



Vision

Striving for a world of equity, justice and free from poverty where human rights and democracy are the common cultures.

Mission

COAST Foundation 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.



Major Achievement since 1998 ...

- a. Geographical expansion & Financial Sustainability.
- b. Digitalization of MF program.
- c. Competitive financial package [Mgt & HR development context].
- d. Organizational Reputation through advocacy and Networking.
- e. Rapid response in disaster period [Qualitative achievement].
 - i. Community Radio
 - ii. Post-disaster activities
- f. Gender Sensitive policies and practice.
- G. Monitoring, Evaluation, Accountability & Learning.



SWOT in 2023

Strength	Weakness	Opportunity	Threat
<ul style="list-style-type: none"> • Policy-based organization • HQAI certified • Special Consultative Status with UN ECOSOC • Strong Governance System • Networking and Advocacy, • Learning and staff development • Quality MEAL System • Complaint Response Mechanism and receiving feedback from target population • Sustainable micro finance • Adolescent empowerment through Community Radios • Staff dropout at senior position is zero & at field is below 5% 	<ul style="list-style-type: none"> • Less female staff in senior positions • English proficiency in the senior level • Negotiation skill • Inadequate knowledge on project proposal writing • Donor mappying 	<ul style="list-style-type: none"> • Create more international linkage and establishing networking • Expansion of livelihood projects in the Rohingya camps • Donor relations • Expansion of working areas in the plain land. 	<ul style="list-style-type: none"> • Due to Rohingya influx, projects in Bhola and other areas are not getting much attention, • Misuse of business card, especially in the FDMN projects, • Disaster and Climate Change effect in the working areas, • Political belief of some employees and/ or criticism of political activities in the social media, • Localization campaign may create some enemies from the INGOs.

At a glance MF- Dec' 20223

Area Coverage	District	11
	Upzila	76
	Union	501
	Village	2730
	Region	7

Credit Rating:	Loang Term	A
	Short Term	ST-3
	Outlook	Stable
CDF Ranking		29

Branch	125
Member (Lac)	1.65
Loanee (Lac)	1.33
Portfolio Balance (Crore)	541.84
Savings Balance (Crore)	234.18
Portfolio At Risk	8.07%
Cumulative Repayment Rate	99.34
Capital Fund (Crore)	103.8
Total Assets (Crore)	642.19
Yearly Turnover (Crore)	998.07
Savings-Credit Ratio	43.2 : 100

**Strategies for MF: 2023- 2027**

Particulars	2023	2024	2025	2026	2027
District Coverage	11	13	13	13	13
Region	6	7	8	8	8
Branch	120	130	135	140	150
Member (lac)	1.74	1.91	2.10	2.31	2.54
Loanee (Lac)	1.39	1.53	1.68	1.85	2.03
Portfolio Balance (Crore)	580.86	685.41	808.78	954.36	1126.15
Savings Balance (Crore)	232.34	274.16	323.51	381.75	450.46
PAR	5%	5%	5%	5%	5%
CRR	99.52%	99.54%	99.55%	99.57%	99.58%
Capital Fund (Crore)	116.17	137.08	161.76	190.87	225.23
Total Assets (Crore)	645.39	761.57	898.65	1060.4	1251.28
Yearly Turnover (Crore)	1161.71	1370.82	1617.56	1908.73	2252.3



Strategies for Human Resource

2023	2024	2025	2026	2027
<ul style="list-style-type: none"> • Simplification of recruitment process • Two-step checking of recruitment process • Appraisal process in place • One to one on job training approach for skill development • Recruiting persons with disabilities (at least 1%) • New Salary Structure • Measuring BMI (Body Mass Index) 	<ul style="list-style-type: none"> • Revision of HR Manual • Alternative professional development • Try for more female staff in the Sr. level • Digitalization of HRM • On job training • Recruiting persons with disabilities (at least 2%) • Measuring BMI (Body Mass Index) 	<ul style="list-style-type: none"> • Setting competent professional in the right positions • On job training • Recruiting persons with disabilities (at least 3%) • Measuring BMI (Body Mass Index) among the staff. 	<ul style="list-style-type: none"> • On job training • Remain recruiting persons with disabilities (at least 3%) • Measuring BMI (Body Mass Index) among the staff 	<ul style="list-style-type: none"> • On job training • Remain recruiting persons with disabilities (at least 3%) • Measuring BMI (Body Mass Index) among the staff

Strategies for Social Development

2023	2024	2025	2026	2027
<ul style="list-style-type: none"> • Partnership and Program management Policy • Fund raising policy with Donor mapping • Program design/fund raising cell • Continuing regular programs (special focus: coastal poverty, climate change, DRR) • Focus on skill development and education program for Rohingya 	<ul style="list-style-type: none"> • Funding mapping • CSR funding mapping • Exclusive project proposal designed • SDG & Human Rights based project ideas identified • Hospital/sattelite clinic for host and Rohingya response • Communication visibility. 	<ul style="list-style-type: none"> • Expansion of working areas • Expansion of sectors and programs • Promoting vocational/technical education • Establishing umbrella commerce system 	<ul style="list-style-type: none"> • Special flagship programs on FOs/Food security • Leading in Rohingya response (if Rohingya crisis continues) 	<ul style="list-style-type: none"> • Having a well set-up fund raising mechanism • Projects are being managed with an effective mechanism • Peerless flagship programs.

Strategies for Finance Section

2023	2024	2025	2026	2027
Finance Policy review	-	-	-	Finance Policy review
Maintaining Compliances	Maintaining compliances	Maintaining compliances	Maintaining compliances	Maintaining compliances
Vendor enlistment	Vendor enlistment	Vendor enlistment	Vendor enlistment	Vendor enlistment
One step final payment	One step final payment	One step final payment	One step final payment	One step final payment
Uniform software in the organization	Uniform software in the organization	-	-	-
Try for an award for best presented financial report from ICAB	Try for an award for best presented financial report from ICAB	Try for an award for best presented financial report from ICAB	Try for an award for best presented financial report from ICAB	Try for an award for best presented financial report from ICAB
Gratuity Fund reg.	-	-	-	-

Strategies for Training Plan



- **Training on development communication**
- **Research and Monitoring**
- **Basic MF and field operation for CDOs**
- **MF management, operation and advance MF for BM/AM/RPC**
- **English proficiency course**
- **PSEAH, Gender and development**
- **Project proposal and report writing course**
- **Budget and finance monitoring**

- **Same activities done**
- **Progress analysis**
- **Set new strategy &**
- **Methodology**

Strategies for Monitoring, Evaluation, Accountability & Learning



- **Feedback address**
 - **Encourage community to be engaged more**
 - **Strengthen staff understanding on MEAL**
 - **Bring M&E officers under MEAL**
 - **Exit Strategy**
 - **CHS applications orientation**
 - **MEAL application orientation/training**
 - **Learning-sharing event**
 - **Research and Evaluation**
- **Institutionalized of addressing feedback- when, where & how does?**
 - **Institutionalized Community Centered Development Approach**
 - **Institutionalized Web-based reporting for monitoring**
 - **Learning-sharing event**
 - **Research and Evaluation**
 - **Progress analysis and set-up strategy**

Challenges



- **Global economical recession**
- **Post national election situation**
- **Fund Mobilization**
- **Increased overdue tendency**
- **Natural Disaster**
- **Local political interference in the recruitment process.**

Thank You

