



COAST Evolution and Strategic Plan: 2020-24



COAST Origin and legal status

- Transformed from an INGO Bhola Project, Emerged as an NGO, in 1998.
- Registered with Trustee Act under Ministry of Law, NGOAB and MRA
- Certified by HAP twice (2006 and 2010)
- Now certified by HQAI 2018, for complying with CHS accountability and quality management



**Special consultative status of UN ECOSOC
Observer organization at UNFCCC**



Mission, Vision, Values

Vision: A Striving for a world of equity and justice where human rights and democracy are the common cultures

Mission: COAST Trust shall organize strategically important activities related to development, which will facilitate a sustainable and equitable improvement especially in coastal areas of Bangladesh for disadvantage section of population through their increased participation in the socio-economic, cultural and civic life.

Values: COAST has some values, These are related to Working Approach, Learning Attitude, Human Potentials, Economy, Honor, Culture, People's Organization, Governance, Accountability, Participation, Gender, Transparency, Infor

We exist for the poor and for their interest

We work based on what we know

We say what we understand

We believe in the equality of human being

Keep good relationship with all without compromising with values

Our thought must be updated

Phase by Phase Achievements

Phase	Time line	Major changes
Phase 1: Strategic decision toward nationalization from the project (ActionAid period)	1982-1994	<ul style="list-style-type: none"> • There was Phase out Long Term Plan in 1991 • Geof Wood reviewed in 1994 for phase out process • Staff strike happened in 1994. They did not want nationalization • Indiscipline and overdue in micro finance (trial and error project of Stuart Rutherford) • New team including Reza joined and to lead the nationalization

Phase by Phase Achievements

Phase	Time line	Major changes
Phase 2: Reorganization (ActionAid period)	1995 to 1997	<ul style="list-style-type: none"> • Participatory process of reorganization, planning and implementation • Established staff discipline and main streaming of micro finance with national experience • Integration of People's Organization, advocacy and demand mediation • Salary reduction, staff strike in 1997, mass mobilization to restore discipline, massive support from community and administration



Phase by Phase Achievements

Phase	Time line	Major changes
Phase 3: Kick off for nationalization with consolidation	1998 to 2001	<ul style="list-style-type: none"> • National NGO emerged named COAST Trust from Development Area-1 (DA1) of ActionAid Bhola Project • Formation of Board • 80 % operational cost from micro finance income during 2000, Action Aid withdrawn from board • Expansion to Cox's Bazar region through partnership with Stromme Foundation-Norway • Approaching PKSF and field experimentation of micro finance PKSF model in Kutubdia, Cox's Bazar



Phase by Phase Achievements

Phase	Time line	Major changes
Phase 4: (Part one) Integration PHC (Primary Health Care), Education, Advocacy and Accountability	2002 to 2007	<ul style="list-style-type: none"> • Taking over the Development Area-7 (DA7) from ActionAid Char Proejct (Outreach Islands) • Started national level advocacy, Sustainable Embankment Maintenance and PRSP (Poverty Reduction Strategy Paper) • Primary Health Care and Education in Sandbars Chars (Char Zahiruddin, Dhal Char, Char Nizam, Char Patila, Char Kukri Mukri, Char Motahar and Monpura islands) • Reorganization of monitoring, accounting, auditing and institutional management with the support of PKSF (Palli Karma Shahayak Foundation), an autonomous body Bangladesh Government • Expansion in greater Noakhali

Phase by Phase Achievements

Phase	Time line	Major changes
Phase 4: (Part Two) Integration PHC (Primary Health Care), Education, Advocacy and Accountability	2002 to 2007	<ul style="list-style-type: none"> • Accountability frame work to upper, peer, and lower level, UDHR / human rights training to all staff for behavioral change. • Establishment of SUPRO and BNNRC as networking for good governance and ICT extension and making them as independent organizations • Immediate and intensive response to cyclone SIDR 2007 • Starting of EquityBD for positive engagement with the government for policy advocacy as we have different experiences with SUPRO. It is also working in the global level as a program part of COAST • Principal Office shifted in Dhaka

Phase by Phase Achievements

Phase	Time line	Major changes
Phase 5: Organization in track of sustainability with quality implementations	2008-2012	<ul style="list-style-type: none"> • Principal Office in own purchased flat • Land purchased in Bhola and Cox's Bazar • Organization is operationally sustainable • Expansion in Chattogram • Balance expansion activities between growth center and vulnerable coastal areas • Surplus generated in the MF Program • Response to the AILA • Stable HR in Principal Office • Program expansion with funding partnership

Phase by Phase Achievements

Phase	Time line	Major changes
Phase 6: (Part One) Improving the quality of the organization	2013-2019	<ul style="list-style-type: none"> • Expansion in Barishal division • Separate Monitoring, Evaluation, Learning and Accountability (MEAL) section • Automation of MIS and FIS in all the programs and projects • Involved with the humanitarian response to the Rohingya Refugees in Cox's Bazar • Setting female staff in the senior positions • Achieved quality performance recognition in different national and international arena (MRA, HAP I, HQAI, UN-ECOSOC etc.

Phase by Phase Achievements

Phase	Time line	Major changes
Phase 6: (Part Two) Improving the quality of the organization	2013-2019	<ul style="list-style-type: none"> • Inclusion of People's Organization Leaders in the Board • Loan from private banks and other financial institutions • Form of governance shifted from Board to General Council (GC) and Executive Committee (EC) • Establishment of Community Radio • Giving face the human dignity in all the programs and projects • Starting to set HR software

Strength, Weakness, Opportunity and Threat

Programs

Strength	Weakness	Opportunity	Threat
<ul style="list-style-type: none"> • Quality implementation • Integration of right based approach with MF (Micro Finance) programs • Program implementation in the hard to reach areas • Climate change adaptation • Program expansion in the whole coastal areas • Humanitarian responses in Rohingya camps • Projects are related to the COAST mission vision • SMART Campaign • Social Performance Management 	<ul style="list-style-type: none"> • COAST fund infused in the projects as loan • Less working in DRR • Working areas are in disaster prone 	<ul style="list-style-type: none"> • SDG (Sustainable Development Goals) implementation and campaign through networking • Scope of social enterprise 	<ul style="list-style-type: none"> • Changing repayment nature of member-participants and resulting increasing overdue • Increasing the frequencies of slow on set and rapid on set disasters • No stable funding for the responses of FDMN • No long term funding for DRR and other development programs

Strength, Weakness, Opportunity and Threat

Management

Strength	Weakness	Opportunity	Threats
<ul style="list-style-type: none"> • Succession plan • Active governing body • Have alternative leadership • Stable HR in the Principal Office • Local staff in the field level • Operationally sustainable 	<ul style="list-style-type: none"> • Depending on only MF programs for organizational sustainability • Cash flow management • Non-budgetary expenditures • Quality human resource in MF programs 	<ul style="list-style-type: none"> • Networking in national and international levels • Good relation with local and national stakeholders specially administration and leaders of two big political parties 	<ul style="list-style-type: none"> • Knowledgeable staff are not interested for going to coastal areas • Irregular disbursement of bank loan for the Micro Finance Program • Organization may be in stake when the policy advocacy goes against the government

Planning approach: Rolling revision

1. Long term vision, mission and values
2. Five year planning always
3. Annual review and rolling revision
4. Continuously enhancing capacities through MEAL (Monitoring, Evaluation, Accountability and Learning)

Planning Objectives for 2020-24

1. Extending program coverage in all the coastal districts
2. Ensuring stable and knowledge based human resource
3. Consolidating financial sustainability of the organization and continuously trying out to reduce the management cost to maximize surplus/own capital
4. Land purchase in Cox's Bazar town and Dhaka city
5. Gradually reducing dependency on MF income and enhancing income from social enterprise/business (e.g. turning training centres to hotels, local product; dry fish, regenerative agriculture product and establishing education institutions etc.)



Situation Analysis (One)

National	Global
<ul style="list-style-type: none"> • Criticism is raising against the NGOs and civil societies • Government is giving less importance to the coastal areas for construction of embankments through mega projects • Climate change impact will affect the agriculture and livelihoods of the farmers in the coastal areas • Inadequate market mechanism is hampering the farmers' profits. • Space shrinking of the NGOs for advocacy campaign 	<ul style="list-style-type: none"> • Funding will be diverted to the humanitarian responses rather than development as the country is getting of middle income status • Conditional funding might be hampered pro-poor development interest in the country • Funding on climate change adaptation may be increased

Situation Analysis (two)

National	Global
<ul style="list-style-type: none"> • Operation of MFIs are becoming more complex and challenging • Loan repayment will gradually be risky due to changing nature of the borrowers • Campaign and advocacy needed on surcharge imposed by MRA • The bank financing will be increased in the MF sector • Foreign investment may be created opportunity for MFIs • Credit Information Bureau (CIB) will increase the quality implementation of MFIs • MF program may be implemented through mobile banking • The government may approve the prominent MFIs as rural/specialized banks 	<ul style="list-style-type: none"> • Localization process may be hindered and then the local NGOs will face the funding problems • Marketing channels may be increased for the multi-national companies • The global pressure may not be imposed to the Myanmar government to resolve the Rohingya issues

Management Approach

1. Knowledge based human resource
2. Loyalty and self-discipline
3. Human right based human resource balancing with achieving the targets
4. Standard body mass index (BMI) based human resource
5. Roles of DED and ED will be strategic relation, human resource development and strategic planning.
6. Roles of Joint Directors and Directors will be planning, quality implementation, monitoring and communication

Program Approach

1. Core program
Strategy development for fund raising for climate change adaptation, community radio and DRR
2. Non-core programs
 - Strategy based fund raising rather than demand based
 - Not taking project with less than one year and \$ 1 lakh
 - Separate Rohingya strategy for fund raising for IGA/Livelihood, social cohesion, education and youth development
3. Advocacy through social media targeting youths and adolescents

Roadmap

Usual model

Actions	2020	2021	2022	2023	2024	Total
No. of branches	96	108	113	123	130	130
No. of member participants	1,25,613	1,31,434	1,37,525	1,43,898	1,50,567	1,50,567
Micro Finance Outstanding (Crore)	262.50	305.50	354.90	411.40	476.09	476.09
Savings balance of member-participants (Crore)	94.10	108.80	125.10	145.40	168.10	168.10
Micro Finance Surplus (Crore)	10.83	13.06	15.51	18.13	20.84	78.40
Capital Fund (Crore)	48.36	61.41	76.92	95.05	115.90	115.90
Integration of Health and CITEP in Micro Finance (% of member participants)	5%	5%	5%	7%	7%	29%

Roadmap

Usual model

Actions	2020	2021	2022	2023	2024	Total
Land purchase						
Dhaka			5.00 crore			
Cox's Bazar-in town	1.50 crore					
Constructions of training centres CxMTC and guest house (9 storied)		5.00 crore				
Cox's Bazar-Three/Four storied building for UROC/CxMTC resort-cum training centre, Sonarpara Branch and training facilities with accommodation of 50 persons	2.50 crore	2.50 crore				



Roadmap



Usual model

Actions	2020	2021	2022	2023	2024	Total
Bhola Building- completed						
Construction of 10 Storied building in Dhaka				20.00 crore		
Construction of Four-Stars Resort cum training centre in Cox's Bazar		15.00 crore				
Advocacy-Localization-Civil Society Building, Climate Justice, Economic Justice	10 Lakh	10 Lakh	10 Lakh	15 Lakh	15 Lakh	60 Lakh



Roadmap

Extended model

Actions	2020	2021	2022	2023	2024	Total
No. of branches	96	108	118	128	138	138
No. of member participants	1,27,553	1,32,343	1,37,637	1,43,142	1,55,868	1,55,868
Micro Finance Outstanding (Crore)	283.90	335.00	413.10	494.90	604.30	604.30
Savings balance of member-participants (Crore)	93.70	107.90	124.30	142.90	164.50	178.50
Micro Finance Surplus (Crore)	9.11	14.85	16.60	22.77	26.78	90.10
Capital Fund (Crore)	48.36	61.41	78.08	100.86	127.64	127.64
Integration of Health and CITEP in Micro Finance (% of member- participants)	5%	5%	5%	7%	7%	29%

Roadmap

Extended model

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Roadmap



Extended model

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Construction of 10 Storied building in Dhaka				20.00 crore		
Construction of Four-Stars Resort cum training centre in Cox's Bazar		15.00 crore				
Advocacy-Localization-Civil Society Building, Climate Justice, Economic Justice	10 Lakh	10 Lakh	10 Lakh	15 Lakh	15 Lakh	60 Lakh
Localization						
Climate change adaptation						
Climate change adaptation						



Risk Analysis



Risks	Mitigation plan
Availability of RCF	<ul style="list-style-type: none"> • Smooth communication and strengthening the relation with banks and other private lending agencies
Frequent disasters	<ul style="list-style-type: none"> • At least 50 % branches will be in the growth centres which will be out of disasters • Trying to manage the long term DRR fund
Climate change impact	<ul style="list-style-type: none"> • Climate adaptive agricultural technologies keeping available for the farmers



Good plan is nothing without good work!



Let's work to realize the plan

