

# SURVIVAL ON GROUND ZERO



Annual Report  
Jan 2013 to Jun 2014

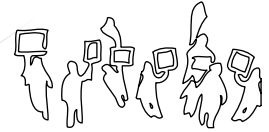
Dhalchar is a small island in the Bay of Bengal and constituted under Charfassion of Bhola. Nurjahan (in the middle photo) was sharing her experience of the last 10 years. Her experience is significant to understand the climate change effects in this part of Bangladesh.

Firstly, she lives in the West part of the island and the past experience showed this is safer than the East from erosion. And the land was supposed to increase towards the sea by the gradual siltation. But, they are seeing with fear that the erosion is coming towards them by breaking the law of nature.

Second, nowadays their crops get under the tide quite frequently which they didn't see 10 years ago. In this part of the island, the ground water usually are not saline. But this time the rice is not growing well in her land. She is expecting only 80 kg of harvest this time. Though normally she used to get around 300 kg of rice form the same piece of land.

Shahjahan (on the top) has the land at the North of Nurjahan's. His 8 acres of land is more exposed to the erosion. The river is now only 300 yards away and he is not sure if he can harvest the crop in November (2014) before the river grabs it.





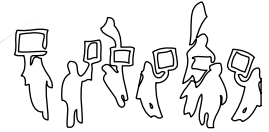
# Acronyms

ADRRN	Asian Disaster Reduction & Response Network	COAST	Coastal Association for Social Transformation Trust
ANC	Ante Natal Care	CPDE	CSO Platform for Development Effectiveness
APRN	Asia Pacific Research Network	CR	Community Radio
ANLAP	Active Learning Network for Accountability and Performance	CREP	Coastal Renewable Energy Project
AWD	Alternating Water and Dryness	CRISL	Credit Rating Information and Service Limited
BAPA	Bangladesh Paribesh Andolon	CSO	Civil Society Organization
BARCIK	Bangladesh Resource Centre for Indigenous Studies	CSRL	Campaign of Sustainable Rural Livelihoods
BCAS	Bangladesh Centre for Advance Studies	DC	Deputy Commissioner
BDT	Bangladesh Taka	DLAC	District Legal Aid Centre
BIPNetCCBD	Bangladesh Indigenous People's Network for Climate Change and Bio-Diversity	EBF	Exclusive Breast Feeding
BJS	Branch Jana Sangathan	ECDC	Early Childhood Development Centre
BMTC	Bhola Management and Training Center	ECB	Election Commission of Bangladesh
BM	Branch Manager	ECFC	Enhancing Capacities of Fishing Communities
BNNRC	Bangladesh NGOs Network for Radio and Communication	EFA	Education for All
BoT	Board of Trustees	EJFB	Environment Journalist's Forum
BDPC	Bangladesh Disaster Preparedness Centre	EquityBD	Equity and Justice Working Group, Bangladesh
C4D	Communication for Development	ESP	Education Service Provider
CAB	Certification and Accreditation Review Board	EWG	Election Working Group
CCDF	Climate Change Development Forum	EU	European Union
CDF	Credit and Development Forum	FIF	Financial Information System
CDO	Credit and Development Officer	FEDEC	Finance for Enterprise Development and Employment Creation
CDP	Coastal Development Partnership	GHG	Green House Gas
CFGN	Climate Finance Governance Network	GKP	Global Knowledge Partnership
CITEP	Coastal Integrated Technology Extension Program	GO	Government Organization
CIVICUS	World Alliance for Citizen Partnership	GOB	Government of Bangladesh
CLS	Community Legal Services	GRDM	Gender Relation Development Meeting
CMTCC	Cox's Bazar Management & Training Center	HAP	Humanitarian Accountability Partnership
		HH	Household
		HIV	Human Immunodeficiency Virus





ICT	Information and Communication Technology	ROSC	Reaching Out School Children
ICVA	International Council for Voluntary Agencies	RUP	Responsive Union Parishad
IED	Institute of Economic Development	SAAPE	South Asian Alliance for Poverty Eradication
IGA	Income Generating Activities	SDC	Swiss Agency for Development Cooperation
IMF	International Monetary Fund	SECDI	South East Coastal Development Initiative
INAFI	International Network of Alternative Financial Institutions	SEEDS	Socio Economic Empowerment with Dignity and Sustainability
IPT	Interactive Popular Theatre	SF	Strømme Foundation
LDC	Least Developed Countries	SFP	School Feeding Project
LGI	Local Government Institution	SGSP	Strengthening Government's Social Protection
LGP	Local Government Project	SLP	Seasonal Loan Program
MCSP	Marketing of COAST Special Products Project	SMC	School Management Committee/Shomity Management Committee
MF	Micro Finance	TWN	Third World Network
MFI	Micro Finance Institution	UJS	Union Jana Sangathan
MIS	Management Information System	UK	United Kingdom
MIX	Micro finance Information Exchange	UMS	Urea Molasses Straw
MJF	Manusher Jonno Foundation	UNICEF	United Nations Children's Fund
MoPME	Ministry of Primary and Mass Education	UNFCCC	United Nations Framework Convention on Climate Change
MP	Member of the Parliament	UNSG	United Nations Secretary General
MTCP	Mid Term Cooperation program	UP	Union Parishad
MIDAS	Micro Industries Development Assistance and Services	VAT	Value Added Tax
NCCB	Network for Climate Change Bangladesh	VGD	Vulnerable Group Development
NGO	Non Government Organization	VGF	Vulnerable Group Feeding
NGOAB	NGO Affairs Bureau	WDB	Water Development Board
OD	Overdue	WFFP	World Forum for Fisher People
PACJA	Pan African Climate Justice Alliance	WRWD	World Rural Women's Day
PARSES	Participatory Actions towards Resilient Schools and Education System	WTO	World Trade Organization
PCFS	People's Coalition on Food Sovereignty		
PKSF	Palli Karma Sohayak Foundation		
PNC	Post Natal Care		
PTA	Parents Teacher Association		
PO	People's Organization		
RBA	Right Based Approach		
RJS	Regional Jana Sangathan		



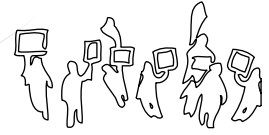
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# Survival on Ground Zero

## Executive Summary



Bangladesh among other climate victim countries (CVC) is going to be one of the most affected countries in the world in the coming days. There are two basic reasons behind it. First, the country is a low-lying one and sits only within 15 to 20 feet from the sea level and thus precariously exposed to the effects of sea level rise. Second, this is one of the most disaster prone areas of the world and is frequently hit by the tropical cyclones and flood in the monsoon. The riverine land is very soft and built up on silt and that's why it is too fragile to face the acute river and coastal erosion.

The working area of COAST Trust i.e. the coastline of Bangladesh is the hotspot that bears 'the brunt of climate change consequences' though the people of that area are not at all responsible for this, as the UN Secretary General Mr. Ban Ki-Moon mentioned in a deliberation.

Bangladesh alone is not capable of facing the vulnerability to help out the huge population of 35

to 40 million across the coastline. It is not fair either, as the country is not responsible for this precariousness. It is rather rich and developed countries of the world that have huge industrialization and over consumption of the natural resources are behind it. They are the one who extracted all the resources from the other part of the world for their own development. They are the one who emitted majority of the GHG (Green House Gas) to cause the climate change that is again affecting the CVC.

This is why it is the right time to listen to the shout from ground zero.

The development initiatives both government and non-government, therefore, are certainly obligated to focus on this particular area. There are a number of severe vulnerabilities including cyclones, tidal surges, flood (even caused by the casual lunar tides), salinity intrusion, acute river and coastal erosion and these are what the coastal people are explicitly exposed to.

And this is not all about some philanthropic effort or humanly obligation to rescue some vulnerable people engaged in uneven fight against the cruel nature as well as the effects of climate change. This is all about to admit the historical responsibility of the rich world to the poor and paying back and this is the right of the climate vulnerable communities throughout the world.

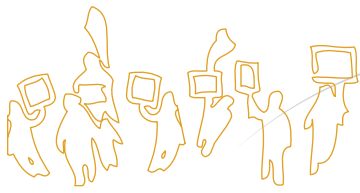
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**Ban Ki-Moon, UNSG**

Now it is the least developed world who are not responsible for this climate change phenomenon that bore the brunt of climate change consequences so it is morally and politically correct that the developed world who made this climate change be responsible by providing financial support and technological support to these people.

”





Believing in this, COAST has been engaged in the campaign and advocacy in national and international level to realize this right.

### Our Challenges to meet the Development Initiatives

The most primary challenge of the organization right now is a big portion of its working area is located in the remotest outreach islands in the Bay of Bengal. The community in this kind of islands are illicitly exposed to all potential vulnerabilities. Cyclones, tidal surges in no time can just wipe out the signs of lives from the ground. Therefore, there is a common trend of migration in these islands is widely seen. People in these islands always think that they are here just for a given time by their ill fate and they are going to move somewhere else on the first opportunity they have.

When people don't have the stability of life, when the people don't feel the ultimate bond to their household and when there is no sustainability, it is not possible to run any financial collaboration with the poor community people. Hence, micro finance is the only bridge between the community and the organization where the potential development opportunities lie. People in this situation do need a financial support, but, unfortunately, neither any government banks, nor private financial agencies are offering them such financing for the entrepreneurship since there is hardly any chance of profit. Eying the coastal development and social transformation in these outreach islands, COAST has been solely leveraging the financial development.

Secondly, the root causes of poverty in the country, particularly in the coastal area has been changed. Poverty can no more be defined or measured by only income. In the coastal area it is more upon the sustainability. Sustainability of the household, properties, crops, livestock, business, lives and so on has no ground underneath here. People in the outreach islands live one day at a time. They have no idea on what is going on the next day. They can't plan for a month, let alone a year. And the unsecured and fragile situation of the community really underpins the growth and sustainability of the organizations to be threatened

as well. An organization who works only in the vulnerable coastal area shouldn't be treated with the same compliance, rules and regulations of MF operations compared to the other MFI working in the mainlands i.e. the sustainable area.

In this situation COAST has no alternatives but to increase the number of branches in the mainlands to make a balance. 80% of the total branches of the organization are now situated either in the outreach islands or on the banks of the river or sea only to get closer to the people and to join the fight. Now it is time to explore for some branches in the growth centers to establish a minimum sustainability of the organization so that it can contribute for longer period of time to the really excluded and vulnerable community.

### Internal migration

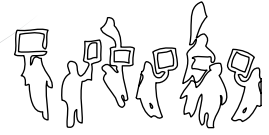
This sense of insecurity force poor people to migrate to the cities for an alternative living. The cities particularly the capital of Bangladesh is already overloaded with the people who need to come here as everything is centralized. And if the current rate of migration continues to the capital (55,000 people migrate to Dhaka every year) it might collapse by the next 10 years.

People of Bhola and other coastal areas, led by COAST, have been campaigning for a permanent embankment, made of concrete blocks, to be built to stop the acute river and coastal erosion and to protect people's lives, crops and other assets from the sudden floods and tidal surges. This embankment will not only reduce the migration, but also will increase the crop production and will bring sustainability to the lives of coastal people. A concrete embankment is such an infrastructure that establishes a sense of security and sustainability.

### Climate Adaptation programs

COAST also wants to address the climate adaptation programs to increase a level of sustainability in the livelihood of the community. Without depending on the climate fund or other donor aids on climate adaptation, COAST has been initiating some small and locally affordable but effective livelihood practices in its working area. In line with this idea, COAST has





been encouraging people to elevate their homestead land, to plant bamboo grove, to protect the ponds from the flash flood to save the fish and to grow vegetables that are suitable to the island weather. It also encourage the islanders to grow local variety of fruit-trees instead of imported eucalyptus, because it is not good for the soil. COAST is also campaigning with the union councils to grow Babla trees (*Vachellia nilotica*) on the embankments and on the sides of the roads to increase their longevity. This kind of activities creates a kind of sustainability feeling to the people.

COAST believes that ultimately people need to help themselves before any external support comes to them. And the working strategy of the organization is to capacitate the people to realize their rights and entitlements instead of making them idle service receivers.

### New Development Paradigm

The growth oriented development so far is not going to work anymore in the coming future. The paradigm of development has been changed. In the newly addressed post 2015 development agenda, the world is demanding justice based redistributive development with the historical responsibility. Development now means protecting the natural resources, not the reckless consumption and investing on people.

COAST has been expressing its solidarity with this idea and have been trying to comply with this idea. People of Bangladesh have to be more climate resilient in the coming days and the increasing inequality must be addressed. Addressing the inequality within the country is not enough anymore.

COAST is committed to work locally to reduce the inequality between men and women, urban and rural areas, rich and poor, privileged and non-privileged and to build critical mass awareness in its support. But the organization is also determined to think globally to comply with the shift of development paradigm.

### Human Resource

Human resource is increasingly becoming another challenge for the development organizations in

the country to bring the better result. Curtailed overhead cost of every donor programs being implemented by the local NGO doesn't permit the increased salary and benefits in comparison to that of corporate and private sector. This challenge should be duly addressed.

For an example, the principal office of the organization was situated in its working area, in the extreme southern upazila of Bhola. But it was really challenging to have the senior and skilled officials to live down there with their families as there is hardly any municipal, educational and communication facilities necessary for a decent life. So, eventually the Principal Office has been shifted to the capital. COAST has been trying to meet the competitive facilities to develop and hold the human resource with its limitations.

### Mutual Accountability and Development Partnership

Another big challenge has been persisting since the very beginning in the development sector is the lack of mutual accountability and an upward partnership relationship. The development partners, especially the small ones who work in the locality, hardly have a voice to raise the needs of the diversified community while implementing a project of a donor. The goals and themes of the donors are more prioritized than the real need on the ground. Implementing partners normally keep silence as they don't want to risk the aid flow. This situation creates kind of opportunism regardless of planning or principle. This shackle needs to be broken. This taboo should have an end for the sake of real development, from the point of view of people who are on the ground, instead of serving someone else's goal and theme.

### Confrontational Politics: A reckless strangle

The practice, behavior, trend and culture of the current politics of Bangladesh is hardly appropriate for the future of the country nor good for the people. The corruption and vandalism led leadership is hardly having real support from people for hardly being value oriented and accountable to the country or people. Democratic institutionalization is always





expected as an essential condition for equal and justice based development instead of centralization of power exercised by any party, because this practice don't let politics being accountable to people or to the pro-people intellectuals of the country.

This has been increasing the feeling of insecurity as well as the social and economic inequality in the society. Every stakeholders, every persons and institutions have some duties to bear from their own point to bring an end to this unbearable situation. The organization is committed to promote democratic culture and all sorts of transparency and accountability in all level of the governance.

#### Digital Divide

Development hugely relies on investment on people. There is no alternative of providing academic and civic education to the citizen. In this regard, the increasing digital divide between the people of urban and rural areas must be addressed in the country.

The main constraint in this regard is the profit driven corporations are given the duty of providing internet facilities and other communication services to the country, and no doubt, these services are fundamental to reduce the digital divide. And naturally they have no interest of providing data connectivity facility in the village where they have no or less profit. A student in the village has no idea of what is google, when an urban student is downloading tons of information every minute for his/her education. This difference of opportunity does matter.

The development organizations here definitely have something to do to address the digital divide in order to bring real development and in order to meet the new targets of post 2015 development agenda.

#### MDG and Post 2015 era

There is a big debate going on the post 2015 development era and Sustainable Development Goals. Around the world people are raising issues of justice based redistributive development. Without redistribution of wealth, power and resources no

development is possible. This is really conflicting to the existing discourse of development. The activists and grass roots organization across the world have been pushing for the justice based redistributive development and negotiating with the UN as well as the developed nations of the world. It is not only applicable to climate justice, but also to world trade, investment and corporations. Trade and big corporations nowadays are no longer different issue from human rights agenda. Everything is related to anything. It is time to talk about human rights, equality and sustainability altogether.

#### Economic and Social Justice

Taking this changed global phenomenon of development discourse into account, COAST has been engaging economic and social justice at the same time in its approach of working in the locality. Economic and social development grossly relies on each other. There are MFI in the country who are engaged solely in micro finance activities.

COAST, on the contrary, organizes strategically important activities related to development of life, especially of women, children and disadvantaged population of the coastal areas of Bangladesh through their increased participation in the country's socioeconomic, cultural and civic activities.

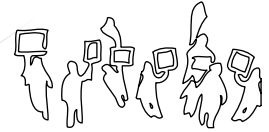
#### Right bases approach in Micro Finance

The common trend of the MFI (Micro Finance Institutions) in Bangladesh is just providing the loan to the poor and draw the regular repayment installments without considering the real needs of the community.

COAST believes in integrating the rights and entitlements of the poor with this financial activities as this is giving the organization a financial stability and here is the scope of showing commitment to the community and bringing the change. This is how the organization is developing a human face in MF.

#### Member participants in decision making

COAST, as a development organization is committed to participate in the survival strategies of coastal poor. Without belonging to the poor member participants, it is not possible to



understand the need and priority of the community. That's why COAST emphasizes the participation of the core representation of the poor people even in the organization's top management in a very democratic way. There are two seats in the highest decision making authority, the Board of Trustees, reserved for the direct and women member participants.

#### Recertified by HAP

COAST Trust has demonstrated compliance with the 2010 HAP (Humanitarian Accountability Partnership) Standards in its accountability and quality management through an extensive process of external auditing, becoming only the second organization in Asia to be certified twice by this prestigious authority. This is eventually a pride for the organization and will guide it to be accountable to the community who it is working for.

HAP International ([www.hapinternational.org](http://www.hapinternational.org)) is the first international self-regulatory body of humanitarian sector established in 2003. It is based in Geneva, Switzerland. HAP members are committed to address the highest standards of accountability and quality of management. HAP International conducted a baseline analysis during November 2008 in the context of HAP 2007 standards. On the basis of the findings and the standards COAST intensively reorganizes the management and working approach and again reviewed by the HAP audit in 2010 and certified COAST as complaint to it.

COAST is also found complaint to the 2010 standards of HAP in the audit held in 2013 and certified for the second time.

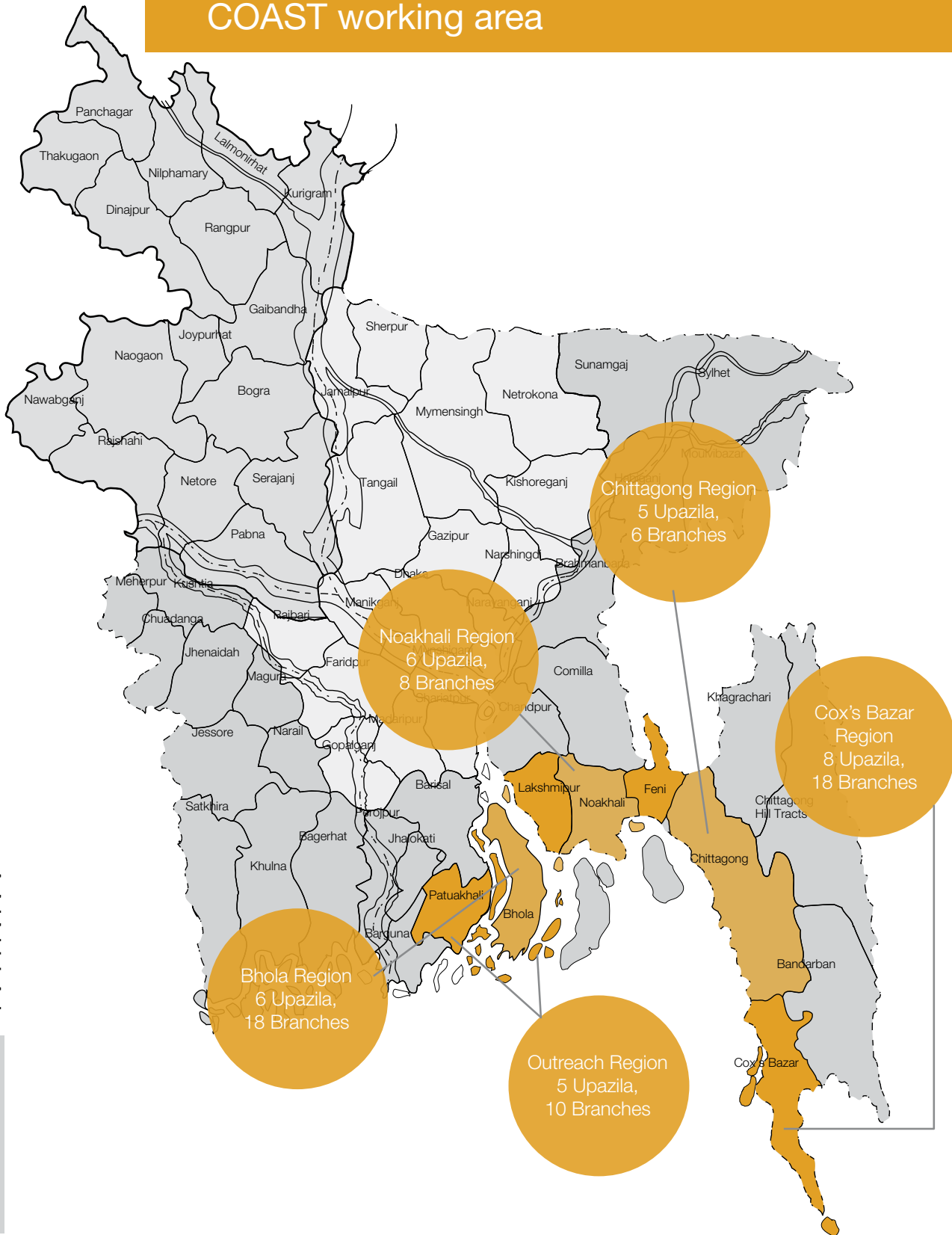
### COAST at a glance (Till June 30, 2014)

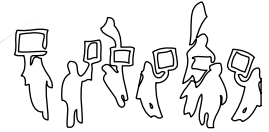
Total population of the working area	8,356,500
Total poor population of the working area (40% of total population as per national status)	3,342,600
Total poor population as per COAST's beneficiary (Considering average 6 members in each family)	2,690,312
% of poor population covered	78.06
Number of Member Participants (Female 1,087,214, Male 362,404)	1,449,618
Number of Micro finance Member (Female 77,002, Male, 4,052)	81,054
Number of Group/Somities (Female 4,297, Male 123)	4,420
Micro Finance	
Total revolving loan fund (Tk. Million)	758
Group member's saving (Tk. Million)	291
Total loan disbursed (cumulative) (Tk. Million)	7,351
Core Programs	
Institution Building, Micro Finance, Good Governance and Development Education, Coastal Integrated Technology Extension Program, Nutrition & Primary Health Care, Disaster Management and advocacy.	





## COAST working area





# Economic Justice



A group meeting in Dhalchar, Charfassion, Bhola.

## Micro Finance

The consequences of political unrest and natural disaster potentially affected micro credit sector of the country. The micro finance program of COAST, however, showed strong resilience and continued to contribute towards enhancement of organizational growth along with the people's development. By this time the total outstanding loan of the organization has been increased by 3%, from BDT 737 million in June 2013 to BDT 758 million in June, 2014. It is disbursed among 81,054 poor people, helping them to be self-employed and accelerating overall economic development process of the covered coastal areas of Bangladesh. The total savings has also been increased by 22% from BDT 239 million in June 2013 to BDT 291 million in June 2014 among 81,054 clients.

COAST witnessed another year of steady progress in its Micro Finance operation during 2013-14. Notwithstanding the activities of COAST having their continued expansion and increased diversification, the performance indicators remained sound and healthy. In addition, expand and consolidating its own lending program, COAST has been contributing to strengthen Income Generating

Activities (IGA) of the member participants by providing various support services, like skill development training to the staff and training to the borrowers on different IGA. COAST actively tried to improve its technologically sound management system in branch level and complete the following initiatives.

## Computerized system in all branches

To save environment by reducing paper work and to reduce the workload of the CDO (Credit and Development Officers), COAST started practicing computerized MIS (Management Information System) at branch level. For improving the quality of reporting, an Excel software has been installed and is operating in all branches. COAST management has provided necessary training & orientation to all of the BM (Branch Manager), AM (Area Manager) and RPC (Regional Program Coordinator). All the collection sheets, reports and information on other activities are being generated through the software. As a result, the management as well as the donors are getting error free reports from field.

An SMS based system is practiced in all branches for better monitoring of micro

*COAST has been striving to establish a right based approach in the general trend and discourse of Micro Finance in Bangladesh signifying the coastal poor in its core focus area as the coastal community are far more vulnerable than the main landers.*





finance program and all BM are sending daily MIS information to MF section in COAST Principal Office by 6.00 pm.

This is also a software mechanism that generates a motoring report and sent to respective operational Head and RPC. This SMS based monitoring report including present bank and cash balance along with daily MF activities & information made a very easier way to monitoring all branches from the centre.

### Seasonal Loan for IGA

Considering increasing special needs of the poor member participants, COAST introduced Seasonal Loan Program (SLP) specially in cases of beef fattening since 2009. This program is financed by PKSF (Palli Karma-Sahayak Foundation) and the objectives of this program are increasing the supply of protein in the local market and ensuring financial benefits of them.

The new targets of SLP are salt production and dry fish production & processing. This program has reached to 1,043 member participants with all the supports and in the fiscal year 2013-14 the total disbursed loan is BDT 30 million along with necessary training supports. The member participants are earning BDT 4000/month in average and are so far very successful in the performance of recovery.

### Primary Health Care

COAST has two categories of programs i.e. Core Programs and Non-Core Programs. Core programs are run by the own fund of COAST and are not dependent on donor fund. According to this concept, COAST is committed to provide some essential services to its member participants in a sustainable way. Primary health care is a core service program of COAST Trust.

Primary health care service is provided specially in the isolated areas e.g. in the remote islands in the Bay of Bengal where the government health care services and basic medicines are hardly available.

COAST Trust, according to its limited resource, has been providing health care services to the pregnant mothers and children under five. With the permission from the Ministry of Health and Family Planning, COAST trained up 16 local women on paramedic skills. Due to the fund limitation the organization could manage to deploy only 6 paramedics to work in the remote island areas. But as the service is felt quite essential in the outreach islands, the organization is expecting to increase the number of paramedics in future.

In the meantime a remarkable step is taken by COAST in this regard is purchasing good and authentic medicines from the big pharmaceutical companies of Bangladesh i.e. Square, Beximco, Acme etc. In the generic medicine shops in the outreach areas, normally good medicines are not available and sometimes fake and duplicated medicines are sold. Illiterate and poor people are not able to differentiate the fake medicines and suffer from health hazards. That's why COAST, under this primary health care program, decided to purchase brand and authentic medicines in bulk and to distribute to the outreach islands.

Other activities under this program are:

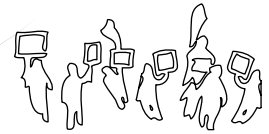
- 1,000 sets of sanitary latrine materials are distributed among the poor families who didn't have the ability to build a healthy sanitary latrine.
- EPI, NID program activities of the government are replicated to the outreach areas where the government health services could hardly reach.
- Health Cards for the mother and children's health and nutrition are distributed among the poor families. 3,650 cards in Cox's Bazar and 3,370 cards in Bhola have been distributed so far during the last fiscal year. The mother and children of the families have been receiving the health services by the health cards.

Through this small amount of service, COAST has achieved a noticeable result of reducing maternal mortality rate in the respective areas.

### Disaster management fund

The coastal area of Bangladesh are one of the most disaster prone areas in the world. The poor and vulnerable people of the working area of COAST are badly exposed to the very frequent cyclones, tidal surges, acute coastal erosion and even by the regular lunar tides. This natural disasters causes huge damage to the lives and livelihoods to the coastal poor in the working area of COAST. Therefore, the organization has a responsibility to fight against the situation and to help out the member participants to implement its goal. This is how the organization is committed to finance in assisting to cope with the disaster.

In order to minimize the loss and damages of community people during disasters and to respond initially, a disaster management fund has been created through the deposition of 1% of the service charge from micro finance program. The member participants who are affected by any natural or man-made disasters are provided this financial assistance



from this fund so that they can initially organize the daily essentials, medicine and safe drinking water etc. for their sustainability. Recently, COAST helped the member participants who were affected by the cyclone 'Mohasen' in 2013 and lunar tidal flood in 2014.

### CITEP (Coastal Integrated Technology Extension Program)

Livestock and poultry are considered as very important asset for the rural area of Bangladesh. Not only as it fulfills the demand of protein, people signifies it as it brings money whenever the family needs. COAST continues this project to provide services to the community people for the further development of their livestock and poultry that ultimately paves the economic development of the poor.

Traditionally people in the rural area have livestock and poultry in almost all the households. Even the poor people also try to keep some poultry and at best a goat or a cow. But very often it is noticed that they have little idea on having more benefits from small opportunities. People do try to have small efforts on growing some vegetable on the homestead. CITEP promotes some easy and affordable technologies to increase these small opportunities to contribute to the family income and increase the sustainability of the assets.



54 branches of COAST in Bhola, Noakhali, Chittagong & Cox's Bazar regions are providing the services for livestock, poultry and small scale agriculture. The services started in 2010 with 17 technical officers deployed in the field to fulfill the needs of the community. Due to budget limitations the human resource was downsized to only 5 but services were still same. All the workers of this program are well-trained on agriculture and livestock.

### Mafiya Got Two Power-Tillers

This is a story of Mafiya, another poor lady in Bhola. Her husband Bashir was a fishing labour and used to work in someone else's fishing boat. They had three sons and a daughter. They had a tiny shack on the embankment. It was very hard to live their as it was always exposed to cyclones and other natural calamities. But they had no other options.

Mafiya came across COAST's micro finance and got admitted in a group in 2007. She got a loan of BDT 10,000 from COAST and started a small business with her husband but initially that was not successful.

So, she applied for a second loan of BDT 20,000 and started a business of waste metals. Her husband used to go door to door to collect the waste metals and fetch them to the capital to sell. This time they got some success. Then she took

a third loan of BDT 50,000 and deploy her son in the waste metal business with her husband. They could earn a good money. They spent some of the money for the marriage of their daughter and open a grocery shop for their second son.

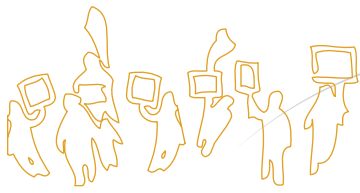
From the income of the shop and their business they bought a Power Tiller, an engine plough, which is frequently rented by the farmers and brings good money. This time their objective was to save some money beside the expenses.

They eventually could achieve their goal. They took the fifth loan of BDT 130,000 and straightway bought another power



tiller. They also expand the business of waste metal. The unique thing is all them are united and live together with three sons and the son-in-law, who help a lot in the business.





## Overall achievements

Member participants are selected by the technical officers according to their interest and capacity and then they are trained up on different income generating activities related to livestock, poultry and agriculture. Under this program, till now 12,530 members are already trained. After the training most of them got involved into different IGA. CITEP provides guideline on developing their projects to earn more. Besides it, some essential services are facilitated especially for the livestock and poultry like vaccine, primary medical services, deworming along with some medicines by this program.

The most unique part of this project is to establish a model chain especially in the cases chicken or duck rearing. Sometimes one solo business cannot develop because of some deficiency in the supply or raw material chain. One can produce good number of chicken. But if he/she can't sell them in the market or export them to a different place the business will bankrupt.

Therefore, what CITEP has done is a model chain is developed for the poultry where some people has a mini-hatchery, some of them are model breeder, some of them are vaccinator, some of them are rearing chicks, some are selling the poultry food. And ultimately, all of them are helping each other in a chain process and everybody is benefitted. As the chain resulted positively, its marketing process became easier for everyone. At present there are 22 model chains, that are successfully working in that field.

CITEP program has the following achievements:

- IGA training to 12,530 member participants.
- Social development training to 3,339 member participants.
- Mini hatcheries run by 22 member participants.
- There are 46 Model breeders.
- 2,937 have Poultry farms.
- 4,523 member participants have Duck farm.
- 3,358 member participants are rearing Goats.
- 71 Buck stations
- 5,116 member participants rearing Cows.
- 1,276 member participants have Beef fattening project. It is a seasonal program.
- 121 members become Poultry Worker.
- 618 farmers are motivated to use Guti Urea.
- 13th agriculture committee is formed in CITEP working area. Encourage them for savings the cost by guti urea.



## Harvesting Seaweed in Bangladesh

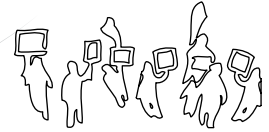
Farmers in the country's south eastern St. Martin's Island earn their livelihood by collecting seaweed from the sea. The only tool they use is several lines of ropes, which float against the strong currents of seawater. Fishing was their previous livelihood, but as the fishing in the locality gradually dwindled, they eventually turned into seaweed farmer. The island has considerable potential for seaweed production, both in its biophysical and environmental features.

According to experts, seaweed farming is highly developed in some southeast Asian countries. It has not only improved the livelihoods of the people but also has become the main source for earning. The seaweed production in Bangladesh, however, is at an incipient stage, though it has immense potentiality of exporting and earning foreign currency.

At present, Japan, South Korea, the Philippines, China, India and Taiwan are producing seaweed. On the other hand the US, Japan, Singapore and some European countries import it. Bangladesh could explore these markets. Around 20 per cent of the total population, some 3 million people live in the country's 19 coastal districts. Bangladesh has a 710 km long coastline and a 25,000 square km coastal area, supporting a variety of land use practices. This coastal area, with both sandy and muddy beaches, estuaries and mangrove swamps, provides substrates and habitats for the cultivation of various kinds of seaweeds, according to experts. The country has no less than 140 species of seaweeds, ten of which are commercially important.

Seaweed has an immense medicinal value as it has good value as delicious and nutritious food. Seaweed has ingredients for the biochemicals, pharmaceuticals and cosmetics industries. That is why Bangladesh should promote the cultivation and





## Amena's cow worth a shop

Amena was a poor woman in Kutubdia island in Cox's Bazar. She lives in Kuillar Para with her husband, who is a farm worker. It was very hard to maintain the family of 7 members with the small income of her husband as he was the only earning member in the family. It was not surprising for them sometimes to pass a day even without meals.

One day Amena talked to her husband about the women's group in COAST Trust. He allowed her to get involved with it as they heard it has some financial supports.

Amena gets admitted to a group and starts learning the development lessons. Cow fattening program attracts her and she could think of some earning in the family by their own effort.

She got a loan of BDT 10,000 and bought a calf. After one year it become a cow and gives birth a calf and starts giving milk 3 liters daily. Amena starts selling the milk after keeping some for her children.

By one year they could repay the loan and applied for a second loan of BDT 20,000. They bought two calves for



fattening. Within 3 months they could sell two calves at BDT 30,000.

With the savings they opened a shop in the nearby market and applied for a third loan of BDT 40,000.

Now Amena has two cows of her own which worth nearly BDT 80,000 and her husband is running the shop. He is earning more than his previous work from this shop.

Now they have been able to sending their children to schools for education. Amena says, the cow fattening program of COAST showed her a new way of life to get rid of extreme poverty.

consumption of seaweed among its people.

Most of the seaweeds contain a good amount of iodine and much better alternative compared to iodized salt or drugs in regulating the production of the thyroid hormone. Apart from iodine, seaweed is a perfect source of calcium, phosphorus, iron, sodium, potassium, magnesium, sulphur, copper, zinc and cobalt.

There is no regular seaweed industry in Bangladesh. It is locally collected to a certain extent for five to six months during November to April. Poor people in St. Martin's Island collect seaweed on a limited scale as part of their livelihoods during the January to May season. Most seaweed gathered from the coastal regions is smuggled to Myanmar, but there is no accurate database on this.

A few people are involved in seaweed cultivation in the south-eastern and south-western coasts of Bangladesh. In its cultivation, a low quantity of inputs provides good returns and also employs many people. Therefore, seaweed culture can be a good employment for coastal communities in Bangladesh.

COAST Trust first introduced the artificial cultivation of seaweed through a pilot project in Bangladesh. A renowned scientist and ex-professor of the Institute

of Marine Sciences and Fisheries of the University of Chittagong, Dr. Mohammad Zafar, first pioneered the cultivation of seaweed in Bangladesh. His invention of a scientific method of seaweed farming opened up a new horizon for its cultivation. A project of the Palli Karma-Sahayak Foundation (PKSF), named Finance for Enterprise Development and Employment Creation (FEDEC), provided all the funding and technical support for initiating seaweed farming.

According to a survey, 135 seaweed farmers have been farming seaweed on a regular basis under supervision of COAST. After providing training to the 180 seaweed farmers in the pilot project, each farmer produced an average of 35 tons of wet seaweed in the first year. The average went up to 405 tons in the second year by each farmers and it totalled 54,675 tons in that year. Unlike other kinds of farming, cultivation of seaweed requires no medicines or pesticides, compost fertilizers or manure, which makes it economically viable. The cost of cultivating seaweed per square metre is only Tk. 200, and the average price of cultivated seaweed per square metre is Tk. 650. Experts say, if the seaweed is made popular and promoted to the daily food menu as an alternative of vegetable, it





could be a great source of nutrition and mineral salt for the people of the country.

### Totini Natural Dry Fish

About 7.3 million people live in the coastal fishing villages in Bangladesh and their livelihood depend on coastal and marine fishing. It is estimated that about 20% of the total marine catch has been dried round the year especially during October to April and, marketed both in domestic and international markets.

### Fish drying system in the coastal belt

Sun drying is the exclusive method of fish drying. There are two techniques of sun drying :

(1) Horizontal drying: The main bulk of the catch consists of small fish which are dried on horizontal wooden racks raised about one meter above the ground. The fish is placed on mats and turned occasionally to prevent sticking to the mat.

Vertical drying: Big fishes like Loitty, Chhuri, Bol and Indian salmon are typically dried hanging from vertical bamboo bars. Some small stingrays are sliced into longitudinal strips which remain attached to the tail base, and the whole ray is hung by the tail from a vertical rack to dry.

In the current marketing system, producers have no influence over marketing and supply chain management, rather they are strongly managed and monopolized by giant traders, brokers, as well as giant super market companies, whose intervention results in price distortion in domestic market and, thereby, erodes profitability and preference of primary producers.

Drying of marine fish is very common in the entire coastal areas of Bangladesh and these dried fishes have demand both in domestic and international markets though the people involved early in the production chain (fishing and drying) add relatively little value and make little profit. The reasons for this less value addition at small-scale producer level are presumed to be the poor product quality and lack of market access due to various institutional and non-institutional barriers e.g. high transportation cost/toll/taxation, price exploitative market players between producers and consumers etc.

Most of the dry fish processing yards currently dip the fish into insecticide/pesticide to reduce losses from insect infestation. Residual effects of these pesticides are harmful to human health and thus, this product cannot reach widespread and health conscious consumers.

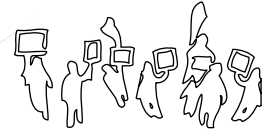


*An elevated big frame for drying fish in the sun fully covered with net to protect it from crow, insects and dirt. Producing healthy food through hygienic processing was the goal of the project*

To support the small scale marine fish driers for producing quality & Healthy dry fish, a Value Chain Development Project was run by COAST Trust and funded by Palli Karma-Sahayak Foundation (PKSF). The project was titled ' Finance for Enterprise Development and Employment Creation (FEDEC)'. Several trainings titled Food Quality of Traditional Marine Dried Products Using Low Cost Tunnel Drier has been conducted by collaborative effort of Bangladesh Agricultural University and COAST Trust.

This project initiative has developed user-friendly appropriate technology and allowed fish to be dried without using any pesticide or any other toxic chemicals that are hazardous to health. Though the project is phased out, COAST Trust is still supporting the small-scale producers, (particularly the women in its working areas in Nazirartek) for producing pesticides free dried fish and also expanding its market in urban areas. COAST Trust is trying to develop a producer supportive entrepreneurship through supporting small-scale fish drying and facilitating the direct linkage between producers and consumers, ignoring the price exploitative market players in between producers and consumers.

Under this project COAST Trained 200 dry fish producers to use turmeric & pepper powder to process pesticide free quality dry fish. Now about 450 producers used these techniques for dry fish. COAST also started an online dry fish marketing system of their own cost for the beneficial of the dry fish producers. The online marketing address is [www.totinonline.com](http://www.totinonline.com).



# Social Justice



*A woman, victimized by the domestic violence is assisted to come to the Union Council Office for the mediation and the hearing is going on in the Aminabad Union Council in Charfassion, in Bhola.*

## People's Organization

Institution Building is another core program of COAST with the goal to establish organization for the people and by the people for an alternative power structure out of all existing structures and institutions. It is a platform of poor people for practicing democracy in the grassroots and a unique way of claiming rights and entitlements for their own.

People's Organization (PO) is a unique program component of COAST that has made the organization different from other MFI (Micro Finance Institutions) in Bangladesh and it is trying to give a human face in micro finance.

This is not imposed from top upon the member participants. In many situations it was really felt that the unity of grassroots people and an organization of their own is really needed to realize the rights and

entitlements. When basic rights like health and education were not fulfilled in the outreach islands they found none to talk about it. They were unheard for years, for decades and for centuries. They felt their voice should have been heard. That is how this component was accepted as the core program of COAST initially.

Through a democratic process PO is formulated as the community based organization for and directly participated by the member participants of the micro finance program of COAST. PO is formed with the vision of increasing women's empowerment and to develop their economic, social and political status in the community and eventually in national level.

## Actions and Demand Mediation

COAST doesn't believe in promoting a spoon-fed community by providing all the services they need. Instead, it is

*Through a democratic process PO is formulated as the community based organization for and directly participated by the member participants of COAST. PO is formed with the vision of increasing women's empowerment and to develop their economic, social and political status in the community and eventually in national level.*



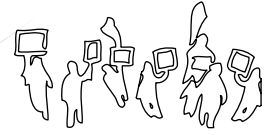


better to let them know about their rights and what they are entitled for and to let them decide whether they would claim their rights to the duty bearer. Once they come across what their rights are and who are responsible for providing the government services, their organization would feel empowered to claim those straightway.

There are more important things for the PO leaders to do in the community out of the right claiming. There are cases of injustice, rights violation, domestic violence and gender based violences in the rural and outreach communities. And they don't have enough government institutions out there to solve the issues. Therefore, sometimes it requires the local mediation.

### Social actions (January 2013 to June 2014)

Actions	Cox's Bazar	Chittagong	Noakhali	Bhola	Islands	Total
Assist to realize government services						
VGD/VGF cards	157	0	13	1296	144	1610
Incentive for Divorced	36	0	09	648	88	781
Incentive for Aged	40	0	06	864	112	1022
Education Incentive	35	0	0	1512	384	1931
Access to Khas Land	0	0	0	432	67	499
Assistance for arbitration/ Salish	21	02	31	1728	33	1815
Birth Registration	162	0	23	1080	6742	8008
Health Service	32	0	0	1311	452	1795
Others	0	0	0	0	0	0
Protecting Human Rights						
Stop Fatwa/ Divorce	05	0	05	356	11	377
Resist Dowry	05	02	01	1012	34	1054
Resist Rape and legal assistance	01	0	0	06	6	13
Resist Acid Throwing	0	0	0	02	03	05
Resist Domestic Violence	05	0	17	1788	42	1852
Resist Eve Teasing	03	0	11	232	09	255
Resist Eviction	01	0	0	111	05	117
Stop setting fire and legal assistance	0	0	02	0	0	02
Resist Sexual Harassment	0	0	0	123	02	125
Protect Child Marriage	08	03	04	311	16	342
Stop Minority violence	12	0	0	06	02	20
Others	0	0	0	0	0	0
Other Services						
Assistance in Giving Birth	01	0	43	113	45	202
Mediation in family asset distribution	0	0	0	867	27	894
After Divorce Maintenance	01	0	01	821	08	831
Guardianship settlement	0	0	0	09	04	13
Domestic Dispute settlement	05	05	27	1166	22	1225
<b>Total</b>	<b>530</b>	<b>12</b>	<b>193</b>	<b>15794</b>	<b>8259</b>	<b>24788</b>



COAST has been developing the capacities of the PO leaders, especially the women leaders to be able to mediate the conflicts until it is required to be interfered by the law enforcing authority. For example, the rape cases or serious criminal offences cannot be locally mediate. In these cases what PO leaders do is to take initiatives to file the cases to the proper authority.

The PO leaders have been already quite popular and respectfully acceptable in the community for the conflict mediation and are called in whenever needed. A table above is showing the number of actions taken by the PO in different districts and outreach islands.

### Democratic Process of PO leader election

Primarily, the management committee of a MF group forms a PO committee through a direct election process and the committee is called *Branch Jana Sangathan* (BJS). 'Jana Sangathan' means People's Organization in English. In the same way *Upazila Jana Sangathan* (UJS) is formed consisting the members of few BJS as the secondary layer and *Regional Jana Sangathan* (RJS) is formed consisting the members of UJS. Direct election is the only way in every step of committee formation. The election takes place in every two years. All the borrowers donate BDT 6 every year and it is saved in a fund that bears all the expenses of transport for performing social action activities, elections and committee meetings. These are sort of practices so that the people in grassroots can learn the principles of democracy.

### Engagement in local campaign and advocacy

Another important activity of the PO is mobilizing campaign and advocacy with the local level governance for possible policy change and development according to the people's demand. They also engage in the national level advocacy if necessary.

### Social Impact of PO

Most of the working areas of COAST are religiously conservative. It was grossly accepted that the poor people's rights would be violated, and that is



*PO leaders representing all religious groups proactively played a role to restore a religious harmony and communal friendship after the events of setting fire in Buddhist Temples in Ramu, Ukhia and Teknaf*

natural. This is their ill fate. Especially women were very neglected and subordinated in every aspect of life. It was frequently seen that women had to leave the road and stand aside if a man was coming from the opposite. Now it has been changed through continuous campaign and dialogue.

Now the women members, especially the group leaders are encouraged to participate in the local government election as a contestant. Nowadays, they are no longer happy with the competition for the women quota that they started with. They rather compete in the open positions and in many cases they win.

These changes have created a good acceptance of women in the leading roles in the community. And this change is letting them play a good role in conflict resolution especially in case of domestic violences.

The contribution of the PO is no more limited in the community level demand mediation and solve some cases of domestic violences or stopping child marriages. PO have started contributing in bigger platforms in national level events like establishing social harmony in religious conflicts. PO played a significant role in the Ramu Disaster, a communal rage outbreak in 2011 in Cox's Bazar.





## Campaign to Save Coastal Districts from Flood and Erosion



*A human chain stood on the street at Bhola District headquarter demanding permanent embankment made of concrete blocks to save the coastal crop lands*

COAST initiated campaign on saving the coastal lands from tidal floods and acute coastal and river erosion. It started from the grassroots and also mobilized in the national level.

The coastal crop lands are very fertile for agriculture. But acute coastal and river erosion is getting more and more threatening for the crop nowadays. Not only crops, it has been eroding the households and causing a huge displacements. In some places government has built embankments but those are mainly made of soil and not enough strong to stop the tidal surges. Even sometimes they erode to the normal tidal flood and the locality gets exposed to the seawater intrusion.

COAST mobilized several campaign and advocacy programs to draw the attention of policy makers both in local and national level.

Several street programs including human chain and press conference are arranged in Bhola while a press conference was called in Cox's Bazar to raise the issues in media and urge the due steps to be taken as soon as possible by the government to save the coastal people and protect the coastal lands and crops. It is also urged to take the issue as a national priority as it affects the national self sufficiency of food.

At the national level a press conference was called at the press club in the capital and raised some long demanded issues including reform of WDB (Water Development Board) who is responsible for building and maintaining embankment and nowadays widely considered as the most corrupted government body.

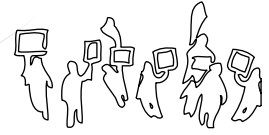
They have also pointed out some steps to be taken in this regard are:

- (i) WDB should be accountable to the Upazila Parishad and Deputy Commissioner,
- (ii) inclusion of local government and poor people's groups, as of NGO's, in the construction work instead of doing it in traditional method by the contractors;
- (iii) engaging Army in critical places, as they were engaged in constructing the Marine Drive to protect Cox's Bazar; and
- (iv) considering concrete block and sea-dike building as permanent protection of the coastal land.

The detailed descriptions, photos, press releases and position papers along with the media clippings are available in the organization's web site, [www.coastbd.org](http://www.coastbd.org). COAST also invited representatives of policy makers, experts and elected people's representatives in those events to make the sufferers' be heard.



*A press conference at the district press club of Cox's Bazar demanding the same*



# EquityBD

Equity and Justice Working Group, Bangladesh



## Campaign strategies for 2013-14

EquityBD sets up the campaign strategies to gain wider media coverage to reach all level stakeholders in order to promote a critical mass awareness on its campaign issues in local, national and international level. Following the strategies, EquityBD prioritizes on tools and events that draw more attention of media like press conference and street demonstrations instead of generic advocacy events like seminar, symposium etc. EquityBD also focuses on web-based campaign especially in the social networking sites like facebook and e-campaign through group mail to get more people engaged with the contemporary issues to act on and expand the informal networking to strengthen people's voices and policy influences.

## Thematic Focus on Campaign issues

During 2013-14, EquityBD sets five thematic areas i.e. (1) climate justice, (2) economic justice, (3) right based approach and climate change integration with MF, (4) food sovereignty and (5) coastal livelihood security and building credible CSO. These thematic issues are focused for the five years campaign and advocacy strategy.

Focusing the thematic issues, EquityBD has been implemented the chronological events over the

period. The issues covered and thematic focus are given in the table (next page) at a glance.

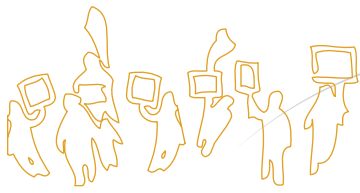
## Impact of the Campaigns

The activities and events are implemented targeting the achievements of broader goal of creating critical mass awareness and raising people's voice for policy influence. This indicators are often difficult to visualize a measurable outcome. Nevertheless, the following impacts of the campaigns are noticed so far:

### a. Impacts at national level

- i. The core demands and focuses raised in EquityBD campaign got great coverage in both Bangla & English prominent and the most popular daily newspapers in the country. The print version of the newspapers reach out minimum 1.5 million readers every day. The online versions have far more readers across the world accessed even in the mobile phone devices nowadays. Considering this coverage it could be assumed that the campaign news has reached out at least one million people in the country including educated civil society, business community, student and general mass.





- ii. By the raised mass voice government is urged to integrate the national climate change action plan with the national budget and five year strategic planning process. The government of Bangladesh decided to integrate the climate issues with the national plan and already started to prepare a climate fiscal framework that will support to measure the climate related budgetary allocation and expenditures.

CSO Voice also is raised for stopping the regular national budgetary allocation for BCCTF (Bangladesh Climate Change Trust Fund) solely by ministry of finance. Addressing the CSO's resentment, government has revised the national budget and re-announced US\$ 30 million for the FY 2014-15 to expedite the BCCSAP program.

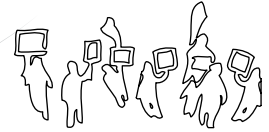
- iii. EquityBD emphasized the principles of Equity & Justice in implementing the VAT (Value Added Tax) law in Bangladesh. EquityBD termed VAT as regressive to poor and the government should focus more on the direct taxes i.e. income taxes from the rich for the revenue mobilization. The campaign was widely supported by national and international CSO.

It was initially also opposed by the big business community, although they agreed later that the new VAT law would undermine the micro entrepreneurship in the country. Eventually it will affect the country's economy as the micro entrepreneurship is the backbone of any national economy.

### EquityBD Thematic events & focused issues

Sl.	Thematic Sector	Events conducted	Focused Issues
01	Climate Justice	<ul style="list-style-type: none"> <li>a. 3 national seminars and 4 press conferences on climate financing.</li> <li>b. 3 seminars and 2 press conferences on climate migrants rights at national and international level.</li> <li>c. Photo exhibition held at national and international level on climate change and its impacts.</li> </ul>	<ul style="list-style-type: none"> <li>a. Climate integrated national budgetary process, transparency &amp; accountability to climate finance at national and global level.</li> <li>b. Internal displacement policy at national level and a new UN protocol for climate migrants is demanded.</li> <li>c. This event mainly focused on climate vulnerability and to draw global attention to people's plight during CoP.</li> </ul>
02	Economic Justice	<ul style="list-style-type: none"> <li>a. 11 events (press conference, human chain and national level seminar).</li> <li>b. A seminar and 5 press conferences on WTO and trade justice.</li> <li>c. Press conference held on the debt cancellation of Bangladesh &amp; other LDCs</li> </ul>	<ul style="list-style-type: none"> <li>a. VAT is regressive, stop illicit finance outflow by MNCs &amp; black money and review of anti-poor Tax policy etc. and enhancing the domestic resource mobilization.</li> <li>b. TRIPS waiver to the LDCs, Cancellation of TISA/ TIFCA and free movement of labor to the developed countries.</li> <li>c. MDG (Millennium Development Goal) achievement in LDCs and demand to ensure global financing.</li> </ul>
03	Right Based Approach and climate change integration with MF	<ul style="list-style-type: none"> <li>a. National level seminar on integrating RBA (Rights Based Approach) with micro credit program</li> </ul>	<ul style="list-style-type: none"> <li>a. Ensure more development services with micro credit package that support to reduce poverty and expedite human development.</li> </ul>
04	Food Sovereignty	<ul style="list-style-type: none"> <li>a. 2 seminars and 2 press conferences at national level.</li> </ul>	<ul style="list-style-type: none"> <li>a. Anti-GMO issue, demanding UN goal of food security beyond 2015 and opposing WTO role in agriculture.</li> </ul>
05	Building credible CSO and partnership	<ul style="list-style-type: none"> <li>a. 3 seminars and 4 press conferences and human chain events at national level.</li> </ul>	<ul style="list-style-type: none"> <li>a. Stop confrontational politics and prevent irresponsible bourgeois in country, Post 2015 development agenda with Equity &amp; Justice principle and accountability of regional institutions and IFIs like SAARC, ADB and IMF etc.</li> </ul>





Moreover, it was widely criticized as the VAT has been revised to follow the IMF (International Monetary Fund) prescription ignoring the present global practices in developed and developing countries as well as not considering poor people who are not supposed to be burdened by this kind of regressive charge. Not only in Bangladesh, in many countries, the civil society is mobilizing against this kind of anti-poor law.

- iv. The funding organization to MFI (Micro Finance Institutions) especially PKSF (*Palli Karma Sahayak* Foundation) is emphasizing to the MF Plus activities (e.g. provide health & education and technical & business services etc.) for poor and hard core poor member participants. This support activities has been additionally contributing to the human & social development and recognizing as social performance of MF program.

### b. Impact at international level

Bangladesh has got extra attention of the global leaders and CSO as the most climate vulnerable country. Apart from the institutional research report, the intensive campaign of EquityBD in international level indeed worked behind it. This global recognition has created opportunity for Bangladesh to place its justified demand in the last few CoP (Conference of the Parties) and increased the negotiation capacity.

### c. Impact at networking level

Allies and solidarity have been developed with different national level campaigners, CSO and networking organizations through the campaign

programs. Different organizations, networks and right based groups are found with similar focus and goals and are engaged with this platform. 23 networking organizations and CSO related with economic Justice, food security and climate issues have engaged with EquityBD and have been taking part in the campaign events mobilized at local and national level.

Apart from this, EquityBD has created network with international CSO and allies including but not limited to JSAPMDD (Jubilee South Asia-Pacific Movement on Debt & Development), Tax Justice Network-UK, Third World Network (TWN), APRN (Asia Pacific Research Network), SAAPE (South Asia Alliance for Poverty Eradication), HAP-I (Humanitarian Accountability Partnership International), CPDE (CSO Platform for Development Effectiveness), ANPF (All Nepalese Peasant Federation), PCFS (People's Coalition on Food Security), WFF (World Forum of Fishers) WFSP (World Forum of Fishers People) etc.

EquityBD is engaged with this global CSO networks and research and campaign organizations through active campaigns, mailing lists and online campaigns on different global, regional and national issues. EquityBD expresses solidarity with the global campaigns and events led by these organizations, signs petitions, and in cases, organize solidarity events in national level.

EquityBD also takes part in international level events and programs with this networks and contribute to influencing global policies.

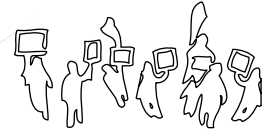
## EquityBD events successfully completed in 2013-2014

Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
01	16-Feb-13	Sue Officials based on Public Audit Report	Human Chain	National Press Club	Rezaul Karim Chowdhury of EquityBD, Hena Chowdhury of Jatiya Sramik Jote, Mustafa Kamal Akanda of EquityBD, Aminur Rasul Babul of Unnayan Dhara Trust, Jayed Iqbal Khan of Bangladesh Krishok Federation, Badrul Alam of La Via Campesina Bangladesh Group	Eniglish-1 Bangla-4
02	02-Apr-13	Equitybd oppose VAT exemption for multinational mobile phone companies: statement issued	Statement issued	National Press Club	Equity and Justice Working Group, Bangladesh	Eniglish-4 Bangla-5
03	13-Apr-13	Burden of VAT need to be reduced on poor	Press Conference	Dhaka Reporters Unity	Ali Haidar of Daily Banik Barta, M Nasirul Huq of Daily Suprobhat, Mazharul Huq, Ex- Parliament Member, Advocate M A Hashem	Eniglish-3 Bangla-2





Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
04	20-Apr-13	BD delegation should take position to democratize ADB	Press Conference	Dhaka University	Hasan Mehedi of Humanity Watch, Syed Aminul Hoque of EquityBD, Rahela Rabbani of Karmajibi Nari, Shamim Arfin of AOSD, Javed Khalid Pasha of Initiative for Right View, Mahfuzur Rahman Mukul of BELA, Kazi Hafizur Rahman of Swabalambi and Mustafa Kamal Akanda of EquityBD	English-1 Bangla-5
04	22-Apr-13	Photo Exhibition held on 'Face of Climate Change'	Photo Exhibition	National Press Club	The Director of TSC, Mohammad Alamgir Hossain officially opened the exhibition, Photographer Mr. Din M Shibly, Zakir Hossain Khan of CFGN, Mustafa Kamal Akanda of Equitybd, Monsur Hallaz of NCCB, Fayez Ahmed and Omar Faruk Rehan DU Tourist Society	English-2 Bangla-3
05	25-Apr-13	Confrontational Politics Paves the Irresponsible Bourgeois	Statement issued	Dhaka	Rezaul Karim Chowdhury, Chief Moderator and Mustafa Kamal Akanda, Member of EquityBD	English-2 Bangla-1
06	30-Apr-13	Stop Hate Speech and Respect Human Rights in Politics	Human Chain	National Press Club	Mostafa Kamal Akanda of EquityBD, Hena Chowdhury of Jatiya Sramik Jote, KM Rafiqul Islam of PSS and Aminur Rasul of Unnayan Dhara Trust.	English-2 Bangla-3
07	4-May-13	Political Commitment is a Must to Stop Black Money	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Dr. M A Mannan, Member of Parliament, Prof Abu Ahmed of Dhaka University, Dr Mahbub E Rashid of University Grant Commission, Khawza Main Uddin, of Economic Reporters Forum, Asgar Ali Sabri of Action Aid, Zakir Hossain Khan of Transparency International Bangladesh, Mahbulul Alam of WBB Trust and Prodiip Kumar Roy of Online Knowledge Society.	English-5 Bangla-6
08	11-May-13	Allow TRIPS waiver for LDCs until they develop	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Barkat Ullah Maruf of EquityBD, Dr. Wajedul Islam Khan of Bangladesh Trade Union Centre, Monowar Mostafa of Development Synergy Institute, Jahangir Hasan Masum of CDP, Desdemona Khan of VOICE, Badrul Alam of Bangladesh Krishok Federation, Aminur Rasul Babul of Unnayan Dhara Trust	English-3 Bangla-2
09	14-May-13	Call to Political parties to keep the coastal area out of strikes	Statement issued	Dhaka	Rezaul Karim Chowdhury, Chief Moderator and Mustafa Kamal Akanda, Member of EquityBD	English-3 Bangla-4
10	23-May-13	Integrate Climate Adaptation in National Plan and Budget	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Sayed Aminul Haque of EquityBD, Mizanur Rahman Bijoy of NCCB, Tapash Chakraborty of CSRL, Mainuddin Mahin of BKF, Mostafa Kamal Akanda of EquityBD	English-7 Bangla-5
11	4-Jun-13	Debt Cancellation and Democratic Space for LDCs	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Aminur Rasul Babul of Unnayan Dhara Trust, Farzana Akhter of VOICE and Mostafa Kamal Akanda of EquityBD	English-6 Bangla-4
12	12-Jun-13	Budget 2013-14: Undermine Integration of Climate Planning	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Sayed Aminul Haque of EquityBD, Mizanur Rahman Bijoy of NCCB, Atiqur Rahman Tipu of CDP	English-6 Bangla-3
13	15-Jun-13	Bangladesh to overcome Diplomatic Failure and Corruption in Climate Finance	Seminar	National Press Club	BAPA, CSRL, CFGN, CLEAN, EquityBD and Humanity Watch	English-6 Bangla-4

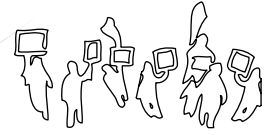


Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
14	16-Jun-13	Emphasize Direct Tax, VAT is Regressive	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Prodip K Roy of Online Knowledge Society, Jibanananda Joyanta of Surakkha O Agrogoti Foundation, Mejbah Uddin Ahmed of Jatiya Sromik Jote and Mostafa Kamal Akanda of EquityBD	English-5 Bangla-3
15	04-Aug-13	Idle Money in the Banks to lend to NGO-MFI	Press Conference	National Press Club	Abdul Awal of CDF, Tarik Sayed Harun of COAST, Atiqun Nabi of INAFI, Rezaul Karim Chowdhury and Mostafa Kamal Akhanda of COAST	English-Bangla-
16	27-Aug-13	Post 2015 development agenda must embody the principles of Equity and Justice	Rally	Bangkok	92 Civil Society Organizations from Asia Pacific Region	English-4 Bangla-1
17	10-Sep-13	3G Auction: Surrender to MNCs or a Planned Game?	Statement issued		EquityBD	English-6 Bangla-7
18	15-Sep-13	UN must set Goal to ensure Food Security for global hunger as Bangladesh proposed	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Dr. Hasan Mahmud, Honorable Minister for Forest and Environment, Ziaul Haque Mukta, Policy Manger of Oxfam Asia Region, Golam Mortoza of the weekly Shaptahik, Badrul Alam of BKF, Pragati Chakama of Bangladesh Indigenous People's Network, Aminur Rasul of Unnayan Dhara and Mujibul Haque Munir of Article 19. Barkat Ullah Maruf of EquityBD	English-3 Bangla-5
19	07-Oct-13	A transparency, inclusive and supra coordination body in climate finance and planning	Seminar	Dhaka School of Economic	Rezaul Karim Chowdhury of EquityBD, Shaymol Dutta, Editor, Bhorer Kagoj, Tahmina Rahman of Article 19, Snehal V Soneji Country Director Oxfam, Mamunur Rashid of GoB (Government of Bangladesh) / UNDP project and Dr. Qazi Kholiqzaman Chairman PKSf and Sayed Amiul Haque of EquityBD	English-2 Bangla-3
20	09-Oct-13	Campaign Against Pesticides and their Companies: International Rural Women's Day	Press Conference	National Press Club	Shamima Akhter, Vice Chairperson of the national committee, Asif Iqbal, member of the committee, Salma Akhter Faridpur Committee, Nazma Akhter, Tangail Committee. Mostafa Kamal Akanda of EquityBD	English-5 Bangla-4
21	20-Oct-13	UN Refugee Definition have to be revised to include Climate Migrants	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Minister Dr Hasan Mahmud as the chief guest, Dr Ahasanuddin of CGC, Golam Rabbani of BCAS, Qamrul Islam Chowdhury of BEJF, Zakia Hoque Mukta of Oxfam_CSRL, Motahar Hossain of BCCJF, Mizanur Rahman of NCCB, Progoti Chakma of BIPNetCCBD, Badrul Alam of Krishok Federation and Hasan Meheddi of Humanity Watch	English-4 Bangla-3
22	22-Oct-13	WTO proposing Agreements Undermine Human Right and Post 2015 Agenda	Press Conference	National Press Club	Mustafa Kamal Akanda of EquityBD, Badrul Alam of BKF, Mohammed Ali of BTUC, Sayed Jahangir Hasan Masum of CDP, Shamima Akhter of ASOW. Barkat Ullah Maruf of EquityBD	English-7 Bangla-5
23	05-Nov-13	Climate Strategy Demand New Leadership with Scientific Perspective	Seminar	Senate Bhaban, Dhaka University	Rezaul Karim Chowdhury of EquityBD, Prof Dr. Amanat Ullah Khan, Dr. Maksudur Rahman of the dept. of Geography and Environment of Dhaka University, Dr Ahsan Uddin of CGC, Journalist Golam Mortoza and Zakir Hossain Khan of TIB	English-2 Bangla-1





Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
24	13-Nov-13	Developing Countries must raise the issues of Rights for Climate Migrants in COP 19	Seminar	Warsaw Poland	Ziaul Haque Mukta of Oxfam, Asia, Samson Ogallah of PACJA, Africa, Soumya Dutta and Ajay Jha from India.	English-Bangla-
25	16-Nov-13	Developed and Developing Countries must have a Political Commitment to Stop Illicit Financial Flow	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Ahsanul Kairam of EquityBD, Asjadul Kibria of Bangladesh Economic Association (BEA), Mostafa Kamal Akanda of EquityBD, Shopon Bhuian a Journalist and Mainul Islam from Bangladesh Krishok Federation.	English-5 Bangla-4
26	21-Nov-13	WTO Must Facilitate Free Movement of Natural Labor	Human Chain	National Press Club	Mostafa Kamal Akanda of EquityBD, Mamun Khan of Agriculture Labor Farm Federation, Dr. Mejbah Uddin of Jatiya Sramik Federation, Moin Howlader and Zayed Iqbal Khan of Krishok Federation, Subol Sarkar of Bumihin Somity, Sayed Aminul Haque and Rezaul Karim Chowdhury of EquityBD.	English-2 Bangla-1
27	22-Nov-13	Listen to the Plights of Climate Victims, Listen to the Science	Seminar	Warsaw Poland	Ziaul Haque Mukta of Oxfam, Asia, Dr Ahsan Uddin Ahmed of CSRL, Dr. Abdul Matin of BAPA and Dr Assaduzzaman of BIDS	English-5 Bangla-3
28	30-Nov-13	Warsaw outcome has seriously undermined the CVC interest	Press Conference	National Press Club	Syed Aminul Hoque of EquityBD, Dr. Abdul Matin of BAPA, Dr. Ahsanuddin Ahmed of CGC, Md Golam Mortoza of Weekly Saptahik and Mostafa Kamal Akand of EquityBD	English-5 Bangla-3
29	14-Dec-13	Visionary Political Leadership is a must to achieve in WTO Trade Multilateralism	Press Conference	National Press Club	Rezaul Karim Chowdhury, Barkat Ullah Maruf and Mustafa Kamal Akanda of EquityBD, Badrul Alam and Zaid Iqbal Khan of Bangladesh Krishok Federation and Jibonananda Jayanta of SOA	English-10 Bangla-5
30	01-Feb-14	Civil society demands the inclusion of access to information as central to the government's proposals on sustainable development goals	Round table	Daily Star auditorium	Tahmina Rahman of ARTICLE 19, professor Shamsul Alam, member of Planning Commission, Nazrul Islam, Additional Secretary Cabinet Division, Saida Muna Tasneem, Director General UN Desk, Ministry of Foreign Affairs, Information Commissioner Professor Sadeka Halim, Dr Iftekharuzzaman, Executive Director of TIB, Saheen Anam of Manusher Jonno Foundation, Dr Tofail Ahmed, Barrister Tanjibul Alam, Asgar Ali Sabri, Action Aid, Monisha Biswas of Oxfam, former parliamentarian Dr. Akram Hossain and Faruque Ahmed, Executive Editor the New Nation.	English-5 Bangla-6
31	07-Feb-14	Civil Society in South Asia Need to Be United to make SAARC Accountable in respect of Climate Change	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, Dr. Sarba Raj Khadka from People's SAARC, Nepal; Mr. Sanjay Vahsist, Coordinator CANSAs (Climate Action Network South Asia), India; Mr Soumaya Dutta, Coordinator, Beyond Copenhagen Collective, India. Lt Gen (Retd.) Mahbubur Rahim of BNP, Dr Hasan Mahmud, MP and Ex Environment Minister, Dr. Atiq Rahman Leading Climate Scientist of the country, Reaz Hamidullah of Foreign Ministry; Qumrul Islam Chowdhury leading climate negotiator, Ziaul Haque Mukta, Oxfam Asia, Mr. Snehal Soneji Country Director Oxfam, Tahmina Rahman of Article 19, Shamsuddoha of PRDI, Dr Golam Sarwar of BUP and Ms. Farhana Sharmin of Practical Action.	English-3 Bangla-2

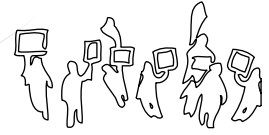


Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
32	01-Mar-14	Comptroller of Auditor General must audit MNCs	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Ahsanul Karim of EquityBD, Monwar Mustafa of Development Synergy Institute, and Mustafa Kamal Akanda of EquityBD	English-3 Bangla-5
33	01-Apr-14	Human Rights and Inequality is the Concern for Post 2015 Development Agenda	Seminar	Dhaka Reporters Unity	Rezaul Karim Chowdhury of EquityBD, Ahmed Swapan of VOICE, Aminur Rasul of Unnayan Dhara Trust, Prodip K Roy of Online Knowledge Society, Dr Sohel Iqbal, Badrul Alam of Bangladesh Krishok Federation (BKF) and Barkat Ullah Maruf of EquityBD.	English-6 Bangla-7
34	08-Apr-14	Capacitate BADC as a public institution to ensure agricultural seed	Seminar	National Press Club	Mustafa Kamal Akanda of COAST Trust, A Kha Ma Jahangir Hossain MP and former State Minister to Textile, Mr. Shamsuzzaman Dudu of BNP, Anwar Faruk, Additional Secretary of Ministry of Agriculture, Mr. Dewan Siraj, Agriculture program of BTU, Ziaul Huq Muta of Oxfam-Asia, Aminur Rasul Babul of Unnayan Dhara Trust	English-8 Bangla-5
35	19-Apr-14	Climate Responsiveness is important in Inter-Ministry Coordination and National Budget	Seminar	National Press Club	Rezaul Karim Chowdhury of EquityBD, MA Mannan, the State Minister to Finance and Planning, Sohrab Ali Sana, former MP, Dr. Abdul Matin of BAPA, Qamrul Islam Chowdhury of BEJF, Aminur Rasul of Unnayan Dhara, Syed Jahangir Hossain Masum of CDP, Prodip K Roy of Online Knowledge Centre and Syed Aminul Haque of EquityBD	English-6 Bangla-4
36	03-May-14	Stop VAT Extension as It is Regressive to Poor	Human Chain	National Press Club	Mostafa Kamal Akanda of EquityBD, Dr Mejbah Uddin of JSJ, Badrul Alam of BKF, Subol Das of BBS, Syed Amil Haque and Rezaul Karim Chowdhury of EquityBD	English- Bangla-3
37	02-Jun-14	WTO must ensure 100% DFQF for LDCs instead of forcing liberalization of essential services	Human Chain	National Press Club	Mustafa Kamal Akanda of COAST, Rezaul Karim Chowdhury,	English-1 Bangla-3
38	03-Jun-14	No TISA or TIFA, even not in exchange of Duty Free Quota Free Access	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Barkat Ullah Maruf of EquityBD, Aminur Rasul Babul of Unnayan Dhara Trust, Pradip K Roy of Online Knowledge Society, Syed Aminul Huq of COAST Trust and Mustafa Kamal Akanda of EquityBD	English-1 Bangla-5
39	08-Jun-14	Inadequate budget for agriculture is suicidal for self-sufficiency in food	Press Conference	National Press Club	Syed Aminul Haque of EquityBD, Barkat Ullah Maruf of EquityBD, Aminur Rasul Babu, Unnayan Dhar Trust	English-6 Bangla-7
40	11-June-14	Allocate at least 20% of total budget for agriculture	Human Chain	National Press Club	Monir Ahmed of Kendrio Krishok Moitree, Mainuddin Hawladar of BKF, Golam Sarwar of BKFSF, Aminur Rasul Babul of Unnayan Dhara Trust, Syed Aminul Haque and Mostafa Kamal kanda of EquityBD	English-6 Bangla-7
41	22-Jun-14	Anti Poor Tax Policy in Budget 2014-15 denies Redistributive Justice	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Ahsanul Karim of EquityBD, Kamruzaman Kochi of Jatiya Krishok Jote, Subol Sarkar of Bangladesh Bhumihin Somity, Badrul Alam of Bangladesh Krishok Federation and Mostafa Kamal Akanda of EquityBD	English-4 Bangla-3





Sl.	Date	Event	Type	Location	Presence of Personalities who influence policies	Print Media Coverage
42	26-Jun-14	Bangladesh must not be misread to International Community in respect of Climate Change	Press Conference	National Press Club	Rezaul Karim Chowdhury of EquityBD, Dr Abdul Matin of BAPA, Pychimong Marma of BIPNetCCBD, Sobnom Hafiz of Somaj, Mostafa Kamal Akanda from EquityBD.	English-7 Bangla-8
43	01-Jul-14	Bilateral Agreement with Countries Fundamental to Stop Illicit Financial Flow	Human Chain	National Press Club	Mostafa Kamal Akanda and Syed Aminul Haque of EquityBD, Subol Sarkar of Bhumihin Somity, Golam Sarwar of BALF, Badrul Alam of BKF, Aminur Rasul Babul of Unnayan Dhara Trust and Rezaul Karim Chowdhury of EquityBD.	English-10 Bangla-5
44	19-Jul-14	Immediate Steps Demanded to Protect Coastal People	Human Chain	National Press Club	Mostafa Kamal Akanda of EquityBD, AHM Bazlur Rahman of BNNRC, Aminur Rasul Babul of Unnayan Dhara Trust, Mohamed Yasin of Coastal Protection Movement, Subol Das of BBS, Zayed Iqbal Khan of BKF and Sawkat Ali Tutul and Rezaul Karim Chowdhury of EquityBD	English-3 Bangla-5
45	21-Jul-14	Neither Poverty Reduction nor Development is Possible Keeping the War On	Human Chain	National Press Club	Aminul Rasul Babul of Unnayan Dhara Trust, Subol Das of Bangladesh Bhumihin Somity, Zayed Iqbal Khan of Bangladesh Krishok Federation, Syed Aminul Huq and Barkat Ullah Maruf of EquityBD spoke in the gathering under the moderation by Mustafa Kamal Akanda of EquityBD.	English-4 Bangla-6
46	03-Aug-14	Bangladesh should stand for Agriculture price support, public stockpiling and distribution, NOT Trade Facilitation	Press Conference	National Press Club	Barkat Ullah Maruf of EquityBD, Jibanananda Jayanta of Surokkha O Agragoti Foundation, Aminur Rasul Babul, Unnayan Dhara Trust. Rezaul Karim Chowdhury of EquityBD.	English-3 Bangla-5
47	11-Sep-14	PM Should Ask for Climate Forced Migrants' Right in Ban Ki-Moon Climate Summit	Press Conference	National Press Club	Mr. Syed Aminul Haque of EquityBD, Dr. Abdul Matin of BAPA, Aminur Rasul of Unnayan Dhara Trust, Hasan Mehedi of CLEAN, Rezaul Karim Chowdhury of EquityBD	English-8 Bangla-5
48	21-Sep-14	Rich Countries Must Pay their Debts to the Climate Affected Countries by Ensuring Fast Track Finance	Human Chain	National Press Club	Syed Aminul Huq of EquityBD, Dr. Abdul Matin of BAPA, Mustafa Kamal Akanda of EquityBD, Aminur Rasul Babul of Unnayan Dhara Trust, Mowajjem Hossain of Green Voice.	English-8 Bangla-7



# Project Activities

## Phased out projects



A *Maktab* (religious seminary) based early childhood education centre in Moheshkhali, Cox's Bazar

### South East Coastal Development Initiatives (SECDI)

COAST Implemented the South East Coastal Development Initiatives (SECDI) in 7 upazilas of Cox's Bazar district. Duration of the project was from 2009 to 2013. Major components of the project were micro finance support to the poor and extreme poor, education for the children from the poor families and adolescent development program. It had also a major intervention as *Maktab* (mosque) based education led to mainstream education.

#### Key activities of the project

- 169 Early Childhood Development Centres is operated and from these centres 2,387 children got education and 90% of them had admitted into mainstream schools.
- 210 learning centres called *shonglap* for school dropped out adolescent girls and 10 centres for boys. 5,250 girls and 200 boys have completed one year special life skills and IGA (Income Generating Activities) course. After the completion of the course most of them have engaged in different IGA to take it as a profession.
- Support given to 10 general primary schools to ensure quality education.
- Support 7 People's Organizations to raise the

voices of the poor.

#### Impact achievement: Micro finance Access to food Increased

Comparison between the situation of 2013 with that of 2009 shows evidence of positive changes of lives and livelihoods of the MF member participants. 70% of them used to take three meals a day in 2009 and that has been increased to 90% in 2013. 10% of the members could manage one meal a day but now that has been completely changed.

#### Sources of Income increased

Income sources of the member participants have been increased. In 2009, only 70% of the group members had at least one source of income. But, by the end of 2013, 100% of the member participants are found having at least one source of income in the family. 15% of them have at least three sources of income. They are now doing well.

#### Participation in decision making process increased

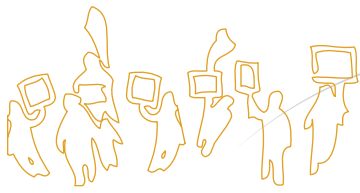
10% of the member participants said in 2009 that they take part in the decision making process in the family. Now, 80% of the women members say, they usually take part in decision making. On top of it, 30% members say that they take part in decision making process in the community, where it was 0% in 2009.

#### Impact achievement: Education

Education component of the SECDI project has been clearly able to achieve its desired impact or outcome. It has been able to empower the adolescents by providing knowledge, skills and finally financial support to make a decent living. It has also supported the community in creating access to quality primary schools. On the other hand it has been effectively successful in building community based civil society institutions like People's Organizations.

*Shonglap* program has empowered the adolescent girls who were dropped out from the school for different reasons. These age group of girls are usually considered as a big burden of the family and





therefore are neglected. But the achievement of the program is now more than 75% girls say that they participate in the decision making process of the family. 60% of them got involved in various income generating activities after they have completed the life skill and IGA course of one year. 305 school dropped out girls have got back to schools and continued education.

60% *Shonglap* participants have been found engaged in personal/group income generating activities, 78% of them have established their own control over their income. 20% of *Shonglap* girls are presently saving at least BDT 300-500 per month.

*Shonglap* girls are also working as change agents in their community. They are now playing an effective role in protecting child marriage. They are making home visits to convince parents against child marriage. They are also keeping regular communication with the administration to get support in this regard. So far, more than 200 attempts of child marriage have been protected by efforts of the shonglap girls and awaked community members.

Girls' involvement in IGA has created some monetary flows and created some employment in the community.

*Maktab* based pre schools have played a very effective role to facilitate the rural children to continue their education and duly get admitted in the mainstream primary schools in stead of dropped out. 98% children of these pre-primary schools under the project have got admitted in the mainstream educational institutions. Almost 82% of them have got registered into grade 5 in the primary schools.

*Prottoy* is another educational activity of the project that works the adolescent boys. 80% boys are now practicing the issues they have learnt from the prottoy, 59% Prottoy boys are now trying to protect women rights in the community with their acquired skill, and it was only 2.22% before Prottoy was introduced.

COAST is initiating to create linkage between different service providers and prottoy boys to ensure livelihood opportunities for them. 5 graduated adolescent boys of Prottoy received 72 days poultry and agriculture training from youth

development directorate (*Jubo Unnayan Adhidaptor*) in Cox's Bazar. 10 boys have got training on car driving and they are now hoping a new life with dignity.

COAST has facilitated the boys to get this training. They gained and skill knowledge on rice and vegetable cultivation, poultry-duck and goat rearing from the training. Now they can apply modern technology on crop field.

### Engaging communities for social and behavior change in Bhola (2nd Phase)

COAST, in partnership with UNICEF implemented this project since August 2012 to February 2014 to increase knowledge, influence attitudes and promote adaptation of positive practices, empower family and collective social norms to improve the social status of children and address gender discrimination and traditional beliefs and practices that hamper the development of children. This duration of the project is termed as the 2nd phase.

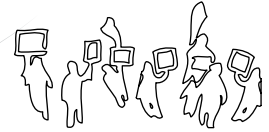
This phase of the project is implemented at 41 unions of 3 upazilas i.e. Bhola Sadar, Lalmohan and Charfassion in Bhola district covering all households of the areas in two phases. First phase was for August to December 2013 for 30% unions (12 unions) of 3 upazilas and 2nd phase covered all 41 unions (100%) of 3 upazilas from August'13 to February 2014.

#### Major focused areas and approaches of the

*A show of the Interactive Popular Theatre under the project of C4D, where especially the community children are enjoying the fun and at the same time they are learning some health and hygiene issues*







project were capacity strengthening, assessment and planning, integrated behavior change communication, partnership for social change and monitoring/documentation. Capacity of the project staff has been improved through different training and orientation so far. Capacity of different stakeholders from the people's representatives in the local government institutions to the community leaders and different networks is also developed on Key Household Behavior (KHHB), social norms and community dialogue which have sensitized people and communication issues have brought into limelight.

Ward wise social maps and micro-planning have been prepared with the active engagement of community people and the Union Parishad also developed an action plan which was a very effective tool to mobilize the community and take action at local level. Intensive community engagement was ensured through courtyard meeting, HH visit, tea stall meeting, peer group discussion, Interactive Popular Theatre (IPT), counselling, community dialogue etc. and those have been proved effective enough to give messages to the community and to change their behavior in expected areas. Different networks and stakeholders including Imam, teacher, UP member, village doctors have been sensitized on harmful and unhealthy social norms and they have been playing a positive role to bring change to the society.

#### Some results achieved form the project:

- 452 of pregnant women were surveyed and 33% of them didn't receive any ANC during their current pregnancy while 67% of them received. In comparison to the situation before the project started it is a great achievement.
- The survey found that 66% of the mothers have knowledge to start breast-feeding within 1 hour of birth and 61% of mothers know what EBF (Exclusive Breast Feeding) means. 42% are in practice of EBF.
- 69% of ARI infected children are found who got the proper and timely treatment and 69% of the mothers are found who have knowledge to identify the symptoms of ARI.
- 66% of the families are found who have knowledge on the benefits of BR (birth Registration) within the 45 days of child's birth.

- 81% of the people have knowledge on the necessity of hand washing before eating and 76% are in practice.
- 49% have the knowledge on HIV and 44% know the causes of HIV.
- 70% have knowledge on the proper age of girls' marriage to be considered as a child marriage and 65% have achieved a familiarity on the term 'Child Marriage'.

In conclusion, it should be said that, C4D project was implemented successfully with the supports of UNICEF. A Ward Development Committee is also formed in each ward and the training on KHHP, social norms and community dialogue are completed. Committee members are sensitized on behavior change and social norms. Different partners are on board and become supportive. We have established link between the memer participants and the service providers and service centres. Ward promoter/community workers are well accepted by the community and their services are appreciated and demanded by the community. We have observed some positive changes in the key behavior and practices of the community people. BR, ANC, EPI coverage is increased in the project area.

### Strengthening Local Government

The goal of this project was "Enhance well being of the poor people through establishing pro-poor and responsive local governance".

*A ward meeting for preparing the development planning and reviewing the budget of Union Council in Chachra Union, Tozumuddin, Bhola*





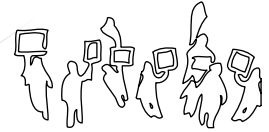
### Objectives of the project:

Improve responsiveness and institutional development of Local Government Institutions, especially the Union Parishads.

Create Pro-active and competent People's Organization (PO) to claim and defend Their rights and entitlements.

### Major achievements of the project

- Among 24 indicators 12 ups have great achievement in conducting priority setting & open budget meeting. They have completed 12 priority setting & open budget meeting in accordance with rules and regulation. They have finalized list of poor member participants for safety net programs.
- Tax collections have been increased averaging 35% comparing previous times and by using that collected revenue UP have implemented 95 development projects UP has doing some innovative activities for poor community.
- 9 out of 12 Union Parishad remain open for whole working hours regularly.
- All 12 UP standing committees have been formed and they are arranging bimonthly meeting regularly & prepared action plan.
- All 12 UP have implemented their Citizen Charter, billboard through combined effort involving general people of Ups and hang it for public.
- 11 UP information centres are running and providing different services to 25 recipients per day in an average in each of the centers. Thus it is also contributing of UP revenue progress at a minimum level.
- 11,002 poor & hard core poor people were ensured to be brought under the Govt. Safety Net Support by the intervention of the project.
- 728 people have involved in different income activities offered by government and non-government agencies by which the income of the memer participants have been increased by averaging BDT 2,000-2,500 per month.
- Being supported by the project 5,916 community people have received other government services e.g. agriculture and livestock inputs, financial support (loan) and training etc. which have contributed to their increased income.
- 483 poor families have received direct support from the project for special IGA activities and their monthly incomes have been increased by BDT 2,000 per month per family in an average.
- 300 poor people have got access to the different social and institutional committees and by playing their pro-poor role they are contributing in decision making and development actions.
- Total 483 people have access to the government or common resources e.g. khash land, pond/canal or other water bodies, tree plantation, common field/place, etc. and are utilizing it. These have created a yearly benefit of BDT 1,835,000 for the memer participants.
- 74,067 poor men & woman have participated in the social planning and decision making procedures of LG. This is how a fair deal is taking place in cases of pro-poor service delivery of UP.
- 3,979 families have been benefited through joint actions initiated by the project and community under different structural and non-structural development.
- 151 women have been rescued from domestic violence and their rights have been recovered through facilitating local arbitration initiated by the people's organization.
- 5,000 Households in the community are visited to sensitize on the issues of child rights, violence against women by conducting issue-based mobilization initiated by PO. Thus violence against women and corporal punishment is being observed reducing in the community than previous.
- The performances of UP have been improved and the scoring have been upgraded from 30 points to 65 points in an average out of 96 points.
- 4 abandoned community clinics have been resumed and other 21 have regularised their services. These clinics are now providing health services to 45 community people per day in an average.



## Enhancing Capacities of Fishing Communities (ECFC)

COAST Trust in association with the International Collective in Support of Fish workers (ICSF) implemented the above titled project to strengthen the capacity of the fishing communities to ensuring their participation in the local resource management. The activities are seeking to work with fishing community representatives, including youth and women, to enhance their capacity to engage with issues related to management and sustainable use of coastal and marine resources and habitats. It also aimed to strengthen their organizations and enhance their linkages and working relationships with local level functionaries responsible for fisheries and coastal resources management.

To achieve the desired objectives of the project COAST tried to build capacity of the 'Rights Holders' so that they can raise their voices to obtain their legitimate rights. On the other hand, COAST is also tried to strengthen the capacities of the 'Duty Bearers' and to motivate them so that they act according to their mandate and responsibilities.

The working areas of the project were the Moheshkhali and sadar upazila of Cox's Bazar district. Cox's Bazar has traditionally been a resource-rich area with mangrove forests, sea grass and salt marsh assemblages.

The key initiatives towards achieving the set objective of the ECFC project were the capacity building training for the selected coastal fishers of Bangladesh. It was the part of the COAST endeavor to strengthen the capacity of the 'Rights Holder'. Key objectives of the training were:

- Relate fishing communities knowledge systems with an ecosystem approach to fisheries.
- Understand ways of enhancing sustainable and equitable resource use, and the role that communities can play (should include dimensions of gender, labour, safety at sea).
- Explore appropriate institutional arrangements for ecosystem management.
- Monitor issues related to marine pollution and habitat degradation, and the impacts on fisheries resources and livelihoods.

The two batches of training with 60 participants was organized in Cox's Bazar district. These three days training for the fishers were organized during 22 to 28 November 2013. The main focus of the training was to building capacities among the fisher people to ensure their access to the coastal resources of Bangladesh. The training was held in the training room of the COAST Cox's Bazar office in Cox's Bazar district, the working area of the ECFC project.

Out of the 60 participants, 48 were fish workers, 6 were CSO leaders, 4 were dry fish labour and 2 were from local fishermen union. The participants were mostly selected from the local People' Organization (PO). The emphasis was mainly on selecting fish workers but some CSO leaders who are very much active on the issue of fish workers rights were also selected. 4 dry fish workers were also selected as it is a big part of the coastal fisheries and as usual very much ignored. There were 10 women participants also included in the training.

As the youth groups are the future leaders, the young fish workers were also included in various programs under this project. There were 12 young fish workers in the 1st batch of the training where there were 13 in the 2nd batch.

Other key activities were Community based groups formation, local level mobilization, a study on the coastal resources and their management and national level seminar on management of coastal resources.

*A seminar titled "Challenges of Ensuring Access to Coastal Resources for Fishing Communities in Cox's Bazar" held in February 2014 in Cox's Bazar*





The major achievement of the ECFC project activities is the strengthened confidence of the fisher community people. They are now confident about the rights and resources. They are now well known about their resources and on what to do, where to go. Fisher people have taken an action plan to participate in the resource management and to ensure their access to the resources.

### Value Chain Projects

COAST Trust have successfully completed two other projects respectively titled “Increasing Income of the farmers through scientific cultivation of seaweed” and “Increasing Income of the Entrepreneurs through healthy dry fish processing and marketing”. Both of the projects are called value chain projects funded by Palli Karma Sahayak Foundation (PKSF) under its FEDEC (Finance for Enterprise Development and Employment Creation). The projects aimed to create employment through local entrepreneur development as well as developing practice of producing and processing food in a healthy and hygienic way.

#### Toxic Chemical and Pesticide free Dry Fish Processing

Production and processing of food items in Bangladesh is not strictly law-abided and closely monitored to ensure and maintain the food quality. Taking this opportunity there are some ill practice of applying toxic chemicals and hazardous ingredients in the food processing. Sometimes ignorance of the health hazards are also a reason behind it. Taking the situation into account the value chain project on dry fish processing was introduced and aimed to train up the entrepreneurs on health and hygiene along with the core objective of increasing income of the memer participants.

The project took place in Nazirar Tek, Cox’s Bazar and the place is quite famous for dry fish processing for decades. But unfortunately, almost all the entrepreneurs there had been ended up applying toxic chemicals to protect the fish from being rotten or larval infection.

The project has introduced a natural way of dry fish processing with some herbal ingredients which is much cheaper than the pesticides and produces healthy food. The project also introduced some

#### Techniques of keeping the fish clean while drying in the sun and protecting it from dirt-carrying animals and birds and insects



other easy but effective techniques of keeping the fish clean while drying in the sun and protecting it from dirt-carrying animals and birds and insects. This techniques only require affordable, locally available and cheap materials i.e. fish nets etc. to cover the hung fish while drying.

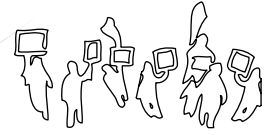
This is how the memer participants could increase their income and learned about the health hazards and hygienic practice.

#### The termed objectives of the project were:

- Producing and processing dry fish in a scientific and hygienic way and free from toxic chemicals and pesticides;
- Creating new entrepreneurs in dry fish processing and marketing and to increase their income;
- Utilizing the by-products of dry fish processing i.e. intestines and other disposables of fish in producing poultry feed;
- Collecting less popular and small fish from the market and utilize them to produce poultry or fish feed;
- Control and monitor the quality of dry fish processing and production and develop the packaging system for better marketing.

#### The outcome of the project so far:

- Production of hygienic and chemical free quality dry fish is increased;



- A good amount of demand for toxic chemical free dry fish is created through a planned marketing campaign and promotion along with the assistance provided to the entrepreneurs for healthy and professional packaging system;
- The income of the direct member participants has been increased at a satisfactory level and the other entrepreneurs are being interested to follow them;
- An online marketing outlet is introduced and already got a good response to show the future for the local entrepreneurs to market their product to a wider range of consumers in national and international level.

### Promoting Seaweeds as an alternative source of nutrition

Bangladesh has a huge range of sea area (710 km of coastline and 166,000 square km of Exclusive Economic zone) but yet to explore it except fishing. Almost every rich and developing country has a remarkable underwater and marine research to explore the ocean that is said to have far more resources than that of in the soil.

Under the value chain project financed by PKSF, COAST started research for exploring the seawater to extract its resources aiming to poverty reduction in the South-East coastal area.

A project titled "Increasing Income of the farmers through scientific cultivation of seaweeds" is implemented in the St. Martin Island, Teknaf and Ukha in Cox's Bazar for 2 years spanning 2011 to 2013.

### Objectives of the project:

- Introducing seaweed as a cultivable crop to the local farmers and identify it as a great source of nutrition;
- Increasing income of the seaweed growers;
- Creating new employment by producing seaweed;
- Mainstreaming the seaweed production as a regular food;
- Creating awareness on the different usefulness of seaweeds to create demand of seaweed consumption;
- Extension of the market of seaweeds through promotion.

### The outcome of the project

- Seaweed has been successfully promoted to the list of food items of the local people though it used to be a food for livestock before.
- 135 farmers out of 180 were provided the training of seaweed cultivation continued to grow it even after the project ended.
- A great promotion was strived to popularize the seaweed as a food. Online marketing, billboard, printed and video recipe played a good role behind it.
- Food value and nutrition of seaweed has been introduced and promoted through the project, not only in the locality but also in the national level.

Some more research and field application activities will highly promote this potential sector and create a great opportunity for the country.

*A training session on preparing food and promoting interesting recipe on seaweed explaining its nutrition value*





# Project Activities

## Ongoing projects

### Engaging communities for social and behavior change in Bhola (3rd Phase)

After successful completion of the second phase of the project titled “Engaging communities for social and behavior change in Bhola” COAST Trust started the implementation of new phase of it. The new phase has been in action since March 2014 with the same endeavour of bringing changes in social norms and behaviors with the active engagement of the community people. Some changes in project activities and management structure have been placed.

#### Some changes in the new phase

The working areas, goal and objectives are same, but there are some changes in management and in some methodologies of actions. Considering the previous experiences some new activities are added and some are omitted from the plan of actions. One of the regular activity “Tea stall meeting” is omitted and in its place another activity “Community Dialogue” is added. “Radio Listener Group” has been added as a new intervention. It is expected that, these activities will be more effective in drawing the outcome and project objectives.

Some changes have been made in the peer groups activities. Previously there were four peer groups i.e. male, female, adolescent boys and adolescent girls. This phase will work only with the adolescent groups.

The project management structure for this new phase has been changed. One Ward Promoter is working in three wards in the new phase instead of working in just one ward as in the previous. Union Coordinators in this phase will work in two unions each instead of one. So there have been a change in the number of field staff. The number of Ward promoters is reduced from 369 to 123 while the number of UC is changed from 41 to 22.

#### Recruitment for new phase

Ward promoters and Union Coordinators for the new phase are recruited from the previous list, but a strong recruitment process is followed to



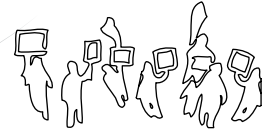
*Two women are building rails to protect their children from falling down and sink in the pond. Children are quite vulnerable in Bhola to accidents like this. The C4D Project is promoting measures to be taken to protect the children from injuries and this kind of accidents.*

select the best workers. All candidates have gone through three steps of consideration i.e. (1) primary assessment based on the previous experience, (2) written test and (3) viva voce. Who have shown better skills, strong interest with proved experience have done better in the written test are duly recruited. But still there were some consideration especially for gender balance in numbers and really poor candidates.

So, it is assumed that the new team has better experience and skills than the previous to take advantage to run project well and in a target oriented way.

### Mid Term Cooperation program 2 (MTCP)

This project is known as MTCP-2, means “Medium Term Cooperation Project”. COAST is implementing project activities for strengthening capacities of Farmers’ Organizations of Bangladesh in association with All Nepal Peasants’ Federation (ANPFa) since November 2013. The project is funded by International Fund for Agricultural Development (IFAD). It is a three years project and COAST almost completed the first year.



Farmers' Organizations demonstrated a rally in the capital demanding more allocation for agriculture sector in the national budget to save the farmers as well as the country

Key objective of the project is to strengthen the capacities of the farmers' organizations for engaging active policy consultations related to the rural smallholders' interests at national, sub-regional and regional level, and to provide improved and inclusive services to the rural poor.

Direct member participants of this project are nine farmers' organizations and it is assumed that more than 500 thousand will be benefited indirectly by it. Above all, their active participation in policy making and policy intervention will positively influence the entire agriculture sector of Bangladesh.

Nine farmers' organizations of Bangladesh have been selected on the basis of experience, commitment and activism. They are: (1) Bangladesh *Krishok* Federation, (2) Bangladesh *Krishok* Federation (JI), (3) Bangladesh *Kishani Shova*, (4) Bangladesh *Adibashi Shomity*, (5) Labour Resource Center, (6) Bangladesh Agricultural Farm Labour Federation, (7) *Kendriyo Krishok Moitri*, (8) COAST Trust and (9) Bangladesh *Vumihin Shomity*.

#### Key components of the project

- Strengthening FO (Farmers' Organization) and their Networks
- FO Participation in Policy Process
- FO Services and Involvement in development Programmes

So far various activities like organizational level need assessment, strategic plan, financial and

management skill development training for the leaders have been implemented one by one.

#### Results achieved so far

- Participant organizations have been able to identify their present status, challenges and have taken strategic plan to build their own capacity.
- All the FO are now well known about their organizational status and where and how to go through the extensive need assessment.
- FO activities have been able to revamp field level status.
- A strong network has been built among the key organizers of the farmers.

#### MaMoni: Health Systems Strengthening (HSS) Project

Since 2001, when COAST took over the project of outreach islands of Bhola from Action Aid Bangladesh, the priority was given to develop a sustainable human resource in respect of primary health care with local appropriateness. A group of local women had been trained as paramedics in *Gonosasthya Kendra* for nearly six month and they were deployed to provide family planning program in cooperation with the Department of Family Planning at all offices of outreach islands including Monpura.

Government health services are hardly available in Monpura due to remoteness. COAST implements the project with the financial support of USAID and technical support of SCI Bangladesh to increase availability and quality of local health systems.

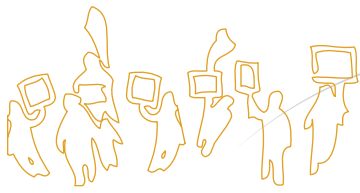
#### Goal and Objectives

The project period is April to December 2014. The goal of the project is to Improve utilization of Integrated maternal, newborn, child health, family planning and nutrition services.

The activities to achieve four intermediate Results:

- Improve service readiness through critical gap management.
- Strengthening health system at district level & below.
- Promote the enabling environment to strengthen district and *upazila* level health system.





*A health worker is facilitating a briefing session among the mothers in Monpura*

- Identify & reduce barriers in accessing health services for the poor.

#### Challenges

- Failure to convert the policy into action; for example, postnatal care (PNC) home visits are endorsed but yet to be functional;
- Despite an initiative for Community Skilled Birth Attendants (CSBA) the aim of facilitating skilled attendance at home deliveries remains less than 1%.
- Due to absence and inefficiency, the actual strength of the huge health workforce is less than optimal.
- Many areas lack facilities; 24/7 delivery care services are not provided as expected, nor have the effective referral systems.
- There are no minimum quality standards,
- Shortages of medicines and maintenance of equipment still are major barriers.
- Lack of Behavior change communication (BCC) materials.
- Reliability of data.

Working area of the project is Monpura, Bhola and the expected number of member participants is nearly 38 thousand.

#### Responsive Union Parishad (RUP Project)

The duration of the project titled “Responsive Union Parishad” is August 2013 to July 2016 with a goal of

letting the citizens enjoy their rights, entitlements and local institutional facilities.

#### Purpose

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

The working area of the project is 12 Unions under 5 *Upazilas* i.e. Bhola sadar, Doulatkhan, Burhanuddin, Tazumuddin and Lalmohan in Bhola District.

#### Rationality

- After evaluation of the previous phase of the project by the donor MJF (*Manusher Jonno* Foundation) it was found that organized poor leadership was segregated to different unions and was not coming from all quarters of poor and marginalized citizen of respective unions.
- Work for responsive Union Parishad and capacitate citizen’s group to participate UP activities and monitoring services through using different social accountability tools.
- Emphasis on upholding effective representation of projects interventions at *Upazila* and district level for positive approach of the government departments.

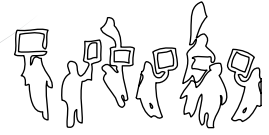
#### Major achievements (August 13 to June 14)

- 2,227 households have access to public services on health, agriculture, fisheries, livestock, safety net, infrastructure, water & sanitation and skill development trainings.



*General villagers are now don't fear to talk and participating in the Ward Shova for making a community decision*





- 31,332 poor and marginalized people had claimed their rights & entitlements to Union Parishad.
- 51% decisions of the council (Union Parishad) are taken in consultation with the people. The resolutions are kept for record.
- The standing committee has completed 25% assignments such as, visiting agriculture block, health sector-community clinic, UP health complex, road repair etc. As a result, health & agriculture service is increasing.
- PIC is formed in 12 unions in every ward and are duly orientated.
- 45% increase of tax paying in the 12 union Parishad. Citizen of union are motivated by announcement, leaflet, tax rally etc.
- 15% increase in development budget.

### Justice for Safety (J4S): An Initiative for Community Legal Services

#### Project Rational

From a number of Focus Group Discussion (FGD) conducted with different staff, stakeholders and member participants in Bhola some significant problems and situations are identified to take care of. Few of them are high rate of child marriage and dowry; fishermen are ignorant about the laws and bans on fishing and sometimes they are victimizing by pirates and unable to get legal support; lack of economic ability to run the cases and general fear of going to law enforcing agents to complain;

political party influences hindering justice; local arbitrators have less knowledge on law; government agencies specially the law enforcing agencies hardly exist in the remote area; community litigation process is hardly justice and right based; local government institutions (especially village court) are hardly functioning properly etc.

#### Project Objectives

- To develop Community Paralegal to ensure the easy accessible legal services within the community.
- To develop the capacity of staff and stakeholders in the CLS issues.
- To conduct research for effectiveness and impact of legal empowerment on people's lives
- To undertake effective advocacy that leads to citizen's participation on justice issues.

Working Areas of the project is 19 Unions in Charfassion, 4 Unions in Monpura and 2 Unions in Tazumuddin Upazila in Bhola (Total 25 unions).

The target member participants of the project will mainly be disaster and climate vulnerable and extreme poor, particularly, landless people who have apparently less access to the legal services and justice and who lives in the coastal areas of Bhola. Around half a million people will be directly benefitted from the project.

*Yasmine, wife of Motaleb Mollah from Char Kukri Mukri was harshly beaten and her hair is forcibly cut off for a demand of 50,000 Taka of dowry. She alone came to Charfassion to meet the journalists for a justice. But she didn't have any idea about the community legal services. She had no hope of being able to file a case against her husband. Her husband Motaleb Mollah also thought she would never be able to sue him for this crime. But she did. With the help of CLS she, at the end, able to file a case against this injustice happened to her.*





### Achievements so far

- Orientation on Community Paralegal (CPL).
- Project activities are revised according to the CLS team leader's presentation.
- Provided legal Advice to 447 person and 125 cases are referred to the law enforcement agencies (Thana), Upazila Women Affairs Office and District Legal Aid Centre (DLAC) .
- Orientation to the school teachers and SMC on legal issues.

### Challenges

- Lack of institutional knowledge of CPL persons.
- Paralegal not found in some outreach area.
- Political unrest sometimes hinders moving easily in the community.

### Promoting Baseline Constituency for Tax Justice Campaign in Bangladesh

Equity BD, the program component of COAST for networking, campaign and advocacy has started a campaign program titled "Promoting Baseline Constituency for Tax Justice Campaign in Bangladesh" in association with Tax Justice Network International, UK for the period of July 2012 to June 2014.

#### Goals and objectives:

- Enhancing Internal Resource Mobilization for development with responsive and accountable governance to build Bangladeshi Society with Equity and Justice.
- To build capacity of the key campaigners at divisional level in the country.
- To continue campaign on VAT as regressive to poor and Black Money,
- To build constituency for tax justice campaign;
- To organize campaign for pro-poor tax sentiment with the spirit of self reliant development finance.

To the fulfillment of this objectives, Equity BD has implemented a number of events during the project period and few significant of them are as follows:

- National seminar and human chain followed by six divisional seminars on "VAT is regressive to poor. Emphasize Direct Tax for Domestic



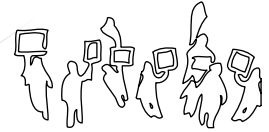
*A national level seminar is held on "VAT is regressive to poor" at the national press club where the prominent economists of the country took part*

Resource Mobilization". 70 participants including 3 political policy leaders and 38 CSO leaders in the capital and 335 in the division took part in it.

- Press conference and human chain on Pre and post national budget discussion, FY13-14 and FY14-15. Total participants were 80 including 25 CSO leaders. News coverage came in total 15 English and Bangla news papers.
- Seminar on MNC's tax dodging in Bangladesh was participated by 70 people including 2 political and 25 CSO leaders. News coverage in total 8 English and Bangla news papers.
- Press conference titled "Developed and Developing Countries' Political Commitment is a must to Stop Illicit Financial Flow" during Lunching TJN report on Financial Secrecy Index 2013. Total participants in this event were 45 including 35 CSO leaders. News coverage came in total 7 English and Bangla news papers.

#### Some of the significant Impacts

- The political leaders said that GoB felt pressure to reconsider implementing new VAT act 2012 prescribed by IMF, since it will create ultimate burden to the poor.
- Emphasis on collecting direct tax is positively responded by the policy makers as the media widely covered it.
- Critical media awareness is built on taking measures to arrest and punish the people involved in black money and unveil their underground economic activities.



Senior officials of Strømme Foundation are present in one of the Family Development Planning meeting at Ujantia village, Pekua, Cox's Bazar

## Socio Economic Empowerment with Dignity and Sustainability (SEEDS)

Implementation of the SEEDS project will be started from January 2015 in full swing. The main aim of this five years project is to improve the social and economic conditions of 3,500 families in 12 Unions of 3 Upazilas (Pekua, Ramu and Cox's Bazar) under the Cox's Bazar district. The project also seeks to ensure sustainable economic empowerment and their dignity in the society.

The project has three thematic goals, i.e.

- 1: Ensure quality education for disadvantaged group.
- 2: Enhance access to sustainable income sources.
- 3: Strengthen public sector and civil society.

### Major activities

Component 1: Mainstreaming Children education through *Maktab*, retaining graduated children in mainstream schools. To establish or settle with 150 *Maktab* in five years where 4,500 children might be enrolled.

Component 2 : Empowering adolescent and youth through *Shonglap*, *Protttoy* and Youth Forum. 25 *Shonglap* centres for 700 girls, 15 *Protttoy* for 300 boys and 20 Youth Forum will be established. *Shonglap*, Youth Forum and *Protttoy* will work as learning and resource centre for the adolescents, mainly dropped out from schools.

Component 3: Self Reliant Groups (SRG) with community owned and managed Micro Finance. 20 SRG Groups will be formed and 3,500 family development plans will be done. SRG groups will be capacitate so that they can run and manage community based micro finance activities.

Component 4 : Value Chain and different IGA will be developed. 29,000 families will be supported with value chain under the traditional/institutional MF and 3500 family forum members will also be supported under SRG groups

Component 5 : People's Organization and CSO building. 20 union based PO, 3 Upazila based CSO and 1 district level CSO will be established. Linkage/ dialogues among UP, govt. service providers and PO will be organized.

## School Feeding Project (SFP)

COAST has been implementing School Feeding Project (SFP) at Ramgoti and Moheshkhali during July 2013 to June 2014 under guidance of Ministry of Primary and Mass Education (MoPME) of the Government of Bangladesh. This project is funded by the European Union (EU) and Government of Bangladesh (GOB).

COAST has been continuing the project activities for 67 primary schools in Moheshkhali (Cox's Bazar) and 95 schools under Ramgoti upazila (Noakhali).



Children in a primary school in Moheshkhali, Cox's Bazar are having the fortified biscuits





GOB is committed to Dakar Declaration on Education For All (EFA) 2000 and prepared National Plan of Action (NPA) on it, which ends in 2015. Government has undertaken due steps to ensure EFA by 2015. Considering EFA, Millennium Development Goals (MDGs) and NSAPR2 the government has demonstrated its commitment by undertaking different programmes in the primary education to enhance both quantitative and qualities expansion.

The title of the Project is “Distribution of fortified biscuits for the EU & GOB assisted school feeding programme” and it is covering nearly 90 thousands primary school students in the mentioned area.

### Election Working Group (EWG)

Election Working Group (EWG) is a network of civil society organizations for election monitoring, voter education and strengthening democratic institutions in Bangladesh. This network is comprised of 29 non-government organizations of Bangladesh. This network is established in 2006 and COAST Trust is involved in it since the beginning.

#### The objectives of this network

- To observe the pre-election, during election and post election activities during the national and local elections;
- To build up a impartial citizen alliance and to create an environment for the people’s representatives in national and local level
- Promoting the voting rights especially of the women and new voters as well as the marginalized and small ethnic minority groups to realize their voting rights through different voter education

#### The project funded by Asia Foundation

“Strengthening Civic Engagement in Elections and Political Processes for Enhanced Transparency and Democratic Accountability” is the title of the project that COAST has been implementing on election purpose and it is funded by The Asia Foundation since May 2013. COAST is implementing this project as a member of EWG and to undertake the election related activities.

Up to this period project has completed observation of 10th National parliamentary election; pre election period, Election Day and after election situation. COAST held these observations in Cox’s Bazar, Chittagong, Bhola, Bandarban, Khagrachori and Rangamati districts.

COAST deployed total of 8 Long Term Observers (LTOs) directly and 6 LTOs through three local NGOs in the hill districts. During Election Day COAST deployed 455 short term observers (STOs) directly and 315 STOs through hill tract NGOs. COAST successfully completed the targeted activities and published the observation report within the EWG press conference as well as to Bangladesh Election Commission.

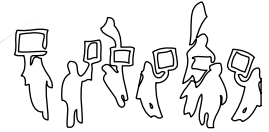
Under the same project COAST also observed Upazila elections in Bhola, Dohar & Nowabgonj, Upazila of Dhaka, Bandarban, and Cox’s Bazar districts in the same way.

At preset COAST is implementing voter registration awareness and auditing of voter registration process in Bhola and Cox’s Bazar.



#### Strengthening Government Social Protection (SGSP) Project

*A ward level meeting is going on in Moheshkhali, Cox’s Bazar, where the member participants of the project are being oriented on the existing 10 government services for the poor and marginalized for their social protection. Men and women from the community are taking part in the ward level meeting.*



# Brief Plan of Operation

## 2014-2015

### 1. Methodology

This Plan of Operation of 2014-2015 of COAST Trust ([www.coastbd.org](http://www.coastbd.org)) has been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staffs. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized. In this year we tried to make the plan of operation in a simple manner and with as much as possible less time consuming.

### 2. Critical Analysis during 2013-2014

The micro finance program has been expanded vertically. The branches of Chittagong Region are running with full suing with the surplus. This year the savings products have been attracted to the group members and the growth rate of saving accumulation is taka 282.76 million. The overdue management has been strengthened with the senior colleagues from principal office through daily monitoring system and case by case support. It has been targeted to realize at least 20% of total overdue by December 2015. All the staff of the organization is involved for bad debt support two Fridays in a month. During these two days the office is providing breakfast and lunch. So far total amount of taka 49.90 lac has been collected from bad debt which is 12% of total bad debt. For mobilization of bad debt realization total expenditure for breakfast and lunch stands for taka 5.05 lac.

Through the partnership with The Asia Foundation, city corporation elections, 10th National Election 2014, Upazila elections have been observed. The multi year plan has successfully been completed with Strømme Foundation in Cox's Bazar.

This year the organization has been awarded the projects of Ujjibito (EU & PKSF in Bhola), Strengthening Governance of Safety net Protection

(UKAID and MJF in Moheshkhali) , Responsible Union Parishad Project (UKAID & MJF), Ma Moni-HSS (USAID & Save the Children in Monpura), Medium Term Cooperation Program (MTCP-IFAD all over the country with agri-farmers), Reaching Out School Children (ROSC-GoB and WB-in Monpura), 3rd Phase of Communication for Development Project (UNICEF- in Bhola), Socio Economic Empowerment with Dignity and Sustainability (SEEDS-SF in Cox's Bazar). The organization involved in partnership with WFP for addressing the disaster related issues in Bhola district.

The organization has been re-certified by HAP International through a intensive and independent auditor appointed by HAP with its Standard 2010. The present certificate duration will be valid up to 2018.

This is the bad debt figures have been written off since the establishment of the organization (1998) and the total written off figure is taka 24.40 million. This has been done as per the policy of MRA (Microcredit Regulator Authority). The figure has been approved by BoT through the 83rd meeting held in Principal Office on June 27, 2014.

The long term strategies (2014-2019) of the organization have been prepared and approved by the board. The program objectives for next six years are i) sustainability of core program based on a micro finance with RBA (Right Based Approach), ii) integration of CITEP (Coastal Integrated Technology Transfer Programs /climate adaptation to enhance income capacity of the member participants, iii) building People's Organizations as alternative power structures and participatory management, iv) development of a sustainable disaster response and legal endowment fund, v) campaign and advocacy to facilitate coastal livelihood security especially of fisherman, vi) campaign and advocacy to facilitate pro poor policy especially for climate, economic and tax justice and vii) expansion also to the growth centre areas for the balancing hard to reach areas. The management objectives for next five years are i) building long term committed senior





level, ii) development of simple but integrated and effective human resource development approach, iii) simple but effective program quality monitoring and finance monitoring systems, iv) promoting strong pro people corporate identity among community and all other level especially in respect of governance and v) diversification of organizational income on sustainable basis.

On line marketing of Totini dry fish and sea weed has been launched and it was inaugurated by Chairman of PKSF in Cox's Bazar. For the wide circulation of the Totini products a facebook page has been created with some video documents along with the recipes for food preparation of sea weed.

The organization received a license for operation of community radio in Bhola and in Cox's Bazar. Now getting the frequencies is under process and it is expected that the frequencies will be received by July 2015.

The authority of regional team leaders has been strengthened. All the projects and programs leaders have been under the supervision of regional team leaders. The most of the decisions have been decentralized up to the regional team leader levels. The regional team leaders are giving technical and monitoring supports and ensuring the qualitative implementation of the programs and projects. They are also contributing for the development of staff through adopting one to one training methodology. They are supervising the programs and projects on behalf of central management. They are maintaining the smooth communication with the district administration officials as part of the organization.

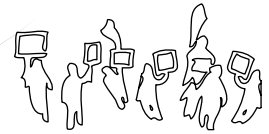
For supervision of gender and training a post has been created in principal office and a female staff has been recruited.

For macro level policy advocacy Equity and Justice Working Group, Bangladesh (EquityBD) is running with satisfactory level. This network organized different campaigns during 2013-2014. Some of major campaigns were i) Idle Money in the Banks to lend to NGO – MFI, ii) Post 2015 development agenda must embody the principles of Equity and Justice, iii) Statement on 3G Auction: Surrender to MNCs or a Planned Game? iv) UN must set Goal to ensure Food Security for global hunger as Bangladesh proposed, v) Civil Society

Rights Group for a transparency, inclusive supra coordination body in climate finance and planning, vi) Campaigning against Pesticides and their Companies, vii) UN Refugee Definition have to be revised to include Climate Migrants, viii) Climate Strategy Demand New Leadership with Scientific Perspective, ix) Developing Countries must raise the issues of Rights for Climate Migrants in COP 19, x) Developed and Developing Countries must have a Political Commitment to Stop Illicit Financial Flow, xi) WTO Must Facilitate Free Movement of Natural Labor, xii) Listen to the Plights of Climate Victims, Listen to the Science, xiii) Warsaw outcome has seriously undermined the CVC interest, xiv) Visionary Political Leadership is a must to achieve in WTO Trade Multilateralism, xv) Civil society demands the inclusion of access to information as central to the government's proposals on sustainable development goals, xvi) Civil Society in South Asia Need to Be United to make SAARC Accountable, xvii) Comptroller of Auditor General must audit MNCs, xviii) Human Rights and Inequality is the Concern for Post 2015 Development Agenda, xix) Capacitate BADC as a public institution to ensure agricultural seed, xx) Climate Responsiveness is important in Inter-Ministry Coordination and National Budget, xxi) Demand for Stopping VAT Extension as It is Regressive to Poor. WTO must ensure 100% DFQF for LDCs instead of forcing liberalization of essential services, xxii) No TISA or TIFA, even not in exchange of Duty Free Quota Free Access and xxviii) Allocate at least 20% of total budget for agriculture.

During last year, in respect of program the following lessons have been learnt; (i) an incidence happened in Cox's Bazar-2 Branch where the amount of taka 52.74 lac has been found as irregularities and 7.00 lac was found as misappropriation by the staff. The operation and internal audit could not identify the irregularities and misappropriation. For this incidence a case has been filed against the respective staff, (ii) still some misappropriations have been continuing by some dishonest staff, (iii) total 13 branches are suffering from deficit capital, v) the fund for community radio could not be managed.

The target of last year in micro finance service charge was taka 177.29 million and the achievement was taka 166.86 million (94.10%)



The target of development partners' grant during 2013-2014 was taka 58.07 million but we have received taka 55.87 million and the achievement was 96.20%.

The budget for the year 2013-2014 was taka 250.80 million where the expenditure was taka 233.90 million. Here the expenditure rate is 93.26%.

### 3. Planning for 2014-2015

During the year of 2014-2015 the major planning and strategies will be as follows.

i) to expand 6 branches in Noakhali and Chittagong areas, ii) to construct a basement of five storied building in Cox's Bazar and Bhola land, iii) vulnerability analysis of micro finance due to climate change impact in the coastal areas and will be submitted to PKSf for their consideration of expansion, iv) to strengthen the climate change adaptation through CITEP, v) management and monitoring streamlining for the projects, vi) overdue realization will be emphasized through giving special support from principal office and other project staff, vii) to establish the community radio station in Bhola and Cox's Bazar, viii) searching fund for establishment and operation of community radio and ix) to take significant initiations for human resource development in the front line and project levels.

### 4. Budget Focus for 2014-2015

During 2014-2015 the budget has been prepared with an amount of taka 294.90 million (USD 3.78 million with the exchange rate of 1:78) with the surplus figure of taka 1.82 million (Last year it was taka million). The figure has been reduced due to the extra cost of i) expansion of six branches taka 3.75 million, ii) establishment of community radio taka 1.63 million, iii) Charfession land registration 0.6 million and iii) CREP repayment taka 6.2 million. Total budget has been increased of 18% than that of 2013-2014 (250.79 million).

During 2014-2015 the donor grant is taka 81.20 million, which is 40% more (due to inclusion of Ma Moni HSS-Save the Children, SEEDS-SF, MTCP-Medium Term Cooperation Program-IFAD and GSP-MJF projects) than that of last year (taka 58.10 million).

This year the earning of service charge from micro finance and social business will be taka 192.30 million that is 8.47% more than that of last year (taka 177.29 million).

Among the total budget of taka 294.90 million for 2014-2015, 63% will be beard from income of micro finance service charge (taka 184.58 million).

The percentage of administration cost will be 3.40% (taka 129.85 million), while the percentage of program cost will be 96.60% (taka 165.05 million program cost and taka 3,664.80 million as Revolving Credit Fund Operation).

The administration cost means the cost of salary and benefits of all the staff. The program cost includes revolving credit fund (during 2014-2015 the revolving amount will be taka 3,664.80 million) and the cost directly involved with the member participants and other stakeholders.

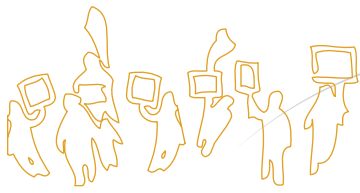
At the end of 2014-2015 the total number of member participants will be 100,233 which is 13.66% more than that of last year (88,189). The outstanding balance at the end of 2014-2015 will be taka 865.66 million (USD 11.10 million). This is 13.20% above from last year (taka 764.72 million). The member savings at the end of the year 2014-2015 will be taka 317.00 million that is 15.23% higher than that of 2013-2014 (taka 275.10 million).

In this year it will need taka 332.00 million as Revolving Credit Fund (RCF). It is expecting to receive taka 249.00 million from Palli Karma Shahayak Foundation (PKSF) and taka 83.00 million from Strømme Foundation (SF) as RCF. This year no bank loan will be received.

By ending of 2014-2015 the total staff will be 1075 which is 16.21% more than the last year (total staff was 925 and male female ration was 55:45).

This year the cost of fund is taka 79.78 million. The cost of fund includes the interest payable to group savings, PKSF, SF and Bank for using Revolving Credit Fund and also for some expenditure of Principal Office.





# COAST Management

For the organizational development COAST prioritizes some fundamental management elements. Development communications, addressing gender issue, human resource development etc. are the key areas for progress. Brief description are given below on those areas.

## Development Communication

For ensuring highest possible outcome of the organizational activities COAST promotes best possible communication.

Internet, email, computer facilities are ensured up to the remotest branches for the online communication. Bangladesh is booming towards the more speedy internet facilities in the coming days but the problem is still it is centered in the urban areas. COAST is still struggling with the internet facilities in the remote areas like in the outreach islands in the Bay of Bengal.

COAST has a policy of cross communication inside the organization. Anyone can communicate with everyone if it is felt necessary. This kind of communication out of the line management is kept open for the whistle blowing opportunity to ensure the highest accountability inside the organization.

COAST is patronizing the regular maintenance of the organizational websites as this is the virtual office for the outer world. Idea of building a reference resource is also focused while developing the web site. So that the policy researchers of the organization as well as any of the senior officials might have enough information and reference to establish a campaign and deliver the keynote speech or pursuing a position paper.

COAST has been trying to build own strength to maintain the web sites by its own in stead of outsourcing for experts.

Program based monthly publications i.e. newsletters are regularly published by the program coordinators from the field and are distributed to the local government office and the elected people's representatives. They are also regularly published in the organization's web sites regularly with the photos of the events are instantly being uploaded.

COAST is being prepared for introducing blog from the ground participated by the local level project officials for ensuring more accountability and process documentation. It will also be a great source of learning and making further progress. It will require some generic training for using the web tools.

COAST works in a disaster prone area and that's why it is thinking about training the local staff on capturing the photos and videos of the sufferings of the community people and let the outer world know what is going on down there. COAST has already taken initiative to let them learn some generic photography and posting online.

## Publication

As the coming days are introducing more and more online tools and gadgets for disseminating information COAST is not much interested in printed publications. Because it has an impact on environment. Therefore, the number of printed publications of COAST has been remarkably reduced. But still sometimes we do need to have printed materials, especially for the core operations in the field and education for the member participants. COAST has been thriving for establishing a minimum standard and policy of low cost printing as much as possible.

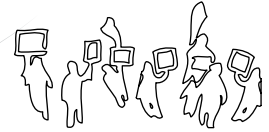
## Gender and Development

Since its inception, COAST Trust has been working relentlessly to realize gender equality and to bring an end to gender discrimination inside the organization and at the same time in the community. It takes it as cross cutting issue in every programs and projects.



*A session with the women staff of COAST takes place in BMTCL Binimoy Hall, at Charfassion, Bhola. September 2014*





One of the major objectives of the organization is to ensure balance and sustainable development for marginalized people specially women and children living in the coastal areas. COAST Trust, therefore, has been working for developing a gender sensitive and women friendly working environment.

The organization has formulated a gender policy in view of promoting women in the work and it is being followed strictly within the organization. According to the policy, female colleagues get children allowances, travel allowances along with children within the country, maternity leaves, getting facilities to feed the children, taking care of children and medical allowances etc.

Problems related to transfer and performance evaluations are considered as gender perspective to ensure women colleague's development. COAST Trust believes that gender development and equality are possible by making positive discrimination. All the genders issues are built-in in the Human Resource Policy Manual.

Not only these, it organizes quarterly meeting with all female colleagues to develop gender relation within the organization. 'Gender Relation Review Meeting' is being held regularly in Bhola, Noakhali, Cox's Bazar and Chittagong region. In the discussion they identify their problems, facilities and the way out of the problems. After that, the senior respective colleagues take initiatives to resolve the problems considering the women rights and gender promotion.

The organization works to end discrimination among male and female colleagues and to end all sorts of gender based violence to establish women empowerment. The remarkable achievement of the organization on addressing the sexual harassment or violence against women is adopting the 'Sexual Harassment Protection Policy' according to the directives of the Supreme Court delivered on May 14, 2009. According to the highest judicial verdict of the country, COAST has established a complain receiving cell for the women who are sexually harassed or victimized of any kind of gender based violence.

COAST believes this achievement will guide reaching towards the goal it is committed for.



*The senior and mid level staff are being oriented on the legal issues to establish women and children rights facilitated by the renowned lawyers of the country held in the Training Center of Principal Office in Dhaka, in August 2014*

### Human Resource development and Training

COAST is not a mere micro finance organization like many other in Bangladesh. It always believes in social development through learning and education. COAST believes that human resource development has two major impacts. One, it increases the quality of management and ensures the outcome as perfect as expected. And two, the learning sustains in the society and it is transferred to the descendants and paves the gradual progress of organizational development.

For the development in the impact and outcomes of the organization's ultimate goal and short term targets and objectives, it emphasizes on the direct training on the first place. On top of the specific learnings on the particular subject all the trainings include value and health oriented generic learning sessions e.g. exercise, health and hygiene tips, orientation of Body-Mass Index, patriotic songs, political orientation, cultural behavioral change and manners. It also prioritizes the English learning even among the field level staffs so that they can communicate with the donors, media and other important stakeholders if necessary.

An annual training plan is announced in the beginning of the year for the methodical class room trainings focusing different skills and topics. The training curriculum and methodologies are prepared and finalized by the advice and recommendations of the senior and mid level staff and according to the need assessment.

The major training courses took place in 2013-14 are: Gender Equity and Development Training





Methodologies and Development Communications  
 Life Skills and Professional Development  
 Right Based Approach and Advocacy  
 Support Supervision and Financial Analysis  
 Participatory Monitoring and Documentation  
 English Language and Manners  
 Desktop Publication and Photography

The titles of the Training courses say about their objectives and aims. All the courses are duly completed between January 2013 to August 2014 and the total number of the trainings held are 39. Some of them are conducted in more than one batches. The mid level officials were the primary trainees but in cases senior and field level staff have been also included. In every courses women staff were given priority to participate.

COAST is committed to equip its senior officials with the best possible communication facilities like laptop, tabs and android devices with the high speed internet connectivity so that they can have the latest information from across the world on social, economic and development issues having 24 hours online facility. They are encouraged to develop their knowledge and understanding on different issues for leading campaign and advocacy in the national and international arena. This is how COAST gets engaged with the issues of development justice, climate justice, trade issues, humanitarian accountability and other

development paradigm. This is how it establishes the micro-macro linkage to think globally and act locally.

Two way annual appraisal is proved as an effective tool for the human resource development in COAST because in this process the field level staffs feel encouraged and inspired as their opinion about the senior and supervision process is warmly accepted. Top-down management process is neither effective nor the best way of organizational development.

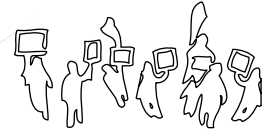
During this reporting period COAST has recruited 373 staff for various programs and projects through 28 recruitment process.

During the reporting period we have included a new health policy for all staff. We have measured Body Mass Index (BMI) of all of them to monitor the progress of health conditions and working ability. As one of the core values of COAST is sound body sound mind, we have given emphasis on motivating our colleagues to be physically fit.

A zero tolerance policy has been introduced as a tool of management in order to discourage some ill habits like smoking, taking alcohol and socially unexpected practice of extra-marital relationship. In order to keeping contribute to the community COAST staffs must have good and gentle behavior with honesty in livelihood practice which is grossly appreciated by the community. It also brings dignity to life and helps staff to be motivated to contribute.

### Senior Management Team of COAST

Sl	Name	Designation	Academic Background	Served in COAST (yr)	Date of Birth
1.	Rezaul Karim Chowdhury	Executive Director	Masters in Sociology	16	01 March 1956
2.	Sanat K Bhowmik	Director	BSc AH (Honors) Equivalent to MSc.	16	15 Jan 1968
3.	Syed Aminul Haque	Deputy Director- M&E Internal Audit	MSS- Economics	15	16 June 1968
4.	Md. Ahsanul Karim	Deputy Director- Finance Control & Corporate Affrs.	BCom, Preliminary and CA Part-1	15	20 June 1975
5.	Mostafa Kamal Akanda	Assistant Director- HRM and Stakeholder Relation	MSS- Political Science, MEd	7	23 July 1966
6.	Tarik Syed Harun	Assistant Director- Core Program	MA- Bangla	12	1 Jan 1972
7.	Shawkat Ali Tutul	Assistant Director- Social Accountability & DRP	MSS- Anthropology	12	16 March 1972



SI	Name	Designation	Academic Background	Served in COAST (yr)	Date of Birth
8.	Barkat Ullah Maruf	Assistant Director- Development Commun. & Research	MA- Bangla Literature	9	14 Aug 1974
9.	Md. Mujibul Haque Munir	Assistant Director- Education and Food Security	MSS- Political Science	6	25 Dec 1980
10.	Ferdous Ara Rumees	Head- Gender & Training	MSS- Economics	1	01 Jan 1980
11.	Md. Shahabuddin	Head- Internal Audit	HSC	16	03 March 1967
12.	Barequl Islam Chowdhury	Head- Budget and Finance Control	MBA	10	06 Feb 1973
13.	Rasheda Begum	Regional Team Leader, Bhola	MA- Islamic History	16	20 Oct 1979
14.	Moqbul Ahmed	Regional Team Leader Cox's Bazar	MA- Bangla	8	19 Aug 1954
15.	Mizanur Rahman	Senior Coordinator- Technical Support	Diploma in Agriculture	11	15 May 1972
16.	Mahmudul Hasan	Head- Core Operation	BCom	10	01 Oct 1977
17.	Md. Abdur Rahman	Senior Coordinator- Core Operation	BCom	11	13 Mar 1981
18.	Md. Eunus	Project Coordinator- School Feeding Project	HSC	16	06 Aug 1968
19.	Khokan Chandra Shill	Project Coordinator- C4D	HSC	16	05 Mar 1967
20.	Md. Shamim Hossain	Project Coordinator- SEEDS	MSS- Economics	9	04 Nov 1980
21.	Md. Jahirul Islam	Project Coordinator- Community Legal Services	MSS- Islamic Studies	4	03 Apr 1983
22.	Md. Shafiuddin	Coordinator- Fisheries Development	MSS- Marine Sc. & MPhil (in progress)	5	03 Apr 1978
23.	Md. Mizanur Rahman	Project Coordinator- Ma Moni HSS	MSS- Statistics	4	17 Feb 1982
24.	Nur-E-Alam	Regional Program Coordinator- Bhola	HSC	16	01 Mar 1974
25.	Abdur Rob	Regional Program Coordinator- Outreach	HSC	15	01 Jan 1980
26.	Md. Asduzzaman	Regional Program Coordinator- Chittagong	BCom	8	01 Jan 1975
27.	Feroz Alam	Regional Program Coordinator- Noakhali	MSS- Economics	7	16 Feb 1980
28.	Mohammad Alam	Regional Program Coordinator- Cox's Bazar	BA	8	03 Dec 1984
29.	Anwar Hossain	Coordinator- Accounce and Monitoring	BA	16	28 Oct 1974
30.	Hasibul Haque	Coordinator - HRM	MCom (Mgt)	10	17 Jun 1978

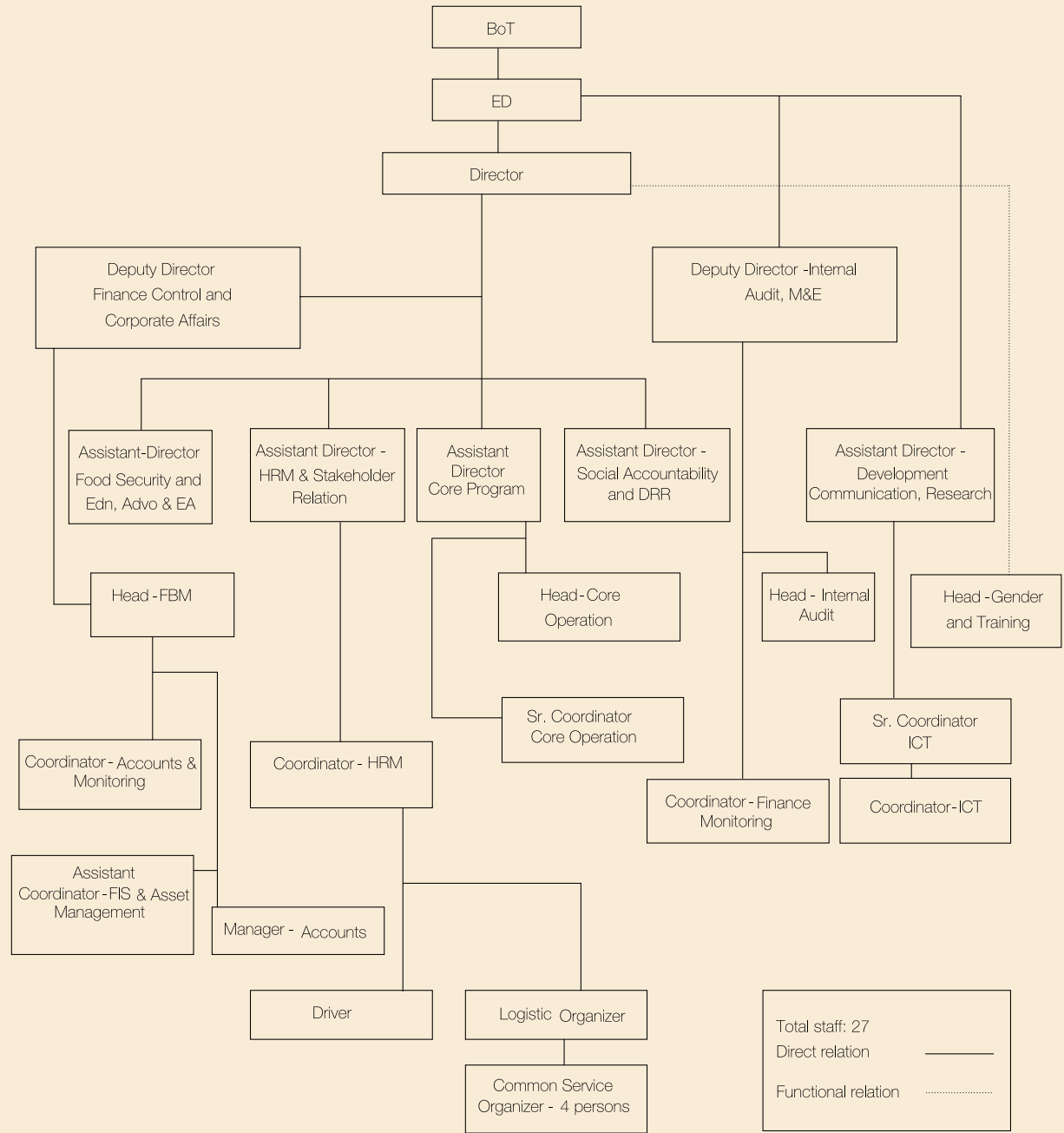


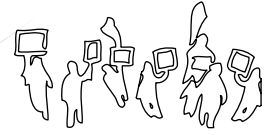


# COAST Governance

## Structure and decision making process

Central Organogram 2014 - 2015





## Member of the Board of Trustee

Name of the Member Position in BoT	Permanent Address	Educational Background	Profession Address
Begum Shamsun Nahar Chairperson	The Palace, Flat B 2, House 12, Road 9, Banani, Block G, Dhaka 1213.	MSS	Gender Specialist, PSSWRSP, LGED, Agargaon, Dhaka 1207. Mobile: 01715101981, Email: rahans@gmail.com
Maqsudur Rahman Vice Chairperson	Ward 1, Charfassion Pourashova, Charfassion, Bhola.	BCom (Hon) MCom	Ex-Principal Charfassion College, Charfassion, Bhola. Mobile: 01716315745
M. Zahirul Alam FCA Treasurer	Flat A/6, Block B, Road 6, Plot 111, Basundhara R/A, Dhaka.	MSC (UK) FFA, FCA	Financial Management Specialist, Directorate of Secondary and Higher Education, Dhaka 1000. Mobile: 01191476999 Email: zahirulalam15@yahoo.com
Dr. Tofail Ahmed Member	Flat A 4, (5th Floor), House 19, Road 12, Sector 4, Uttara, Dhaka.	MSS, PhD.	Head-Politics, Democracy and Governance, BRAC Institute of Governance and Development. Mobile: 01711354545 Email: tofail101@gmail.com, tofailahmed@bigb.bracu.ac.bd
Minar Monsur Member	House 11, Road 01, Block B Section 6, Mirpur, Dhaka	MSS	Asst. Editor, The Daily Ittefaq, 40 Karwan Bazar, Dhaka. Mobile: 01914900781 Email: minarmonsur@gmail.com
Afroza Khanom Member	Vill: Baidda Ghona, Ward 8, Cox's Bazar Porashova, Cox's Bazar	Class VIII	PO leader, Cox's Bazar Region COAST Trust Mobile: 01818018693
Hazera Khatun Member	Vill: Yazpur, PO: Char Shoshibhushan, Charfassion, Bhola.	Class VIII	PO leader, Bhola Region COAST Trust Mobile: 01728488409

### COAST Accreditation of Recertification Process of HAP 2010 Standard

At COAST's request, the certification audit covers all of its programmes, including development, advocacy and humanitarian activities. COAST got HAP 2007 Standard Certificate in 2010 for three years. Then in 2013 upon COAST request

HAP independent Audit Team audited the Head Office and Proqram Site during 28th Nov to 2nd Oct 2013 for re-certification against HAP 2010 Standard. HAP recruited independent auditors; Johnny O'Regan and Delphine Thizy conducted COAST Trust 1st recertification audit to obtain reasonable assurance to the organization's conformity with the HAP Standard 2010. They have produced an audit report and submitted to HAP.





### Methodology

Major methodologies applied for the re-certification audit were different documents review through interpretation in English, staff interview at different levels including head office and field offices with the help of interpreter, observations of staff member desks, interview with community people like member participants and people's organization, interview with COAST partners. After preparing the draft report and with accordance the procedure COAST has been asked for giving comments of the report. This document is the reflection of COAST comments in this regard. The comments are in 2 parts first one is overall opinions and 2nd one is specific comments on only the not complied and minor findings.

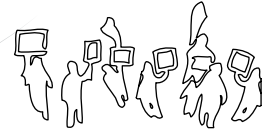
### Overall Findings

COAST's Accountability Framework is a useful document to frame organizational thinking around accountability. The framework, and particularly the implementation plan, would benefit from contextualization at the two main programme sites to enhance the linkages between accountability policy and practice. COAST has dedicated and competent staff, committed to its accountability agenda. Accountability is considered at the heart of the relationship between COAST and its employees and dictates the way the organisation relates to its staff. COAST has a clear commitment to transparency in both policy and practice and it shares a great deal of information with stakeholders on its own initiative and upon request. COAST is very well placed to deliver this type of information given its level of engagement with communities and its commitment to a rights based approach. COAST has a very participatory approach, which resonates with its rights-based approach. COAST has developed a complaint mechanism (applicable to all stakeholders including staff) that ensures complaints can be escalated to all levels of the organisation. There is a good level of understanding of the system and a strong sense of confidence in it amongst all stakeholders. Complaints are

taken seriously and action taken at the appropriate level in COAST. COAST is committed to continual improvement and is open to suggestions for improvement. Its monitoring system provides for primarily output level monitoring.

COAST's Accountability Framework outlines management roles and responsibilities (but does not mention governing body responsibilities). Responsibilities outlined in the Accountability Framework are generally assigned to senior staff at centre level. As is there is no contextualised framework at Programme Site level. Some employees confuse accountability to member participants with accountability at work, or with general humanitarian principles (such as the humanitarian imperative). The general understanding of employee's individual responsibilities under the accountability framework is often limited to the link between operations, behaviour and attitudes. COAST might consider including a clear distinction between feedback and complaints. COAST's documentation on its central monitoring system briefly and broadly describes processes for reviewing organisational performance such as the source of information and frequency of monitoring. It does not describe higher level learning processes, such as how learning from complaints and evaluations and outcome-level monitoring will be used to improve programmes. The key learning processes in the organisation are review meetings at all levels (beneficiary, regional and central), which are used to develop annual operational plans based on successes and challenges identified.

After review the audit report by the CARB (Certification and Accreditation Review Board), an independent body from HAP Governance reviewed the report and last of all COAST was given accreditation re-certificate on January 06, 2014 up to January 5, 2018 and the Certificate Registration No. is AS009/1110H.



# FIS & MIS

## Microfinance Trend & Sustainability Analysis

Period : July 2013 to June 2014

SL	Particulars	Year- 2013			Year-2014		
		Jul-Sep	Oct-Dec	%	Jan-Mar	Apr-Jun	%
1	Numbers of Districts	7	7	0%	7	7	0%
2	Number of Upazilas	30	30	0%	30	30	0%
3	Number of Branches	58	58	0%	58	58	0%
4	Total CDO (Register)	257	257	0%	259	259	0%
5	Total No of Groups/Shomity	3930	3973	1%	4379	4420	1%
6	Member Admission	9208	9125	-1%	14195	12101	-15%
7	Member Dropout	7817	12850	64%	11174	20299	82%
8	Member Balance	89,944	86,219	-4%	89,240	81,082	-9%
9	Borrower Balance	69,345	67,543	-3%	69,382	62,874	-9%
10	(%) of Borrower	77%	78%		78%	78%	
11	Member Balance/CDO	350	335		345	313	
12	Borrower Balance/CDO	270	263		268	243	
13	Dropout Rate	0.09	0.15		0.13	0.25	
14	Group(Shomity)/CDO	15	15		17	17	

### Savings Analysis : (Tk. In Lac)

12	Savings Collection	632.80	535.80	-15%	616.83	746.51	21%
13	Sav. Return/Withdrawn	471.62	511.17	8%	512.33	513.40	0%
14	Savings Balance	2,552.72	2,577.35	1%	2,681.85	2,914.95	9%
15	% of Secured Portfolio	36%	38%		37%	38%	
16	Savings Growth Rate	10%	1%		4%	9%	

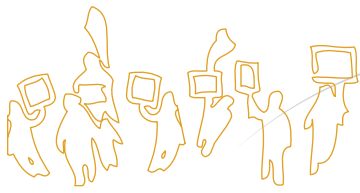
### Portfolio Analysis : (Tk. In Lac)

17	Loan Disbursement (Pr)	2,998.51	3,203.22	7%	3,624.29	3,809.61	5%
18	Loan Collection (Pr)	3,213.12	3,175.39	-1%	3,132.23	3,537.55	13%
19	Cumulative Loan Disbursement (Pr)	69,567.98	72,441.00	4%	76,065.49	79,875.10	5%
20	Cumulative Collection (Pr)	62,558.11	65,733.51	5%	68,895.74	72,433.30	5%
21	Loan Outstanding (Pr)	7,157.29	6,855.12	-4%	7,317.19	7,589.22	4%
22	Overdue Balance	701.70	778.57	11%	708.22	476.54	-33%
23	Portfolio at Risk	7.74%	9.21%		7.66%	4.34%	
24	Outstanding (Pr)/CDO	27.85	26.67		28.25	29.30	
25	Loan Portfolio Growth Rate	2%	-4%		7%	5%	

### Other Analysis :

26	Operating Cost Ratio	5%	4%		4%	5%	
27	Financial Cost Ratio	6%	5%		5%	6%	
28	Performing Assets Ratio	0%	9%		7%	-3%	
29	Ope. Self-Sufficiency Ratio	115%	151%		131%	111%	
30	Fin. Self-Sufficiency Ratio	100%	117%		115%	95%	
31	Loan Loss Provision Ratio	8%	9%		7%	4%	
32	Cost per Unit money Lent	12%	9%		9%	11%	
33	Repayment Rate (Current)	98%	98%		98%	98%	
34	Repayment Rate (Cumulative)	99%	99%		99%	99%	

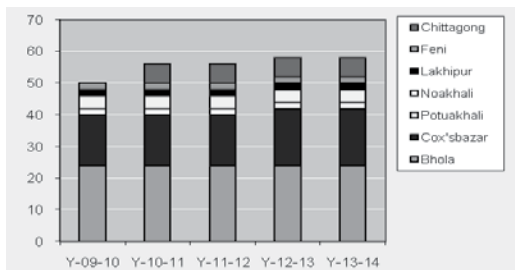




## COAST Trust MF Trend Analysis for the year 2013-2014

### A. Branch Office Growth Trend

Name of District	Y-09-10	Y-10-11	Y-11-12	Y-12-13	Y-13-14
Bhola	24	24	24	24	24
Cox'sbazar	16	16	16	18	18
Potua khali	2	2	2	2	2
Noakhali	4	4	4	4	4
Lakhipur	2	2	2	2	2
Feni	2	2	2	2	2
Chittagong	0	6	6	6	6
Total Branches	50	56	56	58	58
Growth Rate in %	0	12%	0%	4%	0%

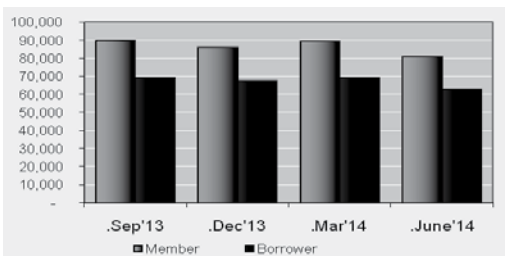


End of 2009 it was 50 branches covering 6 districts i.e. *Bhola, Pataukhali, Noakhali, Laxmipur, Feni and Cox'sbazar*. During the FY2010-11 the new area was expanded at Chittagong and started its activities primarily with 6 branches.

End of June'14 there was total 58 branches that had been operating by 05 regions, which are Bhola (18br), Outreach-Bhola (8 br), Cox'sbazar (18 br), Noakhali (8 br) and Chittagong (6 br).

### B. Member and Borrower Trend

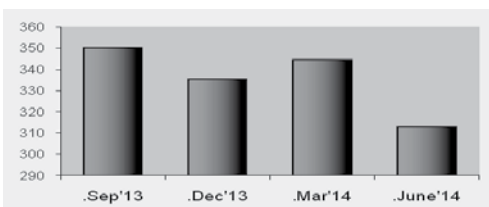
Year : 2013-2014	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Member Balance	89,944	86,219	89,240	81,082
Growth Rate in %		-4%	4%	-9%
Borrower/Loanee Balance	69,345	67,543	69,382	62,874
Growth Rate in %		-3%	3%	-9%
% of Borrower on Member	77%	78%	78%	78%



About -4% member was decreased in 2nd qrt than 1st qrt. 4% was increased in 3rd qrt than 2nd qrt. -9% member balance was decreased in 4th qrt than 3rd qrt due to written-off. The borrower balance was also decreased in 2nd qrt than 1st qrt and in 3rd qrt it was upward and in 4th qrt it's trend was gone down slightly. The statistics said that the borrower coverage ratio was more-or-less same all over the year. End of June'14 the borrower coverage ratio was 78% and has planed to cover 90% at the end of June'15.

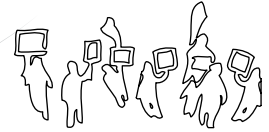
### C. Member coverage of Credit and Development Officer (CDO)

Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Per CDO Member Coverage	350	335	345	313
Growth Rate in %	3%	-4%	3%	-9%



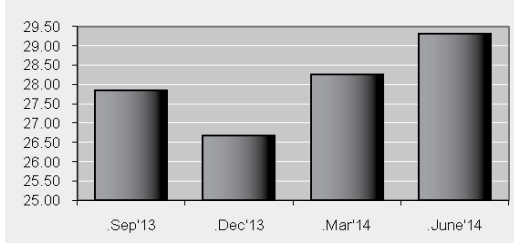
Standard member coverage by Credit Development Officer (CDO) is one of the important tools to achieve sustainability of an organization. End of 1st quarter per CDO group member was 350 and it was decreased -4% end of 2nd qrt. But in 3rd qrt it was increased 3% and in 4th qrt it was gone down -9% and finally reached at 313. Out target to touch 370 nos end of June'15.





#### D. Per CDO Loan Outstanding (Taka in lac)

Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Per CDO Loan Outstanding	27.85	26.67	28.25	29.30
Growth Rate (%)	3.20%	-4.22%	5.92%	3.72%

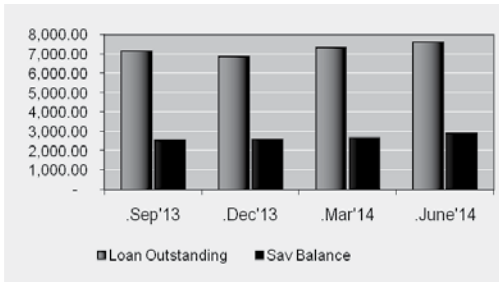


Standard portfolio coverage by Credit and Development Officer (CDO) is another important tool to achieve sustainability of an organization. End of 1st quarter per CDO loan outstanding was tk.27.85 lac (principal) and it goes up to tk.29.30 lac at the end of 4th qrt i.e almost 3.72% was increased at the end of last quarter. All over the year its trend was upwards.

COAST has planned to reach per CDO portfolio tk.30 lac (principal) at the end of June'2015.

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

Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Loan Outstanding	7,157.29	6,855.12	7,317.19	7,589.22
Growth Rate (%)	5.6%	-4%	7%	3.7%
Savings Balance	2,552.72	2,577.35	2,681.85	2,914.95
Growth Rate (%)	2%	1%	4%	9%

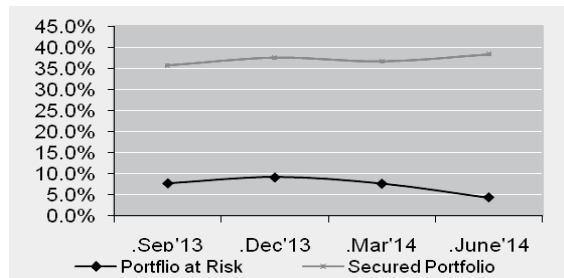


End of 1st qrt, loan outstanding was tk. 7157.29 lac which was increased to tk.7589.22 lac end of June'14 average 2.23% increased. COAST has its seven categories of loan i.e. RMC, UMC, ME, UP, Seasonal loan. Interest rate for RMC, UMC and ME is 12.5% but for Ultra Poor it is 10%.

In terms of savings, it has three packages i.e. (1) Security or General (2) Open or Flexible savings and (3) DPS or Long term savings. Trend of savings is increasing i.e almost 362.23 lac has increased end of 4th qrt than 1st qrt. The average percentage of increased is about 5%.

#### F. Portfolio at Risk and Secured Portfolio

Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Portfolio at Risk	7.7%	9.2%	7.7%	4.3%
Secured Portfolio	35.7%	37.6%	36.7%	38.4%



It is good sign that the risk of portfolio (total overdue against portfolio) has been going down i.e. almost 3.4% is decreased in 4th qrt than 1st qrt. It has happened due to strengthen of monitoring and arresting overdue in different periods.

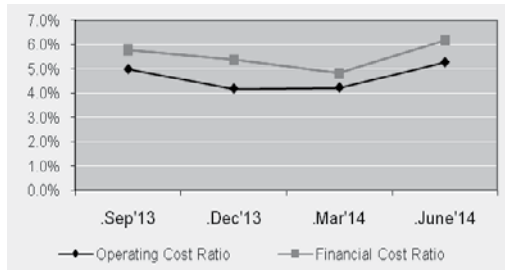
The trend of Secured Portfolio (savings against loan portfolio) during 2013-14 was increased. We have a plan to bust up savings collection by reviewing savings. products.





## G. Operating and Financial Cost Analysis

Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Operating Cost Ratio	5.0%	4.2%	4.2%	5.3%
Financial Cost Ratio	5.8%	5.4%	4.8%	6.2%

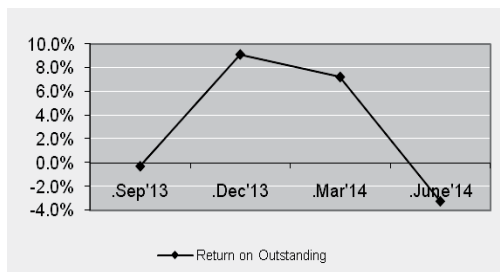


The operating cost ratio means the MF expenditure against loan portfolio. From 1st quarter to 4th qrt its trend was up wards but in 2nd and 3rd qrt it was slightly decreased than 1st qrt. Percentage of going down is an ideal sign.

Financial cost ration means the MF and Non-MF expenses (head office and other social development program supported by MF income) against loan portfolio. It is not an idle sign to increase the percentage. End of 1st qrt its percentage was 5.8% and end of 4th qrt it was 6.2% and during the FY 2013-14 its trend was down words.

## H. Portfolio Performance (Return on Outstanding)

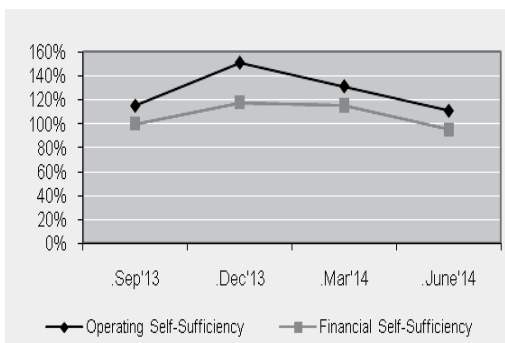
Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Performing Assets Ratio	-0.3%	9.1%	7.2%	-3.2%



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 -0.3% and it was increased up to 9.1% end of 2nd qrt and end of 3rd qrt it was 7.2%. But end of 4th qrt its trend was gone down to -3.2%.

## I. Sustainability Analysis :

Particulars	Sep'13 (1st Qrt)	Dec'13 (2nd Qrt)	Mar'14 (3rd Qrt)	June'14 (4th Qrt)
Operating Self-Sufficiency	115%	151%	131%	111%
Financial Self-Sufficiency	100%	117%	115%	95%



The operating self-sufficiency ratio means the MF income against MF expenditure. End of 2nd quarter the trend was gone up to 151% and end of 3rd qrt it was 131%. But end of 4th qrt its trend gone down to 111%. Increasing the percentage is the idle sign for sustainability and financial strength.

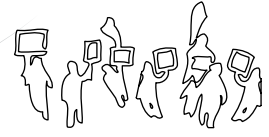
Financial self-sufficiency ration means the MF and Non-MF income against the MF and Non-MF expenses. End of 2nd quarter the trend was gone up to 117% and end of 3rd qrt it was 115%. But end of 4th qrt its trend gone down to 95%. It has happened due to support head office cost as well as Non-MF program like, education, health, disaster and social justice from MF income.

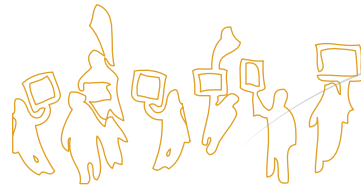
## Five Years Balance Sheet (FY2010-FY2014)

(BDT in thousand)

Property & Assets	.June 2010	.+ / (-)	.June 2011	.+ / (-)	.June 2012	.+ / (-)	.June 2013	.+ / (-)	.June 2014	.+ / (-)
<b>Long Term Assets :</b>										
Fixed Assets cost less depreciation	24,324.59	4.0%	29,050.55	19.4%	26,539.62	-8.6%	61,622.58	132.2%	62,322.37	1.1%
Stock in hand (CREP & Others)	8,450.62	29%	9,975.04	18%	6,933.07	-30%	6,677.69	-4%	6,065.05	-9%
<b>Current Assets :</b>										
Cash and Bank Balance	50,522.30	-12%	89,595.98	77%	63,055.44	-30%	43,892.38	-30%	49,800.77	13%
Loans and Advance	14,719.74	329%	21,879.79	49%	31,114.88	42%	9,961.89	-68%	12,395.05	24%
Loan Outstanding (RLF)	409,544.73	19%	518,558.32	27%	639,899.59	23%	737,190.67	15%	758,922.88	3%
Loan Outstanding (CREP)	52,188.47	86%	69,628.35	33%	53,751.37	-23%	26,119.71	-51%	16,780.79	-36%
Receivable from Donors	7,262.20	122%	1,386.37	-81%	982.85	-29%	2,991.87	204%	5,673.57	90%
Other Receivables	12,764.87	116.4%	11,656.01	-8.7%	7,161.72	-38.6%	14,943.62	108.7%	16,440.11	10.0%
Other Investment (FDR)	11,969.14	-73%	9,355.46	-22%	22,115.95	136%	26,889.27	22%	51,437.91	91%
Reserve Fund Investment	23,523.18	15%	18,943.50	-19%	14,081.09	-26%	15,560.56	11%	24,144.59	55%
<b>Grand Total</b>	<b>615,269.84</b>	<b>15%</b>	<b>780,029.36</b>	<b>27%</b>	<b>865,635.58</b>	<b>11%</b>	<b>945,850.23</b>	<b>9%</b>	<b>1,003,983.09</b>	<b>6%</b>

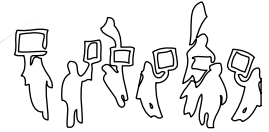
Fund & Liabilities	.June 2010	.+ / (-)	.June 2011	.+ / (-)	.June 2012	.+ / (-)	.June 2013	.+ / (-)	.June 2014	.+ / (-)
<b>Capital Fund</b>										
Capital Fund	5,867.97	-82.4%	19,484.70	232.1%	31,154.96	59.9%	32,978.50	5.9%	38,942.60	18.1%
Unutilized Fund (Donors)	6,789.82	82%	10,275.93	51%	4,300.21	-58%	13,626.59	217%	8,572.04	-37%
Fixed assets acquisition fund	2,361.04	-25.5%	3,435.41	45.5%	2,555.47	-25.6%	1,623.03	-36.5%	3,850.07	137.2%
<b>Current Liabilities :</b>										
Group members savings	133,173.62	21%	156,228.29	17%	196,283.02	26%	239,162.77	22%	291,495.66	22%
Loan from SF (RLF)	66,125.00	7%	73,750.00	12%	89,125.00	21%	90,625.00	2%	108,062.50	19%
Loan from PKSF (RLF)	214,833.34	-1%	275,416.67	28%	269,200.00	-2%	315,000.00	17%	356,916.67	13%
Loan from IDCOL (SHS)	46,629.66	24%	61,057.93	31%	55,019.85	-10%	43,216.65	-21%	33,054.87	-24%
Loan from Bank (RLF)	-	0%	35,000.00	100%	72,916.66	100%	47,816.57	100%	21,236.48	100%
Reserve Fund (LLP/DMF)	61,791.15	100%	65,452.39	6%	68,476.41	5%	77,993.34	14%	59,559.73	-24%
Emergency Fund	6,147.44	33%	8,432.59	37%	10,331.89	23%	14,224.49	38%	21,871.85	54%
Payable to Provident Fund	15,896.66	44%	17,615.61	11%	17,953.47	2%	20,671.91	15%	20,343.47	-2%
Payable to Gratuity Fund	15,265.55	34%	15,187.97	-1%	15,104.85	-1%	16,246.93	8%	17,577.61	8%
Payable to Cyclone Fund	4,242.74	0%	-	0%	-	0%	-	0%	-	0%
Other Liabilities	36,145.86	310%	38,691.86	7%	33,213.79	-14%	32,664.45	-2%	22,499.54	-31%
<b>Grand Total</b>	<b>615,269.84</b>	<b>15%</b>	<b>780,029.36</b>	<b>27%</b>	<b>865,635.58</b>	<b>11%</b>	<b>945,850.23</b>	<b>9%</b>	<b>1,003,983.09</b>	<b>6%</b>





## Five Years Income & Expenditure Account (2010-2014)

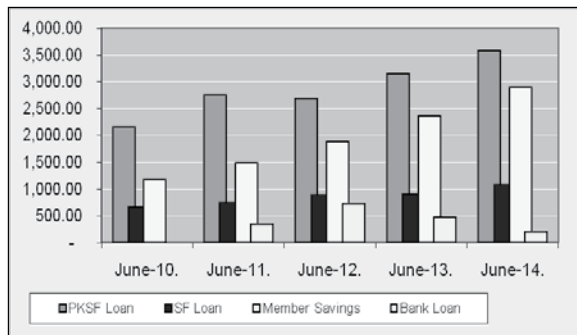
Particulars	(BDT in thousand)									
	July 2009- June 2010	July 2010- June 2011	+/(-)	July 2011- June 2012	+/(-)	July 2012-June 2013	+/(-)	July 2013- June 2014	+/(-)	+/(-)
<b>A Financial and Micro Credit Income</b>										
Service Charge Income	82,783.32	104,843.49	27%	131,470.31	25%	147,852.42	12%	164,879.86	12%	
Interest on Bank Deposit	150.56	167.60	11%	176.80	5%	188.09	6%	1,521.66	709%	
Admission fee/Format Sale etc.	490.97	507.90	3%	477.61	-6%	493.46	3%	420.25	-15%	
Other Income	11,259.52	3,306.29	-71%	3,689.52	12%	3,989.05	8%	4,437.82	11%	
<b>Total Financial &amp; Micro Credit Income (A)</b>	<b>94,684.37</b>	<b>108,825.29</b>	<b>15%</b>	<b>135,814.25</b>	<b>25%</b>	<b>152,523.03</b>	<b>12%</b>	<b>171,259.60</b>	<b>12%</b>	
<b>B Financial Cost</b>										
Interest on Borrowings	28,643.09	15,549.50	-46%	27,608.61	78%	31,339.86	14%	29,964.81	-4%	
Interest on Member's Savings	3,750.36	4,072.70	9%	5,529.95	36%	9,582.06	73%	11,174.63	17%	
<b>Total Financial Cost (B)</b>	<b>32,393.44</b>	<b>19,622.20</b>	<b>-39%</b>	<b>33,138.56</b>	<b>69%</b>	<b>40,921.92</b>	<b>23%</b>	<b>41,139.44</b>	<b>1%</b>	
<b>C Gross Financial Margin (A-B)</b>	<b>62,290.93</b>	<b>89,203.09</b>	<b>43%</b>	<b>102,675.69</b>	<b>15%</b>	<b>111,601.11</b>	<b>9%</b>	<b>130,120.16</b>	<b>17%</b>	
<b>D Reserve Fund Provision (LLP/DMF)</b>	<b>30,870.15</b>	<b>3,661.25</b>	<b>-88%</b>	<b>3,024.02</b>	<b>-17%</b>	<b>9,516.93</b>	<b>215%</b>	<b>20,176.72</b>	<b>112%</b>	
<b>E Net Financial Margin (C-D)</b>	<b>31,420.78</b>	<b>85,541.85</b>	<b>172%</b>	<b>99,651.67</b>	<b>16%</b>	<b>102,084.18</b>	<b>2%</b>	<b>109,943.45</b>	<b>8%</b>	
<b>F Operating &amp; Donor Expenses</b>										
Salary and Allowances	57,688.67	72,621.24	26%	79,610.30	10%	95,453.96	20%	107,095.74	12%	
Office Rent	3,605.33	4,622.06	28%	5,387.86	17%	6,278.66	17%	6,937.69	10%	
Travel and Transport	4,846.48	3,999.07	-17%	4,722.09	18%	5,933.13	26%	7,242.99	22%	
Office/Repair Maintenance & Supplies	2,995.95	2,764.17	-8%	1,627.77	-41%	2,508.16	54%	3,678.52	47%	
Phone/Fax/Stationary/Printing/Advertise etc	3,295.88	3,395.91	3%	4,351.40	28%	4,298.36	-1%	4,981.82	16%	
Fuel & Oil and Utilities	4,429.01	4,479.89	1%	5,315.96	19%	7,043.93	33%	7,127.01	1%	
Training/Research/Advocacy Expenditure	649.69	456.12	-30%	1,759.34	286%	1,633.62	-7%	2,236.50	37%	
Other Program Expenditure	328.22	498.70	52%	330.51	-34%	485.67	47%	505.73	4%	
Donor Program Expenditure	15,979.42	12,944.75	-19%	16,428.41	27%	18,342.08	12%	25,913.87	41%	
Depreciation Reserve Expenses	2,554.25	3,136.28	23%	3,294.13	5%	3,351.39	2%	3,964.75	18%	
Audit and Profession Fees	107.20	28.92	-73%	242.50	738%	169.50	-30%	217.67	28%	
Other Expenses	443.15	338.06	-24%	181.65	-46%	686.38	278%	762.38	11%	
<b>Total Operating &amp; Donor Expenses (F)</b>	<b>96,923.25</b>	<b>109,285.18</b>	<b>13%</b>	<b>123,251.91</b>	<b>13%</b>	<b>146,184.83</b>	<b>19%</b>	<b>170,664.67</b>	<b>17%</b>	
<b>G Foreign Donations and Contribution</b>	<b>37,632.93</b>	<b>37,345.22</b>	<b>-1%</b>	<b>35,008.08</b>	<b>-6%</b>	<b>46,079.69</b>	<b>32%</b>	<b>64,109.74</b>	<b>39%</b>	
<b>H Net Surplus/(Deficit) (E-F+G)</b>	<b>(27,869.54)</b>	<b>13,601.89</b>	<b>-149%</b>	<b>11,407.85</b>	<b>-16%</b>	<b>1,979.04</b>	<b>-83%</b>	<b>3,388.51</b>	<b>71%</b>	



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

### A. Loan fund from donor (Taka in lac)

Particulars	June-10	June-11	June-12	June-13	June-14
PKSF Loan	2,148.33	2,754.17	2,692.00	3,150.00	3,569.16
SF Loan	661.25	737.50	891.25	906.25	1,080.62
Member Savings	1,167.57	1,481.96	1,882.52	2,362.61	2,886.04
Bank Loan	-	350.00	729.17	479.16	212.36
<b>Total Loan Fund from Donor</b>	<b>3,977.15</b>	<b>5,323.63</b>	<b>6,194.94</b>	<b>6,898.02</b>	<b>7,749.18</b>
Growth Rate in %		34%	16%	11%	12%

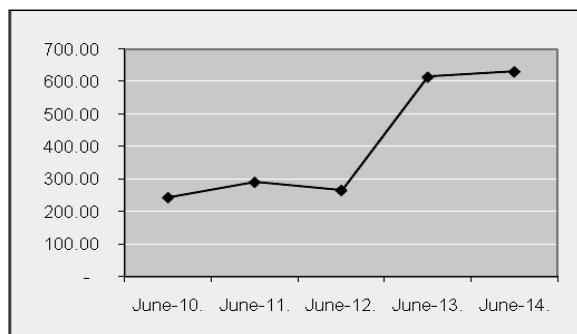


COAST has been borrowing loan fund from PKSF, Strømme Foundation (SF), Bank and Member Savings i.e. PKSF, SF and Bank has been providing loan for different credit programs of MF program. Reimbursement of loan has been making successfully as per donor's repayment schedule.

From 2010 to end of June 2014, PKSF fund has increased to 66%, SF is 67%. Among the total fund PKSF portion was 46%, SF was 14%, Savings was 37% and Bank 3% at the end of FY2014.

### B. Fixed Assets Trend (Taka in lac)

Particulars	June-10.	June-11.	June-12.	June-13.	June-14.
Fixed Assets	243.25	290.51	265.40	615.39	623.22
Growth rate		4%	19%	-9%	132%



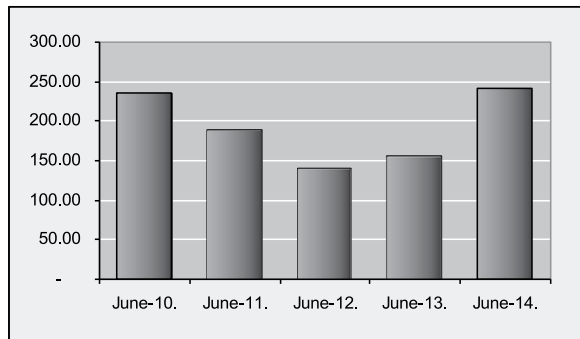
Increasing fixed assets is a good sign for strengthening financial health of an organization. From 2010 to 2014 its trend was upwards but in 2012 it was decreased about 9% than previous year. About tk.631.88 lac was at the end of June 2014. Here the value (Tk) reflecting the cost less depreciation. The assets includes land and building, vehicles, electric and office equipments, furniture and fixtures, etc.





### C. Reserve Fund investment (Taka in lac)

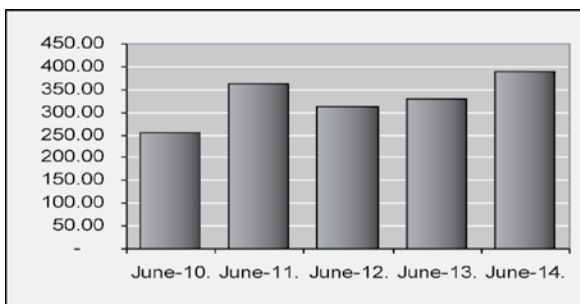
Particulars	June-10.	June-11.	June-12.	June-13.	June-14.
Reserve Fund Investment	235.24	189.43	140.81	155.61	241.44
Growth rate (%)	15%	-19%	-26%	11%	55%



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 (different rate of % for different assets). The provisioned amount is kept under the separate bank account as FDR. End of June 2014 it was increased about tk.85.83 lac than previous year. After June'10 the situation was gone down which later on improved from June'13. Its trend has gone down than last different years due to encash the FDR for program functions.

### D. Capital Fund/Equity (Taka in lac)

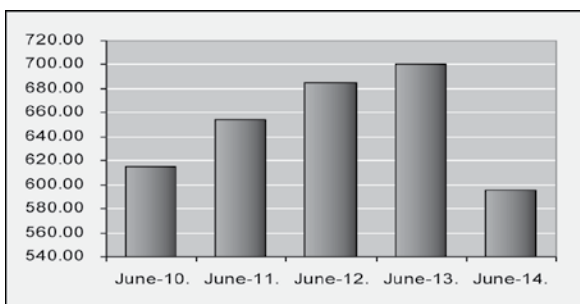
Particulars	June-10.	June-11.	June-12.	June-13.	June-14.
Capital Fund	255.16	364.35	311.54	329.79	389.43
Growth rate (%)	-82%	42.8%	-14.5%	5.9%	18%



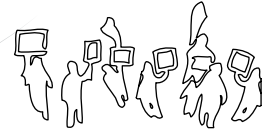
Capital Fund/Equity is the prime component to evaluate the financial performance of an organization. The trend of Equity was up wards from June'10 to June'14. The trend started going up from 2013 and at the end of June'14 it was remarkably increased i.e. about 53% than June'10. On the other hand donor grants were diminished from where the major expenditure like overhead and administrative expenses of principal office was mitigated.

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

Particulars	June-10.	June-11.	June-12.	June-13.	June-14.
Reserve Fund	614.63	654.52	684.76	699.97	595.60
Growth rate (%)	99%	6%	5%	2%	-15%

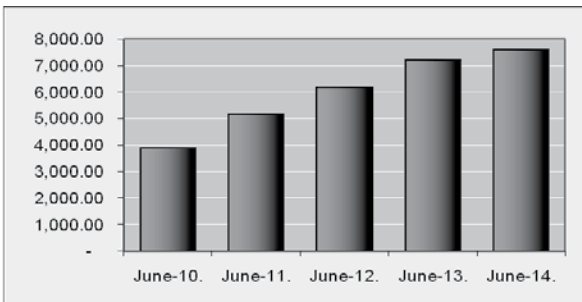


There are 03 categories of fund have been invested and these are Loan Loss Provision (provision made based on aging schedule of outstanding), Disaster Management Fund (1% on MF service charge) and Depreciation Reserve Fund (different rate of % for different assets). The provisioned amount is kept under the separate bank account as FDR. End of June 2014 it was gone down about 15% than previous year. Its trend has gone down due to encash the FDR for MF program operation.



## F. Loan Outstanding ( Taka in lac )

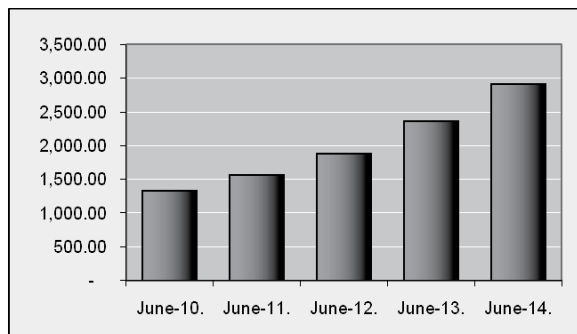
Particulars	June-10.	June-11.	June-12.	June-13.	June-14.
Loan Outstanding	3,896.71	5,185.58	6,200.26	7,371.90	7,589.22
Growth rate ( % )	19%	27%	46%	19%	3%



The trend of outstanding is going up since 2010 to 2014. End of June'11 it was increased 27% than end of June'12 it was 46% than June 11, end of June'13 it was 19% than June'12 and finally end of June'14 it was increased 3% than June'13. From 2010 to end of June 2014 the loan outstanding was increased about 95% i.e about tk.37crore. It has seven categories of loan i.e. RMC, UMC, ME, Ultra Poor and Seasonal loan. Interest rate for RMC, UMC and ME is 12.5% but for Ultra poor it is 10%.

## G. Savings Balance ( Taka in lac )

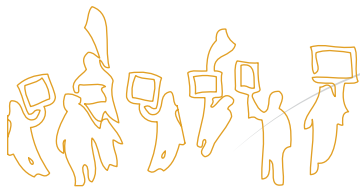
Particulars	June-10.	June-11.	June-12.	June-13.	June-14.
Savings Balance	1,331.74	1,562.28	1,882.51	2,391.63	2,914.95
Growth rate ( % )	21%	17%	20%	27%	22%



The trend of savings was upwards from 2010 to FY2014. At the end of June'11 it was increased 17% than 2010, end of June'12 it was 20% than June'11, end of June'13 it was 27% than June'12 and finally end of June'14 it was increased 22% than June'13. From 2010 to end of June'14 the total savings was increased about 119% i.e. tk. 15.83crore.

At present COAST comprise 03 kinds of savings i.e. (i) General savings (rate of savings is fixed), (2) Open savings (any amount can deposit) and (3) DPS (deposit @ of fixed amount for a particular period).





★ Since 1953 ★

**A. Qasem & Co.**

Chartered Accountants

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## Independent Auditors' Report To The Trustees of Coastal Association for Social Transformation (COAST) Trust

We have audited the accompanying financial statements of Coastal Association for Social Transformation (COAST) Trust, which comprise the Statement of Consolidated Financial position as at June 30, 2014 and the Statement of Consolidated Comprehensive Income, the Statement of Receipts and Payments and Statement of Consolidated Cash flows, Statement of Consolidated Changes in Equity for the year ended June 30, 2014 and a summary of significant accounting policies and other explanatory information.

### Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statements in accordance with Bangladesh Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of the material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the presentation of the Financial Statements.

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

In our opinion, the consolidated financial statements present fairly in all material respects the consolidated financial position of Coastal Association for Social transformation (COAST) Trust and of its financial performance and its cash flows for the period then ended June 30, 2014 in accordance with International Financial Reporting Standards (IFRS) and other applicable laws and regulations including MRA guideline.

### We also report that:

- (i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof.
- (ii) In our opinion, proper books of accounts as required by law and MRA Act & Rule have been kept by COAST Trust so far as it appeared from our examination of those books.
- (iii) The Financial Statements dealt with by the report are in agreement with the books of accounts and returns.

Dated, Dhaka  
September 27, 2014

A. Qasem & Co.  
Chartered Accountants



COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST  
CONSOLIDATED BALANCE SHEET  
AS AT JUNE 30, 2014

Annexure- A1/2

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2014 Taka
<b>Assets</b>						
<b>Fixed assets</b>						
Property, plant and equipment	6	8,158,999	50,006,674	306,635	3,850,066	62,322,374
Long term investment	7	578,532	68,357,592	6,646,371	-	75,582,495
		<b>8,737,531</b>	<b>118,364,266</b>	<b>6,953,006</b>	<b>3,850,066</b>	<b>137,904,869</b>
<b>Current assets</b>						
Loan to members	10	-	758,922,883	-	-	758,922,883
Other loan short term	13	-	-	16,780,790	-	16,780,790
Accounts receivable	14	8,948,889	7,477,549	5,687,238	-	22,113,676
Advance, deposit & pre-payments	15	3,132,388	8,584,896	570,652	107,115	12,395,051
stock & stores	16	-	134,852	5,930,194	-	6,065,046
Cash in hand	17	21,519	505,823	231,475	11,214	770,031
Cash at bank	18	1,461,624	34,683,968	1,145,919	11,739,230	49,030,741
		<b>13,564,420</b>	<b>810,309,971</b>	<b>30,346,268</b>	<b>11,857,559</b>	<b>866,078,218</b>
<b>Total assets</b>		<b>22,301,951</b>	<b>928,674,237</b>	<b>37,299,274</b>	<b>15,707,625</b>	<b>1,003,983,087</b>
<b>Fund and liabilities</b>						
Donor fund	19	35,831	-	-	8,536,211	8,572,042
Cumulative surplus	20	(19,017,785)	59,353,746	(8,734,509)	-	31,601,452
Reserve fund	21	-	7,341,148	-	-	7,341,148
Other funds (Fixed assets acquisition fund)	21 A	-	-	-	3,850,066	3,850,066
		<b>(18,981,954)</b>	<b>66,694,894</b>	<b>(8,734,509)</b>	<b>12,386,277</b>	<b>51,364,708</b>
<b>Non current liabilities</b>						
Loans from PKSF	22	-	211,416,668	-	-	211,416,668
Loans from other long term	24	-	108,062,500	33,054,868	-	141,117,368
Loan from other commercial banks- long term	27	-	21,236,476	-	-	21,236,476
		-	<b>340,715,644</b>	<b>33,054,868</b>	-	<b>373,770,512</b>
<b>Current liabilities</b>						
Loans from PKSF	29	-	145,500,000	-	-	145,500,000
Member savings deposits	35	-	291,495,659	-	-	291,495,659
Accounts payables	36	25,811,372	6,243,818	7,576,226	3,211,601	42,843,017
Loan loss provision	37	-	47,249,940	3,431,514	-	50,681,454
Disaster management fund	37.A	-	8,878,274	-	-	8,878,274
Gratuity fund	38	15,472,533	24,154	1,971,175	109,747	17,577,609
Emergency fund (Loan insurance)	39	-	21,871,854	-	-	21,871,854
		<b>41,283,905</b>	<b>521,263,699</b>	<b>12,978,915</b>	<b>3,321,348</b>	<b>578,847,867</b>
<b>Total fund and liabilities</b>		<b>22,301,951</b>	<b>928,674,237</b>	<b>37,299,274</b>	<b>15,707,625</b>	<b>1,003,983,087</b>

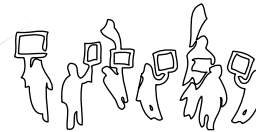
The annexed notes form an integral part of this financial statement.

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

  
Deputy Director-Finance and Corporate Affairs

Dated, Dhaka

  
A. Qasem & Co.





COASTAL ASSOCIATION FOR SOCIAL TRANSFORMATION (COAST) TRUST  
CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED JUNE 30, 2014

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Consolidated June 30, 2014 Taka
<b>Income</b>						
Service charges on loan	40	-	162,454,477	2,425,383	-	164,879,860
Interest provision on loan	0	-	-	-	-	-
Bank interest		14,486	7,365	-	-	21,851
Bank interest on FDR	41	-	1,496,500	3,313	-	1,499,813
Membership fee		-	-	-	-	-
Other sales (Form)		-	-	-	-	-
Donation	14, 11	-	-	-	-	-
Others	42	152,566	835,327	725,740	62,396,104	64,109,737
Overhead income	43	-	128,822	647,352	-	776,174
COAST contribution		3,239,583	-	-	-	3,239,583
<b>Total income</b>		<b>3,406,635</b>	<b>164,922,491</b>	<b>3,801,788</b>	<b>1,342,318</b>	<b>235,869,336</b>
<b>Expenditure</b>						
Service charge of PKSF loan		-	14,853,541	-	-	14,853,541
Interest on members savings		-	11,174,625	-	-	11,174,625
Other loans interest		-	12,721,730	2,389,539	-	15,111,269
Salaries & allowance	44	775,603	72,787,670	4,382,579	29,149,889	107,095,741
Office rent	45	145,020	4,905,855	42,440	1,844,376	6,937,691
Office maintenance		347,288	936,592	112,559	199,743	1,596,182
Printing & stationary		168,247	2,814,968	22,077	607,941	3,613,233
Travelling		340,390	4,516,647	309,166	2,076,789	7,242,992
Telephone and postage		60,721	296,155	13,860	391,258	761,994
Repair and maintenance		227,127	489,856	326	67,649	784,958
Fuel cost		109,268	3,360,309	558,854	1,953,034	5,981,465
Gas and electricity		67,109	914,361	-	164,076	1,145,546
Entertainment		310,355	257,410	-	79,000	648,896
Advertisement		109,160	12,000	94,300	85,851	301,311
Mail & postage		105,843	130,420	7,200	61,818	305,281
Bank charge		30,813	12,004	41,844	48,735	133,396
Tax Expense (AIT)	7, 02	9,638	328,444	-	-	338,082
Training expense		63,962	1,146,967	-	-	1,210,929
Vehicle maintenance		-	-	-	-	-
Legal expense		184,455	182,865	9,350	-	376,670
Registration fee		-	101,500	-	-	101,500
Meeting expense		10,898	86,482	-	-	97,380
Other operating expense		-	-	101,299	1,788,103	1,889,402
Audit fee	46	40,250	120,750	-	56,667	217,667
Board members honorarium		-	-	-	-	-
HAP Established cost		505,734	374,951	375,425	25,163,493	505,734
Donor program cost		-	-	-	-	-
Taxes		-	-	-	-	-
Loan loss provision (LLP)		-	18,446,360	-	-	18,446,360
Disaster management fund		-	1,730,355	-	-	1,730,355
Depreciation		843,503	3,009,312	111,937	-	3,964,752
<b>Total expenditure</b>		<b>4,455,384</b>	<b>155,712,129</b>	<b>8,574,886</b>	<b>63,738,422</b>	<b>232,480,821</b>
<b>Excess/(deficit) of income over expenditure</b>		<b>(1,048,749)</b>	<b>9,210,362</b>	<b>(4,773,098)</b>	<b>-</b>	<b>3,388,515</b>

  
Executive Director

  
A. Qasem & Co.

The annexed notes form an integral part of this financial statement.

Deputy Director-Finance and Corporate Affairs

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

Sea level rise and the downwards current of the mighty river Meghna have been eroding the small islands.

The concrete structure of the Government Primary school of Dhalchar was established here in 2003 having the river one kilometre away. The same building was the only cyclone shelter for the community. Now the river took it away. The school is shifted to a tiny structure inside the island running with no partition between different classes.

The fishing community are getting poorer day by day. They are going to sea and sometimes come back with empty shell of the fishing boat. They get indebted more and more as the credit book shows.



Cover Photos: Din M Shibly  
 Written by: Barkat Ullah Maruf, Sanat K Bhowmik, Rezaul Karim Chowdhury  
 Publication Date: October, 2014

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# Climate Change induces people to migrate

The small islands in the Bay of Bengal took thousand years to build up human habitation. They are, however, eroding everyday, to the sea, to the rivers. Nowadays, it doesn't need a cyclone to erase a locality off the map. Just a regular lunar tide, overflowing river in the rainy season is more than enough to make hundred thousand of people imprisoned into water for months. People living down there have already accepted the regular crop damage as the ill-fate or curse upon them. They are losing their homestead, their living, livelihood and hope at the end.

But life goes on. And the only option remains for them is to migrate. To go to anywhere in the world to find a new life, a source of living, whether it is decent or indecent. They don't bother to board an overcrowded boat to cross the wild river, as they feel no difference between life and death.

This is a certain situation that make people migrate. This is exactly what is the central thinking of the 40 million people live in the coastal area of Bangladesh.



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



## COAST Trust

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