

annual report

July 2014 to Dec. 2015



STRIVING TOWARDS

SELF RELIANCE

Agriculture of Bangladesh will have to face serious threats due to climate change. As one of the most affected countries due to the negative impact of climate change various challenges are already evident in the agriculture sector of this country. Interrupted and heavy or excessive rain, flash flood, increased salinity are terribly affecting farmers and fishers. International support to face these challenges will not be available at the desired level. Ultimately there will be almost no option other than the strives of being self reliant. To ensure a food secured nation Bangladesh must design its own strategies. Capacities of farmers and fishers must be enhanced.

COAST is trying to enhance capacities of farmers and fishers by providing technical, financial and knowledge based supports. COAST believes, farmers and fishers with enough capacities can ensure effective and sustainable food security.

Photos are taken from Bhola and Cox's Bazar, by Din M Shibly



Agriculture sector accounts for about 20% of Gross Domestic Product (GDP), and 60% of the national employment, it faces serious challenges. Achieving the status of a country with Middle Income can't be possible without the desired development of the agriculture. Agriculture development must get priorities in the country's development strategies



Prepared with the contributions of all COAST colleagues, specially of the project-programs and sections' heads

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Rapid shrinkage of agricultural (1% per year) and rapid urbanization (12% in each year) are making the agriculture sector vulnerable. Allocation for agriculture in the national budget is declining in a regular basis. Allocation for agriculture is only 4.30% of the total budget. Last year budget for the agriculture ministry was 5.12%. So, agriculture gets 0.82% lower allocation compared to the previous year budget. For a better Bangladesh farmers-fishers need more financial and technical support.



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



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Executive Summary

Striving Towards Self Reliance: Any other way?

Recent three international decisions, taken by the world leaders, will hugely impact the struggle of development of the small countries like Bangladesh. These three decisions indicate that, Bangladesh has no other options than to be self reliant in terms of food security and climate change adaptation. Moreover, the strive for self-reliance must be started from the community level.

The 10th Ministerial Conference of World Trade Organization (WTO) has decided to bring an end to agriculture subsidies. Developing countries will remove subsidies within 2023, Least Developed Countries (LDCs) and net food-importing countries will do that within 2030. It means countries like Bangladesh has to stop all its supports towards agriculture. It will lead Bangladesh may be to remove almost a full ministry called Ministry of Agriculture that is providing various extension supports to the agriculture sector.

More than 50% of the total population of Bangladesh depend on agriculture for livelihood; agriculture plays a pivotal role in Bangladesh's economy and in fact, agriculture determines people's lives and livelihood of this region. This sector accounts for about 20% of Gross Domestic Product (GDP), and 60% of the national employment, it faces serious challenges posed by the decline of land availability. Rapid shrinkage of agricultural (1% per year) and rapid urbanization (12% in each year) are making the sector vulnerable.

But allocation for agriculture in the national budget is declining in a regular basis. Allocation for agriculture is only 4.30% of the total budget. Last year budget for the agriculture ministry was 5.12%. So, agriculture gets 0.82% lower allocation compared to the previous year budget. Proportionately it is the lowest allocation in last five years. The 2015-16 budget allocates a subsidy of 90 billion Bangladeshi Taka (BDT) for agriculture, which is the same of the last year. Since the budget

expects a 6.2% inflation it means allocation for subsidy is in fact 6.2% less than the last year allocation. There was a demand to increase subsidy last year and even this year, but government is decreasing the subsidy for agriculture ignoring demands from respective quarters. Due to the outcome of the last WTO decision the situation will be worse. When farmers of Bangladesh consider the present subsidy as insufficient government will have to remove it totally.

Bangladesh is widely recognized as one of the most vulnerable countries due to climate change. Bangladesh is one of the most sufferers due to the climate change being one of the less responsible for it! in 2011 it was estimated that direct annual cost of Bangladesh for natural disasters over the previous 10 years was between 0.5 and 1 per cent



Paris Climate Agreement, UN Sustainable Goals and the last WTO conference will hugely impact the development struggles of Bangladesh



Bhola Management and Training Centre of COAST Trust. COAST started its journey from here in 1998. Now COAST is preparing itself for the changed development paradigm

of GDP. World Bank estimates that, Bangladesh needs about US\$ 5.7 billion as adaptation cost to face the increased risks of cyclones and inland monsoon floods in a changing climate by 2050. This amount should come from the countries which are historically responsible for the emerged situation. Apart from compensation, Bangladesh also deserves technology and capacity building support from the industrialized countries. Bangladesh has been demanding compensation from the countries mainly responsible for climate change. The last Conference of Parties (CoP 21) has shut that opportunity too. The draft climate agreement has removed the option of compensation; rather it has banned to claim it!

Another very important development agenda is the Sustainable Development Goals (SDGs). At the seventieth session of the UN General Assembly on 25 September 2015, 193 member states have adopted the SDGs. According to United Nations Resolution A/RES/70/1, all the member states have committed to work towards implementing the 2030 agenda within their own countries and at the regional and global levels. Total 17 Goals with 169 associated targets will come into effect on 1 January 2016 and will guide the international development agenda over the next 15 years. It is said that, SDGs will dominate the future course of actions regarding development till 2030. But challenge of SDGs is the appropriate finance needed for its implementation. It is so far estimated that to achieve SDGs for all countries

additional global investments of \$5 trillion to \$7 trillion per year up to 2030 will be required. From the experiences of Millennium Development Goals (MDGs) period, it is clear once again that, there will be commitment from rich countries to support the least developed countries in achieving SDGs, but reality will be far clearly from the hope.

In many fields of MDGs Bangladesh has made tremendous achievements. Still 19% of total MDGs targets have been identified as totally fulfilled and it is on track of achieving 6% of the targets. 38% targets were identified as need attention, means these are not fully completed. To achieve the MDGs within the timeline, the annual requirements of aid for Bangladesh were estimated at US\$ 3.5 billion per year. In actual terms, Bangladesh received US\$ 1.58 billion on average annually from the donors. Bangladesh is not getting the support promised by the international community. The developed countries' commitment of providing 0.7 percentage of their GDP

as aid was made in the seventies, but only Sweden, Norway, Luxembourg, UK and the Netherlands can claim to have met the target so far. The contributions from other rich countries are way below. So it is clear that, to achieve the SDGs Bangladesh will have to mobilize internal resources.

During the recent couple of years European countries have been suffering from different types of economic crises. This has resulted cuts in foreign aids of many countries. A paradigm shift in aid policies is also very much visible. Donors are now pretty much interested in emergency humanitarian support rather than development projects specially for advocacy or awareness building or service delivery.

Till day Civil Society Organizations and NGOs of Bangladesh are getting development aids or funds as still this country is in the category of Least Developed Country. The government is going to declare Bangladesh as a country with Middle Income. It is rationally assumed that as soon as the government declares Bangladesh as a country with middle income, foreign donation will be reduced drastically.

So considering the major international scenarios it is obvious that countries like Bangladesh will not get supports in future like it used to get previously. Bangladesh has to be less dependent to others, rather self reliance efforts are must.

Striving towards self-reliance: For the people and for the Organization

COAST has been following almost all the important national and international development discourses. As a people centered organization COAST has been

organizing various advocacy and campaign programs at the local, regional, national and also at the international levels to raise the voices of the people. On the other hand COAST also implements different capacity development programs to make its program participants capable enough to cope with the emerging and changing situations.

COAST believes that, best sustainable solution of recent and future challenges is to be self reliant, reducing dependency to others.

Considering the above national and international scenario COASTS intends to take programs to ensure self-reliance both at the organizational level and also for the program participants. COAST is planning to initiate social entrepreneurship as well as small-scale community based entrepreneurs.

Expansion of Micro Finance: Endeavour to Sustainable development and empowerment with dignity

One of the major programs of COAST Trust is the Micro Finance (MF). COAST believes that Micro Finance should not be considered for just enhancing competition for surplus or profit, Micro Finance should not be a complementary mechanism to the free market economy rather it should serve people in the realization of overall welfare and wellbeing of the people and society. COAST strongly believes that, Micro Finance could be the way that an organization could support its program participants with other programs to help them in claiming their rights and entitlements.

Since January 2015, new six branches have been started their operations in the Chittagong region. These branches are Barabkunda, Vatiari, Halishahar, Amanbazar, Bashkhali and Shatkania. To reduce the paper work and workload of the frontline staff of MF program, Credit and Development Officer (CDO), COAST has been practicing computerized Management Information System (MIS) at branch level.

Total outstanding loan of the organization has been increased by 29% from BDT 770 million in December 2014 to BDT 1.1 billion in December 2015. Through this program 98807 poor families are being served, and it is helping them to be self-employed and accelerating overall economic development process of the coastal areas of Bangladesh. The total savings has also been increased by 26% from BDT 309 million in December 2014 to BDT 392.8 million in December 2015.



COAST believes in human resource development. COAST is preparing its staff and program participants by implementing various training programs to face the emerging changes

Towards the dream of food security: Enabling farmers' capacities, saving fisheries

COAST believes that to ensure food securities of Bangladesh an enhanced capacities of farmers and fishers is must. Without saving the agriculture and fisheries sectors from various types of harms in the name of technologies, it is impossible to ensure a sustainable development, in other words dream of achieving food security will be far from reality.

COAST Trust is promoting some eco-friendly agriculture technologies, which can increase the agricultural production without any harm of the environment. COAST is implementing a development program named Coastal Integrated Technology Extension Program (CITEP) from its own fund. The fund is being managed from the surplus of COAST Micro Finance operation. So far, about 5000 farmers have been brought under different COAST agriculture services. CITEP is also working to ensure better livelihood and sustainable fisheries development. During 2015 total 20 farmers produced vegetables totally free of pesticides using the technology named sex pheromone, 80 farmers are now using Leaf Color Chart which helps in reducing use of fertilizer, 800 farmers are using the Alternative Wetting and Drying (AWD) methods to reduce the use of water, 100 farmers are producing seeds using local technology, 800 farmers are regularly using Granular Urea and this technology contributes in appropriate use of Urea fertilizer. Besides this, about 6500 member participants have been involved in livestock development

activities.

To enhance capacities of farmers to address their challenges and to enable them to claim their rights COAST is implementing 'Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD'. Key objective of the project is to strengthen the farmers' organizations' capacities of engaging in active policy consultations related to the rural smallholders' interests at national, sub-regional and regional levels, and to provide improved and inclusive services to the rural poor. Under this program COAST has developed 14 farmers groups who are producing seeds with local techniques aiming to form a farmers' seed company.

To address the declining of Hilsa and other fish in the Padma-Meghna river-estuarine basin and to improve the resilience of the fishers' communities in the face of unpredictable effects of climate change, the United States Agency for International Development (USAID)'s initiate Enhanced Coastal

Fisheries (ECOFISH) project. Duration of the project is 2015 to 2020. The project is jointly implemented by the World Fish and the Department of Fisheries (DoF), Ministry of Fisheries and Livestock along with a number of national and international partners. COAST Trust is implementing the project covering the Meghna and Tentuila hilsha sanctuaries in the upazillas of Bhola Sadar, Daulatkhan, Tazumaddin, Burhanuddin, Charfession and Monpura under Bhola district.

Endeavour to reduce poverty, improve livelihoods of the coastal poor

A four-year project titled 'Enhancing Resources and Increasing Capacities Of Poor Households towards Elimination of their Poverty' is being implemented in in Uttar Dhurang union of Kutubdia island of the Cox's Bazar district. The Palli Karma Shahayak Foundation (PKSF) funds this project.

A development project titled 'Socio Economic Empowerment with Dignity and Sustainability (SEEDS)' supported by Strome Foundation, Norway since the last January 2015. The main objective of this five years project is to improve socio-economic conditions of 3500 families in 12 unions under 3 upazilas in Cox's Bazar district. The project also aims to ensure sustainable economic empowerment with dignity of the project participants.

COAST Trust has been implementing a project named Ujjibito since 2013 with the funding support of IFAD and technical support of PKSF. Main purpose of the project is to reduce hunger and poverty of the ultra poor. Along with the efforts of reducing poverty and hunger, ensuring better health service is another

objective of the project. It is being implemented in all the upazilas under Bhola District.

Justice for Safety (J4S) project is continuing its legal services to the community of all the unions of Charfession, Monpura and 2 unions of Tazumuddin Upazila under Bhola District.

People's participation in demand mediation and social monitoring; establishing alternative power structure

To ensure people's participation in decision making process COAST promotes People's Organization (PO). It is a community based local institution in the coastal area of Bangladesh. POs are formed and run fully by the participation and leadership of the coastal poor people. Up to December 2015 POs took 9374 different social actions through the community mobilization. The social actions include assist to realize government services such as VGD/VGF cards, various allowances. Total 1629 social actions were taken to defend Human Rights. 2 PO leaders have been elected as the member of the Board of Trustee, the highest policy making body of COAST Trust.

To ensure people's participation in the local government institutions COAST is implementing the Responsive Union Parishad (RUP) project. It is funded by DFID through Manusher Jonno Foundation. The main aim of the project is to strengthen the local government organizations of the project areas. The project is covering 12 Union Parishads in Bhola sadar, Daulatkhan, Burhanuddin, Tazumaddin and Lalmohan under Bhola district. The project is working for building citizen's platforms both at Unions and at Upazila level along with a district level forum.

Implementation of the project named Eyes and Actions on Government Safetynet Programs (GSP) is going on. This project is for facilitating civic engagement to ensure voices and opinions of citizens and common people are reflected in the reform process of Strengthening Government Social Protection (SGSP) program. The project is being implemented in Moheshkhali Upazila of Cox's Bazar District from March 2014 to June 2017, covering 9 Unions and 1 Pourasova having 10 Secondary and 40 primary schools.

Using the power of Communication and Information: Towards knowledge based society

COAST believes that, community radio can be an effective platform to raise the voices of the poor. It can enhance



COAST has recently established a Community Radio in Bhola island. This is an effort of using the clouts of infomation in community development.

people's capacity of claiming the legitimate rights and it also can capacitate communities in eradicating discriminations. It can play a significant role at the grassroots level for rural development. Considering these beliefs, COAST has initiated a community Radio in Bhola. Honorable Information Minister, Mr. Hasanul Haq Inu on February 18, 2015, inaugurated the operation of Community Radio named Radio Meghna 99.0 FM in Charfession. The capacity of radio is 100 W with coverage of 17 km and 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. This community radio is being run by adolescent girls of the local commuity. COAST is providing regular training and monitoring supports. Thus this radio is also working as an effective tool of empowering these adolescent girls. The license of "Radio Shaikat" in Cox's Bazar has been received and now the steps for getting frequency and operation are in process. It is expected that Radio Shaikat can

get its operation by December 2016.

From May 16, 2015, COAST Trust has been implementing 3rd phase of 'Engaging Communities for Social and Behavioral Change' Project in three upazillas of Bhola district. And this phase will be continued up to 31 August 2016. This project is funded by UNICEF. The Engaging Communities for Social and Behavior Change initiative is using Communication for Development (C4D) approaches to increase the knowledge, positive practices and social norms on key child survival, development and protection behaviors. This initiative will improve the wellbeing and social status of children and, address gender discrimination and traditional beliefs and practices that hamper the development of children, especially those in the lowest wealth quintile.

From grassroots to the international level: Efforts are going to raise the voices of people

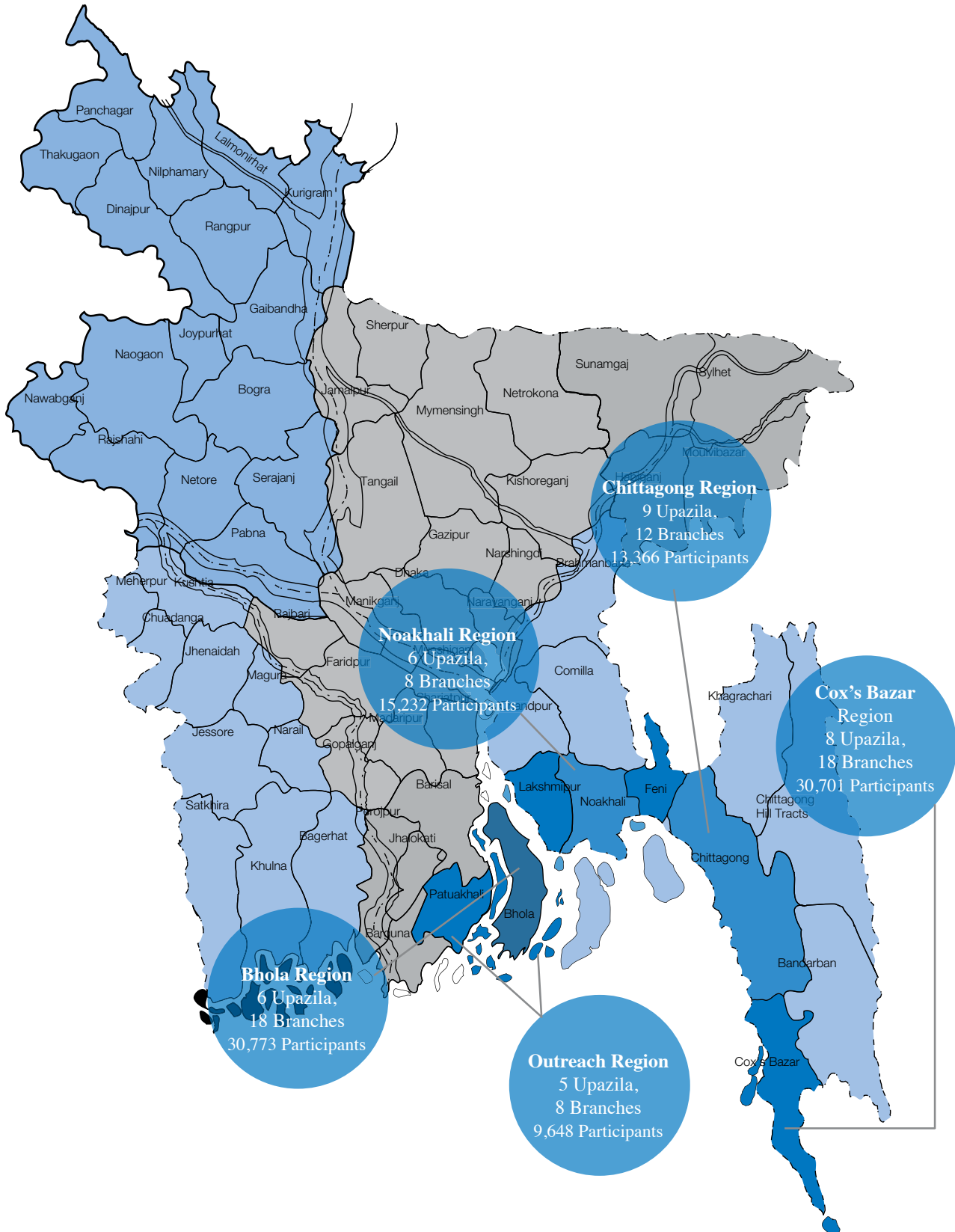
COAST continues its facilitation to the Equity and Justice Working Group Bangladesh (EquityBD). It is an alliance of several NGO, CSOs and individual or groups activists in Bangladesh. During the reporting year 2014-15, overwhelming focus of EquityBD campaign was on the issue of climate justice sarrounding the CoP 21, Paris. EquityBD also tried to keep its importance on economic justice issues and campaign on tax and national planning process simultaneously. EquityBD also covers campaign on Value Added Tax (VAT) and national planning process especially 7th Five Year Plan of government. EquityBD has been able to create a critical mass and civil society activism on the development discourses at local and national level. The critical civil society activism is now playing their active role in policy influence and monitoring at the local level, and they are also raising their voices in favour of pro poor demand and their rights.

Acronyms

ADRRN	Asian Disaster Reduction & Response Network	CSO	Civil Society Organization
AIDS	Acquired Immune Deficiency Syndrome	CSRL	Campaign of Sustainable Rural Livelihoods
AIGA	Alternative Income Generating Option	DC	Deputy Commissioner
ANC	Ante Natal Care	DFID	Department for International Development
ANLAP	Active Learning Network for Accountability and Performance	DoF	Department of Fisheries
ANPFa	All Nepal Peasants Federation	DLAC	District Legal Aid Committee
APRN	Asia Pacific Research Network	EBF	Exclusive Breast Feeding
ARI	Acute Respiratory Infection	ECDC	Early Childhood Development Centre
AWD	Alternating Water and Dryness	ECB	Election Commission of Bangladesh
BAPA	Bangladesh Paribesh Andolon	ECFC	Enhancing Capacities of Fishing Communities
BARCIK	Bangladesh Resource Centre for Indigenous Studies	EFA	Education for All
BCAS	Bangladesh Centre for Advance Studies	EJFB	Environment Journalist's Forum Bangladesh
BDT	Bangladesh Taka	EquityBD	Equity and Justice Working Group, Bangladesh
BFRI	Bangladesh Fisheries Research Institute	ESP	Education Service Provider
BIPNetCCBD	Bangladesh Indigenous People's Network for Climate Change and Bio-Diversity	EU	European Union
BJS	Branch <i>Jana Sangathan</i>	EWG	Election Working Group
BMTC	Bhola Management and Training Center	FGC	Focus Group Consultation
BM	Branch Manager	FIS	Financial Information System
BNNRC	Bangladesh NGOs Network for Radio and Communication	GDP	Gross Domestic Product
BoT	Board of Trustees	GHG	Green House Gas
BDPC	Bangladesh Disaster Preparedness Centre	GKP	Global Knowledge Partnership
C4D	Communication for Development	GO	Government Organization
CBCPC	Community Based Child Protection Committee	GOB	Government of Bangladesh
CCDF	Climate Change Development Forum	GRDM	Gender Relation Development Meeting
CDF	Credit and Development Forum	GSP	Government Safetynet Program
CDI	Composit Deprivation Index	HAP	Humanitarian Accountability Partnership
CDO	Credit and Development Officer	HFMAP	Hilsa Fishery Management Action Plant
CEO	Chief Executive Officer	HH	Household
CFGN	Climate Finance Governance Network	HIV	Human Immunodeficiency Virus
CITEP	Coastal Integrated Technology Extension Program	ICT	Information and Communication Technology
CLS	Community Legal Services	ICVA	International Council for Voluntary Agencies
CMTC	Cox's Bazar Management & Training Center	IED	Institute of Empowerment & Development
COAST	Coastal Association for Social Transformation Trust	IFAD	International Fund for Agricultural Development
CPL	Community Para-legal	IGA	Income Generating Activities
CPDE	CSO Platform for Development Effectiveness	IMF	International Monetary Fund
CR	Community Radio	INAFI	International Network of Alternative Financial Institutions
CREP	Coastal Renewable Energy Project	INGO	International Non-Government Organization
CRISL	Credit Rating Information and Service Limited	IPT	Interactive Popular Theatre
		LDC	Least Developed Countries

LGED	Local Government Engineering Department	SDG	Sustainable Development Goal
LGI	Local Government Institution	SECDI	South East Coastal Development Initiative
LGP	Local Government Project	SEEDS	Socio Economic Empowerment with Dignity and Sustainability
MDG	Millennium Development Goal	SF	Strømme Foundation
MF	Micro Finance	SFP	School Feeding Project
MFI	Micro Finance Institution	SGSP	Strengthening Government's Social Protection
MIS	Management Information System	SLP	Seasonal Loan Program
MIX	Micro Finance Information Exchange	SMC	School Management Committee/Shomity Management Committee
MJF	Manusher Jonno Foundation	SPF	Social Protection Forum
MNC	Multi National Company	SPS	Social Protection Services
MoF	Ministry of Finance	SRG	Self Reliance Group
MoPME	Ministry of Primary and Mass Education	TWN	Third World Network
MP	Member of Parliament	UJS	Union Jana Sangathan
MTCP	Mid Term Cooperation Program	UK	United Kingdom
NCCB	Network for Climate Change Bangladesh	UMS	Urea Molasses Straw
NGO	Non Government Organization	UNFCCC	United Nations Framework Convention on Climate Change
NGOAB	NGO Affairs Bureau	UNICEF	United Nations Children's Fund
OD	Overdue	UNO	Upazila Nirbahi Officer
OCHA	Office for the Co-ordination of Humanitarian Affairs	UNSG	United Nations Secretary General
OAA	Old Age Allowance	UP	Union Parishad
PACJA	Pan African Climate Justice Alliance	UPP	Ultra Poor Project
PCFS	People's Coalition on Food Sovereignty	USAID	United States Agency for International Development
PESP	Primary Education Stipend Program	VAT	Value Added Tax
PKSF	<i>Palli Karma Sohayak</i> Foundation	VGD	Vulnerable Group Development
PNC	Post Natal Care	VGf	Vulnerable Group Feeding
PTA	Parents Teacher Association	WASH	Water, Sanitation and Hygiene
PO	People's Organization	WDC	Ward Development Committee
RBA	Right Based Approach	WDB	Water Development Board
RERMP	Rural Employment and Road Maintenance Program	WFFP	World Forum for Fisher People
RJS	Regional <i>Jana Sangathan</i>	WHS	World Humanitarian Standard
RTI	Right to Information	WRWD	World Rural Women's Day
RUP	Responsive Union Parishad	WTO	World Trade Organization
SAAPE	South Asian Alliance for Poverty Eradication		
SDC	Swiss Agency for Development Cooperation		

COAST Working Area for Core Program



Economic Justice

Micro Finance with Rights Based Approach: Sustainable development and empowerment with dignity

COAST integrates Rights Based Approach with micro finance, so that people could realize their legitimate rights with dignity as human being along with their enhanced income.



Creating livelihood and income options is the key effort of COAST MF:

One of the major programs of COAST Trust is the Micro Finance (MF). COAST believes that Micro Finance should not be considered for just enhancing competition for surplus or profit, Micro Finance should not be a complementary mechanism to the free market economy rather it should serve people in the realization of overall welfare and wellbeing of the people and society. COAST strongly believes that, Micro Finance could be the way that an organization could support its program participants with other programs to help them in claiming their rights and entitlements too.

Keeping this guiding principles COAST has integrated Rights Based Approach (RBA) with its Micro Finance (MF) program to enable poor families to claim their rights and entitlements from the state-run service providing agencies. As a result people could realize their legitimate rights and dignity as human being along with their enhanced income.

So far, COAST has integrated the following activities with its progressive MF program: Promoting Peoples' Organization as alternative power structure, Civil society alliance and issue based mobilization, Macro level advocacy for policy changes,

Primary Health Care, Coastal Integrated Technology Expansion Program (CITEP).

Even though hit by the backdrop of political unrest and impact of the recent disaster in the country, COAST's microfinance program shows strong resilience and continues to contribute towards enhancement of organizational growth. Total outstanding loan of the organization has increased by 29% from BDT 770 million in December 2014 to BDT 1.1 billion in December 2015. Through this program 98807 poor families are being served, and it is helping them to be self-employed and accelerating overall economic development process of the coastal areas of Bangladesh. The total savings has also been increased by 26% from BDT 309 million in December 2014 to BDT 392.8 million in December 2015.

COAST witnesses another one year of steady progress in its Micro Finance operation during reporting period. Notwithstanding the activities of COAST having their continued expansion and increased diversification, the performance indicators remained sound and healthy. COAST has been able to expand and consolidate its own lending programs, COAST has been contributing in strengthening Income Generating Activities (IGA) of the program participants by providing various support services like skills development training to the staff and training to the member participants on different effective IGAs. COAST actively tries to improve its technologically sound management

system in branch level and it has completed the following initiatives:

New Branch at Chittagong

Since January 2015, new six branches have been started their operations in the Chittagong region. These branches are Barabkunda, Vatiari, Haliashahar, Amanbazar, Bashkhali and Shatkania.

Practicing computerized system in all branch offices:

To reduce the paper work and workload of the frontline staff of MF program, Credit and Development Officer (CDO), COAST is practicing computerized

Management Information System (MIS) at branch level. To ensure quality reporting, software has been installed in all branches. COAST management has provided necessary training and orientation to all Branch Managers, Area Managers and Regional Program Coordinators (RPCs). All collection sheets, reports and other activities now are being generated through software and thus workload has been reduced tremendously. Management is now getting error free report from the field.

A Short Message Service (SMS) system is being practiced in all branches for better monitoring of Micro Finance program. All Branch Managers send daily MIS information to MF section of COAST Principal Office through mobile SMS system. Thus the Principal Office gets the MF daily update within 6.00 pm. The software mechanism also generates a monitoring report and it is being sent to respective operational

Mamataj to become an Exporter

Bhola district is surrounded by river and ocean. Cyclone and river erosion are common phenomenon of catastrophe here. Daulatkhan upazila is situated at the south-east part of Bhola district and the meghna river adjoin with the Daulatkhan upazila. So far several unions have been dissolved into Meghna River such as Hazipur, Bhobanipur, Soiyadpur, and Malonsora. Rice, betel, betel nut, almond, melon, pulses and pepper are the basic crops of this area. Due to river erosion the cultivable land have been declining, by the same fashion the local male inhabitants have changed their profession to labor or fishermen but day by day women have been become jobless. simultaneously congested colonize have been grew up in river side. There are no adequate land for cultivation.

Mamataj Begum with 45 years of age is such a landless women, and a mother of four children. She have been liveing in adjacent embankment of Meghna River. Once she joined with COAST Micro Finance group named Jonaki in April 27, 2004. She was looking something with which help she could ensure survival of her family. She joined with vaccination activities in 2005. She started providing vaccination of poultry after successfully completion of seven days vaccination training. She was able to manage an handsome income for her family from that activities.

To ensure more income she he learned cap stitching from one of her kin and took order of five cap stitching. Therefore, she received 1500 taka within 45 days for five caps stitching. She decided to work on it. She



took a loan of 5000 taka from COAST and started business of cap making. She also trained ten other women on this. Now a days about two thousands women are working with her. Now she can earn about 10 thousand taka per month and she has ensured additional income source for almost 2 thousand women. She is now supplying caps to various districts of the country

From a landless housewife, Momtaz begum has turned herself as a successful entrepreneur. She is now able to maintain her family well as well as she is supporting others. She has been elected local government members two times! She is now a Union parishad member.

Head and Regional Program Coordinators. This SMS based monitoring report including present bank and cash balances along with daily MF activities and information have made the monitoring of all MF branches easier for the Principal Office.

Seasonal Loan for IGA

To enhance program participants interest, COAST has introduced Seasonal Loan Program (SLP) especially for beef fattening since 2009. Palli Karma Shohayok Foundation (PKSF) is financing this program. Main objective of this program

is to increase the supply of protein in market and ensuring financial benefit of the program participants. Now these SLP target the IGAs especially beef fattening, salt production, dry fish production and processing etc. in southern and southeastern coastal areas of Bangladesh. So far 1227 program participants have been brought under the program. In 2014-15 COAST disbursed loan of BDT 30 million along with necessary technical support. Program participants are earning BDT 4000/month in an average and the performance of recovery seems very successful.

Primary Health Care:

Reaching health care to the Outreach

COAST manages the health program from the surplus of its progressive Micro Finance. Remote islands of Bhola and Cox's Bazar have been brought under this program. Total 8390 people have been provided various health services during the reporting period.

Providing primary health care to the coastal people, specially to the communities of the isolated and remote char islands is one of the core programs of COAST Trust. Cost of the health program is managed from the surplus of COAST progressive Micro Finance. Remote islands of Bhola and Cox's Bazar have been brought under this program. During 2015 in total BDT 0.87 million has been spent for primary health care program which is being implemented by 6 regular staff.

COAST Trust provides primary health services mainly to pregnant and lactating mothers. Child care is also another important effort of this program. Health cards are being provided to the community people, community members are getting services with this cards and their health situations are being recorded in these cards. During the reporting period, 1816 health cards have been provided, 6728 pregnant women and 4352 children have been provided different health care services. Total 8390 people have been provided necessary health care services along with family planning issues.

Besides the direct health services COAST is also working with the government



COAST provides primary health care services at the remote areas with its own fund

in health related issues. COAST works as a supporting hand of the government in disseminating health messages and in implementing government activities.

Besides providing health services, COAST also supports community members to get quality medicines on fair price. Necessary medicines with trusted qualities are sometimes not available in these remote areas. Prices are also charged high from the community people. Due to existence of illiteracy and lack of proper information people of these isolated and remote areas are being sometimes deceived with fake or low quality medicines. COAST health program distributes medicines of renowned pharmaceutical companies and trusted brands. COAST charges the company prices only.

Coastal Integrated Technology Extension

Program (CITEP): Promoting sustainable agriculture and livestock development through ecofriendly technologies

CITEP is working to ensure sustainable agriculture and better livelihood development. About 5000 farmers have been brought under different agriculture services; the income level of the target people has been increased by about 20%. Cost of CITEP is managed from the surplus of COAST Micro Finance.



Extension of sustainable agriculture technologies is key effort of CITEP

COAST Trust is trying to promote some technologies, which can increase agricultural production without any harm of the environment. COAST is implementing a development program named Coastal Integrated Technology Extension Program (CITEP) from its own fund. The fund is being managed from the surplus of COAST Micro Finance operation. Currently 16 field staff including 9 Animal Health Workers are working directly with the farmers for promoting the technologies and So far, about 5000 farmers have been brought under different COAST agriculture services. CITEP is also working to ensure better livelihood and sustainable fisheries development.

The CITEP is working in the following ways:

- Providing training and awareness
- Providing required finance
- Creating linkage with government service providers
- Providing technical services with free of cost

The program started its journey in the year of 2000 with a name of Nutrition, Income of Food Security (NIFS) program. In 2003 this program was named as Micro Finance Technical Support (MFTS) and that had been funded by Palli Karma Shahayak Foundation (PKSF).

Now this program is being implemented as CITEP. This program is also working as an endeavor of COAST Trust to enhance the coastal communities' capacities of Climate Adaptation.

Under the program so far total 3 Coastal Integrated Technology Extension Center (CITEC) at i) Burhan Uddin, ii) Charfashion, iii) Kutubdia have been established. From these CITEC farmers are getting various development trainings. At branch office level total 14 technical officers are working for promotion of poultry-livestock, fisheries and homestead gardening. The technical officers are providing training and technical supports to the farmers and they are also keeping liaison with government officials to ensure vaccines for livestock.

Some of the ecofriendly technologies that COAST promotes are:

Sex Pheromone: Now a days, it is hard to get chemical free vegetables. Excessive use of chemicals is creating threat to the environment as well as for the human being. Using of chemical pesticides also increases production cost. Solution of all these problems can be the Sex Pheromone. It reduces cost and also reduces hazards to the environment. Cost minimization is high, for example, for a 40 decimal Brinjal field total pesticides of BDT 15000 are needed while for sex pheromone it will cost only BDT 1680, and result will be better too! During the year of 2015 in total 180 farmers used Sex pheromone instead of any chemical pesticides with the technical support of COAST Trust. Total 20 farmers produced vegetables totally free of pesticides; rather they used this technology.

Leaf Color Chart (LCC): Urea fertilizer is one of the key inputs for rice cultivation in Bangladesh. Urea fertilizer is used to ensure proper Nitrogen to the soil. Purpose of using Leaf Color Chart (LCC) is to apply adequate amount of nitrogen and avoid application of fertilizer more than required. Use of LCC helps to determine nitrogen demand of the crop and guide right time of fertilizer application so as to prevent unwanted nitrogen losses and their serious impacts on the ecosystem. With the technical support of COAST 80 farmers are now using LCC.

Porous Pipe or Alternative Wetting and Drying (AWD): In Bangladesh farmers are to spend a large amount of water for irrigation to their paddy field. On the other hand the exchequer

Fighting pests with ecofriendly method: saving lives!

Farhad hossen (30), a farmer lives at Roychad under Lalmohan upazila in Bhola district . Rujina Begum is his wife, this couple has only one baby. Farhad used to manage his family by working at others land. He has no land for cultivation. By accumulating some money from his income he leased a piece of land and started vegetable cultivation. He used to use pesticides for better production. But soon he found a serious imbalance in expenditure and income as the cost of pesticides was high.

From one meeting of COAST he came to know about a technology named sex pheromone which was an alternate to pesticide. Being educated from COAST he started to use the sex pheromone method to fight against pests.

Farhad started an experimental use of the method and he found that, total 8 decimals of land cost only BDT 185 from him while it had been about six thousand for the amount of land. Besides the cost minimization pest control was excellent! His vegetables production was also more.

Farhad is now using Sex Pheromone for all his vegetables fields. He is getting more profit and astonishingly he has found that, his family members are not getting sick that must frequently as previous time. Now farmers from neighboring areas come to him to learn about it.



is to spend a large amount to ensure diesel and petrol in a subsidized price for irrigation purpose. Research shows that, a lot of water is misused every year for unplanned and excessive irrigation. 'Alternative Wetting and Drying' is the solution of all the aforesaid problems. Locally it is called the Porous Pipe method. Using this method it is very easy to save water and cost. Cost minimization is also possible even without any cost! In this method, one can easily measure the exact need of irrigation and thus one can ensure the appropriate irrigation and can save the excessive water. 800 farmers are using the AWD methods with the support of COAST.

Seeds production using Maria Model: Maria Model is a technique of seed production and preservation. This is a local and eco-friendly technique. Total 100 farmers are using this technique.

Guti (Granular) Urea: To ensure adequate Nitrogen for the soil farmers normally use Urea fertilizer. There have been a typical method of using Urea in paddy lands, and it is to sprinkle with fingers. From various observations and researches it has been found that, if Urea is used in this method a vast part of Nitrogen vanishes with air, some are flooded with rains and it is also hard to reach under the soil. Thus Plants can only get 30-40 percent Nitrogen from Urea and it is not that much enough for plants. On the other hand, huge amount of subsidized money is wasted since government provides subsidy for Urea fertilizer. This problem has almost been solved; using Guti (granular) Urea can make the miracle. It is a method of making some granular of Urea fertilizer and putting near the plants directly under the soil instead of sprinkling. Thus huge amount of fertilizer can be saved and plants can get more Nitrogen, wastage can be reduced. Since it is putted under soil, so there is no or merely any changes to be vanished or flooded a way. Total 800 farmers are regularly using Guti Urea with support of COAST Trust.

Besides these technologies expansion COAST CITEP promotes livestock technologies. COAST CITEP has been able to establish a successful value chain of poultry. With various skill development training, financial and technical support CITEP has developed some people who are rearing chicken or duck, some are running mini hatcheries, some are working as vaccinators. Thus, a full chain of poultry within the program participants has been successfully established. Some other achievements of CITEP in 2015 are as follows:

- 22 mini hatcheries are being run. In this household based hatcheries one hatches chicken eggs with a rice husk method with a small investment. Total number of eggs hatched is 25000.
- 3000 people are engaged with poultry rearing, in an average each of them has 10 chicken
- 4620 members are rearing ducks, in an average 10 ducks per members
- 3800 members are rearing goat, 2 goats in an average
- 6002 members are rearing cows.

Through our internal survey it has been observed that the mortality rate of poultry and livestock has been reduced to 15% and the income level of the target people has been increased by 20%.

Social Justice

People's Organization: Strengthening the demand side, working as an alternative power structure

People's Organization (PO) is a community based local institution in the coastal area of Bangladesh. POs are formed and run fully by the participation and leadership of the coastal poor people. Up to December 2015 POs took 9374 different social actions through the community mobilization. The social actions include assist to realize government services such as VGD/VGF cards, various allowances. Total 1629 social actions were taken to defend human rights and legitimate rights

COAST believes that existing power structure is one of the major causes for the reproduction of poverty, as the existing power structure has very little representative from the poor people and even the existing power structure is hardly poor and marginalized people centered. So, there should be alternative power structure with the representation of poor people or a power structure that are taking stand for the poor.

Taking above in view, for access in local government, COAST has been facilitating member participants through a process of motivation and training on quality leadership to contest in the local government election. These were only through training and awareness.

Apart from these above activities, there are also systematic efforts for having access of the leadership from poor and marginalized people in other informal governance process/committees and market committees in localities.

COAST exists for poor people, so there should be a space for their participation in organizational management too. Taking these in principle, COAST promotes institutional building/people's organization activities i.e. form committees with the representation of member participants in different level in union level PO with representation of the Branch PO (BPO) there are Upazila PO (UzPO). There is a by-law for those committees.

All the members' participants give regular subscriptions, which is maintained through bank accounts. UnPO and UzPO meets regularly and they transact three major agenda (a) social action for ensuring justice in their locality (b) social action to place legitimate demand in the local level state/government institutions, these activities are



People's Organization in a Meeting

like mobilizing local level civil societies against kidnap, corruption in local government in respect of allocation/ distribution of services etc and (c) to ensure accountability of the staff in face to face meeting and provide comments on COAST management with reference to local efforts.

COAST also provides training on leadership to these PO leaders so that they are informed on their rights as citizen, they get skills on how to build organization and unity, and how to get access in local government through election.

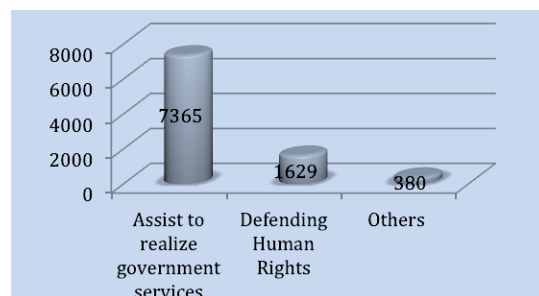
In all levels PO representatives meet in different annually scheduled COAST meeting. One of the main objectives of PO is to get services from local service providers, and to ensure that POs are trying to ensure participation in the local government organizations like Union Parishad, *Paurosava* (Municipality), Upazila Parishad etc. These are the ways and approaches how COAST is making the organization people centered.

As people centered organization COAST always tries to show maximum accountability to its program participants. To do that, COAST includes two PO leaders to its Board of Trustee (BoT). BoT is the highest policy making body of the organization. Ms. Hazera Khatun and Ms. Afroza Khanom had been included into the BoT for the first time by a democratic election process from the program participants. As their tenure was ended in June 2015. Two new members have been elected to the BoT. They are Ms. Ruma Akter from Ramu Branch *Jonoshangathan* is from Cox' Bazar region and Ms. Halima Begum of Jinnagor Branch *Jonoshangathan* from Bhola.

Access to local governance and Social Action by PO Leaders: PO is playing a strong role in community mobilization within

its working areas. There are some strong examples of community mobilization by PO. In fact community mobilizations in different issues are regular task of POs. POs are regularly organizing various mobilizations on right claiming issues from the different service providers. In the year of 2015 POs took 9374 different social actions through the community mobilization. The social actions include assist to realize government services such as VGD/VGF cards, various allowances. Total 1629 social actions were taken to defend human rights. PO leaders also stand behind the community people to lend their support in child delivery, justified distribution assets of combined family, obtaining guardianship of children, resolving family disputes.

From the following table we can see that, during the reporting period 2365 social



actions were taken to assist community people in realizing different government services, total 1629 actions were taken to defend human rights and others actions were 980.

Knowledge dissemination: POs have regular meeting both in the field level, Union, Upazila and regional level. There are weekly meeting for the field levels groups and monthly meeting for the Union and Upazila POs. Development Education is a common agenda of all these

Surma has ensured her legal rights

Surma Begum (28) of the village of Char Nural Amin under the Nilkamol union and Abul Khair (41) from Ahmedpur village of Nurabadbad Union under Charfession upazila of Bhola district got married ten years ago. They have one son and one daughter. But their conjugal life was not happy since the beginning due to misunderstanding. Almost regularly Surma Begum was oppressed and tortured by her husband, father-in-law, mother-in-law, sister-in-law and brother-in-law in various ways. Locally community people tried to minimize the gaps several times but failed.

Influenced by COAST CLS activities Surma Begum came to COAST CLS Nilkomol Union Office on 9 April 2015. She shared her hurtful story with Salina Akther, Union Facilitator, Nilkamol Union. After fact finding Salina Akther arranged a local *Salish* with the help of local mediator. In this *Salish* Abul Khair and his family members agreed not to oppress Surma again. But after very short time Surma Begum's husband started to torture her again.

Surma Begum again came to COAST CLS Nilkamol Union office on 26

October 2015. Knowing the issue Union Facilitator Salina Akter discussed with Surma Begum about her legal rights and probable actions by her in this regard. Finally with the help of Salina Surma wrote an application to UNO, Charfession highlighting the torture and oppression by her husband and other family members. She decided that she would not continue their relationship, In the application she wished to get her *Denmohar* and *Kharposh*.

UNO referred Surma to Upazilla Department of Women Affairs, Charfession, Bhola. On the basis of this petition Upazilla Department of woman affairs gave notice to Surma's husband to attend dated on 25 November 2015. Both of them were attended on the day. Upazilla Department of Woman Affairs, Charfession, Bhola took their opinions. Both wife and husband were not agreed to live within a family and wanted divorce.

After back and forth discussions Upazilla Department of Woman Affairs asked Abul Khair to give Surma's dower of BDT 25,000/- and three months maintenance cost of



BDT 11,000. Abul Khair paid Surma Begum BDT 36,000 (Thirty six thousand) in cash.

Surma was very happy by getting her maintenance cost and freed from the violence. She expressed her gratitude to the CLS project for fair solution of her lifelong problem. As per mediation meeting it was decided that, their son and daughter will stay with Surma and Abul Khair will maintain all cost of their kids. Woman office and UP Member will jointly follow-up whether Abul Khair is giving all the costs of the kids. Community Legal Service project staff to be collect regular feedback from victim and to be submitted all parties (COAST, Upazila Woman Affairs & UP) Both parties were satisfied after this mediation and now she is capable to help others female who are same as her. Surma wants to start new work by using her money and wants to earn money.

Social actions (July 2014 to December 2015)

Sl	Actions	Noakhali Region	Cox's Bazar	Bhola	Outreach Island	Total
1.	Assist to realize government services					
1.1	Obtaining VGD/VGF cards	09	33	1288	156	1486
1.2	Widow allowance	03	13	144	109	269
1.3	Old aged allowance	05	08	372	133	518
1.4	Students Stipend	0	0	988	454	1442
1.5	Khas Land	0	0	17	167	184
1.6	Traditional Disputes resolution	17	156	672	52	897
1.7	Birth registration	07	91	544	234	876
1.8	Health services	03	234	532	924	1693
1.9	Others					
2.	Defending Human Rights					
2.1	Fatwa/ protesting divorces	02	112	98	16	228
2.2	Dowry	01	84	46	49	180
2.3	Stand against rape	03	32	02	04	41
2.4	Protecting Acid throwing	00	0	0	2	2
2.5	Domestic violence	11	182	278	58	529
2.6	Eave teasing	00	05	444	11	460
2.7	Protecting eviction from home.	00	0	0	09	9
2.8	Protecting firing	00	0	0	3	3
2.9	Sexual Harassment	00	0	11	05	16
2.10	Stop Early Marriage	02	29	88	42	161
2.11	Protect minority rights	00				0
3.	Others					
3.1	Help during child delivery	14	22	41	36	113
3.2	Justified distribution assets of combined family	00	0	13	62	75
3.4	Obtaining maintenance	00	08	6	24	38
3.5	Obtaining guardianship of children	00	0	0	06	6
3.6	Resolving family disputes	23	42	61	22	148
	Total					9374

meetings. In development education agenda different important right-based issues and life skill issues are discussed. COAST provides contemporary important messages. For example, when Bird Flu was culminating seriously, COAST prepared a short leaflet and distributed to the field level through the PO leaders. The leaders were oriented first and then they had taken the messages to the community level. All the POs are being providing messages on the climate adaptation issues, and the POs are providing the knowledge to the community people. Now about 10000 families are benefited from the climate adaptive various sustainable agriculture technologies, POs have been helping COAST to reach the technologies to the community people. One of the regular agenda of the PO's meeting is Disaster Risk Reduction and Climate Change Adptation. COAST provides the regular

update information and POs disseminate these to the mass people.

Mobilization for Alternative livelihoods:

Many families of the coastal area of Bangladesh have already lost their regular livelihood options. In Bhola there are many families who have lost their agricultural land, many fishermen in Moheshkhali upazila cannot go for fishing for a long time in a year due to adverse weather. So, alternative and sustainable livelihood options are needed for those families. COAST is promoting some alternative livelihood options, which are very easy to run within a short place and a short investment and with a high potentiality of benefits. These options are Mini Hatchery with rice husk method, duck rearing, buck station, etc. POs are playing a key job in mobilizing communities in adopting these options. They are organizing training, orientation and briefing program along with some other motivational programs.

2nd Phase of 'Engaging Communities for Social and Behavioral Change'

COAST Trust implemented 2nd phase of 'Engaging Communities for Social and Behavioral Change' Project in partnership with UNICEF Bangladesh during August 2012 to March 2014 in 41 unions at Bhola Sadar, Lalmohan and Charfasson upazilas of Bhola district covering all households of the areas. The overall goal of the project was 'to contribute to improve child caring and rearing practices and to engender new social norms that would result in better protection of adolescents in Bangladesh'.

There were some changes in the program activities and management structure during this phase compared with the previous one. Some changes were in management and some in methodologies of actions. Radio listener group was added as a new intervention. Total 60 radio listener groups were formed by the project in our working areas. The radio listener groups will participated in training

that was conducted by Bangladesh Betar Barisal. And then Bangladesh Betar Barisal broadcasted some programs which incorporated some specific messages about child rights, education, health, hygiene and sanitation.

The project management structure for this phase was also changed. In the previous phase one Ward Promoter used to work for one single ward, but for this phase one Ward Promoter worked for three wards. Previously one Union Coordinator used to work in one union, during this phase one Coordinator was to look after two unions. So there were changes in number of field staffs. The previous number of Ward Promoters was 369 for 369 wards and during this phase number was 123, there were 41 Union Coordinators, and during the last phase 22 Coordinators worked for this phase at the union level.

The maximum people of Bhola didn't have proper knowledge how and when they should have washed hands

before the project was implemented. People of the selected three upazilas acquired knowledge about key life saving messages including hand wash. From various reports, observations and data it is found various inspiring changes both in the knowledge and practice level among the community people. It has been observed that during this phase knowledge and practices on key behaviors like birth registration, washing hand, breast feeding, ARI, ANC, etc have been increased. 28.37% mothers have made the ANC and PNC visits, and at least 81.37% mothers got iron tablets. It has observed that effective changes in the Ward Development Committees (WDC). Almost all the WDCs have arranged WDC meeting in regular basis by their own initiative and they are also engaging themselves in the endeavor of bringing changes in their respective communities.

RADIO MEGHNA: Voice of the Coastal People

Radio Meghna 99.00 FM, established in Charfasson, Bhola district. Covers 18 unions and about 400000 people. Broadcasting various awareness and capacity building programs. Run by local adolescent girls.



Radio Meghna is playing an effective role in establishing a knowledge based community

Poverty doesn't only mean to have a minimum daily income of below \$1.25, it also includes powerlessness, voicelessness, vulnerability, and fear. Poverty can be divided into two main dimensions: income poverty, which is the lack of income necessary to satisfy basic needs; and human poverty which is the lack of human capabilities for example poor life expectancy, poor maternal health, illiteracy, poor nutritional levels, poor access to safe drinking water and perceptions of well-being (UNDP, 2003). Having the right information at the right time can help in finding a solution to the issue of poverty.

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 discriminations. If we go to some information of the developed countries we will find that, they are more capable of knowledge dissemination and information sharing. For example, all of the developing countries of the world own a mere four percent of the world's computers, USA has more telephones than people, whereas Africa has a mere 6.6 telephones per 100 inhabitants

In a country like Bangladesh, Community Radio can be an effective platform to raise the voices of the poor, to enhance people's capacity of claiming the legitimate rights and to eradicate discriminations. Community radio can play a significant role at the grassroots level for rural development. For instance, issues of poverty, agriculture, gender inequality, education, social problems among others could be the focus for programming. Radio activities can make a significant change in a community's life.

Community Radio can play the following roles in the poverty alleviation and reducing discriminations:

- Community Radio can facilitate effective flow of information which can support community people, specially the marginalized to have an improved livelihood.

- Community Radio can act as a platform of dialogue. It can establish linkage among the Rights Holders and the Duty Bearers.
- Community Radio can enhance capacities of the duty bearers as well as it can also sensitize duty bearers to the rights holders
- It also can play a role of Social Watchdog, by doing this it can ensure accountability of the service providers towards the community people

In last February, 2015 COAST has established a community radio named Radio Meghna"-99.0 FM (www.radiomeghna.net). The radio is being run in Charfession, Bhola; a largest island in Bangladesh. The radio was inaugurated by the honorable Minster for the ministry of Information Hasanul Haq Inu. The local volunteers with their own language are operating this radio. Through the Radio Meghna the development messages are disseminated to the community for increasing their knowledge and skills. Thus the radio is trying to empower the women specially the adolescents in the community. COAST manages the operation cost of the Radio Meghna from the surplus of its progressive MF program and it has got loan support from PKSf to meet the establishment cost.

Inhabitants at 17 km radius area of the radio station can listen programs. This area covers the community of almost 18 unions of the Charfession upazila out of 19. About 400000 people can listen various program from this radio

The radio has drawn the attention of the community people. They are now listening the radio regularly. They are now getting the development messages through community radio. The farmers are getting the solution about technical problems through their direct questions to the respective technical professionals from the government as the radio broadcasts the live programs with the government



Radio Meghna broadcasts regular programs for farmers, fishers, students and almost all community people

technical professionals.

Main program participants of this radio are the Fishers and Farmers of Charfession. One of the major professions of the Charfession area is fishing, an important number of people are involved in fishing. They are facing various challenges; specially they are not getting the weather signal in time. Community radio can help them in this regard. Fisher people have little knowledge on sustainable fisheries, fisheries laws, rights, rules on access to the fishing grounds. Middlemen and influential people exploit fishermen in various ways, fisher people also don't have appropriate access to their rights and finance. They also have little knowledge on government services, their access to those services are also limited. Community radio program helps them to enhance their capacity in facing these challenges. Radio Meghan also helps them to get weather forecast regularly.

Farmers of Charfession are also suffering from various challenges. One of the major challenges is knowledge gap. Land grabbing is common in Charfasson, excessive use of pesticides are other problems that the farmers are facing. Unavailability of linkages among the farmers and different service providers is also another serious problem. Radio Meghna broadcasts regular program focusing the challenges of the farmers, way out of those problems, there are programs with the participation of farmers. There are also some programs with the participation of the service providers.

Community people of the upazila of Charfession are clearly lagged behind in getting appropriate health care. It is because of unavailability of appropriate infrastructure facilities and lack of proper utilization of the services already available. As most of the people are living in remote island areas, it is really hard to get primary health care. Radio Meghna is broadcasting regular program on primary health care. People are also learning on from where to get the healthcare services and how.

School dropped out adolescent girls of 12-18 years of age are the future mothers so if they are given proper education and awareness

on reproductive health and hygiene along with skill training on different IGAs then they will be a productive force in the family. Moreover an adolescent can bear the fruits of education throughout their remaining long life covering both her parental and conjugal family. Radio Meghna has special program for them.

Along with these there are also some other regular program like:

- Regular program for students (focus on study, culture and avoidance of drugs).
- Special program on important days focusing the themes
- Programs on social safety nets
- Programs on social problems like dowry, child marriage

All the community members of the covered areas are the targeted program participants of Radio Meghna, but the main focus is on some special community groups.

Radio Meghna is running with six staff as Station Manager, Assistant Station Manager, News producer, Producer program, Technical Officer, Editor. There are 20 volunteers and most of them are adolescent girls who have come from very poor families. Thus radio meghna promotes adolescent empowerment

Equity And Justice Working Group

Bangladesh (EquityBD): Promoting critical and knowledge based CSOs for Policy Change

Equity and Justice Working Group Bangladesh (EquityBD) is an alliance of several NGOs, CSOs and individual or groups activists in Bangladesh. Its members work on issues relating to trade and economic justice, human rights, democracy, public education, information and communication networking, climate change, disaster risk reduction, local governance, promotion of rural popular culture and such other aspects of social life. It is a program component of COAST for advocacy, networking at national and international levels.



In 2015 EquityBD arranged advocacy events both at the national and international level

1. Policy influencing strategies of EquityBD

EquityBD believes that, without policy change, it is not possible to implement pro-poor development issues that can contribute to government development strategies and poverty reduction target. EquityBD is involved in policy advocacy and campaign at macro level (especially national and international levels) to sensitize government and different development agencies to undertake pro poor development strategies and program towards poverty reduction and sustainable development.

2. Focus of EquityBD campaign in 2014-15

During the reporting year 2014-15, overwhelming focus of EquityBD campaign was on the issue of climate justice. The global climate negotiation process have tried to reach a consensus saving the earth from disastrous impact which influencing to reduce the Green House Gases (GHG) emission and to find out of possible adaptation option for climate vulnerable countries like Bangladesh. Concept of Climate Justice has included the issue of i) paying climate change compensation by rich countries as they are responsible for tempering the earth, ii) new international protocol for climate induced migrants as they have very little alternatives to cope with climate adverse impact within the country like Bangladesh and iii) a climate integrated national development plan that will support a sustainable management of environment along with economic activities in future.

Taking this in view, EquityBD has been organizing campaign for climate

justice and undertaking the objectives as i) to develop a critical civil society alliance in country to influence government policies in the light of 'equity and justice principle' of the climate change, ii) provide and feed the fact and figures to different national and international civil society alliances. So that, claim for climate justice and compensation, reparation from the developed countries will be strengthened, and iii) conduct advocacy through disseminating country's ground-level climate change impacts in international level to establish the appropriate development support strategies from donors.

EquityBD also tried to keep its importance on economic justice issues and campaign on tax and national planning process simultaneously. The Value Added Tax (VAT) and national planning process especially 7th Five Year Plan of government has come under EquityBD campaign in this year to incorporate the pro poor development issues.

3. Event implementation

During 2014-15, EquityBD implemented Forty six events through the year. These events were included seminar,

consultation, press conference, human chain and people's demonstration following the economic and climate justice in national level.

In international level, EquityBD organized seminar, press conference and photo exhibition in Conference of the Parties (CoP-20) in Lima, Peru. This event has been holding regularly in CoP premises to draw global attention towards climate vulnerability of our poor coastal people and demanding a new protocol for climate migrants. These activities are given in the table at a glance. EquityBD also participated on the CoP21 held in Paris and it organized parallel seminar and press conference with the participation of the CSOs of different countries.

4. Impact

EquityBD has been able to create a critical mass and civil society activism in the development discourse and government planning and implementation process at local and national level. The critical civil society activism is now playing their active role at national level planning process, monitoring at the local level

implementation and raise their voice in favour of pro poor demand and their rights.

The national print media is facilitating greater media coverage. The daily Star, The New Age, Financial Express, Independent, daily Prothom Alo, daily Ittefaq are prominent among the both Bangla and English versions. These newspapers have maximum coverage and reaching 300 thousand readers directly per day. Considering their publication and coverage the outreach stakeholder, this is being assumed that the campaign news have able to expose to one million people at least. These people are the part of CSO, business community, student and general mass indeed.

EquityBD has successfully presented the climate migrant issues in the regional meeting of "Nansen Initiatives". Nansen Initiatives is global platform of facilitating climate-induced migrants globally and held their regional meeting in Khulna in last February 2015. This meeting was participated by 35 state leaders from different countries



EquityBD organises campaign events on national and international issues. EquityBD also raises the voices of the Most Vulnerable Countries due to climate change and the voices of Least Developed Countries. During 2014-15 EquityBD organised policy campaigns on the issues of SDG, Climate Conference and World Trade Organisation (WTO).



and they have accepted primarily for a new protocol for climate-induced migrants.

5. Promoting Baseline Constituency for Tax and Fiscal Justice Campaign in Bangladesh

Equity BD has started a campaign program “Promoting Baseline Constituency for Tax and Fiscal Justice Campaign in Bangladesh” in association with Tax Justice Network International, UK.

The national and divisional seminar was completed with a participation of politicians, member of parliament (MPs) both government and opposition parties, high administrative officials like divisional commissioner, govt. tax and vat high officials, businessmen, electronic and print media, civil society, NGO leaders and other different profession groups.

Goals and objectives:

- Enhancing Internal Resource Mobilization for Development with Responsive and Accountable Governance to build Bangladeshi Society with Equity and Justice
- To build capacity for key campaigners at division level
- Conduct campaign on VAT as regressive to poor, MNCs tax dodging, Illicit financial flow and Black Money
- To build constituency for tax justice campaign and
- To organize campaigning for pro tax sentiment with the spirit of self reliant development finance.

EquityBD events successfully completed in 2015

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
01	1-Jul-14	Bilateral Agreement with Countries Fundamental to Stop Illicit Financial Flow	Human Chain	National Press Club	Mustafa Kamal Akanda and Syed aminul Hoque of EquityBD, Subol Sarkar of Bhumihin Somity, Golam Sarwar of BALF, Badrul Alam of BKF, Aminur Rasul Babul of Unnayan Dhara Trust and Rezaul Karim Chowdhury of EquityBD.	English-10 Bangla-5
02	19-Jul-14	Immediate Steps Demanded to Protect Coastal People	Human Chain	National Press Club	Mustafa Kamal Akanda of EquityBD, AHM Bazlur Rahman of BNNRC, Aminur Rasul Babul of Unnayan Dhara Trust, Mohanmed Yasin of Coastal Protection Movement, Subol Das of BBS, Zayed Iqbal Khan of BKF, and Sawkat Ali Tutul and Rezaul Karim Chowdhury of EquityBD.	English-10 Bangla-6
03	21-Jul-14	Neither Poverty Reduction nor Development is Possible Keeping the War On	Human Chain	National Press Club	Aminur Rasul Babul of Unnayan Dhara Trust, Subol Das of Bangladesh Bhumihin Somity, Zayed Iqbal Khan of Bangladesh Krishok Federation, Syed Aminul Haq and Barkat Ullah Maruf of EquityBD, Mustafa Kamal Akanda of EquityBD.	English-3 Bangla-6
04	3-Aug-14	Bangladesh should stand for Agriculture price support, public stockpiling and distribution, NOT Trade Facilitation	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Barkat Ullah Maruf of EquityBD, Aminur Rasul Babul of Unnayan Dhara Trust, Jibanananda Jayanta of Surokha O Atragoti Foundation, Shobnom Hafiz of Somaj, Mustafa Kamal Akanda of EquityBD and Shibly Anwar of Labour Resource Center.	English-4 Bangla-6
05	11-Sep-14	PM Should Ask for Climate Forced Migrants' Right in Ban Ki-Moon Climate Summit	Press Conference	National Press Club	Mr. Syed Aminul Haque of EquityBD, Mr. Rezaul Karim Chowdhury of EquityBD, Mustafa Kamal Akanda of EquityBD, Dr. Abdul Matin of BAPA, Aminur Rasul Babul of Unnayan Dhara Trust and Hasan Mehedi of Humanity Watch/ CLEAN.	English-4 Bangla-5
06	21-Sep-14	Rich Countries Must Pay their Debts to the Climate Affected Countries by Ensuring Fast Track Finance	Human Chain	National Press Club	Mustafa Kamal Akanda of EquityBD, Dr. Abdul Matin of BAPA, Aminur Rasul Babul of Unnayan Dhara Trust, Mrinal Kanti Tripura of BIPNetCCBD, Sarwar Hossain of BKFS and Mowajjem Hossain of Green Voice	English-8 Bangla-9

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
07	14-Oct-14	Legitimising Marriage under 18 will increase Maternal Mortality	Press Conference	National Press Club	Ferdous Ara Rume of EquityBD, Ms Shamima Akhter of ASWO Foundation, Nazma Begum from Tangail, Nahid Sultana from Gazipur and Asif Iqbal of SPP	English-9 Bangla-7
08	16-Oct-14	Redirect Subsidy to Community-Controlled Renewable Energy, Not in Fossil Fuel	Human Chain	National Press Club	Mustafa Kamal Akanda of EquityBD, Dr Mejbah Uddin Ahmed of Jatiya Sromik Jote, Badrul Alam of Bangladesh Krishok Federation, Prodip Kumar Roy of Online Knowledge Society and Rezaul Karim Chowdhury of EquityBD.	English-9 Bangla-6
09	9-Nov-15	Government Must Announce Preparation and Participation in Lima Climate Conference	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Kawser Rahman of BCJF, Qumrul Islam Chowdhury of FEJB, Dr Abdul Matin of BAPA, Aminul Rasul Babul of Unnayan Dhara Trust and Mostafa Kamal Akanda of EquityBD.	English-4 Bangla-3
10	14-Nov-14	SAARC 18th Summit Must Promote Connectivity for Human Development, not for Profit Only	Seminar	Dhaka Reporters Unity	Dr Rashid E Mahbub, Bangladesh People SAARC Bangladesh Process, Rezaul Karim Chowdhury of EquityBD. Dr. Dipu Moni, ex foreign minister Sahnaz Sumi of BNPS, Alision Baroi of SUPRO and Gloam Sarwar of BALF, Syed Aminul Haque and Mujibul Haque Munir of EquityBD.	English-6 Bangla-7
11	15-Nov-14	SAARC Must Draw a Charter on Free Movement for Climate Induced Migrants	Press Conference	National Press Club	Mostafa Kamal Akhanda of EquityBD, Dr. Rashid E Mahbub of the People's SAARC Bangladesh Group, Dr Abdul Matin of BAPA, Zakir Hossain of NU, Sahanaz Sumi of BNPS and Monju Rani Pramanik of SUPRO.	English-10 Bangla-7
12	20-Nov-14	Government Must Facilitate United Voice in Lima Climate Conference in Leading Most Vulnerable Countries (MVC)	Seminar	Dhaka Reporters Unity	Rezaul Karim Chowdhury of EquityBD, Dr Hasan Mahmud, the Ex-Minister for Forest, Dr Abdul Matin of BAPA, Qumrul Islam Chowdhury of FEJB, Kawser Rahman of BCJF. Sayed Amiunl Haque of EquityBD.	English-5 Bangla-5
13	23-Nov-14	Facilitate Climate Migrants to Free Movement across South Asian Countries	Seminar	Women Development Training Centre Katmandu in Nepal	Mustafa Kamal Akanda of EquityBD, Dr Abdul Matin of BAPA, Mr. Badrul Alam of Bangladesh Krisok Federation, Prof Dr.Keshab Khadka and Balram Banskota of Nepal, Ujjayani Halim and Soumya Dutta of India.	English-4 Bangla-5
14	24-Nov-14	LDC should have the right to ensure Food Security for their Poor	Press Conference	Katmandu, Nepal	Mustafa Kamal Akanda of EquityBD, Ranja Sengupta of Third World Network and Prerna Bomzan of LDC Watch.	English-2 Bangla-3
15	5-Dec-14	Consider Inter-generational Equity and Human Rights for Legally Binding Climate Deal	Press Conference	Media Centre of UNFCCC	TetetLauron of Ibon International, MrinalKanti Tripura of BIPNetCCBD of Bangladesh, Tania Guillén from Centro Humboldt Nicaragua, AshaSitati from Kenya.	English-6 Bangla-5
16	11-Dec-14	Bangladesh CSOs (present in Lima, Peru), "Call for Urgent Decisions and Clear Roadmap of Actions from Lima, CoP 20"	Press Conference	Media Centre of UNFCCC	Dr. Saleemul Huq from ICCAD, Mrs. Farah Kabir of AAB and Md. Golam Rabbani from BCAS	English-3 Bangla-5
17	24-Dec-14	Government Must Announce an Inclusive Road Map on Climate Negotiation toward Paris 2015	Press Conference	National Press Club	Syed Aminul Hoque of Equitybd, Qumrul Islam Chowdhury of FEJB, Tanvir Ahmed of Oxfam, Rezaul Karim Chowdhury of EquityBD, Kawser Rahman of BCJF, Mizanur Rahman Bijoy of NCCB, Syed Jahangir Hossain Masum of CDP.	English-4 Bangla-6
18	1-Jan-15	Speakers demanded ensure right to privacy and data protection law in the national convention	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Rustam Ali Foraji, MP, and also the Member of the Parliamentary Standing Committee for Special Rights, Barrister Jyotirmoy Barua, Mahmudur Rahman Manna, Convener, Nagarik Oikko, Ahmed Swapan Mahmud, VOICE	English-10 Bangla-6

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
19	18-Mar-15	A Nation Hardly Develops by Taxing Poor but Leaving Corporate Tax Free	Press Conference	COAST Office	Rezaul Karim Chowdhury of EquityBD, Mustafa Kamal Akanda of EquityBD and Ahsanul Karim Babar of EquityBD.	English-3 Bangla-4
20	21-Mar-15	Climate induced displaced deserve national and international policy options for relocation and rehabilitations	Seminar	National Press Club	Dr. Qazi Kholiquzzaman Ahmad, Chairman of the Palli Karma Shahyak Foundation (PKSF), Rezaul Karim Chowdhury of EquityBD, Syed Aminul Hoque of EquityBD, Ziaul Haque Mukta, Regional Policy Coordinator, Oxfam, Qumrul Islam Chowdhury of FEJB, Tanvir Ahmed of Oxfam, Anowar Islam babu of Jatiyo Krishak Jote, Dr. Ahsan Uddin of Centre for Global Changes.	English-07 Bangla-8
21	2-Apr-15	Climate Induced Displacement Deserve Protection Regime in National, Regional and International Level	Press Conference	Khulna Press Club	Rezaul Karim Chowdhury of EquityBD, Mustafa Kamal Akanda of EquityBD, Hasan Meshed of CLEAN, Rafiqul Islam Khokan of RUPANTOR, Sharman Neelormi of CSRL, Dr Ahsan Uddin of CGC, Din M Shibly of Foto Counter.	English-07 Bangla-8
22	5-Apr-15	Protection Regime for Climate Displacement in National, Regional and International Level Underscored	Seminar	Hotel Inn. Khulna	Rezaul Karim Chowdhury of EquityBD, Mustafa Kamal of Equitybd and Din M Shibly of Foto Counter. More than 90 participants representing 10 countries (Afghanistan, Bangladesh, Bhutan, Madagascar, Maldives, Mauritius, Nepal, Oman, Sri Lanka, Pakistan (with observer status) along with the representatives from Nansen Initiatives, International organizations, UN Agencies, civil societies and research organizations	English-00 Bangla-00
23	25-Apr-15	Cancellation of new VAT law is demanded to protect the poor and SME	Human Chain	Khulna Press Club	Mustafa Kamal Akanda of EquityBD, Ahsanul Karim of EquityBD, Badrul Alam of Bangladesh Krishak Federation, Subal Sarkar of Bangladesh Bhumihin Somity, Sanat K Bhowmik of COAST Trust and Zayed Iqbal Khan of Bangladesh Krishak Federation	English-5 Bangla-6
24	29-Apr-15	Integrate Landless Rehabilitation for Cost Free Coastal Embankment Maintenance	Seminar	National Press Club	Mustafa Kamal Akanda of EquityBD, Mr. A K M Jahangir Hossain, Member of Parliament, Mr. Naim Gawhar Wara of Disaster Forum, Mr. Aminur Rasul Babul of Unnayan Dhara Trust, Mr. Badrul Alam of Bangladesh Krishak Federation, Chowdhury Mohammad Masum of Sangram, Syed Aminul Huq of EquityBD and Mr. Shawkat Ali Tutul of COAST Trust.	English-5 Bangla-5
25	24-May-15	Stopping illicit Finance flow is indispensable for Development Investment and Revenue Mobilization	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Ahsanul Karim of EquityBD, Mustafa Kamal Akanda of Equitybd, Aminur Rasul Babul of Unnayan Dhara Trust, Prodip Kumar Roy of Online Knowledge Society and Md. Badrul Alam of Bangladesh Krishak Federation.	English-9 Bangla-7
26	27-May-15	Equality and Dignity based partnership is demanded for Sustainable Capacity for Disaster Risk Reduction and Response	Seminar	Dhaka Reporters Unity	Rezaul Karim Cowdhury of COAST Trust, Dr. Qazi Kholiquzzaman Ahmad, Chairman, PKSF and Md. Shah Kamal, Secretary, Ministry of Disaster Management and Relief, Mr. Jeremy Wellard, Representative from the regional office of United Nations Office, Mr Azim of SDI,	English-6 Bangla-7
27	16-Jun-15	Addis Action Agenda Adopted Little Hope for Developing Countries as Developed Countries go for Business As Usual	Conference	Addis Ababa	Asgar Ali Sabri, Mohshin Reza, Rezaul Karim Chowdhury, Tove Maria Ryding, Dr Abdul Momen	English-8 Bangla-6
28	8-Aug-15	Development Organizations for Mutual Accountability in Partnership	Seminar	Brac Centre	Dr Jamie Munn and Mrs Jessica Darby from ICVA and Rezaul Karim Chowdhury from BNfWHS and COAST. Mrs Rokeya Kabir of ADAB, Mr Snehal Soneji from Oxfam, Mr Jerome Sayar of CLS, Ms. Hasin Jahan from Practical Action, Nayeem Warha	English-4 Bangla-6

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
					from Disaster Forum, Mr Khaled Hasan from PKSF, Mr Abdul Awal from CDF, Mr Abdul Awal from NRDS and Kazi Sahidur from UN OCHA have spoken as panelist.	
29	4-Sep-15	Louder South Asian and LDC Voice before Paris Climate Conference	Press Conference	Katmandu, Nepal	Dr Hasan Mahmud, Chairman of Parliamentary Standing Committee on Ministry of Environment and Forest of Bangladesh, Mr Bijoy Prothap, Mr Soumya Dutta	English-4 Bangla-7
30	9-Sep-15	Bangladesh Road Map toward Paris Climate Conference Must be Inclusive Participatory and Transparent	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Qumrul Islam Chowdhury of FEJB, Dr Abdul Matin of BAPA, Ziaul Haque Mukta of CSRL, Aminur Rasul Babul of Unnayan Dhara, Mostafa Kamal Akhanda of COAST and Sayed Aminul Haque of EquityBD	English-3 Bangla-5
31	17-Sep-15	Right Group's Expectations from Prime Minister in UN Sustainable Dev Summit to raise the issue of Global responsibility for Climate Forced Migrants	Press Conference	National Press Club	Rezaul Karim Chowdhury of Equity, Aminur Rasul Babul of Unnayan Dhara Trust, Ferdous Ara Rumees from International Rural Women Day Observation Committee (IRWDC) and Mostafa Kamal Akhanda of COAST.	English-3 Bangla-7
32	23-Sep-15	Legally Binding Climate Agreement is Indispensable for SDG Implementation	Human Chain	National Press Club	Mustafa Kamal Akanda of EquityBD, Badrul Alam of Bangladesh Krishak Federation, Subal Sarkar of Bangladesh Bhumihiin Somity, Jayed Iqbal Khan of Bangladesh Krishak Federation, Aminur Rasul Babul of Unnayan Dhara, Kader Hazari of ARPAN, Abdul wahab of Jatiyo Sromik Jot, Kazi Hafizur Rahman of Public Service Institute	English-7 Bangla-5
33	30-Sep-15	Legally Binding Climate Agreement is Indispensable for Survival for Most Vulnerable Countries (MVC)'s Survival	Seminar	National Press Club	Rezaul Karim Chowdhury of Equity and Justice Working Group Bangladesh (EquityBD), Dr Golam Rabbani of Bangladesh Centre for Advance Studies (BCAS), Dr Sharmin Neelormi and Ziaul Haque Mukta of Campaign for Sustainable Rural Livelihood (CSRL), Dr Abdul Matin of Bangladesh Poribesh Andolon (BAPA), Qumrul Islam Chowdhury, General Secretary National Press Club and President Forum of Environment Journalist Bangladesh (FEJB), Kawser Rahman, President Bangladesh Climate Change Journalist Forum (BCJF), Sayed Jahangir Hossain of Coastal Development Partnership (CDP), Sajid Raihan, Deputy Director Action Aid Bangladesh and Board Member CANSA, Badrul Alam of Bangladesh Krishok Forum and Aminur Rasul of Unnayan Dhara. Syed Amunil Haque of EquityBD	English-3 Bangla-5
34	8-Oct-15	Civil Society for Addressing Inequalities along with Growth in Development Strategies	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Ms Prerna Bomzan Advocacy Officer LDC Watch, Mr. Gouri Prodhan, International Coordinator LDC Watch. State Minister for Planning and Finance Mr MA Mannan spoke as Chief Guest. Other speakers of the seminar was Ziaul Haque Mukta of CSRL / EquityBD, Monower Mostafa of Synergy Institutie, Qumrul Islam Chowdhury Secretary General of National Press Club, Sayed Aminul Haque of EquityBD, Shamima Akhter and Ferdous Ara Rumees of Rural Women Day Observation Alliance, Badrul Alam of Bangladesh Krishok Forum, Prodip K Roy of Online Knowledge Centre.	English-8 Bangla-9
35	10-Oct-15	Bangladesh and LDCs deserve Intellectual Property Rights (TRIPS) waiver until become a developed country	Press Conference	National Press Club	Syed Aminul Hoque of Equitybd, Md. Badrul Alam from Farmers Federation, Mujibul Haque Munir and Mustafa kamal akanda of Equitybd	English-3 Bangla-4

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
36	12-Oct-15	Displaced People's Right to Survive, they Have "Choice" to Move elsewhere	Book Lunching	Jeneva	Switzerland Minister for Foreign Affairs Mr Didier Burkhalter, Foreign Minister AH Mahmood MP, Foreign Secretary Md Shahidul Haque, Permanent Representative and Ambassador of Bangladesh in Switzerland, Mr M Shameem Ahsan, Envoy to the Chairmanship of Nansen Initiative Prof Walter Kaelin, Photographer Mr Din Muhammad Shibly and COAST Executive Director Mr Rezaul Karim Chowdhury on the stage.	English-3 Bangla-5
37	14-Oct-15	Immediate actions against excessive use of pesticides is must to save specially rural women and children	Press Conference	National Press Club	Mustafa Kamal Akand of Secretary of National Committee. Ms. Tasmin Chowdhury, chairperson of Savar District Committee; Ms. Romena Akter, and Chairperson of Manikgonj District Committee; Ms. Rehana Begum of Comilla District Committee and Mr. Badrul Alam, President of Bangladesh Krishok Federation also spoke at the occasion. Ferdous Ara Rume, Policy Research and Campaign Coordinator of EquityBD	English-10 Bangla-9
38	7-Nov-15	Bangladesh will Promote Climate Displacement as a Global Development Agenda	Seminar	National Press Club	Dr Qazi Kholiquzzaman Chairman PKSF, moderated by Rezaul Karim Chowdhury the Executive Director of COAST, Mr Shahidul Hague Secretary Ministry of Foreign Affairs (MoFA) attended as the Chief Guest, other speakers of the seminar were Dr Atiq Rahman BCAS / CANSA, Qumrul Islam Chowdhury FEJB and National Press Club, Ziaul Haque Mukta of CSRL, Dr Abdul Matin BAPA, and Syed Jahangir Masum of CDP. Sayed Aminul Haque of COAST / EquityBD	English-4 Bangla-5
39	11-Nov-15	Publish white paper on illicit finance flow and government strategies to recovery from different Tax Heavens	Human Chain	National Press Club	Mosafa Kamal Akanda of EquityBD, Md. Ahsanul Karim of Equitybd, Subol Sarkar of Bhumihin Somity, Prodip Kumar Roy of Online Knowledge Society, M Hafizul Islam of PSI (Public Service International), Aminur Rasul Babul of Unnyan Dhara Trust and Syed Aminul Hoque from EquityBD.	English-4 Bangla-5
40	23-Nov-15	Concern on Inclusiveness and Transparency of Bangladesh Delegation to Paris Climate Conference	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Ziaul Haque Mukta of CSRL, Dr Sharmind Neelormi of CSRL, Qumrul Islam Chowdhury of FEJB, Dr Abdul Matin of BAPA, Md Kamruzzaman of CCDB and Act Alliance, and Aminur Rasul Babul of Unnyan Dhara Trust	English-9 Bangla-10
41	29-Nov-15	Right Based CSOs urged PM to lead Paris Climate Conference to Demand Climate compensation from developed countries	Human Chain	National Press Club	Mustafa Kamal Akanda of equityBD. Aminur Rasul Babul of Unnyan Dhara, Subal Sarkar of Bangladesh Bhumihin Somity and Engineer Foyez Hosain of Bangaldesh Sromik Federation, Zayed Iqbal Khan of Bangladesh Krishak Federation, Abul Hossain and Arif Chowdhury of Jatiyo Hawkers Federation Hawkers Federation	English-7 Bangla-10
42	4-Dec-15	Climate Deal with 1.5 Degree Celsius and Institutional Mechanism for Loss and Damages a Must for Survival	Press Conference	COP21, Paris	Mr. Mrinal Kanti Tripura of BIPNetCCBD, Ms. Sharmind Neelormi of CSRL, Ms. Tettet Lauron from Ibon International of Philippines, Mr Shamsuddoha of CPRD and Mr. Mizanur Rahman Bijoy of NCCB.	English-7 Bangla-8
43	5-Dec-15	Dedicated UN Policy Regime Demanded for Climate Forced Migrants	Seminar	COP21, Paris	Rezaul Karim Chowdhury of EquityBD, Ziaul Haque Mukta of CSRL and EquityBD, Panelists were Anotonie Gerrard from UN's World Humanitarian Summit, Caorlina Hernandez from UN Office of High Commissioner on Human Rights, Professor Walter Kaelin from The Nansen Initiatives	English-10 Bangla-11

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
44	8-Dec-15	CSO demand Duty Free and Quota Free Market for LDCs trade enhancement	Seminar	National Press Club	Syed Aminul Hoque of Equitybd, Md. Mujibul Haque Munir of COAST Trust, Md. Tazul Islam Chowdhury, MP and Chairman of Ministry of Commerce Parliament Standing committee, Monowar Mostafa of Development Synergy Institute, Asjadul Kibria of Bangladesh Economic Association, Dr. Mesbauddin Ahamed of Jatio Sromik Joot, Abul hossion of Hawkers Federation, Aminur rasul Babul of Unnayan Dhara Trust, Monjur Ahmed of FBCCI.	English-8 Bangla-10
45	11-Dec-15	Bangladesh CSOs Urge to Reject Draft Paris Agreement: Developed and Major Economies Ignored Survival Issues of Most Vulnerable Countries	Press Conference	COP21,Paris	Ziaul Hoque Mute of EquityBD/CSRL, Rezaul Karim Chowdhury of EquityBD, Golam Rabbani of CCDF/BCAS and Jahangir Hasan Masum of CDP.	English-8 Bangla-10
46	14-Dec-15	Paris Climate Agreement has made us Slaves!	Human Chain	National Press Club	Mustafa Kamal Akand of EquityBD. Among others Aminur Rasul Babul of Unnayan Dhara Trust, Engineer Foyez Hossain of Jatyo Sromik Federation, Prodip Kumar Roy of Online Knowledge Society, Zayed Iqbal Khan of Bangladesh Krishak Federation, Subal Sarkar of Bangladesh Bhumihin Somity, Firoja Begum of banchte Shikh Nari and Kader Hazari of ARPAN	

Election Observation: Endeavor for Free and Fair election process

COAST is a member of Election Working Group (EWG). As EWG member COAST observed the election of City Corporation in Dhaka and Chittagong.



Election Working Group (EWG) is a network of 29 civil society organizations working for strengthening elections and political process. COAST is one of

the member organizations since the inception of the network in 2006. During 2014-15 COAST was active in observing Dhaka South and Chittagong City Corporation election. Total 13 Long Term Observers observed pre-election campaign period everyday for one month up to Election Day and three days after election. They mainly recorded violations of elections rules and regulations on postering, rally, violence, and activities of election related officials including their preparations and capacities.

During Dhaka South City Corporation election day COAST deployed total 47 election-day observers. The observers produced reports followed by observation checklist and report to EWG. The Asia Foundation is the donor of on going COAST EWG project.

Other Involvements:

National level Consultation on World Humanitarian Summit (WHS)

On the eve of the World Humanitarian Summit a working group of 28 Bangladeshi local and national NGOs conducted a countrywide consultation with various stakeholders. COAST Trust facilitated the whole consultation process.



The national level seminar on WHS

Main theme of the consultation was Natural Disaster of Bangladesh. Total 21 NGOs organized 50 Focus Group Consultations (FGC) and 997 individual interviews in 16 district of Bangladesh on 9 sub themes under disaster. These nine themes were flood, flash flood, cyclone, salinity, deforestation, drought, river erosion, monsoon tidal surge and cold wave. In total 3564 persons participated in the process, of them 55.81% were female. Key participants of the consultation process were affected communities, frontline staff/workers, CEO of NGOs/ Institutions, local government representatives, old age people, physically challenged people, children, fisher-folks, local media representatives.

It is to be noted that, in September 2013, UN Secretary-General Ban Ki-moon called for the WHS. Before the Summit eight regional consultations with national governments, humanitarian organizations, community responders / affected populations, private sector and other partners are being held. The last of these regional consultations, covering 16 countries in South and Central Asia (SCA), was held during July 29-31, 2015 in Dushanbe, Tajikistan. The process was managed by the UN Office for the Coordination of Humanitarian Affairs (OCHA)

Bangladesh national NGOs working group on WHS, with the facilitation of COAST Trust, organized the consultation process

mainly in two different stages. Stage one was up to the South and Central Asian Consultation (July 2015). In that stage the following activities were implemented - two Preparatory Meetings, Formation of alliance/ Working group, Orientation on WHS questionnaire, Distribution of organizations for FGC and interview country wide, Field Work: Focus Group Consultation (FGC) and Interview, Workshop to compile the findings, National seminar to present the key findings. Activities under the stage two will be continued up to the global summit (May 2016). Under stage two activities were: Group e-mail: bdnngos_whs@coastbd.org, Facebook page: // Bangladesh National NGOs for WHS, Website based campaign: www.coastbd.org.

From the consultation process the NGOs working group mainly tried to get ideas on the effectiveness of humanitarian support, vulnerabilities of people due to natural disaster, innovation and recommendation for effective humanitarian support. All the findings were compiled, fine tuned and validated in a workshop with the participation of representatives from the members NGOs. Final findings with recommendations were placed in a national level seminar in presence of policy makers, top most administrative policy implementers, representatives from national and international NGOs, experts, activists, academics etc.

The national level seminar was presided over by Dr. Qazi Kholiquzzaman Ahmad, Member of the 2007 Nobel Peace prize Winning UN Intergovernmental Panel on Climate Change (IPCC) Team. Md. Shah Alam, Secretary for the Ministry of Disaster Management and Relief was the chief guest. Secretary is the highest administrative position in implementing government decisions.

Summary of the findings those have been identified from the consultation process can be presented in three categories:

Common issues of concern for Local Level Arrangement

- Building stand by capacities of local NGOs in local level for immediate response rather than waiting for assistance from somewhere else.
- Institutional and capacity building support to local NGOs while there are partnerships by INGOs and donors agencies in respect of project implementation.
- Devising downward accountability i.e. accountability toward affected communities and families along with appropriate complain response mechanism.
- Priority to work with local government and government agencies to develop sustainable capacity in respect of disaster risk reduction and responses.
- Local government and government agencies should be assisted to develop their capacities in respect of having coordination for all government and non-government agencies.

Common issues of concern for National Level

- Need of priority based investment to construct embankment in coastal and flood prone area.
- Excavation and re-excavation of ponds

/ water reservoirs for surface water preservation.

- Increasing investment for disaster risk reduction and building resilience community.
- Government assistance and more easy regulation for building community radio.
- Government assistance and easy regulation to build Amateur Radio disaster response network building.
- Priority to invest and strengthening telecom network with national ownership.
- INGOs should not compete with NNGOs in respect of fund hunting in national level.
- Multi stakeholders dialogue for sharing experiences and strategy future in respect of future disaster risk reduction and humanitarian activism.
- Bangladesh should prepare and rehabilitation and relocation policies for internally displaced people related disaster and climate impacts.

Common issues of concern for International Level

- INGOs should have more development education in their country of origin so that there should not be any antipathy to development aid and xenophobia, there should be a sense of global citizenship and global sharing.
- UN should consider new protocol of disaster / climate displaced as we feel that Bangladesh alone hardly be able to meet this displacement situation.
- Reorientation of accountability, which should be more focus to front line and affected community level.

Projects and Programs

Socio Economic Empowerment with Dignity and Sustainability (SEEDS)

Is being implemented in 12 unions under 3 upazilas in Cox's Bazar district. Working with 3500 families directly. Funded by Stromme Foundation, Norway.



SEEDS program participants have prepared their own Family Development Plan

Cox's Bazaar is one of the lowest performing districts in the country in regards of MDG achievement. Cox's Bazar is one of the worst districts in terms of Composite Deprivation Index (CDI). It is 62 among 64 districts. Among the upazilas Cox's Bazar Sadar is 319, Ramu 419 and Pekua is 444 among 482 Upazilas. The CDI proves that, Cox's Bazar is one of the most disadvantaged districts in terms of many socio-economical indexes. Primary net attendance rate in Cox's Bazar is 65.6%, while the national level is 73.2%. Secondary net attendance rate is 33.07% while at the national level it is 46.1%.

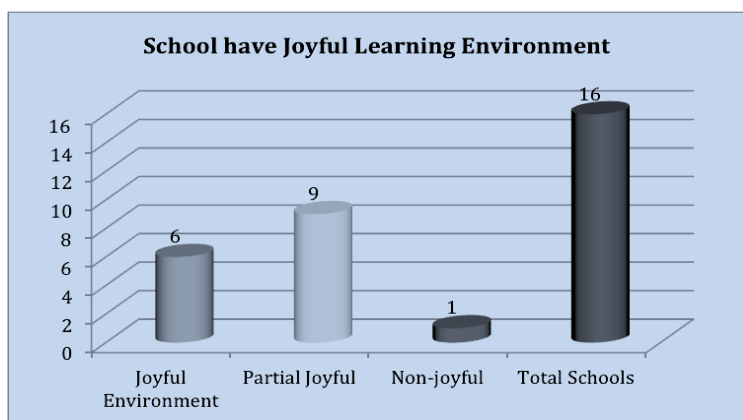
49.0% population of Cox's Bazar is of below 18 years of age, which is highest in Bangladesh. On the other hand Cox's Bazar is one of the worst five districts in terms of literacy rate among youth (15-24 years). It is also among the worst five districts in terms of out of school rate, the rate is 28.5%. Rate of child labor is also high in Cox's Bazar. 9.4% children of Cox's Bazar are engaged in child labor. The rate once again keeps Cox's Bazar among the worst five districts in Bangladesh in the issue of child labor.

Socio-economic conditions of Cox's Bazar deserve special development attentions. Considering this, COAST has initiated a comprehensive development project with the support of Stromme Foundation, a Norwegian development organization. A development project titled 'Socio Economic Empowerment with Dignity and Sustainability (SEEDS)' since January 2015. The main aim of this five years project is to improve socio-economic conditions of 3500 families in 12 unions under 3 upazilas in Cox's Bazar district. The project also aims to ensure sustainable economic empowerment with dignity of the project participants.

The project has five components. Under the component one there are efforts to mainstream children education through *Maktab*, retaining graduated children to the mainstream schools. There is a plan to establish 150 centers with 4500 children. Total 16 primary schools are being supported to ensure quality education. Under the component two main effort is to empower adolescents. 700 girls, 300 boys and 20 youth mainly dropped out from schools will be brought under the program. Under component three efforts are going on to establish 298 Self Reliant Groups (SRG) to enable the community people in running community owned and managed micro finance. Under

the component four 29000 families will be supported with value chain activities. community based civil society building is another efforts and it is being implemented under the component five. Total 20 union based, total 3 upazila based and 1 district based CSO will be formed.

From various assessments we have found that, with the efforts of this project joyful learning environment has been improved in the participating schools. During the baseline no school was found with joyful learning environment. From an assessment on June 2015 it was found that 6 schools among 16 schools have been able to ensure joyful learning environment.



So far, all the participating 3500 families have identified and analyzed their family problems and they have taken their own development plan with the facilitation of SEEDS. All the SRG groups have also been formed. It has been found that participating families have already been able to realize 50% of their plan. One SRG has started savings. Total 22 mainstream education in *maktabs* have been started its operation. Total 129 school dropped out children have been enrolled in 8 special education centers, so that they can be able to go back to mainstream schools. Total 16 learning and skill development centers have been in operation for adolescent empowerment and

375 girls have been provided training on agriculture development.

From the data and information collected from various monitoring tools it has been found that, 13 of target families have been able to double their asset and 1584 new employment opportunities have been created for micro finance members, 231 members have been graduated as entrepreneur. Some other results that this project has so far achieved can be mentioned as follows:

- Awareness/ownership among the communities have been established
- Mobility among women members have been increased
- Community members have been able to identify the resources
- Communities has got confidence on realizing their dreams
- Tendency/feelings/motivation of saving has been increased
- Service providers have been a bit sensitized towards the rights holders
- Sense of unity among the community members has been emerged
- Total 298 Self Reliance Groups have been formed
- Group based IGA has been started with their own spirit
- Total 25 groups has opened bank account proactively
- Community members now feel to make a school dropped out free community
- Total 48 change agents/volunteers have been in place

From Salt Field to Education: Mahabub has got his dream back



(Left) Previously Mahabub used to work in salt field (Right) He goes to SEEDS school for study now

“I am very much interested in studying in bridge school. Now I can play with my friends in school. I did not do that when I was working in the salt field with my father”, said Mahabubul Karim. Dropped out from the school, Mahabubul used to work in salt fields, but he has got his dream of study back by the SEEDS project of COAST Trust.

Mahabubul Karim is a student of bridge school that is recently introduced in SEEDS program of COAST Trust which is funded by Stromme Foundation. His father Kamal Hossain is day labourer, who works in the salt field at Mugnama union of Pekua upazila in Cox’s Bazar and his mother Senoara Begum looks after the family. He has four brothers and one sister. His father has nothing but labour. So Mahabubul could not continue his study long. Mahabubul dropped out from school in 2012 when he was a student of class three.

As his father was struggling to meet the regular needs of his family, Mahabubul had to give up his study and he joined his father’s salt field. He had to do that to support his father in his endeavor to increase family income. His dream of study was broken. He had interest but because of extreme poverty his study came to an end. His father said, I have a dream to graduate my son but I did not do it. My family have many financial problems, so Mahabub’s support was very much needed from me.

In 2014 COAST Trust was conducting a baseline survey in Cox’s Bazar district. Through this survey information on school dropped out children was collected. It found that, children were dropout due to different causes but most of them were dropped out due to the extreme poverty and parents’ ignorance.

Under the SEEDS, COAST established a bridge school in Ghat Majirpara, Mugnama union in Pekua upazila. Bridge school is an innovation which helps dropped out children to get back their dream of education. In this school dropped out children are provided special coaching free of cost to send them back to school.

SEEDS field facilitator talked with Mahabub’s parents to send their children to bridge school. Motivated parents started to send Mahabubul Karim to COAST bridge school in 2015. He is the tallest boy in the bridge school. His younger brother is now studying in class three.

The teacher of bridge school Afsana Nasrin said, “Mahabub has great interest on studying”. “He doesn’t feel any shyness studying”- added Afsana Nasrin. Now Mahabub comes bridge school regularly. Mahabub wants to be enrolled in mainstream school and to become a teacher in future.

Enhanced Coastal Fisheries:

Endeavor to save fisheries and the fishers

Enhanced Coastal Fisheries (ECOFISH^{BD}). Initiated by USAID, Jointly implemented by the WorldFish and the Department of Fisheries (DoF), Ministry of Fisheries and Livestock. COAST Trust is implementing the project covering the Meghna and Tentuila hilsha sanctuaries in the upazillas of Bhola Sadar, Daulatkhana, Tazumaddin, Burhanuddin, Charfession and Monpura under Bhola district.



ECOFISH promotes alternative livelihoods options for the fishers to meet the need during lean seasons

Bangladesh produces 65% of the total hilsa production of the world. Hilsa contributes 1% of the GDP of the country; it is the 11% of the total fish catch of Bangladesh. About 5 lakh people directly involved in hilsa fishing while it is the main source of income of other 20 lakh people.

But hilsa fishing is facing various challenges. Researcher has found that, hilsa's capacity to spawn in Bangladesh rivers has been decreased significantly over the past few years. On an average, a matured hilsa spawns some 15 to 18 lakh eggs at a time, but it has come down to 8 to 12 lakh in recent years, according

to a research by Bangladesh Fisheries Research Institute (BFRI).

It has been observed that, even though hilsa production has been decreased in hilsa producing 10 countries, it has been increased only in Bangladesh. It has been possible since government has been taking some measures to boost the production, one the major initiatives is to ban hilsa fishing for Eight months in certain points to save the eggs and juvenile hilsa. During these periods fishermen are being provided some rations.

But these initiatives can be more effective if some other measures can be taken. For

example, fishing is banned for eight months but some fishermen are getting support only for three months. Only 2 lakh fishermen are getting these support while a large number are out of this safety nets, and that's why they are violating the ban.

To support the government Hilsa Fishery Management Action Plan (HFMAP) and to enable fishing communities in ensuring alternative livelihood option COAST has been a part of an endeavor named Enhanced Coastal Fisheries (ECOFISH^{BD}) project.

“Today's Jhatka (Juvenile Hilsa), Tomorrow's Hilsa” is the basic philosophy of the fisheries sector of Bangladesh. Over 3700 metric tons of Jhatka are caught annually during their nursery season from inland rivers.

To address the declining of Hilsa and other fish in the Padma-Meghna river-estuarine basin and to improve the resilience of the fishers' communities in the face of unpredictable effects of climate change, the United States Agency for International Development (USAID)'s initiate Enhanced Coastal Fisheries (ECOFISH^{BD}) project. Duration of the project is 2015 to 2020. The project is jointly implemented by the World Fish and the Department of Fisheries (DoF), Ministry of Fisheries and Livestock along with a number of national and

international partners. COAST Trust is implementing the project covering the Meghna and Tentulia hilsa sanctuaries in the upazillas of Bhola Sadar, Daulatkhan, Tazumaddin, Burhanuddin, Charfession and Monpura under Bhola district.

Objectives of the project

- i. To establish community based co-management organizations in five fishing communities of two sanctuary areas.
- ii. To mobilize the fishers community and other stakeholders to abide by the Hilsa Fishery Management Action Plan for observing the fishing ban periods and not to use the destructive fishing gears like 'current net', 'behundi jal' and 'char gherao mosquito jal', Post Larvae collection jal etc.
- iii. To involve the fisher-folks, especially women in the alternative income generating activities, besides to identify the resources available in the community to introduce community savings and access to finance.

Major activities of the project include formation of Hilsa Conservation Group and regular meeting of these groups. In these meeting awareness on sustainable fisheries and alternative livelihood issues are discussed. They are also provided knowledge on the negative impact of using harmful gears in fishing. Capacity building training for alternative income is also being provided so that they can ensure income during the lean season when fishing is ban. Training for develop leadership among the fishing communities is also another important activities of the project.

During 2015 five sites of two sanctuaries in lower Meghna and Tentulia rivers have been selected. In total 200 fisher men and women from these 5 sites have been trained on eco-friendly fishing. Along with these, census of total 751 Households has been conducted and five communities profiling have been completed.

Creating alternative income generating options is one of the core endeavours of the ECOFISH^{BD} project. To do that so far 25 Group formed with 100 participants. All of these group members have got training on Alternative Income Generating Activities (AIGA) training. Baseline survey on existing aquaculture facilities has also been conducted, 3 groups have also been formed to start community based savings.

Alamin becomes a successful community service provider



Alamin Hossain is an inhabitant of Tolatoli village at Dhania union in Bhola Sadar Upazila. He has been living with his old-parents and he is the elder among four brothers and sisters. Now, his family is living on an embankment of the Meghna river as they had lost everything by river erosion in June 2008.

After the river erosion his family had become vulnerable and used to live on hand to mouth. Alamin Hossain had been working in a retailer shop for a couple of months at Tulatoli bazar.

On August 10, 2015 one of his uncles Md. Bashir Majhee, member of micro finance program of COAST invited him to join the animal health and management training course at Bangladesh Agricultural University, Mymensingh. He received fifteen days training on August, 20 to September, 5 2015 by ECOFISH project and learned how to rear cattle, differences diseases, name of vaccines of medicines and treatments. After receiving the training he had started practicing as a community service provider (livestock) in Tolatoli village. Simultaneously, he provides and supports cattle health treatment in scientific method to others villages as per need.

Now he becomes more confident to communicate with livestock department and technical support service providers to ensure high quality of services and learnings.

By this activities he is earning now more than taka 2000 per month which has played a vital role in their standard of living. Thus, his family got a better life.

Alamin Hossain's dream is to set up a small scale livestock treatment and vaccination center in Tulatoli Bazar. He is also thinking about regular savings of two hundred taka per month.

Alamin thankful to COAST and ECOFISH project for the support which has made him self reliance and confident.

ENRICH: A New Holistic Approach to Poverty Alleviation

Enhancing Resources and Increasing Capacities Of Poor Households towards Elimination of their Poverty. Funded by the Palli Karma Shahayak Foundation (PKSF). It is being implemented in Uttar Dhurang union of Kutubdia island of the Cox's Bazar district.



ENRICH facilitates comprehensive development including health services

Enabling the coastal communities in poverty eradication is one of the major objectives of COAST Trust. A four-year project titled 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty' is being implemented in Uttar Dhurang union of Kutubdia island of the Cox's Bazar district. The Palli Karma Shahayak Foundation (PKSF) funds this project. PKSF is the apex public organization providing financial and technical supports to Micro Finance institutions in Bangladesh. The project has been initiated in 2014 and will be continued till 2017. The project has 45 staff in total including 1 health assistant, 7 health volunteers and 35 education teachers and one Project Coordinator.

Major objectives of ENRICH:

1. To attain total development of each household as well as the whole community participating in ENRICH.
2. To ensure freedom from all "un-freedoms" and human dignity for all members of all households under ENRICH.
3. To empower the poor households so that they can pursue a pathway that would lead them towards the goal of human freedom and dignity.

Main components of the ENRICH:

ENRICH is a type of a comprehensive development approach. It has various components effective to reduce poverty sustainably and also with dignity. These components are:

- i) Non-formal education, ii) Training, iii) Technical services, iv) Financial services, v) Income Generating Activities, vi) Asset creation, vii) Youth development, viii) Employment generation, ix) Health services, x) Food security and Nutrition, xi) Water and Sanitation, xii) Access to Energy, xiii) Improved cooking stove, xiv) Solar home system, xv) Medicinal plants, xvi) Women Empowerment, xvii) Response to climate change, xviii) Community development and xix) Cultural development.

Major achievements:

ENRICH has so far passed almost two years. Within this period some initial results have been achieved. About 60000 excluding and poor community members from 5122 households have been brought under the health, water and sanitation services, among them 2022 families have got health cards and they are now getting regular primary health care free of cost. So far 3 health camps and one eye camp have been organized. Total 2500 leaflets on health awareness have been distributed. Courtyard meeting is one of the key strategies of disseminating knowledge and information. ENRICH has so far organized about 1000 courtyard meeting where issues of health, family planning, water and sanitation and ongoing development aspects have been discussed. Special health care of the old aged people is another activity of ENRICH, total 245 old aged people have been brought under Diabetics test. To enable the community in ensuring sustainable environment and in getting appropriate vitamins and minerals from fruits and medicinal trees a nursery in Uttar Dhurang Union office has been developed with the medicinal and fruit plants.

Medium Term Cooperation Program:

Towards strengthening capacities of farmers' organizations in Bangladesh

Full name of project Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD'. Funded by International Fund for Agricultural Development and Swiss Development Cooperation. Working with farmers and Fishers organizations in 15 districts.



MTCP2 promotes sustainable agricultural technologies like sex pheromone. This is an eco-friendly technology to control pests

To ensure services for the farmers, to address their challenges strong FOs are needed. Capacities of FOs have to be improved. 'Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD' project is trying to provide support towards farmers' organizations to work with these issues. Key objectives of the project are to strengthen the farmers' organizations' capacities of engaging in active policy consultations related to the rural smallholders' interests at national, sub-regional and regional levels, and to provide improved and inclusive services to the rural poor. Direct program participants of this project are nine farmers' organizations and it has been believed that more than 500 thousand farmers will be benefited indirectly.

COAST is coordinating the "Needful actions and necessary preparations to move the program implementation of MTCP-II/IFAD project in Bangladesh. This project is known as MTCP 2, means Medium Term Cooperation Project. COAST is implementing project activities in association with All Nepal Peasants' Federation (ANPFa). The project is funded by International Fund for Agricultural Development (IFAD) and Swiss Development Cooperation (SDC). The has been completed the second year duration of the three year project.

In 2015 MTCP2 Bangladesh organized national level press conference on the proposed budget of Bangladesh. From the press conference held in the National Press Club in Dhaka, MTCP2 Bangladesh participating 10 farmers' and rights based organizations termed the proposed budget for the year of 2015-16 as businessmen friendly who use agriculture for making profit, this budget is not farmers' friendly. Some local level mobilizations were also organized protesting the reduced allocation for the agriculture sector. To



One of the main objectives of the MTCP2 is to enhance capacities of farmers' and fishers' organizations

established linkages among the different service providers and the farmers-fishers sub district and village level linkage meetings were organized. From these meeting farmers and fishers have been able to know the available services within their areas and how to get those. Total 14 farmers groups are now producing paddy seed with a local and ecofriendly technique. Two sharing meetings were organized to extend the knowledge of value chain among more farmers of the working area. Four participating organizations organized their general assembly. From these events MTCP2 platform and FOs have been able to reach their voices to the policy makers. Motivated from our mobilization one Member of Parliament raised these issues in the Budget Session of the Parliament. It has been also communicated with many government officials and they are known about the issues and demands. It has been found that, government officials, service providers have also been sensitized towards farmers and fishers.

One of the major activities of MTCP2 in Bangladesh is developing of 14 farmers groups who are now producing paddy seeds with a local and eco-friendly technologies called Maria Model. Maria Model is local technique of producing and preserving good quality seeds. MTCP2 is also facilitating programs for farmers and fishers from community radio. Community radio is playing effective role in knowledge dissemination.

Though one year is not enough to assess the result or impact of the project, from our assessment we can identify

the following as key results we have achieved during the second year:

- Participant organizations have been able to identify their present status, challenges and they have taken strategic plan to build their own capacity.
- From organizational level assessment, all the FOs are now well known about their organizational status and where to go and how
- FOs activities have been able to revamp field level status.
- A strong network has been built among the key Farmers Organizations

A development project like the MTCP2 has various effective opportunities. One of the major opportunities of MTCP2 in Bangladesh is to ensure a huge farmers' community with raised voice who are getting appropriate services from respective service providers. With the support of the project we can ensure self sustainability for some potential members based FOs. These self-sustained FOs can be able to ensure services for farmers.

Responsive Union Parishad (RUP) Project:

Strengthening the Local Government institutions: Ensuring people's participations

The project is covering 12 Union Parishads in Bhola sadar, Daulatkhan, Burhanuddin, Tazumaddin and Lalmohan under Bhola district. 4 years project (from 1st August 2013 to 31st Dec 2016) is funded by DFID through Manusher Jonno Foundation (MJF).



Effective participaton of women can play vital role in making the lcoal governments responsive. RUP facilitates effective engagement of women in local government

Dependency on the central government has been identified as the one of the major constraints of the local governments of Bangladesh. Many local government experts describe the relationship between national and local government as a 'clear patron-client relationship'. These institutions are also struggling with constant shortage of funds. People's participation in the decision making process of these local government institutions are also yet to be up to desired level.

Responsive Union Parishad (RUP) is a project to strengthen the local government organizations of the project areas. The project is covering 12 Union Parishads in Bhola sadar, Daulatkhan, Burhanuddin, Tazumaddin and Lalmohan under Bhola district. The project is working for

building citizen's platforms both at unions and at upazila levels along with a district level broader forum. Local community, program participants of different government services, natural leaders, teachers, journalists and other influential women and men are the members in those platforms as citizen committees. RUP is capacitating Union Parishad representatives to play appropriate role and to be able to implement their duties responsively. Different government service providers are also closely involved through citizen monitoring of services and holding dialogues with local level stakeholders including the citizen forums members. As a result quality of services from Union Parishads and other government service agencies have been

increased, satisfaction level of the recipients has also been increased.

This is 4 year project (from 1st August 2013 to 31st Dec 2016) is funded by DFID through Manusher Jonno Foundation (MJF). Three members PIU staff and 12 project facilitators in 12 Unions are running the project implementation.

The project has the following purposes:

- i. Enhance accountability and responsiveness of Local Government Institutions (LGI) and local public service institutions
- ii. Citizenry building for promoting voice in favor of the poor and marginalized

So far, being mobilized by the project 20,100 extreme poor households have received skilled development training on Health, Agriculture-Fisheries-Livestock, Safety-net, Infrastructure, Water and Sanitation. From various case studies and reports, it has been found that, total 21878 poor and marginalized people have claimed their rights and entitlements by different types of open meetings, seminars, dialogues. 45%

Local Development Agencies participate regularly in the coordination meeting. Union standing committees are seemed to be more active. All the committees of RUP area have been able to complete 50% of their action plan. Previously rate of the completion of standing committees action plan was almost zero. According to their action plan, standing committees organized agriculture block visit, community clinic visit, UP health complex visit, road repair visit etc. As a result quality of these services have been improved. Revenue collection of the Union Parishad has also been increased by 50%. RUP organized campaign and mobilization on revenue. With the facilitation of RUP, teams of service monitoring with 120 citizens have been formed. They have already completed monitoring of services such as agriculture, fisheries and livestock.

With the support and facilitation of the RUP project capacities of the participating

Union Parishad have been improved. It is now evident from the community scoring. RUP with the participation of the local community members, UP members and other stakeholders rate the union parishad. There are 24 indicators to identify the capacities of the respective Union Parishad. Higher mark indicated higher capacities of the unions, highest marks is 96 for the all these 24 indicators. From these exercises it has been found that score of Lord hardinj Union has been increased from 30 to 58, Alinagar Union has been increased from 27 to 54, Chachra Union has been increased from 26 to 53, Paschim Elisha Union has been increased from 30 to 51, Paschim Char Umed Union has been increased from 21 to 48, Char Khalifa Union has been increased from 27 to 48 numbers, Shibpur Union has been increased from 22 to 42, Pakshia Union has been increased from 22 to 41.

Engaging Communities for Social and Behavioral Change:

Using clout of Communication to ensure behavioral change

UNICEF funded project, running its third consecutive phases in three upazilas of Bhola district.



Power of communication is changing the behaviours

From May 16, 2015, COAST Trust has been implementing 3rd phase of 'Engaging Communities for Social and Behavioral Change' Project in three upazillas of Bhola district. And this phase will be continued up to 31 August 2016. This project is funded by UNICEF.

The Engaging Communities for Social and Behavior Change initiative is using Communication for Development (C4D) approaches to increase the knowledge, positive practices and social norms on key child survival, development and protection behaviors. This initiative will improve the wellbeing and social status of children and, address gender discrimination and traditional beliefs and practices that hamper the development of children, especially those in the lowest wealth quintile. The goal of the C4D initiative is that

“By end of 2016, community people of selected 3 upazilas under Bhola district know and practice key life-saving, care and protective behaviors, raise their demand for a quality, social services and promote social change with equity”. Hence, C4D will focus on the issues related to on health; nutrition, education, protection and WASH at household level as well as at community level.

The project will address strategic interests related to access to information, rights to services and demand for availing care and management facilities including gender discrimination and other cross sectorial issues. This initiative set to disseminate information and knowledge to different tiers of participant groups of the community including right holders and duty bearers, and galvanize their commitment to improved care and development that will improve and maintain child wellbeing. Hence, the community people will be able to take initiatives to solve their problems with the support of local level stakeholders such as: members of Ward, Union Parishad, Local Government Institutions and service providers from government and non-government institutions.

The expected results of this project are: 70% of fathers, mothers of under 5 children and adolescents of the implementation wards of three upazilas in Bhola know the importance and can state 3 benefits of key life-saving, care and protective behaviors on health, nutrition, education, water, sanitation and hygiene (WASH) services, child protection, emergency preparedness and response and HIV and AIDS. There will be an increase in attitudinal change (proxy indicator) by 40% members

of Ward Development Committees for those who know about these key behavioral issues and they will support the positive practices and social norms. At least 20% increase in practice of those (fathers and mothers of under 5 children in selected 3 Upazilas of Bhola) who report to practice 4 key life-saving, care and protective behaviors and prevention of child marriage among families with children under 18 years. Eight out of 10 Ward Promoters know relevant information on key behaviors and they have skills for effective counseling and social mobilization. At least 40% of WDCs will facilitate community dialogues for collective decision-making and 10% of WDCs declare elimination of child marriage in their wards.

It is to be noted that, Bhola is a remote and hard to reach district of Bangladesh and faces vulnerabilities like cyclones, storm surges etc. in an intense and frequent manner.

According to the ‘Child Equity Atlas: Pockets of Social Deprivation in Bangladesh’ published by the government of Bangladesh and UNICEF, Bhola is one of the worst districts in terms of Composite Deprivation Index (CDI). Bhola is 60 among 64 districts. Among the Upazilas Bhola Sadar is 344, Lalmohan 444 and Charfasson is 434 among 482 upazilas. From these index, it can easily realize that still there is many gaps to fill in the district of Bhola.

During this Project, a ward of each union of the coverage area will be declared child marriage free area. For achieving the target it has been completed planning and need based assessment. The adolescent groups are more interested in increasing awareness about stopping child marriage at the community. So an adolescent boy and an adolescent girl groups individually are formed afresh at each ward of the project area. The project has tried to engage every type of adolescent in this group. Several kinds of adolescents like school going, not school going, poor, minority and handicap were included in this adolescent group. Every adolescent group has a leader who participates in training on child rights and child marriage. An orientation on child rights and child marriage is being conducted for 3 WDCs. So, 123 orientation programs will be conducted within second quarter of this phase. After completing the orientations WDC members will be more aware about child rights and child marriage and will be interested in taking initiative to stop child marriage at community level.

Eyes and Actions on Government Social Protection

Funded by Manusher Jonno Foundation (MJF) and DFID. Is being implemented in Moheshkhali Upazila of Cox's Bazar District. COAST intends to ensure quality management, monitoring and documentation. The total direct program participants of the project are 4704.



Public participations can make the services effective, to ensure public participation this project is arranging regular awareness programs

Based on difference studies and analysis it is found that, in Bangladesh social protection program has significant role to decrease the poverty rate from 60% (1990) to 35% (2010). The country's Female Secondary School Stipend Program and Primary Education Stipend Program (PESP) have remarkable achievement on increasing enrolment in primary education and female education. Recent economic growth and emerging fiscal space has led to increased spending on public social safety nets from 0.4% of GDP in 2002 to 1.6% of GDP in 2007, and to 1.6% of GDP in 2013 consistent with Bangladesh's level of income.

However, despite these achievements, the overall coverage of the social protection program in Bangladesh is very low. Studies point to leakages of 10-50% for food-based programs and 5-25% for cash-based programs. Social protection programs in Bangladesh are administered through numerous agencies, non-governmental organizations, and international bi-lateral and multi-lateral partners. There is frequent overlap between programs and inadequate coordination across ministries. An integrated approach to social protection is needed.

DFID Bangladesh and Ministry of Finance (MoF) have undertaken a program titled Strengthening Government Social Protection for the Poor (SGSP) for reforming the country's social protection system within the next four years. This project has been designed for ensure significant contribution to broader goal of the reforming program in SGSP. Title of the project is "Eyes and Actions on GSP". This project is for facilitating civic engagement to ensure voices and opinions of citizens and common people are reflected in the reform process of strengthening government social protection program (SGSP).

During the life of the project citizen groups in different levels, the direct recipients of GSP and capacitated GSP volunteers will keep eyes and engage actions through using of different social accountability tools, gather evidence-based data of adequacy, quality and service recipient's satisfaction, attitude of government officials and elected representatives involved in the GSP delivery system.

The project is being implemented in Moheshkhali Upazila of Cox's Bazar District from March 2014 to June 2017, covering 9 Unions and 1 Poursava having 10 secondary and 40 primary schools. MJF is providing fund and technical support for the project. COAST intends to ensure quality management, monitoring and documentation. The total direct program participants of the project are 4704 populations among total population of 321218. The project has 10 staff.

Saved from Child Marriage: Shahima is going to school with great happiness

This is a story of an adolescent girl name Shahima. She has been saved from an unaccepted attempt of child marriage. Word Development Committee facilitated by the Community for Development (C4D) project played the vital role to save her.

A businessman from Chanra Prasad village in Velumiah union under Bhola Sadar upazila named Dulal was going to arrange his daughter's marriage. VDC chairman Abul Bashar was invited to the marriage program. Abul Bashar found that Dulal's daughter name was Shahima and he was surprised to know that she was a student of class seven. She had lost her mother at an early age of her childhood.

In the meantime, Basar continued, bridegroom party entered the house and requested Dulal to start

Goal of the project is to create a situation where program participants are provided adequate quality and quantity of GSP services with obliged and coordinated manners. Main purpose of the project is to ensure that, voice, opinion and participation of program participants and common people are reflected in social protection process

Project objectives:

- Knowledge level of the beneficiary in GSP process, entitlements and accuracy enhanced up to 90% based on level recognized at starting of project.
- In 10 GSP the actual program participants are getting adequate services with satisfaction.
- 80% beneficiary's complaints and grievances are resolved.
- Level of skills, accountability and transparency has been increased up to 80% based on benchmarks of the same at present.

Project major activities:

Major activities of the projects are- basic training for the project staff, orientation of Union Parishad and *Pouro Sobha*, local elected bodies on social protection (SP) project activities and strategies,

orientation of standing committees on SP grievance management, orientation of union social protection forum (SPF) members on social protection services (SPS), training of Upazila SPF members on Social Accountability (SA) tools, formation of union-municipality-upazila-district committee on SPF, inception meeting at upazila and district level, month/bi-monthly/quarterly SPF meeting of union-municipality-upazila-district level, workshop on SP governance with institutional representatives, workshop on SP grievance mechanism, community score card, social audit on SPS, dialogue on SPS at union-upazila-district level, public hearing, community report card, institutional performance monitoring, exchange visit to observe best practices, annual sharing meeting of SPF, awareness meeting at ward level, information booklet development, courtyard meeting in poverty pocket area, leaflet and sticker print, cultural performance, school base gathering, best practices observation of upazila and district level service provider, roundtable meeting at district level, advocacy initiative joining with national social protection forum (NSPF), ICT based grievance management and information desk at upazila, day observation on Right to Know Information, journalist mobilization and citizen charter on SPS.

So far 8 Union Citizen Forums, 1 Pourashova Citizen Forum and 1 district Citizen Forum have been formed and they are now functioning. Social audit is total 40 organized on VGD, OAA, allowance for the widow and allowance for financially insolvent disabled. Total 56 dialogues conducted on stipend policy at primary and high school level. Among the stakeholders and members of citizen forums awareness on government safety-nets policy and right to information act have been observed increased. Local people are now practicing RTI.



Shamima (Write) is going to school regularly

marriage formalities. "I was waiting for the moment to raise my question. I asked Dulal to bring his daughter's birth registration certificate. He brought birth registration certificate to me and it was shown that the date of birth was 1st January 2004. I counted her age according to birth registration certificate and told Dulal

that your daughter is only 11 years old."

During the conversation with Dulal Basar called another two WDC member over mobile phone to come here within short time. By this time marriage registrar came to bride's house. "We asked marriage registrar (Md. Kalimullah) about the minimum age of marriage but he kept himself silent."

"We tried to motivate Dulal. If you arrange marriage now, it would absolutely be child marriage and you would be accused of this. And you will be punished for this crime. Finally Dulal understood that he was wrong and stopped the marriage. Me with two WDC members were strongly stood up at our speech and were able to make understanding among them about the bad effect of child marriage and its punishment," Basar continued.

Her father stopped the marriage event and then by returned engagement ornament to bridegroom. The bridegroom party went back.

Dulal said, I was going to do a crime. You are all (WDC) protected my daughter from a dangerous situation. Shamima described in her words: 'I didn't want to get marry but my father forced me. Now I am free, marriage ceremony has been dismissed. I will go to school again and it is an incredible happiness for me.'

Justice for Safely: An Initiative for Community Legal Services

Started its implementation on 1st January 2013, will be running till March 2017. Funded by the Department of International Development (DFID), implementing in all the unions of Charfession, Monpura and 2 unions of Tazumuddin Upazila under Bhola District



To ensure legal rights community people are being equipped with the knowledge of their legitimate rights

Justice for Safety (J4S) project provides legal services to the community of all the unions of Charfession, Monpura and 2 unions of Tazumuddin Upazila under Bhola District. The project is providing following services: i) Legal information and advice to the community, ii) Need based referral to District Legal Aid Committee (DLAC), law enforcement agencies, Upazila Nirbahi Officer (UNO), Women Affairs Officer, and Village courts as well as following up the cases, iii) Disseminate legal awareness at household level, iv) Providing legal supports during traditional disputes resolution and v) Extending financial support to extreme poor for obtaining legal rights.

J4S project has started its implementation on 1st January 2013 and will be running till March 2017. J4S is funded by the Department of International Development (DFID) of the government of the United Kingdom (UK). It is commissioned by the Maxwell Stamp Com. Pvt. Ltd. in association with Community Legal Services (CLS) Bangladesh. 75 Community Para Legal (CPL) and 25 Union facilitators are directly delivering legal services to community people.

Objectives of the project are:

- i. To strengthen Village Courts of the selected unions so that they will be able to mitigate local disputes.
- ii. To develop Community Paralegal in the community.
- iii. To strengthen People's Organization voice raising on disputes and claims.
- iv. To increase access to effective community legal services
- v. To develop the capacity of staff and stakeholders in the

CLS issues.

- vi. To conduct research-evidence generated that demonstrates the effectiveness and impact of legal empowerment on people's lives
- vii. To undertake effective advocacy that leads to citizen participation on justice issues.

Based on the perception study and community needs J4S project has recognized 12 legal issues to work with. These issues are child marriage, dowry, corporal punishment, polygamy, Government Legal Aid support, sexual harassment, marriage registration, *Fatwa*, article 54 and birth registration. The project has been sharing legal information on the above-mentioned issues through household visits, courtyard meetings, school sessions, tea stall meetings and Interactive Popular Theatre (IPT). Apart from these, separate learning sessions are being conducted with local *shalish* persons, *Kazi*, religious leaders, teachers, and local elected representatives. Mobilization is also supported by displaying and distribution of different outreach materials i.e. leaflets, stickers, posters and signboards in community.

As per sample survey it has been found that, almost all the community people now know about CLS services. From various reports and survey the project recorded some number of direct beneficiaries. It has been recorded that, during the year of 2015 total 138 traditional disputes have been resolved, 49 cases have been referred to District Legal Aid Committee, 1356 persons have been provided legal information, project lawyers provided advices to 232 people and 4 victims have got supports from the project.

Community Based Child Protection Mechanism for Ending Child Marriage

This is project for child protection. Funded by UNICEF. Started form 1st December 2015 and will be ended on 31st January 2017.



Informaton can save the rights of the Children

COAST has started a new project on child protection since 1st December 2015. This UNICEF funded project will be ended on 31st January 2017.

With a total 172 staff the project has started its endeavour in 41 unions and 3 Pourosohbas (Municipalities) of 3 upazilas under the Bhola district. The upazilas are Bhola sadar, Lalmohan and Charfession.

One of the major strategies of this project is to create some Change Agents among the adolescent group. So far 800 groups have been formed. Main activities is knowledge dissemination. The project aims to achieve the following outcomes:

- I. At least 40% of mothers, fathers of under 5 children and adolescents of the implementation wards of three upazilas in Bhola district practice 4 key life-saving, care and protective behaviours.
- II. Ward Development Committees (WDC) and ward promoters have strengthened capacity to engage communities, community leaders, influencers and networks on key life-saving, care and protective behaviours and stopping child marriage.

To achieve these outcome this project is working targeting the following results or outputs:

- i. By the end of 2016, 24,000 adolescent girls and boys in project areas have increased capacity to address personal rights and healthy development and act as agents of social change in Bhola Sadar, Charfession and Lalmohan Upazilas.
- ii. By the end of 2016, 396 Community Based Child Protection Committees (CBCPCs)/ Ward Development Committees in the targeted 3 upazilas increased their capacity to address child rights violations such as children abuse, exploitation and child marriage.
- iii. By the end of 2016, community environment for adolescents' unique needs and rights improved and constructive and positive change in social norms appeared.
- iv. By the end of 2016, organisational capacity to effectively deliver, respond and manage programmes supporting child protection system strengthened.
- v. Efficient and Effective Program Management.

Ujjibito (Revived): Effective revival in lives

Ujjibito is a Bangla word; an approximate English translation can be 'people who have been revived'. COAST is trying to improve the lives of the program participants with IGA training, financial support and health care.

COAST Trust has been implementing this project since 2013. Main purpose of the project is to reduce hunger and poverty of the ultra poor.

The project has two main components; one is Rural Employment and Road Maintenance Program (RERMP-2). Local Government Engineering Department (LGED) implements the Cash for Work activities under this component. COAST is implementing awareness and capacity development activities specially on nutrition.

Another component of this project is called Ultra Poor Project



Dissminating messages on health is an important activities of Ujjibito

(UPP). Objectives this UPP are:

- To reduce poverty and hunger
- To increase livelihood from ultra poor
- To assist in ensuring nutrition safety, purchasing power and social dignity development.

Major activities are skill development training, mother-child health care, primary health care, income generating activities, financial support.

Ujjibito is being implemented in all the upazilas under Bhola District. RERMP-2 is being implemented at 27 unions in Bhorunuddin, Tajumudding, Lalmohan and Monpura upazila under Bhola district. COAST has 15 staff for working for this project.

Some results achieved in this year are mentioned bellow:

- Total 699 program participants have got training on IGA
- Total 3550 group discussions were organized where different development issues were discussed.
- In total 12506 household visit completed
- Total 20 ultra poor participants have got goat
- Total 2 another ultra poor members have got support for poultry rearing

- About 900 goats, 8084 chicken, 2069 cows were covered with vaccination and other services.
- Total 15575 members have got vegetables seeds
- Total 507 members are now engaged with semi commercial farming.

It is to be noted that, selection of ultra poor members have been made in a participatory way. All group members decide who are ultra poor and who needs what type of support to ensure his/her livelihoods.

Along with the efforts of reducing poverty and hunger, ensuring better health service is another objective of the project. During 2015 total 1358 pregnant mothers got various health care from this project. Total 9121 children of 0 to 5 years of age were visited, among them 579 children were identified suffered with severe malnutrition. They were referred to various treatments. In total 4389 lactating mothers were visited by program staff and among them 1049 were identified suffered from severe nutrition deficiencies. Total 43 mothers were admitted to nearby hospitals. Total 351 school dropped our children were identified and 79 children have been readmitted to schools.

Phased Out School Feeding Project:

For Better Education

School Feeding Project (SFP) is a project of Bangladesh government supported by the European Union. COAST Trust implemented this project in Moheshkhali Upazila under districts and Ramgoti under Laxmipur District.



School children are getting fortified biscuits during their school time, it is increasing attendance

The Government of Bangladesh has demonstrated its commitment by undertaking different programs in the primary education sub-sector to enhance both quantitative and qualitative expansion to achieve call of Education For All (EFA), Millennium Development Goals (MDGs). This European Commission assisted School Feeding project is one of such successful interventions of the Government of Bangladesh. COAST Trust implemented the project since 2011 and continued up to Nov 2015.

This project ensured fortified biscuits during class time in every schools and each opening days to all children of all primary schools of Moheshkhali Upazila under Cox's Bazar district and Ramgoti under Laxmipur District. Apart from this core task of the project was to orient teachers, SMC and PTA on school attendance, co curriculum, cleanliness and primary health of the children. Local education department was aligning with the project to mobilize teachers and quality of all activities of the project.

During 2014-15 the project has distributed biscuits as follows:

Time	Number of Govt. primary schools	Number of children	Biscuits quantity
July to Dec' 14	164	89257	6742829 packets
Jan to Jun' 15	164	88557	7085272 packets
July to Nov' 15	165	88560	5688400 packets

During the reporting period, remarkable achievement in enrollment

and class attendance at the 164 schools has been observed. 100% students are appearing at the yearly exams at school level. The students who are not able to pass at present they are also coming to schools. In the program areas number of pre-primary students have been found increased. Parents got awareness through parents meeting and they are now caring to their children to send to school. Students are carrying pure drinking water by water bottles or flask. And they are cared of cleanliness. Students are getting good result as they are now much attentive than before. In 2014 annual exams result of the schools increased 6% (from 85% to 91%) and at Ramgoti it is increased 8% (from 78% to 86%). A part from this comparison to 2013, the grading of 2014 has been increased.

Monjur Alam has got back his Vision

He was going about to lose his eternal ability to see the world, see the people he used to love, people used to take care of him. Monjur Alam (40), lives in the Moglal para village of Uttar Dhurung union Kutubdia upazila of Cox's Bazar district. He is the only earning source of his family with three sons and two daughters. He had been working as a day labor for a long time.



Suddenly, he lost his eye power. He could see almost nothing. He could not do his regular income generating activities due to the problem of his eyes; his income had become very getting low, which was not enough to run his family.

Once his family engaged COAST-ENRICH program funded by Palli Karma-Sahayak Foundation (PKSF). They made contact with project staff. Following the suggestion of one project staff, Monjur bought a health-card. With the card, with a hope to see the world once again, Monjur visited one satellite clinic facilitated by the project. The satellite clinic referred him to the special eye camp. As special eye camp doctor had suggested him for surgery, COAST arranged it in the eye hospital in Chittagong. COAST met all the cost of it. He has got his vision once again.

His life has been changed now. He is now busy with his work to maintain his family's expenditure. His daily income now is about BDT 500. He expects to maintain his whole family very well. With new eyesights, he is now dreaming to send all his children to school, to make them higher educated and to have meaningful lives.

Disaster Management Fund: Facilitating Emergency Supports

From its Disaster Management Fund COAST supported 1000 families affected from the cyclone Komen. This fund has been created through accumulation of 1% of total service charge of Micro Finance.

The cyclone "Komen" hit Cox's Bazar coastal areas during July 29-31, 2015 caused flash flood and tidal surges in the area. More than 37 thousand families were affected and were displaced from their houses just after cyclone, COAST assessed the loss and vulnerabilities of the affected families and then after COAST decided to help those households with food package as they were unable to go outside for work. The package contained 10 Kilogram (kg) of rice, 2 kg potato, 1 liter of edible oil, 1 kg of onion, 1 kg of pulse and 250 gm of green chilies for meeting their immediate needs of food for at least 3 days. The selection of the households was the families those have i) children, ii) lactating and pregnant mothers, iii) old age people and iv) differently able people. The distribution was made through the coordination of local administration, representatives of local government to avoid the duplication of supports. Total 1000 households were under the coverage of initial supports. COAST accomplished these supports with its own resources. Now COAST is developing a plan for long-term rehabilitation of the affected areas for ensuring water and sanitation and livelihoods. COAST Trust Disaster Management Fund met full cost of the relief program.



This is an example of effective utilization of the COAST Disaster Management Fund in appropriate time and with appropriate manner. This fund was created for the rehabilitation and relief program for the affected families. It has been created through accumulation of 1% of total service charge of Micro Finance. It is being operated at branch level. The main objective of the fund is to instant rehabilitation support to the disaster victims just after happening of the disaster.

Brief Summary of Plan of Operation 2015-2016

1. Methodology

This Plan of Operation of 2015-2016 of COAST Trust (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 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. In this year we have tried to make the plan of operation in a simple manner and with as much as possible less time consuming.

2. Critical Analysis during 2014-2015

The six branches of micro finance program in Chittagong region have been expanded. This year the savings products have been attracted by the member participants and the savings have been accumulated with BDT 369.00 million.

The overdue management has been strengthened with the senior colleagues from principal office through daily monitoring system and case-by-case support. It has been targeted to realize at least 20% (BDT 7.76 million) of total written off amount (BDT 38.80 million) by December 2015. All the staff of the organization are involved for written off support in two Saturday in a month.

The counter veiling 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 2014-2015: (figure is in BDT million)

Sl	Major components	Target	Achievement	%
1	Member participants	100,233	92,600	92
2	Per CDO member participants	359	334	93
3	Savings accumulation	317.00	369.00	116
4	Loan outstanding	855.70	953.00	111
5	Per CDO outstanding	3.62	3.44	95
6	Earning of service charge	192.80	193.90	100
7	Expenditure	184.50	178.20	97
8	Amount of surplus	8.20	14.70	179

Note for Sl-8: Due to increasing outstanding

For getting the authentication of new staff, the spot verification process has been introduced. The recruitment process and angikarnama format have been revised through the advice of an advocate.

With the partnership of The Asia Foundation, Dhaka and Chittagong City Corporation elections have been observed.

This year the organization has been awarded with the projects of

ECOFISH (USAID and World Fish in Bhola), School Feeding Programs (WFP in Moheshkhali, Cox's Bazar), expansion of school feeding programs up to November 2015 with the assistance of Bangladesh Government, 2nd phase of Medium Term Cooperation Program (MTCP-IFAD all over the country with agri-farmers), 4th Phase of Communication for Development Project (UNICEF-in Bhola) and Enhancing Resources and Increasing Capacities of poor Households Towards Elimination of their Poverty-ENRICH (in Kutubdia, Cox's Bazar).

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

Honorable Information Minister, Mr. Hasanul Haq Inu on February 18, 2015, inaugurated the operation of Community Radio named Radio Meghna 99.0 FM in Charfession. The capacity of radio is 100 W with coverage of 17 km and 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 process. It is expected that Radio

Shaikat can get its operation by December 2016.

For development of gender sensitivity, an orientation has been conducted for all staff in all regions and projects. The “Protection of Sexual Abuse and Exploitation Policy” has been developed and oriented to the all staff.

The Charfession land has been registered and handed over to the organization from Action Aid through signing by Ms. Farah Kabir, Country Director of Action Aid.

COAST is involved with the consultation process of WHS (World Humanitarian Summit) (www.worldhumanitariansummit.org) in the country in view of WHS, which will be held in May 2016, in Istanbul. COAST has created a temporary alliance with more than 28 local and national NGOs. The process was included focus group consultation and individual questionnaire. Total 21 NGOs have conducted focus group consultations throughout the country in 16 districts and

total participants coverage was more than 3500 from disaster-affected community. The findings have been explored through a national public seminar in Dhaka on May 27, 2015. The report can be found in <http://www.coastbd.org/event/reportbangladeshingosconsultationonwhs-draft>

For macro level policy advocacy Equity and Justice Working Group (EquityBD) is running with satisfactory level. This network organized different campaigns during 2014-2015. Some of major campaigns were i) Bilateral Agreement with Countries Fundamental to Stop Illicit Financial Flow, ii) Immediate Steps Demanded to Protect Coastal People, iii) Bangladesh should stand for Agriculture price support, public stockpiling and distribution, NOT Trade Facilitation, iv) PM Should Ask for Climate Forced Migrants’ Right in Ban Ki-Moon Climate Summit, v) Rich Countries Must Pay their Debts to the Climate Affected Countries by Ensuring Fast Track Finance,

Physical disabilities can’t stop Arafat’s dream



Arafat Rahman, son of Akter Ahmed lives in Dakkhinkul, a village of Choto Moheshkhali Union under Moheshkhali Upazila of Cox’s Bazar. He can’t survive without help from other. His parents admitted him in school though he is physically disabled. He is a student of class two of Choto Moheshkhali Primary School. He is always moving with the help of his own hands. His father is a hotel labor and he maintains all expenses of his six member’s family by his small income. They have no properties. One of his sisters name Shahely is also studing at the same school and she reads in class three.

During the teacher-smc-parents meeting at Moheshkhali Govt. Primary School on stipend policy organized by

COAST Trust Arafat’s mother Khurshida Begum came to know that her son was entitled to get stipend as children with disability.

At the end of the meeting his mother Khurshida Begum submitted an application to the headmaster to enlist her son’s name in stipend program mentioning the family status by the help of COAST SGSP project staff. This issue is followed up by the COAST Trust randomly and the headmaster took the issue seriously.

Finally the headmaster enlisted the name of Arafat in school stipend program during the time of listing in 2015. Not only that, Arafat got a joint card along with his sister Shaheli.

Arafat’s mother Khurshida Begum received total seven hundred and fifty taka for six months during the distribution process on last 21st June of 2015.

Now Arafat is dreaming to make his life like other children. He wants to be a development worker in future. His confidence is increased than ever before as his name is included in stipend. His parents are also dreaming that Arafat will receive the all other opportunities like other children. Arafat’s mother Khurshida expresses that, this scholarship money will help to bear his educational expenses and to make his dream a reality.

vi) Legitimizing Marriage under 18 will increase Maternal Mortality, vii) SAARC Must Draw a Charter on Free Movement for Climate Induced Migrants, viii) LDC should have the right to ensure Food Security for their Poor, ix) Government Must Announce an Inclusive Road Map on Climate Negotiation toward Paris 2015, x) Climate induced displaced deserve national and international policy options for relocation and rehabilitations, xi) Protection Regime for Climate Displacement in National, Regional and International Level Underscored, xii) Cancellation of new VAT law is demanded to protect the poor and SME, xiii) Integrate Landless Rehabilitation for Cost Free Coastal Embankment Maintenance, xiv) Stopping illicit Finance flow is indispensable for Development Investment and Revenue Mobilization, xv) Equality and Dignity based partnership is demanded for Sustainable Capacity for Disaster Risk Reduction and Response.

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) total 10 branches are suffering from deficit capital and most of them are in outreach areas, (iv) the operation fund for community radio could not be managed.

The target of development partners' grant during 2014-2015 was BDT 81.18 million but we have received BDT 65.89 million and the achievement was 81.17%. Due to less fund receipt was from SF.

The budget for the year 2014-2015 was BDT 294.90 million where the expenditure was BDT 253.72 million. Here the expenditure rate is 86.04%.

3. Planning for 2015-2016

During the year of 2015-2016 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, iv) searching fund for establishment and operation of community radio, v) software based HR and assets management, vi) to streamline the People's Organization and vii) to take significant initiations for human resource development in the front line and project levels.

4. Budget Focus for 2015-2016

During 2015-2016 the budget has been prepared with an amount of BDT 313.97 million (US\$ 4.025 million with the exchange rate of 1:78) with the surplus figure of BDT 11.54 million (Last year it was BDT 10.97 million and achievement is BDT 10.52 million-96%). Total budget has been increased of 6.45% than that of 2014-2015 (BDT 294.90 million).

During 2015-2016 the donor grant is BDT 86.70 million, which is 6.80% more than that of last year (BDT 81.18 million).

In 2015-2016 the earning of service charge from micro finance service charge will be BDT 214.40 million that is 11.20% more than that of last year (BDT 192.80 million).

Among the total budget of BDT 313.97 million for 2015-2016, 72% will be beard from income of micro finance and social business service charge (BDT 227.26 million).

The percentage of administration cost will be 3.57% (BDT 153.98 million), while the percentage of program cost will be 96.43% (BDT 159.99 million as program cost and BDT 3,988.40 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 2015-2016 the revolving amount will be BDT 3,988.40 million) and the cost directly involved with the member participants and other stakeholders.

At the end of 2015-2016 the total number of member participants will be 107,749, which is 16.36% more than that of last year (92,600). The outstanding balance at the end of 2015-2016 will be BDT 1,086.00 million (US\$ 13.92 million). This is 13.96% above from last year (BDT 953.00 million). The member savings at the end of the year 2015-2016 will be BDT 413.62 million that is 11.80% higher than that of 2014-2015 (BDT 369.00 million).

In this year it will need BDT 316.00 million as Revolving Credit Fund (RCF). It is expected to receive BDT 260.00 million from Palli Karma Shahayak Foundation (PKSF), BDT 56.00 million from Stromme Foundation (SF).

By the end of 2015-2016 the total staff will be 896 (male female ratio-56:44), which is 2.50% more than the last year.

This year the cost of fund is BDT 62.12 million. The cost of fund includes the interest payable to group savings, PKSF, SF for using Revolving Credit Fund.

COAST Process of Human Resource Development



COAST believes in human resource development through enhancement of capacities. COAST organizes training-orientation to strengthen staff skills as well as to sensitize them to be development activists

COAST Trust believes that, capacity building, improvement of knowledge of staff and program participants are important and effective means of human development. In this regard, COAST Trust formalizes its own training methodology and operational system to carry out its efforts towards human development.

COAST follows its own training manual that includes different disciplinary activities during training. All training include value and health generic learning sessions e.g. exercise, health and hygiene tips, orientation of 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 01-05 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 by the advice and recommendation of senior, middle level staff according to the need assessment. The major training courses took place in 2014-15 are: Managerial Leadership Development Course, Financial Trend and Ratio Analysis, Bio safety Rules Course, Gender and Development, Project's Accountant Coordination Workshop, One day Orientation for accountants, SDGs Learning Workshop, Life

Skill for Learning and Changes Course, Basic MF Management etc. In every course women staff are given priority to participate.

COAST Trust has its own policies and systems in organizing trainings. COAST is very much strict in monitoring whether these policies are realized during training. There are some specific tools of conducting, monitoring and evaluating training program in COAST. For example, the training courses are being evaluated through participatory training evaluation formats. The entire training course must be evaluated by the participants, the facilitator and also by a third party member. The participants must assess each of the session. The facilitator also evaluates each of the participants individually, the participants also evaluate the facilitators. Participants also assess themselves. All participants have to prepare a daily note based on the discussion. Two written examinations are must for all training. Pre-test and post-test are mandatory. There are common topics, which are mandatory to be discussed. Some of the common topics are the Universal Declaration of Human rights, COAST gender policy, personal hygiene and biosafety etc.

The organization has a meeting system in all the levels where the respective staff are the participants. The meeting schedule is announced annually before starting of the next year. As per meeting schedule the meetings are held in different venues where the senior staff also participate. Through conducting meetings the staff can be involved for decision-making process from where staff can learn more through their empowerment. Each sector head publish a desktop newsletter in each month and send them to principal office. Then the sector heads are provided feedbacks to improve the writing skill. This way the staff also can develop themselves.

Gender and Development



COAST has recently formulated a Gender Policy. It is being discussed among all staff and member participants

As people centered organization COAST Trust believes in gender equality. It believes and intends to establish gender equity at all levels which has been pointed out in different international laws and instruments including Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), International Covenant on Economic, Social and Cultural Rights.

COAST has been working for realizing gender equality and takes it as cross cutting issue in every program and projects since it's beginning. One of the major objectives of the organization is to ensure equitable and sustainable development for disadvantaged people especially for women and children living in coastal areas. It has been working for developing a gender sensitive and women friendly working environment, as it believes that, women rights are human rights and thus we should work together with them for

them by them for realization of women's rights.

COAST has recently formulated a gender policy, which is being followed strictly within the organization. According to the policy, female colleagues get children allowances, travel allowances along with children within the country, maternity leaves, getting facilities to feed the children, taking care of children and medical allowances etc. Problems related to transfer and performance evaluations are considered as gender perspective to ensure women colleague's development. COAST Trust believes that gender development and equality are possible by making positive discrimination.

Not only these, it organizes quarterly meeting with all female colleagues to develop gender relation within the organization. 'Gender Relation Development Meeting' is being held regularly in Bhola, Noakhali, Cox's Bazar

and Chittagong region. In the discussion they identify their problems, facilities, challenges, opportunities and the way out of the problems. After that, the senior respective colleagues take initiatives to resolve the problems.

The organization also works to end discrimination among male and female colleagues and to end all sorts of gender based violence to ensure women empowerment. For continuing this practice, it has formulated 'Protection from Sexual Harassment, Exploitation and Abuse Policy' according to the Supreme Court's directives delivered on May 14, 2009.

According to the policy, if anyone is accused by a female colleague of sexual harassment, exploitation or abuse and fails to prove himself as an innocent, he will be punished.

COAST Central Monitoring system

1. Principle of COAST monitoring system

COAST management feels that it's sometime impossible or difficult in setting the core personnel into direct involvement in project activities and performance monitoring at field from central office. Different projects have been implementing in very remote areas where regular and frequent travel is often time consuming, costly. That's why off-site monitoring is very important and effective. Considering this COAST feels the needs of strengthening its off-site monitoring capacities that can facilitate supports to the management to visualize real scenarios.

Direct involvement and onsite monitoring and follow up activities are treated as fire fighting approach due to its nature of involvement in monitoring on implementation process. The direct monitoring also acts as an obstacle to self develops of leaders. Rather distance-monitoring system supports the project leaders or managers in developing off-site monitoring skill, which might reduce the information gap and operational cost even.

2. Objectives of Central Monitoring system

- a. Reduce the information gap about program activities and performance
- b. Assess performance of ongoing activities and enhance the quality standard of monitoring
- c. Develop leaders' skill on off-site monitoring.

3. Approach of central monitoring

COAST believes that the achievement would be dependent to the behavior especially planning and management and supervision skills of project leaders. The below or substandard skill of project leader's sometime jeopardizes the project performance, which is a cause of loosing huge financial and organizational image in development arena. So, enhancing quality of management and skill are imperative for field level managers that would be really supportive for senior management.

Considering the situations COAST has developed its approach through following monitoring line up;

- All projects will be reviewed at least quarterly basis using specific designed format
- Performance and managerial skill will be monitored periodically of project leaders
- Fortnightly movement and activities also follow up as post facto where output effectiveness would be assessed.
- Quarterly meeting will be held on the performance, participating of project leaders and senior management in central office. This meeting will assess the latest performance of ongoing programs and further decision making as well.

4. Human Resource for monitoring

Basically the project leaders and central focal persons are responsible to accomplish of monitoring activities for their respective project and program activities following specific format. Apart from this structure, two senior staff is deployed those have been monitoring the project as regular basis and reportable to Executive Director.

5. At a glance COAST Monitoring Tools

Designing distance-monitoring mechanism is the first step to gain the standardized performance for a project. It will support the management at present and future for effective planning and redesigning the resources to achieve expected goal in all spheres of the organization.

6. Impact of monitoring

Project leaders have been gaining their knowledge and skill to design the necessary monitoring tools and format based on the field situation and to achieve target, goal and objectives. They are solely working and collecting information, assessing the staff performance,

identifying the gaps at field level to set further strategies. COAST management has also been able to

Monitoring Tools	Objective	Process			Frequency
		Source	Compilation & Analysis	Preservation	
Project Performance Review (PPR)	Assess the performance of project and impact	Program participants, project documents and reports	Central monitoring team	R &D sector	Quarterly
Leadership Performance Review(LPR)	Assess managerial skill	Field and internal stakeholder	Central monitoring team	R &D sector	Bi Monthly
Total Performance Review (TPR)	Assess the performance with quality and COAST Standard	Program participants, project documents and reports	Central monitoring team along with project focal.	R &D sector	Quarterly/Six Monthly
Post facto Movement Checkup (PMC)	Assess the movement and output effectiveness	Movement register and field	Central monitoring team	Respective Supervisor	Need base and at least 30% of selective dates

reduce the operational as well as monitoring cost regarding project follow up process and

consolidated the necessary information as required for organization and its donor.

The COAST Team

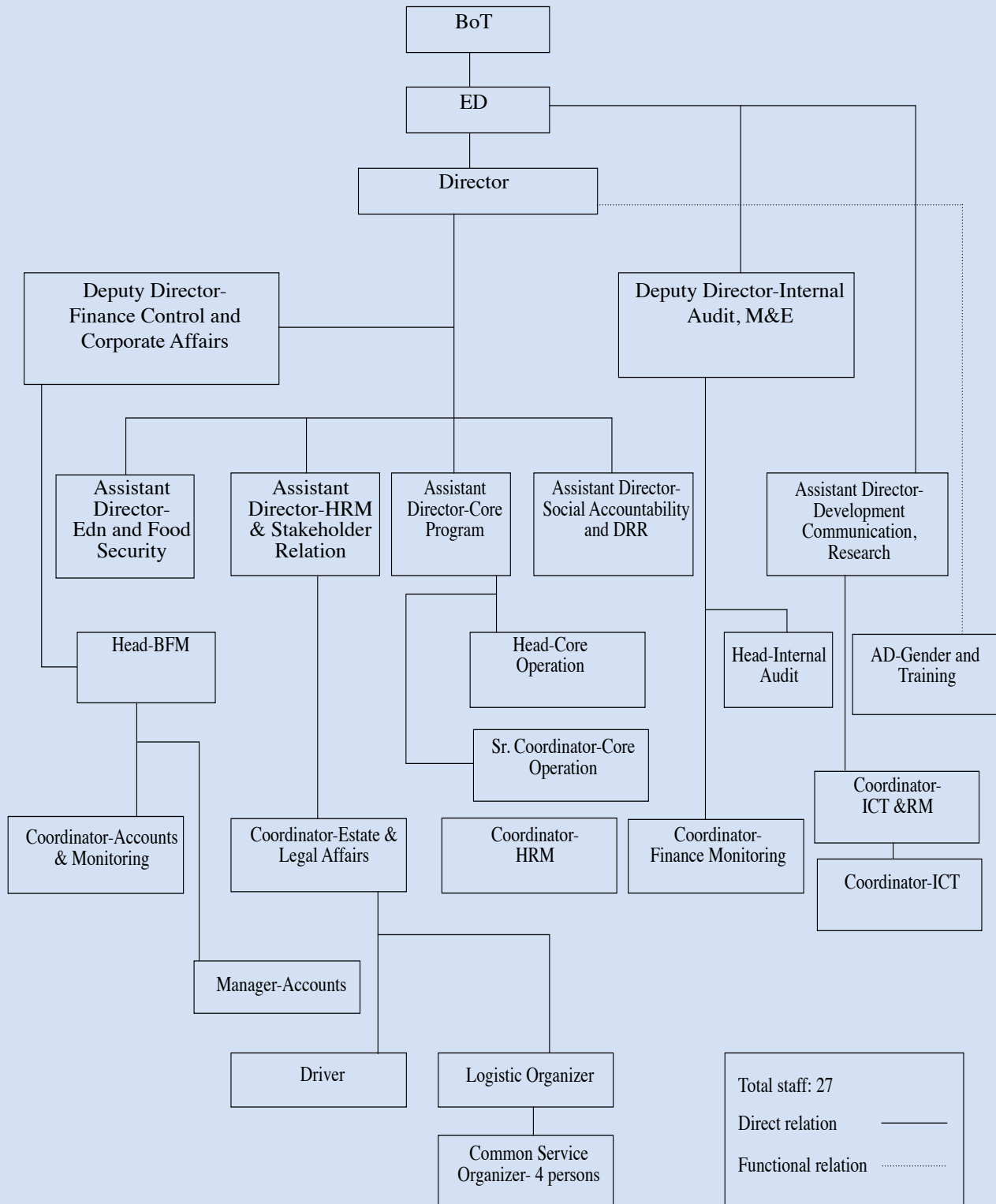
Sl.	Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
1.	Rezaul Karim Chowdhury, 1st March, 1956	Executive Director	Honors and Master in Sociology	18
2.	Sanat K. Bhowmik 15th January 1968	Director	B.Sc.A.H. (Honors) equivalent to M.Sc.	18
3.	Syed Aminul Haque 16th June 1968	Deputy Director–M&E and Internal Audit	MSS	16
4.	Md. Ahsanul Karim 20th June 1975	Deputy Director–Finance Control and Corporate Affairs	B.Com-Preliminary and CA Part-I	16
5.	Mostafa Kamal Akanda 23rd July 1966	Assistant Director–HRM and Stakeholder Relation	MSS in Political Science and M.Ed.	12
6.	Tarik Sayed Harun 1st January 1972	Assistant Director-Core Program	MA	15
7.	Shawkat Ali 15th March 1973	Assistant Director-Social Accountability and DRR	MSS	15
8.	Md. Mujibul Haque Munir 25th December 1980	Assistant Director-Education and Food Security	MSS	8
9.	Fredous Ara Rumees January 1, 1980	Assistant Director-Gender and Training	MSS-Economics	2
10.	Md. Shahabuddin 3rd March 1967	Head-Internal Audit	HSC	18

Sl.	Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
11.	Barequl Islam Chowdhury 6th February 19973	Head-Enterprise Development	MBA	18
12.	Rashida Begum 20th October, 1979	Coordinator-Training	MA	17
13.	Mizanur Rahman 15th May 1972	PC-Ujjibito	Diploma in Agriculture	13
14.	Mahmudul Hasan 1st October 1977	Head-Core Operation	M.Com	17
15.	Md. Abdur Rahman 13th March 1981	Head- Core Operation	B.Com	11
16.	Shipon Datta 15th July 1975	Head- Accounts	MA	17
17.	Md. Hasibul Haque 17th June 1978	Head- HRM	M. Com	11
18.	Md. Abarul Islam 1st January 1981	Coordinator- ICT	B.Sc	6
19.	Tariqul Islam 1st January 1985	Head - Finance Monitoring	M.Com	4
20.	Moqbul Ahmed 19th August 1954	Project Coordinator-SGSP	MA	9
21.	Md. Eunus 6th August, 1968.	Monitoring & Reporting Officer	HSC	18
22.	Khokan Chandra Shil 5th March 1967	Project Coordinator-ECOFISH	BA	18
23.	Md. Jahirul Islam 3rd April 1983	Project Coordinator-Community Legal Services	MSS	5
24.	Abul Hasan 18th August, 1983	Project Coordinator-RUP	MA	6
25.	Md. Shafiuddin 3rd April, 1978	Coordinator-Fisheries Development	MSS	6
26.	Md. Zahangir Alam 10th December 1986	Program Manager- SEEDS (In.)	BA & LLB	6
27.	Md. Mizanur Rahman 17th February 1982	Project Coordinator-C4D	MSS	5
28.	Nur-E-Alam 1st March 1974	Regional Program Coordinator- Bhola	HSC	18
29.	Abudr Rob 1st 1st January 1980	Regional Program Coordinator- Outreach Islands	HSC	18
30.	Md. Faruk Hossain 1st May 1984	Regional Program Coordinator- (In.) Chittagong	HSC	10
31.	Feroz Alam 16th February 1980	Regional Program Coordinator- Noakhali	MSS	8
32.	Mohammad Alam 3rd December 1984	Regional Program Coordinator- Cox's Bazar	B.A.	9

COAST Governance

Structure and decision making process

Central Organogram 2015-2016



Member of the Board of Trustee

Name of BoT	Date of Birth	Permanent Address	Educational Background	Profession Address
Begum Shamsun Nahar-Chairperson	July 01, 1963	The Palace, Flat No: B-2, House-12, Road-9, Banani, Block-G, Dhaka.	MSS	National Consultant, Gender Specialist, PSSWRSP, LGED, Dhaka. Mobile: 01715-101981 Email: rahans@gmail.com
Mr. Minar Monsur-Vice-Chairperson	December 31, 1959	House-11, Road-01, Block-B, Section-6, Mirpur, Dhaka.	MA	Assistant Editor, The Daily Ittefaq, 40-Kawran Bazar, Dhaka. Mobile: 01914-900781, Email: minarmonsur@gmail.com
M.Zahirul Alam, FCA – Treasurer	January 01, 1952	Flat-A/6, Block-B, Road-6, Plot-111, Basundhara R/A, Dhaka.	MSc (UK), FFA, FCA	Financial Management Specialist Secondary Education Quality & Access Enhancement Project Shikka Bhavan, Block-2, 2nd floor, 16-Abdul Gani Road, Dhaka-1000. Mobile: 01191-476999, Email: zahirulalam15@yahoo.com
Dr. Tofail Ahmed Member	May 04, 1955	Flat No:A-4 (5th Floor), House-19, Road-12, Sector-4, Uttara, Dhaka.	BSS (Hon) MSS Ph.D	
Ms. Halima Begum Member	June 01, 1975	Vill: Jinnagar, Ward-8, Charfasion Paurashava, Charfassion, Bhola	Class-VIII	Peoples Organization Leader, Bhola Region, COAST Trust. Mobile: 01724-431300
Ms. Ruma Akter-Member	January 01, 1963	Vill: East Rajarkul, Hajir Para, UPz: Ramu, Cox'sbazar	Class-VIII	People's Organization Leader, Cox's Bazar Region, COAST Trust. Mobile: 01824-857094

FIS & MIS

Microfinance Trend & Sustainability Analysis

Period : July 2014 to June 2015

(Taka in Lac)

SL	Particulars	Year- 2014			Year- 2015			G. Total Y: 14-15
		Jul-Sep	Oct-Dec	%	Jan-Mar	Apr-Jun	%	
1	Numbers of Districts	7	7	0%	7	7	0%	7
2	Number of Upazilas	30	30	0%	34	34	0%	34
3	Number of Branches	58	58	0%	64	64	0%	64
4	Total PgO (Register)	259	259	0%	265	277	5%	277
5	Total No of Groups/Shomity	4429	4539	2%	4627	4736	2%	4736
6	Member Admission	9845	11564	17%	14195	15687	11%	51291
7	Member Dropout	8741	8963	3%	10558	11324	7%	39586
8	Member Balance	82,146	84,747	3%	88,384	92,747	5%	92,747
9	Borrower Balance	64,075	65,891	3%	69,270	72,690	5%	72,690
10	(%) of Borrower	78%	78%		78%	78%		78%
11	Member Balance/CDO	317	327		334	335		335
12	Borrower Balance/CDO	247	254		261	262		262
13	Dropout Rate	0.11	0.11		0.12	0.12		0.43
14	Group(Shomity)/CDO	17	18		17	17		17

Savings Analysis : (Tk. In Lac)

12	Savings Collection	663.89	683.30	3%	810.02	987.78	22%	3144.99
13	Sav. Return/Withdrawn	616.45	518.42	-16%	577.68	627.28	9%	2339.83
14	Savings Balance	2,962.39	3,127.26	6%	3,359.61	3,720.11	11%	3720.11
15	% of Secured Portfolio	40%	40%		37%	39%		39%
16	Savings Growth Rate	2%	6%		7%	11%		4%

Portfolio Analysis : (Tk. In Lac)

17	Loan Disbursement (Pr)	3,406.15	3,778.88	11%	4,764.79	4,703.94	-1%	16653.76
18	Loan Collection (Pr)	3,541.79	3,377.30	-5%	3,644.80	4,079.15	12%	14643.0
19	Cumulative Loan Disbursement (Pr)	83,281.70	87,060.13	5%	91,824.92	96,528.86	5%	96528.86
20	Cumulative Collection (Pr)	75,976.86	79,354.16	4%	82,999.89	87,079.07	5%	87079.07
21	Loan Outstanding (Pr)	7,452.25	7,853.38	5%	8,972.45	9,597.21	7%	9,597.21
22	Overdue Balance	502.99	525.16	4%	544.17	559.46	3%	559.46
23	Portfolio at Risk	4.77%	4.81%		4.42%	4.29%		4.29%
24	Outstanding (Pr)/PgO	28.77	30.32		33.86	34.65		34.65
25	Loan Portfolio Growth Rate	-1.8%	5%		14%	5%		0.25%

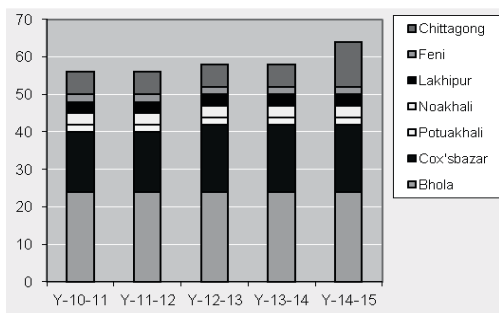
Other Analysis :

26	Operating Cost Ratio	4%	4%		4%	4%		15%
27	Financial Cost Ratio	6%	6%		5%	5%		19%
28	Performing Assets Ratio	3%	4%		6%	6%		17%
29	Ope. Self-Sufficiency Ratio	132%	151%		147%	133%		140%
30	Fin. Self-Sufficiency Ratio	105%	106%		112%	111%		108%
31	Loan Loss Provision Ratio	4%	4%		4%	4%		4%
32	Cost per Unit money Lent	10%	8%		7%	9%		8%
33	Repayment Rate (Current)	99%	99%		99%	99%		99%
34	Repayment Rate (Cumulative)	99%	99%		99%	99%		99%

COAST Trust MF Trend Analysis for the year 2014-2015

A. Branch Office Growth Trend

Name of District	Y-10-11	Y-11-12	Y-12-13	Y-13-14	Y-14-15
Bhola	24	24	24	24	24
Cox'sbazar	16	16	18	18	18
Potua khali	2	2	2	2	2
Noakhali	4	4	4	4	3
Lakhipur	2	2	2	2	3
Feni	2	2	2	2	2
Chittagong	6	6	6	6	12
Total Branches	56	56	58	58	64
Growth Rate in %	12%	0%	4%	0%	10%

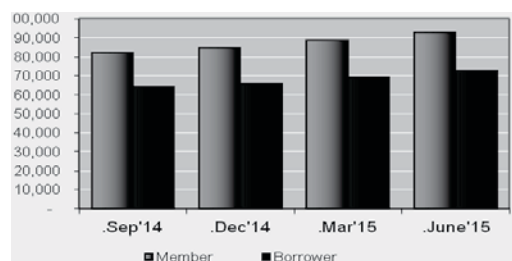


End of 2011 it was 56 branches covering 7 districts i.e. Bhola, Pataukhali, Noakhali, Laxmipur, Feni and Cox'sbazar. Chittagong. During the FY2012-13 2 new branch was expanded at Coxsbazar and started its activities primarily with 2 branches. During the FY2014-15 6 new branch was expanded at Chittagong region.

End of June'15 there was total 64 branches that had been operating by 05 regions, which are Bhola (18br), Outreach-Bhola (8 br), Cox'sbazar (18 br), Noakhali (8 br) and Chittagong (12 br).

B. Member and Borrower Trend

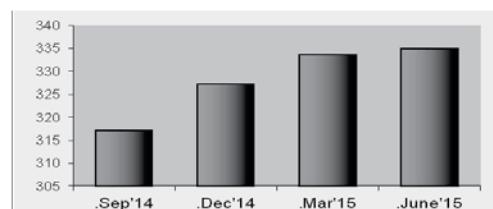
Year : 2014-2015	.Sep'14 (1st Qrt)	.Dec'14 (2nd Qrt)	.Mar'15 (3rd Qrt)	.June'15 (4th Qrt)
Member Balance	82,146	84,747	88,384	92,747
Growth Rate in %	1.3%	3%	4%	5%
Borrower/Loanee Balance	64,075	65,891	69,270	72,690
Growth Rate in %	2%	3%	5%	5%
% of Borrower on Member	78%	78%	78%	78%



About 1.3% member was increased in 1st qrt than June14 closing. 3% was increased in 2nd qrt than 1st qrt. 4% member balance was increased in 3rd qrt than 2nd qrt 5% member increase in 4th qrt than 3rd qrt & finally 14.39 % member increase hole financial year .11665 member increase FY2014-15. The statistics said that the borrower coverage ratio was same all over the year. End of June'15 the borrower coverage ratio was 78% and has planned to cover 84% at the end of June'16.

C. Member coverage of Credit Development Officer (CDO)

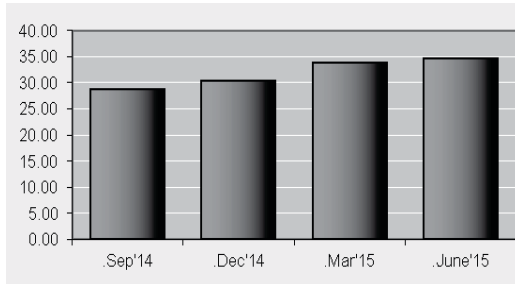
Particulars	.Sep'14 (1st Qrt)	.Dec'14 (2nd Qrt)	.Mar'15 (3rd Qrt)	.June'15 (4th Qrt)
Per CDO Member Coverage	317	327	334	335
Growth Rate in %	3%	3%	2%	0%



Standard member coverage by Credit Development Officer (CDO) is one of the important tools to achieve sustainability of an organization. End of 1st quarter per CDO group member was 317 and it was increased 1st qrt 3%, 2nd qrt 3% , 3rd qrt 2%, & 4th qrt 0 % end of the financial year 2014-15 it was increased 7% and finally reached at 335. Out target to touch 370 per CDO member end of June'16.

D. Per CDO Loan Outstanding (Taka in lac)

Particulars	Sep'14 (1st Qrt)	Dec'14 (2nd Qrt)	Mar'15 (3rd Qrt)	June'15 (4th Qrt)
Per CDO Loan Outstanding	28.77	30.32	33.86	34.65
Growth Rate (%)	3.20%	5.38%	11.66%	2.33%

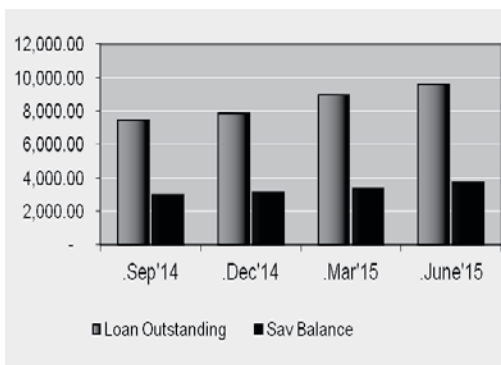


Standard portfolio coverage by Credit and Development Officer (CDO) is another important tool to achieve sustainability of an organization. End of 1st quarter per CDO loan outstanding was tk.28.77 lac (principal) and it goes up to tk.34.65 lac at the end of 4th qrt i.e almost 18% was increased at the end of last quarter. All over the year its trend was upwards.

COAST has planned to reach per CDO portfolio tk.40 lac (principal) at the end of June'2016.

E. Savings and Loan Portfolio Growth Trend (Taka in lac)

Particulars	Sep'14 (1st Qrt)	Dec'14 (2nd Qrt)	Mar'15 (3rd Qrt)	June'15 (4th Qrt)
Loan Outstanding	7,452.25	7,853.38	8,972.45	9,597.21
Growth Rate (%)	-2%	5%	14%	7.0%
Savings Balance	2,962.39	3,127.26	3,359.61	3,720.11
Growth Rate (%)	3%	6%	7%	11%

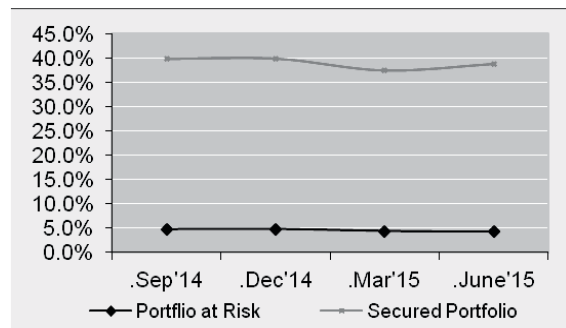


End of 1st qrt, loan outstanding was tk. 7452.25 lac which was increased to tk.9597.21 lac end of June'15 average monthly 2.20% increased. COAST has its five categories of loan i.e. Jagoron, Agrosor, Buniad, Sufolan, LIFT. Interest rate for Jagoron, Agrosor is 12.5% but Buniad it is 10%.

In terms of savings, it has three packages i.e. (1) Security or General (2) Open or Flexible savings and (3) DPS or Long term savings. Trend of savings is increasing i.e almost 805.16 lac has increased end of the financial year 2014-15. The average percentage of increased is about monthly 2.3%.

F. Portfolio at Risk and Secured Portfolio

Particulars	Sep'14 (1st Qrt)	Dec'14 (2nd Qrt)	Mar'15 (3rd Qrt)	June'15 (4th Qrt)
Portfolio at Risk	4.8%	4.8%	4.4%	4.3%
Secured Portfolio	39.8%	39.8%	37.4%	38.8%

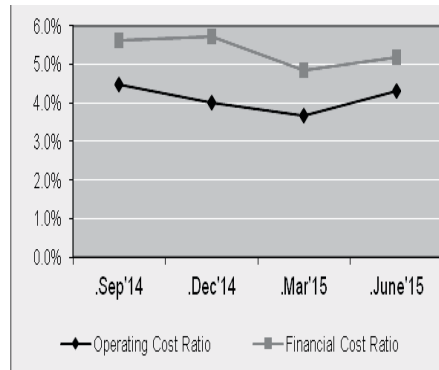


It is good sign that the risk of portfolio (total overdue against portfolio) has been going down i.e. almost 4.3% is decreased in 4th qrt than 1st qrt. It has happened due to strengthen of monitoring and arresting overdue in different periods.

The trend of Secured Portfolio (savings against loan portfolio) during 2014-15 was decreased because increase portfolio balance. We have a plan to bust up savings collection by reviewing savings. products.

G. Operating and Financial Cost Analysis

Particulars	Sep'14 (1st Qrt)	Dec'14 (2nd Qrt)	Mar'15 (3rd Qrt)	June'15 (4th Qrt)
Operating Cost Ratio	4.5%	4.0%	3.7%	4.3%
Financial Cost Ratio	5.6%	5.7%	4.8%	5.2%

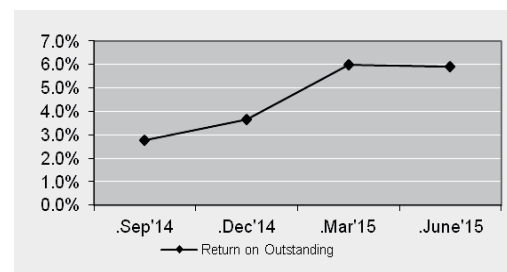


The operating cost ratio means the MF expenditure against loan portfolio. From 1st quarter to 4th qrt its trend was up wards but in 2nd and 3rd qrt it was slightly decreased than 1st qrt. Percentage of going down is an ideal sign.

Financial cost ration means the MF and Non-MF expenses (head office and other social development program supported by MF income) against loan portfolio. It is not an idle sign to increase the percentage. End of 1st qrt its percentage was 5.6% and end of 4th qrt it was 5.2% and during the FY 2014-15 its trend was down words.

H. Portfolio Performance (Return on Outstanding)

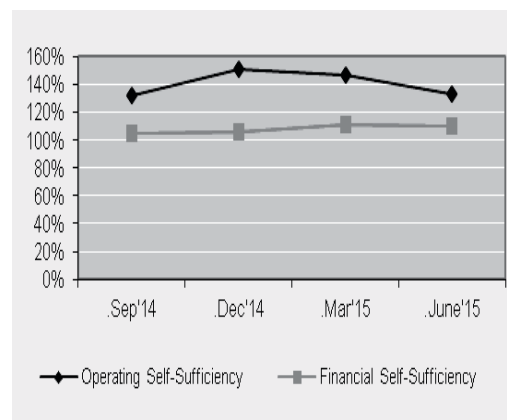
Particulars	Sep'14 (1st Qrt)	Dec'14 (2nd Qrt)	Mar'15 (3rd Qrt)	June'15 (4th Qrt)
Performing Assets Ratio	2.8%	3.6%	6.0%	5.9%



Portfolio performance/ Portfolio yield means the MF service charge return against the average loan outstanding. The idle sign is to increase the percentage more and more. End of 1st qrt the percentage was 2.8% and it was increased up to 3.6% end of 2nd qrt and end of 3rd qrt it was 6%. But end of 4th qrt its trend was 5.9%.

I. Sustainability Analysis :

Particulars	Sep'14 (1st Qrt)	Dec'14 (2nd Qrt)	Mar'15 (3rd Qrt)	June'15 (4th Qrt)
Operating Self-Sufficiency	132%	151%	147%	133%
Financial Self-Sufficiency	105%	106%	112%	111%



The operating self-sufficiency ratio means the MF income against MF expenditure. End of 2nd quarter the trend was gone up to 151% and end of 3rd qrt it was 147%. But end of 4th qrt its trend gone down to 133%. Increasing the percentage is the idle sign for sustainability and financial strength.

Financial self-sufficiency ration means the MF and Non-MF income against the MF and Non-MF expenses. End of 2nd quarter the trend was gone up to 117% and end of 3rd qrt it was 112%. But end of 4th qrt its trend gone down to 11%. It has happened due to support head office cost as well as Non-MF program like, education, health, disaster and social justice from MF income.

Five Years Balance Sheet (FY 2011-2015)

(BDT in thousand)

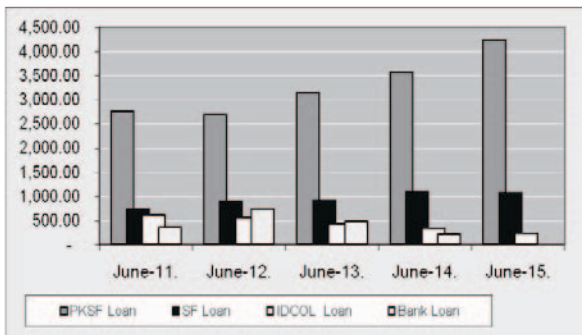
Property & Assets	.June 2011	+/(-)	.June 2012	+/(-)	.June 2013	+/(-)	.June 2014	+/(-)	.June 2015	+/(-)
Long Term Assets :										
Fixed Assets cost less depreciation	29,050.55	19%	26,539.62	-9%	61,622.58	132%	62,322.37	1%	64,459.48	3%
Stock in hand (CREP & Others)	9,975.04	18%	6,933.07	-30%	6,677.69	-4%	6,065.05	-9%	5,848.37	-4%
Current Assets :										
Cash and Bank Balance	89,595.98	77%	63,055.44	-30%	43,892.38	-30%	49,800.77	13%	39,857.78	-20%
Loans and Advance	21,879.79	49%	31,114.88	42%	9,961.89	-68%	12,395.05	24%	11,625.98	-6%
Loan Outstanding (RLF)	518,558.32	27%	639,899.59	23%	737,190.67	15%	758,922.88	3%	944,979.16	25%
Loan Outstanding (CREP)	69,628.35	33%	53,751.37	-23%	26,119.71	-51%	16,780.79	-36%	15,033.52	-10%
Receivable from Donors	1,386.37	-81%	982.85	-29%	2,991.87	204%	5,673.57	90%	6,190.13	9%
Other Receivables	11,656.01	-9%	7,161.72	-39%	14,943.62	109%	16,440.11	10%	10,190.11	-38%
Other Investment (FDR)	9,355.46	-22%	22,115.95	136%	26,889.27	22%	51,437.91	91%	47,333.05	-8%
Reserve Fund Investment	18,943.50	-19%	14,081.09	-26%	15,560.56	11%	24,144.59	55%	6,314.29	-74%
Grand Total	780,029.36	27%	865,635.58	11%	945,850.23	9%	1,003,983.09	6%	1,151,831.86	15%

Fund & Liabilities	.June 2011	+/(-)	.June 2012	+/(-)	.June 2013	+/(-)	.June 2014	+/(-)	.June 2015	+/(-)
Capital Fund	19,484.70	232%	31,154.96	60%	32,978.50	6%	38,942.60	18%	43,971.01	13%
Unutilized Fund (Donors)	10,275.93	51%	4,300.21	-58%	13,626.59	217%	8,572.04	-37%	3,969.92	-54%
Fixed assets acquisition fund	3,435.41	46%	2,555.47	-26%	1,623.03	-36%	3,850.07	137%	3,923.36	2%
Current Liabilities :										
Group members savings	156,228.29	17%	196,283.02	26%	239,162.77	22%	291,495.66	22%	369,120.82	27%
Loan from SF (RLF)	73,750.00	12%	89,125.00	21%	90,625.00	2%	108,062.50	19%	106,336.41	-2%
Loan from PKSF (RLF)	275,416.67	28%	269,200.00	-2%	315,000.00	17%	356,916.67	13%	422,666.67	18%
Loan from IDCOL (SHS)	61,057.93	31%	55,019.85	-10%	43,216.65	-21%	33,054.87	-24%	23,122.87	-30%
Loan from Bank (RLF)	35,000.00	100%	72,916.66	108%	47,816.57	-34%	21,236.48	-56%	-	-100%
Reserve Fund (LLP/DMF)	65,452.39	6%	68,476.41	5%	77,993.34	14%	59,559.73	-24%	62,578.69	5%
Emergency Fund	8,432.59	37%	10,331.89	23%	14,224.49	38%	21,871.85	54%	31,538.53	44%
Payable to Provident Fund	17,615.61	11%	17,953.47	2%	20,671.91	15%	20,343.47	-2%	31,203.07	53%
Payable to Gratuity Fund	15,187.97	-1%	15,104.85	-1%	16,246.93	8%	17,577.61	8%	32,657.53	86%
Other Liabilities	38,691.86	7%	33,213.79	-14%	32,664.45	-2%	22,499.54	-31%	20,742.98	-8%
Grand Total	780,029.36	27%	865,635.58	11%	945,850.23	9%	1,003,983.09	6%	1,151,831.86	15%

COAST Trust's FIS 05 (five) years trend

A. Loan fund for Credit program (Taka in lac)

Particulars	June-11	June-12	June-13	June-14	June-15
PKSF Loan	2,754.17	2,692.00	3,150.00	3,569.16	4,226.67
SF Loan	737.50	891.25	906.25	1,080.62	1,063.36
IDCOL Loan	610.58	550.20	430.00	330.00	231.23
Bank Loan	350.00	729.17	479.16	213.36	-
Total Loan Fund from Donor	4,452.25	4,862.62	4,965.41	5,193.14	5,521.26
Growth Rate in %		9%	2%	5%	6%

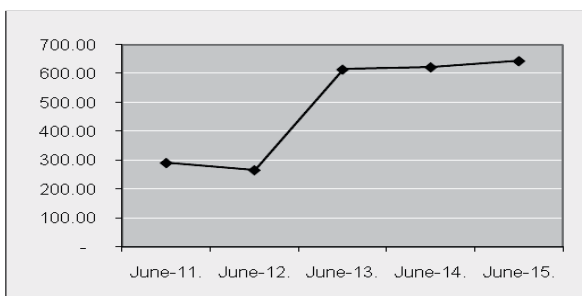


COAST has been borrowing loan fund from PKSF, Stromme Foundation (SF), Bank for different Microfinance program and from IDCOL for Solar Home System program. Repayment of loan has been making as per donor's repayment schedule.

From 2011 to end of June'15, PKSF fund has increased to 53% and SF is 67%. But IDCOL and Bank loan has decreased 62% and 100%. Among the total fund PKSF portion is 77%, SF 19%, IDCOL 4% and Bank is 0% end of June'15.

B. Fixed Assets Trend (Taka in lac)

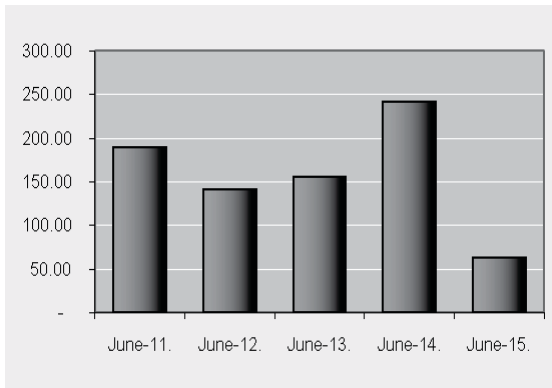
Particulars	June-11.	June-12.	June-13.	June-14.	June-15.
Fixed Assets	290.51	265.40	615.39	623.22	644.59
Growth rate		-9%	132%	1%	3%



Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2011 to 2015 its trend was upwards but in 2012 it was decreased about 9% than previous year. About 122% assets have been increased from 2011 to end of June'15. Here the value (Tk) reflecting the cost less depreciation. The assets includes land and building, vehicles & motorcycles, electric and office equipments, furniture and fixtures, etc.

C. Reserve Fund investment (Taka in lac)

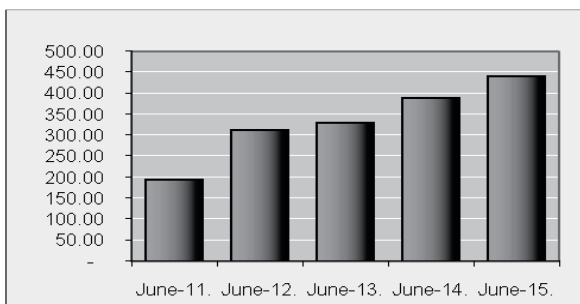
Particulars	June-11.	June-12.	June-13.	June-14.	June-15.
Reserve Fund Investment	189.43	140.81	155.61	241.44	63.14
Growth rate (%)		-26%	11%	55%	-74%



There are 03 categories of fund have been invested 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. The provisioned amount is kept in the separate bank account as FDR. End of June 2014 it was increased about 55% than previous year. But during 2015 it was drastically gone down i.e. about 74% has been decreased than 2014. It has happened due to the encashment of FDR for operating MF program due to loan demand at new branches.

D. Capital Fund/Equity (Taka in lac)

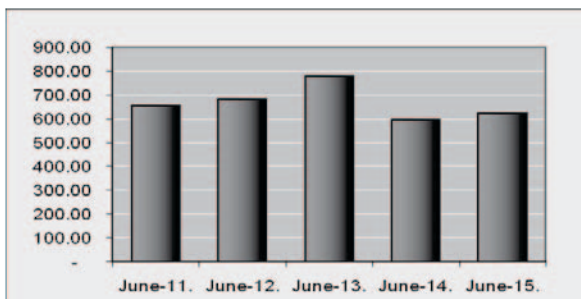
Particulars	June-11.	June-12.	June-13.	June-14.	June-15.
Capital Fund	194.85	311.54	329.79	389.43	439.71
Growth rate (%)		59.9%	5.9%	18.1%	13%



Capital Fund/Equity is the prime component to evaluate the financial performance of an organization. The trend of Equity is upwards since June'11 to June'15. About -- % of capital fund has been increased than June'11 to end of June'15. Donor grants have been diminished from where the major expenditure like overhead and oother admin expenses of Principal Office (PO) was mitigated. And that's why PO had to increase charging overhead cost from MF income. Otherwise its capital fund would be increased more.

E. Reserve Fund (LLP, DMF, DRF) (Taka in lac)

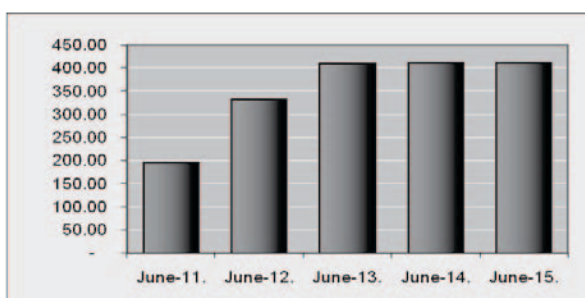
Particulars	June-11.	June-12.	June-13.	June-14.	June-15.
Reserve Fund	654.52	684.76	779.93	595.60	625.79
Growth rate (%)		6%	5%	-24%	5%



There are 03 categories of fund have been invested 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'12 the provisioned amount is increased about 6% than 2011 and 5% end of June'13 than June'12. But 24% has been decreased end of June'14 than June'13. But end of June'15 it is increased again about 5% than June'14.

F. Financial Cost (Taka in lac)

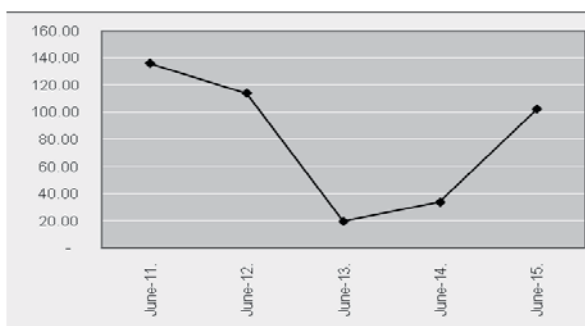
Particulars	FY2010-11	FY2011-12	FY2012-13	FY2013-14	FY2014-15
Financial Cost	196.22	331.39	409.22	411.39	412.36
Growth rate (%)		69%	23%	1%	0.23%



Financial cost means the interest paid to PKSf, Stromme Foundation and different banks for borrowing loans for operating MF program. End of June'15, the cost of fund has been increased about 110% i.e. Tk.216.14 lac than June'11. Due to expanding the area of MF operation, COAST had to increase borrowing loan from this financial institutions. But the cost of fund was almost same during 2014 and 2015 since COAST has reduced borrowing loan from the them. Minimizing financial cost is necessary for achieving financial sustainability of an organization.

G. Surplus / -Deficit (Taka in lac)

Particulars	FY2010-11	FY2011-12	FY2012-13	FY2013-14	FY2014-15
Surplus / -Deficit	136.02	114.08	19.79	33.89	102.37
Growth rate (%)		-16%	-83%	71%	202%



The surplus or deficit is the output of an income statement of an organization. And it is necessary for assessing the financial sustainability. The graph reflects that the trend of surplus was declining during the financial year FY2011-12 and FY2012-13 comparing to FY2010-11. But from FY2013-14 it has started increasing and it was increased about 71% than FY2012-13. It was also remarkably been increased about 202% during FY2014-15 than FY2013-14. It has happened due to increase the MF operation both horizontally and vertically.



★ Since 1953 ★

A. Qasem & Co.

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**INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF
COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST**

We have audited the accompanying financial statements of Coastal Association for Social Transformation (COAST) Trust, which comprise the Statement of Consolidated Financial Position as at June 30, 2015 and the Statement of Consolidated Comprehensive Income, the Statement of Consolidated Receipts and Payments and Statement of Consolidated Cash flows, Statement of Consolidated Changes in Equity for the year ended June 30, 2015, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statements in accordance with Bangladesh Financial Reporting Standards (BFRS) 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.

Auditors' responsibility

Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of the material misstatement of the Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the Financial Statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements present fairly in all material respects, the consolidated financial position of Coastal Association for Social Transformation Trust (COAST Trust), as at June 30, 2015 and its financial performance and its cash flows for the period then ended June 30, 2015 in accordance with International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and other applicable laws and regulations including MRA guideline.

We also report that:

- (i) 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 due verification thereof.
- (ii) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by COAST Trust so far as it appeared from our examination of those books.
- (iii) The Financial Statements dealt with by the report are in agreement with the books of accounts and returns.

Dated, Dhaka
September 23, 2015

A. Qasem & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Financial Position
As at June 30, 2015

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2015 Taka	Consolidated June 30, 2014 Taka	Consolidated June 30, 2015 Taka
Assets								
Fixed assets								
Property, plant and equipment	6.0	10,600,835	49,661,837	273,443	3,923,363	64,459,478	62,322,374	64,459,478
Long term investment	7.0	624,976	52,977,969	44,398	-	53,647,343	75,582,495	53,647,343
Loan and other microcredit Organizations long term	8.0	-	-	-	-	-	-	-
Other Loan: long term	9.0	-	-	-	-	-	-	-
		11,225,811	102,639,806	317,841	3,923,363	118,106,821	137,904,869	118,106,821
Current Assets								
Loan to members	10	-	944,979,156	-	-	944,979,156	758,922,883	944,979,156
Short term investment	11	-	-	-	-	-	-	0
Loan and other MF Organizations short term	12	-	-	-	-	-	-	0
Other loan short term	13	-	-	15,033,522	-	15,033,522	16,780,790	15,033,522
Accounts receivable	14	6,058,317	7,824,075	2,497,841	-	16,380,233	22,113,676	16,380,233
Advance, deposit & pre-payments	15	1,949,740	9,507,987	129,063	39,190	11,625,980	12,395,051	11,625,980
stock & stores	16	-	124,465	5,723,900	-	5,848,365	6,065,046	5,848,365
Cash in hand	17	41,446	1,360,632	57,432	12,893	1,472,403	770,031	1,472,403
Cash at Bank	18	1,144,982	29,092,275	972,848	7,175,273	38,385,378	49,030,741	38,385,378
		9,194,485	992,886,590	24,414,606	7,227,356	1,033,725,037	866,078,218	1,033,725,037
Total assets		20,420,296	1,095,528,396	24,732,447	11,150,719	1,151,831,858	1,003,983,087	1,151,831,858
Fund and liabilities								
Donor fund	19	134,308	649,154	-	3,186,460	3,969,922	8,572,042	3,969,922
Cumulative surplus	20	(21,450,487)	76,278,674	(10,857,177)	-	43,971,010	31,601,452	43,971,010
Reserve fund (statutory fund)	21	-	8,472,596	-	-	8,472,596	7,341,148	8,472,596
Other funds (Fixed assets acquisition fund)	21 A	-	-	-	3,923,363	3,923,363	3,850,066	3,923,363
		(21,316,179)	85,400,424	(10,857,177)	7,109,823	60,336,891	51,364,708	60,336,891
Non current liabilities								
Loans from PKSF	22	-	213,166,666	-	-	213,166,666	211,416,668	213,166,666
Loans from housing fund -long term	23	-	-	-	-	-	-	0
Loans from other long term	24	-	106,336,407	23,122,872	-	129,459,279	141,117,368	129,459,279
Loans from other Government sources	25	-	-	-	-	-	-	0
Loan and other microcredit Organizations long term	26	-	-	-	-	-	-	0
Loan from other commercial banks- long term	27	-	-	-	-	-	21,236,476	-
Other loan long term	28	-	-	-	-	-	-	-
		-	319,503,073	23,122,872	-	342,625,945	373,770,512	342,625,945
Current liabilities								
Loans from PKSF	29	-	209,500,000	-	-	209,500,000	145,500,000	209,500,000
Loans from housing fund	30	-	-	-	-	-	-	0
Loans from other Government sources short term	31	-	-	-	-	-	-	0
Loan and other microcredit Organizations short term	32	-	-	-	-	-	-	0
Loan and other commercial Bank short term	33	-	-	-	-	-	-	0
Other loan short term	34	-	-	-	-	-	-	0
Member savings deposits	35	-	369,120,819	-	-	369,120,819	291,495,659	369,120,819
Accounts payables	36	26,620,763	14,504,816	6,961,374	3,859,098	51,946,051	42,843,017	51,946,051
Loan loss provision	37	39,998,689	39,998,689	3,431,514	-	43,430,203	50,681,454	43,430,203
Disaster management fund	37 A	-	10,675,893	-	-	10,675,893	8,878,274	10,675,893
Gratuity fund	38	15,115,712	15,286,155	2,073,864	181,798	32,657,529	17,577,609	32,657,529
Emergency fund (Loan insurance)	39	-	31,538,527	-	-	31,538,527	21,871,854	31,538,527
		41,736,475	690,624,899	12,466,752	4,040,896	748,869,022	576,847,867	748,869,022
Total fund and liabilities		20,420,296	1,095,528,396	24,732,447	11,150,719	1,151,831,858	1,003,983,087	1,151,831,858

The annexed notes form an integral part of the financial statements.

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



Deputy Director-Finance and Corporate Affairs
COAST Trust

Executive Director
A. Qasem & Co.
A. Qasem & Co.

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Comprehensive Income
For the year ended June 30, 2015

Annexure-AI/3

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2015 Taka
Income						
Service charges on loan	40	-	181,743,779	458,212	-	182,201,991
Write off loan collection		-	520,390	-	-	520,390
Interest provision on loan	0	-	-	-	-	-
Bank interest		5,378	28,007	3,089	-	36,474
Bank interest on FDR	41	55,461	1,093,186	516,620	-	1,665,267
Membership admission and form sale		-	1,003,769	-	-	1,003,769
Other sales (Form)		-	-	-	-	-
Donation	42	-	5,393,896	-	67,176,537	72,570,433
Others	43	-	-	275,313	-	275,313
Overhead income	44	5,441,232	-	-	-	5,441,232
COAST contribution		-	-	-	540,009	540,009
Total income		5,502,071	189,783,027	1,253,234	67,716,546	264,254,878
Expenditure						
Service charge of PKSF loan		-	16,763,333	-	-	16,763,333
Interest on members savings		-	12,091,982	-	-	12,091,982
Other loans interest	45	1,504,255	9,059,156	1,817,136	-	12,380,547
Salaries & allowance	46	2,241,644	92,850,902	975,679	36,238,279	132,306,504
Office rent	47	43,550	4,756,851	-	2,178,456	6,978,857
Office maintenance		328,590	1,420,546	9,515	238,622	1,997,273
Printing & stationary		267,019	4,928,254	22,669	551,211	5,769,153
Traveling		1,302,056	5,836,351	96,524	2,036,252	9,271,183
Telephone and postage		57,721	241,655	1,490	116,047	416,913
Repair and maintenance		-	322,599	82,955	118,767	524,321
Fuel cost		133,089	3,816,573	34,408	2,220,863	6,204,933
Gas and electricity		50,397	1,001,962	10,685	277,392	1,340,436
Entertainment		540,528	309,559	-	56,479	906,566
Advertisement		-	138,604	-	58,343	196,947
Mail & postage		55,976	215,304	3,185	48,173	322,638
Bank charge		56,336	1,274,669	140,994	85,920	1,557,919
Tax Expense (AIT)		-	164,454	-	-	164,454
Training expense		84,228	656,049	-	-	740,277
Vehicle maintenance		-	-	-	-	-
Legal expense		-	188,844	-	-	188,844
Registration fee		114,720	93,500	-	-	208,220
Board Meeting expense		27,924	77,703	-	-	105,627
Radio Meghna expense		360,845	-	-	-	360,845
Other operating expense		-	410,344	83,000	2,802,556	3,295,900
Audit fee	48.00	98,000	-	-	137,150	235,150
Board members honorarium		61,473	-	-	-	61,473
HAP Established cost		-	-	-	-	-
Donor program cost	49.00	-	5,410,123	-	20,552,036	25,962,159
Taxes		-	-	-	-	-
Loan loss provision (LLP)		-	7,763,684	-	-	7,763,684
Disaster management fund		-	1,797,619	-	-	1,797,619
Depreciation		954,389	3,051,581	97,662	-	4,103,632
Total expenditure		8,282,740	174,642,201	3,375,902	67,716,546	254,017,389
Excess/(deficit) of income over expenditure		(2,780,669)	15,140,826	(2,122,668)	-	10,237,489

The annexed notes form an integral part of the financial statements.

Deputy Director-Finance and Corporate Affairs

Dated, Dhaka

Executive Director

A. Gaseem
A. Gaseem & Co.