

## **1. Methodology**

The Plans and Budget of 2021-22 of COAST Foundation ([www.coastbd.net](http://www.coastbd.net)) have been prepared through the participation of stakeholders of different levels i.e. member participants, local level civil society, Government Officials and staff. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested for covering the issues like i) last year achievements, ii) stakeholders' comments, iii) last year limitation, iv) the next year objectives and v) next year challenges. After compilation of all the papers from Sector/Section/PIU this document has been prepared and summarized.

## **2. Name change of the organization:**

The organization has received the registration from Registrar from Societies Registration Act 1860 and the registration no. is S-13496/2021. Through this registration, the name of the organization has been changed as **COAST Foundation**. The name change has also been approved by NGOAB and MRA. The new name with logo has been circulated to all the partners and other stakeholders.

## **3. COAST Certified by HQAI for its Quality and Accountability**

COAST Foundation has been certified for ensuring quality and accountability in its humanitarian and development works through a four-year long Core Humanitarian Standard—CHS ([www.corehumanitarianstandard.org](http://www.corehumanitarianstandard.org)) certification process, conducted by Humanitarian Quality Assurance Initiative –HQAI ([www.hqai.org](http://www.hqai.org)). HQAI a Geneva based independent third party audit organization certifying humanitarian and development agencies (including NGOs and UN agencies). As certification agency it is also accredited against ISO 17065.

COAST always wanted to put the community people at the center of everything it does, tried to bring quality in its services, ensure accountability--especially to the community and people affected by crisis and implement programs with their participation. Therefore, to know the base on these, the organization underwent formal CHS certification in 2017. Before CHS, it was HAP (Humanitarian Accountability Partnership) certified. HAP have been merged in CHS Alliance ([www.chsalliance.org](http://www.chsalliance.org)).

HQAI deploy trained professional auditors, except during this pandemic, they visit field, talk with stakeholders, examine papers and finally submit the report to HQAI management, and then they reviewed and issued certificate. They have four year cycle of certification audit includes, initial audit, annual maintenance audit, midterm audit, second maintenance audit etc. It was started during 2017 and the certificate valid up to December 2021. COAST has been qualified to receive subsidy from HQAI in respect of audit fee.

## **4. Situation of COAST Microfinance due to COVID-19**

Due to the closure of microfinance institutions under the directives announced by the government, the income generating activities of a large section of the population dependent on microfinance have come to a standstill. But as the activities of microfinance institutions come to a halt, the poor people who are deprived of all these banking facilities are being deprived of getting loans. Even the harvest of marginal farmers has been financially challenged as a result of government restrictions.

### **The impact of COVID in COAST Foundation microfinance program**

- Due to the prevalence of COVID-19, it was not possible to expand 10 (Ten) branches in the microfinance program.
- Not possible to increased 10,000 (Ten thousand) members
- Less collection of 20 crore savings from the member-participants

- Less loan disbursement of BDT 125 crore
- Income decreased BDT 11 crore
- Less loan outstanding of BDT 30 crore
- Overdue increased BDT 15 crore
- Now PAR is 17% instead of 3%

Due to COVID situation, the COAST Foundation has to pay all kinds of expenses like salary allowance, house rent, electricity bill, etc. For a long period of time when the program is closed. As a result, the organization has suffered financial losses

As a result of the prevalence of corona virus, steps will be taken to introduce micro credit program in the work area step by step considering more / less infected areas. Necessary steps have to be taken to get loans from various financial institutions at low interest rates. Steps will be taken to expand the scope of other financial services, including increasing the productivity of microfinance to offset the financial losses.

#### **5. COAST Response in YAAS:**

Just after land fall of the YAAS on 26 May, 2021 the organization responded with relief support to 300 families with a package of flattened rice 5 kg, 500 gm molasses, biscuits 5 packets, drinking water 5 litre, milk powder 250 gm, 2 masks, 10 halogen tablets for 300 families in Kolatoli Island, Monpura and Dhalchar Island in Charfession under Bhola district. The distribution was completed through maintaining the physical distancing keeping in mind the COVID-19 health rules. The fund was managed from COAST Disaster Mitigation Fund created from micro finance surplus.

#### **6. Human Resource Development**

COAST Foundation believes that, capacity building, improvement of knowledge of staff and program participants are important and effective means of human development. In this regard, COAST Trust formalizes its own training methodology and operational system to carry out its efforts towards human development. COAST follows its own training manual that includes different disciplinary activities during training. All training include value and health generic learning sessions e.g. exercise, health and hygiene tips, orientation of Body-Mass Index, patriotic songs, political orientation, cultural behavioral change and manners. It also prioritizes the English learning even among the field level staff so that they can communicate with the donors, media and respective stakeholders. For human resource development at all levels (field, mid and senior levels) it takes different strategies based on the needs of the staff, e.g. one to one tainting, classroom training focusing different skills and topics. The duration of the trainings is 01- 05 days according to the requirement. It believes that training is continuous learning process to develop skills, knowledge as well as personal development. An annual training calendar is declared in the beginning of the year. The training curriculum and methodologies are prepared and finalized by the advice and recommendation of senior, middle level staff according to the need assessment.

#### **7. Gender and Development**

As COAST Foundation believes in gender equality therefore it has been working uncompromisingly to realize gender equality within the organization as well as in community. It takes it as a cross cutting issue in every program and project. COAST Trust, therefore, has been working for developing a gender sensitive and women friendly working environment. It believes that, to establish gender equity at all levels which was pointed out in different international laws and instruments including Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), International Covenant on Economic, Social and Cultural Rights, so that there should have a system to establish equality among male and female in the society. In these circumstances, to create equal dignity among men and women as well for women beneficiaries the organizations always aware for creating proper workplace where safety, security and equal opportunity will be ensured. For this, it has formulated a **Gender Policy** which is being followed strictly within the organization. It has also formulated '**Protection from Sexual Harassment, Exploitation and Abuse Policy**' according to the Supreme Court's directives delivered on May 14, 2009. It has formed five Gender Relation Development Committee it's coverage area. Five committees for five regions and rest one committee is treated as central committee. The 'Gender Relation Development Meeting' is being held two monthly in Bhola &

Outreach, Noakhali, Cox's Bazar, Barisal and Chittagong region. In the discussion they identify their problems, facilities, challenges, opportunities and the way out of the problems. There is a gender focal for Rohingya Responsive Project.

## 8. Objectives analysis for 2020-21 and 2021-22

### Major Achievements in 2020-21

- Registered by Societies Registration Act, 1860 as COAST Foundation
- Effective COVID-19 responses to staff & beneficiaries with staff capacity development and treatment cost
- Two new projects funded by Malteser International

### Not Achieved in 2020-21

- Area expansion with MF
- Not managed donor fund for community radios
- Enterprise development
- Budget variance

### Major Objectives for 2021-22

- Area expansion with MF
- Fund raising for Community Radios and Rohingya responses
- Cost control through budget variance
- Developing knowledge base human resources
- Strengthening protection mechanism of COVID-19 for staff
- Practicing profitable organic agriculture in COAST IGA centres
- Raising awareness of member-participants for protection from COVID-19 transmission
- People's Organization and Social Actions

## 9. Output status with comparison (2019-20, 2020-21 and 2021-22)

### 9.1 Service Delivery in Core Programs:

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Benefitted through loan disbursement	85,241 families (BDT 344.64 crore-\$40.54m) 4,26,205 Population	1.50 lakh families (BDT 537.38 crore-\$63.22 m) 9,02,100 Population	1.46 lakh families (BDT 488.95 crore-\$57.53 m) 8,73,750 Population	41%	1.62 lakh families (BDT 733.70 crore-\$86.32m) 9,70,632 Population	16%
2	Job created by micro entrepreneurship	10,172	40,856	35,124	71%	42,148	16%
3	Upgraded Ultra poor to Moderate poor	3,879	12,540	11,549	72%	13,859	16%
4	Provided financial literacy	136 thousand	149 thousand	146 thousand	6%	162 thousand	16%

5	Developed enterprise	20,773	25,435	28,267	29%	33,920	15%
6	Provided Health support in outreach areas	3,863	14,200	13,449	6%	16,139	19%
7	Provided development lessons on primary health, education, DRR and other livelihood issues	136 thousand	149 thousand	146 thousand	6%	162 thousand	16%
8	Awareness on COVID-19 for prevention and vaccination	316 thousand	350 thousand	367 thousand	14%	424 thousand	14%
<b>Total</b>		<b>1.14million</b>	<b>1.64 million</b>	<b>1.62million</b>	<b>29%</b>	<b>1.66 million</b>	<b>3%</b>

## 9.2 Service Delivery in development projects:

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Improved Food Security of students with 95% enrollment	29,142 Students 175 thousand population	26,210 Students 157 thousand population	26,210 Students 157 thousand population	-3.8%	Project will be closed by 30 June	
2	Stopped child marriage	33	60	57	42%	65	12%
3	Adolescents aware on social harmful effects, empowered and involved with family income	Adolescents-36,000 216 thousand Population	Adolescents-36,000 216 thousand Population	Adolescents-39,600 237 thousand Population	8%	Adolescents-46,600 280 thousand Population	15%
4	Capacity increased of ultra-poor people towards elimination of their poverty	Family-4,905 29,430 Population	Family-5,200 31,200 population	Family-5,406 32,436 population	9%	Family-6,200 37,200 population	13%
5	Climate Finance Transparency Mechanism (CFTM)	245 thousand Stakeholders	251 thousand Stakeholders	247 thousand Stakeholders	0.8%	150 thousand Stakeholders	-39%
6	To aware the people on	2.38 lakh Population	2.43 lakh Population	2.40 lakh Population	0.8%	3.01 lakh Population	20%

	climate change related issue						
7	Ensuring the public right in Public Institutions	10,460 Poor people	12,230 Poor people	11,279 Poor people	9%	6,181 Poor people	-45%
8	Empowered fisher women in relation to gender equality	11,000 Poor fishers	13,000 Poor fishers	15,000 Poor fishers	27%	20,000 Poor fishers	25%
9	Transferred crab culture and dry-fish technologies	7,500 farmers 45,000 population	7,800 farmers 46,500 population	7,722 farmers 46,332 population	9%	8,700 farmers 52,200 population	12%
10	Support to affected people of cyclone YAAS in Bhola district			300 families 1,800 people			
<b>Total</b>		<b>9.70 lakh</b>	<b>9.69 lakh</b>	<b>9.89 lakh</b>	<b>2%</b>	<b>8.45 lakh</b>	<b>-14%</b>

### 9.3 Core and Non-core Programs Output Analysis:

SI	Program name	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Core Programs	1.14 million	1.64 million	1.62 million	29%	1.66 million	3%
2	Non-Core Programs	970 thousand	969 thousand	989 thousand	2%	845 thousand	-14%
<b>Total</b>		<b>2.11 million</b>	<b>2.61 million</b>	<b>2.61 million</b>	<b>18%</b>	<b>2.51 million</b>	<b>-4%</b>
		6.29% coverage of total poor people of the country (33.6 million) Assuming 21% of poverty rate	4.67% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate	3.98% coverage of total poor people of the country (65.6 million) Assuming 41% of poverty rate		3.80% coverage of total poor people of the country (65.6 million) Assuming 41% of poverty rate	

#### 9.4 Rohingya Refugee+Host Community:

SI	Outputs	2019-20 (Population)	2020-21 Population (Target)	2020-21 Population (Achievement)	+/- %	2021-22 (Population) Target	+/- %
1	Adolescent received life skills, PSS support and case management and awareness session	12,000 adolescent (84,000 population)	12,000 Adolescents 84,000 population	12,000 adolescent (84,500 population)	-	15,000 adolescent (1,05,000 population)	20%
2	Youth leaders and adolescent received IGA training, computer operation and soap and sanitary pad making	2,200 Adolescents and youth 15,400 population	3,000 Adolescent and youth 21,000 population	5,400 Adolescent and youth 37,800 population	59%	5,800 Adolescent and youth 40,600 population	9%
3	Establishment and functional of Learning Centers (LC) in camps	6,315 children 42,502 Population	8,000 Children 56,000 Population	17,870 Children 1,25,090 Population	66%	20,040 Children 1,40,280	10%
4	Fecal Sludge management and pure drinking water for Rohingya refugee	75,909 population	75,909 population	80,700 population	13%	85,000 population	6%
5	Trees planted to recover loss of environment in host community	7,550 trees 30,000 population	5,000 trees 22,000 population	11,300 trees 45,000 population	33%	12,400 trees 50,000 population	20%
6	Extra-curricular activities on mental support	25 schools and colleges (15,250 students) 91,500 Population	25 schools and colleges (15,250 students) 91,500 Population	32 schools and colleges (23,720 students) 1,42,320 Population	36%	32 schools and colleges (28,400 students) 1,70,400 Population	17%
7	Day observations	20,000 Population	25,000 Population	22,500 Population	9%	29,600 Population	24%
8	Mobilization of Community leaders, Imam, Majhi and other stakeholders	12,500 Population	35,000 Population	33,428 Population	64%	34,500 Population	3%

9	Raising awareness on different development issues including COVID-19	2,25,000 Population	40,000 population	35,423 population	-84%	50,000 Population	34%
<b>Total</b>		<b>596 thousand</b> <b>54% coverage of total Rohingya refugee (1.1 million)</b>	<b>463 thousand</b> <b>42% coverage of total Rohingya refugee (1.1 million)</b>	<b>606 thousand</b> <b>55% coverage of total Rohingya refugee (11 lakh)</b>	<b>2%</b>	<b>705 thousand</b> <b>64% coverage of total Rohingya refugee (1.1 million)</b>	<b>14%</b>

#### 10. Project information (Figures BDT in crore)

Nature of project	Total	Total budget	Total received	Total expenditure	Utilization rate
Development projects	9	36.99	19.79	18.83	95%
Rohingya projects	4	37.44	23.76	18.87	79%
<b>Total</b>	<b>13</b>	<b>74.43 (\$8.75 m)</b>	<b>43.55(\$ 5.13 m)</b>	<b>37.70 (\$4.44 m)</b>	<b>87%</b>
Project in pipe line	2	4.56			

#### 11. Advocacy Achievements

- LTF & Report on Localization Road Map by UN in Rohingya Refugee
- Importance on Host Community and Environment Issues in Cox's Bazar
- Case on COAST Care Leadership in CHS Alliance
- Local adaptation Plan
- CSO Development and Effectiveness Meeting in ISS, Dutch Embassy and ERD-GOB
- Conducted Studies on COVID-19 Pandemic:
  - COVID-19 Awareness and Practice Survey-2020
  - COVID impact on the livelihood of the lower income people study-2020
  - 65 Days fishing ban in the Bay of Bengal and its impact on the lives of the fisherfolk communities-2020
  - Study in Bhola district on child marriage: its reason, impact and prevention measures-2021

#### 12. COAST Rohingya Response:

On 25<sup>th</sup> August 2017, not only Bangladesh but also the whole world witnessed the largest and the fastest manmade disaster of all time. This "Rohingya Influx" is one of the much talked issues in the humanitarian world. COAST performed many humanitarian activities in the camps that support Rohingya refugees. One maternal and child health care center established and one primary health care center for emergency medical support. COAST has been working ensuring the rights of education for Rohingya children in camps. It has been implementing child protection program like case management services, PSS support, life skilled based education and technical and vocational training for Rohingya adolescent and youth. Affected host community adolescent and youth also receive the same services. COAST established Adolescent Friendly Spaces (AFSS),

Child friendly Space (CFS) and Women Friendly Space (WFS) in different camps. Interactive sessions on life skill based education and better access to prevent GBV and of protective environment adolescents. COAST is working ensuring better WASH facilities establishing toilets, deep tube well for safe drinking water. COAST organized series of awareness campaign on COVID19 in Rohingya camps and host community in Cox's Bazar. It has performed multiple activities like capacity building training on disaster risk reduction, leadership training, installation of toilets and tube well, bathing cube establishment, hand washing devices installation, tree plantation, solar light installation, non-food items distribution, etc. COAST is also working to affected host communities for their improve livelihood. Women and adolescent were received Income Generating Activities (IGA), cash transfer for starting small entrepreneurs, vegetable gardening, cow and goat rearing and capacity building training on sewing others.

**13. COAST Advocacy programs during 31 July, 2020 to 30 June, 2021:**

For macro level policy advocacy, Equity and Justice Working Group (**EquityBD**) organized different campaigns during 2018-19. The major events are as follows: (1) Civil society, NGO leaders & high officials of on the eve of World Humanitarian Day : Dignified Repatriation of Rohingya Refugees is the Best Response to Humanitarianism, Political effort should be redoubled, (2) Speedy Trial Law is Must to Fight the Violence Against Women, (3) Allocate emergency budget for embankment repair in upcoming dry season, (4) Women from Coastal Fishing Families are Suffering from Socio-economic Inequalities, (5) Women are excluded from Decision Making Process at Home and Society: 65% Women are Victim of Different Sorts of Violence, (6) Civil Society Urged Transparency and Shun Luxury in Foreign Humanitarian and Development Assistance, (7) Not just a basic need, Health must be a Fundamental Right in the Constitution, (8) Stopping child marriage will reduce violence against women: Speakers at the meeting, (9) International Agencies should use Bangla in Bangladesh: BDCSO Process at Country level and CCNF at Cox's Bazar observe 21 February, (10) Women in Leadership: Achieving an Equal Future in COVID-19 World, (11) Ensuring the Safety and Security of Girls will Reduce Child Marriage : COAST Foundation study on child marriage situation in Bhola district, (12) Strengthening education facilities for women and activeness of local representatives can reduce rates of child marriage, (13) Civil Society urged PM to speak for "A Global Regime on Climate Displacement" in Leaders' Summit on Climate, (14) Full Transparency of Rohingya Funds Demanded : Refugee Management Must Be Participated by Local Govt. and Local NGOs, (15) Input toward preparation of LDC 5 / Doha PoA, (16) Stop Capital Flight for expected Revenue Mobilization, (17) CSOs and coastal MPs Demand BDT 150 Billion for Coastal Embankment and Inclusion of Local Government in Embankment Management

**14. The Overdue Target Achievements:**

The overdue management has been strengthened with the senior colleagues from Principal Office through daily monitoring system and case by case support. Up to June 2019 total written off amount is BDT 7.13 crore. Target up to June 2021 was BDT 2.93 crore and realized BDT 1.03 crore and the realization rate is 35%. On the other hand up to June 2020 total amount of bad debt is BDT 6.74 crore. Target up to June 2021 was BDT 4.42 crore and realized BDT 2.91 crore and the realization rate is 66%. By June 2022, the target of written off realization will be BDT 12.20 lakh and bad debt realization will be BDT 91.04 lakh.

**15. Budget variance for the year of 1 June 2020 to 31 July, 2021**

The budget for the year 2020-21 was BDT 61.17 crore (\$ 7.20 m) where the expenditure was BDT 65.57 crore (\$7.72 m). Here the utilization rate is 107% as because of land development in Sonarpara, Cox's Bazar, land purchase in Dakkin Aicha, Charfession, Bhola and procurement of car and Radio Saikot antenna

**16. Budget Focus for the year of 1 July, 2021 to 30 June, 2022 (2021-22)**

The budget for 2021-22 has been prepared with an amount of BDT 86.38 crore (US\$ 10.17 million on the basis of exchange rate of 1:85) with the surplus amount of BDT 8.41 crore (\$ 0.99 m) Total budget has been increased 25% than that of 2020-21 (BDT 61.17 crore-\$7.20m).



This year the budget of the donor grant is BDT 21.26 crore (\$2.51m) which is less 10.30% than last year (BDT 23.46 crore-\$2.77 m). This is due to the phase out of some Rohingya and other development projects.

In the total budget of BDT 86.38 crore (US\$ 10.17), 71% (BDT 61.31 crore-\$7.21m) will be contributed from micro finance program and 29% will be from grants of different development projects and other income (BDT 21.26 crore-\$ 2.51m). Here the program cost and administrative costs are 84% and 16% respectively.

At the end of 2021-22 the total number of member participants will be 161,772 which is 13% more than that of last year (149,110). The outstanding balance at the end of 2021-22 will be BDT 402.40 crore (US\$ 47.34 million). This is 29% above from last year (BDT 308.00 crore- \$36.23 m). The member savings at the end of the year 2021-22 will be BDT 149.50 crore (\$17.59 m) that is 23% higher than that of 2020-21 (BDT 114.50 crore-\$13.47 m).

During 2021-22, it will need BDT 167.55 crore (\$ 19.72 m) as Revolving Credit Fund (RCF). It is expected to manage the amount of BDT 40.00 crore (\$ 4.71m) from PKSF and BDT 118.00 crore(\$13.88 m) from commercial banks and BDT 9.55 crore (\$ 1.12 m) from organizational statutory funds (Provident Fund, Gratuity and Staff Welfare Fund as loan).

At the end of 2021-22 the total staff will be 1372 (male-923 and female-449 and ratio-67:33) which is 4% more than the last year (1320).

This year the cost of fund is BDT 19.88 crore (\$ 2.34 m) which is 60.86% increased (BDT 12.36 crore-\$ 1.46 m) due to reducing bank interest rate against loan money. The cost of fund includes the interest payable to group savings, PKSF, organizational statutory funds and private banks for using their fund as the Revolving Credit Fund.

The Plans and Budget 2021-22 have been approved in 5<sup>th</sup> virtual AGM held on 26 June, 2021.

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