

ANNUAL REPORT 2021



REGAINING the RESILIENCE

*participates
in survival strategies
of coastal poor*



COAST Foundation



Eid is the most important religious celebration in Bangladesh, where Muslims make up the majority of the population. People go from one spot to another on holiday eves such as Eid-ul-Fitr and Eid-ul-Azha to celebrate the event with family and friends. It causes large crowds to form. COAST educated people at the bus stop and lunch terminal during that time by handing them flyers, face masks, and other items. The campaign's slogan was "This Eid isn't the last one; many more Eids are coming."

COAST is continually reminding people about maintaining social distance, health rules, and the consequences of not doing so.

The livestock market becomes a massive assemblage on Eid-ul-Azha. Every cattle market had a COAST team on hand to assist buyers and sellers in adhering to health regulations from entry to purchase. The first stage was to provide masks and hand sanitizer. The second step was to measure temperature and oxygen levels. After that, they open the livestock market to buyers and sellers. There were a lot of hand microphones in the market to keep track of and be mindful of the social distance.

COAST operated many booths in mass gathering areas. COAST offered safety kits supplies to the general public from their booths.



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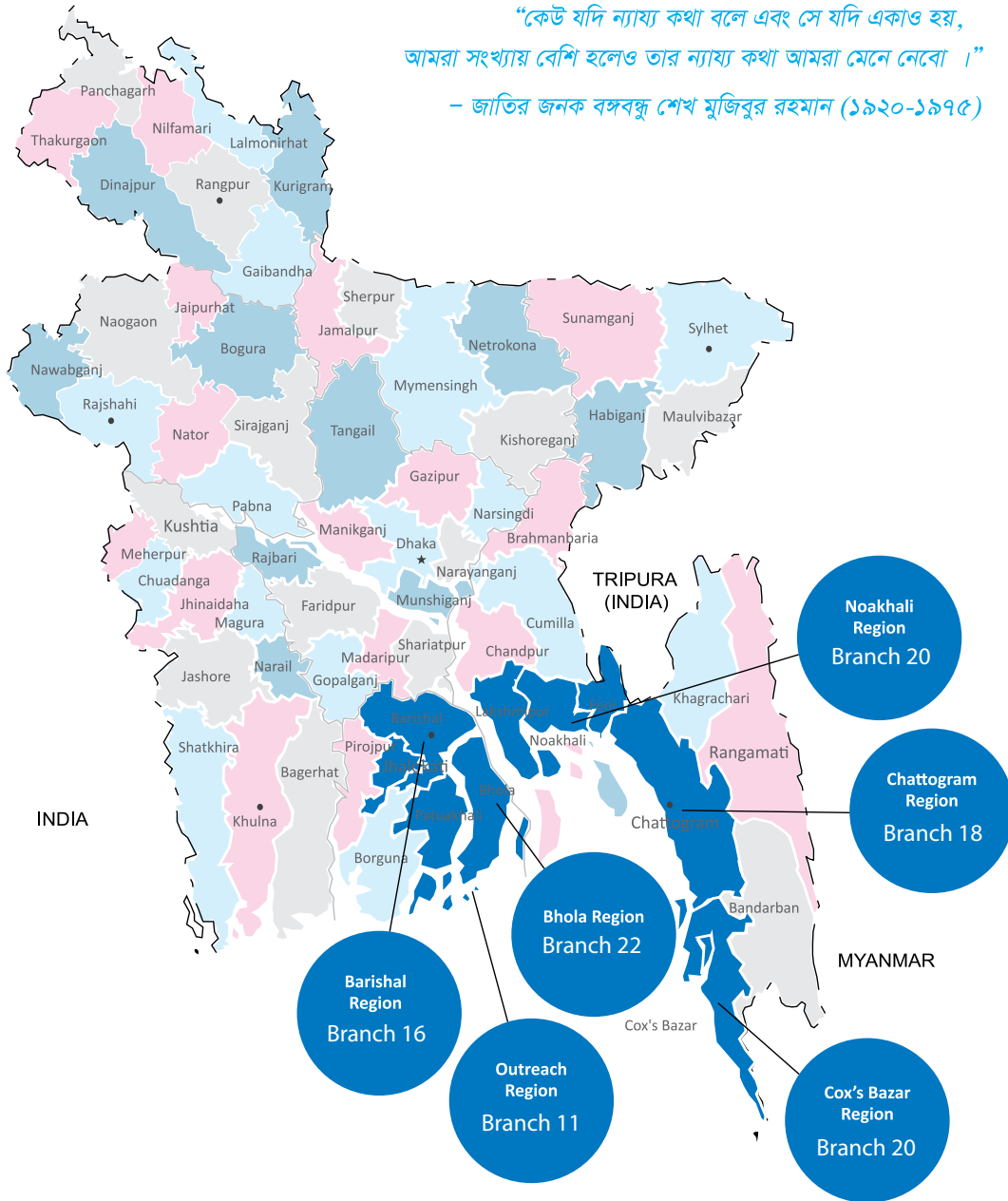
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**Microfinance Trend and Sustainable Analysis
Audit Report 2019-20**

Regaining the Resilience

Annual Report 2021

“কেউ যদি ন্যায্য কথা বলে এবং সে যদি একাও হয়,
আমরা সংখ্যায় বেশি হলেও তার ন্যায্য কথা আমরা মেনে নেবো।”
- জাতির জনক বঙ্গবন্ধু শেখ মুজিবুর রহমান (১৯২০-১৯৭৫)



 COAST Working Area

Acronyms

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



Community participation is one of the core values of the COAST foundation. The photo of the community meeting was captured by: Md. Mizanur Rahman, from Kutudbia island of Cox's Bazar.

WHO WE ARE

COAST Foundation has emerged as an NGO at the beginning of 1998. It has started its journey from Char Fasson, situated in the southern part of Bhola island.

On 24.02.1998, the NGO Affairs Bureau (NGOAB) of the Prime Minister's Office registered COAST as the Coastal Association for Social Transformation (COAST) Trust, which was renewed on 07.08.2018. Later, the name was changed to COAST Foundation, which was recognized by NGOAB on June 06, 2021. COAST is also registered with the Microcredit Regulatory Authority as COAST Trust on November 19, 2007, and as COAST Foundation on February 25, 2021. On 03.02.2021, it was registered under the Societies Registration Act, 1860.

The vision of COAST is 'Striving for a world of equity, justice and free from poverty where human rights and democracy are the common cultures,' while the Mission Statement is, 'COAST shall organize strategically important activities related to development, which will facilitate a sustainable and equitable improvement

especially in coastal areas of Bangladesh for disadvantage section of population through their increased participation in the socio-economic, culture and civic life.'

COAST has been accredited by the Humanitarian Quality Assurance Initiative (HQAI) for ensuring quality and accountability in its humanitarian and development works. The accreditation has been awarded following a four-year Core Humanitarian Standard (CHS) certification process. HQAI is an independent third-party auditing agency headquartered in Geneva that certifies humanitarian and development organizations (including NGOs and UN agencies). Details of COAST can be found from www.coastbd.net

SI	Name of the Project	Duration		Partner/Donor
		Start	End	
1	Asia Pacific Farmers Program (APFP)	1st November, 2019	31 December, 2022	AFA/IFAD
2	Community Led Initiative for Climate Justice and Resilience	1st January 2018	30 September 2022	New Venture Fund, USA
3	Access to Justice	1st July 2021	31st December 2022	GIZ
4	Climate Finance Transparency Mechanism (CFTM)	1st January 2017	12 October 2021	FCDO through British Council
5	Gender and Coastal Aquaculture (GCA) Project	1st January 2022	31st December 2024	widBio
6	Citizens Engagement in Public Institutions (CEPI)	1st January 2019	31st December 2021	Manusher Jonno Foundation (MJF)
7	TOGETHER	July'20	June'23	Malteser International, Germany
8	ENRICH Program	July 2014	June 2022	PKSF
9	Sustainable Enterprise Development (SEP) project	07 June 2021	06 June 2023	World Bank through PKSF
10	Improving Social Cohesion among Rohingya and Host Community Project	1st January 2020	31st December 2021	UNHCR
11	Aligning Communities of Cox's bazar of Optimum Resilience and Development (ACCORD)	August 2019	July 2022	Malteser International Germany
12	Ensuring Early learning and Informal Basic Education for Children of Forcibly Displaced Myanmar Nationals in Cox's Bazar	1st August 2019	31st December 2021	UNICEF
13	ESRPE Project_UNICEF	13 May 2020	31 December 2021	UNICEF
14	Assisting FDMN and Host Community due to huge influx in Cox's Bazar	1st August 2021	31st January 2022	Tearfund
15	Fast and Immediate Response in Supporting Task (FAST) FDMN & Host community	19 August 2021	30 November 2021	Malteser International Germany
16	Emergency assistance to support Covid-19 response in Cox's bazar camps and host communities	01 November 2021	30 April 2021	Tear fund

PROJECTS AND PROGRAMS 2021

NOTES FROM THE CHAIR, EXECUTIVE COMMITTEE

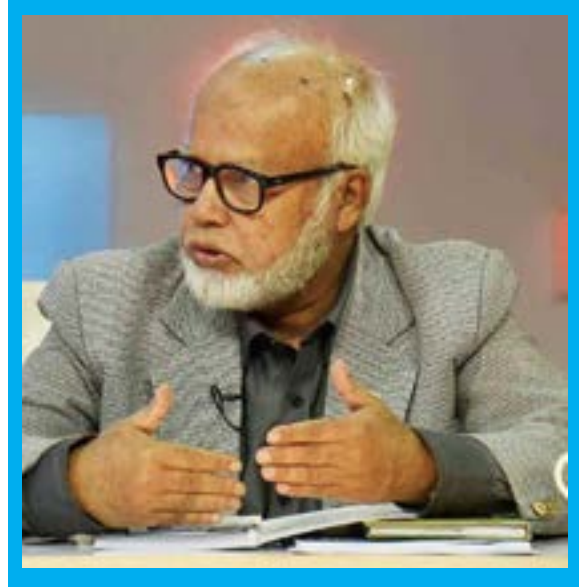
It is indeed a great occasion to rejoice that 'COAST Trust' was created out of an outreach project of an International NGO (INGO) at Bhola in 1998. The conversion or transformation of an international organization into a national organization was a tremendous challenge. The challenge was not foreseen before the conversion. It suddenly and to some extent violently surfaced after a few months of its formation. Two challenges were formidable, 1. The salary of all who worked previously with the INGO was reduced, and 2. There were bad debts in the field which was impacting the prospects of the new organization. On top of it, there were natural disasters, it is a well-known fact that islands and coastal areas are naturally disaster prone areas. I am telling this just to remind our new generation colleagues that how the COAST grew out of the ashes, witnessed a glorious survival, and developed with dignity and commitment from a local to a national organization.

We are proud that in 2021 we worked with 2.61 million less-privileged and under-served people of our nation in 12 districts, 52 Upazilas and 1074 no of committed staff members of COAST working shoulder to shoulder in bringing positive changes in the lives and livings of the downtrodden. We work with some very strong values. We never compromise our values. Sometimes we pay dearly and still cling to our values.

Microcredit is one of our core programs. As an MFI we are registered with Micro Finance Regulatory Authority (MRA) we are also a proud partner of PKSF. We also provide support to our members in education, health and assist during disasters by utilizing surplus earned from the microcredit.

During the past two years, we have been contributing towards supporting the Rohingya Community came from Myanmar alongside the government also implementing the program for the host Bangladeshi communities in Cox's Bazar.

COAST Trust recently changed its name and governance system to conform to various GOB



provisions and to ensure transparency and accountability. We are now known as 'COAST Foundation'. It follows international audit standards, stringent transparency and accountability in all its operations. We also like to mention with all humility that COAST enjoys special consultative status with UN ECOSOC.

Let me take the opportunity to remind all concerned that soon we should start preparing to observe our 'Silver Jubilee' in the coming year. We did very good work during the reporting year, we have to strive harder to make the coming year a 'remarkable' year.

I would like to congratulate all our development partners from abroad who vest their trust in us and contributed valuable resources in our programs, our grassroots level partners for their long association and confidence in us, and, last but not the least, the General Committee, Executive Committee, and all the staff members for all the achievement in the past and their firm commitment for the future.

Professor Tofail Ahmed Ph.D

NOTES FROM THE EXECUTIVE DIRECTOR

Most of the time, I feel what are the vision, mission, and values we prepared during the initial period of 1998 to 2000, are still valid, feel that maybe it is not needed to change those. Although in this year we have taken steps to review those and to prepare new strategies. We have taken steps to create spaces to interact with outsiders, visit different organizations and sit with colleagues, and review past and then we will set steps to prepare new strategies. We are grateful to Malteser International for supporting us in this regard.

One of our values is that, we / COAST exists for the poor and marginalized. There are a lot of examples in Bangladesh, in the name of poverty alleviation and humanitarian assistance, organizations increasing assets for the institutions, but in COAST we do like to increase the assets for the poor and marginalized, both physical and mental/social assets. We also want to ask ourselves, do we have appropriate networking and advocacy that we are really making something policy changes spaces? so that our state and our policy leaders head toward sustainable and redistributive justice.

We will have a fourth industrial revolution, Bangladesh will be a middle-income country, but it is already evident that there is an increased level of inequality, but on another hand, if there is little carbon emission to keep the global temperature within 1.5 degrees Celsius, Bangladesh will face more natural disasters. We need civil society characters of NGOs, i.e., along with others, we need to keep our approach to promote human rights and democracy, ultimately which will facilitate a sustainable solution in this regard.

CHALLENGE IS STILL THERE TO STAND BY THE POOR AND MARGINALIZED



The biggest challenge is there, we need appropriate human resources with a strong value orientation, in the policy level we will have to be vigilant that what are changes are happening, and how we can adjust those in our organizational characters.

COAST exists for the poor and marginalized. There are a lot of examples in Bangladesh, in the name of poverty alleviation and humanitarian assistance, organizations increasing assets for the institutions, but in COAST we do like to increase the assets for the poor and marginalized, both physical and mental/social assets.

Rezaul Karim Chowdhury

Executive Summary

COAST Efforts in 2021: Innovative and Coordinated Efforts to Effectively Regaining the Communities' Resilience

A. COVID Shattered the Economic Shines of Bangladesh

Starting a journey with a broken economy and a scattered socio-economic situation, Bangladesh has been able to achieve tremendous successes against various socio-economic indicators. In 1971, the size of the GDP of war-ravaged Bangladesh was only USD 6.2 billion, and in 2018 the GDP grew to USD 286.27 billion, taking the country to the 42nd position in the world economy. Today per capita income of Bangladesh is USD 1751, which was only USD 135.62 in 1970. Once harshly pictured as a 'basket case/ bottomless basket', Bangladesh is now tagged as a "Role Model for Development".

Though Bangladesh has been able to secure tremendous economic growth, praiseworthy successes in poverty reduction, there is another side to the coin. Still, about 24.3% of the country's population lives below the poverty line. The Global Hunger Index 2020 marks the hunger problem of Bangladesh as 'Serious'. Bangladesh

has been ranked 75th out of 107 qualifying countries in the Index According to the World Bank assessment, about 1 in 4 Bangladeshi still live with poverty, while almost half of those living in poverty live in extreme poverty and are unable to afford basic food consumption basket. The assessment report calculates that, the rate of poverty in Bangladesh is relatively high by regional standards. In addition, more than half of the population can be considered vulnerable to poverty, as their levels of consumption are close to the poverty threshold.

The COVID pandemic sees an increase in poverty, on the other hand, there is a rise in the number of rich people. This is a sign of inequality and economic injustice. According to a recent study, the number of the "new poor" in Bangladesh stood at 24.5 million, or 14.7% of the total population, in March due to the fallout of the Covid-19 pandemic. The survey, titled "PPRC-BIGD Rapid Response Research Phase III: Poverty Dynamics and Household Realities Part 1" says a



Mass Awareness campaign: COAST organized awareness campaigns on COVID 19 in public places like as livestock markets just before the Eid ul Adha . **Julfiqar Hossain** took this photo in Kutubdia, Cox's Bazar.



Awareness with outreach: COAST also organized awareness campaigns for rural women. Photo was taken by **Mizanur Rahman** from Bhola.

total of 59% of “new poor” are in urban slums and 44% in rural areas. According to the World Bank country’s poverty rate increased by 7.0% to 30% in the last fiscal year than that of a non-COVID counterfactual scenario, with 54% of respondents expressing concerns that they would run out of food, 41% having to reduce their consumption of preferred food, and 32% having run out of food or money in the week preceding the interview.

B. COAST Foundation Efforts to Regain the Resilience

1. The COVID Response: Using the knowledge along with emergency supports

COAST responded quickly to the COVID-19 at the start of the lockdown in March 2020. Instead of running a parallel relief operation in the same jurisdiction, it handed away BDT 1.6 million to 8 coastal districts and Upazila administrations as a donation to the government’s Corona Virus Welfare Fund. Bhola, Cox’s Bazar, Chattogram, Feni, Laxmipur, Patuakhali, Barishal, and Jhalakathi are the districts, with 37 coastal Upazilas.

Along with financial supports, COAST also organized an awareness campaign, provided immediate support to regain the livelihood option. In 2021, COAST conducted some studies and researches to know the impact of COVID on the lives and livelihoods of its program participants. COAST studies and observations revealed that, there had been several negative socio-economic impacts of the pandemic. For example, COAST conducted a study to know the impact of COVID-19 on the increase of child marriage. The study finds that, child marriage rates have increased significantly in the Cox’s Bazar district since March 2021, with the highest increase of 82% in Eidgaon Upazila and the second-highest increase of 75% in Ukhiya Upazila. The study was carried out by the COAST in 32 Union Parishads and 3 municipalities throughout 9 Upazilas in the district.

COAST found an impact on the livelihood and living standards of the program participants due to the COVID 19. The year 2021 came with double blows for the coastal vulnerable people. Along

with COVID 19, there were cyclones with flash floods. As a result, the resilience of the COAST program participants had been shattered.

2. Regaining resilience with Access to Finance and Healthcare

COAST undertook numerous endeavors in 2021 to enable its program participants to reclaim the resilience they gained via a long-term effort. COAST implemented a set of activities to restore that resilience in addition to research.

Access to finance is critical for the rural poor to ensure economic and social resilience. COAST progressive microfinance is a critical component for enabling rural poor access to finance. From BDT. 2527 million in June 2020 to BDT. 3091.9 million in June 2021, the organization's total outstanding loan increased by 22.32 percent. The loan was distributed to 103186 disadvantaged families, allowing them to become self-employed and speeding up the general economic growth of Bangladesh's coastal areas. From BDT. 957 million in June 2020 to BDT. 1207 million in June 2021, the overall savings increased by 26.12 percent.

3. Promoting Sustainable Agriculture and Livestock: Strengthening Farmers' Organization

COAST mainly operates in rural areas, where agriculture, fisheries and livestock are still the primary sources of income. COAST continues to provide technical support to member participants in the promotion of environmentally friendly and innovative agricultural technology in light of this. Participants in the program are also given technical and financial assistance. COAST initiated the Microfinance Technical Support initiative in 14 branches in 7 Upazilas of Bhola district through PKSF (Palli Karma Shahayak Foundation) to protect livestock and breed development after assessing the needs of the members.

The Asia Pacific Farmers' Platform is being implemented with the support of the Asian Farmers' Association and the International Fund for Agricultural Development (IFAD). COAST is attempting to develop resilient and sustainable farmers' organizations through the involvement of organization-based businesses through this project.



Empowerment through Self Reliance: COAST promotes adolescent girls' empowerment through financial self-reliance and increasing income. **Tahrifa Afroz** captured this photo of a girl's vegetable garden, initiated with COAST support, from Ukhiya, Cox's Bazar.



Reaching the Remoter: COAST Primary Healthcare Program is reaching the people of remote areas like islands and sandbar island. Photo was taken by **Fazlul Haque** from Kutubdia island of Cox's Bazar.

COAST provides primary health care in rural communities, particularly on outlying islands, to help program members to manage health-related challenges. COAST primarily serves pregnant and lactating mothers with primary health care. Another significant component of this approach is child care. Community members are given health cards, which provide them with services and allow them to record their health conditions. During the reporting period, 1831 health cards were distributed, 961 pregnant women were treated, and 6503 children received various medical treatments. COAST is executing the Enhancing Resources and Increasing Capacities of Poor Households Towards Poverty Elimination (ENRICH) initiative in collaboration with PKSF. The project aims to improve the poor's capabilities and resources, allowing them to progress consistently. 5804 people received free medical treatment throughout the reporting period. 954 households received better sanitation facilities, 23 persons got free cataract surgery through a special eye camp, 31680 persons got awareness training on handwashing, 336 persons got Diabetic test services at a low price.

With the Sustainable Enterprise Project (SEP) with the support of PKSF and World Bank, COAST is trying to increase the adaption of environmentally sustainable practices in the dry fish business. A total of 500 microenterprises will get different technical and financial supports. The major activities of this project are to establish 2 Environment Clubs for raising mass awareness. The project will also distribute 20 *Macha*, 08 fish driers, 05 public toilets, and 10 deep tube wells among the program participants. In addition to that one cold storage, one waste management center will be constructed under the project.

For the coastal areas, a large number of rural people are involved with the fisheries sector. COAST implemented several projects for this sector to ensure financial and environmental resilience. To transfer the aquaculture technologies at the farmers level, to increase the income level of fish farmers and dry-fish producers, to raise the awareness on nutrition and hygiene practices of targeted households, to reduce the health hazard of the consumers through increasing the availability of pesticide-



Citizen Participation is Critical for Effective Development: Promoting citizen participation in government development efforts is one of COAST's main goals. **Md. Moniruzzaman** captured this photo of a stakeholder meeting in Bhola.

free dry-fish in the market, and to develop the market channel of the dry-fish product, COAST is implementing the DAWN (Dry-fish, Aquaculture, Wellbeing and Nutrition) Project in Cox's Bazar district. The project directly supported 500 entrepreneurs for promoting pesticide-free dry fish production the project provided training at the community level among the 1300 fish farmers on carp-mola polyculture, basic nutrition, gender mainstreaming to increase household-level production, consumption of nutrient-rich foods, and improve hygiene practices. COAST in partnership with PKSF undertook this initiative named "Promoting Agricultural Commercialization and Enterprises (PACE)" in Cox's Bazar. The target of the project was to encourage, give training and support for using the latest machinery and technology, ensuring a healthy environment to sustain the industry further. Another objective was to help for scaling up and developing coastal poor peoples' livelihood conditions. To increase the local actor capacity and strengthen evidence-based advocacy for gender mainstreaming and gender justice in small-scale fisheries and coastal aquaculture in the context of the Blue Economy boom, COAST implemented this program in Bangladesh at Bhola, Cox's Bazar, and Bagerhat District.

4. Developing Future Leadership for a Resilient Future

To ensure sustainable resilience among the communities, COAST is trying to promote future leaders with knowledge and skills. To do that COAST is implementing the Adolescent Project. The project directly works with 1281 (433 are boys and 848 are girls) adolescents and their parents to make them think more rationally to grow their leadership skills, and to participate in different co-curricular activities in both educational institutions and their community. In partnership with UNICEF, COAST implemented the project in Bhola for the proper empowerment of adolescents, their behavioral changes, and capacity development. The total program participants of the project were 96,290.

5. Promoting Family-Based Holistic Development: Enhancing Communities' Capacities

Local community-based institutions and organizations are the keys to regaining socio-economic resilience and promoting self-confidence among the communities. COAST is promoting People's Organizations (PO) democratically organized and run by the poor and the marginalized. POs are working as alternative power structures and playing a

vital role in promoting social justice. In 2021, COAST has revived the activities of the POs and during the reporting period, about 15 thousand people received different services from the local government with the support and initiatives of the POs. The support includes getting services from 'Social Safety-Net' programs.

COAST is implementing a project in and Teknaf titled "The Aligning Communities of Cox's Bazar for Optimum Resilience and Development (ACCORD)". The project is promoting self-reliance groups by creating enabling environment for group business. With the COAST support, participants were able to increase their income compared with their baseline status. But COVID 19 reduced their income, COAST then came with emergency cash support to regain their resilience and their income level increased once again.

Local government institutions like Union Parishad can play a vital role in promoting community resilience. To make it happen, community engagement in local government is essential. COAST is implementing the Citizens Engagement in Public Institutions (CEPI) project in 3 Upazilas of Bhola with the support of the *Manusher Jonno Foundation*. The total direct Program Participants of this project are 17,460 (Extreme poor). The target is to help them to get social security services from Local Government Institutions (LGIs). During the reporting period, 2204 disadvantaged and socially excluded people received Social Safety Net services, among them VGD facility- 693, widow allowance-232, Old Age allowance-296, disability allowance-96, maternity allowance-46, special VGF for fisher folks-841.

6. Influencing the Policies as a Tool of Ensuring Resilience Among the Communities

COAST is implementing various development and humanitarian activities for the rural poor and the people in need. COAST believes that, along with providing development and humanitarian services, for ensuring the sustainability of these efforts influencing the

policies, positive engagement with policymakers and implementers is a must. During the reporting period, COAST was actively involved with the advocacy and awareness campaign to influence policies to regain the resilience of the program participants. With its advocacy wing Equity and Justice Working Group Bangladesh (EquityBD), COAST organized advocacy events on the issues of climate change, social justice, disaster risk reduction etc. To ensure an effective humanitarian response, to ensure the resilience of the local people and local organizations, COAST is providing secretariat support to the Cox's Bazar CSO and NGO Forum (CCNF). CCNF is organizing various advocacy and lobby activities demanding the localization of aid. There are many NGOs in Bangladesh, playing a vital role in socio-economic development. COAST believes that, a strong and effective coordination among NGOs and promoting local level NGOs and CSOs can enhance the role of NGOs in Bangladesh's development journey. The integrated, inclusive, and united approach of NGOs can bring momentum in the effort of regaining the resilience of the communities and in ensuring the sustainability of the development efforts. Considering this, COAST is providing secretariat support to the Bangladesh CSO Coordination Process (BDCSO Process). During the reporting, the BDCSO process organized several programs on COVID awareness. The biggest program of BDCSO in 2021 was the annual conference. In the virtual conference, about 700 local and national NGO leaders and international eminent development leaders participated.

Recognizing the role of local NGOs in community development, COAST is implementing a project titled "Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response." The main aim of the project is to enhance the capacities of five local NGOs with technical and financial supports.



Children Safe Center: In 2021, COAST facilitated activities in Cox's Bazar to protect Rohingya children. **Dileep Bhowmik** took the photo.

7. Enable Communities' Capacities to Adapt the Climate Change

Bangladesh is one of the most vulnerable countries due to the negative impact of climate change, enabling communities in fighting climate change is one of the most important tools for resilience. COAST is implementing three types of activities in this regard, providing technical and financial support to the communities, local national-level advocacy, and monitoring climate change-related activities. COAST in partnership with New Venture Fund is implementing a project "Community-led Initiatives for Climate Justice and Resilience in the Islands and Coastal Areas of the Bay of Bengal in Bangladesh (CJRF)." COAST is working at the 7 most climate-vulnerable coastal districts of Bangladesh. Its major focus is on increasing the resilience of climate frontline victims. Under this project around 200,000 coastal fishers received help from Social Safety Net Program, 735 poor families have been able to reduce their income erosion by using four CAIGTs (Climate Adaptive Income Generating Techniques), 600 children are promoted to mainstream education from *Maktab* center. COAST with the support of PROKAS, British Council is implementing this CFTM (Climate Finance Transparency

Mechanism) project. COAST is implementing this project in 12 Upazilas of Cox's Bazar, Bhola, and Patuakhali districts. To activate the climate finance transparency mechanism, the project's major focus is on the capacity buildup of CSOs, doing local level advocacy, conducting social audits and lobby meetings mainly on Climate Finance development projects, embankment, and cyclone shelter etc. During the reporting period, 20 Social audits have been conducted. 125 recommendations have been found. And 70 of them were resolved.

8. Using the Power of Information

COAST believes that, poverty doesn't only mean having a minimum daily income of below \$1.25, it also includes powerlessness, voicelessness, vulnerability, and fear. Information has a strong link with poverty; poverty is also to be deprived of the information needed to participate in the wider society, at the local, national or global level. Knowledge or information gap is one of the major determinants of poverty and discrimination. Access to information is a must to build a resilient community. Considering these, COAST is running a community radio in Charfasson of Bhola island district. Radio Meghna is broadcasting various programs for the rural people, especially for the

girls, women, farmers, and fishers. COAST has established another community radio for Cox's Bazar. In December 2021, the radio has been in operation.

C. Rohingya Crisis: Demanding Sustainable Repatriation, promoting human dignity and social cohesion

COAST was one of the first and fastest responders in Cox's Bazar to the Rohingya issue. COAST's responses in 2021 were similar to those in 2020. COAST undertook various lobbying initiatives during the reporting year, urging sustainable repatriation and transparency of Rohingya aid. COAST is requesting that all concerned reduce their operating costs as aid decreases. COAST also provided education and other services to roughly 50 thousand Rohingya children and adolescents in addition to these. COAST is striving to promote pro-human rights narratives and raise awareness of the Rohingya's dignity till they are repatriated, and it is also educating Rohingya

people about local customs and their duties to the environment.

D. Hurdles are obvious: But the Activism is stupendous

COAST is a people-centered organization, thus when people face challenges, it inevitably affects COAST. The COVID pandemic was a setback for the COAST Micro Finance division, which was forced to shut operation for a time. COAST operations continued despite the restrictions on movement. COAST workers participated in various online and offline actions to stand alongside the communities, motivated by activism and inspired by progressive leadership. COAST personnel responded to COVID and disaster-affected communities. COAST is confident that, with this attitude of activism, the program's goal of improving the socio-economic condition of its participants will be strengthened in the future, and the program participants' resilience will remain one of COAST's primary objectives.



Gender Inclusion: Gender Equality and Women's Empowerment are two of COAST's main objectives. **Md. Eunus** from Ukhiya, Cox's Bazar, took this snapshot of a staff orientation on gender inclusiveness.

Economic JUSTICE



Micro Finance with Right Based Approach: Ensuring access to the finance and technologies for Resilient Livelihoods

Microfinance is one of the COAST Foundation's most important, core programs (MF). Microfinance, according to COAST, should not be viewed only as a means of increasing surplus or profit, nor as a supplement to the free market economy; rather, it should aid individuals in achieving their complete welfare and well-being. By combining microfinance with other programs, COAST believes that an organization may help member participants secure their rights and entitlements.

With the MF program, COAST has continued to work with the Rights-Based Approach (RBA), which allows disadvantaged families to claim their rights and entitlements from state-run service providers.

Despite the immediate severe effects of the COVID-19 outbreak, COAST's Micro Finance program continued to progress during this

reporting period. It continues to contribute to the organization's growth and exhibits excellent resiliency. The organization's total outstanding loan increased by 22.32% percent from BDT 2527 million in June 2020 to BDT 3091.9 million in June 2021. The loan was given to 103186 low-income families, allowing them to start their own businesses and accelerating the economic growth of targeted coastal communities of Bangladesh. The entire savings have increased by 26.12 percent from BDT 957 million in June 2020 to BDT 1207 million in June 2021.

Impact of COVID-19 in the microfinance sector

Due to the government's directives to close Microfinance Institutions (MFIs) under the lockdown, the income-generating activities of a large part of the population that relies on microfinance came to a halt. Due to the suspension, poor people were unable to have access to these financial services. Even small farmers and fishers were affected financially due to restrictions.

Way forward to overcome the COVID-19 Challenges

COAST had a severe disruption in terms of member participation level repayments in 2021 owing to the restriction to fight COVID 19, resulting in financial concerns. COAST stepped up its efforts to help the microfinance sector by starting talks with the Microcredit Regulatory Authority (MRA), the Finance Ministry, the Credit Development Forum (CDF), and the Bangladesh Government, emphasizing the serious consequences and the need to support MFI members on the ground with immediate interventions to mitigate the negative consequences. COAST also conducted research to show the organization’s overall MF picture in its intervention area as impacted by COVID-19. The data and findings indicated the detrimental consequences and the urgent need for help.

Capacity Development Initiatives

The COVID-19 pandemic effectively halted all economic activities, and Bangladesh instituted a strict restrictions to prevent the disease from spreading. Because MFIs’ operations are highly field-oriented, including home visits, conducting group/*Samity* meetings, and actual cash collection, the lockdown caused considerable interruptions. This MF sector faced unprecedented challenges as a result of the pandemic and its multiple ramifications. As a result, increasing public awareness, implementing new methods, and increasing interaction with COAST’s member participants and employees became vital.

COAST used a range of strategies to deliver complete capacity building activities for its staff and member participation, including organizing training, generating videos, and giving resource



Regaining confidence: COVID 19 shuttered the income of many male-led families. To create alternative income options, COAST provided technical and financial support also to female members of selected families. One such female program participant is now running a small business with COAST support. Photo was taken by **Tahrira Afroz** from Ukhiya, Cox’s Bazar.

materials (leaflet, sticker, poster, etc.) to create awareness. Aside from that, a number of guidelines and advisories were released to communicate various vital instructions and messages as well as the developing education, in order to mitigate the negative consequences.

Practicing the computerized system in all branch offices

COAST has completed several efforts in order to develop its technologically sound management system at the branch level. COAST's has initiated computerized Management Information System (MIS) for the Credit and Development Officer (CDO) at the branch level to help the

MF program's frontline personnel in reducing the paperwork and workload. It is also ensuring quality reporting. COAST has provided the necessary training and orientation for all Branch Accountants, Branch Managers, Area Managers, and Regional Program Coordinators (RPCs). Software now generates all collection sheets, reports, and other procedures, resulting in a significant reducing workload of CDO. Management now receives timely, error-free reports from the field.

All branches have developed an SMS (Short Message Service) system in order to appropriately administer the Micro Finance programs. All

Vermicompost: A source of income and effective pathway of income generation

Bandana Rani, a progressive young housewife from Lalmohon Upazila's Namogram village, belongs to the Gazaria union. Her husband is a farmer, and his earnings are insufficient to fulfill the family's needs. She used to assist her husband on their farm. Now, in addition to agriculture, she is involved in vermicomposting and earthworm raising.

She has been able to shape the business for the past seven years by recognizing her expertise, skills, and the needs of the farmers. She leased roughly 20 decimals of agriculture and is fully responsible for her land, which she administers effectively. To begin, the firm was begun by bringing in the COAST Foundation's earthworm culture. COAST also equipped her with the technical skills and procedures she needed to succeed.

She began vermicomposting largely to supply her own property. Despite the fact that she utilized it for their own cultivation, she began



to sell surplus quantities, and as the number of consumers grew, she began to generate big numbers.

Vermicompost is currently made using 14 ring slabs, and she produces 4-5 tons of Vermicompost per year, selling it for Tk. 12.5 per kilogram. She has a yearly income of roughly 50,000/-. Face-to-face sales are made with local farmers and wholesalers.

She also gets requests from farmers in various villages. Apart from that, she is in the process of developing a small business and enlisting the help of more rural women and farmers in order to generate more revenue and make them self-sufficient. *(Photo: Md. Mizanur Rahman)*



Extending Eco-friendly Agriculture: COAST is providing farmers technical and financial support to promote eco-friendly agricultural technologies. **Md. Mizanur Rahman** captured this photo of producing vegetables without using chemical fertilizer from Charfasson, Bhola.

Branch Managers communicate daily MIS information to the MF division using the COAST Principal Office's mobile SMS technology. As a result, by 6 p.m., the daily report from the MF branches is delivered to the Principal Office. The software also generates a monitoring report, which is sent to the operational heads and regional program coordinators. The monitoring of the Principal Office of all MF branches has been simplified to this SMS-based monitoring report, which includes current bank and cash balances as well as daily MF activities and information. It's worth noting that COAST is currently working on a fully digitalized financial system that will enable a cashless (hard) transfer between the two parties.

Coastal Integrated Technology Extension Program (CITEP):

Promoting modern and eco-friendly agriculture and Livestock Resources

COAST has been providing technical assistance and micro-credit support to promote poultry, livestock, agriculture and fish culture since 2003.

Small borrowers frequently work in agriculture and livestock raising. They invested nearly 70% of the loan in the agricultural, fisheries, poultry and livestock sector. They are, however, denied access to various government-related services due to a lack of staff and accessibility. After examining the needs of the members, COAST initiated the MFTS (Microfinance Technical Support) program in 14 branches in 7 Upazilas of Bhola district through PKSF in 2003 for the preservation of livestock and breed improvement, which is currently known as the CITEP Program.

Participants in the program gain technical knowledge on resilient and environmentally friendly agriculture technologies as a result of the efforts of the program, ensuring the expansion of modern agriculture and livestock development technologies. COAST promotes organic vegetable cultivation to avoid the use of chemical fertilizers and pesticides, and so environmentally friendly technology and harm-free vegetable growing are supported.

Major achievements of the year:

Rice-Husk Hatchery: In this process, chicks are hatched from duck and chicken eggs using the rice-husk method. There are currently 7 mini hatcheries in operation.

Goat rearing in Macha: Macha (scaffold) is used to keeping goats free from diseases and to maintain good reproductive health. If you keep goats on the platform, the goats will be healthy. At present 374 members are rearing their goats through using this method.

Earthworm Fertilizer Production: Worms are reared in-ring dung. Special fertilizers are made from earthworm waste. This fertilizer is organic fertilizer. Which is used in crop production and also increasing the fertility of the soil. At present 277 members are producing earthworm manure through 319 rings.

Primary Health Care:

Services for the Outreach

One of COAST Foundation's key activities is to provide primary health care to coastal communities, particularly those on isolated and remote islands. The primary health care program, which is conducted by 6 regular and experienced paramedics, costs BDT 10,93,284 in 2020-21.



Free Health Check-up: Photo by **Md. Fazlul Haque**, Kutubdia, Cox's Bazar

The organization primarily serves pregnant and lactating mothers with primary health care. Another significant component of this program is child care. Community members are given health cards, which provide them with services and allow them to record their health conditions. During the reporting period, 1831 health cards were distributed, 961 pregnant women were treated, and 6503 children received various medical treatments.

In addition to providing direct health treatment, COAST partners with the government on a variety of health-related issues. COAST aids the government in disseminating health messages and implementing government-sponsored activities.

COAST not only provides health services, but also helps members of the community in accessing high-quality pharmaceuticals at a fair rate. Essential medications with proven efficacy are not always available in these far-flung areas. COAST even provides pharmaceuticals to the residents of these isolated island villages with the company price, without any profit.

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

COAST has been collaborating with Palli Karma-Sahayak Foundation (PKSF) on a ten-year effort called ENRICH, since 2014. It is a multidimensional integrated approach. The project works with the poor to create an enabling environment that allows them to make the most of their current potentials and resources while simultaneously supporting the development of their capabilities and resources so that they can grow regularly and sustainably. With a total of 29,902 Program Participants, it operates in the Uttar (north) Dhurong union of Kutubdia Upazila.

To ensure the resilience of the program participants, COAST is providing several services during the reporting period. It has various components including income generation, health care, water and sanitation, childcare, etc. is to



Neonatal Care: Photo by **Ziabul Karim**, Kutubdia. Cox's Bazar

ensure the holistic development of the targeted program participants.

Key achievements during the period

- 5804 persons received free medical services.
- 954 households received better sanitation facilities.
- 23 persons got free cataract surgery through a special eye camp.
- 31680 persons got awareness training on handwashing.
- 336 persons got Diabetic test services at a low price.

Sustainable Enterprise Project (SEP)

The Sustainable Enterprise Project is being funded by the PKSF and the World Bank. The project has been running since June, 2021 and will end in June 2023. The project focuses on reducing the use of harmful pesticides and chemicals in dry fish production and promotes the creation of ecologically beneficial alternative economic activity.

This project has taken initiatives to undertake and implement research into the current state of dry fish microenterprises, entrepreneurs, and their

businesses in terms of business, economics, and the environment. A total of 500 microenterprises will receive technical and financial assistance, including a fish drier, green *Macha* (scaffold), cold storage, a dry fish market outlet with eco-tourism facilities, new technology assistance, packaging-labeling-branding assistance, construction assistance, and so on.

The project will create two environmental clubs to raise public awareness. Aside from that, 14 training sessions will be held for the 500 micro-entrepreneurs who will be aided by the project.

As part of the project, participants will receive 20 *Macha*, eight fish dryers, five public bathrooms, and ten deep tube wells. The project will include the construction of one cold storage facility and one waste management facility. The project will also feature the establishment of a restroom and breastfeeding center for female dry fish laborers. The project's most important milestone is the opening of a market outlet to promote safe and organic dried fish. The outlet's unique characteristic is that it will be developed as an eco-tourism centre, having access to a variety of dry fish. In order to establish efficient ties with important stakeholders, three district-

level seminars concentrating on market level promotion and organization development, as well as three workshops on the environment and product certification process, will be organized.

Adolescents' Program

COAST has been collaborating with PKSF on this "Adolescents' Program" since July 2019. It works in Burhanuddin and Lalmohon Upazilas under Bhola district. The project directly works with 1281 adolescents (433 boys and 848 girls) and their parents to help them think more rationally, develop leadership skills, and participate in co-curricular activities in both school and community settings.

Results Achieved in 2021:

- Total 95% of adolescents have been inspired on personal hygiene and use of sanitary

napkins to protect the health and their use has increased. Girls are also encouraging their classmates to keep their period clean and use sanitary napkins.

- Total 720 adolescents are planting saplings (2 saplings for each) of different local trees in their own homes.
- Total 693 adolescent club members and their family members know their blood type and can donate blood if needed.
- Total 720 adolescents and 400 parents received 48 sensitization sessions on protection against COVID-19 and violent extremism.
- Total 580 adolescents and 200 parents participated in 24 anti-drug and anti-child marriage cultural programs.



Fighting the COVID19: COAST installed handwashing facilities in public places. This photo was taken from Bhola by **Md. Mizanur Rahman.**

Social JUSTICE



Awareness on Rights Among the Rights Holders: People's organization leaders are aware of the rights they have. They also disseminate this knowledge among fellow community members. Photo of this monthly meeting of one PO was taken by **Md. Firoz Alam** from Chadgaon, Chottogram.

People's Organization (PO): Promoting Community Empowerment

COAST believes that community engagement in the existing power structure is critical to ensure community resilience development and its sustainability. Community-based institutions, on the other hand, can be effective in realizing the lawful rights of the impoverished by sensitizing service providers to the rights holders. Community-based organizations can be an effective instrument for raising the voice of the rural poor, creating community demands, and informing rural people about existing services and how to assure access to these services.

In light of these, COAST is promoting the People's Organization, a community-based organization founded and governed democratically by the rural poor, particularly the poor women. COAST has been facilitating

program participants through a process of motivation and leadership development to help them for meeting community needs and mobilize resources. Systematic efforts are being made to gain access to leadership from poor and marginalized people in different formal and informal leadership social structures like local government, market committees, committees of educational institutions.

COAST also provides leadership training to these PO leaders so that they are aware of their rights as citizens, as well as can enhance skills in building organization and unity, and gaining access to local government through elections.

All levels of PO representatives meet regularly at COAST meetings, which are held once a month. One of PO's key goals is to obtain services from local providers and to ensure that POs are involved in local government organizations such

as the Union Parishad, Paurosova (Municipality), Upazila Parishad, and so on. Community mobilizations in different issues are a regular task of POs. POs are regularly organizing the mobilizations on rights claiming issues and they are also taking social actions. PO leaders also stand behind the community people to lend their support in child delivery, justified distribution of assets of combined family, obtaining guardianship of children, Rrsolving family disputes.

From the following table, we can see that, during the reporting period, 15857 social actions have been taken to assist community people in realizing different government services.

Type of Social Action **January to December 2021**

1. Help in obtaining the Government services

VGD Card Received	634
Widow's allowance	506
Old age allowance	338
Stipend	309
Acquiring Khas Land	244
Assist in arbitration	549
Birth Certificate	3044

Providing health service	6934
Others (Freedom fighter allowance)	29

2. Roles in the protection of human rights (social mobilization, local-level advocacy, and campaign)

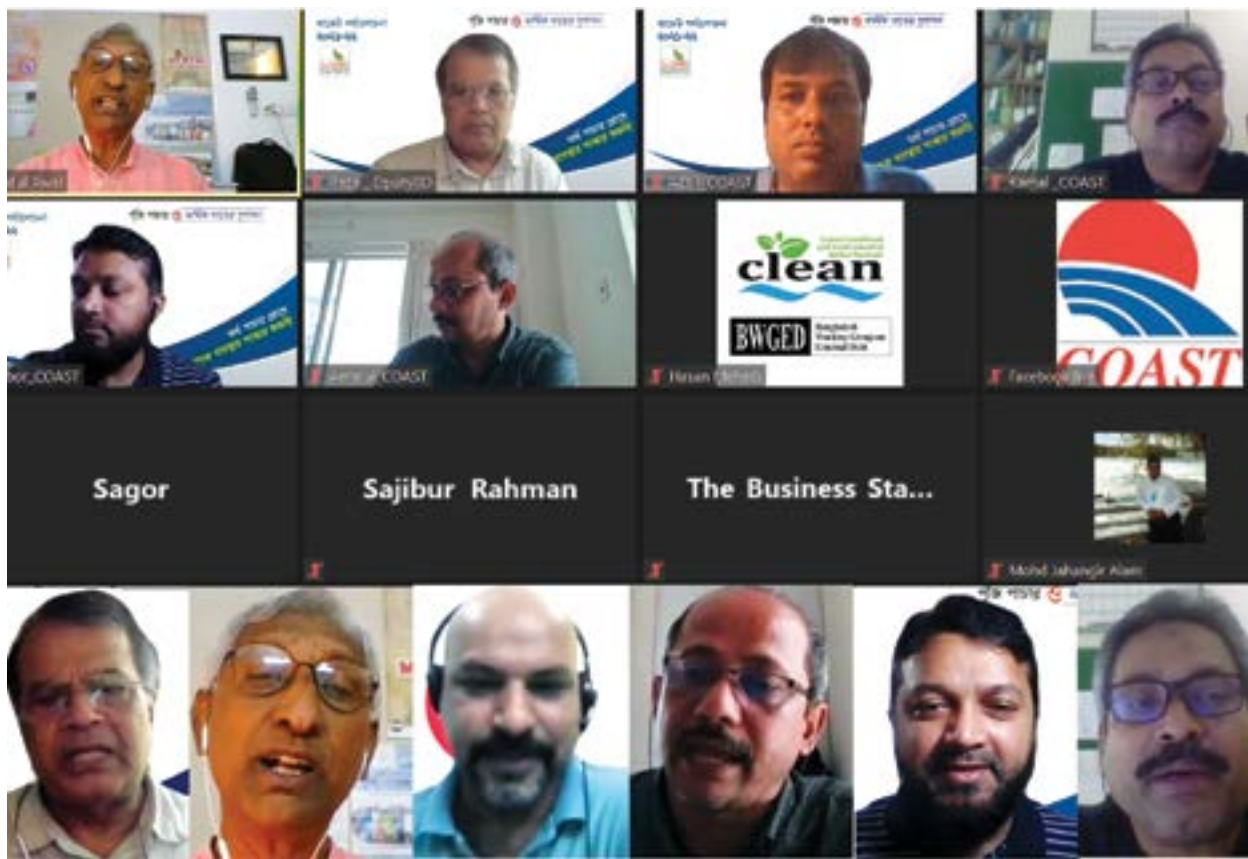
Prevention of divorce/Fatawa	269
Prevention of dowry	241
Rape prevention & legal support	11
Prevention of Acid throwing	2
Prevention of domestic violence	1278
Prevention of eve-teasing	116
Prevention of eviction from land	133
Protesting arson & legal support	7
Prevention of sexual harassment	31
Prevention of child marriage	215
Prevention of minority eviction	18
Others	11

3. Others

Delivery Assistance	346
Fair distribution of joint family resources	122
Realization of maintenance after divorce	35
Guardianship of child	138
Resolving family quarrels	297



Developing Young Community Leaders: PO also encourages young people to take up leadership roles in their communities. A human chain of young people in Cox's Bazar is captured in this photograph. **Md. Reaz Hossain** took the photo.



Equity and Justice Working Group, Bangladesh (EquityBD):

Influencing Policies with Positive Engagement

As a COAST program component, the Equity and Justice Working Group, Bangladesh (EquityBD) provides a statewide venue for networking and engagement on development and climate justice issues.

EquityBD was created in 2007 with the mission of fostering “equality and justice in a society where human rights and democracy are the norms.” EquityBD uses two mainstreaming tactics when it comes to campaign and policy advocacy. The first is “Economic Justice,” which includes campaigns to demand global cooperation with compensation for climate victim countries and to establish rights of climate displacements and their management at both the national and global levels, as well as campaigns on IFIs (International Financial Institutions) and Tax Justice, among other things. The second is “Climate Justice,” which includes campaigns to demand global cooperation with compensation for climate victim countries as well as campaigns on IFIs (International Financial Institutions) and Tax Justice, among other things.

EquityBD organized and hosted 12 policy advocacy events on economic and climate justice problems at the national and international levels in 2021. Due to the COVID-19 situation, events in 2021 were conducted online.

Cox’s Bazar CSO NGO Forum (CCNF): Promoting Leadership of Local Actors

Cox’s Bazar is one of the districts of Bangladesh that lagged in many socio-economic indicators. Some local and national NGOs have been working to improve the socio-economic situation of this district.

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

In this year, despite the pandemic, CCNF held over 19 major events and engaged over 5000 govt. representatives, local elected bodies, female & youth leaders from local communities, NGO representatives, civil society, and policy-makers.

And these are some major activities of CCNF in 2021:

- On 19 August 2021, CCNF observed World Humanitarian Day and demanded effective participation of local government bodies, especially the Union Parishads of Cox's Bazar, in Rohingya crisis management. CCNF also demanded a mechanism for the Union Parishads to participate in the decision-making process, especially in the various meetings of the Inter-Agency Coordination Group (ISCG) and the Refugee Relief and Repatriation Commissioner (RRRC).
- On 20 June 2021, it observed World Refugee Day and opined that the ultimate solution to the Rohingya crisis is the dignified repatriation, and to ensure that, there should be a redoubled effort from international actors for putting pressure on the Myanmar government.
- On 5 June 2021, it observed World Environment Day and demanded a ban on all kinds of plastics in the Rohingya camps to protect the environment of Cox's Bazar.
- It observed the International Mother Language Day with the calls for building a local civil society with Self-dignity.
- On 24 January 2021, it observed the International Education Day with placing a recommendation to take up special rehabilitation programs for local educational institutions and students in Cox's Bazar affected by the Rohingya influx.
- Shared reports, strategy papers, doing translation (in both language of Bangla & English), and policy briefs different concerning issues.
- Facilitated continuous discussions with UN agencies and INGOs with a concrete strategy to give priority to the local NGOs in view of their international commitment to localization.



All Human Beings are Equal: One of CCNF's main missions is to promote human rights and facilitate young human rights advocates. **Md. Shahinur Islam** took this photo in Cox's Bazar.



- On 16 May 2021, it organized a virtual press conference on “Joint Response Plan (JRP) 2021, Rohingya Response Management and Strategy, Hardly Fit for the Purpose and Futuristic”. The press conference was organized on the eve of the JRP 2021 lunching of 18 May 2021, the plan prepared by UN agencies in the Rohingya response.
- On 6 May 2021, it organized a webinar on “Rohingya Response Plan 2021, Is It Going Beyond or A Business As Usual: Time to Think Future: Localization and Democratic Ownership” and urged for active participation of the locals in the planning and implementation of the Rohingya response to make it sustainable.

BDCSO Process for self-esteemed CSO-NGO (BDCSO Process): Striving for an Effective CSO Sector in Bangladesh

There is no doubt that CSO and NGO initiatives have contributed significantly to the country’s MDG and SDG achievements. Non-governmental organizations’ work should be emphasized

and provided a basic level of respect because it is primarily focused on human rights and the democracy. COAST believes that, given the local context and history of Bangladesh, importance to local level civil society should be given with the philosophy of liberation war to promote the culture of democracy and human rights.

Recognizing the role of the NGOs, COAST is promoting secretariate support to the Bangladesh CSO-NGO Coordontaiopn Process (BDCSO Porcess). BDCSO Process is an informal process to promote localization and greater unity within the NGOs in Bangladesh sector at least with common minimum position/principles.

BBDCSO Process has emerged during 2018 amidst a countrywide awareness campaign on Grand Bargain, Charter 4 Change, and Aid effectiveness to development effectiveness discourse. It was a felt need that there should be an independent process that should promote local civil society for the promotion of democracy and human rights. During 2019 BDCSO process have had a face-to-face conference where it declared the Charter of Accountability and

Power of Community Radio

On June 13, 2021, Radio Meghna broadcasted its first investigation program about the Ashrayan-2 Project. According to the show's title, "50 families of Nilkamal union were happy with PM's gift," but "no power and water management are here now, assurance of rapid solution from *Upazila* project implementation engineer." The landless people who received a brick house as part of the Ashrayan-2 project's second phase, were interviewed by the Radio Meghna team.

Radio Meghna's team spoke with them about their various problems. Mr. Md. Alamgir Hossain Hawlader, the UP Chairman of the Nilkamal Union, claimed that he made every effort to provide any benefits he received in this respect, and that he would make every effort in the future to alleviate their concerns.



Mr. Anisur Rahman, the Upazila Project Implementation Officer (PIO), later spoke with the Radio Meghna team and told them that the issues will be resolved soon.

During a follow-up in September 2021, Radio Meghna representatives learned that the 50 families of the Nilkamal union had obtained the necessary power and drinking water.

Charter of Expectations. During 2020 and 2021 there was a virtual conference.

NGOs in Bangladesh were once heavily reliant on international assistance. Bangladeshi CSOs and NGOs have developed the skills and capacity to lead the development and humanitarian efforts. Therefore, Development and humanitarian activities should be led by local and national organizations. Localization of aid has been sought to ensure that foreign financial support is used effectively. And there are several global agreements in favor of localization.

The BDCSO Process is working to promote localization. It is a process that works on the development, humanities and human rights through the active and positive participation of local CSOs and NGOs. BDCSO process is working to establish the unity of civil society in promoting human rights, and the spirit of the liberation war, democracy, socialism, secularism and nationalism in the society.

Policies of BDCSO Process are to maintain a positive relationship with all active stakeholders, especially the government, encourage civil society for greater unity, discourage the tendency to blame each other, carry everyone with knowledge and philosophy, to maintain good relations with the media and BDCSO Process is politically neutral.

BDCSO Process is inspired by the Principles of Partnership (Principal of Partnership 2007), Charter for Change (2015), Grand Bargain (2016) and the IASC Guidelines (July 2021). It values national and local CSOs, they should be sustainable and accountable.

It places special emphasis on local civil society, as it is possible to create opportunities for sustainability and accountability in them with minimal effort. It believes in decentralized mobilization, prioritizes the development of leadership according to priorities, leadership must be based on knowledge and philosophy.

Radio Meghna: Voice of the coastal people

Since February 2015, Radio Meghna has been broadcasting in Charfasson, Bhola. It strives to address societal disparities, the effects of climate change, environmental protection, sustainable development of fisheries and agricultural resources, gender equality and education, social, cultural, and rural development, and empowering the disadvantaged. Women's and adolescent empowerment is one of Radio Meghna's major goals.

Adolescent girls from low-income families in the Charfasson neighborhood run this community radio station. They are in charge of the station management, programming, and transmission, as well as technical management, news gathering, and regular airing. In addition to their education, they prioritize journalism training, family financial security and social development.

Radio Meghna regularly broadcasts programs on women and children, health, education, agriculture, information, and communication technologies. In addition to information and entertainment programming, local language thematic



dramas and phone-in live programs are produced and broadcasted.

Public Service Announcements (PSAs) are broadcasted every day to increase awareness. The 40 listener clubs on Radio Meghna include the adolescent clubs, housewives, fishermen and small businessmen. Members of these listener's groups regularly promote the program and provide feedback and send expectations.

On February 18, 2022, Radio Meghna will celebrate its eighth year of broadcasting. There are still many barriers in the way of this long journey. It's worth noting that Radio Meghna, which broadcasts on 99.0 MHz, reaches roughly 400 thousand people in Charfasson Upazila from nine unions. They also regularly listen to Radio Meghna's broadcast on the website. People from everywhere in the world can listen to Radio Meghna's programs from its websites.

The 1st National Conference on BD CSO Process was held in the 1st week of July 2019. Due to the COVID-19 pandemic in 2020, a virtual national conference was held in the first week of October.

In 2021 the BDCSO process celebrated International Mother Language Day across the country on February 21 with the theme "21st February teaches us to be brave and self-respecting". It celebrated the Independence Day of Bangladesh on March 26, with the theme "To ensure economic and social emancipation

in the spirit of independence, we want self-respecting local NGO-CSO". World Environment Day was celebrated on June 5 with the slogan "Let's say no to plastic, let's create green forestry". BDCSO Process International Human Rights Day celebrated on 10 December 2021 under the theme "Recover Better - Stand Up for Human Rights.

BDCSO Process is trying to form a unity among the existing networks of CSO-NGOs in Bangladesh. Because BDCSO believes such unity is necessary to ensure a self-esteemed CSO-NGO sector.



স্বাধীনতার চেতনায় অর্থনৈতিক ও সামাজিক মুক্তি নিশ্চিত করতে
চাই আত্মমর্যাদাশীল স্থানীয় এনজিও-সিএসও

“to ensure economic and social emancipation in the spirit of independence, we want self-respecting local NGO-CSO”

BDCSO continues to play an active role in localization process. This process is working to understand the importance of localization in all areas from development planning to implementation. The BDCSO process is playing an important role in the development of the spirit of the liberation war at all levels.

Radio Saikat 99.0FM (www.radiosaikat.net)

Preserving Harmony, Life, and Nature

Radio Saikat, a community radio station, has started test broadcasting for the people of Cox's Bazar to promote a young generation, particularly adolescent girls, who are knowledge-based and understand the spirit of our liberation war, which are based on the own societies' values and culture.

In the year 2022, the official program is planned to begin. With its own funds, COAST has established a station that is equipped with current technologies and studio facilities.

Programms and interactions of Radio Saikat will be aired on a variety of social media sites (including Facebook, YouTube, and Instagram) as well as the website of the community radio station (www.radiosaikat.net). Its purpose is to broadcast Cox's Bazar issues, particularly those of the young and adolescents of Cox's Bazar town and district, so that people with a wealth of knowledge, respect human rights, foster the spirit and value of liberation war, and are aware of the local society's developmen issues.

Its mission is to assist Cox's Bazar in developing a knowledge-based, harmonious, and human-rights-aware society, with a special focus on adolescent girls and boys. They will also work to establish a democratic society based on equity and justice, as well as take actions to safeguard human life and the environment.



Radio Meghna has a plan to work as a multimedia hub for the adolescent and youths of Cox's Bazar. Adolescents and youths can be able to get access to ICTs and will be able to connect themselves with the world.

Phased-out PROJECTS



Adolescents Club: Photo: Md. Mizanur Rahman, place: Bhola

Accelerating Protection for Children and Adolescent Program in Bhola (APC)

COAST, in cooperation with UNICEF, implemented the project in Bhola to promote effective adolescent empowerment, behavioral improvements, and capacity building. A total of 96,290 people took part in the program. It aimed to ensure that Union Parishads (UPs), schools, district and Upazila administrations, and the Community Based Child Protection Committee (CBCPC)/Ward Development Committee (WDC) played a proactive role in ensuring the sustainability of project interventions.

By the end of the project, adolescent boys and girls from the intervention areas were meant to be able to take action to minimize harmful societal norms and behaviors, with a focus on

ending child marriage. The project has made great progress in numerous indicators such as:

- Total 3,600 adolescent girls and boys (1200 boys and 24,000 girls) were enrolled in the 120 adolescent clubs.
- Total 120 CBCPCs were formed with 1,680 members to address child rights violations such as childhood abuse, exploitation, and child marriage.
- Total 240 peer leaders received training on nutrition by an expert trainer from UNICEF in four Upazilas. The session was conducted by the guideline of *Amar Thala (my plate)*. From the session, 3600 adolescents came to know about diet and deficiency of Food and Nutrition. They also learned the importance of nutritious food.

Rasel: A child with a disability received Recognition

Md. Rasel (13), a Bhola Sadar Upazila adolescent with a disability, lives with two brothers and a sister in the Shibpur union. His father is a poor fisherman who subsists on deep sea fishing along the Sandwip-Hatiya canal. Rasel was dropped out of school due to his physical limitations. He was convinced, however, to continue his studies in class VIII at a nearby technical school.

As part of the APC Project, COAST used to run one of its adolescent clubs, "Jamuna," in that area. Rasel was discovered by Miraz, the adolescent club's peer leader, who encouraged him to join the adolescent club for regular Life Skill Based sessions.

These sessions taught Rasel about the 'Subarna Nagarik' identity card issued by the government social service department. Because he was unable to communicate, he did not receive any help from the Union Parishad. Miraz then went to the Upazila Social Service office to get the information he needed to obtain Rasel's vital services. Rasel then used the online MIS system with



the help of his peer leader to complete the necessary documentation, which included attachments of his birth certificate, parent's ID card, photo, and other documents.

For physical disability recognition, Rasel was referred to a doctor nominated by the Upazila Department of Social Service. The proper authority issued him an identity card after three weeks.

Rasel and his family are now ecstatic. He can also use the Upazila Social Service scheme's education stipend and Small and Medium Entrepreneurship loan to continue his studies and pursue his future goals. He aspires to have a successful job so that he can provide support for his family.

- Total 35 Adolescent Friendly Health Centers were renovated. Adolescents get information and service about sexual and reproductive health, guidelines for gender-responsive coordination.
- Total 23 *Imams* (religious leader) and 67 *Qazis* (muslim marriage registrar) got 4 orientations on Child Right Act at Bhola Sadar, Lalmohon, Charfassion & Monpura Upazilas in Bhola.
- Prevented 61 child marriages (Bhola Sadar-16, Lalmohon-18, Charfassion-20, and Monpura-7)

Dry Fish and Aquaculture for Wellbeing and Nutrition (DAWN)

The DAWN Project was a short-term intervention in Cox's Bazar that attempted to boost aquaculture, safe dry fish production, and nutrition access for low-income families. The objectives were to transfer aquaculture technologies to farmers, increase the income level of fish farmers and dry-fish producers, raise awareness of nutrition and hygiene practices among targeted households, reduce consumer



Pesticides-free Dry Fish Production: In many cases, traditional dry fish producers use pesticides. COAST is promoting pesticide-free dry fish production technologies like fish drier. Photo by: **Maksudur Rahman**, Place: Cox's Bazar

health risks by increasing the availability of pesticide-free dry-fish on the market, and develop the market channel for dry-fish products.

The project was implemented in Cox's Bazar Sadar, Teknaf, and Pekua *Upazila* under Cox's Bazar district. To attain the aims, it separated its efforts into two essential components. The project's first phase directly assisted 500 farms in their attempts to improve pesticide-free dry fish production by giving innovative equipment such as a fish drier and an organic *Macha* (a bamboo and net bed) with chili and turmeric powder.

The project's second component provided community-level instructions on carp-mola polyculture, basic nutrition, and gender mainstreaming to help the project's 1300 fish farmers for improving household production, consumption of nutrient-rich foods and hygienic practices.

Several other events were held to raise awareness about child care practices, pregnant and lactating mothers' nutritional understanding, the importance of handwashing etc.

Promoting Agricultural Commercialization and Enterprises (PACE)

In Bangladesh, more than 0.2 million people work in the drying fish sector, either directly or indirectly. It's growing into a potential sector that sells both in the domestic and abroad markets.

Traditional drying fish is thought to account for about 30% of all sea fish harvest. In many cases, dry fish producers use pesticides during the winter season in order to produce and preserve dried fish for the rest of the year. All of these activities, including cleaning and other jobs, are done in a traditional way that is a hazard to human health.

In Cox's Bazar, COAST initiated the "Promoting Agricultural Commercialization and Enterprises (PACE)" project with the support of Palli Karma-Sahayak Foundation (PKSF). The purpose of the project was to encourage, train and support the use of cutting-edge machinery and technology while simultaneously ensuring a safe working environment to safeguard the industry's long-term viability. Another purpose was to help with the scaling up and development of coastal poor people's livelihoods. Dry fish and crab fattening were the two main dimensions/focus areas of the project.

The PACE-Dry Fish project directly benefited 5000 entrepreneurs. By ensuring adequate application of novel technologies, such as producing pesticide-free dry fish and developing a distribution channel, the program aimed to improve the living standards of the targeted businesses, notably their food security.

Due to increased demand on the worldwide market, crab farming has been quickly growing as an industry in the country's coastal sector. In order to solve the issue, COAST launched a three-year project in conjunction with the Dry Fish project and with the same partner in Cox's Bazar Sadar, Chakaria, Teknaf, and Moheshkahli Upazila of Cox's Bazar district. It worked with the 7500 entrepreneurs on a one-on-one basis. The project activities sought to improve the living standards of the targeted entrepreneurs by integrating them in crablet production, fattening crabs with contemporary technologies, and creating a safer marketing channel.

This effort was undertaken at the entrepreneurial level to develop chances for crablet production by creating large-scale crab hatcheries to produce income and jobs by expanding crab culture as a climate change adaptation strategy throughout the country's coastal districts.

Sharmin Akhter: Awareness Rescued her from Child Marriage

Sharmin Akhter (15), a member of Monpura Upazila's Hazirhat Union's Hasnahena adolescent club, was rescued from child marriage. She reads in class nine at Char Faizuddin Dakhil *Madrasah* (Islam learning institute). Without her consent, her father accepted the marriage proposal from Abul Kamal's son from Bangla Bazar (a neighboring village). On February 21, 2021, the bridal party came to Sharmin's house and stayed for a while near her household (the bride's cousin). Sharmin was aware of the dangers of underage marriage as a member of the adolescent club. Before departing the house, she pleaded with her grandmother for help. She then went to the local COAST office and



requested help. She instantly called 1098 and told the *Upazila Nirbahi Officer* (UNO) about the situation. After then, the UNO personally went to the scene with the police and listened to both parties' statements. The bride's and groom's relatives then agreed to postpone the wedding and sign a contract promising not to marry them before they reach the ages of 18 and 21, respectively.



Sustainable Income for Coastal Woman is Ensured: Empowerment Enshrined

Kohinur Begum comes from the Monpura *Upazila's* North Sakuchia union in the Bhola District. Her family consists of her husband, a son, and two daughters. Her husband, Abdul Haque, is a small-scale farmer. As a result, meeting the family's demands on his little pay was incredibly difficult for him. They used to make additional income by farming fish in a nearby tiny pond.

She got the idea to enhance vegetable and fish production in the pond using integrated farming techniques while COAST-CJRF project was advocating. She learned that she could cultivate a variety of seasonal crops all year. It opens up new possibilities for land usage, employment, and income generation.

She also discovered that after the fish are taken, the pond must be repaired briefly every year, according to science. As a result, new dirt is raised every time the pond is repaired. It aids in the fertility of the soil, because the majority of fish food is deposited at the pond's bottom.

Using the support of the CJRF team, she renovated and broadened the edge of her pond with this soil, making the place ideal for vegetable growth. Apart from fish culture, using *Macha* [Bamboo scaffolding], it is now easier to cultivate vegetables around the pond and in the bottom area of the bank.

The first year, she began by planting red spinach and okra along the pond's edge. She released tilapia minnows and planted gourd saplings in the pond's lower half. Kohinur Begum may now earn a significant amount of money each year by growing vegetables around the pond to feed her family.

"I widened the pond's margin and began planting vegetables with fish," Kohinur Begum remembered, "following the technical officer's directions." I'll be able to sell it in the market as the yield improves. This year, I made BDT 21,000 by selling veggies and pumpkins beside the pond. I'm hoping that in the next days, I'll be able to continue cultivating in this manner and spend for my family's well-being."

Gender and Coastal Aquaculture (GCA)

The aquaculture industry in Bangladesh is significant, accounting for 56.76 percent of total fish production. Aquaculture employs about 3 million people, 60 percent of them are women. Coastal fisherwomen, on the other hand, continue to lag far behind in terms of empowerment, notwithstanding Bangladesh's remarkable progress in achieving political equality for women. It's worth noting that

Bangladesh is the world's third-largest fish producer; honoring women's accomplishments will help us maintain that position.

COAST implemented this initiative in Bangladesh's Bhola, Cox's Bazar, and Bagerhat districts to increase local actor capacity and strengthen evidence-based advocacy for gender mainstreaming and gender justice in small-scale fisheries and coastal aquaculture.

Key Achievements of the project:

- One study was conducted focusing on the gender issue of the fishers' families where data were collected from 1,200 fisher families in six unions in four Upazilas of all the intervention areas.
- One national-level coordination committee was formed with the organizations working area on gender mainstreaming and gender justice for the advancement of women.
- One local level framework was developed to suit the different national contexts with the presence of the local authorities and government agencies representatives.
- 15 community dialogues were arranged targeting raising awareness on gender mainstreaming amongst local communities.
- During the epidemic, a film documentary was prepared and awareness-raising efforts were performed, particularly in fisherman's communities.



Coastal Women are Contributing to Climate Adaption

Jhinu Rani Shil, a resident of Chowdhury para village in the Ali Akbar Dale Union of Kutubdia Upazila, has succeeded in farming a variety of crops in low and wet terrain. Jhinu Rani's husband, Dulal Chandra, is a farmer by trade, but he now fishes in the sea and works as a day laborer at different times of the year. Because there is little environment or circumstance in Kutubdia that permits individuals to make a living through farming.

Kutubdia, a small island Upazila in Cox's Bazar, is constantly flooded by the Bay of Bengal. It's

also pretty common for saline and tidal water to cause crop damage here. Many farmers, like Dulal Chandra, are being pressured to give up their traditional livelihood. Poverty and family strife are common in households as a result of falling wages. After learning how to cultivate crops on damp and saline soils as part of a campaign conducted by the CJRF project to improve Climate-Adaptive Income-Generating practices, Jhinu Rani became interested in cultivating vegetables.

Because she didn't have any land of her own, she got leased 40 decimals of land from others. She then raised the bed and dug a drainage trench around it, with the assistance of the technical officer. She piled cabbage, radish, chili, and scarlet spinach on top of the bed. According to Jhinu Rani, a plentiful crop of vegetables was harvested this season due to ongoing maintenance, waterlogging prevention, and salinity prevention.

She explained that, in addition to supporting the family's basic needs, she sold vegetables for BDT 18,000-20,000 regularly. Jhinu Rani Shil feels much more secure now that she has contributed to the family's regular expenses. The bed technique, she continued, is appropriate in flooded, saline, or lowland settings.

Social DEVELOPMENT



Enhance Community Climate Resilience: COAST is strengthening communities' resilience to the detrimental effects of climate change by improving their knowledge and skills. **Md. Abul Hasan** took this photo, from Kutubdia, Cox's Bazar.

Ongoing Projects:

Climate Justice and Resilience Fund (CJRF)

COAST is implementing a project called "Community-led Initiatives for Climate Justice and Resilience (CJRF)" in the Islands and coastal areas of the Bay of Bengal in Bangladesh, collaborating with New Venture Fund. The project areas are In Bhola, Cox's Bazar, Chattogram, Noakhali, Barishal, Bagerhat, and Khulna which are the most climate-vulnerable coastal districts in Bangladesh. Its main purpose is to assist victims of climate change in becoming more resilient.

The project establishes a coastal advocacy network, improves information access through community radio programs, provides education for girls who have dropped out of school, and provides technical support and inputs in the areas of water, sanitation, agriculture, and climate-adaptive livelihoods following the project interventions.

COAST and its network partners continue to campaign at the local and national levels, with a focus on ensuring that policies in three areas: coastal protection, social safety nets, and internal displacement are implemented properly and fairly.

Key Achievements during this period:

- Around 200000 coastal fishermen (including 10%-15% widows) received assistance from the Social Safety Net Program.
- 735 poor families were able to reduce income erosion by using four Climate Adaptive Income Generating Techniques (CAIGTs).
- 600 children were promoted to mainstream education from the *Maktab* (mosque-based religious learning center).
- With life skill education and Income Generating Activities (IGA), a total of 600 adolescents are socially and economically empowered.

Initiative of the Locals successfully stopped Illegal excavation and earth lifting

In the name of fish farming, a leasing contractor used his political clout at the local level to conduct illegal digging and dirt lifting in Batua Canal for the local brickfield. However, the illegal excavation has obstructed the canal's natural water flow system and seriously damaged the nearby road cum embankment.

A local UP member, together with the lease contractor and CSOs, visited the affected areas and assessed the damage. The illegal excavation was stopped after two social



audits and lobby meetings with the relevant government ministries, as well as the local elected representative. The leasing contractor consented and pledged to the local UP members to rebuild the road after the rainy season.

- Community Radio programs on increasing awareness about the COVID pandemic reach a total of 1.6 million individuals.
- In coastal locations, these programs emphasized handwashing, maintaining social distance, wearing masks, and urging people to get immunizations, among other things.

Climate Finance Transparency Mechanism (CFTM)

Bangladesh is one of the most climate-vulnerable countries in the world. Rising temperatures and seasonal shifts are already wreaking havoc on the country's agriculture and food sources.

The Bangladesh government has taken several steps to combat climate change, including the Bangladesh Climate Change Strategic Action Plan (BCCSAP) 2009, the participation of 25 ministries/divisions in the climate finance process, and specialized budget distribution through the Bangladesh Climate Change Trust Fund (BCCTF). Under the ADP (2021-22 FY), the government has

approved 1,426 projects with a budget allocation of BDT 2.5 trillion.

However, there are still difficulties of accountability and transparency in project execution at the local level due to the Implementation Monitoring and Evaluation Division's (IMED) structural limitations in following up and monitoring these activities. Some empirical evidence suggests that civil society participation can help with the above-mentioned challenges.

COAST is working on the CFTM project with the help of PROKAS and the British Council. This initiative is being implemented by COAST in 12 Upazilas in the districts of Cox's Bazar, Bhola, and Patuakhali. The project's main purpose is to activate the Climate Finance transparency mechanism by building CSO capacity, lobbying at the local level, performing social audits, and organising lobby meetings focused on Climate Finance development projects, embankments, and cyclone shelters, among other things.

Some major achievements during this period:

- A total of 20 social audits were conducted. A total of 125 suggestions have been discovered. And 70 of them were successfully resolved.
- Approval of a desalinization project for 10,000 people in Cox's Bazar's Sadar Upazila and Teknaf.
- Ensure high-quality block production during embankment building in Tazumuddin, Bhola. Successfully launch a forest refilling program (15000 saplings) in Patuakhali as part of the SUFAL project.
- In total, two vulnerable assessment reports were prepared based on societal perceptions of climate vulnerabilities and local level adaptation plans in two selected unions of Bhola and Patuakhali, with more than 350 courtyard meetings and microphone programs held to raise public awareness.
- For mass awareness, more than 350 courtyard meetings and campaign programs were organized.

Citizen Forum Ensured Disability Allowance

Md. Naim (14), a boy of Char Ananda village in Bhola Sadar Upazila's Ilisha Union. He was born with a physical impairment that prevents him from moving without assistance. Mr. Rezwan, Naim's father, is a poor fisherman with a meager salary. As a result, he works as a day laborer in another district for 5 to 6 months each year to supplement his income. His family was going through a difficult time at the moment.

Representatives of Ilisha Union Citizens Forum of Ward no. 6 lobbied the Union Parishad and the *Upazila* Social Welfare Department for Naim's disability stipend on numerous occasions. Following the Citizens Forum's decision, Mr. Hussein, the Citizens Forum's President, has been visiting members and Union Parishad Chairman to discuss this matter as a priority, taking into account the family's economic position. Mr. Hasnain Ahmed, Chairman of the Elisha Union Parishad, urged the Upazila Social Welfare Department to add Md. Naim's name to the disability benefit list.

As a result, on April 25, 2021, Naim received his disability allowance card from the



Upazila Social Welfare Department and Union Parishad. The book number for Naim's disability allowance is 322 and his bank account number is 19865. Naim withdrew a total of Tk. 6,000 from the bank as a six-month allowance during *Eid-ul-Adha* (one of the two largest religious festival of Muslims)

Naim and his family are overjoyed to receive the allowance card. Nasima Begum, Naim's mother, expressed her joy, saying, "we never believed somebody would come out for us." She visited the UP counselor multiple times with little success. 'my son now receives a monthly payment of Tk. 750 from the government,'- she added. She expressed gratitude to the Citizens' Forum for their assistance.



Promoting Young Human Rights Defenders: COAST is working to educate Cox's Bazar's youth leaders on human rights. COAST anticipates that these young leaders will serve as a community resource for human rights advocacy. The photo depicts a youth orientation in Teknaf, Cox's Bazar. **Md. Reaz Hossain** took the photo.

Citizens Engagement in Public Institutions (CEPI)

The CEPI project is working in three Upazilas in Bhola district (Bhola Sadar, Daulatkhan, and Lalmohan). It is supported by the *Manusher Jonno* Foundation. There are 17,460 direct program participants in this project. The purpose is to help them for getting the social security benefits through local government institutions (LGIs). The project's goal is to provide poor, marginalized, and socially excluded people with rights and access to resources and services from responsive government institutions. Participatory planning, social accountability, citizen empowerment, community monitoring, institutional capacity building, policy dialogue and advocacy are some major activities of this initiative.

Key Achievements during this period:

- Total 2204 disadvantaged and socially excluded people received Social Safety Net services, among them Vulnerable Group Development (VGD) facility- 693, widow allowance-232, old age allowance-296, disability allowance-96, maternity allowance-46, special VGF for Fisher folks-841.

- Total 887 marginal farmers have availed of agricultural services e.g. the agricultural incentives and subsidy etc.
- Total 967 poor and disadvantaged citizens have been able to avail the benefits of safe drinking water from the LGIs.

Asia Pacific Farmer's program (APFP)

The APFP project collaborates with 20 Farmers Organizations (FOs) in 17 districts in the country. Asian Farmers Association (AFA) is assisting with the implementation of the project. The project's ultimate purpose is to help create an enabling environment for rural poverty reduction by providing instrumental assistance to rural smallholders and their organizations.

Project's specific goal is to promote farmers' organizations that are effectively capacitated to deliver sustainable demand-driven (business and technical) services to their members and engage in effective policy discourse for enhanced smallholder farmer livelihoods and incomes.

From this perspective, the project includes skill development training, meetings, learning

sessions, technical assistance such as an online platform for farmers' product advertising, service centers, and so on. It also uses a variety of mediums to distribute issue-based knowledge, such as community radio. It also aids in the formation of connections between farmers and service providers.

Key Achievements during this period:

- Two business plans of the selected farmers' organizations have been funded.
- Launching of a new brand of aromatic rice by one of the FO at the market level.
- One FO has established an agricultural support and advisory center at their own initiatives.
- One orientation at the national level and 20 orientations at the FO level were organized as they will be able to write project proposals on their own.
- Two pieces of training were arranged for effective financial management & monitoring, and the inclusion of women & youth-friendly policy at the FO level.

To Realize the Dream of Self-Reliance, Shahina's Reasoning Gallantry

Shahina Akter is a housewife of Putibania village. Shahina's fellow villagers in the Palongkhali Union, as well as many other Ukhiya host community members, have been affected by the Rohingya Influx. Shahina's seven-member family used to be reliant on her husband's *Jhal Muri* (a famous street food, spicy puffed rice) sales income.

Due to the COVID 19 epidemic, Shahina's husband, Mahmudul's, income was drastically reduced, and the family began to face financial difficulties in meeting basic family necessities, especially because they have a son with disability.

COAST Foundation, on the other hand, was there for Shahina Akter. COAST, with the support of Malteser International, awarded BDT 7,700 cash grant to 1,000 households, including Shahina's. Shahina Akter and her husband grew a variety of vegetables in their courtyard with the help of skill development training and cash aid, and her husband started a small business selling peanuts.



They now make BDT. 7000 to 8000 per month, which is a significant increase in their monthly income.

Apart from that, Shahina Akter has benefited from the COAST-led project intervention, which has provided her with income-generating training such as livestock and agricultural.

Shahina now has a good handle on her family. Her current ambition is to open a small business or a grocery store. She also wants to provide her two school-aged children with a better education.

Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response (ToGETHER)

With the support of the German Federal Foreign Office, Malteser International and COAST Foundation have been implementing the program “ToGETHER from 2020. This project, which spans Asia, Africa, and South America, aims to give five local or national organizations in each of the eight participating countries the chance to jointly develop and implement capacity-building and exchange measures to strengthen their institutional and operational capacity to respond effectively to humanitarian crises.

The 40 Local Humanitarian Partners (LHPs) and the four international consortium partners are collaborating to create space for complementary partnerships and to promote local partners’ roles as leading actors in humanitarian response within their geographic areas, putting localization - or transformation - into practice.

COAST Foundation is the program’s implementing partner among the five LHPs

in Bangladesh. In Bangladesh, this effort encompassed the divisions of Chattogram, Barishal, Khulna, and Rangpur. Its mission is to assist local actors in strengthening their humanitarian response, readiness, coordination, and advocacy capacities.

Beginning with a review of the localization work streams and a mapping of the existing capacity development initiatives in countries of operation, the program designs and implements country-specific activities to increase the representation of local actors in the national humanitarian ecosystem and to shape their advocacy in relevant policy processes at the country and global levels (like Charter4Change, Grand Bargain, etc.).

Aligning Communities of Cox’s Bazar for Optimal Resilience and Development (ACCORD)

The three-year project initiative is being funded by Malteser International-Germany. This effort aims to ensure an effective and sustainable survival threshold for 1000 families in Palongkhali Union of Ukyia Upazila and Hnila Union of Teknaf Upazila under Cox’s Bazar . The project’s



COAST strives for enhancing the capacities of local NGOs with the Together project. COAST hosted a number of capacity-building programs for partner NGOs in 2021. Photo by Sabbir Ahmed, from Gazipur.



Communities' Access to Justice: In Barishal and Chottogram, COAST has launched an initiative to ensure that communities have access to justice. **Shamima Akhter** from Barishal took this photo during the project's inception meeting.

significant accomplishments are as follows:

- BDT 18,41,400 has been distributed to 31 groups (total 556 program participants). They have already invested the given amount in group-wise Income generating activities
- Total 217 program participants received special IGA training in three different trades (Tailoring and Cap making & handicraft). Later they will be aligned with the market through the local stakeholders.
- Total 320 program participants received emergency food support during the natural disaster time under the contingency fund.
- 587 program participants received skill development training on Agriculture and Livestock.
- 1000 saplings have been planted by the program participants for restoring lost forests and repairing damaged ecosystems in that particular area.

Access to Justice at Community (A2JaC)

COAST is collaborating with GIZ Bangladesh on a project named "Access to Justice at Community." It has started operation in July 2021 and will run until December 2022. The project is being implemented in the districts of Barishal and Chattogram. The project is covering 4 Upazilas and 15 unions in total. The goal of the project

is to improve access to justice for persons who are in vulnerable situations or who belong to marginalized groups. Improved access to justice for gender-diverse people and other minority groups is one of the project's key goals. The project will make use of mediation, diversion, and referral services, as well as Legal Aid Clinics.

During the reporting period, a three-day foundational training for Restorative Justice Facilitators was held in five batches across the five working zones. A total of 270 people (Male-135, Female-135) attended the events, which were arranged by community paralegals. The community paralegals have also picked 540 community volunteers (270 men and 270 women), 36 Restorative Justice Facilitators from each ward. Training for Community Volunteers were also arranged.

Immediate outputs of the project:

- 131 disputes were resolved through RJ
- 3 cases were referred for resolve disputes/ legal assistance
- 67 courtyard sessions have made 915 community members aware of legal concerns and institutions.
- Community people are well aware of legal issues and legal institutes by courtyard meetings

Rohingya RESPONSE



Continued Education for Destitutes: COAST is assisting Rohingya youngsters so that they can continue their education after their repatriation. This photo was taken from Camp 14, Cox's Bazar Rohingya Camp, by **Dileep Kumar Bhowmik**.

Education program

COAST Foundation has been implementing the “Education Program” for Rohingya children with financial and technical support from UNICEF as part of humanitarian aid since 2018. 6230 children are enrolled in COAST Foundation’s 84 Learning Centers at Camp-14, where they get basic and informal education in a joyful environment. The goal of the project is to educate Rohingya children in Bangladesh in their own language and culture so that they can continue their education when they return home. The following are some of the project’s main accomplishments:

- During the COVID crisis, 6230 children received home-based learning support from the radio program and caregivers.
- COVID-19 protocols, emergency education, DRM, parenting care, health, and hygiene issues were all made known to a total of 7360 community members and parents.

Project for Child Protection

Since 2018, this initiative has been operating in the child protection subsector with UNICEF’s support. In Ukhiya and Teknaf Upazila, it works in eight separate camps and three different unions. All of the project’s activities are supporting children, adolescents, and youth in the camps and host communities to develop self-resilience and provide a safe atmosphere. The program also includes a COVID-19 Emergency Preparedness and Response intervention for the same target beneficiaries in these camps. 18535 children, their parents, and community members are served by COVID-19 awareness and referral services. Some key achievements of the project in 2021:

- During the COVID-19 response, 13475 children and adolescents got psychosocial support services (PSS) and 478 case management services.

A little attention can make a huge difference in someone's life.

Razia Begum, daughter of late Nur Hossain and Hamida Begum, is 14 years old. She is a resident of Cox's Bazar's Camp 14, the world's largest refugee camp. Her family lived in Maungdaw, Rakhine State, in the hamlet of Jhimon Khali. In August 2017, her father, Nur Hossain, was brutally murdered by Myanmar soldiers. Razia's loss of speech, on the other hand, is regrettable since she couldn't face the sorrow of recalling her father's death in front of her.

The majority of Rohingya refugee families were witnesses and victims of the 2017 massacre in Myanmar's Rakhine State, such as Razia's, in which basic human rights, children's rights, and women's rights were blatantly violated. With the mute Razia, her mother plunged into an unknown fear, and the family fled to Bangladesh in 2017 to save their lives. When Razia's mother went to Bangladesh with her daughter, she ran into several issues. Due to her disabilities, crossing the border was extremely difficult. Razia's mother got increasingly concerned about how to treat or heal her daughter after arriving in Bangladesh.

"She is not used to behaving like other children," her mother (Hamida Begum) stated. She didn't want to socialize with anyone, She was depressed, she couldn't even chat pleasantly, and she couldn't forget her



father's murder in front of her". Following the receipt of Razia's information, the host teacher Ruma Akter, Burmese Language Instructor, and Program Organizer Nur Ayesha spoke with her mother regularly to encourage her to enroll in the Duck Learning Centre (LC), which is administered by the COAST Foundation with UNICEF's technical assistance.

During the class at the center, both teachers paid special attention to her. She is no longer depressed and has begun to interact with everyone. Razia now attends the Learning Center on a regular basis, according to her mother, Hamida Begum. Her mother expressed gratitude to COAST for providing her daughter with the best possible care.

COAST aims to enroll children with impairments in various LCs as part of disability mainstreaming. "In this way, we are devoted to the appropriate implementation of the plan by putting all other children like Razia under our service," stated Mr. Dileep Bhowmik, Senior Technical Officer (STO) and disability inclusion focal of COAST Education Program.

- A total of 2620 children and adolescents participated in sports, arts, and youth conferences.
- 4800 children between the ages of 15 and 18 got pre-vocational and vocational training in a variety of trades.
- In the camps, 32787 children aged 10 to 14 (including 253 children with disabilities) received child protection services such as life skill-based education, psychological support sessions, case management support, and capacity building training.

- Adolescent girls received 47 sewing machines with all essential equipment, and the community shop received three computers for skill development and business purposes.

Improving Social Cohesion (ISC)

COAST has been working on a project called “Improving Social Cohesion” with UNHCR support since 2019. The goal of the initiative was to develop a means to successfully engage the Rohingya people and propose community-oriented solutions to foster peaceful coexistence in places where they live close together.

The project’s key actions to date have been as follows:

- Total A total of 7831 persons participated in 75 different types of sensitization sessions.
- A total of 156 Rohingya and host community adolescent participated in capacity building programs to improve their leadership, conflict resolution, social cohesion, and peacebuilding skills.
- 3054 Rohingya community leaders, women leaders, religious leaders, and youths participated in sensitization sessions.
- A total of 142 local government representatives received four sensitization sessions
- 190 people from the Rohingya and host communities learned about refugee rights on World Refugee Rights Day.
- 3 small building and restoration projects were completed, benefiting a total of 352 HHs (61 Rohingya and 291 host community people)
- 2 public toilets have been built near
- 153 Rohingya and host community youngsters received training on computer and driving, electrical house wiring, solar panel repair, masonry, and LPG burner repair and maintenance.

The light of hope in a miserable life

Jaheda is a 13-year-old mentally challenged adolescent girl who lives at Camp-8E with her brother’s family. Her parents died when she was six years old while she was living in Myanmar. She and others travelled for 18 days through the woods in dread to reach Unchingprang in Teknaf after the military set fire to their homes in Myanmar in 2017. Before going to Camp-8E, they sought safety in a school.

She is at a high risk of sexual harassment and torture since she is mentally challenged. In addition, she has been known to leave the house without alerting anyone, increasing her security risks. Her unusual mobility and temperament have amplified the vulnerability. Her eldest brother and sister-in-law have been given the necessary instructions to ensure that she is properly cared for. Hand sanitizer, a mask, soap, an umbrella, and



powdered milk were all provided by the COAST case management service.

In addition, project caseworkers have referred the case to the DSS (Department of Social Services) for financial assistance.

After completing all formalities, she is currently receiving BDT 2,000 per month in financial assistance. Jaheda is now happy. Her conduct reflects the fact that she is interacting and playing with the neighborhood kids much more than she was previously.

“Now we don’t have to travel far to get pure drinking water,” Najir Ahmed said.

In West Kutupalong, near Camp 1 East, more than 25 people now have access to clean water. West Kutupalong in Ukhiya Upazila is one of Ukhiya Upazila’s most densely populated areas, where Rohingya and host community members interact. Following the influx, Kutupalong became the largest refugee holding camp. To meet the daily water requirement, a considerable volume of surface water is hauled out every day. And the amount of surface water is diminishing by the day. For many individuals, water is in short supply. People in the host town frequently blame the influx for their water shortages, causing frustration and resentment.

A deep tube well has been installed in west kutupalong, near camp 1 East, to help alleviate the locals’ suffering. This tube well is projected to benefit 25 families, as well as Rohingya people in Camp 1 East who now have little access to clean water.



“In the region, we have about 25 families,” said Najir Ahmed, a 60-year-old man. Almost every household has a tube well. In recent years, however, 90% of tube wells have been devoid of water due to low inflow. In this area, half of the residents must travel a significant distance to find drinking water. However, getting pure drinking water is no longer a long journey.”

Another local resident, Abdur Rahim, stated, “Before this tube well, when people had to go far away to gather water, they usually yelled about the influx, but I think their resentment would reduce now.”

“Emergency assistance to support COVID-19 response in Cox’s Bazar camps and host communities (ERSCR)” Project

COAST is implementing the ERSCR program as an early response to the COVID 19 pandemic. The project works with 800 HHs in the Ukhiya Upazila’s Camp west-1 and Camp east, as well as 300 HHs in the Ramu & Cox’s Bazar Sadar Upazila in the Cox’s Bazar region.

The project will hold 160 hygiene, protection, and psychosocial support sessions in camps, as well as 60 hygiene, protection, and psychosocial support sessions in host communities, thanks to Tearfund’s assistance. As part of the program,

1600 hygiene kits will be distributed in camps and 600 in host towns. 150 toilets and washrooms, 300 RFT drains and staircases, and 50 deep tube wells will be repaired in these camps. Additionally, the water quality of 100 tube wells will be investigated.

One of the project’s key objectives is to construct 50 shelters in the camp and install CRM and PSEA signboards in these shelters. In preparation for the coming winter, the project will deliver 300 blankets to the host communities and 800 winter garments to the camps. In addition, 18 solar lights will be installed in the camps and host villages.



Special care: COAST distributed safety and hygiene kits to Rohingya children's homes during the lockdown in order to enable them to battle COVID 19. **Dileep Bhowmik** took this photo in the Rohigya camps.

In addition, 300 IGA sessions will be held for the host communities as part of the effort. Following that, these 300 households will receive both IGA materials and financial help. A one-time emergency fund will be established in the case of a crisis. In addition, 50 workshops on DRR (Disaster Risk Reduction) awareness and material distribution have been held.

“Assisting FDMN and Host Community due to huge influx in Cox’s Bazar (AFHC)” Project

COAST is implementing the AFHC project with the support of Tearfund as a quick response to the COVID 19 pandemic and for the population displaced by the Rohingya camps fire. The project directly serves 4688 adolescents (14-18 years old) and 4500 adults (males and females) from Palongkhali Union and Rohingya Camp (8E, W) in Cox’s Bazar District.

The project has held 114 sessions on corona prevention, gender inequality, and child protection.

A total of 1140 vulnerable families in the host and Rohingya communities received COVID19 safety equipment/hygiene kits, which included laundry soaps, bathing soaps, and masks.

One of the key operations is the installation of solar street lighting. In the host and Rohingya communities, a total of 49 lights have been installed as part of the project. These streetlights were placed after FGD and KII obtained feedback from the recipients. A CRM banner is affixed to each light, making it easier to notice if it is damaged or has to be repaired.

The burning of all forms of furniture and clothing housed in the houses of people impacted by the fire resulted in a lack of winter apparel and other necessities. As a result, distributing winter apparel to both villages is a significant project activity. Based on all of the criteria, the charity selected 1140 homes and sent one blanket to each of them.

COAST MANAGEMENT



Fast Responder: For any disaster in its working areas, COAST always tries to respond very fast. This photo was taken from a remote island named Dhalchar of Bhola, while providing emergency support to recent cyclone-affected people.
Photo by: **Md. Atikur Rahman**

HR Development and Sr. Management Team

Employees are centered as “resources” in COAST, not merely “workforce.” The “central HRM department encompasses the management of people from a macro perspective” in the organization, and it is not just about meeting management objectives of providing and deploying people, but also about putting a higher emphasis on human resource planning, monitoring, and control.

In total, 1074 permanent employees work in the core programs, while 588 contract employees work on 17 projects. The total number of employees is currently 1662, with a 62:38 male-to-female ratio.

Workforce planning, leading the recruitment and selection process for both core and non-core programs, conducting training and development programs (Induction), conducting structured performance appraisals once every

six months, maintaining staff relations, final payment process, managing grievances and ensuring compliances, leave and personnel file management, and providing employee services (primary selection letter, appointment, etc.) are all major HRM functions in the organization.

HRM has made significant progress in the areas of strategic workforce planning, talent attraction and management, structured and systematic recruitment and selection processes, HR in emergencies, learning and development, organization development (improving work environment, creating new permanent positions, designing and providing induction training to newly appointed staff, and so on) and staff relations (reducing turnover from 14 percent to 6 percent in 2021).

HRM activities, on the other hand, have a direct impact on the effective achievement of the organization’s strategic goals for both programs and projects. COAST has just set a

goal to go paperless in the office. So, to attain this goal, HRM activities will be controlled by HRIS (HR Information System) to ensure that the organization's human resources are effectively cared for.

Aside from that, COAST has a Senior Management Team (SMT) that includes everyone from Assistant Directors to Executive Directors. SMT meets once a month to discuss and make decisions on strategic issues.

Gender and Development (Training)

COAST is a strong supporter of gender equality and has worked hard to achieve it both inside the organization and in the community. It is treated as a cross-cutting issue in every program and effort. As a result, COAST has been working to build a workplace that is gender-sensitive and welcoming to women.

It believes that, as stated in various international laws and instruments such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the International Covenant on Economic, Social, and Cultural Rights, gender equity should be established at all levels, and that a system should be in place to ensure equality between men and women in society. Tradition and practice in our culture, however, mandate that men and women have separate roles and responsibilities. And that has happened in the past, both historically and traditionally.

COAST has five Gender Relationship Development Committees that strive to promote gender relations both inside and outside the organization. Six committees work in each of the five regions, with one serving as the central committee. In the Bhola & Outreach, Noakhali, Cox's Bazar, Barishal, and Chattogram regions, the 'Gender Relation



Women Participation: To ensure women's participation even in the management process, COAST regularly organizes consultations with women program participants. Photo by **Rashida Begum** from Bhola.



People's Participation: COAST believes in people's participation in its management and program design, implementation, and evaluation. A photo of a people's consultation was taken from Cox's Bazar by **Noor Muhammad**.

Development Meeting' is held bi-monthly. Members frequently identify their challenges, resources, obstacles, opportunities, and solutions throughout the meeting. They then forward the meeting's minutes to the central committee.

Each committee consists of five members who work at various levels within the organization. According to the 'Protection against Sexual Harassment, Exploitation, and Abuse Policy,' the organization's gender focal point is responsible for any initiatives or solutions in terms of gender insensitivity, with consultation from Executive Directors, Directors, and senior colleagues.

The Protection against Sexual Exploitation and Abuse policy is being revised right now. In the revised policy, the terms "exploitation," "abuse," and "harassment" are all defined

unambiguously. The reference form, which must be completed before any new staff are employed, the complaint form, and a vendor commitment not to engage in SEA (Sexual Exploitation and Abuse) have all been put in place. The project and microfinance workers have been informed of the revised PSEA policy.

Five Regional Gender Committees have so far performed admirably, and they are attempting to resolve concerns locally by alerting the gender focal at the center.

ICT and Development Communication

Information and communication technology (ICT) has grown increasingly important and ingrained in daily activities in this age of global connectivity. Large-scale participation and collaboration are facilitated by ICTs, which

allows for faster response times. During the epidemic, the entire globe was far more aware of the issue than it had previously been.

COAST has its own ICT team that has worked tirelessly to guarantee that all of its users and servers have access to the internet, even under the most challenging of circumstances. Furthermore, the division standardized the organization's email service and constructed a new HRM software that is nearly operational. The section took the initiative in 2021 and was successful in connecting all operating sectors to the central server, including the MF and social development programs.

Since the Coronavirus outbreak, the number of online meetings, conferences, and webinars has grown, and ICT personnel has been quickly adapting to meet the demands of the scenario. Using two of its registered zoom connections, the COAST ICT division managed 756 online events during the pandemic. That was extremely beneficial, and no one appeared to resent the physical separation or the absence of human interaction.

The COAST ICT section wants to automate as much manual work as possible in the following year. It also intends to beef up network security to safeguard COAST servers, data, and users. It will primarily convert all corporate websites to a more dependable web hosting service in order to reduce site loading times, downtime, and improve stability.

Monitoring, Evaluation, Learning and Accountability (MEA): functions and achievements

As part of our program management, COAST features a MEAL section for daily monitoring. MEAL tracks program progress, adjustments, and unintended and unforeseen consequences on people's lives and

livelihoods. The MEAL is the organization's accountability to the community and individuals affected by the disaster.

COAST has a MEAL policy in place. MEAL ensures both onsite monitoring. Project managers must submit their project plan, activity progress report, desktop newsletter, meeting minutes, beneficiary feedback, and monitoring report to the central MEAL section every month as part of the MEAL system's regular functions. The MEAL section organizes a Project Progress Monitoring Meeting (PPMM) every month in the presence of senior staff, including the Executive Director, at which all project senior staff participate, program and financial reports are presented, performance is evaluated, and recommendations are made as needed.

Aside from continuous monitoring, officials from the MEAL division undertake regular project reviews with beneficiary participation and report the findings as well as ideas for adjustments and plans.

As a recognized HQAI (www.hqai.org) organization for preserving Core Humanitarian Standards on quality and accountability in its response, COAST prioritizes people, holds them accountable, and ensures that everyone has access to information. It also has a robust complaint response system in place, which aids in public accountability.

This year, the organization will implement a 'Community Engagement and Exit Strategy' for all projects and programs to ensure that the community and people affected by the crisis are an integral part of the organization's activities and that essential services can be provided elsewhere once the intervention is completed. This year, the lessons learned will be documented, shared with the staff, and used to program design as needed.

Plan of OPERATION 2022

Methodology

The Plans and Budget of 2021-22 of COAST Foundation (www.coastbd.net) have been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staff. All the staff of different Sector/ Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year's achievements, ii) stakeholders' comments, iii) last year's 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.

Name change of the organization:

The organization has received the registration from the Office of the Registrar of Joint Stock Companies and Firms, under the Societies Registration Act 1860 and the registration no. is S-13496/2021. Through this registration, the name of the organization has been changed to COAST Foundation. The name change has also been approved by NGOAB and MRA. The new name with the logo has been circulated to all the partners and other stakeholders.

COAST is Certified by HQAI for its Quality and Accountability

COAST Foundation has been certified for ensuring quality and accountability in its humanitarian and development works through a four-year-long auditing system on Core Humanitarian Standard-CHS (www.corehumanitarianstandard.org) certification process, conducted by Humanitarian Quality Assurance Initiative-HQAI (www.hqai.org). HQAI is a Geneva-based independent third-party audit organization certifying humanitarian and development agencies (including NGOs and UN agencies).

COAST always wanted to put the community people at the center of everything it does, tried to bring quality in its services, ensure accountability--especially to the community and people affected by the crisis, and COAST implements programs with their participation. Therefore, to know the base on these, the organization underwent formal CHS certification in 2017. Before CHS, it was HAP (Humanitarian Accountability Partnership) certified. Then HAP was merged in CHS Alliance (www.chsalliance.org).

HQAI deploy trained professional auditors, except during this pandemic, they visit field, talk with stakeholders, examine papers and finally submit the report to HQAI management, and then they reviewed and issued certificate. They have four year cycle of certification audit that includes initial audit, annual maintenance audit, midterm audit, second maintenance audit etc. It was started during 2017 and the certificate valid up to December 2021. COAST has been qualified to receive subsidy from HQAI in respect of audit fee.

The Situation of COAST Microfinance due to COVID-19

Due to the closure of microfinance institutions under the directives announced by the government, the income generating activities of a large section of the population dependent on microfinance have come to a standstill. But as the activities of microfinance institutions come to a halt, the poor people who are deprived of all these banking facilities are being deprived of getting loans. Even the harvest of marginal farmers has been financially challenged as a result of government restrictions.

The impact of COVID in COAST Foundation microfinance program

- Due to the prevalence of COVID-19, it was not possible to expand 10 (Ten) branches in the microfinance program.
- Not possible to increase 10,000 (Ten thousand) members

- Less collection of 20 crore savings from the member-participants
- Less loan disbursement of BDT 125 crore
- Income decreased BDT 11 crore
- Less loan outstanding of BDT 30 crore
- Overdue increased BDT 15 crore
- Now PAR (Port Folio at Risk) is 17% instead of 3%

Due to the COVID situation, the COAST Foundation has to pay all kinds of expenses like salary, allowance, house rent, electricity bill, etc. For a long period, the program was closed and thus the organization has suffered financial losses.

The prevalence of corona virus, steps was be tAs a result of the high incidence of coronavirus, steps were taken to gradually reopen the

microcredit operation in the working areas, taking into account places that were more or less afflicted. The necessary steps had been taken to obtain low-interest loans from various financial institutions. To compensate for the financial losses, steps were taken to increase the reach of other financial services, including enhancing the productivity of microfinance.

COAST Response in YAAS:

ust after landfall of the YAAS on 26 May, 2021 the organization responded with relief support to 300 families with a package of flattened rice 5 kg, 500 gm molasses, biscuits 5 packets, drinking water 5 liters, milk powder 250 gm, 2 masks, 10 halogen tablets for 300 families in Kolatoli Island, Monpura and Dhalchar Island in

Output status with comparison (2019-20, 2020-21 and 2021-22)

8.1 Service Delivery in Core Programs:

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Benefitted through loan disbursement	85,241 families (BDT 344.64 crore-\$40.54m) 4,26,205 Population	1.50 lakh families (BDT 537.38 crore-\$63.22 m) 9,02,100 Population	1.46 lakh families (BDT 488.95 crore-\$57.53 m) 8,73,750 Population	41%	1.62 lakh families (BDT 733.70 crore-\$86.32m) 9,70,632 Population	16%
2	Job created by micro entrepreneurship	10,172	40,856	35,124	71%	42,148	16%
3	Upgraded Ultra poor to Moderate poor	3,879	12,540	11,549	72%	13,859	16%
4	Provided financial literacy	136 thousand	149 thousand	146 thousand	6%	162 thousand	16%
5	Developed enterprise	20,773	25,435	28,267	29%	33,920	15%
6	Provided Health support in outreach areas	3,863	14,200	13,449	6%	16,139	19%
7	Provided development lessons on primary health, education, DRR and other livelihood issues	136 thousand	149 thousand	146 thousand	6%	162 thousand	16%
8	Awareness on COVID-19 for prevention and vaccination	316 thousand	350 thousand	367 thousand	14%	424 thousand	14%
Total		1.14million	1.64 million	1.62million	29%	1.66 million	3%

8.2 Service Delivery in development projects:

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Improved Food Security of students with 95% enrollment	29,142 Students 175 thousand population	26,210 Students 157 thousand population	26,210 Students 157 thousand population	-3.8%	Project will be closed by 30 June	
2	Stopped child marriage	33	60	57	42%	65	12%
3	Adolescents aware on social harmful effects, empowered and involved with family income	Adolescents-36,000 216 thousand Population	Adolescents-36,000 216 thousand Population	Adolescents-39,600 237 thousand Population	8%	Adolescents-46,600 280 thousand Population	15%
4	Capacity increased of ultra-poor people towards elimination of their poverty	Family-4,905 29,430 Population	Family-5,200 31,200 population	Family-5,406 32,436 population	9%	Family-6,200 37,200 population	13%
5	Climate Finance Transparency Mechanism (CFTM)	245 thousand Stakeholders	251 thousand Stakeholders	247 thousand Stakeholders	0.8%	150 thousand Stakeholders	-39%
6	To aware the people on climate change related issue	2.38 lakh Population	2.43 lakh Population	2.40 lakh Population	0.8%	3.01 lakh Population	20%
7	Ensuring the public right in Public Institutions	10,460 Poor people	12,230 Poor people	11,279 Poor people	9%	6,181 Poor people	-45%
8	Empowered fisher women in relation to gender equality	11,000 Poor fishers	13,000 Poor fishers	15,000 Poor fishers	27%	20,000 Poor fishers	25%
9	Transferred crab culture and dry-fish technologies	7,500 farmers 45,000 population	7,800 farmers 46,500 population	7,722 farmers 46,332 population	9%	8,700 farmers 52,200 population	12%
10	Support to affected people of cyclone YAAS in Bhola district			300 families 1,800 people			
Total		9.70 lakh	9.69 lakh	9.89 lakh	2%	8.45 lakh	-14%

8.3 Core and Non-core Programs Output Analysis:

SI	Program name	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Core Programs	1.14 million	1.64 million	1.62 million	29%	1.66 million	3%
2	Non-Core Programs	970 thousand	969 thousand	989 thousand	2%	845 thousand	-14%
Total		2.11 million	2.61 million	2.61 million	18%	2.51 million	-4%
		6.29% coverage of total poor people of the country (33.6 million) Assuming 21% of poverty rate	4.67% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate	3.98% coverage of total poor people of the country (65.6 million) Assuming 41% of poverty rate		3.80% coverage of total poor people of the country (65.6 million) Assuming 41% of poverty rate	

8.4 Rohingya Refugee+Host Community:

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Adolescent received life skills, PSS support and case management and awareness session	12,000 adolescent (84,000 population)	12,000 Adolescents (84,000 population)	12,000 adolescent (84,500 population)	-	15,000 adolescent (1,05,000 population)	20%
2	Youth leaders and adolescent received IGA training, computer operation and soap and sanitary pad making	2,200 Adolescents and youth (15,400 population)	3,000 Adolescent and youth (21,000 population)	5,400 Adolescent and youth (37,800 population)	59%	5,800 Adolescent and youth (40,600 population)	9%
3	Establishment and functional of Learning Centers (LC) in camps	6,315 children (42,502 Population)	8,000 Children (56,000 Population)	17,870 Children (1,25,090 Population)	66%	20,040 Children (1,40,280)	10%
4	Fecal Sludge management and pure drinking water for Rohingya refugee	75,909 population	75,909 population	80,700 population	13%	85,000 population	6%
5	Trees planted to recover loss of environment in host community	7,550 trees (30,000 population)	5,000 trees (22,000 population)	11,300 trees (45,000 population)	33%	12,400 trees (50,000 population)	20%
6	Extra-curricular activities on mental support	25 schools and colleges (15,250 students) (91,500 Population)	25 schools and colleges (15,250 students) (91,500 Population)	32 schools and colleges (23,720 students) (1,42,320 Population)	36%	32 schools and colleges (28,400 students) (1,70,400 Population)	17%
7	Day observations	20,000 Population	25,000 Population	22,500 Population	9%	29,600 Population	24%

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
8	Mobilization of Community leaders, Imam, Majhi and other stakeholders	12,500 Population	35,000 Population	33,428 Population	64%	34,500 Population	3%
9	Raising awareness on different development issues including COVID-19	2,25,000 Population	40,000 population	35,423 population	-84%	50,000 Population	34%
Total		596 thousand 54% coverage of total Rohingya refugee (1.1 million)	463 thousand 42% coverage of total Rohingya refugee (1.1 million)	606 thousand 55% coverage of total Rohingya refugee (11 lakh)	2%	705 thousand 64% coverage of total Rohingya refugee (1.1 million)	14%

Project information (Figures BDT in crore)

Nature of project	Total	Total budget	Total received	Total expenditure	Utilization rate
Development projects	9	36.99	19.79	18.83	95%
Rohingya projects	4	37.44	23.76	18.87	79%
Total	13	74.43 (\$8.75 m)	43.55(\$ 5.13 m)	37.70 (\$4.44 m)	87%
Project in pipe line	2	4.56			

Charfession under Bhola district. The distribution was completed by maintaining the physical distancing keeping in mind the COVID-19 health rules. The fund was managed from COAST Disaster Mitigation Fund created from a microfinance surplus.

Objectives analysis for 2020-21 and 2021-22

Major Achievements in 2020-21

- Registered by Societies Registration Act, 1860 as COAST Foundation
- Effective COVID-19 responses to staff & beneficiaries with staff capacity development and treatment cost
- Two new projects funded by Malteser International

Not Achieved in 2020-21

- Area expansion with MF
- Not managed donor fund for community radios
- Enterprise development
- Budget variance

Major Objectives for 2021-22

- Area expansion with MF
- Fund raising for Community Radios and Rohingya responses
- Cost control through budget variance
- Developing knowledge base human resources
- Strengthening protection mechanism of COVID-19 for staff
- Practicing profitable organic agriculture in COAST IGA centres
- Raising awareness of member-participants for protection from COVID-19 transmission
- People's Organization and Social Actions

Advocacy Achievements

- LTF & Report on Localization Road Map by UN in Rohingya Refugee
- Importance on Host Community and Environment Issues in Cox's Bazar
- Case on COAST Care Leadership in CHS Alliance
- Local adaptation Plan

- CSO Development and Effectiveness Meeting in ISS, Dutch Embassy and ERD-GOB
- Conducted Studies on COVID-19 Pandemic:
- COVID-19 Awareness and Practice Survey-2020
- COVID impact on the livelihood of the lower income people study-2020
- 65 Days fishing ban in the Bay of Bengal and its impact on the lives of the fisherfolk communities-2020
- Study in Bhola district on child marriage: its reason, impact and prevention measures-2021

COAST Rohingya Response:

On 25th August 2017, not only Bangladesh but also the whole world witnessed the largest and the fastest manmade disaster of all time. This “Rohingya Influx” is one of the much-talked issues in the humanitarian world. COAST performed many humanitarian activities in the camps that support Rohingya refugees. One maternal and child health care center was established and one primary health care center for emergency medical support. COAST has been working to ensure the rights of education for Rohingya children in camps. It has been implementing child protection programs like case management services, PSS support, life skills-based education, and technical and vocational training for Rohingya adolescents and youth. Affected host community adolescents and youth also receive the same services.

COAST established Adolescent Friendly Spaces (AFSS), Child-friendly Space (CFS), and Women Friendly Space (WFS) in different camps. Interactive sessions on life skill-based education and better access to prevent GBV and protective environment adolescents. COAST is working to ensure better WASH facilities establishing toilets, deep tube well for safe drinking water.

COAST held a number of COVID19 awareness efforts in Rohingya camps and Cox’s Bazar’s host community. It has carried out a variety of activities, including disaster risk reduction

capacity building training, leadership training, toilet and tube well installation, bathing cube installation, hand washing device installation, tree planting, solar light installation, non-food item distribution, and so on. COAST is also assisting affected host communities in improving their living conditions. Women and adolescents have benefited from Income Generating Activities (IGA), which include financial transfers for beginning small businesses, vegetable gardening, cow and goat keeping, and sewing machine training.

COAST Advocacy programs during 31 July, 2020 to 30 June, 2021:

For macro level policy advocacy, Equity and Justice Working Group (EquityBD) organized different campaigns during 2018-19. The major events are as follows: (1) Civil society, NGO leaders & high officials of on the eve of World Humanitarian Day : Dignified Repatriation of Rohingya Refugees is the Best Response to Humanitarianism, Political effort should be redoubled, (2) Speedy Trial Law is Must to Fight the Violence Against Women, (3) Allocate emergency budget for embankment repair in upcoming dry season, (4) Women from Coastal Fishing Families are Suffering from Socio-economic Inequalities, (5) Women are excluded from Decision Making Process at Home and Society: 65% Women are Victim of Different Sorts of Violence, (6) Civil Society Urged Transparency and Shun Luxury in Foreign Humanitarian and Development Assistance, (7) Not just a basic need, Health must be a Fundamental Right in the Constitution, (8) Stopping child marriage will reduce violence against women: Speakers at the meeting, (9) International Agencies should use Bangla in Bangladesh: BDCSO Process at Country level and CCNF at Cox’s Bazar observe 21 February, (10) Women in Leadership: Achieving an Equal Future in COVID-19 World, (11) Ensuring the Safety and Security of Girls will Reduce Child Marriage : COAST Foundation study on child marriage situation in Bhola district, (12)

Strengthening education facilities for women and activeness of local representatives can reduce rates of child marriage, (13) Civil Society urged PM to speak for “A Global Regime on Climate Displacement” in Leaders’ Summit on Climate, (14) Full Transparency of Rohingya Funds Demanded : Refugee Management Must Be Participated by Local Govt. and Local NGOs, (15) Input toward preparation of LDC 5 / Doha PoA, (16) Stop Capital Flight for expected Revenue Mobilization, (17) CSOs and coastal MPs Demand BDT 150 Billion for Coastal Embankment and Inclusion of Local Government in Embankment Management

The Overdue Target Achievements:

The overdue management has been strengthened with the senior colleagues from Principal Office through a daily monitoring system and case by case support. Up to June 2019 total written-off amount is BDT 7.13 crore. Target up to June 2021 was BDT 2.93 crore and realized BDT 1.03 crore and the realization rate is 35%. On the other hand, up to June 2020 total amount of bad debt is BDT 6.74 crore. Target up to June 2021 was BDT 4.42 crore and realized BDT 2.91 crore and the realization rate is 66%. By June 2022, the target of written-off realization will be BDT 12.20 lakh and bad debt realization will be BDT 91.04 lakh.

Budget variance for the year of 1 June 2020 to 31 July, 2021

The budget for the year 2020-21 was BDT 61.17 crore (\$ 7.20 m) where the expenditure was BDT 65.57 crore (\$7.72 m). Here the utilization rate is 107% as because of land development in Sonarpara, Cox’s Bazar, land purchase in Dakkin Aicha, Charfession, Bhola and procurement of car and Radio Saikot antenna

Budget Focus for the year of 1 July, 2021 to 30 June, 2022 (2021-22)

The budget for 2021-22 has been prepared with an amount of BDT 86.38 crore (US\$ 10.17 million on the basis of exchange rate of 1:85) with the surplus amount of BDT 8.41 crore (\$ 0.99 m) Total

budget has been increased 25% than that of 2020-21 (BDT 61.17 crore-\$7.20m).

This year the budget of the donor grant is BDT 21.26 crore (\$2.51m) which is less 10.30% than last year (BDT 23.46 crore-\$2.77 m). This is due to the phase out of some Rohingya and other development projects.

In the total budget of BDT 86.38 crore (US\$ 10.17), 71%% (BDT 61.31 crore-\$7.21m) will be contributed from micro finance program and 29% will be from grants of different development projects and other income (BDT 21.26 crore-\$ 2.51 m). Here the program cost and administrative costs are 84% and 16% respectively.

At the end of 2021-22 the total number of member participants will be 161,772 which is 13% more than that of last year (149,110). The outstanding balance at the end of 2021-22 will be BDT 402.40 crore (US\$ 47.34 million). This is 29% above from last year (BDT 308.00 crore- \$36.23 m). The member savings at the end of the year 2021-22 will be BDT 149.50 crore (\$17.59 m) that is 23% higher than that of 2020-21 (BDT 114.50 crore-\$13.47 m).

During 2021-22, it will need BDT 167.55 crore (\$ 19.72 m) as Revolving Credit Fund (RCF). It is expected to manage the amount of BDT 40.00 crore (\$ 4.71m) from PKSF and BDT 118.00 crore(\$13.88 m) from commercial banks and BDT 9.55 crore (\$ 1.12 m) from organizational statutory funds (Provident Fund, Gratuity and Staff Welfare Fund as loan).

This year the cost of fund is BDT 19.88 crore (\$ 2.34 m) which is a 60.86% increase (BDT 12.36 crore-\$ 1.46 m) due to reducing bank interest rate against loan money. The cost of fund includes the interest payable to group savings, PKSF, organizational statutory funds and private banks for using their fund as the Revolving Credit Fund.

The Plans and Budget 2021-22 have been approved in 5th virtual AGM held on 26 June, 2021.

Senior Staff Profile

Sl.	Name and date of birth	Present Position	Major ToR	Academic Background	Exp. In Dev. Job(yr)	Job Exp. In COAST (yr)
1	Rezaul Karim Chowdhury, 1st March, 1956	Executive Director	Strategic planning and relation. Initiate planning for networking and advocacy. High level human resource development.	Honors and Master in Sociology	35	23
2	Sanat Kumar Bhowmik 15th January 1968	Deputy Executive Director	Lead the overall program and management operation. Planning and project development. Human resource management.	B. Sc. AH (Honors) from Bangladesh Agricultural University equivalent to Masters	30	23
3	Syed Aminul Haque 16th June 1968	Director – ME&IA	Lead the internal audit, monitoring. Directly reportable to Executive Director on these issues. Managing network and advocacy.	MSc E	19	18
4	Ahsanul Karim 20th June 1975	Director –Finance Control, Corporate & Estate Affairs	Budgeting, finance control and risk analysis. Quality control of finance reporting to donors. Manage corporate issues, e.g., board meeting etc.	B. Com and CA Part-I	17	18
5	Mostafa Kamal Akand 23rd July 1966	Director Administration and Stakeholder Relation	Lead the stakeholder relation especially with government. Lead the administrative issues, e.g., vehicle management, state affairs (e.g., building and land of the organization. Lead all the court and police cases.	MSS and M.Ed.	18	14
6	Tarik Sayed Harun 1st January 1972	Director- Core Program	Lead the Core operations (i.e, micro finance and the programs which is being run with the micro finance income.). Liaison with financial institution for managing revolving credit fund. Responsible for business planning with micro finance.	MSS	19	17
7	Md. Mujibul Haque Munir 25th December 1980	Joint Director-SDC	Lead all grant based projects. Design and negotiate with donors until PIU is established. Assist DED on human resource	MSS	14	14

Sl.	Name and date of birth	Present Position	Major ToR	Academic Background	Exp. In Dev. Job(yr)	Job Exp. In COAST (yr)
			management in all these grant based projects.			
8	Md. Iqbal Uddin 1 December, 1976	Joint Director- MEAL & Research	Leading the MEAL (Monitoring Evaluation and Action Learning) of the organization. Ensure quality of the implementation in maintaining core humanitarian standard.	MSS	19	7
9	Ms. Ferdous Ara Rume January 1, 1980	Joint Director- GT&CR	Leading the gender relation issues whole over the organization. Oversee the quality of all training activity in the organization. Lead two community radio with effective and impact oriented programs in these two radios.	MSS	12	6
10	Md. Shahabuddin 3rd March 1967	Assistant Director- Internal Audit	Ensure regular audit of audit in core programs / micro finance branches. Manage field based auditors.	HSC	24	24
11	Barequl Islam Chowdhury 6th February 1973	AD-Enterprise Development	Leading the entrepreneurship and enterprise development sectors of the organization.	MBA	19	19
12	Md. Omour Faruk Bhuiya 1 December, 1980	AD-Finance Monitoring	Fund management and budget variance and cost control.	M.Com with CA-CC	16	4
13	Mahmudul Hasan 1st October, 1977	Assistant Director-Core Operation	Monitoring of field operation of core program.	M.Com	21	21
14	Md. Tariqul Islam 1st January, 1985	Assistant Director- Finance Monitoring	Project accounts monitoring and financial reporting to Donor	M Com with CA-CC	8	8
15	Md. Jahirul Islam 3 April, 1983	Assistant Director- Justice Project	Implementation of donor funded projects, especially projects related to legal services and fisherman issues.	MA and MBA	16	12
16	Abdur Rahman March 13, 1981	Head-Core Operation	Staff development and management in core programs.	B. Com	16	16

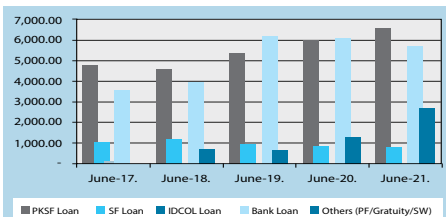
Sl.	Name and date of birth	Present Position	Major ToR	Academic Background	Exp. In Dev. Job(yr)	Job Exp. In COAST (yr)
17	Hasibul Haque June 17, 1978	Head-Human Resource Development	Personnel management and Managing the logistics of the offices.	M.Com	16	16
18	Shipon Datta July 15, 1975	Head-Accounts	Accounts keeping and reporting of staff provident fund and gratuity and welfare fund, PF loan process.	MA	18	18
19	Ali Abbas February 2, 1988	Head-Finance Monitoring, Compliance & Training	Fund management and field office accounts monitoring	M	4	4
20	Md. Ashaduzzaman January 1, 1975	Head-Accounts	Asset management	B.Com	14	14
21	Abarul Islam January 1, 1982	Head-ICT	Leading the ICT section	M.Sc	12	9
22	Anwar Hossain October 28, 1974	Head-MIS & FIS	Managing MIS and FIS of micro finance program and field monitoring	BA	19	18
23	Rashida Begum 20th October, 1979	Regional Team Leader-Bhola	Lead and coordinate all the programs and projects in Bhola region. Represent COAST to Bhola district officials.	MA	19	19
24	Jahangir Alam December 10, 1986	Assistant Director-ISC	Lead and coordinate all the programs and projects in Cox's Bazar	SS and LLB	8	8
25	Shahinur Islam December 10, 1986	Head-Humanitarian Response	Lead and coordinate all humanitarian response in COAST. Ensuring supportive supervision to Rohingya responses.	MSS	5	4
26	Abul Hasan August 18, 1983	District Team Leader-CFTM	Lead donor supported projects as assigned. Support MEAL section of the organization.	MSS	7	7

FIS & MIS

COAST Foundation, FIS 05 (five) years trend:

A. Loan Fund for Microfinance program (BDT in lakh)

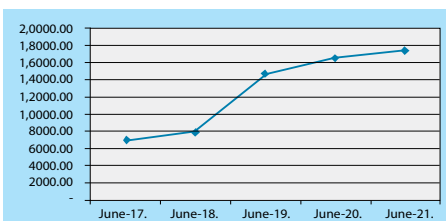
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
PKSF Loan	4,788.26	4,572.81	5,341.71	5,953.45	6,572.00
SF Loan	1,020.00	1,180.00	938.44	804.37	804.37
IDCOL Loan	115.16	19.72	-	-	-
Bank Loan	3,535.17	3,984.63	6,185.89	6,036.83	5,675.14
Others (PF/Gratuity/SW)	-	694.83	632.93	1,274.05	2,695.79
Total Loan Fund	9,458.59	10,451.99	13,098.97	14,068.70	15,747.31
Growth Rate in %	32%	11%	25%	7%	12%



COAST has borrowed loan from PKSF, Stromme Foundation (SF), Banks and from other sources for operating Microfinance program and from IDCOL for Solar Home System program. From 2017 to end of June'21, PKSF fund has increased to 37%, SF is decreased about 12% due to closing down their program, IDCOL fund has decreased 100% due to close down of CREP project, Bank loans are increased to 61%. We have loans from Other sources like Gratuity, PF and Staff welfare fund which are taken from 2018 and end of June'21 it is increased to 316%. Among the total, PKSF fund is 42%, SF 5%, IDCOL 0%, Bank 36% and Others is 17% at the end of June'21.

B. Fixed Assets Trend (BDT in lakh)

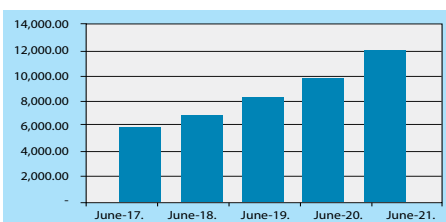
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Fixed Assets	699.84	795.29	1,478.61	1,654.75	1,745.15
Growth rate	8%	14%	86%	12%	5%



Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2017 to 2021 its growth rate is upwards. About 149% assets are increased from 2017 to end of June'21 and comparing last year is has increased 5%. Here assets indicates land & building, vehicles & motorcycles, electrical and office equipments, furniture etc. It has increased specially in last 3yrs due to the extension of MF branch offices, establishment of Radio Shaikat, building construction at Bhola and land purchase at Sonarpara-Ukhiya.

C. Loan Outstanding (BDT in lakh)

Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Loan Outstanding	17,130.13	19,245.33	22,502.53	25,271.85	30,918.80
Growth rate (%)	39%	12%	17%	12%	22%

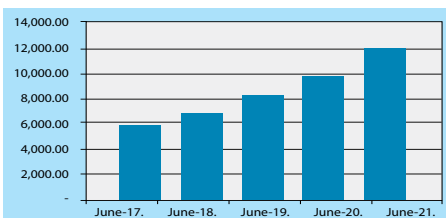


The trend of outstanding is going up since June 2017 to 2021. End of June'17 it was increased 39% than previous year and finally 22% increased June-21 from June-20. From June 2017 to end of June-2021 the loan outstanding was increased about 80% i.e tk. 137.88 crore.

It has 07 categories of loan i.e. Jagoron, Agrosor, Buniad, LIFT and Sufalon & Stimulus loan. Interest rate for Stimulus loan is 9%, Jagoron & Agrosor is 24% but for Buniad it is 20%, Sanitation loan 18% and all rates are in Decline method. But for Sufalon & LIFT, the interest rate is 2% on monthly basis with Straight-line method.

D. FDR Investment (BDT in lakh)

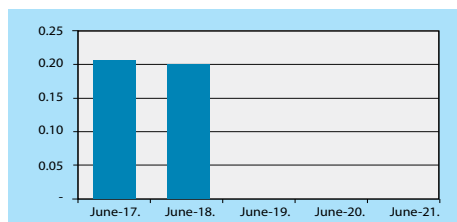
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
FDR Investment	797.86	888.88	2,138.54	2,204.18	1,833.98
Growth rate (%)	14.3%	11%	141%	3%	-17%



There are 02 categories of fund have been invested and these are Capital reserve fund (10% on total capital) & Savings FDR 10% of total savings. The provisioned amount is kept in separate bank account as FDR. End of June'21 it was Tk. 1833.98 lakh and has decreased (17%) than previous year due to encashment of FDR for liquid crisis. But considering the 5yrs trend it has increased Tk. 10.36cr i.e. 130% from 2017 to 2021.

E. Reserve Fund Investment (BDT in lakh)

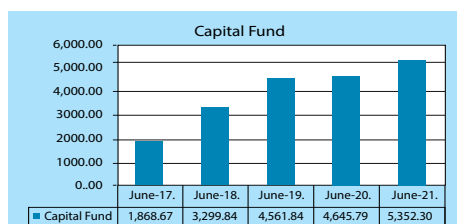
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Reserve Fund Investment	0.21	0.20	-	-	-
Growth rate (%)	-8%	-2%	-100%	0%	0%



There are 03 categories of fund have been invested and these are Loan Loss Provision, Disaster Management Fund (1% on MF service charge) and Depreciation Reserve Fund. The provisioned amount is usually kept in the separate bank account as FDR. In last three years there are no any investment had been made and it has happened due to the encashment of FDR for operating MF program due to loan demand for opening new MF branches for operating MF program.

F. Capital Fund/Equity (BDT in lakh)

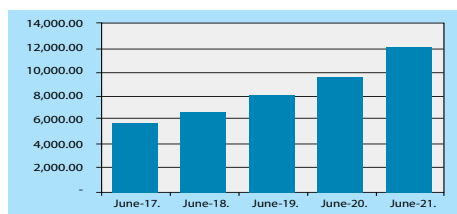
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Capital Fund	1,868.67	3,299.84	4,561.84	4,645.79	5,352.30
Growth rate (%)	106%	77%	38%	2%	15%



Capital Fund/Equity is the prime component to evaluate the financial performance of an organization. Every years its Equity is increasing its trend was upwards. End the June-17 it was 106%, end the June-17 about 77% end of June-19 was 38% end the June-20 was 2% & end the June-21 was 15%. About 186% of capital fund has been increased at the end of June-2021 than June-2011. It has happened due to expand new MF branches and increased investments.

G. Group Members Savings Balance (BDT in lakh)

Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Savings Balance	5,733.98	6,704.08	8,142.58	9,569.94	12,070.33
Growth rate (%)	25%	17%	21%	18%	26%

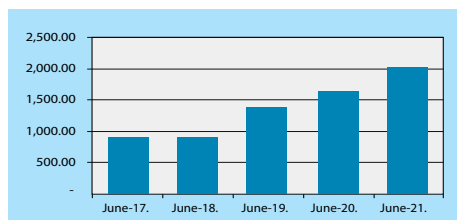


The trend of savings was upwards from June 2017 to June 2021. At the end of June'17 it was increased 25% than previous year and finally end of June'21 it was increased 26% than June'20. From 2017 to end of June'21 the total savings was increased about 111% i.e. Tk.63.36 crore.

At present COAST comprise 03 kinds of savings i.e. (1) Security savings (rate of savings is fixed), (2) Open savings (any amount can deposit) and (3) DPS (monthly deposit @ of fixed amount for a particular period).

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

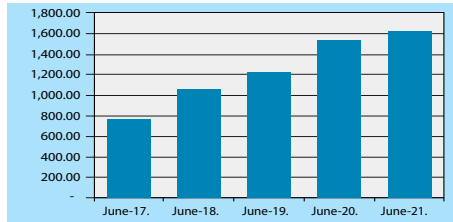
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Reserve Fund	889.71	891.66	1,391.99	1,629.15	2,003.90
Growth rate (%)	32%	0.22%	56%	17%	23%



There are 03 categories of reserve fund and these are Loan Loss Provision (provision made based on aging schedule of outstanding), Disaster Management Fund (1% on MF service charge) and Depreciation Reserve Fund. End of June'17 it was increased to 32% than previous year and end of June'18 it is increased a little i.e. 0.22% than June'17, end of June'19 it was 56%, end of June'20 it was 17% and end of June'21 it was 23% than June'20. Considering five years trend, end of June'21 it has increased about 125% than June'17.

I. Financial Cost (BDT in lakh)

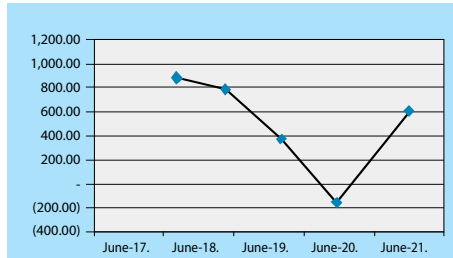
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Financial Cost	762.52	1,054.85	1,222.85	1,532.36	1,621.59
Growth rate	35%	38%	16%	25%	6%



Financial cost means the interest paid to Members savings fund, PKSF, Stromme Foundation, Banks and other funds (PF/Gratuity/SW) for borrowing fund for operating microfinance. End of FY21, the cost of fund has been increased about 113% i.e. Tk.859.07 lakh than FY17 (5yrs). End of FY17 it has increased 35% than previous year, end of FY18 it was 38%, end of FY19 it was 16%, end of FY20 it was 25% and end of Y21 it was 6% than previous year. It was increased due to expansion of new MF branches and also increased loan borrowings from different financial institutions. [FY: Financial Year i.e. July to June for 1yr]

J. Surplus/Deficit (BDT in lakh)

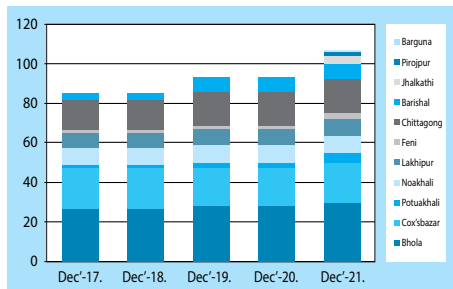
Particulars	June-17.	June-18.	June-19.	June-20.	June-21.
Surplus / Deficit	1,059.89	915.02	506.34	(164.05)	808.88
Growth rate	232%	-14%	-45%	-132%	593%



The surplus or deficit is an important tool for analyzing financial health of an organization and effects the Capital fund /Equity of an organization. It is necessary for assessing the financial sustainability as well. The graph reflects that the trend of surplus is upwards from FY2016 to FY2017. But from FY2018 to FY2020 its profit was decreased than its previous year. From FY2021 it has increased again up to 593% than FY2020. It has happened due to make loan loss provision, expansion of MF branch offices, increased salary & health support, disaster, education and other programs, established two community radio, and also for COVID lockdown. During FY2020, it was loss of Tk1.64cr due to not operating MF for COVID-19 lockdown.

K. Branch Office Growth Trend (2017 to 2021)

Name of District	Dec'17	Dec'18	Dec'19	Dec'20	Dec'21
Bhola	27	27	28	28	30
Cox'sbazar	20	20	20	20	20
Potaukhali	2	2	2	2	5
Noakhali	9	9	9	9	9
Lakhipur	7	7	8	8	8
Feni	2	2	2	2	3
Chittagong	15	15	17	17	18
Barishal	3	3	7	7	7
Jhalkathi	1	1	3	3	4
Pirojpur					2
Barguna					1
Total Branches	86	86	96	96	107
Growth Rate in %	19%	0%	12%	0%	11%



End of 2017 it was 86 branches covering 7 districts i.e. Bhola, Pataukhali, Noakhali, Laxmipur, Feni and Cox'sbazar. Chittagong. During the FY2016-17, 14 new branch was expanded at Bhola, Noakhali, Laxmipur, Barishal, Jgalkathi and started its activities primarily with 14 branches. During the FY2018-19, 10 new branch was expanded at Barishal & Jhalkathi, Noakhali, Chattogram region. During the FY2020-21, 11 new branch was expanded at Pirojpur & Jhalkathi, Feni, Bhola, Patuakhai & Chattogram district.

End of Dec'21 there was total 96 branches that had been operating by 06 regions, which are Bhola (22br), Outreach-Bhola (11 br), Cox'sbazar (20 br), Noakhali (20 br), Chittagong (18 br) Barishal Region (16 br).

Five Years Balance Sheet (FY 2017-2021)

Property & Assets	BDT in Thousand									
	June 2017	June 2018	June 2019	June 2020	June 2021	+/(-)	+/(-)	+/(-)	+/(-)	+/(-)
Fixed Assets	69,983.74	79,528.71	147,860.68	165,475.40	174,515.39	8%	14%	86%	12%	5%
Stock in hand (CREP)	6,046.73	6,024.23	5,963.84	5,889.03	5,375.69	6%	0%	-1%	-1%	-9%
Current Assets :										
Cash and Bank Balance	50,251.46	119,757.73	196,311.69	199,704.45	154,993.11	29%	138%	64%	2%	-22%
Loans and Advance	13,208.28	16,162.08	18,882.60	15,992.95	17,148.80	-3%	22%	17%	-15%	7%
Loan Outstanding (MF)	1,713,013.03	1,924,533.30	2,250,252.67	2,527,184.61	3,091,880.31	39%	12%	17%	12%	22%
Loan Outstanding (CREP)	13,314.74	13,195.75	13,171.95	13,139.72	13,139.72	-5%	-1%	0%	0%	0%
Receivable from Donors	6,290.06	15,189.40	9,971.87	2,921.58	7,043.60	17%	141%	-34%	-71%	141%
Other Receivables	19,643.91	24,497.85	28,149.68	27,677.20	24,225.34	14%	25%	15%	-2%	-12%
Other Investment (FDR)	79,785.66	88,888.00	213,854.32	220,418.48	183,398.36	30%	11%	141%	3%	-17%
Reserve Fund Investment	20.53	20.03	-	-	-	-8%	-2%	100%	0%	0%
Grand Total	1,971,558.13	2,287,797.08	2,884,419.30	3,178,403.40	3,671,720.32	36%	16%	26%	10%	16%
Fund & Liabilities	June 2017	June 2018	June 2019	June 2019	June 2019	+/(-)	+/(-)	+/(-)	+/(-)	+/(-)
Capital Fund	186,867.37	269,560.40	316,600.87	302,657.28	376,996.42	106%	44%	17%	-4%	25%
Unutilized Fund (Donors)	13,831.14	19,129.13	32,304.57	49,692.17	37,980.29	501%	38%	69%	54%	-24%
Revaluation Surplus	-	-	55,531.13	55,531.13	55,531.13	0%	0%	100%	0%	0%
Fixed Assets acquisition fund	4,242.46	8,496.21	14,218.23	17,085.29	18,690.70	8.10%	100%	67%	20%	9%
Current Liabilities :										
Group Members Savings	573,398.42	670,407.82	814,258.07	956,993.68	1,207,032.52	25%	17%	21%	18%	26%
Loan from SF (MF)	102,000.00	118,000.00	93,843.75	80,437.50	80,437.50	11%	16%	-20%	-14%	0%
Loan from PKSF (MF)	478,825.99	457,280.66	534,170.99	595,344.99	657,199.99	1%	-4%	17%	11%	10%
Loan from IDCOL (SHS)	11,515.93	1,972.21	-	-	-	-39%	-83%	0%	0%	0%
Loan from Bank (MF)	353,516.78	398,462.77	618,589.22	603,683.09	567,514.25	172%	13%	55%	-2%	-6%
Loan from Others (MF)	-	69,482.99	63,292.62	127,404.54	269,579.31	0%	#####	-9%	101%	112%
Reserve Fund (LLP/DMF)	88,971.02	89,166.15	139,198.82	162,914.51	200,390.27	32%	0%	56%	17%	23%
Emergency Fund	55,482.60	71,859.81	88,723.24	105,595.99	127,202.26	39%	30%	23%	19%	20%
Staff Provident Fund	39,655.52	35,184.41	39,555.10	41,052.99	5,757.44	39%	-11%	12%	4%	-86%
Gratuity Fund	36,491.49	25,565.41	29,839.09	34,851.60	13,147.55	78%	-30%	17%	17%	-62%
Other Liabilities	26,759.42	53,229.12	44,293.60	45,158.65	54,260.70	11%	99%	-17%	2%	20%
Grand Total	1,971,558.13	2,287,797.08	2,884,419.30	3,178,403.40	3,671,720.32	36%	16%	26%	10%	16%



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registered in Berlin-Germany

Independent Auditor's Report
To
The Governing Body of
COAST Foundation
Metro Melody, House -13, Road -2, Dhaka-1207.

Report on the Audit of the Financial Statements

Opinion

We have audited the Consolidated financial statements of "COAST Foundation" which comprise the consolidated statement of financial position as at 30 June 2021 and the consolidated statement of Comprehensive Income for the year ended 30 June 2021 and the consolidated statement of Receipts & Payments for the period from 01 July 2020 to 30 June 2021 and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, accompanying financial statements present fairly, in all material respects of the consolidated statement of financial position "COAST Foundation" as at 30 June 2021 and its financial performance for the year then ended in accordance with Generally Accepted Accounting practices.

Basis for Opinion

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

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

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

In preparing the financial statements, management is responsible for assessing the project's duration, disclosing, as applicable, matters related to projects period and using the going concern basis of accounting unless management either intends to liquidate the project or to cease operations, or has no realistic alternative but to do so those charged with governance are responsible for overseeing the projects financial reporting process.



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Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with International Standards on Auditing (ISAs) would always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on these bases of financial statements. As part of an audit in accordance with International Standards on Auditing (ISAs) we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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





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


We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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 purposes of our audit and made do verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books; and
- c) The consolidated statement of financial position, consolidated statement of comprehensive income and consolidated statement of receipts & payments dealt with by the report are in agreement with the books of accounts.

Dated: Dhaka
18 October 2021




Mohammad Anwarul Hoque FCA
Partner
Enrollment No. 1458
S. K. Barua & Co.
Chartered Accountants
DVC: 2110241458AS500912



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COAST Foundation
Consolidated Statement of Financial Position
As at 30 June 2021

Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount In Taka	
					30 June 2021	30 June 2020
Assets:						
Non Current Assets						
Property, plant and Equipment	8,360,395	143,377,617	1,002,963	17,164,681	169,905,656	150,802,066
Intangible Assets	-	2,126,088	-	-	2,126,088	1,618,362
Capital Work-in-Progress	-	2,483,647	-	-	2,483,647	13,054,968
Long Term Investment	876,853	182,521,502	-	-	183,398,355	220,418,475
	9,237,248	330,508,854	1,002,963	17,164,681	357,913,746	385,893,871
Current Assets						
Loan to Members	-	3,091,880,311	-	-	3,091,880,311	2,527,184,605
Other Loan -Short-Term	7,983,647	-	13,139,718	-	21,123,365	13,139,718
Accounts Receivables	10,598,385	9,654,655	3,032,250	-	23,285,290	30,598,786
Advance, Deposit & Pre-payments	679,470	15,757,612	157,578	554,144	17,148,804	15,992,950
Stock & Stores	-	140,855	5,234,839	-	5,375,694	5,889,026
Cash in Hand	14,970	1,971,832	17	20,076	2,006,895	3,276,538
Cash at Bank	10,132,054	91,227,774	1,839,064	49,787,321	152,986,213	196,427,910
	29,408,526	3,210,633,039	23,403,466	50,361,541	3,313,806,572	2,792,509,533
Total Assets	38,645,774	3,541,141,893	24,406,429	67,526,222	3,671,720,318	3,178,403,404
Equid and liabilities:						
Fund						
Unutilized Donor Fund	(314,135)	-	-	38,294,426	37,980,291	49,692,173
Revaluation Surplus	55,531,131	-	-	-	55,531,131	55,531,131
Cumulative Surplus	(25,347,358)	395,820,875	6,522,901	-	376,996,418	302,657,284
Reserve Fund (Statutory Fund)	-	43,980,098	-	-	43,980,098	36,494,212
Other Funds (Fixed assets acquisition fund)	1,526,016	-	-	17,164,681	18,690,697	17,085,292
Disaster Management Fund- DMF	2,052,647	-	-	-	2,052,647	3,119,177
	33,447,701	439,800,973	6,522,901	55,459,107	535,230,682	464,579,270






S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount In Taka	
					30 June 2021	30 June 2020
Non current liabilities						
19	-	313,916,653	-	-	313,916,653	362,052,329
20	-	53,624,998	-	-	53,624,998	53,624,998
21	-	50,499,602	-	-	50,499,602	83,198,077
22	-	269,579,305	-	-	269,579,305	127,404,542
	-	687,620,558	-	-	687,620,558	626,279,946
Current liabilities						
23	-	343,283,337	-	-	343,283,337	233,292,659
24	-	26,812,500	-	-	26,812,500	26,812,500
25	-	517,014,644	-	-	517,014,644	520,485,008
26	-	1,207,032,519	-	-	1,207,032,519	956,993,675
27	1,377,988	34,941,346	11,733,298	11,965,515	60,018,147	86,211,645
28	-	150,926,610	3,431,514	-	154,358,124	123,301,120
29	3,820,085	6,507,147	2,718,716	101,600	13,147,548	34,851,596
30	-	127,202,260	-	-	127,202,260	105,595,985
	5,198,073	2,413,720,362	17,883,528	12,067,115	2,448,869,078	2,087,544,188
	38,645,774	3,541,141,693	24,406,429	67,526,222	3,671,720,318	3,178,403,404
Total Fund and Liabilities						

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


Executive Director
COAST Foundation


Treasurer
COAST Foundation

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

Mohammad Anwarul Hoque FCA
Enrollment No. 1458
Partner
S.K. Barua & Co.
Chartered Accountants
DWC: 2110241458AS500912



Dated: Dhaka
18 October 2021

COAST Foundation
Consolidated Statement of Comprehensive Income
For the year ended 30 June 2021

Particulars	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
						FY 2020-2021	FY 2019-2020
Income							
Service charges on loan	31.00	-	591,613,148	-	-	591,613,148	431,243,687
Write off loan collection		-	176,340	-	-	176,340	476,880
Bank interest		147,903	507,242	-	-	751,028	299,654
Bank interest on FDR	32.00	44,435	8,282,273	-	95,883	8,326,708	13,200,892
Membership admission and form sale	33.00	183,550	2,975,285	-	-	3,158,835	2,985,322
Other sales (Form)		-	-	-	-	-	-
Donation Income	34.00	6,097,393	4,977,460	-	259,091,407	278,166,260	278,626,709
Others	35.00	442,400	-	52,490	-	494,890	286,703
Management Cost from Project	36.00	25,859,561	-	4,117,564	-	29,977,125	24,402,184
COAST contribution		-	-	-	6,920,285	6,920,285	6,262,019
Forfeited amount of Provident Fund	27.03	241,886	2,577,394	-	-	2,819,280	-
Total Income		33,017,128	611,109,142	4,170,054	266,107,575	914,403,899	757,784,050
Expenditure							
Service charge of PKSF loan		-	42,586,233	-	-	42,586,233	29,703,185
Interest on members savings	27.15	-	42,962,027	-	-	42,962,027	33,779,287
Loan loss provision (LLP)	28.00	-	31,057,004	-	-	31,057,004	21,631,408
Other loans interest	37.00	-	76,610,733	-	-	76,610,733	89,753,551
Salaries & Benefits	38.00	14,546,279	271,503,023	3,167,786	94,779,068	383,996,156	312,787,074
Office rent	39.00	-	5,846,822	-	2,331,798	8,178,510	8,596,978
Residential benefits	41.00	-	9,080,668	-	-	9,080,668	8,247,385
Administrative cost (FDMM project)		-	-	-	16,800,449	16,800,449	15,316,127
Office maintenance		1,086,117	3,369,099	166,523	1,580,899	6,202,548	4,577,641
Printing & stationery		918,093	3,499,270	15,495	337,044	4,770,802	5,838,119
Computer support & software cost		-	4,979,478	-	-	4,979,478	3,871,192
Traveling		1,049,424	7,716,676	24,380	1,262,606	10,053,086	12,363,520
Telephone and postage		83,553	2,228,723	-	133,143	2,445,419	1,900,634
Repair and maintenance		1,475,635	429,847	182,425	18,451	2,106,358	1,931,928
Fuel cost		534,769	5,929,196	290,896	972,742	7,727,603	6,022,834
Gas and electricity		333,705	2,903,793	277,855	203,746	3,719,099	3,331,462
Entertainment		344,181	1,356,835	664,130	81,277	2,446,423	1,872,906
Advertisement		145,220	28,050	-	-	173,270	168,523





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

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Particulars	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
						FY 2020-2021	FY 2019-2020
Mail & postage		1,006,489	100,235	4,060	142,568	1,253,352	874,659
Bank charge		91,103	1,482,907	17,833	54,200	1,646,043	1,317,184
Income tax		-	-	-	14,751	14,751	2,855,096
Land Tax Expense		6,000	-	-	-	6,000	86,579
Training expense		12,450	1,121,004	15,430	-	1,148,884	2,157,778
Sub Grant Expenditure		-	-	-	-	-	8,951,739
Legal expense		465,117	320,071	-	-	785,188	598,936
Registration fee		157,577	893,896	-	-	1,051,473	1,020,007
Honorarium, Member Fee & Social Contribution		631,230	13,985	25,699	-	670,914	975,408
Radio Meghna expense		1,539,771	-	-	-	1,539,771	469,565
HAP Established cost		327,225	-	-	-	327,225	16,560
Other operating expense	42.00	639,694	1,590,213	81,288	13,057,059	15,368,254	8,883,253
Audit fee	43.00	74,502	243,025	-	331,000	648,527	855,613
Donor program cost	44.00	444,892	6,935,074	-	129,544,813	136,924,779	167,689,188
Taxes		-	-	-	-	-	7,100
Covid -19 Expenses		-	-	5,108	-	5,108	2,782,732
Depreciation	6.00	1,795,473	7,630,474	216,388	4,462,141	14,104,476	12,954,428
Total Expenditure		27,709,399	532,418,361	5,155,296	266,107,575	831,398,631	774,189,519
Excess/(deficit) of income over expenditure before Tax(A-B)		5,307,729	78,690,781	(985,242)	-	83,013,268	(16,405,469)
Provision for Income Tax	27.25	(132,720)	(1,992,379)	-	-	(2,125,099)	-
Excess/(deficit) of income over expenditure after Tax		5,175,009	76,698,403	(985,242)	-	80,888,169	(16,405,469)
Total		33,017,128	611,109,142	4,170,054	266,107,575	914,403,899	757,784,050

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

[Signature]
Director-Finance and Corporate Affairs
COAST Foundation

[Signature]
Treasurer
COAST Foundation

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



Mohammad Anwarul Hoque FCA
Enrollment No. 1458
Partner
S.K. Barua & Co.
Chartered Accountants
DVC: 2110241458AS000912

Dated: Dhaka
18 October 2021

Cyclone 'Amphan' and Cyclone 'Yaas' added to the misery of the coastal inhabitants during the pandemic. When the 'Yaas' hit the coast in 2021, COAST responded quickly by providing emergency assistance while adhering to health regulations.



Prepared with the contributions of respective COAST colleagues led by Md. Mujibul Haque Munir
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COAST has been working to raise awareness on COVID 19 since the beginning of the outbreak. There was a plethora of public awareness efforts. COAST organized miking, leaflet distribution, face mask distribution, hand sanitizer distribution, temperature and oxygen level measurement, and emergency relief distribution in the working areas.

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



COAST Foundation

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