

ANNUAL REPORT 2017



FIGHTING for Fortification



COAST Coastal Association for
Social Transformation Trust

Even though Bangladesh is one of the lowest contributors for carbon emission (0.37mt, while it is 17.62 in USA, 12.55 in Russia and 6.52 in China), it is one of the most affected countries due to climate change impact. It is sixth among the nations hardest hit by two decades of storms, floods, landslides and droughts. Bangladesh is set to suffer more physical damage change by 2025 than any other country. In recent time, Bangladesh has experiences of frequent cyclones and flash floods, these are clear impact of climate change. These cyclones and flash floods affected the whole agricultural production.



Acronyms

BCCSAP:	Bangladesh Climate Change Strategy and Action Plan	IDLC:	International Development Leasing Corporation
BDT:	Bangladeshi Taka	IECM:	Integrated Ending Child Marriage Programme in Bhola
CBCPC:	Community Based Child Protection Committee	IFAD:	International Fund for Agricultural Development
CBOs:	Community Based Organizations	IGA:	Income Generating Activities
CCNF:	Cox's Bazar CSOS NGOs Forum	ISCG:	Inter Sectoral Coordination Group
CDO:	Credit Development Officer	GDP:	Gross Domestic Production
CFTM:	Climate Finance Transparency Mechanism	LDC:	Least Developed Countries
CITEP:	Coastal Integrated Technology Extension Program	MDGs:	Millennium Development Goals
CMC:	Centre Management Committee	MJF:	Manusher Jonno Foundation
COAST:	Coastal Association for Social Transformation Trust	MTCP:	Medium Term Cooperation Project
CPD:	Committee for Development Policy	NGO:	Non-Governmental Organization
CSO:	Civil Society Organization.	NWDP:	National Women's Development Policy
CSP:	Community Services Providers	PEDP:	Primary Education Development Program
DFID:	The Department for International Development	PHC:	Primary Health Care.
DoF:	Department of Fisheries	SDGs:	Sustainable Development Goals
ECOFISH:	Enhanced Coastal Fisheries	SEEDS:	Socio Economic Empowerment with Dignity and Sustainability
EquityBD:	Equity and Justice Working Group Bangladesh	SRGs:	Self Reliant Groups
ENRICH:	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	UN:	United Nations
EPECRSL:	Ensuring Protective Environment for Children from Rakhine State of Myanmar	UNESCO:	The United Nations Educational, Scientific and Cultural Organisation
FDMN:	Forcibly Displaced Myanmar National	UNICEF:	United Nations International Children Emergency Fund
FDP:	Family Development Plan	USAID:	United States Aid for International Development
FO:	Farmers' Organization	WDC:	Ward Development Committee
ICESDF:	Intergovernmental Committee of Experts on Sustainable Development Financing	WTO:	World Trade Organization
		WHO:	World Health Organization

Table of Content

Executive Summery	3
Economic Justice	8
Micro Finance	8
CITEP	9
Primary Health Care	10
Radio Meghna	11
COAST FDMN Responses	11
COAST Efforts in Ensuring Localization in FDMN Response	13
Management Notes	13-19
Equitybd	20-24
Projects and Programs	25
Medium Term Cooperation Project	28
Enhancing Resources and Increasing Capacities of Poor Households (ENRICH)	29
Enhanced Coastal Fisheries	30
Climate Finance Transparency Mechanism (CFTM)	32
Integrated Ending Child Marriage Programme In Bhola	33
Torun Alo (Light Of Youth)	35
Ujjibito (Revived): Effective Revival in Lives	36
FDMN Responses: Projects Funded by Donors	37
FIS/ MIS	41-52
Microfinance Trend and Sustainable Analysis	
Audit Report	

Executive Summary

Fighting for the Fortification of the Development Efforts

The UN Committee for Development Policy (CPD) has recently announced Bangladesh's eligibility for graduation to Developing Country. This begins the graduation process for Bangladesh, which could receive official Developing Country status by 2024. According to the UN website, Bangladesh met the requirements in March, 2018. Bangladesh has been on the UN Least Developed Countries (LDC) list since 1975. This is definitely an inspiring news and situation for Bangladesh. It also reminds us about the emerging challenges Bangladesh is going to face in near future. Bangladesh has made some remarkable achievements regarding the MDGs. Now, this is the time to ensure fortification of these achievements.

One of the biggest development challenges for Bangladesh is to achieve the SDGs by 2030. The success of achieving MDGs in Bangladesh brings confidence in achieving also the SDGs. In the last fifteen years, Bangladesh has witnessed one of the fastest reductions in poverty anywhere in the world with limited resources. The country has met the target in reducing the proportion of population below the national poverty line three years ahead of time, which presently stands at 22.4 per cent (Official Assessment of Planning Commission of Bangladesh and govt. budget speech 2016-17). It has reached the targets in reducing infant mortality rate from 92 per 1000 live



births in 1990 to 46 now; and in decreasing the prevalence of underweight children less than five years of age from 66 per cent in 1990 to 32.6 per cent at present. In terms of education, the country has achieved nearly cent percent enrolment in primary schools; and attained gender parity with more girls than boys in primary and secondary schools. It has met the targets in preventing malarial deaths and in raising the share of people using an improved drinking water source also. As one of the top performing countries of MDG's, Bangladesh is equally confident to embrace the new targets of SDG's and the Prime Minister of our country has expressed her deep commitment to achieve the SDGs targets before the time frame of 2030.

But, to achieve the SDGs, Bangladesh has some considerable challenges. Sustainable Development Solution Network has recently published a global report on SDG assessment. The report titled 'SDG Index & Dashboards' provides SDG index of 149 countries. The SDG Index ranks countries regarding their initial status on the 17 SDGs, where "initial" refers to data as close to 2015 as available. According to the report Bangladesh ranks the last (118) among the BIMSTEC countries, second last among the SAARC countries. According to the report, Myanmar ranks 117, India 110, Sri Lanka 97, Bhutan 82 and Nepal ranks 103, Pakistan 115, Afghanistan 139.

Bangladesh government estimates that, to achieve SDGs, Bangladesh will require additional 928.48 billion US dollar during 2017 to 2030 (SDGs Financing Strategy, Bangladesh Perspective). According to the estimates in the final report by the Intergovernmental Committee of Experts on Sustainable Development Financing (ICESDF), achieving the SDGs in all countries will require additional global investments in the range of \$5 trillion to \$7 trillion per year up to 2030. Country like Bangladesh will need huge investment for basic infrastructure



like roads, rail and ports; power stations; water and sanitation and also for the sector like agriculture and rural development, climate change mitigation and adaptation, health and education. But recent trends of Bangladesh in investing to the important sectors are not up to desired level. Budgetary allocation on social security is about 2% of GDP in FY 2010-2015 period, average allocation for the health sector is about 0.7% of GDP during FY 2003-2014, WHO suggest the allocation should be 5% of GDP. Education gets 2% of GDP during FY 2003-2014, UNESCO suggests the allocation should be 6% of GDP. Average allocation for the agriculture and food security was 10.3% while it was around 1.3% of GDP during FY2010-2015.

Another big problem of achieving the SDGs is the integration of these goals in the national planning process. At present, there are at least 14 national plans, policies and strategies in Bangladesh. Some key plan and policies are 7th Five Year Plan, National Social Security Strategy (NSSS) 2015, National Education Policy 2010; Primary Education Development Program (PEDP III) 2011-16 (extended to June 2017), National Women's Development Policy (NWDP) 2011, Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009 etc.

Along with the government, Bangladeshi NGOs and CSOs have to take initiatives to address these challenges. In the journey of Bangladesh development, NGOs and CSOs have a significant role. During most of the 1970s, the NGOs were providing services in social sectors, e g, education, health and sanitation, family planning, etc. In the 1980s Bangladesh experienced a gradual acceptance of micro credit activities by NGOs, somehow



getting operational sustainability in reducing dependency on aid money. From 1980s and until the present time, major trend is integration of right based approach and along with advocacy. So, now here are a lot of evidences are that there are a lot of NGOs / CSOs who are doing micro finance plus and some are with strong advocacy too. There are such organizations who have their own fund and they do not need to depend for the donor money, for any emergency and in humanitarian response they can respond without any external donor. There are also examples of CSOs who only do advocacy without any external assistance. There is a considerable level of CSOs and Civil Society Activists in district level, who also are not dependent on external assistance. Still there are humanitarian responses and advocacy based on external or INGO funding, but it is gradually decreasing. Bangladeshi NGOs and CSOs will have to face huge challenges, too. Bangladeshi NGOs and CSOs have been able to ensure development in many areas, specially in the rural Bangladesh, now there are challenges to ensure sustainability of these developments.

One of the most important challenges for Bangladeshi NGOs is the trends in fund decrease. For many reasons, Bangladesh is not getting priority to the donors. Donors are paying their attention to humanitarian crisis. Bangladesh is getting foreign donation since it is still listed as Least Development Country (LDC). Bangladesh is going to be a Developing Country soon, and as soon as it declares itself as a Developing Country, funds will be drastically decreased.

Negative impact of the climate change is already evident in Bangladesh. Due to climate change NGOs and CSOs will face challenges in ensuring sustainability. But there is also anticipation that, this issue will attract foreign funding.

Observers predict that, the Forcibly Displaced Myanmar National (FDMN) crisis will be a protracted challenge and it will be another long-term problem for the NGOs and CSOs of Bangladesh.

As peoples based NGO, COAST is very much aware of above mentioned situation and challenges. The humanitarian crisis of





the FDMN is a challenge for Bangladesh and also a challenge for COAST Trust, since Cox's Bazar is one of the core working areas of COAST Trust. COAST has been implementing various development programs in Cox's Bazar since 2000, the FDMN crisis is creating threats to the sustainability of those efforts as the people of Cox's Bazar, specially the host communities of Ukhiya and Teknaf are very much affected due to the crisis. So far, 77% host communities of Ukhiya and Teknaf have been reported as hosting refugees. Ukhiya–Teknaf is one of the most economically depressed regions of the country. This is not the first time the area is hosting refugees. In 1978 and 1991–92, it hosted 280,000 and 250,000 Rohingyas respectively. Prior to the recent influx in post- August, it hosted around 300,000 of what the government preferred to term as “undocumented Myanmar nationals” (UMN). Ukhiya is a sub-district of Cox's Bazar district. Ukhiya sub-district is adjoined with Myanmar border. About 655 thousand Rohingya people from Myanmar have been forced to displaced from Myanmar and to take shelter in Ukhiya and Teknaf. Impact of the Rohingya influx in the host communities of Ukhiya and Teknaf has so far identified and recognized. Children, adolescent and women have been identified as very much vulnerable due to illiteracy, smuggling of arms and drugs, regional fundamentalism, lack of awareness, lack of employment, mental and physical disabilities. In Ukhiya violence, early marriage, dowry, child labor, abuse, sexual harassment and exploitation against girls, women and children are reported as frequent.

Ukhiya was identified as a sub-district with bellow average performance regarding “net attendance rate of primary education”. It is identified as worst regarding “proportion of population using an improved sanitation facility” indicator. Literacy rate of Ukhiya is 39.3, while it is 51.8% at the national level. School attendance 46.5%, while it is 52.7% at the national level. Thus, is it evident that, Ukhiya is lagged behind in term of total literacy and school attendance rate.

Communities of Ukhiya and Teknaf are the first and fast responders to the humanitarian crisis of the Rohingya people. But, now a days, these host communities perceive the influxes negatively with the refugee population taking its toll on a number of areas of the lives and livelihoods of the host communities. Resentment may be rising among the local Bangladesh community as a result of the increased demand on common services and water in particular and a price hike of essential goods and services. There is also concern that there are reduced job opportunities and the unskilled wage rate has decreased with additional labour available in the market. In general host communities do not consider themselves economically better off than the refugees and many (over 20%) are living below the poverty line. Host communities also reported that livelihoods and infrastructures were severely damaged by Cyclone MORA on May 30, 2017 and they are yet to recover from the crisis.

The host communities have provided spaces to the refugees for build temporary shelters. To do that, many members of the host communities have so far experienced losses. Many matured trees were felled in the land that were taken as lease from the government. Fields full of crop were damaged by spontaneous human movement. According to the World bank, it is an urgent need to support the host communities to cope with the influx as the Rohingya refugee crisis.

To face the challenges, to ensure the fortification of development efforts, COAST has already taken a strategy for the FDMN crisis. In one hand, it is actively involved with the humanitarian responses, on the other hand it is also very much active in advocacy at



Study. Based on that study COAST has already taken plan of action for the host communities, these action plan will be implemented not only from its own fund and also with support of donors.

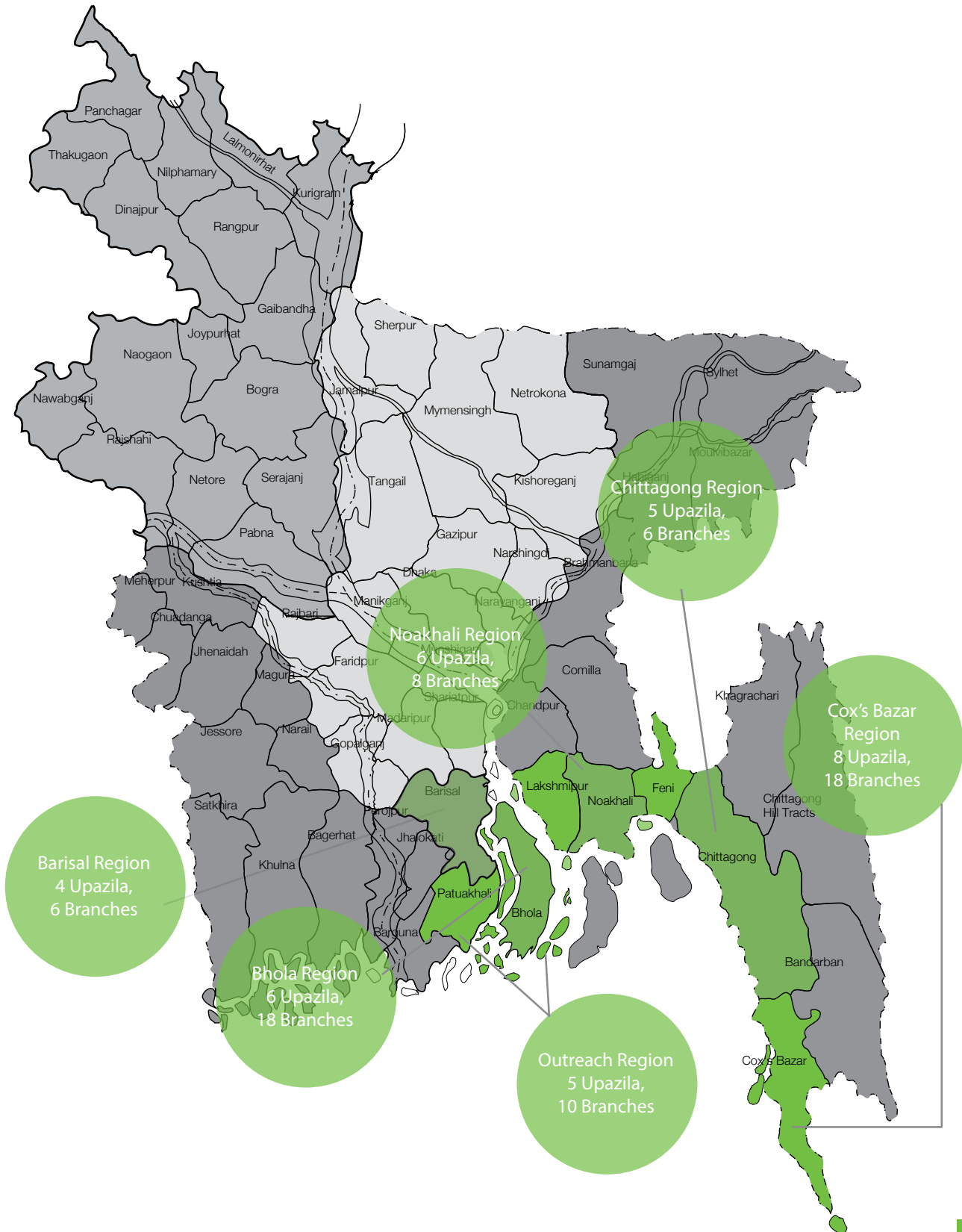
As a people centered national NGO, COAST has been implementing various development activities since 1998. Now, it also feels that, it has to face the challenges of ensure the sustainability of its development endeavors. Like the previous every years, 2017 was another glaring example of that endeavors. During this reporting year, COAST implemented development activities specially for institutional development, community empowerment. Women and adolescent girls' empowerment, food security, medical services, fighting climate change, youth development, education, emergency response, community radio, equity and justice etc. The following pages of this report capture some stories of those fights to ensure fortification.

the local and national level. The key focus of COAST advocacy is the localization of humanitarian aid according to the Grand Bargain, a commitment signed by major international NGOs and UN agencies. COAST has been demanding allocation also for the host communities, it is advocating for 25% of the total allocation of the FDMN to the host communities . COAST believes that, FDMN crisis is not a short-term problem, rather will has long term impact. Therefore, local NGOs and CSOs must have the capacities to ensure response to any further crisis in a sustainable way.

COAST is now fighting in this regard. COAST has already conducted a Need Assessment



COAST working area



Economic Justice

Micro Finance with Right Based Approach

COAST has witnessed another one year of steady progress in its Micro Finance operation during 2017. Notwithstanding the activities of COAST having their continued expansion and increased diversification, the performance indicators remained sound and healthy. This is evident from the information collected during this reporting period. In addition to expanding and consolidating its own lending programs, COAST has been contributing to strengthening Income Generating Activities (IGA) of the program participants by providing various support services i.e. skill development training to the staff and training to the borrowers on different IGAs. COAST was actively trying to improve its technologically sound management system in branch level, to do that COAST completed the following initiatives:

At present COAST is working with 1,08,285 poor families who are being supported with revolving credit of BDT 1773 million. The annual operating cost of the organization is BDT 434 million in 2017 while, it belongs fixed asset of US \$ 80 million. COAST maintains a reasonable standard in governance through ensuring high degree of participation, transparency, accountability and gender sensitivity in policy and practice level.



Since 1995, along with enhanced level of income and asset building for the coastal poor, COAST has re-organized a process to integrate 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. Those programs are running with the surplus income of the progressive micro finance operation.

In 2017, COAST has expanded its MF operation in Barishal region with 4 new branches, number of total MF branches is now 86. COAST has introduced Remittance Program with the support of Meghna Bank in all its branches. The organization is providing Seasonal Loan Program (SLP) specially for beef fattening. This program is being financed by Palli Karma Shahayok Foundation (PKSF) aiming to increase the supply of Protein in market and ensuring financial benefit for the program participants, mainly the coastal poor people. COAST is implementing agent banking in association of Mid Land Bank.

Coastal Integrated Technology Extension Project (CITEP)

To enhance coastal farmers capacity in ensuring sustainable and eco-friendly agriculture extension, and to enhance farmers and fishers capacity in fighting the challenges of climate change, COAST is implementing CITEP from its own fund.

Livestock development is one of the key objectives of CITEP. To protect livestock of the coastal people, COAST is organizing vaccination program regularly in its working areas. Presently 5 staff are working with this activity.





During 2017, total 13120 members were trained on livestock development. After being trained, 13088 members started work with different Income Generating Activities (IGA). From this program members are being helped to be successful in the case of IGA. Besides giving vaccination facilities from this program, primary medical services like de-worming, vaccination program and medicines are also provided.

In the case of ducklings rearing, all activities are maintained by poultry model chain. In this chain, selected members rear

ducklings with the activities of making mini hatchery, being model breeder, giving vaccine, selling bird's feed, rearing the 1-30 days ducklings and chick. As the chain resulted positively, the matters of its marketing process becomes easier. In this chain, farmers are dependent on each other. At present there are 12 mini hatcheries, where this chain activity is going on. So, it can be said easily that it's an effective method. Now there are 08 model chains are functional in COAST working area.

Last year achievements-

- In all the branches of the organization, 1321 beneficiaries were included in the Beef fattening program.
- Production and use of organic fertilizers were Increased.
- Seed preservation system named Maria Model was expanded.

Primary Health Care

Since the very beginning, in 1998, COAST has been implementing Primary Health Care program in its working areas, specially in the outreach char (sand bar islands) areas of Bhola district.

There are remote working areas of COAST, where the traditional or usual primary health care services are very rare, COAST Primary Health Care program provides health care services to meet the primary health needs of the communities of these areas.

Presently, 21 staff are providing primary health care services. COAST program participants, deprived from minimum or proper health care, pregnant and lactating mothers, children are getting medical services at free of cost. They are also getting medicines with low cost. COAST is operating this program from its own cost. COAST also contributes in government health programs. COAST usually participates in government programs, conveys the government health messages to the remote areas.



During 2017, COAST organized total 5424 court yard meetings. From these meetings community people got key health messages specially on water and sanitation, mother and child care, daily hygiene etc. During the reporting time, COAST organized 12 camps on blood group determination, 6 health camps on primary health care, 1 eye camp. Besides these, COAST health staff organised 24529 household visits with health message.

RADIO MEGHNA Voice of the Coastal People

Radio Meghna 99.00 FM was established in Charfassion, Bhola district and it covers 18 Unions and about 400000 people. It is broadcasting various programs for raising awareness in local community. The radio is run by local adolescent girls.

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.

Considering this, in 18th February, 2015 COAST has established a community radio named Radio Meghna -99.0 FM (www.radiomeghna.net). The radio is being run in Charfassion, Bhola; a largest island in Bangladesh which was inaugurated by the honorable Minister for the ministry of Information Hasanul Haq Innu. The local volunteers, mainly adolescent girls, with their own language are operating this radio. It

is also trying to empower the women specially the adolescent girls in the community.

Inhabitants at 17 km radius area of the radio station can listen programs. This area covers the community of almost 18 unions of the Charfassion Upazzila 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 technical professionals.

As the broadcasting area of Radio Meghna is Meghna basion- Isolated Small Island (Charfassion, Monpura) where river erosion and cyclone are very common therefore the listeners of coverage areas sometimes can't listen us due to low frequency. It is to be mentioned that we have appealed to the ministry to increase watt from 100W to 250W which is under process to reach disaster prone community specially fishers who are surviving during cyclone in river.

Achievement of Radio Meghna:

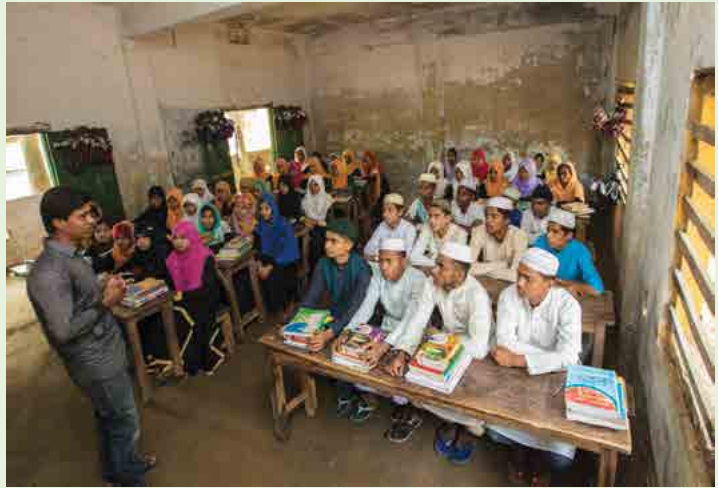
1. Developed skilled adolescent girls as presenter, program and news producer, technical expert, journalist and volunteers.
2. Created monitoring tools.
3. Participated in various development fair as a media partner. It broadcasted different types of government's event regularly according to govt. circular.
4. Broadcasted nonstop cyclone warning message for 17 hours during cyclone Mora.
5. Radio Meghna arrange regular meeting with advisory committee.
6. Review program regularly according to the listeners feedback.
7. Framers/fishers have benefited by getting agricultural information through live program answering them by technical expert.
8. Preventing child marriage by broadcasting awareness program such as magazine, natika, news etc.
9. Formed 40 Radio Listeners Clubs by consisting adolescent girls, house wives, farmers, fishers, small shop owners etc.
10. Staff of Radio Meghna and intern have a good relation with stakeholders.

COAST FDMN Responses

According an IoM report published in 15th February 2018, new 671,000 Forcibly Displaced Myanmar National (FDMN) arrived in Bangladesh since last 25th August It is predicted that, the number will cross 1 million at the end of this year.

COAST Started its relief operation from 8 September. It immediately established a relief operation centre in Palonkkhali, Ukhiya and 40 staff started working there.

COAST conducted a rapid need assessment, based on that assessment COAST distributed 46,000 packets of cooked food. COAST also provided 66,000 litre of drinking water and health care services to 39,393 persons. COAST made those responses from its own fund.



COAST received BDT 900 thousand from various individual. COAST was very much pleased to see the response of COAST call for support for Rohingya refugees. The total amount of individual contribution was used directly for relief operation, and no administrative cost was charged from this fund.

COAST Efforts in Ensuring Localization in FDMN Response

From the very beginning of the FDMN response in Cox's Bazar, COAST has been demanding the localization of aid based on the commitment the INGOs and UN agencies signed in the Grand Bargain and Charter of Change To raise the demand of localization COAST has been facilitating a network of CSOs and NGOs working in Cox's bazar. In association with the Cox's Bazar CSOs and NGOs forum (CCNF) COAST organised seminar, public dialogue raising the issue of localization.

On December 13, COAST in association with CCNF observed Universal Declaration of Human Rights Day 2017 in Cox's Bazar. Civil Society-NGO leaders and social activists were present in the human chain and mass gathering. The human chain and Mass gathering were organized in front of the District Administration office. The human



chain expressed their concern since foreigners were consuming approximately 70% of total allocation for the FDMN response.

On November 9, 2017, COAST along with sixteen civil society organizations and non-government organizations from Cox's Bazar organized a press conference in Dhaka Reporters Unity.

They urged government for enhanced involvement of UNHCR in the Rohingya crisis and also urged for de-concentration of Rohingya refugee camps and to shift to other districts, as the economy and ecology of the district is in danger.

On October 20, COAST along with CCNF organized a press conference in Cox's Bazar and demanded Localization and accountability in Rohingya Relief Works.

On October 3, COAST facilitated a meeting of local, national and international NGOs with Mr. Mark Lowcock, UN Emergency Coordinator and Under Secretary General of OCHA. Five invited local NGOs / CSOs namely Pulse, YPSA, MUKTI, PHALS and COAST submitted a joint memorandum, where they urged UN agencies to abandon direct operation. They also demanded that, UN agency must avoid tendency of handling the Rohingya crisis single



handedly or in monopoly ways. They said, it is needed for diversity and innovation and also for local CSOs/ NGOs development. It should be noted that these five NGOs were the first responders with relief for the Rohingya people fled from Myanmar.

COAST Efforts in ensuring accountability and transparency in Relief Operation COAST always tries to ensure accountability and transparency in all its development activities. To ensure transparency of its Rohingya Relief Operation, COAST made all related information open for all. From COAST website (www.coastbd.net) anyone could know what was COAST doing, who were involved, how funds were coming. Important contact numbers, different meeting minutes regarding FDMN were available in COAST website. COAST also requested compliments and complaints from anyone regarding its relief operation. COAST made that request by making public advertisement, advertisement was published requesting all concerns to submit compliments and complaints our designated staff.



Management Notes

A. Plans and Budget 2017-18

The Plans and Budget of 2017-18 of COAST Trust (www.coastbd.net) was prepared through effective participation of stakeholders from 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 to send their comments 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 feedback from sector/section/PIU plan and budget for 2017-18 was prepared.

B. Critical Analysis of 2016-17

COAST organizes Annual Staff Conference as a part of leadership development process, as well as to provide effective spaces for all staff to be part of the critical analysis of the organization. The annual staff conferences were organized in all regions with the presence of all staff of the region. The themes of the conferences were: i) Change thyself and then change the organization, ii) Dignity, democracy and integrity for all, iii) Humanity should be above all and iv) Religion for individual and state for all. The motto of the conferences were: i) Brutally honest, ii) Ethically loyal, iii) Uncompromised discipline, iv) Unquestionable integrity and v) Thinking positivism. Each conference was inaugurated with national anthem and



then the patriotic songs during the intervals. COAST programs and approaches were discussed in the conferences. The whole day conference was ended with taking the sheet of open secret method where the participants expressed the positive and genitive aspects of the programs and management, any misbehaviours from the supervisor(s) and any behaviors from the supervisor(s) that motivated them and recommendations for improvement of programs and management.

The salary structure of the organization has been reviewed. The considering factors before salary review were the livelihood expenditure, salary package of other MFIs and accumulation of savings in such a way that after 20 years of job the staff can save a major portion of money for building own house in union, Upazilla, districts and city levels. The ratio between the lowest and highest has been decreased from 1:13 to 1:8.

The newly opened branches like Hajirhat under Kamalnagar uapzilla, Subarnachar, Kabirhat, Companyganj, Samri Munchirhat under Begumganj Upazilla and Udarhat under Noakhali sadar have reached their break-even point. All the grass root staff of micro finance programs have been provided training on COAST Programs and Management Approaches.

The internal audit section has been redesigned and now they can audit all the branches by six month and previously it was by one year.

The Human Resource Management has been splitted into Human Resource and Administration. Here two Assistant Directors have been made responsible for each section. FIS and MIS section has been merged with micro finance operation from finance section. As a result the micro finance FIS and MIS reports for the donors are being submitted in due time.

This year the organization has received BDT 5.00 crore from BRAC Bank Ltd., BDT 8.00 crore from One Bank Ltd., BDT 5.00 crore from Midland Bank Ltd., BDT 5.00 crore from Mutual Trust Bank Ltd., BDT 5.00 crore from Meghna Bank Ltd., BDT 3.00 crore from IDLC



Ltd. (International Development Leasing Corporation) and BDT 5.00 crore from UBICO Ltd. (The UAE-Bangladesh Investment Company). We received total 36.00 crore and the interest rate of loans is 10%.

The overdue management has been strengthened with the senior colleagues from principal office through daily monitoring system and case by case support. Up to December 2012 total written off amount is BDT 4.38 crore. Target up to June 2017 was BDT 2.26 crore and realized BDT 0.81 crore and the realization rate is 36%. On the other hand up to June 2014 total amount of bad debt is BDT 1.49 crore.

Target up to June 2017 was BDT 2.20 crore and realized BDT 0.83 crore and the realization rate is 38%. It is planned that by June 2018 at least 15% of total written off and bad debt amount will be realized. All

the staff of the organization are involved for written off support in two Saturday in a month.

Tropical cyclone MORA hit Bangladesh coast on May 29, 2017, the death toll was 6 and more than 65 fishermen were missing. The cyclone damaged approximately 15,960 houses totally and 33,128 houses partially. The organization responded immediately and doing following activities: (i) with opening central control room in Principal Office in Dhaka, and other four regional control rooms in four regional offices; Bhola, Cox's Bazar, Chittagong and Noakhali COAST started its initiatives from May 28, 2017, (ii) Radio Meghna (www.radiomeghna.net) circulated government weather bulletin by 24 hours received from Bangladesh Betar. Radio Meghna kept its operations continued day and night to forecast about cyclone MORA, preparedness and rehabilitation works after the disaster. COAST supported government initiatives at local level for evacuation and shelter management standby its 1090 staff for providing support to district deemed necessary by the government and others. With local authority COAST prepared primary assessment report. COAST provided emergency relief like essential food items to 220 families in the Sabrang and Saint

The achievement analysis of the financial plan for the year of 2016-17. (BDT figure is in crore):

Sl	Major components	Target	Achievement	%
1	Member participants	118,022	106,700	90
2	Per CDO member participants	368	321	87
3	Savings accumulation	50.29	57.15	114
4	Loan outstanding	150.55	175.04	116
5	Per CDO outstanding	0.47	0.55	117
6	Earning of service charge	29.10	37.12	128
7	Budget	24.97	26.82	107
8	Amount of surplus	4.14	10.80	261

Causes of highly increase of surplus: a) Sufficient RCF, b) Branch expansion



Martin's Island. Organization also provided 75 families @ BDT 2000.00 for their loss of betel field.

There was a meeting with Dan Church Aid (DCA), Dhaka how the long term rehabilitation can be possible. As per their requirement a project concept note has been submitted to DCA.

This year the organization has been awarded the projects of Climate Change Transparency Mechanism (CFTM) funded by British Council and Promoting Agricultural and Commercial Enterprise (PACE) funded by IFAD.

During the period of 2016-17 target of the total fund was BDT 10.01 crore where the received amount is BDT 13.03 crore (130%).

It is due to the extension of Ending Child Marriage Project and awarding of new project like Climate Change Advocacy in Monpura.

This year the budget of the donor grant is 8.81 crore which is less 34% (BDT 13.33 crore) this is due to the phase out of CLS (Community Legal Services), RUP (Responsive Union Parishad), SGSP

The license of "Radio Shaikat" in Cox's Bazar has been received and now the steps for getting frequency and operation are in the process. It is expected that Radio Shaikat can get its operation by June 2018.

A five-storied training centre in Bhola town has been started with organizational own fund and it is expected that by September 2017 up to 2nd floor will be completed.

This year organization has completed the projects:

- i) Community Legal Services funded by DFID, ii) Responsive Union Parishad funded by DFID, iii) Social Safety Net Strengthening

The short project matrix: (Figure BDT in crore)

SL	Name and donor	Duration	Budget	Received	Utilized	% of utilization
01	Ending Child Marriage-UNICEF	2016-2017	4.36	3.14	2.76	88%
02	ECOFISH- USAID	2015-2017	3.49	2.60	2.50	96%
03	MTCP-2- IFAD	2014-2018	2.37	1.09	1.07	99%
04	SEEDS- Stromme Foundation	2014-2018	9.66	3.82	3.65	96%
05	CFTM- British Council (Newly awarded)	2017-2-18	1.50	0.38	0.30	77%
06	Torun Alo- DFID	2016-2018	1.11	0.28	0.20	71%
07	PACE-IFAD (Newly awarded)	2017-2020	1.57	0.15	0.10	67%
08	ENRICH- PKSF	2014-2018	1.20	0.81	0.80	98%
09	Ujjibito- UPP-IFAD	2014-2018	2.01	1.24	1.20	97%
10	Coastal Vegetation Improvement for Community Resilience- IUCN	2016-2017	0.18	0.16	0.14	87%
Total			27.48	13.80	13.10	95%

funded by DFID, iv) Cyclone Roanu Rehabilitation funded by BRAC, v) Climate Change Advocacy funded by UNICEF and vi) School Feeding Project funded by Bangladesh Government.

This year the organization has been awarded with two new project like i) Climate Change Transparency Mechanism (CFTM) funded by British Council and ii) Promoting Agriculture Commercial Enterprise funded by IFAD.

For macro level policy advocacy, Equity and Justice Working Group (EquityBD) organized different campaigns during 2016-17. (i) Adequate allocation is must for agriculture to ensure food security and self- reliant agriculture (ii) Priority Mega Project for building embankment to save the coastal people in Budget 2016-17 demanded (iii) Demanded to coastal MPs that the coastal people want embankment not relief (iv) Capacity Development of the First Humanitarian Responder Should Be a Priority Now (v) Climate Displacement in Cross Border Must Be Raised in SAARC and Climate Conference (vi) Right groups urged PM to reorganize her international negotiation strategies focusing the climate migrants (vii) Demand for effective sexual and reproductive health education and services especially for adolescents (viii) Right Based CSOs for Effective Sexual and Reproductive Education and Health Services in School for Adolescents (ix) Bangladesh Must Follow a Transparent and Inclusive Climate Negotiation Process (x) Climate Induced Migrants are the Bangladesh



Priority in Marrakech Climate Negotiations (xi) Bangladesh Increased Dependency on Coal for Energy is Suicidal, Invest in Renewable Energy (xii) Temperature Peaking Year Must Be Specified in Marrakech Climate Conference to Save the Earth (xiii) Climate Displaced People Deserved New Political Policy Regime for Human Right Protection (xiv) Developed Countries Indecisions in Marrakech will Lead Climate Genocide in LDCs and MVCs (xv) Independent Climate Change Commission is a must to address Challenges of Climate Change (xvi) Allowing marriage of girls less than 18 years of age will make adolescent girls more vulnerable to Child Marriage (xvii) GFMD CSO Leaders Express Solidarity with the Climate Migrants' Rights (xviii) Cooperative and Legal Agreements among the ministries would help to ensure fisher's rights (xix) WDB has to be restructured and coordinate with other, must take anticipatory action to save coastal population (xx) EquityBD Pays Homage to Language Martyrs with Commitment of Establishing Equity Based Democratic Society (xxi)

Allowing Foreign Fishing Vessels in Bangladesh Territory will be Suicidal (xxii) Compensation must be provided at least seven days before the banning period of fishing in the Meghna and Tentulia sanctuaries (xxiii) Homestead women activities must be counted in our national economy & GDP (xxiv) Strengthened Democracy and Inclusiveness are Must to Realize theSDGs in Bangladesh (xxv) Inclusive civil society participation crucial for SDG process (xxvi) While Developed Countries Not Delivering Commitment in Climate Change, Political Unity is a Must to Save Bangladesh: Deputy Speaker (xxvii) Demand for Measures to Arrest Black Money and Illicit Flow in Next Budget for Local Resource Mobilization (xxviii) Government and Civil Society Need to Work Together for Climate Displacement to Influence UN Global Compacts (xxix) Reducing Subsidy for Agriculture will be Suicidal for National Food Security (xxx) Climate strategy review must be done by Local Expert with Inclusive and Country Driven Process (xxxi) Effective budgetary allocation must be ensured for climate resilient agriculture and save marginal farmers.

During last year, in respect of program the following lessons have been learnt; i) not arresting the overdue, ii) still some

misappropriations have been continuing by some dishonest staff, iii) the operation fund for community radio could not be managed.

The budget for the year 2016-17 was BDT 419.33 million where the expenditure was BDT 416.61 million. Here the expenditure rate is 99%.

C. Planning for 2017-18

During the year of 2017-18 the major planning and strategies will be as follows.

- i) to open new region in Barisal city with six branches through covering Barisal, Patukhali and Jhalkathi districts.
- ii) to strengthen the climate change adaptation through CITEP,
- iii) management and monitoring streamlining for the projects,
- iv) overdue realization will be emphasized through giving special support from principal office and other project staff,
- v) to establish the community radio station in Cox's Bazar,
- vi) searching fund for establishment and operation of community radio,
- vii) to open 3 branches in Noakhali region and 3 branches in Chittagong regions,
- viii) to take coverage of 80% of member participants with primary health care service through local paramedics and
- ix) managing more fund from private sectors for revolving credit fund.

D. Budget Focus for 2017-18

During 2017-18 the budget has been prepared with an amount of BDT 485.32 million (US\$ 6.07 million with the exchange rate of 1:80) with the surplus figure of BDT 120.86 million. Total budget has been increased of 13% than that of 2016-17 (BDT 419.33 million).

During 2017-18 the donor grant is BDT 88.12 million, which is 34% less than that of last year (BDT 133.33 million). The less amount is due to the phase out of the projects like Community Legal Services, Responsive Union Parishad, Social Safety Net Strengthening project, Cyclone Roanu Rehabilitation Project.

In 2017-18 the earning of service charge from micro finance program will be BDT



496.68 million that is 27% more than that of last year (BDT 371.20 million).

Among the total budget of BDT 485.32 million for 2017-18, 82% (BDT 397.21 million) is from service charge of micro finance program and 18% is from grants from different projects and other income (BDT 88.12 million).

The percentage of administration cost will be 4% (BDT 393.00 million), while the percentage of program cost will be 96% (BDT 92.30 million as program cost and BDT 90.94 billion 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 operation (during 2017-18, the revolving amount operation will be BDT 90.90 billion) and the cost directly involved with the member participants and other stakeholders.

At the end of 2017-18 the total number of member participants will be 133,178 which is 20% more than that of last year (106,700). The outstanding balance at the end of 2017-18 will be BDT 2.50 billion (US\$ 31.25 million). This is 30% above from last year (BDT 17.50). The member savings at the end of the year 2017-18 will be BDT 736.50 million that is 22% higher than that of 2016-17 (BDT 571.50 million).



During 2017-18, it will need BDT 539.20 million as Revolving Credit Fund (RCF). It is expected to manage the amount of BDT 120.86 million from surplus and BDT 418.34 million crore from private banks like BRAC Bank Ltd., One Bank Ltd., Mutual Trust Bank Ltd., Mid Land Bank Ltd., IDLC Finance Ltd (International Development Leasing Corporation) and UBICO Ltd (The UAE-Bangladesh Investment Company). By the end of 2017-18 the total staff will be 1188 (male-643 and female-545 and ratio-54:46) which is 10% more than the last year (1078).

This year the cost of fund is BDT 115.30 million. The cost of fund includes the interest payable to group savings, PKSF, SF and private banks for using their fund in the Revolving Credit Fund.

E. People's Management through Knowledge Development

COAST wants to see its staff as the knowledge leaders. The capacity building, improvement of knowledge of staff and beneficiaries are the important means of the human resource development. The organization is also able to keep the staff commitment for the wheels moving.

COAST maintains in-built disciplinary activities during training courses. All trainings include value and health generic learning sessions e.g. exercise, health and hygiene tips, orientation of Body-Mass-Index, patriotic songs, political orientations, cultural behavioral change and manners and daily report writings. 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 level) it takes different strategy on the basis of need, e.g. on the job training, classroom training focusing different skills and topics. It believes that training is continuous learning process to develop skills, knowledge for the change of attitude. The professionals who are involved with the operation have the main responsibilities to conduct the training courses to exchange their views and learning with the participants and that is why COAST does not establish separate training section.

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 during 2017 are: Managerial Leadership Development Course, Financial Trend and Ratio Analysis, Bio safety Rules Course, Gender and Development, Training Courses on Program and Management Approaches, SDGs Learning Workshop, Life Skill for Learning and Changes, Basic MF Management etc. In every course women staff are given priority for participation.

The organization has a meeting system in all levels where the respective senior professionals are also the participants. The meeting schedule is announced annually before starting the year. Each meeting has a secretariat who ensures the conduction of the meeting timely and dissemination of the minutes to the respective professionals and following up of the decisions. Through conducting meetings the staff can be involved for decision making process from where staff can learn through their empowerment. Each sector head publishes a desktop newsletter in each month and send them to principal office.

Then the sector heads are provided feedbacks to improve the writing skill. Thus the staff can develop themselves.

F. Gender and Development:

As COAST Trust believes in gender equality therefore it has been working uncompromisingly to realize gender equality within the organization as well as in community. It takes it as a cross cutting issue in every program and project. COAST Trust, therefore, has



been working for developing a gender sensitive and women friendly working environment.

COAST believes that, to establish gender equity at all levels which was 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, there should have a system to establish equality among male and female in the society. But our society's culture and practice are that man and women are different, so their role and responsibilities are different. And it is happening traditionally and historically. Therefore, women have been identified slowly but surely as subservient to men socially. Social custom, belief, inherit continuation, even the socio-economic, cultural and religious norms are cherishing the same things in same way. Hence, discrimination and inequality still exists between men and women in the society.

In these circumstances, to create equal dignity among men and women, COAST always aware for creating proper workplace where safety, security and equal opportunity will be ensured. It trusts that, women rights are human rights. For this, it has formulated a Gender Policy which is being followed strictly within the organization. It has also formulated 'Protection from Sexual Harassment,



Exploitation and Abuse Policy' according to the Supreme Court's directives delivered on May 14, 2009.

To develop gender relation within the organization as well as with the members it has formed five Gender Relation Development Committees in it's working areas. Four committees for five regions and rest one committee is treated as Central Committee. The 'Gender Relation Development Meeting' is being held quarterly in Bhola and Outreach, Noakhali, Cox's Bazar and Chittagong region. In the discussion female staff identify their problems, facilities, challenges, opportunities and the way out of the problems. After that, they send all meeting minutes to central committee to resolve the problems if they failed to solve regionally. Each committee is consisting 5 members who are working as different level at the organization. Beside this, gender focal of the organization is responsible to take any initiatives or taking solution in terms of gender insensitivity with the consult with Executive Directors, Directors and senior colleagues which is clearly mentioned in 'Protection from Sexual Harassment, Exploitation and Abuse Policy' as well. 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.



EquityBD: Advocacy for Positive Change

Equity and Justice Working Group Bangladesh (EquityBD) is a campaign platform and CSO alliance that has been established in August 2007 with a vision of “a world of equity and justice where human rights and democracy is the social culture”. The mission of this alliance is “to promote policy debate and practice changes through campaign and mobilization linking local, national and international level”. The Rationales of establishing this alliance are; a) to strengthen NGO/CSOS position and campaigning against the neo-liberal economic policies, (b) to initiate contemporary need based campaign following a quick process of decision making and (c) to build alternative nonpartisan CSO movement against the flawed development paradigm

Objectives:

- i. EquityBD objective is to introduce policy debate at local, national level and to present the policy issues among different level of stakeholder with an easy way. Thus develop critical mass, allies and voice raise on pro poor policy issues at local national and international level.
- ii. Conduct campaign and advocacy to link the local demand with national and international level. Thus government and different development agencies will be sensitized and undertake pro poor development issues toward poverty reduction approach.

Key Focus of EquityBD campaign

In the year 2017, EquityBD has given its effort to influence the policy issues in national and international level through focusing the mission [to promote policy debate and practice changes through campaign and mobilization linking local, national and international level]. The policy influencing strategies has adopted through developing wider CSO (Civil Society Organization) network and alliance and also adopting the concept of “Economic and Climate Justice”. The concept of Economic justice included the campaign on stopping illicit finance, increase national



budget for pro-poor development sector in national level, campaign on SDGs (Sustainable Development Goals) following the demand to strengthening national process especially integrating climate change planning process ensure, campaign on WTO (World Trade Organization) issues focused its new trade negotiation strategies especially the agenda of “E-Commerce” and Bangladesh position to save people and local traders. The concept of Climate justice included the campaign on developing country policy for climate displacement, integrating climate migrant issues in UN global Compact on Migration, demand global climate finance for Bangladesh as most vulnerable country. In 2017 EquityBD has conducted around 24 events in national and international level focusing the economic and climate justice.

Achievements

In 2017 the core achievement is a successful influence on government policy position in WTO negotiation. The agenda of “E-Commerce” which is not suitable at present for our economy indeed. So that government has taken our recommendation and refrained to sign the agreement of so called E-commerce for Bangladesh.

Apart the EquityBD campaigns are objectively to develop critical mass along with necessary awareness on the above issues. Thus this alliance always tried get most media coverage that support to fulfill the objective. In that case the alliance of EquityBD and its campaign activities has able to get greater coverage through media especially the daily Star, The New Age, Financial Express, Independent, daily Prothom Alo, daily Ittefaq etc. those are prominent daily newspaper. These newspapers have maximum coverage and reaching thousands of readers directly every day. Considering their publication and coverage the outreach stakeholder, this is being assumed that the campaign news have able to expose to million people at least. These people are as the part of CSO, business community, student and general mass indeed.

Equitybd events successfully completed in 2017

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
01	8-Feb-17	Cooperative and Legal Agreements among the ministries would help to ensure fisher's rights	Seminar	CIRDAP Auditorium	Mr. Muhammed Mostafa Biswas MP, Mr. Jerome Sayer, Team Leader, CLS, Mr. Md. Golzar Hosen, DD Department of Fisheries, Lt. Faruqul Islam, Staff Officer (Plans), Bangladesh Coast Guard, Dr. Anichur Raman, Researcher, Chandpur Hilsha Research Center, Dr. Nahiduzzaman, Project Manager, ECHOFISHBD, Mr. Nurul Islam, Secretary Bhola, District Fishermen Somity, Mr. Ershad Majhi, President of Bhola small scale Fishermen Shomity	English-12 Bangla-8
02	19-Feb-17	WDB has to be restructured and coordinate with other, must take anticipatory action to save coastal population	Seminar	Media centre (Parliament)	chaired by Dr Hasan Mahmud, moderated by Rezaul Karim Chowdhury of COAST Trust. Special Guest of the seminar was Mr Abdualah Al Islam MP Deputy Minister, other speakers are Dr Ainun Nishat Professor of Emirates BRAC University; Mr. Ponchanon Biswas MP; Mrs Zebunnesa Afroz MP; Mr Ponkaz Nath MP; Mr Shiekh Nurul Haque MP and Mr. Didarul Islam MP. Mr Mujibul Haque Munir of COAST Trust	English-8 Bangla-7
03	21-Feb-17	EquityBD Pays Homage to Language Martyrs with Commitment of Establishing Equity Based Democratic Society	Day Observation	Shahid Minar	Mustafa Kamal of EquityBD, Aminul Haque Of EquityBD, Mujibul Haque Munir Of EquityBD	English-7 Bangla-10
04	6-Mar-17	Allowing Foreign Fishing Vessels in Bangladesh Territory will be Suicidal	Human Chain	National Press Club	Mustafa Kamal Akand of COAST Trust, Subal Sarkar of Bangladesh Bhumihin Somity, Mihir Biswas of Bangladesh Paribesh Bachao Andolon, Engineer Foyez Ahmed of Sommito Sromik Federation, Zayed Iqbal Khan of Bangladesh Krishak Federtaion and Rezaul Karim Chowdhury of EquityBD	English-14 Bangla-9
05	18-Mar-17	Compensation must be provided at least seven days before the banning period	Human Chain	National Press Club	Mustafa Kamal Akand of COAST Trust, among others Subal Sarkar of Bangladesh Bhumihin Somity, Kaderl Hazari of ARPAN, Asif Iqbal of of Muktir Dak, Sanat Kumar Bhowmik and Md. Mujibul Haque Munir of COAST Trust, Shibly Anwar of LRC and Anupam Mahmud of Haor Farmers and Fishers Alliance	English-10 Bangla-6
06	23-Mar-17	Homestead women activities must be counted in our national economy & GDP	HUMAN Chain	National Press Club	Mustafa Kamal Akand and the key note has been presented by Ferdous Ara Rumea of the same organization. Among others, Dr. Shamsul Islam and Subal Sarkar of Bangladesh Landless Somiti, Kazi Muniruzzaman of Prochesta Kalayan Somiti, Jayed Iqbal Khan of Krishak Federation, Kader Hazari and Asif Iqbal	English-11 Bangla-8
07	8-Apr-17	Strengthened Democracy and Inclusiveness are Must to Realize the SDGs in Bangladesh	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, while Syed Aminul Hoque from the same organization presented the key notes on behalf of the network. Among others Rafiqul Islam of Dwip Unnayan Sangstha, Aminur Rasul Babul of Unnayan Dhara Trust, Dr. Mesbah Uddin Ahmed of jatyo Sramik Jote, Zayed Iqbal Khan of Bangladesh krishak Federation, Md. Shahidullah of Jono Odhayan Kendro and Subal Sarkar of Bangladesh Bhumihin Somity	English-13 Bangla-10
08	22-Apr-17	Inclusive civil society participation crucial for SDG process	seminar	National Press Club	Chaired by Dr. Qazi Kholiquzzaman, Chairman-PKSF, other key speakers were Md. Abdul Mannan, State Minister-Ministry of Finance & Planning as	English-11 Bangla-7

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
					chief guest, Dr. Monsur Alam Khan, Senior Asst. Secretary-Economic Relation Division as special guest. The seminar was moderated by Md. Abdul Awal, National Coordinator-GCAP and among others Mr. Emranul Haque Chowdhury, Chairman-CDF, Dr. Abdul Matin, BAPA (Bangladesh Poribesh Andoloan), Mr. Tapan Das, CAMPE, Dr Nilufar Banu, BUP and Mr. Shafiqur Rahman, ADD.	
09	24-Apr-17	While Developed Countries Not Delivering Commitment in Climate Change, Political Unity is a Must to Save Bangladesh: Deputy Speaker	Seminar	Media centre (Parliament)	Dr Hasan Mahmud MP, Mr Edouard Beigbeder Country Representative UNICEF, Dr Ainun Nishat of BRAC University, Dr Sharmind Neelormi of Jahangirnagar University, and MPs are Jebuneesa Afroz from Barisal, Md. Tipu Sultan from Barisal, Saimum Sarwar Kamal from Coxsbazar, and Nobil Newaz from Jenidaha. Selina Chowdhury Upazila Chairman of Monpura	English-12 Bangla-8
10	7-May-17	Demand for Measures to Arrest Black Money and Illicit Flow in Next Budget for Local Resource Mobilization	press Conference	National Press Club	Rezaul Karim Chowdhury from EquityBD, Monowar Mostafa from Development Synergy Institute, Asgar Ali Sabri from Action Aid Bangladesh, Aminur Rasul Babul from Upkuliya NGO Jote and Badrul Alam from Bangladesh Krishok Federation.	English-13 Bangla-10
11	13-May-17	Government and Civil Society Need to Work Together for Climate Displacement to Influence UN Global Compacts	Seminar	CIRDAP Auditorium	Dr. Qazi Kholiquzzaman Chairman PKSF, Rezaul Karim Chowdhury of EquityBD. Dr Rustam Ali Farazi MP, Foreign Secretary Mr. Shahidul Haque, Dr. Atiq Rahman of BCAS, Mr Abdusattar Esoev Deputy Country Representative from IoM, Dr. Sharmind Neelormi from JU, Mrs Nahida Sobhan Director General MoFA, Dr. Neelopal Adri from BIDS, Mr Shamsuddoha of CPRD, Ms Catherine Cecil from Brithish Council, Mr Sayed Shamsul Haque from WRBEE and Mr. Shasanka Shadi from BRAC. Mr Sayed Aminul Haque from COAST	English-6 Bangla-7
12	21-May-17	Reducing Subsidy for Agriculture will be Suicidal for National Food Security	Press Conference	National Press Club	Mustafa Kamal Akand of COAST Trust, Syed Aminul Haque, Secretary of EquityBD, Badrul Alam, President Bangladesh Krishak Federation, Sajeda Begum, President of Kendriy Krishak Moitri, Zayed Iqbal Khan, president of Bangladesh Krishak Federation Md Mujibul Haque Munir COAST Trust	English-6 Bangla-4
13	31-May-17	Climate strategy review must be Done by Local Expert with Inclusive and Country Driven Process	press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Syed Aminul Hoque, Mr. Mizanur Rahaman Bijoy of Network on Climate Change Bangladesh, Aminur Rasul Babul of Unnayan Dhara Trust, Mr. Prodip K Roy of Center for Sustainable Rural Live livelihood and Motaheer Hossen of Bangladesh Climate Journalist forum	English-2 Bangla-4
14	6-Jun-17	Effective budgetary allocation must be ensured for climate resilient agriculture and save marginal farmers	Press Conference	National Press Club	Mustafa Kamal Akand of COAST Trust, Syed Aminul Hoque, Secretary of EquityBD. Among others Mr. Badrul Alam, President Bangladesh Krishak Federation, Zayed Iqbal Khan, president of Bangladesh Krishak Federation (Ji)	English-8 Bangla-6
15	15-Jun-17	Civil Society called to Develop National Protection Policy before any Contracting with profiteering E-commerce Giant like Amazon and Alibabaf	human Chain	National Press Club	Mustafa Kamal Akanda of EquityBD, Syed Aminul Hoque of EquityBD, Abdul Kader Hajari of Arapn, Nurul Amin of Jatio Sramik Jote,	English-6 Bangla-7

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
16	20-Jun-17	Strengthen Bay of Bengal Regional Cooperation to Tackle Climate Change Problem	Seminar	CIRDAP	Dr. Qazi Kholiquzzaman Ahmed, Chairman- PKSF, Dr. Hasan Mahmud, MP, Mr. Domang, First Secretary, Royal Bhutan Embassy; Mr. Sanjay Vahsist, Director-CANSA, Dr. Kevin Adkin, Climate Change Adaptation Advisor, US Embassy; Mr. Kelly R Ryan Cultural Affairs Officer American Centre Dhaka; Mr. Sojib Ahmed from High Commission of India; Mr. AHM Bazlur Raham from BNNRC. Mr. Rezaul Karim Chowdhury from COAST, Dr. Haseeb Md. Irfanullah, IUCN and Mr. Syed Aminul Haque of COAST.	English-8 Bangla-9
17	8-Jul-17	Strengthening Democratic Institution Is a Fundamental for Sustained SDG and Peace	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, other speakers are AHM Bazlur Rahman of BNNRC, Rafiqul Islam of DUS, Aminul Rasul Babul of Unnayan Dhara Trust, Badrul Alam and Jayed Iqbal Khan of BKF, Mostafa Kamal Akhanda of COAST and Syed Aminul Haque of EquityBD.	English-12 Bangla-10
18	19-Aug-17	Local Civil Society Demands Equitable Partnership from INGOs and UN Agencies	Seminar	Lakeshore Hotel, Dhaka	Rezaul Karim Chowdhury, COAST. Other speakers of the seminar was Shova Rani Das SASUS, Rafiqul Islam DUS, AKM Jshim Uddin ADAB, Mr Ariefur Rahaman YPSA, Iqbal Ahmed PADAKHEP, Abdul Matin SOJAG, Anwar Zahid ICDA, Sonit Gomez SF, Mrinal kanti Tripura of Maleya Foundation, Edouard Weigbour UNICEF, Mark Piere SCF, Orla Murphy Plan International, Reiza Dejto Handicap International, Nipin Gangadharan ACF, Sajid Raihan Start Fund, Nayeem Wahara BRAC and MB Akhter Oxfam	English-7 Bangla-2
19	24-Aug-17	CSO demanded Govt. policy cooperation to promote Eco-Village	seminar	COAST Trust	Syed Aminul Hoque from EquityBD. Dr. Atiq Rahaman of BCAS, Mrs. Salima Jahan, Member Policy Research SREDA, Mr. Rezaul Karim Chowdhury from EquityBD, Mr. Santosh Patnaik of CANSA, Ms. Lykke Valentin, EVD Project, all NGOs, IFRC and UN agencies as local NGOs	English-0 Bangla-0
20	3-Oct-17	UN Agencies Must Abandon Direct Operation, Single Handle and Monopolistic Approach Too	Meeting	Ocean Paradise Hotel in Cox's Bazar		
21	14-Oct-17	Rights based CSOs demanded strong legal actions to protect women from all forms of sexual violence	Human Chain Dialogue	National Press Club	Mustafa Kamal Akand secretary of the national committee Ferdaus Ara Rumme, Md. Hasan Bangladesh Mass People Justice Party, Zayed Iqbal Khan of Bangladesh Krishok Federation (JI), Badrul Alam of Bangladesh Krishok Federation and Kod Banu of Bangladsh Kishani Sobha and the President of the National Committee on Observation of the International Rural Women Day Shamima Akhter	English-9 Bangla-6
22	25-Oct-17	Bangladeshi CSOs Urge for Enabling Environment as Equal Development Partner	Seminar	Hotel Sonargoan, Dhaka	Dr. Qazi Kholiquzzaman, Chairman, PKSF, the Honorable State Minister for the Ministry of Finance and Planning Mr. Muhammad Abdul Mannan MP was present as the Chief Guest and of the event was moderated by Rezaul Karim Chowdhury, Executive Director, COAST	English-7 Bangla-4
23	30-Oct-17	Bangladesh should take position for easy financial access	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Syed Aminul Hoque from EquityBD. Dr. Qazi Kholikuzzaman, Chairman-PKF, Dr. Hasan Mahmud MP, Dr. Atiq Rahman of BCAS, Md. Raseduzzaman, Director, Ministry of Foreign Affairs (MoFA), Mr. Qumrul Islam Chowdhury of FEJB, Mr. Tanvir Mahmud from	English-10 Bangla-5

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
					British Council, Mr. Prodig K Roy from CSRL	
24	7-Nov-16	CSO from LDCs/MVCs demand to develop Paris Rulebook through Inclusive, Participatory and Transparent process with Accountability Mechanism	Seminar	Germany	Santosh Patnaik (Climate Action Network-South Asia) from India, Md. Jahangir Hossen Masum (Coastal Development Partnership) and Md. Ziaul Hoque Mukta (Center for Sustainable Rural Livelihood) from Bangladesh and Hemantha Withanage (Center for Environmental Justice) from Sri Lanka, Aminul Hoque (EquityBD) from Bangladesh.	English-4 Bangla-3
25	8-Nov-17	CSOs and Human Rights Activist urged for Stronger Global Action to Ensure Rights & Dignity for Climate Displaced People	Press Conference	Germany	Mr. Atle Solberg of PDD (Platform of Disaster Displacement) and OXFAM international has presented a briefing paper on climate displacement issues. Among others Mrs. Nina Birkeland (Advisor, NRC), Aminul Hoque from EquityBD and Jahangir Hossen Masum from CDP	English-5 Bangla-2
26	15-Nov-17	Ensure Adequate Finance as their Obligatory Responsibility for MVCs survival	Press Conference	Germany	Dr. Hasan Mahmud MP Dr Atiq Rahaman BCAS, Md. Ziaul Hoque Mukta- CSRL, from Bangladesh, Mr. Soumya Datta (Energy & Climate Group-India) and Hemantha Withanage (Centre for Environmental Justice) from Sri Lanka by Aminul Hoque (EquityBD)	English-4 Bangla-1
27	23-Nov-17	Inclusive Dialogue needed for Country Position in 2018 Facilitative Dialogue and CoP-24	Press Conference	National Press Club	Dr. Atiq Rahaman of BCAS, Mr. Quamrul Islam Chowdhury FEJB, Md. Motahar Hossen -CJF, Mr. Rezaul Karim Chowdhury from EquityBD	English-10 Bangla-4
28	30-Nov-17	Domestic Protection Policy is Must before E-Commerce in BD	Seminar	National Press Club	Aminul Hoque of EquityBD, Barkatullah Maruf form same organization. Mr. Abu Naser, Director-FBCCI, Md. Fazlul Karim, Director-DCCI, Mr. Asjadul Kibria, Member-Bangladesh Economic Association, Dr. Mesbahuddin Ahamed-Jatyo Sramik Jote, Mr. Abul Hossen, Convenor-Labour Movement Forum, Salauddin Bablu, Chief Reporter- SA TV and Mr. Badrul Alam, Bangladesh Krishak Forum	English-7 Bangla-10
29	14-Dec-17	Bangladesh didn't sign the e-commerce rules: MC11 ends without ministerial declaration		Arjentina	A group of 70 countries, chaired by Australia, Japan and Singapore, agreed today to start exploratory work toward future negotiations on electronic commerce rules.	English-4 Bangla-



Projects and Programs

Socio Economical Empowerment with Dignity and Sustainability (SEEDS)

SEEDS is a family development program, is being implemented in 12 unions under 3 Upazzilas. in Cox's Bazar district. Working with 3500 families directly. Funded by Stromme Foundation, Norway.

COAST has initiated a comprehensive development project titled 'Socio Economic Empowerment with Dignity and Sustainability (SEEDS)' since January 2015. This project is supported by Stromme Foundation, a Norwegian development organization. The main aim of this five years project is to improve socio-economic conditions of 3500 families in 12 unions under 3 Upazzilas 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 Moktab (Islam learning centre), 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. One important component of the project was 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 Upazzila based and 1 district based CSOs will be formed.

In 2017, 290 Self Reliant Groups (SRGs) who conducts their regular group meetings were



organized regarding its interest based on their local problem and solution. In 2017, there were 6090 fortnightly group meetings of SRGs. 224 SRGs came under savings out of 290 SRGs by 2017. Under SEEDS program, 38 Ward Committees (WCs) have been formulated based on their plan. Small groups now negotiate with local elected body and they have so far achieved some results through advocacy. During the period, they achieved important results. Total 686 families received Ration Cards from Unions Parishad. This result came because of group efforts. About 55% SRGs were functional on the work in 2017. In 2017, those groups arranged their regular meetings, setting their agendas and wrote their decision in the register. 55 % SRGs also achieved results against their small group plan in 2017.

The president and the secretary of word committees at Isalmpur Union said that they were not aware and not united before. However, through several day observations and exposure visit under SEEDS Program, now they realised that their ward committee is a power. The most important thing is that local administration members gave importance to them and the majority of families under SEEDS Program were able to receive Ration Cards from the Union Parishad."

38 secondary levels of Ward Committees (WC) were oriented on their responsibilities. Under those Ward Committees, 717 members were included and they set up their plans. Those secondary



WCs work on larger perspectives such as advocacy. They work in collaboration with some well accepted persons in society. Another total 38 Advisory Committees were formulated to help Ward Committees on different purposes such as day observation, advocacy etc.

Total 48 Community Services Providers (CSP) have been promoted at 12 Unions in Cox's Bazaar. Through Court Yard Session they have been providing services to SEEDS community. Besides, they provided services to community as per their needs. Also, they conducted 24 vaccination campaigns on chick and duck. They conducted 1,019 Court Yard Sessions to the SRG and were based on agricultural and livestock rearing.

With the assistance of technical help those CSPs families established their family Income Generating Activities (IGA). As a result, those families have been improving their livelihood conditions since 2014. Now they are able to establish their IGA more effectively. 84% families engaged in chick rearing, 77.78% families engaged in vegetable gardening and around 17.14% and 15.25% cow and goat rearing respectively.



20 Moktab based pre-primary schools were started under SEEDS working areas in 2016. Those established Moktabs were run through active participation of members of SRGs. In fact, 9 pre-primary moktab schools out of 20 Moktabs had been run where Moktabs were not available. Similarly, in 2017 under SEEDS Program at 12 Unions in Cox's Bazar 19 Moktab based pre-primary schools were set up. 9 Facilitators of Moktab pre- school received 10 days long training facilitated by government specialist trainer in 2017. They were capacitated in providing and facilitating joyful learning for learners. They ran the Moktab centres very smoothly. 88% of Moktab centres had child friendly environment and joyful learning environment in 2017. Total 529 learners out of 565 in Moktab 2017 were enrolled in primary on January 2018. Among them 414 learners comes from FDP families. 19 Centre Management Committee (CMC) were formed where 171 members of CMC were from FDP families. Most of the parents of Moktab learners had been oriented on the importance of mainstream education. As a result, they were committed to send their children to mainstream schools. After completing one year program of pre-school in Moktab, 93% learners were enrolled in mainstream school in 2018. Having enrolled in the mainstream schools learners are very happy at present.

SEEDS project also tried to ensure and enable joyful learning environment in the certain schools. From baseline survey we have found that 12.5% schools had joyful learning environment. In 2017 the joyful learning environment increases to 67% school. Gradually after intervention of SEEDS Program the scenario is being changed in the school. The most noticeable thing is that 3 Upazzila Forums with members of SMCs of mainstream schools are now working to ensure Joyful Learning Environment.

8 Bridge schools were established in SEEDS



working areas in 2017, all of those school engaged the members of SRGs 8 facilitators of Bridge school were trained. 155 school dropout learners were enrolled in Bridge schools. Out of them 145 learners were from SEEDS families. 8 Bridge School Management Committees (BSMCs) were formed of members of SRGs. After completing one year schoolings in Bridge School, 98% learners backed to mainstream school. It was evident that those who attended to bridge school were able to get better result in the final examination. Among all the learners in mainstreams schools it was comparatively proved that bridge schools' learners have been performing better in the class than the regular learners of school. Another 121 learners got promoted next class who were learners of bridge school in 2016 and got only coaching support in 2017. Total 224 learners of Bridge Schools passed to next class in Cox's Bazaar in 2017.



Total 266 adolescent girls graduated from 12 Shonglap (adolescent girls empowerment centre) in 2017. Out of them 157 graduated adolescent girls were from FDP community. 266 adolescent girls received general income generating training on Agricultural and Livestock in 2017. In fact, 115 adolescent girls got trainings on tailoring in 2017. Another 223 Shonglap adolescent girls received training on bag making. Besides some others special training (design quilt making, cap making etc.) provided to Shonglap adolescent girls in 2017.

Action plan of 3,444 families were reviewed in 2017. They all are exclusively organized into 290 Self Reliant Groups (SRGs). 3,444 (FDP) families' activities under FDP review were implemented in 2017. 290 Community Facilitators (CF) facilitate the SRGs with their facilitation skills. 48 Community services providers are functional. They provided court yard sessions to the SRGs members. Hence, members of SRGs now are having better IGA activities through 24 vaccination camps to improve the livelihoods development of targeted families of SEEDS Program.

Overall 229 children under SEEDS program and near community got financial support in 2017 with regard to health and education. Children with disability and from family with economic hardship got special attention. Some Shonglap adolescent girls got support to re-admit in school. Likewise, in SRGs meeting social protection especially for the children is discussed.

81% families reported that they secured home environment for their children in 2017. Instead, it was only 9% in 2015. Under SEEDS program, a special message was carried out to sensitize the children home environment. The message was that "Safe home for children make a developed society". Through 700 monthly meeting, parents were sensitized for the children.

Medium Term Cooperation Project: Strengthening farmers and Fishers organizations

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.



To enhance farmers organizations capacity, to influence the policy makers and to establish strong linkages among service providers, farmers and fishers COAST is coordinating this project. 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 15 farmers' organizations and it has been believed that more than 5 million farmers are getting benefits directly and indirectly.

Major strategies of this project also include some intelligences, such as:

- This project enhance community based organization for their suitability and for their effectiveness to realize the farmers and fishers rights and services.
- It also implements various awareness programs directly for the farmers. For example, land management is a crucial issue

for the farmers, this project organized orientation on land management for the farmers.

- In 2017 the project also organized awareness campaign against chemical pesticides, farmers were given orientation on eco-friendly sustainable agriculture technologies.
- There are some gaps between the service providers and farmers and fishers. COAST organized linkage meeting to establish linkages among them.
- COAST has developed some value chain farmers groups. Who are now engaged in some alternative livelihood options like seeds production, dry fish production etc.
- COAST also organized national level advocacy in farmers and fishers issues like national budget, providing licenses for fishing trawlers etc.

In 2017, COAST with the MTCP2 Bangladesh project, emphasized mainly in value chain development. COAST has identified some new products of value chain and very much hopeful to accelerate its endeavour to established farmers based value chain.

Participating FOs, such as:

- As farmers are now aware of benefits of local seeds, use of Hybrid rice has been reduced in some working areas.
- MTCP2 is promoting eco-friendly



sustainable agricultural technologies. With the efforts use of granular urea fertilizer, use of porous pipes, Leaf Color Chart has been increased.

- We have examples that, government land or Khash Land was not distributed to proper farmers in some cases. With the continuous advocacy and communication of the MTCP2 participating FOs, in some areas khash land was distributed properly. Distribution among farmers

In Gopalganj one Canal has been re-excavated in response of farmers demand.

MTCP2 has three types of the activities such as enhancing organizational strength, policy influence and value chain development. For enhancing capacities of the Farmers and Fishers organization key activities in 2017 were • organizational review, campaign against pesticides, meeting with stakeholders, orientation on community based seed bank management, training on land management, training on eco-friendly agri-technologies, training on pesticides free vegetables cultivation, workshop on financial manual, workshop to review annual progress etc. The focus of the activities for component 1 for was on capacity building and knowledge development. Enhancing management capacities of FOs were the major focus of the component one of the project. At the end of 2017, we can see some major achievements in this regard, such as:

- FOs are equipped with enhanced organizational management capacity
- FOs are with enhanced capacity of advocacy, financial management,

reporting, documentation

- 4 FOs are getting funds from other donors
- 12 FOs have been reformed, are with updated leaderships

To create enable environment for FOs in policy influence and policy engagement MTCP2 organized some local and national advocacy and lobby events such human chain, press conference and seminar and public dialogue. From these efforts, we have got some praiseworthy success of the

- About 1000 fishermen in Cox's bazar have got ID cards, it has been resulted from a meeting among fishermen leaders and officials of the department of fisheries.
- From various meeting and activities, linkages among the service providers and FOs has been strengthened.

Value chain development was the main focus of the MTCP2 during 2017. During this time 165 Farmers were trained on community seed banking and so far, 8 community seed bank have been so far established in different parts of the country. Total 11 Poultry Groups and 5 Dry Fish Groups are active. They are regularly involved in production and marketing. COAST believes that, these group will be turned into farmers co- operatives.



Enhancing Resources and Increasing Capacities of poor Households (ENRICH)

The four-year project 'Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty' is being implemented in Uttar Dhurang union of Kutubdia, an 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.

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

Providing health care was one of the major activities of ENRICH. The project provided four types of health services: health services from the health visitors, health services from persons with medical diploma, health



services with registered doctors with MBBS degree and special care from health camps. During 2017 in total 5308 households got free treatment for one year. Health visitors visited there houses monthly and provided free primary health services. 10769 persons got free health services by Health officer, 6085 persons got treatment by MBBS doctors. Another 2106 persons got gynaecological, dental and eye care. From eye camp organized by the project 52 persons got free cataract surgery. Another 1383 persons got Diabetic test with low price.

Besides regular health services COAST brought 31680 persons hand washing program, they became aware about health-hygiene and about disaster risk reduction.

Under the education component, 1350 students studying in c Nursery, class One and Two got support from 45 education centers. Regular parents meeting were organized which resulted low rate of school drop out.

Under the water and sanitation component, COAST provided free ring slab to 300 poor families, it also installed 10 deep tube wells to ensure pure drinking water .

Rehabilitation of beggars is one of the important activities of the ENRICH project. In 2017, total 4 beggars were rehabilitated, they are now engaged with small enterprises.

With the ENRICH project, COAST is promoting model houses. So far 10 houses have been turned into model houses, where there are vegetables garden, chick and duck farm, livestock developments and vermi compost unit.

Enhanced Coastal Fisheries: Endeavor to save fisheries and the fishers

Enhanced Coastal Fisheries (ECOFISH). Initiated by USAID, jointly implemented by the WorldFish and the Department of Fisheries (DoF) of the Ministry of Fisheries and Livestock. COAST Trust is implementing the project covering the Meghna and Tentula hilsha sanctuaries in the Upazzilla s of Bhola Sadar, Daulatkhan, Tazumaddin, Burhanuddin, Lalmohan and Monpura under Bhola district.

During the reporting period, ECOFISH Bhola successfully worked with 48 Hilsha Conservation Groups (HCG). The Team also identified 30 boat fisheries for HCG. Moreover ECOFISH is trying to ensure livelihoods of the 2756 fisher-families in their sanctuary arena. To do this, COAST is implementing various activities like: fishermen got training on alternative income generating activities (AIGA) such as aquaculture in pond, goat rearing and vegetable production etc. It is helping them to be free from using illegal nets and to be abided by the government orders during the Hilsha banning period. A total of 3027 women members are now involved in savings in their bank accounts. So far, they have deposited an amount of BDT 1129300 (about 14500 USD), with the matching fund of BDT 300000 (about 4000 USD) from USAID, total amount during the reporting period became BDT 475000 (About 6000 USD).



COAST formed 4 co-management committees in different 4 Union in Bhola. Major tasks of the committee is conducting bi-monthly meeting and other correlated meetings; developing and implementing annual work plan for Hilsha conservation with the help of Government; selecting Hilsha guards and managing their activities; identifying and counting boats and gears; hanging boards and banners; Assist in ID card preparation, rice distribution and other government activities; and coordinating with different other correlated committees.

COAST has also established Business Literacy Center, these centres are to educate the fishers' women to read, write, and make basic calculations. This also helps them to understand the calculation of their businesses, keep records and finally calculate the profit or loss of their business. They can apply their skills to increase income and improve their lives through entrepreneurship. All CSGs are center of this learning. All CSG members meet once in a week and learn according to the syllabus.



Climate Finance Transparency Mechanism (CFTM)



COAST has been implementing the Climate Finance Transparency Mechanism (CFTM) Project, which is covering 12 sub-districts in Bhola, Patuakhali and Cox's Bazar districts. These three working districts have been selected considering their geographic coastal location, vulnerabilities of the people due to climate change impact and poverty. It is supported by Promoting Knowledge and Accountable System (PROKAS) and British Council.

The key objective of the project is to enhance the community and Civil Society Organization (CSO) for understanding on climate change impact and government climate financing process. The project also tried to develop some CSO networks those will act as social monitor in their locality on climate financed development activities.

During the reporting period, the following major activities with output were achieved;

- i. Total 3 orientation workshops on CFTM project were held in 3 districts, other 11 orientation workshops on CFTM project were also held in 11 sub- districts level. 11 Pre- budget meeting with Govt. & CSO stakeholders at sub-district level on demanding climate finance activities were organized, where 1075 participants (Gov't, non-gov't officers & others stakeholders of District & Upazilla level) gained knowledge about climate finance perspective and transparency mechanism. Through these activities, district and Upazilla level government service providers, civil society representatives and other stakeholders



became aware about climate finance perspective and transparency mechanism.

- ii. Three vulnerability analyses and need assessment reports on climate resilient financing have been developed. These reports have been developed through consultation with community, Union Parishad (UP) bodies and interview with govt. stakeholders. Based on this report CSO groups are able to engage with advocacy demanding climate resilient development and finance in their locality.
- iii. 12 CSOs group at sub-district level have been established, they are trained on CFTM process and engaged with social audit/monitoring on climate finance projects at local level along with campaign and advocacy activities.
- iv. At least 65 UP body and 450 teachers of school and college have been oriented on climate change issues and necessary of climate financing. They are capacitated to dictate or mobilize communities in favour of climate finance planning at local level differentiate with traditional planning.

Integrated Ending Child Marriage Programme in Bhola

Geographical coverage: Charfession, Lalmohan and Bhola Sadar Upazzila under Bhola district and, Population focus: 292,000 population (146,000 male and 146,000 female), Duration: 28 September 2017-27 September 2018

Bhola is a remote and island district of Bangladesh and it is selected as one of the UNICEF priority districts for interventions in three categories of deprivation of children-poor performance, high child marriage and impact of climate change vulnerabilities like cyclones, storm surges etc. Children are deprived due to a lack of social services and their rights are not realized properly due to its geographic isolation, hard to reach areas and poor governance system. Child marriage rate is high in Bhola, especially in remote chars and islands. There are many harmful practices and social norms still exist, which are clear challenges of development. Multiple Indicator Cluster Survey (MICS) 2012-13 reveals the following situation of child marriage in Bhola:

- Women age 15-49 years who were first married before age 15: 15.5%
- Women age 20-49 years who were first married before age 18: 58.7%
- Young women age 15-19 years currently married: 37.4%

To address these multiple vulnerabilities of children in Bhola, especially for ending child marriage, COAST is implementing an integrated programme for adolescent empowerment with the support of UNICEF Bangladesh. The project is being in Bhola Sadar, Lalmohon and Charfession Upazzila under Bhola district.

The planned activities of ending child marriage interventions were implemented smoothly in last phase up to 31 July 2017. However, sustainability is one of the major areas of concern after withdrawing of the project's support in three intervention Upazzilas. To address these critical areas of concern, the programme is designed



to ensure proactive role of UPs, Schools, District and Upazzila administration, Community Based Child Protection Committee (CBCPC)/ Ward Development Committee (WDC) to ensure sustainability of 30% interventions during this project period. Project will develop a phase out plan with sustainability engaging all related stakeholders so that partners can owe and continue the best practices of the project.

Achievements:

1. A total of 28,000 adolescent girls and boys (14,000 boys and 14,000 girls) were enrolled in the 800 adolescent clubs in Charfasson, Bhola Sadar and Lalmohon Upazzila. (400 clubs for girls and 400 clubs for boys). For inclusion of vulnerable groups of adolescents in adolescents clubs, COAST field workforces further explored Children with Disabilities (CWDs), out of school children, child labour, girl child of distress family, though they were less known and marginalized in the community. Each adolescent club ensured inclusion of CWDs and out of school children that was approximately 50% of total adolescents during this reporting period.
2. A total of 792 (396 Boys, 396 Girls) adolescents were involved in 44 advanced adolescents groups and 44 meetings held with advanced adolescents groups in 3 Upazzilas. Advanced adolescents group meetings include proactive activities such as networking with CBCPCs, School PSGs, and respond against violence through CHL (1098) and referral for services.

3. A total of 396 CBCPCs have been formed where 5,544 members are enlisted in 3 Upazillas to address child rights violations such as children abuse, exploitation and child marriage that contributed to strengthen child protection system.
 4. During the reporting period, one day orientation on nutrition for 400 adolescent clubs was held in all 3 Upazillas. The participants of the orientation were 573 adolescents and field staffs (Ward Promoter/Union Coordinators) where 233 male and 340 female. Followed by the ToT on Nutrition earlier, the orientation was organized in 22 batches where 25 participants in each batch. Peer leader of the adolescent club who received ToT on Nutrition facilitated the training session for the selected adolescent participants.
 5. During the reporting period, 1 day training on Child Development Module (CDM) was delivered for 660 CBCPC members. The training on CDM was organized at the union level in 22 batches (Charfassion - 8 batches, Bholasadar – 7 batches and Lalmohon – 7 batches) where 30 participants in each batch. Total 660 CBCPC members participated in the training where 410 male and 250 female.
- After the training, CBCPC members are playing role quite pro-actively in preventing child marriage and torture and any form of violence.
6. During the reporting period, renovation of WASH blocks in 11 schools/Madrashas has been completed. Renovation work done through SMC/MMC through forming PIC committee with the teacher, SMC member, monitoring mechanism established. The relevant department (Dept. of Education, DPHE) involved for selection and approval of the renovation of WASH facilities in schools/madrasa. School Management Committee (SMC) contributed in an amount for this renovation works.
 7. During the reporting period 3 training for adolescent girls on menstrual hygiene management for club members. (90 adolescents of 90 adolescent clubs). COAST provided 3 training on Personal & Menstrual Hygiene Management for female students of secondary schools and Senior/Dhakhil Madrasas (80 girls of 47 high schools and 43 madrasas). COAST organized 42 meetings/discussions with adolescent groups on menstrual hygiene management and adverse effects of child marriage for girls. A total of 714 participants (Female 714, Male 0) attended discussion and meeting.
 8. Upazila Coordination Meeting for Heads of CBCPC/WDC/ UP secretaries was held to strengthen CP system through establishing CBCPC coordination and strengthen referral to Child Welfare Board and Child Help Line.
 9. A Joint meeting with Kazis and UP Chairman was held in Bhola Sadar to verify birth certificate through online system. Total 30 participants attended the meeting where 29 male and 1 female. Participants of the meeting were all the Kazis.



Torun Alo (Light of Youth)

This project is to sensitize the youth on push and pull factors of radicalization, equip them with necessary information and leadership skill so that they can play a role of social change in the society in regard to combat violent extremism.

This project is to sensitize the youth on push and pull factors of radicalization, equip them with necessary information and leadership skill so that they can play a role of social change in the society in regard to combat violent extremism. Torun Alo is a 2-year Project (1st September 2016 to 31st December 2018) which is being implemented in six Upazillas of Cox's Bazar. It is funded by Global Community Engagement and Resilient Fund (GCERF) and implemented by COAST Trust in Kutubdia & Moheshkhali as a Sub Recipient (SR in a consortium with Manusher Jonno Foundation (MJF).

The project is covering 2 coastal belts, remote and isolated island Upazilla named Kutubdia and Moheshkhali of Cox's Bazar. Mainly this project is working with 20 preselected educational institutions (School/College: 10 and Madrasa: 10) and 10 communities in both the implementing areas. Alongside with that this project is monitoring 2 Community Based Organization (CBOs). The purpose or objective of the project is to make the youth male and female capable to think logically and analytically about any action and its consequences before taking any decision and also to promote the patriotic role of one to make the society liveable for others as well. It also makes an alignment with the youth to local practice of multi-cultural harmony of the community and to mobilize community youth who are between 15 and 30 of age and who do not go to any education institutes. Imams, Community based Organizations (CBOs) and other stakeholders for multiple social activities that protect and prevent religious and political radicalization in the community are also important participants of the project.



These initiatives intend to involve 2000 youth (population Group# 01) boys and girls student of school/college aged between 15- 25 to be empowered and technically equipped to develop their self-confidence, aspiration and a positive self-image to combat violent extremism.

The 2000 young students of Madrasa (population Group# 02) age between 15-25 years old become aware of Common Vulnerabilities and Exposures (CVE) issues, the radicalization process and dominant narrative on extremism. A group of 2000 Youth boys and girls age between 15-30 (population Group# 03) are motivated to play as active citizenship role to reduce the incidence of social harm related to violent extremism.

Project activities:

1. The project arranged 77 Life skill sessions in schools/ colleges, 79 sessions in Madrasas and 85 sessions in selected communities during this year, in every gathering at least 50 participants had participated.
2. The project completed 2 batches of ICT training from both the categories of educational institutions in this period and 2 batches are still running.
3. 4 Stakeholder meetings were arranged during this time. At these meetings all the leading govt. officers including UNO were present. The meeting planned and shared the plan of activity through targeting the institutions.
4. A total of 40 Debate competitions were organized with both the population group.

5. Total 60 events were organized (per Population Group# 20 events) to celebrate the International Mother Language Day.
6. 20 annual sharing meeting with the school/college management committee and another 20 annual sharing meeting with the Madrasa management committee were organised.
7. 40 participants in 2 batches were sent for vocational Training to Bangla German Sompriti (BGS).

From the above mentioned activities, COAST has been able to sensitize the youth boys and girls on radicalization, patriotism and the negative impacts of it in their overall lives. Besides they are now analytically strong and leadership skill has been grown up among them through some specified activities like



debate festival. Till now COAST has been able to reach 1699 direct beneficiaries from the selected schools/colleges. The project has disseminated messages to 1470 madrasa students and 2197 community youths till now.

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. Duration of the project is January 2013 - April 2019

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 (UPP). Ujjibito is being implemented all Upazzilas under Bhola District. RERMP-2 is being implemented at 27 unions in Borhunuddin, Tajumudding, Lalmohan and Monpura Upazzila under Bhola district.

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

During the reporting period, the project provided training on sustainable agriculture to 250 persons. Training on tailoring to 75 persons, training on



handicrafts to 30 persons. Seeds were distributed to 3000 program participants. 2232 persons participated in group discussion on health and nutrition. Regular health checkup of pregnant-lactating mother and children is another important activity of Ujjibito. During the report time Ujjibito team visited 585 pregnant mothers and 593 lactating mothers and ensured regular health services. Total 3033 children were also visited.

The project is also promoting adolescent empowerment and family farming. 150 sessions on nutrition and reproductive health were taken for the youths. Another 313 sessions were organized in school forum on nutrition and health. During the reporting period campaign and orientation were organized to aware adolescents on health and nutrition. It also promoting eco- friendly sustainable agriculture technologies, like vermi compost.

FDMN Responses: Projects Funded by Donors

COAST started FDMN response initially from its own fund. Later it had got funds from various donors and INGOs. The following some pages include description of the FDMN response projects funded by donors.

A. Project name: Emergency Relief for Rohingya Refugee in Cox's Bazar, Duration: September to December 2017, Working areas: Balukhali and Kutupalong camp, target population: 60,000 FDMN. Funded by: Mercy Malaysia.

The project mainly implemented the following activities during the reporting period: Provide medical support to Forcibly Displaced Myanmar Nationals (FDMN), Ensure Mental Health and Psychosocial Support (MHPSS) and enable WASH facilities and hygiene promotion, Non-food items distribution to FDMN, Maternal and child health care, 20 set Sanitary toilet installation and establishment of one Mother and Child care Hospital.

Total 23,791 FDMN received primary medical health care support till December 2017. Another 1000 families have get Non-food items (NFI) and hygiene kits such as soap, nail cutter, blanket, jacket and bucket. Total 20 community sanitary toilets have been installed in the camps, 2000 families are now using latrines. Mothers and children are now getting, which reduces vulnerability mortality and morbidity, especially among women and children.

Jointly COAST and Mercy Malaysia provide medical services through Primary Health Care (PHC). 3294 under five male and 3018 female children have so far received services from PHC. Another 7858 male and 9621 female children more five years of age have also received services form the PHC.

B. Project Name : Emergency Support to Rohingya People. Funded by Oxfam,



Duration: 25th September to 2nd October 2017, Working areas: Kutupalong and Balukhali Camps

Types of beneficiaries: 24,708 Family from FDMN With the support of Oxfam, COAST distributed food packets and hygiene to 24,708 families. Each of the packet contained- Sugar, Glucose biscuit, soap, cloth washing soap, dry rice.

At the very beginning of influx, there was lack of food among FDMN people. These food packets helped them a lot in their struggle of survival.

C. Project Name: Rohingya Crisis Response in Rohingya Camps, Funded by: Tearfund, Duration: 1 October to 30 November 2017, Working areas: Kutupalong, Total beneficiaries: 1,21,945 FDMN.

With the support of Tear Fund, COAST distributed cooked food (rice, lentil, eggs, vegetables, edible oil, salt etc.), dry food packets (10 kg of rice, 1 kg of lentil, 3 kg of potato, 1.5 kg of onion, 1 liter of edible oil, sugar 1 kg and 0.5 kg salt). COAST also provided medical services and drinking water among the FDMN.

Under this project total 39073 persons got medical services with medicines. Total 413288 persons got cooked food and dry food packets. Total 66000 liters of drinking water was distributed among 41500 persons. 84 Hindu families got 1000 taka on the occasion of the Durga Puja.

D. Project Name: Ensuring Protective Environment for Children from Rakhine state of Myanmar in Cox's Bazar District- (EPECRS), Funded by: UNICEF, Duration: November 2017 to December 2017, Working areas: Three makeshift settlements (Monierghona, Hakimpara and Unchiprang) of Ukhiya and Teknaf Upazzila, Types

of beneficiaries: 10000 Adolescents (7000 girls and 3000 boys) and 1000 Parents and community

For making adolescents conscious about life skill content, trafficking, early child marriage and their biological changes, COAST formed 400 groups (120 boys and 280 girls) in three makeshift settlements. Each group have either 25 boys or 25 girls. There 7000 girls and 3000 boys got informal sessions.

To enhance awareness among the adolescents, increasing awareness among the parents is also important. COAST also formed 90 parents committee consisting 600 male and 400 female members. They were also oriented on risk issues and what were needed to protect their youths during their emergency period.

Adolescents were found most vulnerable in the makeshift where girls were at severe risk. They had huge psychological stress because they were eye witness of mass killing in Rakhaine state of Myanmar. They didn't have enough knowledge on how to protect themselves from trafficking, child labour, child marriage, biological changes in this age frame. Considering these, COAST organized informal sessions about human trafficking, child labour, child marriage, women empowerment, women safety and life skill information.

Now they are much more curious to attend sessions and they are interested to share their story that happened in Myanmar. They are much more conscious about trafficking, child marriage, child labour and many more.

During the project period, COAST conducted meeting with parents three times on risk issues and possible way to take initiatives to

protect them. Total 1000 parents actively participated in those meetings. They are now much more co-operative to send their children to informal sessions. They are now taking care of their children on different problems; such as trafficking, child marriage and women empowerment.

After getting awareness messages, positive changes among participating adolescents are now visible. They are now working as change agent among their peer adolescents.

E. Project Name: Emergency Support for FDMN, Funded by: Palli Karma Sahayak Foundation (PKSF)

The main objective of this project was to meet emergency sanitation needs of the FDMN. The project has been started since October 2017. Under this project, COAST established 30 sets of sanitation infrastructure. Each of the set included 4 toilets, 2 bathing place for women, 1 deep tube well for drinking water. To manage these sanitation infrastructures, 30 meetings were organized, separate management committees have been managed.



The Senior Team

Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
Rezaul Karim Chowdhury, 1st March 1956	Executive Director	MA-Sociology	21
Sanat K. Bhowmik 15th January 1968	Director	B.Sc.A.H. (Honors-4 years) and equivalent to M.Sc.	21
Syed Aminul Haque 16th June 1968	Deputy Director – M&E and Internal Audit	MA-Economics	19
Md. Ahsanul Karim 20th June 1975	Deputy Director –Finance Control and Corporate Affairs	B.Com-Preliminary and CACC Part-I	19
Mustafa Kamal Akanda 23rd July 1966	Assistant Director –Administration & Stakeholder Relation	MSS-Political Science and B.Ed.	15
Tarik Sayed Harun 1st January 1972	Assistant Director-Core Program	MA- Bangla	17
Shawkat Ali 15th March 1973	Assistant Director- Social Accountability & DRR	MSS-Anthropology	17
Md. Mujibul Haque Munir 25th December 1980	Assistant Director-Education, Food Security & Development Communication	MSS-Political Science	9
Barkat Ullah Maruf 15th August 1975	Assistant Director-Monitoring, Research, Social Media & ICT	MA-Bangla	16
Fredous Ara Rumeel 1st January 1980	Assistant Director- Human Resource, Gender and Training	MSS-Economics	4
Sumaia Mariam 12th March 1979	Assistant Director-HRM	MBA-HRM	6 months
Moqbul Ahmed 19th August 1954	Assistant Director-CFTM	MA-Bangla	12
Md. Sahabuddin 3rd March 1967	Head-Internal Audit	HSC	21
Barequl Islam Chowdhury 6th February 1973	Head-Social Enterprise Development	MBA-Finance	21
Md. Ali Abbas 2nd February 1988	Head-Budget and Finance Monitoring	MBA-Finance	5
Md. Tariqul Islam 1st January 1985	Head-Finance Monitoring	M.Com (Accounting) and CACC	5
Hasibul Haque 17th June 1978	Head-HRM	M.Com. (Management)	14
Sipon Datta 15th July 1975	Head-Accounts	MA-History	17
Mahmudul Hasan 1st October 1977	Head-Core Operation	M.Com	21
Md. Abdur Rahman 13th March 1981	Head -Core Operation	B.Com	16

Name and date of birth	Present Position	Academic Background	Job Exp. In COAST (yr)
Md. Ashaduzzaman 1st January 1975	Head-Finance and Accounts	B.Com	11
Razib Bhowmik 5th June 1987	Coordinator-Procurement and Asset Management	MBA-Finance	4
Zahangir Alam 10th December 1984	Program Manager-SEEDS	MSS, LLB	9
Shahinur Islam 10th December 1986	Head-R4FDMN	MSS-Sociology	5
Md. Eakub 11th August 1980	Program Officer-Finance & Admin	M.Com (Accounting)	10
Rashida Begum 20th October, 1979	District Team Leader-CFTM	MA-Islamic History	21
Mizanur Rahman 15th May 1972	Project Coordinator-Ujjibito	Diploma in Agriculture	18
Md. Jahirul Islam 3rd April 1983	Project Coordinator-ECOFISH	Islamic History and Culture	8
Md. Eunus 6th August 1968	Senior Coordinator-Administration	HSC	21
Khokan Chandra Shil 5th March 1967	Technical Officer-Monitoring & Operation	BA	21
Abul Hasan 18th August 1983	District Team Leader-CFTM	MA-Philosophy	9
Md. Mizanur Rahman 17th February 1982	Project Coordinator-Integrated Ending Child Marriage	MSS-Statistics	8
Nur-E-Alam 1st March 1974	Regional Program Coordinator-Bhola	HSC	20
Abdur Rob 1st January 1980	Regional Program Coordinator-Barisal	HSC	20
Md. Feroz Alam 16th February 1980	Regional Program Coordinator-Noakhali	MSS-Economics	11
Mohammad Alam 3rd December 1984	Regional Program Coordinator-Cox's Bazar	BA	12
Md. Faruk Hossain 1st May 1984	Regional Program Coordinator-Chittagong	BA	13
Md. Firoz Khan 20th October 1975	Regional Program Coordinator-Outreach Islands	BA	18
Md. Fazlul Haque 15th July 1979	Program Coordinator-ENRICH	BA	13

FIS & MIS

Microfinance Trend & Sustainability Analysis

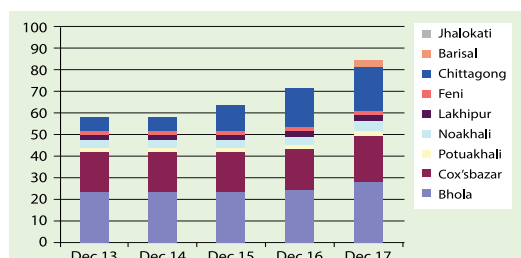
Period : Jan 2017 to Dec 2017

		(Taka in Lac)						G. Total
SL	Purtilculars	Jan-Mar	Apr-June	%	Jul-Sep	Oct- Dec	%	Y: 2017
1	Numbers of Districts	7	7	0%	9	9	0%	9
2	Number of Upazilas	37	37	0%	41	41	0%	41
3	Number of Branches	72	76	6%	86	86	0%	86
4	Total PgO (Register)	302	323	7%	333	333	0%	333
5	Total No of Groups/Shomity	5528	5751	4%	5814	6099	5%	6099
6	Member Admission	17165	14704	-14%	3113	5679	82%	40661
7	Member Dropout	15201	12455	-18%	3023	5706	89%	36385
8	Member Balance	103903	106,152	2%	106567	108285	2%	108,285
9	Borrower Balance	85124	88,595	4%	88444	89472	1%	89,472
10	(%) of Borrower	82%	83%		83%	83%		83%
11	Member Balance/CDO	344	329		320	325		325
12	Borrower Balance/CDO	282	274		266	269		269
13	Dropout Rate	0.15	0.12		0.03	0.05		0.34
14	Group(Shomity)/CDO	18	18		17	18		18
12	Savings Collection	2,115.05	2,067.89	-2%	1,531.51	1,756.24	15%	7470.68591
13	Sav. Return/Withdrawn	1,772.77	1,628.11	-8%	1,472.00	1,574.63	7%	6447.50941
14	Savings Balance	5,294.20	5,733.98	8%	5,793.49	5,975.10	3%	5975.10
15	% of Secured Portfolio	33%	33%		34%	34%		34%
16	Savings Growth Rate	7%	8%		1%	3%		26%
17	Loan Disbursement (Pr)	6,511.24	7,764.48	19%	7,526.10	9,203.15	22%	31004.97238
18	Loan Collection (Pr)	46,249.09	6,786.07	-85%	7,745.27	8,379.59	8%	69160.0
19	Cumulative Loan Disbursement (Pr)	139,843.32	147,607.80	6%	155,133.90	164,337.05	6%	164337.05
20	Cumulative Collection (Pr)	123,691.60	130,477.67	5%	138,222.94	146,602.53	6%	146602.53
21	Loan Outstanding (Pr)	16,151.7	17,130.13	6%	16,910.96	17,734.52	5%	17,734.52
22	Overdue Balance	503.91	536.59	6%	599.81	714.18	19%	714.18
23	Portfolio at Risk	3.12%	3.13%		3.55%	4.03%		4.03%
24	Outstanding (Pr)/PgO	53.48	53.03		50.78	53.26		53.26
25	Loan Portfolio Growth Rate	13%	6%		-1%	5%		27%
Other Analysis :								
26	Operating Cost Ratio	4%	4%		5%	5%		18%
27	Financial Cost Ratio	1%	1%		1%	1%		4%
28	Performing Assets Ratio	15%	11%		8%	9%		13%
29	Ope. Self-Sufficiency Ratio	150%	134%		124%	127%		133%
30	Fin. Self-Sufficiency Ratio	127%	111%		102%	105%		110%
31	Loan Loss Provision Ratio	4%	4%		4%	4%		4%
32	Cost per Unit money Lent	10%	10%		11%	10%		10%
33	Repayment Rate (Current)	99%	99%		99%	99%		99%
34	Repayment Rate (Cumulative)	99.59%	99.59%		99.57%	99.52%		99.52%

COAST Trust MIS Trend Analysis for the year 2013-2017

A. Branch Office Growth Trend

Name of District	Dec'13	Dec'14	Dec'15	Dec'16	Dec'17
Bhola	24	24	24	25	27
Cox'sbazar	18	18	18	18	20
Potua khali	2	2	2	2	2
Noakhali	4	4	4	8	9
Lakhipur	2	2	2	5	7
Feni	2	2	2	2	2
Chittagong	6	6	12	12	15
Barisal					3
Jhalokati					1
Total Branches	56	58	64	72	86
Growth Rate in %		4%	10%	13%	19%

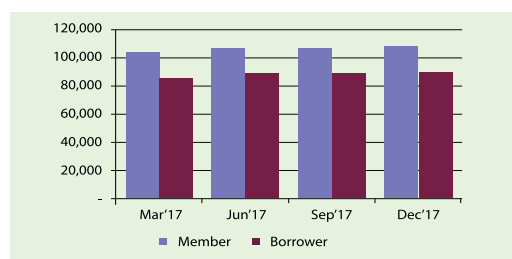


End of 2013 it was 56 branches covering 7 districts i.e. Bhola, Pataukhali, Noakhali, Laxmipur, Feni and Cox'sbazar. Chittagong. During the FY2012-13 2 new branch was expanded at Cox'sbazar and started its activities primarily with 2 branches. During the FY2014-15 6 new branch was expanded at Chittagong region & this year expanded new 8 branch at Noakhali 7 branch & bhola 1 branch.

End of Dec'17 there was total 86 branches that had been operating by 06 regions, which are Bhola (20br), Outreach-Bhola (9 br), Cox'sbazar (20 br), Noakhali (18 br) Chittagong (15 br) and new region Barisal (4Br.).

B. Member and Borrower Trend

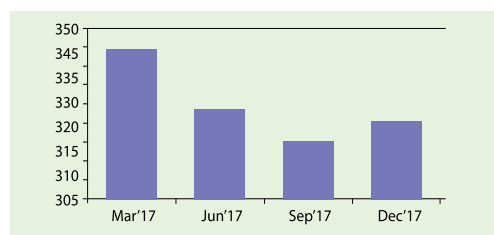
Year : 2017	Mar'17	Jun'17	Sep'17	Dec'17
Member Balance	103,903	106,152	106,567	108,285
Growth Rate in %	2%	2%	0%	2%
Borrower/Loanee Balance	85,124	88,595	88,444	89,472
Growth Rate in %	2%	4%	0%	1%
% of Borrower on Member	82%	83%	83%	83%



About 2.2% member was increased in 1st qrt than Dec'17 closing. 2% was increased in 2nd qrt than 1st qrt. 2% member balance was increased in 3rd qrt than 2nd qrt 2% member decrease in 4th qrt than 3rd qrt & finally 3.4 % member increase hole year 2016.3312 member increase Year 2016. The statistics said that the borrower coverage ratio was same all over the year. End of Dec'16 the borrower coverage ratio was 82% and has planned to cover 83% at the end of June'17.

C. Member coverage of Credit Development Officer (CDO)

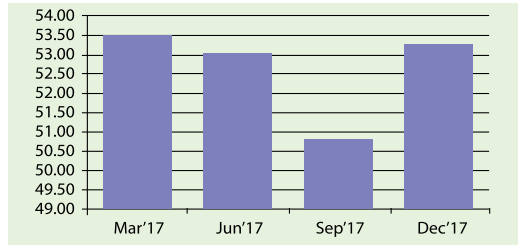
Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Per CDO Member Coverage	344	329	320	325
Growth Rate in %	3%	-4%	-3%	2%



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 344 and it was increased 1st qrt 3%, 2nd qrt -4%, 3rd qrt -3%, & 4th qrt 2% end of the year 2017 it was decreased 2.2% because we have increased 10 CDO and finally reached at 338. Out target to touch 350 per CDO member end of June'18.

D. Per CDO Loan Outstanding (Taka in lac)

Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Per CDO Loan Outstanding	53.48	53.03	50.78	53.26
Growth Rate (%)	4.10%	-0.84%	-4.24%	4.87%

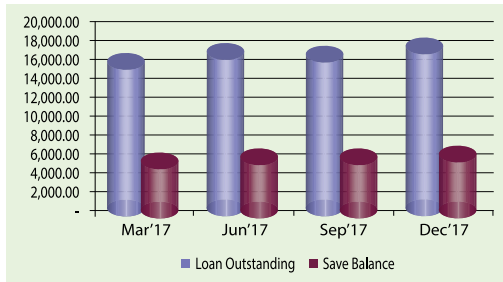


Standard portfolio coverage by Credit and Development Officer (CDO) is another important tool to achieve sustainability of an organization. End of 1st quarter per CDO loan outstanding was tk.53.48 lac (principal) and it decreased to tk.53.26 lac at the end of 4th qrt i.e almost 4.87% was increased at the end of Year 2017. All over the year its trend was upwards.

COAST has planned to reach per CDO portfolio tk.60 lac (principal) at the end of June'2018.

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

Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Loan Outstanding	16,151.72	17,130.13	16,910.96	17,734.52
Growth Rate (%)	13%	6%	-1%	4.9%
Savings Balance	5,294.20	5,733.98	5,793.49	5,975.10
Growth Rate (%)	7%	8%	1%	3%

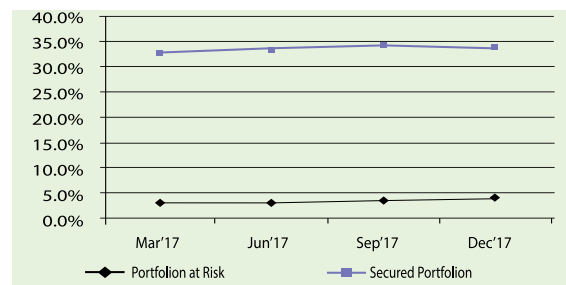


End of 1st qrt, loan outstanding was tk. 16151.72 lac which was increased to tk. 17734.52 lac end of Dec'17 average monthly 6.00% increased. COAST has its five categories of loan i.e. Jagoron, Agrosor, Buniad, Sufolan, LIFT. Interest rate for Jagoron, Agrosor is 12.5% but Buniad it is 10%. LIFT & Sufolon monthly 2% interest rate.

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 2052 lac has increased end of the year 2017. The average percentage of increased is about monthly 5.00%.

F. Portfolio at Risk and Secured Portfolio

Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Portfolio at Risk	3.1%	3.1%	3.5%	4.0%
Secured Portfolio	32.8%	33.5%	34.3%	33.7%

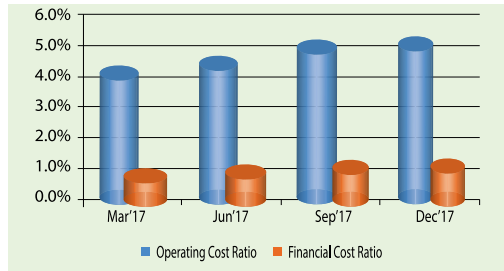


It is good sign that the risk of portfolio (total overdue against portfolio) has been going down i.e. almost 3.5% is decreased in 4th qrt than 1st qrt. It has happened due to strengthen of monitoring and arresting overdue in different periods.

The trend of Secured Portfolio (savings against loan portfolio) during 2017 was increased because increase portfolio balance. We have a plan to bust up savings collection by reviewing savings products.

G. Operating and Financial Cost Analysis

Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Operating Cost Ratio	4.2%	4.5%	5.0%	5.2%
Financial Cost Ratio	0.8%	0.9%	1.1%	1.1%

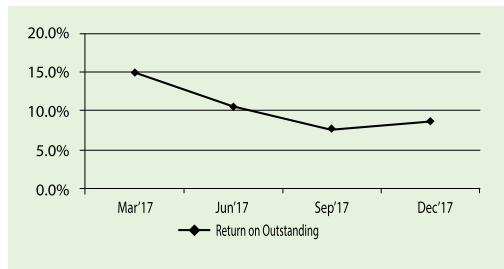


The operating cost ratio means the MF expenditure against loan portfolio. From 2nd quarter trend was up wards but in 1st and 3rd & 4th qrt it was slightly decreased than 2nd qrt. Percentage of going down is an ideal sign.

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 1.1% and end of 4th qrt it was 1.1% and during the year 2017 its trend was up words.

H. Portfolio Performance (Return on Outstanding)

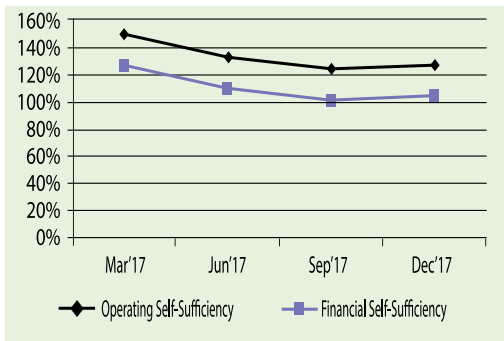
Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Performing Assets Ratio	15.0%	10.7%	7.7%	8.7%



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 15.0% and it was increased to 10.7% end of 2nd qrt and end of 3rd qrt it was 7.7%. But end of 4th qrt its trend was 8.7%.

I. Sustainability Analysis

Particulars	Mar'17	Jun'17	Sep'17	Dec'17
Operating Self-Sufficiency	150%	134%	124%	127%
Financial Self-Sufficiency	127%	111%	102%	105%



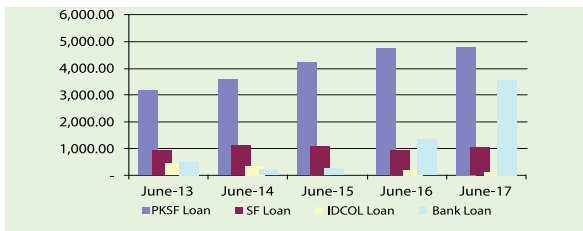
The operating self-sufficiency ratio means the MF income against MF expenditure. End of 4th quarter the trend was gone up to 127% and end of 3rd qrt it was 124%. But end of 2nd qrt its trend gone down to 134%. Increasing the percentage is the idle sign for sustainability and financial strength.

Financial self-sufficiency ration means the MF and Non-MF income against the MF and Non-MF expenses. End of 4th quarter the trend was gone up to 105% and end of 2nd qrt it was 111% its trend gone down. 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.

COAST Trust's FIS 05 (five) years trend:

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

Particulars	June-13	June-14	June-15	June-16	June-17
PKSF Loan	3,150.00	3,569.16	4,226.67	4,735.32	4,788.26
SF Loan	906.25	1,080.62	1,063.36	918.75	1,020.00
IDCOL Loan	430.00	330.00	231.23	187.42	115.16
Bank Loan	479.16	213.36	-	1,300.00	3,535.17
Total Loan Fund from Donor	4,965.41	5,193.14	5,521.26	7,141.48	9,458.59
Growth Rate in %		5%	6%	29%	32%

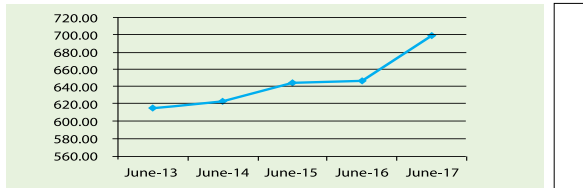


COAST has been borrowing loan fund from PKSF, Stromme Foundation (SF), Bank for different Microfinance program and from IDCOL for Solar Home System program. Repayment of loan has been making as per donor's repayment schedule.

From 2013 to end of June'17, PKSF fund has increased to 52% and SF is 13% and Banks is 63%. But IDCOL loan has decreased 73% due to close down of CREP project. Among the total fund PKSF portion is 51%, SF 11%, IDCOL 1% and Bank is 37% end of June'17.

B. Fixed Assets Trend (Taka in lakh)

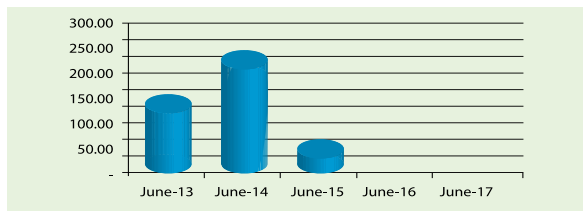
Particulars	June-13	June-14	June-15	June-16	June-17
Fixed Assets	615.39	623.22	644.59	647.07	699.84
Growth rate		1%	3%	0%	8%



Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2013 to 2017 its trend was upwards. About 14% assets have been increased from 2013 to end of June'17. Here assets indicates land & building, vehicles & motorcycles, electrical and office equipments, furniture & fixtures etc and the value (BDT) reflects the cost less depreciation.

C. Reserve Fund investment (Taka in lakh)

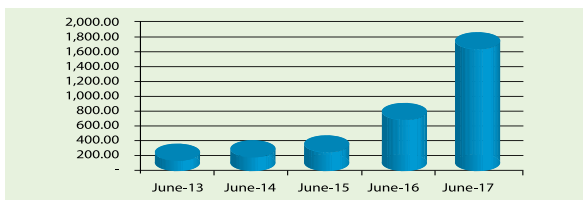
Particulars	June-13.	June-14.	June-15.	June-16.	June-17.
Reserve Fund Investment	82.94	108.09	175.91	186.55	199.05
Growth rate (%)	28%	30%	63%	6.0%	6.7%



There are 03 categories of fund have been invested and these are Loan Loss Provision, 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 end of June'17 it was drastically gone down i.e. about 99.87% from 2013. 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 lakh)

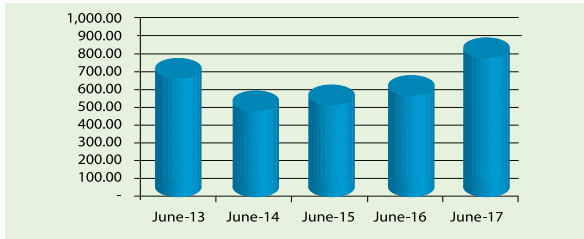
Particulars	June-13.	June-14.	June-15.	June-16.	June-17.
Capital Fund	329.79	389.43	439.71	907.75	1,868.67
Growth rate (%)		18.1%	12.9%	106%	106%



Capital Fund/Equity is the key component to evaluate the financial strength and performance of an organization. The trend of Equity is upwards since June'13. End of June'14 it was 18%, end of June'15 about 13%, end of June'16 was 106% and end of June'17 was 106% than previous year. About 467% of capital fund has increased at the end of June'17 than June'13. It has happened due to expand new MF branches and exaggerated investments.

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

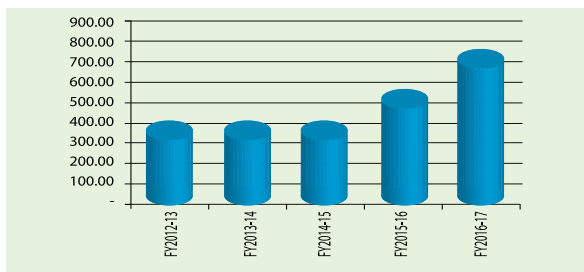
Particulars	June-13.	June-14.	June-15.	June-16.	June-17.
Reserve Fund	779.93	595.60	625.79	673.48	889.71
Growth rate (%)		-24%	5%	8%	32%



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'14 it was decreased about 24% than previous year and later on it has increased 5% than June'14. End of June'17 it is increased 32% than June'16. Considering the 05 years trend, end of June'17 it is increased about 14% than June'13.

F. Financial Cost (Taka in lakh)

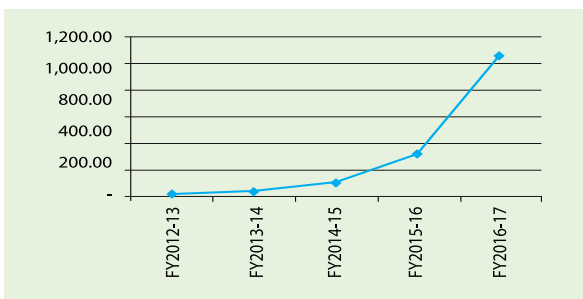
Particulars	FY2012-13	FY2013-14	FY2014-15	FY2015-16	FY2016-17
Financial Cost	409.22	411.39	412.36	566.19	762.52
Growth rate (%)		1%	0.2%	37%	34.68%



Financial cost means the interest paid to members savings fund, PKSF, Stromme Foundation, banks for borrowing fund for operating MF program. End of June'17, the cost of fund has been increased about 86% i.e. Tk.353.30 lakh than June'13. The cost of fund was almost same during 2014 and 2015 but end of June'16 and June'17 it was increased due to expanded new area for MF operation and had to increase borrowing loan from this financial institutions.

G. Surplus/(Deficit) (Taka in lakh)

Particulars	FY2012-13	FY2013-14	FY2014-15	FY2015-16	FY2016-17
Surplus / (Deficit)	19.79	33.89	102.37	319.63	1,059.89
Growth rate (%)		71%	202%	212%	232%



The surplus or deficit is an important tools for analyzing financial health of an organization and it effects the Capital fund /Equity of an organization. It is necessary for assessing the financial sustainability too. The graph reflects that the trend of surplus is upwards. From FY2013-14 it has started increasing and it is increased about 71% than FY2012-13. It was also remarkably been increased about 202% during FY2014-15 than FY2013-14, 227% during FY2015-16 than FY2014-15 and 232% during FY2016-17 than FY2015-16 . It has happened due to increase the MF operation both horizontally and vertically.

Five Years Balance Sheet (FY 2013-2017)

Property & Assets	(BDT in thousand)									
	June 2013	+ / (-)	June 2014	+ / (-)	June 2015	+ / (-)	June 2016	+ / (-)	June 2017	+ / (-)
Long Term Assets :										
Fixed Assets cost less depreciation	61,622.58	132%	62,322.37	1%	64,459.48	3%	64,706.72	0.4%	69,983.74	8.2%
Stock in hand (CREP & Others)	6,677.69	-4%	6,065.05	-9%	5,848.37	-4%	5,727.46	-2%	6,046.73	6%
Current Assets :										
Cash and Bank Balance	43,892.38	-30%	49,800.77	13%	39,857.78	-20%	39,049.52	-2%	50,251.46	29%
Loans and Advance	9,961.89	-68%	12,395.05	24%	11,625.98	-6%	13,547.53	17%	13,208.28	-3%
Loan Outstanding (RLF)	737,190.67	15%	758,922.88	3%	944,979.16	25%	1,229,222.15	30%	1,713,013.03	39%
Loan Outstanding (CREP)	26,119.71	-51%	16,780.79	-36%	15,033.52	-10%	14,065.11	-6%	13,314.74	-5%
Receivable from Donors	2,991.87	204%	5,673.57	90%	6,190.13	9%	5,359.54	-13%	6,290.06	17%
Other Receivables	14,943.62	109%	16,440.11	10%	10,190.11	-38%	17,274.44	70%	19,643.91	14%
Other Investment (FDR)	26,889.27	22%	51,437.91	91%	47,333.05	-8%	61,205.90	29%	79,785.66	30%
Reserve Fund Investment	15,560.56	11%	24,144.59	55%	6,314.29	-74%	22.32	100%	20.53	-8%
Grand Total	945,850.23	9%	1,003,983.09	6%	1,151,831.86	15%	1,450,180.69	26%	1,971,558.13	36%
Fund & Liabilities										
Capital Fund	32,978.50	6%	38,942.60	18%	43,971.01	13%	90,775.27	106%	186,867.37	106%
Unutilized Fund (Donors)	13,626.59	217%	8,572.04	-37%	3,969.92	-54%	2,301.96	-42%	13,831.14	501%
Fixed Assets Acquisition fund	1,623.03	-36%	3,850.07	137%	3,923.36	2%	3,924.40	0.03%	4,242.46	8.10%
Current Liabilities :										
Group members savings	239,162.77	22%	291,495.66	22%	369,120.82	27%	458,765.49	24%	573,398.42	25%
Loan from SF (RLF)	90,625.00	2%	108,062.50	19%	106,336.41	-2%	91,875.00	-14%	102,000.00	11%
Loan from PKSf (RLF)	315,000.00	17%	356,916.67	13%	422,666.67	18%	473,531.66	12%	478,825.99	1%
Loan from IDCOL (SHS)	43,216.65	-21%	33,054.87	-24%	23,122.87	-30%	18,741.61	-19%	11,515.93	-39%
Loan from Bank (RLF)	47,816.57	-34%	21,236.48	-56%	-	100%	130,000.00	NA	353,516.78	NA
Reserve Fund (LLP/DMF)	77,993.34	14%	59,559.73	-24%	62,578.69	5%	67,347.98	8%	88,971.02	32%
Emergency Fund	14,224.49	38%	21,871.85	54%	31,538.53	44%	39,835.61	26%	55,482.60	39%
Payable to Provident Fund	20,671.91	15%	20,343.47	-2%	31,203.07	53%	28,525.95	-9%	39,655.52	39%
Payable to Gratuity Fund	16,246.93	8%	17,577.61	8%	32,657.53	86%	20,505.66	-37%	36,491.49	78%
Other Liabilities	32,664.45	-2%	22,499.54	-31%	20,742.98	-8%	24,050.11	16%	26,759.42	11%
Grand Total	945,850.23	9%	1,003,983.09	6%	1,151,831.86	15%	1,450,180.69	26%	1,971,558.13	36%

**Independent Auditor's Report
To The Board of Trustee
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 30 June 2017 and the Statement of Consolidated Comprehensive Income, Statement of Consolidated Receipts and Payments, Statements of Consolidated Cash flows, Statements of Consolidated Changes in Equity for the year then ended 30 June 2017 and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the financial statements

Coastal Association for Social Transformation (COAST) Trust management is responsible for the preparation and fair presentation of these financial statements in accordance with International financial reporting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement.

Auditor's responsibility

Our responsibility is to express an independent opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA), as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB), those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

Opinion

In our opinion, the Financial Statements present fairly, in all material respects, the consolidated financial position of Coastal Association for Social Transformation (COAST) Trust as at 30 June 2017 and its financial performance and its cash flows for the year then ended 30 June 2017 in accordance with International Financial Reporting Standards (IFRS)/BFRS and other applicable laws and regulations including MRA guidelines.

We also report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by Coastal Association for Social Transformation (COAST) Trust so far as it appeared from our examination of those books, and
- In our opinion, the statement of financial position and the statement of comprehensive income dealt with by the report are in agreement with the books of accounts.

Dated, Dhaka;
26 November 2017



S. F. Ahmed & Co.
S. F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Financial Position
As at 30 June 2017


Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Assets							
Non Current Assets							
Property, plant and equipment	6	9,101,983	51,123,546	747,798	4,242,462	65,215,789	64,706,723
Long term investment	7	709,976	79,075,686	20,526	-	79,806,188	61,228,218
Capital work-in-progress		-	4,767,948	-	-	4,767,948	-
		9,811,959	134,967,180	768,324	4,242,462	149,789,925	125,934,941
Current Assets							
Loan to members	8	-	1,713,013,034	-	-	1,713,013,034	1,229,222,153
Other loan short term	9	-	-	13,314,735	-	13,314,735	14,065,111
Account receivables	10	11,191,855	12,586,257	2,155,857	-	25,933,969	22,633,979
Advance, deposit & pre-payments	11	2,157,426	10,880,799	129,063	40,988	13,208,276	13,547,533
Stock & stores	12	-	90,066	5,956,661	-	6,046,727	5,727,460
Cash in hand	13	2,113	206,385	4,008	1,400	213,906	45,846
Cash at Bank	14	1,210,259	32,007,785	1,140,436	15,679,076	50,037,556	39,003,670
		14,561,653	1,768,784,326	22,700,760	15,721,464	1,821,768,203	1,324,245,752
Total assets		24,373,612	1,903,751,506	23,469,084	19,963,926	1,971,558,128	1,450,180,693
Fund and liabilities							
Capital Fund							
Donor fund	15	(206,492)	-	-	14,037,630	13,831,138	2,301,960
Cumulative surplus	16	(24,280,480)	218,139,452	(6,991,604)	-	186,867,368	90,775,273
Reserve fund	17	-	24,237,717	-	-	24,237,717	13,546,518
Other funds (Fixed assets acquisition fund)	18	-	-	-	4,242,462	4,242,462	3,924,398
Total Capital Fund		(24,486,972)	242,377,169	(6,991,604)	18,280,092	229,178,685	110,548,149

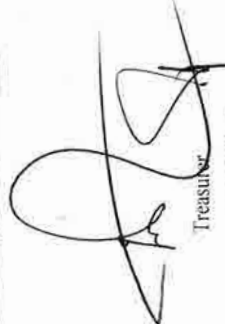


Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Non current liabilities							
Loans from PKSF	19	-	173,113,991	-	-	173,113,991	189,107,661
Loans from other long term	20	-	38,000,000	11,515,931	-	49,515,931	110,616,613
Loan from other commercial banks- long term	21	-	88,081,332	-	-	88,081,332	130,000,000
Other loan long term		-	-	-	-	-	-
		-	299,195,323	11,515,931	-	310,711,254	429,724,274
Current liabilities							
Loans from PKSF	22	-	305,712,000	-	-	305,712,000	284,424,000
Loan and other microcredit Organizations short term	23	-	64,000,000	-	-	64,000,000	-
Loan and other commercial Bank short term	24	-	265,435,450	-	-	265,435,450	-
Member savings deposits	25	-	573,398,417	-	-	573,398,417	458,765,487
Accounts payables	26	31,066,358	20,370,399	13,294,341	1,683,834	66,414,932	52,576,054
Loan loss provision	27	-	61,301,791	3,431,514	-	64,733,305	53,801,461
Disaster management fund	28	-	-	-	-	-	-
Gratuity fund	29	17,794,226	16,478,357	2,218,902	-	36,491,485	20,505,662
Emergency fund (Loan insurance)	30	-	55,482,600	-	-	55,482,600	39,835,606
		48,860,584	1,362,179,014	18,944,757	1,683,834	1,431,668,189	909,908,270
Total Capital Fund and Liabilities		24,373,612	1,903,751,506	23,469,084	19,963,926	1,971,558,128	1,450,180,693

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Deputy Director-Finance and Corporate Affairs
COAST Trust

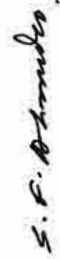

Executive Director
COAST Trust


Treasurer
COAST Trust

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



Dated, Dhaka:
26 November 2017


S. F. Ahmed & Co.
Chartered Accountants

Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Comprehensive Income
For the year ended 30 June 2017

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Income							
Service charges on loan	31	-	357,715,684	198,629	-	357,914,313	238,763,757
Write off loan collection		-	795,899	-	-	795,899	869,953
Bank interest		-	32,213	9,663	-	41,876	22,337
Bank interest on FDR	32	49,820	1,957,084	916	-	2,007,820	1,921,049
Membership admission and form sale		-	1,259,595	-	-	1,259,595	1,152,594
Donation	33	275,000	9,620,001	-	117,954,004	127,849,005	94,058,905
Others	34	175,899	-	213,416	-	389,315	288,714
Overhead income	35	3,852,389	-	3,354,522	-	3,852,389	3,281,474
Grant for operation & social intervention		-	-	5,372,500	-	5,372,500	-
COAST contribution		-	1,767,948	-	564,353	7,704,801	-
Total income		4,353,108	373,148,424	9,149,646	118,518,357	505,169,535	343,225,948
Expenditure							
Service charge of PKSF loan		-	29,081,125	-	-	29,081,125	26,360,622
Interest on members savings		-	20,343,827	-	-	20,343,827	15,933,701
Other loans interest	36	1,911,961	24,015,801	899,318	-	26,827,080	14,324,298
Salaries & Benefits	37	3,886,868	132,216,451	2,089,073	47,738,148	185,930,540	159,896,035
Office rent	38	8,956	8,604,305	700,000	2,436,183	11,749,444	7,999,483
Office maintenance		26,283	2,084,598	264,278	311,926	2,687,085	1,541,836
Printing & stationary		52,267	4,350,078	13,590	517,860	4,933,795	5,404,799
Traveling		175,908	5,810,828	59,386	2,099,518	8,145,640	5,875,899
Telephone and postage		40,709	900,228	6,137	209,101	1,156,175	615,417
Repair and maintenance		39,552	628,559	173,454	155,594	997,159	616,188
Fuel cost		20,002	4,253,932	74,977	1,519,461	5,868,372	6,516,555
Gas and electricity		49,749	1,259,466	209,775	264,809	1,783,799	1,379,873
Entertainment		33,816	1,175,830	-	44,409	1,254,055	1,357,885
Advertisement		16,457	63,211	-	86,024	165,692	76,006




Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated 30 June 2017 Taka	Consolidated 30 June 2016 Taka
Mail & postage		22,088	238,751	28,355	5,095	294,289	242,923
Bank charge		54,998	1,199,184	47,901	115,639	1,417,722	1,329,303
Tax Expense (AIT)		4,304	194,079	-	-	198,383	194,391
Training expense		77,666	1,206,478	498	-	1,284,642	1,120,882
Vehicle maintenance		-	-	-	-	-	-
Legal expense		800	315,320	2,000	-	318,120	152,968
Registration fee		-	386,500	-	-	386,500	187,000
Board Meeting expense		-	110,507	-	-	110,507	46,768
Radio Meghna expense		223,662	-	-	-	223,662	21,900
Other operating expense	39	1,491,244	2,364,751	257,832	3,481,159	7,594,986	4,197,530
Audit fee		-	216,250	-	202,083	418,333	534,150
Donor program cost	40	-	10,664,090	-	57,588,223	68,252,313	40,453,810
Taxes		-	-	-	-	-	-
Loan loss provision (LLP)		-	10,931,844	-	-	10,931,844	10,366,630
Disaster management fund		-	-	-	-	-	-
Depreciation		1,354,793	3,620,444	106,594	1,743,125	6,824,956	4,516,266
Total expenditure		9,492,083	266,236,437	4,933,168	118,518,357	399,180,045	311,263,118
Excess/(deficit) of income over expenditure		(5,138,975)	106,911,987	4,216,478	-	105,989,490	31,962,830
Total		4,353,108	373,148,424	9,149,646	118,518,357	505,169,535	343,225,948

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Deputy Director-Finance and Corporate Affairs
COAST Trust



Executive Director
COAST Trust


Treasurer
COAST Trust

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



Dated, Dhaka:
26 November 2017


S.F. Ahmed & Co.
Chartered Accountants

Agriculture sector is one of the most vulnerable sectors regarding the climate change impact. About 47% of total labour force is involved with this sector. Agriculture productivity totally depends on climatic factors. Due to some recent flash floods farmers are losing their lands and productions.



Prepared with the contributions of respective COAST colleagues
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It is predicted that, if there is 1 meter sea rise, about 15-17 million people of Bangladesh will be displaced, that will cost 12-16% of total land area. During the last 50 years, Bangladesh suffered about 20 drought conditions. COAST is trying to enhance capacity of its program participants in adapting with these changed situations. COAST is implementing its development activities regarding climate change considering two perspectives: adaptation and mitigation. COAST is providing technical and financial support to its farmer participants to adapt with the situation. On the other hand, COAST is implementing various advocacy events and activities also to mitigate the climate change problem, to raise the voice of climate displaced people.



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



COAST Trust

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