

Executive Summary of Plans and Budget 2019-20, COAST Trust

1. Methodology

The Plans and Budget of 2019-20 of COAST Trust (www.coastbd.net) have been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staff. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) next year challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized.

2. Achievements during 2018-19

Total 10 branches have been opened. One branch in Bhola Region, six branches in Barishal Region, one branch in Noakhali Region, two branches in Chattogram Region. The newly opened branches are Elisha in Bhola district, Nalchiti and Rajapur in Jhalakathi district, Bakerganj, Moheshpur, Charamuddi and Banari Para in Barishal district, Mirganj in Laxmipur district and Noapara, Fultala in Chattogram district. All these new branches are now near to the break-even point.

Achievements of Microfinance Program:

SL	Particulars	2018-19 (Population)
1	Benefitted through Loan disbursement	99,569 members (BDT 382.66 crore) 497,845 population
2	Job created by Micro Entrepreneurship	10,172
3	Upgraded Ultra poor to Moderate poor	5,440
4	Increased income of	68,627

	25%	
5	Provided financial literacy	106,608
6	Developed enterprise	20,340
7	Provided Agriculture, Livestock and Fisheries Technical support and their income increased 30%	178,825
8	Provided Health support in outreach areas	3,525
9	Provided development lessons on primary health, education, DRR and other livelihood issues	106,608
Total		712,557

The overdue management has been strengthened with the senior colleagues from Principal Office through daily monitoring system and case by case support. Up to June 2019 total written off amount is BDT 7.01 crore. Target up to June 2019 was BDT 2.40 crore and realized BDT 0.88 crore and the realization rate is 37%. On the other hand up to June 2019 total amount of bad debt is BDT 5.49 crore. Target up to June 2019 was BDT 2.79 crore and realized BDT 1.26 crore and the realization rate is 45%. It is planned that by June 2020 at least 30% of total written off and bad debt amount will be realized.

Achievements of development projects:

SI	Project name	Major results	
		Improvement areas	Total population
01	School Feeding Program (SFP) in Poverty Prone areas	Improve Food Security of students with enrolment increased (95%)	29,119 Students 145,495 population
02	Integrated Ending Child Marriage (IECM)	Child marriage stopped. Adolescents	262 children 1,310 population

SI	Project name	Major results	
		Improvement areas	Total population
		aware on social harmful effects, empowered and involved with family income	34,422 adolescents 172,110 population
03	ECOFISH Project	Fishers women involved with alternative IGA. 20% of their income increased	37,505
04	ENRICH	Capacity increased of ultra-poor people towards elimination of their poverty	179,210
05	Ujjibbito	Uplifted from ultra-poverty to moderate level of poverty	43,775
06	Socio Economic Empowerment with Dignity and Sustainability (SEEDS)	Improved for social, educational & economic facilities.	17,500
07	Torun Alo	College/School going Youth sensitized on push and pull factors of radicalization	6000 Youths
Total			347,793

The staff have been given awareness on MeToo campaign to protect girls and women (staff and members) from any type of sexual harassment.

The aim of Me Too Campaign and sexual orientation is- what it means. At the same time, maintaining gender sensitive behaviors within the organization and beneficiaries, why sensitive behavior is needed are highlighted among the staff. It is mentioned that COAST has Protection from Sexual Exploitation and Abuse (PSEA) Policy according to the Supreme Court's directives delivered on 14 May, 2009. .

It is a continuous process to orient staff on gender sensitivity issues through training, meeting, and motivational sessions.

Major Achievements in FDMN Response:

Particulars	Achievement (Population)
Primary Health Care Support	20,500
Maternal Health Care support	35,659
Mental Health Psychosocial Support (MHPSS)	12,540
Mental Refreshment and Skill Development Training	9,960 Adolescents
Sessions for protection of Gender Based Violence (GBV)	18,810 sessions (covered 2.70 lakh Rohingya)
Sessions on protective environment	34,160 Adolescents 170,800 population
Hygiene promotion	21,240
Distribution of NFIs	18,375
Providing Competency based Education	8,400 Adolescents 42,000 population
Total	430,834

This year the organization has been awarded the projects of Citizen Engagement in Public Institution (CEPI) funded by DFID through MJF, Dry Fish and Aquaculture for Wellbeing and Nutrition (DAWN) funded by USAID through WroldFish, Our Ocean funded by DFID through MJF, Improving Peaceful

Coexistence (IPC) among Rohingya and host community funded by UNHCR, Increasing Two way Communication Between Refugee and Humanitarian Actors funded by Foundation Hirondelle (Switzerland)

During the period of 2018-19 target of the total donor fund was BDT.18.30 crore where the received amount is BDT 22.85 crore (25%). It is due to the extension of emergency response for FDMNs in Cox's Bazar projects.

For macro level policy advocacy, Equity and Justice Working Group (**EquityBD**) organized different campaigns during 2018-19. The major events are as follows: (i) Cox's Bazar Civil Society and NGO Leaders Urged for Separate Fund for Environmental Recovery (ii) Prepare policy to realize untapped Bay of Bengal resources (iii) Partnership between UN agencies and INGOs should be in equal term, no more treatment as sub-contractor (iv) Way forward in Rohingya Response toward Whole of Society Approach with Aid Transparency and Localization (v) 24 Fisher and Farmer Organizations urge for recognition of fishers' contribution to the economy: Fisher families should be given 8,000 Tk/month compensation of fishing ban (vi) Ensure Equal Rights for Women in Family Income and Decision-Making Process (vii) Stop Political Patronage to create Robber Baron, loan information of MP candidates must be public. (viii) Civil Society expects effective government role saving country interest in CoP 24: Bangladesh to claim a high emission reduction by big emitters (ix) Urged for Transparency of Rohingya Aid, Participation of Locals in Rohingya Response Planning (x) Urged for Separate Development Plan for Cox's Bazar Economy and Recuperating Environment (xi) Paris Rule Book must contain MVCs interest addressing their vulnerability(xiv) First-start Financing is "Obligatory" for developed countries for MVCs survival (xii) Bangladesh have to be self-depended in climate resilience(xiii) JRP must be conflict and security sensitive, a way forward to localization and aid transparency(xiv) 21 February means Human Dignity and Democratic

Society (xv) International Community Standby for Climate Displaced People in Bangladesh, need to promote Global Compacts First.

During last year, in respect of program the following lessons have been learnt; i) Overdue increased 1.44% (2017-18 was 3.92% and 2018-19 was 5.36%) and ii) Some financial irregularities have been continuing by some staff (In 2017-18 was 46% staff and in 2018-19 was 41% staff).

The budget for the year 2018-19 was BDT 556.87 crore where the expenditure was BDT 522.92 crore. Here the utilization rate is 94%.

3. Planning for 2019-20

Strategic Plan 2016-2020

Program Strategies

- Sustainability of core program based on a micro finance with RBA
- Partnership with private sector for entrepreneurship development and own organizational social enterprise
- Integration of CITEP / climate adaptation to enhance income capacity of the member participants
- Building People's Organization as Alternative Power Structure and Participatory Management
- Develop a Sustainable Disaster Response Fund
- Campaign and advocacy to facilitate coastal livelihood security especially of fisherman
- Campaign and advocacy to facilitate pro poor policy especially for climate, economic and tax justice.
- Expansion also to the growth centre areas for the balancing hard to reach areas.

Management Strategies

- Building long term committed senior level
- Development of simple but integrated and effective human resource development approach.
- Simple but effective program quality monitoring and finance monitoring system
- Promoting strong pro people corporate identity among community and all other level especially in respect of governance.
- Diversify organizational income on sustainable basis.
- to strengthen the climate change adaptation through CITEP (Coastal Integrated Technology Extension Program),
- overdue realization will be emphasized through providing special support from Principal Office and other project staff,
- to establish the community radio station in Cox's Bazar,
- to purchase land in Cox's Bazar, Monpura and Sakucia,
- to complete the Bhola and Cox's Bazar training centres.

Achievements of Strategies:

- Sustainable core program based on a micro finance with RBA
- Integrated of CITEP / climate adaptation to enhance income capacity of the member participants
- Participatory Management
- Developed a Sustainable Disaster Response Fund
- Expanded the growth centre areas for the balancing hard to reach areas.
- Built long term committed senior level
- Developed simple but integrated and effective human resource development approach.

During the year of 2019-20 the major planning and strategies have been done in view of 2021 vision of government and SDGs. The major strategies and planning will be as follows:

- partnership with private sector for entrepreneurship development and own organizational social enterprise (e.g., all training center for hotel and resort, pesticide free dry fish, seaweed, possibility of fish and milk processing).
- campaign on climate and tax justice, importance for the protection to the coastal people, fisherman and climate migrants.
- full operational sustainability in core program, with expansion of health facilities to all the member participants

4. Budget Focus for 2019-20

During 2019-20 the budget has been prepared with an amount of BDT 617.92 crore (US\$ 74.45 million on the basis of exchange rate of 1:83). Total budget has been increased of 11% than that of 2018-19 (BDT 556.87 crore).

This year the budget of the donor grant is 32.01 crore which is more 75% (BDT.18.31 crore) this is due to the some FDMN and other development projects.

In 2019-20 the earning of service charge from micro finance program will be BDT 55.99 crore that is 19% more than that of last year (BDT 47.10 crore).

In the total budget of BDT 617.92 crore, 94.8% (BDT 585.91 crore) will be contributed from micro finance program and 5.2% will be from grants from different projects and other income (BDT 32.01 crore).

At the end of 2019-20 the total number of member participants will be 137,590 which is 16% more than that of last year (118,637). The outstanding balance at the end of 2019-20 will be BDT 275.34 crore (US\$ 32.77 million). This is 22% above from last year (BDT 226.15). The member savings at the end of the year 2019-20 will be BDT 94.38 crore that is 16% higher than that of 2018-19 (BDT 81.40 crore).

During 2019-20, it will need BDT 97.00 crore as Revolving Credit Fund (RCF). It is expected to manage the amount of BDT 35.00 crore from PKSF

and BDT 62.00 crore from Bank and organizational statutory fund (PF and Gratuity as loan).

By the end of 2019-20 the total staff will be 1830 (male-1006 and female-824 and ratio-55:45) which is 20% more than the last year (1525).

This year the cost of fund is BDT 14.34 crore which is 34% increased (BDT 10.74 crore). The cost of fund includes the interest payable to group savings, PKSF, SF, organizational statutory fund and private banks for using their fund as the Revolving Credit Fund.

It is approved in 1st AGM held on 20 July, 2019.

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Date: 30 June, 2019.