

## Executive Summary of Plan of Operation 2016-2017, COAST Trust

### 1. Methodology

This Plan of Operation of 2016-2017 of COAST Trust ([www.coastbd.net](http://www.coastbd.net)) has been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staffs. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) next year challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized.

### 2. Critical Analysis during 2015-2016

This year COAST has received the special consultative status from UN ECOSOC. Through this status, COAST has got the ability to join any UN events.

The six branches of micro finance program in Chittagong region have reached at the break-even point. This year the savings products have been attracted by the member participants and the savings amount has been accumulated with BDT 443.00 million.

The organization has crossed its portfolio BDT 1 billion in December 2015 and surplus amount is BDT 36.10 million. The internal monitoring system of micro finance programs has been strengthened. Now, all the branches are running with + capital. PKSF has approved 6 new branches for Noakhali region. The branches will be open at Hajirhat under Kamalnagar upazilla, Subarnacha, Kabirhat, Companyganj, Samri Munchirhat under Begumganj upazilla and Udarhat under Noakhali sadar.

The FIS and MIS section has been merged with micro finance operation from finance section. As a result the micro finance FIS and MIS reports for the donors are being submitted in due time.

This year the organization has received BDT 30.00 million from BRAC Bank Ltd. (interest rate 10.5%), BDT 50.00 million from One Bank Ltd. (interest rate 11%), BDT 20.00 million from Midland Bank Ltd. (interest rate 11%) and EXIM Bank Ltd. BDT 50.00 million (interest rate 11%).

The overdue management has been strengthened with the senior colleagues from principal office through daily monitoring system and case by case support. Up to December 2012 total written off amount is BDT 43.80 million. Target up to June 2016 was BDT 17.50 million and realized BDT 7.40 million and the realization rate is 43%. On the other hand up to June 2014 total amount of bad debt is BDT 14.90 million. Target up to June 2016 was BDT 14.90 million and realized BDT 6.20 million and the realization rate is 42%. It is planned that by June 2017 at least 20% of total written off and bad debt amount will be realized. All the staffs of the organization are involved for written off support in two Saturdays in a month.

The counter vailing process in the group level has been introduced and now the trend of misappropriation has been decreased.

The achievement analysis of the financial plan for the year of 2015-2016: (Taka figure is BDT million)

SI	Major components	Target	Achievement	%
1	Member participants	1,07,749	1,02,450	95
2	Per CDO member participants	359	344	96
3	Savings accumulation	413.60	443.00	107
4	Loan outstanding	1,080.00	1,220.00	112
5	Per CDO outstanding	3.62	4.18	115
6	Earning of service charge	214.40	242.80	113
7	Expenditure	196.60	206.70	105
8	Amount of surplus	17.70	36.10	204

**Note for SI-8: Due to less overdue**

Tropical cyclone Roanu hit Bangladesh coast on May 21, 2016 and the death toll was 24. The cyclone damaged approximately 83,978 houses and affected approximately 139,852 families in the impoverished 15 districts of south central and south east coast. But

destruction of 130 km embankments caused most vulnerability and fallen the community in long run risk. Especially 25 km of embankment collapsed in Kutubdia Island of Cox's Bazar caused multifold suffering for 70 thousand people of five unions. Basically 80% of Kutubdia island is flooded. In Uttar Dhurung union of Kutubdia more than total 10 thousand people are suffering from scarcity of drinking water. The people are also severely suffering from water borne disease. The COAST responded immediately and doing following activities: (i) with opening central control room in Principal Office in Dhaka, and other four regional control rooms in four regional offices; Bhola, Cox's Bazar, Chittagong and Noakhali COAST started its initiatives from May 19, 2016, (ii) Radio Meghna ([www.radiomeghna.net](http://www.radiomeghna.net)) circulated government weather bulletin by 24 hours received from Bangladesh Betar. Radio Meghna kept its operations continued day and night to forecast about cyclone Roanu, preparedness and rehabilitation works after the disaster, (iii) seven COAST offices were turn into cyclone shelters and served two thousand people including dry food drinking water for the day. COAST support government initiatives at local level for evacuation and shelter management standby its 1200 staffs for providing support to district deemed necessary by the government and others, (iv) COAST deployed its staffs in Bhola and Cox's Bazar for immediate assessment and on coordination with local authority COAST publishes an primary assessment report for shouting external support from for the affected community through online circulation and personal communication, (v) COAST provided emergency relief to 1800 families in the Uttar Dhurong, DakkinDhurang and Ali Akbar Dail unions of Kutubdiaupazilla through local administration. COAST staffs also support Upzila administration during distributing 65 metric tons of rice, (vi) COAST staffs continuously distributing pure drinking water with operating its water purifying machine in five unions of KutubdiaUpazila, Cox's Bazar (vii) Maximum ponds and sweet water sources had been overhauled by saline water. COAST has done dewatering the ponds flooded by saline water. Total 38 ponds have been clean (viii) since May 22, 2016 COAST is operating 10 health camps at different growth centers in KutubdiaUpazilla. Two MBBS doctors

from the Upazila health complex and three medical assistants along with 7 paramedics and community health volunteers are working at those camps. Till to date 6000 people took health services from these camps. COAST is also providing essential medicines and oral saline with free of cost. For the responses total cost is BDT 558070/-. This fund has been managed from micro finance surplus.

The project concept note has been submitted to BRAC, USAID and other INGOs for consideration of funding. Among them BRAC has confirmed the funding.

This year the organization has been awarded the projects of School Feeding Programs in Poverty Prone Areas-Ramgoti, Laxmipur (Bangladesh Government), Coastal Vegetation Improvement for Community Resilience Project in Subrang union of Teknaf, Cox's Bazar by IUCN (International Union for Conservation of Nature and Natural Resources), Ending Child Marriage Project in Bhola by UNICEF and Cyclone Roanu Recovery Project (CRRP) in Kutubdia by BRAC.

During the period of 2015-2016 target of the total fund was BDT 94.00 million where the received amount is BDT 95.50 million (102%).

**The short project matrix: (Figure BDT in million)**

SL	Name and donor	Durati on	Budg et	Receiv ed	Utiliz ed	% of utiliz atio n
1	School Feeding Programs-GoB	2015-2016	1.57	0.67	0.67	100 %
2	Responsive Union Parishad -DFID	2013-2016	29.13	20.64	19.08	92%
3	Ending Child Marriage -UNICEF	2016-2017	34.26	7.32	6.10	83%
4	Communic ation for Developme nt -UNICEF	2012-2016	124.14	74.49	70.76	95%
5	Election Working Group-TAF	2013-2016	21.11	8.07	8.06	100 %
6	Justice for Safety-UKAID and	2013-2017	64.06	43.09	42.06	98%

SL	Name and donor	Durati on	Budg et	Receiv ed	Utiliz ed	% of utiliz atio n
	DFID					
7	Eyes and Action on Gvt. Social Protections -DFID	2014-2016	18.59	10.19	8.98	88%
8	MTCP-2-IFAD	2014-2018	13.63	8.58	6.45	75%
9	ECOFISH-USAID	2015-2019	37.85	6.91	5.80	84%
10	SEEDS-Stromme Foundation	2014-2018	96.60	21.18	20.10	95%
11	ENRICH	2014-2018	12.00	3.46	3.15	91%
12	Ujjibito-UPP	2014-2018	20.10	6.77	6.77	100%
13	Coastal Vegetation Improvement for Community Resilience-IUCN	2016-2017	1.80	No	No	No
14	CRRP	2016	10.89	No	No	No
<b>Total</b>			<b>461.52</b>	<b>211.35</b>	<b>198.04</b>	<b>94%</b>

All the branches have been under automation with Online Microcredit Management System (MIS and AIS) with PC Link IT Palli Ltd and Southtech Limited. This has decreased the work load of Credit and Development Officers.

The positions of Assistant Station Manager, News Editor, Editor-Programs, Technical Officer have been created with the fixed remuneration. The on air time has been increased from 4 hours to 6 hours at 0900-1200 hours and 1700-2000 hours.

The process has been started to increase to 250W and then its coverage will be 50 km. The main objectives of the radio are to disseminate the weather forecast for the fishermen fishing in the Meghna basin and the Bay of Bengal and the development messages to the women, adolescent and students.

The license of “Radio Shaikat” in Cox’s Bazar has been received and now the steps for getting

frequency and operation are in the process. It is expected that Radio Shaikat can get its operation by December 2016.

A five-storied training centre in Bhola town has been started with organizational own fund and it is expected that by this year up to 2<sup>nd</sup> floor will be completed and by 2017 the building will be completed fully.

COAST participated World Humanitarian Summit ([www.worldhumanitariansummit.org](http://www.worldhumanitariansummit.org)) held in Istanbul, Turkey in May 2016. There was a side event titled “**Climate Migrants Deserve Equity, Capacity and Human Rights from Global Community**” The side event has been organized by fifteen civil society organizations from global south and north, namely, Act Alliance, Asian Disaster Risk Reduction Network (ADRRN), Asia Pacific Refugee Rights Network (APRRN), African Development Solution (ADESO), Christian Aid, Action Against Hunger (ACF) International, UN Major Group on Child and Youth (UNMGC&Y), COAST, EquityBD, NHN Pakistan, Refugee International USA, Ebill Society Palao, Dhaka University, Platform on Disaster Displacement (The Nansen Initiative Follow Up), and Norwegian Refugee Council (NRC).

The organization completed the Bangla version of Core Humanitarian Standards of CHS Alliance ([www.chsalliance.org](http://www.chsalliance.org)) with the participation of all humanitarian NGOs (local, national and international) working in Bangladesh and the Bangla booklet has been launched through a seminar where the Executive Director of CHS Alliance was present.

For macro level policy advocacy Equity and Justice Working Group (**EquityBD**) is running with satisfactory level. This network organized different campaigns during 2015-2016. Some of major campaigns were (i) Development Organizations for Mutual Accountability in Partnership (ii) Louder South Asian and LDC Voice before Paris Climate Conference (iii) Bangladesh Road Map toward Paris Climate Conference Must be Inclusive Participatory and Transparent (iv) Right Group’s Expectations from Prime Minister in UN Sustainable Dev Summit to raise the issue of Global responsibility for Climate Forced Migrants (v) Legally Binding Climate Agreement is Indispensable for SDG Implementation

(vi) Legally Binding Climate Agreement is Indispensable for Survival for Most Vulnerable Countries (MVC)'s Survival (vii) Civil Society for Addressing Inequalities along with Growth in Development Strategies (viii) Bangladesh and LDCs deserve Intellectual Property Rights (TRIPS) waiver until become a developed country (ix) Displaced People's Right to Survive, they Have "Choice" to Move elsewhere (x) Immediate actions against excessive use of pesticides is must to save specially rural women and children (xi) Bangladesh will Promote Climate Displacement as a Global Development Agenda (xii) Publish white paper on illicit finance flow and government strategies to recovery from different Tax Heavens (xiii) Concern on Inclusiveness and Transparency of Bangladesh Delegation to Paris Climate Conference (xiv) Right Based CSOs urged PM to lead Paris Climate Conference to Demand Climate compensation from developed countries (xv) Climate Deal with 1.5 Degree Celsius and Institutional Mechanism for Loss and Damages a Must for Survival (xvi) Dedicated UN Policy Regime Demanded for Climate Forced Migrants (xvii) CSO demand Duty Free and Quota Free Market for LDCs trade enhancement (xviii) Bangladesh CSOs Urge to Reject Draft Paris Agreement: Developed and Major Economies Ignored Survival Issues of Most Vulnerable Countries (xix) Paris Climate Agreement has made us Slaves! (xx) Integration of Internal Displacement Policy in the 7<sup>th</sup> Five Year Plan for the Climate induced migrants demanded (xxi) EquityBD endorses the Call for Urge the Governments not to sign the TPPA (xxii) Government and NGOs Expressed Commitment to be Accountable to Community (xxiii) EquityBD Homage to Language Martyrs: Strives for Equity and Justice Based Society Echoed (xxiv) Govt. must be prepared for the post subsidy era (xxv) Political Commitment is Necessary among All Parties for Sense of Security to Reduce Illicit Financial Flow (xxvi) Climate Adaptation First Start with Ensuring Safety and Security of Coastal land and Its Inhabitants (xxvii) Protecting Coastal People and Land is a Fundamental in Climate Adaptation with Own Fund (xxviii) Climate Induced Displacement Deserve New UN Protocol (xxix) A new global network for local and national organizations launched ahead of the WHS (xxx) Climate Migrants Deserve Equity, Capacity and Human Rights from Global

Community (xxxi) Germany and Bangladesh commit to address the needs of people displaced across borders in the context of disasters and climate change (xxxii) Infrastructure of Protecting Coastal Area Has Demanded in Budget 2016-17 as Priority Project (xxxiii) Right Group Demands Steps to Control Capital Flight to Enhance Domestic Resources

During last year, in respect of program the following lessons have been learnt; i) not arresting the overdue, ii) still some misappropriations have been continuing by some dishonest staff, iii) the operation fund for community radio could not been managed.

The budget for the year 2015-2016 was BDT313.98 million where the expenditure was BDT320.12 million. Here the expenditure rate is 102%. The over expenditure was due to arrangement of staff picnic, iftarmahfil and family get together.

### **3. Planning for 2016-2017**

During the year of 2016-2017 the major planning and strategies will be as follows.

i) to strengthen the climate change adaptation through CITEP, ii) management and monitoring streamlining for the projects, vi) overdue realization will be emphasized through giving special support from principal office and other project staff, iii) to establish the community radio station in Cox's Bazar, v) searching fund for establishment and operation of community radio, v) to set the new six branches in Noakhali region, vi) to complete the strategic planning process for the period of 2017 to 2021 and vii) to keep running the installments of IDCOL.

### **4. Budget Focus for 2016-2017**

During 2016-2017 the budget has been prepared with an amount of BDT393.05 million (US\$5.04 million with the exchange rate of 1:78) with the surplus figure of BDT28.55 million. Total budget has been increased of 25% than that of 2015-2016 (BDT 313.98 million).

During 2016-2017 the donor grant is BDT100.13 million, which is 6.38% more than that of last year (BDT94.00 million).

In 2016-2017 the earning of service charge from micro finance program will be BDT289.05 million that is 19.05% more than that of last year (BDT242.80 million).

Among the total budget of BDT393.05 million for 2016-2017, 74% will be beard from income of micro finance service charge (BDT289.05 million).

The percentage of administration cost will be 6.22% (BDT198.18 million), while the percentage of program cost will be 93.78% (BDT194.87 million as program cost and BDT2,990.58 million as Revolving Credit Fund Operation).

The administration cost means the cost of salary and benefits of all the staff. The program cost includes revolving credit fund (during 2016-2017 the revolving amount will be BDT2,990.58 million) and the cost directly involved with the member participants and other stakeholders.

At the end of 2016-2017 the total number of member participants will be 118,022 which is 15.07% more than that of last year (102,050). The outstanding balance at the end of 2016-2017 will be BDT1,505.55 million (US\$18.82 million). This is 24.90% above from last year (BDT1,220.00 million). The member savings at the end of the year 2016-2017 will be BDT502.95 million that is 13.53% higher than that of 2015-2016 (BDT443.00 million).

In this year it will need BDT423.00 million as Revolving Credit Fund (RCF). It is expected to receive BDT300.00 million from *Palli Karma Shahayak* Foundation (PKSF), BDT60.00 million from Stromme Foundation (SF) and 63.00 million will be from private banks.

By the end of 2016-2017 the total staff will be 1137 (male-592 and female-545 and ratio-52:48) which is 23.58% more than the last year (920).

This year the cost of fund is BDT70.00 million. The cost of fund includes the interest payable to group savings, PKSF, SF and private banks for using their fund in the Revolving Credit Fund.

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