



COAST evolution and Next strategy 2017 to 2020



Heartiest Congratulations

Honorable Chairman **Dr Qazi Kholiuzzaman Ahmad**
Managing Director **Mr. Abdul Karim**
Deputy Managing Director **Dr. Jashim Uddin**



For integrating Human Dignity, Education and Health with Micro Finance. The third generation micro finance, not only for commercialization, also not for institutional asset building.



COAST is striving in this regard since 1998.

COAST Origin and Timeline

Originated from Action Aid Bhola Project (1982 to 1998)

Stage 1: Strategic decision toward nationalization from 1994,

- Staff strike as they do not want nationalization in 1994 after Geof Wood Report
- Indiscipline and overdue in micro finance (trial and error project of Stuart Rutherford)
- New team including Reza joined and to lead the nationalization, relinquishing INGO character



COAST Origin and Time Line

Stage 2: Reorganization during 1994 to 1998

- Participatory process of reorganization, planning and implementation
- Establish staff discipline and main streaming of micro finance to national experience
- Integration of people organization, advocacy and demand mediation.



COAST Origin and Time Line

Stage 3: Kick Start and Consolidation 1998 to 2001

- Board of Trustee formation during 1998
- Salary reduction, staff strike in 1997, mass mobilization to restore discipline, massive support from community and administration
- 80 % operational cost from micro finance income during 2000, Action Aid withdrawn from Board
- Expansion to Coxabazar region, application to PKSF, failed with Bhola, field experimentation of PKSF model in Kutubdia, after one year visit by Dr Jashim and succeeded.



COAST Origin and Time Line

Stage 4: Integration PHC, Education, Advocacy and Accountability 2001 to 2007

- Started national level advocacy, Sustainable Embankment Maintenance and PRSP
- Primary Health Care and Education in Sanbdar Chars (CharZahiruddin, DhalChar, Char Nizam, CharPatila, CharKukriMukri, CharMotahar, CharMomtaz and Monpura island).
- Reorganization of monitoring, accounting, auditing and institutional management with the support of PKSF.



COAST Origin and Time Line

Stage 4: Integration PHC, Education, Advocacy and Accountability 2001 to 2007

- Accountability frame work to upper, peer, and lower level, UDHR / human rights training to all staff for behavioral change.
- Expansion in whole Coxabazar, Chittagong, and Noakhali districts. Balance of growth center and vulnerable coastal area related to setting branches.
- Central office shifted to Dhaka during 2007



COAST Mission, Vision and Values (set out during 1999 through a participatory process)

Vision: A world of Equity and Justice where Human Rights and Democracy are the Social Culture

Mission: "COAST Trust organizes strategically important activities related to development which, in turn, will facilitate the sustainable and equitable improvement of life especially of women, children and disadvantaged population of the coastal areas of Bangladesh".



COAST Mission, Vision and Values

Values: COAST has some values, These are related to Working Approach, Learning Attitude, Human Potentials, Economy, Honor, Culture, People's Organization, Governance, Accountability, Participation, Gender, Transparency, Information Technology and Bio-diversity.

We exist for the poor and for their interest

We work based on what we know

We say what we understand

We believe in the equality of human being

Keep good relationship with all without compromising with values

Our thought must be updated

Core program (running with micro finance surplus)

- Micro finance (for income, livelihood standard and asset building)
- People Organization (for participation in organizational management and demand mediation from government agencies)
- Technology integration (to upgrade borrower's income generating skill especially in agriculture livestock and fishery)



Core program (running with micro finance surplus)

- Primary Health care (to address health related income erosion especially in sandbar char area)
- Disaster management fund (to address rapid on set disasters)
- Advocacy (especially in local level)
- Community radio



Non core program (based on donor grant)



- Adolescent empowerment with SF Norway and UNICEF both in Bhola and Coxsbazar
- Non formal child education center based on Moktab, Bridge school, with SF Norway support
- Safety net monitoring and people participation by MJF / UKAID in Moheshkhali Island.
- *Torun Ato*, working with youth for secular culture and keep them out of extremism by MJF / UKAID both in Moheshkhali and Kutubdia Island.

Non core program (based on donor grant)

- Local Government Institution Building Support Project by MJF / UKAID in Bhola
- Community Legal Service Project in Bhola by Maxwell PLC / UKAID in Bhola
- Eco fish for preservation of Hilsa fish and alternative livelihood for fisher folk community in Bhola Island by USAID / World Fish.
- Farmer organization development project by IFAD whole over the country.

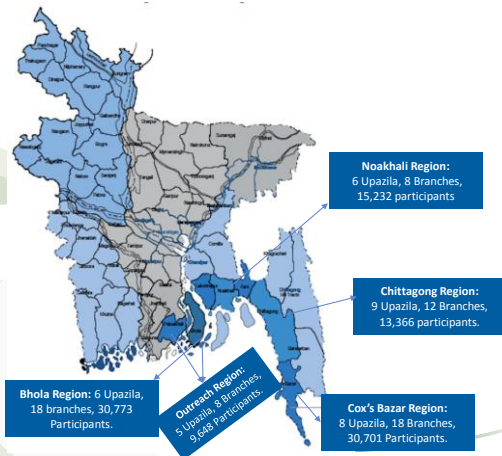


Non core program (based on donor grant)

- Ujjibito and PACE project with PKSF respectively in Bhola and Coxsbazar
- Tax justice campaign by TJN/NORAD for national level.
- Occasional funding on campaign and advocacy from Oxfam, NRC, Christian Aid, and ActionAid, mostly through EquityBD, (www.equitybd.net) it's a formal program component of COAST for networking, campaign and advocacy.



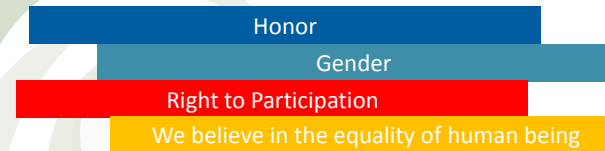
Coverage by area, population (Core Program)



How we have integrated Human Dignity (prepared during 1999 through a participatory process)

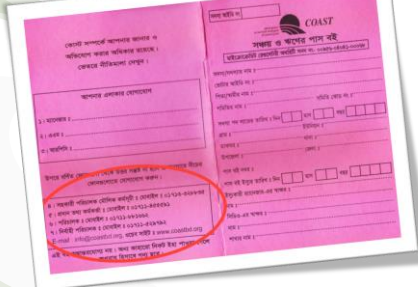
Core Values:

- We may stand differently in terms of salary and responsibilities, but we all are equal in showing honor to each other.
- We believe in the equality of men and women
- We think the person who makes decision and implement decision, and the individual who is influenced or affected by the decision have the rights to express respective opinions before the decision made.



How we have integrated Human Dignity

- Member participants have been encourage communicating directly to ED, his phone no. in the entire pass book since 2007.
- People organization representation in Board of Trustee.
- As much as possible low level of inequality in salary and benefits, at present ratio is 1:8.7
- Same TA/DA facilities for all level of staff members.
- Information disclosure policy, complain response mechanism and whistle blowing policy.
- All policies and all contact no. in official diaries available to all staff.
- Open secret assesment in meeting and feedback and two way appraisal system.

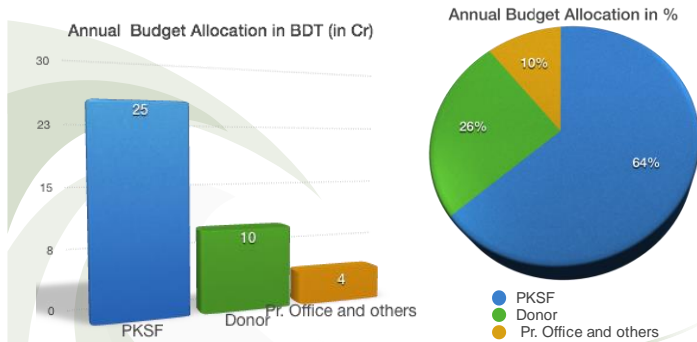


COAST MF At A Glance (As at Dec' 16)

Subject	Particulars	Quantity/Amount
Area Coverage	Branch	72 nos
	District	7 nos
	Upzila	37 nos
	Union	205 nos
Member	Village	1603 nos
	Beneficiaries	1,01,939 nos
	Borrowers	81,109 nos
Savings	Loan %	80%
	Total Savings Balance	49.52 Cr
Loan Portfolio	Savings/Member (Taka)	4,897 Tk.
	Total Portfolio Balance	139.08 Cr.
Financial Position	Portfolio growth rate (Yearly)	24.7%
	Outstanding's/Loanee (Taka)	19,176 Tk.
	Portfolio at risk	4.3%
	OTR	98.3%
Financial Position	Earnings Capital	18.28 Cr
	Borrowings	78.48 Cr
	Debt to Capital Ratio	1 : 7

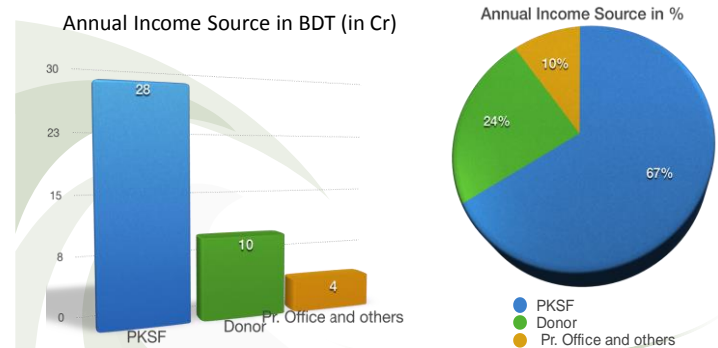
COAST Financial Portfolio [Budget FY 2016-17 At a Glance]

Annual Budget FY 2016-17: Tk 39.31 crore

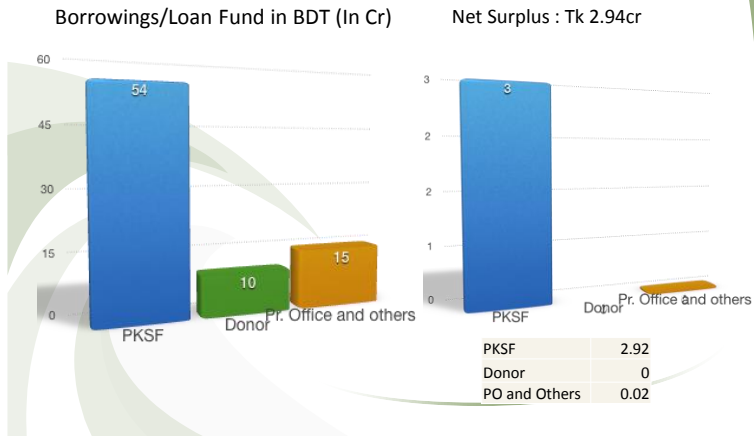


COAST Financial Portfolio [Budget FY 2016-17 At a Glance]

Forecasted Income in Budget 2016-17: Tk 42.25cr



COAST Financial Portfolio [Budget FY 2016-17 At a Glance]



COAST Financial Portfolio (As at Dec' 16)

- Loan Outstanding: Tk 139.08cr
- Savings Fund : Tk 49.52cr
- Capital Fund (Equity): Tk 18.28cr
- Debt to Capital Ratio: 1 : 7



Recognition of COAST excellence

- Two time certification during 2010 and 2013 on quality management and accountability from then then HAP International at present CHS Allince (www.chsallince.org), Geneva
- Silver certificate for integration of social indicators in micro finance from Mix market (www.mixmarket.org) for its social development in micro finance.
- Special Consultative Status from UN ECOSOC during 2015



COAST Uniqueness

- Small in operation but influential in local, national and international level in respect of advocacy
- Integration of right based approach with micro finance program
 People Organization and Legitimate Demand Mediation and Accountability from State Agencies in Grass Root level, Primary health care, education, technology integration, legal endowment fund and disaster management fund, and advocacy.



COAST Uniqueness

- Mutual accountability in all level of management, human right and dignity to staff and member participants
- Continuous effort for knowledge, value based, physically fit discipline human resources and leadership
- Flagship program in outreach sandbars chars in south central coasts.
- Positive engagement with government



COAST program impact (empirical observation)

- 640 landless families enjoying usufruct right in embankment land in southern Bhola since 2005
- Managed 88 cases (especially on acid throwing, minority eviction and rape case) in Bhola through self-sustained legal endowment fund without donor fund since 2001 to 2013, now it is operation stopped for time being because of available legal service support from CLS project of UKAID.



COAST program impact (empirical observation)

- Land registration deeds for around 6000 individual families in Char Zahir uddin since 2010 due to our continuous and consistent advocacy.
- Mobilization on not to catch Brood Fish (ie, mother hilsa) during specific period, alternative livelihood of poor fisherman since 1997 with COAST own money, Ecofish the project of USAID / Worldfish has only started during 2016.
- Concreate block based embankment and complete stop of river erosion in Tulatoli and Betua in Bhola due to continuous and consistent advocacy.



COAST program impact (empirical observation)

- Stopping of hill cutting, and reduction of salt import and stopping of forceful eviction of Kutubdia para / the climate migrants and Pry Minister Commitment to rehabilitee them. (COAST was banned by govt. due to misunderstanding on the movement but later it was withdrawn).
- Drastic improvement of law and order situation in sandbar chars areas especially drastic reduction of violence against women.
- More than 150 group members and leaders are acting as locally elected leaders



COAST program impact (empirical observation)

- Establishment of 35 schools now who are running with government funding fully.
- As a first responder in all the rapid onset disasters, with own fund, arresting of spread of diarrhea after Roanu in supplying drinking water with own machines especially in Kutubdia.
- 14 technologies on livestock, fishery and agriculture.
- Mainstreaming *Moktab* education in Coxsabazar.
- Recognition of climate migrants issue both in national and international level



COAST tried but abandoned the issue

- Democratization in political party system
- Human right education in school



MF Projection for Next Three Years

Particulars	FY 16-17	FY17-18	FY 18-19	FY19-20	Remarks
Branch	72	80	90	100	No
Member	114172	127872	143217	160403	Person
Loanee/Borrower	90842	101743	113952	127627	Person
Loan outstanding	164.10cr	203.49cr	252.32cr	312.88cr	BDT
Fund Demand	25.03cr	39.38cr	48.84cr	60.56cr	BDT
Income	34.70cr	40.30cr	46.70cr	54.20cr	BDT
Expense	25.20cr	27.80cr	30.50cr	33.60cr	BDT
Surplus	9.50cr	12.50cr	16.20cr	20.60cr	BDT



MF Projection for Next Three Years

Particulars	FY 16-17	FY17-18	FY 18-19	FY19-20	Remarks
Capital Fund	23.00cr	35.50cr	51.70cr	72.30cr	BDT
PKSF Fund	57.41cr	61.41cr	65.91cr	70.91cr	BDT
SF	10.88cr	11.88cr	12.88cr	13.88cr	BDT
Bank	23.04cr	37.93cr	56.91cr	81.31cr	BDT
Debt to Equity Ratio	1 : 6.3	1 : 4.9	1 : 4.0	1 : 3.4	



Next three year planning : 2017 to 2020

- Branches 100, limit in coastal area and also address urban slum to address climate migrants with innovative program integrating health and education.
- Social enterprise and partnership with private sector, for entrepreneurship development and own organizational social business (e.g., all training center for hotel and resort, pesticide free dry fish, seaweed, possibility of fish and milk processing).



Next three year planning : 2017 to 2020

- Campaign on climate and tax justice, importance for the protection to the coastal people, fisherman and climate migrants.
- A value based, knowledge based and dedicated human resource with professional excellence.
- Full operational sustainability in core program, with expansion of health facilities to all the member participants. Education facilities to outreach and urban slums.



Challenges and how to meet those challenges

- Revolving credit fund – partnership with Bank and advocacy for government investment and single digit interest from bank source
- Increase frequency and intensity of disasters - building disaster endowment fund with the contribution especially from private sector, advocacy for protecting coastal people.
- Dependency of micro finance income – at least 20 % income for social enterprises.
- Digitization – coping with ICT innovation in finance sector



Thank you