

COAST ANNUAL REPORT 2025

BUILD RESILIENCE FOR A BETTER JOURNEY





Dhalchar, Charfesson, Bhola, Bangladesh. May 14, 2025
Photo: Din M Shibly/COAST Foundation



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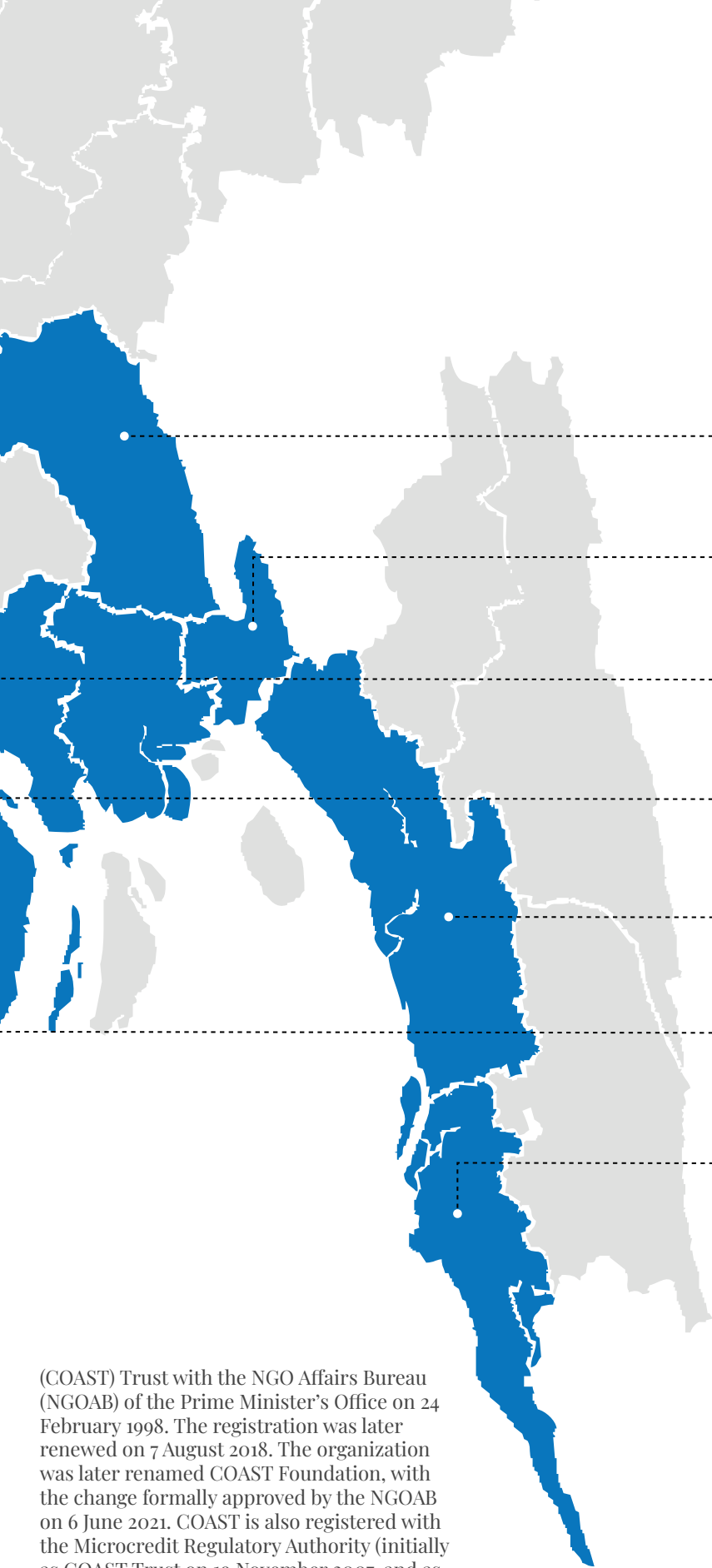
Almost the entire territory of Dhalchar is on the verge of disappearance due to the severe erosion of the Meghna River. Although a significant portion of the reserved forest still remains, government regulations prohibit local communities to settle there. Consequently, the majority of the residents have been forced to migrate from this important island that developed over the past 55 years.

This photo story captures the sorrowful moment of migration of the last family from the eastern part of the present Dhalchar.

WHO WE ARE

COAST Foundation is a national NGO. It is dedicated to serving marginalized coastal communities across Bangladesh. Since its establishment in Charfesson 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 initially registered as the Coastal Association for Social Transformation



COAST Working Area
All MF Branches: Total 136 branches.

- **CUMILLA REGION**
10 Upazilas through 10 branches,
9599 program participants
- **NOAKHALI REGION**
14 Upazilas with 24 branches,
27039 program participants
- **BARISHAL REGION**
13 Upazilas with 18 branches,
23696 program participants
- **BHOLA REGION**
6 Upazilas with 27 branches,
40741 program participants
- **CHATTOGRAM REGION**
11 Upazilas with 20 branches,
25471 program participants
- **OUTREACH REGION**
6 Upazilas with 14 branches,
15794 program participants
- **COX'S BAZAR REGION**
9 Upazilas through 23 branches,
36540 program participants

(COAST) Trust with the NGO Affairs Bureau (NGOAB) of the Prime Minister's Office on 24 February 1998. The registration was later renewed on 7 August 2018. The organization was later renamed COAST Foundation, with the change formally approved 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, effective 3 February 2021.

VISION:

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

MISSION:

COAST Foundation will organize strategically important development activities to facilitate sustainable and equitable improvement, especially in coastal areas of Bangladesh, for the disadvantaged sections of the population through increased participation in socio-economic, cultural, and civic life.

BUILD RESILIENCE FOR A BETTER JOURNEY



Cover Photo Story

Md. Shahin Hossain (42) was born in Lalmohan of Bhola district. That is where their ancestral home is located. He came to Dhalchar in 1984 at the age of one year in his mother's arms. It is worth mentioning here that after the devastating cyclone of 1970, destitute and landless people started migrating from Bhola and its surrounding areas to Dhalchar. Dhalchar is an isolated island in the southernmost part of Char Fashion Upazila of Bhola district. This island was formed by natural processes over hundreds of years at the estuary of the Bay of Bengal and the Meghna River. There is no history of permanent human settlement here before 1970.

His father built his family home north of Dhalchar Bazar. Twenty-five years later in 2009, their ancestral home disappeared into the Bay of Bengal. In 2020, a few months before the COVID-19 outbreak, he built his new home deep inside the island. At that time, the sea was still quite far away. In 2025, he found that there was no one else around him. Even though everyone had lost their homes and migrated, he could not move due to financial difficulties. Finally, finding no other way, he decided to borrow money and take loan and move to his ancestral home in Lalmohan, Bhola. Although he

Md. Shahin Hossain rebuilt this house during the COVID-19 pandemic: their youngest son, Md. Tawhid was born at that time. Md. Tawhid (4) has watched the ocean slowly creep closer to their home. At just four years old, he has witnessed his entire family become destitute climate refugees with no other recourse.

Dhalchar, Charfession, Bhola, Bangladesh.
May 14, 2025

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



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EXECUTIVE SUMMARY

COAST Foundation has been working for nearly three decades in coastal Bangladesh, including remote islands in the Bay of Bengal



ACRONYMS

A2JaC	– Access to Justice at Community	ENRICH	– Enhancing Resources and Increasing Capacities of Poor Households Towards Elimination of Their Poverty
AFA	– Asian Farmers’ Association for Sustainable Rural Development	ERP	– Enterprise Resource Planning
AIGA	– Alternative Income-Generating Activities	FAO	– Food and Agriculture Organization
BDCSO Process	– Bangladesh CSO-NGO Coordination Process	FO4A	– Strengthening Farmer Organizations fo Asia
BJS	– Branch Janasanghathan	FCDO	– Foreign, Commonwealth and Development Office
CAIGT	– Climate Adaptive Income Generating Technologies	FDMN	– Forcibly Displaced Myanmar Nationals
CATP	– Climate Adaptation Technology Program	FGD	– Focus Group Discussion
CCNF	– Cox’s Bazar CSOs-NGOs Forum	FO	– Farmers’ Organization
CDO	– Credit and Development Officer	GDP	– Gross Domestic Product
CHS	– Core Humanitarian Standard	HIES	– Household Income and Expenditure Survey
CJR	– Climate Justice and Resilience	HRM	– Human Resource Management
CRM	– Complaint Response Mechanism	HQAI	– Humanitarian Quality Assurance Initiative
CV	– Community Volunteers	HT	– Host Teacher
DFS	– Digital Financial Services	ICT	– Information and Communication Technology
DLAC	– District Legal Aid Center	IFAD	– International Fund for Agricultural Development
DRR	– Disaster Risk Reduction	IGA	– Income-Generating Activity
ECD	– Early Childhood Development	JRP	– Joint Response Plan
EC	– Executive Committee	LC	– Learning Centre
ED	– Executive Director		



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DISASTER RESPONSE AND CRISIS MANAGEMENT

In previous years, repeated floods and cyclones shaped COAST's emergency response plan and reinforced the need for rapid, community-centered action.



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ROHINGYA RESPONSE AND SOCIAL COHESION

In Cox's Bazar, where the Rohingya refugee crisis continues to stress child protection, education, and relations between refugee and host communities, COAST Foundation remained committed to advancing dignity, safety, and peaceful co existence

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MEAL	– Monitoring, Evaluation, Accountability, and Learning
MF	– Microfinance
MPC	– Multi-Purpose Centre
MRA	– Microcredit Regulatory Authority
NFI	– Non-Food Item
NGO	– Non-Governmental Organization
NGOAB	– NGO Affairs Bureau
PAT	– Participation, Accountability and Transparency
PKSF	– Palli Karma-Sahayak Foundation
PO	– People's Organization
PSEAH	– Protection from Sexual Exploitation, Abuse and Harassment
RBA	– Rights-Based Approach
RJS	– Regional Janasanghathan
RJF	– Restorative Justice Facilitator
RPC	– Regional Programme Coordinator
RRAP	– Risk Reduction Action Plan
RLF	– Revolving Loan Fund
RT	– Resource Teacher
SDF	– Sustainable Development Foundation
SMT	– Senior Management Team

SMS	– Short Message Service
SPC	– Strengthening Peaceful Coexistence
SPE4CA	– Strengthening the Protective Environment for Children and Adolescents in Rohingya and Host Communities in Cox's Bazar District
SRG	– Self-Reliance Group
SSF	– Small-Scale Fisheries
UJS	– Upazila Janasanghathan
UN ECOSOC	– United Nations Economic and Social Council
UNHCR	– United Nations High Commissioner for Refugees
UNICEF	– United Nations Children's Fund
UNRC	– United Nations Resident Coordinator Office
UNRR	– United Nations Rohingya Response
UP	– Union Parishad
VGD	– Vulnerable Group Development
VGf	– Vulnerable Group Feeding

2025 Achievements at a Glance



PRIMARY HEALTHCARE



18,823 people accessed primary healthcare services and GBV response systems



2,269 women of charland areas received free ANC and PNC services



2.8 million people received awareness messages on health, nutrition, disease



WASH



51,697 people benefited from shared water points, sanitation facilities, and hygiene promotion



EDUCATION



12,988 children enrolled in ECE, primary, and secondary education



9,266 parents, caregivers, and community members benefited from improved education environments



CHILD PROTECTION



3,152 children received case management & psychosocial support



25,000+ people benefited from community-based child protection services



FINANCIAL INCLUSION



BDT. 17,284,472 financed to farmers' organizations for agri-business under the Bangladesh Farmers Foundation (BFF) platform



17,583 farmers received technical and economic services, where **31%** women and **23%** youth



BDT. 17,000,000 financed to **4597 fishers** to create alternative livelihoods



BDT. 3,240,000 received by **360** adolescents to support start-ups



BDT. 138,000,000 in grants were provided to the coastal vulnerable people for building climate resilient houses and livelihoods (homestead gardening, Goat rearing, crab farming, and dry fish)



BDT. 116,000,000 loan supported to the dryfish Microentrepreneurs (MEs) for business expansion



173,589 farmers with improved income, food security, and livelihoods



DISASTER RESPONSE



24,404 people supported during flood and cyclone response



1,22,209 people benefited through restored infrastructure and community services, restoration of livelihoods



2,270 HHs received multipurpose cash grants, food assistance, agricultural inputs, and cattle feed, benefiting **10,000+ people**



CLIMATE ADAPTATION



51,736 people were directly supported through climate-resilient solutions such as RECP, rainwater harvesting, climate-adaptive techniques, climate-resilient seeds, and tree plantation



215 coastal climate-vulnerable families received climate-resilient housing



222,560 people benefited indirectly from climate-resilient initiatives



2 million+ people gained knowledge on climate vulnerability, climate adaptation, resilient livelihood practices, and disaster preparedness through community sessions



SOCIAL JUSTICE



5,805 social actions were undertaken to settle local disputes and connect communities to government services.



3,600 disputes were mediated through community legal aid services for fair resolution and strengthened women's access to justice



SKILL DEVELOPMENT



9,807 adolescents and youth trained and supported in vocational education, benefiting **45,000+** people through improved income and employment.



3,920 micro entrepreneurs trained and supported in modern cultivation and crab farming



ADVOCACY



120+ national and international advocacy events conducted to influence policy and practice changes





Bhola district of Bangladesh lies like an isolated island at the junction of the Bay of Bengal and the mainland. This island has been formed by alluvial soil at the mouth of the Meghna River and the Bay of Bengal for thousands of years. The process of land formation is still ongoing and active. Dhalchar, the southernmost and most isolated island at the mouth of the Bay of Bengal, is part of the Bhola district. Since 1970, a large population has developed here, centred on hilsa fishing and the fish trade. But due to the severe impact of climate change and river erosion, this island has been on the verge of extinction for the past 1.5 decades. With no other option, most of the residents who settled on this island have now been displaced and have migrated to other places. Over the past few years, parts of Dhalchar that were wiped out in the north during low tide have begun to rise again due to silt accumulation. But it will take another half-century to establish a settlement here.

Dhalchar, Charfesson, Bhola, Bangladesh. May 14, 2025

GOVERNANCE STRUCTURE

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

The General Council (GC) 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, the appointment of auditors, and financial reports. Additional GC meetings may be held with the consent of the chairperson as required. Whereas 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 direct the organization's activities. The Executive Director serves as the Member Secretary of both the GC and the EC.

Its 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 organization.

TRANSPARENCY, ACCOUNTABILITY, AND RECOGNITION

COAST Foundation upholds a practical commitment to transparency and public accountability. The organization operates within a comprehensive governance framework that includes a Right to Information Policy, an Open Communication Strategy, a Complaint Response Mechanism, and a Whistleblowing Policy. Together, these instruments ensure that stakeholders have clear and reliable sources for accessing information, raising concerns, and safeguarding ethical standards across all levels of the organization.

It has Special Consultative Status with the UN ECOSOC. This recognition reflects the organizational longstanding dedication to rights-based development and humanitarian action, as well as its continued efforts to promote accountability, inclusiveness, and governance.

NOTE FROM THE CHAIR

GOWHER NAYEEM WAHRA

WE UPHOLD ACCOUNTABILITY AND GOOD GOVERNANCE TO ENSURE A SUSTAINABLE FUTURE



Gowher Nayeem Wahra
Chairperson
COAST Foundation

I am pleased to share this Annual Report 2025 of COAST Foundation, which reflects the organization's continued commitment to improving the lives and livelihoods of people living in Bangladesh's coastal and island communities.

These communities face increasing pressure from climate change, economic hardship, and social inequality. Natural disasters, rising prices, and limited access to finance and services affect daily life and their security. COAST works with a clear vision: when people have access to finance, skills, information, and opportunities to join in decision-making that affects their lives, they can build resilience and move forward.

Throughout the year, COAST focused on sustainable solutions. Its MF program continued its linkage with livelihoods, social awareness, and access to public services. Climate adaptation efforts were integrated into housing, water access, and income generation. Emergency response activities were strengthened by early action and preparedness so communities could face disasters with less fear and loss. At the same time, COAST continued to raise community voices in national and global discussions, particularly on climate justice, accountability, and equal development.

Strong governance and transparency remain central to the organization's work. The General Council and Executive Committee provide strategic guidance, supported by effective monitoring, audit, and safeguarding systems. I sincerely appreciate the leadership of the Executive Director, the dedication of staff, and the trust of communities and partners. Looking ahead, COAST will continue working toward a future where coastal people are safer, more secure, and able to shape their own development.

NOTE FROM THE EXECUTIVE DIRECTOR

M REZAUL KARIM CHOWDHURY

WE ADVANCE INCLUSIVE FINANCE AND CLIMATE RESILIENCE TO STRENGTHEN VULNERABLE COMMUNITIES



M Rezaul Karim Chowdhury
Executive Director
COAST Foundation

The Annual Report 2025 reflects how COAST Foundation worked alongside coastal communities marked by climate shocks, economic pressure, and social change. For many families, daily life was shaped by uncertainty, whether from frequent disasters, rising prices, or limited livelihood opportunities. These realities continue to define the development challenges in coastal and island areas of Bangladesh.

Our work during the year was guided by the priorities of COAST's Strategic Plan (2023–2027), which places people, resilience, and justice at the center of development. The strategy recognizes that poverty, climate risk, and exclusion are deeply connected. In response, COAST focuses on integrated solutions that combine inclusive finance, climate-adaptive livelihoods, social development, humanitarian preparedness, and advocacy for systemic change.

Throughout the year, we emphasized practical results. Microfinance program supported income stability and savings, while being linked with social awareness and access to services. Climate programs strengthened safer housing, water security, and diversified livelihoods. Women and young people played increasingly active roles in community groups, enterprises, and local initiatives, reflecting our commitment to inclusive leadership and shared progress.

Emergency response and anticipatory actions remained important parts of our work. Experience has shown that acting early, before disasters strike, reduces loss, stress, and long-term hardship. By combining preparedness with response, COAST supported communities to face climate risks with confidence and dignity. Alongside program delivery, we continued to strengthen our internal systems. Investments in monitoring, safeguarding, learning, and digital tools improved accountability and helped us adapt to changing realities. The review of the Strategic Plan allowed us to reflect, learn, and refine priorities to remain responsive in an uncertain environment.

Looking ahead, COAST will continue to advance locally led solutions, climate justice, safety and security of fishers and farmers, micro-entrepreneurship, and inclusive economic opportunities. We are clearly committed to working with communities as partners, supporting their leadership, and ensuring that development efforts are shaped by their needs, knowledge, and aspirations. I sincerely thank our communities, staff, partners, and donors for their trust and collaboration.

EXECUTIVE SUMMARY

COAST Foundation has been working for nearly three decades in coastal Bangladesh, including remote islands in the Bay of Bengal. Founded in Bhola Island in 1998 as “COAST Trust” and reconstituted as “COAST Foundation” in 2021, the organization has integrated a rights-based approach into its comprehensive microfinance (MF) program spanning 67 sub-districts across twelve coastal districts. Its mission focuses on poverty alleviation, women’s empowerment, and resilience building. Currently, it has 136 microfinance branches in seven regions.

The global economy is still heading towards inflationary pressures and rising geopolitical tensions. It adversely impacted worldwide trade and investment flows. Supply chain disruptions and rising production costs, and corruption have further contributed to economic volatility worldwide. Because of all these inevitable factors, Bangladesh continues facing challenges in maintaining sustainable economic growth amid fluctuating global demand, internal instabilities, people-threatened political interests, and unfair competitiveness concerns. Additionally, climate change risks threaten agricultural productivity, internal displacement, and further impact overall economic stability.

As a coastal-focused Microfinance Institution (MFI), COAST remains active from the local to the global level to amplify the voices of marginalized coastal communities and promote good governance. COAST advocates for rights and justice by linking grassroots experiences with international discourse.

Microfinance and COAST Foundation: Build Resilience

In 2025, Bangladesh’s microfinance sector remained a key pillar of financial inclusion, with over 740 licensed MFIs operating 25,800+ branches and serving 42.3 million clients, 89% of them women. Loan disbursements rose 7.4% yearly to BDT 2,678.45 billion, despite climate and political challenges.

COAST Foundation plays a strategic role in this system, focusing on disaster-prone coastal regions. By December 2025, COAST had disbursed loans totaling BDT. 1085.70 crore (USD 89.2 million) and mobilized BDT. 268.96 crore (USD 24.21 million) in savings from marginalized households. Client savings grew up to 21%, reaching BDT. 282.67 crore (USD 23.04 million), reflecting better financial capacity.

Guided by a vision of economic justice, COAST’s microfinance initiatives empower women and marginalized communities while advocating for a dedicated coastal microfinance policy to address region-specific vulnerabilities. As Bangladesh’s economic progress garners



Zale Para, Hnila, Teknaf, Cox’s Bazar. December 02, 2025



Quarterly Gender Relations Development Meeting (GRDM), Chadgaon Branch, Chattogram

global attention, COAST continues to champion inclusive development and community-led resilience.

Social Development Program

In 2025, COAST continued to implement several social development programs in collaboration with different national and international partners. Among them, UNICEF supported ongoing child protection and education activities within the Rohingya Response. At the same time, UNHCR continued to support initiatives that strengthen social cohesion between the Rohingya and host communities. GIZ continued to enable COAST to advance women's access to justice, and emergency response interventions were carried out with extensive support from the Start Fund Bangladesh.

Programs aimed at improving coastal fisheries and livelihoods advanced with funding from SwedBio, Sustainable Development Foundation (SDF), Vitol Foundation, and Gates Foundation. Value chain and cooperative development initiatives also continued with support from AFA, IFAD, PKSF, ADB, DANIDA, and Street Child. The New Venture Fund sustained its support for COAST's climate adaptation programming, while Tearfund initiated its partnership in 2025 to expand WASH and nutrition services. We believe that together these partnerships strengthen the institutional and socioeconomic resilience of communities within and beyond COAST's microfinance operational areas.

Rights-Based Approach and Community Empowerment

COAST's rights-based approach ensures equality, accountability, and participation are central to all initiatives. It promotes community organization, 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.

Our Community Radio, Our Pride

COAST operates two community radio stations. One of them is Radio Meghna in Charfesson Upazila of Bhola district, and the other one is Radio Saikat in Cox's Bazar Sadar Upazila of Cox's Bazar district. Adolescent girls lead both stations in the community. These stations disseminate localized content on agriculture, fisheries, climate change, disaster preparedness, and social cohesion. Thus, they help empower rural youth, especially girls, while enhancing community awareness and inclusive communication in coastal areas.



Radio Meghna, Charfesson, Bhola. May 17, 2025



Radio Saikat, Cox's Bazar. December 01, 2025

Campaign and Advocacy for Change

COAST Foundation continues to advocate for pro-people policy reforms through targeted campaigns and advocacy at local, national, and international levels. In 2025, the organization actively contributed to shaping discussions on climate justice, humanitarian accountability, localization, the rights of small-scale farmers and fishers, Grand Bargain, Financing for Development (FFD4), and related issues.

COAST actively engages with global and regional platforms such as the UN Climate Conference of the Parties (CoP), Climate Justice Alliance for Bangladesh (CJAB), CANSA, ADRRN, LDC Watch, Reality of Aid-Asia Pacific (RoA-AP), and the CSO Partnership for Development Effectiveness (CPDE). It also contributes to dialogues under A4EP, ICVA, WTO, WFFP, WFF, APWLD, Start Network, Core Humanitarian Standard (CHS), Sphere, Charter for Change (C4C), and the Grand Bargain, advocating for localization, fair trade, and protection of agriculture, fisheries, and food sovereignty.

COAST organized and participated in several high-impact events this year, including the national dialogue on Development in Bhola and campaigns demanding climate finance allocation of 3% of GDP, CoP, Pre & post CoP positioning, Young Farmers Assembly, etc. The organization emphasizes low-cost, high-impact advocacy, working closely with media, civil society organizations, and grassroots networks to amplify community voices. Capacity-building initiatives have empowered local actors to engage in evidence-based advocacy, particularly on issues like gender equality, climate resilience, and accountability to affected populations (AAP).



Poli Das, Modhhom Zale Para, Hnila, Teknaf, Cox's Bazar.
January 23, 2025



Char Mujibnagar, Bangla Bazar, Charfesson, Bhola, Bangladesh.
May 13, 2025



From 04–06 December 2025 in Bangkok, Thailand, COAST Foundation organized this “Civil Society and Advocacy: Theory, Tools, and Impact” learning workshop, bringing together participants from seven countries: Bangladesh, the Kyrgyz Republic, Indonesia, Switzerland, Myanmar, New Zealand, and Thailand. Through it, COAST demonstrated its institutional capability to organize impactful, results-driven international learning events.

Internal Audit and Institutional Oversight

For evidence-based governance and institutional performance

COAST Foundation maintains a strong internal audit mechanism as a pillar of its institutional governance. The Internal Audit team operates independently to ensure that all financial and operational activities align with organizational policies and donor requirements. In 2025, the IA team conducted regular audits across core and project operations, focusing on financial accuracy, compliance, and risk mitigation. Each audit cycle involved comprehensive documentation, field verification, and management feedback. Findings and recommendations were presented in front of the Executive Committee, with follow-up actions, for timely resolution.

The audit process is designed not only to identify irregularities but also to develop a culture of transparency, continuous learning, and operational efficiency. COAST's commitment to internal accountability has been instrumental in maintaining stakeholder trust and donor confidence, as reflected in its publicly available annual audit reports and financial statements.

Economic Justice

Beyond Credit: Microfinance for Social Change

Rights-Based Approach to bring Empowerment in Vulnerable Coastal Regions

The year 2025 was a significant period for the COAST Foundation microfinance program, marked by steady growth despite the negative impact of natural disasters in 2024 and political turmoil in 2025. To minimize the impact, COAST has reconciled the program through system development, oriented staff, and strengthened monitoring quality to achieve financial resilience.

Over the year, the program reached 164,995 low-income families, disbursing loans totaling BDT. 1085.70 crore (USD 89.2 million) and mobilizing BDT. 268.96 crore (USD 24.21 million) in savings from marginalized households. This resulted in a growth trend in the MF program, with the outstanding portfolio for both MF and Savings standing at BDT. 634.30 crore (57.09 million) and BDT. 282.67 crore (USD 25.45 million), respectively. These figures highlight members' growing capacity for savings and confidence in the institution, and reflect robust credit operations with portfolio expansion.

COAST's MF model goes beyond a credit program only. It integrates financial services with social development, enabling families to access government entitlements and public services. In 2025, the program expanded to 135 branches across 7 regions, extending its reach to communities most affected by poverty, climate vulnerability, and systemic exclusion.

COAST advanced its digital transformation by upgrading its MIS and expanding SMS-based monitoring tools, laying the foundation for a fully digital and cashless microfinance system of its own that empowers coastal communities through economic individuality, rights awareness, and social accountability.

Social Justice

Sensitization through People’s Organizations: Building Grassroots Power

COAST Foundation’s microfinance+ program is rooted in more than gaining economic benefit. It is also a platform for social transformation. Central to this vision is the formation and empowerment of People’s Organizations (POs), locally known as Janasanghathan, which operate in the working areas, covering all the branches, Upazilas, and regional offices. These community-led groups are trained and supported to lead mediation and resolve local disputes, upholding social justice.

In 2025, Janasanghathan members carried out a total of 5,805 social actions, addressing a wide range of issues. Among these, 846 actions directly tackled gender-based violence and harmful practices such as child marriage, dowry, domestic violence, and sexual harassment. Group members also played a critical role in facilitating access to government services, helping community members obtain VGD cards (121 cases), widow and old-age allowances (179 cases), birth certificates (120 cases), and health services (1,522 cases).



Kutubdia, Cox’s Bazar. January 19, 2025

Through these efforts, Janasanghathans have become trusted agents of change, bridging the gap between marginalized communities and local governance. Their work has supported rights awareness, collective action, and social accountability, laying the foundation for a more just and inclusive society.

Community Support Prevents Early Marriage and Keeps a Girl in School

Empowering a Girl to Continue Her Education

At just 15, Lamia Begum from Bhola Sadar faced the threat of early marriage as her fisher family struggled financially. Worried about her future and feeling pressured to leave school, Lamia feared her education would come to an abrupt end.

Seeking help, her mother reached out to Ayesha Begum and Shanta Begum from the SSF Women Networking Group under the SSFGM 2 project of COAST Foundation. Through counseling and mediation, the group helped the family understand the harmful consequences of child marriage and the long-term value of keeping Lamia in school. They also connected the family with support for school fees and essential learning materials.

Today, Lamia is back in school, confident, motivated, and actively participating in community programs. Her parents have become strong advocates for delaying marriage and promoting girls’ education. Reflecting on her journey, Lamia shared:

“I am so thankful to Ayesha, Shanta, and the women fishers networking group. They gave me hope and helped my family understand that my education is my right and my future.”

Participation in global climate negotiations like COP is a strategic necessity for COAST Foundation, given its long-standing engagement with climate-vulnerable coastal communities. COAST brings local evidence and community voices who are directly affected by sea-level rise, disasters, and displacement. COAST role is to align with advocating for climate justice, equitable finance, and locally led adaptation approaches. This ensures that the voices, priorities, and rights of the most vulnerable coastal populations are meaningfully represented and integrated into global decision-making processes.





Disaster Response and Crisis Management

“When disasters strike, timely humanitarian action saves lives, protects dignity, and accelerates recovery.”



Kutubdia, Cox's Bazar. May 29, 2025

Responding when crisis strikes coastal Bangladesh

In previous years, repeated floods and cyclones shaped COAST's emergency response plan and reinforced the need for rapid, community-centered action. This foundation of experience enabled COAST to respond quickly and effectively when severe floods again struck Feni and Bhola districts. COAST always mobilizes both internal resources and external partnerships to reach the most vulnerable households.

In 2024, flash floods in Daganbhuiya, Sagalnaiya, Sonagazi, Feni Sadar, and Parshuram Upazilas submerged homes, farms, and critical infrastructure. COAST immediately allocated BDT 0.8 million from its emergency fund to supply cooked food in partnership with local NGOs, reaching 10,620 people during the initial response phase. Through the Start Fund Bangladesh Flood Response Project and support from Shapla Neer, Japan, aid was expanded to serve nearly 45,000 people. Major efforts included distributing food and non-food items to 7,075 households, providing multipurpose cash assistance to 2,366 families, operating community kitchens that served over 13,200 hot meals, and delivering primary healthcare to more than 1,200 individuals. Gender and dignity kits, including 8,500 sanitary pads for adolescent girls, were distributed throughout the response.

In 2025, COAST continued its support by implementing two additional disaster response projects in Feni and Bhola districts, with support from Start Fund Bangladesh. These initiatives collectively reached 8,363 individuals. Major achievements included providing Multi-Purpose Cash Grants to 800 households, engaging 170 people in Cash-for-Work activities, supplying livestock feed to 250 farmers, and supporting another 250 farmers with agricultural inputs. Hygiene kits were distributed to 1,164 people, while collapsed roads were rehabilitated to restore mobility. As part of early recovery, three community-led wooden bridges were constructed, and awareness campaigns reached vulnerable populations in Feni Sadar and Bhola Char areas.

Across all projects, early recovery initiatives restored essential community infrastructure, including the repair of 13 roads, 20 bridges, 11 tube wells, and 9 community toilets, which helped to improve access, mobility, and essential services for affected communities. All interventions were

implemented following the CHS, functional Complaint Response Mechanisms (CRM), and PSEA safeguards.

Anticipatory Action and Disaster Risk Mitigation

“Acting before disasters strike reduces losses, strengthens preparedness, and prevents humanitarian crises.”

In 2025, COAST Foundation strengthened its commitment to acting early before hazards escalate into humanitarian crises. To do so, disaster preparedness and anticipatory action remained a core focus, bringing together early warning systems, community readiness, and infrastructural improvements, with a coordinated approach.

Supported by the Start Network, COAST implemented two cyclone anticipatory action and readiness projects in the Charfesson and Monpura upazilas of Bhola district. A total of 24,402 people benefited from practical readiness support that helped them face the storm with confidence rather than fear. Collaboration with local government institutions, cyclone shelter management committees, and community volunteers ensured effective dissemination of early warning messages and strengthened evacuation preparedness at the community level.

A major component of the work addressed long-standing barriers to safe and dignified cyclone shelter use. 20 cyclone shelters were equipped with water filters, enabling immediate access to safe drinking water during emergencies. WASH facilities were renovated, structural repairs were



Char Mujibnagar, Charfesson, Bhola. May 15, 2025



Modhho Char Monohar, Mujibnagar, Charfesson, Bhola. May 15, 2025

completed, and solar panels were installed to ensure uninterrupted lighting during power outages. These improvements significantly enhanced safety, accessibility, and dignity, particularly for women, children, older persons, and persons with disabilities.

Together, these efforts showed the truth that communities are prepared in advance, and disasters lose their power to become humanitarian crises. Preparedness doesn't just save lives. It protects futures.

Connecting Communities, Protecting Lives

A Community-Led Wooden Bridge Enhancing Safe Access to Education and Cyclone Shelter in Coastal Bangladesh

The Uttar Char Faizuddin Government Primary School cum Cyclone Shelter is a critical public facility serving two villages located on opposite sides of a wide tidal canal connected to the Meghna River. As situated in a highly disaster-prone coastal area, the school cum shelter functions both as a center for primary education and as the evacuation shelter during cyclones, tidal surges, and extreme weather events.

Despite its importance, access to the facility had long remained a major challenge. The two villages were separated by the canal, and villagers depended on a narrow, unstable, makeshift footbridge locally known as a Shako. This structure was unsafe even during normal conditions and became

completely unusable during high tides, monsoon rains, storm surges, and cyclones. As a result, children, elderly persons, pregnant women, patients, and persons with disabilities were often unable to cross safely.

During cyclones and tidal flooding, families were frequently forced to remain in their homes instead of evacuating to the shelter, significantly increasing their exposure to life-threatening risks. This physical isolation intensified existing vulnerabilities in an area already affected by recurrent cyclones, river erosion, and climate-induced hazards.

This unsafe condition also had a direct negative impact on education. Although the school was intended to serve children from both villages, enrollment remained very low, with only 62 students attending regularly. Parents were reluctant to send their children across the canal, particularly during the monsoon season, and students often arrived late or missed classes.

To address these challenges, COAST facilitated the construction of a wooden bridge through a participatory, community-led process, ensuring that the bridge met both daily mobility and emergency evacuation needs.

The construction of the wooden bridge has brought a visible transformation to both villages. Children can now attend school regularly and on time, and parents feel confident about their safety. School attendance has improved, and access to education has become more equitable.

Rahim (11), a student of the school, shared: "Earlier, I was afraid to cross the canal and sometimes missed school. Now, I can go to school easily and on time with my friends."

Community members also highlighted the bridge's impact on safety and disaster preparedness. Salahuddin Miya (47), a farmer from the village, stated that "Because of the risky Shako bridge, we could not reach the shelter during high tides or cyclones. We stayed in our homes, risking our lives. This bridge has connected our villages to safety."

Ayesha Begum (35), mother of a student, added: "I used to worry about my child crossing the canal, especially during the rainy season. Now, the bridge allows him to go to school safely every day."

From a disaster risk reduction perspective, the bridge has significantly improved early evacuation and safe movement. Families can now reach the cyclone shelter quickly, carrying children, elderly members, essential belongings, and livestock. The bridge has reduced isolation and strengthened community resilience in this vulnerable coastal situation.

Today, the wooden bridge stands as a sustainable solution addressing multiple development challenges. By connecting two previously isolated villages to a school and cyclone shelter, the intervention has improved access to education, enhanced disaster preparedness, and reinforced social cohesion. This community-driven initiative demonstrates how small-scale infrastructure investments can deliver lasting impact in the climate-vulnerable coastal regions of Bangladesh.



The Uttar Char Faizuddin Government Primary School cum Cyclone Shelter, Bhola



Majheer Char, Nazrul Nagar, Charfesson, Bhola. May 13, 2025

A person wearing a blue protective suit, a blue face mask, and white gloves is working on a wooden structure. The structure is filled with fish, some of which are hanging from the top. The person is reaching up to adjust or inspect the fish. The background shows a clear blue sky and a body of water.

Social Enterprise for Sustainable Livelihoods

“Inclusive and market-oriented social enterprises enable vulnerable households to build resilient and sustainable livelihoods.”

Strengthening coastal economies through collective enterprise

In 2025, COAST Foundation's social enterprise initiatives strengthened the capacity of vulnerable coastal and island communities to generate sustainable income, access markets, and build climate-resilient livelihoods. By combining technical support, skills development, and market linkages, these initiatives enabled households to diversify income, improve food security, and enhance adaptive capacity.

The programs emphasized women's leadership and youth engagement, empowering participants to take active roles in household decision-making, business management, and community development. Microenterprise interventions in the seafood, poultry, and dry fish sectors promoted safe, resource-efficient, and market-oriented practices, enhancing productivity, income, and resilience to climate shocks.

Across the initiatives, COAST Foundation demonstrated that equipping communities with entrepreneurial skills, financial resources, and resilient production methods not only boosts livelihoods but also strengthens social cohesion

and long-term economic stability. These efforts highlight the critical role of social enterprise in transforming coastal communities into self-reliant, adaptive, and resilient economies.



Organic dry fish production, Nazirartek, Cox's Bazar

From Street Stalls to a Modern Food Hub

How the Marine Drive Coastal Heaven Cafe & Restaurant Is Transforming Small Businesses and Tourist Experiences

The coastline, particularly the marine drive area, of Cox's Bazar has always attracted visitors with its natural beauty, yet the tourism experience long felt incomplete. Tourists wanted to enjoy local flavors, but hygiene concerns often held them back. At the same time, small vendors struggled with makeshift stalls, limited resources, and little opportunity to grow. The potential was there, but it needed the right support to flourish.

With PKSF support through the Healthy Street Food initiative, that potential has become reality. The Coastal Heaven Cafe & Restaurant stands as a clean, modern, and welcoming space right beside the beach (marine drive area). Here, tourists can enjoy fresh meals while taking in the sea breeze and evening lights, turning a simple meal into an exciting experience.

For entrepreneurs, the change has been life-shifting. Shamim, restaurant owner, recalls, "Before this project, tourists avoided my stall because they worried about cleanliness. Now I run a proper kitchen, and people line up for my food. My income has doubled, but more importantly, I feel proud of my work." His story mirrors that of many vendors who now operate in dignified, well-designed stalls after receiving training in hygiene, business planning, and customer service.

Tourists feel the difference as well. Farzana, visiting from Dhaka, shared, "We used to worry about where to eat, especially with kids. This food court is different. It's clean, beautiful, and the food is delicious."

The Coastal Heaven Cafe & Restaurant has become more than a place to eat. It is an example for sustainable tourism, a catalyst for improved public health, and a source of stable income for local entrepreneurs. Its success shows how the support can uplift communities, strengthen local economies,

and create lasting change. Every meal served, and every business strengthened, adds to a growing legacy of dignity, opportunity, and transformation along the shores of Cox's Bazar.



The Coastal Heaven Cafe & Restaurant, Marine Drive (beach), Cox's Bazar.



Safe Homes, Protected Lives

*Climate-resilient housing brings security and hope
to coastal families*

The Resilient Homestead and Livelihood Support to the
Vulnerable Coastal People of Bangladesh (RHL) Project is
funded by PKSF

Khaleda (75), Chatipara, North Dhurong,
Kutubdia, Cox's Bazar, Bangladesh
November 30, 2025
Photo: Din M Shibly/COAST Foundation



Khaleda (75), Chatipara, North Dhurong, Kutubdia, Cox's Bazar, Bangladesh
November 30, 2025

Almost 35 years ago, in 1991, a devastating super cyclone hit Kutubdia Island in Cox's Bazar. The water of the nearly 20-foot-high tidal wave swept away Khaleda (75)'s husband and children in her arms into the Bay of Bengal. They were never found again. She has been living with that painful memory for 35 years. Currently, she is living within 250 meters of the island protection dam at No.1 Chatipara of North Dhurong in the Kutubdia. After that cyclone, Khaleda lost her dignity and inner strength; she survived with the kindness and help of others. She got a "Disaster-Resilient House" under the RHL project from COAST Foundation. Now, cyclones or tidal waves regularly hit Kutubdia Island almost every year. But Khaleda no longer fears being swept away or drowned in the sea.

The coastal regions of Cox's Bazar Sadar, and Kutubdia face major environmental issues along with their economic prospects. The sea offers livelihoods, but it also brings frequent cyclones, tidal floods, and erosion. Over the past 40 years, Kutubdia Island has shrunk from 60 sq. km to about 35-40 sq. km. Rising sea levels and fierce storms destroy nearly 80% of houses each year, and around 60,000 people have lost their homes over the last three decades.

To address the pressing challenges faced by coastal communities, the RHL Project was launched in March 2024. The initiative is being implemented by the COAST Foundation, with technical support from PKSE. Under the project, one of the key objectives is to construct 650 climate-resilient houses to provide durable shelter against the impacts of climate change. As of now, 215 houses have already been handed over to selected climate-vulnerable families.

These climate-resilient houses are built on raised plinths with strong RCC ▶



Kutubdia, Cox's Bazar, Bangladesh. May 27, 2025





Kutubdia, Cox's Bazar, Bangladesh. May 27, 2025



Rifa Akter (35), Chatipara, North Dhurong, Kutubdia, Cox's Bazar, Bangladesh. November 30, 2025

► pillars. They can withstand floods and strong winds, allowing families to stay safely at home during disasters. Rifa Akter (35), a housewife, shared, “Before, every storm meant fear and sleepless nights. Now, I feel safe staying in my own home, even during cyclones.” For families like hers, the house is not just a shelter, it works like a small cyclone center.

The houses have also reduced financial pressure. Earlier, families spent a large part of their income repairing damaged homes every year. Now, they can use that money for better purposes. Nurfat Begum (42), from Cox's Bazar Sadar, said, “I used to spend most of my savings repairing our house every year. Now I can save money and invest in my children's education.” Raised platforms inside the houses also protect poultry and livestock, helping families secure their income sources. ►►



Nurfat Begum (47), Guilla Baper Para, Tetoia, Khurushkul, Cox's Bazar, Bangladesh, November 30, 2025

- These houses are designed with integrated water and sanitation facilities. Each house includes a rainwater harvesting system, which provides safe drinking water even during saline seasons. Elevated latrines remain usable during floods, reducing health risks. Shirin Akter (35), a mother of two from Kutubdia, explained, “We now have access to safe drinking water even in the dry season. This has improved our health and daily life.” These improvements are especially important for women, children, and elderly family members.

The project has also improved dignity and confidence, particularly for women. Families no longer need to rush to crowded cyclone shelters. Instead, they can stay safely in their own homes. ►►

Mobasshera (55), Chatipara, North Dhurong, Kutubdia, Cox's Bazar, Bangladesh. November 30, 2025



Hamida Begum (40), Kironpara, Ali Akbar Deil, Kutubdia, Cox's Bazar, Bangladesh May 27, 2025





Hamida Begum (40) lives on an isolated island called Kutubdia with her fisherman husband and their three children. Every cyclone and tidal wave brings extreme suffering and new dearth to Hamida Begum's family. Born and raised on this island surrounded by the sea, Hamida Begum knows how perilous the sea can be. It was an annual event for them to take shelter in cyclone shelters with their children in their arms whenever a cyclone came. When the tide receded, they would find nothing left when they returned home. They received a "disaster-resilient house" through the RHL project, funded by the COAST Foundation. This assistance has completely changed their lives. Now she can live safely under one roof with her entire family. She no longer fears losing everything after each cyclone. The family can now live together with dignity and stability.

Hamida Begum (40), Kironpara, Ali Akbar Deil, Kutubdia, Cox's Bazar, Bangladesh. May 27, 2025



►► The RHL project is showing a practical and scalable solution for coastal Bangladesh. With continued support, such initiatives can reduce displacement and help build strong, self-reliant, and climate-resilient communities.



Empowerment of Small-scale Farmers, Fishers and Climate Adaptation

“Securing small-scale fisheries
and empowering young farmers
is essential for resilient food
systems and coastal economies.”

Securing livelihoods and engaging the next generation

Small-scale fishers and young farmers are central to food security and economic stability in coastal Bangladesh. In 2025, COAST prioritized their livelihood security through integrated financial services, cooperative farming, skills development, and youth engagement initiatives.

Under the Vitol Foundation-supported fishers' livelihood project in Teknaf, COAST worked with 1,000 fisher families to reduce dependency on high-risk fishing activities. A total of 100 community groups each received BDT. 70,000 (USD 571) as start-up capital to initiate small enterprises. In parallel, 915 participants received training on farming, livestock rearing, homestead gardening, and small business management. Women were at the center of these initiatives. 1,000 women-initiated income-generating activities that strengthened household income, food security, and savings. Group-based savings mechanisms and regular mentoring enabled participants to reinvest profits, manage risks, and gradually expand their enterprises.

COAST also financed BDT. 17 million (USD 1,38,669) to 4,597 small-scale fishers, enabling them to invest in alternative income sources and reduce vulnerability to climate shocks. Complementing this, with the financial support by AFA, BDT.17.28 million (USD 1,40,953) was provided to six registered farmers' organizations to promote cooperative farming and agri-business development, strengthening collective production and market access.

17,583 farmers received technical and economic services, including training on modern cultivation practices, value chain development, and business advisory support. Women accounted for 31% and youth for 23%

of participants, reflecting COAST's commitment to inclusive growth. Youth empowerment initiatives further supported a total of 360 adolescents with start-up capital and skills training, enabling them to engage in agriculture, fisheries, and allied enterprises.

Most significantly, COAST initiated the formal registration process of the Bangladesh Farmers Foundation (BFF) as a national platform to strengthen farmers' collective representation in this year. This enables improved access to funding and institutionalizes a rights-based approach. This platform will help the farmers to advocate for their interests and engage in policy processes.



Teknaf, Cox's Bazar. December 02, 2025



Ms. Mohsina Khatun, Ghoraghat Krishi Moitree Somobay Samity Ltd. (GKMSSL), Ghoraghat, Dinajpur, Bangladesh

Women's Leadership in Seed Enterprise Governance

Empowering Young Women to Strengthen Inclusive and Accountable Farmer Organizations

In Ghoraghat, young women farmers play a critical role in agricultural production, yet their voices are often underrepresented in cooperative governance and enterprise decision-making. This was the reality for Ms. Mohsina Khatun, a young woman smallholder farmer engaged in paddy seed production with Ghoraghat Krishi Moitree Somobay Samity Ltd. (GKMSSL).

Initially, Ms. Mohsina's involvement in the cooperative was limited to production activities. Despite the significant contribution of youth members to seed production, leadership roles, financial oversight, and strategic decisions were largely dominated by senior members. Opportunities for young women to participate meaningfully in governance processes remained limited.

This dynamic began to change through the APFP-FO4A Program, which emphasized institutional strengthening, inclusive governance, and youth participation within farmer organizations. Through targeted capacity development, female youth members were encouraged to attend meetings, understand cooperative rules and bylaws, and actively engage in enterprise decision-making. Training on governance, accountability, and transparency helped Ms. Mohsina build confidence and develop leadership skills.

As a result, Ms. Mohsina began contributing actively to discussions on production planning, quality assurance, and member coordination. Her commitment and growing leadership were formally recognized when she was elected Chairperson of the Youth Committee of GKMSSL. In this role, she now leads youth engagement initiatives and contributes to strengthening enterprise oversight and accountability mechanisms.

Her leadership has increased participation among other young members, particularly young women, and fostered greater trust and transparency within the cooperative. Ms. Mohsina's journey demonstrates how inclusive governance and targeted capacity support can unlock the leadership potential of young women, strengthening both cooperative institutions and agricultural enterprises.

This case highlights the importance of investing in women's and youth leadership to build resilient, accountable, and inclusive farmer organizations in Bangladesh.

Rising of a Young Entrepreneur through Safe and Sustainable Agriculture

Promoting safe food, healthy families, and resilient farming systems

Demand for chemical-free food is growing in Bangladesh, yet excessive fertilizer and pesticide use remains common. Against this backdrop, safe and sustainable farming offers a healthier and more resilient alternative.

This case follows Tawfikul Islam Taufik, a young farmer from Ranasia village in Pirganj Upazila, who turned personal hardship into opportunity by embracing safe fruit and vegetable cultivation.

After repeatedly losing jobs due to exam-related leave in 2020-21, Tawfikul faced financial and emotional stress. Instead of continuing unstable employment, he chose to build his own future through agriculture. He began with a small nutrition garden using low chemical methods, and as yields improved with lower costs, he expanded into commercial farming.

His approach centers on soil health, environmental protection, and food safety. He cut chemical fertilizer use by more than half, replacing it with compost, vermicompost, and organic liquid inputs. Mulching and organic matter improved soil fertility and moisture retention. For pest control, he adopted integrated pest management, pheromone traps, botanical pesticides, and conservation of beneficial insects, using chemicals only when necessary. Efficient water uses through drip irrigation, rainwater harvesting, and crop diversification further strengthened his system.

The results were significant: yields rose by 15-25%, pest incidence dropped by up to 40%, and production costs fell by BDT 3,000-5,000 per bigha. His produce earned 10-15% higher prices in local markets due to growing consumer trust in safe food.

There are some unavoidable challenges, including limited access to organic inputs, higher labor needs, pricing, complex certification, and climate risks. Still, Tawfikul is determined to scale up. He plans to develop a safe food brand, introduce packaging and labeling, expand online sales, and create demonstration plots to inspire other farmers. His long-term vision includes full adoption of drip irrigation and raising community awareness about sustainable agriculture.



Tawfikul Islam Taufik, Ranasia, Pirganj, Thakurgaon



Kutubdia, Cox's Bazar. January 19, 2025

Community-Led Climate Adaptation

“Community-led adaptation strengthens long-term resilience by placing local knowledge, leadership, and ownership at the centre of climate action.”

In 2025, COAST Foundation strengthened community-led climate adaptation as a core strategy to build long-term resilience in coastal Bangladesh. With climate change intensifying flooding, salinity intrusion, river erosion, and cyclonic impacts, COAST prioritized locally driven solutions that protect lives, livelihoods, and biodiversity.

Through community groups, farmers' organizations, women's groups, and local institutions, COAST supported 51,961 people directly and 222,560 indirectly with adaptation measures rooted in local knowledge and ownership. More than two million people were reached through awareness and capacity-building initiatives that expanded understanding of climate risks and adaptive practices.

Key interventions included upgrading climate-resilient homesteads and expanding rainwater harvesting systems to address chronic water scarcity, reducing the burden on women, and ensuring safe drinking water year-round. Farmers and fishers adopted climate-adaptive practices, diversified production, and used saline-tolerant seed varieties, while livelihood diversification, such as goat rearing, crab farming, dry fish processing, and homestead production, reduced dependence on climate-sensitive income sources.

Nature-based solutions, including tree plantation and natural resource conservation, helped reduce erosion, protect homesteads and farmland, and restore local ecosystems. These environmental actions complemented livelihood and housing improvements, creating integrated pathways to resilience.

By placing communities at the centre of planning and implementation, COAST strengthened local leadership, reduced reliance on external assistance, and supported sustainable adaptation that enhances both environmental and human well-being.

Freshwater Scarcity in Coastal Bangladesh: A Community-Led Rainwater Conservation Solution

Restoring Water Security and Climate Resilience in Saline-Prone Island Communities

Kutubdia, a low-lying island upazila along Bangladesh's southeastern coast, is on the frontline of climate change. Rising sea levels and saline intrusion have steadily eroded the island's freshwater sources, turning access to safe drinking water into a daily struggle for thousands of households. Over the past two decades, sea levels in Kutubdia have risen at an accelerated rate, rendering more than 12,000 deep tube wells saline and unusable. Without urgent intervention, the island faces the near-total depletion of natural freshwater sources within a generation.

In response to this growing crisis, COAST Foundation, with financial and technical support from the Climate Justice and Resilience Fund (CJRF) project, is implementing a community-led rainwater conservation initiative across Kutubdia. Selected community ponds are being rehabilitated to capture and store monsoon rainwater, increasing freshwater availability while supporting groundwater recharge. Pond embankments are raised and reinforced to protect against saline intrusion during high tides and storm surges, safeguarding water quality year-round.

Beyond water security, the intervention integrates nutrition, livelihoods, and environmental protection. Vegetables, fruit trees, and grasses planted along pond banks help prevent erosion, improve household nutrition, and generate supplementary income. Community-based Pond Management Committees ensure local ownership, long-term maintenance, and sustainable use of these shared resources.

This initiative is restoring access to safe freshwater for climate-affected households while strengthening community

resilience against escalating climate risks. By combining nature-based solutions with community leadership, the project demonstrates how locally driven action can deliver lasting, scalable solutions to one of coastal Bangladesh's most urgent challenges.

Climate-adaptive Homestead Gardening

Momtaj Begum, Maheshkhali, Cox's Bazar

"Farming has been my way of life since childhood. But in recent years, it became harder. Rising sea levels, salinity, and erratic weather made it difficult to grow crops. My harvests kept shrinking, and I struggled to support my family," says Momtaj Begum (42), a woman farmer from Maheshkhali Upazila under the Cox's Bazar district.

With the support of COAST Foundation's Climate Adaptation Technology Program (CATP), she transformed her 55 decimals of homestead land into a growing vegetable enterprise using climate-adaptive practices. She chose to adopt vermicomposting and organic pest control. This one decision helped to reduce her production costs and thus improved produces quality. In one season, she earned BDT. 60,000. This increased income enabled her to purchase land, livestock, and to improve sanitation and safe water access.

Apart, daily consumption of home-grown vegetables, which eliminated malnutrition risks for her family, all her children now attend school. Her journey reflects how climate-adaptive technologies can empower women and build resilient livelihoods. "This land gave me strength, dignity, and hope for my children's future. I feel proud to be a farmer and even prouder to be a woman leading change in my community", she reflects.



Kaluar Deil, Ali Akbar Deil, Kutubdia, Cox's Bazar



Rohingya Response and Social Cohesion

Protecting Children, Empowering Youth,
and Fostering Peaceful Co-existence



Rohingya Camp, Ukhiya, Cox's Bazar. December 3, 2025

In Cox's Bazar, where the Rohingya refugee crisis continues to stress child protection, education, and relations between refugee and host communities, COAST Foundation remained committed to advancing dignity, safety, and peaceful co-existence. Our integrated approach, child protection, education, WASH, and social cohesion, placed communities at the centre of solutions that build resilience in a protracted humanitarian context.

With UNICEF's support, the Child Protection (SPE4CA) Project continued to strengthen protective environments for children, adolescents, and youth. In 2025, COAST delivered case management services to 1,298 children, supported 246 survivors of gender-based violence, and provided 8,345 adolescents with vocational skills, enabling 1,462 to receive start-up support.

Community protection mechanisms grew stronger through 918 Child Protection Committees and 1,562 Social Change Agents, who played a vital role in prevention, referral, and community awareness. The system's responsiveness was demonstrated in Camp 8E, where coordinated action by COAST, local authorities, and community leaders successfully halted the planned marriage of a 16-year-old girl, an intervention that reinforced community accountability and safeguarded her rights.

Education remained a lifeline for Rohingya children. Despite a 19% funding reduction, 11,908 learners in Camp 14 accessed early childhood and basic education services. Attendance remained high at 85%, and adolescent girls' attendance rose to 97%, reflecting stronger parental engagement, improved teaching quality, expanded digital learning, and robust safeguarding measures that ensured safe and consistent learning environments.

To ease tensions between refugee and host communities, COAST continued implementing the Strengthening Peaceful Co-existence (SPC) Project in Ukhiya and Teknaf, supported by UNHCR. In 2025, 5,976 individuals were sensitized on human and refugee rights, while 31 community support projects improved shared infrastructure and benefited more than 20,500 people. Youth engagement through sports further strengthened social bonds; 41 local football coaches were trained, and 360 young players, including girls, participated in structured activities that fostered trust, teamwork, and inclusion.

Through these combined efforts, COAST demonstrated that even in prolonged displacement, community-driven interventions can protect the most vulnerable, empower young people, reduce tensions, and nurture the foundations of resilience and peaceful co-existence.



Rohingya Camp, Ukhiya, Cox's Bazar. December 3 2025



Bibi Rohan (5), Block B-3 at Camp-14, Rohingya Camp, Ukhiya, Cox's Bazar

ECD Intervention: A Light of Hope

Empowering Children with Disabilities Through Early Learning Support

The camp areas, where Rohingya families face trauma and socioeconomic hardship. All these have a greater negative impact on them, particularly the pregnant women, which might affect even newborn babies. Bibi Rohan, a 5-year-old child, is an example of a child affected by these circumstances. She was born deaf, unable to hear or speak. She lives in Block B-3 at Camp-14 with her parents.

COAST Foundation started the Early Childhood Development (ECD) program in early 2020 to support these young lives. Bibi Rohan, with her learning limitations, received personalized care at the Marker ECD center. With support from trained facilitators and the use of play-based learning tools, she gradually improved her social and cognitive skills. Her parents were also engaged to reinforce her development at home. Today, Bibi Rohan has been promoted to KG and is interacting, learning, and even trying to speak. Her journey encourages and reflects the power of inclusive early education in crisis settings.

Child Marriage Stopped through Coordinated Initiatives in Camp 8E

Instant Action by COAST Foundation, CiC Office, and Community Leaders Prevents Harm

COAST Child Protection team received information about a planned child marriage in Camp 8E involving Salma (16) and Rahamat (20) (pseudonyms). Upon receiving the report, the social worker and field coordinator immediately visited the location and informed the Camp-in-Charge (CiC), Mr. Gazi Shariful Hasan. With his support, a police team arrived on time, successfully preventing the marriage.

The Child Protection Focal Person explained to the parents and caregivers the harmful consequences of child marriage, emphasizing its long-term impact on the adolescent's well-being. Following the discussion, the family signed a written commitment affirming that Salma would not be married before the age of 18.

Community leaders, including the Sub-Majhi and the Imam, were present during that time and expressed their support for preventing the marriage. Their involvement reinforced the importance of community responsibility in safeguarding adolescents.



Rohingya Camp, Ukhiya, Cox's Bazar

ERP Development and Innovation Unit

In 2025, COAST Foundation enhanced its ICT department to build internal software capacity for smoother, sustainable microfinance operations and reduce dependency on third-party systems. This led to the development of UPAKUL Enterprise Resource Planning (ERP), a web-based enterprise resource planning platform. It includes loan and savings management modules, real-time data tracking, automated reporting, and mobile app integration to support field staff. The software development and its full implementation are planned for 2026. Consequently, a digital HR system is being rolled out to manage staff records, automate HR processes, and ensure a paperless workflow.

Alongside the microfinance business operations, a web-based MEAL (Monitoring, Evaluation, Accountability, and Learning) system has also been developed primarily to enhance real-time monitoring, quality tracking, feedback collection, and data-driven planning. Through this software, anyone can access and see the achievement dashboard. And will get the idea of the COAST thematic concerns. These initiatives reflect COAST's commitment to operational transparency, efficiency, and continuous improvement,

laying the groundwork for scalable, accountable programming.

Monitoring, Evaluation, Accountability, and Learning (MEAL)

COAST Foundation maintains a dedicated MEAL section to track program progress, assess impact, and ensure accountability to communities. The MEAL framework includes both off-site and on-site monitoring, with regular reporting from the field to the central level. Monthly Project Progress Monitoring Meetings (PPMM) are held to review performance and guide improvements.

In 2025, COAST initiated the development of a web-based MEAL platform, set for full deployment in 2026. This system will enhance real-time monitoring, streamline reporting, and strengthen data-driven decision-making. Furthermore, to deepen community engagement, COAST organizes monthly courtyard meetings on topics such as PSEAH, CRM, safeguarding, and gender sensitivity. Quarterly FGDs and KIIs further ensure that program participants' voices inform implementation and risk mitigation.

Gender Sensitivity and PSEAH Implementation

Ensuring gender equality, safeguarding, and accountability remain a core institutional priority for the COAST Foundation. Guided by its Gender Policy and a strong Do No Harm approach, COAST promotes a women-friendly and inclusive work environment across all programs and operations, embedding gender sensitivity into governance, management, and frontline delivery.

To institutionalize these commitments, COAST has appointed 25 regional safeguarding leads and established 6 Gender Relations Development (GRD) Committees across its regional structure. These mechanisms provide oversight, promote learning, and strengthen internal accountability. In 2025, GRD Committees conducted 24 coordination and learning meetings, reinforcing good practices on gender relations, power dynamics, and safeguarding risk mitigation across teams.

COAST strictly adheres to its Protection from Sexual Exploitation and Abuse (PSEA) policy. Preventive measures include regular safeguarding risk assessments, visible awareness materials, mandatory staff and volunteer training, and safe recruitment procedures supported by trained facilitators and the Human Resources team. In 2025, 460 staff and volunteers working in Rohingya camps and host communities received safeguarding and PSEA training. A confidential reporting system and an active investigation team ensure timely, ethical, and survivor-centered responses.

Through these systems, COAST maintains zero tolerance for abuse and exploitation while reinforcing donor confidence, institutional integrity, and the protection of vulnerable communities.

Strategic Plan (2023-2027) and Organizational Business Development

In 2026, COAST Foundation will review and advance its 2023-2027 Strategic Plan, focusing on measurable outcomes, institutional sustainability, and scalable impact in coastal Bangladesh. Efforts will align resources, systems, and

partnerships with defined targets across key thematic areas.

a) **Institutional Strengthening:** All projects will operate under standardized governance, MEAL, safeguarding, and internal audit frameworks. Staff will receive training in results-based management, risk-informed planning, and adaptive leadership. Internal systems will be digitalized to enhance reporting, decision-making, and accountability.

b) **Support for Small-scale Farmers and Fishers:** COAST aims to directly reach more agriculture and fisheries-dependent households, with at least 50% women participants. Youth engagement in agriculture will be prioritized. The organization will strengthen farmers' organizations to enhance resilience and market access. Climate-adaptive practices will be introduced to over 10,000 households.

c) **Skills Development:** Market-oriented training will be expanded across all climate-vulnerable unions, targeting women (50%) and youth (40%) to promote income diversification and economic resilience.

d) **Climate Adaptation:** COAST will support more high-risk households with climate-resilient housing, water solutions, adaptive agriculture and fisheries, and disaster preparedness. Anticipatory action and community-led adaptation planning will be implemented in cyclone- and flood-prone areas.

e) **Social Enterprise Expansion:** Community-based enterprises in agriculture, fisheries, and value-added production will be strengthened or launched, with women leading at least 40%. Supported households are expected to see a 15-20% income increase.

f) **Digital Transformation and Transparency:** Integrated digital systems for microfinance, MEAL, and HR will be implemented organization-wide. This will enable real-time reporting and strengthen data-driven decision-making. These efforts will enhance transparency, accountability, and operational efficiency, while investments in digital literacy will improve service access and responsiveness.

Kironpara, Ali Akbar Deil, Kutubdia, Cox's Bazar, Bangladesh. May 28, 2025



COAST Foundation MF Trend Analysis December 2025

Last five years Trend of MIS & AIS

A. Branch Office Growth Trend (2021-2025)

Name of District	Dec'21	Dec'22	Dec'23	Dec'24	Dec'25
Bhola	30	33	33	33	35
Cox'sbazar	20	21	21	21	23
Patuakhali	5	8	8	8	8
Noakhali	9	9	9	9	9
Lakshmipur	8	8	8	10	11
Feni	3	3	3	4	4
Chattogram	18	19	19	19	20
Barishal	7	7	7	9	9
Jhalkathi	4	4	4	4	4
Pirojpur	2	2	2	2	2
Cumilla	-	-	10	10	10
Barguna	1	1	1	1	1
Total Branches	107	115	125	130	136
Growth Rate in %	11%	7%	9%	4%	4%

At the end of 2025, COAST operated its Micro Finance [MF] program through 136 branch offices in 12 districts, i.e., Bhola (including outreach areas), Barishal, Barguna, Chattogram, Cox's Bazar, Cumilla, Feni, Jhalokathi, Lakshmipur, Noakhali, Patuakhali, and Pirojpur. COAST has been following a vertical expansion strategy to minimize operating costs. Based on this strategy, we have opened new 06 branch offices in our working areas in 2025, and in the next three years, COAST plans to open at least 30 branch offices under seven regional management.

B. Member and Borrower Trend (Jan-Dec 2025)

Particular	Mar'25	Jun'25	Sep'25	Dec'25
Member Balance	171,145	175,716	179,259	174,833
Growth Rate in %	3.7%	3%	2%	-2%
Borrower/Loanee Balance	137,154	140,963	144,357	139,494
Growth Rate in %	4.0%	3%	2%	-3%
% of Borrower on Member	80.1%	80.2%	80.5%	79.8%

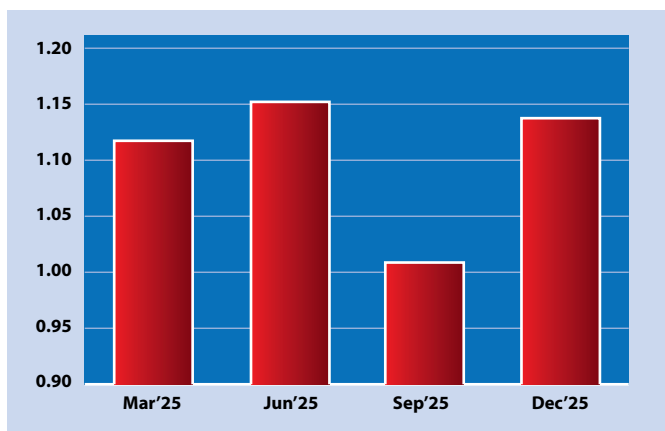
COAST has historically maintained a positive trend in member and borrower growth; however, this pattern shifted in 2025 due to the large scale write off of the MF portfolio. The severe natural disasters of 2024 and the political turmoil in 2025 caused widespread member migration and significant losses in income generating activities, leading to a substantial rise in overdue loans. To safeguard portfolio quality and reflect the true financial position, COAST management declared a write off of BDT 158.6 million, covering approximately 6,500 members. This necessary adjustment resulted in a temporary decline in the member and borrower growth ratio for the year.

C. Member coverage of Credit Development Officer (CDO) (Jan-Dec 2025)

Per CDO Member Coverage	326	330	335	315
Growth Rate in %	1%	1%	1%	-6%

Standard member coverage per Credit Development Officer (CDO) is an important indicator of operational efficiency and sustainability in microfinance. At the end of the first quarter of 2025, each CDO managed an average of 326 group members, and this ratio continued to improve through the third quarter. However, the trend declined in the final quarter due to the write off of 6,500 overdue members and the opening of five new branch offices in December 2025, which temporarily increased staffing needs before full portfolio buildup. Despite this short term fluctuation, the organization remains focused on optimizing CDO productivity in the coming period.

D. Per CDO Loan Outstanding (Jan-Dec 2025) (Taka in Crore)



Maintaining a standard portfolio coverage per Credit & Development Officer (CDO) is essential for ensuring the sustainability of microfinance operations. COAST began 2025 with an average portfolio of BDT 1.12 crore per CDO and sustained an upward trend throughout the year. Despite the BDT 158.6 million write off and the deployment of 15 new CDOs to support expansion into new areas, the organization closed December 2025 with an average outstanding portfolio of BDT 1.14 crore per CDO, reflecting a 13.29% growth rate

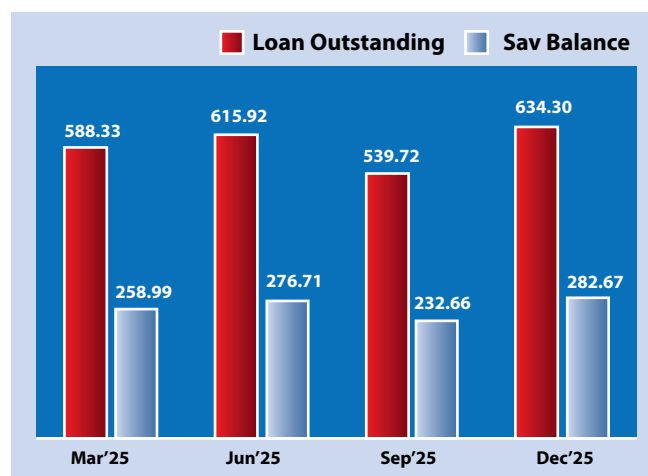
Looking ahead, COAST management has set a target to increase the average CDO portfolio to BDT 1.30 crore in 2026, supported by strengthened monitoring and operational efficiency measures.

E. Savings and Loan Portfolio Growth Trend (Jan-Dec 2025) (Taka in crore)

Particulars	Mar'25	Jun'25	Sep'25	Dec'25
Loan Outstanding	588.33	615.92	539.72	634.30
Growth Rate (%)	7%	5%	-12%	17.5%
Savings Balance	258.99	276.71	232.66	282.67
Growth Rate (%)	2%	7%	-16%	21%

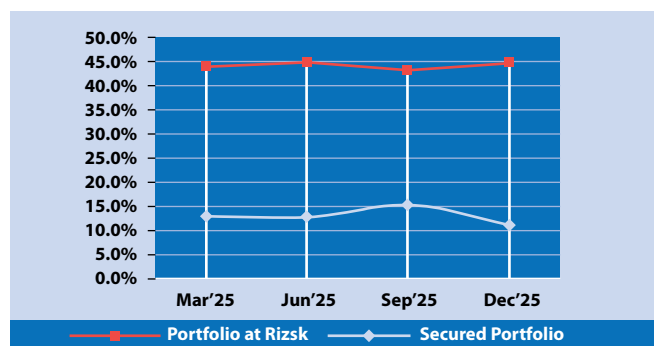
The loan portfolio demonstrated steady progress in 2025, increasing from BDT 588.33 crore at the end of the first quarter to BDT 634.30 crore in December, supported by an average monthly growth rate of 1.5%. Apart from the seasonal downturn during the July–September lean period in coastal areas, where COAST works with vulnerable communities, the overall portfolio trend remained consistently positive throughout the year.

COAST operated six loan products in 2025: Buniad, Jagoron, Agrosor, Sufolon, Sanitation, WASH, and the Stimulus package, with interest rates ranging from 18% to 24% on a declining basis. The organization also maintained a strong savings credit ratio of 44.5%, reflecting robust member participation and sound financial discipline.



F. Portfolio at Risk and Secured Portfolio (Jan-Dec 2025)

Particulars	Mar'25	Jun'25	Sep'25	Dec'25
Portfolio at Risk	13.0%	12.6%	15.3%	11.0%
Secured Portfolio	44.0%	44.9%	43.1%	44.5%



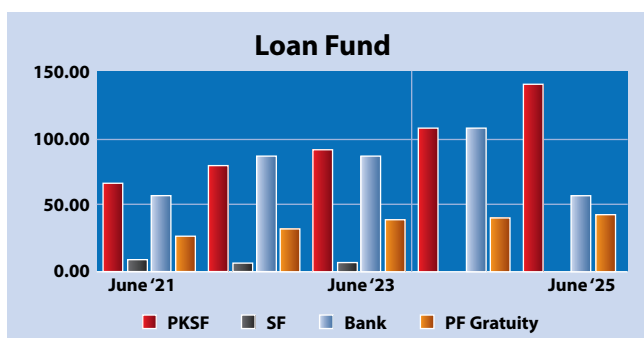
The Portfolio at Risk (PAR) increased during 2025 due to the impact of natural disasters and political instability. It reached 15.3% in September but decreased to 11.0% by December through recovery initiatives and write-off measures.

COAST has set a target to reduce PAR to 7.0% through strengthened monitoring and improved credit management practices.

G. Loan fund from donor (Taka in Crore)

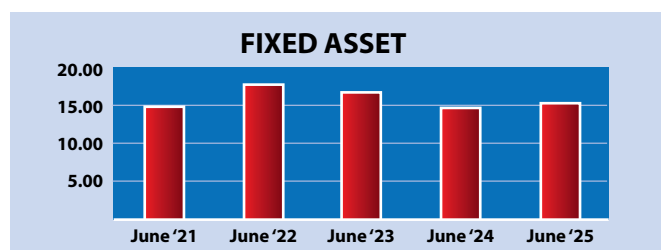
Name of Donor	June'21	June'22	June'23	June'24	June'25
PKSF	65.72	78.67	91.13	106.87	140.91
SF	8.04	6.13	6.13	0.00	0.00
Bank	56.69	87.13	87.34	108.11	56.10
PF Gratuity	26.70	32.13	38.77	40.23	42.63
Total Loan Fund	157.15	204.07	223.37	255.21	239.64
Growth Rate in %	12%	30%	9%	14%	-6%

COAST continued to mobilize funds for its microfinance operations through PKSF, Stromme Foundation, commercial banks, and other financial institutions. In line with its strategic objective to reduce reliance on high cost bank borrowing, averaging 13.5% interest. Because of this, the organization successfully lowered bank dependency in 2025 as targeted. At the same time, COAST strengthened its focus on member savings mobilization, which provides a more sustainable and cost effective source of capital for microfinance operations.



H. Fixed Assets Trend (Taka in Crore)

Particulars	June'21	June'22	June'23	June'24	June'25
Fixed Assets	14.80	17.82	16.81	14.71	15.28
Growth rate	5%	20%	-6%	-12%	4%



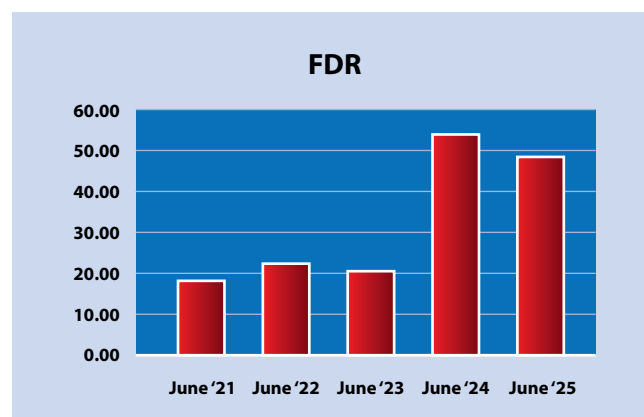
The fixed assets showed a mixed trend over the past five years. While assets increased during 2021 and 2022, they declined in 2023 and 2024 due to the absence of new asset purchases and the impact of depreciation on existing assets. In 2025, however, the trend shifted positively, reflecting renewed investment and an improvement in the organization's overall financial strength.

I. FDR investment (Taka in Crore)

Particulars	June'21	June'22	June'23	June'24	June'25
FDR Investment	18.25	22.84	21.19	54.16	49.04
Growth rate (%)	-17%	25%	-7%	156%	-9%

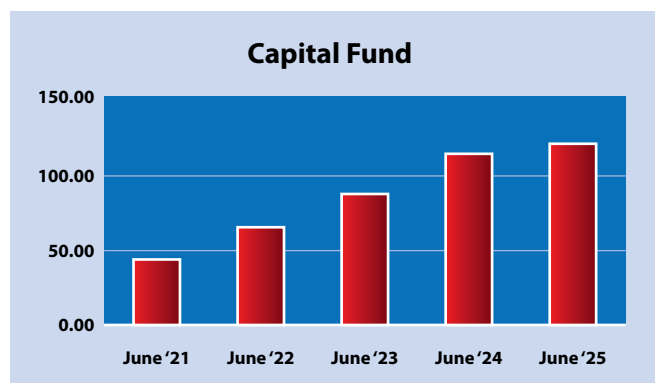
COAST maintains two mandatory investment categories in compliance with MRA regulations: the Capital Reserve Fund (10% of total capital) and Savings FDR (10% of total member savings), both of which must be held as fixed deposit reserves. In addition, provisional funds and temporarily unutilized balances are also placed in FDRs on a quarterly or six monthly basis as required.

However, during the last quarter of the year, COAST experienced a fund shortage, leading to the encashment of a significant portion of its FDRs to support microfinance operations and donor repayments. This necessity resulted in a temporary decline in the organization's FDR assets.



J. Capital Fund/Equity (Taka in Crore)

Particulars	June'21	June'22	June'23	June'24	June'25
Capital Fund	43.98	65.64	88.38	114.09	120.74
Growth rate (%)	15%	49%	35%	29%	6%



Capital funds, or equity, remain a key indicator of COAST's financial strength and program performance. Over the past five years, the organization has maintained a consistently upward trend in capital growth, with the capital fund increasing by more than 274.5% compared to 2021.

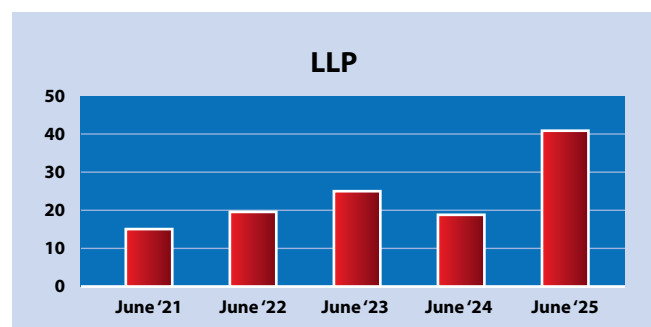
Despite the challenges posed by natural disasters and political instability, COAST sustained positive growth, driven largely by the expansion into new operational areas in 2023 and the resulting increase in portfolio coverage.

K. Loan Loss Provision (LLP) (Taka in Crore)

Particulars	June'21	June'22	June'23	June'24	June'25
Loan Loss Provision	15.09	19.36	24.94	18.77	40.61
Growth rate (%)	25%	28%	29%	-25%	116%

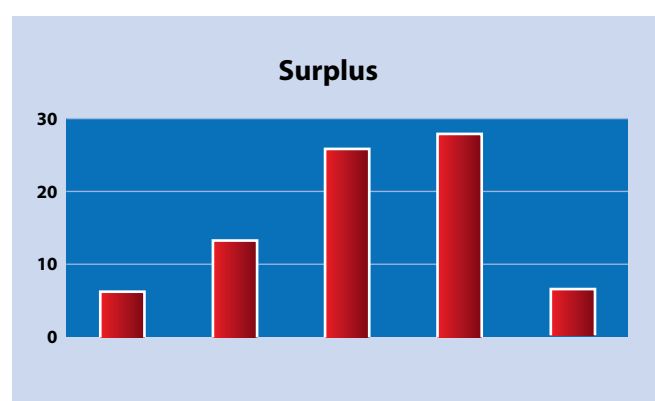
Loan Loss Provision [LLP] observed an increasing trend during the last years because of overdue trend is also high in working areas. In the year 2025, the LLP has increased 116%. This is happened due to a natural disaster in 2024 and political turmoil in 2025.

Around 30% members were unable to pay the loan, had stop payment and many of them were migrated. That resulted the overdue increase as well.



L. Surplus (Taka in Crore)

Particulars	June'21	June'22	June'23	June'24	June'25
Surplus/Deficit	6.11	13.40	25.97	28.03	6.65
Growth rate (%)	56%	119%	94%	8%	-76%



The surplus of the organization decreased to BDT 6.65 crore in 2025. This reduction was primarily driven by a significant Loan Loss Provision (LLP) shortage carried over from 2024 and further intensified by natural disasters and political instability in 2025. To meet regulatory requirements and ensure portfolio quality, COAST allocated an additional BDT. 9 crore to LLP during the year. As a result, despite maintaining satisfactory earnings from microfinance service charges, the overall surplus reflected a declining pattern.

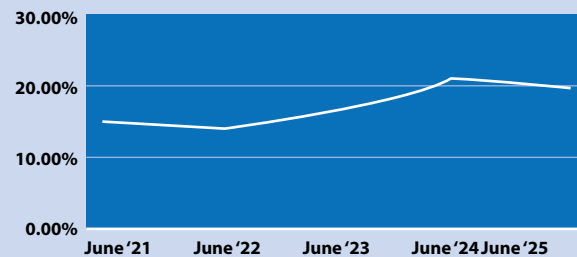
M. Operating and Financial Cost Analysis

Particulars	June'21	June'22	June'23	June'24	June'25
Capital Adequacy Ratio	15.15%	14.23%	16.53%	20.8%	19.82%
Return on Capital	18.42%	27.56%	39.03%	28.00%	5.67%

Capital Adequacy ratio means the capital against total invested assets. During the last five years, this ratio has been satisfactory compared with the international standard [minimum 8%]. The percentage going high is an ideal sign.

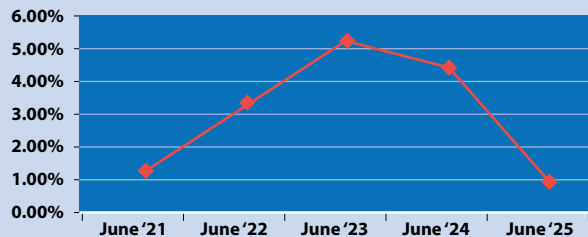
Return on Capital ratio means the MF surplus generated against the invested capital fund [both debt & capital] during a specific period. During the last five years, this ratio is increasing trend, except in the financial year 2025. In the year 2025, COAST had to make additional LLP due to face natural and political problem in working areas.

Capital Adequacy Ratio



N. Portfolio Performance (Return on Asset/Outstanding)

Particulars	June'21	June'22	June'23	June'24	June'25
Return on Assets Ratio	1.27%	3.41%	5.32%	4.48%	0.96%



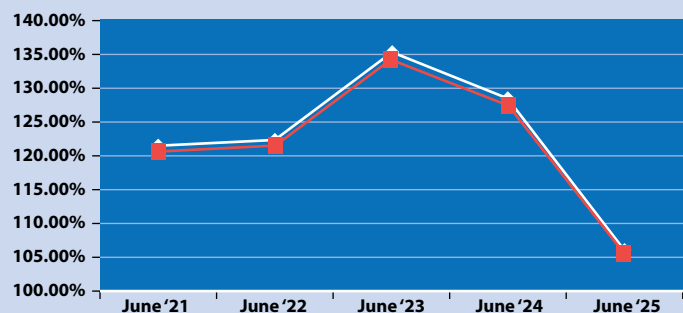
Return on Assets (ROA) is an important indicator to measure program efficiency in generating the net income against the investment. A higher percentage of ROA indicates better management of the program, which generates a minimum 5% to a higher trend. The ROA indicator is less satisfactory in the year 2025 comparing last two years. However, COAST has been trying to improve through efforts of portfolio expansion and strengthening the monitoring system.

O. Sustainability Analysis:

Particulars	June'21	June'22	June'23	June'24	June'25
Operating Self-Sufficiency	122.11%	122.75%	136.27%	129.02%	105.97%
Financial Self-Sufficiency	121.20%	122.02%	135.29%	128.51%	105.69%

The Operating Self-Sufficiency [OSS] means the MF income against MF expenditure, which indicate sustainable in short term basis. It was 105.97% at the End of June 2025.

The Financial Self-Sufficiency [FSS] ratio means the MF and Non-MF income against the MF and Non-MF expenses indicate sustainable in long term basis. It was 105.69% at the end of June 2025. Both indicators [OSS & FSS] reflect that the organization is sustainable on both a short and long-term basis.





INDEPENDENT AUDITOR'S REPORT

To the General Council of

COAST Foundation

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated financial statements of **COAST Foundation** which comprise the Consolidated Statement of Financial Position as at 30 June 2025, and the Consolidated Statement of Comprehensive Income, Consolidated Statement of Changes in Equity, 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 present fairly, in all material respects, the Consolidated financial position of the COAST Foundation as at 30 June 2025 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 Consolidated financial statements and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards 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 International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the Consolidated financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these ethical 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 Consolidated Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the Consolidated financial statements in accordance with significant accounting policies summarized in notes 3 and 4 to the Consolidated financial statements and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of the Consolidated 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.

Auditor's Responsibilities for the Audit of the Consolidated 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 or error, and to issue an auditor's 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 will 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 part of an 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 Consolidated 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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 exists 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 are required to draw attention in our auditor's report to the related disclosures in the Consolidated 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 Consolidated financial



statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Dated: 14 MAR 2026
Dhaka, Bangladesh.

DVC No.: 2603141748AS803055





Md. Annah Shekh FCA
ICAB Enrollment No.: 1748
Partner
Ahmed Zaker & Co.
Chartered Accountants
Firm's FRC Enlistment
Number: CAF-001-059

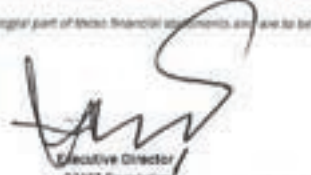


COAST Foundation
(Registered in Bangladesh under the Societies Registration Act, 1860)
Consolidated Statement of Financial Position
As at 30 June 2025

Particular	Notes	Central Operation	Micro Finance Program	Social Intervention	Deer Program	Amount in BDT	
						30 June 2025	30 June 2024
Assets:							
Non Current Assets		4,983,495	329,181,853	215,409	7,906,674	342,281,331	385,705,248
Property, plant and Equipment	6	3,987,306	147,380,622	215,409	7,906,674	159,484,011	150,493,330
Intangible Assets	6A	-	982,435	-	-	982,435	2,439,182
Capital Work-in-Progress	6B	-	4,432,903	-	-	4,432,903	9,549,296
Long Term Investment	7	996,189	175,405,893	-	-	177,401,862	189,681,239
Current Assets		47,142,692	6,895,762,630	1,246,833	37,194,390	6,941,346,545	6,422,090,222
Short Term Investment	7A	-	314,917,027	-	-	314,917,027	352,835,249
Loan to Members	8	-	6,139,247,373	-	-	6,139,247,373	5,388,729,658
Other Loan Short Term	9	-	-	-	-	-	-
Grant and Account Receivables	10	32,436,531	20,942,776	250,028	-	33,331,335	9,768,888
Advance, Deposit & Prepayments	11	5,881,547	32,336,388	33,009	1,073,937	39,011,872	32,199,899
Stock & Shares	12	-	138,196	930,492	-	796,698	751,989
Cash & Cash equivalents	13	29,112,614	329,581,000	788,353	36,120,453	395,100,421	450,088,742
Total Assets		52,126,187	7,184,944,383	1,462,242	45,096,065	7,283,627,776	6,772,769,470
Fund and liabilities:							
Fund		32,248,399	1,207,444,581	(690,001)	33,501,487	1,269,364,465	1,265,746,150
Endowment Dever Fund	14	36,944,359	-	-	22,600,822	39,545,181	109,469,819
Cumulative Surplus	15	13,989,429	1,986,700,122	(830,001)	-	1,009,859,547	1,035,338,383
Reserve Fund (Mutators Fund)	16	-	120,744,419	-	-	120,744,419	114,091,423
Other Funds (Fixed assets acquisition fund)	17	1,303,619	-	-	7,899,675	9,254,278	9,868,525
Non current liabilities		-	1,166,930,383	-	-	1,166,930,383	1,214,288,745
Loan from PKSF-long term	18	-	664,631,652	-	-	664,631,652	526,460,987
Loan from Sitomra Foundation (SF)	19	-	-	-	-	-	-
Loan from Commercial bank-long term	20	-	75,964,266	-	-	75,964,266	385,459,323
Loan from Internal Source-long term	21	-	426,334,465	-	-	426,334,465	402,368,836
Current liabilities		19,877,789	4,810,569,319	2,292,243	14,583,178	4,847,332,929	4,292,732,575
Loan from PKSF-Short term	22	-	744,436,325	-	-	744,436,325	542,236,651
Loan from Sitomra Foundation (SF)	23	-	-	-	-	-	-
Loan from Commercial bank-Short term	24	-	485,040,488	-	-	485,040,488	795,661,630
Group Members Savings Deposit	25	-	2,787,056,137	-	-	2,787,056,137	2,405,654,749
Provision & Accruals	26	15,881,131	141,383,733	2,292,243	14,583,178	177,700,287	82,300,164
Loan loss provision	27	-	405,178,394	-	-	406,179,304	187,724,247
Provision to Groupby Fund	28	3,096,094	4,644,340	-	-	8,640,398	9,029,982
Res Fund (Member Welfare Fund)	29	-	258,227,994	-	-	258,227,994	210,299,178
Total Capital Fund and Liabilities		52,126,187	7,184,944,383	1,462,242	45,096,065	7,283,627,776	6,772,769,470

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


Director-ACCA/C
COAST Foundation


Executive Director
COAST Foundation


Treasurer
COAST Foundation

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

Date: 14 MAR 2025
Place: Dhaka
No: 2603141748As 803055




Mr. Dineah Sheikh PCA
FRC Registered Member, 1748
Partner
Ahmed Zaker & Co.
Chartered Accountants
Firms FRC Enrolment
Number: CA/ 011/025

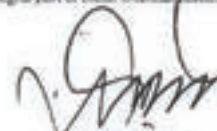


COAST Foundation
(Registered in Bangladesh under the Societies Registration Act, 1860)
Consolidated Statement of Comprehensive Income
for the year ended 30 June 2025

Particulars	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in BDT	
						2024-2025	2023-2024
Income							
Service charges on loan	30.00	-	1,162,261,852	-	-	1,162,261,852	1,214,797,048
Write off loan collection		-	4,286,729	-	-	4,286,729	312,126
Bank & FDR interest	31.00	409,361	57,385,213	-	-	57,994,574	35,424,192
Membership admission and form sale	32.00	-	4,420,741	-	293,872	4,720,613	4,304,863
Donor Grant	33.00	29,903,601	3,599,324	2,614,656	432,049,713	487,677,894	313,781,842
Others	34.00	406,232	-	77,465	-	543,897	790,127
Management Cost from Project	35.00	-	-	-	-	-	-
COAST contribution		-	-	-	7,830,291	7,830,291	-
Forfeited amount of Provident Fund		-	4,974,653	-	-	4,974,653	2,230,186
Total Income		30,779,194	1,236,648,112	2,692,121	440,173,876	1,710,290,303	1,571,540,484
Expenditure							
Service charge of PKSF loan	Annex-A4	-	61,811,209	-	-	61,811,209	60,723,600
Interest on members savings		-	134,575,228	-	-	134,575,228	102,674,481
Loan loss provision (LLP)	27.00	-	218,454,057	-	-	218,454,057	105,629,286
Other loans interest	26.00	-	118,153,684	-	-	118,153,684	147,824,990
Salaries & Benefits	37.00	5,784,549	920,845,996	2,445,851	67,171,278	902,247,474	604,532,664
Office rent	38.00	1,330,000	9,118,208	-	-	10,448,208	8,340,038
Administrative cost (IFMAM project)		-	-	-	21,239,311	21,239,311	16,572,283
Maintenance & General Expenses		1,994,603	4,551,643	48,175	-	6,594,821	6,890,098
Printing & stationery		583,066	6,370,431	-	-	6,954,497	7,220,973
Computer support & software cost		-	5,043,971	-	-	5,043,971	6,113,401
Traveling & Transportation		3,753,902	9,297,328	750	2,365,691	15,417,671	12,526,644
Telephone and Internet		804,300	4,208,340	-	-	5,012,640	3,874,469
Repair and maintenance		1,562,979	4,333,210	108,131	-	6,004,320	3,118,828
Gas & Fuel		1,080,043	10,526,570	90,400	-	11,697,013	10,927,430
Office rent & Utilities		483,454	5,988,125	326,738	-	6,798,317	6,480,079
Entertainment		618,208	1,458,552	-	-	2,076,760	2,187,473
Publicity & Advertisement		202,374	438,688	-	-	640,862	688,968
Mail & postage		-	278,277	-	-	278,277	1,429,866
Bank charge	43.00	117,317	3,003,417	7,079	150,010	3,277,823	4,380,860
Tax expenses		-	-	-	-	-	361,284
Land Tax Expense		-	-	-	-	-	-
Training & Development		1,161,495	3,234,723	49,270	-	4,445,488	1,140,221
Legal & Audit Fee		1,050,233	2,615,155	-	-	3,665,388	2,845,765
Registration & Renewal fee		217,244	2,296,200	-	-	2,513,444	3,304,848
Board Meeting expenses		434,749	26,475	-	-	461,224	562,397
NO Verification charge		-	258,983	-	-	258,983	-
Contribution to Project & Others		2,830,408	-	-	-	2,830,408	4,020,324
Radio Meghna expense		-	-	-	-	-	-
Radio Saket expense		-	-	-	-	-	-
Other operating expense	39.00	440,076	3,244,330	42,370	20,920,381	24,648,057	14,059,402
Audit fee	40.00	-	278,750	-	127,317	406,067	130,890
Donor program cost	41.00	-	6,044,255	-	325,318,031	331,362,286	149,744,222
Depreciation	5.00	979,297	10,590,043	64,394	2,880,857	14,374,591	10,568,208
Total expenditure		28,400,997	1,182,911,847	1,183,016	440,173,876	1,621,678,436	1,296,700,258
Excess/(deficit) of income over expenditure before Tax		5,368,197	83,733,965	(490,895)	-	88,613,967	274,840,226
Provision for Income Tax (Current year)	27.25	-	(16,245,716)	-	-	(16,245,716)	(9,183,059)
Income tax Expense (Previous year)		-	(957,480)	-	-	(957,480)	-
Excess/(deficit) of income over expenditure after tax		5,368,197	66,530,769	(490,895)	-	71,408,671	265,657,167
Total		30,779,194	1,236,648,112	2,692,121	440,173,876	1,710,290,303	1,571,540,484

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


Director INCEAMC
COAST Foundation


Executive Director
COAST Foundation
Signed in terms of our separate report in item state annexed.


Treasurer
COAST Foundation

Date: 14 MAR 2026
Place: Dhaka
D/C 2603141748As 803055




Mr. Zinnah Sheikh FCA
ICAB Registration Number: 1748
Partner
Ahmed Zaker & Co.
Chartered Accountants
Firm's FRC Enrollment
Number: CA-001-055


INDEPENDENT MEMBER



Dhalchar, Charfesson, Bhola, Bangladesh. May 14, 2025

> After page 1

not build a new house. He has now migrated to Dhaka in search of a livelihood, leaving his wife and children in a rented house in Bhola.

Since its inception, the COAST Foundation has maintained a deep and inseparable bond with the vulnerable coastal communities of Bangladesh, especially those most at risk from the impacts of climate change. The towering walls of saltwater from the Bay of Bengal are the first to strike the coastal villages, bringing with them indescribable suffering. For more than half

a century, these communities have endured such hardships, whether from cyclones, storm surges or the twice-daily high tides. One of the COAST Foundation's core priorities, grounded in principles of corporate governance and social responsibility, is to stand shoulder to shoulder with the coastal people. Climate change is driving a form of progressive and widespread inequality and poverty in these areas—challenges that are nearly impossible for individuals or families to overcome on their own.



Dhalchar, Charfesson, Bhola, Bangladesh. May 14, 2025

We are grateful to our partners



It was not easy for Md. Shahin Hossain's wife, Mitu Akhter, had to accept that she would have to dismantle the house she had built with great care day after day and become an immigrant. Her youngest son was born in this house. At that time, their house was located far inside Dhalchar. The erosion of the Meghna River and the rise in sea level have hit the small, isolated island called Dhalchar in the Bay of Bengal at the same time. Mitu Akhter is packing her family's belongings and the contents of her home for the boat.



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