



POSITIVE ENGAGEMENT FOR SUSTAINABLE DEVELOPMENT

ANNUAL REPORT 2018

COAST was one of the first and fast responders to the Rohingya Humanitarian crisis. COAST humanitarian responses include three types of activities, such as- a) providing emergency supports like food and non-food items distribution, education, healthcare support, women and children care, etc. All the activities were duly approved by the government, b) Local, national and international level advocacy and campaign to put pressure on Myanmar for immediate repatriation and c) Local, national and international level campaigns and advocacy for the promotion of localization of humanitarian aid. Inner covers of COAST Annual Report 2018 is showcasing some photos of COAST humanitarian responses to the Rohingya Crisis.



Acronyms

AFA:	Asian Farmers Association	GBV:	Gender Based Violation
BDT:	Bangladeshi Taka	LNGO:	Local NGOs
C4C:	Charter for Change	MBBS:	Bachelor of Medicine, Bachelor of Surgery
CBCPC:	Community Based Child Protection Committee	MDGs:	Millennium Development Goals
CBOs:	Community Based Organizations	MF:	Micro Finance
CCNF:	Cox's Bazar CSOS NGOs Forum	MJF:	Manusher Jonno Foundation
CDO:	Credit and Development Officer	MT:	Metric Ton
CFTM:	Climate Finance Transparency Mechanism	MTCP:	Medium Term Cooperation Project
CITEP:	Coastal Integrated Technology Extension Program	NGO:	Non-Governmental Organization
CJRF:	Climate Justice Resilience Fund	NRC:	Norwegian Refugee Council
CMC:	Centre Management Committee	NVF:	New Venture Fund
COAST:	Coastal Association for Social Transformation Trust	NWDP:	National Women's Development Policy
CoP:	Conference of Parties	PACE:	Promotion Agricultural Coomercilization and Enterprize
CSO:	Civil Society Organization.	PIU:	Project Implementation Unit
CWD:	Children With Disabilities	PSEA:	Protection Against Sexual Exploitation and Abuse
DFID:	Department for International Development	RBA:	Rights-Based Approach
DoF:	Department of Fisheries	RRRC:	Refugee Relief and Repatriation Commission
ECOFISH:	Enhanced Coastal Fisheries	SDGs:	Sustainable Development Goals
EquityBD:	Equity and Justice Working Group Bangladesh	SEEDS:	Socio-Economic Empowerment with Dignity and Sustainability
ENRICH:	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	SFP:	School Feeding Program
FDMN:	Forcibly Displaced Myanmar National	SRGs:	Self Reliant Groups
FDP:	Family Development Plan	UN:	United Nations
FGD:	Focus Group Discussion	UNESCO:	The United Nations Educational, Scientific and Cultural Organisation
FO:	Farmers' Organization	UNFCCC:	United Nations Framework Convention on Climate Change
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	WTO:	World Trade Organization
INGO:	International NGO	WHO:	World Health Organization
GDP:	Gross Domestic Production		

Table of Content

Executive Summery	3
COAST Working Area	9
Management Notes	10
Economic Justice	18
Micro Finance	18
Primary Health Care	20
Disaster Management Fund	20
Radio Meghna	21
Equitybd	23
Social Development Projects and Programs	27
Socio Economic Empowerment with Dignity and Sustainability	27
Integrated Ending Child Marriage Programme In Bhola	30
Enhancing Resources and Increasing Capacities of Poor Households	31
Enhanced Coastal Fisheries	32
School Feeding Program in Poverty Prone Area	33
Torun Alo (Light Of Youth)	34
Climate Finance Transparency Mechanism (CFTM)	35
Climate Justice and Resilience Fund	36
Ujjibito (Revived): Effective Revival in Lives	37
Promoting Agricultural Commercialization and Enterprises	38
Medium Term Cooperation Project	40
Humanitarian Response to Rohingya Crisis	41
Advocacy at National and International Levels	40
Projects and Programs on Humanitarian Responses	47
FIS/ MIS	
Microfinance Trend and Sustainable Analysis	
Audit Report 2017-18	

Ensuring Positive Engagement for Promoting Sustainable Development

To ensure the sustainability of any effort towards development and empowerment, positive engagement of the program participants and stakeholders is a must. Ensuring the positive engagement of the participants and stakeholders in its efforts is one of the core development strategies of COAST Trust. To ensure the sustainability of its efforts of socio-economic development, COAST ensures engagement of the program participants in the field level in need assessment, designing programs, monitoring, and evaluation of the programs.

COAST also tries to engage national-level policymakers and policy implementers in its efforts, COAST believes that positive engagement with development actors like government, donor agencies, private sectors, and media is necessary to ensure the sustainability of development interventions. If there is any effective intervention in the field level, but if there is no policy support from the national level policymaker and policy implementers, it is obvious that intervention will not be able to sustain. On the other hand, if any intervention gets support from the policy level, it can be replicated also in other parts of the country.

That is why positive engagement is must and that is why COAST is facilitating its advocacy wing with mostly its own fund. The main aim of that advocacy wing is to ensure the engagement of policymakers and related key stakeholders and to influence policies positively.



Meeting with stakeholders, Cox's Bazar Photo: Din M Shibly



Early Child Care Center in Cox's Bazar. Photo: Din M Shibly

COAST is also promoting the idea of localization of development and humanitarian aid to ensure the sustainability of development efforts and sustainability of the local actors like local and national NGOs. COAST believes that development efforts within Bangladesh should be led by local actors like local and national NGOs. COAST is promoting a national coordination process of the national and local NGOs of Bangladesh. The main aim of this process is to engage the local actors more in the development arena and to promote the NGO sector as a third sector along with the government and private sector. During 2018, COAST implemented activities including research, seminar, human chain, and public dialogue to promote the idea of localization of aid, especially to promote localization in humanitarian aid for Rohingya crisis.

A. Rohingya Influx: Issue of Localization of Aid

Bangladesh is now hosting the world's largest refugee camp. As of June 2019, over 900,000 stateless Rohingya refugees are now residing in Ukhiya and Teknaf Upazilas. From the outset of the crisis, the Government of Bangladesh has saved the lives of nearly one million Forcibly Displaced Myanmar Nationals by keeping its borders open and leading the humanitarian response in close collaboration with the humanitarian communities.

COAST was one of the fast and first Local NGO (LNGO) to respond to the Rohingya crisis. COAST started to provide emergency support initially from its own fund. To design and provide the emergency support COAST engaged the affected Rohingya people. Based on their needs COAST was the first organization to provide cooked food and pure drinking water among affected Rohingya people. COAST also started its primary health care support from its own fund.

Along with emergency support, COAST also started its advocacy activities to engage different stakeholders to influence policies and to ensure international influence to put pressure on Myanmar and to ensure the repatriation of the Rohingya people to their home country. COAST also organized advocacy and campaign towards the localization of aid in the Rohingya response.

During the reporting period, COAST organized different advocacy and campaign programs at the local, regional, national and also at the international levels focusing on localization. Advocacy and campaign events included redsearch, public dialogue, seminar, human chain, etc. This process is targeting on uniting local CSO and NGOs for standing with self-esteem as the development actor of the country. To do that, COAST is providing secretariat support to Cox's Bazar CSOs and NGOs Forum (CCNF). CCNF is a network of about 50 local and national NGOs working in Cox's Bazar and actively involved with the Rohingya response. Facilitating the CCNF is also a part of COAST strategies to ensure the inclusion and participation of stakeholders in development efforts.

B. A glimpse of Impact of COAST Efforts during 2018

During 2018, one of the major attentions of COAST was to the Rohingya response. COAST took a separate strategy to ensure an effective humanitarian response. Along with this humanitarian response, COAST also implemented development activities on institutional development, social justice, primary healthcare, food security, child



Launching of study on Rohingya influx, organized by COAST and CCNF, Cox's Bazar. Photo: Abarul Islam



Human Chain on Rohingya Issue organized by COAST and CCNF, Cox's Bazar. Photo: SM Tauhid

protection, adolescent and youth empowerment, women empowerment, gender equality, climate justice, community radio, and advocacy.

COAST analyzed the comparison between the results or impacts of 2018 activities with the results and impacts of 2017 activities. The analysis shows that COAST has been able to increase its impact and results against all of its 19 major activities. One of the core programs of COAST is to eradicate poverty in its working areas. The data shows that during 2018 up-gradation of ultra-poor to moderate poor has been increased by 19.2% compared to 2017, upliftiin from ultra-poverty to moderate level of poverty has been increased by 8%, the income of participating families has been increased by 15.7%. COAST provides financial literacy to its program participants and COAST is also promoting entrepreneurship. During 2018 financial literacy has been increased by 25% and enterprise development has been increased by 16.9%.

Providing development lessons on primary health, education, Disaster Risk Reduction (DRR), Climate change, and other livelihood issues to program participants is one of the regular activities of COAST Trust. Participation in development education sessions has been increased by 12.1%.

Providing financial support and creating job opportunities is another major mission of the COAST economic justice activities. From 2017 to 2018 job creation by Micro Entrepreneurship has been increased by 20%, the number of beneficiaries through Micro the number of beneficiaries through Micro Finance loans has also been increased by 18.4%. A positive pace is also visible in COAST social development efforts. Reducing Child Marriage in working areas has been increasing by 45%.

Details of COAST improvement in achieving results is presented in the below table:

Major changes in 2018 at the impact level

SL	Impact areas	2017	2018	Increased
1	Improving food security of students	26,900 Students	29,142 Students	8.33 %
2	Reducing Child Marriage in Working areas	172,110 populations	250,000 population	45%
3	-Livelihood support to Hilsa fishermen. -Seeds distribution to Hilsa fishermen. -Alternative saving groups' formation for fisher's community.	5,795 Fishermen families	Direct: 7501 Fisherman families Indirect: 22653 people	29%
4	Participation of stakeholders in strengthening the transparency of climate fund	33,500 Stakeholders	45,227 Stakeholders	35%
5	The number of people aware of the impact of climate change.	310,550 people	458,112 people	47%
6	Strengthening the capacity of the farmers/ farmers organization in project Area	800,000 farmers	1,000,000 farmers	25%
7	Capacity increased of Ultra-poor families towards elimination of their poverty	29,250 Peoples	30,688 People	5%
8	College/School going youth sensitized on push and pull factors of radicalization	4,500 youths	6,000 youths	33%
9	Program participants with Improved social, educational & Economic facilities	15,500 People	17,500 People	13%
10	Uplifted from ultra-poverty to moderate level of poverty	40,550 People	43,775 People	8%
11	Promoting the pesticide free dry fish production and Marketing	4,000 Entrepreneurs	5,000 Entrepreneurs	25%
12	Benefitted through Loan disbursement	76584 families (326.16 crore) 357920 population	84732 families (373.44 crore) 423660 population	18.4%
13	Job created by Micro Entrepreneurship	14,228	15,459	20%
14	Upgraded Ultra poor to moderate poor	4133	4928	19.2%
15	Increased income per family/month	4408	5098	15.7%
16	Provided financial literacy	108285	111586	25%
17	Developed enterprise	20456	30918	16.9%
18	Number of fishermen increased their oncome with technical support on agriculture, livestock, and fisheries	117376	127098	26.6%
19	Coverage of health services to the hard to reach areas.	2828	3056	16.3%
20	Provided development lessons on primary health, education, DRR, Climate change and other livelihood issues	94480	105915	12.1%

C. COAST Efforts during 2018: Efforts towards effective development with sustainability

Micro Finance with Right Based Approach

COAST integrates a Rights-Based Approach (RBA) with Micro Finance so that the member

participants could realize their legitimate rights with dignity as a human being along with their enhanced income. COAST is promoting the People's Organization as an alternative power structure with the participation of its MF program participants.

In 2018, COAST's Micro Finance program shows its strong resilience and continues to contribute towards the enhancement of its member participants' growth. The total

outstanding loan of the organization has been increased by 13% from BDT 1,713 million in June 2017 to BDT 1,925 million in June 2018. The loan has been disbursed among 87 thousand poor families, helping them to be self-employed and accelerating the overall economic development process of the coastal areas of Bangladesh. The total group savings has also been increased by 17% from BDT 573 million in June 2017 to BDT 670 million in June 2018. Besides to ensure the utmost quality and being transparent, COAST has provided computerized Management Information System (MIS) at the branch level.

COAST has expanded its programs with ten new branches in Chattogram, Barishal and Noakhali regions. These branches are Nayapara, Rawjan, Fultola, Satkania in Chattogram, Mirganj, Laksmipur in Noakhali, Nolchiti, Rajapur, Bakerganj, Choramuddi, Moheshpur, Banaripar in Barisal, Ilisha bazar in Bhola region.

COAST manages the primary health care COAST integrates Primary Health Care programs with its MF program. Remote islands of Bhola and Cox's Bazar have been brought under this program. During the reporting period, 6624 persons received different health services.

Towards the dream of food security:

COAST Trust is promoting some eco-friendly agriculture technologies, which can increase agricultural production without any harm to the environment. COAST is implementing a development program named Coastal Integrated Technology Extension Program (CITEP) from its own fund. So far, about 5000 farmers have been brought under different COAST agriculture services. CITEP is also working to ensure better livelihood



Session on Development Education with MF program participants, Cox's Bazar. Photo: Din M Shibly



Primary health care in remote areas, Bhola. Photo: Din M Shibly

and sustainable fisheries development. Besides, about 6500-member participants have been involved in livestock development activities.

To enhance the capacities of farmers to address their challenges, and to enable them to claim their rights, COAST is implementing 'Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD' in association with the Asian Farmers Association (AFA). It is funded by International Fund for Agricultural Development (IFAD). The key objective of the project is to strengthen the farmers' organizations' capacities of engaging in active policy consultations related to the rural smallholders' interests at national, sub-regional and regional levels and to provide improved and inclusive services to the rural poor. Under this program, COAST has developed 14 farmers groups who are producing seeds with local techniques.

To address the declining of Hilsa and other fish in the Padma- Meghna river estuarine basin and to improve the resilience of the fishers' communities in the face of unpredictable effects of climate change, COAST is implementing a five-year-long project named ECOFISHBD with the target of improving the resilience of the Tentulia-Meghna River estuarine ecosystem in Bhola district and alternative livelihood of community reliant on coastal fisheries. The project worked to enhance the capacities of the fishers so that they can cope with the situation even during the fishing ban period and also to encourage them to follow the ban period for the sake of the country. Under this project, COAST formed 48 Hilsa Conservation Groups (HCG). Besides through Community Savings Group (CSGs) a total of 3027 women members are now involved in savings in their bank accounts. So far, during the reporting period, they deposited an amount of BDT 11, 29,300, with the matching fund of BDT 3, 00,000 (about 4,000 USD) from USAID.

COAST is implementing the Promoting Agricultural Commercialization and Enterprises (PACE) project with the technical support of Palli Karma Sahayak Foundation (PKSF) and with the financial support of IFAD.) The duration is up



COAST is promoting alternative livelihood option to eradicate poverty, Bhola . Photo: Din M Shibly

to January 2020. The project is working with Dry Fish and Crab farming & fattening. Cox's Bazar is one of the major dry producing areas. usually, producers use pesticides to keep dry fish free from insects. Researches found that these pesticides could be seriously harmful to human health. To promote pesticides free dry fish production and marketing, COAST is providing technical and financial supports to selected producers. During 2018 COAST provided 23 fish dryers and 35 Podium (Macha) to produce dry fish without using any pesticides.

COAST is implementing the School Feeding Program to ensure more attendance in schools. During 2018, a total of 405.2175 Metric Tons (MT) of biscuits were distributed to the selected primary schools and 4586 mothers of total targeted 98 schools received orientations on health, nutrition, sanitation, gender, personal cleanliness, and disaster management.

Movement against Child Marriage

To fight against child marriage COAST is implementing a project in Bhola district with the partnership with UNICEF. Major intervention is to engage community people, especially 30,460 adolescent girls to fight against child marriage. In 2018, under this project, COAST prevented 123 child marriage. Moreover, 5203 children with disabilities (CWDs) and 7423 out of school children were enrolled in mainstream education centers. To ensure participation of community people with the project, COAST formed 396 Community Based Child Protection Committee (CBCPC) including local elites and other leading stakeholders and 44 advanced adolescents' groups.

Promoting Youth Leadership

To aware the youth about the violent extremism and religious radicalization COAST implemented the Tarun Alo (light of Youth) project in two islands Upazilas naming Kutubdia and Moheshkhali of Cox's Bazar. The project is funded by Global Community Engagement and Resilient Fund (GCERF) and COAST Trust implemented the project

with the technical support of the Manusher Jonno Foundation (MJF). COAST oriented 8,770 Students with different sessions focusing on violent extremism. To sensitize their parents COAST also organized 40 annual parents gathering events in different schools, colleges and madrasas (Islam religion teaching center). A total of 9671 parents became aware of Violent Extremism and signs of radicalization.

Holistic Family Development Approach

COAST has completed Socio-Economic Empowerment with Dignity and Sustainability" widely known as the "SEEDS" program in 2018. The objective of the project was to ensure the wellbeing of 3,500 hardcore poor families in 12 unions of Ramu, Pekua and Sadar Upazila under Cox's Bazar district. It also aims to ensure sustainable economic empowerment with the dignity of the pre-calculated project participants. Under this project 290 Self Reliant Group (SRG) have been formed and out of it in total 224 groups came under the saving scheme for their economic resilience. COAST established 39 Maktab based pre-primary schools and 8 bridge schools, it also provided financial support for 229 children to return to mainstream school.

COAST is implementing a ten-years long program named "ENRICH" since 2014 with the partnership of Palli Karma Sahayak Foundation (PKSF). Its working area is the North Dhurong union of Kutubdia Upazila and the targeted beneficiaries are 29,902 people. It's a type of comprehensive development approach. It has components on different sectors effective to reduce poverty, health complications, sustainably and also with dignity. During the reporting period, a total of 2358 persons got treatment by registered doctors with Bachelor



Livestock development program, Bhola . Photo: Din M Shibly

of Medicine, Bachelor of Surgery (MBBS) degree. Toal 6261 people got services from free health camps. A total of 23 persons got free cataract surgery through special eye camp. Apart from the medical services, COAST distributed 300 ring slabs and 15 deep tube wells to the poorest families of the project areas. COAST also provided 10 batches of IGA training. For their behavioral changes, COAST encouraged 3,800 households for handwashing activity during this year. As the project working area is a disaster-prone area, COAST also established 5 ENRICH Centers cum cyclone centers.

Involving Community People and CSOs in Fighting Climate Change

COAST Trust is implementing a project name "Climate Justice Resilience Project" funded by New Venture Fund (NVF). This project is working to do networking and advocacy with leadership at local, national and international levels from climate change impacts and protection on Bangladeshi coastal population.

COAST is implementing a project named Climate Finance Transparency Mechanism (CFTM). It is implemented in three coastal districts named Bhola, Patuakhali and Cox's Bazar of Bangladesh, with the support of British Council. The goal of this project is to increase the efficacy of climate change funds in tackling the impacts of climate change in grass root level to the central level.



Local level advocacy meeting on climate change, Noakhali.

Photo: Abul Hasan

Radio Meghna: Voice of the Coastal People

Radio Meghna (www.radiomeghna.net) is an effective platform to raise the voices of the poor. It is also trying to empower the women especially the adolescent girls in the community. It covers the community of almost 18 unions out of 19 of the Charfession Upazila under the Bhola district. About 5, 00,000 people can listen to various programs. Through listening to Radio Meghna, community people are now getting the development messages even they got updated information about weather, agriculture, fisheries, livelihoods, etc. The fishermen rely on the news of Radio Meghna to a great extent and the farmers are getting their solution about different technical issues through direct questions to the respective technical professionals as the radio broadcasts live programs through ensuring their presence here. To involved with the radio program, Radio Meghna has formed listeners club, from these clubs listeners can put their suggestions to the Radio Meghna producers.



Radio Meghna listen the voice of the grassroot level people, Bhola. Photo: Rasheda Begum

Management Notes

1. Methodology

The Plans and Budget of 2018-19 of COAST Trust (www.coastbd.net) has been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staffs. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) next year challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized.

2. Critical Analysis during 2017-18

The annual staff conferences were organized in all regions with the presence of all staff of the region. The themes of the conferences were: i) Strategic plan 2018-2022, ii) Team approach, iii) Draft security policy iv) Orientation on Protection of Sexual Exploitation and Abuse. Each conference was inaugurated with national anthem and then the patriotic songs during the intervals. COAST programs and approaches were discussed in the conferences. The whole day conference was ended with taking the sheet of open secret method where the participants expressed the positive and negative aspects



of the programs and management, any misbehaviors from the supervisor(s) and any behaviors from the supervisor(s) that motivated them and recommendations for improvement of programs and management.

The newly opened total 10 branches like Barishal Sadar, Shaheberhat, Madhavpasha under Barishal district, Jhalakathi under Jhalokathi district, Mandari under Laxmipur district, Bhuiyarhat and Kankirhat under Noakhali district, Shantirhat, Gunaguri, and Anwara under Chattogram district. Now the branches have reached their break-even point.

All the grass root staff of micro finance programs have been provided training on COAST Programs and Management Approaches. The micro finance program has been fully automated and as a result the paper works of the staff has been drastically reduced.

This year the organization has received BDT 5.00 crore from BRAC Bank Ltd., BDT 10.00 crore from One Bank Ltd., BDT 10.00 crore from Midland Bank Ltd., BDT 10.00 crore from Mutual Trust Bank Ltd., BDT 5.00 crore from Meghna Bank Ltd., BDT 3.00 crore from IDLC Ltd. (International Development Leasing Corporation) and BDT 5.00 crore from UBICO Ltd. (The UAE-Bangladesh Investment Company). We received total 48.00 crore where the target was 60 crore. The interest rate of the loans is on an average 10%.

The overdue management has been strengthened with the senior colleagues from principal office through daily monitoring system and case by case support. Up to December 2012 total written off amount is BDT 4.38 crore. Target up to June 2018 was BDT 2.26 crore and realized BDT 0.81 crore and the realization



(Left) Pre-school service for children from poor families, (Right) COAST effort to promote pesticides free dry fish, Cox's Bazar.
Photo: Din M Shibly



Meeting with Rohingya community, Cox's Bazar. Photo: Dilip K Biswas

rate is 36%. On the other hand up to June 2014 total amount of bad debt is BDT 1.49 crore. Target up to June 2018 was BDT 2.20 crore and realized BDT 0.83 crore and the realization rate is 38%. It is planned that by June 2019 at least 15% of total

written off and bad debt amount will be realized. All the staff of the organization are involved for written off support in two Saturday in a month.

After huge influxes of Myanmar Nationals in late August, 2017 (now total FDMNs-Forcibly Displaced Myanmar Nationals are 9.15 lakh) in Cox's Bazar, Bangladesh, COAST started the emergency humanitarian responses for FDMNs since early September 2017 as a first responder. It provided cooked food, drinking water, medical services, psycho social supports, WASH etc. to the vulnerable people. The organization provided cooked food to 54,250 families, drinking water to 66,000 families, distribution of non-food-items to 16,116 families. It has installed 88 deep tube wells, 25 shallow tube wells, 468 latrines, 236 bathing cubes and from those more than 65,000 FDMNs are getting benefits. Total 164 child and woman friendly space have been established. Total 92,284 FDMNs (female



Learning center for Rohingya children, Cox's Bazar. Photo: Md. Jashim Uddin

The achievement analysis of the financial plan for the year of 2017-18. (BDT figure is in crore):

Sl	Major Components	Target	Achievement	%
1	Member participants	1,33,174	1,03,913	78
2	Per CDO member participants	354	290	82
3	Savings accumulation	73.64	68.5	93
4	Loan outstanding	249.87	193.64	77
5	Per CDO outstanding	0.66	0.54	82
6	Earning of service charge	49.66	44.12	89
7	Budget	37.86	37.96	100
8	Amount of surplus	14.08	9.23	66
			Total achievement	83%

Causes of less achievement of surplus: a) Insufficient RCF



Primary health care , Bhola . Photo: Din M Shibly

54%, male 46% and under five children 26% and 74% is above five) got the emergency medical support with free of cost and 12,540 people got Mental Health Psychosocial Support (MHPSS). The responses have been ensured through its own fund (BDT 15 lakh) and UNICEF, CARE-DEC, tearfund, DCA, NRC, Mercy Malaysia, AAR Japan and PKSf (total donor budget 19.48

crore). With the funding support from Mercy Malaysia, the organization has set a Mother and Child Health Care Centre in Balukhali camp and a Primary Health Care Centre in Kutupalong camp.

COAST conducted a research titled “Crisis within the Crisis” in the host community. The major impacts in the host community are i) degradation of environment and biodiversity, ii) over using of ground water and iv) water and soil pollution.

This year the organization has been awarded the projects of Community led initiatives for climate justice and resilience in the islands and coastal areas of the Bay of Bengal in Bangladesh funded by NVF, USA, Awareness Raising on the benefits for using E-commerce Platform funded by IoM Localization & Accountability funded by OXFAM, UK and Crab Culture funded by PKSf and IFAD.

During the period of 2017-18 target of the total fund was BDT.8.81 crore where the

The short project matrix: (Figure BDT in crore and up to 30 June, 2018)

SL	Name and donor	Duration	Budget	Received	Utilized	% of utilization
1	Integrated Ending Child Marriage- UNICEF	2017-2018	24.46	12.86	11.11	86%
2	ECOFISH-USAID/World Fish	2015-2018	55.45	36.41	35.61	98%
3	MTCP-2-IFAD	2014-2018	26.89	20.26	18.59	92%
4	SEEDS-SF	2014-2018	96.60	47.47	47.04	99%
5	CFTM-British Council	2017-2019	33.00	13.81	13.91	101%
6	Torun Alo-DFID	2016-2018	11.14	7.01	6.32	90%
7	PACE-IFAD & PKSf	2017-2020	15.00	12.10	12.80	106%
8	ENRICH-PKSf	2014-2018	12.70	7.80	8.90	114%
9	Ujjibito-UPP-IFAD	2014-2018	20.10	4.70	5.00	106%
10	SFP	2015- 2019	8.42	5.81	6.94	119%
12	CJRF Project	2018 - 2020	58.24	17.20	2.50	15%
13	YOUTH Project	2018 - 2018	5.10	2.55	1.00	39%
11	Emergency Response for FDMN in Cox’s Bazar	2017 - 2019	182.7	97.24	81.78	84%
	Total		549.8	285.2	251.5	88%



COAST is promoting sustainable agriculture and livestock development to eradicate poverty, Bhola. Photo: Md. Yunus.

Cox's Bazar (ii) Profound honor to the Language Martyrs and Oath to resist unjust (iii) Bangladesh needs preparation for sustainability in LDC graduation: Need to focus in Inequalities (iv) Bangladesh didn't sign the e-commerce rules: MC11 ends without ministerial declaration (v) Domestic Protection Policy is Must before E-Commerce in BD (vi) Inclusive Dialogue needed for Country Position in 2018 Facilitative Dialogue and CoP-24 (vii) Ensure Adequate Finance as their Obligatory Responsibility for MVCs survival (viii) CSOs and Human Rights Activist urged for Stronger Global Action to Ensure Rights & Dignity for Climate Displaced People (ix) CSO from LDCs/MVCs demand to develop Paris Rulebook through Inclusive, Participatory and Transparent process with Accountability Mechanism (x) Bangladesh should take position for easy financial access (xi) Bangladeshi CSOs Urge for Enabling Environment as Equal Development Partner

received amount is BDT.20.52 crore (232%). It is due to the extension of emergency response for FDMNs in Cox's Bazar projects and new project like CJRF.

The license of "Radio Shaikat" in Cox's Bazar has been received and now the steps for getting frequency and operation are in the process. It is expected that Radio Shaikat can get its operation by June 2019.

For macro level policy advocacy, Equity and Justice Working Group (EquityBD) organized different campaigns during 2017-18. i) Question remain, Will UN led JRP for Rohingya Relief pave reducing transaction cost, accountability to locals and recovery to the natural resources of



Primary health care, Bhola. Photo: Din M Shibly

(xii) Rights based CSOs demanded strong legal actions to protect women from all forms of sexual violence (xiii) Cox's Bazar local NGOs and CSOs demand to Chief of OCHA under secretary general Mr. Mark: UN Agencies Must Abandon Direct Operation, Single Handle and Monopolistic Approach To (xiv) CSO demanded Govt. policy cooperation to promote Eco-Village (xv) Local Civil Society Demands Equitable Partnership from INGOs and UN Agencies (xvi) Strengthening Democratic Institution Is a Fundamental for Sustained SDG and Peace (xvii) Strengthen Bay of Bengal Regional Cooperation to Tackle Climate Change Problem (xviii) Civil Society called to Develop National Protection Policy before any Contracting with profiteering E-commerce Giant like Amazon and Alibaba



Adolescent empowerment program, Bhola . Photo: Md. Mizanur Rahman

(xix) Effective budgetary allocation must be ensured for climate resilient agriculture and save marginal farmers.

During the last year, in respect of program the following lessons have been learnt; i) not arresting the overdue, ii) still some misappropriations have been continuing by some dishonest staff, iii) the operation fund for community radio could not been managed. The revolving credit fund was not sufficient as per the demand due to the liquidity crisis of the banks.

The budget for the year 2017-18 was BDT 48.99 where the expenditure was BDT 61.18. Here the utilization rate is 123%. It happened due to fund received as FDMN (Forcibly Displaced Myanmar Nationals) projects in Cox's Bazar.



Maktab based pre-school center, Cox's Bazar. Photo: Din M Shibly



Pesticides free vegetable cultivation, Bhola . Photo: Din M Shibly



Orientation to staff working with Rohingya response Cox's Bazar .
Photo: Dilip K Bhowmik



Rohingya students of learning center,
Photo: Dilip K Bhowmik

3. Planning for 2018-19

During the year of 2018-19 the major planning and strategies will be as follows.

- i) to strengthen the climate change adaptation through CITEP, ii) management and monitoring streamlining for the projects, iii) overdue realization will be emphasized through giving special support from Principal Office and other project staff, iv) to establish the community radio station in Cox's Bazar, v) searching fund for establishment and operation of community radio, vi) to take coverage of 50% of member participants with primary health care service through local paramedics, vii)

to continue the humanitarian responses in the FDMN camps including the host community and viii) managing more fund from private sectors for revolving credit fund.

4. Budget Focus for 2018-19

During 2018-19 the budget has been prepared with an amount of BDT 61.18 crore (US\$ 7.37 million with the exchange rate of 1:83) with the surplus figure of BDT 11.09 crore. Total budget has been increased of 25% than that of 2017-18 (BDT 48.99 crore).

This year the budget of the donor grant is 18.30 crore which is less 11% (BDT.20.52 crore) this is due to the phase out of IECM and some FDMN projects.

In 2018-19 the earning of service charge from micro finance program will be BDT 51.03 crore that is 8% more than that of last year (BDT 47.27 crore).

Among the total budget of BDT 61.18 crore, total 71% (BDT 42.88 crore) is from service charge of micro finance program and 29% is from grants from different projects and other income (BDT 18.30 crore).

The percentage of administration cost will be 9% (BDT 40.56 crore), while the percentage of program cost will be 91% (BDT 20.62 crore as program cost and BDT 432.62 crore as Revolving Credit Fund Operation).

The administration cost means the cost of salary and benefits of all the staff. The program cost includes revolving credit fund operation (during 2018-19, the revolving amount will be BDT



Regional Gender Relation Development Meeting , Cox's Bazar . Photo: Iffar Ara

432.62 crore) and the cost directly involved with the member participants and other stakeholders.

At the end of 2018-19 the total number of member participants will be 135,935 which is 29% more than that of last year (104,817). The outstanding balance at the end of 2018-19 will be BDT 253.35 crore (US\$ 30.52 million). This is 31% above from last year (BDT 193.98). The member savings at the end of the year 2018-19 will be BDT 785.31 crore that is 16% higher than that of 2017-18 (BDT 73.65 crore).

During 2018-19, it will need BDT 43.26 crore as Revolving Credit Fund (RCF). It is expected to manage the amount of BDT 41.76 crore from private banks like BRAC Bank Ltd., One Bank Ltd., Mutual Trust Bank Ltd., Mid Land Bank Ltd., IDLC Finance Ltd (International Development Leasing Corporation) and UBICO Ltd and BDT 1.50 crore from Statutory Fund (PF, Gratuity and Staff Welfare Fund)

By the end of 2018-19 the total staff will be 1,297 (male-713 and female-584 and ratio-55:45) which is 16% more than the last year (1,078).

This year the cost of fund is BDT 11.0730 crore. The cost of fund includes the interest

payable to group savings, PKSF, SF and private banks for using their fund in the Revolving Credit Fund.

5. Gender and Development:

As COAST Trust believes in gender equality therefore it has been working uncompromisingly to realize gender equality within the organization as well as in community. It takes it as a cross cutting issue in every program and project. COAST Trust, therefore, has been working for developing a gender sensitive and women friendly working environment.

It believes that, to establish gender equity at all levels which was pointed out in different international laws and mechanisms including Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), International Covenant on Economic, Social and Cultural Rights, so that there should have a system to establish equality among male and female in the society. But our society's culture and practice are that man and women are different so their role and responsibilities are different. And it is happening traditionally and historically. Therefore, women have been identified slowly but surely as subservient to men socially. Social custom, belief, inherit perpetuation, even the socio-economic, cultural and religious norms are cherishing the same things in same way. Hence, discrimination and inequality still exists between men and women in the society.

To develop gender relation within the organization as well as with the members it have five Gender Relation Development Committees in its coverage areas. Four committees for five regions and rest one committee is treated as central committee. The 'Gender Relation Development Meeting' is being held three

monthly in Bhola & Outreach, Noakhali, Cox's Bazar and Chittagong 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 central committee to resolve the problems if they failed to solve regionally. Each committee is consisting 5 members who are working in different levels at the organization. Beside this, gender focal of the organization is responsible to take any initiatives or taking solution in terms of gender insensitivity with the consult with Executive Director, Director and senior colleagues which is clearly mentioned in 'Protection from Sexual Harassment, Exploitation and Abuse Policy' as well. According to the policy, if anyone is accused by a female colleague of sexual harassment, exploitation or abuse and fails to prove himself as an innocent, he will be punished.

Me Too Campaign and PSEA Orientation

Me too campaign has been a talking point around the world right now, and in Bangladesh, girls/women are expressing sexual harassment issues against them. In light of this, COAST Trust thinks that all

the staff should be informed of this campaign and COAST role would be in preventing sexual harassment and refrain from it. In the same sequence, COAST Trust organized the orientation on Protection against sexual exploitation and abuse (PSEA) for total 1280 staff in five regions of the organization namely Bhola, Cox's Bazar, Noakhali, Chattogram, Barishal and UROC (Ukhiya Relief Operation Center) during 01-10 December, 2018.

COAST gave awareness to male staff to be gender sensitive and orient them PSEA policy as well. Otherwise they will be punished if any allegation raised against them and committee will find proven.

The objectives of this campaign:

- To aware staff about Me Too Campaign
- To play an active role in preventing sexual violence and sexual harassment within the organization and in action
- Keep a proper view of what PSEA means
- Maintain gender sensitive environment in the organization and field.

Main talking points of the orientation:

The definition of sexual harassment, COAST policy on this, what types of words or attitudes would be gender insensitive attitude were discussed. All discussions were made with example happened in-country or at a global level about sexual harassment. Apart from this COAST developed a pictorial e-booklet that defined and described the definition of sexual harassment and how the committee will work after receiving any allegation on it was shared.



Orientation on Protection Against Sexual Exploitation and Abuse (PSEA), Cox's Bazar. Photo: Iffar Ara

Economic Justice

Micro Finance with Right Based Approach:

COAST integrates the Rights-Based Approach with Micro Finance (MF), so that people could realize their legitimate rights with dignity along with their increased income and improved lifestyle.

One of the major programs of COAST Trust is the Micro Finance (MF). COAST believes that microfinance should not be considered for just enhancing competition for surplus or profit, Micro Finance should not be a complementary mechanism to the free market economy rather it should serve people in the realization of overall welfare and wellbeing of the people and society. COAST strongly believes that microfinance could be the way that an organization could support its beneficiaries with other programs to help them in claiming their rights and entitlements.

Keeping these guiding principles, COAST has integrated the Rights-Based Approach (RBA) with its Micro Finance (MF) program to enable poor families to claim their rights and entitlements from the state-run service providing agencies.

So far, COAST has integrated the following activities with its progressive MF program: Promoting Peoples' Organization as an alternative power structure, civil society alliance, and issue-based mobilization, Macro-level advocacy for policy changes, Primary Health Care and Coastal Integrated Technology Transfer Program (CITEP).

COAST's microfinance program shows strong resilience and continues to contribute towards the enhancement of organizational growth. The total outstanding loan of the organization



COAST is promoting education from its fund come from MF, Cox's Bazar. Photo: Din M Shibly



COAST MF is promoting Income Generating Options, Noakhali. Photo: Md. Firoj Alam

has been increased by 13% from BDT 1,713 million in June 2017 to BDT 1,925 million in June 2018. The loan has been disbursed among 87 thousand poor families, helping them to be self-employed and accelerating the overall economic development process of the coastal areas of Bangladesh. The total savings has also been increased by 17% from BDT 573 million in June 2017 to BDT 670 million in June 2018.

COAST is witnessed another one year of steady progress in its Micro Finance operation during this reporting period. Notwithstanding the activities of COAST having their continued expansion and increased diversification, the performance indicators remained sound and healthy. COAST has been able to expand and consolidate its lending programs, COAST has been contributing in strengthening Income Generating Activities (IGA) of the member participants through providing various support services like skill development training to the staff and training to the borrowers on different effective IGAs. COAST actively tries to improve its technologically sound management system in branch level and it has completed the following initiatives:

New Branch at Chattogram Noakhali and Barishal

COAST has expanded its programs with ten new branches in Chattogram, Barishal and Noakhali regions. These branches are Nayapara, Rawjan, Fultola, Satkania in Chattogram, Mirganj, Laksmipur in Noakhali, Nolchiti, Rajapur, Bakerganj, Choramuddi, Moheshpur, Banaripar in Barisal, Ilisha bazar in Bhola region

Practicing the computerized system in all branch offices

To reduce the paperwork and workload of the frontline staff of the MF program, Credit and Development Officer (CDO), COAST has provided computerized Management Information System (MIS) at the branch level. To ensure quality reporting, the software has been installed in all branches. COAST management has provided necessary training and orientation to all Accountants, Branch Managers, Area Managers and Regional Program Coordinators (RPCs). All collection sheets, reports, and other activities now are being generated through software and thus workload has been reduced tremendously. Management is now getting the error-free report from the field within the expected time.

A Short Message Service (SMS) system is being practiced in all branches for better monitoring of the Micro Finance program. All Branch Managers send daily MIS information to the MF section of COAST Principal Office through the mobile SMS



COAST started agent banking with the Midland Bank, Lakshimpur.
Photo: Md. mahmudul Hasan

system. Thus the Principal Office gets the MF daily update within 6 pm. The software mechanism also generates a monitoring report and it is being sent to respective operational Head and Regional Program Coordinators. This SMS based monitoring report includes present bank and cash balance along with daily MF activities and information has made the monitoring process to all MF branches easier for the central office.

Parvin Begum established her success

Maloti Samiti, Jamidarpara, Badarkhali, Chakaria, Cox's Bazar



It's been almost 8 years when I and my husband took a brave and change-making decision to take a loan from a nearby COAST MF branch to start our own business in our village.

I was nervous when I took out my first loan in the year of 2012. At that time I had no experience of managing finances on my own. I started to cultivate a fishing farm on a small scale. It took me six years. I was able to transform my financial standing and being capable to fulfill my family member's fundamental needs and others as well.

Before my adventure started, it had been a very tough time for my family. At that time we all had to rely on the small income of my husband who used to work as a night guard at that time. Even we didn't dare to think about my children's education.

With the loan, I also got technical support from COAST about managing the farm and business. I took the loan several times and invested the money with the proper mingling of exact time selection and hard work. All these decisions helped me to bring out a better profit. We just bought the 200 decimal land next to our leased fishing farm, and we are planning to expand our farming, as well as we want to grow up a vegetable farm.

I would like to pay my gratitude to COAST as they provided me the loan, the conventional banking system did support me. COAST came forward to helping the poor and industrious people.

At present, I am working with my husband at our fishing farm. We have three full-time workers also for properly maintaining our farm. We are self-reliable by all means now. All my children are going to educational institutions now. I am dreaming about their bright future.



Primary Health Care

Reaching health care to the hard to reach areas

COAST manages the primary health program from the surplus of its progressive Micro Finance. Remote islands of Bhola and Cox's Bazar have been brought under this program. During 2018, COAST provided health services to 6624 people.

Providing primary health care to the coastal people, especially to the communities of the isolated and remote islands is one of the core programs of COAST Trust. In 2017-18 total BDT. 4,18,384 has been spent on the primary health care program which is being implemented by 6 regular and skilled staff.

COAST Trust provides primary health services mainly to pregnant and lactating mothers. Childcare is also another important effort of this program. Health cards are being provided to the community people, community members are getting services with this card and their health situations are being recorded in these cards. During the reporting period, 1512 health cards have been provided, 820 pregnant women and 5804 children have been provided various health care services.

Along with direct health services, COAST is also working with the government in various health-related issues. COAST works as a supporting hand of the government in disseminating various health messages and in implementing government activities.



Vaccination Camp for children, Cox's Bazar. Photo: Din M Shibly

Besides providing health services, COAST also supports community members to get quality medicines on a fair price. Necessary medicines with trusted qualities are sometimes not available in these remote areas. Prices are also charged high by the private pharmacy from the community people. Even COAST distributes medicines with company prices among the inhabitants of the communities of these remote islands.

Disaster Risk Reduction

COAST supported 1500 Rohingya families

During the Rohingya crisis COAST decided to help affected families at Ukhiya in Cox's Bazar. COAST has supported 1500 families for meeting their immediate needs of cooking food, pure water, and primary health care service for at least 20 days. The selected families were with i) children, ii) lactating and pregnant mothers, iii) old age people and iv) differently able people. The relief were provided through the coordination of local administration, local government representatives to avoid the duplication of supports. COAST provided these supports with its Disaster Management Fund.

This fund was created for the rehabilitation and relief program for the Micro Finance borrowers and the coastal communities. This fund has been created through an



Health services for Rohingya people, Cox's Bazar, Photo: Din M Shibly

accumulation of 1% of the total service charge of microfinance. It is being operated at the branch level. The main objective of the fund is to instant rehabilitation support to the disaster victims just after any disaster.

Radio Meghna

Voice of the Coastal People

Radio Meghna 99.00 FM, established in Charfassion, Bhola district. Covers 18 Unions and about 5,00,000 people. Broadcasting various programs for raising awareness in the local community. Run by local adolescent girls.

On 18th February 2015 COAST established a community radio named Radio Meghna -99.00 FM (www.radiomeghna.net). The radio is being run in Charfassion, Bhola; the largest island in Bangladesh which was inaugurated by the honorable Minister for the Ministry of Information of that time Mr. Hasanul Haq Inu. The local volunteers with their own language are operating this radio. It is also trying to empower the women especially the adolescent girl in the community.

Inhabitants at 17 km radius area of the radio station can listen to programs. This area covers the community of almost 18 unions out of 19 of the Charfassion Upazila. About 5,00,000 people can listen various programs. The radio has been able to draw the attention of the community people. They are now listening to the radio regularly. Through listening they are now getting the development messages. For example, the farmers are getting their solution about different technical issues through direct questions to the respective technical professionals as the radio broadcasts live programs through ensuring their presence here.

Achievement of Radio Meghna:

Radio Meghna from its very beginning is working to advance adolescent girls as skilled presenters, program and news producer, technical expert, journalist, and volunteer. That's why it gives them different internal and external skill development trainings. These girls have confidence in their voice, have the good relation-building capacity with potential stakeholders and movement and can be an example for the girls' empowerment. It always participate in various development fairs as a media partner. In addition to that, it broadcasting different types of government events

Fully run by adolescent girls of the disadvantaged families

Providing 24 non-stop weather information during any disaster like cyclone.

and messages regularly according. It is very popular for its nonstop warning messages during a cyclone and other natural disasters. It has an advisory committee. As a community Radio, it always gives importance to the listener's feedback and act accordingly. More importantly, to do so it has formed 40 Radio listeners clubs for adolescent girls, housewives, farmers, fishers, small shop owners, etc. Moreover, framers/fishers/adolescents/ women are benefited by getting agricultural information through different live programs and interactive sessions with technical experts. It has different awareness-based programs like preventing child marriage and recently it introduced a new program for sensitizing the community for the rights of transgender people.

Listener's Club

Everybody has the right to express their opinions. For expressing their opinions the Listener's club has been formed. Listeners are the heart of community radio. Without them, it cannot be run for years.



Radio Meghna broadcast voices of fishers and farmers of coastal people, Bhola, Photo: Rasheda Begum

Radio Meghna has formed 40 listener's club. Among them, there are some significant clubs named fishermen clubs, housewives clubs, adolescent girls clubs, business clubs and many more. Members from Fishermen Club said they can be alert during cyclone by knowing the update about the signal of a cyclone. Housewives said they are very encouraged by listening to the program named Sofol Nari (Successful Women)- where Radio Meghna share the success of small entrepreneurs of women. On the other hand, adolescent girls from the adolescent club got knowledge of puberty and their physical and mental health care as well. Girls are specially benefited because they know the menstrual health care and management through 'Amra Kishor Amra Kishori' (We are adolescents) program. Members of our Listener's clubs share their views through the courtyard meeting.

Because of its innovation in running different important contextualized programs, Radio Meghna has created a place



Radio listeners' club, Bhola. Photo: Rashida Begum

in the heart of its listeners and it wants to go a long way in the future.

Aslampur Community Clinic reopened to serve people after news broadcasted by Radio Meghna

Radio Meghna broadcasted news about a Community Clinic which is situated at Aslampur union of Chharfasson Upazila. Name of the clinic is Baddar Hat Community Clinic. On 24th August 2017. The clinic used to be found closed before noon almost every day. Hundreds of local people were denied to get health care services in that area. Whereas other clinics used to be opened every day from 9 am to 3 pm.

On August 24 Radio Meghna team went there at 11 am and found the clinic closed. Some people alleged that they had been treated badly when they went to the clinic. Patients didn't get proper medicine. Getting information from Meghna team, Upazila Health Inspector said that they didn't know anything regarding this. However since he had been notified, he would take the necessary action very soon and he also assured that patients would get the right service. After the news on that clinic was broadcasted in Radio Meghna, the situation has been changed. The clinic is now functioning well.

Radio Meghna has changed Momtaz's life

Momtaz Begum has three children and she lives in the Abdullapur Union of Charfashion Upazila. She is the leader of Radio Audience Club – Joba. The Jaba club consists of housewives. Suddenly, her second son got married in his student life. Her newly married wife was also a student. Within a few days, the boy's wife became pregnant. Naturally, all the responsibilities came on Momtaz's shoulders. She started saving money for the son's wife's delivery expenses. And she managed to save BDT. 50 thousand for that purpose.

By this time she was selected as the leader of for 'Joba' club. She gathered members every week to listen to radio Meghna. One day when she was listening to Meghna she heard about the unnecessary cesarean delivery and the harmful aspects. Then she decided not to go for cesarean delivery for her daughter-in-law and shared her wish to the doctor. A beautiful grandson came to her house through normal delivery. On the other day, she heard about the effect of removing hair of newborn baby and did so.

Knowing the importance of education for girls, she decided to continue her daughter in law's



study and preparing to return her to the college again. Momraz begum said, " I am learning a lot from radio Meghna. I listen to all the programs of Radio Meghna and like it very much. It has changed my life!"

EquityBD: Advocacy for Positive Change



Human chain in Dhaka, Photo: Abarul Islam

During 2018, EquityBD gave its focus to build up CSOs network at the local level simultaneously with national and international levels to raise voice addressing the pro-poor development issues and to enhance the policy exercise ensuring development justice.

Following the objectives, EquityBD has been doing policy advocacy and campaign through engaging CSOs and their networks at local and national level on climate resilient national plan and budgeting, to formulate an internal displacement policy (IDP) for climate displaced people in coastal areas, campaign on coastal issues (embankment, forest and fishers) for saving coastal people and their adaptation strategies, "Tax justice" (as VAT is regressive for poor and women and need to focus on Income tax for domestic revenue mobilization instead VAT) campaign and

abolishment of wage discrimination between man and women etc.

EquityBD also active at the international level to include the climate displaced and cross border migration issues in the latest adopted GCM (Global Compact on Migration) by UN (United Nation) and participating in the CoPs (Conference of the Parties) during last twelve years. There EquityBD has been conducting two press conferences on CoP issues and CSO's expectations, hold a seminar on climate change and adaptation themes and conduct a photo exhibition demonstrating the country and both of her vulnerability and resilient strategies through mobilizing CSOs.

In 2018, EquityBD has been implemented and conducted 20 events related to policy advocacy issues following the economic and climate justice at the national and international levels. Among the events, seminar-workshop, press conference and public demonstration and photo exhibition were main. These events have been able to draw mass attention, covered by local, national and international media and also contributed to building up critical mass opinions and recommendations for both government and international development agencies to enhance development justice.

Equitybd events successfully completed in 2018

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
01	17-Feb-18	Bangladesh needs preparation for sustainability in LDC graduation: Need to focus in Inequalities	Seminar	CIRDAP Auditorium	Dr. Quiz Khaliqzaman Ahmed, Chairman PKSF as the Chair of the seminar, Dr. Shamsul Alam, Senior Secretary of GED and member of planning commission as special guest, Md. Anwar Hossain, Additional Secretary of ERD and Md. Hafizur Rahman, Deputy Secretary and Director of WTO Cell. Mr. Gauri Pradhan of Nepal, the International Coordinator of LDC Watch, Rezaul Karim Chowdhury, the Chief Moderator of EquityBD	English-10 Bangla-9
02	21-Feb-18	Profound honor to the Language Martyrs and Oath to resist unjust	Day Observation	Shahid Minar	Mustafa Kamal of EquityBD, Aminul Haque Of EquityBD, Mujibul Haque Munir Of EquityBD	English-6 Bangla-7
03	3-Mar-18	Reduce Transaction Cost, Ensure Accountability and Partnering with Local Organization	Dialogue	CIRDAP Auditorium	Moderated by Abu Morshed Chowdhury the Co-Chair CCNF and Executive Director PHALS and Rezaul Karim Chowdhury another one Co-Chair of CCNF and Executive Director COAST. Dr Helal Uddin, Director NGO Affairs Bureau; Mr Abdus Sattar Deputy Chief of IoM (International Office of Migration), Mr Vincent Gule from	English-4 Bangla-8

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
					UNHCR (United Nation High Commission for Refugees). Shaheen Anam of Manusher Jonno Foundation, Nayeem Wahara Disaster Forum, MB Akhter Oxfam, AKM Musha Concern World Wide, Shakeeb Nabi Christian Aid, Henry Glorieux and Lane Krainyk UN RC Office, Mr Arash Canadian Embassy, Ms Suranga from ECHO, Jeroen Steeghs Netherland Embassy and Omar Faruque DFID.	
04	31-Mar-18	Public dialogue in Cox's Bazar: Host Community must be heard during Rohingya relief NGO interventions should be accepted by the people	Dialogue	Hotel UNI Resort	Mr. KM Abdus Salam, Director General of NGO Bureau and Additional Secretary along with Mr. Mohammad Abul Kalam NDC, Additional Secretary and Refuge, Relief and Repatriation Commissioner from the Government of Bangladesh	English-10 Bangla-22
05	29-Apr-18	Affected people and community must be included in all stage of disaster management; Disaster resilient infrastructure should get first priority otherwise coastal and disaster prone people will leave inhabitant	Human Chain	National Press Club	Mustafa Kamal Akand of COAST Trust moderated the human chain, while Shawkat Ali Tutul from the same organization read out the position paper and the demands. Among others Abdul Kader Hazari of ARPAN, Subal Sarker of Bangladesh Bhumihi Samity, Zayed Iqbal Khan of Bangladesh Krishak Federation, Tajul Islam of Disaster Forum and Laila Kabir of BDPC	English-7 Bangla-7
06	12-May-18	Need Medium Term Planning combining Refugee Humanitarian Response and Development in Cox's Bazar	Consultation	Uni Resort	Chief Guest was Mohammed Abul Kalam, Refugee Relief and Repatriation Commissioner (RRRC). The key note presentation was given by Ms. Margo Baars and Ms Rhonda Gossen of ISCG. Ms. Sumbul Rizvi the Senior Coordinator ISCG	English-5 Bangla-8
07	24-May-18	National Price Commission to Ensure Just Price for Farmers Demanded	Press Conference	National Press Club	Mustafa Kamal of EquityBD, Aminul Haque Of EquityBD, Mujibul Haque Munir Of EquityBD	English-6 Bangla-5
08	31-May-18	Myanmar Junta Must brought in International Criminal Court: UN Must Not Allow another Rwanda Case	Film Show & Seminar	TSC	Moderated by Mr Saifullah Sadeq of DURS and Mr Barkat Ullah Maruf of COAST. Ms. Shireen Haq of Nari Pokkho spoken in the program as a special guest. Other speakers of the seminar were Mr. Saiful Huq Omi, Dr. Shaikh Abdus Salam, Professor Mofizur Rahman, Dr. Muhammad Manjurul Karim, and Dr. Fazrin Huda	English-10 Bangla-12
09	4-Jun-18	Separate Environment Recovery Fund is urged to Save Natural Resources of Cox's Bazar	Press Conference	National Press Club	Rezaul Karim Chowdhury, the Co-Chair of CCNF and Executive Director of COAST Trust moderated the press conference. Dr. Atiq Rahman, renowned climate expert and Chief Executive of BCAS (Bangladesh Center for Advanced Studies) raised expert opinion in the press conference while Barkat Ullah Maruf of COAST Trust presented the research findings on environment, water, pollution situation in Ukhia and Teknaf. Fazlul Quader Chowdhury of Green Cox's and President BAPA Cox's Bazar presented research findings on the ground water situation of the district.	English-7 Bangla-6
10	11-Jun-18	Visionary and Specific Allocation to Face the Long-	Press Conference	National Press Club	Moderated by Mustafa Kamal Akand of COAST Trust and Md. Mujibul Haque Munir, Secretariat Coordinator of Bangladesh Farmers Forum	English-9 Bangla-6

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
		Term Challenges Towards Achieving the Food Security Demanded			presented the key positions of the group. Among others Abdul Majid, secretary of Bangladesh Agricultural Farm Labour Federation, Md. Shahabuddin, Secereaty of Secretary of Coastal Farmers Association, Samsuzzaman Khokon, Chief of the Gram Unnayan Sanagstha and Syed Aminul Haque, Secretary of EquityBD	
11	13-Jun-18	CSO urged to focus Income Tax for Revenue Mobilization in 2018-19 budget implement Strengthening: Central Bank stopping capital flight and ensure Governance in financial Sector	Human Chain	National Press Club	Moderated by Mostafa Kamal Akand-Networking Coordinator of EquityBD and key demand is read out by Md. Ahsanul Karim of same organization. Among others Mr. BadrulAlam from Bangladesh agriculture federation, Mr. Jayed Iqbal Khan, Syed Aminul Hoque from COAST Trust and Mr. Rezaul Karim Chowdhury from EquityBD	English-2 Bangla-7
12	14-Jun-18	CSO demand to focus climate resilient Infrastructure for climate Financing in 2018-19 budget: Ensure adequate and additional budget building climate resilient economy and adaptive capacity of coastal people.	Press Conference	National Press Club	Moderated by M Rezaul Karim Chowdhury, Chief Moderator of EquityBD and key demand is read out by Syed Aminul Hoque of same organization. Among the others, Mr. Quamrul Islam Chowdhury, President-Federation Environment Journalist Forum Bangladesh, Motahar Hossain, Secretary-Climate Change Journalist Forum, Mrinal Kanti of Bangladesh Indigenous People Network on Climate Change and Badrul Alam of Bangladesh agriculture federation	English-11 Bangla-8
13	21-Jul-18	Prepare policy to realize untapped Bay of Bengal resources	Seminar	CIRDAP	Dr. Qazi Kholiquzzaman Ahmad- Economist & Chairman-PKSF chaired the seminar while Md. KM Abdus Salam, Director General of NGO Affairs Bureau participated as the chief guest and Mr. Rezaul Karim Chowdhury, Executive Director of COAST Trust moderated the proceedings. Keynotes are presented by Dr. Lailufar Yasmin (Professor of International Relation, Dhaka University), Dr. Md. Moshir Rahman (Professor of Fisheries and Marine Resource Technology Discipline, Khulna University) and Mr. Salehin Sarfaraz (Coordinator, Partnership & Advocacy, COAST Trust). Among others, Dr. Sayedur Rahman Chowdhury (Professor of Institute of Marine Sciences and fisheries, Chittagong University), Dr. AKM Aminul Hoque (Director-Marine Department of Fisheries) and Mr. Pankaj Hazaarika-Director BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation)	English-3 Bangla-6
14	19-Aug-18	Partnership between UN agencies and INGOs should be in equal term, no more treatment as sub-contractor	Press Conference	National Press Club	moderated by Rezaul Karim Chowdhury of COAST and CCNF, other guest speakers were Emranul Hague Chowdhury Chairman Credit and Development Forum (CDF); Rafiqul Islam Director Federation of NGOs in Bangladesh (FNB); Kawsar Ahmed Konok, Coordinator Association of Development Agencies in Bangladesh (ADAB); Masuda Faruque Ratna Executive Director, Gram Bikash Kendra (GBK); Mizanur Rahman, Humanitarian Program Manager Oxfam; Shawkat Ali Tutul from COAST and Bangladeshi NGOs for WHS; Md Shahidul Islam Voice of South Bangladesh; and Faruque Ahmed Trinomul Unnayan Sangsta of Moymonsingh	English-10 Bangla-7

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
15	25-Aug-18	Do Not Forget to Make Accountability of Myanmar Junta for Rohingya Genocide	Human Chain	National Press Club	moderated by Mostafa Kamal Akhanda of COAST. Other speakers are Badrul Alam and Zayed Iqbal Khan of Bangladesh Krishok Federation, Subol Sarkar Bangladesh Bhumihin Samity, Barkat Ullah Maruf of COAST and Rezaul Karim Chowdhury of CCNF and COAST	English-5 Bangla-7
16	14-Oct-18	Ensure Equal Rights for Women in Family Income and Decision-Making Process	Press Conference	National Press Club	Moderated by Ferdous Ara Rume, Secretariat Coordinator of the National Committee on Rural Women's Day Celebrations, while Shamima Akhter, the President of the alliance, presented the keynote paper on the press conference. Member of the National Committee Nahid Sultana, Masuda Faruque Ratna Executive Director of Gram Bikash Sohayok Songtha, Morzina Ahmed Executive Director of Disable Welfare Society, Rehana Begum of Bangladesh Krishok Federation, Ivan Ahmed Kotha of Socheton Somaj Seba Hizra Songha	English-5 Bangla-3
17	8-Nov-18	Stop Political Patronage to create Robber Baron, loan information of MP candidates must be public.	Human Chain	National Press Club	Moderated by Mostafa Kamal Akanda of EquityBD, other speakers of the rally were, Md Shariful Islam Bangladesh Foundation, Mahbub Khokan Jatiya Unnayan Parishad, Feroza Begum Bachete Sheko Nari, Qader Hazari Aorpon, Sayed Aminul Haque, Ahsanul Karim and Rezaul Karim Chowdhury of EquityBD	English-5 Bangla-6
18	13-Nov-18	Civil Society expects effective government role saving country interest in CoP 24: Bangladesh to claim a high emission reduction by big emitters	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD moderated the seminar while keynote paper is presented by Syed Aminul Hoque from same organization. Dr. Quzi Kholiuzzaman, Chairman-PKF has chaired the meeting where Dr. Hasan Mahmud MP, Chairman of the Parliamentary Standing Committee on Ministry of Environment and Forest (MoEF &CC) as chief guest and Dr. S. M. Munjurul Hanan Khan, Additional Secretary – MoEF&CC participated as special guest. Among other speakers Dr. Aynun Nishat-Professor Emeritus of BRAC University, Mr. Qumrul Islam Chowdhury of FEJB (federation of Environmental Journalist), Md. Pothar Hossen of BCJF (Bangladesh Climate Journalist Forum), Mr. Gerry Fox (Team Leader-PROKAS), Md. Ziaul Hoque Mukta from CSRL (Center for Sustainable Rural Livelihood), Md. Shamsuddoha of Chief Executive-PRDI	English-10 Bangla-7
19	25-Nov-18	Urged for Transparency of Rohingya Aid, Participation of Locals in Rohingya Response Planning	Dialogue	Uni Resort	moderated by Abu Morshed Chowdhury and Rezaul Karim Chowdhury of CCNF. Refugee Relief and Repatriation Commissioner Mr Abul Kalam addresses in the dialogue as the Chief Guest. Other speakers are Annika Sudland Senior Advisor and Baars Margo, Advisor of ISCG (Inter Sectoral Coordination Group), Anita Kattakuzhy of Oxfam International and member of Global Localization Working Group. Mr. Mujibul Haque Munir	English-9 Bangla-7
20	24-Dec-18	Bangladesh have to be self-dependent in climate resilience	Press Conference	National Press Club	Moderated by M. Rezaul Karim Chowdhury, Chief Moderator of EquityBD, Mr. Syed Aminul Hoque of same organization. Among others, Mr. Qumrul Islam Chowdhury of FEJB (Federation of Environmental Journalist in Bangladesh), Md. Shamsuddoha of Chief Executive-CPRD (Centre for Participatory Research & Development) and Mr. Badrul Alam (Bangladesh Krishak Federation)	English-9 Bangla-7

Social Development Projects and Programs

Socio Economic Empowerment with Dignity and Sustainability

Movement towards socio-economic development for hardcore poor

A movement towards socio-economic development for the hardcore poor, a family development program was implemented in 12 unions under 3 Upazilas in Cox's Bazar district. Worked with 3500 families. It was Funded by Stromme Foundation, Norway.

SEEDS program has been completed in 2018. This project with a holistic development approach facilitated participants to realize their respective family development plans. With the support of COAST selected 3500 families had prepared their plan and took action realize those plans. COAST also formed Self Reliance Groups (SRGs), members of all

the SRGs got training on managing accounts as the groups are now involved with regular savings and loan distribution. These SRGs will start Community Managed Micro Finance.

To support the families to realize their plan, COAST provided support in income-generating activities, livelihood development, empowerment of the adolescents and education for the children.

Majors activities in 2018:

a) Family Development Plan: Family Development Plan (FDP) was the most important component in the SEEDS Program. The marginalized poor family did not have an idea of how they can change their family conditions and how to come out from poverty. COAST Trust selected 3500 families from a baseline survey. Family Development Plan was the tool that meaningfully facilitated the family to take a development action plan by analyzing their concurrent situation with a view to a deliberately manifested vision. It was the Plan to establish a healthy, educated, self-esteemed decent standard family unit with political freedom, guaranteed human rights and personal self-respect. At the end of the project in 2018, it was found that 3500 families implemented 92% of the activities of their FDPs. A total of 2520 families were involved with sustainable IGAs. About 78% of FDP families were found making an income of 3855 BDT regularly per month. Children of all families are going to school now.

Achievements

- All selected households were covered, family development plans were taken and reviewed.
- 290 Self Reliant Groups (SRG) were formed
- 224 SRGs came under savings out of 290 SRGs
- 6090 fortnightly group meetings of SRGs were arranged on local problems and solutions. Besides, 55% of SRGs also achieved results against their small group plan
- 38 Ward Committees (WCs) were formed. Small groups now negotiate with the local elected body and they have so far achieved some results through advocacy
- 686 families received Ration Cards from Unions Parishad because of a joint effort
- As a part of IGA Support, 24 vaccination campaigns on chick and duck
- Improvement in their living conditions because of the selection of suitable IGA
- A total of 39 Moktab based pre-primary schools were started. After completing a year program of pre-school in Moktab, 93% of learners were enrolled in a mainstream school in 2018
- 8 Bridge schools were established. After completing one-year schoolings in Bridge School, 98% of learners returned to mainstream school
- 229 children under the SEEDS program got financial support to restart their studies



Skill development training for adolescent girls, Cox's Bazar.

Photo: Md. Jahangir Alam

b) Self Reliant Groups (SRG): A total of 298 SRG groups were formed. SRG groups were capacitated so that they can run and manage community-based microfinance activities.

Self Reliant Group (SRG) was another important component under the SEEDS Program. Self Reliant Group, formed with the membership of the selected marginalized 3500 families, used to work to establish their rights and to minimize their common problems. SRGs was driving force for the inclusive development of the marginalized poor. All the 3500 families were organized into 290 Self Reliant Groups (SRG) that are the primary level of people organization. Members of SRGs were under one umbrella within their favorable geographical location. 290 groups developed their micro plan for their combined development. They identified local resources and opportunities. These groups are working jointly for their development in their social constraint.

A total number of 290 Community Facilitators (CF) received facilitation skill development training. They are conducting regular meetings of SRG twice a monthly. Another 290 leaders of SRG received leadership development training, Saving and fund management training, Resource mobilization training, Advocacy & Relation build up Training for vocal and active leaders of SRGs. About 86% of SRG members received different services from different service providers. SRG leaders are



An adolescent girl trained by SEEDS is incoming by sewing clothes. Cox's Bazar, Photo: Md. Jahangir Alam

now regularly taking a position in community development, claiming their rights, organizing different meetings with stakeholders.

c) Shonglap: A platform of school dropped out adolescent girls for their learning on some basic life skills and to make them financially self-reliant. There were 75 Shonglap centers for the girls were established life skill awareness were provided. These centers covered 1875 girls. In total 45 Shonglap follow up centers were established from 2015 to 2018, Where 1245 non-school going adolescent girls were enrolled. Total of 785 adolescent girls graduated. They received general income-generating training and engaging with a different trade. 375 adolescents engaged in sustainable different IGA.

d) Moktab based pre-school: This component was mainly Early Childhood Development Centers based on community Moktab (religion teaching-learning center). SEEDS followed mainstream early childcare development curriculum



Meeting of a self-reliant group, Cox's Bazar, Photo: Md. Jahangir Alam

with introducing Bengali, English, Mathematics and extra curriculum for joyful learning, where children of 5+ ages are getting an education so that they can ensure access to the mainstream primary schools. In 2018, in 6 Moktab based pre-school there were 170 learners.

In total COAST established 84 Maktab based pre-schools in the FDP communities in twelve unions in Cox's Bazar from 2014 to 2018. A total of 2352 learners enrolled in those Maktab based pre-schools. After completing a year program in Maktab, a total of 2080 learners were enrolled in mainstream school.

e) Quality Education: The project implemented this component to ensure quality education to 13 governments' primary schools. SEEDS supported to capacity building of School Management Committees (SMCs) and Parents Teachers Association (PTA). The project also introduced joyful learning with sports, debating and health hygiene sessions. The



Students of Bridge School, Cox's Bazar, Photo: Md. Jahangir Alam

major achievements were increased extra-academic curriculum activities, increased monitoring from government officials and local government representatives. 100% SMCs prepared and implemented a School development plan.

f) Bridge school: To reintegration of school dropout marginalized children into mainstream education and to create an enabling learning environment in the mainstream school, COAST implemented this component. Bridge school was a learning center for school dropped children. In these schools, children received intensive academic support for one year. In second year school, they got retention support for one year. All the learners got 12-month coaching support. In 2018, 7 Bridge Schools covered 290 children. A total of 112 school dropout learners were enrolled in Bridge schools. After completion of a year program, about 98.44% of learners of Bridge School re-admitted in mainstream school.

g) Ward Committee (WC): A total of 38 WCs were formed with 650 members. They have developed their plan depends on their local context to develop the respective community and livelihood.

Girls are Hardly allowed to get Dreams but Khairun got one!



My father is a sharecropper. He used to grows rice on other's land and earn around 20 thousand taka per year. This earning was not sufficient for fulfilling the basic needs of our 8 member family. He was always busy during the day and working hard, but I saw a depression in his face many days- especially those when we had not been able to eat much or earned less than expected.

My education was supposed to become to an end due to the financial crisis. Considering the family's miserable condition, I also couldn't be able to create pressure on my parents. But both of my parents were very much hopeful for my higher education.

Finally, I got an opportunity to get admitted into the Sabujpara Shanglap Center under the SEEDS program. There I oriented with different income-generating activities (IGAs) suitable for girls. I choose to take training on growing vegetables at the nearby courtyard and rearing poultry. Furthermore, I became aware of some essential

issues like primary health and hygiene, reproductive health, gender equality, and adolescence issues.

The training was a milestone for both me and for my family. Now, a satisfactory amount of income is coming from the selling of vegetables and poultry farms.

I dream to be a doctor when I was in class 9. I know I have to face a lot of obstacles, but I have now the confidence to fight. I dare to have that dream alive. I love my family and I want to change the future of my family. Thanks to the SEEDS program team for their continuous assistance and encouragement.

Integrated Ending Child Marriage Programme in Bhola

Movement against Child Marriage

Funded by UNICEF, is being implemented in Bhola

According to different reports, 59% of girls in Bangladesh are married before their 18th birthday and 22% are married before the age of 15. According to the population census of 2011, Bhola district has the highest rate of child marriage, it is 67% in this island district, the national rate is 44% in recent years.

To fight against the child marriage in Bhola, COAST started this project with the partnership with UNICEF. This is an Adolescent Empowerment program, and it is being implemented in Charfassion, Lalmohan, and Bhola Sadar Upazila under Bhola district. The total program participants are 96,290. The program is covering 30,460 adolescents, 40,000 Parents, 630 Community Based Child Protection Committees (CBCPC) members, 25,000 Community People, and 200 Government officials. This project is funded by UNICEF Bangladesh.

COAST is trying to ensure the proactive role and active participation of Union Parishad (UP), schools, district and Upazila administrations, community leaders, Ward Development Committee (WDC).

The basic strategy of this project is to enhance knowledge among adolescents on the negative impact of child marriage, to enhance



Stephen to physically disabled children. Bhola, Photo: Rashida Begum

their life skills with training, creating awareness among parents, community leaders, to provide support government authorities in fighting the issue, sensitized religious leaders and marriage registers to fight against child marriage, etc. The project includes activities like training, meeting, orientation to adolescents, parents and stakeholders, arranging co-curricular activities in educational institutions like games and debate competition to motivate adolescents, orientation and dialogue with religious leaders and with other stakeholders, financial support to disabled adolescents, etc. for proper empowerment of adolescents, their behavioral changes and capacity development. There is strong community engagement, especially by the functioning of Ward Committees and CBCPCs.

By the end of 2020, the project expects that adolescent boys and girls from selected Upazilas of Bhola will be able to facilitate actions to eliminate harmful social norms and practices with a focus on ending child marriage. Besides, the families and communities will strengthen their capacity to protect the rights of adolescents' boys and girls, with a focus on ending harmful social practices.



Courtyard meeting with adolescent girls on child marriage, Bhola. Photo: Rashida begum

Achievements

- 123 child marriages have been prevented
- 800 adolescents clubs with 5203 children with disabilities (CWDs) and 7423 out of school children
- 6 batches of training on menstrual hygiene management for club members
- WASH blocks in 21 schools/Madrasas were renovated
- 660 CBCPC members got training on Child Development Module (CDM)
- 44 advanced adolescents groups were formed
- 396 CBCPCs were formed with 5,544 members
- Joint meeting with Kazis (marriage register) and UP Chairman to verify birth certificate through an online system

Sornalia

Triumph over the fight of preventing her marriage

Sornalia, a 15 years of age girl from Belumia Union, Bhola Sadar under Bhola district. She has stopped her own marriage by taking a courageous step against her family and surroundings' decision. While she was visiting her sister's house in Charfassion during school vacation; her mother suddenly arranged her marriage with a sweets maker. Sornalia didn't want to be married at such an early age instead of studying. She wanted to be a Police

Officer. So, She went to the local leading persons and to her friends for help. Finally, he made a call to 1098. 1098 is a helpline that provides support to protect child marriage. Sornalia had learned about that helpline number from a meeting of the adolescent club formed by the IECM project of COAST Trust.

She was a member of "Shapla" club. From there she has learned about



the physical and mental risk of child marriage

Her school headmaster praised her by saying her as a role model for this educational institute. He said that she is not only brave but also meritorious. The school authority will help at its great extent regarding her study.

Enhancing Resources and Increasing Capacities of poor Households

Reducing poverty and access to non-formal Education, Health service, Nutrition, Water and Sanitation

COAST is implementing a ten years program named "ENRICH" since 2014. With the partnership of PKSF, ENRICH is being implemented in the North Dhurong union of Kutubdia Upazila.

Enhancing Resources and Increasing Capacities of Poor Households of (ENRICH) is a comprehensive development approach. It has various components including income generation, health care, water and sanitation, childcare, etc. The main aim of the project is to ensure the holistic development of the targeted program participants.

ENRICH is providing IGA training with financial supports so that targeted program participants can come out of poverty. To develop morality

and patriotism among children from their childhood, COAST is providing non-formal education to the selected 1350 students in 45 learning centers. ENRICH also organizes various youth development programs and awareness-raising programs against climate change and to aware the community people of disaster risk reduction. To ensure the utmost implementation of these program activities, it has a team of 63 members. Among them, 11 are health visitors. They are visiting the communities every day, and

they are bringing the community people under the coverage of the health cards facility. Health visitors are also working as a connector between the government health officials and the local communities. They are also providing suggestions on various issues including maternal health, newborn care, etc. ENRICH is also providing support in deworming, malnutrition and providing iron tablets for maternal care. Special eye camps, health camps, and diabetic test facilities are also arranged by the project.



Health Camps in Cox's Bazar. Photo: Md. Fazlul Haque

Achievements

- 1310 Households received free treatment
- 3446 persons got free health services
- 2358 persons got treatment by registered doctors
- 829 persons got facilities from the free health camp
- 23 persons got free cataract surgery
- 676 persons got diabetic tests at a minimum price.
- ENRICH provided ring slab to 300 families.
- 15 deep tube well installed
- 5 ENRICH Center cum Cyclone centers have been established.
- IGA training organized for 250 participants.

Enhanced Coastal Fisheries

Endeavor to save fisheries and the fishers

COAST is implementing this project with the partnership with World Fish and the Department of Fisheries. It is funded by USAID.

Bangladesh annually produces 496,417 tons of Hilsa (the national fish) Hilsa contributes to around 12% of overall fish production in the country, which is equivalent to around 1% of the country's GDP.

Around half a million fishermen are directly dependent on Hilsa production for their livelihood, and two million people are indirectly involved with this sector. But due to high demand in both home and abroad, excessive fishing in the past couple of decades has led to concerns regarding its endangered existence.

Realizing the above situation, COAST in partnership with World Fish and Department of Fisheries has been implementing a five year long USAID funded project naming Enhanced Coastal Fisheries (ECOFISH). COAST Trust is implementing the project covering the Meghna and Tentuila Hilsha sanctuaries in all Upazilas under Bhola district.

The project is working in two ways, such as: from training, orientation and campaign it is motivating fishers to follow the fishing ban periods. The government imposes a ban on Hilsha fishing for certain periods to improve the resources, COAST is motivating fishers to follow the fishing ban for the sake of the country. COAST is also promoting alternative livelihood options for the fishers, so that they can run their families when fishing is banned. Thus the project is contributing both in increasing and preserving fisheries resources and in improving socio-economic conditions of fishers.

COAST activities in this regard include the formation of various committees and groups, training, awareness-raising campaign, IGA supports especially goat and seeds distribution among the 2756 fisher-families, etc. COAST is also arranging advocacy events to influence policies in favor of fishers, like to ensure ID card



Income Generating Training for fisher women, Bhola. Photo: Md. Samir

Achievements

- 48 Hilsa Conservation Groups (HCG) have been formed.
- 4 co-management committees at different four Unions in Bhola.
- Training on Leadership and institutional capacity development
- 66 Community Fish Guards have been newly recruited and trained
- 40 HCG members received Alternative Income-generating Activities (AIGA) training
- Deworming and vaccination campaign
- Campaign for juvenile Hilsha protection
- Joint initiative with DoF and other law enforcement bodies to aware people on brood Hilsa conservation
- Fisher's HH income has been increased by up to 20%.

among the truly registered fisherman, to ensure proper ration for the fishers as compensation during the ban periods.

COAST is also trying to engage the community efforts to enhance their financial capacities through Community Savings Group (CHGs), a total of 3027 women members are now involved in savings in their bank accounts. So far, they have deposited an amount of BDT 11, 29,300, with the matching fund of BDT 3,00,000 from USAID, total amount during the reporting period became BDT 4, 75,000.



Campaign poster against harmful fishing gears, Bhola, Photo: Sohel Mahmud

School Feeding Program in Poverty Prone Area

School Feeding Program (SFP) is a project of the Bangladesh government supported by the European Union. COAST Trust is implementing this project in Ramgoti Upazila under Laxmipur District.

The literacy rate in Ramgati Upazila under Laxmipur district is lower (38.7% in urban and 20% in the rural area) compared to other Upazilas.

The project is running with the long term objective to contribute to the implementation of the government’s education policy, notably improving access (both quantitatively and qualitatively) to basic education of school-aged children from poor and ultra-poor households.

The Government of Bangladesh (GoB) has, over the past couple of years, taking several initiatives to universalize primary education (“Education for All”). As a result, the primary school attendance and completion rate have been increased. SFP is to ensure further improvement and to ensure sustainability to this achievement.

In July 2011, COAST has started to work in this mission of the School Feeding Program with the World Food Program (WFP)



Students participants of SFP, Lakshmipur. Photo: Md. Masum Billah



(Left) School gardening under SFP, (Right) Students are eating nutritious biscuits, Lakshmipur. Photo: Md. Masum Billah

Achievements

- 405.2175 Metric Tonns of biscuits were distributed.
- 4586 mothers received orientations on health, nutrition, sanitation, gender, personal cleanliness, and disaster management.
- 2 De-worming campaigns were organized.
- 48 SMC meetings were
- Training with the Schools, SMCs, Government officials and other NGOs to cooperate with the SFP program.
- Vegetable gardens in 98 schools.

and European Commission (EC). Later COAST went through a direct partnership with the Government of Bangladesh from 24th December 2015.

Major activities of the program are providing nutritious biscuits to the students of selected primary schools, orientation on health, nutrition, sanitation, gender, personal cleanliness and disaster management for mothers, de-worming campaigns, dissemination of information and motivating community on Health, Hygiene, establishing vegetable gardens, etc.

To make the efforts effective, COAST is trying to engage different stakeholders like teachers, Shool Mangemeng Committees, service providers.

Torun Alo (Light of Youth):

Ensuring constructive engagement of Youth regarding combat violent extremism

Funded by Global Community Engagement and Resilient Fund (GCERF), COAST Trust implemented the project with the technical support of the Manusher Jonno Foundation (MJF).

According to several demographic reports around 53 million people of the country is of 18 to 35 years of age. According to Bangladesh Bureau of Statistics (BBS) 2016-2017, the unemployment rate in Bangladesh is 4.2 percent, around 2.68 million youths are unemployed; among them, 1.36 million youths are between 15-24 years of age. The number of unemployed youths is increasing in the country. In 2011, the youth unemployment rate was 7.27 percent. The youth unemployment rate increased to 11.37 percent within five years in 2017. Two-thirds of young women are not in employment, education or training, and two-thirds of school dropouts are women. So ensuring employment is another very important precondition of the successful implementation of the SDGs in Bangladesh.

Another challenge for youth is the spreading violent extremism. Some national and international pull and push factors are active in this regard.

COAST implemented the Torun Alo project to address two major issues related to the youth, such as - to enhance their capacity to refrain themselves from violent extremism and to promote an enabling environment to create employment opportunity for them. The main aim of this project was to make "a pluralistic society where communities are capable to nurture and promote living in harmony with tolerance; youth are engaged with constructive citizen initiatives to address their community needs and respond to play the nation-building role as change-makers". The major targeted groups were 8000 Youth students of the school, college, and Madrasas (Islam teaching center). The project duration was from October 2016 to March 31, 2019. COAST Trust implemented the project in the two island Upazilas namely Kutubdia and Moheshkhali) in Cox's Bazar.



Session for the students, Cox's Bazar. Photo: Zahidul Islam

Achievements

- 8,770 Students got orientation on life skills focusing Violent Extremism.
- 222 selected participants have got training in ICT.
- 60 Change makers were created through a five-day-long leadership training.
- 3283 participants got the opportunity to attend in Debate Festivals.
- 4323 participants observed international mother language day.
- 4 events of Annual Upazila based cultural and sports programs were organized.
- 60 Annual Sharing meeting with 10 College/School Management and 10 Madrasa Management committees.
- 9671 parents became aware of Violent Extremism and signs of radicalization.
- 80 religious leaders participated in 4 long training on the Prevention of Violent Extremism (PVE).
- 2 events of dialogue on Social cohesion were organized.
- 80 community youth got employment opportunities by getting vocational training.
- 10 of half-yearly stakeholder meetings were organized.
- 16 quarterly sharing meetings with selected youth forum.

In 2018, COAST organized a week-long leadership training with 30 selected participants or change-makers. COAST also organized 11 debate festivals, day observation on international mother language day and 267 life skill-based sessions based on patriotism, the importance of positive as well as rational thinking, Youth's role in different actions, etc. ICT training 180 participants were also organized.

At the end of the project, we can see that at least about 8000 students are now aware of the negative impact of the violent extremism and they now can protect it, they are now playing their role as change agents to stop violent extremism at their community.

Sudorshon Das

A real Change Maker from Kutubdia, Cox's Bazar

My name is Sudorshon Das and I am a student of class 10 in Dhurong Ideal High School. I started to join in various events of the Torun Alo project from the beginning of the year 2017 and liked to be the contestant of debate festival every time. It makes me vocal and knowledgeable about preventing violent extremism (PVE) and other anti-social activities. After watching my performances on PVE at school, the Torun Alo team selected me as a

participant of weeklong leadership training to help me to bring as a change maker of the society and a future leader.

On 23rd November 2018, I along with my friends organized a discussion meeting on PVE and drug addiction in our community. Though there have many challenges we were succeeded to overcome all these and organized a successful event. People of all ages were present there and informed about

the bad impact of PVE on society and the youth. Because of my notable movement, I have won a prize from Manusher Jonno Foundation in an event of "Youth Convention" in Cox's Bazar.

I am very happy to be a part of the Torun Alo project. I believe that together we can bring changes in any situation. I want to work on it more innovatively and contribute for the sake of the welfare of society.



Climate Finance Transparency Mechanism

Mitigation, Advocacy and campaign in response to Climate Change

It is being implemented in three coastal districts named Bhola, Patuakhali and Cox's bazar, funded by the British Council.



Community visit to a project supported by climate change fund, Patuakhali. Photo: Zahidul Islam

COAST is working to strengthen the capacity of the coastal communities in fighting the impact of climate change and to enhance their resilience to that. COAST works in two ways. It is providing technical and financial support to the vulnerable communities to be

able to adapt to the negative impact of climate change. COAST is also implementing advocacy and campaign activities at the local, national and international levels with the issue of climate justice, climate migration, climate displacement, and climate financing. COAST advocates for promoting public participation and democratic ownership, effectiveness, and transparency of the climate change funds.

COAST is implementing the Climate Finance Transparency Mechanism (CFTM) program to increase the efficacy of climate change funds. CFTM is being implemented in Cox's Bazar, Bhola, and Patuakhali districts with the partnership of the British Council.

The main objective of CFTM is to build up and enhance of self-capacity of CSOs. So that they will be able to involve with self-planning, identify and analyze the information of govt. development initiatives through climate finance activities and raise voice at local, national and international levels. Another objective is to sensitize govt. officials on climate governance issues. So that practice change on climate governance issues will be expedited and accountability level increased.

The major strategy of this project is the participation of the local people and local CSOs. Major activities of the project include CSO Monitoring (Climate Forum) Group Formation at Upazilla level, Assessment on Climate Finance requirement in local areas (Dialogue with selected/vulnerable communities and local government organizations, Bi-Monthly meeting with District and Upazila CSOs Monitoring Group, Investigation and Social Audit on climate financed projects at local areas, Audio Visual Campaign at community level, establishing local level networks, training for Local Networks/Monitoring Groups, CSOs Consultation on Pre-budget demanding allocation in climate finance activities at National level and Orientation/Multi-stakeholder meeting climate governance issues.

Achievements

- 12 CSO Monitoring Group
- 12 Assessment of Climate Finance requirement in local areas
- 9 Bi-Monthly meeting with District CSO Monitoring Group.
- 48 Bi-Monthly meeting with Local Monitoring Group.
- 24 Investigation and Social Audit on climate financed projects.
- 24 Audio Visual Campaign
- Training for Local Networks/Monitoring Groups.
- National consultation program on pre-CoP positioning and global climate governance issues
- 3 Pre-budget seminar at the district level on people's demand

Climate Justice and Resilience Fund (CJRF)

Building Networks for Climate Justice

Started in 2018 and funded by New Venture Fund (NVF), working in Khulna, Bagerhat, Barisal, Bhola, Noakhali, Chittogram, Cox's Bazar districts and two sub-districts Sandwip in Chittogram and Hatiya in Noakhali.

The full title of the project is Community-led initiatives for climate justice and resilience in the islands and coastal areas of the Bay of Bengal in Bangladesh. COAST is implementing this project to mitigate the climate change impacts on Bangladeshi coastal population through advocacy and networking with related stakeholders, to aware adolescent, youth, women-children through information and education using community and amateur radio networks and to enhance capacities of the coastal people for the adaptation to climate change of climate-vulnerable coastal people providing climate adaptation-based food, nutrition, sanitation and water technology and inputs.

The target group of the project is mainly disaster and climate-vulnerable, extremely poor and mostly landless people of coastal areas of Bangladesh. They are living in outreach chars (remote small sand bars) and detached from the mainland. The coastal small- scale fishermen who catch fish in the offshore and give labor to fishing boats are also the target group of this project. The

total direct and indirect participants of the project are 544,000 and 1,250,000 respectively. They are actively participating in the advocacy process. The policymakers of the governments, politicians are also the target people of the project.

COAST ensured the engagement of CSOs in the implementation of this project. COAST is implementing this CJRF project directly in Bhola and Cox's Bazar districts. The operational partners are working In Sandwip under Chittagong district and Hatiya under Noakhali district. The advocacy partners are working in 5 coastal districts like Chittogram , Noakhali, Barisal, Bagerhat, and Khulna out of 19 coastal districts in Bangladesh.

Activities of the CJRF combine knowledge development, awareness building, information dissemination, capacity building, advocacy, education and livelihood development along with the local, national and international level advocacies. Major activities of the project are issue-based event/seminar/caucus with parliamentarians and civil societies on embankment and reformation of Water Development Board (WDB) and coastal afforestation and mangrove preservation at national levels, Pre-CoP CSO meeting, and Alliance building for positioning in UNFCCC Participation to CoP in abroad: Event, exhibition and press conference, Establishment and operation of Adolescent Centers, Pre-primary Center for mainstreaming education in Moktab, technology dissemination and input supply on water and sanitation.

Achievements

- 3 seminars on the construction of embankment and reform of the Water Development Board (WDB).
- 4 seminars on coastal afforestation and mangrove preservation to protect coastal erosion
- 7 seminars on protecting small scale fishers from climate change impact.
- 5 seminars to influence govt. for Internal Displacement Policy (IDP) and its management.
- 1 seminar on Blue Economy and sustainable development.
- 1 Consultation on climate change global Negotiation (CoP-24) to develop a country position on climate change issues.



National level seminar on Disaster Risk Reduction, Dhaka, Photo: Md. Abarul Islam

Ujjibito: An effective re-energizer for living

An endeavor to empower ultra poor people with improved living standard.

Ujjibito is a Bangla word; an approximate English translation can be 'people who have been re-energized'. COAST is trying to improve the lives of the program beneficiaries with IGA training, financial support, and health care. This project is funded by Palli Karma Shohayok Foundation (PKSF) and European Union (EU). Its duration is from November 2013 to April 2019.

Mainly it's a project which is working with the most vulnerable population of the country. COAST Trust has been implementing this project since 2013. The main purpose of the project is to reduce hunger and poverty of the ultra-poor, to increase livelihood from ultra-poor, to assist in ensuring nutrition safety, purchasing power, and social dignity development.

COAST is implementing awareness and capacity development activities, especially on nutrition. Major activities are skill development training, mother-child health care, primary health care, income-generating activities, financial support. Ujjibito is being implemented in all the Upazilas under Bhola District.

Ultra-poor people for this project have been selected in a participatory way. Group members decide who are ultra-poor and who needs what type of support to ensure his/her livelihoods. Along with the efforts of reducing poverty and hunger, ensuring better health service is another objective of the project.

COAST is implementing the Ujjibito with some specific expected result, such as the living standard of participants women and their families will be improved, the income of participated women and families will be increased, program participant women will be empowered

Achievements

- 13107 household visits on the issues of IGA and WASH
- 391 participants got IGA support
- 5146 beneficiaries got vegetable seeds
- 3550 group discussions arranged where different development issues were discussed
- 669 goats, 834 chicken, 776 poultry were covered with vaccination and other services
- 20 events of the Quiz and Hand Wash Program were organized
- 2 batches of training on Skill Development of Nutrition of Adolescent Girls
- 28 community events on blood grouping
- 952 pregnant mothers got health care facilities
- 1047 lactating mothers were visited by program staff
- 6043 Infants (0-23 Month) were visited.
- 7084 Infants (23-59 Month) were visited.



(Left) Ujjibito is facilitating community people to create IGA, (Right) Ujjibito also promotes poultry value chain. Bhola Photo: Md. Maksudur Rahman

Promoting Agricultural Commercialization and Enterprises (PACE)

This project is working to promote dry fish and Crab farming & fattening. It is funded by PKSF and duration is up to January 2020

Dry Fish

Most of the coastal people in Bangladesh are very poor and they live from hand to mouth. Among them, more than 0.2 million people are directly or indirectly involved with the business of producing dried fish. Dry fish is sold domestically and it is also exported.

It is estimated that about 30% of the total sea fish catchment is dried traditionally. During the winter season, the dry fish producers use pesticides to produce dry fish and preserve the dried fish for the rest of the year. But all these procedures including cleaning and other stuff are done using the traditional method which is harmful to human health.

Hence COAST Trust in partnership with PKSF and International Fund for Agricultural Development (IFAD), has undertaken an initiative in Cox's Bazar named "Promoting Agricultural Commercialization and Enterprises" broadly known as "PACE". The objectives of this project are to promote the use of the latest machinery and technology, ensuring a healthy environment to bolster the industry further. That ultimately scale up and develop coastal poor peoples' livelihood condition also.

To make the owners and workers familiar with new machinery and technologies, COAST is implementing activities, such as awareness-raising campaigns for all and skill development training for people who are directly involved with the production, etc.

COAST is trying to create a common understanding among producers about the necessity of using new technologies



*Producing dry fish in a cage, without pesticides, Cox's Bazar.
Photo: Md. Maksudur Rahman*

Achievements

- 80 batches of organic training tools organized
- 35 Macha (podium) were distributed
- 11 Fish dryers were distributed
- The stakeholder list is prepared
- Linkage meeting with Govt. officials and other development sectors

named "Green House" and "Macha or Podium" method. Dry fish producers are also using some other local and organic methods instead of using pesticides. COAST is also trying to promote the marketing of pesticides free dry fish. Through using these methods one can produce dried fish throughout the whole year. It will be more profitable.

Crab Fattening

PACE is also working with "Crab Fattening". 600 million Fresh crabs are being exported to at least 20 countries particularly in China, Japan, and Korea. It's famous for its authenticity in protein, taste and nutrition.

After analyzing the great opportunity of crab culture in the future, COAST has undertaken this initiative of crab technology extension and marketing to increase farmer's income and to improve their livelihood.

Under this project, COAST is providing skill development training, workshop, and cross-learning visits to raise the proficiency level of the farmers. To exercise modern technology for Crab, this project is providing technical support in hatchery establishment in this area to produce healthy mother crab.

This initiative has been implementing in Sadar, Chakaria, Moheshkhali and Teknaf Upazilas under Cox's Bazar district targeting 7,500 beneficiaries..



(Up) Crab production is going on, (Down) A crab production farm, Cox's Bazar.
Photo: Md. Maksudur Rahman

Achievements

- A baseline survey for 7,500 beneficiaries is completed
- 1 batch of Project Management training for Project Officer and related Organizational Officer have been completed
- 180 crab farmers got skill development training on using Modern Technology
- Manual preparation & printing for Crab culture technology
- 1 startup workshop with relevant stakeholders is done
- 8 batches of skill development training for lead farmers were accomplished

Md. Aman Ullah Sowdagar Producing Pesticides free dry fish, saving lives!

After not getting the opportunity of alternative employment, I was involved in this business of producing dry fish with my father since 1991. Before 2017, throughout this time, I had been using the traditional method by not considering the appropriate proportion of Salt and pesticide.

I didn't have the knowledge that because of using these the taste and smell of fish would be changed. That is why the buyers were not satisfied with the quality of dry fish. Even we didn't get enough benefit from it. Furthermore, though the production of dry fish was running for 8 months of a year, we had to spend through a lazy time at this remaining 4 months.

In March 2017, I have got a skill development training from the PACE



project on using the fish dryer and organic method.

I was also informed about the poison used for the preservation of dry fish that could be a cause of great harm to human health. Consequently, on January 2018, I expressed my interest in setting up a modern technology fish dryer. In March in the same year, I took BDT. 75,000 as a grant from COAST to set a fish dryer.

From then I started to produce pesticides free dry fish, using modern technologies. I can now produce 800-900 kgs of dry fish every month by using modern technology.

There is no need to give excess salt in the fish dryer. It is not necessary to provide any kind of chemical for preservation. Every lot of fish is dried in two to three days. One can easily get dried fish from the fish dryer twice a week.

Medium Term Cooperation Program

Strengthened Farmers'-fishers' capacity to ensure food security.

COAST completed a five years program named Medium Term Cooperation program (MTCP2) in association with Asian Farmers Association (AFA). major objectives of the project were to strengthen farmers' and fishers' organization (FOs), ensuring engagement of FOs in the policy-making process and promoting value chain.

At the end of the project, 15 FOs are equipped with enhanced organizational management capacity, they are with enhanced capacity of advocacy, financial management, reporting, documentation. With support from COAST, 4 FOs are getting funds from other donors and 12 FOs have been reformed, they are with updated leadership.

From various local and national advocacy events, mobilizations and linkage meetings, FOs have been able to influence policymakers and policy implementers to get services. For example, 1000 fishers in Cox's Bazar have been included in the government ration program.

In response to the mobilization of one participating FO, the government policy of Bangladesh Agricultural Development



Signboard of a community Seeds Bank, Bhola. Photo: Md. Atiqur Rahman

Corporation (BADC) has been changed. One canal in the Gopalganj district has been excavated.

The project also organized various training and orientation for farmers and fishers. Participants farmers are producing pesticides free vegetables, Use of Eco-Friendly agriculture technologies have been increased, knowledge on land rights and land management has been increased

MTCP2 also promoted the value chain. With the financial and technical support from COAST 165 Farmers are trained on Community Based Seed banking, 12 Number of Seed Bank groups were established, 11 Poultry Groups are active, 130 farmers are producing pesticides free vegetables, 5 Pesticides free Dry Fish producers Groups are active.

Lila Bati:

saving environment, ensuring income.

Lila Bati is from the Char Bhula village under the Bhola island district. Her family did not have any own land, they used to do agriculture lending others land. Once Lila got training from MTCP2 Bangladesh. After getting training on vermicompost, she started with one small plant. It was not that much easy and comfortable for her, as her neighbor and villages used to mock at her as she worked with earthworms. She did not give up. MTCP2 Bangladesh also helped her in arranging courtyard meeting and village level meeting on ecofriendly sustainable agriculture technologies, from those meeting community people learned also about the Vermi Compost. Lila started with 1000 earthworm and within 45 days she got her investment back! Now she is producing 200 kgs of



Vermi Compost fertilizer, thus her monthly income is BDT 2000 per month, which is a very handsome amount for a poor village woman in Bangladesh. Now she is living a moderate life with her family. She can earn about BDT 5000 per month., She has bought two cows and she has her own 32 decimal land too. Her fertilizer is being marketed with her brand!

Humanitarian Response to Rohingya Crisis

Advocacy at National and International Level

COAST Trust is maintaining two layers of management for its humanitarian response, one for the direct implementation of different comprehensive programs to ensure Rohingya people's basic assistance and another one is for advocacy at the local, national and international levels. COAST advocacy mainly focuses on ensuring the effective and transparent utilization of humanitarian aid. The next few pages will showcase COAST humanitarian response to the Rohingya crisis.

Research Publication: Crisis Within The Crisis: A study on impact of Rohingya influx on the host community

This study was conducted (February 2018 to March 2018) by COAST Trust and published in July 2018. Objectives of the study were- to identify the visible impacts on agriculture, environment (forest, water, and pollution) livelihood, education and health, to find the way out from the host community viewpoint, to offer short-term and long-term recommendations to address what has already happened.

Some of the findings of the research were :

- There is a double effect on the livelihood of the local people, particularly for the poor and low-income families. On the one hand, the income is decreased by almost 50% for the casual labors and on the other hand, the price of daily essential items is increased. It is estimated that roughly 40% of this affected population are (around 23,000) day-labor who depend on their daily-earned wages.
- 600 fisherfolk families in Teknaf normally don't go to the sea for fishing. Instead, they go to the Naf river for fishing and 76% of their total family income comes from fishing in Naf river. Now it is stopped for Myanmar military is shooting if anyone is seen on the Naf river. The members of these families are trying to earn from the local market as the casual



labors as they had no facility to go to the sea for fishing.

- After the refugee camp is established in the middle of the community and the forest, they can't go to the forest. So, there is another double financial effect on the host community. On one hand, free source of livestock feed and firewood is stopped and on the other hand, they need to buy the grass and other feed for the animals as well as the firewood. The price of firewood in the market is already doubled for excess demand. Previously, the price of firewood was 250 Tk per Maund (about 50 kgs), which is now increased to 400 Tk/ Maund. One family of 5-6 members need at least 12 Maunds of firewood only for the cooking purpose which costs them around 4,800 Tk per month. To buy food for one healthy cow costs around 1,800 Tk per month. Just before August 2017, they had no cost for these two purposes.
- The overall transport cost increased by 20% on average as the demand is increased due to the mobility of different people including local, national and foreign NGO is jumped up in this locality. The house rent has increased by 30% to 40% in this area. People who have been living here for a long time as tenants are affected by this new price effect.
- Agriculture in Ukhia and Teknaf has a severe impact which in turn will affect the entire livelihood and income of the peasant community who are the majority of the population in the locality. The makeshift sites and spontaneous sites of the extended refugee camps occupied many of the arable lands. One important issue is, there have been many landless people (tenants and partial tenants for cropping) who used to cultivate in the gov.-owned land at the bottom of the hills located

on the west side of the main road in Ukhia. That arable land is occupied inside the refugee camps. Even some of the privately owned land inside that area is also occupied. There is huge crop damage due to the influx of hundreds of thousands of FDMN Crops of 100 Hectares land in Ukhia is ruined due to the influx including 60 Hectares of Rice, 20H of Vegetables, 10H of Betel leaf and 10H of others.

Public Dialogue: “Impact of FDMN Influx on the host community: emphasizing monsoon crisis mitigation, Host Community should be heard during humanitarian intervention in FDMN/ Rohingya relief operation”

A Public Dialogue was jointly organized by COAST Trust and CCNF in Cox’s Bazar titled “Impact of FDMN Influx on the host community: emphasizing monsoon crisis mitigation”. The main objective of this dialogue was to facilitate the people’s representatives of the host communities, the members and chairmen of the Union Councils, to speak about the impact of Rohingya influx on their communities. Few unheard stories and demands came out through their voices. On the other hand, there were also several distinguished guests from government, donor, UN, and INGO have joined the dialogue to listen to them and share their ideas and experience.

The guests and speakers include Mr. KM Abdus Salam, Director General (DG) of the NGO Bureau and Additional Secretary along with Mr. Mohammad Abul Kalam NDC, Additional Secretary, and Refuge, Relief, and Repatriation Commissioner (RRRC) from the Government of Bangladesh. Dr. Ainun Nishat, Professor Emeritus, BRAC University and Centre for Climate Change and Environmental Research (C3ER) and Dr. Atiq Rahman, Executive Director of Bangladesh Center for Advanced Studies (BCAS), both of them occasionally advise the government of Bangladesh on different issues also participated in this gathering. The other important speakers were Mr. Nayeem Gwaha, Dhaka University, and Disaster Forum; Ms. Sumbul Rizvi, Senior Coordinator of ISCG; Miss Elisabeth Pelster of UNHCR, Mr. Arash Irtalib Tehrani of Canadian High Commission and Mr. Manuel Moniz Pereira of IoM, who were present and spoke as the Panel speakers. Mr. Rezaul Karim Chowdhury, Co-Chair-Cox’s Bazar CSO-NGO Forum and Executive Director, COAST Trust; and Mr. Abu Morshed Chowdhury Co-Chair -Cox’s Bazar CSO-NGO Forum and Chairman-PHALS jointly moderated the dialogue.

Arguments, demands and stories raised by the people’s representatives are:

- Social Safety Net programs for the vulnerable groups of the local community have been stopped for the last 3-4 months. It should have special features for the host community of Ukhia and Teknaf for they are affected by the FDMN.
- Local people used to dig holes beside their house to get water. It is stopped due to human waste.



- Underground water should be preserved and that's why no deep tube-well should be established. Streams and canals should be immediately dredged and prepared for the monsoon.
- Embankments are badly damaged and it should be repaired before the monsoon, otherwise, it will be disastrous.
- School buildings and its furniture is damaged. Plans need to be taken to build a school building designed to be cyclone shelter when needed.
- Refugee camps are almost treeless. NGOs could help them to plantation beside every household in the camps. It can help survive the cyclones and protect them from landslides.
- Biscuits and toys are given to the FDMN children and our kids just watch edit. They also could have been given.
- Long term remedies and compensation should be allocated for the affected farmers.
- Several teachers should immediately be employed in the primary and secondary schools in this locality as many teachers left the schools for a better salary.
- Students who joined different humanitarian projects should be allowed to sit for the public exams otherwise they



will be dropped out of education. It will be a loss for the community.

- Security should be increased in the camps during the night time. Many Rohingya people are engaging in crimes. Police raid should be taken to search for the arms if there is any.

Public Dialogue: "Integrating Grand Bargain Commitments in Rohingya Relief in Bangladesh. TOWARD A SUSTAINABLE APPROACH. Reducing Transaction Cost, Ensure Accountability to Local Authority and Partnering with Local Organization"

COAST and CCNF jointly organized two public dialogues consecutively in Cox's Bazar on 28th February and in Dhaka on 3rd March 2018. Both of the dialogues titled "Integrating Grand Bargain (GB) Commitments in Rohingya Relief and Facilitating Localization"

These two events are organized with two objectives (i) to remind all the actors involved in the FDMN (Forcibly





Displaced Myanmar Nationals) humanitarian response in respect of their commitments manifested in Grand Bargain and Charter 4 Change (C4C) Principles and (ii) to show the pathways as way forward towards sustainable approach i.e. with a continuous strive for reducing transaction costs, ensuring accountability towards local authorities and in partnering with local organizations.

Guests and speakers were Mr. Mohammad Abul Kalam, Additional Secretary, and Refuge, Relief, and Repatriation Commissioner (RRRC), Md. Ali Hossain, DC, Cox's bazar from the Government of Bangladesh. Mst. Shaheen Anam, Executive Director, Manusher Jonno Foundation (MJF) and Adjunct Faculty, University of Dhaka and Member Secretary of Disaster Forum, G. Nayeem Wahra were also present at this dialogue. Throughout their speeches, they all revealed the importance of localization considering their expertise in management, project implementation, accountability, transparency, self-sufficiency and more importantly from the view of sustainability.

Research paper: "Fast Responders Are Kept Far! An Assessment on Localization Practice in the Humanitarian Response for FDMN"

The main commitment of localization is to build capacities of local NGOs,

local government institutions and local Civil Society Organizations (CSO) in implementing development and humanitarian aid-supported projects. Experience shows localization is the best answer to any humanitarian and development response because it is more sustainable. The COAST initiated a study to examine the situation of localization of humanitarian aid in Bangladesh, especially in Rohingya response. The study titled "Localization Practice in the Humanitarian Response for FDMN" was published on March, 2018.

This study aimed to examine the situation of localization of humanitarian actions and development aid in Bangladesh, especially with respect to Rohingya response in the view of the commitments of the Grand Bargain (GB) and the Charter for Change (C4C). Information and data presented here have been collected from the staff



of local NGOs, both expatriate and Bangladeshi staff of International NGOs (INGOs)/UN agencies. Qualitative and quantitative information was collected using specific questionnaire and organizing Focus Group Discussions (FGDs). Some empirical observations have also been presented here as case studies. Study findings are presented in two categories i.e. some findings are on the types of partnership among LNGOs and INGOs/UN Agencies and some findings examine the situation of localization based on commitments. Key findings of the study were: 93% INGOs/UN agencies admit that they treat LNGOs/National NGOs (NNGOs) mainly as implementing partners, 31% LNGOs never participated in joint evaluations with their INGOs/UN agency partners. 69% LNGOs informed that their partner INGOs do not seek their opinion while hiring any third-party evaluation. 68% LNGOs said they are not getting any space to seek arbitration from a third party in case of any problem with INGOs/donors. Only 38% LNGOs said they are getting appropriate visibility in the project documents prepared by the INGOs/UN agencies. In Cox's Bazar, 80% of the LNGOs alleged that their staff had been recruited by INGO/UN agencies and 90% LNGOs alleged that it was done without their prior consent and clearance. Most LNGOs (60%) said they have to arrange project costs from their own funds and INGOs/UN agencies reimburse them later. In nutshell, the study finds that, the idea of localization is yet to be achieved in view of the commitment made in Grand Bargain and Charter for Change. There are also some misconception about localization, and gap of perception on some issues among the LNGOs and INGOs/UN agencies.



Dialogue: “Urged for Transparency of Rohingya Aid, Participation of Locals in Rohingya Response Planning”

COAST In the dialogue, NGO and CSOs expressed dismay on UN-led JRP preparation and present coordination process and they demanded full transparency of Rohingya Aid and participation of locals in response planning as UN agencies have committed in Grand Bargain agreement. OXFAM provided financial support to arrange this dialogue.

The dialogue was jointly moderated by Abu Morshed Chowdhury and Rezaull Karim Chowdhury of CCNF. Refugee Relief and Repatriation Commissioner Mr. Abul Kalam addresses in the dialogue as the Chief Guest. Other speakers are Annika Sudland Senior Advisor and Baars Margo, Advisor of Inter-Sectoral Coordination Group (ISCG), Anita Kattakuzhy of Oxfam International and member of Global Localization Working Group. Mr. Mujibul Haque Munir, Assistant Director of COAST Trust presented the keynote presentation based on the results of a study on localization in Rohingya's response.

Rezaul Karim Chowdhury, Executive Director of COAST Trust said, we have been bringing this localization issues for a long time. Some progress is already manifested. We expect the International organizations will consider the points we have brought from the grassroots.

Mr. Abul Kalam supported other speakers and said that we can't prepare an imaginary list of the necessity of the Rohingyas or the host community. We have to ensure the bottom-up approach to bring the voice from the grassroots. He added Bangladesh Government's policy for repatriation was a voluntary basis. Since no Rohingya family found interested to go back to their homeland, we never forced them.

Hinako Toki, the Senior Operations Manager of UNHCR said, for implementing the localization we need to increase the partnership with the localization as well as increase the procurement from the locality. This will positively contribute to the local economy.

Human Chain: “Do Not Forget to Make Accountability of Myanmar Junta for Rohingya Genocide”

On On 25th August 2018, a group of civil society right activists led by CCNF and COAST Trust organized a human chain in front of National Press Club, Dhaka on the eve of the anniversary of 25th August 2017 Rohingya influx in Bangladesh titled “Myanmar Junta must be held accountable for Rohingya genocide and Ensure transparency and accounts of all relief fund”. The human chain rally is moderated by Mostafa Kamal Akhanda of COAST. Other speakers are Badrul Alam and Zayed Iqbal Khan of Bangladesh Krishok Federation, Subol Sarkar Bangladesh Bhumihin Samity, Barkat Ullah Maruf of COAST and Rezaul Karim Chowdhury of CCNF and COAST.

On behalf of the group Barkat Ullah Maruf of COAST explains the position paper and places five-point demands as follows;

Myanmar junta must be brought to the International Criminal Court for justice, otherwise, such ethnic cleansing and genocide like Rwanda will occur again and again in history.

UN agencies and INGOs (International non-government organizations) must emphasize justice rather than providing relief. Especially India, China, and Russia must play an effective role in this regard.

Rohingya refugees have the right to Human Dignity as they will be living here for a longer time. At any cost present approach of sheltering in the camp, the area has to be changed for their human dignity, education, and other rights. The Whole of Society Approach (WOSA) must be followed in addressing the refugee issue, Relief should not be a business for some national and international agencies. So, all agencies must publish their relief accounts with the transparency of how much they spent for input, operation and management cost. All these accounts must be examined by public audits. (v) Bangladesh should strengthen its diplomatic effort and take a multilateral



approach rather than the bilateral one so that Myanmar can dilly-dally and hypocritical approach.

Human Chain: “Governments must work together for Rohingya Refugees repatriation with dignity and rights”

On On 19th June 2018, members of different civil society organizations organized a human chain in front of the National Press Club, Dhaka demanding the quick repatriation of Rohingya Refugees with Human Dignity and rights on the eve of the World Refugee Day. The participants said we must be able to condemn the Myanmar Junta for the crime against humanity and bring them under international criminal court.

The Human Chain was jointly organized by COAST Trust and CCNF. AHM Bazlur Rahman, CEO of BNNRC (Bangladesh NGOs Network for Radio and Communication), Khandakar Abdus Salam of Jatio Shramin Nirapotta Jote, ASM Badrul Alam of Bangladesh Krishok Federation, Jayed Iqbal Khan of Bangladesh Krishok Federation (JI), Barkat Ullah Maruf and Md. Iqbal Uddin of COAST Trust spoke at the occasion. The event was moderated by Mustafa Kamal Akanda of COAST Trust.

In his speech, Barkat Ullah Maruf, Assistant Director of COAST Trust said, Refugees are not the problem, but the problem is the war and hatred that forced the people to leave their home. This is a crime against humanity as this has thrown the women and children to death. We must push forward with all of the effort to arrange the quickest repatriation so that the refugees can get back to their homes with dignity and all rights.

Mustafa Kamal Akanda, Assistant Director of COAST Trust said, we are thankful to the government of Bangladesh for giving shelter, food and health services to the Rohingya Refugees. Now it is time to do something for their safe and rightful repatriation.

Projects and Programs on Humanitarian Response

COAST Trust is proving continuous assistance to Rohingya people in health, education, food, protection, livelihood, water, sanitation, and hygienic promotion sectors since the beginning. COAST started its response with its own funds, later different donors came with funds for some specific projects.

Emergency Relief for Rohingya Refugee in Cox's Bazar

With the support of Tearfund, COAST provided supported related to WASH, nutrition, child protection, psycho-social support, etc. Total 5 Deep Tube-wells and 5 set toilets for FDMN families were installed. Other 5 deep tube-wells and 5 Toilet sets including 25 bathing cubes were also installed. To support Rohingya people, Noon Food Items (NFI) like charcoal, solar light etc. distribution, construction of drain, tree plant distribution to 1250 FDMN families, construction of 3 long drains for better drainage system, arranged training on Disaster Risk Reduction (DRR) of 100 Majhi (Rohingya community leader) and distribution of 200 LPG with stove set for 200 FDMN families were provided.

Rohingya children were found in a most vulnerable condition. They were traumatized at that time. To address that issue, COAST established 6 Child-Friendly Spaces (CSF) and 6 Adolescent Friendly Spaces. Children and adolescents improved with the time by receiving regular sessions in our CFS and AFS center. Their health got better as they had nutritious snacks regularly.

Healthcare services with the support of MERCY Malaysia

Since October 2017, the COAST provided the health care facilities of the FDMNs with the project titled "Emergency Relief for FDMNs in Cox's Bazar" through a partnership with Mercy



*Primary health care for Rohingya women, Cox's Bazar.
Photo: Nirmal Paul*

Malaysia, an international NGO especially working in the health sector. Under that program, a total of 37,132 people (female 54%, male 46% and under-five children 26%, and 74% is above five) got the emergency medical support free of cost and 12,540 people got Mental Health Psychosocial Support (MHPSS). Initially, a total of 1,000 people got the Non Food Items (NFI) and a total of 40 toilets were established. With the support of Mercy Malaysia COAST established a field hospital in Balukhali camp, Ukhiya, Cox's Bazar in block D-8 and camp no. 9

Support for Adolescents with the support of UNICEF

"Ensuring Protective Environment for Rohingya Adolescents fled from Myanmar in Cox's Bazar District", in short term it stands as EPERA. This project was funded by the UNICEF for the period of 01 January 2018 to 31 August 2018. Targeted areas for this project Mainnerghona Makeshift settlement in Thinkhali union camp-11 and Hakimpara Makeshift settlement in Palongkhali union camp-14, Unchiprang in Hoaikong Union camp-22 in Cox's Bazar district of Bangladesh. 10,000 Rohingya adolescents got life skill-based education and got the opportunity for better access to Prevent Gender-based Violence (GBV) and a protective environment.



COAST provided fresh drinking water to Rohingya people, Cox's Bazar. Photo: Md. Yunus.

Non Formal Basic Education Program for children, with the support of UNICEF

COAST Trust has been implementing an education project with a partnership with UNICEF. The project has planned to establish 80 Learning Centre (LC) in different camps at Ukhiya Upazila for 8400 children of the Rohingya community who came from Myanmar. Since April 2018, this program has been supported sharply collaborate

with Rohingya community people, Camp in Charge (CIC), representative of RRRRC- Bangladesh government, Bangladesh army, Site management (SM) and local government.

The project is delivering early learning (EL) for 4-6 years and Ability Based Learning (ABL) packages for Rohingya children of 7-14 years of age

Integrated WASH and GBV Support, with the support of CARE and DEC

The project "Emergency Appeal for people fleeing Myanmar" was implemented in the Kutupalong camp (1E&1W)



(Left) Learning center for Rohingya children (Right) Adolescent girls safe center, Cox's Bazar. Photo: Nirmal Paul

through four components with water supply, sanitation, hygiene promotion (WASH) and GBV. The project's activities aimed to establish latrine, rehabilitation of toilet, desludging, deep tube wells, bathing, and women-friendly space for the Rohingya people who were forcibly displaced during the early years from Myanmar.

There were 15000 (among them 7800 were women and girls) thousand beneficiary were involved with the project activities like meeting, training, observation, camp clean up, door to door visit, soap distribution, awareness session and 6 messages(campaign) of hygiene promotion. This project was supported by CARE Bangladesh and it was funded Disasters Emergency Committee (DEC).

COAST under this project constructed gender-segregated latrine, deep tube well, bathing place and women-friendly space with the support of CARE Bangladesh and the Disasters Emergency Committee (DEC) for multiple uses Rohingya people of Kutupalong camp.



WASH support to Rohingya people, Cox's Bazar. Photo: Md. Yunus.

Using Clout of Communication, with the support of Fondation Hirondelle

COAST Trust implemented "Increasing Two-Way Communication between Refugees and Humanitarian Actors in the Jamtoli Refugee Camp" at Camp-15, Jamtoli in Ukhiya in partnership with Fondation Hirondelle, Switzerland. The primary target of that project was 5,000 FDMN and the core objective was to create awareness among the program participants by playing audio programs on different social issues. The major's activities were:



Interview of host community people on Rohingya influx, Cox's Bazar. Photo: Md. Yunus.

- **Playing Audio Program:** By playing audio program almost 4000 people benefited directly and indirectly.
- **Refreshment training:** By this refreshment training program COAST trained 25 Rohingya volunteers where they got the learning of taking effective interviews from the different stakeholders. They also gained the knowledge of convincing the program participants for listening to audio programs.

Adolescent Empowerment in Host Communities, with the support of NRC

YOUTH project has been designed for the youth of host communities of Ukhiya, Cox’s bazar. It is working for their well-being through enhanced life skills and IGA involvement. It is funded by the Norwegian Refugee Council (NRC). This project will be ended by December 2019.

The objectives of the project are: ensuring financial stability and self-reliance of 360

adolescent girls and boys; making 360 adolescents aware of their rights in family and society; providing 360 adolescent skill development training on some fixed type income-generating activities; providing 280 adolescent cash support and back to school support either to invest on income-generating activity or to ensure admission in school. Specific activities included the following:

- Establishing 10 centers for 200 adolescents/youth, where they got life skills and vocational training on IGA.
- Four months skills training program, skills included different life skills like child rights, gender, personal health, reproductive health, child marriage, eve-teasing/ harassment, stress, dowry, neglect and exploitation, trafficking, drug addiction and abuse, HIV and AIDS. COAST arranged training also for the center facilitators.
- Market Survey to identify the desired trade of youth and adolescents and the saturation of the market in Ukhiya due to newly arrived refugees.
- Three months of technical training and start-up financial support on IGA like Agriculture basic training, livestock basic training, and sewing machine training.



School dropped out girls are playing game in youth center, Cox’s Bazar. Photo: Tahrira Afroz .

The Senior Team

Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
Rezaul Karim Chowdhury 1st March 1956	Executive Director	MA-Sociology	22
Sanat K. Bhowmik 15th January 1968	Director	B.Sc.A.H. (Honors-4 years) and equivalent to M.Sc.	22
Syed Aminul Haque 16th June 1968	Deputy Director – M&E and Internal Audit	MA-Economics	20
Md. Ahsanul Karim 20th June 1975	Deputy Director –Finance, Corporate Affairs & HRM	B.Com-Preliminary and CACC Part-I	20
Mustafa Kamal Akanda 23rd July 1966	Assistant Director –Administration & Stakeholder Relation	MSS-Political Science and B.Ed.	16
Tarik Sayed Harun 1st January 1972	Assistant Director-Core Program	MA- Bangla	18
Shawkat Ali 15th March 1973	Assistant Director-Social Accountability & DRR	MSS-Anthropology	18
Md. Mujibul Haque Munir 25th December 1980	Assistant Director-Education, Food Security & Development Communication	MSS-Political Science	10
Barkat Ullah Maruf 15th August 1975	Assistant Director-Research, Social Media & ICT	MA-Bangla	17
Ms. Fredous Ara Rumea 1st January 1980	Assistant Director-Gender, Training & Community Radio	MSS-Economics	5
Ms. Sumaia Mariam 12th March 1979	Assistant Director-HRM	MBA-HRM	2
Md. Iqbal Uddin 1st December, 1976	Assistant Director-MEAL	MSS-Sociology	4
Moqbul Ahmed 19th August 1954	Assistant Director-CFTM	MA-Bangla	13
Md. Sahabuddin 3rd March 1967	Head-Internal Audit	HSC	22
Barequl Islam Chowdhury 6th February 1973	Head-Social Enterprise Development	MBA-Finance	22
Md. Ali Abbas 2nd February 1988	Head-Budget and Finance Monitoring	MBA-Finance	6
Md. Tariqul Islam 1st January 1985	Head-Finance Monitoring	M.Com (Accounting) and CACC	6
Abarul Islam 1st January 1982	Head-Information Communication Technology	B.Sc. (Honors) in Computer Science	9

Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
Hasibul Haque 17th June 1978	Head-HRM	M.Com. (Management)	15
Sipon Datta 15th July 1975	Head-Accounts	MA-History	18
Mahmudul Hasan 1st October 1977	Head-Core Operation	M.Com	22
Md. Abdur Rahman 13th March 1981	Head -Core Operation	B.Com	17
Md. Ashaduzzaman 1st January 1975	Head-Finance and Accounts	B.Com	12
Razib Bhowmik 5th June 1987	Sr. Coordinator-Finance & Accounts	MBA-Finance	5
Md. Omour Faruk 1st December, 1980	Head-Finance Monitoring	M.Com-Management, CACC	1
Foysoul Hossain Khan 13 October, 1985	Head-Finance Monitoring	MBS-Accounting, CA-Part-I, Income Tax Practitioner	1
Shaharul Hossain 31st May, 1992	Coordinator-ICT	B.Sc. in Computer Science and Engineering	1
Zahangir Alam 10th December 1986	Program Manager-SEEDS	MSS-Political Science, LLB	10
S.M. Tauhidul Alam 1st September, 1981	Sr. Coordinator-ICT	MSS-Islamic History and Culture	14
Ziaul Karim Chowdhury 1st February, 1976	Sr. Coordinator-Enterprise Development	BA	10
Shahinur Islam 10th December 1986	Head-R4FDMN	MSS-Sociology	6
Md. Eakub 11th August 1980	Program Officer-Finance & Admin	M.Com (Accounting)	11
Ms. Rashida Begum 20th October, 1979	District Team Leader-CFTM	MA-Islamic History	22
Mizanur Rahman 15th May 1972	Value Chain Facilitator-PACE	Diploma in Agriculture	19
Jahirul Islam 3rd April 1983	Project Coordinator-ECOFISHBD	Islamic History and Culture	9
Md. Eunus 6th August 1968	Team Leader-UROC	HSC	22
Jasim Uddin Molla 18th February, 1982	Proejct Manager-Education	MSS-Sociology	1
Md. Razaul Alam 31st December, 1979	Proejct Manager-COAST TF Project	MSS-Economics	6

Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
Khokan Chandra Shil 5th March 1967	Technical Officer-Monitoring & Operation	BA	22
Abul Hasan 18th August 1983	District Team Leader-CFTM	MA-Philosophy	10
Md. Mizanur Rahman 17th February 1982	Project Coordinator-Integrated Ending Child Marriage	MSS-Statistics	9
Nur-E-Alam 1st March 1974	Regional Program Coordinator-Bhola	HSC	22
Abdur Rob 1st January 1980	Regional Program Coordinator-Outreach	HSC	22
Md. Feroz Alam 16th February 1980	Regional Program Coordinator-Noakhali	MSS-Economics	12
Md. Ashekul Islam 1 March, 1984	Regional Program Coordinator-Cox's Bazar	MSS-Psychology	5
Md. Faruk Hossain 1st May 1984	Regional Program Coordinator-Barshasl	BA	14
Md. Firoz Khan 20th October 1975	Regional Program Coordinator-Chattogram	BA	18
Md. Fazlul Haque 15th July 1979	Program Coordinator, ENRICH	BA	13



COAST Trust MIS Trend Analysis for the year 2013-2018

A. Branch Office Growth Trend

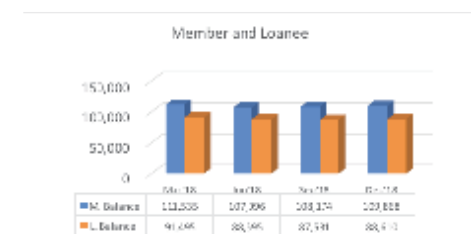
Name of District	Dec'14	Dec'15	Dec'16	Dec'17	Dec'18
Bhola	24	24	25	27	27
Cox'sbazar	18	18	18	20	20
Potaukhali	2	2	2	2	2
Noakhali	4	4	8	9	9
Lakhipur	2	2	5	7	7
Feni	2	2	2	2	2
Chittagong	6	12	12	15	15
Barisal				3	3
Jhalokati				1	1
Total Branches	58	64	72	86	86
Growth Rate in %	4%	10%	13%	19%	0%



End of 2014 it was 58 branches covering 7 districts i.e. Bhola, Pataukhali, Noakhali, Laxmipur, Feni and Cox'sbazar. Chittagong. During the FY2012-13, 2 new branches was expanded at Coxsbazar and started its activities primarily with 2 branches. During the FY2014-15, 6 new branches was expanded at Chittagong region & this year expanded new 8 branches at Noakhali 7 branches & Bhola 1 branch. End of Dec'18 there was total 86 branches that had been operating by 06 regions, which are Bhola (20br), Outreach-Bhola (9 br), Cox'sbazar (20 br), Noakhali (18 br) Chottagram (15 br) and new region Barisal (4Br)

B. Member and Borrower Trend

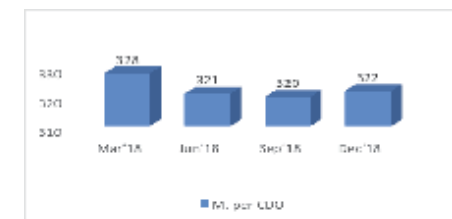
Year :	Mar'18	Jun'18	Sep'18	Dec'18
Member Balance	111,535	107,096	108,174	109,868
Growth Rate in %	3%	-4%	1	2%
Borrower/Loanee Balance	91,495	88,595	87,531	88,610
Growth Rate in %	2%	-3%	-1	1%
% of Borrower on Member	82%	83%	81%	81%



About 1% member was decreased in 1st qrt than Dec'18 closing. The member balance was decreased -4% due to write-off. 2nd qrt than 1st qrt. 1%-member balance was increased in 3rd qrt than 2nd qrt. 2% member decrease in 4th qrt than 3rd qrt & finally 1 %-member decrease hole year 2018. There was 1583-member decrease Year 2018. The statistics said that the borrower coverage ratio was 82% average all over the year. End of Dec'18 the borrower coverage ratio was 82% and has planned to cover 83% at the end of June'18.

C. Member coverage of Credit Development officer (CDO)

Year : 2018	Mar'18	Jun'18	Sep'18	Dec'18
Per CDO Member Coverage	328	321	320	322
Growth Rate in %	3%	-1%	0%	0%



Standard member coverage by Credit Development Officer (CDO) is one of the important tools to achieve sustainability of an organization. End of 1st quarter per CDO group member was 322 and it was increased 1st qrt 3%, 2nd qrt -1%, 3rd qrt 0%, & 4th qrt 0% end of the year 2018 it was same because we have increased 10 CDO and finally reached at 322. Out target to touch 350 per CDO member end of June'18.

D. Per CDO Loan Outstanding (Taka in lac)

Particulars	Mar'18	Jun'18	Sep'18	Dec'18
Per CDO Loan Outstanding	54.95	54.37	49.70	50.76
Growth Rate (%)	4.10%	-0.84%	-42.40%	4.87%



Standard portfolio coverage by Credit and Development officer (CDO) is another important tool to achieve sustainability of an organization. End of 1st quarter per CDO loan outstanding was tk.54.95 lac (principal) and it decreased to tk.50.75lac at the end of 4th qrt i.e. almost 4.87% was increased at the end of Year 2018. All over the year its trend was upwards. COAST has planned to reach per CDO portfolio tk.60 lac (principal) at the end of June'2018.

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

Particulars	Mar'18	Jun'18	Sep'18	Dec'18
Loan Outstanding	19,122.64	19,245.35	18,289.12	18,983.70
Growth Rate (%)	8%	1%	-4%	4.0%
Savings Balance	6,283.26	6,704.12	6,805.12	6,994.64
Growth Rate (%)	7%	7%	2%	3%



End of 1st qrt, loan outstanding was tk. 19122.64 lac which was increased to tk.18983.70 lac end of Dec'18 average monthly 1.2% increased. COAST has its five categories of loan i.e. Jagoron, Agrosor, Buniad, Sufolan, LIFT. Interest rate for Jagoron, Agrosor is 25% but Buniad it is 20%. LIFT & Sufolan monthly 2% interest rate. In terms of savings, it has three packages i.e. (1) Security or General (2) Open or Flexible savings and (3) DPS or Long term savings. Trend of savings is increasing i.e. almost 9.84 lac has increased end of the year 2018. The average percentage of increased is about monthly 4.00%.

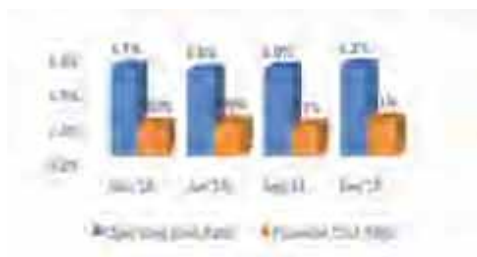
F. Portfolio at Risk and Secured Portfolio

Particulars	Mar'18	Jun'18	Sep'18	Dec'18
Portfolio at Risk	4.3%	4.7%	4.6%	4.8%
Secured Portfolio	36.8%	36.9%	34.3%	35.7%

It is good sign that the risk of portfolio (total overdue against portfolio) has been going down i.e. almost 3.5% is decreased in 4th qrt than 1st qrt. It has happened due to strengthen of monitoring and arresting overdue in different periods. The trend of Secured Portfolio (savings against loan portfolio) during 2017 was increased because increase portfolio balance. We have a plan to bust up savings collection by reviewing savings products.

G. Operating and Financial Cost Analysis

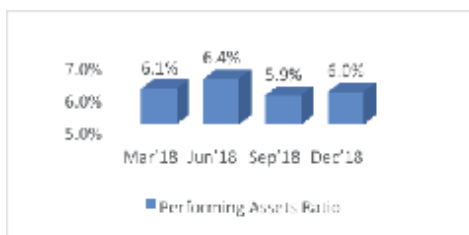
Particulars	Mar'18	Jun'18	Sep'18	Dec'18
Operating Cost Ratio		5.1%	4.9%	5.0% 5.2%
Financial Cost Ratio		1.80%	1.90%	1.7% 2.1%



The operating cost ratio means the MF expenditure against loan portfolio. From 2nd quarter trend was up wards but in 1st and 3rd & 4th qrt it was slightly decreased than 2nd qrt. Percentage of going down is an ideal sign. Financial cost ration means the MF and Non-MF expenses (head office and other social development program supported by MF income) against loan portfolio. It is not an idle sign to increase the percentage. End of 1st qrt its percentage was 1.8% and end of 4th qrt it was 2.1% and during the year 2018 its trend was up words.

H. Portfolio Performance (Return on Outstanding)

Particulars	Mar'18	Jun'18	Sep'18	Dec'18
Performing Assets Ratio		6.1%	6.4%	5.9% 6.0%



Portfolio performance/ Portfolio yield means the MF service charge return against the average loan outstanding. The idle sign is to increase the percentage more and more. End of 1st qrt the percentage was 6.10% and it was increased to 6% end of 2nd qrt and end of Year it was 24.4%

I. Sustainability Analysis

Particulars	Mar'18	Jun'18	Sep'18	Dec'18
Operating Self-Sufficiency	147%	123%	145%	143%
Financial Self-Sufficiency	117%	109%	122%	115%

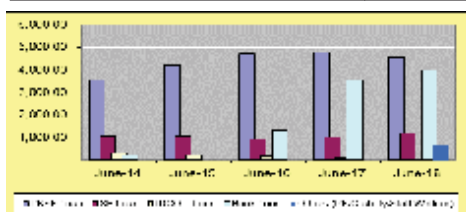


The operating self-sufficiency ratio means the MF income against MF expenditure. End of 4th quarter the trend was gone up to 143% and end of 3rd qrt it was 145%. But end of 2nd qrt its trend gone down to 123%. Increasing the percentage is the idle sign for sustainability and financial strength. Financial self-sufficiency ration means the MF and Non-MF income against the MF and Non-MF expenses. End of 4th quarter the trend was gone up to 117% and end of 2nd qrt it was 109% its trend gone down. It has happened due to support head office cost as well as Non-MF program like, education, health, disaster and social justice from MF income.

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

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

Particulars	June-14.	June-15.	June-16.	June-17.	June-18.
PKSF Loan	3,569.16	4,226.67	4,735.32	4,788.26	4,572.81
SF Loan	1,080.62	1,063.36	918.75	1,020.00	1,180.00
IDCOL Loan	330.00	231.23	187.42	115.16	19.72
Bank Loan	213.36	-	1,300.00	3,535.17	3,984.63
Others (PF/Gratuity/Staff Welfare)	-	-	-	-	694.83
Total Loan Fund	5,193.14	5,521.26	7,141.48	9,458.59	10,451.99
Growth Rate in %	5%	6%	29%	32%	11%

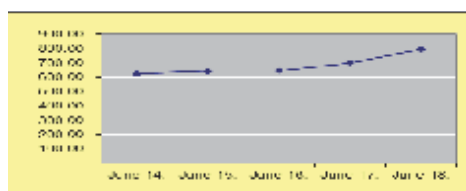


COAST has been borrowing loan fund from PKSF, Stromme Foundation (SF), Bank for different Microfinance program and from IDCOL for Solar Home System program.

From 2014 to end of June'18, PKSF fund has increased to 28%, SF is 9% and Banks is 1768%. But, IDCOL fund has decreased 94% due to close down of CREP project. We have loan from Other sources like Gratuity, PF and Staff welfare fund during the year FY2017-18 and this is 7% of total fund. Among the total fund PKSF portion is 44%, SF 11%, IDCOL 0.19% and Bank is 38% and Others is 7% at the end of June'17.

B. Fixed Assets Trend (Taka in lakh)

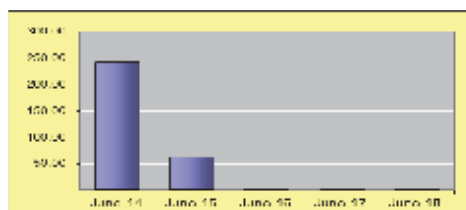
Particulars	June-14.	June-15.	June-16.	June-17.	June-18.
Fixed Assets	623.22	644.59	647.07	699.84	795.29
Growth rate	1%	3%	0.38%	8%	14%



Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2014 to 2018 its trend was upwards. About 28% assets have been increased from 2014 to end of June'18. 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 (Taka in lakh)

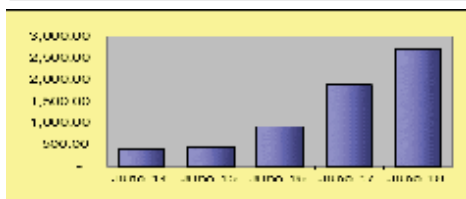
Particulars	June-14.	June-15.	June-16.	June-17.	June-18.
Reserve Fund Investment	241.44	63.14	0.22	0.21	0.20
Growth rate (%)	55%	-74%	-100%	-8%	-2.4%



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'18 it was drastically gone down i.e. about 99.92% from 2014. It has happened due to the encashment of FDR for operating MF program due to loan demand for opening new MF branches ad also instruction from PKSF.

D. Capital Fund/Equity (Taka in lakh)

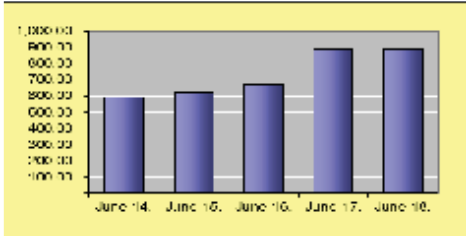
Particulars	June-14.	June-15.	June-16.	June-17.	June-18.
Capital Fund	389.43	439.71	907.75	1,868.67	2,695.60
Growth rate (%)	18%	12.9%	106.4%	105.9%	44.3%



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. End of June'14 it was 18%, end of June'15 about 13%, end of June'16 was 106%, end of June'17 was 106% and end of June'18 was 44.3% than previous year. About 592% of capital fund has been increased at the end of June'18 than June'14. It has happened due to expand new MF branches and increased investments.

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

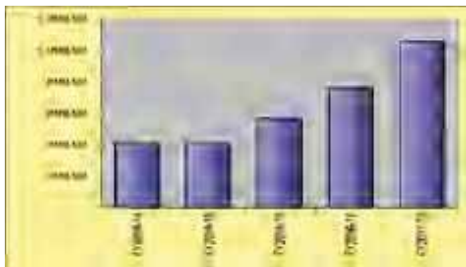
Particulars	June-14.	June-15.	June-16.	June-17.	June-18.
Reserve Fund	595.60	625.79	673.48	889.71	891.66
Growth rate (%)	-24%	5%	8%	32%	0.22%



There are 03 categories of fund have been invested and these are Loan Loss Provision (provision made based on aging schedule of outstanding), Disaster Management Fund (1% on MF service charge) and Depreciation Reserve Fund. End of June'14 it was decreased about 24% than previous year and later on it has increased 5% than June'14. End of June'18 it is increased a little i.e. 0.22% than June'17. Considering five years trend, end of June'18 it has increased about 50% than June'14.

F. Financial Cost (Taka in lakh)

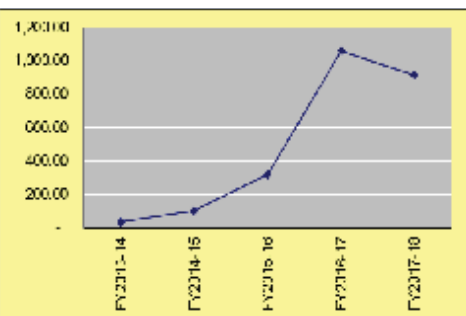
Particulars	FY2013-14	FY2014-15	FY2015-16	FY2016-17	FY2017-18
Financial Cost	411.39	412.36	566.19	762.52	1,054.85
Growth rate	1%	0.23%	37%	34.7%	38%



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'18, the cost of fund has been increased about 156% i.e. Tk.643.45 lakh than June'14. The cost of fund was almost same during 2014 and 2015 but end of June'17 and June'18 it was increased due to expanded new area for MF operation and had to increase borrowing loan from this financial institutions.

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

Particulars	FY2013-14	FY2014-15	FY2015-16	FY2016-17	FY2017-18
Surplus / Deficit	33.89	102.37	319.63	1,059.89	915.02
Growth rate	71%	202%	212%	232%	-14%



The surplus or deficit is an important tools for analyzing financial health of an organization and it effects the Capital fund /Equity of an organization. It is necessary for assessing the financial sustainability too. The graph reflects that the trend of surplus is upwards from 2014 to 2017, but end of FY2017-18 it is decreased 14% then last year. It has happened due to make loan loss provision, expansion of new MF branches, increased staff salary, supporting health and education program and also some other operation cost. The situation will be increased end of FY2018-19. At the end of June'18 total Tk881.00 lakh is increased than FY2013-14 which is 2600%.

Five Years Balance Sheet (FY 2014-2018)

(BDT in thousand)

Property & Assets	.June 2014	+/(-)	.June 2015	+/(-)	.June 2016	+/(-)	.June 2017	+/(-)	.June 2018	+/(-)
<u>Long Term Assets :</u>										
Fixed Assets	62,322.37	1%	64,459.48	3%	64,706.72	0.4%	69,983.74	8.2%	79,528.71	13.6%
Stock in hand (CREP & Others)	6,065.05	-9%	5,848.37	-4%	5,727.46	-2%	6,046.73	6%	6,024.23	-0.4%
<u>Current Assets :</u>										
Cash and Bank Balance	49,800.77	13%	39,857.78	-20%	39,049.52	-2%	50,251.46	29%	119,757.73	138.3%
Loans and Advance	12,395.05	24%	11,625.98	-6%	13,547.53	17%	13,208.28	-3%	16,162.08	22.4%
Loan Outstanding (RLF)	758,922.88	3%	944,979.16	25%	1,229,222.15	30%	1,713,013.03	39%	1,924,533.30	12.3%
Loan Outstanding (CREP)	16,780.79	-36%	15,033.52	-10%	14,065.11	-6%	13,314.74	-5%	13,195.75	-0.9%
Receivable from Donors	5,673.57	90%	6,190.13	9%	5,359.54	-13%	6,290.06	17%	15,189.40	141.5%
Other Receivables	16,440.11	10%	10,190.11	-38%	17,274.44	70%	19,643.91	14%	24,497.85	24.7%
Other Investment (FDR)	51,437.91	91%	47,333.05	-8%	61,205.90	29%	79,785.66	30%	88,888.00	11.4%
Reserve Fund Investment	24,144.59	55%	6,314.29	-74%	22.32	100%	20.53	-8%	20.03	-2.4%
Grand Total	1,003,983.09	6%	1,151,831.86	15%	1,450,180.69	26%	1,971,558.13	36%	2,287,797.08	16%
<u>Fund & Liabilities</u>										
Capital Fund	38,942.60	18%	43,971.01	13%	90,775.27	106%	186,867.37	106%	269,560.40	44%
Unutilized Fund (Donors)	8,572.04	-37%	3,969.92	-54%	2,301.96	-42%	13,831.14	501%	19,129.13	38%
Fixed assets acquisition fund	3,850.07	137%	3,923.36	2%	3,924.40	0.03%	4,242.46	8.10%	8,496.21	100%
<u>Current Liabilities :</u>										
Group members savings	291,495.66	22%	369,120.82	27%	458,765.49	24%	573,398.42	25%	670,407.82	17%
Loan from SF (RLF)	108,062.50	19%	106,336.41	-2%	91,875.00	-14%	102,000.00	11%	118,000.00	16%
Loan from PKSf (RLF)	356,916.67	13%	422,666.67	18%	473,531.66	12%	478,825.99	1%	457,280.66	-4%
Loan from IDCOL (SHS)	33,054.87	-24%	23,122.87	-30%	18,741.61	-19%	11,515.93	-39%	1,972.21	-83%
Loan from Bank (RLF)	21,236.48	-56%	-	100%	130,000.00	NA	353,516.78	NA	398,462.77	13%
Loan from Others (RLF)	-	0%	-	0%	-	0%	-	0%	69,482.99	###
Reserve Fund (LLP/DMF)	59,559.73	-24%	62,578.69	5%	67,347.98	8%	88,971.02	32%	89,166.15	0%
Emergency Fund	21,871.85	54%	31,538.53	44%	39,835.61	26%	55,482.60	39%	71,859.81	30%
Payable to Provident Fund	20,343.47	-2%	31,203.07	53%	28,525.95	-9%	39,655.52	39%	35,184.41	-11%
Payable to Gratuity Fund	17,577.61	8%	32,657.53	86%	20,505.66	-37%	36,491.49	78%	25,565.41	-30%
Other Liabilities	22,499.54	-31%	20,742.98	-8%	24,050.11	16%	26,759.42	11%	53,229.12	99%
Grand Total	1,003,983.09	6%	1,151,831.86	15%	1,450,180.69	26%	1,971,558.13	36%	2,287,797.08	16%

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

We have audited the accompanying Financial Statements of Coastal Association for Social Transformation (COAST) Trust, which comprise the Statement of Consolidated Financial Position as at 30 June 2018 and the Statement of Consolidated Comprehensive Income, Statement of Consolidated Receipts and Payments, Statements of Consolidated Cash flows, Statements of Consolidated Changes in Equity for the year then ended 30 June 2018 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

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

Auditor's responsibility

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

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the consolidated financial position of Coastal Association for Social Transformation (COAST) Trust as at 30 June 2018 and its financial performance and its cash flows for the year then ended 30 June 2018 in accordance with International Financial Reporting Standards (IFRS)/BFRS and other applicable laws and regulations including MRA guidelines.

We also report that:

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



Dated, Dhaka;
 20 December 2018

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

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Financial Position
As at 30 June 2018


Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2018	30 June 2017
Assets							
Non Current Assets							
Property, plant and equipment	6	9,462,673	55,826,559	1,312,440	6,991,369	73,593,041	65,215,789
Long term investment	7	745,627	88,142,373	20,025	-	88,908,025	79,806,188
Capital work-in-progress	6.A	-	5,935,668	-	-	5,935,668	4,767,948
		10,208,300	149,904,600	1,332,465	6,991,369	168,436,734	149,789,925
Current Assets							
Loan to members	8	-	1,924,533,297	-	-	1,924,533,297	1,713,013,034
Other loan short term	9	-	-	13,195,750	-	13,195,750	13,314,735
Account receivables	10	13,267,242	24,264,150	2,155,857	-	39,687,249	25,933,969
Advance, deposit & pre-payments	11	1,370,613	14,605,039	121,463	64,968	16,162,083	13,208,276
Stock & stores	12	-	86,764	5,937,470	-	6,024,234	6,046,727
Cash in hand	13	54,505	490,731	14,091	9,250	568,577	213,906
Cash at Bank	14	1,741,475	78,060,749	1,088,560	38,001,449	118,892,233	50,037,556
		16,433,835	2,042,040,730	22,513,191	38,075,667	2,119,063,423	1,821,768,203
Total assets		26,642,135	2,191,945,333	23,845,656	45,067,036	2,287,500,160	1,971,558,128
Fund and liabilities							
Fund							
Unutilized Donor fund	15	(206,492)	-	-	19,335,621	19,129,129	13,831,138
Capital Fund							
Cumulative surplus	16	(28,347,167)	295,190,683	2,716,886	-	269,560,402	186,867,368
Reserve fund	17	-	32,798,965	-	-	32,798,965	24,237,717
Other funds (Fixed assets acquisition fund)	18	1,504,840	-	-	6,991,369	8,496,209	4,242,462
		(27,048,819)	327,989,648	2,716,886	26,326,990	329,984,705	229,178,685



Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2018	30 June 2017
Non current liabilities							
Loans from PKSF	19	-	200,504,327	-	-	200,504,327	173,113,991
Loans from other long term	20	-	43,125,000	1,972,214	-	45,097,214	49,515,931
Loan from other commercial banks- long term	21	-	102,895,387	-	-	102,895,387	88,081,332
Other loan long term	23	-	69,482,988	-	-	69,482,988	-
			416,007,702	1,972,214		417,979,916	310,711,254
Current liabilities							
Loans from PKSF	22	-	256,776,330	-	-	256,776,330	305,712,000
Loan and other microcredit Organizations short term	24	-	74,875,000	-	-	74,875,000	64,000,000
Loan and other commercial Bank short term	25	-	295,567,387	-	-	295,567,387	265,435,450
Member savings deposits	26	-	670,407,823	-	-	670,407,823	573,398,417
Accounts payables	27	35,094,952	20,904,762	13,673,770	18,740,046	88,413,530	66,414,932
Loan loss provision	28	-	52,935,668	3,431,514	-	56,367,182	64,733,305
Disaster management fund							
Gratuity fund	29	18,596,002	4,621,208	2,348,196	-	25,565,406	36,491,485
Emergency fund (Loan insurance)	30	-	71,859,805	-	-	71,859,805	55,482,600
		53,690,954	1,447,947,983	19,453,480	18,740,046	1,539,832,463	1,431,668,189
Total Capital Fund and Liabilities		26,642,135	2,191,945,333	24,142,580	45,067,036	2,287,797,084	1,971,558,128

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


Deputy Director-Finance and Corporate Affairs
COAST Trust



Executive Director
COAST Trust


Treasurer
COAST Trust



Dated, Dhaka;
20 December 2018

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


S. F. Ahmed & Co.
Chartered Accountants

Particulars	Notes	Amount in Taka				
		Operation	Microfinance	Social Intervention	Donor Program	30 June 16-17
Entertainment		134,630	1,761,700	4,561	84,298	1,985,189
Advertisement		47,698	80,739	-	80,382	208,819
Mail & postage		79,251	341,970	5,280	4,587	431,088
Bank charge		67,949	1,346,447	41,098	100,834	1,556,328
Tax Expense (AIT)		-	380,971	-	-	380,971
Training expense		46,276	1,011,728	-	-	1,058,004
Vehicle maintenance		-	-	-	-	-
Legal expense		77,579	271,925	-	-	349,504
Registration fee		-	136,500	-	-	136,500
Board Meeting expense		-	131,360	-	-	131,360
Radio Meghna expense		-	-	-	-	-
Other operating expense	40	5,282,003	8,698,288	451,714	3,945,387	18,377,392
Audit fee		-	-	-	121,046	121,046
Donor program cost	41	-	25,352,628	-	106,641,721	131,994,349
Donor Assets Purchase Exp		-	-	-	-	-
Taxes		-	-	-	-	-
Loan loss provision (LLP)	28	-	24,027,831	-	-	24,027,831
Disaster management fund		-	-	-	-	-
Depreciation	6	1,954,023	4,303,063	159,941	1,384,420	7,801,447
Total expenditure		16,546,422	370,765,108	5,496,377	171,676,780	564,484,687
Excess/(deficit) of income over expenditure		(4,698,800)	86,492,245	9,708,490	-	91,501,935
Total		11,847,622	457,257,353	15,204,867	171,676,780	655,986,622

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


Deputy Director-Finance and Corporate Affairs
COAST Trust



Executive Director
COAST Trust


Treasurer
COAST Trust

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



Dated, Dhaka;
20 December 2018


S.F. Ahmed & Co.
Chartered Accountants

COAST Rohingya response includes emergency relief distribution, healthcare from the field hospital, WASH support, education for children, adolescents and children safe center, nonfood item distribution, solar lamp distribution, etc.



Prepared with the contributions of respective COAST colleagues
 Edited by: Md. Mujibul Haque Munir, Sanat K Bhowmik, Rezaul Karim Chowdhury
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 Bhola-8340
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 Chandgaon R/A, C hittagong
 Tel: 88-031-2570283

Cox's Bazar Management and Training Center (CxMTC):
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 Kalatali, Cox's Bazar
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 Fax: 88-0341-63189

Noakhali Management and Training Center (NhMTC):
 House 1, Road 5, Housing Estate, Majdicourt, Noakhali
 Tel: 88-0321-62962

Hazardous pesticides are in rampant use in preserving sea fish, especially in producing popular dry fish. Wholesalers are supplying chemical-coated dried fish to consumers and its byproducts for poultry feeds throughout the country, in violation of the food safety rules. COAST Trust is promoting pesticides free dry fish production and marketing. It has ensured the active participation of some dry fish producers, forming them into groups COAST is providing theoretical and practical training on different eco-friendly and safe methods of dry fish production along with financial and technical supports. Participating farmers are now producing dry fish with some techniques like using nets, using turmeric water, fish dryer, etc. COAST is facilitating the marketing of pesticides free dry fish using online-offline tools and techniques. This photo was taken from Cox's Bazar while one female dry fish producer was using the net method to dry up fishes. **Photo by: Din M Shibly**



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



COAST Trust

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