection programs in Bangladesh are administered through numerous agencies, non-governmental organizations, and international bi-lateral and multi-lateral partners. There are frequent overlaps among programs and inadequate coordination across ministries. An integrated approach to social protection is needed.

In Upazila level there are several gaps and malpractices in delivering GSP among beneficiaries. These includes taking speed money, non criteria beneficiaries, nepotism of service providers and the most significant cause is the ignorance of beneficiaries over their rights and entitlement of GSP. And even the beneficiaries have a few options to resolve grievances.

The project aims to see that, GSP beneficiaries are provided adequate quality and quantity of GSP services with obliged and coordinated manners. The main purpose of the project is 'Voice, opinion and participation of beneficiaries and common people are reflected in social protection process'

The major activities of the projects are- basic training for the project staff, orientation of UP and PS local elected bodies on social protection (SP) project activities and strategies, orientation of standing committees on SP grievance management, orientation of union social protection



forum (SPF) members on social protection services (SPS), training of Upazila SPF members on Social Accountability (SA) tools, formation of union-municipality-upazila-district on SPF, month/bi-monthly/quarterly SPF meeting of union-municipality-upazila-district level, workshop on SP governance with institutional representatives, workshop on SP grievance mechanism, community score card, social audit on SPS, dialogue on SPS at union-upazila-district

Some major activities and their impact during 2016 are presented in the bellow table:

Sl.	Major Accomplished Activities	Change/Result
01	Formation of 8 Union Citizen Forum, 1 Pourashova Citizen Forum, one Upazila Citizen Forum and one District Citizen Forum.	<p>After formation of the citizen forum, non-partisan people got a platform to discuss safety-nets issues and as well as their other citizen rights. An upazila network formed consisted 8 union forum and 1 pourashova forum leaders during SGSP Project.</p> <p>The upazila citizen forum organized 2 human chain and mass gathering demanding fair launch service and against illegal toll collection from passenger at Moheshkhali to Cox's Bazar Ferry Ghat during the reporting period.</p>
02	Total no of 23 Institutional performance monitoring organized.	<p>Union parishad staff especially Chairman and secretary realized their backwardness as institution performer during Institutional performance monitoring.</p> <p>They gathered knowledge on institutional monitoring process and they compared their performance with the standard of institutional performance. They acknowledged the shortage of their performance. So that it will help in the improvement of their performance in future.</p>
03	Total no of 3 RTI Day observation and Fair organized at Upazila Sadar with the collaboration of government administration and other NGO's.	<p>From the day observation of RTI, people realized that information of government office can be disclosed. One of pourashova citizen forum member (Sadekullah) initiated to collect information about Anando School Programs by using RTI application format. Government officials had denied to provide information to applicant (Forum members). Later he (applicant) appealed to the RTI commission, Dhaka and Commission issued summon to 2 government officers (Manager Sonali Bank, Moheshkhali Sadar and Upazila primary education officer, Mohesh Khali. 2 officers were compelled attend the hearing session of RTI commission, Dhaka. Local newspaper circulated the news widely.</p>
04	Total no of 148 School based gathering meeting organized on government stipend at different schools.	<p>After organizing open meeting on Government stipend policy at different schools, illegal fee collection from student for entertainment of bank officer and teacher during stipend distribution has been stopped.</p>
05	Provided Training on Grievance Readdress Mechanism (GRM) of Social Protection for LEBS and government officers, forum leaders and project staffs at Comilla BARD.	<p>Total number of 95 UP elected members, 12 pourasova councilor, 8 UP secretary, 7 UP chairman, 12 Govt. officers of upazila office, 18 forum leader and 4 project staffs Received GRM training from Comilla BARD. All participants acquired knowledge on GRM.</p> <p>One female UP member of Hoanak union parishad informed at an open meeting she influenced by BARD GRM training and as a result she selected VGD card publicly instead of closed door selection.</p> <p>Mr Nurul Hoque Chairman of Shaplapur Union parishad organized 9 open meeting at 9 ward level for VGD beneficiaries' selection of 2017-2018 year. He agreed to organize the 9 open ward meeting by the influence of BARD training.</p>

level, public hearing, community report card, institutional performance monitoring, exchange visit to observe best practice, annual sharing meeting of SPF, awareness meeting at ward level, information booklet development, courtyard meeting in poverty pocket area, leaflet & sticker print, cultural performance, school base gathering, best practice observation of upazila & district level service provider,

roundtable meeting at district level, advocacy initiative joining with national social protection forum (NSPF), ICT based grievance management & information desk at upazila, day observation on Right to Know Information.

## School Feeding Program

*For Better Education School Feeding Program (SFP) is a project of Bangladesh government supported by the European Union. COAST Trust implemented this project in Ramgoti under Laxmipur District*



School feeding programme is playing an effective role achieving universal education, reducing gender vulnerabilities, increasing focus on students' education, increasing enrollment rates, regular attendance of students.

This project ensures fortified biscuits during class time in every schools and each opening days to all children of all primary schools of Ramgoti under Laxmipur District. Apart from this, core task of the project is to orient teachers, School Management Committees (SMCs) and



Parents Teachers Association (PTAs) on school attendance, co-curriculum, cleanliness and primary health care of the children.

The students of government Primary School and *Satanro Ibetadai Madrasa* (Religion learning centre) students of the poverty prone areas of the working areas are the participants of this program. Every student gets a high quality standard biscuit with a pack of 75 grams of weight on each school day at the beginning of the class. In this biscuit, wheat flour is 69 percent, sugar is 12 percent, vegetable fat 13 percent, soy flour 06 percent. There is also the need for iodized salt, zinc, iron, baking soda and 13 different vitamins. Each student receives 75 gram nutritional value packets of biscuit.

During the reporting period, remarkable achievement in enrollment and class attendance at the 164 schools has been observed. 100% students are appearing at the yearly exams at school level. The students who are not able to pass at present, are also coming to schools. In the program areas number of pre-primary students have been found increased. Parents got awareness through parents meeting and they are now caring to their children to send to school. Students are carrying pure drinking water by water bottles or flask. And they are carefull about cleanliness. Students are getting good result as they are now much attentive than before.

## A 'Vanguard' for Ending Child Marriage

Ending Child Marriage (ECM) Union Coordinator (UC) Yasmin Akter was conducting a 'Parents meeting' in Jahanpur Sher-e-bangla high school where a local member of Union Parishad Abdul Mannan get the information of child marriage of Sharmin Begum (14) who used to live in ward no. 7 and was a student of class VIII. UC then discussed with the Head Teacher about child marriage of his student. The Head Teacher visited the spot along with UC and Ward Promoters.

The Head Teacher and COAST members then asked the parents of Sharmin about the causes of child marriage attempt of her daughter. Then her parents told that some village teenagers were disturbing his daughter. As Sharmin was victim of eve teasing, so it would be graceful for their family to get her married soon.

Then Head Teacher and COAST members started to made them realize that what would be the consequences of child marriage.

But Sharmin's parents did not bother about that and said "Such a child marriage are happening in our village, so better you do not take this forward". When COAST team realized the situation then they arranged a round table discussion with the help of UP member and other community members. In this discussion, they had taken into account the example of



child marriage effect in some cases and informed them the laws and punishment of child marriage under the child act of Bangladesh. ECM team put forward a question to the Sharmin's parents – "You may perform a child marriage by force for now. Would it be graceful for your family when police will arrest you and give punishment by law?"

After realizing the consequences of child marriage and logical deduction, then Sharmin family members came to a understanding that they would not get married of Sharmin for now. But COAST team and Mr. Mostafa, the Head Teacher were not convinced on that. They managed the parents to make a written commitment on not to arrange child marriage for their daughter

This is how a 'Vanguard' like ECM is playing significant role in ending child marriage in its working areas.



## Enhanced Coastal Fisheries: Endeavor to save fisheries and the fishers

*Enhanced Coastal Fisheries (ECOFISHBD). Initiated by USAID, Jointly implemented by the WorldFish and the Department of Fisheries (DoF) of the Ministry of Fisheries and Livestock. COAST Trust is implementing the project covering the Meghna and Tentula hilsha sanctuaries in the upazillas of Bhola Sadar, Daulatkhan, Tazumaddin, Burhanuddin, Charfession and Monpura under Bhola district.*

“Today’s Juvenile, Tomorrow’s Hilsa” is the basic philosophy of the fisheries sector especially for hilsa. To increase the hilsa population, to create alternative income generating activities and to improve the resilience of the fishers, ECOFISHBD Project started its journey in 2015 with the financial support from the United States Agency for International Development (USAID). This project is being jointly implemented in 9 coastal districts by COAST, WorldFish and Directorate of Fisheries of Bangladesh Government.

COAST is implementing the project in Bhola district. Its major interventions are community profiling, household database, alternative income generating options, empowering fishing community, savings and credit products managed by the community, resilience building and establishing co-management in the sanctuary areas. Through the project, the awareness on hilsa conservation by the stakeholder engagement has been increased, fishers also demonstrated their increased eagerness to obey fisheries legislation and particularly the Hilsa Fisheries Management Action Plan (HFMAP). The project has also been imparting knowledge about destructive fishing gears, as a result fishermen are avoiding these gears. Due to adopting alternative income generating activities, the monthly



income of the fishers has reached to BDT 1000 (12 US\$).

Providing training on different IGAs and awareness is one of the major strategies of the project to ensure alternative income opportunities for the fishers. So far, 510 fishers have got training on environment and ecosystem, 190 have got training on fish culture, 268 fishers have got training on leadership development, 1150 fishers have got training on goat rearing. After the training, 1441 fishers family have got goats, 5 families have got sewing machines, 30 families have got fish fries, 2426 fishers family have got vegetable seeds.

COAST wants to see the sustainability of the changes or developments. To ensure that, COAST has formed 11 savings group of fishers. These groups have so far deposited BDT 645 thousand in bank. COAST has provided training on fund management, these groups are now conducting savings and loan services among themselves. They are now developing themselves as alternative institution rather than going to the traditional micro finance institutions.



ECOFISHBD project provides support to the The Radio Meghna ([www.radiomeghna.net](http://www.radiomeghna.net)). This community radio is a voice of the coastal people. As a people centered organization working with the Rights Based Approach, COAST wants to use Radio Meghna for the marginalized people of the coastal areas. It has been established in 2015 in Charfession upazilla under Bhola district; south central coast and covers a radius of 17 km. It is completely run by a group of poor and adolescent girls from the locality. From the very beginning of its journey, it is raising awareness among fisher-folks. The radio program emphasizes on fisheries rules, sanctuary, disadvantages of using illegal gears and not to catch fishes in the “No Take Zone” during ban period. This radio program highlights fishers’ problems and their demands. An employee of fisheries

department listens to fishers’ problems over phone twice a month and gives necessary suggestions about river ecological improvement. It has been working on the development of fishers’ lives and livelihoods through disseminating the knowledge on agriculture, education, health, communication, natural disasters and climate change. During the cyclone, the Radio Meghna keeps its operation on air for twenty-four hours for giving the weather updates and instant precautionary measures to the community.

To save the Hilsha, the national fish of Bangladesh sensible fishing is must. On the other hand, since there are some lean or ban seasons, fishers must have alternative livelihood or income options. Previously there were many awareness programs to keep fishers out of fishing during the ban period. As there was no other income options for them, many fishers used to take risk of violating the ban. At least in the COAST working areas, the situation has been changed. Only intelligent strategy behind that change is comprehensive development approach. COAST arranged awareness campaign, as well as COAST enhanced fishers capacity to be out of fishing during the ban period. Awareness and enhanced capacities together have made the change. Now COAST program participant fishers do not go fishing during the ban period.



# Cyclone Response and Rehabilitation

*Emergency support to the cyclone affected people, Implemented in Kutubdia island in association with Brac*

Cyclone Roanu hit Cox's Bazar in May 2016, COAST started its emergency support to the cyclone affected people as the first responder. The initial support was managed from COAST own fund, simultaneously COAST was searching for other responders. COAST got Brac in this regard. With the collaboration of BRAC, COAST started to implement a project named "Cyclone Response and Rehabilitation Project" (CRRP) in Kutubdia Island of Cox'sbazar district.

COAST implemented this project followed by key demands of the community. The activities includes installation of tube wells, dewatering and re-excavations of ponds with lifted banks, construction of elevated latrines and bath cubes, distributing school kits and primary health and hygiene awareness programs.

Total 607 numbers of beneficiaries were identified for engagement in Cash for Work activities. 450 taka (Four Hundred and fifty) was paid to every



beneficiary for their daily work. Common useable pond was excavated with raising the pond side plinth. Thus, the risk of saline water intrusion was reduced. In total 75 ponds were dewatered to make the water free from saline water and were prepared for excavation.

35 elevated toilets have been built for 35 families in the affected areas. The toilet sites were selected by local community leaders.

Total 10 tube wellz including 12 bathing cube were installed. Tube well sites were also identified by the community themselves. For each of the tube well, one bath cube was also constructed so that women can use those bath cubes for bathing and washing clothes.

Total 1100 numbers of primary students received education materials. For each of the students there was one set school dress , 1 school bag, 1 pencils, 4 pens, 1 eraser, 1 sharpener, and 4 note books. As a result, students have gone back to school and overcome the losses of their education materials.



Total 10 tube well including 12 bathing cube have been installed. For each of the tube well, one bath cube was also constructed so that women can use those bath cubes for bathing and wash clothes.

## Plan of Operation 2016-17



### 1. Methodology

This Plan of Operation of 2016-2017 of COAST Trust ([www.coastbd.net](http://www.coastbd.net)) has been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staffs. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) next year challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized.

### 2. Critical Analysis during 2015-16

This year COAST has received the special consultative status from UN ECOSOC. Through this status, COAST has got the ability to join any UN events.

The six branches of micro finance program in Chittagong region have reached at the break-even point. This year the savings products have been attracted by the member participants and the savings amount has been accumulated with BDT 443.00 million.

The organization has crossed its portfolio BDT 1 billion in December 2015 and surplus amount is BDD 36.10 million. The internal monitoring system of micro finance programs has been strengthened. Now, all the branches are running with + capital. PKSF has approved 6 new branches for Noakhali region. The branches will be open at Hajirhat under Kamalnagar upazilla, Subarnacha, Kabirhat,



Companyganj, Samri Munchirhat under Begumganj upazilla and Udarhat under Noakhali sadar.

The FIS and MIS section has been merged with micro finance operation from finance section. As a result the micro finance FIS and MIS reports for the donors are being submitted in due time.

This year the organization has received BDT 30.00 million from BRAC Bank Ltd. (interest rate 10.5%), BDT 50.00 million from One Bank Ltd. (interest rate 11%), BDT 20.00 million from Midland Bank Ltd. (interest rate 11%) and EXIM Bank Ltd. BDT 50.00 million (interest rate 11%).

The overdue management has been strengthened with the senior colleagues from principal office through daily monitoring system and case by case support. Up to December 2012 total written off amount is BDT 43.80 million. Target up to June 2016 was BDT 17.50 million and realized BDT 7.40 million and the realization rate is 43%. On the other hand up to June 2014 total amount of bad debt is BDT 14.90 million. Target up to June 2016 was BDT 14.90 million and realized BDT 6.20 million and the realization rate is 42%. It is planned that by June 2017 at least 20% of total written off and bad debt amount will be realized. All the staffs of the organization are involved for written off support in two Saturday in a month.

The counter vailing process in the group level has been introduced and now the trend of misappropriation has been decreased.

**The achievement analysis of the financial plan for the year of 2015-16: (Taka figure is BDT million)**

Sl	Major components	Target	Achievement	%
1.	Member participants	1,07,749	1,02,450	95
2.	Per CDO member participants	359	344	96
3.	Savings accumulation	413.60	443.00	107
4.	Loan outstanding	1,080.00	1,220.00	112
5.	Per CDO outstanding	3.62	4.18	115
6.	Earning of service charge	214.40	242.80	113
7.	Expenditure	196.60	206.70	105
8.	Amount of surplus	17.70	36.10	204

Note for Sl-8: Due to less overdue

Tropical cyclone Roanu hit Bangladesh coast on May 21, 2016 and the death toll was 24. The cyclone damaged approximately 83,978 houses and affected approximately 139,852 families in the impoverished 15 districts of south central and south east coast. But destruction of 130 km embankments caused most vulnerability and fallen the community in long run risk. Especially 25 km of embankment collapsed in Kutubdia Island of Cox's Bazar caused multifold suffering for 70 thousand people of five unions. Basically 80% of Kutubdia island is flooded. In Uttar Dhurang union of Kutubdia more than total 10 thousand people are suffering from scarcity of drinking water. The people are also severely suffering from water borne disease. The COAST responded immediately and doing following activities: (i)with opening central control room in Principal Office in Dhaka, and other four regional control rooms in four regional offices; Bhola, Cox's Bazar, Chittagong and Noakhali COAST started its initiatives from May 19, 2016, (ii) Radio Meghna ([www.radiomeghna.net](http://www.radiomeghna.net)) circulated government weather bulletin by 24 hours received from Bangladesh Betar. Radio Meghna kept its operations continued day and night to forecast about cyclone Roanu, preparedness and rehabilitation works after the disaster, (iii) seven COAST offices were turn into cyclone shelters and served two thousand people including dry food drinking water for the day. COAST support government initiatives at local level for evacuation and shelter management standby its 1200 staffs for providing support to district deemed necessary by the government and

**The short project matrix: (Figure BDT in million)**

SL	Name and donor	Duration	Budget	Received	Utilized	% of utilization
1	School Feeding Programs-GoB	2015-2016	1.57	0.67	0.67	100%
2	Responsive Union Parishad-DFID	2013-2016	29.13	20.64	19.08	92%
3	Ending Child Marriage-UNICEF	2016-2017	34.26	7.32	6.10	83%
4	Communication for Development -UNICEF	2012-2016	124.14	74.49	70.76	95%
5	Election Working Group-TAF	2013-2016	21.11	8.07	8.06	100%
6	Justice for Safety-UKAID and DFID	2013-2017	64.06	43.09	42.06	98%
7	Eyes and Action on Govt. Social Protections-DFID	2014-2016	18.59	10.19	8.98	88%
8	MTCP-2-IFAD	2014-2018	13.63	8.58	6.45	75%
9	ECOFISH-USAID	2015-2019	37.85	6.91	5.80	84%
10	SEEDS-Stromme Foundation	2014-2018	96.60	21.18	20.10	95%
11	ENRICH	2014-2018	12.00	3.46	3.15	91%
12	Ujjibito-UPP	2014-2018	20.10	6.77	6.77	100%
13	Coastal Vegetation Improvement for Community Resilience-IUCN	2016-2017	1.80	No	No	No
14	CRRP	2016	10.89	No	No	No
<b>Total</b>			<b>461.52</b>	<b>211.35</b>	<b>198.04</b>	<b>94%</b>

others, (iv) COAST deployed its staffs in Bhola and Cox's Bazar for immediate assessment and on coordination with local authority COAST publishes an primary assessment report for shouting external support from for the affected community through online circulation and personal communication, (v) COAST provided emergency relief to 1800 families in the

Uttar Dhurong, Dakkin Dhurang and Ali Akbar Dail unions of Kutubdia upazilla through local administration. COAST staffs also support Upzila administration during distributing 65 metric tons of rice, (vi) COAST staffs continuously distributing pure drinking water with operating its water purifying machine in five unions of Kutubdia Upazila, Cox's Bazar (vii) Maximum ponds and sweet water sources had been overhauled by saline water. COAST has done dewatering the ponds flooded by saline water. Total 38





Cox's Bazar by IUCN (International Union for Conservation of Nature and Natural Resources), Ending Child Marriage Project in Bhola by UNICEF and Cyclone Roanu Recovery Project (CRRP) in Kutubdia by BRAC.

During the period of 2015-16 target of the total fund was BDT 94.00 million where the received amount

ponds have been clean (viii) since May 22, 2016 COAST is operating 10 health camps at different growth centers in Kutubdia Upazilla. Two MBBS doctors from the Upazila health complex and three medical assistants along with 7 paramedics and community health volunteers are working at those camps. Till to date 6000 people took health services from these camps. COAST is also providing essential medicines and oral saline with free of cost. For the responses total cost is BDT 558070/-. This fund has been managed from micro finance surplus.

The project concept note has been submitted to BRAC, USAID and other INGOs for consideration of funding. Among them BRAC has confirmed the funding.

This year the organization has been awarded the projects of School Feeding Programs in Poverty Prone Areas-Ramgoti, Laxmipur (Bangladesh Government), Coastal Vegetation Improvement for Community Resilience Project in Subrang union of Teknaf,

is BDT 95.50 million (102%).

All the branches have been under automation with Online Microcredit Management System (MIS and AIS) with PC Link IT Palli Ltd and Southtech Limited. This has decreased the work load of Credit and Development Officers.

The positions of Assistant Station Manager, News Editor, Editor-Programs, Technical Officer have been created with the fixed remuneration. The on air time has been increased from 4 hours to 6 hours at 0900-1200 hours and 1700-2000 hours.

The process has been started to increase to 250W and then its coverage will be 50 km. The main objectives of the radio are to disseminate the weather forecast for the fishermen fishing in the Meghna basin and the Bay of Bengal and the development messages to the women, adolescent and students.

The license of "Radio Shaikat" in Cox's Bazar has been received and now the steps for getting frequency and operation are in the process. It is expected that Radio Shaikat can get its operation by December 2016.

A five-storied training centre in Bhola town has been started with organizational own fund and it is expected that by this year up to 2nd floor will be completed and by 2017 the building will be completed fully.

COAST participated World Humanitarian Summit ([www.worldhumanitariansummit.org](http://www.worldhumanitariansummit.org)) held in Istanbul, Turkey in May 2016. There was a side event titled "Climate Migrants

Deserve Equity, Capacity and Human Rights from Global Community” The side event has been organized by fifteen civil society organizations from global south and north, namely, Act Alliance, Asian Disaster Risk Reduction Network (ADRRN), Asia Pacific Refugee Rights Network (APRRN), African Development Solution (ADESO), Christian Aid, Action Against Hunger (ACF) International, UN Major Group on Child and Youth (UNMGC&Y), COAST, EquityBD, NHN Pakistan, Refugee International USA, Ebill Society Palao, Dhaka University, Platform on Disaster Displacement (The Nansen Initiative Follow Up), and Norwegian Refugee Council (NRC).

The organization completed the Bangla version of Core Humanitarian Standards of CHS Alliance ([www.chsalliance.org](http://www.chsalliance.org)) with the participation of all humanitarian NGOs (local, national and international) working in Bangladesh and the Bangla booklet has been launched through a seminar where the Executive Director of CHS Alliance was present.



For macro level policy advocacy Equity and Justice Working Group (EquityBD) is running with satisfactory level. This network organized different campaigns during 2015-2016. Some of major campaigns were (i) Development Organizations for Mutual Accountability in Partnership (ii) Louder South Asian and LDC Voice before Paris Climate Conference (iii) Bangladesh Road Map toward Paris Climate Conference Must be Inclusive Participatory and Transparent (iv) Right Group’s Expectations from Prime Minister in UN Sustainable Dev Summit to raise the issue of Global responsibility for Climate Forced Migrants (v) Legally Binding Climate Agreement is Indispensable for SDG Implementation (vi) Legally Binding Climate Agreement is Indispensable for Survival for Most Vulnerable Countries (MVC)’s Survival (vii) Civil Society for Addressing Inequalities along with Growth in Development Strategies (viii) Bangladesh and LDCs deserve Intellectual Property Rights (TRIPS) waiver until become a developed country (ix) Displaced People’s Right to Survive, they Have “Choice” to Move elsewhere (x) Immediate actions against excessive use of pesticides is must to save specially rural women and children (xi) Bangladesh will Promote Climate Displacement as a Global Development Agenda (xii) Publish white paper on illicit finance flow and government strategies to recovery from different Tax Heavens (xiii) Concern on Inclusiveness and Transparency of Bangladesh Delegation to Paris Climate Conference (xiv) Right Based CSOs urged PM to lead Paris Climate Conference to Demand Climate compensation from developed countries

(xv) Climate Deal with 1.5 Degree Celsius and Institutional Mechanism for Loss and Damages a Must for Survival (xvi) Dedicated UN Policy Regime Demanded for Climate Forced Migrants (xvii) CSO demand Duty Free and Quota Free Market for LDCs trade enhancement (xviii) Bangladesh CSOs Urge to Reject Draft

Paris Agreement: Developed and Major Economies Ignored Survival Issues of Most Vulnerable Countries (xix) Paris Climate Agreement has made us Slaves! (xx) Integration of Internal Displacement Policy in the 7th Five Year Plan for the Climate induced migrants demanded (xxi) EquityBD endorses the Call for Urge the Governments not to sign the TPPA (xxii) Government and NGOs Expressed Commitment to be Accountable to Community (xxiii) EquityBD Homage to Language Martyrs: Strives for Equity and Justice Based Society Echoed (xxiv) Govt. must be prepared for the post subsidy era (xxv) Political Commitment is Necessary among All Parties for Sense of Security to Reduce Illicit Financial Flow (xxvi) Climate Adaptation First Start with Ensuring Safety and Security of Coastal land and Its Inhabitants (xxvii) Protecting Coastal People and Land is a Fundamental in Climate Adaptation with Own Fund (xxviii) Climate Induced Displacement Deserve New UN Protocol (xxix) A new global network for local and national organizations launched ahead of the WHS (xxx) Climate Migrants Deserve Equity, Capacity and Human Rights from Global Community (xxxi) Germany



and Bangladesh commit to address the needs of people displaced across borders in the context of disasters and climate change (xxxii) Infrastructure of Protecting Coastal Area Has Demanded in Budget 2016-17 as Priority Project (xxxiii) Right Group Demands Steps to Control Capital Flight to Enhance Domestic Resources

During last year, in respect of program the following lessons have been learnt; i) not arresting the overdue, ii) still some misappropriations have been continuing by some dishonest staff , iii) the operation fund for community radio could not be managed.

The budget for the year 2015-2016 was BDT 313.98 million where the expenditure was BDT 320.12 million. Here the expenditure rate is 102%. The over expenditure was due to arrangement of staff picnic, iftar mahfil and family get together.

### 3. Planning for 2016-17

During the year of 2016-17 the major planning and strategies will be as follows.



i) to strengthen the climate change adaptation through CITEP, ii) management and monitoring streamlining for the projects, vi) overdue realization will be emphasized through giving special support from principal office and other project staff, iii) to establish the community radio station in Cox's Bazar, v) searching fund for establishment and operation of community radio, v) to set the new six branches in Noakhali region, vi) to complete the strategic planning process for the period of 2017 to 2021 and vii) to keep running the installments of IDCOL.

#### 4. Budget Focus for 2016-17

During 2016-17 the budget has been prepared with an amount of BDT 393.05 million (US\$ 5.04 million with the exchange rate of 1:78) with the surplus figure of BDT 28.55 million. Total budget has been increased of 25% than that of 2015-2016 (BDT 313.98 million).

During 2016-17 the donor grant is BDT 100.13 million, which is 6.38% more than that of last year (BDT 94.00 million).

In 2016-17 the earning of service charge from micro finance program will be BDT 289.05 million that is 19.05% more than that of last year (BDT 242.80 million).

Among the total budget of BDT 393.05 million for 2016-17, 74% will be beard from income of micro finance service charge (BDT 289.05 million).

The percentage of administration cost will be 6.22% (BDT 198.18 million), while the percentage of program cost will be 93.78% (BDT 194.87 million as program cost and BDT 2,990.58 million as Revolving Credit Fund Operation).

The administration cost means the



cost of salary and benefits of all the staff. The program cost includes revolving credit fund (during 2016-17 the revolving amount will be BDT 2,990.58 million) and the cost directly involved with the member participants and other stakeholders.

At the end of 2016-17 the total number of member participants will be 118,022 which is 15.07% more than that of last year (102,050). The outstanding balance at the end of 2016-17 will be BDT 1,505.55 million (US\$ 18.82 million). This is 24.90% above from last year (BDT 1,220.00 million). The member savings at the end of the year 2016-17 will be BDT 502.95 million that is 13.53% higher than that of 2015-16 (BDT 443.00 million).

In this year it will need BDT 423.00 million as Revolving Credit Fund (RCF). It is expected to receive BDT 300.00 million from Palli Karma Shahayak Foundation (PKSF), BDT 60.00 million from Stromme Foundation (SF) and 63.00 million will be from private banks.

By the end of 2016-17 the total staff will be 1137 (male-592 and female-545 and ratio-52:48) which is 23.58% more than the last year (920).

This year the cost of fund is BDT 70.00 million. The cost of fund includes the interest payable to group savings, PKSF, SF and private banks for using their fund in the Revolving Credit Fund.

#### 5. People's Management through Human Resource Development

COAST Trust is playing a vital role to enhancing the knowledge and understanding of the staff to develop them as knowledge leaders. The capacity building, improvement of knowledge of staff and beneficiaries are

one of the important means of the human development. In this regard, COAST Trust formalizes its own training methodology and operational system to carry out this program.

The COAST Trust follows its own training manual that are in-built disciplinary activities during training. All training include value and health generic learning sessions e.g. exercise, health and hygiene tips, orientation of Body-Mass-Index, patriotic songs, political orientations, cultural behavioral change and manners. It also prioritizes the English learning even among the field level staff so that they can communicate with the donors, media and respective stakeholders with their own efforts. For human resource development at all levels (field, mid and senior level) it takes different strategy on the basis on staff's need, e.g. on the job training, classroom trainings focusing different skills and topics. The duration of the trainings is 3-5 days according to the requirement. It believes that training is continuous learning process to develop skills, knowledge for the change of attitude.

An annual training calendar is declared in the beginning of the year. The training curriculum and methodologies are prepared and finalized by the advice and recommendation of senior, middle level staffs according to the need assessment. The major training courses took place in 2015-16 are: Managerial Leadership Development Course, Financial Trend and Ratio Analysis, Bio safety Rules Course, Gender and Development, Training Courses on Program and Management Approaches, Project Accountant Coordination



Workshop, SDGs Learning Workshop, Life Skill for Learning and Changes Course, Basic MF Management etc. In every course women staff are given priority to participate.

The organization has a meeting system in all the levels where the respective staff are the participants. The meeting schedule is announced annually before starting of the next year. As per meeting schedule the meetings are held in different venues where the senior staff also participate. Through conducting meetings the staff can be involved for decision making process from where staff can learn more through their empowerment. Each sector head publish a desktop news letter in each month and send them to principal office. Then the sector heads are provided feedbacks to improve the writing skill. This way the staff also can develop themselves.

#### **6. Gender and Development:**

Since its inception, COAST Trust has been working relentlessly to realize gender equality and to bring an end to gender discrimination inside the organization and at the same time in the community. It takes it as a cross cutting issue in every program and project. One of the major objectives of the organization is to ensure balance and sustainable development for marginalized people specially women and children living in the coastal areas. COAST Trust, therefore, has been working for developing a gender sensitive and women friendly working environment.

It believes that, to establish gender equity at all levels as pointed out in different international laws and instruments including Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), International

Covenant on Economic, Social and Cultural Rights, there should have a system to establish equality among male and female in the society. But our society's culture and practice are that man and women are different so their role and responsibilities are different. And it is happening traditionally and historically. Therefore, women have been identified slowly but surely as subservient to men socially. Social custom, belief, inherit continuation, even the socio-economic, cultural and religious norms are cherishing the same things in same way. Hence, discrimination and inequality still exists between men and women in the society.

In these circumstances, to create equal dignity among men and women as well for women beneficiaries, the organizations always aware for creating proper workplace where safety, security and equal opportunity will be ensured. It trusts that, women rights are human rights so that we should work together with them for them by them for realization of women's rights.

For this, it has formulated a gender policy which is being followed strictly within the organization. According to the policy, female colleagues get children allowances, travel allowances along with children within the country, maternity leaves, getting facilities to feed the children, taking care of children and medical allowances etc. Problems related to transfer and performance evaluations are considered as gender perspective to ensure women colleague's development. COAST Trust believes that gender development and equality are possible by making positive discrimination.

Not only these, it organizes quarterly meeting with all female colleagues to develop gender relation within the organization. 'Gender Relation Development Meeting' is being held regularly in Bhola, Noakhali, Cox's Bazar and Chittagong region. In the discussion, female staff identify their problems, facilities, challenges, opportunities and the way out of the problems. After that, the senior respective colleagues take initiatives to resolve the problems. Minutes of these meetings go directly to the Executive Director.

It has also formulated 'Protection from Sexual Harassment, Exploitation and Abuse Policy' according to the Supreme Court's directives delivered on May 14, 2009. According to the policy, if anyone is accused of sexual harassment by a female colleague, or fails to prove himself as an innocent, he will be punished. On the other hand, 5 committees on Protection from Sexual Harassment, Exploitation and Abuse are going to be formed in 5 regions to resolve the problem in this regard in short time.





# FIS & MIS

## Microfinance Trend & Sustainability Analysis

Period : Jan 2016 to Dec 2016

(Taka in Lac)

SL	Particulars	Year- 2016						G. Total Y: 2016
		Jan-Mar	Apr-June	%	Jul-Sep	Oct- Dec	%	
1	Numbers of Districts	7	7	0%	7	7	0%	7
2	Number of Upazilas	32	32	0%	37	37	0%	37
3	Number of Branches	64	64	0%	72	72	0%	72
4	Total PgO (Register)	292	292	0%	292	302	3%	302
5	Total No of Groups/Shomity	5027	5093	1%	5162	5397	5%	5397
6	Member Admission	15599	23049	48%	19102	20484	7%	78234
7	Member Dropout	13407	21168	58%	17087	22905	34%	74567
8	Member Balance	100,819	102,345	2%	104,360	101,939	-2%	101,939
9	Borrower Balance	77,606	80,139	3%	80,016	81,109	1%	81,109
10	(%) of Borrower	77%	78%		77%	80%		80%
11	Member Balance/CDO	345	350		357	338		338
12	Borrower Balance/CDO	266	274		274	269		269
13	Dropout Rate	0.13	0.21		0.16	0.22		0.73
14	Group(Shomity)/CDO	17	17		18	18		18

### Savings Analysis : (Tk. In Lac)

12	Savings Collection	1,095.40	1,718.08	57%	1,458.50	1,890.65	30%	6162.63
13	Sav. Return/Withdrawn	834.19	1,313.84	57%	1,304.54	1,680.35	29%	5132.92
14	Savings Balance	4,183.40	4,587.65	10%	4,741.62	4,951.92	4%	4951.92
15	% of Secured Portfolio	36%	37%		38%	36%		36%
16	Savings Growth Rate	7%	10%		3%	4%		26%

### Portfolio Analysis : (Tk. In Lac)

17	Loan Disbursement (Pr)	6,275.32	6,100.79	-3%	5,282.80	7,389.39	40%	25048.3
18	Loan Collection (Pr)	4,929.56	5,280.06	7%	5,165.09	5,991.64	16%	21366.4
19	Cumulative Loan Disbursement (Pr)	112,215.03	118,315.82	5%	123,698.63	131,088.02	6%	131088.02
20	Cumulative Collection (Pr)	100,743.52	106,023.58	5%	111,188.71	117,180.36	5%	117180.36
21	Loan Outstanding (Pr)	11,471.51	12,292.22	7%	12,509.92	13,907.66	11%	13,907.66
22	Overdue Balance	465.38	451.46	-3%	461.14	479.14	4%	479.14
23	Portfolio at Risk	4.06%	3.67%		3.69%	3.45%		3.45%
24	Outstanding (Pr)/PgO	39.29	42.10		42.84	46.05		46.05
25	Loan Portfolio Growth Rate	13%	7%		2%	11%		27%

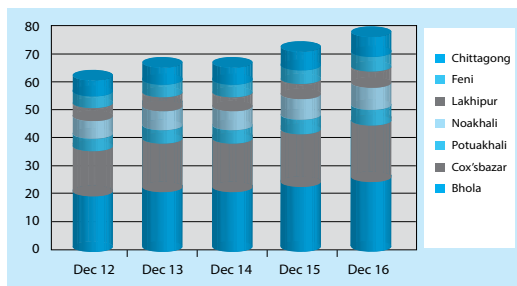
### Other Analysis :

26	Operating Cost Ratio	3%	4%		3%	3%		13%
27	Financial Cost Ratio	1%	1%		1%	1%		5%
28	Performing Assets Ratio	11%	4%		11%	17%		36%
29	Ope. Self-Sufficiency Ratio	164%	143%		183%	210%		174%
30	Fin. Self-Sufficiency Ratio	125%	109%		128%	147%		127%
31	Loan Loss Provision Ratio	4%	4%		4%	4%		4%
32	Cost per Unit money Lent	6%	8%		8%	6%		7%
33	Repayment Rate (Current)	99%	99%		99%	99%		99%
34	Repayment Rate (Cumulative)	99.54%	99.58%		99.59%	99.59%		99.59%

## COAST Trust MF Trend Analysis for the year 2012-2016

### A. Branch Office Growth Trend

Name of District	Dec'12	Dec'13	Dec'14	Dec'15	Dec'16
Bhola	24	24	24	24	25
Cox'sbazar	16	18	18	18	18
Potua khali	2	2	2	2	2
Noakhali	4	4	4	4	8
Lakhipur	2	2	2	2	5
Feni	2	2	2	2	2
Chittagong	6	6	6	12	12
Total Branches	56	58	58	64	72
Growth Rate in %		4%	0%	10%	13%

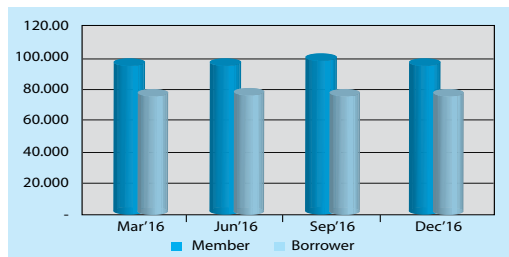


End of 2012 it was 56 branches covering 7 districts i.e. Bhola, Pataukhali, Noakhali, Laxmipur, Feni and Cox'sbazar. Chittagong. During the FY2012-13 2 new branch was expanded at Cox'sbazar and started its activities primarily with 2 branches. During the FY2014-15 6 new branch was expanded at Chittagong region & this year expanded new 8 branch at Noakhali 7 branch & bhola 1 branch.

End of Dec'16 there was total 72 branches that had been operating by 05 regions, which are Bhola (19br), Outreach-Bhola (8 br), Cox'sbazar (18 br), Noakhali (15 br) and Chittagong (12 br).

### B. Member and Borrower Trend

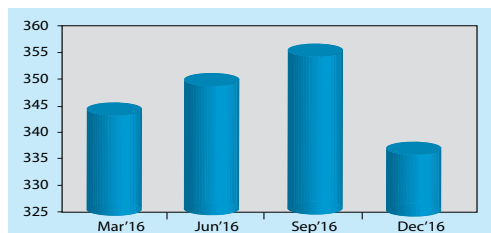
Year : 2016	Mar'16	Jun'16	Sep'16	Dec'16
Member Balance	100,819	102,345	104,360	101,939
Growth Rate in %	2.2%	2%	2%	-2%
Borrower/Loanee Balance	77,606	80,139	80,016	81,109
Growth Rate in %	2.7%	3%	0%	1%
% of Borrower on Member	77%	78%	77%	80%



About 2.2% member was increased in 1st qrt than Dec'15 closing. 2% was increased in 2nd qrt than 1st qrt. 2% member balance was increased in 3rd qrt than 2nd qrt 2% member decrease in 4th qrt than 3rd qrt & finally 3.4% member increase hole year 2016. 3312 member increase Year 2016. The statistics said that the borrower coverage ratio was same all over the year. End of Dec'16 the borrower coverage ratio was 80% and has planned to cover 82% at the end of June'17.

### C. Member coverage of Credit Development Officer (CDO)

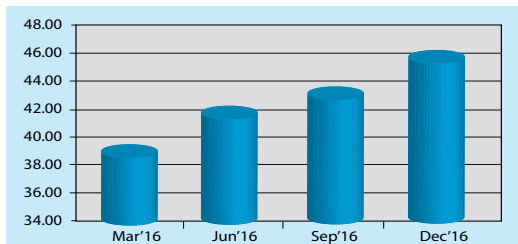
Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Per CDO Member Coverage	345	350	357	338
Growth Rate in %	3%	2%	2%	-6%



Standard member coverage by Credit Development Officer (CDO) is one of the important tools to achieve sustainability of an organization. End of 1st quarter per CDO group member was 345 and it was increased 1st qrt 3%, 2nd qrt 3%, 3rd qrt 2%, & 4th qrt -6% end of the year 2016 it was decreased 2.2% because we have increased 10 CDO and finally reached at 338. Out target to touch 350 per CDO member end of June'17.

### D. Per CDO Loan Outstanding (Taka in lac)

Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Per CDO Loan Outstanding	39.29	42.10	42.84	46.05
Growth Rate (%)	4.10%	7.15%	1.77%	7.49%

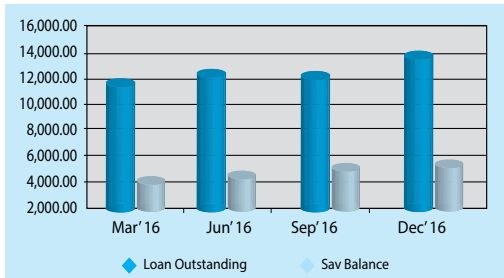


Standard portfolio coverage by Credit and Development Officer (CDO) is another important tool to achieve sustainability of an organization. End of 1st quarter per CDO loan outstanding was tk.39.29 lac (principal) and it goes up to tk.42.10 lac at the end of 4th qrt i.e almost 17.2% was increased at the end of Year 2016. All over the year its trend was upwards.

COAST has planned to reach per CDO portfolio tk.50 lac (principal) at the end of June'2017.

### E. Savings and Loan Portfolio Growth Trend (Taka in lac)

Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Loan Outstanding	11,471.51	12,292.22	12,509.92	13,907.66
Growth Rate (%)	13%	7%	2%	11.2%
Savings Balance	4,183.40	4,587.65	4,741.62	4,951.92
Growth Rate (%)	7%	10%	3%	4%

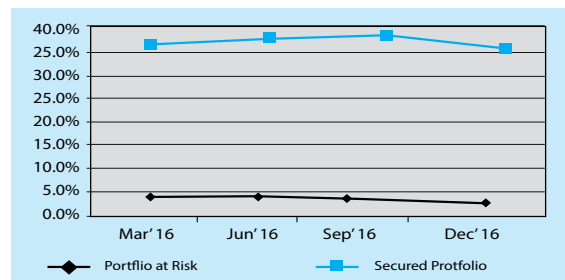


End of 1st qrt, loan outstanding was tk. 11471.51 lac which was increased to tk.13907.66 lac end of Dec'16 average monthly 2.27% increased. COAST has it's five categories of loan i.e. Jagoron, Agrosor, Buniad, Sufolan, LIFT. Interest rate for Jagoron, Agrosor is 12.5% but Buniad it is 10%. LIFT & Sufolon monthly 2% interest rate.

In terms of savings, it has three packages i.e. (1) Security or General (2) Open or Flexible savings and (3) DPS or Long term savings. Trend of savings is increasing i.e almost 1029.74 lac has increased end of the year 2016. The average percentage of increased is about monthly 1.73%.

### F. Portfolio at Risk and Secured Portfolio

Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Portfolio at Risk	4.1%	3.7%	3.7%	3.4%
Secured Portfolio	36.5%	37.3%	37.9%	35.6%

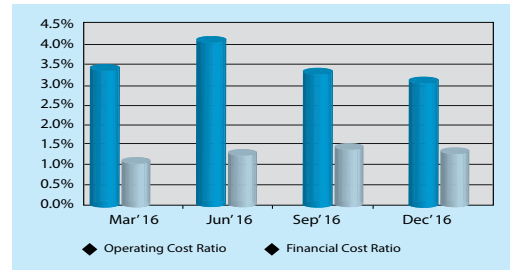


It is good sign that the risk of portfolio (total overdue against portfolio) has been going down i.e. almost .7% is decreased in 4th qrt than 1st qrt. It has happened due to strengthen of monitoring and arresting overdue in different periods.

The trend of Secured Portfolio (savings against loan portfolio) during 2016 was decreased because increase portfolio balance. We have a plan to bust up savings collection by reviewing savings products.

### G. Operating and Financial Cost Analysis

Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Operating Cost Ratio	3.5%	4.2%	3.4%	3.3%
Financial Cost Ratio	1.1%	1.3%	1.5%	1.4%

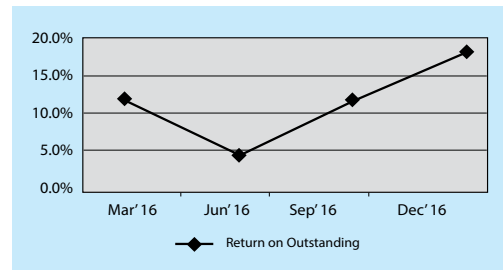


The operating cost ratio means the MF expenditure against loan portfolio. From 2nd quarter trend was up wards but in 1st and 3rd & 4th qrt it was slightly decreased than 2nd qrt. Percentage of going down is an ideal sign.

Financial cost ration means the MF and Non-MF expenses (head office and other social development program supported by MF income) against loan portfolio. It is not an idle sign to increase the percentage. End of 1st qrt its percentage was 1.1% and end of 4th qrt it was 1.4% and during the year 2016 its trend was up words.

### H. Portfolio Performance (Return on Outstanding)

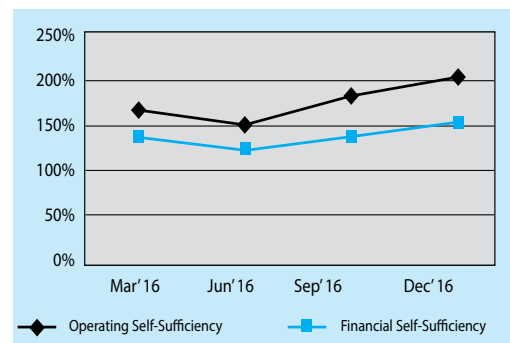
Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Performing Assets Ratio	11.1%	4.4%	11.0%	16.7%



Portfolio performance/ Portfolio yield means the MF service charge return against the average loan outstanding. The idle sign is to increase the percentage more and more. End of 1st qrt the percentage was 11.1% and it was decreased to 6.7% end of 2nd qrt and end of 3rd qrt it was 11%. But end of 4th qrt its trend was 16.7%.

### I. Sustainability Analysis :

Particulars	Mar'16	Jun'16	Sep'16	Dec'16
Operating Self-Sufficiency	164%	143%	183%	210%
Financial Self-Sufficiency	125%	109%	128%	147%



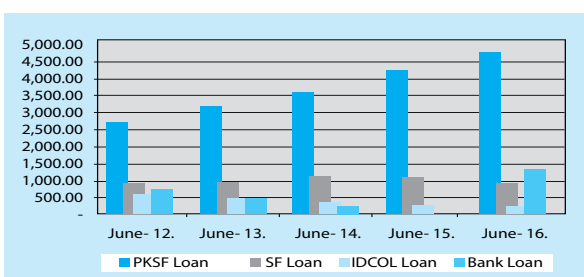
The operating self-sufficiency ratio means the MF income against MF expenditure. End of 4th quarter the trend was gone up to 210% and end of 3rd qrt it was 183%. But end of 2nd qrt its trend gone down to 143%. Increasing the percentage is the idle sign for sustainability and financial strength.

Financial self-sufficiency ration means the MF and Non-MF income against the MF and Non-MF expenses. End of 4th quarter the trend was gone up to 147% and end of 2nd qrt it was 109% its trend gone down. It has happened due to support head office cost as well as Non-MF program like, education, health, disaster and social justice from MF income.

## COAST Trust's FIS 05 (five) years trend

### A. Loan fund for Credit program (Taka in lakh)

Particulars	June-12	June-13	June-14	June-15	June-16
PKSF Loan	2,692.00	3,150.00	3,569.16	4,226.67	4,735.32
SF Loan	891.25	906.25	1,080.62	1,063.36	918.75
IDCOL Loan	550.20	430.00	330.00	231.23	187.42
Bank Loan	729.17	479.16	213.36	-	1,300.00
<b>Total Loan Fund from Donor</b>	<b>4,862.62</b>	<b>4,965.41</b>	<b>5,193.14</b>	<b>5,521.26</b>	<b>7,141.48</b>
Growth Rate in %		2%	5%	6%	29%

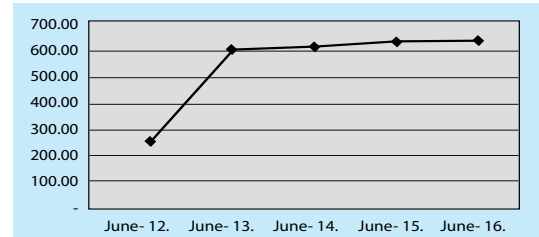


COAST has been borrowing loan fund from PKSF, Stromme Foundation (SF), Bank for different Microfinance program and from IDCOL for Solar Home System program. Repayment of loan has been making as per donor's repayment schedule.

From 2012 to end of June'16, PKSF fund has increased to 76% and SF is 3% and Banks is 78%. But IDCOL loan has decreased 66% due to close down of CREP project. Among the total fund PKSF portion is 39%, SF 7%, and Bank is 11% end of June'16.

### B. Fixed Assets Trend (Taka in lakh)

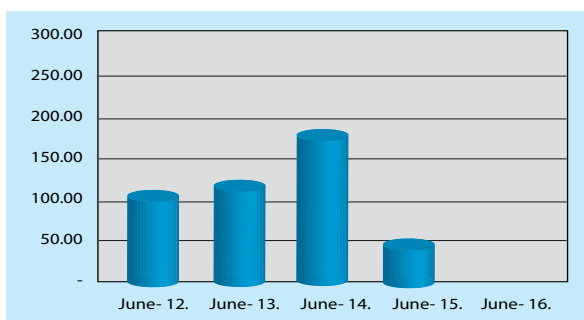
Particulars	June-12	June-13	June-14	June-15	June-16
Fixed Assets	265.40	615.39	623.22	644.59	647.07
Growth rate	4%	132%	1%	3%	0%



Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2012 to 2016 its trend was upwards and during 2013 it was increased 132% than year 2012 due to set up of new principal office, opening new branches and land purchasing. About 144% assets have been increased from 2012 to end of June'16. Here the value (BDT) reflects the cost less depreciation. The assets includes land and building, vehicles & motorcycles, electrical and office equipments, furniture etc.

### C. Reserve Fund investment (Taka in lakh)

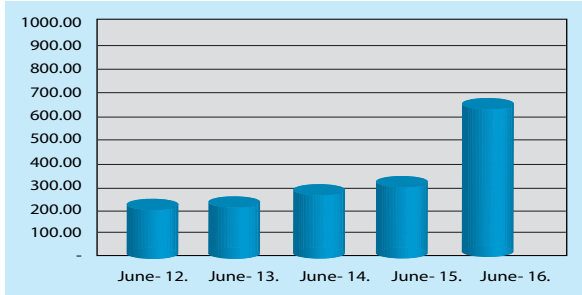
Particulars	June-12.	June-13.	June-14.	June-15.	June-16.
Reserve Fund Investment	140.81	155.61	241.44	63.14	0.22
Growth rate (%)	15%	11%	55%	-74%	-99.6%



There are 03 categories of fund have been invested and these are Loan Loss Provision, Disaster Management Fund (1% on MF service charge) and Depreciation Reserve Fund. The provisioned amount is kept in the separate bank account as FDR. End of June 2014 it was increased about 55% than previous year. But during 2016 it was drastically gone down i.e. about 99.6% has been decreased than 2015. It has happened due to the encashment of FDR for operating MF program due to loan demand at new branches.

### D. Capital Fund/Equity (Taka in lakh)

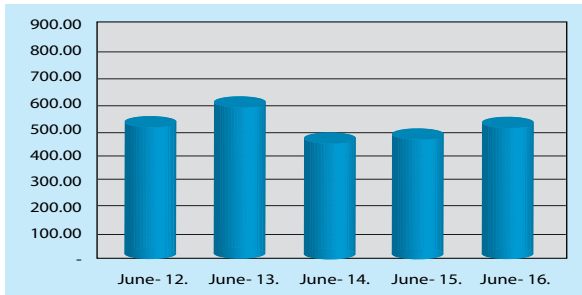
Particulars	June-12.	June-13.	June-14.	June-15.	June-16.
Capital Fund	311.54	329.79	389.43	439.71	907.75
Growth rate (%)	-82%	5.9%	18.1%	12.9%	106%



Capital Fund/Equity is the key component to evaluate the financial strength and performance of an organization. The trend of Equity is upwards since June'12 to June'16. About 191% of capital fund has increased at the end of June'16 than June'12. Donor grants have been diminished from where the major expenditure like overhead and other admin expenses of Principal Office (PO) was mitigated. And that's why PO had to increase charging overhead cost from MF income. Otherwise its capital fund would be increased more.

### E. Reserve Fund (LLP, DMF, DRF) (Taka in lakh)

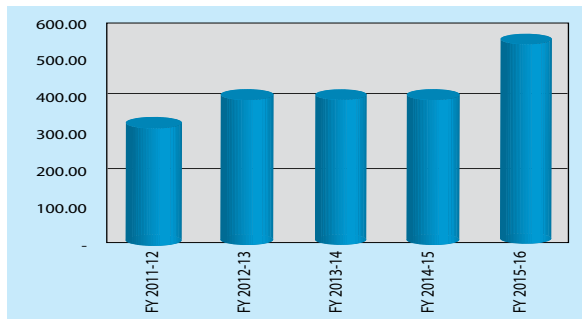
Particulars	June-12.	June-13.	June-14.	June-15.	June-16.
Reserve Fund	684.76	779.93	595.60	625.79	673.48
Growth rate (%)	99%	14%	-24%	5%	8%



There are 03 categories of fund have been invested and these are Loan Loss Provision (provision made based on aging schedule of outstanding), Disaster Management Fund (1% on MF service charge) and Depreciation Reserve Fund. End of June'13 the provisioned amount is increased about 14% than 2012 but end of June'14 it has decreased about 24% than previous year and later on it has increased 5% than June'14 end of June'15. End of June'16 it is increased 8% than June'15 but from June'12 to end of June'16 it has decreased about 2%.

### F. Financial Cost (Taka in lakh)

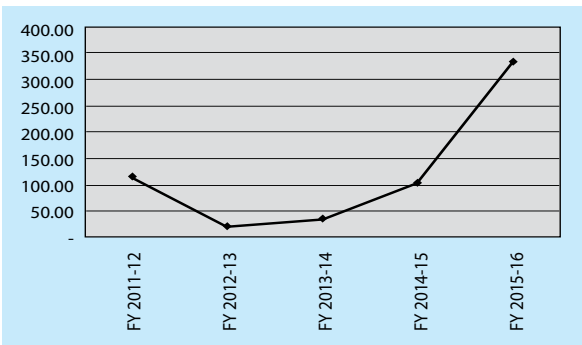
Particulars	FY2011-12	FY2012-13	FY2013-14	FY2014-15	FY2015-16
Financial Cost	331.39	409.22	411.39	412.36	566.19
Growth rate (%)		23%	1%	0.2%	37%



Financial cost means the interest paid to PKSF, Stromme Foundation and different banks for borrowing loans for operating MF program. End of June'16, the cost of fund has been increased about 71% i.e. Tk.234.80 lakh than June'12. Due to expanding the area of MF operation, it had to increase borrowing loan from this financial institutions. The cost of fund was almost same during 2014 and 2015 but end of June'16 it was increased due to taken loan from banks for MF operation and area expansion which was 37% excess than previous year.

G. Surplus/(Deficit) (Taka in lakh)

Particulars	FY2011-12	FY2012-13	FY2013-14	FY2014-15	FY2015-16
Surplus / (Deficit)	114.08	19.79	33.89	102.37	334.70
Growth rate (%)		-83%	71%	202%	227%



The surplus or deficit is an important tools for analyzing financial health of an organization and it effects the Capital fund /Equity of an organization. It is necessary for assessing the financial sustainability too. The graph reflects that the trend of surplus was declining during the year FY2012-13, but from FY2013-14 it has started increasing and it was increased about 71% than FY2012-13. It was also remarkably been increased about 202% during FY2014-15 than FY2013-14 and 227% during FY2015-16 than FY2014-15. It has happened due to increase the MF operation both horizontally and vertically.



## Five Years Balance Sheet (FY 2012-2016)

(BDT in thousand)

Property & Assets	.June 2012	././(-)	.June 2013	././(-)	.June 2014	././(-)	.June 2015	././(-)	.June 2016	././(-)
<b>Long Term Assets :</b>										
Fixed Assets cost less depreciation	26,539.62	-9%	61,622.58	132%	62,322.37	1%	64,459.48	3%	64,706.72	0.4%
Stock in hand (CREP & Others)	6,933.07	-30%	6,677.69	-4%	6,065.05	-9%	5,848.37	-4%	5,727.46	-2%
<b>Current Assets :</b>										
Cash and Bank Balance	63,055.44	-30%	43,892.38	-30%	49,800.77	13%	39,857.78	-20%	39,049.52	-2%
Loans and Advance	31,114.88	42%	9,961.89	-68%	12,395.05	24%	11,625.98	-6%	13,547.53	17%
Loan Outstanding (RLF)	639,899.59	23%	737,190.67	15%	758,922.88	3%	944,979.16	25%	1,229,222.15	30%
Loan Outstanding (CREP)	53,751.37	-23%	26,119.71	-51%	16,780.79	-36%	15,033.52	-10%	14,065.11	-6%
Receivable from Donors	982.85	-29%	2,991.87	204%	5,673.57	90%	6,190.13	9%	5,359.54	-13%
Other Receivables	7,161.72	-39%	14,943.62	109%	16,440.11	10%	10,190.11	-38%	17,274.44	70%
Other Investment (FDR)	22,115.95	136%	26,889.27	22%	51,437.91	91%	47,333.05	-8%	61,205.90	29%
Reserve Fund Investment	14,081.09	-26%	15,560.56	11%	24,144.59	55%	6,314.29	-74%	22.32	-100%
<b>Grand Total</b>	<b>865,635.58</b>	<b>11%</b>	<b>945,850.23</b>	<b>9%</b>	<b>1,003,983.09</b>	<b>6%</b>	<b>1,151,831.86</b>	<b>15%</b>	<b>1,450,180.69</b>	<b>26%</b>
<b>Fund &amp; Liabilities</b>										
Capital Fund	31,154.96	60%	32,978.50	6%	38,942.60	18%	43,971.01	13%	90,775.27	106%
Unutilized Fund (Donors)	4,300.21	-58%	13,626.59	217%	8,572.04	-37%	3,969.92	-54%	2,301.96	-42%
Fixed assets acquisition fund	2,555.47	-26%	1,623.03	-36%	3,850.07	137%	3,923.36	2%	3,924.40	0.03%
<b>Current Liabilities :</b>										
Group members savings	196,283.02	26%	239,162.77	22%	291,495.66	22%	369,120.82	27%	458,765.49	24%
Loan from SF (RLF)	89,125.00	21%	90,625.00	2%	108,062.50	19%	106,336.41	-2%	91,875.00	-14%
Loan from PKSF (RLF)	269,200.00	-2%	315,000.00	17%	356,916.67	13%	422,666.67	18%	473,531.66	12%
Loan from IDCOL (SHS)	55,019.85	-10%	43,216.65	-21%	33,054.87	-24%	23,122.87	-30%	18,741.61	-19%
Loan from Bank (RLF)	72,916.66	108%	47,816.57	-34%	21,236.48	-56%	-	-100%	130,000.00	NA
Reserve Fund (LLP/DMF)	68,476.41	5%	77,993.34	14%	59,559.73	-24%	62,578.69	5%	67,347.98	8%
Emergency Fund	10,331.89	23%	14,224.49	38%	21,871.85	54%	31,538.53	44%	39,835.61	26%
Payable to Provident Fund	17,953.47	2%	20,671.91	15%	20,343.47	-2%	31,203.07	53%	28,525.95	-9%
Payable to Gratuity Fund	15,104.85	-1%	16,246.93	8%	17,577.61	8%	32,657.53	86%	20,505.66	-37%
Other Liabilities	33,213.79	-14%	32,664.45	-2%	22,499.54	-31%	20,742.98	-8%	24,050.11	16%
<b>Grand Total</b>	<b>865,635.58</b>	<b>11%</b>	<b>945,850.23</b>	<b>9%</b>	<b>1,003,983.09</b>	<b>6%</b>	<b>1,151,831.86</b>	<b>15%</b>	<b>1,450,180.69</b>	<b>26%</b>



**Annexure –A1/1**

**Independent Auditor's Report  
 To The Board of Trustee  
 Coastal Association for Social Transformation (COAST) Trust**

We have audited the accompanying Financial Statements of Coastal Association for Social Transformation (COAST) Trust, which comprise the Statement of Consolidated Financial Position as at 30 June 2016 and the Statement of Consolidated Comprehensive Income, Statement of Consolidated Receipts and Payments, Statements of Consolidated Cash flows, Statements of Consolidated Changes in Equity for the year then ended 30 June 2016 and a summary of significant accounting policies and other explanatory notes.

**Management's responsibility for the financial statements**

Coastal Association for Social Transformation (COAST) Trust management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

**Auditor's responsibility**

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

**Opinion**

In our opinion, the Financial Statements present fairly, in all material respects, the consolidated financial position of Coastal Association for Social Transformation (COAST) Trust as at 30 June 2016 and its financial performance and its cash flows for the year then ended 30 June 2016 in accordance with International Financial Reporting Standards (IFRS)/BFRS and other applicable laws and regulations including MRA guidelines.

We also report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- b) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Coastal Association for Social Transformation (COAST) Trust so far as it appeared from our examination of those books, and
- c) In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka:  
 04 October 2016



*S. F. Ahmed & Co.*  
**S. F. Ahmed & Co.**  
 Chartered Accountants

**Coastal Association for Social Transformation (COAST) Trust**  
**Statement of Consolidated Financial Position**  
 As at June 30, 2016

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2016 Taka	Consolidated June 30, 2015 Taka
<b>Assets</b>							
<b>Non Current Assets</b>							
Property, plant and equipment	6	11,300,456	49,014,601	467,268	3,924,398	64,706,723	64,459,478
Long term investment	7	665,460	60,540,442	22,316	-	61,228,218	53,647,343
Loan and other microcredit Organizations long term		-	-	-	-	-	-
Other Loans long term		-	-	-	-	-	-
<b>Current Assets</b>		<b>11,965,916</b>	<b>109,555,043</b>	<b>489,584</b>	<b>3,924,398</b>	<b>125,934,941</b>	<b>118,106,821</b>
Loan to members	8	-	1,229,222,153	-	-	1,229,222,153	944,979,156
Short term investment		-	-	-	-	-	-
Loan and other MF Organizations short term		-	-	-	-	-	-
Other loan short term	9	-	-	14,065,111	-	14,065,111	15,033,522
Accounts receivable	10	8,452,103	12,030,119	2,151,757	-	22,633,979	16,380,233
Advance, deposit & pre-payments	11	2,766,829	9,421,414	129,063	1,210,227	13,547,533	11,625,980
Stock & stores	12	-	58,161	5,669,299	-	5,727,460	5,843,365
Cash in hand	13	25	38,677	3,189	3,955	45,846	1,472,403
Cash at Bank	14	2,873,808	27,780,920	1,685,927	6,662,015	39,003,670	38,385,378
<b>Total assets</b>		<b>14,092,765</b>	<b>1,278,551,444</b>	<b>23,705,346</b>	<b>7,896,197</b>	<b>1,324,245,752</b>	<b>1,033,725,037</b>
<b>Fund and liabilities</b>		<b>26,058,681</b>	<b>1,388,106,487</b>	<b>24,194,930</b>	<b>11,820,595</b>	<b>1,450,180,693</b>	<b>1,151,831,858</b>
<b>Capital Fund</b>							
Donor fund	15	(206,492)	-	-	2,508,452	2,301,960	3,969,922
Cumulative surplus	16	(19,711,574)	121,918,664	(11,431,817)	-	90,775,273	43,971,010
Reserve fund	17	-	13,546,518	-	-	13,546,518	8,472,596
Other funds (Fixed assets acquisition fund)	18	-	-	-	3,924,398	3,924,398	3,923,363
<b>Total Capital Fund</b>		<b>(19,918,066)</b>	<b>135,465,182</b>	<b>(11,431,817)</b>	<b>6,432,850</b>	<b>110,548,149</b>	<b>60,336,891</b>



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2016 Taka	Consolidated June 30, 2015 Taka
<b>Non current liabilities</b>							
Loans from PKSF	19	-	189,107,661	-	-	189,107,661	213,166,666
Loans from housing fund - long term		-	-	-	-	-	-
Loans from other long term	20	-	91,875,000	18,741,613	-	110,616,613	129,459,279
Loans from other Government sources		-	-	-	-	-	-
Loan and other microcredit Organizations long term		-	-	-	-	-	-
Loans from other commercial banks- long term	21	-	130,000,000	-	-	130,000,000	-
Other loan long term		-	-	-	-	-	-
		-	<b>410,982,661</b>	<b>18,741,613</b>	-	<b>429,724,274</b>	<b>342,625,945</b>
<b>Current liabilities</b>							
Loans from PKSF	22	-	284,424,000	-	-	284,424,000	299,500,000
Loans from housing fund		-	-	-	-	-	-
Loans from other Government sources short term		-	-	-	-	-	-
Loan and other microcredit Organizations short term		-	-	-	-	-	-
Loan and other commercial Bank short term		-	-	-	-	-	-
Other loan short term		-	-	-	-	-	-
Member savings deposits	23	-	458,765,487	-	-	458,765,487	369,120,819
Accounts payables	24	29,207,915	6,683,918	11,296,476	5,387,745	52,576,054	51,946,031
Loan loss provision	25	-	50,369,947	3,431,514	-	53,801,461	43,430,203
Disaster management fund	26	-	-	-	-	-	10,675,893
Gratuity fund	27	16,768,832	1,579,686	2,157,144	-	20,505,662	32,657,529
Emergency fund (Loan insurance)	28	-	39,835,606	-	-	39,835,606	31,538,527
		<b>45,976,747</b>	<b>841,658,644</b>	<b>16,885,134</b>	<b>5,387,745</b>	<b>909,908,279</b>	<b>748,869,022</b>
<b>Total Capital Fund and Liabilities</b>		<b>26,059,681</b>	<b>1,388,106,487</b>	<b>24,194,930</b>	<b>11,820,595</b>	<b>1,459,180,693</b>	<b>1,151,831,858</b>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

  
 Deputy Director-Finance and Corporate Affairs  
 COAST Trust

  
 Treasurer  
 COAST Trust



S.F. Ahmed & Co.  
 Chartered Accountants

Signed in terms of our separate reports of even date annexed.

Date: Dhaka  
 04 October 2016

**Coastal Association for Social Transformation (COAST) Trust**  
**Statement of Consolidated Comprehensive Income**  
**For the year ended June 30, 2016**

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2016 Taka	Consolidated June 30, 2015 Taka
<b>Income</b>							
Service charges on loan	29	-	238,408,501	355,256	-	238,763,757	182,201,991
Write off loan collection		-	869,953	-	-	869,953	520,390
Interest provision on loan		-	-	-	-	-	-
Bank interest		-	19,178	3,159	-	22,337	36,474
Bank interest on FDR	30	48,801	1,870,979	1,269	-	1,921,049	1,665,267
Membership admission and form sale		-	1,152,594	-	-	1,152,594	1,003,769
Other sales (Form)		-	-	-	-	-	-
Donation	31	-	7,345,640	-	88,220,637	95,566,277	72,570,433
Others	32	180,168	-	108,546	-	288,714	275,313
Overhead income	33	3,281,474	-	-	-	3,281,474	5,441,232
COAST contribution		-	-	697,136	2,170,029	2,867,165	540,009
<b>Total income</b>		<b>3,510,443</b>	<b>2,49,666,845</b>	<b>1,165,366</b>	<b>90,390,666</b>	<b>344,733,320</b>	<b>264,251,878</b>
<b>Expenditure</b>							
Service charge of PKSF loan		-	26,360,622	-	-	26,360,622	16,763,333
Interest on members savings	37	-	15,933,701	-	-	15,933,701	12,091,982
Other loans interest	34	1,597,584	12,057,973	668,741	-	14,324,298	12,380,547
Salaries & Benefits	35	2,806,929	111,144,691	395,518	45,548,897	159,896,035	132,306,504
Office rent	36	-	5,592,468	75,000	2,332,015	7,999,483	6,978,837
Office maintenance		210,231	1,037,928	4,000	289,677	1,541,836	1,997,273
Printing & stationery		-	4,869,659	130	535,010	5,404,799	5,769,153
Traveling		127,097	3,499,517	23,586	2,225,699	5,875,899	9,271,183
Telephone and postage		10,044	413,679	-	191,694	615,417	416,913
Repair and maintenance		-	494,152	10,040	111,996	616,188	524,321
Fuel cost		-	4,100,387	87,504	2,328,664	6,516,555	6,204,933
Gas and electricity		-	1,111,125	-	268,748	1,379,873	1,340,436
Entertainment		6,500	1,273,275	-	78,110	1,357,885	906,566
Advertisement		31,438	7,054	-	37,514	76,006	196,947




Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2016 Taka	Consolidated June 30, 2015 Taka
Mail & postage		-	226,093	-	16,830	242,923	372,638
Bank charge		61,297	1,142,849	45,715	79,422	1,329,303	1,557,919
Tax Expense (AIT)		7,318	187,073	-	-	194,391	164,454
Training expense		-	1,120,882	-	-	1,120,882	740,277
Vehicle maintenance		-	-	-	-	-	-
Legal expense		-	148,968	4,000	-	152,968	188,844
Registration fee		-	187,000	-	-	187,000	208,220
Board Meeting expense		-	46,768	-	-	46,768	105,627
Radio Meghna expense		-	-	-	-	-	-
Other operating expense	38	21,900	710,316	15,561	3,383,612	4,197,530	3,295,900
Audit fee		68,021	244,500	-	289,650	534,150	235,150
Board members honorarium		-	-	-	-	-	-
HAP Established cost		-	-	-	-	-	61,473
Donor program cost	39	-	7,780,682	-	32,673,128	40,453,810	25,962,159
Taxes		-	-	-	-	-	-
Loan loss provision (LLP)		-	10,366,630	-	-	10,366,630	7,763,684
Disaster management fund		-	-	-	-	-	1,797,619
Depreciation		1,257,615	3,170,210	88,441	-	4,516,266	4,103,632
<b>Total expenditure</b>		<b>6,205,974</b>	<b>213,248,222</b>	<b>1,418,246</b>	<b>90,390,666</b>	<b>311,263,118</b>	<b>254,017,389</b>
<b>Excess/(deficit) of income over expenditure</b>		<b>(2,695,531)</b>	<b>36,418,623</b>	<b>(252,890)</b>	<b>-</b>	<b>33,470,202</b>	<b>10,237,489</b>
<b>Total</b>		<b>3,510,443</b>	<b>249,666,845</b>	<b>1,165,366</b>	<b>90,390,666</b>	<b>344,733,320</b>	<b>264,254,878</b>

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

  
 Deputy Director-Finance and Corporate Affairs  
 COAST Trust

  
 Treasurer  
 COAST Trust

Signed in terms of our separate report of even date annexed.

  
 S.F. Ahmed & Co.  
 Chartered Accountants

Dated, Dhaka;  
 04 October 2016



Due to climatic disasters like sea level rise and river erosion, community people of the coastal areas are losing their regular livelihood options. COAST is trying to influence the climate impacted communities to be able to adapt with the changed situation by promoting some alternative livelihood options. To face the challenge of climate change impact, COAST also has some specific, sustainable, effective endeavors. These efforts are contributing in climate mitigation, in enhancing communities' capacity to adapt with the change and also in national and international level advocacy. COAST is providing technical and financial supports to the coastal people in mainly adapting two types of technologies for: i) adaptation and ii) Mitigation.



We are grateful to our following partners who have facilitated us to work for the coastal poor:



**COAST Trust**

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