

# ANNUAL REPORT 2024



*Photo taken by COAST Staff/August 2024*

This photo depicted that the COAST staff carrying hot meals to flood-affected communities in Dagonbhuiya Upazila of Feni District.

PROTECT  
**EMPOWER**  
SUSTAIN



# Climate-smart Agriculture for Coastal Resilience



To protect coastal communities from the impacts of climate crisis, The COAST Foundation promotes climate-adaptive practices, such as floating beds, sarzan method, sack gardening, saline-tolerant crops, scaffolding, mulching, FFF (Forest, Fruit & Fish) model, sex pheromone traps, mini-hatcheries, vermicomposting, agroforestry, grass cultivation, and duck rearing. By empowering communities with knowledge and promoting locally-led innovation, we strengthen their resilience, sustaining both livelihoods and ecosystems in the most climate-vulnerable regions.





# Annual Report 2024

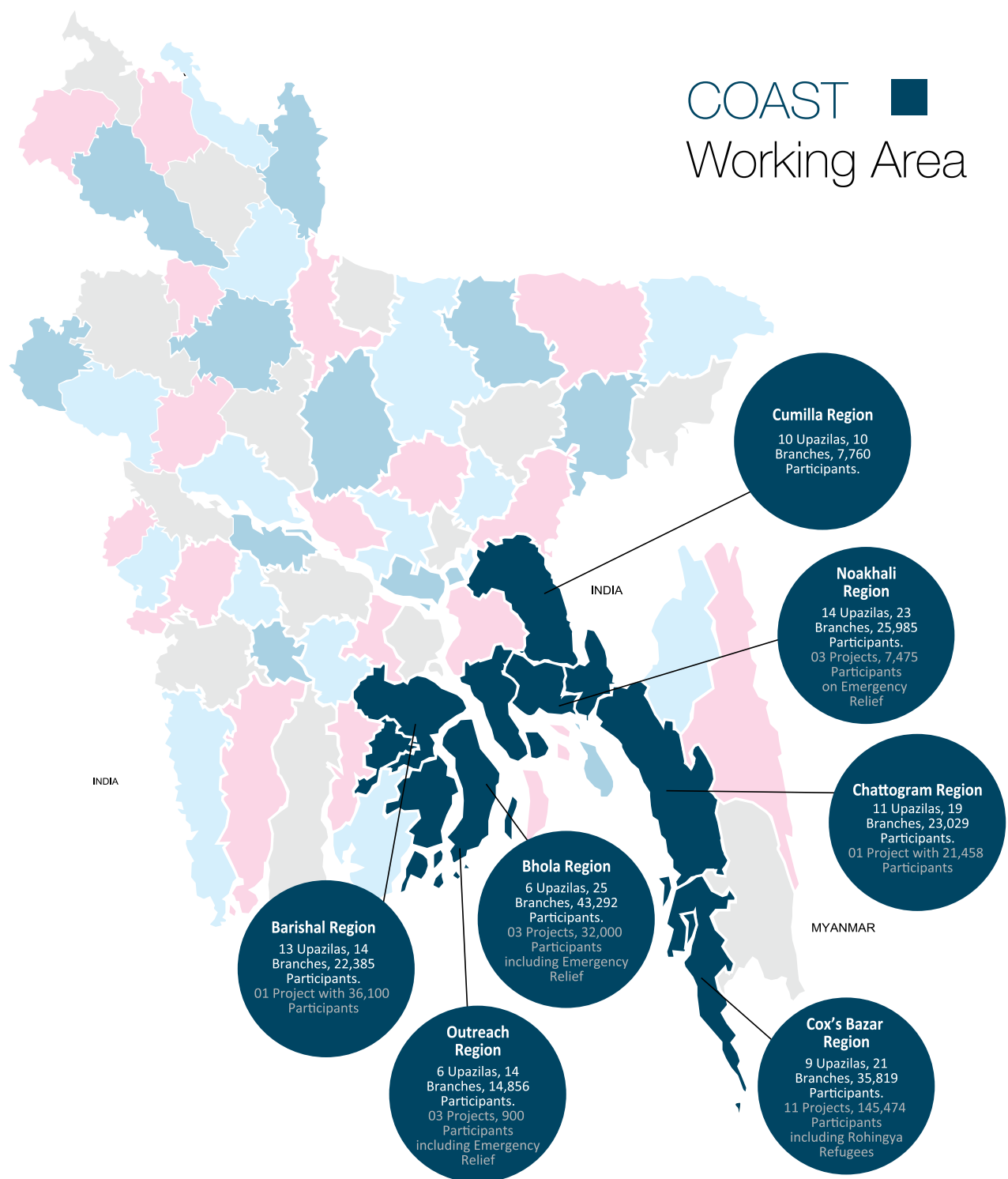


COAST/Din M Shibly/August 2024

This is a photo of COAST Char Fasson Center. There are community radio station, training center, and a microfinance branch office. Note that this campus treated as the principal office upto 2007, this is the place where COAST originated.

Protect  
Empower  
Sustain

Published in March 2025



Note: COAST is implementing a transformative initiative to empower Farmers' Organizations (FOs). Right now, it has 27 FOs that directly engaging 41,409 farmers across 18 districts to strengthen their capacity, financial resilience, and market access.

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# Acronyms

A2J4W	Access to Justice for Women	DANIDA	Danish International Development Agency
ADRRN	Asian Disaster Risk and Response Network	DFS	Digital Financial Services
AFA	Asian Farmers' Association for Sustainable Rural Development	DLAC	District Legal Aid Center
AGM	Annual General Meeting	DRR	Disaster Risk Reduction
AIGA	Alternative Income Generating Activities	EC	Executive Committee
ALNAP	Active Learning Network for Accountability and Performance in Humanitarian Action	ECD	Early Child Development
APFP	Asia-Pacific Farmers' Program	ECHO	European Civil Protection and Humanitarian Aid Operations
APMDD	Asia Pacific Movement on Debt and Development	ED	Executive Director
APRN	Asia Pacific Research Network	ENRICH	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty
APRRN	Asia Pacific Refugee Rights Network	EquityBD	Equity and Justice Working Group
AVAS	Association of Voluntary Actions for Society	EU	European Union
BDCSO Process	Bangladesh CSO-NGO Coordination Process	FO4A	Strengthening Farmers' Organization for Asia
BAPA	Bangladesh Poribesh Andolon	FOs	Farmers' Organizations
BFRI	Bangladesh Fisheries Research Institute	FCDO	Foreign, Commonwealth and Development Office
BFWA	Bangladesh Fish Workers Alliance	FDMN	Forcibly Displaced Myanmar Nationals
BJS	Branch Janasangathan	FGD	Focus Group Discussion
BMI	Body-Mass Index	GDP	Gross Domestic Product
BNNRC	Bangladesh NGOs Network for Radio and Communication	HIES	Household Income and Expenditure Survey
CAIGT	Climate Adaptive Income Generating Technologies	HT	Host Teacher
CANSA	Climate Action Network South Asia	HRM	Human Resource Management
CBCPC	Community-Based Child Protection Committee	ICT	Information, Communication, Technology
CCR	Climate Change and Resilience	ICVA	International Council of Voluntary Agencies
CCNF	Cox's Bazar CSOs-NGOs Forum	IFAD	International Fund for Agricultural Development
CDO	Credit and Development Officer	IGA	Income Generating Activities
CHS	Core Humanitarian Standard	IRWD	International Ruman Women's Day
CITEP	Coastal Integrated Technology Extension Program	ISCP	Improving Social Cohesion Project
COP	Conference of the Parties	JRP	Joint Response Plan
CRM	Complaint Response Mechanism		
CSO	Civil Society Organization		
CV	Community Volunteers		





COAST/Din M Shibly/November 2024

## Who we are

COAST Foundation is a nationally recognized non-governmental organization dedicated to serving marginalized coastal communities across Bangladesh. Since its establishment in Char Fasson Upazila of Bhola District in 1998, COAST has remained committed to promoting inclusive and sustainable development, with a special focus on disadvantaged and underserved populations in coastal areas.

COAST was registered as the Coastal Association for Social Transformation (COAST) Trust with the NGO Affairs Bureau under the Prime Minister's Office on 24 February 1998 (renewed 7 August 2018 for next 10 years). It was later renamed COAST Foundation, a change formally recognized by the NGOAB on 6 June 2021. COAST is also registered with the Microcredit Regulatory Authority (initially

as COAST Trust on 19 November 2007, and as COAST Foundation from 25 February 2021) and under the Societies Registration Act of 1860 since February 3, 2021.

As its core values, COAST focuses on alleviating poverty and addressing injustice in the society through a combination of development programs, humanitarian assistance, campaigning, advocacy, and disaster response. It works with thousands of communities across 12 coastal districts to tackle issues such as inequality, gender justice, climate change adaptation, and localization, while empowering marginalized groups and building resilience against climate impacts.



## Vision

Striving for a world of equity, justice and free from poverty where human rights and democracy are the common cultures.

## Mission

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

## Strategic Objectives and Mandates for the year of 2025

In accordance with the 2023–2027 Strategic Plan, COAST Foundation has set forth the following objectives and mandates for the year 2025:

- a) Facilitate sustainable livelihoods for poor and marginalized groups, especially women and children, by providing financial support through microfinance and promoting enterprise development.
- b) Support and take necessary measures to facilitate the initiatives by the poor in asserting their legitimate rights and demands before the government and other institutions.
- c) Initiate programs/projects and activities independently or in partnership with others, to protect and preserve the country's ecological/ natural resources, with special emphasis on the Bay of Bengal.
- d) Commit to placing gender equality at the core of our work and prioritizing the needs and interests of children and youth across all interventions.
- e) Strengthen internal organizational development, including investments in human resources, to build a more accountable, agile, effective, transparent, and collaborative institution.



COAST/Din M Shibly/November 2024





COAST/Din M Shibly/November 2024

## Governance Structure

COAST Foundation operates within a robust governance framework grounded in the principles of Participation, Accountability, and Transparency (PAT).

The General Council (GC), with 21 distinguished members along with 5 microfinance member-participants, serves as the highest decision-making body and convenes annually for its Annual General Meeting (AGM). It is responsible for approving policies, annual budgets, operational plans, appointment of auditors, and financial reports. Additional GC meetings can be organized with the consent of the Chairperson as required.

The Executive Committee (EC) provides strategic guidance and policy support to the Executive

Director. Comprising leading national professionals, the EC meets quarterly to review and steer the organization's activities. The Executive Director serves as the Member Secretary of both the GC and the EC.

COAST's governance is guided by comprehensive policies and operational manuals — covering human resources, finance and audit, procurement, child safeguarding, and field operations — that are regularly updated and aligned with international standards to ensure consistency, accountability, and compliance across the Foundation.

## Transparency, Accountability, and Recognition

COAST Foundation adopts a proactive approach to transparency and public accountability. It operates under a Right to Information Policy, an Open Communication Strategy, a Complaint Response Mechanism, and a Whistleblowing Policy. An independent study evaluating NGO transparency ranked COAST's website ([www.coastbd.net](http://www.coastbd.net)) among the top performers in Bangladesh for proactive disclosure, providing comprehensive and up-to-date information on its governance, programs, finance, audits, policies, and publications. The organization also holds Special Consultative Status with the United Nations Economic and Social Council (UN ECOSOC), reinforcing its credibility and global engagement in rights-based development and humanitarian action.



## Note from the Chair

It is my honor to share this message in COAST Foundation's Annual Report 2024. I have witnessed with admiration how COAST has deepened its reach and relevance, not just through service delivery but by creating platforms for people's voices, participation, and justice.

Uncertainty, inequality, and crises of different dimension are all around, COAST has tried to remain steadfast in its commitment to values and rights-based approaches. This includes its consistent efforts in ensuring that development is not a function carried out for the communities but with them. Whether it is facilitating legal access for women in Barishal or equipping adolescent girls in Cox's Bazar through radio-based awareness and skill-building, COAST continues to invest in structural empowerment, not short-term quick fixes.

I have found in COAST a balance of grassroots connection and policy-level advocacy. From community mediation in Bhola to global calls for climate finance justice, this organization has continued to push ceiling glasses and

structured boundaries and build bridges between the excluded and those in power. Our governance remains grounded in transparency, collective wisdom, and policy integrity. The Executive Committee and General Council should continue to uphold COAST's accountability to the people it serves, I myself is not entirely satisfied in this particular role of the people engaged in. I appreciate the strong internal audit system, MEAL system and gender equity practices of the Coast in its operations.

As we move into another year, I call upon all stakeholders, government, development partners, CSOs to adopt organization's own accountability and transparency and always remember the issues of justice, community resilience and the leadership's commitment to serve the less privileged.

**Professor Tofail Ahmed, PhD**  
Chair, COAST Foundation

## Note from the Executive Director

I am honored to share the COAST Foundation Annual Report 2024, our collective efforts to empower coastal communities through equity, resilience, and rights-based development.”

In 2024, the world faced economic volatility following post-pandemic inflation, widening inequality, disrupted supply chains, conflicts, and climate-induced economic shocks.

Developing nations like Bangladesh remain vulnerable to such global instability, especially in the absence of equitable global trade and climate finance. COAST has continued to raise its voice in global platforms from the WTO to the UNFCCC, demanding fair trade, localization, aid transparency, and a climate finance mechanism that genuinely reaches the people in need.

Bangladesh had a politically significant year. Subsequent shifts in political dynamics have created both uncertainties and opportunities. At the same time, the country faced economic constraints marked by inflation, rising commodity prices, corruption, and energy sector challenges, all of which impact coastal low-income families. These socioeconomic realities make our mission more urgent to ensure resilience, economic justice, and social protection for the most marginalized.



Within these volatile situations, COAST has made strategic progress. Our microfinance program expanded to 130 branches, reaching over 164,000 families with financial services. We combined this with financial support, community radio, primary health care, and generate climate-adaptive livelihoods to protect and empower coastal populations.

We are proud to serve as the Secretariat of the Sphere Community Bangladesh (SCB) for 2025-2026, a recognition of our institutional commitment to accountability and quality in humanitarian action. We also reviewed our Strategic Plan 2023-27 to adapt it to shifting ground realities, particularly emphasizing climate justice, inclusive financing, and gender-responsive programming.

We continue to state that sustainable development cannot be delivered through top-down charity-based initiatives. Our work remains rooted in local leadership, participation, and dignity. We listen to communities, learn from them, and accommodate their feedback to improve our services for the betterment and building their futures.

**M Rezaul Karim Chowdhury**

Executive Director, COAST Foundation



# Executive Summary

COAST Foundation has been working for nearly three decades in coastal Bangladesh, including in remote islands along the Bay of Bengal. Founded in Bhola in 1998 as “COAST Trust” and reconstituted as “COAST Foundation” in 2021, the Foundation has integrated a rights-based approach into its comprehensive microfinance (MF) program spanning 67 sub-districts across 12 coastal districts. Its mission focuses on poverty alleviation, women empowerment, and resilience building.

## Bridging local and Global

The global economy is navigating recovery amid inflationary pressures and geopolitical tensions, which continue to impact trade and investment flows. Supply chain disruptions and rising production costs have further contributed to economic volatility worldwide.

All these factors negatively affect the Bangladesh economy as well. The country faces challenges in maintaining sustainable economic growth amid fluctuating global demand, internal instabilities, and competitiveness concerns. Additionally, climate change risks threaten agricultural productivity, further impacting overall economic stability.

As a local microfinance institution, COAST remains active in national and global forums to amplify the voices of marginalized coastal communities and promote good governance. Recognizing the deep interconnection between global policies and local realities, COAST advocates for rights and justice by bridging grassroots experiences with international discourse.

## Microfinance for Empowerment

The microfinance sector delivers financial services to low-income individuals, especially women, enabling them to pursue small-scale



COAST/Abarul/November 2024

entrepreneurship. Bangladesh has over 724 licensed microfinance institutions (MFIs) serving over 41.55 million clients—approximately 90% of whom are women. In FY2024, MFIs disbursed BDT 2,493.02 billion, making a significant contribution to GDP and financial inclusion. Despite challenges such as a spike in non-performing loans following the eastern floods and political turmoil, the sector continues to strive for recovery and increased disbursement (Source: Micro Finance in Bangladesh, June 2024-MRA-Micro Credit Regulatory Authority)



COAST/Din M Shibily/November 2024



For long-term sustainability, collaboration among MFIs, NGOs, government, and private sector is essential. COAST emphasizes that the financial resilience of the poor, especially micro-entrepreneurs in disaster-prone coastal regions, is foundational to national stability. Bangladesh's economic growth has attracted international attention, though Civil Society Organizations (CSOs) continue to question whether this progress translates into truly inclusive development. COAST seeks to engage this narrative while critically advancing community resilience.



COAST/Din M Shibly/November 2024

## Moving Forward

A vision of economic justice drives COAST's mission. Its microfinance initiatives not only support small business development but also strengthen the financial independence of women and marginalized families. As of December 2024, COAST disbursed BDT 550.55 crore (USD 47.05 million) in outstanding loans to 133,656 low-income families. Participants' savings also rose by 7.44% (BDT 253.45 crore; USD 20.86 million) indicating improved financial capacity. COAST advocates for a dedicated coastal microfinance policy, recognizing that the unique vulnerabilities in these areas demand a tailored approach.

## Core and Social Development Programs

COAST operates through an integrated model that combines microfinance as its core program with social development interventions. The core program goes beyond credit, encompassing health services, disaster response, and livelihood development. For instance, COAST delivers primary healthcare through locally trained women paramedics in remote island communities where medical services are hardly available. Its disaster response fund ensures swift assistance during cyclones and tidal surges, often mobilized faster than external aid.

Social development programs complement core operations and are primarily funded by development partners. These include child protection and education initiatives in the Rohingya Response (UNICEF), social cohesion (UNHCR), access to justice for women (GIZ), emergency response (START Fund), coastal fisheries livelihood support (Vitol Foundation), value chain and cooperative development (IFAD, PKSf, AFA), and climate



adaptive technologies (CJRF, SwedBio, Tearfund, WorldFish, Sustainable Development Foundation, Thailand). These programs enhance the institutional and socioeconomic resilience of targeted communities both inside and beyond COAST's microfinance areas.

## Rights-Based Approach and Social Justice

COAST's rights-based approach ensures equality and accountability, where participation is central to all initiatives. It promotes community organizations, encourages local leadership, and fosters long-term social transformation over short-term aid. This enables small-scale fishers, farmers, and women to assert their rights and challenge structural inequalities.

## The Power of Radio

COAST operates Radio Meghna (in Charfession, Bhola) and Radio Saikat (in Cox's Bazar), led by adolescent girls from the community. These stations offer localized content on agriculture, fisheries, climate change, disaster preparedness,

and social cohesion, among other topics. They empower rural youth, especially girls, while enhancing awareness and inclusive communication in coastal areas.

## Campaign and Advocacy for Change

COAST Foundation is committed to advocacy and campaigning on pro-people issues to drive positive changes in policy and practice for the benefit of the people of Bangladesh. COAST strategically mobilizes crucial advocacy and campaign initiatives at local, national and international levels. It actively engages with the government to shape its position in global forums such as the Climate Conference of Parties (CoP), CJAB (Climate Justice Alliance for Bangladesh), CANSA (Climate Action Network South Asia), ADRRN (Asian Disaster Reduction & Response Network), LDC (Least Development Countries) Watch, the Reality of Aid - Asia Pacific (RoA-AP) and CSO Partnership for Development Effectiveness (CPDE), among other economic and social official forums, always upholding national interests.

COAST prioritizes low-cost but effective and innovative interventions to mobilize its campaigns and advocacy activities. It collaborates with media and like-minded CSOs and NGOs, while also building their capacity to engage in evidence-based advocacy. COAST's campaigns focus on issues such as localization, Accountability to Affected Population (AAP) for humanitarian assistance, climate change and resilience. It also promotes campaigns on the issues concerning ICVA



COAST/Abul Hasan/November 2024





COAST/Din M Shibly/November 2003

(International Council for Voluntary Agencies), WTO (World Trade Organization), WFFP (World Forum of Fisher Peoples), WFF (World Fisheries Forum), C4C (Charter for Changes), and the Grand Bargain, and the fight against unfair global trade practices. These efforts aim to protect agriculture, traditional fisheries, food security, and local and national resources, while also promoting gender equality.

## Internal Audit as the Cornerstone of Institutional Accountability

COAST Foundation upholds its institutional credibility and accountability through a robust internal control system. Regular audits serve as critical tools to ensure that all financial transactions and organizational activities comply with established standards and practices.

The internal audit team checks the financial records, operational procedures, and compliance frameworks to identify risk and irregularities of the Foundation. Each audit cycle involves thorough documentation, analysis, and verification, followed by the presentation of findings to senior management. Recommendations provided by the audit team, whether related to the core operations or development programs, are addressed promptly. COAST believes this process fosters an environment of accountability, promotes a culture of continuous learning, increases operational efficiency, and builds trust with donors and stakeholders.

# Economic Justice

Microfinance for Justice,  
Empowerment, and Inclusion

Advancing Rights, Resilience,  
and Economic Empowerment in  
Coastal Communities

CCOAST Foundation is making significant strides in reshaping the role of microfinance in Bangladesh's community development. Moving beyond a traditional, profit-driven model, COAST has embraced a rights-based approach from the very beginning — one rooted in justice, inclusion, and sustainability. The organization views microfinance not only as a means for financial inclusion but also as a powerful tool to empower individuals to claim their legitimate rights to the government and transform their social and economic conditions.

During the year, COAST reached 164,995 low-income families with its microfinance services, contributing significantly to coastal communities' resilience and economic well-being. The total value of outstanding loans grew by 1.57%, reaching BDT 550.55 crore (USD 45.29 million). At the same time, total savings of COAST members increased by 7.44%, amounting to BDT 253.45 crore (USD 20.86 million). These figures reflect both trust in COAST's services and the growing economic participation of community members.

COAST's approach integrates financial services with social development initiatives, helping families secure entitlements from government and public services. This year, it also expanded its operational coverage, now running 130 microfinance branches across seven regions. This regional growth allows COAST to serve a broader population affected by poverty, climate change, and systemic exclusion.

This year, technological innovation has remained central to COAST's mission. COAST is strengthening its computerized Management



COAST/Din M Shibly/March 2024

Information System (MIS) and expanding its SMS (Short Message Service)-based monitoring system to improve transparency and real-time decision-making. All these initiatives will support COAST's ambition to have a fully digital, paperless, real-

## Turning grants into growth: Saleha Begum's model of sustainable livelihood

On the bank of the Tetulia River in Velu Mia Union, Bhola Sadar Upazila, Bhola, Saleha Begum has built a life marked by resilience, determination, and the potential for economic development. Widowed for more than three decades and left to raise seven children on her own, she faced an uncertain future in a region increasingly vulnerable to climate change and economic hardship.

In 2015, her journey toward self-reliance took a hopeful turn when she enrolled in a goat farming skill development training program under the UPP (Ultra Poor Program)-Ujjibito Project, implemented by COAST Foundation with support from Palli Karma Sahayak Foundation (PKSF). With a grant of BDT 8,000 from the project, Saleha Begum began by purchasing two goats and applying the skills she had acquired during the training.





time and cashless microfinance platform by 2026, aligned with the broader goal of building an inclusive, modern financial system in rural and climate-vulnerable coastal areas.

COAST Foundation's microfinance work is part of a larger vision of community-led development. By promoting economic independence alongside rights awareness and social accountability, the Foundation will continue to bring meaningful changes in coastal Bangladesh, empowering communities with dignified and sustainable livelihoods.

## Climate Adaptation Technology Program (CATP)

### Supporting Rural Communities through Climate-Smart Agriculture

The CATP is a self-financed COAST Foundation initiative to promote climate-resilient, income-generating activities (IGAs) among coastal microfinance group members. It supports adopting climate-smart technologies in agriculture, fisheries, and livestock to strengthen community adaptive capacities.

With regular veterinary and technical guidance from COAST field staff, Saleha became an example of steady progress, gradually expanding her small livestock enterprise. As her income grew, so did her ambitions. She reinvested her earnings, sold animals during seasonal peaks, and saved diligently until she was able to purchase 24 decimals of land for BDT 6,00,000, a significant milestone for a woman-led household in a rural coastal context of Bangladesh.

Now, she owns nine cows and nine goats, and cultivates rice, lentils, and seasonal vegetables on her land. Looking ahead, Saleha dreams of establishing a small-scale dairy enterprise, contributing not only to her family's income but to local food supply.

Saleha Begum's story is not just about livestock – it is about dignity, and the critical role of coordinated support and climate-resilient livelihoods can play in lifting rural women out of poverty. Her journey reflects how marginalized communities, particularly women, can lead transformative change in their own lives through practical, locally grounded solutions.



COAST/Din M Shibby/November 2024



In 2024, CATP delivered technical support and training in coordination with government services. These are:

- Mini Hatcheries: 5 hatcheries established, producing 7,380 quail and ducklings.
- Model Breeder Units: 7 poultry and duck breeding farms set up, using optimized male-to-female ratios.
- Vermicompost Production: 76 farms developed, generating 7,500 kgs of organic fertilizer.
- Sex Pheromone Use: Adopted by 41 farmers for eco-friendly pest control in vegetable farming.
- Beef Fattening: 230 farms supported with UMS (Urea Molasses Straw) feed, achieving 700g/day weight gain per animal.
- Livestock Vaccination: 40 campaigns were conducted in Noakhali and Cumilla, vaccinating 27,667 cattle to prevent post-flood diseases.

## Primary Healthcare Essential Services for Outreach

Since its inception in 1998, COAST Foundation has remained committed to delivering primary healthcare services as a core component of its programs, especially in remote areas. In 2024, COAST organized 268 courtyard meetings across Char Kukri Mukri, Dhalchar, Char Motahar, Char Mozammel, and Char Zahir Uddin in Bhola district.



COAST/Din M Shibby/November 2024

These sessions aimed to raise awareness on maternal and child health, promote nutrition, and improve hygiene practices among marginalized coastal communities.

Through these community-based initiatives, pregnant women were informed about the importance of TT (Tetanus toxoid) vaccination, the intake of iron and folic acid, and the benefits of a nutritious diet during pregnancy. Additionally, discussions addressed a broad range of topics, including adolescent health, balanced nutrition, safe childbirth, neonatal care, seasonal disease prevention, and hygiene practices. A total of 1,936 individuals, including 127 pregnant women, 312 lactating mothers, 327 children under five, and 1,170 other adults, received essential primary healthcare services and counseling.

## Emergency Health Support during Flood Crisis in Feni Region



COAST/Mizan/August 2024

In 2024, severe flooding swept across the districts of Feni, Noakhali, Lakshmipur, and Cumilla, submerging vast areas and causing stagnation and widespread damage. Livestock were washed away, communication and transportation systems were disrupted, water sources became contaminated, and communities faced an outbreak of waterborne diseases such as diarrhea, typhoid, and skin infections. Concurrent political unrest further hampered regular government health services at the field level, leaving thousands without access to basic medical care.

In response, the COAST Foundation initiated a rapid response with cooked meals and then, with support from PKSf and START Fund, launched an emergency health initiative targeting over 4,800 flood-affected people. Under this initiative, COAST conducted 42 health campaigns through its own paramedical officers and local staff, offering free primary health services across the affected areas.

# Social Justice

## Community Education through Janasanghathan (People's Organization)

The COAST microfinance program goes beyond income generation, focusing on empowerment as its core objective. Its strategic approach emphasizes dialogue and behavioral change through mass mobilization, activism, and the establishment of People's Organizations (POs), locally known as Janasanghathan. COAST provides technical support to these groups to strengthen their role in driving sustainable social change.



COAST/Din M Shibly/November 2024

Patients were treated for diarrhea, skin diseases, fevers, fractures, and chronic illnesses such as diabetes and gastric. Each service seeker was provided with essential medications including antibiotics, ointments, ORS (Oral Rehydration Solution), vitamins, calcium, and more. The timely response helped reduce the risk of disease outbreaks and demonstrated the importance of accessible healthcare during climate-induced emergencies.

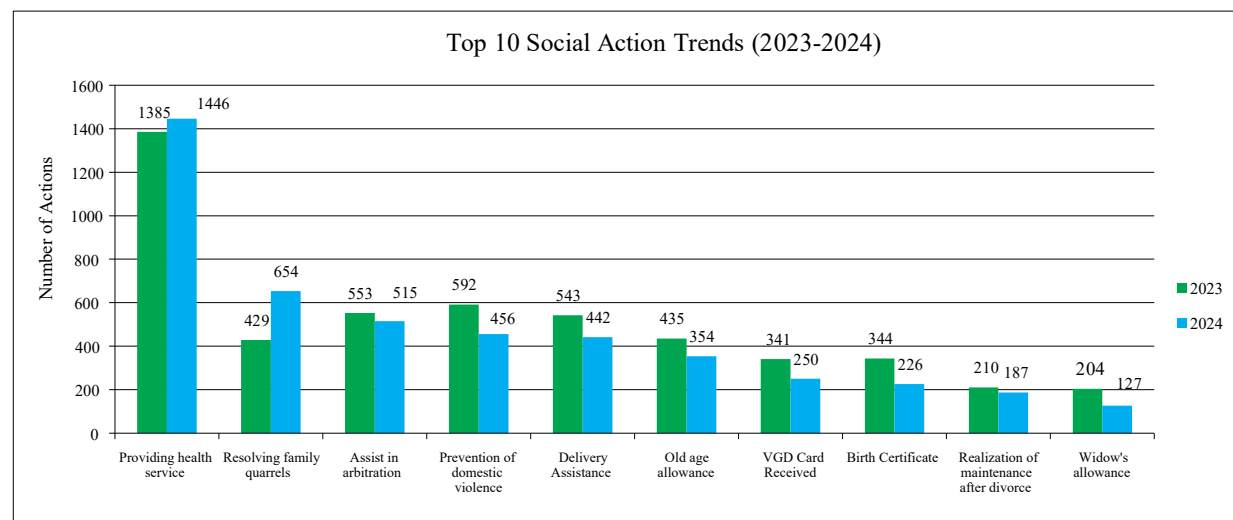
*"At a time when regular field operations were facing serious constraints, the health support extended by COAST Foundation filled a critical gap. Their rapid staff deployment, especially in critically isolated areas, and the coordination with local health workers significantly reduced suffering and the spread of disease. We deeply appreciate this timely and effective intervention- Kumkum Begum"*

Operating from branches to regional levels, these POs play a pivotal role in upholding the rights of their members through their Branch Janasanghathan (BJS), Upazila Janasanghathan (UJS), and Regional Janasanghathan (RJS). In 2024, the POs successfully executed 5,805 social actions involving different local issues. Among them, 846 social actions were taken against divorce, domestic violence, eve teasing, dowry, child marriage, and rape, showcasing the active role of these POs in safeguarding the well-being of community members.

POs also serve as catalysts for communities to engage with local power structures. By encouraging development of ownership and the assertion of rights, POs build social cohesion and bridge the gap between local communities and existing local governance. A summary of major social actions is presented below graph:

Type of Social Action	January to December 2024
<b>1. Help in obtaining the Government services</b>	
VGD Card Received	250
Widow's allowance	127
Old age allowance	354
Stipend	100
Acquiring Khas Land	55
Assist in arbitration	515
Birth Certificate	226
Providing health services	1446
Others (Freedom fighter allowance)	118
<b>2. Roles in the protection of human rights (social mobilization, local-level advocacy, and campaign)</b>	
Prevention of divorce/Fatwa	93
Prevention of dowry	64
Rape prevention & legal support	60
Prevention of domestic violence	456
Prevention of eve-teasing	94
Prevention of eviction from land	41
Protesting arson & legal support	20
Prevention of sexual harassment	69
Prevention of child marriage	79
Prevention of minority eviction	38
Others	103
<b>3. Others</b>	
Delivery Assistance	442
Fair distribution of joint family resources	130
Realization of maintenance after divorce	187
Guardianship of child	84
Resolving family quarrels	654

*These actions demonstrate the tangible impact of our community mobilization initiatives, providing opportunities for the disadvantaged to access and influence local power dynamics.*





# Community Radio

## Trusted Voice in Crisis and Beyond



COAST/Mousumi Rani Das/November 2024

COAST Foundation operates two community radio stations: Radio Meghna in Char Fasson, Bhola, and Radio Saikat in Cox's Bazar Sadar. These stations play a vital role in timely communication, especially during natural disasters when access to accurate and actionable information can mean the difference between vulnerability and resilience.

From early warnings to real-time updates during cyclones, Radio Meghna and Radio Saikat operate 24/7 to ensure uninterrupted broadcast of emergency alerts and preparedness messages. Their crucial role in disaster risk reduction has earned them community trust and institutional recognition. Outside of emergencies, these radio stations continue to serve as platforms for learning, inclusion, and empowerment.

Through programs on agriculture, fisheries, livestock and social issues, they connect small-scale farmers

and fishers with essential knowledge on market trends, climate-smart practices, and weather forecasts, enhancing livelihoods and food security. Additionally, Radio Saikat actively fosters social cohesion through inclusive dialogue, awareness campaigns, and community narratives.

Their commitment to socioeconomic development was evident once more during the recent cyclones, when both stations tirelessly broadcast critical information for over 24 hours. More than just sources of information, Radio Meghna and Radio Saikat have become trusted lifelines for the people of Bhola and Cox's Bazar, positively impacting lives through effective and timely communication.

# Radio Saikat

## Preserving Harmony, Life and Nature

Radio Saikat, located in Sadar Upazila of Cox's Bazar, has been operating since 2021 as a vibrant platform for social transformation. Reaching communities in Ramu, Moheshkhali, Eidgaon, and Ukhiya, the station addresses deep-rooted societal challenges such as child marriage, illiteracy, and social division through consistent, community-based programming.

Its content primarily covers awareness campaigns on trafficking, drug addiction, and disaster preparedness, while also informing listeners about available government services. Beyond awareness, Radio Saikat amplifies the voices of farmers, women, and entrepreneurs, sharing their stories to inspire collective resilience and progress.



COAST/Din M Shibly/December 2024

An idyllic characteristic of Radio Saikat is its women-led team – young, local journalists and radio activists breaking social barriers and pioneering a culture of inclusive media. Despite early resistance from families and communities, these women now lead technical operations, content creation, and on-air hosting, becoming role models for others.

Through strong collaboration with government entities, NGOs, INGOs, and the mainstream media, Radio Saikat has built trust and credibility. Its journey underscores the powerful impact of inclusive communication in fostering empowerment and social change.

## Fatema's Life Moves Forward, One Stitch at a Time

The sewing machine never seems to stop in Fatema Begum's (42) home. With focused eyes following the steady motion of the needle, she sews garments, each stitch carrying her story forward. Fatema Begum lives in Palongkhali Union under Ukhiya Upazila of Cox's Bazar district.

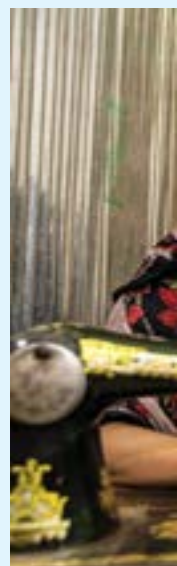
Once, Fatema's life was filled with the warmth of her family – her husband and three children. However, five years ago, her husband abandoned them after becoming involved in an extramarital relationship, leaving Fatema responsible for her three children. Overnight, their world plunged into uncertainty. Struggling to meet even the basic needs of food and household expenses, she began working as a domestic worker in different households. Even that proved insufficient to sustain her family.

In early 2024, Fatema joined a listener club

of Radio Saikat. Alongside her daily work, she began regularly attending club sessions and listening to its broadcasts. Soon after, with support of Tearfund, Radio Saikat organized a 20-day tailoring training course for its listener club members. Fatema eagerly participated and completed the training. Following this, she secured a loan from a local development organization and purchased her sewing machine.

Gradually, Fatema began taking sewing orders from neighbors and local clients. With this income, she now manages her family's expenses and has started repaying her loan in installments. Additionally, she grows vegetables around her homestead space to supplement her family's food needs. Now, Fatema earns a regular income from her own home and leads her family

"After five years of exhausting domestic work and losing all hope, Radio Saikat came to me like a message of hope. Becoming a member of the listener club and receiving sewing







# Radio Meghna

## Voice of the Coastal People

Radio Meghna is a community-based radio station based in Charfassion, Bhola, and led by young women from coastal and fishing communities. Since its inception in 2015, it has emerged as a bold platform for amplifying the voices of marginalized populations across disaster-prone areas of southern Bangladesh. Broadcasting within a 17-kilometer radius, the station airs vital programs on climate change adaptation, fishers rights, women empowerment, disaster preparedness, health, education, and coastal agriculture.

Over the years, Radio Meghna has played a pivotal role in building grassroots awareness and promoting social inclusion through its locally-driven programs. The station has consistently provided a platform for the voices of women, adolescents, and small-scale fishers, empowering them with knowledge, boosting their confidence, and connecting their issues to

broader development discourse. Its commitment to participatory communication has made it a trusted source of information across the Meghna River and surrounding coastal islands.

In 2024, Radio Meghna celebrated 9 years of continuous broadcasting with a series of impactful achievements. The station has partnered with several national and international development agencies, including CJRF (Climate Change Resilience Fund), UNDP (United Nation Development Program), AMARC (World Association of Community radio Broadcasters), BNNRC (Bangladesh NGOs Network for Radion & Communicaiton), and Sushilan. Notable highlights include events on climate change, AIGA (Alternative Income Generating Activities), village court sensitizations, disaster preparedness, child protection campaigns, and awareness programs on gender-based violence, child marriage, agri-entrepreneurs' challenges and success, family farming, maternal and child health, and adolescent wellbeing. Radio Meghna also disseminates agricultural information and promotes sustainable small-scale fisheries, amplifying the stories of resilience and solutions from the frontline of climate change.



COAST/Din M Shibly/December 2024

training changed my life. Once my loan is fully repaid, I believe I can rebuild my life even better. Moreover, the awareness messages from the radio programs help me make informed decisions in everyday life." -Fatema expressed her views.



COAST/Din M Shibly/November 2024



## Preventing Child Marriage through Community Engagement

Razia (pseudonym), a 14-year-old madrasa student from Hazariganj in Char Fasson, was facing the prospect of early marriage due to financial hardship in her family. Eldest among her siblings, Razia's younger brother has yet to start school. A diligent student of Class 7, she felt distressed as her parents frequently quarreled over the prospect of marrying her off early.

During her father's absence, Razia's marriage was arranged hastily. But when her classmate, Sharmin, learned about the plans, she informed members of Sheuly Radio Meghna's Listeners' Club. Acting swiftly, Radio Meghna staff reached out to Razia's mother and successfully intervened, halting the marriage preparations and preventing a life-altering decision.

The Assistant Station Manager and other club members took immediate action. They visited Razia's family and held multiple discussions to explain the risks of child marriage, such as health complications, early pregnancy, and long-term setbacks to education. Although the family initially resisted, they eventually understood the legal consequences and acknowledged the dangers. Ultimately, they agreed to cancel the wedding plans.

*"Thanks to the intervention of Radio Meghna and the listener club, my marriage was stopped. Now I can continue my education without fear. I want to finish school and find a job to support my family. This support has saved my future." – Razia, who has since joined the Sheuly listener club and become an advocate for girls' rights.*

## Family Farming Impacting to Empowering Women in Charfession

In Hazariganj, Charfession, a group of women have been transforming their homesteads and fallow lands into sources of income and nutrition through safe vegetable cultivation. Inspired by agricultural programs on Radio Meghna, they adopted organic practices such as using vermicompost, livestock manure, and natural pest control to grow chemical-free vegetables. These efforts have not only improved household nutrition but also empowered women to contribute economically to their families.

Minara Begum, a resident of the area, began cultivating vegetables on 1.5 acres of land and quickly saw results. In a single season, she earned around BDT 10,000 by selling produce such as brinjal, balsam apple, and gourd. Similarly, Minara Begum now meets her family's nutritional needs while generating supplemental income. Women like her also share their learning with neighbors, helping to spread sustainable farming practices throughout the community.

*"Radio Meghna's programs encouraged me to start organic vegetable farming at home. It helps feed my family and provides extra income. I hope more women in my community will adopt these safe and productive family farming methods."*  
-Minara Begum



COAST/Nishi Begum/November 2024



COAST/Abarul/June 2024

## Networking and Advocacy

The COAST Foundation is committed to strengthening civil society networking both nationally and internationally. The organization firmly believes that the full potential of development support and services for the poor and marginalized can only be unlocked through the formulation of pro-poor policies. Recognizing the crucial role of civil society voices in shaping today's political and governance landscape, COAST has tirelessly worked toward this goal since its inception.

COAST adopts a structured approach to networking and advocacy, beginning with necessary studies, assessments and drafting of position papers. These efforts are followed by holding seminars, dialogues, and other events are organized, bringing together policymakers and Civil Society Organizations (CSOs) to influence key issues. To ensure broad dissemination, COAST actively engages with the press and also leverages digital platforms such as Facebook, Twitter, and website updates, amplifying its messages nationally and globally.

In 2024, COAST successfully implemented its campaign and advocacy activities by facilitating three networks: Bangladesh CSO NGO Coordination Process (BDCSO), and Equity & Justice Working Group, Bangladesh (EquityBD). 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 an active role in drawing global CSO support for humanitarian, economic, and climate justice issues. In 2024, COAST organized several events, including seminars, press conferences, and demonstrations advocating for the global climate negotiation, empowerment of frontline workers in the aid system, fishers' rights, social cohesion, localization, etc.

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 Business Standard, 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 public. This outreach is vital in making a significant impact on a wide audience.



COAST/Md. Zahidul Islam/November 2024



# Phased-out Projects

## Strengthening Child Protection in Bhasan Char: Preventing and Responding to Abuse, Violence, Exploitation, and Neglect (SCP-BC)

COAST Foundation implemented a comprehensive Gender-Based Violence (GBV) and child protection initiative to safeguard over 3,500 Rohingya refugees on Bhasan Char in Noakhali district. Designed to address critical protection gaps, the intervention adopted participatory, community-centered approaches focused on women, children, and other vulnerable groups. The project engaged more than 50 trained community volunteers and partnered with local service providers to raise awareness, strengthen referral mechanisms, and establish safe spaces for survivors of violence.

During the intervention, 13 GBV cases were registered, 92% of which involved physical assault, predominantly affecting women and girls. Survivors received a range of support services, including psychosocial support, life skills training, dignity kits, and referrals for medical, legal, safety, livelihood, and specialized GBV services.

In the area of child protection, 36 cases were identified, including concerns such as child labor, abuse, neglect, disability, and unaccompanied minors. Of them, COAST referred 24 children to health, education, legal, and food services, with



## Millat faced Neglect and Denial before Protection

Millat was born in Naya Para, Teknaf, and showed signs of illness early in life. After his parents' divorce, his care became uncertain. In 2021, when his mother and grandmother moved to Bhasan Char, Millat was denied during the aid registration process, first by his mother, who planned to remarry, and then misrepresented by his grandmother for ration benefits.

UNHCR referred the case to the COAST Foundation for verification. After speaking with Millat's father and relatives, COAST confirmed his identity and counseled his mother on parenting responsibilities. Millat was then officially registered, provided with essential non-food items, and referred for medical care.



COAST/Pintu Biswas/November 2024

Millat now lives with his mother and receives the care he was once denied. His case reflects the need for vigilance, protection, and accountability in humanitarian response for vulnerable children.



COAST/Din M Shibly/February 2024

69 cases successfully closed during the period. COAST operated 4 Multi-Purpose Centres (MPCs) and 8 adolescent clubs, providing life skills education, psychosocial support, and recreational activities, reaching over 1,000 children and adolescents.

Community engagement efforts include positive parenting sessions, youth Social Change Agent training, and the formation of Community-Based Child Protection Committees to support case identification and awareness raising. GBV awareness and risk mitigation sessions reached over 400 adolescents, resulting in significant improvements in their capacity to protect themselves and promote safer community practices. Despite challenges such as restricted mobility and cultural sensitivities, the program successfully strengthened community resilience and service delivery networks. Key lessons emphasized the importance of culturally sensitive approaches and refugee participation in sustaining protection efforts.

## Adolescents' Program

Playing an important role in mental, physical and intellectual development

Adolescents make up 21% of Bangladesh's population, over 36 million, making their development vital for sustaining the country's demographic dividend. Since July 2019, COAST, in partnership with PKSF, has been implementing the Adolescents' Program to foster leadership, values, and civic responsibility among youth.

To date, 360 clubs with 8,045 members have been formed, engaging adolescents in activities promoting

health, environmental protection, and social values. Notably, 95% have improved personal hygiene and the use of sanitary napkins.

Additionally, over 1,900 adolescents participated in indoor and outdoor events, enhancing their confidence and teamwork. Moreover, orientations and sessions were held on leadership development, child marriage prevention, and personal hygiene. The program also engaged 800 parents through 40 gatherings, encouraging family support in shaping responsible, value-driven youth. This initiative is equipping the next generation with tools and mindset for a just and sustainable future.

## The Sustainable Enterprise Project (SEP)

Promoting Successful and Sustainable Entrepreneurship

COAST Foundation, in partnership with PKSF, implemented the three-year SEP project initiatives to strengthen microenterprises in climate-vulnerable coastal regions, promoting sustainable growth and resilience in agribusiness and manufacturing clusters.

Key achievements include installations of Fishfinder and SONAR on five boats, boosting catch efficiency by 20% and enhancing navigation safety. A Dry Fish-Based Eco-Tourism Facility was launched in Nazirartek, Cox's Bazar, improving hygienic dry fish marketing and cultural engagement.

A container-type cold storage now benefits more than 200 producers, while infrastructure for women—rest and breastfeeding corners, toilets, and tube wells—have improved workplace conditions. Two Organic Waste Management Facilities recycle dry fish waste into poultry and fish feed, supporting a circular economy. Moreover, SEP introduced 35 new technologies and trained 1,700+ individuals in safe production, compliance, and business skills. Digital platforms expanded market access, while regular lab testing ensured quality. In total, 2,279 people have directly benefited, marking substantial progress in inclusive enterprise development and climate-smart livelihoods.



# Ongoing Projects

## ENRICH: Uplift the lives in Kutubdia Island

Since 2014, COAST Foundation has been implementing the ENRICH program in Uttar (North) Dhurong Union, Kutubdia, with technical support from PKSf, aiming to improve the quality of life for poor households. The program covers education, healthcare, nutrition, youth development, employment, and beggar rehabilitation through a holistic approach. Key achievements include setting up of 48 satellite clinics, providing free medical support to 4,921 people, conducting cataract surgeries for 23, and distributing 19,000 nutritious food supplements. Education services reached 1,350 children through 45 centers, while 108 youth received entrepreneurship development training. The program also addressed to protect early marriage, prevention of dowry, and supported 62 elderly people with allowances.

This year, COAST expanded its people-centered, comprehensive approach to two additional climate-vulnerable Unions: Lemshikhali of Kutubdia Upazila, as well as Kolatoli of Monpura Upazila.



COAST/Din M Shibly/February 2024

## Resilient Homestead and Livelihood Support to the Vulnerable Coastal People of Bangladesh (RHL)

### Building Climate-Smart Livelihoods for Coastal Resilience

The Resilient Homestead and Livelihood Support (RHL) Project, implemented by COAST Foundation in Cox's Bazar Sadar and Kutubdia Upazilas, promotes climate-adaptive livelihoods among vulnerable coastal communities. Supported by PKSf and the Green Climate Fund (GCF), the project has prioritized women's participation, reaching 1,115 households, of which 97% are women-led.

In 2024, the project enhanced community resilience through homestead strengthening, distribution of saline-tolerant vegetable seeds, slated goat-rearing houses, and tree saplings to support climate-smart farming and reforestation. Crab farmers, nurseries, and a newly constructed hatchery in Khamarpara, Chowfoldondi Union, received targeted technical and financial support to improve sustainable aquaculture.

Through 337 Participatory Rural Appraisals (PRAs), the project engaged 9,050 individuals and validated 6,000 using field-based data tools. A total of 100 Climate Change Adaptation Groups (CCAGs) were formed, meeting monthly to plan and act locally. More than 70 training batches were conducted to build skills among crab farmers, vegetable growers, and livestock rearing.

The construction of 83 climate-resilient households, 7,405 climate-resilient saplings distributed among 1042 coastal people, vegetable seeds distributed among 583 people and 245 goat shelters reflect the project's integrated approach to environmental sustainability and income diversification, empowering coastal families to better cope with the impacts of climate change.



COAST/Tanzira Khatun/December 2024

## Climate-Smart Adaptation Shapes Josna Dey's Farming Future

Josna Dey lives in a salinity-hit area of East Hindupara, Kurushkul Union, under Cox's Bazar Sadar Upazila. She faced severe challenges as salinity degraded her farmland. With support from the PKSF-funded Resilient Homestead and Livelihood (RHL) Project, implemented by COAST Foundation, Josna received saline-tolerant vegetable seeds along with specialized training on adaptive farming techniques.

She successfully transformed her previously unproductive land into a thriving vegetable garden, providing fresh, nutritious food for her family and reducing reliance on costly market produce. Josna's success has inspired neighboring farmers to adopt similar climate-smart practices, fostering wider community resilience.

Her journey demonstrates the transformative potential of targeted agricultural interventions in vulnerable coastal regions.

*"This garden is an example that even the uncultivable land can grow fresh vegetables. I want others to see that change is possible with the right support."*  
-Josna Dey expressed.

## Nargis Akter Gains Hope through a Safe and Secure Shelter

Nargis Akter, a widow from Kironpara village under Ali Akbar Dail Union of Kutubdia Upazila, faced insecurity and hardship after losing her husband in a tragic accident. Living in a climate-vulnerable area, she struggled to protect her family from frequent storms and flooding. The PKSF-funded Resilient Homestead and Livelihood (RHL) Project, implemented by COAST Foundation, provided Nargis with a climate-resilient home designed to withstand harsh weather conditions.

The new house, equipped with improved sanitation facilities like a Bondhu (climate friendly) Burner and sanitary latrine, significantly enhanced the family's health, safety, and dignity. This support allowed Nargis to focus on her daughters' education and future, free from the constant fear of environmental threats.

Her experience highlights the critical importance of climate-resilient infrastructure in building sustainable livelihoods and community resilience.

*"This home is more than just a shelter; it is safety, and a fresh start for my family. I can now think about my daughters' future without fear."*-Nargis described her happiness.



COAST/Din M Shibly/August 2024



## Rural Microenterprise Transformation Project (RMTP): Healthy Street Food

Promoting Safe, Nutritious and Hygienic Street Food

COAST Foundation has been implementing the RMTP Healthy Street Food Project at Cox's Bazar Sea Beach since 2023, with the support from PKSF, IFAD, and DANIDA. The project aims to promote safe, nutritious, and fish-based street food in this tourist area and increase the income of micro-entrepreneurs.

Since then, 50 vendors have been trained in seafood preparation, and 100 in sweet corn cultivation, with 25 receiving financial and technical support. Structural upgrades were made to 21 mobile vans (13 fish, 4 tea, and 4 juice), and the "Mag-Darin Food Court" was launched as a model seafood hub. Three roadside restaurants have been upgraded with improved infrastructure and hygiene materials to ensure safe food preparation and service. Additionally, 50 vendors received hygiene kits, and 5 seminars reached 150 families on gender, nutrition, and environmental issues.

## RMTP-Safe Poultry Management Program

Ensuring Hygienic, Halal, and Market-Linked Poultry Production

Since 2022, COAST Foundation has been implementing the RMTP Safe Poultry & Poultry Products Development Project in Cox's Bazar Sadar and Ramu Upazilas with the support from PKSF to promote hygiene and halal poultry production. Under the initiative, COAST set up a meat processing plant in Tekpara, Cox's Bazar Sadar, to ensure safe, BSTI (Bangladesh Standards & Testing Institution)-certified poultry meat. The plant, currently supporting 80 farmers, has so far processed 5,000 kgs of chicken, duck, beef, and mutton sourced from local farmers. The project established a Poultry Diagnostic Lab offering affordable disease diagnosis and advice, with 1,050 farmers receiving support from the lab so far.

Key activities under the initiative included training 200 farmers in Global Good Agricultural Practices and 400 in biosecurity measures, resulting in reduced disease prevalence and increased earnings. Eight bio-secured demonstration farms and 13 halal poultry chain shops have been established to promote safe practices. Contract farming has helped

## Hasina Akter's Determination for a Safe and Successful Street Food Business



COAST/Emran Ibne Zakir/July 2024

Hasina Akter, a fish fry seller from Cox's Bazar, struggled to sustain her family with poor income from an old-fashioned, unhygienic food cart. She was frustrated. Then, she received training on hygienic food preparation and hygiene materials from the Healthy Street Food Project, implemented by the COAST Foundation. The project provided her with BDT 50,000 as grant which she used to build a modern, hygienic food cart, boosting her income. Hasina now supports her family even better with more confidence and stands as one of the successful women entrepreneurs.



build strong linkages among farmers, retailers, and processors, ensuring secure market access. Digital marketing through 29 platforms has boosted sales by 15%. Most importantly, collaboration with the Poultry Association has ensured price transparency across the supply chain. Additionally, 20 trained Livestock Service Providers conducted 360 vaccination campaigns while vaccinated a total of 1,17,560 poultry birds, raising community awareness on safe poultry production.

## From Student to Poultry Changemaker

In 2018, Moin Uddin, a young student from Thoingakata, Ramu in Cox's Bazar, decided to chart his own path to self-reliance. To do something meaningful in his village, he began exploring ideas online and discovered the promise of indigenous poultry farming. Deshi chickens appealed to him due to their low risk, disease resistance, and high consumer demand.

Moin began with just 3 cocks, 8 hens, and 13 chicks in a simple bamboo coop, built by himself. Later, he received technical training, mentorship, and financial assistance from the project. With that support, he gradually expanded his farm. Now, he runs a blooming poultry business with approximately 300% chickens and a mini hatchery that produces 300 chicks per batch. He raises chicks for both his own farm and for sale to other farmers. In just one year, he has sold more than 15,000 chicks, along with thousands of eggs and chickens.



COAST/Din M Shibby/August 2024

## Bangladesh Rural Water, Sanitation and Hygiene for Human Capital

The BD Rural WASH Project, funded by PKSf and carried out in 21 upazilas across 35 microfinance branch offices in Noakhali and Chattogram regions of the COAST Foundation. It has made significant progress in improving rural sanitation and access to safe water. Throughout the year, 3,599 twin-pit “Y-type” toilets were built, benefiting 18,633 people. Additionally, 642 water sources were upgraded, which are supporting 2,825 residents. A total of BDT. 57.29 lakh (USD. 46,950) was allocated as incentives to encourage sanitation improvements, along with loan disbursements of BDT. 11.47 crore (USD. 940,160), helping rural households adopt and maintain better WASH facilities.



COAST/Mizan/September 2024

## Strengthening Farmers' Organization for Asia (FO4A)

Promoting Cooperative Leadership and Collective Prosperity Among Farmers

AAgriculture remains Bangladesh's largest employment sector, engaging 44.42% of the workforce in 2023, despite its GDP contribution declining to just 11%. Farmers often face challenges accessing affordable credit, relying on high-interest loans from informal sources. To address this, the COAST Foundation, in collaboration with AFA, IFAD, and EU under the Strengthening Farmers Organizations in Asia (FO4A) project, provides financial and technical assistance to 19 registered Farmers' Organizations (FOs).

In FY2023-24, Bangladesh Bank set an agricultural loan disbursement target of Tk 35,000 crore, up 13.60% from the previous year. In FY2022-23, banks disbursed Tk 32,829.89 crore in agricultural loans. But due to lack of collateral, these funds are almost inaccessible to the small-scale farmers of Bangladesh. To thrive, these farmers badly need a reliable source or institution like FOs that can resolve many of the challenges related to agricultural production and marketing. By providing financial support, access to technologies, farming information and agricultural inputs, FOs can help

small-scale farmers generate more income. This model is especially effective in reducing the influence of middlemen in the supply chain, allowing farmers to retain more value from their produce.

COAST has so far financed six different commodity-based agribusinesses like aromatic rice, mustard oil, organic dry fish, paddy seed preservation, organic vegetables cultivation amounting BDT 20.00 million. Direct FO membership has now reached 41,409, enhancing smallholder farmers' access to resources and advocacy.



COAST/Md. Zahidul Islam/December 2024

## Growing Together with Cooperative Farming Practices

In Matiani village, Jabarhat Union, Pirgonj Upazila, Thakurgaon, Rimatunnesa, a 26-year-old housewife, faced financial challenges when cultivating mustard on three acres of land. As a member of the Ranasia ICM Krishan Krishani Somobay Samity Ltd. (RIKKSSL) cooperative, she received BDT 50,000 in support, avoiding the need for bank loans or NGOs. In 2023, RIKKSSL also secured USD 28,260 under the APFP-FO4A project to enhance its mustard oil production.

The Cooperative Farming Model enables farmers like Rimatunnesa to make independent sales decisions, bypassing middlemen and ensuring fair prices. The cooperative manages seed supply, processing, and packaging, fostering community

spirit and shared responsibility. In 2023–2024, 84 farmers benefited from the model's financial support and market access.

However, challenges remain, including technical skills, financial literacy, market access, and erratic weather patterns. The most pressing issue is irregular savings among members, which affects financial stability and commitment.

To improve, cooperatives should focus on financial sustainability, skills training, and collaboration with local government for better resources and support. The model holds great potential for economic empowerment and rural prosperity in Bangladesh and beyond.





COAST/Ibrahim/December 2024

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

CCOAST Foundation 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 2024 to December 2024, covering the same three coastal districts of Bhola, Bagerhat, and Cox’s Bazar in Bangladesh. The Sustainable Development Foundation (SDF), Thailand, provided technical support to these interventions, with funding from SwedBio. The project’s objective was to promote sustainable fisheries and ecological integrity through inclusive participation, good governance, and gender equality.

The project made significant roles in promoting inclusive fisheries governance, accountability practices and environmental justice. Among the initiatives, three district-level events were held to promote participation of women fishers in fisheries management and resource mobilization. Total 12 meetings with government

officials fostered advocacy for SSF rights. The project also facilitated three district-level study-based advocacy meetings and a national workshop with 120 relevant stakeholders to discuss SSF livelihoods, rights and prospects of the blue economy.

To amplify the project’s impact, a video documentary was produced showing field results and commitments from duty-bearers. Additionally, three journalist orientations and a virtual follow-up strengthened media engagement on SSF issues. Beyond this, 24 union-level and 9 upazila and district-level networking group meetings were held to enhance coordination. Moreover, 28 awareness sessions were held to promote sustainable and eco-friendly fishing practices. For livelihood support, 450 SSF households received winter vegetable seeds, and in Bhola, 60 vulnerable SSF women-headed households received goats and cash assistance to establish climate-resilient goat shelters.

## Char Chatkimara Village, A Journey to Peace through Local Empowerment

Char Chatkimara, a remote village in Bhola, long struggled with boundary disputes, crime, and poor access to education, healthcare, and transportation, issues that left the community insecure and underdeveloped.

Change began when the Bhola District SSF Women Networking Group raised these concerns with local authorities. Their advocacy prompted action from law enforcement and government officials, resulting in the successful demarcation

and fencing of disputed boundaries, resolving a long-standing conflict.

Following this, a police camp was established in the village, significantly reducing crime and creating a safer environment. With improved security, residents were finally able to focus on rebuilding their lives and investing in development.

This transformation of Char Chatkimara demonstrates the power of grassroots mobilization, especially by women, in resolving conflict and promoting peace. It stands as a model for other communities, showing that local advocacy can drive meaningful change and foster resilience from within.

## Access to Justice for Women (A2J4W)

### Strengthening Community Dispute Resolution and Improving Case Management

COAST Foundation, in partnership with the Law and Justice Division (MoLJPA), Bangladesh Government, GIZ, and with funding from the EU and BMZ, is implementing the Access to Justice for Women Project in Barishal district. The initiative is a powerful step toward enhancing the justice delivery system for vulnerable and marginalized groups, especially women, and aligns with Bangladesh's commitments to human rights, gender equity, and sustainable development.

The project focuses on three key outputs: strengthening the National Legal Aid Services Organization (NLASO) through effective partnerships, building a responsive legal and policy framework for gender-sensitive dispute resolution, and improving access to justice through restorative practices at the grassroots level.

In 2024, the project resolved 443 disputes through restorative justice and referred 79 cases to government legal aid. It conducted 3,580 household visits, held 8 orientation sessions, and facilitated 96 restorative justice training sessions. Additionally, 240 community volunteers were trained, with regular coordination and awareness activities at the grassroots level. Most importantly, the project successfully monetized BDT. 7140,000 through assistance for resolving cases.

This initiative has significantly enhanced gender-sensitive justice mechanisms, empowered communities, and reinforced the legal rights of vulnerable populations, marking it as a flagship effort of the COAST Foundation.

## COAST Child Protection (SPE4CA) Project

COAST Foundation, with support from UNICEF, has been implementing the SPE4CA project to protect Rohingya and host community children in Cox's Bazar. Operating through 23 Multi-Purpose Centers (MPCs) and 46 adolescent clubs in Ukhiya and Teknaf, the project provides child protection, psychosocial support, vocational training, and community awareness.

## Women's Network in Bhola Resolves Domestic Abuse and Dowry Conflict

Munni Begum (26) and her husband, Md Billal Hossain (35), live in Ward No. 7, Veduria Union, Bhola Sadar Upazila. Married in 2014, the couple has two sons and a daughter. Billal, a fisherman, struggles with unstable income from inconsistent fishing, which intensifies financial difficulties and often leads to conflict within the household.

During this difficult time, Billal pressured Munni to obtain a dowry from her parents. When she was unable to meet the demand, she faced regular physical and emotional abuse. At first, Munni suffered in silence. But as the abuse intensified, she shared her suffering with the local community. When no resolution emerged, she decided to file a formal complaint with the police.

On her way to the police station, Munni was encountered by Aklima Begum, President of Jamuna

SSF networking group under the COAST Foundation. Aklima, along with her colleague Fatema Begum, accompanied Munni back home and spoke with Billal. They addressed the root causes of the conflict, urging him to acknowledge his in-laws' financial limitations and highlighting the emotional and psychological toll of abuse on his family, especially on their children's future. Both emphasized the importance of mutual respect, regular communication and collective effort in overcoming financial and other challenges. Their intervention prompted Billal to reflect on his actions. He committed to ending the abuse, and the couple reconciled. Now, they are living together peacefully, focusing on developing a positive environment for their children.

*"I will always be grateful to Aklima, Fatema, and the networking group for giving me the strength and support to rebuild my life and my family."-Munni*



## Property Recovery Through Restorative Justice

Hosnara Begum (56), a widow from Mahehpur village, Bakerganj, Barishal, faced a land dispute when her neighbor Rasel Sikdar (24), claimed ownership of 10 decimals of land legally transferred to her by her late husband. After her husband's death, she moved to Dhaka looking for a better life for her children. But upon returning to the village, she was met with obstruction from Rasel, who claimed ownership of the land.

After unsuccessful local mediation and a police complaint, the case was referred to the COAST Foundation's Restorative Justice Facilitator under the Access to Justice Project. On 18 December 2024, a mediation session involving local leaders was held and then resolved the dispute by measuring and fairly distributing the land between the parties. Following the agreement, Hosnara Begum began building her house on her rightful portion, restoring her security and dignity.

The project delivers vital child protection, psychosocial support, vocational education, and community awareness to enhance resilience and safeguard children and youth. In 2024, a total of 501 children received case management, 11,304 benefited from psychosocial counselling, and 4,184 adolescents completed vocational training, with 1,840 graduates receiving start-up support. Furthermore, 23 child protection committees and 1,936 parents and caregivers committees engaged over 13,900 members in child protection and positive parenting awareness. Under the project, 238 staff members and 77 volunteers received training in safeguarding, discipline, and inclusion.

Through integrated interventions, this project strengthens protection and resilience for vulnerable children and adolescents in refugee and host communities.

## Strengthening Integrated Peaceful Co-Existence Project (SIPC)

### Promoting Social Cohesion among the Host and Rohingya Communities

To promote social cohesion between the Rohingya and host communities, COAST Foundation, with



*This Photo was taken during a football match between players from the host community and Rohingya refugees in Cox's Bazar, dated on March 2024. The event is part of a social cohesion project funded by UNHCR. COAST/Arifullah/March 2024*

support from UNHCR, has been implementing the “Strengthening Peaceful Co-Existence Project” in Ukhiya and Teknaf since 2019. COAST conducts its activities based on three indicators: advocacy for social cohesion, sports for protection and awareness raising, and key protection messaging along with related mitigation measures.

In 2024, a total of 7,533 individuals participated in 124 initiatives, including awareness sessions, youth-led activities, journalism workshops, and sports events. Under the Sports for Protection initiative, 80 players (including 40 females) were trained, and four female teams were formed to promote inclusive youth engagement. Further,

community support initiatives have benefited about 2,500 people by enhancing shared infrastructure, thereby facilitating better integration and cooperation between the Rohingya and host communities.

The COAST Foundation remains dedicated to advancing social cohesion and protecting vulnerable groups through community-based interventions and collaborative efforts with stakeholders.

## Integrated ECE & Basic Education for Rohingya Children

In 2024, COAST Foundation, with continued support from UNICEF, provided inclusive early childhood and basic education to Rohingya children in Camp 14. Through 78 ECE (Early Child Education) centers and 178 learning centers, the program reached 10,845 children and engaged 22,978 community members,



COAST/Arifullah/March 2024





COAST/Jaheda Begum/September 2024

## Empowering Shafika

### Transforming Lives Through Effective Case Management

Shafika, a 17-year-old adolescent from Rohingya Camp 14, was under growing pressure from her father to marry early, despite her strong desire to continue her education. When the situation worsened with physical abuse, a case volunteer from the COAST Foundation initiated intervention and referred the case to a professional social worker.

Through a structured case management process, comprising risk assessment, regular home visits, counseling, and

awareness sessions on child marriage and positive parenting, the family gradually changed their decision. Her father began to actively support her education.

Shafika, once silent and fearful, has since gained confidence and is now actively participating in community-based learning sessions. Her relationship with her family has improved, and her father has expressed deep remorse for his earlier actions. Encouraged by her journey, Shafika inspires peers to speak out and pursue education.

This case reflects how a systematic and persistent case management approach can lead to transformative outcomes, not only protecting an adolescent from child marriage but also enabling her growth into an empowered individual within her family and community.

including parents, caregivers, and local leaders. A total of 609 staff members and volunteers, including 444 from the Rohingya community, delivered education services rooted in empathy, safety, and dignity.

The program focused on improving learning outcomes, promoting inclusive pedagogy, enhancing safeguarding practices, and integrating digital tools for education delivery. ECE attendance remained high, with 2,126 children attending regularly and 521 transitioning to kindergarten. At the primary and secondary levels, 9,447 learners maintained 82% attendance, and all 4,355 students who sat for year-end exams were promoted.

Parental and community involvement was enhanced through organized parenting sessions with 1,931 caregivers, 85% of whom became more aware about education and educational campaigns were organized that reached over 800 community

members. The program also focused on children with disabilities, enrolling 105 students and upgrading 10 centers to improve accessibility and inclusion.

Capacity building remained a key pillar. A total of 360 teachers received training in pedagogy, DRR, and inclusive instruction, with 194 teachers actively using digital tools for attendance and reporting. A digital learning course was also launched through the Learning Passport platform. In parallel, 87 learning centers were repaired or reconstructed, ensuring safe and functional learning environments.



COAST/Din M Shibly/July 2024

## Leave No One Behind

Azizul Haque is a learner with disabilities at COAST Foundation's Learning Center. Born in Maungdaw, Myanmar, his family fled to Bangladesh after enduring various hardships. However, due to his physical disability, he had difficulty moving around. As a result, he could not attend school regularly. He was falling behind his peers.



COAST/Dileep Bhowmik/July 2024

Azizul had a great interest in studying. He always tried to make the most of the learning opportunities. To make this effort a success, in 2024, COAST Foundation, in collaboration with UNICEF, started distributing assistive devices to children with disabilities. Under the project, Azizul received a crutch, and can now go to school easily and safely. With over 95% attendance in school, he can now independently mingle with friends, and continue his studies with confidence.



## The light in Anwar's smile

Anwar, 10, studies at the Olive Learning Center run by the COAST Foundation. He has had a physical disability since birth, affecting his mobility. He had difficulty walking, and would often fall and hurt himself.

COAST Foundation gave him a walking device (walker), under a UNICEF-funded project. This simple device made a big difference in his life.

Now, Anwar can go to school safely. He can move more independently, play with friends, and actively participate in the classroom, highlighting how the right support at the right time can contribute to the development of children with physical challenges. Anwar is now more confident about his future.



COAST/Dileep Bhowmik/July 2024

## Post-flood paddy seedling support enables Monoara to replant

My name is Monoara. My husband passed away 20 years ago and has been involved in agriculture ever since. I am following his legacy. I have one son and one daughter. Through this income, I am supporting my family, including my daughter's marriage. After a devastating flood in August, I replanted my crops with 150 sheaves of paddy seedlings provided for free by the COAST Foundation. I cultivated 1 Kani (120 decimals) of land but expecting a lower yield this year due to late planting.

Currently facing pest infestations, I am using insecticides and parching (IDM) method. Although many NGOs offered aid after the flood, COAST was the only one to provide paddy seedlings, which helped farmers replant. Even if the yield is low, I am so grateful that the straw can still feed our cows.



COAST/Md. Mizanur Rahman/August 2024

## Information & Communication, Technology (ICT) and Development Communication

Since 2016, COAST Foundation has been operating its entire microfinance program through a dedicated software called Anirban, enabling full digitization of its workflow. The digital transformation has brought numerous benefits, including increased efficiency, improved accuracy, better data management, and enhanced beneficiary experience. To maintain its effectiveness, the software is regularly updated to ensure relevance and efficiency.

In addition to the microfinance operations, COAST also manages its email services, human resource software, and storage server. Since the onset of the COVID pandemic, it adopted online meeting platforms, and now seamlessly integrate both physical and virtual meetings, offering a flexible and adaptive experience.





COAST/Md. Mizanur Rahman/August 2024

COAST also operates a Social Media and Development Communication wing, which significantly enhances our outreach and advocacy efforts. By effectively leveraging social media platforms, it is now easy to amplify the message, foster community engagement, and facilitate real-time communication, driving awareness and contributing to the COAST Foundation's impactful mission.

Looking forward, it focuses on fortifying cybersecurity measures for all eight websites, software applications, networks, and users. Additionally, we have scheduled a comprehensive redesign and renovation for all our websites to enhance the overall user experience.

## Humanitarian Response for Eastern Flood-Affected People

COAST Foundation, as the fast responder to the 2024 eastern floods, immediately allocated BDT 8 lakh (USD 6,600) for emergency cooked food in partnership with local NGOs, namely OPCA,

PRAAN, and PRANTIC, covering 10,620 people of Ramgati, Majdi, Daganbhuiya, Begumganj, Feni Sadar, and Burichong upazilas.

COAST supported nearly 45,000 people through the funding partnership with the Start Fund Bangladesh and Shapla Neer, Japan. A total of 7,075 households received food and non-food items, and 2,366 families were given cash support for housing, food, and medicines. A total of 8,500 sanitary pads were distributed to girls students of 12 high schools and 3 colleges. Over 13,200 hot meals were served via community kitchens. Infrastructure recovery included 1 KM road, 20 bridges, 11 tube wells, and 9 community toilets to meet the community needs. Nearly 1,200 people accessed primary healthcare. Volunteers were trained in CHS (Core Humanitarian Standard), CRM (Complaint Response Mechanism), and PSEA (Protection from Sexual Exploitation and Abuse), and strong local coordination enhanced the overall response and is evidence of COAST's capacity for a timely and coordinated humanitarian response in future emergencies.

# Summary of Plans and Budget from 1 July 2024 to 30 June 2025 (2024-25)

## Methodology

The Plans and Budget of 2024-25 of COAST Foundation have been prepared through the participation of stakeholders of different levels, i.e., member/program participants, local civil society, government officials, and staff. All the staff of different Sectors/Sections/ Project Implementation Units (PIU) were requested to cover the issues like i) last year's achievements, ii) stakeholders' comments, iii) last year's limitations, iv) next year's objectives, and v) next year's challenges. After compilation of all the papers from Sectors/ Sections/PIUs, this document has been prepared and summarized.

## Overview of Core Program

DDuring 2023-24, a total of 15 branches were added to the microcredit program, taking the total number of branches to 130. A new region was formed with 10 branches in the Cumilla district. In the financial year 2023-24, membership increased by 24,500 and the outstanding balance rose by BDT 45.3 crore, with the total outstanding standing at BDT 580.32 crore.

Although the achievement of the microfinance programme falls short of the target, the capital fund of microfinance has increased to BDT 112 crore. This year, families with members having disabilities have been linked to our microfinance program, with 72 families from 7 regions receiving BDT 53.50 lakh. The human resource management process of the organization has been fully automated. Besides, the organization's mobile financial service activities have been formalized and all CDOs (Credit and Development Officers) have been allocated official mobile SIMs.

High inflation has made it difficult for the members to pay their installments on time. As a result, the Portfolio at Risk is nearly 7%. In the reporting year, two natural disasters (tornadoes and Cyclone Remal) in the coastal areas, especially in Bhola, Patuakhali and Barishal areas have caused extensive damage, affecting loan recovery rate.

## Overview of Non-Core Programs: (Figures BDT in crore):

Sl.	Name of the Project	Major objectives	Duration	Working area	Total budget	Development partner
1	Asia Pacific Farmers Program (APFP)	To strengthen the farmers' organization in the project Area	Nov'19 to Sep'25	Dhaka, Cox's Bazar, Dinajpur, Thakurgoan, Panchagor	5.71	IFAD
2	SSF Gender Mainstreaming Project	Gender mainstreaming and Coastal aquaculture	Jan'22 to Dec'25	Bhola, Cox's Bazar, Bagerhat	1.18	SwidBio
3	Promoting Social Cohesion and Harmony through Community Radio	Support for community radio.	Feb'22 to Jan'25	Cox's Bazar	1.17	Tearfund



Sl.	Name of the Project	Major objectives	Duration	Working area	Total budget	Development partner
4	RMTP_ Poultry	Promotion of Poultry production in Cox's Bazar district	Aug'22 to Aug'25	Cox's Bazar	1.80	IFAD
5	RMTP_ Healthy Street Food	Promoting Healthy Street Food	April'23 to Oct'25	Cox's Bazar	0.80	IFAD
6	Empowering Coastal Communities Addressing Climate Change and Resilience Project (CJRF)	Climate adaptive agriculture technology introduction and Climate change resilience.	Jan'24 to Dec'25	Bhola, Patuakhali, Barishal, Khulna, Noakhali, Cox's Bazar, Chattogram district	2.40	New Venture Fund (NVF)
7	Access to Justice for Women	Access to Justice is increased for the poor and vulnerable, especially women.	March'24 to Dec'26	Barishal District	2.71	GIZ/UK Government
8	GCF-RHL project	To increase resilience of the poor, marginalized poor and climate vulnerable communities towards the adverse effects of climate change in the selected seven district	March'24 to June'25	Kutubdia, Cox's bazar	8.44	Green Climate Fund
9	Cyclone Remal Response Project	Support to affected peoples of Cyclone Remal	1st June 2024 to 15 July 2024	Bhola	1.48	UK Government
10	Strengthening Peaceful Coexistence through Community Engagement and Sensitization with the Host Community	Ensuring Peaceful Co-existence among Ragingya and Host community at Cox's Bazar	Jan'20 to Dec'24	Cox's Bazar	5.13	UNHCR
11	Strengthen Protective Environment for Children and Adolescent (SPE) Project	To ensure the child & Adolescent safety in FDMN camps area.	July'23 to June'25	Cox's bazar	24.40	UNICEF

Sl.	Name of the Project	Major objectives	Duration	Working area	Total budget	Development partner
12	Ensuring Early learning and Informal Basic Education for Children of Forcibly Displaced Myanmar Nationals in Cox's Bazar	To ensure early learning and Informal basic education for children of Forcibly Displaced Myanmar Nationals in Cox's Bazar	June'23 to Dec'24	Cox's bazar	21.92	UNICEF
13	UNICEF SCP Project- Bhasan Char	To ensure the child & Adolescent safety in FDMN camps area.	June'23 to Dec'24	Bhasan Char	2.48	UNICEF
Total					79.62	

#### Financial information of Projects (Figures BDT in crore): 2023-24

Nature of project	Total	Total budget	Total received	Total expenditure	Utilization rate
Development Projects	11	7.96	6.80	6.25	78%
FDMN Projects	4	24.63	25.06	22.16	89%
Total	15	32.59	31.86	28.41	87%
Projects in pipeline	2	4.75			

## Gender Equality and Development

COAST Foundation is dedicated to promoting gender equality both within the organization and the community it works for. It promotes a gender-sensitive and women-friendly working environment across all programs and projects. COAST's gender policy, last updated in 2023, is aligned with international laws such as CEDAW and the International Covenant on Economic, Social and Cultural Rights (ICESCR).

To develop gender relations within the organization, COAST has established six Gender Relations Development Committees, one each for its five working areas, with the sixth functioning as the central committee monitoring the six regional committees. The committee sits quarterly. During the reporting period, 21 Regular Gender Relations Development (GRD) Meetings were held in its six working regions with the presence of all women colleagues to promote dialogue and share progress among others.

COAST adheres to the Protection from Sexual Exploitation and Abuse (PSEA) policy, last updated in 2023. It implements preventive measures, including risk assessment checklists, awareness campaigns using visual aids, and staff training. A master trainer team and HR team, specializing in safe recruitment, contribute to these efforts.

COAST is committed to stopping sexual misconduct. Its 609 staff members and volunteers have been oriented to PSEA, Child Safeguarding, and the reporting channel from camps and host communities. The organization has a pool of investigators to address cases of SEA, and continuous training on reporting SEA cases is a priority, ensuring a safe environment for vulnerable community members. COAST's dedication reflects its commitment to the welfare and safety of these vulnerable groups.



# Human Resource Development

COAST Foundation believes that capacity building and knowledge enhancement of staff and program participants are essential for human development. To support this, COAST has developed its own training methodology and operational system. The organization follows a structured training manual that outlines the roles and effectiveness of various committees during training sessions. All training programs incorporate value-based and health-related learning sessions, such as physical exercise, health and hygiene tips, Body-Mass Index orientation, patriotic songs, political awareness, cultural behavior change, and etiquette. COAST's training method is participatory, typically beginning with group discussion, group work and presentations, followed by PowerPoint presentations. For human resource development across all levels (field, mid, and senior levels),

COAST adopts tailored strategies based on the specific needs of the staff.

The training curriculum and methodologies are prepared and finalized with the advice and recommendation of senior, middle-level staff, in line with the needs assessment. In 2024, a total of 650 staff received training on Training of Trainers, Micro Finance Management, Team Building and Human Relations, Audit and Compliance, Finance and Accounts, Monitoring, Evaluation, Accountability and Learning, and English Proficiency Development. All the training centers at the regional level are equipped with all the facilities, including air conditioning of the training rooms.

## Monitoring, Evaluation, Accountability, and Learning (MEAL)

COAST places great importance on MEAL in its daily program management. It has a separate MEAL section, through which it monitors progress, makes necessary adjustments and identifies both intended and unintended impacts of its programs on the community and their livelihoods. Additionally, MEAL allows COAST to gather feedback from the community and stakeholders and be more accountable to those affected by the crisis in its working areas.

COAST MEAL policy also has a framework for the MEAL Cycle, which includes offsite and onsite monitoring systems- from the field to the central level. Under the regular functions of the MEAL system, project managers send their project plan, activity progress report, desktop newsletter, meeting minutes, beneficiary feedback, and monitoring report to the central MEAL section every month. The MEAL

section organizes Project Progress Monitoring Meeting (PPMM) every month in presence of the senior staff. In PPMM, progress reports are presented, performance analyzed, and directions given where necessary.

To increase accountability toward program participants, COAST holds monthly courtyard meetings with them to discuss topics such as staff Code of Conduct, PSEAH, CRM, Gender Sensitivity, Whistleblowing, Risk Mitigation, Safeguarding, etc. This allows the communities to become more informed about the organization and to hold it accountable. COAST conducts formal FGDs and Key Informant Interviews (KIIs) quarterly to gather feedback from program participants regarding program implementation and potential risks.

## COAST Meeting System Structure and Process

CCOAST prepares an annual meeting schedule that includes meetings at both the Principal Office and field levels. In 2024, 13 types of meetings were planned at the Principal Office. Key meetings include the Senior Management Team (SMT) Meeting, Principal Office Staff Coordination Meeting (POSCM), Central Gender Coordination Meeting (CGCM), Project Progress Monitoring Meeting (PPMM), Project Accounts Coordination Meeting (PACM), Internal Auditors Meeting (IAM), Adaptation and Communication Technology Meeting (ACTM), Complaint and Feedback Response Meeting (CFRM), Central Meeting with People's Organizations and Beneficiary Representatives (CMPO&BR), Frontline Staff Representational Meeting (FSRM), and Common Service Organizers Meeting (CSOM), among others.

Each meeting has a secretariat responsible for organizing the event on time and ensuring participation of its members. At the field level, 10 types of meetings are held under different projects and sectors. These include CDO Coordination

Meeting (CCM), Managers Coordination Meeting (MCM), Area Managers Coordination Meeting (AMCM), Regional Gender and Relationship Development Meeting (RGRDM), and Project Coordination Meeting (PCM), among others.

Meeting minutes are prepared after each meeting. These follow up on earlier decisions and include new action points with deadlines. The minutes are shared with the staff concerned within 48 hours.

## Objectives Analysis and Major Achievements in 2023-24

- Expansion of MF programs in 15 branches in one region in Cumilla
- Provided training to all MF staff on leadership and MF management
- Fundraising for development projects
- Developing knowledge-based human resources
- Enterprise development at the organizational level
- Increased staff salary and benefits in comparison to the sector
- Increasing primary health care support to the MF clients
- Social actions with the People's Organization

## Output status with comparison (2022-23, 2023-24 and 2024-25)

### Core and Non-core Program Output Analysis:

SI	Program name	2022-23 (Population)	2023-24 Population (Target)	2023-24 Population (Achievement)	+/- %	2024-25 (Population) Target	+/- %
1	Core Programs	7.4 lakh	9.1 lakh	8.5 lakh	93%	10.2 lakh	20%
2	Non-Core Programs	9.9 lakh	3.8 lakh	4.8 lakh	126%	5.7 lakh	19%
<b>Total</b>		<b>17.3 lakh</b>	<b>12.9 lakh</b>	<b>13.3 lakh</b>	<b>110%</b>	<b>15.9 lakh</b>	<b>20%</b>
		7.77% coverage of the total poor people in the country (33.6 million) Assuming a 21% poverty rate	3.75% coverage of the total poor people of the country (56.0 million) Assuming a 35% poverty rate	3.59% coverage of the total poor people of the country (56.0 million) Assuming a 35% poverty rate		3.77% coverage of the total poor people in the country (56.0 million) Assuming a 25% poverty rate	

## Rohingya (FDMN-Forcibly Displacement Myanmar Nationals) and Host Community:

Program name	2022-23 (Population)	2023-24 Population (Target)	2023-24 Population (Achievement)	+/- %	2024-25 (Population) Target	+/- %
Humanitarian Response to FDMNs and Host Communities	96 thousand 9% coverage of the total Rohingya refugee population (1.1 million)	105 thousand 8% coverage of the total Rohingya refugee population (1.3 million)	102 thousand 7% coverage of the total Rohingya refugee population (1.4 million)	97%	110 thousand 10% coverage of the total Rohingya refugee population (1.15 million)	8%

- Campaign and Policy Advocacy on the local, national, and international levels

### Not Achieved in 2023-24

- Organizational Enterprise Development
- The Micro Finance Business Plan 2023-24 could not be achieved 100%. It was 90%.

### Major Objectives for 2024-25

- To reach the portfolio of MF at 1000 crore
- To strengthen the capacity of the MF staff
- Extension of Climate Adaptive techniques to all working areas
- To extend health support to the outreach branches situated in the most vulnerable coastal areas
- Inclusion of persons with disabilities in the MF program, with a total of 2% based on availability
- To explore the fundraising for different projects rather than the Rohingya Camps
- To review the strategic plan 2023-27 and reshape the plan based on reality

### Advocacy Achievements:

- Civil society leaders and humanitarian experts have stressed the critical need to protect and support the Rohingya community in Bangladesh and beyond until their safe and voluntary repatriation to Myanmar in the Asia-Pacific Regional Humanitarian Partnership Week (RWPW) 2024 in Bangkok, Thailand.

- Humanitarian actors have demanded an effective implementation of the Grand Bargain commitments at the country level at a webinar.
- Legal Recognition and Additional Support are needed to protect the Fisher communities.
- WTO rules on agriculture must be able to address this by supporting small-scale farmers for sustainability and food security.
- Humanitarian actors call for safety, security for all, and a sustainable Rohingya Response in a virtual discussion on World Humanitarian Day 2024.
- At least 3% of GDP should be allocated to the national budget as per the plan adopted for the protection of climate-vulnerable populations.
- Campaign for the demand of 3% of GDP as climate finance through the national budgetary process every year.
- CSO demands 1.5 trillion dollars under the new climate finance goal 2025-30 period.
- South Asian CSOs demanded a decarbonized world through “Ending Fossil Fuel Commitment.” Developed Countries must deliver a percentage of GNI for the New Climate Finance Goal, 2025-30 period.
- Demand for the implementation of the benefits promised at the MC12 to sustain the transition of the graduation of the LDC.
- Transparency and Inclusive Participation Urged for Highest Services to Rohingya Refugees.



# COAST Response to Rohingya and Host Community

## COAST achievement in Rohingya Response

COAST Foundation has been working with both Rohingya refugees and the affected host community in Cox's Bazar since August 2017. During 2023-2024, COAST has given the highest efforts on education, child protection, and skill development initiatives in two communities (host and Rohingya) and Bhasan Char. Last year, most vulnerable children and adolescents were supported in reducing gender-based violence, improving psychosocial support, and case management services. Besides, adolescents and youth in the host community received training on tailoring, sanitary pad making, soap making, and computer operation. COAST provided structured and unstructured psychosocial support (PSS) to children and adolescents and helped them cope with stressful situations during humanitarian crises..

COAST worked on strengthening the Community-Based Child Protection mechanism for improving child-friendly environments and building trust among the community people. COAST continued to ensure quality education for 9,400 learners through 163 Learning Centers and 90 Early Childhood Development Centers. COAST organized programs like sports competitions, cultural programs, community-based projects, and awareness sessions on human rights to promote social cohesion between the host and the Rohingya community, supported by UNHCR. COAST received funding from Tearfund, UNHCR, and UNICEF in the Rohingya response.

In Bhasan Char, COAST implemented the Child Protection (CP) project, with support from UNICEF. A total of 254 Child Protection cases were resolved under case management services. Besides, 38 lifesaving Gender-Based Violence (GBV) cases were managed, and GBV kit boxes were provided to the GBV survivors. COAST has been managing 4 multipurpose centers and 8 adolescent clubs in

the Bhasan Char camp. A total of 1,729 children received structured psycho-social support, and 125 children received unstructured psychosocial support there. As many as 1,312 adolescents received training on life-skill education. On the other hand, 663 parents and caregivers received positive parenting skills, and 8 community-based child protection committees were formed and reached 80 community people to work at community level for resolving the child protection issues.

## COAST Humanitarian Response achievement

In 2023-2024, COAST mobilized resources to assist vulnerable communities affected by cyclones and other disasters. Specifically, the organization supported 66 families to rebuild their houses that had been destroyed in April 2024 at Monpura in Bhola district. In Cox's Bazar, COAST provided substantial support, including dry food, pure drinking water, volunteer assistance, and two standby vehicles during Cyclone Remal. A total of 1,000 people received dry food and pure drinking water in Cox's Bazar.

In Patuakhali, COAST provided cash assistance to 330 families affected by cyclone Remal in May 2024, each receiving BDT 5,000, with support from Start Fund Bangladesh under the "Organizational Readiness and Disaster Risk Financing for Early Action and Response to Humanitarian Crisis" project. COAST distributed Multi-Purpose Cash Grant (MPCG) for the vulnerable family to buy food and emergency items. In Bhola, COAST provided support to 1,400 cyclone-affected households, including MPCG, WASH, and hygiene kit distribution with support from Start Fund Bangladesh.

# COAST Advocacy programs from 1 January 2024 to 31 December 2024

## COAST Foundation

CCivil Society Calls for Strengthened Rohingya Support Ahead of Repatriation: International Seminar at Regional Humanitarian Partnership Week (RHPW) 2024 in Thailand; (ii) International webinar on Grand Bargain commitments: Humanitarian Actors demand donors' and Aid organizations' Mutual Accountability; (iii) Legal Recognition and Additional Support are needed to protect the Fishers Communities; (iv) CSO Speakers at WTO Public Forum in Geneva 2024: WTO must Understand the Core Spirit of Agriculture to Deal with the Agreement on Agriculture; (v) Virtual Discussion on World Humanitarian Day 2024: Humanitarian actors call safety, security for all and sustainable Rohingya Response; (vi) Adequate Plans to Face Climate Change with Not Enough Yearly Budget for Implementation; (vii) Right-based civil society on Rohingya response opposes World Bank loan: Transparency and Inclusive Participation Urged for Highest Services to Rohingya Refugees; (viii) Stop the Illegitimate Anti-development Investment Facilitation Agreement Now!! (ix) Civil Society Seminar on the eve of WTO MC13: WTO's draft text will obstruct Bangladesh's fisheries development, and (x) CSOs Demand VAT Cancellation as a Poverty Reduction Strategy.

## EquityBD

((i) South Asian CSO demanded for a de-carbonized world through "ending Fossil Fuel commitment" Developed Countries must deliver a percentage of GNI for New Climate Finance Goal, 2025-30 period; (ii) CSO demand 1.5 trillion dollars under new climate finance goal 2025-30 period: Opposed any text and criteria shifting responsibility to LDC and developing countries.

## Budget variance for the year 1 July 2023 to 30 June 2024

The budget for the year 2023-24 was BDT 1,194.30 crore (US\$ 103.80 million, with an assumed exchange rate of 115:1), where the operating cost was BDT 91.30 crore (US\$ 7.94 million). The total expenditure was BDT 1303.90 crore (US\$113.38 million) or a 109% utilization rate. On the other hand, the operating expenditure was BDT 103.60 crore (US\$ 9.01 million), and the utilization rate is 113% (due to increasing cost of funds and making loan loss provision).

## Budget Focus for the period from 1 July 2024 to 30 June 2025

The total budget for 2024-25 has been prepared with an amount of BDT 1,626.20 crore (US\$ 141.41m) while the operating budget is BDT 132.15 crore (US\$ 11.49m) with a surplus amount of BDT 34.42 crore (US\$ 2.99m). Of the total budget, BDT 1,363.50 (US\$ 118.56m) is involved with RLF (Revolving Loan Fund). The total budget has been increased by 36% compared to 2023-24 (BDT 1194.30 crore or US\$ 103.80m). The program and administrative costs are 92% and 8%, respectively.

This year, the budget of the donor grant is BDT 34.21 crore (US\$2.98m) which is 47% more than that of last year (BDT 23.28 crore or US\$2.02m). The utilization rate is 100%.

In the operating budget of BDT 132.15 crore (US\$ 11.49m), 74% (BDT 97.94 crore or US\$ 8.52m) will be contributed from microfinance programs and 26% will be from grants of different development projects.

At the end of 2024-25, total participants will stand at 2,04,905, which is 20% more than that of last year (1,70,563). The outstanding balance at the end of 2024-25 will be BDT 740.45 crore (US\$ 64.38m). This is 27.90% more than last year (BDT 578.93 crore or US\$50.34m). At the end of the year 2024-25, the savings of microfinance group members will be BDT 286.83 crore (US\$24.94m), which is 15.92% higher than that of 2023-24 (BDT 247.44 crore or US\$ 21.51m).

During 2024-25, RLF (Revolving Loan Fund) will be needed for an amount of BDT 228.50 crore (US\$ 19.87m). It is expected to manage the amount of BDT 75.00 crore (US\$ 6.52m) from PKSF, BDT 150.00 crore (US\$ 13.04m) from commercial banks and BDT 13.50 crore (US\$ 1.17m) from organizational statutory funds (Provident Fund and Gratuity) as loan.

During the year 2023-24, the organization received BDT 130.26 crore (US\$ 11.33m) from different commercial banks, PKSF, and organizational

statutory funds, while it paid BDT 74.00 crore (US\$ 6.43m) as per the repayment schedule.

This year, the cost of funds is BDT 31.51 crore (US\$ 2.74m), which is 2.99% more than last year (BDT 30.59 crore or 2.66m). The cost of funds includes the interest payable to group savings, PKSF, organizational statutory funds, and commercial banks for using their funds as RLF. At the end of 2024-25, the staff size will stand at 1,537 (male-999 and female-538, with the ratio standing at 65:35) which is 6% more than that of last year (1,445).

During 2023-24, the organization paid VAT (Value Added Tax) worth BDT 51.32 lakh (US\$ 446k) and Tax worth BDT 53.58 lakh (US\$ 466k), or a total of BDT 1.09 crore (US\$912k).

The Plans and Budget 2024-25 have been post-facto approved in the 8th AGM (Annual General Meeting) held on 6 July 2024. This plan and budget became effective from 1 July 2024.



COAST/Din M Shibly/March 2024

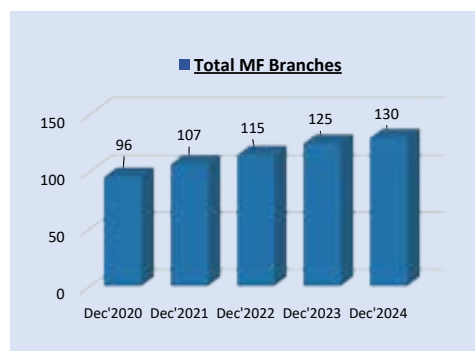


# Microfinance Trend Analysis

MF MIS Analysis, December 2024

## A. MF Branch Office Growth (District wise) from 2020-2024 (05 yrs)

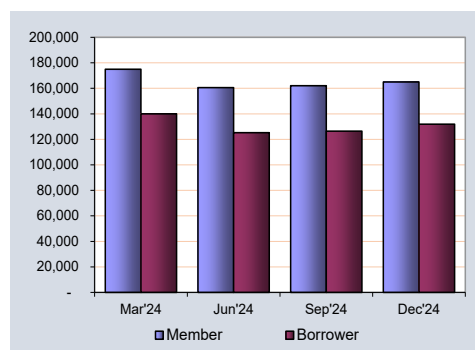
Name of District	Dec'2020	Dec'2021	Dec'2022	Dec'2023	Dec'2024
Bhola	28	30	33	33	33
Cox'sbazar	20	20	21	21	21
Potuahali	2	5	8	8	8
Noakhali	9	9	9	9	9
Lakhipur	8	8	8	8	10
Feni	2	3	3	3	4
Chittagong	17	18	19	19	19
Barishal	7	7	7	7	9
Jhalkathi	3	4	4	4	4
Pirojpur	0	2	2	2	2
Cumilla	0	0	0	10	10
Barguna	0	1	1	1	1
<b>Total MF Br. Office</b>	<b>96</b>	<b>107</b>	<b>115</b>	<b>125</b>	<b>130</b>
Growth Rate in %	0%	11%	7%	9%	4%



COAST at present working at 12 districts covering total 130 branch offices. If we see the growth then from 2020 to 2024 total 34 br. offices has been increased which is 35.42%. End of 2020 total br. offices was 96 nos covering 08 districts where as end of Dec'2024 it was 130 nos coving 11 district. In 2021 we have expanded MF program at 02 new districts Pirojpur and Barguna by opening 03 new branches and in 2023 we have opened 10 new branches at another new district Cumilla. If we see the year wise growth comparing with previous year then end of 2021 it has increased 11 br. than 2020, end of 2022 it increased 08 br., end of 2023 it increased 10 br., and end of 2024 it increased 05 br. COAST has a plan to open more 10 branches during 2025 and it depends on adequacies of fund.

## B. Member and Borrower Trend (Jan-Dec 2024)

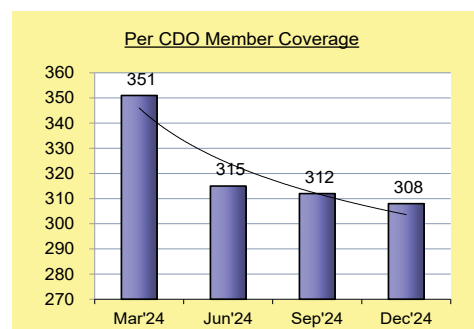
Particular	Mar'24	Jun'24	Sep'24	Dec'24
Member Balance	174,968	160,565	162,055	164,990
Growth Rate	4%	-8%	1%	2%
Loanee /Borrower	139,982	125,230	126,435	131,893
Growth Rate	4%	-11%	1%	4%
% of Borrower on Member	80%	78%	78%	80%



End of March'24, 4% member balance is increased than Dec'23. But end of June'24 it has decreased 8% than Mar'24 due to made write-off of overdue members (more than 02 years OD members). Although end of Sep'24 member balance has increased 1% than June'24 and end of Dec'24 it has increased 2% than Sep'24, but it was not as per expectation. Because, from July'24 to Dec'24 the member balance growth was slow due to political turmoil happened in mid-2024. But we are expecting that end of Dec'25 the member balance will be around 1,85,000. On the other hand, the statistics showed that the member and borrower coverage ratio was almost same during 2024. End of Dec'23, borrower coverage ratio was 80% which is also same end of Dec'24.

### C. Member Coverage by Credit Development Officer (CDO) (Jan-Dec 2024)

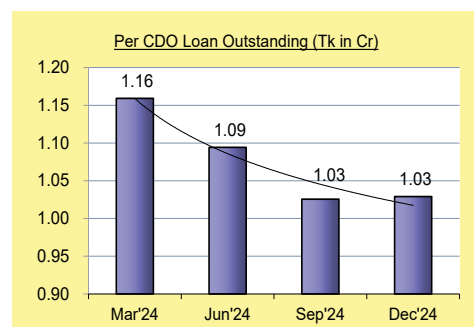
Particular	Mar'24	Jun'24	Sep'24	Dec'24
Per CDO Group Member	351	315	312	308
Growth Rate	4%	-10%	-1%	-1%



Covering a standard numbers of member per CDO is one of the important tools for achieving MF sustainability which is average 350 member per CDO. End of 1st quarter (Mar'24) per CDO group member was 351 which was increased 4% than the balance end of Dec'23. But end of 2nd quarter (June'24) it was decreased 10% than 1st quarter (Mar'24) due to written-off of overdue members. But in 3rd quarter (Sep'24) and 4th quarter (Dec'24) it was declined due to the impact of political turmoil happened in mid of 2024. COAST has taken initiatives to touch per CDO group members 350 end of Dec'25 which is end of Dec'24 308nos.

### D. Per CDO Loan Portfolio/Outstanding (Jan-Dec 2024) (Taka in Crore)

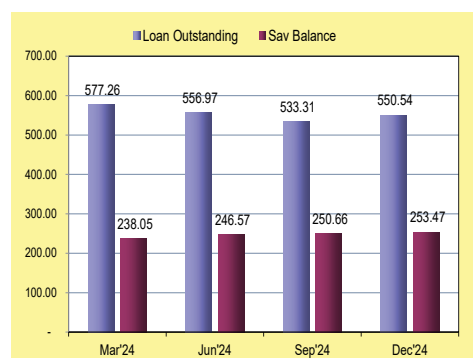
Particular	Mar'24	Jun'24	Sep'24	Dec'24
Per CDO Outstanding/Portfolio	1.16	1.09	1.03	1.03
Growth Rate	6%	-6%	-6%	0%



Covering a standard amount of loan portfolio by a CDO is another important tool for achieving MF sustainability. End of 1st quarter (Mar'24) per CDO loan portfolio was 1.16 cr which was increased 6% than the balance end of Dec'23. But end of 2nd quarter (June'24) it was decreased 6% than 1st quarter (Mar'24) due to written-off of overdue loans (more than 02 yrs OD loans). And end of 3rd quarter (Sep'24) it was also declined 6% than 2nd quarter (June'24) due to the impact of political turmoil happened in the middle of 2024. But end 4th quarter (Dec'24), per CDO loan portfolio has increased a little (Tk.35k) than end of 3rd quarter (Sep'24). COAST has planned to reach per CDO loan portfolio (Pr) Tk.1.20 cr at the end of December 2025.

## E. Savings and Loan Portfolio/Outstanding Growth (Jan-Dec 2024) (Taka in crore)

Particular	Mar'24	Jun'24	Sep'24	Dec'24
Loan Portfolio	577.26	556.97	533.31	550.54
Growth Rate	7%	-4%	-4%	3%
Savings Balance	238.05	246.57	250.66	253.47
Growth Rate	2%	4%	2%	1%

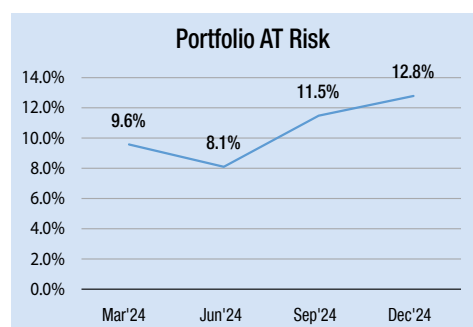


At present COAST has mainly 04 categories of loan i.e. Jagoron, Agrosor, Buniad, and Sufolan with different rate of service charge 16% to 24% (reducing balance method). End of 1st quarter (Mar'24), loan portfolio was Tk.577.26 cr which was increased 7% than Dec'23. But end of 2nd qrt (June'24) the loan balance has declined 4% than 1st qrt (Mar'24) due to write-off of overdue loan amount. The loan balance also reduced 4% end of 3rd qrt (Sep'24) than 2nd qrt (June'24) due to political turmoil of mid-July'24. But end of 4th qrt (Dec'24) it has been increased Tk.17.21cr i.e. 3% than 3rd qrt (Sep'24).

In terms of savings, there are 03 categories of savings like (i) Security or Compulsory savings, (ii) Open or Flexible savings and (iii) DPS or Long term savings. In each quarter of 2024, the savings balance has increased on an average 2.25%. End of 4th qrt (Dec'24) it has been increased Tk.19.29cr i.e. 8.24% than the balance end of Dec'23. It needs to increase more.

## F. Portfolio at Risk (PAR) (Jan-Dec 2024)

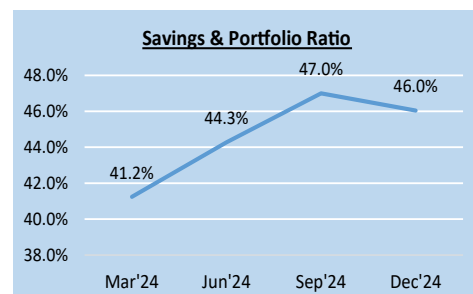
Particular	Mar'24	Jun'24	Sep'24	Dec'24
Portfolio at Risk	9.6%	8.1%	11.5%	12.8%



Portfolio at Risk (PAR) indicates total overdue loan against total loan portfolio/outstanding. For MF, the trend of PAR is up-warding. End of Dec'23 the PAR was 8.6% which is 9.6% end of 1st qrt (Mar'24) i.e. PAR is increased. End of 2nd qrt (June'24) the PAR was 8.1% i.e. decreased than 1st qrt (Mar'24) due to write-off loan adjustment. But end of 3rd qrt (Sep'24) it's rate was 11.5% and end of 4th qrt (Dec'24) it's rate was 12.8% i.e. in both 3rd and 4th quarter the PAR is increased comparing its last quarter. It has happened due to the political turmoil happened in mid-2024. COAST is expected to reach PAR rate to 10% end of Dec 2025.

## G. Savings & Portfolio Ratio (Jan-Dec 2024)

Particular	Mar'24	Jun'24	Sep'24	Dec'24
Secured Portfolio	41.2%	44.3%	47.0%	46.0%



Savings and loan portfolio/outstanding ratio means the percentage of group members savings against their taken loan balance. The statistics showed that the trend of savings ratio is up-warding during the whole year 2024. End of 1st qrt (Mar'24) it was 41.2% and end of 4th qrt (Dec'24) it was 46% i.e. around 5% savings has been increased against loan balance than 1st qrt. Necessary steps has been taken to increase savings balance by reviewing the existing savings packages.



## Balance Sheet 05 yrs Trend Analysis (from FY2019-20 to FY2023-24)

### A. MF Branch Office Growth (District wise) from 2020-2024 (05 yrs)

Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
PKSF	59.53	65.72	78.66	91.13	106.87
SF	8.04	8.04	6.13	6.13	-
Bank	60.37	56.69	87.13	87.34	108.11
Others	12.74	26.70	32.13	38.77	40.24
Total Loan Fund	140.68	157.15	204.05	223.37	255.22
Growth Rate in %	32%	12%	30%	9%	14%



COAST borrowed loan from PKSF, Stromme Foundation (SF), Banks and from other internal sources for operating Microfinance program. End of June'24 the total loan fund is Tk.255.22 cr where PKSF part is 41.9%, Bank is 79%, and from Others is 15.8%. During the FY2023-24, COAST has repaid all loan liabilities to SF which is zero end of June'24. From end of June'20 to end of June'24 (5yrs), PKSF fund has increased 80%, Bank loan has increased 79%, and from others is 216%. In total 81% (Tk.114.54 cr) fund has increased end of June'24 than Jun'20. COAST is striving to increase its own fund to reduce external fund dependency in order to reduced cost of fund expense.

### B. Fixed Assets Trend

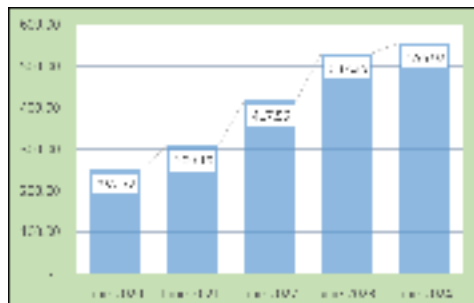
Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
Fixed Assets	16.55	17.45	17.83	16.81	16.10
Growth rate	12%	5%	2%	-6%	-4%



Fixed assets is one of the important tools that indicates the strengthens of financial health. Here fixed assets means land & building, vehicles & motorcycles, electrical & office equipment, furniture etc. From 2020 to 2022 (last 3 yrs) it has increased due to the extension of MF branch offices, establishment of Radio Shaikat, building construction at Bhola and land purchase at Ukhiya, Cox's bazar. But end of June'23 and June'24 the assets value has been reduced due to not purchasing any big volume of assets and charging depreciation and sale of land at Chakmarkul, Cox's Bazar.

### C. Loan Portfolio/Outstanding

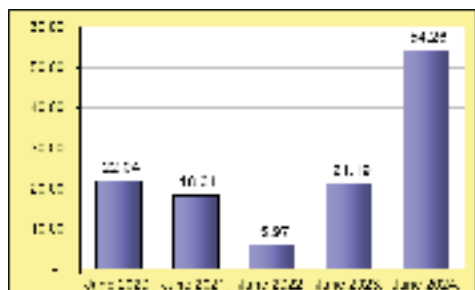
Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
Loan Outstanding/Portfolio	252.72	309.19	417.56	532.35	556.97
Growth rate ( % )	12%	22%	35%	27%	5%



Loan Portfolio is one of the major earning source of MF program. Just increasing loan portfolio is not enough rather it needs quality loan disbursement. Otherwise overdue will be increased which affect both income and fund revolving. The trend of outstanding is up-wording. End of June'20 loan portfolio was Tk.252.72cr and end of June'24 it is 556.97cr i.e. increased Tk.304.25cr (120%) in last 5 yrs and average per year increased rate was 20.2%. At present COAST has mainly 04 categories of loan i.e. Jagoron, Agrosor, Buniad, and Sufolan with different rate of service charge 16% to 24% (reducing balance method).

## D. FDR Investment

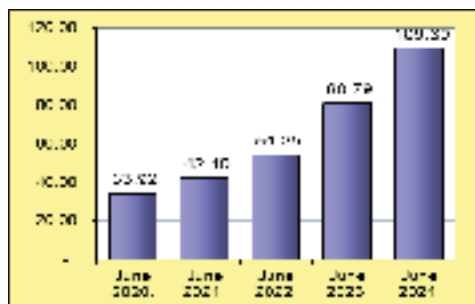
Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
Reserve Fund Investment	22.04	18.34	5.97	21.19	54.26
Growth rate ( % )	3%	-17%	-67%	255%	156%



There are 02 categories of fund are invested as FDR which are (i) Capital reserve fund (10% on total capital) and (ii) Savings FDR (10% of total savings). The provisioned amount is kept in separate bank account as FDR. End of June'20 the FDR amount was Tk.22.04cr and end of June'24, the FDR amount is Tk.54.26cr which is increased Tk.32.22cr (146%) in last 05 years. End of June'21 and June'22 the investment was decreased 17% and 67% comparing with previous year due to encashment of FDR for liquid crisis in MF program.

## E. Capital Fund/Equity

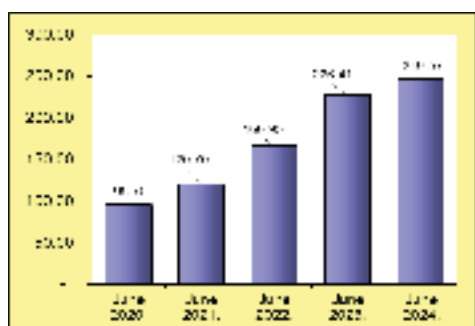
Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
Capital Fund	33.92	42.10	54.25	80.79	109.39
Growth rate ( % )	-4%	24%	29%	49%	35%



Capital Fund/Equity is the key component to evaluate the financial strength and performance of an organization. Capital fund usually calculated after deducting all Liabilities from total Assets. Here statistics showed that Capital fund has increased in every year. End of June'20 the Capital fund was Tk.33.92cr and end of June'24 it was Tk.97.98cr and is increased Tk.75.47cr (223%) in last 05 years. Average yearly growth rate is 26.6%. End of June'20, Capital fund was declined due to COVID-19 lockdown. It has happened due to expansion of new MF br. offices, increased investments, and field monitoring.

## F. Group Members Savings

Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
Savings Balance	95.70	120.70	166.95	226.41	246.57
Growth rate ( % )	18%	26%	38%	36%	9%

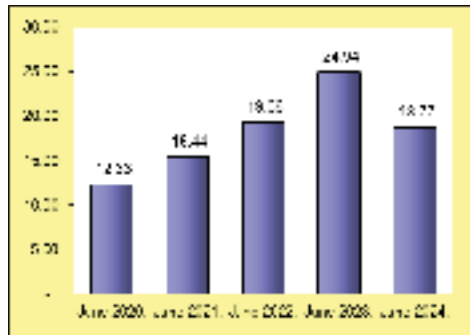


Statistics showed that members Savings fund has increased in every year. End of June'20 the savings fund was Tk.95.70 cr and end of June'24 it was Tk.246.57 cr and is increased Tk.150.87 cr (152%) in last 05 years. Average yearly growth rate is 25.4%. It has happened due to expansion of new MF branches increased field monitoring/ supervision.

At present COAST comprise 03 kinds of savings i.e. (i) Security savings (weekly/monthly basis savings), (ii) Open savings (any amount can deposit) and (iii) DPS (monthly deposit @ of fixed amount for a particular period).

## G. Loan Loss Provision (LLP)

Particulars	June 2020	June 2021	June 2022	June 2023	June 2024
Loan Loss Provision (LLP)	12.33	15.44	19.36	24.94	18.77
Growth rate (%)	21%	25%	25%	29%	-25%

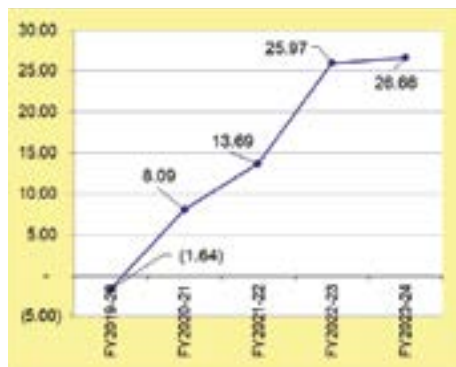


The purpose of loan loss provisions is to adjust organization's loan loss reserve to reflect expected future losses on their loan portfolio/outstanding. It usually calculated on different rates by doing aging of loan balance.

05 years trend showed that LLP has increased from 2020 to 2023 (4yrs) and has decreased end of June'24. End of June'20, LLP balance was Tk.12.33cr and end of June'24 it was Tk.18.77cr i.e. increased Tk.6.44cr (52%) in last 05 years. Average yearly growth rate is 15.2%. LLP increased from 2020 to 2022 due to increase loan overdue for COVID-19 lockdown. But end of June'24, LLP has decreased 25% than the balance of June'23.

## H. Surplus/Deficit

Particulars	FY2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24
Surplus / (Deficit)	(1.64)	8.09	13.69	25.97	26.66
Growth rate	-132%	593%	69%	90%	3%



The surplus or deficit is an important tool for analyzing financial health of an organization, because it directly affect the Capital fund /Equity of an organization. It is also necessary for assessing the financial sustainability.

Graph reflects that the trend of surplus was up-warding from FY2021 to FY2024 (4yr). During the FY2020, it was deficit of Tk1.64cr due to not operating MF for COVID-19 lockdown. Comparing the previous year surplus, 593% surplus is increased during FY2021, 69% is increased in FY2022, 90% is increased in FY2023, and 3% is increased in FY2024. From FY2020 to FY 2024 (5yrs) total Tk.72.77cr. was made surplus i.e. increased capital fund which is on an average yearly Tk.14.55 cr. It has happened due to expand MF program both horizontally and vertically. On the other hand, donor project funds also increased during this period.



# COAST Foundation

## 05 Years Balance Sheet Trend (FY2020 to FY2024)

(BDT in Crore)

Property & Assets	.June 2020	.+ / (-)	.June 2021	.+ / (-)	.June 2022	.+ / (-)	.June 2023	.+ / (-)	.June 2024	.+ / (-)
<b><u>Long Term Assets:</u></b>										
Fixed Assets	16.55	12%	17.45	5%	17.83	2%	16.77	-6%	16.10	-4%
Stock in hand (CREP & Others)	0.59	-1%	0.54	-9%	0.02	-96%	0.10	376%	0.08	-25%
<b><u>Cuttent Assets:</u></b>										
Cash and Bank Balance	19.97	2%	15.50	-22%	19.37	25%	18.54	-4%	45.67	146%
Loans and Advance	1.60	-15%	1.71	7%	1.79	4%	2.54	42%	3.22	27%
Loan Outstanding (RLF)	252.72	12%	309.19	22%	417.56	35%	532.35	27%	556.97	5%
Loan Outstanding (CREP)	1.31	0%	1.31	0%	0.15	-89%	-	-100%	-	0%
Receivable from Donors	0.29	-71%	0.70	141%	0.63	-11%	2.22	254%	0.98	-56%
Other Receivables	2.77	-2%	2.42	-12%	1.46	-40%	0.74	-49%	-	-100%
Other Investment (FDR)	22.04	3%	18.34	-17%	22.84	25%	21.19	-7%	54.26	156%
<b>Total Property &amp; Assets</b>	<b>317.84</b>	<b>10%</b>	<b>367.17</b>	<b>16%</b>	<b>481.63</b>	<b>31%</b>	<b>594.45</b>	<b>23%</b>	<b>677.28</b>	<b>14%</b>

Fund & Liabilities	.June 2020	.+ / (-)	.June 2021	.+ / (-)	.June 2022	.+ / (-)	.June 2023	.+ / (-)	.June 2024	.+ / (-)
Capital Fund	30.27	-4%	37.70	25%	48.45	29%	72.19	49%	97.98	36%
Reserve Fund (Statutory Fund)	3.65	0%	4.40	0%	5.80	100%	8.61	48%	11.41	33%
Unutilized Fund (Donors)	4.97	54%	3.80	-24%	3.84	1%	0.95	-75%	8.17	762%
Revaluation Surplus	5.55	0%	5.55	0%	5.55	0%	5.55	0%	5.55	0%
Fixed assets equisition fund	1.71	20%	1.87	9%	1.85	-1%	1.05	-43%	0.99	-6%
<b><u>Current Liabilities:</u></b>		0%								
Group members savings	95.70	18%	120.70	26%	166.95	38%	226.41	36%	246.57	9%
Loan from SF (RLF)	8.04	-14%	8.04	0%	6.13	-24%	6.13	0%	-	-100%
Loan from PKSf (RLF)	59.53	11%	65.72	10%	78.66	20%	91.13	16%	106.87	17%
Loan from Bank (RLF)	60.37	-2%	56.75	-6%	87.13	54%	87.34	0%	108.11	24%
Loan from Others (RLF)	12.74	101%	26.96	112%	32.13	19%	38.77	21%	40.24	4%
Reserve Fund (LLP/DMF)	12.64	17%	15.64	24%	19.50	25%	24.94	28%	18.77	-25%
Emergency Fund	10.56	19%	12.72	20%	16.09	26%	17.34	8%	21.03	21%
Gratuity Fund	3.49	17%	1.31	-62%	1.67	27%	3.96	137%	0.90	-77%
Other Liabilities	8.62	95%	6.00	-30%	7.86	31%	10.07	28%	10.69	6%
<b>Total Fund &amp; Liabilities</b>	<b>317.84</b>	<b>10%</b>	<b>367.17</b>	<b>16%</b>	<b>481.63</b>	<b>31%</b>	<b>594.45</b>	<b>23%</b>	<b>677.28</b>	<b>14%</b>

## INDEPENDENT AUDITOR'S REPORT

To the members of General Council  
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 2024, 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 2024, 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.



WE ARE AN INDEPENDENT MEMBER OF  
THE GLOBAL ADVISORY  
AND ACCOUNTING NETWORK

Chattogram Office: Ispahani Building (2nd Floor), Agrabad C/A, Chattogram-4100.


## 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	:	2412220471AS602222
Date	:	22 December 2024






**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statement of Financial Position**  
**As at 30 June 2024**

	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
						30 June 2024	30 June 2023
Assets:							
Non Current Assets							
Property, plant and Equipment	6	4,931,007	136,520,479	636,560	8,352,484	150,440,530	159,954,624
Intangible Assets	6.A	-	1,438,182	-	-	1,438,182	1,723,968
Capital Work-in-Progress	6.B	-	9,149,298	-	-	9,149,298	6,380,223
Long Term Investment	7	965,593	188,715,646	-	-	189,681,239	89,740,845
		<b>5,896,600</b>	<b>335,823,605</b>	<b>636,560</b>	<b>8,352,484</b>	<b>350,709,248</b>	<b>257,799,660</b>
<b>Current Assets</b>							
Short Term Investment	7A	-	352,935,249	-	-	352,935,249	122,172,861
Loan to Members	8	-	5,569,729,658	-	-	5,569,729,658	5,323,494,827
Other Loan Short Term	9	-	-	-	-	-	7,404,457
Grant and Account Receivables	10	4,103,181	5,403,679	250,028	-	9,756,888	22,235,435
Advance, Deposit & Pre-payments	11	422,112	31,277,134	-	498,453	32,197,699	25,389,665
Stock & Stores	12	-	151,534	600,452	-	751,986	1,001,580
Cash & Cash equivalents	1,314	7,695,009	341,849,110	240,566	106,904,057	456,688,742	185,393,816
		<b>12,220,302</b>	<b>6,301,346,364</b>	<b>1,091,046</b>	<b>107,402,510</b>	<b>6,422,060,222</b>	<b>5,687,092,641</b>
Total Assets		18,116,901	6,637,169,969	1,727,606	115,754,994	6,772,769,470	5,944,892,300
Fund and liabilities:							
Fund							
Unutilized Donor Fund	15	-	-	-	106,459,819	106,459,819	9,519,078
Revaluation Surplus	-	-	-	-	-	-	55,531,131
Cumulative Surplus	16	8,611,229	1,026,822,789	-95,635	-	1,035,338,383	721,857,353
Reserve Fund (statutory Fund)	17	-	114,091,423	-	-	114,091,423	86,054,050
Other Funds (Fixed assets acquisition fund)	18	1,506,041	-	-	8,352,484	9,858,525	10,879,182
<b>Total Capital Fund</b>		<b>10,117,270</b>	<b>1,140,914,212</b>	<b>-95,635</b>	<b>114,812,303</b>	<b>1,265,748,150</b>	<b>883,840,794</b>
Non current liabilities							
Loan from PKSF-long-term	19	-	526,469,987	-	-	526,469,987	439,211,659
Loan from Stomme Foundation (SF)	20	-	-	-	-	-	15,417,185
Loan from Commercial banks- long term	21	-	285,459,923	-	-	285,459,923	359,789,334
Loan from Internal Source- long term	22	-	402,358,835	-	-	402,358,835	387,699,661
		-	<b>1,214,288,745</b>	-	-	<b>1,214,288,745</b>	<b>1,202,117,838</b>
Current liabilities							
Loan from PKSF-Short term	23	-	542,236,667	-	-	542,236,667	472,053,329
Loan from Stromme Foundation (SF)	24	-	-	-	-	-	45,916,407
Loan from Commercial banks- Short term	25	-	795,681,610	-	-	795,681,610	513,609,885
Group Members Savings Deposit	26	-	2,465,654,749	-	-	2,465,654,749	2,264,123,980
Provision & Accruals	27	7,999,631	71,334,601	1,823,241	942,691	82,100,164	100,747,534
Loan loss provision	28	-	187,724,247	-	-	187,724,247	249,404,424
Payable to Gratuity Fund	29	-	9,039,962	-	-	9,039,962	39,631,658
Risk Fund (Member Welfare Fund)	30	-	210,295,176	-	-	210,295,176	173,446,452
		<b>7,999,631</b>	<b>4,281,967,012</b>	<b>1,823,241</b>	<b>942,691</b>	<b>4,292,732,575</b>	<b>3,858,933,668</b>
<b>Total Capital Fund and Liabilities</b>		<b>16,116,901</b>	<b>6,637,169,969</b>	<b>1,727,606</b>	<b>115,754,994</b>	<b>6,772,769,470</b>	<b>5,944,892,300</b>

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

  
Director-IACEA&C  
COAST Foundation

  
Executive Director  
COAST Foundation

  
Treasurer  
COAST Foundation

*Signed in Term of our separate report of even date answered*

Dated: Dhaka  
22 December 2024



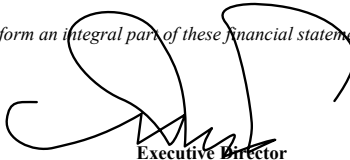
Md. Enamul Haque Choudhury, FCA  
Senior Partner  
S. F. Ahmed & Co.  
Chartered Accounts  
DVC No. : 241222047IAS602222

**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statement of Comprehensive Income**  
for the year ended 30 June 2024

Particulars	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
						30 June 2024	30 June 2023
<b>Income</b>							
Service charges on loan	31	-	1,214,797,048	-	-	1,214,797,048	1,054,789,268
Write off loan collection		-	312,126	-	-	312,126	280,502
Bank & FDR interest	32	112,098	34,890,306	-	421,788	35,424,192	9,813,614
Membership admission and form sale	33	-	4,204,963	-	-	4,204,963	3,978,191
Donor Grant	34	18,247,779	6,253,034	2,481,384	286,799,645	313,781,842	292,346,644
Others	35	686,969	-	103,158	-	790,127	618,326
Management Cost from Project	36	-	-	-	-	-	-
COAST contribution		-	-	-	-	-	-
Forfeited amount of Provident Fund		127,189	2,102,997	-	-	2,230,186	1,750,624
<b>Total income</b>			<b>1,262,560,474</b>	<b>2,584,542</b>	<b>287,221,433</b>	<b>1,571,540,484</b>	<b>1,363,577,169</b>
<b>Expenditure</b>							
Service charge of PKSIF loan		-	50,723,400	-	-	50,723,400	51,810,392
Interest on members savings		-	102,674,461	-	-	102,674,461	79,286,982
Loan loss provision (LLP)	28	-	105,629,266	-	-	105,629,266	55,828,153
Other loans interest	37	-	147,824,990	-	-	147,824,990	104,877,026
Salaries & Benefits	38	10,886,872	475,364,009	2,466,946	115,814,837	604,532,664	528,308,630
Office rent	39	-	8,240,636	-	-	8,240,636	7,199,485
Residential benefits	41	-	-	-	-	-	-
Administrative cost (FDMN project)		-	-	-	16,572,283	16,572,283	20,869,513
Maintenance & General Expenses		2,235,375	4,602,814	51,909	-	6,890,098	4,441,698
Printing & stationary		758,013	6,446,324	6,636	-	7,210,973	5,637,903
Computer support & software cost		-	6,113,401	-	-	6,113,401	6,219,014
Traveling & Transportation		1,790,486	9,479,746	-	1,256,412	12,526,644	13,981,402
Telephone and Internet		28,963	3,845,506	-	-	3,874,469	2,830,742
Repair and maintenance		1,032,479	2,023,519	62,630	-	3,118,628	3,144,266
Gas & Fuel		855,896	10,020,159	51,380	-	10,927,435	10,043,323
Office rent & Utilities		1,844,683	5,142,847	1,472,549	-	8,460,079	5,006,047
Entertainment		716,802	1,441,103	9,568	-	2,167,473	2,607,320
Publicity & Advertisement		479,510	179,449	-	-	658,959	292,509
Mail & postage		562,570	866,716	600	-	1,429,886	1,244,285
Bank charge		88,179	4,017,349	7,447	267,825	4,380,800	2,735,251
Tax expenses		-	-	-	4,786	361,284	289,687
Land Tax Expense		-	-	-	-	-	12,677
Training & Development		462,454	683,767	-	-	1,146,221	1,490,365
Legal & Audit Fee		93,562	2,752,203	-	-	2,845,765	1,524,027
Registration & Renewal fee		104,861	2,200,087	-	-	2,304,948	1,778,077
Board Meeting expenses		62,598	499,799	-	-	562,397	167,517
Contribution to Project & Others		4,030,324	-	-	-	4,030,324	2,482,906
Radio Meghna expense		-	-	-	-	-	2,331,650
Radio Saikot expense		-	-	-	-	-	2,536,176
Other operating expense	42	2,675,322	3,008,430	-	8,345,650	14,029,402	14,844,719
Audit fee	43	-	-	-	130,892	130,892	687,150
Donor program cost	44	-	8,730,139	-	141,014,083	149,744,222	148,972,657
Depreciation	6	2,170,422	10,493,569	109,602	3,814,665	16,588,258	17,250,010
<b>Total expenditure</b>			<b>973,003,689</b>	<b>4,239,267</b>	<b>287,221,433</b>	<b>1,295,700,258</b>	<b>1,100,731,559</b>
Excess/(deficit) of income over expenditure before Tax(A-B)		-12,061,834	289,556,785	-1,654,725	-	275,840,226	262,845,610
Provision for Income Tax	27.25	-	-9,183,059	-	-	-9,183,059	-3,102,189
Excess/(deficit) of income over expenditure after Tax		-12,061,834	280,373,726	-1,654,725	-	266,657,167	259,743,421
<b>Total</b>			<b>1,262,560,474</b>	<b>2,584,542</b>	<b>287,221,433</b>	<b>1,571,540,484</b>	<b>1,363,577,169</b>

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

  
Director-IACEA&C  
COAST Foundation

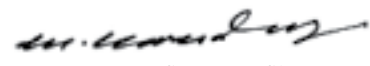
  
Executive Director  
COAST Foundation

  
Treasurer  
COAST Foundation

Signed in Term of our separate report of even date answered



Dated: Dhaka  
22 December 2024

  
Md. Enamul Haque Choudhury, FCA  
Senior Partner  
S. F. Ahmed & Co.  
Chartered Accounts  
DVC No. : 241222047IAS602222







## Dhalchar Standing on Shifting Ground

Dhalchar, a remote island under Char Fasson Upazila in Bhola district, faces severe river erosion, tidal surges, and saltwater intrusion. Homes, croplands, and freshwater sources have almost vanished, leaving families in constant fear of displacement. The island stands as a tragic example of how climate change is degrading both land and life, raised a silent yet profound concern over the future of its next generation.







COAST/Din M Shibly/March 2024

## PROTECT EMPOWER SUSTAIN

The title reflects our commitment to protect the rights and resources of vulnerable coastal populations facing climate and livelihood risks. We aim to empower them through inclusive participation, skill-building, and access to justice and services. Ultimately, we strive to sustain coastal lives and ecosystems through community-led resilience and rights-based development.

We are grateful to our partners



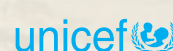
giz  
International  
Cooperation  
for Development



পল্লী কর্ম-সহায়ক  
ফাউন্ডেশন (PKSF)



Investing in rural people



## COAST Foundation

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Tel: + 8802 4102 5889, 5890, 5891, ISD: +8802 223314729; Email: [info@coastbd.net](mailto:info@coastbd.net); web: [www.coastbd.net](http://www.coastbd.net)