

## **Executive Summary of Plans and Budget from 1 July, 2022 to 30 June, 2023 (2022-23), COAST Foundation**

### **1. Methodology**

The Plans and Budget of 2022-23 of COAST Foundation ([www.coastbd.net](http://www.coastbd.net)) have been prepared through the participation of stakeholders of different levels i.e. member/program 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 achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) next year challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized.

### **2. Brief on the Internal Review Process:**

COAST Foundation has reviewed its programs with the support of the Malteser international through the project titled **"ToGETHER (Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response)"**. All the programs had been divided into 9 sectors and those are: i) Core Programs, ii) Donor Funded Development Programs, iii) HR-Admin & IT, iv) Gender Equality and Social Inclusion and Community Radio, v) Internal Audit, vi) Advocacy and Networking, vii) Finance and Governance, viii) MEAL and Knowledge Management and ix) Humanitarian Response.

Total 3-5 member team led by a senior professional from the organization conducted the review process. During the review process, for each sector, one relevant experience professional was involved from other like-minded NGOs or with a free-lance consultant for the facilitation of the process. The objectives of the review process were:

- To assess the present status of the different sectors of the organization
- To know the SWOT(Strength, Weakness, Opportunity and Threats) of the different sectors of the organization
- To disseminate the learnings among the senior staff in the organization
- To set the course of actions for each sector

The methodologies were:

- PPT presentation by each group
- FGD (Focus Group Discussion) and KII (Key Informant Interview)
- Report writing and submission to the Executive Director

After review and report preparation, there was a central workshop where the review lead presented the slides about the major findings from the review. The slides are available in the organizational website ([www.coastbd.net](http://www.coastbd.net)).

### **3. Revision of PSEAH (Protection from Sexual Exploitation, Abuse and Harassment) Policy:**

To ensure this protection issue, COAST has reviewed PSEAH Policy based on UN-secretary General bulletin (2003) and the Supreme Court's directives delivered on 14 May, 2009.

The major aim of the organization is to ensure balance and sustainable development for marginalized people coastal areas. COAST, therefore, has been working for developing a gender sensitive and women friendly working environments to reduce discrimination among male and female staff and to end all sorts of gender-based violence.

After revision of the policy, the orientation has been conducted for all staff. Total of 1306 staff (core and non-core programs) participated in the orientation. The participants are divided into 5 batches for ensuring the orientation through online and in person sessions. The aim of the sessions was to orient all the staff and frontline

workers about sexual exploitation and abuse and to introduce about the organizational policies and government laws to prevent such incidents in all stages of the organization. The outcomes of the orientation were to create equal dignity among men and women as well as to create sexual exploitation and harassment free environment for women and program-participants. After completion of all orientations and regular GRDM (Gender Relation and Development Meeting), it can be said that, both staff and program participants are now aware and sensitized about PSEAH policy and its implications.

#### **4. CHS certification audit by HQAI: a journey towards learning and improvements**

COAST is a member of the CHS Alliance ([www.chsalliance.org](http://www.chsalliance.org)). Therefore, believing in quality and accountability to its core, the organization embarked on a CHS certification with the Humanitarian Quality Assurance Initiative-HQAI ([www.hqai.org](http://www.hqai.org)) in 2017. The main objective of starting a verification journey was to strengthen the organization's institutional governance system and compliance with the CHS.

The initial CHS certification audit by HQAI identified that COAST excels in coordinating assistance with other actors and ensuring that communities receive complementary assistance. It hosts and participates in a number of NGO networks and works at local and district level appropriately with the government. COAST has thorough mechanisms for ensuring that its use of financial resources is effective, efficient and ethical. It has a strong system management. The values of the organization are clear in the programs offered, the motivation of the staff, and the transparency of their information provision which is exceptional.

But the audit also identified that COAST's quality management systems do not operate at a level commensurate with the strong implementation mechanisms apparent in the field. Microfinance which has a detailed set of written instructions on how the program operates but operational guidelines, templates, policies for its development and humanitarian programs are scattered or not sufficient. Practices are not systematic in collecting beneficiary feedback on their level of satisfaction, identifying potential or actual unintended negative effects, safeguarding of their personal information, management of complaints, especially sexual exploitation, abuse and harassment cases. However, COAST was given a time frame to address these problems as part of the CHS certification process.

Responding to the findings, COAST introduces different policies, guidelines, formats to bring them in a systematic manner and orients staff to perform them systematically and effectively. As a process of the certification, the organization has to undergo a regular HQAI audit in each year conducted by a team led by a senior auditor. They evaluate all documents, talk to the community and people affected by crisis and staff. If they are satisfied then only recommend continuation of certification for one year. This way COAST has completed a four-year certification cycle from 2017-2021 and now initiated a recertification that started in 2022.

#### **5. Human Resource Development**

COAST Foundation believes that, capacity building, improvement of knowledge of staff and member/program participants are important and effective means of human resource development. In this regard, COAST formalizes its own training methodology and operational system to carry out its efforts towards human resource development. COAST follows its own training manual for all the courses. All training courses include the values and health generic learning sessions e.g. exercise, health and hygiene tips, orientation of BMI (Body-Mass Index), patriotic songs, political orientation, cultural behavioral change and manners. It also prioritizes the English learning even among the field level staff so that they can communicate with the donors, media and respective stakeholders. For human resource development at all levels (field, mid and senior levels) it takes different strategies based on the needs of the staff, e.g. one to one training, classroom training focusing different skills and topics. The duration of the trainings is 1- 5 days according to the requirement. It believes that training is continuous learning process to develop skills, knowledge as well as personal development. An annual training calendar is declared in the beginning

of the year. The training curriculum and methodologies are prepared and finalized with the suggestions and recommendations from senior staff including Deputy Executive Director and Executive Director. On the job training is also another effective tool for the development of the staff.

## 6. Objectives analysis for 2021-22

### Major Achievements in 2021-22

- Registered by Societies Registration Act, 1860 as COAST Foundation
- Effective COVID-19 responses to staff & beneficiaries with staff capacity development and treatment cost
- Four new projects funded by Tear Fund and SwedBio
- Staff turnover rate stands below 5%.
- Area expansion of MF program (10 branches).
- Cost control
- Completed internal review of the programs and sectors

### Not Achieved in 2021-22

- Organizational Enterprise Development
- RLF (Revolving Loan Fund) management for MF (Micro Finance) programs

### Major Objectives for 2022-23

- Preparing the Strategic Plan for 2023-27 of the organization through the involvement of external consultants
- Vertical expansion of MF
- Fund raising for development projects and Rohingya responses
- Developing knowledge based human resources
- Enterprise development in the organization level
- Increasing primary health care support to the MF clients
- People's Organization and Social Actions

## 7. Output status with comparison (2020-21, 2021-22 and 2022-23)

### 7.1 Core and Non-core Programs Output Analysis:

Sl	Program name	2020-21 (Population)	2021-22 Population (Target)	2021-22 Population (Achievement)	+/- %	2022-23 (Population) Target	+/- %
1	Core Programs	1.62 million	1.67 million	1.66 million	99%	1.69 million	1.8%
2	Non-Core Programs	0.99 million	1.00 million	0.99 million	99%	1.04 million	5.1%

SI	Program name	2020-21 (Population)	2021-22 Population (Target)	2021-22 Population (Achievement)	+/- %	2022-23 (Population) Target	+/- %
	Total	2.61 million	2.67 million	2.65 million	99%	2.73 million	3.02%
		7.77% coverage of total poor people of the country (33.6 million) Assuming 21% of poverty rate	4.76% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate	4.73% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate		4.88% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate	

## 7.2 Rohingya Refugee+Host Community:

SI	Outputs	2020-21 (Population)	2021-22 Population (Target)	2021-22 Population (Achievement)	+/- %	2022-23 (Population) Target	+/- %
	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)	131%	480 thousand 44% coverage of total Rohingya refugee (1.1 million)	14%

## 8. Project information (Figures BDT in crore): 2021-22

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%
<b>Total</b>	<b>13</b>	<b>74.43 (\$8.75 m)</b>	<b>43.55(\$ 5.13 m)</b>	<b>37.70 (\$4.44 m)</b>	<b>87%</b>
Project in pipe line	2	4.56			

## 9. Advocacy Achievements

- Advocacy to reduce the child marriage in Bhola and Cox's Bazar.
- Campaign for banning plastic use in camps.
- Campaign for not taking subscriptions from tax payers in universal pension scheme.
- Side event seminar in COP-26 for availing the rights of climate induced displacement.

- Localization campaign in Rohingya camps through CCNF (Cox's Bazar Civil Societies and NGO Forum).
- Campaign for constructions of embankment with concrete blocks and maintenance to the local government
- **Study conducted:**
  - Study on Child Marriage in Cox's Bazar and its reasons, impact and prevention measures. The study revealed that the rate stands at 57.67% (national 51.40%)

#### **10. COAST Response to Rohingya and Host Community:**

In response to the Rohingya humanitarian crisis, COAST has been contributing in Education, Child Protection, Livelihood, WASH (Water, Sanitation and Hygiene), Protection, Health, DRR (Disaster Risk Reduction) and Advocacy & Networking sectors.

COAST has been implementing 134 learning centers to ensure education for Rohingya children. More than 7820 Rohingya learners are getting education in Myanmar curricular. Through child protection program COAST has been ensuring case management services, PSS (Psycho Social Support) and life skilled based education. For the child protection services, COAST has established total 72 club houses and 20 MPC (Multi-Purpose Centre) in different camps and host community. In livelihood part, COAST is supporting both Rohingya and Host community people. In MPCs, youths are taking different income generating and vocational trainings like, soap making, tailoring, agriculture and livestock, driving, computer skill, electrical wiring, masonry, solar panel repairing etc. Moreover, COAST is providing financial support to marginalized farmers and starting small entrepreneurship in host community. COAST is working to ensure better WASH facilities through establishing toilets, drainage system, guide wall, deep tube wells. COAST is distributing hygiene kits for both communities. COAST is ensuring DRR skills to different program participants through providing training and input supports.

#### **11. COAST Advocacy programs during 1 July, 2021 to 30 June, 2022:**

##### **EquityBD:**

(i) CoP 26 outcome frustrated for Bangladesh as MVCs. (ii) Deliver finance & technologies for climate action for MVCs and LDCs. (iii) Civil Societies Demanded Inclusive Process from the Government to Strengthen Country Interest in CoP 26. (iv) Rights- Based CSOs demand Increased Investment for Girl's Education to Curve the Child Marriage. (v) Eliminate Inter and Intra State Inequalities for development of LDCs. (vi) LDCs Need Access to Vaccines as Global Public Good. (vii) SDG Progress in Bangladesh: Competencies or Complacency.

##### **CCNF (Cox's Bazar Civil Society and NGO Forum):**

(i) BAPA and CCNF hold joint seminar on Environment Day: Demand for ban on plastic in Rohingya camps. (ii) Banning of Plastic and Restoration of Environment should come first in Rohingya camp: Local government and civil society leaders in Cox's Bazar demanded a parliamentary coccus, transparency and democratic participation in Rohingya response. (iii) BDCSO Process and CCNF observes 21 February: Use of local languages Recommended for local organizations Development. (iv) Attackers on Female NGO Workers in Teknaf Must Face Exemplary Punishment. CCNF issues ultimatum: Member NGOs will not work in Hnila if no punitive action within a week. (v) Implementation of human rights to make sustainable social development: We are all human, And all are equal. (vi) "Learning of Rokeya Day: Pledge to build equality, fairness and democratic society" We want quality education, in which the brain and mind will be developed. (vii) CCNF Demands Local Government's Participation Rohingya Response. (viii) WFP Cox's Bazar urged to prioritize Local NGOs and follow a transparent partnership selection: CCNF leaders meeting with WFP officials in Cox's Bazar. (ix) Redouble 'International Actors' effort for Solution of the Rohingya crisis : Social cohesion, environmental recovery must be ensured until repatriation.

### **BDCSO (Bangladesh Civil Society Organizations) Process:**

(i) A social capital is necessary with unity for sustainable development in Bangladesh. (ii) Local civil Societies Urged Government and Aid agencies to ensure a Common and Equitable Partnership. (iii) LDCs Need Access to Vaccines as Global Public Goods.

### **COAST Foundation:**

(i) Include income taxpayers in the proposed “Universal Pension Scheme 2022”, civil society demand. (ii) CoP 26 outcome frustrated for Bangladesh as MVCs. (iii) Civil Societies Demanded Inclusive Process from the Government to Strengthen Country Interest in CoP 26. (iv) Rights-Based CSOs demand Increased Investment for Girl’s Education to Curve the Child Marriage. (v) Child marriage rate increases by 82% in Eidgaon Upazila of Cox’s Bazar. (vi) CSO and MPs demand a legal frame for Civil Society engagement in project implementation.

#### **12. Budget variance for the year of 1 July, 2021 to 30 June, 2022**

The budget for the year 2021-22 was BDT (Bangladeshi Taka) 929.85 crore (\$ 99.99 m, i.e. exchange rate assumed as 93:1) where the operating cost was BDT 71.71 crore (\$ 7.71 m). The total expenditure was BDT 892.10 crore (\$95.92 m). Here the utilization rate is 96%. On the other hand the operating expenditure was BDT 74.19 crore (\$ 7.97 m) and the utilization rate is 103%.

#### **13. Budget Focus for the year of 1 July, 2022 to 30 June, 2023**

The total budget for 2022-23 has been prepared with an amount of BDT 1,204.20 crore (\$ 129.48 m) while the operating budget is BDT 102.82 crore (\$ 11.05 m) with the surplus amount of BDT 15.59 crore (\$ 1.68 m). It is mentioned here that among the budget BDT 1101.38 (\$ 118.42 m) is involved with RLF (Revolving Loan Fund). Total budget has been increased 30% than that of 2021-22 (BDT 929.85 crore-\$99.99 m). Here the program and administrative costs are 95% and 5% respectively.

This year the budget of the donor grant is BDT 22.17 crore (\$2.38 m) which is 4% more than that of last year (BDT 21.03 crore-\$2.26 m). The utilization rate is 119%. This happened due to there were three new projects started after June 2021.

In the operating budget of BDT 102.82 crore (\$ 11.05 m), 77% (BDT 77.22 crore-\$ 8.30 m) will be contributed from micro finance program and 23% will be from grants of different development projects and other income (BDT 22.17 crore-\$ 2.38 m).

At the end of 2022-23 the total number of member participants will be 171,831 which is 12.47% more than that of last year (151,916). The outstanding balance at the end of 2022-23 will be BDT 522.55 crore (US\$ 56.18 m). This is 25.14% above from the last year (BDT 417.56 crore- \$44.89 m). At the end of the year 2022-23, the savings of micro finance group members will be BDT 213.85 crore (\$22.99 m) which is 23% higher than that of 2021-22 (BDT 166.95 crore-\$17.95 m).

During 2022-23, RLF will be needed an amount of BDT 185.20 crore (\$ 19.91 m). It is expected to manage the amount of BDT 55.00 crore (\$ 5.91m) from PKSF, BDT 121.00 crore (\$13.01 m) from commercial banks and BDT 9.20 crore (\$ 0.99 m) from organizational statutory funds (Provident Fund, Gratuity and Staff Welfare Fund) as loan.

During the year of 2021-22, the organization received BDT 158.03 crore (\$ 16.99 m) from different commercial banks and PKSF and paid BDT 115.24 crore (\$ 12.39 m) as per repayment schedule.

At the end of 2022-23 the total staff will be 1,422 (male-924 and female-498 and ratio-65:35) which is 3% more than that of last year (1,381).

This year the cost of fund is BDT 26.45 crore (\$ 2.84 m) which 24% more from the last year (BDT 21.38 crore-\$ 2.29 m) due to receiving more RLF from banks, PKSf and group savings. The cost of fund includes the interest payable to group savings, PKSf, organizational statutory funds and private banks for using their fund as RLF.

During 2021-22, the organization paid total VAT (Value Added Tax) BDT 44.94 lakh and Tax BDT 36.42 lakh.

The Plans and Budget 2022-23 have been approved in 6<sup>th</sup> AGM (Annual General Meeting) held on 24 June, 2022.

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