



CHANGE
FOR FUTURE

ANNUAL
REPORT 2019 AND 2020



According to a World Bank report, by 2050 the temperature of Bangladesh will increase from 1 to 1.5 degrees and approximately 134 million people will be affected due to that. During this period, the loss of Bangladesh will be about 167 billion dollar! The Bangladesh Disaster-related Statistics 2015 shows that about 13% of households and 12.65% population live in disaster-prone areas. Due to such disasters, coastal people are forced to be displaced and migrated to cities like Dhaka and Chattogram.

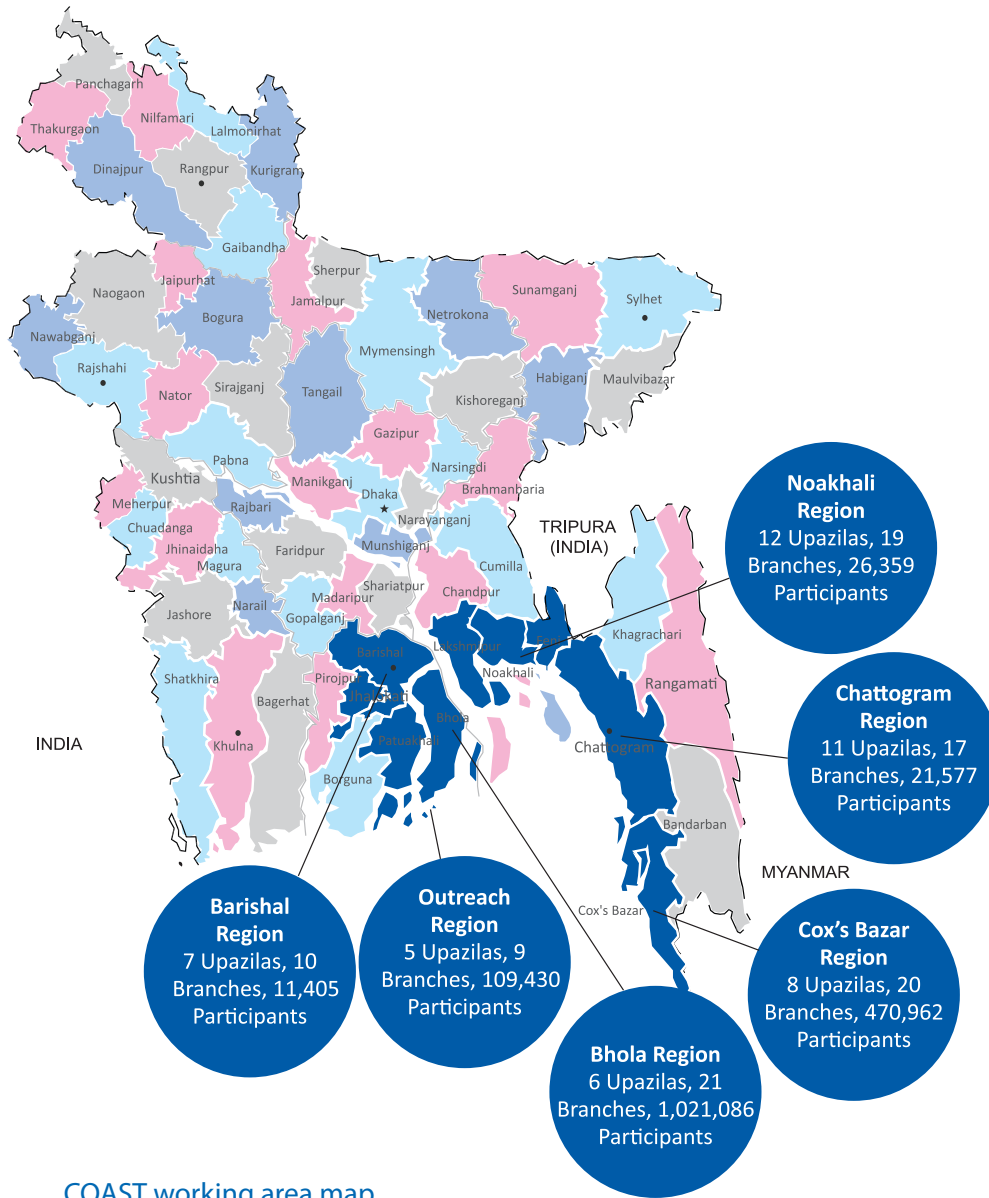


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Change for Future

Annual Report 2019 and 2020



COAST working area map

Acronyms

AFA	Asian Farmers Association	LNGO	Local NGOs
BDT	Bangladeshi Taka	MBBS	Bachelor of Medicine, Bachelor of Surgery
C4C	Charter for Change	MDG	Millennium Development Goals
CBCPC	Community Based Child Protection Committee	MF	Micro Finance
CBO	Community Based Organizations	MJF	Manusher Jonno Foundation
CCNF	Cox's Bazar CSO NGOs Forum	MT	Metric Ton
CDO	Credit and Development Officer	MTCP	Medium Term Cooperation Project
CFTM	Climate Finance Transparency Mechanism	NGO	Non-Governmental Organization
CITEP	Coastal Integrated Technology Extension Program	NRC	Norwegian Refugee Council
CJRF	Climate Justice Resilience Fund	NVF	New Venture Fund
CMC	Centre Management Committee	NWDP	National Women's Development Policy
CoP	Conference of Parties	PACE	Promoting Agricultural Commercialization and Enterprise
CSO	Civil Society Organization.	PIU	Project Implementation Unit
CWD	Children With Disabilities	PSEA	Protection against Sexual Exploitation and Abuse
DAWN	Dry Fish and Aquaculture for wellbeing and Nutrition	RBA	Rights Based Approach
DoF	Department of Fisheries	RRRC	Refugee, Relief and Repatriation Commissioner
DRR	Disaster Risk Reduction	SDF	Sustainable Development Foundation
ECOFISH	Enhanced Coastal Fisheries	SDG	Sustainable Development Goals
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	SFP	School Feeding Program
EquityBD	Equity and Justice Working Group Bangladesh	SRG	Self Reliant Groups
FDMN	Forcibly Displaced Myanmar National	UN	United Nations
FDP	Family Development Plan	UNESCO	The United Nations Educational, Scientific and Cultural Organisation
FGD	Focus Group Discussion	UNFCCC	United Nations Framework Convention on Climate Change
FO	Farmers' Organization	UNHCR	United Nations High Commissioner for Refugees
GB	Grand Bargain	UNICEF	United Nations International Children Emergency Fund
HCG	Hilsha Conservation Group	USAID	United States Agency for International Development
IDLC	International Development Leasing Corporation	WASH	Water, Sanitation and Hygiene
IECM	Integrated Ending Child Marriage	WDC	Ward Development Committee
IFAD	International Fund for Agricultural Development	WF	World Fish
IGA	Income Generating Activities	WHO	World Health Organization
INGO	International NGO	WTO	World Trade Organization
GDP	Gross Domestic Production		
GBV	Gender Based Violence		

Change for Future: Executive Summary

Digitalization of micro finance

COAST started micro finance alongside other development programs since 1998 in Bhola and gradually extended to other coastal districts, Cox's Bazar, Chattogram, Feni, Laxmipur, Noakhali, Barishal, Patuakhali and Jhalkathi.

COAST put one step ahead by introducing the digitalization of the micro finance operation. The front-line colleagues while visiting groups use Apps in their tabs or mobile phones for posting the transactions on the spot. The branch offices as well as the principal office get the real time data and analysis with graphs right at the moment. The software also produce reports required by MRA (Micro Credit Regulatory Authority), donors and audit firms. The most importantly all the transactions and financial activities automatically feed in the micro finance database under Bangladesh Bank.

On the other hand, all the member participants get SMS notification of every transactions of their loans and savings. This digitalization has the potential of reducing corruption and scopes of hiding information in the field level.

COAST is one of the very few organizations in Bangladesh pioneering the digitalization of micro finance operation to make it more transparent and accountable to the member-participants.

Rights Based Approach and Sustainability

Micro finance is often treated as a profit-making venture. If any organization operates only micro finance, giving and receiving money, it could be somewhat true. COAST

Cyclone and sea erosion is a very common event in the coastal area of Bangladesh. This face of nature hardly encourage the habitants to make long term plan for life.

Photo: Din M Shibly/ COAST



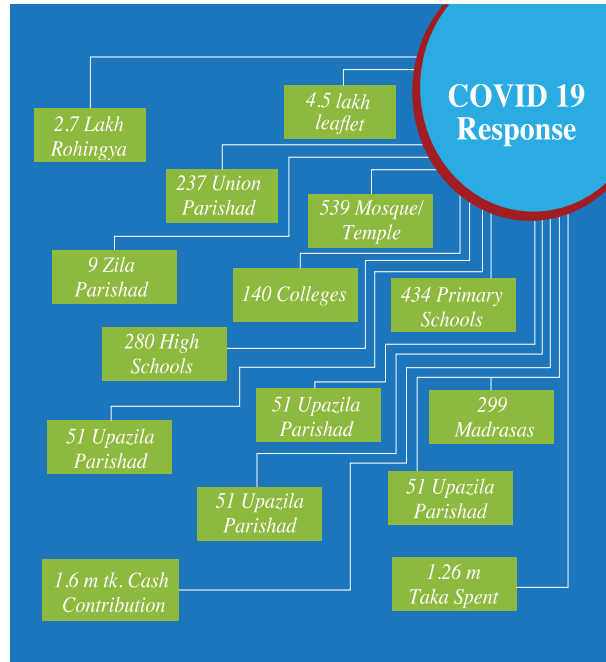
has been advocating for integrating Rights Based Approach (RBA) into micro finance from the very beginning.

There is a trend in global development nexus to keep serving the poor people. COAST believes it is better to educate them how to claim their rights. Service providing make them dependent on the development agencies while RBA makes them pro-active.

Normally, micro finance considers the group as the collateral of individual loan since there is no mortgage system. But COAST takes the opportunity to build this group as an alternative structure for the empowerment of the poor so that they can use this forum for activism and claiming right.

Facing the Pandemic

Like other sectors, micro finance is also affected by the lock down. Being a coastal organization, COAST always has some disaster preparedness not depending on relief fund of donors or government. It is rather a



core program of the organization. Considering COVID-19 pandemic as a disaster COAST took measures for the community and staff members.

COAST printed 10 different illustrated leaflets on COVID-19 awareness in easy language for poor and rural people and reached to 0.73 million people including Rohingya refugees. In order to contribute to the district and upazila relief fund COAST handed over a total of BDT 1.6 million from its own Fund.

COAST ensured the health security of all the staff members to survive in the pandemic through training and logistic support. Financial assistance for COVID affected staff was also fully provided covering hospital, diagnosis and medicines.

Accountability towards affected population

COAST always believes in accountability towards the affected population. There are a number of traditional accountability mechanism already in place. Fund recipient organizations need to be accountable to donors, NGO Affairs Bureau, Local Government and other



institutions depending on the nature of the projects. But there is hardly any framework to be accountable towards the community or the affected population.

The irony is, though the mandate or goal of the organizations are development of the poor or humanitarian response to the affected, they are accountable to the donors or government institutions, not to the people they serve. COAST has its own mechanism in this relation and are proudly implementing that.

Localization and Aid transparency campaign

Goal of aid is to reduce the inequality between rich and poor as well as to decrease the unfair disparity between countries. That's why the taxpayers of the rich countries spare their wealth for the poorest in another part of the world. A large portion of the fund is channeled through the recipient governments. Still there are humanitarian and development organizations including UN agencies who collect and manage the funds and distribute to the poor in this purpose.

One of the biggest problem in the humanitarian and development nexus is the transparency of aid. A growing concern is the cost of management of the fund where 'luxury' and 'necessity' is hardly differentiated. It is very unfortunate if the money allocated for the poor or surviving people are spent for someone else's luxury.

It is seen that interventions carried out by the local organizations who are originated from and work in the community are more low-cost and sustainable than international organizations. An expatriate-dependend humanitarian response is expensive and unsustainable.

COAST has been uncompromisingly raising the aid transparency issue in both humanitarian

and development sector. COAST organized a number of seminars and workshops participated by expatriates, representatives of local, national and international organizations, UN agencies and respective government officials and discussed the issue.

Quality Control through MEAL

The organization introduces audit and monitoring system for maintaining minimum standards in program implementation. The system checks either full or sample performances in view of the targeted plan and achievement.

The objective is to ensure the quality and accountability in order to improve the response plan. The specific objectives are-

- To improve the efficiency of staff through a recognized process so that they can manage finance and implement program with minimum quality standards.
- To ensure right, needful and quality services to the poor and affected people.
- To learn and to reduce gaps in operations and deviation in program implementation.

To ensure quality and accountability in the programs, COAST introduces quality control mechanism by separate and independent Audit and MEAL (Monitoring, Evaluation, Accountability and Learning) system. At least one audit is internally conducted in every six months at branch and project level. Audit findings are initially shared at the base (branch/PIU) level with a mutually agreed time-frame to address those.

MEAL section introduces policy and framework for conducting off site and on site monitoring. Major tools for monitoring are Plan of Operation (PoP), project quarterly plan and monthly and quarterly advanced plan of the senior staffs. Quality indicators and beneficiary feedback are specially treated. Besides, MEAL section monitors manager or leaders' skills in order to improve

their performance in dealing with programs, policies and practices efficiently.

Certification on Core Humanitarian Standards

On the way of its striving for quality service and bring change in the community, COAST has achieved HQAI certificate on 9 Core Humanitarian Standards (CHS). CHS is a globally agreed standards including appropriate, relevant and timely response, strengthening the local capacity, ensuring participation and feedback, addressing and solving complaints etc.

HQAI is a third party that audits the management standards and practices in

the organizations on the basis of 9 Core Humanitarian Standards. For the third time in a row, COAST has been awarded with this certification process in 2020.

The main challenge of maintaining this standard is not making policies and keeping only in papers. Rather, educating the staff on it and bringing substantial change in their behavior would make the standards fruitful. We have experienced this in the field when we hardly find the reflection of Grand Bargain and Charter4Change commitments in the behavior of the staff of the signatory organizations in the field.

It was in the beginning of the lock down of COVID-19, COAST officials are demonstrating a leaflet on health protection issues in a local high school in Bhola. Photo: COAST



Economic Justice and Core Programs



According to **Capability Approach of Professor Amartya Sen**, providing services to the poor is not enough to reduce poverty. Rather, converting capability of the poor into their functioning to come out of poverty is important. There are a number of factors to enable the functionings of the poor including health, education, being treated equally in the society, having dignity and so on. Access to finance is the most primary concern to bring some freedom to choose the way of functioning for a family to achieve their capability.

Economic Justice refers to a state of situation where the member-participants at least have some freedom to choose their way of functioning to bring change in their lives.

Approach and Sustainability

COAST doesn't believe in just implementing some projects for the community benefit or operating a mere micro finance transaction. Instead, the organization always has a long term plan to bring some sustainable change in the society. That's why the interventions of COAST has two different faces. One is core program and the other is non-core program.

Core programs are the interventions that COAST will continue without depending on donor funds. It includes:

- (1) Micro Finance (Rights Based Approach and Climate Change Adaptation)
- (2) Institution Building (People's Organization)
- (3) Good Governance: Micro-Macro Linkage
- (3) Primary Healthcare and Nutrition
- (4) Disaster Preparedness
- (5) Development Education and CITEP (Coastal Integrated Technology Extension Program)

Core programs are basically run by the surplus of the organization's micro finance operation. This is how the MF (Micro Finance) income goes back to the community ensuring a sustainability.

Non-core programs are basically the projects funded by different donors to be implemented by COAST. Most of the interventions are in Bhola and Cox's Bazar and in few other districts, Patuakhali, Noakhali and Chattogram.

Micro Finance with Rights Based Approach (RBA)

COAST believes that Micro Finance (MF) neither just investing money for surplus or profit, nor a complementary mechanism to the free market economy. It should serve the people in need for overall welfare of the society. COAST's MF approach is to support its member-participants by integrating it with other programs towards making them proactive to be able to claim their rights and entitlements and attempting to convert their capabilities to functioning with a freedom choose.

Keeping these principles in mind, COAST has been promoting MF integrated with Rights-Based Approach to enable poor families to be aware of their right to from the state, local government and other institutions on the way to enhance their livelihoods.

COAST started micro finance alongside other development programs since 1998 in Bhola island and gradually extended to other coastal districts including Cox's Bazar, Chattogram, Feni, Laxmipur, Noakhali, Barishal, Patuakhali and Jhalkathi. Now the organization has 98 branches across 49 upazilas in 9 coastal districts. 140,322 active micro finance members are now making regular financial transactions. The total revolving loan fund is BDT 285.70 crore (USD 33.61 million).

COAST's micro finance program during this period showed strong resilience and continued to contribute towards organizational growth. The total outstanding loan has been increased from BDT 2.25 billion in June 2019 to BDT 286 billion in June 2020. The total savings during the same period has been increased from BDT 814 million to BDT 1,028 million. The loan has been disbursed to 120 thousand poor families with the technical assistance to be self-employed.

Women are the one who used to lead the agriculture, seed preservation and other activities throughout the history. Economic empowerment helps them to come back to the decision making process. Photo: Din M Shibly/ COAST



Digitalization of micro finance

To reduce the paperwork and workload of the frontline staff the organization has developed a computerized Management Information System (MIS) at the branch level. Software based transactions installed in all branches ensured quality reporting. 402 tablet devices are deployed to the hands of frontline MF staff for posting the transactions.

COAST provided skill development training and orientation to all Accountants, Branch Managers, Area Managers and Regional Program Coordinators (RPCs) on the digital transactions.

It provides better monitoring of the MF program. Branch Managers send daily MIS information to the Principal Office through mobile SMS system. This is how the central system gets the MF daily update within 6 pm.

The software also produces the reports required by MRA (Micro Credit Regulatory Authority) and donors. This data is also accessible by several apps operated by audit firms. The most importantly all the transactions and financial activities automatically feed in the micro finance database under Bangladesh Bank.

The member participants get mobile SMS notification of each of their transactions. This is how the digitalization has the potential to reduce corruption and scopes of hiding information in the field level. Audit and reporting have also become very easy and accessible to every point. This is not only a tool for transparency but also for empowerment of women in the rural and remote area. Women are now able to track their own financial transactions through their mobile phones. COAST is one of the very few organizations in Bangladesh pioneering the digitalization of micro finance operation to

make it more transparent and accountable to the member-participants.

People's Organization (PO): Strengthening the voice of unheard

The idea of group formation of the member-participants was essential in micro finance when it was invented. The basic objective was to make this group accountable for the individual loans as the poor women (also men) are assumed not to have any asset

Type of Social Actions	Jan. 2019 to Dec. 2020
1. Provide assistance in obtaining Government services	
i VGD Card Received	1013
ii Widows allowance	804
iii Old age allowance	540
iv Stipend	495
v Acquiring Khash (Government) land to the poor	390
vi Assist in arbitration	399
vii Birth Certificate	5349
viii Providing health services	19070
ix Others (Freedom fighter allowance)	37
Sub total	28097
2. Roles in the protection of human rights	
i Prevention of divorce/Fatuwa	430
ii Prevention of dowry	385
iii Rape prevention/protest & legal support	21
iv Prevention of Acid throwing	6
v Prevention of domestic violence	347
vi Prevention of eve teasing	131
vii Prevention of eviction from land	138
viii Protesting arson & legal support	18
ix Prevention of sexual harassment	48
x Prevention of child marriage	344
xi Prevention of minority eviction	14
xii Others	16
Sub total	1892
3. Others	
i Delivery Assistance	432
ii Fair distribution of joint family resources	192
iii Realization of maintenance after divorce	31
iv Guardianship of child	133
v Resolving family quarrels	279
Sub total	1067
Total	31056



COAST Response in COVID-19

COAST urgently responded to the COVID-19 right in the beginning of the lockdown in March 2020. It handed over BDT 1.6 million to 8 coastal districts and upazilla administrations as a contribution to the Corona Virus Welfare Fund of government instead of operating parallel relief operation in the same jurisdiction. The districts are Bhola, Cox's Bazar, Chattogram, Feni, Laxmipur, Patuakhali, Barishal and Jhalakathi and 37 coastal upazillas under them. BDT 50 thousand is handed over to Deputy Commissioners' Office while BDT 25 thousand are handed over to Upazilla Nirbahi Office. Special focus was given to Bhola district with BDT 100 thousand and Charfession upazila with BDT 50 thousand and Kutubdia Upazilla with BDT 2 lakh considering vulnerability. This money is spent from COAST's own fund before any fund arrived.

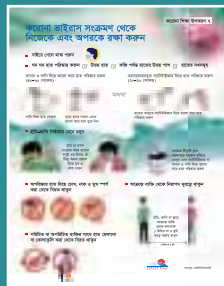
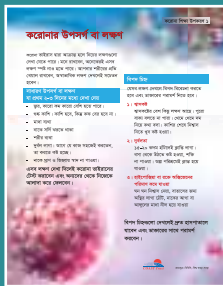
Considering the situation, COAST started raising awareness on COVID-19 since March in 9 coastal districts. The activities include staff training on COVID-19 provided with online courses by WHO (World Health Organization), BRAC and Government of

Illustrated and easy language leaflets on COVID-19 awareness are discussed at the group meetings ensuring they understand it. Photo: COAST

Bangladesh, making awareness videos and posted in social media, arranged weekly zoom meetings to increase staff's literacy.

The organization printed 4.5 lakh leaflets on different topics on COVID-19 including how it spreads, how to wash hands, masks, oximeter, lung health, breathing exercise, isolation and care if infected. The leaflets are distributed to families, schools, colleges, madrasas, religious institutions of Bhola, Barishal, Noakhali, Chattogram, Cox's Bazar, Patuakhali, Jhalakathi, Laxmipur and Feni districts. Specially they are distributed to 135,700 member-participants of micro finance programs. The organization spent Tk. 12.60 lakh from its own Disaster Mitigation Fund in this purpose.

150,000 leaflets in Burmese Language are printed for the Rohingya refugees and distributed to households, mosques and market places in the camps. The organization spent Tk. 2.95 lakh also from its Disaster Mitigation Fund.





*Meeting of UJS (Union Jana Sangathan) committee in Charfassion, Bhola.
Photo: Mizanur Rahman/ COAST*

to mortgage for the loan in view of the mainstream bank loan system.

The founder of MF Dr. Muhammad Yunus is called the banker of poor for this invention. COAST took the opportunity to let this group not only be the collateral of the individual loans but also be a united forum for the poor women to be heard. This forum has become their base of empowerment.

The group is a place where women come for the transaction but when find each other they feel empowered. Secondly, this forum is a place for development education. Poor women who never got any opportunity in their lifetime to have education started learning life-skills, information for awareness, health and hygiene, alternative source of medicine (herbal), alternative income generating activities and so on.

Third and most importantly, this group is a platform for activism at the local level. There are examples of this forum mobilizing street demonstration demanding justice against a rape case or violence against women. In the backward societies in islands and remote areas, a rape victim hardly get a chance to raise voice for justice. This forum walked to the UNO (Upazilla Nirbahi Officer) office or

even DC (Deputy Commissioner) office and placed their memorandum.

Two leaders of every group form a union level committee and two leaders from every union committee forms a Upazilla level committee. All the committees have elections in every two years.

22 of these women have been elected as the people's representatives in the local government system in Bhola and Cox's bazar. This is a great achievement of COAST. They are now invited to solve women related issues in the communities.

The program is called 'Institution Building' as it builds a space for rural women for their activism for dignity and rights.

[Coastal Integrated Technology Extension Program \(CITEP\)](#)

COAST promotes technology to increase environment-friendly agriculture, fisheries, livestock and other sustainable livelihood interventions. The organization implements this program from its own fund; the surplus of MF operation. Sustainable agriculture, fisheries, livestock and health are promoted as better livelihood for around 5,000 farmers under this program. This program is an

endeavor to enhance the coastal communities' capacity to Climate Adaptation.

The way it works:

- Providing training and awareness
- Providing required finance
- Creating linkage with government service providers
- Providing technical services free of cost

The program started its journey in 2000 titled Nutrition, Income and Food Security (NIFS). Later it was renamed as 'Micro Finance Technical Support (MFTS)' in 2003 being funded by IFAD (International Fund for Agriculture Development) and supported by PKSF (Palli Karma Shahayak Foundation). Later it was renamed again in 2013 as Ujjibito Ultra Poor Program being funded by the European Union and supported by PKSF.

Now the program is running in Borhanuddin and Charfashion in Bhola and Kutubdia in Cox's Bazar through separate CITEC (Coastal Integrated Technology Extension Center). The center provides trainings to the farmers as well as support for poultry-livestock, fisheries, and homestead gardening. Vaccination of livestock, liaison with the local government office and value chain development are the core services.

Some of the eco-friendly technologies are:

Sex Pheromone: An eco-friendly technology to control pests in crop as an alternative to pesticides. The cost is 10 times lower than pesticide. It also gives better and healthy crop.

Leaf Color Chart (LCC): Urea fertilizer is used to increase the harvest. LCC is a monitoring technology to avoid applying overdose on crops.

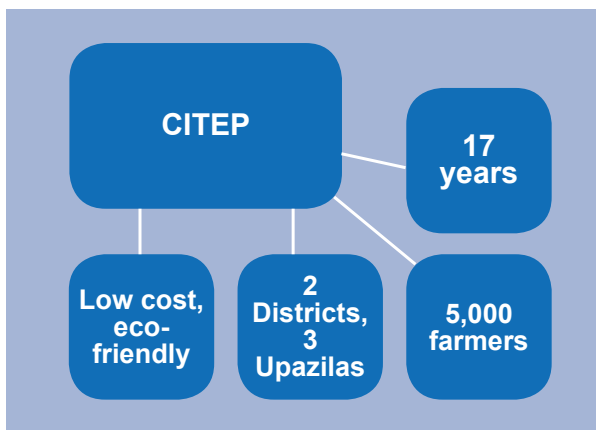
Porous Pipe or Alternative Wetting and Drying (AWD): Growing rice needs a lot of water but unplanned and excessive irrigation waste the water resource. 'Alternative Wetting and Drying' or Porous Pipe method saves water and cost of irrigation by measuring the exact water need. 800 farmers are using it.

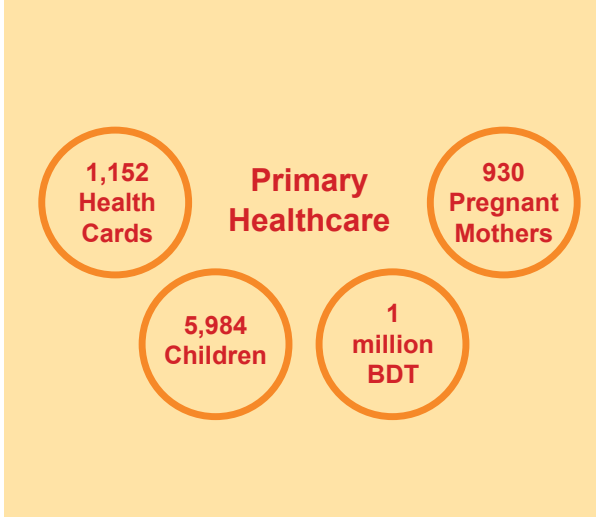
Seeds production by Maria Model: Maria Model is a technique of seed production and preservation. This is a local and eco-friendly technique. 100 farmers are using it.

Granular (Guti) Urea: Traditional urea provides only 30 to 40 per cent of Nitrogen to the soil while Granular urea can provide full. It reduces the cost of crops.

Growing Pennywort (Centella asiatica) is not only a cash crop, but also helpful for meeting the increasing demand of alternative medicine.

Photo: COAST





CITEP also promotes livestock technologies and establishes value chain of poultry. Skill development trainings, financial and technical support and linkage among hatcheries, vaccinators and feed is built to help each other.

Primary Healthcare

Primary healthcare to the coastal people, especially to the communities of the isolated and remote islands is one of the core programs of the organisation. It doesn't depend on donor fund either. Remote islands of Bhola and Cox's Bazar district have been covered under this program. Nearly a million Taka has been spent during 2019-2020 in this purpose.

Pregnant and lactating mothers and children are the main concern and service receivers of this program. Health cards are provided to the community people for easy access to services and keeping record. During the reporting period 1,152 health cards are distributed and 930 pregnant women and 5,984 children are provided with health care services. Support is given for access to medicine ensuring fair price.

There are remote islands where MBBS doctors are hardly available. Attempting deploying doctors with high salary were never sustainable. That's why paramedics are introduced. Local girls with basic education are selected and trained up for this purpose and general medical equipment are given to them. They are serving the primary healthcare and referral if necessary. 9 paramedic girls are now working in Dhalchar, Monpura and Kutubdia island.

Response to Cyclone Amphan

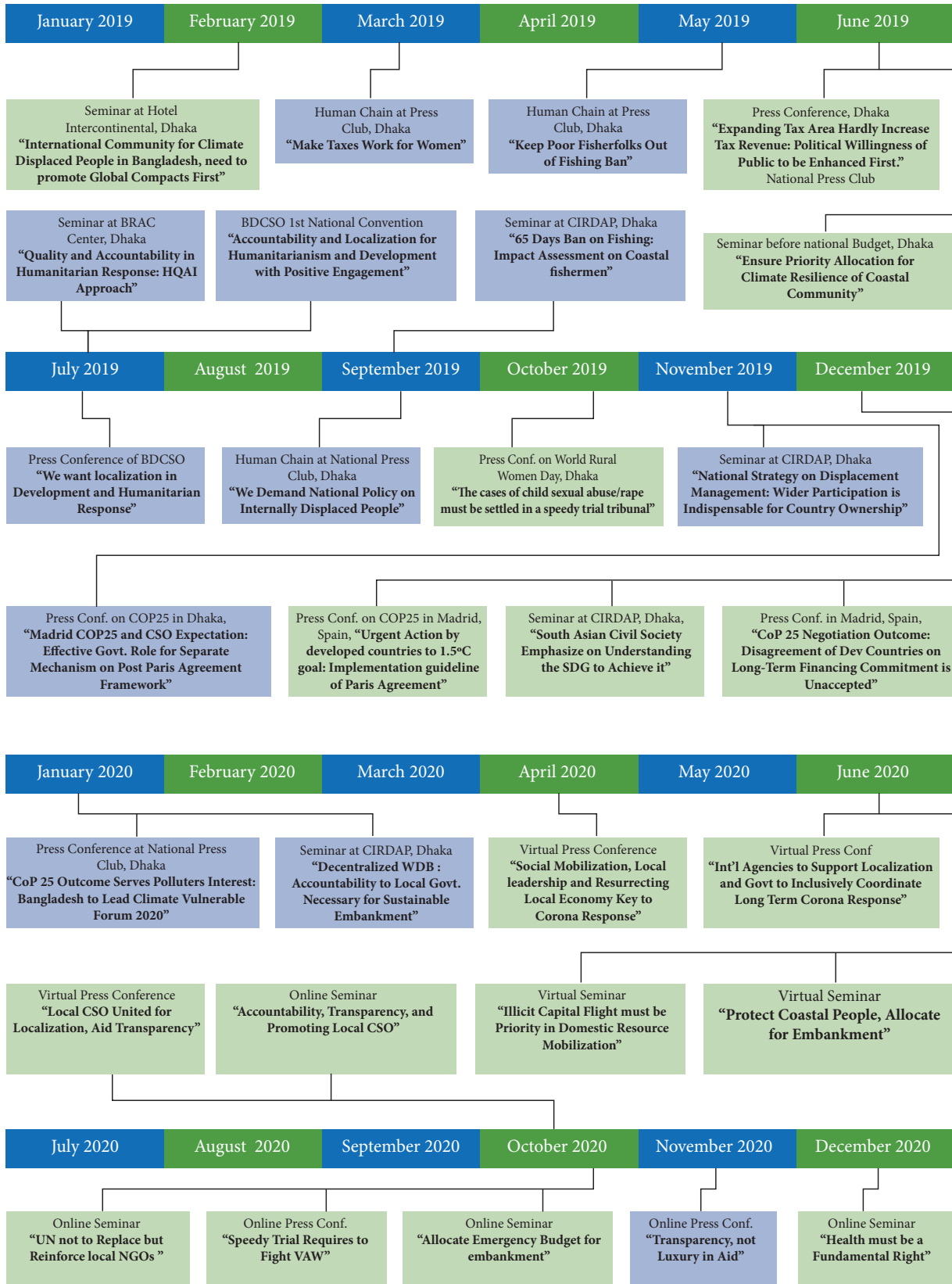
Landfall of super cyclone Amphan on 20 May, 2020 was the double disaster being on top of COVID-19. Though it was not much destructive in the South-East and South Central coastal areas, poorest in the small island were badly affected and COAST responded quickly from its own fund maintaining the COVID-19 health rules. A package of rice 50 kg, potato 5 kg, 1 litre edible oil, 1 kg salt and 1 soap are distributed to 377 very poor families in the outreach islands of Dhal Char, Char Kukrimukri, Char Patila and Char Shahajalal in Bhola.

COAST under a consortium led by Jago Nari started a project titled



“Cyclone Amphan Response in Barisal Division” supported by Start Fund Bangladesh and UK Aid to support people affected by cyclone Amphan. It was a 45-day emergency response project during May to July 2020. COAST implemented its part in Bhola district covering 10 worst affected unions. A total 1000 affected vulnerable people received cash grant of BTD 3,000/= along with hygiene kits for COVID-19.

EquityBD Event Calendar 2019 and 2020





Disaster Preparedness

Working in the coastal area always has a risk of disasters. COAST, therefore, always has a preparedness to serve the community in disasters before any humanitarian assistance arrive.

3 cyclones named Fani (May 2019), Bulbul (November 2019) and Amphan (May 2020) hit the coastal area. COAST quickly responded every time. The organization creates awareness before the cyclone, transmit 24/7 weather bulletins via community radio, web site and social media, take initiative to prepare the cyclone shelters in association with the local government, assist in signaling system at community level and finally provide cooked food, non food items, medicine and cash support to the affected people as necessary after the cyclone hits. COAST provided food and other necessary items to 1,870 affected families during these 3 cyclones.

Community Radios (Meghna and Saikat)

COAST is now allowed to run two community radio stations. On the quite successful

The adolescent girls from the community stepped ahead to work in the community radio in Bhola. They hardly saw a computer before. Now they are empowered to produce radio programs. They are quite popular to the listeners who are also mainly adolescent girls.

Photo: Din M SHibly/ COAST

operation of Radio Meghna in Bhola, the Ministry of Information has approved another station in Cox's Bazar. The new radio station is called 'Radio Saikat', 99.0 FM.

The greatest achievement of Radio Meghna is the "15th Meena Media Award 2019", a world class certification by UNICEF. The award is given for a radio report on abortion in Bhola.

Radio Meghna is basically operated by a team of 16 adolescent girls from the community. The girls who never saw a computer before are now producing radio programs in studio using multi-track sound editing software.

Disaster preparedness, DRR, climate resilience, sustainable agriculture and aquaculture, reproductive health, SRHR (Sexual and Reproductive Health Rights), stop child marriage and development of the



adolescent girls, safety and security of fisher folks are the main focus of Radio Meghna programs. The slogan of Radio Meghna is “the voice from the coast”. It has the capacity to reach 400,000 people of Charfassion, Lalmohon and Monpura Upazila of Bhola.

Radio Meghna has 40 listeners club mainly consisting young girls along with separate clubs of women and boys. It promotes women entrepreneurs.

Radio Saikat is going to start with the slogan “Multimedia for Multi-generation” and the plan is to produce both audio and video content and promoting through the social media targeting the local youth for social development. Cox’s Bazar is quite lagging behind other districts in terms of education and nutrition due to lack of awareness. Radio Saikat is going to contribute to that particular area eying to build an active civil society in Cox’s Bazar.

Good Governance: A micro-macro linkage

A platform for active civil society could make a difference at local or national level. COAST mobilized strategically important stakeholders

Concluding session of the National Convention of BDCSO Process held on 6 July 2019 in Dhaka where representatives of 700 NGOs from across the country participated.

Photo: Din M SHibly/ COAST

at both national and local level for campaign and advocacy for policy and behavioral change. Engaging both national and local actors are called micro-macro linkage.

It is also a core program of COAST which is not donor-dependent. From the income of the micro finance, COAST organizes all the campaign and advocacy issues.

The issues it cover include but not limited to climate justice, tax justice, climate adaptation and transparency of climate fund, WTO and trade issues, development effectiveness and aid transparency, localization, World Rural Women’s Day, Embankment and protection of the coastal people, fisher folks and agriculture.

Some of the issues like embankment is local, some are national and some are global level advocacy. COAST also participate to different global forum for activism and bringing change in development and humanitarian discourse.



EquityBD: Networking and Advocacy

EquityBD stands for “Equity and Justice Working Group, Bangladesh. Being a program component of COAST, it is basically a national platform for networking & advocacy on development & climate justice issues.

EquityBD is established in August 2007 with a vision of “a world of equity and justice where human rights and democracy is the social culture”. EquityBD has two mainstreaming approaches to implementing campaign and policy advocacy. One is “Economic Justice” which includes national budget & pro-poor economic issues, campaign on IFIs (International Financial Institutions) and Tax justice, etc. and the other is “Climate Justice” which includes campaign on demanding global cooperation with compensation for climate victim countries and establish rights of climate displacements and its management in nationally and globally.

In 2019, EquityBD has implemented and conducted 26 events related to policy advocacy on the economic and climate justice issues at the national and international level. EquityBD has successfully able to influence the government and drafted a policy on IDPs management in 2019 titled “National Strategy on the Management of Disaster and Climate-

A press conference is held at the National Press Club Dhaka, 14 October 2019 to start the World Rural Women’s Day observation campaign, Photo: COAST

Induced Internal Displacement (NSMDCIID)”. A glimpse on the all 26 events is given next page. Due to COVID-19 situation, events in 2020 are conducted online.

National and local platform for advocacy

CCNF (Cox’s Bazar CSO NGO Forum)

Cox’s Bazar is one of the districts of Bangladesh clearly lagged behind in many socio-economic indicators. Some local and national NGOs have been working to improve the socio-economic situations of this district. However, due to the direct interventions of UN agencies local NGOs hardly have had the chance to grow up independently.

In view of the Grand Bargain and aiming to assist the local CSO NGO to grow, this forum has been established and it became a place for interaction and making dialogue among the local CSO, NGO, government and administration agencies and also with the expatriates and UN representatives. It also has been campaigning for aid transparency and localization.

BDCSO Process for self-esteemed CSO-NGO

There is no doubt that the country's achievement on MDG and SDG are largely claimed by the CSO and NGO activities. Since the work of the non-government organizations mainly centered to Human Right and environment, it should have been prioritized and a minimum dignity to be showed to them.

Unfortunately, the way of monitoring their work, picking them unfairly and in uneven measures for partnership is hardly appreciable. BDCSO Process is formed in 2019 through a country-wide consultation. They have already declared two important outcome documents: One is the "Charter of Accountability" and the other is "Charter of Expectations". First one declares their own commitment to be accountable to affected population as well as to the government and donors and the later mentions their expectations from government, donors and UN/ INGOs for better working environment and dignity.

International Rural Women's Day, 15 October

Women's right and feminism is now a very fluently discussed issue and the world in on its progress on this issue. However, the issue of rural women are still quite ignored and their voices are still unheard. From the very beginning, COAST has been mobilizing this day observation across the country. The main objective of this day observation is to promote the local and small organizations work at community, upazila and district level to take the lead.

There are nearly 600 root level organizations are brought in a network to observe this day having two basic objectives.

One, to raise the issue of rural women at local and national level and Two, to establish

a network of local organizations to promote them to be able to mobilize campaign and advocacy at their community when necessary.

This is important for democracy and create a critical mass awareness in the country.

The International Rural Women's Day was observed in 40 districts in Bangladesh in 2019. On 14th October a press conference was held at Dhaka and declared the country wide activities on the following day. A leaflet describing the objective and theme of the day was prepared, printed and distributed to the local organizations and with the help of that the local organizations organized seminar, human chain, press conference and rally etc.

Due to the COVID-19 pandemic, the day was observed over zoom meeting in 2020. All the members of the network joined to the meeting virtually.

Gender and Development

COAST has embodied gender in its policy as well as in the practice of interventions. This is one of the achievements of Gender and Development efforts so far. Another achievement is a practice has been boost up that the female colleagues are now more opened up about the raising complaints and their voice. At least they are not anymore afraid of bringing the issues in front.

The organization has been giving additional effort to comply with the constitution of Bangladesh, all national and international policy, charter and conventions on gender. The biggest challenge on the way to establish this is the social custom and traditional practices which is very difficult to change. COAST has given all out effort to bring behavioral change in the organization and community level.



To bring the behavioral change COAST has printed pictorial book explaining definitions of sexual abuse, harassment and protection, child marriage and its impact. Other audio-visual content are also produced and broadcast through community radio and social media.

During the pandemic COAST conducted 30 online health consultancy meetings only for women staff facilitated by a female doctor. Around 60 women colleagues participated in every meeting on an average.

Five Gender Relation Development Committees are formed in the five regions under the working area of COAST. There is a Central Committee on top of it. The 'Gender Relation Development Meeting' is held three monthly in Bhola & Outreach, Noakhali, Cox's Bazar, Barishal, and Chattogram region. In

the discussion, they identify their problems, facilities, challenges, opportunities, and the way out of the problems. After that, they send all meeting minutes to the central committee to resolve the problems if they failed to solve them regionally.

Each committee is consisting of 5 members who are working at different levels of the organization. Besides, the gender focal of the organization is responsible to take any initiatives or taking solutions in terms of gender insensitivity consulting with the Executive Director, Deputy Executive Director, Directors, and senior colleagues as mentioned in 'Protection from Sexual Harassment, Exploitation and Abuse Policy'. There is a zero tolerance policy about any kind of sexual abuse or harassment.

Service Delivery in Microfinance Program during 2019 to 2020

SL	Service	Population covered
1	Loan disbursement to families	85,241
2	Total loan fund (BDT)	344.64 crore
3	Population covered	426,205
4	Job created by Micro Entrepreneurship	10,172
5	Upgraded Ultra poor to Moderate poor	3,879
6	Provided financial literacy	136,419
7	Developed enterprise	20,773
8	Health support in outreach areas	3,863
9	development lessons on primary health, education, DRR and other livelihood issues	136,419
10	Awareness on COVID-19 for prevention	451,771
	Total population	1,368,326

(13.91% of total poor population)

Service Delivery in Rohingya Camps during 2019 to 2020

SI	Activities	Direct benefit to	Population
1	Life skills, PSS support, case management and awareness for children and Adolescent	12,160	25,000
2	Training on IGA, computer, soap and sanitary pad for Youth leaders and adolescent	2,200	7,500
3	Learning Centers (LC) in camps	80	6,315 children
4	Fecal Sludge management and pure drinking water	75,909	
5	Tree plantation in host community	7550 trees	30,000
6	Extracurricular activities for mental support and grow up sensible	25 schools and colleges	4,250 students
7	Day observation	6 events	55,000
8	Community leaders and stakeholder mobilization	1,500 key stakeholders	
9	Training for journalist and media activist	60 Journalists	
10	Staff capacity building training	19 batches	445 staff
11	Raising awareness on COVID-19 prevention	275,000	
Total	Rohingya people	444,159	

(21.50% of total FDMNs)

Social Development



Social Development section is basically covered by the donor projects being implemented in the working area of COAST. The main challenge of the donor projects in Bangladesh, as well as in other countries, is its supply-driven characteristics. Instead of the demand and need of the community and affected population, projects are designed in top-down approach and driven by the theme and mandate of the donor organizations. Moreover, a big portion of the

funds are earmarked by the donor countries for achieving particular political or economic agenda.

Still the projects across the world are serving the poorest people and facilitating with their livelihood and changes.

Climate Justice and Resilience Fund (CJRF)

Saving the earth from climate change impact is the main goal of this project. Protecting vulnerable coastal people in Bangladesh through networking and advocacy at national and international level is the core idea of the project. It started in 2018 working in Khulna, Bagerhat, Barishal, Bhola, Noakhali, Chattogram and Cox's Bazar districts.

The total direct beneficiaries of the project are 544,000 while 1.25 million would be indirectly benefited. The project is funded by New Venture Fund (NVF), USA (United State of America).



55,31,829
(Direct: 13,68,326
and Indirect:
41,63,503)
beneficiaries



BDT.
1,58,65,000
Livelihood



69,169 events



56,572
Adolescent



39,16,568
information
dissemination



17,995
Children



Major achievements:

- 30 seminars at local and national level,
- 188,664 coastal fishers [including 10-15% fishers' widow] received help from Social Safety Net Program,
- 79 poor families piloted four CAIGTs (Climate Adaptive Income Generating Techniques),
- 600 children are promoted to mainstream education in Maktab center.
- 600 adolescents are empowered socially and economically with life skill education and IGA (Income Generating Activities)
- 3.5 million people are reached by Community Radio programs in the coastal area.

[Climate Finance Transparency Mechanism \(CFTM\)](#)

Funding Bangladesh for climate change to be more effective in terms of helping the most vulnerable communities so that they become better adapted to climate change impacts is the main objective of this project. To help improve the overall levels of transparency in governance from grassroots to central level and to build up and enhance self-capacity of CSOs at local and national level on this purpose are the basic interventions.

The goal of this project is to increase the efficacy of climate change funds both by government and funding partners in tackling the impacts of climate change from grassroots to central level. COAST in partnership with the British Council is implementing it.



The project is implemented in Cox's Bazar, Bhola, and Patuakhali districts with the partnership of the British Council. It started on 1 January 2017 and will end on 12 October 2021.

Citizen's Engagement in Public Institutions (CEPI)

The main focus of the project is poor, marginalized and socially excluded people would get their rights and have access to materials, resources and services provided by responsive public institutions. The project motivates Local Governance Institutions create opportunities for the excluded people to ensure participation to the participatory planning process, decision making & monitoring in public service delivery.

The number of direct beneficiaries of this project is 17,460 (Extreme poor) having access to the social security services from LGIs.

The project is technically supported by 'Manusher Jonno Foundation' and financially supported by DFID. COAST has been implementing it in Bhola Sadar, Daulatkhan and Lalmohan upazilas of Bhola district and Moheshkhali Upazilla of Cox's Bazar district.

Gender & Coastal Aquaculture (GCA)

Aquaculture is very important sector in Bangladesh as it contributes 56.76 percent of the country's total fish production. Aquaculture employs more than 3 million people and 60% of whom are women (FAO website). A recent study and official statistics shows

that women's work and contribution to the economy and society are strikingly invisible in fisheries, and they remain largely unsolicited in decision-making for the management and development.

Therefore, it is essential to develop gender-sensitive interventions in aquaculture for their empowerment.

COAST in partnership with SDF (Sustainable Development Foundation) and funded by SwedBio has been implementing this project in Bhola, Cox's Bazar and Bagerhat district. The project aims to increase the local actors' capacity and strengthen evidence-based advocacy for gender mainstreaming and gender justice in small-scale fisheries and coastal aquaculture in the context of the Blue Economy boom.

Asia Pacific Farmers' Platform (APFP)

The APFP project is working with the 20 selected Farmers Organizations (FOs), situated in 17 districts of our country. The project is being implemented with the support of AFA and its duration is from 1 October 2019 to 31 January 2021. The project mainly focuses on enhancing farmers' sustainable development by engaging them into business initiatives. Skill development training, meetings, learning sessions, technical support, online platform for farmers' product promotion, service centers, etc. are the core interventions.

It uses different media like community radio to disseminate issue-based knowledge. Besides, it also helps to establish linkages among the farmers and the service providers.

School Feeding Program (SFP)

The Government of Bangladesh (GoB) has, over the years, taken several measures to universalize primary education "Education

for All" and increased in completion rate, which stands at 98.5% in 2015. However, considering quality and sustainability, it is a great challenge to meet education for all as per the SDG by 2030. The School Feeding Program is a joint venture of the Primary and mass education ministry under the Government of Bangladesh and the World Food Programme (WFP).

Undoubtedly, the project is playing a vital role in alleviating hunger, reducing micro nutrient deficiency and anemia, improving school enrollment and attendance, increasing cognitive and academic performance, and contributing to gender equity in access to education.

COAST has been implementing this project at 96 Govt. primary schools and 2 independent Ebtedayi madrasas (where the total no. of students is 29,142) of Ramgoti Upazila under the Lakshmpur District.

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

COAST in partnership with PKSf has been implementing a ten-year program, a multidimensional integrated approach named ENRICH since 2014. The project works with the poor to create an enabling environment to ensure the best utilization of the present abilities and the available resources of the poor households and at the same time, supports them to enhance their capabilities to enable them to move ahead steadily. Its working area is the North Dhurong union of Kutubdia Upazila, one of the most disaster-prone areas of Bangladesh and the targeted beneficiaries are 29,902.

- 5,804 persons have got free health services from the registered Medical officer.

- 300 households received better sanitation facilities.
- 23 beneficiaries got free cataract surgery through eye camp.
- 13,300 beneficiaries got awareness training on the importance of hand washing.

Dry Fish and Aquaculture for Wellbeing and Nutrition (DAWN)

The Dry Fish and Aquaculture for Wellbeing and Nutrition (DAWN) Project is a short term intervention to scale up aquaculture, safe dry fish production and access to nutrition for the vulnerable households in Cox's Bazar district.

The objectives are to transfer the aquaculture technologies at the farmers level to increase income of fish farmers and dry-fish producers, to raise awareness on nutrition and hygiene practice of targeted households, to reduce health hazard of the consumers by increasing the availability of pesticide-free dry-fish in the market, and to develop the market channel of the dry-fish product.

The project is implemented in three Upazilas of Cox's Bazar. These are- Cox's Bazar Sadar, Teknaf, and Pekua. Two components of the project are Dry fish and aquaculture training. Dry fish component supports 500 entrepreneurs to produce pesticide-free dry fish by using new technology- fish dryer and Macha (a bed made by bamboo and net) with organic elements (chili and turmeric powder).

Under the second component, the project provides training to 1,300 fish farmers on carp-mola ploy-culture, basic nutrition and gender mainstreaming to increase household production, consumption of nutrient-rich foods. Moreover,

- 5200 pregnant and lactating mothers got awareness sessions on nutrition at the community level.

- 1300 beneficiaries got IGA support through receiving mola brood fish seeds.

Dry Fish & Crab Fattening (PACE)

Around 200 thousand poor people are directly or indirectly involved with the business of producing dried fish. It's becoming a promising industry for both domestic consumption and exports.

It is estimated that about 30% of the total sea fish catchment are dried traditionally. During the winter season, the dry fish producers use pesticides in dry fish processing and preserve it for the rest of the year. It is harmful to human health.

COAST in partnership with PKSF has undertaken an initiative in Cox's Bazar mentioning "Promoting Agricultural Commercialization and Enterprises" also known as "PACE" to work on it to use the latest machinery and technology, ensuring a healthy environment to bolster the industry further. That will help to scale up and develop coastal poor peoples' livelihood conditions as well. The project has two major dimensions/ focusing areas: one is the Dry Fish and the other one Crab fattening.

The PACE-Dry Fish is a three years intervention and its working areas are Cox's Bazar Sadar and Moheshkahli Upazila. It directly works with the 5000 entrepreneurs aiming to reduce their poverty and to avoid toxic pesticides.

Crab farming has been expanding fast as an industry in the country. COAST is implementing a three years intervention in parallel with the Dry Fish project partnering with PKSF in Cox's Bazar Sadar, Chakaria, Teknaf, and Moheshkahli Upazila. It directly works with the 7500 entrepreneurs.

This initiative has been undertaken at the entrepreneurial level to create opportunities for crablet production by establishing crab hatchery on a large scale to create income and employment opportunities as an adaptation tool to climate change in coastal area.

Adolescents' Program

COAST in partnership with PKSf has been implementing a program named "Adolescent" since July 2019. The project directly works with 1281 (433 are boy and 848 are girl) adolescents and their parents to make them think more rationally to grow their leadership skills, and to participate in different co-curricular activities in both educational institutes and community.

48 adolescent club has been established under this project to help the adolescents share their learning/ thinking. Along with this, scopes are created to get involved in patriotic activities to love our own country.

It's working in Burhanuddin and Lalmohon Upazilas of Bhola District, one of the most disaster-prone areas of Bangladesh.

Improving Social Cohesion (ISC)

COAST in partnership with UNHCR has been implementing project titled "Improving Social Cohesion among Rohingya and Host community people (ISC)" till 2019 to foster social cohesion between host and Rohingya community by promoting refugee rights through advocacy and campaigns. It led to create an environment of peaceful coexistence of both community.

Session on Human Right and peaceful coexistence are given to:

- 3750 students received 75 sessions,
- 1120 direct beneficiaries (Rohingya

community leaders, religious leaders, and youths) received 32 sessions.

- 142 direct beneficiaries (local government representatives) received 4 sessions.
- 8400 direct beneficiaries (community people, public representatives, government officials, journalists, religious leaders, teachers, and the Rohingya community people) sensitized through different awareness and sensitization sessions;
- Upazila and district level round table seminar and awareness sessions, sports and cultural events, dialogues, disposal of NGO activities, workshops etc.
- 61 Result, Challenge and learning sharing meeting with Civil society and UP.
- 78 meetings held with Religious leaders to improve Social Cohesion.
- 129 meetings held with the Bazar management committee.

Accelerating Protection for Children and Adolescent Program (APC)

Child marriage is a curse. Due to child marriage, most of the child becomes a victim. Which is completely a violation of human rights. There are laws to prevent child marriage but these cannot help much to stop the practice in society. 4% of boys married before age 18. Bangladesh has the third-highest prevalence of child marriage in the world.

In partnership with UNICEF, COAST is implementing the project in 40 unions of four Upazilas naming- Monpura, Charfession, Lalmohan, and Bhola Sadar under Bhola District for the empowerment of the adolescents, behavioral changes, and their capacity development as change-makers through ensuring community participation and

different project interventions from 26 August 2020 to 26 March 2021. The total number of beneficiaries of the project is nearly 4,50,000 where the focus will be on the mentioned numbers. And these are adolescents- 3600, Parents – 3600, Community Leaders & CBCPC members – 3120, Community People – 439630, and Government Officials – 50.

[Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response\(ToGETHER\)](#)

The Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response (ToGETHER) project is a three-year-long intervention funded by Malteser International- Germany. The project mainly focuses on creating a space for realizing the potential of the leading local actors in humanitarian response. Putting localization into practice is therefore the clear focus of this project. The objectives of this project are:

- Local Humanitarian Partners of the program are integrated and take responsibilities and actions in the humanitarian system of their countries for principled humanitarian assistance.
- The Localisation Programme is additionally resulting in a stronger contribution of the organizations and their partners to the international policy discussion on strengthening the role of local and national humanitarian organizations.

During this period, it will work with four LHPs (Local Humanitarian Partners) from different regions of our country. The selected LHPs will have the opportunity to jointly develop and undertake capacity strengthening measures, to reinforce their institutional and operational capacity to effectively respond to humanitarian crises.



[Rohingya Response Running Project](#)

Rohingya Education Ensuring early learning and informal basic education for children of forcibly displaced Myanmar Nationals in Cox's Bazar

Responding to the humanitarian crisis of Rohingya, COAST implemented this education project in partnership with UNICEF. The project established 80 Learning Centres (LC) in different camps in Ukhiya for 8,400 affected children of the Rohingya community.

This program supported in collaboration with Rohingya community people, Camp in Charge (CIC), representative of RRRC-Bangladesh government, Bangladesh army, Site management (SM), and local government since August 2018.

The main focus of this project is to deliver early learning and basic education. The project is delivering early learning (EL) for 4-6 years and Ability Based Learning (ABL) packages for 7-14 years of Rohingya children.

- 80 hand washing devices are installed in 80 LCs for the hygiene promotion of children.

Aligning Communities of Cox's Bazar for Optimum Resilience and Development (ACCORD)

The Aligning Communities of Cox's Bazar for Optimum Resilience and Development (ACCORD) is a three-year project which is funded by Malteser International-Germany. This project aims to ensure an effective and sustainable survival threshold establishing resilience with improved livelihood options for the targeted 1000 families of Palongkhali Union of Ukyia Upazila and Hnila Union of Teknaf Upazila Ukhiya and Teknaf under Cox's Bazar District by the end of June 2022. The key achievements of this project are:

- 80% of beneficiaries have already been started individual Income Generating Activities like; goat rearing, cattle rearing, poultry rearing, and vegetable cultivation.
- 29 SRG groups out of 65 SRG groups have already been launched group Income generating activities.
- Some women are using the SRG platform to obtain their political rights.
- 14% of PO leaders represent the different locally-led organizations.

Ensuring Resilience and Protective Environment for Rohingya Adolescents fled from Myanmar in Cox's Bazar District (ERPORA)

This project has been serving under the subsector of child protection with the support of UNICEF since 2018. The project also has intervention on COVID-19 Emergency Preparedness and Response for the same target beneficiaries in different camps.

- 18,535 children, their parents and community members benefit from COVID-19 awareness, and referral services.
- 3,550 children and adolescents have received psychosocial support services (PSS) and 350 case management services during the COVID-19 response.
- 2700 adolescents from 15 to 18 years received vocational services at different trades.
- 13000 adolescents of 10 to 14 years of age in camps are receiving child protection services including life skill-based education, psychosocial support session, case management support, and capacity development training.

Creating a safe and dignified environment for FDMNs and Host Communities

The full name of the project is "Creating a safe and dignified environment for vulnerable people at camps and Host Communities" funded by the Tearfund Bangladesh. It has dimensions at different sectors at (i) Protection; (ii) WASH; (iii); Livelihood (iv) DRR both for the Rohingya and host community. This intervention has different activities to fulfill some of the basic survival needs and to attain a better quality of life for FDMN and Host community.

- 600 vulnerable households from the host community got financial assistance for alternative income-generating activities.
- 1080 children and adolescents got 6300 sessions on hygiene, DRR, Mental Recreation.
- 416 street solar lights in Rohingya Camps for safety are installed.
- 225 Rohingya people got psychosocial support from 6 psychosocial counseling centers.
- 4200 households got sanitation facilities.

Youth Of Ukhiyas Towards Headways (YOUTH)

COAST in partnership with the Norwegian Refugee Council (NRC) has been implemented project titled “Youth Of Ukhiyas Towards Headways (YOUTH)” in Ukhiya in 2019. This project aims to promote youth empowerment by providing skill development training on different trades to create employment opportunities and encouraged the way to peaceful coexistence between Rohingya and host community.

- 498 youth supported with different skill development interventions at different trades.

COVID Check Project

COAST Trust implemented the YOUTH COVID Check project as an immediate response to the COVID 19 pandemic. The project works directly with 550 Youth (Age group 14-24) and 5000 HHs (adult Male, Femal) of the Palongkhilai union of the Ukhiya Upazila under the Cox’s Bazar district.

With the support of the Norwegian Refugee Council (NRC), the project distributed 10,000 leaflets in different areas of mass gathering. Leaflet contained all the important point that people are needed to know to be safe from the Corona virus. The project also formed 4 graveyard management and provided them training on different safety and security issues. Essential materials were also provided to encourage them to ensure funeral of the COVID related deaths. Project also provided hygiene materials to the 5000 most vulnerable households.

One of the major activities was to install Hand Washing Stations. The project installed 20 COVID points for washing hands in different essential places.

Education of the students were hampered due to the lockdown and limited mobility. To support the youth and students COAST introduced a website so that youth can get lessons and can share their creativity.

Project selected 550 YOUTH by following all the selection criteria and the provided BDT 2000 each for rearing hen, duck, pigeons, cultivating vegetables around their houses.

Phased-out Projects



Integrated Ending Child Marriage (IECM)

Child Marriage is a nightmare in Bhola. As a disconnected and remote island area, this community has been suffering from the curse of child marriage ever since.

In partnership with UNICEF, COAST is implementing the project in Bhola with interventions like training, meeting, etc. for the proper empowerment of adolescents, their behavioral changes, and capacity development during November 2018 to February 2020. The total number of beneficiaries of the project is nearly 100,000 including more than 30,000 adolescents, their Parents, 1,764 CBCPC (Community Based Child Protection Committee) members, 25,000 Community People and 200 Government officials.

Ensuring the proactive role of UPs, Schools, District and Upazila administration, CBCPC and Ward Development Committee (WDC) for the sustainability interventions.

Enhanced Coastal Fisheries in Bangladesh (ECOFISHBD)

The Enhanced Coastal Fisheries in Bangladesh (ECOFISHBD) project was a five-year USAID funded initiative aimed to improve the resilience of the Tentulia –Meghna River estuarine ecosystem and livelihood of community reliant on coastal fisheries. The project is jointly implemented by World Fish and Department of Fisheries. COAST is one of the Implementing partners of the project and assigned to implement project targeted interventions in two significant Hilsa sanctuaries namely Tentulia Sanctuary with a length of 100 km and Meghna sanctuary with a length of 90 km.

e-Commerce in Moheshkhali

To secure the lives and livelihood of poor, disaster-prone and highly disadvantaged coastal dry fish producing communities, the International Organization for Migration (IOM) and COAST adopted the project of “Improving Local Capacity in Producing Organic Products and Managing Seed Fund of the Entrepreneurs” in Moheshkhali, Cox’s Bazar.

This project is meant to improve local capacity in producing safe dry fish products by using the fish drier and elevated net and support the selected entrepreneurs with seed fund to buy and stock products to run e-business.

The expected outcome of the project is While achieving these objectives, dry fish producers will become aware of the need for maintaining the healthy and poison-free dry fish production environment in organic ways by restoring to sustainable practices through their active participation. The key achievements of the project are:

- 200 dry fish producers are trained.
- 500 dry fish producers have increased knowledge and practice on healthy food.
- 450 dry fish producers benefited from 10 promotional video show programs.
- The selected 9 entrepreneurs received a total of Tk. 12,15,000 as seed fund.

Torun Alo (Light of Youth)

This project aimed to enlighten young students of Kutubdia and Moheshkhali of Cox’s Bazar to stay away from violent extremism and to inform them about radicalization through some constructive engagement.

COAST in a partnership with MJF implemented this project titled “Torun Alo” during October 2016 to March 2019.

It covered 20 educational institutes including school, college and madrasa proportionately. It helped the youth in rational thinking, raise leadership skills, to respect other religious opinions, and to participate in various co-curriculum activities in both their educational institutes or community.

- 8,770 youths got 525 sessions on life skill-based education.
- 222 students received basic ICT training.
- 80 youth supported with vocational training, profession and decent work interventions.

Fondation Hirondelle (FH)-Communication

COAST in partnership with Fondation Hirondelle implemented a project to provide support for the resourcefulness and resilience of Rohingya refugees in Bangladesh and host community located around the camps. The project produced and broadcasted audio programs and were played for camp residents and in specific villages located around the camps. The aim was to provide increased information on how the people can improve their lives and create a space to provide feedback on service providers.

The learnings and achievements of the project are, the program was only for narrowcast. It would be more communicative and easily reached the target audience if it was possible to broadcast on Radio. There would have been broader scope for this kind of program in Community Radio too. It was so tough to collect interviews or information from stakeholders in the camp area.

Plan and Budget of 2020-21

Methodology

As a regular practice, different stakeholders including member participants, local civil society, government officials and staff participated to prepare the Plans and Budget for 2020-21 (1 July, 2020 to 30 June, 2021) for the organization. All the colleagues from different Sector, Section and Project Implementation Units (PIU) are requested to share achievements and limitations of last year's works including stakeholders' comments and the objectives and challenges of upcoming year. This document has been prepared and summarized compiling all the reports sent from Sector, Section and PIU.

Management Approach

- Knowledge development of colleagues.
- Promoting Loyalty and self-discipline.
- Human resource balancing with achieving targets and Human right.
- Standard Body Mass Index (BMI) for better health of staff.
- Redefined roles of DED and ED focusing strategic relation, human resource development and strategic planning.
- Joint Directors and Directors will focus on planning, quality implementation, monitoring and communication.
- Protection of staff from COVID-19 pandemic.

Program Approach

Core program

- Strategy development for fund raising for climate change adaptation, community radio and DRR

Non-core programs

- Strategy based fund raising rather than demand based
- Separate Rohingya strategy for fund raising for IGA/Livelihood, social cohesion, education and youth development
- Advocacy through social media targeting youths and adolescents
- Raising awareness of member-participants for protecting them from COVID-19

COAST Microfinance in COVID-19

Just like other sectors, micro finance operation of COAST was also affected. Lockdown stopped the entire activity of micro finance across the country. But life needs to go on and people depend on microfinance services, including basic savings accounts, small loans and remittances. Microfinance services provide clients a margin of flexibility to cope with emergencies when publicly funded safety nets fall short.

If the microfinance sector is going to survive the pandemic, we need to treat COVID-19 as the fundamental threat to the industry. We need every part of the sector to start mobilizing around easing the terms of debts that borrowers cannot get service when economies seized up, keeping MFIs solvent and preparing to recapitalize them so they are in a position to lend again and play their vital role in recovery once the crisis recedes.

COAST could have earned the service charge of around BDT 10.30 crore if the suspension on MF operation was not imposed for three months.

Challenges

Rural producers, small business, petty traders, street vendors living in rural, urban and peri-urban areas suffered from decreased income. Many depend on microfinance as their source

of finance to reinvest and cover expenses. Similarly, microfinance institutions would face challenges in conducting operations as usual.

The world economy is now on lockdown because of the global pandemic. Governments and their central banks wasted no time in dealing with the health and economic implications of this crisis. Operating full micro finance activities became a challenge for MFIs due to lockdown, pressure from local government and behavioral change of MF clients. COVID-19 crisis posed definite financial loss for most of the financial institutions and caused shortage of liquid fund for microfinance operation.

Way forward

As a result of the prevalence of corona virus, steps will be taken to introduce micro credit program step by step considering more or less infected areas. Necessary steps have to be taken to get loans from various financial institutions at low interest rates. Steps will be taken to expand the scope of other financial services, including increasing the productivity of microfinance to offset the financial loss.

The overdue management has been strengthened with the help of senior colleagues from Principal Office through daily monitoring system and case by case support. Up to June 2019 total written off amount is BDT 7.13 crore. Target up to June 2020 was BDT 2.81 crore and realized BDT 1.01 crore and the realization rate is 36%. On the other hand up to June 2020 total amount of bad debt is BDT 6.74 crore. Target up to June 2020 was BDT 3.51 crore and realized BDT 2.16 crore and the realization rate is 62%. By June 2021, the target of written off realization is BDT 14.55 lakh and bad debt realization is BDT 68.06 lakh.

In respect of micro finance program the following lessons have been learnt; i) Overdue increased 1.7% in 2018-19 and in 2019-20 the overdue increased 1% and ii) Some financial irregularities have been continuing by some staff (In 2018-19 was 40% staff and in 2019-20 was 32% staff).

Rohingya Response

COAST has been supporting both the vulnerable Rohingya and host community in Cox's Bazar since August 2017. COAST is giving continuous efforts making their life and livelihood more secured. Last year, most vulnerable children and adolescents were supported in gender based violence, psychosocial support, case management services. Besides, adolescents and youth in the host community received training on tailoring, computer operation and agricultural and livestock. The other significant role played ensuring basic education in the Rohingya camps as most of them have no opportunities for formal education in camps. Besides, COAST facilitated educational institutions with different programs like, debate competition, easy writing competition, cultural program, and awareness session on human rights to promote social cohesion between host and Rohingya community. Local journalists have been sensitized towards peaceful co-existence. Participants also got some technical knowledge and skills in reporting during the humanitarian crises. There were many successful events organized with personnel from civil society, students, local government representatives, CiC, Journalists, Researcher, Teachers, Academicians, and Activists. Humanitarian support plays a significant role in the Rohingya refugee crisis in Cox's Bazar. COAST receives funding support from Malteser International, NRC, Tearfund, UNHCR and UNICEF.

This year the organization has been awarded the projects of Gender and Coastal Aquaculture Project funded by SWEDBIO, Rapid Response on Cyclone Amphan in Barishal division, Aligning Communities of Cox's Bazar for Optimum Resilience and Development (ACCORD) fund by Multiser International, Germany and Asia Pacific Farmers' Program funded by IFAD.

During the period of 2019-20 target of the total donor fund was BDT 32.01 crore where the received amount is BDT 24.23 crore (76%). It is due to the COVID-19 Pandemic project budget have been decreased.

Budget variance for the year of 1 June 2019 to 31 July, 2020

The budget for the year 2019-20 was BDT 617.92 crore where the expenditure was BDT 510.79 crore. Here the utilization rate is 82.66%. It is due to COVID-19 pandemic

Budget Focus for the year of 1 July, 2020 to 30 June, 2021 (2020-21)

During 2020-21 the budget has been prepared with an amount of BDT 705.12 crore (US\$ 82.96 million on the basis of exchange rate of 1:85) with the surplus amount of BDT 6.82 crore. Total budget has been increased 14.11% than that of 2019-20 (BDT 617.92 crore).

This year the budget of the donor grant is BDT 18.74 crore which is less 41.62% (BDT 32.10 crore) this is due to the phase out of some Rohingya and other development projects.

In 2020-21 the earning of service charge from micro finance program will be BDT 53.46 crore that is 4.60% less than that of last year (BDT 55.06 crore). As the COVID-19 pandemic affected the MF operation severely.

In the total budget of BDT 705.12 crore, 96.95% (BDT 683.66 crore) will be contributed from micro finance program and 3.05% will be from grants of different development projects and other income (BDT 21.48 crore). Here the program cost and administrative costs are 80% and 20% respectively.

At the end of 2020-21 the total number of member participants will be 153,548 which is 12.54% more than that of last year (136,436). The outstanding balance at the end of 2020-21 will be BDT 308.62 crore (US\$ 36.31 million). This is 24.49% above from last year (BDT 247.90). The member savings at the end of the year 2020-21 will be BDT 118.58 crore that is 19.29% higher than that of 2019-20 (BDT 99.40 crore).

During 2020-21, it will need BDT 121.45 crore as Revolving Credit Fund (RCF). It is expected to manage the amount of BDT 30.00 crore from PKSf and BDT 80.00 crore from commercial banks and BDT 11.45 crore from organizational statutory fund (PF, Gratuity and Staff Welfare Fund as loan).

At the end of 2020-21 the total staff will be 1730 (male-926 and female-804 and ratio-53:47) which is 6% more than the last year (1625).

This year the cost of fund is BDT 12.36 crore which is 22.06% decreased (BDT 15.86 crore) due to reducing bank interest rate against loan money. The cost of fund includes the interest payable to group savings, PKSf, organizational statutory funds and private banks for using their fund as the Revolving Credit Fund.

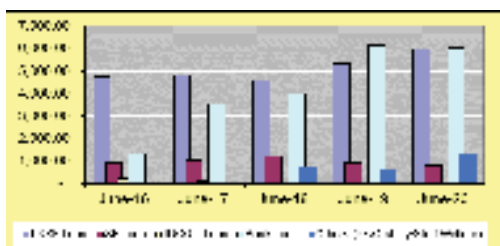
The Plan and Budget 2020-21 had been approved in 3rd virtual AGM held on 18 July, 2020.

FIS & MIS

COAST FIS 05 (five) years trend:

A. Loan fund for Credit program (BDT in lakh)

Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
PKSF Loan	4,735.32	4,788.26	4,572.81	5,341.71	5,953.45
SF Loan	918.75	1,020.00	1,180.00	938.44	804.37
IDCOL Loan	187.42	115.16	19.72	-	-
Bank Loan	1,300.00	3,535.17	3,984.63	6,185.89	6,036.83
Others (PF/Gratuity/Staff Welfare)	-	-	694.83	632.93	1,274.05
Total Loan Fund	7,141.48	9,458.59	10,451.99	13,098.97	14,068.70
Growth Rate in %	29%	32%	11%	25%	7%



COAST has been borrowing loan fund from PKSF, Stromme Foundation (SF), Bank for different Microfinance program and from IDCOL for Solar Home System program.

From 2016 to end of June'20, PKSF fund has increased to 26%, SF is decreased about 12% due to closing down their program, IDCOL fund has decreased 100% due to close down of CREP project, Bank loans are increased to 364%. We have loans from Other sources like Gratuity, PF and Staff welfare fund which are taken from 2018 and end of June'20 it is increased to 83%. Among the total fund, PKSF portion is 42%, SF 6%, IDCOL 0%, Bank 43% and Others is 9% at the end of June'20.

B. Fixed Assets Trend (BDT in lakh)

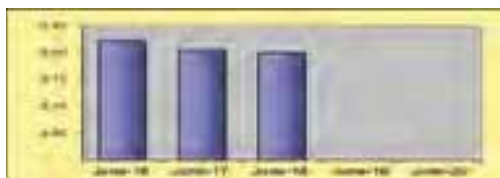
Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
Fixed Assets	647.07	699.84	795.29	1,478.61	1,654.75
Growth rate	0.4%	8%	14%	86%	12%



Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2016 to 2020 its trend was upwards. About 156% assets are increased from 2016 to end of June'20. Here assets indicates land & building, vehicles & motorcycles, electrical and office equipments, furniture & fixtures etc and the value reflects the cost less depreciation. It has been increased due to the extension of MF branch offices and other projects.

C. Reserve Fund Investment (BDT in lakh)

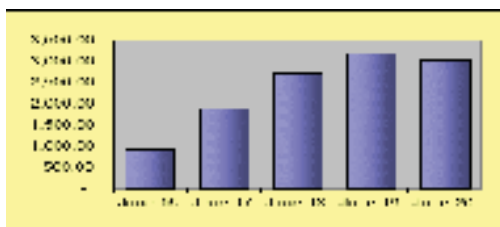
Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
Reserve Fund Investment	0.22	0.21	0.20	-	-
Growth rate (%)	100%	-8%	-2%	-100%	0%



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'20 it was drastically gone down and reached to 0% from 2016. It has happened due to the encashment of FDR for operating MF program due to loan demand for opening new MF branches for operating MF program.

D. Capital Fund/Equity (BDT in lakh)

Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
Capital Fund	907.75	1,868.67	2,695.60	3,166.01	3,026.57
Growth rate (%)	106%	106%	44%	17%	-4%



Capital Fund/Equity is the key component to evaluate the financial strength and performance of an organization. Every year its Equity is increasing and its trend is upwards. Comparing the previous year, end of June'16 it was increased 106%, end of June'17 was also 106%, end of June'18 was 44%, end of June'19 was 17%. But end of June'20 it has gone down to -4% than 2019 due to COVID-19 pandemic. About 233% of capital fund has increased at the end of June'20 than June'16. It has happened due to expansion of new MF branches and increased investments.

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

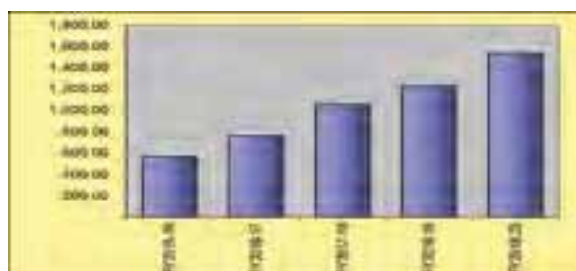
Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
Reserve Fund	673.48	889.71	891.66	1,391.99	1,629.15
Growth rate (%)	8%	32%	0.22%	56%	17%



There are 03 categories of reserve fund 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'16 it was increased to 8% than previous year and end of June'17 it was 32%, end of June'18 it is increased a little i.e. 0.22% than June'17, end of June'19 it was 56% and end of June'20 it was 17%. Considering five years trend, end of June'20 it has increased about 142% than June'16.

F. Financial Cost (BDT in lakh)

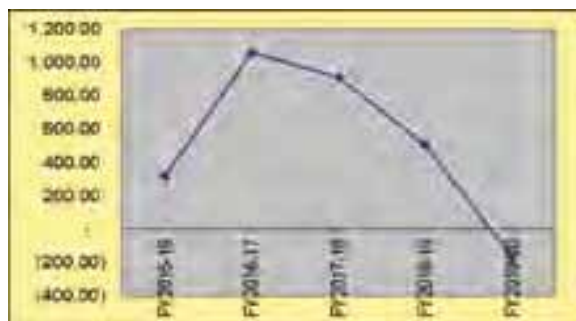
Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
Financial Cost	566.19	762.52	1,054.85	1,222.85	1,532.36
Growth rate	37%	35%	38%	16%	25%



Financial cost means the interest paid to group members savings fund, PKSf, Stromme Foundation, Banks for borrowing fund for operating MF program. End of June'20, the cost of fund has been increased about 171% i.e. Tk.966.17 lakh than June'16. The cost of fund was almost same during the year from 2016 to 2018 but end of June'19 it was gone down to 16% than 2018 and end of June'20 it has increased 25% than 2019. It was increased due to expansion of new MF branches and apparently increased loan borrowings from different financial institutions.

G. Surplus/Deficit (BDT in lakh)

Particulars	June-16.	June-17.	June-18.	June-19.	June-20.
Surplus / Deficit	319.63	1,059.89	915.02	506.34	-164.05
Growth rate	212%	232%	-14%	-45%	-132%



The surplus or deficit is an important tool for analyzing financial health of an organization and its effects the Capital fund /Equity of an organization. It is necessary for assessing the financial sustainability as well. The graph reflects that the trend of surplus is upwards from 2016 to 2017. But from 2018 to 2020 its profit was decreased like, end of FY2017-18 it is decreased, end of 2019 it was -45% and end of June'20 it was -132% then previous year. It has happened due to make loan loss provision, expansion of new MF branches, increased staff salary, supporting health, disaster, education, community radio, different advocacy program and also covering some operational cost.

Five Years Balance Sheet (FY 2016-2020)

Property & Assets	June 2016	+/-	June 2017	+/-	June 2018	+/-	June 2019	+/-	June 2020	+/-
Long Term Assets :										
Fixed Assets	64,706.72	0.4%	69,983.74	8%	79,528.71	14%	147,860.68	86%	165,475.40	12%
Stock in hand	5,727.46	-2%	6,046.73	6%	6,024.23	0%	5,963.84	-1%	5,889.03	-1%
Current Assets :										
Cash and Bank Balance	39,049.52	-2%	50,251.46	29%	119,757.73	138%	196,311.69	64%	199,704.45	2%
Loans and Advance	13,547.53	17%	13,208.28	-3%	16,162.08	22%	18,882.60	17%	15,992.95	-15%
Loan Outstanding (RLF)	1,229,222.15	30%	1,713,013.03	39%	1,924,533.30	12%	2,250,252.67	17%	2,527,184.61	12%
Loan Outstanding (CREP)	14,065.11	-6%	13,314.74	-5%	13,195.75	-1%	13,171.95	0%	13,139.72	0%
Receivable from Donors	5,359.54	-13%	6,290.06	17%	15,189.40	141%	9,971.87	-34%	2,921.58	-71%
Other Receivables	17,274.44	70%	19,643.91	14%	24,497.85	25%	28,149.68	15%	27,677.20	-2%
Other Investment (FDR)	61,205.90	29%	79,785.66	30%	88,888.00	11%	213,854.32	141%	220,418.48	3%
Reserve Fund Investment	22.32	100%	20.53	-8%	20.03	-2%	-	100%	-	0%
Grand Total	1,450,180.69	26%	1,971,558.13	36%	2,287,797.08	16%	2,884,419.30	26%	3,178,403.40	10%
Fund & Liabilities										
Capital Fund	90,775.27	106%	186,867.37	106%	269,560.40	44%	316,600.87	17%	302,657.28	-4%
Unutilized Fund (Donors)	2,301.96	-42%	13,831.14	501%	19,129.13	38%	32,304.57	69%	49,692.17	54%
Revaluation Surplus	-	0%	-	0%	-	0%	55,531.13	100%	55,531.13	0%
Fixed assets acquisition fund	3,924.40	0%	4,242.46	8.10%	8,496.21	100%	14,218.23	67%	17,085.29	20%
Current Liabilities :										
Group members savings	458,765.49	24%	573,398.42	25%	670,407.82	17%	814,258.07	21%	956,993.68	18%
Loan from SF (RLF)	91,875.00	-14%	102,000.00	11%	118,000.00	16%	93,843.75	-20%	80,437.50	-14%
Loan from PKSF (RLF)	473,531.66	12%	478,825.99	1%	457,280.66	-4%	534,170.99	17%	595,344.99	11%
Loan from IDCOL (SHS)	18,741.61	-19%	11,515.93	-39%	1,972.21	-83%	-	0%	-	0%
Loan from Bank (RLF)	130,000.00	100%	353,516.78	172%	398,462.77	13%	618,589.22	55%	603,683.09	-2%
Loan from Others (RLF)	-	0%	-	0%	69,482.99	100%	63,292.62	-9%	127,404.54	101%
Reserve Fund (LLP/DMF)	67,347.98	8%	88,971.02	32%	89,166.15	0%	139,198.82	56%	162,914.51	17%
Emergency Fund	39,835.61	26%	55,482.60	39%	71,859.81	30%	88,723.24	23%	105,595.99	19%
Staff Provident Fund	28,525.95	-9%	39,655.52	39%	35,184.41	-11%	39,555.10	12%	41,052.99	4%
Gratuity Fund	20,505.66	-37%	36,491.49	78%	25,565.41	-30%	29,839.09	17%	34,851.60	17%
Other Liabilities	24,050.11	16%	26,759.42	11%	53,229.12	99%	44,293.60	-17%	45,158.65	2%
Grand Total	1,450,180.69	26%	1,971,558.13	36%	2,287,797.08	16%	2,884,419.30	26%	3,178,403.40	10%



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS



Independent Auditors' Report
To
The Governing Body of
Coastal Association for Social Transformation (COAST) Trust
Metro Melody, House 13 Rd No. 2, Dhaka 1207

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Consolidated Financial Statements of “**Coastal Association for Social Transformation (COAST) Trust**” which comprise the Statement of Consolidated Financial Position as at 30 June 2020 and Statement of Consolidated Comprehensive Income, Statement of Consolidated Cash Flows, Statement of Consolidated Receipts and Payments and Statement of Consolidated Changes in Equity for the year then ended 30 June 2020 and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give true and fair view, in all material respects of the financial position of the “**Coastal Association for Social Transformation (COAST) Trust**”, as at 30 June 2020 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appeared to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.



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Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. Management will ensure effective internal audit, internal control and risk management functions of the Organization.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the establishment's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.





- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the organization to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Organization audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

We also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c) The Statement of Consolidated Financial Position as at 30 June 2020 ,Statement of Consolidated Comprehensive Income, and other Consolidated financial statements, dealt with by the report are in agreement with the books of accounts and returns;

**Dated, Dhaka;
10 October, 2020**



**Mohammad Anwarul Hoque FCA
Partner
S.K Barua & CO.
Chartered Accountants**



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Financial Position

As at 30 June 2020

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Assets							
Non Current Assets							
Property, plant and equipment	6	66,596,763	67,471,415	1,091,223	15,730,248	150,889,690	141,255,712
Intangible asset	6.A	-	1,530,738	-	-	1,530,738	-
Capital work-in-progress	6.B	-	13,054,968	-	-	13,054,968	6,604,968
Long term investment	7	837,508	219,580,967	-	-	220,418,475	213,854,320
		67,434,271	301,638,088	1,091,223	15,730,248	385,893,871	361,715,000
Current Assets							
Loan to members	8	-	2,327,184,605	-	-	2,327,184,605	2,250,252,672
Other loan short term	9	-	-	13,139,718	-	13,139,718	13,171,950
Account receivables	10	10,783,627	16,876,159	2,039,000	-	30,598,786	34,121,548
Advance, deposit & pre-payments	11	1,189,095	14,320,396	248,932	234,527	15,992,950	18,882,602
Stock & stores	12	-	143,180	5,745,846	-	5,889,026	5,963,840
Cash in hand	13	19,974	3,243,419	1,965	11,180	3,276,538	540,869
Cash at Bank	14	8,165,197	122,444,585	3,692,356	62,127,372	196,427,910	195,770,821
		20,155,893	2,684,212,744	25,767,817	62,373,079	2,792,509,533	2,532,704,302
Total assets		87,598,164	2,985,850,832	26,859,040	78,103,367	3,178,403,404	2,884,419,302
Equid and liabilities							
Fund							
Unutilized Donor fund	15	(314,135)	-	-	50,006,308	49,692,173	32,304,570
Revaluation Surplus	16	55,531,131	-	-	-	55,531,131	55,531,131
Cumulative surplus	17	(33,298,764)	328,447,905	7,508,143	-	302,657,284	316,600,866
Reserve fund	18	-	36,494,212	-	-	36,494,212	37,529,104
Other funds (Fixed assets acquisition fund)-		1,355,005	-	-	15,730,247	17,085,292	14,218,235
Disaster management fund- DMF		3,119,177	-	-	-	3,119,177	-
Total Capital Fund		26,392,414	364,942,117	7,508,143	65,736,595	664,879,269	456,183,986





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CHARTERED ACCOUNTANTS

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Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Non current liabilities							
Loans from PKSF	19	-	362,052,329	-	-	362,052,329	299,278,328
Loans from other long term (SF)	20	-	53,624,998	-	-	53,624,998	67,031,249
Loan from other commercial banks- long term	21	-	83,198,077	-	-	83,198,077	266,655,078
Other loan long term	22	-	127,404,542	-	-	127,404,542	63,292,625
			626,279,946			626,279,946	626,279,946
Current liabilities							
Loans from PKSF	23	-	233,292,659	-	-	233,292,659	234,892,661
Loan and other microcredit Organizations short term	24	-	26,812,500	-	-	26,812,500	26,812,500
Loan and other commercial Bank short term	25	-	520,485,008	-	-	520,485,008	351,934,144
Member savings deposits	26	-	956,993,675	-	-	956,993,675	814,238,072
Accounts payables	27	36,274,294	24,357,385	13,213,194	12,366,772	80,211,645	83,848,700
Loan loss provision	28	-	119,869,606	3,431,514	-	123,301,120	101,669,713
Gratuity fund	29	24,921,456	7,221,951	2,706,189	-	34,851,596	29,839,087
Members Welfare Fund	30	-	105,595,985	-	-	105,595,985	88,723,240
			1,994,628,769	19,350,897	12,366,772	2,027,544,188	1,731,978,117
Total Capital Fund and Liabilities		87,590,164	2,985,850,832	26,859,040	78,103,367	3,178,003,004	2,884,419,302

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

[Signature]
Director-Finance and Corporate Affairs
COAST Trust

[Signature]
Treasurer
COAST Trust

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

Dated: Dhaka
10 October, 2020



[Signature]
S.K. Barua & Co.
Chartered Accountants



S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

Since-1985

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Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Comprehensive Income
For the year ended 30 June 2020

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Income							
Service charges on loan	31.00	-	431,243,687	-	-	431,243,687	459,923,844
Write off loan collection		-	476,880	-	-	476,880	751,269
Bank interest		56,567	166,452	2,915	73,720	299,654	138,020
Bank interest on FDR	32.00	52,357	13,148,535	-	-	13,200,892	9,175,391
Membership admission and form sale	33.00	382,280	2,603,042	-	-	2,985,322	1,976,277
Donation	34.00	1,037,623	5,164,141	-	272,424,945	278,626,709	303,013,527
Others	35.00	275,100	-	11,603	-	286,703	480,592
Overhead Income	36.00	18,651,625	-	5,750,559	-	24,402,184	31,619,259
COAST contribution		-	248,010	-	6,014,009	6,262,019	3,182,047
Total Income		20,455,582	453,050,747	5,765,077	278,512,674	757,784,050	810,260,226
Expenditure							
Service charge of PKSF loan		-	29,703,185	-	-	29,703,185	31,877,233
Interest on members savings	27.14	-	33,779,287	-	-	33,779,287	28,261,440
Loan loss provision (LLP)	28.00	-	21,631,408	-	-	21,631,408	45,302,531
Other loans interest	37.00	2,440,889	87,312,662	-	-	89,753,551	62,146,639
Salaries & Benefits	38.00	9,465,216	221,475,098	2,671,303	79,182,557	312,794,174	276,727,154
Office rent	39.00	-	5,135,729	-	3,461,249	8,596,978	7,037,054
Residential benefits	41.00	-	8,247,385	-	-	8,247,385	8,723,676



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Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Administrative cost (FDMN project)		-	-	-	15,316,127	15,316,127	11,087,875
Office maintenance		1,122,286	2,797,926	318,715	338,714	4,577,641	3,677,613
Printing & stationery		1,784,250	3,479,420	36,634	537,815	5,838,119	3,973,560
Computer support & software cost		-	3,804,519	-	66,673	3,871,192	3,266,392
Traveling		2,131,591	7,465,705	22,715	2,743,599	12,363,520	12,343,737
Telephone and postage		-	1,740,980	-	159,654	1,900,634	2,231,904
Repair and maintenance		1,011,230	544,065	376,633	-	1,931,928	1,354,675
Fuel cost		135,245	4,553,167	281,582	1,052,840	6,022,834	6,020,791
Gas and electricity		117,064	2,672,811	253,690	287,897	3,331,462	3,189,431
Entertainment		727,590	1,059,351	11,835	74,130	1,872,906	2,987,909
Advertisement		49,787	52,440	-	66,296	168,523	445,440
Mail & postage		507,525	364,654	2,480	-	874,659	786,933
Bank charge		98,734	1,119,901	16,911	81,638	1,317,184	1,380,126
Income tax (AIT)	RPV 7.2/7.3	5,235	-	-	-	2,855,096	1,327,368
Land Tax Expense	RPV 7.2/7.3	86,579	2,849,861	-	-	86,579	88,470
Training expense		33,905	1,069,651	-	-	2,157,778	1,143,516
Sub Grant Expenditure		-	-	322,117	732,105	8,951,739	4,796,607
Legal expense		278,900	320,036	-	-	598,936	871,884
Registration fee		90,150	929,857	-	-	1,020,007	268,089
Honorarium, Member Fee & Social Contribution		755,339	131,093	88,976	-	975,408	459,209
Radio Meghna expense		461,965	-	7,600	-	469,565	320,360
HAP Established cost		16,500	-	-	-	16,500	78,087





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Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Other operating expense	42.00	678,009	5,566,922	2,810	2,635,512	8,883,253	13,756,182
Audit fee	43.00	187,825	150,000	-	517,788	855,613	524,700
Donor program cost	44.00	1,109,713	8,438,846	-	158,120,629	167,689,188	213,145,170
Covid -19 Expenses		2,776,397	-	6,335	-	2,782,732	-
Depreciation	6.00	1,724,974	6,830,457	213,285	4,185,712	12,954,428	10,024,957
Total expenditure		27,796,808	463,246,416	4,633,621	278,512,674	774,189,519	789,626,712
Excess/(deficit) of income over expenditure		(7,341,256)	(10,195,669)	1,131,456	-	(16,405,469)	50,633,514
Total		20,455,552	453,050,747	5,765,077	278,512,674	757,784,050	810,260,226

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

S.K. Barua
Director-Finance and Corporate Affairs
COAST Trust

M. J. Hossain
Treasurer
COAST Trust

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

Dated: Dhaka
10 October, 2020



S.K. Barua
S.K. Barua & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Statements of Consolidated Cash flows
For the year ended 30 June 2020

Particulars	Amount in Taka				
	Operation	Microfinance	Social Intervention	Donor Program	30 June 2019
A. Cash Flows from Operating Activities					
Surplus for the period	(5,761,010)	(10,348,919)	1,131,456	-	51,770,603
Add: Amount considered as non cash items:					
Loan loss provision	-	21,631,407	32,232	-	45,302,530
DMF provision	-	-	-	-	-
Assets hand over to central Office	-	1,415,770	213,285	4,185,712	10,024,957
Depreciation for the year	1,724,974	10,852,270	-	17,410,466	(11,732,163)
Provision expense	-	-	-	-	-
Sub total of non cash item	(4,036,036)	23,550,528	1,376,973	21,596,178	95,365,927
Loan disburse to members	-	(276,931,933)	-	-	(325,719,375)
Increase / decrease in current assets	1,867,036	7,023,082	13,538	1,583,569	10,487,225
Increase / decrease in current liabilities	8,004,405	167,857,458	(222,610)	(9,068,894)	166,570,359
Net cash used in operating activities	5,835,405	(78,500,864)	1,167,901	14,110,853	(164,855,894)
B. Cash flow from investing activities					
Acquisition of property, plant and equipment	(2,357,347)	(14,670,701)	(38,323)	(5,092,289)	(72,918,483)
Payment made for work-in-progress	-	(6,450,000)	-	-	(669,300)
Sale of property, plant and equipment investment	(46,472)	5,414,687	-	927,594	952,879
		(6,517,683)	-	-	(124,946,295)
Net cash used in investing activities	(2,403,819)	(22,223,697)	(38,323)	(4,164,695)	(197,581,200)





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C. Cash Flows from Financing Activities					
Loan received from PKSF & Others	-	(69,977,333)	-	(69,977,333)	278,277,365
Members savings	-	142,735,604	-	142,735,604	143,850,248
Insurance	-	16,872,745	-	16,872,745	16,863,435
Net cash used in Financing activities	-	89,631,016	-	89,631,016	438,991,049
D. Net Increase / Decrease (A+B+C)					
	3,431,586	(11,093,546)	1,129,578	9,946,138	76,553,955
Add: Cash and Bank Balance at the beginning of the year	4,751,684	136,781,950	2,564,743	52,192,394	119,757,734
Cash and bank balance at the end of the year	8,183,171	125,688,404	3,694,321	62,138,532	196,311,690

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

S.K. Barua
Director-Finance and Corporate Affairs
COAST Trust

M. M. M. M.
Treasurer
COAST Trust

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

S.K. Barua
S.K. Barua & Co.
Chartered Accountants



Dated: Dhaka
10 October, 2020



Coastal people are vulnerable to river erosion and losing their homes, lives, and livelihoods. River erosion is making the lives and livelihoods of coastal communities miserable, making many of them homeless. Kutubdia is an island of the Bay of the Bengal. The total area was 250 square kilometers, it lost around 65% during the last 100 years, more than 60% of its population migrated to urban areas. Currently, the area of Kutubdia Island is 68 square kilometers only.



Prepared with the contributions of respective COAST colleagues led by Barkat Ullah Maruf
 Edited by: Md. Mujibul Haque Munir, Sanat Kumar Bhowmik, Rezaul Karim Chowdhury
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Climate change has become a great threat to the food security issues of Bangladesh. Climate change and associated hazards are affecting the production of crops especially rice. A recent estimation denotes that the country may lose 0.2 Million tons of crops for saline intrusion in a moderate climate scenario but it might be more than double in a severe climate scenario. COAST is enabling coastal communities to fight the negative impact of climate change by disseminating knowledge, promoting eco-friendly technologies, promoting alternative livelihoods, and organizing local, national, and international level advocacy and campaign.

Photo by: Din M Shibly

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



COAST Foundation

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