



Annual Report 2023

Ready to Go Beyond

We believe in Redistributive Justice
for Sustainable Coastal Development





Cold Storage in local technology

One of the major challenges in Bangladesh's agriculture and farming is the lack of a storage system for the harvest. This is why a good harvest is not always a happy moment for a farmer. There are instances of throwing away the yield as waste. This is very unfortunate. Farmers invest not only money in their field but also invest all of their time and labour. But a bumper harvest causes a price fall and all their efforts are unsuccessful.

Dry fish processing in Cox's Bazar is a great opportunity for thousands of people for their livelihood. Nearly 10 thousand people are employed in the dry fish processing in this district at Nazirar Tek.

With the technical support of PKSF, COAST introduces local technology to establish a couple of cold storages in Nazirar Tek to facilitate the producers to store their products and sell them at a convenient time.

A shipping container is used for this purpose with a cooling facility inside to make this small and convenient cold storage at the locality. The cold storages have the capacity of colling from -5°C to -25°C as per the need to preserve dry or raw fish. One container storage can preserve 35 tons of raw fish or 15 tons of dry fish for a long time and free from bacterial infection.

The two container cold storages help at least 500 entrepreneurs to preserve their products for a long time to sell in the market at their convenient time. It protects them from being forced to sell their product in a price fall time.

Two entrepreneurs who initiated this venture are given loans of BDT 4.7 million each for two years. It is calculated that the business will come to a break-even point within 3.5 years and they will be able to earn quite a good amount of money from this cold storage business. If they are successful, other entrepreneurs will be motivated to start this business and that will solve the problem of the entire dry fish processing community in Cox's Bazar.



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All photos of this report are taken by COAST Colleagues.

COAST WORKING AREA

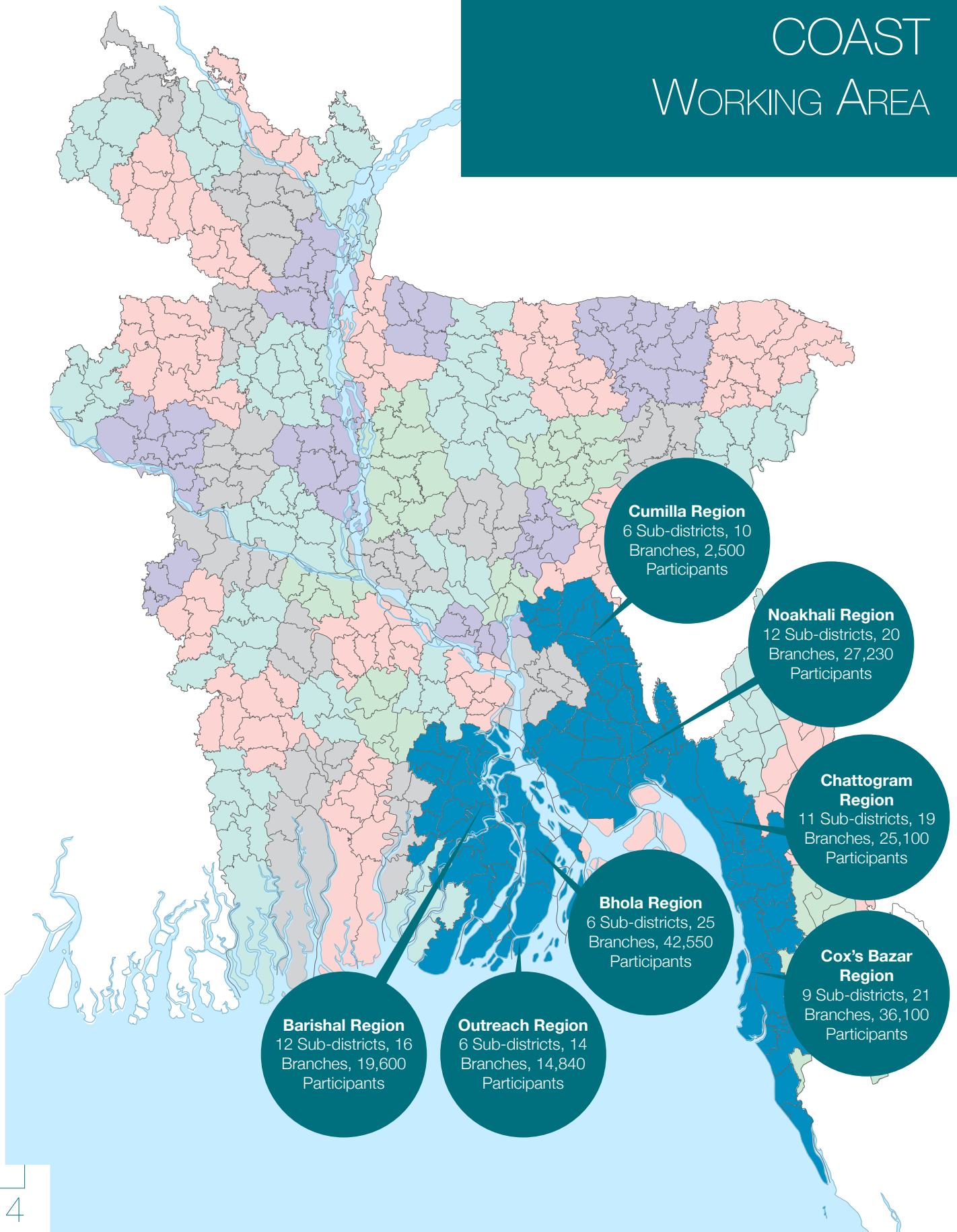




TABLE OF CONTENT

Chairperson's Notes	04
Executive Director's Notes	05
Who We Are?	07
Executive Summary	08
Economic Justice	12
Social Justice	16
Networking and Advocacy	20
Humanitarian and Development Interventions	23
Plan of Operation 2023-2024	38
Microfinance Trend Analysis: FIS and MIS	42
Five Years Balance Sheet	48
Auditor's Report	49

CHAIRPERSON'S NOTES



The time has come for Bangladesh, with a handful of economic growth and development opportunities. A nation in this juncture of graduating from a Least Developed Country (LDC) to a developing country faces numerous challenges. To overcome many of them needs unity among a state's three most important actors, i.e., the government, private sector and civil society.

Non-government organisations (NGOs) are commonly considered an important part of civil society across the world. They can play significant roles in achieving SDG and other goals alongside the government. Bangladeshi NGOs' contribution is also quite remarkable ever since the emergence of this country in 1971.

The private sector creates business and employment, which contributes to the national growth. But the NGOs, besides their livelihood interventions for the poor, raise the voice of people and create awareness and capacity to claim rights and entitlements. Taking this into account, the NGOs have more credibility in terms of human development.

Growth alone nowadays is hardly considered as the development of a nation. Rather, Human Development is now the main focus in this relation including Rights, Freedom of Choice, Economic Empowerment and human capability.

COAST Foundation, since its emergence in 1998, has been working for the economic empowerment of the coastal poor, particularly for the women and disadvantaged population of the remote rural coastal area in Bangladesh.

When the United Nations (UN) declared the Millennium Development Goals (MDG) in 2001, COAST Foundation took it very seriously and immediately aligned its goals and objectives with the MDG. The organisation also started promoting the MDG in Bangladesh, aligning with the government activities in this regard at its own cost. COAST considered its interventions as supplementary to the government's work of implementing the MDG. It contributed to preparing the then Development Strategy Paper of the country to achieve the millennium goals.

COAST Foundation believes in positive engagement with the government in terms of poverty reduction and national development by complementing each other. Unlike other non-government organisations in Bangladesh, COAST doesn't wait for donor funds for this kind of complementary work and mobilises own resources to carry this forward.

I am happy to see the publication of the Annual Report 2023 of the organisation, and I can say, this is not just a mere publication. COAST would rather consider it as a tool of transparency and accountability.

Professor Tofail Ahmed, PhD
Chairperson, COAST Foundation

EXECUTIVE DIRECTOR'S NOTES



A national-level non-government organisation goes through many challenges in countries like Bangladesh. Human resources is one of the biggest challenges. With limited resources, they need dedicated and skilled staff to carry forward at the initial stage, the most difficult time to grow and fight against all the odds.

An organisation like the COAST Foundation emerges with a dream to bring some changes in the society when a least developed country like Bangladesh needs it most. They complement the unfinished development tasks of the nation through positive engagement and small efforts at the community level. The local organisations raise their staff from zero. They invest in them, nurture them and prepare them to conquer. Unfortunately, when they grow, they leave the local organisation and join an international organisation who have zero investment in their capacity building but to harvest their strength.

We say this is a direct subsidy by the local organisations, with all of their investment, to the international agencies who benefit from their services. Still, we believe, this is a natural process. All we need is the recognition of the contribution of those small local and national organisations to the development and humanitarian interventions, which is never mentioned. Their stories are untold.

COAST Foundation started its journey from one of the remotest places in Bangladesh. We can say we started from zero. All we had was the courage to take the challenge to make this happen.

We have travelled for almost three decades on our way and we have grown up. Now we have a competitive team to carry this journey forward. We are ready to go beyond our capacity and we are committed to bringing change.

M Rezaul Karim Chowdhury
Executive Director, COAST Foundation



ACRONYMS

A2J4W	Access to Justice for Women	IRWD	International Ruman Women's Day
ADRRN	Asian Disaster Risk and Response Network	ISCP	Improving Social Cohesion Project
AFA	Asian Farmers' Association for Sustainable Rural Development	JRP	Joint Response Plan
AGM	Annual General Meeting	LC	Learning Centre
AIGA	Alternative Income Generating Activities	LDC	Least Development Country
ALNAP	Active Learning Network for Accountability and Performance in Humanitarian Action	LSP	Livestock Service Provider
APFP	Asia-Pacific Farmers' Program	MDG	Millenium Development Goals
APMDD	Asia Pacific Movement on Debt and Development	MEAL	Monitoring Evaluation Accountability Learning
APRN	Asia Pacific Research Network	MF	Micro-Finance
APRRN	Asia Pacific Refugee Rights Network	MFI	Micro-Finance Institution
BDCSOProcess	Bangladesh CSO-NGO Coordination Process	MPC	Multi-Purpose Center
BAPA	Bangladesh Poribesh Andolon	MRA	Microcredit Regulatory Authority
BFRI	Bangladesh Fisheries Research Institute	MVC	Most Vulnerable Country
BFWA	Bangladesh Fish Workers Alliance	NFI	Non-Food Item
BJS	Branch Janasanghathan	NGO	Non-Governmental Organization
BMI	Body-Mass Index	NGOAB	NGO Affairs Bureau
BNNRC	Bangladesh NGOs Network for Radio and Communication	PACE	Promoting Agricultural Commercialization and Enterprises
CAIGT	Climate Adaptive Income Generating Technologies	PAT	Participation, Accountability and Transparency
CANSA	Climate Action Network South Asia	PC	Parent/Caregiver Committee
CBCPC	Community-Based Child Protection Committee	PFA	Psychosocial First Aid
CCR	Climate Change and Resilience	PKSF	Palli Karma-Sahayak Foundation
CCNF	Cox's Bazar CSOs-NGOs Forum	POs	People's Organizations
CDO	Credit and Development Officer	PPI	Progress out of Poverty Indicators
CHS	Core Humanitarian Standard	PSS	Psychosocial Support
CITEP	Coastal Integrated Technology Extension Program	PSEAH	Protection from Sexual Exploitation Abuse and Harassment
COP	Conference of the Parties	RJ	Regional Janasanghathan
CRM	Complaint Response Mechanism	RLF	Revolving Loan Fund
CSO	Civil Society Organization	RMTF	Rural Microenterprise Transformation Project
CV	Community Volunteers	RPCs	Regional Program Coordinators
DANIDA	Danish International Development Agency	RT	Resource Teacher
DFS	Digital Financial Services	RBA	Rights-Based Approach
DLAC	District Legal Aid Center	RRAP	Risk Reduction Action Plan
DRR	Disaster Risk Reduction	RLF	Revolving Loan Fund
EC	Executive Committee	RHL	Resilience Homestead & Livelihood Support
ECD	Early Child Development	SCA	Social Change Agents
ECHO	European Civil Protection and Humanitarian Aid Operations	SCPBC	Strengthening Child Protection Project in Bhasan Char
ED	Executive Director	SDF	Sustainable Development Foundation
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	SEP	Sustainable Enterprise Project
EquityBD	Equity and Justice Working Group	SFB	Start Fund Bangladesh
EU	European Union	SMS	Short Message Service
FO4A	Strengthening Farmers' Organization for Asia	SMT	Senior Management Team
FOs	Farmers' Organizations	SONAR	Sound Navigation and Ranging
FCDO	Foreign, Commonwealth and Development Office	SPE4CA	Strengthening the Protective Environment for Children & Adolescents in Rohingya & Host Communities in Cox's Bazar District
FDMN	Forcibly Displaced Myanmar Nationals	SRGs	Self-Reliance Groups
FGD	Focus Group Discussion	SSF	Small-Scale Fisheries
GDP	Gross Domestic Product	UP	Union Parishad
HIES	Household Income and Expenditure Survey	UNRR	United Nations Rohingya Response
HT	Host Teacher	UNICEF	United Nations Children's Fund
HRM	Human Resource Management	UN ECOSOC	United Nations Economic and Social Council
ICT	Information, Commination, Technology	UNHCR	United Nations High Commissioner for Refugees
ICVA	International Council of Voluntary Agencies	UNRC	United Nations Resident Coordinator Office
IFAD	International Fund for Agricultural Development	UJS	Upazila Janasanghathan
IGA	Income Generating Activities	ULO	Upazila Livestock Office
		VGD	Vulnerable Group Development
		WFFP	World Forum of Fisher Peoples
		WTO	World Trade Organization



Rohingya children are playing 'doctor' at an Early Childhood Development Centre (ECD) named 'Magnolia' in Camp 14 under the education project funded by UNICEF.

WHO WE ARE

COAST Foundation is a national NGO that focuses on serving especially the underprivileged coastal communities in Bangladesh. Established in 1998, COAST began its operations in the Charfesson Upazila (sub-district) of the island district of Bhola.

COAST was officially registered as the Coastal Association for Social Transformation (COAST) Trust on February 24, 1998, by the NGO Affairs Bureau (NGOAB) of the Prime Minister's Office of Bangladesh. The registration was renewed on August 7, 2018, and later the organisation changed its name to COAST Foundation, which was officially acknowledged by the NGOAB on June 6, 2021. COAST was also registered with the Microcredit Regulatory Authority (MRA) under the name COAST Trust on November 19, 2007 but changed to COAST Foundation on February 25, 2021.

Additionally, the organisation has been registered under the Societies Registration Act of 1860 since February 3, 2021.

COAST's vision is "striving for a world of equity, justice, and freedom from poverty where human rights and democracy are common cultures," while its mission is "to organize strategically important activities related to the development that will facilitate sustainable and equitable improvement, particularly in coastal areas of Bangladesh for disadvantaged sections of the population, through their increased participation in socio-economic, cultural, and civic life."

The GC is the highest policy-making body involved with policy issues, approval of annual plans and budget and long-term strategy, auditors' appointment and approval of audit reports. The GC sits annually as the Annual General Meeting. The body also can sit in additional GC meetings with the Chairperson's approval. The Executive Committee (EC) helps the Executive Director formulate policies and other strategic directions. The EC comprises the country's eminent personalities who meet in each quarter. The Executive Director is the member secretary of both the GC and the EC as a prerogative.

COAST Foundation exercises Participation, Accountability, and Transparency (PAT) in its internal governance. COAST is a policy-based organisation with written policies and manuals on human resources, field operations, finance and audit, procurement, safeguards for children, etc. These policies and manuals follow international standards and undergo regular review.

COAST has a special consultative status with the United Nations Economic and Social Council (UN ECOSOC). It values transparency and accountability and has an open communication policy along with a Right to Information policy. The organisation also has a Complaint Response Mechanism and a Whistleblowing Policy. It practices proactive information disclosure, and according to a study, its website ranks at the top among NGOs in Bangladesh in terms of proactive information disclosure. The COAST website (www.coastbd.net) contains information on management, programs, budgets, reports, audits, and policies, as well as regular updates on programs, publications, and internal policies.

EXECUTIVE SUMMARY



Climate Change is the biggest challenge for the rural coastal community in Bangladesh and COAST brings their voice to the highest global platform for climate, the COP28 in Dubai in 2023.

Introduction

COAST has been working for nearly three decades in the coastal areas of Bangladesh, including small and remote islands in the Bay of Bengal. Aiming poverty reduction and women's empowerment, it has introduced a Right Based Approach through a comprehensive microfinance intervention in the coastal rural area in 62 sub-districts under ten districts. The organisation was born in Bhola island in 1998 as "COAST Trust". Later in 2021, it transformed into "COAST Foundation" with a different scope of work and a revised mandate.

Act Local, Think Global

Despite being a microfinance organisation at a local level, COAST participates in many national and global events to make community voices heard at the global level and reclaim rights and justice. Global issues have a great impact on the local communities. Bringing local issues to the global forum therefore is inevitable.

Microfinance in Bangladesh

The microfinance sector in Bangladesh remains a vital tool for poverty alleviation and economic development, particularly in rural areas. It plays a key role in empowering women and low-income communities by providing access to financial services, including microloans, savings, and insurance. As of 2022, there are over 739 licensed microfinance institutions (MFIs), serving 38.2 million people,

with women comprising about 90% of the beneficiaries. Microfinance contributes significantly to Bangladesh's GDP, with estimates suggesting it contributes between 8.9% and 11.9% of the national GDP, and up to 16.6% in rural areas. (*The Daily Star, 16 Aug 2023*).

However, the sector faces challenges. Non-performing loans (NPLs) in microfinance almost doubled between 2021 and 2022, rising from BDT 4,528 Crore (US\$379m) to 8,370 Crore (US\$701m). This was due to the economic impact of the COVID-19 pandemic which left many borrowers unable to repay their loans. (*The Daily Star, 16 Aug 2023*)

Despite this, the sector remains resilient, with improvements seen in 2023 as economic conditions stabilise. MFIs have also focused on agricultural lending, helping farmers access credit for essential tools and investments, which is critical given Bangladesh's agricultural economy.

According to the modern-day development paradigm, a comprehensive collaboration among MFIs, NGOs, the government, and the private sector is essential to continue driving financial inclusion and supporting small entrepreneurs. Micro and small entrepreneurs leading the country's informal sector are nonetheless the backbone of the economy. The economic stability of the poorest of the country can make the ground of greater resilience.

Bangladesh has had some national achievements in terms of economic growth in the last few years and is about to step

into the developing countries' group. This growth is much appreciated in the official development assistance arena, though this graduation is still arguable in the CSO intelligencia whether it should be called development or not. COAST Foundation, that's why, intends to create critical awareness on its way towards building resilience in the coastal community of Bangladesh.

Journey beyond the horizon

This is a journey beyond one's limit. COAST's footprint towards establishing economic justice inspires the team to carry it forward.

Microfinance in Bangladesh has become a powerful tool for women's empowerment, financial inclusion, and poverty reduction. It helps millions of individuals, especially women, escape the vicious cycle of poverty by providing them with the resources needed to start or grow small businesses.

For a sustainable solution to economic instability, COAST fosters entrepreneurship on remote islands and in rural coastal areas by offering financial and technical support through the microfinance program and bringing economic empowerment to hundreds of women. The microfinance program participants design their economic self-reliance ventures while we facilitate expert opinions, based on their needs and capacities.

COAST's total outstanding loan in December 2023 was BDT 541.8 Crore (US\$45.14m), offered to 137,053 low-income families, enabling them to launch their businesses and boost the coastal communities' economic development. The total savings of the microfinance program participants increased

by 17.71% from BDT 199 Crore (US\$16.57m) in December 2022 to BDT 234.18 Crore (US\$19.51m) in December 2023, suggesting that they have improved their financial capacities.

MFIs provide loans to people who hardly have access to financial resources. Providing loans without collaterals is a valiant yet very effective initiative.

COAST Foundation advocates for a distinguished coastal microfinance policy as the small and micro-entrepreneurship in the coastal area is far different from that of plain land due to the exposure to natural disasters and climate change impacts.

Core and Non-Core program

COAST Foundation introduces the concept of core and non-core programs in its interventions. Core program means the activities driven by microfinance. This is an integrated approach to working in the coastal area. Only providing loans can hardly bring financial stability to poor families as poverty is in its most complicated form. It requires technical support for entrepreneurship development and, the establishment of value chains to create backward and forward linkages of the livelihood interventions in a locality, well-being including health, and strengthening the capacity to cope with the challenges.

The core program of the organisation includes microfinance loans, the Climate Change Adaptation Technology Progress (CCATP), primary healthcare, disaster response and advocacy programs. All of the interventions are designed in a very integrated way and run by the income of microfinance. Since COAST thinks these are essential for its advancement it never relies on donor funds for these activities.

Presence of doctors and health professionals is a dream in the islands. Aiming a sustainable health system in the remote islands, COAST trained up local girls as paramedics to provide primary healthcare and referrals as necessary.



Primary healthcare

Primary Healthcare in the remote coastal islands is a phenomenal intervention for the poor living there. Medical professionals and health facilities are hardly visible on those islands. COAST trained the local girls who have completed secondary education on paramedic course and deployed them to provide primary healthcare and referral in complex cases. They are given some equipment to serve the community a minimum of healthcare.

The girls are also trained on prescribing some very primary medicines as necessary. There is no medicine shop in most of the islands or remote localities. The paramedic girls sell the medicine as a part of their livelihood. COAST has plan to expand the primary healthcare program across its working area.

Disaster response in the core program

The coastal area of Bangladesh is one of the most disaster-prone areas of the world. COAST is always the first responder to disasters. It has a dedicated fund for disasters and responds right at the moment when any disaster hits the locality. Establishing Community Kitchens in the shelters, cash support, and primary healthcare are included in this emergency response.

Sometimes, donor agencies come forward with some immediate disaster response. Sometimes, the approval process and operation management take time in implementing those emergency projects. But people's needs hardly can wait for the bureaucratic processes. That's why COAST proposes the donors for mid and long term rehabilitation programs after disasters.

Non-core programs

COAST Foundation doesn't implement any random projects as funded by donor partners. Rather, it always examines the value of the project and how it would contribute to the overarching goal and mandate of the organisation. Together core and non-core programs build the organisation's reputation for the program participants and affected population.

Non-core programs are donor-based projects implemented in some working areas of COAST. The programs include child protection and education projects in the Rohingya Response with UNICEF in Cox's Bazar and Bhasan Char, Social Cohesion project with UNHCR in Cox's Bazar Rohingya camps and the host communities, Access to Justice for Women with GIZ in Barishal, some short-term emergency response projects with START Fund Bangladesh, value chain development and safe food enterprise development activities with IFAD and PKSF, and capacity development of the climate affected communities with CJRF. There are some interventions funded by Malteser International, Manusher Jonno Foundation, Swedbio, Tearfund, and WorldFish.

Right Based Approach and Social Justice

A rights-based approach is a framework used in various fields emphasising that people have fundamental rights and entitlements. This approach seeks to ensure that the principles of equality, non-discrimination, participation, accountability, and empowerment are upheld when designing and implementing policies, programs, or initiatives. In essence, a rights-based approach shifts the focus from charity or needs-based responses to a justice-oriented framework ensuring people can claim their rights actively.

COAST Foundation responded to the Rohingya humanitarian crisis since the day one, 25th of August in 2017. Now it has multiple interventions including education, child protection and social cohesion in Cox's Bazar camps and Bhasan Char.



The social justice interventions are the combined result of both core and non-core programs. The approach facilitates a transformation from service delivery to building capacity to claim their rights. Service delivery might provide some facilities in the short term, but capacity building for claiming rights through awareness creates resilience in the communities for the long term.

Community Radio: Voice from the Ground Zero

The Government of Bangladesh has given license to COAST Foundation to operate two community radio stations, i.e., in Bhola and Cox's Bazar. Names of the radio stations respectively are Radio Meghna and Radio Saikat. The local adolescent girls are trained and appointed as the human resources of the radio stations. This is another example of the empowerment of women and girls in the rural coastal area. The radio stations provide important information on agriculture, fisheries, coastal livelihood, climate resilience and, more importantly, disasters. The local community girls who are the producers and presenters in the community radio stations have never seen computers before. But now they are producing radio programs on computers through sound editing and mixing and they are broadcasting them on an FM channel.

Campaign and advocacy for change

COAST Foundation believes in campaigns and advocacy on pro-people issues to bring some positive change in policy and practice for the interest of the people of Bangladesh. COAST mobilises strategically important advocacies and campaign programs at local, national and international levels. It positively engages with the government to take a position in global conferences and councils like climate conferences (COP), WTO and other economic and social official forums for the national interest.

For mobilising the campaign and advocacy at the local or national level, COAST never relies on donor agencies. Low-cost but effective and innovative interventions are taken for the campaigns and advocacy activities. COAST works with media and like-minded CSOs and NGOs for this purpose and builds their capacity to contribute.

The campaigns include localisation, accountability towards the affected population, COP (conference of parties) for climate



The community radios of COAST are run by local adolescent girls from the community. The normal broadcast time is 6 hours a day, but they remain on air 24 hours during disasters when no communication is available. The radios also promote the local cultural programs which are hardly managed in the mainstream media in Bangladesh.

change and climate resilience, campaigns against WTO and unfair global trading systems and saving agriculture, fishing, food security and local/ national resources from trade, Gender equality and equity through World Rural Women's Day.

Internal audit for transparency and accountability

Before any external audit takes place, the internal audit system examines all of the financial transactions of the projects and microfinance to establish a built-in system of transparency and accountability. It not only enhances the financial integrity but also increases the quality of the implementation of the interventions.



COAST acts on both local and global issues as both have impacts on people's lives. The organisation promotes an anti-neoliberal lens to deal with the issues whether to protest in the street or to mobilise advocacy for change.

ECONOMIC JUSTICE

Core Program: Empowering Communities with a Rights-Based Approach



Microfinance (MF)

COAST Foundation's microfinance movement in Bangladesh has been transforming the conventional approaches by integrating a rights-based perspective. The organisation believes that MF should not solely focus on income but should contribute to individuals' overall prosperity. COAST has successfully implemented a model that combines MF with other programs to help program participants claim their rights and entitlements from state-run organizations, promoting a more holistic approach to financial empowerment.

COAST has been continuously addressing its critiques on specific initiatives of Microfinance Institutions (MFIs), such as rigid repayment schedules and lack of ownership of the program participants. Simultaneously, COAST has introduced a flexible repayment schedule, actively involving People's Organisations representatives in decision-making processes and maintaining a gender-sensitive approach. Additionally, a flexible savings withdrawal system has already been instituted in response to the needs of program participants, allowing them to withdraw savings at any time during the year.

COAST achieved milestones in 2023, with outstanding loans increasing by 7.25% which is now BDT 5418.32 Crore (US\$453.3m) and total savings growing by 17.05% which is now BDT 234.18 Crore (US\$19.6m). These financial advancements have benefited 162,748 low-income families, developing economic growth in coastal communities.

COAST's advocacy efforts have extended to engaging with regulatory authorities, emphasizing the impact of COVID-19 on the MF sector and proposing interventions to mitigate negative consequences. Different capacity development initiatives, market promotions and regular meetings underscore COAST's commitment to its staff and member development.

The organisation's technological advances, including a computerized Management Information System (MIS) and an SMS-based monitoring system, demonstrate a commitment to efficiency and transparency. COAST's journey towards a fully digitalized financial system highlights its vision for a cashless and technologically advanced microfinance landscape. COAST this year has added another region under its coverage. Right now, it has 130 MF branches in 7 regions.

Climate Change Adaptation Technology Program (CCATP)

Promoting sustainable and eco-friendly agriculture and Livestock Resources

The CCATP is a flagship initiative of COAST, dedicated to fostering sustainable and eco-friendly agricultural practices in climate-vulnerable coastal communities. Our primary focus is on supporting economically viable income-generating activities while promoting climate-smart technologies. The program encourages alternative income options to benefit communities facing with the impacts of climate change.

CITEP has successfully introduced and supported various income-generating livelihood technologies, including cow rearing, dairy farming, pheromone trapping, fodder cultivation,



beef fattening, goat rearing, duck and poultry keeping, earthworm fertilizer production, model breeding, mini hatchery and homestead gardening. In the reporting period, COAST has achieved the following:

Mini Hatchery

In the Bhola and Chattogram region, CCATP established five mini hatcheries for artificially hatching quail and duck eggs. This year, we surpassed our target by achieving the hatching of 31,050 eggs, exceeding the set goal of 26,273.

Model Breeder

Our model breeding program has successfully reared ducks and chickens in a sustainable ratio (7:1 for ducks and 9:1 for chickens). We currently have seven duck model breeders in the working area, contributing to the production of fertile eggs.

Vermicompost

Implemented in 76 earthworm manure farms, our vermicomposting initiative has produced 44,300 kg of organic manure. This sustainable practice enhances soil fertility, reduces the reliance on chemical fertilizers, and minimizes crop production costs.

Sex Pheromone

Promoting the use of sex pheromones for pest control, CCATP has enabled 105 farmers to adopt this method. The process ensures safe, pesticide-free vegetables while preserving beneficial insects and safeguarding the environment.

Beef Fattening

CCATP has facilitated beef fattening for 247 cows for 3 to 4 months using Urea, Molasses and Straw (UMS) feed. This innovative approach results in significant weight gain, promoting sustainable practices in livestock farming.

Case Study

Fahima and Sabuj: Nurturing Ducks, Cultivating Prosperity



In the village of Char Manika in Charfesson upazila, Bhola district, Fahima and her husband Sabuj have transformed their lives through a promising duck farming venture. Fahima's journey began with a loan of BDT 150,000 [USD 1,365] from the COAST microfinance which laid the foundation for her journey. She also received necessary skill development training on it.

To rear a flock of 500 ducks, Fahima follows a cautious approach, maintaining a ratio of 7:1 for her ducks. This strategic breeding method, coupled with a natural and nutritious diet, has resulted in an impressive average collection of 160

duck eggs daily. The eggs, renowned for their fertility, are not only sold at a premium price of BDT 18 each but are also in high demand for hatching in local mini hatcheries.

Fahima's dedication to the well-being of her ducks goes beyond routine care. She ensures regular vaccinations with the support of COAST staff. This proactive measure minimizes disease outbreaks, contributing to the overall health of the farm. Fahima proudly shared, "Ducks on a natural diet lay more eggs," an indication of her commitment to sustainable and healthy farming practices.

The financial success of Fahima's duck farm is impressive, with a monthly income of BDT 86,400 (US\$723). Deducting the monthly expenditures of BDT 45,000 (US\$376), her net profit stands at a BDT 41,400 (US\$356). This success is not only proof of her hard work but also reflects the high demand for her eggs, eliminating the need to sell them in the market.

Fahima's optimism about the future is boosted by the assistance of a hired labourer and the ongoing support from the COAST Foundation. She dreams of expanding her farm more.

Vaccination Campaign

Under the vaccination campaign, CCATP organised a total of 10,667 campaign events, out of the initial target of 15,176. These campaigns ensured the proper vaccination of animals and poultry, contributing to overall livestock health and well-being.

Primary Health Care: Essential Services for the Outreach

COAST Foundation has consistently supported the inhabitants of the char areas by primary healthcare as an essential service of its core programs since 1998, allocating internal resources to sustain this initiative. Now three paramedical staff operate in these isolated areas, delivering free primary healthcare services to children, pregnant women, lactating mothers and elderly people. In adherence to the commitment to quality, medicines from reputable companies are offered at a fair price, and necessary tests, including blood group diagnosis, hepatitis, and diabetes, are conducted under this intervention.

Severely malnourished children and critically ill patients are referred to government healthcare centres. Health camps often facilitated by registered doctors extend the reach of this intervention ensuring comprehensive care. The regular activities include awareness on cleanliness and nutrition through courtyard meetings, home visits and on-demand health services. The MF branch office further extends the efforts, advancing comprehensive support for accessible and impactful healthcare delivery.

A paramedic girl who is a member of the local community and is trained by COAST on primary healthcare is checking sugar of an elderly woman in Dhalchar, a remote island in Bhola.



Sanitary napkin distribution among the adolescent girls in the remote coastal communities where this is hardly available.

COAST allocated BDT 500,000 (US\$4,325) in 2023 for its primary healthcare program, financed by the surplus from the MF operation.

Community members are provided with health cards containing information about their health conditions and the services they are eligible for. During the reporting period, 239 pregnant women, 682 lactating mothers and 4500 children received healthcare services as needed.



Case Study

Karim receives the essential support despite adversity



In August 2023, Md. Abdul Karim, a small-scale farmer residing in Babuganj, sought medical assistance at the COAST Char Kukri Mukri MF office due to persistent stomach pain. Shyamol, a paramedical worker of COAST Foundation, provided initial gastric first aid to him. However, as the discomfort persisted, Karim was subsequently referred to the Charfesson Upazila Health Complex for better treatment.

Upon examination, a gastric ulcer was diagnosed. Recognizing the severity of his condition, Karim was further referred to Dhaka Bangabandhu Sheikh Mujibur Rahman Medical University for an advanced medical intervention if necessary. Apparently, the financial struggle in his family became more intensified as Karim, the sole wage earner, battled the illness.

Following medical guidance from Dhaka, Karim diligently adhered to the prescribed medication provided by our compassionate COAST staff. We are pleased to report that, through consistent treatment and care, Karim has successfully overcome his health challenges. Currently, he has fully regained his health, returned to work, and resumed his agricultural activities with the same vigor as before.

SOCIAL JUSTICE

Transforming Communities through Janasanghathan (Peoples' Organization)



Unlike the mainland in Bangladesh, the communication in the remote coastal area still a big challenge. Small islands across the horizon still depends on rarely commuting boats.

In pursuit of its mission to uplift marginalised communities, the COAST MF program extends beyond income generation, focusing on empowerment. Its strategic approach involves policy discourse and behavioural transformation through mass mobilisation, activism, and establishing the People's Organization (PO). These community-based organisations, known as Janasanghathan, are governed by the COAST MF group members, with COAST providing essential technical assistance.

Operating at the branch, upazila, and regional levels, these POs— Branch Janasanghathan (BJS), Upazila Janasanghathan (UJS), and Regional Janasanghathan (RJS)—play a pivotal role in upholding the legitimate rights of their members. During this year, the POs successfully performed 6,693 social actions on different issues. These actions represent collective efforts addressing community challenges and empowering the marginalised.

Specifically, 445 social actions were taken against divorce, dowry, child marriage, and rape, showcasing the impactful role of the POs in safeguarding the well-being

of community members. These actions are aligned with the commitment to ensuring diverse services for the betterment of the community.



A regular quarterly meeting of Janasanghathan

Beyond immediate interventions, POs catalyse community members to engage with local power structures. By encouraging ownership of development and asserting rights, POs foster social cohesion and bridge the gap between local communities and formal power structures. The detailed summary of social actions undertaken during the reporting period is presented in the following table. These actions demonstrate the tangible impact of PO community mobilisation initiatives, providing opportunities for the disadvantaged to access and influence local power dynamics.

Community Radio: Amplifies Voices, Empowers Women, Promotes Local Culture

Community radio plays a critical role in the progress of rural development, especially in terms of women's empowerment and information dissemination. The establishment of two Community Radio Stations by COAST Foundation, Radio Saikat and Radio Meghna, marks a significant step in providing information and education to rural populations, especially women and girls who may face limited access to mainstream media.

The radio stations serving more than entertainment are catalysts for change. Empowering women is a key focus, offering them a voice to articulate their experiences, challenges, and aspirations. This not only raises awareness about women's issues but also develops gender equality within rural communities.

The radio stations deliver crucial life-saving information 24/7 during any natural disasters. Radio Saikat and Radio Meghna have been playing pivotal roles in disaster management since the beginning, providing communities with the information needed to prepare and take necessary precautions during cyclones. Their uninterrupted service during such critical moments underscores their commitment to the well-being of the affected communities.

Beyond crises, the radio stations actively contribute to enhancing the capacity of local communities by disseminating knowledge. Agricultural and fisheries programming ensures that farmers and fishers stay informed about market prices, innovative farming techniques, and weather patterns. This knowledge is indispensable for communities heavily reliant on these sectors for their livelihoods.

The commitment to socioeconomic development is evident in the radio stations' continuous efforts. They are acting as the rural multimedia centres as they are providing daily necessary information to the community people. COAST's Radio Saikat and Radio Meghna not only deliver valuable information but also make a positive and lasting impact on the lives of the people in Cox's Bazar and Bhola.

Radio Saikat: Preserving Harmony, Life, and Nature

Radio Saikat, situated in Cox's Bazar Sadar, has emerged as a symbol of positive change since its journey began on the 1st of June in 2021. Covering adjacent sub-districts, the station actively addresses societal issues, promoting social transformation and combating malpractices.

Janasangathan Social Actions in 2023

Social Action	Response in 2023
1. Help obtaining govt services	
VGD Card Received	341
Widow's allowance	204
Old age allowance	435
Stipend	179
Acquiring Khas Land	100
Assist in arbitration	553
Birth Certificate	344
Providing health service	1385
Others (Freedom fighter allowance)	107
2. Roles in the protection of human rights (social mobilization, local-level advocacy, and campaign)	
Mediation of divorce/Fatawa	156
Mediation of dowry	88
Legal and other support for rape victims	83
Mediation of Acid throwing	1
Mediation of domestic violence	592
Mediation of eve-teasing	127
Mediation of eviction from land	88
Protesting arson & legal support	23
Mediation of sexual harassment	136
Prevention of child marriage	118
Mediation of minority eviction	75
Others	90
3. Others	
Delivery Assistance	543
Fair distribution of joint family resources	155
Realization of maintenance after divorce	155
Guardianship of child	131
Resolving family quarrels	429



Notably, its focus extends beyond awareness-raising initiatives, reaching out to farmers, fisher folks, housewives, and entrepreneurs, showcasing their struggles and successes to inspire others. A remarkable feature is its commitment to women's empowerment, boasting a team of energetic young women journalists and activists, challenging cultural norms and creating development opportunities for rural girls and women.

The radio station's unique approach includes addressing key arising issues such as child marriage, trafficking, drug addiction and social cohesion alongside broadcasting important disaster preparedness information. Radio Saikat has built strong relationships with governmental bodies, NGOs and media platforms, showcasing effective coordination.

Despite initial challenges, the station successfully integrated females into its team. They are now contributing to advanced tasks like audio-video editing and hosting,

symbolizing a positive shift. Its journey not only shows a commitment to social change but also the transformative power of women-led initiatives in challenging environments, making it a pioneering force in this area.

Radio Meghna: Voice of the Coastal People

Radio Meghna, established on 18 February 2015, is not popular among the communities for its impressive work focus on critical social issues such as poverty, women's rights, challenges faced by small fishermen, and the struggles of marginal farmers. It stands as the lone community radio in Bangladesh fully operated by local teenage female students. Through engaging and interactive radio programs, these young individuals strive to have easy access to the right information and raise awareness about equality, human rights, and active citizenship.

The radio station helps to empower local youths and young women with information technology skills to address climate change and disasters in marginalized communities. Over

Case Study

Helping Coastal Communities with Timely Information



The updated information about the disaster situation is one of the crucial aspects for people who live in hazardous areas. Community radio is one of the communication media that is required by the community to receive fast and accurate information and updated conditions of disasters.

During the 34 hours of Super Cyclone Mocha in May 2023, Radio Saikat successfully maintained uninterrupted transmission, becoming the locality's live source of much-needed information during the crisis. Nur Begum, the owner

of a small enterprise in Nazirartek, Cox's Bazar, was able to take refuge in the storm shelter in time after being alerted by the transmission of Radio Saikat about cyclone preparation. We met Nur Begum while interviewing people from the cyclone area to collect information about losses in the disaster.

Nur Begum described, "Me and my family would have faced catastrophic consequences if we hadn't listened to Radio Saikat uninterrupted." Living along the vulnerable coastline, access to timely information was a matter of

survival for them. She emphasized, "We were updated at every crucial turnabout Cyclone Mocha through Radio Saikat's transmissions. After confirming the forthcoming threat, we quickly sought refuge in the cyclone shelter."

The effectiveness of Radio Saikat during this crisis extended beyond mere information dissemination; it became a catalyst for prompt and decisive action. Nur Begum's ability to secure her family's safety is proof of the crucial role that community radio can play in disaster-prone areas.

its nine-year journey, Radio Meghna has earned several recognitions, with awards such as the Mina Media Award in 2019, the National Institute of Mass Communication (NIMCO) Award in 2021, and the National Fisheries Week Award in 2023. Most importantly, A significant milestone was achieved on 9 December 2023, when one of Radio Meghna team members received the prestigious Joyeeta award.

The success stories of Radio Meghna's team and its female-led operations have impacted positively in Charfession. Local girl students, inspired by the positive impact, eagerly want to join Radio Meghna. These optimistic changes not only encourage women and girls to step forward but also create a sense of empowerment within them.

Furthermore, Radio Meghna established several listener clubs to encourage and increase community engagement. These clubs not only disseminate information but also create a platform for active participation and collaboration among their listeners.



An adolescent girl from Radio Meghna is interviewing a local farmer who produces mustard seeds.

Case Study



Laboni's Rise from Hardship to Success

Laboni's journey is an inspiring tale of adversity, highlighting the strong spirit of women navigating challenges to achieve success. After facing unemployment following her marriage, Laboni refused to be defeated, embracing her childhood dream of self-sufficiency despite unfinished education and financial constraints.

In 2015, Laboni took a courageous step by joining Radio Meghna while simultaneously working at a private school. This joint commitment not only brought financial stability but also facilitated personal and professional growth. Despite the challenges, Laboni remained dedicated to her education, balancing work and studies with unwavering determination.

Supported by her husband, Monir Hossain, Laboni's journey reached a significant milestone in 2017 when she became a Technical Officer at Radio Meghna. Her role and commitment to excellence showcased her intelligence and hard work. Now a mother of two children, Laboni has become a role model, smoothly managing both her career and familial responsibilities.

Laboni's impact extends beyond her immediate circle, inspiring and empowering women in her community. Her recognition with the "Joyeeta" award in 2023 serves as motivation for women striving for success in education and employment.

NETWORKING AND ADVOCACY

COAST Foundation is committed to enhancing civil society networking at both national and international levels. The organization firmly believes that the full potential of development support and services for the poor and marginalised can only be realised through the formulation of pro-poor policies. Recognizing the crucial role civil society voices in the current political and governance landscape, COAST has tirelessly worked towards this goal since its inception.

COAST employs a structured approach to networking and advocacy. This involves conducting necessary studies, assessments and drafting brief position papers. Subsequently, seminars, dialogues, and other events are organized, bringing together policymakers and Civil Society Organizations (CSOs) to influence key issues. Following this, COAST engages in widespread dissemination through press and media connections, sharing messages and information through platforms such as Facebook, Twitter, Hashtags, and website updates, ensuring a broad reach nationally and globally.

In 2023, COAST successfully implemented its campaign and advocacy activities by facilitating three networks: Bangladesh CSO NGO Coordination Process (BDCSO), Cox's Bazar CSO NGO Forum (CCNF), and Equity & Justice Working Group, Bangladesh (EquityBD). Nineteen events, including seminars, dialogues, consultations, demonstrations, and press conferences, were conducted

at the national level. These events primarily focused on humanitarian, human rights, economic, and climate justice issues.

Internationally, COAST played a pivotal role in gathering global CSO support for humanitarian, economic, and climate justice issues. In 2023, COAST organized four events, including seminars, press conferences, and demonstrations during the global climate negotiation (Conference of the Parties-CoP 28) held in Dubai, UAE. Additionally, a civil society event took place at the Regional Humanitarian Partnership Week-2023 in Bangkok, Thailand, advocating for the empowerment of frontline workers in the aid system.

Although the achievement of specific indicators is challenging given the primary goal of creating a critical mass and influencing policies, COAST measures its success through various outputs. Network members actively engage in advocacy, effectively raising their voices to influence policy and practice.

The coverage of COAST's networking and advocacy issues in both Bangla and English print media, including prominent newspapers such as The Daily Star, The New Age, Financial Express, Independent, Daily Prothom Alo, and Daily Ittefaq, has ensured exposure to millions of readers, including CSO members, the business community, students, and the general public. This outreach is vital in making a significant impact on a wide audience.

Event Calendar, July 2022 to December 2023

SI	Date	Event Title	Event type	Participants		media coverage	Organised by
				Policymaker and People's representative	CSO		
1	18 Dec 2023	Understanding Gender Issues in the Small-Scale Fisheries Sector	International webinar		35	10	COAST Foundation
2	14 Dec 2023	Regional Humanitarian Partnership Week 2023, Thailand	International Seminar		125	6	COAST Foundation
3	10 Dec 2023	LDC's & MVC Peoples' Expectations and CoP 28 in Dubai, UAE	International Press Conference		20	6	COAST Foundation



Equity and Justice Working Group (EquityBD) mobilises public demonstration on local, national or global issues aiming to raise the voice of the affected population. This was a Mime Show on Climate Justice in Dhaka, September 2023.

Sl	Date	Event Title	Event type	Participants		media coverage	Organised by
				Policymaker and People's representative	CSO		
4	10 Dec 2023	Human Being is Above All	National Seminar	1	120		COAST Foundation
5	4 Dec 2023	LDC's & MVC Peoples' Expectations and CoP 28 in Dubai, UAE	International Press Conference		30	9	COAST Foundation
6	11 Nov 2023	CoP-28 Global Climate Conference: Government and Civil Society Opinion	National Seminar	7	72	16	COAST Foundation
7	14 Oct 2023	International Rural Women's Day 2023	Press Conference		45	15	IWRD National Committee
8	12 Oct 2023	Cancel Debt and Pay Reparations for Historical and Continuing Injustice	National Human Chain		60	10	EquityBD
9	25 Sept 2023	CHS revision workshop in Bangladesh: Humanitarian actors call for strengthening rights of people and accountability in aid	National Workshop	1	50	6	COAST Foundation
10	15 Sept 2023	Right Based CSO Demand Climate Justice Free from Fossil Fuels	Human Chain & Cycle Rally		65		EquityBD
11	08 Sept 2023	Asia-wide Actions to Demand Debt, Climate and Economic Justice Around the G20 Summit	Human Chain & Cycle Rally		250	11	COAST Foundation
12	24 Aug 2023	Demanding justice and accountability for the ethnic genocide on Rohingya	Joint statement				EquityBD
13	19 Aug 2023	World Humanitarian Day 2023	Virtual Dialogue		145	14	COAST Foundation

SI	Date	Event Title	Event type	Participants		media coverage	Organised by
				Policymaker and People's representative	CSO		
14	9 Aug 2023	Bridging the Gap: TRIPS and Enhanced Access to Medicines in Bangladesh	Seminar		76	12	COAST Foundation
15	19 June 2023	Rohingya Community & Humanitarian Face of Bangladesh" on the eve of observing 20th June World Refugee Day	International Seminar	2	165	17	COAST Foundation
16	14 June 2023	World Refugee Day June 2023	Webinar	1	70	3	COAST Foundation
17	5 June 2023	Right based civil society demand 3.2% of GDP as climate finance	Press Conference		69	16	COAST Foundation
18	20 May 2023	ALNAP: State of the Humanitarian System Report 2022	Workshop	1	65	18	COAST Foundation
19	5 Dec 2022	CoP 27 Outcome: Bangladesh's lead is crucial framing the Loss & Damage Financing Facility	International Press Conference		45	13	EquityBD
20	18 Nov 2022	LDC's & MVC Peoples' expectations and CoP 27	International Press Conference		25	5	EquityBD
21	12 Nov 2022	LDC's & MVC Peoples' expectations and CoP 27	International Press Conference	1	15	6	EquityBD
22	29 Sept 2022	CoP-27: Government Position and Civil Societies opinion	Seminar	3	72	13	EquityBD
23	14 Oct 2022	International Rural Women's Day (IWRD)	Webinar		115	11	IWRD National Committee
24	24 Aug 2022	CCNF talks on five years of Rohingya Influx	Webinar		189	14	CCNF
25	30 July 2022	Transparency and accountability of humanitarian	Virtual Press Conference		45	11	BDCSO Process
26	22 July 2022	Awareness and pre-preparedness can reduce losses from disasters	Meeting	1	85	3	COAST Foundation
27	04 July 2022	Civil Society demands that flood rehabilitation programs be implemented through local organizations	Virtual Press Conference		70	12	BDCSO Process

Summary of the events:

- Total Event: 27 [COAST Foundation-16, BDCSO-3 and EquityBD-8]
- Nature of the total 27 events: Webinar-5, Seminar-5, Press Conference-9 [Physical-7, Virtual-2], Human Chain-3, Workshop-2, Virtual Dialogue-1 and Meeting-1]
- Total Participants: Policy Makers-8, Civil Society Representatives-2123 and Public Representatives-10
- Media Coverage: 266

PROJECTS

Humanitarian and Development interventions (2022-2023)

Phased-out Projects

1. Promoting Agriculture and Commercialization Enterprise:

Opening Opportunities for Crab Cultures

COAST Foundation implemented the Promoting Agriculture and Commercialization Enterprise (PACE-Crab) project in collaboration with PKSf, funded by the World Bank. The primary goal of the project is to enhance crab farming practices in Cox's Bazar Sadar, Chakaria, and Teknaf in the Cox's Bazar District. The project focused on incorporating modern technologies into crab farming, utilizing hatchery-produced crablets to improve the farming system, and establishing effective market linkages among various stakeholders and service providers. A total of 2750 beneficiaries have directly benefited from the project, including crab farmers, crab depot owners, crab collectors/hunters, and various market actors.

In the baseline assessment, a significant demand for crablets in Cox's Bazar was found. However, local farmers predominantly employed traditional crab farming methods due to the absence of crab hatcheries in the region. This reliance on the natural collection of juvenile crabs through traditional practices resulted in environmental damage and dissatisfactory production.

To address this challenge, COAST Foundation, with support from the PACE (Crab) Project, established two entrepreneur-level crab hatcheries in the Sonarpara Hatchery Zone, Cox's Bazar. The project has demonstrated considerable success, achieved a 4.5 percent survival rate and harvested 50,000 crablets in the year 2023, utilizing the popular mud crab species "Scylla Olivacea".

Throughout the project implementation, numerous key achievements and impacts were observed. The project successfully introduced improved crablet production technology, initiated crab nursery systems, and facilitated farmer adaptation to hatchery-produced crablets. Notably, linkages between crab hatcheries and farmers were established, leading to increased interest in hatchery-produced crablets. Effective crab nursery management practices were also introduced.

Despite these successes, the project encountered several challenges, including the need to sustain a fixed survival rate during crablet production, low-scale production due to sudden weather changes, and the unavailability of essential

aqua chemicals and drugs. Apart, valuable lessons were learned, emphasizing the importance of tailoring technologies to individual farmer pond/water resources, cultivating in short periods for seasonal ponds, and ensuring the availability of aqua inputs and medicines within farmer communities.

The impact of the project was evident in the improved crab farming system, initiation of crab nursery systems, development of marketing channels, and linkages among crab market actors. Positive feedback was received regarding locally consumed crab products.

Areas for improvement were also identified, including the establishment of commercial-scale crab hatcheries, more practical and participatory farmer training, facilitation for aqua/crab linkage service providers, development of community-based learning centers, and the availability of quality crab seeds near farmer clusters.



Hatching the eggs of crab for producing crablets. One mother crab can give hundred thousands of crablet through hatching. It requires scientific methods to perform the hatching.

Significant Growth and Survival Rate in Crab Nursery Impacted Coastal Entrepreneurship Positively



In a significant leap towards sustaining the crab farming sector, the COAST Foundation's Crab Hatchery at Kalatali, Cox's Bazar, has triumphantly reopened after a year-long hiatus during the pandemic. The project, a collaborative effort with PKSF and funded by IFAD, showcases a beacon of hope for entrepreneurs like Aung Chin, who have eagerly embraced the revival of crab farming technology.

The nursery's success story unfolds as Mr. Ibrahim Khalil Ullah, a beneficiary of the PACE (Crab) project, purchased 2000 crablets from entrepreneur Aung Sein's Crab Hatchery. Seven days into nursing, the results are nothing short of astounding, with an impressive 82% survival rate (1640 pcs) and remarkable growth. This success has instilled optimism among entrepreneurs like Ullah, who faced with a raw material crisis in soft shell crab farming, sees hatchery-produced crablets as a timely solution. The looming crisis in the sector is evident, as the escalating prices of live crabs in the market have surged from BDT. 150-180 to BDT.

280-300 per kg within the past few months due to a juvenile crab shortage in nature. Recognizing the urgency of the situation, COAST Foundation is diligently working to address the impending crisis by promoting commercial production of crablets at the hatchery level. This strategic move not only aims to meet the demand for raw materials but also seeks to curb the over-exploitation of juvenile crabs from the wild, thereby restoring balance to the aquatic environment.

As the Crab Hatchery sets an exemplary standard for sustainable practices, the COAST Foundation is steadfast in its commitment to expanding the commercial production of crablets at the hatchery level, ensuring the long-term viability of this crucial sector and securing its place as a significant contributor to foreign exchange earnings. The remarkable growth and survival rate witnessed in the Crab Nursery stands as a proof to the resilience and potential of the coastal entrepreneurship landscape.

Ongoing Projects

1. ENRICH: Uplift the lives of kutubdia

COAST has been implementing the ENRICH program since 2014 to enhance the quality of life for community members on Kutubdia island. With the technical support by the Palli Karma-Sahayak Foundation (PKSF), the program covers a wide range of fields, including education, healthcare, nutrition, youth development, job creation, and beggars' rehabilitation. Operating in the north Dhurong Union of Kutubdia upazila in Cox's Bazar, the program strives to uplift low-income households by providing comprehensive support and building their capacities. The program's holistic approach is designed to address the various needs of the community, working towards a brighter and sustainable future for all.

96 satellite clinics, 312 static clinics, 4 health camps, and one eye camp were organised, providing free medical care to 5,530 community people. 27 community people received free cataract surgery through the eye camp and 486 received low-cost treatments for diabetic testing.

In the healthcare and nutrition sectors, the program staff organised various activities such as home visits, courtyard gatherings, static and satellite clinics, health camps, and diabetic testing at affordable prices. Pregnant women were also consistently provided with calcium, iron, and folic acid throughout their pregnancies.

In the education sector, 1,350 children received preschool education through the program in 45 education centres. 33 poor students received education scholarships. The program also guided daily lessons given by schools. Focusing on Water, Sanitation, and Hygiene (WASH), 1,758 poor families received better sanitation facilities and 3,598 community people received awareness training on handwashing.

The program also focuses on youth development, with 100 youths receiving skill development training on entrepreneurship development. Beggars were also rehabilitated and influenced to be involved in income-generating activities. Additionally, 62 elderly people from the community received an old-age allowance worth about USD 3109.

2. The Sustainable Enterprise Project (SEP): Promoting Successful and Sustainable Entrepreneurship

The Sustainable Enterprise Project is a three-year initiative aimed at boosting microenterprises in both agribusiness and manufacturing clusters, with a specific focus on areas that are facing environmental stress and/or are susceptible to the impacts of climate change and natural disasters. COAST is implementing this project in association with PKSF. The project's objective is to provide support to these microenterprises and help them become more resilient to the challenges posed by their surrounding environment. By doing so, the project aims to promote sustainable economic growth and development in areas that are most in need. Below are the major achievements of the project earned.

With the support of the project, Fishfinder and SONAR technology were installed in 5 fishing boats. The new technology enhanced the efficient navigations and improved the safety of fishing people in the deep sea. The real-time data provided by these technologies supports in locating fish, assessing sea conditions and maintaining communication between boats, resulting in a remarkable 20% increase in fish-catching rates.

A Dry Fish-based Eco-Tourism Facility under the project was established in Nazirartek, Cox's Bazar, Bangladesh. This facility not only attracts local and foreign tourists but also serves as a hub for safe dry fish purchase, showcasing the production



27 of the community people received free cataract surgery through the eye camp and now they can see the world again.

process, and offering a culinary journey with various dry fish recipes.

A container-type cold storage was established in Nazirartek, benefiting over 200 dryfish producers and traders. It allows for community-based preservation of dried fish at a low cost, enhancing product quality and eliminating the need for distant storage locations.

Aside from that acknowledging the diverse needs of the workforce, the project has built a Rest & Breastfeeding corner, providing a safe place for female and lactating mothers during working hours. Furthermore, the addition of 5 public toilets and 10 public tube wells contributes to enhanced sanitation for them, particularly women, thus leading to improved overall workers' health.

Two Organic Waste Management Facilities have been strategically placed, utilizing crushing and Pilate machines to convert dry fish waste into feed for chickens and fish. This not only promotes waste reduction but also aligns with sustainable practices, demonstrating a commitment to environmental stewardship.

Recognizing the importance of market reach, the project included online marketing through a dedicated website and social media presence. These efforts aim to promote the dry fish industry, attract new customers, and ultimately expand the market for the benefit of local entrepreneurs.



A ship container is transformed into a coldstorage that can preserve tonnes of raw and dry fish and are serving over 500 fish entrepreneurs in Nazirar Tek in Cox's bazar.

The project's commitment to sustainable growth is evident in its capacity development initiatives. Over 1700 participants have undergone various training programs, workshops, and certifications. These programs cover aspects of safe dry fish production, environmental concerns, and business development, empowering individuals with the knowledge and skills needed for a thriving industry.

To instil confidence in buyers and empower entrepreneurs, laboratory tests on dry fish samples are conducted. These tests ensure product quality and safety, providing certifications that contribute to the industry's credibility and success.

Case Study

SONAR Technology Revolutionizes Fishing Industry in Cox's Bazar



In Cox's Bazar, the implementation of SONAR technology primarily in 5 fishing boats has led to a significant revolution in the industry. These installations have been possible through the Sustainable Enterprise Project (SEP) initiated by COAST Foundation in collaboration with Palli Karma-Sahayak Foundation (PKSF).

While talking with Md. Firoz Ahmed, a Boat driver, shared that in previous times they had to depend on the traditional method to measure the depth, which was time-consuming and an average of 1800-2000 liters of fuel was required per trip. But this technology not only provides real-time depth information but also results in substantial fuel savings, reducing consumption by 200-400 liters per trip.

The SONAR system facilitates efficient navigation, preventing delays caused by tidal waits or boat entanglements. Moreover, it enhances fishing success by detecting fish flocks, increasing the catch rate by approximately 20%. Aside from that the communication system installed through VHF wireless allows boats to connect within a 25-50 km range, ensuring quick response and mutual assistance in emergencies.

It has brought a financial impact on fishermen. Md. Firoz Ahmed reported a significant boost in his earnings, from Tk 5-10 lakh to Tk 15-22 lakh per trip and gave thanks for this improved navigation and increased fuel efficiency.

Overall, the use of this state-of-the-art technology not only enhances safety and communication but also contributes to sustainable fishing practices. This initiative of COAST Foundation has elevated both the living standards of fishermen and set the stage for a bright future in the Cox's Bazar fishing community.

The cumulative efforts have resulted in increased knowledge for 2279 individuals, confirmed high-quality dry fish through lab tests, the introduction of 35 new technologies, and positive impacts on waste management, job creation, and economic development. Notably, the Fish Finder and SONAR technology have significantly improved fishing outcomes, while the Container type Cold Storage facility has developed local dry fish preservation methods, empowered micro-entrepreneurs and promoted sustainable economic development in the region.

3. Rural Microenterprise Transformation Project (RMTP): Healthy Street Food

Jointly funded by IFAD and DANIDA, the Rural Microenterprise Transformation Project is being implemented by PKSF to extend financial services for microenterprises as well as to improve income, food security and nutrition status of small and marginal farmers, entrepreneurs and other market actors involved in the value chains of selected high-value agricultural products.

The project is providing financial and technical assistance, access to safe inputs and services, technology transfer, mechanization of farms and processing plants, production of processed goods, certification of products and marketing of agricultural, fisheries and livestock products to farmers, entrepreneurs and market actors in 47 districts through 64 selected value chain sub-projects in livestock, fisheries and aquaculture.

COAST Foundation has been implementing this project focusing on a particular sub-sector titled “Healthy Street Food” in collaboration with PKSF, which aims to uplift the street food industry in Cox’s Bazar. Launched in April 2023, with a budget of BDT 8 million the project focuses on promoting healthy street food options, improving hygiene practices and increasing awareness of nutritious food choices.

Key Achievements

- Trained 50 farmers in Chakaria on sweet corn cultivation, introducing new technologies to diversify agricultural practices and boost income.

Case Study

Versatile efforts bring success in sweet corn cultivation in Chakaria



In 2023, the RMTP Healthy Street Food Project took initiatives to promote sweet corn cultivation in Chakaria Upazila, Cox’s Bazar. It aims to establish 40 sweet corn demonstration plots. The first phase got 25 plots in areas like Uttar Ghania, Saharbil, Karaiaghona, Yunuskata, in Chakaria Upazila of Cox’s Bazar district with 50 farmers trained in sweet corn cultivation by COAST Foundation.

Selected Farmers received one-time grants covering seed purchase, land

preparation, fertilizers, and pesticides. Regular visits and guidance from project officers, coupled with farmers’ experience, have led to successful sweet corn cultivation. Within 45 days, cones (mocha) appear on each plant, easing initial farmer concerns.

Sweet corn, a new variety, boasts high sugar content and anti-cancer properties, popular in countries like Japan, Korea, China, Philippines, and India. Its versatility in raw consumption of salads, soups, and vegetables adds

to its appeal. Increasing domestic cultivation can meet protein needs, and the new variety offers higher sugar and protein content compared to common varieties. Apart, the 70-75 days maturity period and a production rate of approximately 7200 kg/ha make it a financially beneficial, high-yield, and disease-resistant crop. Green peels, trees, and mocha leaves serve as fodder, while its year-round cultivation potential, excluding the rainy season, adds to its attractiveness.

- Provided training to 50 entrepreneurs on healthy fish fry techniques, enhancing the quality of offerings and increasing earnings for street vendors.
- Organized a seminar addressing Women Empowerment, Food Nutrition and Environment, fostering awareness among 25 participants from vulnerable families.
- Established 25 demonstration plots in Chakaria for sweet corn cultivation, educating farmers on planting, crop management and post-harvest handling.
- Provided incentives to 3 fish fry sellers for fish processing and sale to serve healthy food while maintaining hygiene.
- Provided incentives to 4 pickle sellers for pickle packaging.
- Introduced commercial vermicomposting production demonstration plots to promote organic waste management.
- Provided incentives for soil testing to 10 farmers, contributing to higher crop productivity and sustainability.
- Conducted a workshop on Market Linkage to enhance connections between producers and markets, improving market access and competitiveness.

As of December 2023, the project has achieved 50% of its total activity targets, with successes in training sessions and the establishment of demonstration plots. There were some challenges also including resistance to hygiene practices and difficulties in introducing new fish items. To overcome these, the project plans to focus on regular monitoring, standardizing prices and implementing promotional activities. In this journey, the project learned to include the need for consistent motivation and awareness for inexperienced street vendors and focusing seasonal demand impacts on street food businesses.

In conclusion, the “RMTP Healthy Street Food” project is making credible progress in enhancing the street food industry in Cox’s Bazar, contributing to a healthier and prosperous future for both the entrepreneurs and the community.

4. RMTP-Safe Poultry Management Program

The RMTP-Safe Poultry Management Program in collaboration with PKSf has made significant strides in fulfilling its objectives during the reporting period. The program, aimed at enhancing the poultry sector’s efficiency and productivity, encompasses various initiatives targeting different aspects of the poultry industry.

The Livestock Service Provider (LSP) training collaboration with the private sector has shown significant progress. A total of 18 training sessions were conducted against the cumulative goal of 20, achieving an impressive 90% completion rate. The subsidy for ULO (Upazila Livestock Office) to train LSPs in vaccination and deworming campaigns has been successful. The cumulative



A poultry farmer, Md Moin Uddin in Ramu, Cox’s Bazar, under RMTP Safe Poultry Management Project

achievement stands at 84%, showcasing the program’s commitment to livestock health.

The efforts in developing vaccine clinics/hubs have been fruitful. The cumulative achievement is at 60%, indicating ongoing efforts to reach the total goal of five hubs. Additionally, the development of egg shops and market linkages at the Union or Pouroshova level has been successful, an 82% cumulative achievement has been found against the total goal.

In conclusion, this program has achieved notable success in various areas, particularly in LSPs training, vaccination campaigns, and egg shop development. However, challenges persist in certain aspects, emphasizing the need for a strategic review to ensure the overall success of the program. Continued collaboration with stakeholders, adaptive strategies, and targeted interventions will be key to realizing the program’s long-term objectives in the poultry sector.

5. Adolescents' Program: Playing important role in mental, physical and intellectual development

There are more than 36 million adolescents in the country, which is 21% of the total population. They will lead the country and society tomorrow. So, to reap the benefits of the ongoing demographic dividend, it is necessary to educate adolescents with appropriate education, develop them with high values and infuse patriotism in them.

The Adolescents program has been initiated by COAST in partnership with PKSf since July 2019 and has been making great progress in empowering adolescents at the community level. This program was adopted keeping in mind the theme of 'Investing in Adolescents for sustainable development'.

To improve the leadership skills and participation in co-curricular activities of adolescents, as well as their parents, the program has achieved some remarkable results since its inception. In 2023, a total of 360 clubs have been formed consisting 8,045 members. These clubs are already making visible contributions to the strengthening of the foundation of sustainable development by undertaking various initiatives in health and environmental protection and the development of desired social/moral values in individuals, families and society at the grassroots level.

95% of adolescents have increased their personal hygiene and use of sanitary napkins, demonstrating a clear improvement in their overall wellbeing. Additionally, 1900 adolescents participated in different indoor and outdoor activities, which helped to boost their confidence and critical thinking skills.

Adolescents received 54 orientations and participated in 20 meetings on leadership development, negative impacts of child marriage, importance of cleanliness, etc., allowing them to stay informed and protected from these issues. Thus, the "Adolescents' Program" has been successful in empowering and preparing the next generation for a better future.

In parallel with these activities, the program also organized 40 parent gatherings in which a total of 800 parents participated and they came to know about discipline, responsibility and accountability by building personality, establishing a sense of proportion and teaching values to their children.

6. Farmers' Organization For Asia (FO4A): Ensuring Economic Services to Farmers

As per the Labour Force Survey 2022, Agriculture is still the chief source [45.33%] of employment in Bangladesh. Undoubtedly, it is the most significant sector in Bangladesh that helps with peoples' livelihoods and employment and contributes to GDP.

Farmers of Bangladesh require loans to access capital to cover production costs. The duration between applying for a loan in a traditional financial institution (e.g., bank, private FIs, etc.) following their requirements and receiving it is often a lengthy process that may lose its usefulness.

Almost 80% of the farmers have been found to rely on local money lenders, middlemen and private companies to arrange their necessary primary capital investments where the interest

rate is remarkably high. In most cases except MFIs, the money comes with unfavorable repayment terms like farmers take loans from these sources with the condition to sell their products to them and also buy low-quality farm inputs. In a way, they become hostage to them and are bound to sell their products to them disregarding the current market price.

So, these farmers badly need a reliable source like Farmer Organizations (FOs) who can elevate many of the production and marketing-related challenges by providing financial support, ensuring access to technologies, farming information and agricultural inputs support and so on to generate higher incomes. It can be the most effective method, especially for small-scale farmers to reduce the plethora of middlemen from the supply chain of agricultural products.

Keeping this in view, COAST in collaboration with Asian Farmers' Association for Sustainable Rural Development (AFA) and International Fund for Agricultural Development (IFAD), has undertaken an initiative under its Farmers' Organization of Asia (FO4A) project to provide financial support and technical assistance to the selected FOs to implement their projected business plans. The objective is to set an effective mechanism not only to ensure the eventual economic development of the farmers in the rural areas but also the successful expansion of farmer organizations.

Currently, COAST is working with 14 Farmers' Organizations and supports them in market-oriented agribusiness development, as well as improving the capacity of these organizations to advocate on behalf of smallholder farmers.

The FO4A project has achieved major milestones during the year, which include financing one business plan on Mustard oil and Maize production with a budget of USD 28,260, COAST and the FOs also continued their different capacity development initiatives on agricultural support, sales and advisory centers. FOs memberships are increasing continuously, by this reporting period a total of 41,409 farmers (male, female, and youth) joined the FOs.



A meeting of the Farmers' Organisations, where both male and female farmers are present.



It is said that football (soccer) is such a common game across the world, it can accommodate people from all spheres of life. Football could be an effective way of social cohesion. Both boys and girls are gathered for coaching in Cox's Bazar.

7. Strengthening Peaceful Co-Existence Project (SPCP): Promoting Social Cohesion among the Host and Rohingya Communities

COAST Foundation in collaboration with UNHCR has been seeking greater engagement in host community-oriented solutions for peaceful co-existence since 2019 in the area where Rohingya and the Host community live closely together. The project has been facilitating the strategic approach of social cohesion and youth skills development to promote peaceful co-existence of the host community and Rohingya. It is observed that there are some risks of conflicts in the areas where both communities live close. So, the project has been working directly with the people of these areas.

The project is centred on advocacy, community-based protection, and sports for bringing peace. Under the advocacy program, the project conducted 44 sensitization sessions in the local educational institutions and youth clubs of Ukhiya and Teknaf Upazila. A total of 2,976 participants were sensitized on human rights and refugee rights.

These Awareness sessions contributed to building social cohesion through creating scopes of understanding, empathy and community sharing among individuals. Through these sessions, people become more aware of different perspectives, especially the rights of Rohingyas and the treatment of locals towards them, thereby fostering a stronger sense of tolerance, cooperation and unity within society.

COAST Foundation undertook the construction of three community support projects and the renovation of one student waiting shed. Through these initiatives, approximately 3,500 community people directly benefited. In Hnila Union, the project constructed a wooden bridge and a public toilet and renovated a student waiting shed at Hnila Girls' High School. In Ukhiya, the project constructed a pair of football goalposts at Patabari playground.

COAST introduced 21 local football Coaches through a 7-day football coaching training program, with six female football coaches. All the trainees have five years of experience in upazila-level football competitions. The 21 coaches also trained 80 local football players in four unions, including 26 female and 54 male players and COAST built a new female football team in Whykong, Teknaf.

From January to December 2023, the project engaged with 10,630 members of the host community through 170 initiatives under 19 different activities. These activities included a workshop with journalism, a sensitization session, a football competition, advocacy meetings with Union Parishad, quarterly planning meetings with Host Community Clubs, a 16-day program, broadcasting sessions, PCC meetings, and football coaching sessions with local football players in Ukhiya and Teknaf. Among the participants, 71% (7942) were male, 28% (4253) were female, and 1.4% (137) were persons with disabilities.

Social cohesion is not an easy task to be solved by a project. It requires a gradual tolerance building through addressing the individual problems affecting the communities. The project tried to contribute there at its best.



8. SSF Gender Mainstreaming Governance in Ecosystem-based Coastal and Traditional Aquaculture Fishery Management

COAST Foundation has completed another phase of the “SSF Gender Mainstreaming: Governance in Ecosystem-based Coastal and Traditional Aquaculture Fishery Management (SSFGM)” project. Its duration was from January 2023 to December 2023, covering the same three coastal districts of Bhola, Bagerhat, and Cox’s Bazar in Bangladesh. The Sustainable Development Foundation (SDF) provided technical support to these interventions, with funding from SwedBio. The project’s ultimate objective was to promote sustainable fishery and ecological integrity through inclusive participation, good governance, and gender equality.

Throughout the reporting period, the project has achieved major milestones. Among them, two dissemination workshops at the district level were conducted in Cox’s Bazar and Bagerhat to highlight critical study findings, focusing on the rights, access to financial resources and livelihood improvement of SSF families. Point to be noted here a similar district-level dissemination workshop was organized last year in Bhola. These workshops served as a platform to amplify the voices of marginalized fishers’ communities and point out the importance of securing their rights. Valuable insights from diverse participants were documented and these will be shared at a national-level seminar next year, to influence policymakers.

The project has positively impacted 300 SSF families by providing access to alternative livelihoods such as fish farming, vegetable cultivation, etc. Effective linkages with government departments have been established, with approximately 30% of recipients actively participating in income-generating activities.

In terms of effectiveness, progress was made in achieving end-of-project outcomes, particularly in networking, empowering direct and indirect program participants and raising awareness of access and resource rights for SSF families and women fish workers. The project demonstrated efficiency by establishing networking groups, creating alternative income sources, and gaining community acceptance in target areas.

During the reporting period, the project conducted twelve lobby meetings with various government departments, addressing key issues such as child marriage, obtaining fishers’ cards, combating child labor, and addressing gender-based violence. The objective was to enhance the capacity of networking members in conducting effective meetings, engaging in lobby groups, and negotiating positively with government departments and stakeholders.

30 networking groups solely with SSF women were established at various levels, including district, upazila, union, and community levels, to empower these groups for effective dialogue, policy advocacy, and positive negotiation with government departments and stakeholders for the betterment of the small-scale fishers’ communities. Capacity-building initiatives, including training, quarterly & semestrial progress-sharing meetings, orientations and action-oriented ventures were organized to ensure the sustainability of these groups beyond the project’s conclusion. Aside from that, more than 3000 SSF family members were sensitized on DRR, climate change, ecological preservation and customary rights & governance.

The project serves as a trusted linkage with government institutions, focusing on building leadership capacity, strengthening linkages of program participants, promoting climate-adaptive agriculture techniques, and facilitating the handover of activities to respected entities for sustainability.

Case Study

Cox's Bazar Sadar Small-Scale Fisheries Committee Hosts Lobby Meeting at Upazila Agricultural Extension Office



On 19 July 2023, the SSF networking committee members from Cox's Bazar Sadar Upazila took the initiative to organize a lobby meeting, highlighting the potential of increasing agricultural production as an alternative income-generating option for their SSF families. Led by Fatema Begum and Roksana Rupa, the lobby meeting aimed to empower women by developing context-based knowledge, leadership skills, and the capacity to raise their voices in support of sustainable family farming.

The meeting, hosted at the office of the Upazila Agricultural Officer, was chaired by Mr. Tarapod Chowhan, Senior Fisheries Officer, Cox's Bazar Sadar. Mr. Md. Zahidul Islam, Upazila Agricultural Officer, also participated in the

event. Fatema Begum, President, Cox's Bazar Networking Committee, conveyed the primary objective of promoting family farming among women, especially those from SSF families, who often remain unaware of the opportunities available. She emphasized that many lands near homes were underutilized, presenting a greater opportunity for them to engage in family farming.

Later, Roksana Rupa, Vice President, Cox's Bazar Networking Committee emphasized that family farming not only serves as a complementary income source but also fulfills the nutritional demands of their households.

Then she requested the Upazila Agricultural Officer requested the Upazila Agricultural Officer to give his speech in this regard. He acknowledged the importance of family farming, providing valuable insights into government initiatives and available facilities.

Both the senior government officials actively engaged with the participants, attentively listening to their concerns and opinions. They encouraged the women to compile a list of SSF families interested in family farming, promising to facilitate government support for them. This assurance instilled confidence in the women, reaffirming the significance of their active participation in community development.

9. Strengthen the Protective Environment for Children and Adolescents of Rohingya Camps and Host Communities in Cox's Bazar (SPE4CA)

COAST has been actively implementing this multi-dimensional project across five Rohingya camps and three unions in Ukhiya and Teknaf upazilas since 2018. This phase is scheduled from 15 July 2023 to 14 July 2025 and aims to enhance self-resilience and enhance a protective environment for children, adolescents, and youth.

The project interventions have yielded significant benefits for children, adolescents, youth, and the broader community at both host and camp levels. Various child protection services, including case management, psycho-social support, recreational activities, life skill-based education, literacy & numeracy programs, skill development training, social hub facilities, and vocational educational opportunities, are being delivered through 23 Multi-Purpose Centers (MPCs), 1 Production Center, and 46 adolescents' clubs.

In 2023, notable progress was achieved in supporting children and adolescents in the targeted areas. Key

accomplishments included providing structured and comprehensive psycho-social support to 5647 individuals, delivering case management & referral services to 238 vulnerable children, conducting life skills-based education and literacy-numeracy sessions benefiting 10,061 parents, children, and adolescents, and providing vocational education and occupational training to 2086 adolescents.

Furthermore, the project engaged 522 Social Change Agents who were developed as positive leaders in their communities. Additionally, 23 Community-Based Child Protection Committees were formed with 460 members, and 51 Parents and Caregivers Committees were established with 1,012 members.

To ensure the safety and well-being of children, 111 staff members were trained in various areas, including Protection Sexual Exploitation and Abuse (PSEA), Disaster Risk Reduction (DRR), Psychosocial Support (PSS), Positive Discipline, Psychological First Aid (PFA), Literacy and Numeracy, MeWeUs (Social Cohesion & Resilience) training, Vocational Education and Training, Case Management, Life Skill Based Education, Child Protection, and Gender-Based Violence.

Case Study

Empowering Lives Through Skill Development



Md. Sadek, a resilient Rohingya teenager, found hope and empowerment through skill development at COAST Foundation Multipurpose Center (MPC-3) in Rohingya camps in Bangladesh after fleeing Myanmar due to conflict.

Facing the risk of child labor, Sadek joined MPC-3, where COAST Foundation initiated a project empowering displaced adolescents through practical skills. The soap-making training at MPC-3 became a turning point for him, providing comprehensive education on raw materials, safety, and the entire production cycle.

Sadek's commitment and diligence during the training showcased his dedication, leading to the production of high-quality soaps. It is expected that the sale of these handmade soaps will create a positive impact in the camp, enabling Sadek to support his family and inspiring fellow adolescents to pursue entrepreneurship.

Sadek expressed gratitude for the entrepreneurship training, stating, "The training has taught me how to conduct a business and be resourceful for self-reliance. My business serves as a tool to encourage fellow adolescents like me."

His dream of returning to Myanmar and utilizing these skills reflects the current impact of empowerment within the Rohingya community. Forty percent of trained adolescents are either running businesses or planning new ventures. Continued training in the project will boost self-reliance and create employment pathways, highlighting COAST Foundation and UNICEF's commitment to skill development, bringing hope for a brighter future.



A COAST-operated learning centre for Rohingya children in Camp 14.

From Abuse to Healing: Noor Sehera's Journey



Noor Sehera, a 12-year-old Rohingya adolescent residing in Rohingya Camp 14 in Ukhiya of Cox's Bazar, lives with her six siblings. Following their mother's sudden demise, Noor faced additional hardship when her father's 2nd remarriage led to physical abuse and forced child labor at the hands of her stepmother.

Rohingya children and adolescents still face frightening challenges stemming from exposure to traumatic events which can lead to profound psychological distress. Refugee camps, unfortunately, may not offer an environment conducive to a healthy childhood and adolescence yet, which exacerbates their stress and significantly impacts their mental health. Recognizing this critical issue, COAST Foundation and UNICEF provide psychosocial support to these vulnerable individuals by arranging sessions on different contemporary issues. The primary aim is to alleviate their stress, offer relief and help improve mental well-being and resilience.

The pivotal moment came when Rompi Barua, a social worker from COAST Foundation, intervened during a routine visit. Witnessing Noor's suffering, Rompi took immediate action to halt the mistreatment. She initiated positive parenting sessions for Noor's father and stepmother, aiming to educate them about the detrimental effects of physical abuse.

As the sessions progressed, the parents began to comprehend the gravity of their actions, experiencing embarrassment. Noor Sehera also received vital psychosocial support to help her overcome the trauma and fear she had been enduring.

Through ongoing follow-ups, Rompi Barua noted significant improvements in their behavior. Noor's stepmother exhibited genuine care and made efforts to establish a positive bond with her.

10. Provide Integrated ECD services and Basic Education for Rohingya Refugee Children in Cox's Bazar District

In collaboration with UNICEF, COAST Foundation embarked on a significant initiative in 2023 to address the educational needs of Rohingya Refugee Children in Camp-14. The project focused on providing integrated Early Childhood Development (ECD) services and basic education through 84 learning centers, 50 ECD centers, and 17 Community-Based Learning Facilities (CBLFs).

With a dedicated team of 329 staff, including 106 from host communities, COAST successfully implemented

the project activities. The learning centers accommodated a diverse range of learners, with 1343 receiving support through 50 ECD centers. The transition of 439 ECD learners to the KG grade highlighted the program's effectiveness.

The project achieved remarkable milestones, with 8424 learners receiving quality education. Some notable achievements include:

- Childcare support for 1000 parents in ECD intervention.
- Impressive 90% learner attendance in ECD intervention.
- 82% of ECD facilitators demonstrate effective class management after training.



Education is the key to child development. The most affected among the Rohingya are the children who are deprived of basic education due to the displacement. Education makes children happy and opens all possible doors for their dreams come true. A boy is displaying his writing ability of his own language in a learning centre in the Camp 14.

- 78% of ECD learners showcase learning in formative assessments.
- Support for 5278 primary learners, 31 secondary learners, and 54 children with disabilities.
- 87% of learners progress to the next grade after assessments.
- 85% of parents and community members consider learning centers as valuable assets.

COAST made substantial infrastructure improvements, repairing and reconstructing 34 learning centers, contributing to a conducive learning environment. Additionally, a training center was established in Camp 14. Efforts were made to enhance the skills of staff and volunteers, with 329 individuals well-versed in Protection from Sexual Exploitation and Abuse (PSEA), Child Safeguarding, and reporting channels. Seventy-eight percent of learning center teachers demonstrated improved subject knowledge and pedagogical skills.

COAST engaged with 16391 program participants, conducting parenting education sessions for 5040 parents and creating awareness among 840 Community Education Support Group (CESG) members. Environmental consciousness was

promoted through the planting of 1840 saplings in the learning center surroundings.

COAST also adopted some innovative approaches, including an online course on Cox’s Bazar Education Sector App (Learning Passport) and Interactive Audio Instruction (IAI) for grades 4-7. Radio listening groups engaged 5192 learners, 1680 caregivers, and 167 teachers, fostering knowledge acquisition and professional development.

Despite all these, the project faced challenges, including curriculum adaptation, office discipline, and the dropout of aged boys. Valuable lessons were learned, emphasizing the importance of staff language proficiency, the use of Child Functioning Module (CFM) tools for children with disabilities, and the necessity of consulting with the RRRC office before creating new positions.

COAST believes that all these progresses positively impact the lives of Rohingya children and their communities. We believe that the mentioned challenges faced by the project were met with resilience, and the lessons learned will guide future endeavors, ensuring sustained success in providing quality education to those in need.

Case Study

Setara: A Tale of an impaired learner

In the initial chapters of her life, she was enfolded by an unknown fear, a young soul disconnected from others, not willing to smile, speak or mingle with others. The teacher Shahina, undeterred by the frightening challenge, embarked on a journey to understand and know Setara. Day after day, in the backdrop of the refugee camp, Shahina's continuous efforts manifested in countless laughs, persistent encouragement, and unwavering determination to make Setara understand the beauty of laughter and the warmth of human and social connection.

Setara's past life in her Myanmar village was adversely affected by isolation and a deep sense of loneliness as no one seemed interested in talking to her. Now, within the confines of Block D-3, sheltered by her maternal uncle and aunt, her life took a new turn.

Setara, a Grade 5 student at the Aristotle Learning Center, is an example of the changing power of education offered by the COAST Foundation. Entering Grade 1 in 2018,



Setara faced the discomforting task of not knowing how to read or write and disliked mingling with her classmates. Her struggles extended to her unfortunate habit of resorting to physical aggression, preventing her from joining her peers in class.

The changes brought to Setara were profound. She evolved from a reluctant student into one who could introduce herself, write her name, and grasp class readings with ease. Setara's newfound ability to express herself through writing with a pen and confidently sitting on the bench and writing on the whiteboard. Setara became an inspiration of hope amid adversity.

11. Strengthening child protection in Bhasan Char Project

The Child Protection (CP) program implemented by COAST Foundation in Bhasan Char, Noakhali District, Bangladesh, has made significant progress in addressing the complex challenges faced by Rohingya children and adolescents. As of December 2023, the program has achieved several key milestones in line with its objectives.

The program conducted an inception meeting and exceeded the initial target for CP case management, addressing 176 cases against the planned 100. For Gender-Based Violence (GBV) case management, 8 cases were managed against the planned 25. Additionally, the program exceeded expectations in terms of CP case referrals, demonstrating a robust network and community awareness.

Structured psycho-social support was provided to 857 children, surpassing the target of 776. Play lab initiatives for 3-4-year-olds were successfully implemented, and unstructured psychosocial support reached 56 children. All four Multipurpose Centers (MPCs) were operational, highlighting effective management and maintenance. Life skill-based sessions targeting adolescents (10-18 years) were successful, with 552 participants joined these sessions. The adolescent clubs played a crucial role in

ensuring continuous engagement and information-sharing, fostering a positive impact on the targeted population.

The program demonstrated an active engagement with the community, forming Community-Based Child Protection Committees (CBCPC) and Parent/Caregiver Committees (PCC). Orientation sessions were conducted, and monthly meetings on GBV/CP risks and prevention strategies were held as planned, fostering community resilience.

DRR interventions were effectively carried out, including training for staff, volunteers, and Social Change Agents (SCA). Contingency plans for disaster response were developed for all four MPCs, contributing to the overall preparedness of the community.

Key Achievements/ Results:

- 176 CP cases and 8 GBV cases were successfully managed.
- 4 MPCs and 8 ADCs were operational and functional, providing essential services.
- Structured psycho-social support reached 776 children, with additional support for 45 children.
- 656 adolescents received life skills training.
- Active community engagement through CBCPC and PCC meetings, totaling 80 communities reached.



A learning centre for Rohingya children in Bhasan Char.

- GBV awareness sessions and 4 DRR contingency plans were completed.

Impact:

- GBV survivors received necessary supports, demonstrating the program's effectiveness in crisis response.
- CBCPC committee members actively worked to prevent child marriage, child labor, and child abuse.

- PCC meetings contributed to the reduction of gender-based violence in the Bhasan Char camp.
- DRR and contingency plans enhance the community's ability to respond to potential disasters.

Case Study

Reunion of Mother and Child: A Tale of Compassion and Determination



Jisan, a two-year-old male child who lived in Bhasan Char was found separated from his mother under unforeseen circumstances. COAST Foundation took responsibility for this child, initiating a journey to reunite him with his mother. Later it was brought out through a careful assessment that Jisan's mother had mistakenly taken a neighbor's child when she ventured to Cox's Bazar illegally, guided by a broker.

Tragedy struck as Jisan, along with other children, fell under the supervision of the National Security Intelligence (NSI). Left without relatives, Jisan's care was entrusted to a Majhi, but his health deteriorated rapidly. COAST Foundation ensured Jisan's immediate medical treatment, temporary alternative caregiving and collaboration with NSI for his transition.

In a heartwarming turn of events, COAST Foundation, with the support of the Camp-in-Charge and collaboration with NSI, orchestrated the joyous reunion between Jisan and his long-lost mother. The dedication and empathy of the foundation culminated in the successful return of Jisan to his mother's arms, showcasing the resilience and compassion that prevails even in the face of challenges within the Rohingya community. Jisan's mother expressed overwhelming gratitude for the foundation's compassion, determination, and support, highlighting a story of reunion and solace in the arms of loved ones.

PLANS AND BUDGET

1 July 2023 to 30 June 2024 (2023-24)

1. Methodology

The Plans and Budget of 2023-24 of COAST Foundation (www.coastbd.net) have been prepared through the participation of stakeholders of different levels i.e. member/program 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. Making coastal communities more equitable and resilient

Coast Foundation - Strategic Plan (2023 – 2027)

COAST Foundation has embraced a continuous learning approach to enhance its effectiveness and sustainability. Through a comprehensive review of their programs and management processes, they developed a Strategic Plan for 2023-2027. This involved forming groups led by senior colleagues who received external consultancy support and visited other NGOs to gather insights. The findings were used to draft a course of action, and three specialized consultants further contributed to the plan. The resulting strategic plan serves as a guiding document for COAST's future endeavors, emphasizing continuous learning, internal and external expertise, and the achievement of organizational growth and goals. It is available on their website for reference.

COAST Foundation's strategic plan for 2023-2027 encompasses a wide range of programs and initiatives. COAST aims to expand its microfinance program, increase membership, and introduce Digital Financial Services. It focuses on education for school dropouts, supports community-initiated schools, and promotes climate adaptive technologies. COAST also plans to provide emergency education support for Rohingya children, enhance its ICT capabilities, advocate for policy change, and build alliances with civil society organizations. In terms of enterprise development, financial discipline, and HRM improvements, COAST aims to address the requirements of farmers, streamline recruitment processes, and ensure a knowledgeable and physically fit workforce. To track progress, COAST plans to involve the community, establish a digitalized monitoring system, and implement humanitarian standards and project exit strategies.

Additionally, COAST aims to utilize community radios, strengthen internal audits, and promote social cohesion and human rights.

3. Staff Orientation on PSEAH (Protection from Sexual Exploitation, Abuse and Harassment) Policy:

To ensure this protection issue, COAST has reviewed PSEAH Policy based on UN-secretary General bulletin (2003) and the Supreme Court's directives delivered on 14 May, 2009. The major aim of the organization is to ensure balance and sustainable development for marginalized people coastal areas. COAST, therefore, has been working for developing a gender sensitive and women friendly working environments to reduce discrimination among male and female staff and to end all sorts of gender-based violence. After revision of the policy, the orientation has been conducted for all staff. Total of 1306 staff (core and non-core programs) participated in the orientation. The participants are divided into 5 batches for ensuring the orientation through online and in person sessions. The aim of the sessions was to orient all the staff and frontline workers about sexual exploitation and abuse and to introduce organizational policies and government laws to prevent such incidents in all levels of the organization. The outcomes of the orientation were to create equal dignity among men and women as well as to create sexual exploitation and harassment free environment for women and program-participants. After completion of all orientations and regular GRDM (Gender Relation and Development Meeting), it can be said that, both staff and program participants are now aware and sensitized about PSEAH policy and its implications.

4. Human Resource Development

COAST Foundation believes that, capacity building, improvement of knowledge of staff and member/program participants are important and effective means of human resource development. In this regard, COAST formalizes its own training methodology and operational system to carry out its efforts towards human resource development. COAST follows its own training manual for all the courses. All training courses include the values and health generic learning sessions e.g. exercise, health and hygiene tips, orientation of BMI (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 training, classroom training focusing different skills and topics. The duration of the trainings is 1- 5 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 with the suggestions and recommendations from senior staff including Deputy Executive Director and Executive Director. On the job training is also another effective tool for the development of the staff.

5. Objectives analysis for 2022-23

Major Achievements in 2022-23

- Prepared the draft organizational Strategic Plan 2023-27.
- Three projects extended funded by UNICEF and one is in Bhasan Char
- The staff turnover rate stands below 5%.
- Area expansion of MF program (10 branches).
- Cost control

Not Achieved in 2022-23

- Organizational Enterprise Development
- Sufficient RLF (Revolving Loan Fund) management for MF (Micro Finance) programs

Major Objectives for 2023-24

- Expansion of MF 10 branches
- Fund raising for development projects
- Developing knowledge based human resources
- Enterprise development in the organization level
- Increasing primary health care support to the MF clients
- Social actions with People's Organization
- Campaign and Policy Advocacy in the local, national and international levels.

6. Output status with comparison (2021-22, 2022-23 and 2023-24)

6.1 Core and Non-core Programs Output Analysis:

Sl	Program name	2021-22 (Population)	2022-23 Population (Target)	2022-23 Population (Achievement)	+/- %	2023-24 (Population) Target	+/- %
1	Core Programs	11.5 lakh	12.7 lakh	10.9 lakh	83%	13.9 lakh	28%
2	Non-Core Programs	9.9 lakh	10.7 lakh	9.8 lakh	92%	3.8 lakh	-61%
Total		21.4 lakh	23.4 lakh	20.7 lakh	88%	14.28	-33%
		7.77% coverage of total poor people of the country (33.6 million) Assuming 21% of poverty rate	3.75% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate	3.59% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate		3.77% coverage of total poor people of the country (56.0 million) Assuming 35% of poverty rate	

6.2 Rohingya Refugee+Host Community:

Sl	Program name	2021-22 (Population)	2022-23 Population (Target)	2022-23 Population (Achievement)	+/- %	2023-24 (Population) Target	+/- %
	Humanitarian Response to FDMNs and Host Communities	96 thousand 9% coverage of total Rohingya refugee (1.1 million)	90.5 thousand 9% coverage of total Rohingya refugee (1.1 million)	86.4 thousand 9% coverage of total Rohingya refugee (1.1 million)	96%	103.5 thousand 9% coverage of total Rohingya refugee (1.1 million)	20%

7. Project information (Figures BDT in crore): 2022-23

Nature of project	Total	Total budget	Total received	Total expenditure	Utilization rate
Development Projects	11	4.35			
Rohingya Projects	4	24.25	2.10	0.50	24%
Total	15	29.25	2.10	0.50	24%
Projects in pipeline	4	4.54			

8. Advocacy Achievements

- Campaign for banning plastic use in camps.
- Campaign for not taking subscriptions from tax payers in universal pension scheme.
- Side event seminar in CoP-26 for availing the rights of climate induced displacement.
- Localization campaign in Rohingya camps through CCNF (Cox's Bazar Civil Societies and NGO Forum).

Study conducted:

- Study on Localization on Aid in Rohingya Response funded by APRN. The study revealed that monthly \$ 428 was received for each Rohingya family while the expenditure for each family is \$130
- Study on IGA (Income Generating Activities) in Rohingya Camps. Findings from the study were that total 57% of Rohingya people has skill of economic potentials but they are not allowed to be involved in the livelihoods.

9. COAST Response to Rohingya and Host Community:

In response to the Rohingya humanitarian crisis, COAST has been contributing in Education, Child Protection, Livelihood, WASH (Water, Sanitation and Hygiene), Protection, Health, DRR (Disaster Risk Reduction) and Advocacy & Networking sectors.

COAST has been implementing 134 learning centers to ensure education for Rohingya children. More than 7820 Rohingya learners are getting education in Myanmar curricular. Through child protection program COAST has been ensuring case management services, PSS (Psycho Social Support) and life skilled based education. For the child protection services, COAST has established total 72 club houses and 20 MPC (Multi-Purpose Centre) in different camps and host community. In livelihood part, COAST supported both Rohingya and Host community people. In MPCs, youths received different income generating and vocational trainings like, soap making, tailoring, agriculture and livestock, driving, computer skill, electrical wiring, masonry, solar panel repairing etc. Moreover, COAST provided financial support to marginalized farmers and starting small entrepreneurship in host community. COAST worked to ensure better WASH facilities through establishing toilets, drainage system, guide wall, deep tube wells. COAST distributed hygiene

kits for both communities. COAST ensured DRR skills to different program participants through providing training and input supports.

10. COAST Advocacy programs during 1 July 2022 to 30 June 2023:

EquityBD

(i) Bangladesh's lead is crucial for LDCs' position to develop framework for Loss & Damage Finance Facility. (ii) Big Polluters must be committed to achieve 1.5-degree temperature goal: Developed countries must Declare Loss and Damage Finance Facility within CoP 27 process. (iii) Rich countries to fulfil the financing gap to climate action for MVCs and LDCs. (iv) Civil Society Urges Special Actions to Protect Health and Livelihoods of Climate Vulnerable Women and Girls. (v) Civil Societies demanded strong government position to include Loss & Damage in CoP 27 agendas. (vi) Government to ensure minimum 2% of GDP resource as climate finance for a resilient economy, civil society demand.

CCNF

(i) Using Plastic Must be Stopped in Cox's Bazar and Rohingya Camps. (ii) DG ECHO can minimize the Gap between Policy and Practice in Localization. (iii) CCNF position on UNRR: Inclusivity, Localization & International Commitments should be the primacy in Rohingya Response. (iv) The UN Must Succeed in Putting Pressure on Myanmar: We Demand Complete Implementation of the Localization Roadmap. (v) Civil society urges to engage Rohingya busy for meaningful work in camps: Collective planning is a must to cope with reduce level of Rohingya aid.

COAST Foundation

(i) Speakers Highlight Concerns Over Humanitarian Funding Gap and Advocate for Localization of Aid: State of the Humanitarian System Report 2022 Launched in Dhaka. (ii) COAST Pays Homage to Dr Zafrullah Chowdhury, a Freedom Fighter and Founder of Gonoshasthaya Kendra. (iii) Civil Society Urges Special Actions to Protect Health and Livelihoods of Climate Vulnerable Women and Girls. (iv) Civil Societies demanded strong government position to include Loss & Damage in CoP 27 agendas. (v) The UN Must Succeed in Putting Pressure on Myanmar: We Demand Complete Implementation of the Localization Roadmap. (vi) Transparency & Accountability of Humanitarian Assistance in Sylhet Has been Demanded. (vii) Awareness and pre-preparedness can reduce losses from disasters: Disaster Risk Reduction (DRR) mock drill happens at Ramu Upazila in Cox's Bazar. (viii) Civil

Society Demands that Flood Rehabilitation Programs be Implemented through Local Organizations. (ix) Government to ensure minimum 2% of GDP resource as climate finance for a resilient economy, civil society demand. (x) Civil society urges to engage Rohingya busy for meaningful work in camps: Collective planning is a must to cope with reduce level of Rohingya aid. (xi) Government to ensure minimum 2% of GDP resource as climate finance for a resilient economy, civil society demand.

BDCSO

(i) Transparency and Accountability of Humanitarian Assistance in Sylhet has been demanded. (ii) Civil Society Demands that Flood Rehabilitation Programs be Implemented through Local Organizations. (iii) BDCSO Process and CCFN observes 21 February: Use of local languages recommended for local organizations Development.

11. Budget variance for the year of 1 July, 2022 to 30 June, 2023

The budget for the year 2022-23 was BDT (Bangladeshi Taka) 1204.20 crore (\$ 114.69 m, i.e. exchange rate assumed as 105:1) where the operating cost was BDT 87.82 crore (\$ 8.36 m). The total expenditure was BDT 1194.30 crore (\$113.70 m). Here the utilization rate is 99%. On the other hand, the operating expenditure was BDT 91.30 crore (\$ 8.67m) and the utilization rate is 104%.

12. Budget Focus for the year of 1 July, 2023 to 30 June, 2024

The total budget for 2023-24 has been prepared with an amount of BDT 1541.50 crore (\$ 146.67m) while the operating budget is BDT 111.32 crore (\$ 10.06 m) with the surplus amount of BDT 33.12 crore (\$ 3.15 m). It is mentioned here that among the budget BDT 1400.21 (\$ 136.50 m) is involved with RLF (Revolving Loan Fund). Total budget has been increased 28% than that of 2022-23 (BDT 1204.20 crore-\$114.69 m). Here the program and administrative costs are 93% and 7% respectively.

This year the budget of the donor grant is BDT 29.25 crore (\$2.79 m) which is 16% more than that of last year (BDT 22.16 crore-\$2.11 m). The utilization rate is 96%.

In the operating budget of BDT 105.51 crore (\$ 10 m), 88% (BDT 92.60 crore-\$ 8.82 m) will be contributed from micro finance program and 12% will be from grants of different development projects and other income (BDT 22.17 crore-\$ 2.38 m).

At the end of 2023-24 the total number of member participants will be 1,81,004 which is 13.88% more than that of last year (1,58,500). The outstanding balance at the end of 2023-24 will be BDT 704.21 crore (US\$ 67.07 m). This is 32.41% above from last year (BDT 532.35 crore- \$51.67m). At the end of the year 2023-24, the savings of micro finance group members will be BDT 284.75 crore (\$27.05 m) which is 26% higher than that of 2022-23 (BDT 226.41 crore-\$21.52 m).

During 2023-24, RLF (Revolving Loan Fund) will be needed an amount of BDT 194 crore (\$ 18.48 m). It is expected to manage the amount of BDT 70.00 crore (\$ 6.67m) from PKSf, BDT 114.00 crore (\$13.00 m) from commercial banks and BDT 10 crore (\$ 0.95 m) from organizational statutory funds (Provident Fund, Gratuity and Staff Welfare Fund) as loan.

During the year of 2022-23, the organization received BDT 137.09 crore (\$ 12.49 m) from different commercial banks, PKSf and organizational statutory funds while paid BDT 117.80 crore (\$ 11.14 m) as per repayment schedule.

This year the cost of fund is BDT 30.59 crore (\$ 2.85 m) which 7.66% more from the last year (BDT 23.60 crore-\$ 2.19 m) due to receiving more RLF from banks, PKSf, group savings and organizational statutory funds. The cost of funds includes the interest payable to group savings, PKSf, organizational statutory funds and commercial banks for using their fund as RLF.

At the end of 2023-24 the total staff will be 1,436 (male-971 and female-465 and ratio-68:32) which is 3% more than that of last year (1,393).

During 2022-23, the organization paid total VAT (Value Added Tax) BDT 55.52 lakh (\$ 528k) and Tax BDT 41.29 lakh (\$ 339k); total payment is BDT 96.81 lakh

The Plans and Budget 2023-24 have been post-facto approved in 7th AGM (Annual General Meeting) held on 4-5 August, 2023. It is noted that this Plans and Budget became effective from 1 July 2023.



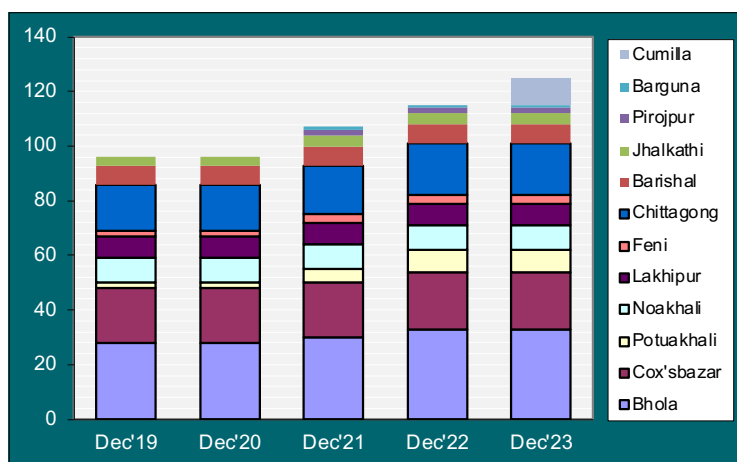
MF TREND ANALYSIS

MF MIS Analysis, December 2023

A. Branch Office Growth Trend (2019 to 2023)

Deistrict	# of Branches Dec 2019	# of Branches Dec 2020	# of Branches Dec 2021	# of Branches Dec 2022	# of Branches Dec 2023
Bhola	28	28	30	33	33
Cox's Bazar	20	20	20	21	21
Patuakhali	2	2	5	8	8
Noakhali	9	9	9	9	9
Laxmipur	8	8	8	8	8
Feni	2	2	3	3	3
Chattogram	17	17	18	19	19
Barishal	7	7	7	7	7
Jhalkhathi	3	3	4	4	4
Pirojpur	-	-	2	2	2
Cumilla	-	-	-	-	10
Barguna	-	-	1	1	1
Total Branches	96	96	107	115	125
Growth rate	12%	0%	11%	7%	9%

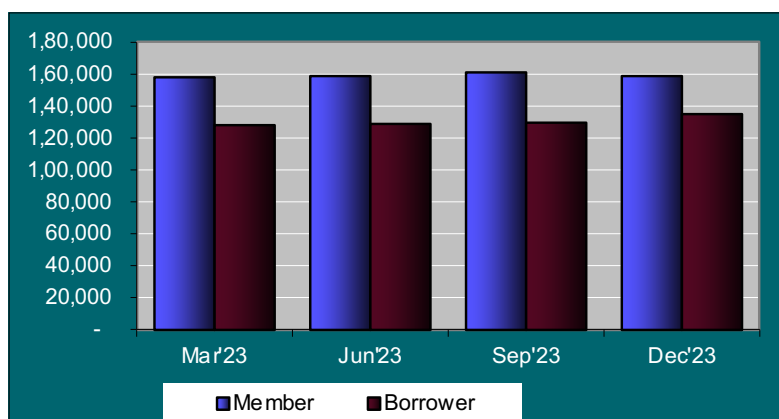
There were 96 branches at the end of 2019 in 7 districts i.e., Bhola, Pataukhali, Noakhali, Laxmipur, Feni, Cox's Bazar and Chittagong. In the next fiscal year, 11 new branches were expanded in Barishal, Noakhali, and Chattogram regions. As the growth continues, during the FY2021-22, 08 new branches were expanded in Bhola, Patuakhali, Cox's Bazar & Chattogram districts. Cumilla is the new region where COAST started the journey by opening 10 new branches in FY2022-23. Since Dec'23 COAST Foundation has had a total of 125 branches that have been operating in 07 regions, which are Bhola (25 branches), Outreach-Bhola (14), Cox's Bazar (21), Noakhali (20), Chattogram (19) Barishal (16), and Cumilla (10).



B. Member and borrower trend (Jan-Dec 2023)

Year	Mar 2023	Jun 2023	Sept 2023	Dec 2023
Total member	157,876	151,918	161,547	167,977
Growth rate on previous year	0%	-4%	6%	4%
Total Borrower/ Loanee	127,754	123,485	129,922	134,923
Growth rate on previous year	0.4%	-3%	5%	4%
% of borrowers on members	81%	81%	80%	80%

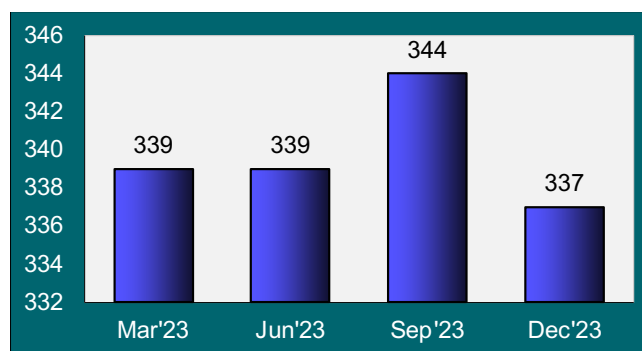
The total number of the members didn't increase at the end of the first quarter of 2023 in comparison to the close of the year 2022. The number declined by 4% at the end of the 2nd quarter of 2023. It increased again by 6% in comparison to the end of the previous quarter. And, finally at the end of 2023 the total number is increased by 4%. The ratio of the borrowers among the members was almost same across the year, which is 81 to 80%. There is a plan of increasing the ratio of the borrowers by 82% at the end of 2024.



C. Member coverage of Credit Development Officer (CDO) (Jan-Dec 2023)

Particulars	Mar 2023	Jun 2023	Sept 2023	Dec 2023
Per CDO member coverage	339	339	344	337
Growth rate %	1%	0%	1%	-2%

Standard member coverage by a Credit Development Officer (CDO) is one of the important tools for achieving sustainability in microfinance. At the end of the 1st quarter, the number of group members per CDO was 339 and it remained the same till the end of the 2nd quarter. It increased by 1% at the end of the 3rd quarter but declined again by 2% at the end of the last quarter of 2023. 50 new CDOs were appointed at the end of 2023 which decreased the ratio to 0.94% and finally reached to 492. COAST has a target of making the member coverage 350 per CDO by the end of June'24.

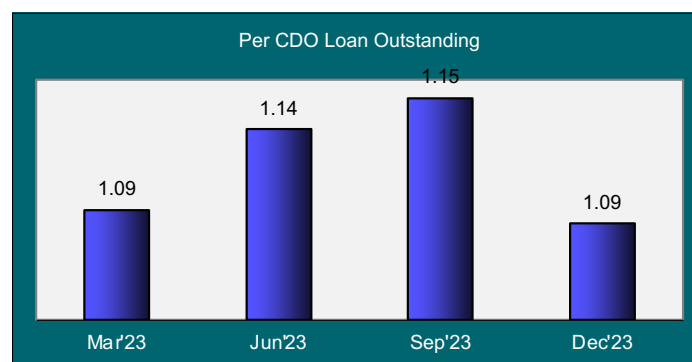


D. Per CDO Loan Outstanding (Jan-Dec 2023) (Taka in Crore)

Particulars	Mar 2023	Jun 2023	Sept 2023	Dec 2023
Per CDO loan outstanding	1.09	1.14	1.15	1.09
Growth rate %	3.6%	3.68%	1.39%	-5.46%

Standard portfolio coverage by a Credit and Development Officer (CDO) is another important tool to achieve the sustainability of a microfinance operation. Per CDO loan outstanding at the end of 1st quarter was tk. 1.09 crore (principal) and it went up to tk.1.14 crore at the end of 2nd quarter. There was little increment at the end of the 3rd quarter which came back to the position of the 1st quarter again (1.09 Crore) at the end of the year (2023) because the new 50 registers opened. Otherwise, the trend was upward across the year.

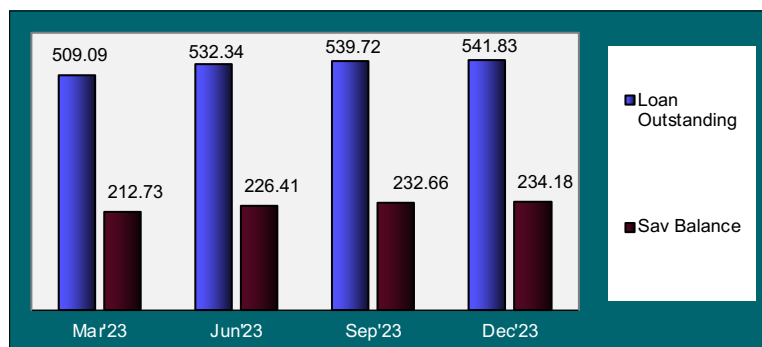
COAST has planned to reach per CDO portfolio tk.1.20 crore (principal) at the end of June 2024.



E. Savings and Loan portfolio growth (Jan-Dec 2023) (Taka in Crore)

Particulars	Mar 2023	Jun 2023	Sept 2023	Dec 2023
Loan Outstanding	509.09	532.34	539.72	541.83
Growth rate %	3%	5%	1%	0.4%
Savings Balance	212.73	226.41	232.66	234.18
Growth rate %	6%	6%	3%	1%

The loan outstanding at the end of 1st quarter was BDT 509.09 crore which increased to BDT 541.83 crore end of Dec 2023 with a monthly growth rate of 0.87%. The main trend of the outstanding is upward having almost BDT 51.3 crore increase at the end of 2023. COAST has six categories of loans i.e., Jagoron, Agrosor, Buniad, Sufolan, LIFT, Sanitation, WASH, LRL, and Stimulus. The interest rate for LRL is 4%, while Stimulus is 9%, Jagoron and Agrosor is 24%, and Buniad is 20%. The interest rate of LIFT & Sufolan is 2% monthly. There are three savings packages, i.e., (1) Security or Compulsory (2) Open or Flexible savings and (3) DPS, which is a long-term savings. The trend of savings is increasing and almost BDT 35.25 crore has increased by the end of 2023. The monthly average of savings is increased by 1.47%.

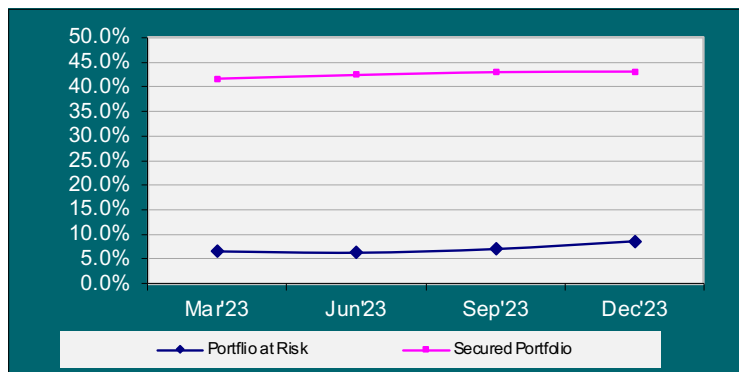


F. Portfolio at Risk and Secured Portfolio (Jan-Dec 2023)

Particulars	Mar 2023	Jun 2023	Sept 2023	Dec 2023
Portfolio at risk	6.6%	6.3%	7.1%	8.6%
Secured portfolio	41.8%	42.5%	43.1%	43.2%

It is a sign that the risk of the portfolio (total overdue against the portfolio) has been going up because of the political unrest. Hole year PAR increased by 1.84% while it was 8.6% at the end of Dec 2023. It happened due to the strengthening of monitoring and arresting overdue in different periods.

The trend of Secured Portfolio (savings against loan portfolio) increased across the year and it was 43.2% at the end of Dec 2023. COAST has a plan to boost the savings collection by reviewing savings products. One reason is the political unrest and the other is natural disasters.



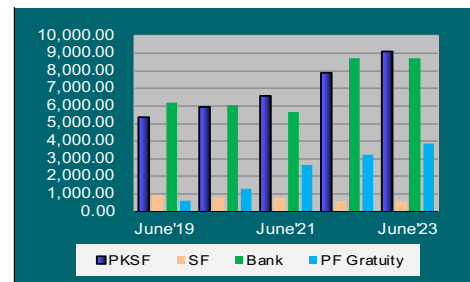
MF Trend Analysis from 2019 to 2023

A. Loan fund from donors (Crore BDT)

Donor	June 2019	June 2020	June 2021	June 2022	June 2023
PKSF	53.42	59.53	65.72	78.66	91.13
SF	9.38	8.04	8.04	6.13	6.13
Banks	61.86	60.37	56.69	87.13	87.34
PF Gratuity	6.33	12.74	26.70	32.13	38.77
Total	130.99	140.69	157.15	204.07	223.37
Growth rate	26%	7%	12%	30%	9%

COAST has been borrowing from PKSF, Strømme Foundation (SF), Commercial Bank & different financial institutes for investing in Microfinance.

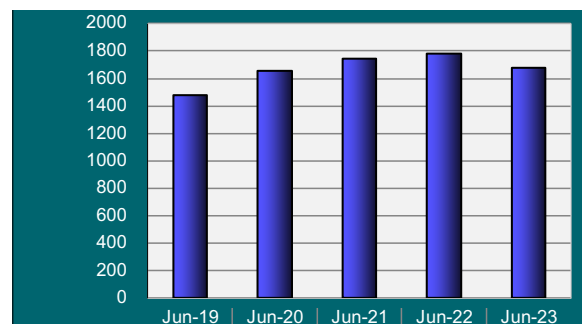
From July 2019 to June 2023, the PKSF fund increased by 71% while the SF fund decreased by 40%. The composition of the total fund includes 41% from PKSF, 3% from SF, 39% from different banks, and 17% from Others (PF and Gratuity) at the end of June 2023. The bank loans increased by 29% in 2022. The total growth of the PKSF fund is 48%.



B. Fixed asset trend (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Fixed Assets	14.79	16.55	17.45	17.83	16.81
Growth rate	86%	12%	5%	2%	-6%

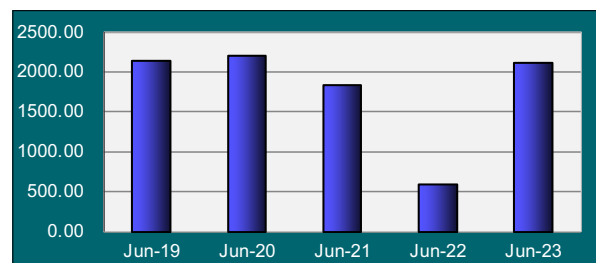
Increasing fixed assets is a good sign of the financial health of an organisation. From 2019 to 2023, the trend was upwards. About 14% of assets increased from 2019 to 2023. The value here (Tk) reflects the cost of less depreciation. The assets include land and buildings, vehicles, electric and office equipment, furniture and fixtures, etc. FY 2019 and 2020 have increased highly because of the new buildings in Bhola and the purchase of land in Ukhia, Sonarpara.



C. FDR Investment (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
FDR Investment	21.39	22.04	18.34	5.97	21.19
Growth rate	170%	3%	-17%	-67%	255%

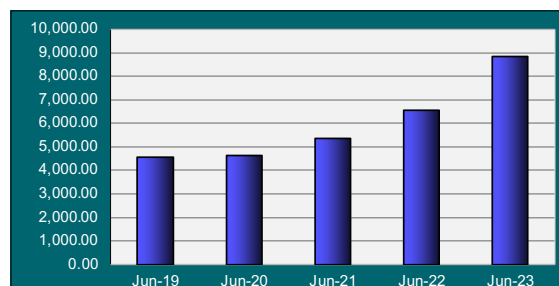
There are two categories of funds invested i.e., capital reserve fund (10% of total capital) and savings FDR (10% of total savings). The provisioned amount is kept in separate bank accounts as FDR. The amount stood at BDT 21.19 Crore at the end of June 2023. Its trend was downwards until last year due to liquid money (Cash & Bank) of the bank policies. Capital reserve fund & savings FDR amount fulfil MRA requirement without a lien.



D. Capital fund/ Equity (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Capital fund	45.62	46.46	53.52	65.63	88.38
Growth rate	38%	2%	15%	23%	35%

Capital funds or equity are the prime components to evaluate the financial performance of an organisation. Every year its equity is increasing its trend is upwards. The growth was 38% at the end of June 2019, 2% in 2020, 15% in 2021, 23% in 2022 and 35% at the end the June 2023. The capital fund increased by 94% in comparison to that of 2019. It happened due to the expansion of new MF branches and increased investments.



E. Loan loss provision (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Loan loss provision	10.17	12.33	15.44	19.36	24.94
Growth rate	80%	21%	25%	25%	29%

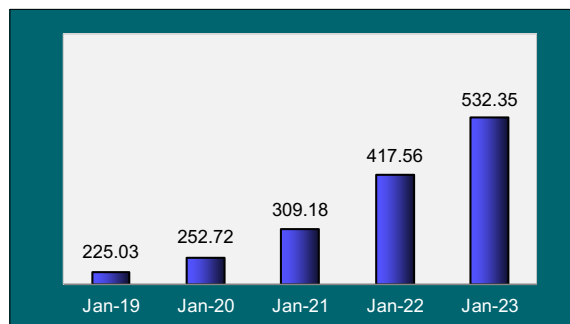
About 145% of loan loss provisions increased at the end of June 2023 in comparison to that of June 2019. The Provision increased to 7.03 crore from June 2020 to June 2022 due to

the overdue increase for COVID-19. By the end of June 2023, the balance is BDT 24.94 Crore, which is adequate.

F. Loan outstanding (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Loan Outstanding	225.03	252.72	309.19	417.56	532.35
Growth rate	17%	12%	22%	35%	27%

The trend of the loan outstanding is going up from June 2019 to 2023. It increased by 17% in June 2019 compared to the same time of the previous year while it increased by 27% in June 2023 compared to the previous year. The total growth from June 2019 to June 2023 is 137%, and the total loan outstanding reached BDT 532.35 Crore.

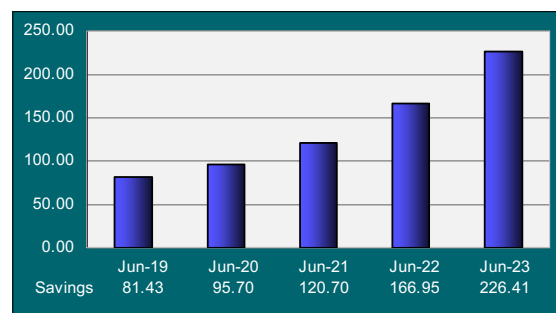


G. Savings balance (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Savings balance	81.43	95.70	120.70	166.95	226.41
Growth rate	21%	18%	26%	38%	36%

The trend of savings was upwards from June 2019 to June 2023. It increased by 21% in June 2019 compared to the previous year, and finally, it increased by 36% in June 2023 compared to that of June 2022. The total increment from June 2019 to June 2023 is 178%, and according to that, the final amount of savings stood at BDT 226.41 Crore.

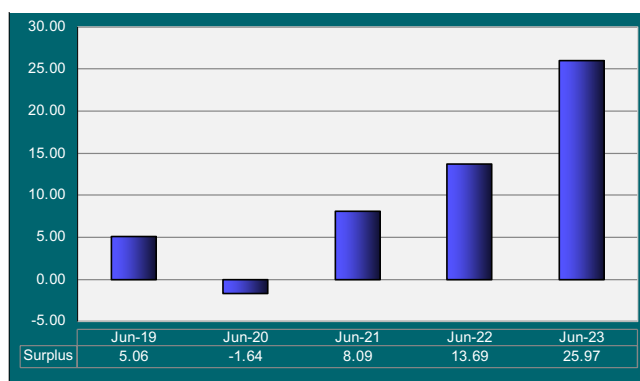
At present COAST comprises 03 kinds of savings i.e. (i) Security savings (rate of savings is fixed), (2) Open savings (any amount can deposit) and (3) DPS (deposit @ of fixed amount for a particular period).



H. Surplus/ deficit (Crore BDT)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Surplus/ deficit	5.06	-1.64	8.09	13.69	25.97
Growth rate	-45%	-132%		69%	90%

The surplus or deficit is the output of an organisation's income statement. It is necessary for assessing financial sustainability. The graph reflects that the trend of surplus was declining during the financial year 2019 and 2020. But since 2021 it started increasing again. It increased by 69 in June 2022 compared to the previous year. It has happened due to an increase in the MF operation both horizontally and vertically. The reason for the decline in 2019 and 2020 is the increased cost of funds from the organisation's major donors, the banks' interest was very high. The surplus decreased in 2020 as the office was closed for two months for COVID-19 yet expenditure continued. Finally, the surplus increased up to BDT 25.97 Crore at the end of June 2023.

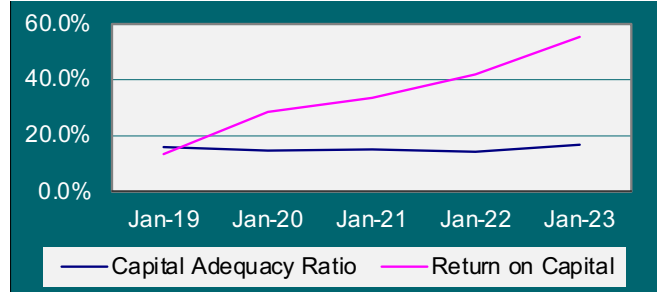


I. Operating and Financial Cost Analysis

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Capital Adequacy Ratio	15.9%	14.7%	15.2%	14.2%	16.5%
Return on Capital	-2.75%	13.58%	18.42%	27.56%	39.03%

Capital Adequacy ratio means the capital against total asset liquidity. In June 2019, it was 15.9% and in June 2023 it was 16.5%. The percentage going down is an ideal sign.

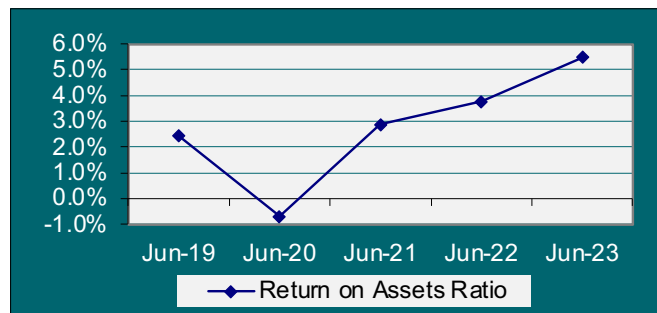
Return on Capital ratio means the MF surplus against the capital fund. Since 2020 its trend has been upward. At the end of June 2023, it increased by 39.03%.



J. Portfolio Performance (Return on Outstanding)

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Return on assets Ratio	2.4%	-0.7%	2.9%	3.8%	5.5%

Portfolio performance or portfolio means the MF surplus against the average loan outstanding. The ideal sign is to increase the percentage more and more. It started at 2.4% in June 2019, successfully faced a decline in 2020 and ended up with an uprise to 5.5% at the end of June 2023.

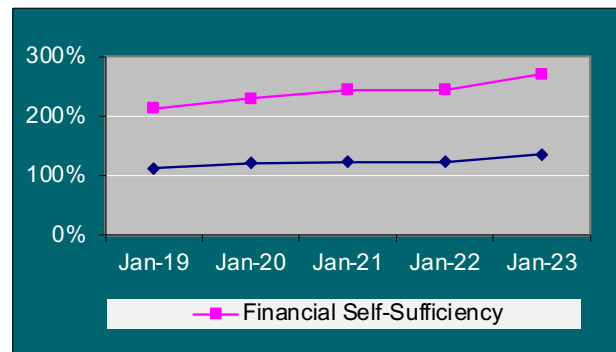


K. Sustainability Analysis

Particulars	June 2019	June 2020	June 2021	June 2022	June 2023
Operation Self-Sufficiency	112%	121%	123%	123%	136%
Financial Self-Sufficiency	101%	109%	122%	122%	135%

The operating self-sufficiency ratio means the MF income against MF expenditure. It was 136% at the End of June 2023. Increasing the percentage is the ideal sign of sustainability and financial strength.

The financial self-sufficiency ratio means the MF and Non-MF income against the MF and Non-MF expenses. It was 135% at the end of June 2023. It has happened due to the support head office cost and Non-MF programs costs, like, education, health, disaster and social justice from MF income.



**COAST Foundation
Five Years Balance Sheet (FY 2018-2023) Trend**

(BDT in Thousand)

Property & Assets	.June 2018	+/ (-)	.June 2019	+/ (-)	.June 2020	+/ (-)	.June 2021	+/ (-)	.June 2022	+/ (-)	.June 2023	+/ (-)
Fixed Assets												
Stock in hand	79,528.71	14%	147,860.68	86%	165,475.40	12%	174,515.39	5%	178,259.24	2%	1,67,716.52	-6%
Cash and Bank Balance	6,024.23	0%	5,963.84	-1%	5,889.03	-1%	5,375.69	-9%	210.28	-96%	1,001.58	79%
Loans and Advance	119,757.73	138%	196,311.69	64%	199,704.45	2%	154,993.11	-22%	193,675.84	25%	1,85,363.74	-4%
Loan Outstanding (RLF)	16,162.08	22%	18,882.60	17%	15,982.95	-15%	17,148.80	7%	17,874.96	4%	25,389.66	30%
Loan Outstanding (CREP)	1,924,533.30	12%	2,250,252.67	17%	2,527,184.61	12%	3,091,880.31	22%	4,175,617.65	35%	53,23,494.83	22%
Receivable from Donors	13,195.75	-1%	13,171.95	0%	13,139.72	0%	13,139.72	0%	1,465.90	-89%	-	-100%
Other Receivables	15,189.40	141%	9,971.87	-34%	2,921.58	-71%	7,043.60	141%	6,282.18	-11%	22,235.44	72%
Investment (FDR)	24,497.85	25%	28,149.68	15%	27,677.20	-2%	24,225.34	-12%	14,576.63	-40%	7,404.46	-97%
Grand Total	88,888.00	11%	213,854.32	141%	220,418.48	3%	183,398.36	-17%	228,358.47	25%	2,11,913.71	-8%
	2,287,797.08	16%	2,884,419.30	26%	3,178,403.40	10%	3,671,720.32	16%	4,816,321.16	31%	59,44,519.92	31%

Fund & Liabilities	.June 2018	+/ (-)	.June 2019	+/ (-)	.June 2020	+/ (-)	.June 2021	+/ (-)	.June 2022	+/ (-)	.June 2023	+/ (-)
Capital Fund	269,560.40	44%	316,600.87	17%	302,657.28	-4%	376,996.42	25%	484,517.54	29%	7,21,871.37	33%
Reserve Fund (statutory Fund)	-	-	-	-	-	-	-	-	57952.44	-	86,054.05	33%
Unutilized Fund (Donors)	19,129.13	38%	32,304.57	69%	49,692.17	54%	37,980.29	-24%	38,406.72	1%	9,475.39	-305%
Revaluation Surplus	-	0%	55,531.13	100%	55,531.13	0%	55,531.13	0%	55,531.13	0%	55,531.13	0%
Fixed Assets Acquisition Fund	8,496.21	100%	14,218.23	67%	17,085.29	20%	18,690.70	9%	18,534.75	-1%	10,536.88	-76%
Group members savings	670,407.82	17%	814,258.07	21%	956,993.68	18%	1,207,032.52	26%	1,669,525.33	38%	22,64,123.98	26%
Loan from SF (RLF)	118,000.00	16%	93,843.75	-20%	80,437.50	-14%	80,437.50	0%	61,333.59	-24%	61,333.59	0%
Loan from PKSf (RLF)	457,280.66	-4%	534,170.99	17%	595,344.99	11%	657,199.99	10%	786,649.98	20%	9,11,264.99	14%
Loan from IDCOL (SHS)	1,972.21	-83%	-	0%	-	0%	-	0%	-	0%	-	0%
Loan from Bank (RLF)	398,462.77	13%	618,589.22	55%	603,683.09	-2%	567,514.25	-6%	871,349.42	54%	8,73,399.22	0%
Loan from Others (RLF)	69,482.99	NA	63,292.62	-9%	127,404.54	101%	269,579.31	112%	321,342.61	19%	3,87,699.66	17%
Loan Loss Provision (LLP/DMF)	89,166.15	0%	139,198.82	56%	162,914.51	17%	200,390.27	23%	1,94,985.73	26%	2,49,404.42	22%
Emergency Fund	71,859.81	30%	88,723.24	23%	105,595.99	19%	127,202.26	20%	160,862.78	26%	1,73,446.45	7%
Staff Provident Fund	35,184.41	-11%	39,555.10	12%	41,062.99	4%	5,757.44	-86%	9,422.05	64%	6,212.00	-52%
Gratuity Fund	25,565.41	-30%	29,839.09	17%	34,851.60	17%	13,147.55	-62%	16,697.70	27%	39,631.66	58%
Other Liabilities	53,229.12	99%	44,293.60	-17%	45,158.65	2%	54,260.70	20%	69,209.38	28%	94,535.13	27%
Grand Total	2,287,797.08	16%	2,884,419.30	26%	3,178,403.40	10%	3,671,720.32	16%	4,816,321.15	31%	59,44,519.92	31%

S. F. AHMED & CO.
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INDEPENDENT AUDITOR'S REPORT

To the Director of COAST Foundation

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated financial statements of COAST Foundation which comprise the Consolidated statement of financial position as at 30 June 2023, the Consolidated statement of comprehensive income, combined statement of changes in funds, Consolidated statement of cash flows for the year then ended, and notes to the Consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated financial statements of COAST Foundation give a true and fair view of the combined financial position of the Coast Foundation as at 30 June 2023, and its Consolidated financial performance and its Consolidated cash flows for the year then ended in accordance with the basis and significant accounting policies summarized in notes 3 and 4 to the financial statements, and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standard on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors Responsibilities for the audit of the Consolidated financial statements section of our report. We are independent of the organization in accordance with the ethical requirement that are relevant to audit of the financial statements in Bangladesh, and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Combined Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the Consolidated financial statements in accordance with accounting basis & significant accounting policies summarized in notes 3 and 4 to the financial statements and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of combined financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are responsible for overseeing the organization's financial reporting process.



i




Auditors' Responsibilities for the Audit of the Combined Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidated financial statements as a whole are free from material misstatement, whether due to fraud and error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated financial statements.

As a part of audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the combined financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exist related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we required to draw to attention in our auditor's report to that related disclosures in the combined financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the combined financial statements represent the underlying transaction and events in a manner that gives a true and fair view.
- Obtain sufficient audit evidence regarding the financial information of the organization to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the organization audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Firm's Name : S. F. Ahmed & Co., Chartered Accountants
Firm's Registration No. : 10898 E.P, under Partnership Act 1932
Signature : 
Engagement Partner Name : Md. Enamul H. Choudhury, FCA,
Senior Partner/Enrollment No. 471
DVC Number : 2311270471AO261671
Date : 27 November 2023

ii



COAST Foundation
(Registered in Bangladesh under the Societies Registration Act, 1860)
Consolidated Statement of Financial Position
As at 30 June 2023

Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount In Taka			
					30 June 2023	30 June 2022		
Assets:								
Non Current Assets								
	Property, plant and Equipment	6	6,810,495	143,401,545	686,582	9,056,002	159,954,624	172,729,681
	Intangible Assets	6.A	-	1,723,968	-	-	1,723,968	2,075,913
	Capital Work-in-Progress	6.B	-	6,380,223	-	-	6,380,223	3,453,647
	Long Term Investment	7.00	939,256	88,801,589	-	-	89,740,845	59,656,491
			7,749,751	240,307,325	686,582	9,056,002	257,799,660	237,915,732
Current Assets								
	Short Term Investment	7	-	122,172,861	-	-	122,172,861	168,701,978
	Loan to Members	8	-	5,323,494,827	-	-	5,323,494,827	4,175,617,653
	Other Loan Short Term	9	7,283,647	-	120,810	-	7,404,457	7,983,647
	Grant and Account Receivables	10	8,971,078	13,014,329	250,028	-	22,235,435	14,341,067
	Advance, Deposit & Pre-payments	11	664,260	24,650,768	40,000	34,637	25,389,665	17,874,959
	Stock & Stores	12	-	111,128	890,452	-	1,001,580	210,281
	Cash & Cash equivalents	13,14	1,516,079	138,219,359	302,039	45,356,339	185,393,816	193,675,839
			18,435,064	5,621,663,272	1,603,329	45,390,976	5,687,092,641	4,578,405,424
	Total Assets		26,184,815	5,861,970,597	2,289,911	54,446,978	5,944,892,300	4,816,321,156
Fund and liabilities:								
Fund								
	Unutilized Donor Fund	15	-	-	-	9,519,078	9,519,078	38,406,721
	Revaluation Surplus		55,531,131	-	-	-	55,531,131	55,531,131
	Cumulative Surplus	16	(49,868,016)	774,486,436	(2,761,067)	-	721,857,353	484,517,536
	Reserve Fund (statutory Fund)	17	-	86,054,050	-	-	86,054,050	57,952,440
	Other Funds (Fixed assets acquisition fund)	18	1,823,180	-	-	9,056,002	10,879,182	18,534,754
	Disaster Management Fund- DMF		-	-	-	-	-	1,409,462
	Total Capital Fund		7,486,295	860,540,486	(2,761,067)	18,575,080	883,840,794	656,352,044
Non current liabilities								
	Loan from PKSF-long-term	19	-	439,211,659	-	-	439,211,659	426,739,988
	Loan from Stomme Foundation (SF)	20	-	15,417,185	-	-	15,417,185	15,417,184
	Loan from Commercial banks- long term	21	-	359,789,336	-	-	359,789,336	326,386,667
	Loan from Internal Source- long term	22	-	387,699,661	-	-	387,699,661	321,342,613
			-	1,202,117,840	-	-	1,202,117,840	1,089,886,452
Current liabilities								
	Loan from PKSF -Short term	23	-	472,053,329	-	-	472,053,329	359,909,996
	Loan from Stromme Foundation (SF)	24	-	45,916,407	-	-	45,916,407	45,916,407
	Loan from Commercial banks- Short term	25	-	513,609,885	-	-	513,609,885	544,962,755
	Group Members Savings Deposit	26	-	2,264,123,980	-	-	2,264,123,980	1,669,525,327
	Provision & Accruals	27	9,086,364	54,009,866	1,779,406	35,871,898	100,747,534	78,631,429
	Loan loss provision	28	-	249,404,424	-	-	249,404,424	193,576,271
	Payable to Gratuity Fund	29	9,612,156	26,747,930	3,271,572	-	39,631,658	16,697,700
	Risk Fund (Member Welfare Fund)	30	-	173,446,452	-	-	173,446,452	160,862,776
			18,698,520	3,799,312,272	5,050,978	35,871,898	3,858,933,668	3,070,082,660
	Total Capital Fund and Liabilities		26,184,815	5,861,970,597	2,289,911	54,446,978	5,944,892,300	4,816,321,156

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

Director-Finance and Corporate Affairs
COAST Foundation



Dated: Dhaka
27 November 2023

Executive Director
COAST Foundation

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

Treasurer
COAST Foundation

Md. Enamul Haque Choudhury, FCA
Senior Partner
S. F. Ahmed & Co.
Chartered Accountants
DVC No. : 231127047IAO261671

COAST Foundation
(Registered in Bangladesh under the Societies Registration Act, 1860)
Consolidated Statement of Comprehensive Income
for the year ended 30 June 2023

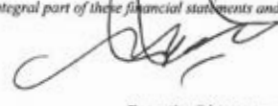
Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka		
					30-Jun-23	30-Jun-22	
Income							
Service charges on loan	31.00	-	1,054,789,268	-	-	1,054,789,268	759,145,938
Write off loan collection		-	280,502	-	-	280,502	137,041
Bank & FDR interest	32.00	131,882	9,541,056	-	140,676	9,813,614	7,724,868
Membership admission and form sale	33.00	-	3,978,191	-	-	3,978,191	3,936,960
Donor Grant	34.00	11,382,197	7,059,763	2,110,929	271,793,755	292,346,644	314,091,291
Others	35.00	534,442	-	83,884	-	618,326	492,707
Management Cost from Project	36.00	-	-	-	-	-	30,564,416
Forfeited amount of Provident Fund		10,993	1,739,631	-	-	1,750,624	3,057,052
Total Income		12,059,514	1,077,388,411	2,194,813	271,934,431	1,363,577,169	1,119,150,273
Expenditure							
Service charge of PKSF loan		-	51,810,392	-	-	51,810,392	47,405,064
Interest on members savings		-	79,286,982	-	-	79,286,982	74,549,107
Loan loss provision (LLP)	28.00	-	55,828,153	-	-	55,828,153	42,649,661
Other loans interest	37.00	-	104,877,026	-	-	104,877,026	84,894,016
Salaries & Benefits	38.00	7,498,531	421,117,183	2,069,401	97,623,515	528,308,630	408,594,889
Office rent	39.00	-	7,199,485	-	-	7,199,485	9,062,525
Residential benefits	41.00	-	-	-	-	-	11,229,475
Administrative cost (FDMN project)		-	-	-	20,869,513	20,869,513	13,396,386
Office maintenance		1,378,107	2,962,875	100,716	-	4,441,698	4,957,768
Printing & stationary		639,018	4,998,885	-	-	5,637,903	5,110,546
Computer support & software cost		-	6,219,014	-	-	6,219,014	5,648,815
Traveling		1,667,467	10,782,597	-	1,531,338	13,981,402	14,334,479
Telephone and postage		89,885	2,740,857	-	-	2,830,742	2,804,634
Repair and maintenance		1,244,107	1,628,687	271,472	-	3,144,266	1,685,069
Fuel cost		856,830	8,834,583	351,910	-	10,043,323	8,478,596
Gas and electricity		734,603	4,043,350	228,094	-	5,006,047	4,217,956
Entertainment		445,725	2,153,503	8,092	-	2,607,320	5,334,369
Advertisement		213,789	78,720	-	-	292,509	192,690
Mail & postage		550,970	646,444	46,871	-	1,244,285	1,222,938
Bank charge		64,548	2,598,355	6,485	65,863	2,735,251	2,152,307
Tax expenses		289,687	-	-	-	289,687	1,362,917
Land Tax Expense		12,677	-	-	-	12,677	75,000
Training expense		1,044,839	445,526	-	-	1,490,365	423,224
Legal expense		743,839	780,188	-	-	1,524,027	722,811
Registration fee		280,550	1,497,527	-	-	1,778,077	1,559,109
Board Meeting expenses		-	167,517	-	-	167,517	-
Honorium, Member Fee & Social Contribution		2,482,906	-	-	-	2,482,906	2,587,660
Radio Meghna expense		2,331,650	-	-	-	2,331,650	2,029,042
Radio Saikat expense		2,536,176	-	-	-	2,536,176	4,328,141
Other operating expense	42.00	3,643,170	2,046,869	360,711	8,793,969	14,844,719	21,839,835
Audit fee	43.00	-	353,500	-	333,650	687,150	752,500
Donor program cost	44.00	-	10,899,104	-	138,073,553	148,972,657	180,866,496
Depreciation	6.00	3,180,527	9,272,808	153,645	4,643,030	17,250,010	17,787,644
Total expenditure		31,929,601	793,270,130	3,597,397	271,934,431	1,100,731,559	982,255,669
Excess/(deficit) of income over expenditure before Tax(A-B)		(19,870,087)	284,118,281	(1,402,584)	-	262,845,610	136,894,604
Provision for Income Tax	27.25	-	(3,102,189)	-	-	(3,102,189)	(2,900,092)
Excess/(deficit) of income over expenditure after Tax		(19,870,087)	281,016,092	(1,402,584)	-	259,743,421	133,994,512
Total		12,059,514	1,077,388,411	2,194,813	271,934,431	1,363,577,169	1,119,150,273

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


Director-Finance and Corporate Affairs
COAST Foundation

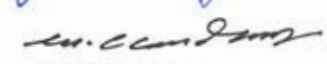


Dated: Dhaka
27 November 2023


Executive Director
COAST Foundation

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


Treasurer
COAST Foundation


Md. Enamul Haque Choudhury, FCA
Senior Partner
S. F. Ahmed & Co.
Chartered Accountants
DVC No. : 2311270471AO261671



Waste Management as a livelihood

Waste management in Bangladesh is still a big challenge particularly in cities and in industrial areas. We can say the dry fish processing area in Cox's Bazar is an industrial area according to its daily productivity and nature. A well-managed waste management system in any industrial area in Bangladesh is quite rare and that causes many problems in the society.

COAST Foundation thought it couldn't create a waste management system, but it has creative ideas to develop some entrepreneurship on waste management that can contribute to turning the waste into a livelihood opportunity. It is observed that the waste of dry fish processing has value

in the market as the raw material for fish feed. But, the waste used to be sold as it was. It is also observed that, if the waste is dried and processed, much more value could be added to it and it is possible to create some entrepreneurship.

Under the SEP project with the technical support of PKSF, two entrepreneurs are developed to start this business. A crushing machine for the dry fish waste is introduced to them. Now they collect the waste, assort them, dry them and then crush them in the machine.

Normally the raw waste used to be sold at BDT 30 per kilogram while the dried and crushed waste is sold at BDT 50 to 85 based on quality.

Two entrepreneurs in 2023 produced 440 tons of dried and crushed waste and earned BDT 1.2 million. This is a big opportunity to create some employment as the process needs some labourers and employees.

Another benefit of this intervention is the clean environment. Normally the waste of the dry fish processing zone used to be thrown in the open spaces which created an unhygienic environment. Now that the waste has value, people sell it to the crushers instead of throwing it away. It keeps the environment clean.





Going Beyond

Going beyond one's capacity means overcoming all challenges to reach goals. Women's empowerment is still a big challenge in rural Bangladesh, particularly in communities that lag behind in education and cultural progress. Women and adolescent girls have been suffering from various challenges in maintaining their reproductive health and hygiene. There are social taboos and negative habits to deal with.

Under the child protection project in Cox's Bazar funded by UNICEF, the COAST Foundation has trained the adolescent girls of both Rohingya and the host community to prepare sanitary pads for multiple uses. Through the awareness program, they have overcome their hesitation about discussing this topic with peers. They produce it, they use it and they promote it to others.

We are grateful to our partners



COAST Foundation

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