



# Building Bridges to Betterment

Our Journey Towards Sustainable Coastal Development

ANNUAL REPORT 2022







## Radio Meghna

Radio Meghna (99.0 FM) is a community radio station that provides essential information to the disaster-vulnerable remote island of Charfesson, Bhola. It started its journey in 2015 with a group of coastal adolescent girls to build awareness of equality, human rights, and active citizenship in addressing climate change and disasters. The radio has gained popularity among farmers, fishers, adolescent girls, youth, and housemakers, with 30 listener's clubs established based on listener categories. Radio Meghna plays a vital role in providing 24/7 information during cyclones and disasters and also broadcasts health awareness programs during the COVID pandemic. It has received several awards, including the Meena Award, for its exceptional reporting on various social issues.



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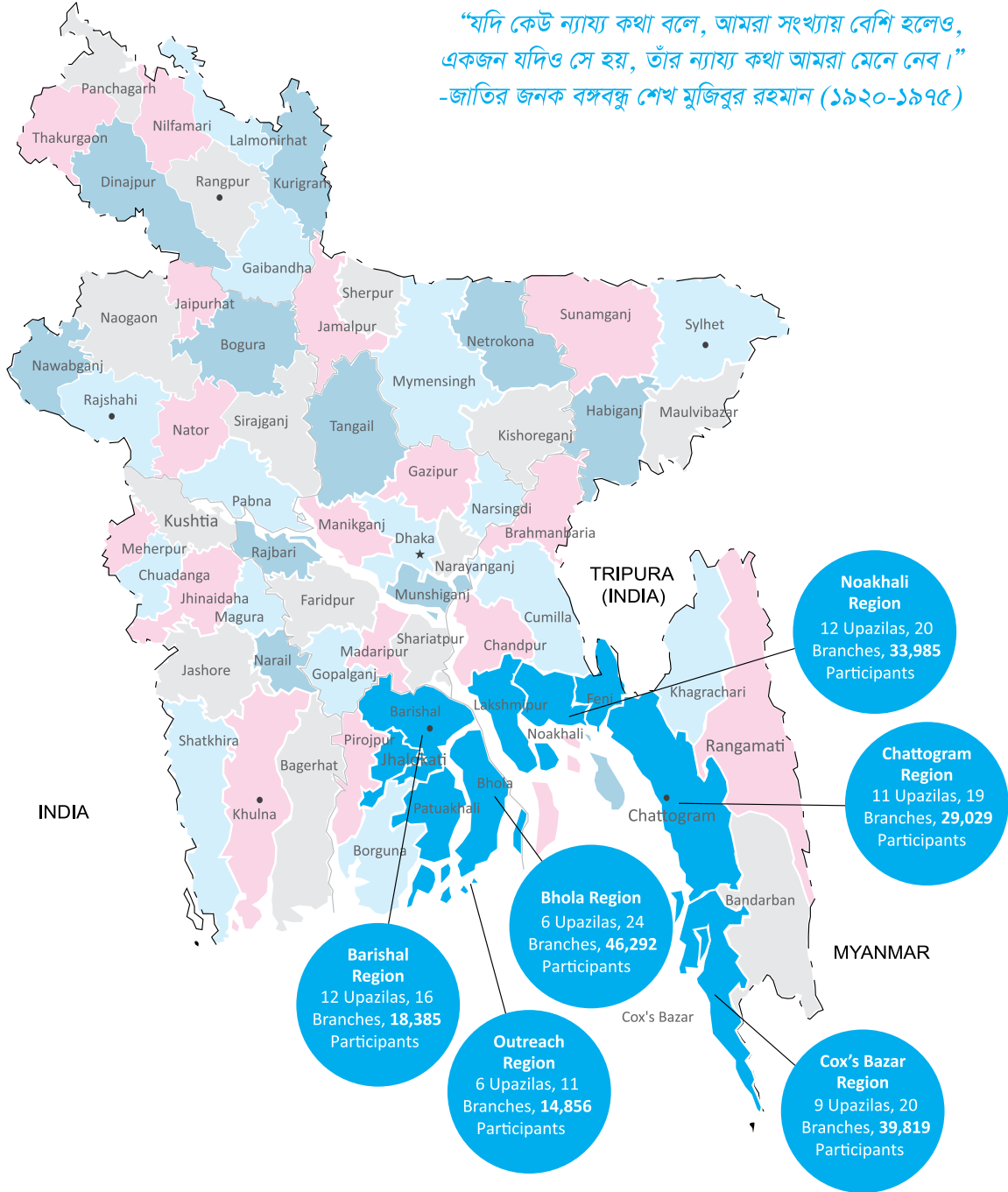


*participates  
in survival strategies  
of coastal poor*



***COAST Foundation***

“যদি কেউ ন্যায্য কথা বলে, আমরা সংখ্যায় বেশি হলেও,  
একজন যদিও সে হয়, তাঁর ন্যায্য কথা আমরা মেনে নেব।”  
-জাতির জনক বঙ্গবন্ধু শেখ মুজিবুর রহমান (১৯২০-১৯৭৫)



**COAST Working Area**

*This annual report is prepared with the cotributions of respective COAST colleagues led by Md. Mujibul Haque Munir. Edited by: Sanat Kumar Bhowmik, Rezaul Karim Chowdhury. Reporting Period: January 2022 to December 2022. Cover Photo: Din M Shibly Published: March 2023.*



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## Kutubdia Island

A Mysterious and Divine Beauty Threatened by Climate Change

A recent photo of Kutubdia Island, Bangladesh, taken by Din M Shibly. The island is famous for its lighthouse and other mysterious natural formations, but it has lost about half of its area in the last 100 years due to climate change. COAST is a local organization that is working to advocate for policies to protect Kutubdia Island and other climate hotspots in Bangladesh.



## ACRONYM

A2JaC	Access to Justice at Community	INGO	International Non-Government Organization
ACCORD	Aligning Communities of Cox's Bazar for Optimum Resilience and Development	JRP	Joint Response Plan
AIGA	Alternative Income Generating Activities	LC	Learning Centre
AFA	Asian Farmers' Association for Sustainable Rural Development	LHPs	Local Humanitarian Partners
BDCSO	Bangladesh CSO-NGO Coordination Process	LPG	Liquefied petroleum gas
BFRI	Bangladesh Fisheries Research Institute	ME	Micro Enterprise
BAPA	Bangladesh Poribesh Andolon	MRA	Microcredit Regulatory Authority
BJS	Branch Janasanghathan	MF	Micro-Finance
CEPI	Citizen's Engagement in Public Institutions	MEAL	Monitoring Evaluation Accountability Learning
CAIGT	Climate Adaptive Income Generating Technologies	MPC	Multi-Purpose Centers
CAIGT	Climate-Adaptive Integrated Agriculture and Group-based Technologies	NFI	Non-Food Item
CJR	Climate Justice and Resilience	NGO	Non-Government Organization
CITEP	Coastal Integrated Technology Extension Program	NGOAB	NGO Affairs Bureau
CV	Community Volunteer	PKSF	Palli Karma-Sahayak Foundation
CRM	Complaint Response Mechanism	PAT	Participation, accountability, and transparency
CHS	Core Humanitarian Standard	POs	People's Organizations
CCNF	Cox's Bazar CSOs-NGOs Forum	PFIM	People-First Impact Method
CDO	Credit and Development Officer	PPI	Progress out of Poverty Indicators
DFS	Digital Financial Services	PACE	Promoting Agricultural Commercialization and Enterprises
DRR	Disaster Risk Reduction	PSEAH	Protection from Sexual Exploitation Abuse and Harassment
DLAC	District Legal Aid Committee	RJS	Regional Janasanghathan
ECD	Early Child Development	RPC	Regional Program Coordinator
EASCR	Emergency Assistance to Support COVID-19 Response in Cox's Bazar Camp and Host Community	RT	Rohingya Teacher
ERBCR	Emergency Response to Bhashan Char Rohingya	RJF	Restorative Justice Facilitator
ENRICH	Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty	RBA	Rights-Based Approach
EC	Executive Committee	RRAP	Risk Reduction Action Plan
ED	Executive Director	RLF	Revolving Loan Fund
Fo4A	Farmer Organization for Asia	SRG	Self-Reliance Group
FO	Farmer's Organization	SMT	Senior Management Team
FDMN	Forcibly Displaced Myanmar Nationals	SMS	Short Message Service
FGD	Focus Group Discussion	SSN	Social Safety Net
FCDO	Foreign, Commonwealth and Development Office	SSF	Small Scale Fisheries
GC	General Council	SPE4CA	Strengthening the Protective Environment for Children & Adolescents in Rohingya & Host Communities in Cox's Bazar District
GDP	Gross Domestic Product	SDF	Sustainable Development Foundation
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit	SEP	Sustainable Enterprise Project
HT	Host Teacher	ToGETHER	Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response
HIES	Household Income and Expenditure Survey	UP	Union Parishad
HRM	Human Resource Management	UNRR	United Nations Rohingya Response
HQAI	Humanitarian Quality Assurance Initiative	UNICEF	United Nations Children's Fund
ISCP	Improving Social Cohesion Project	UN	United Nations
IGA	Income Generating Activities	ECOSOC	Economic and Social Council
ICT	Information and Communication Technology	UNHCR	United Nations High Commissioner for Refugees
IFAD	International Fund for Agricultural Development	UNRC	United Nations Resident Coordinator Office
		UJS	Upazila Janasanghathan
		USD	United States Dollar
		VGD	Vulnerable Group Development
		WASH	Water, Sanitation and Hygiene



# Who we are

COAST Foundation is a Non-Government Organization (NGO) that focuses on serving specially the underprivileged coastal communities in Bangladesh. Established in 1998, COAST began its operations in Charfesson upazila (sub-district) of the island district of Bhola.

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

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

COAST's vision is to "striving for a world of equity, justice, and freedom from poverty where human rights and democracy are common

cultures," while its mission is "to organize strategically important activities related to development that will facilitate sustainable and equitable improvement, particularly in coastal areas of Bangladesh for disadvantaged sections of the population, through their increased participation in socio-economic, cultural, and civic life."

The Executive Committee (EC) is the highest policy-making body of the organization, which holds meetings at least once every three months. The EC is responsible for the overall governance of the organization to promote COAST's vision, mission, and the Foundation's Memorandum of Association. The EC takes policy decisions and approves long-term organizational plans, which serve as the organization's daily management manual. The Executive Director (ED) of COAST oversees daily operations and is appointed by the Executive Committee. A Senior Management Team (SMT) supports the ED in managing the organization.

COAST Foundation believes in Participation, Accountability, and Transparency (PAT) in its own governance. COAST is a policy-based organization with written policies and manuals on human resources, field operations, finance and audit,



procurement, safeguards for children, etc. These policies and manuals follow international standards and undergo regular reviews.

COAST has a special consultative status with the United Nations Economic and Social Council (UN ECOSOC) and is accredited by the Humanitarian Quality Assurance Initiative (HQAI) for ensuring quality and accountability in its humanitarian and development works. This accreditation was awarded following a four-year Core Humanitarian Standard (CHS) certification process. HQAI, an independent third-party auditing agency headquartered in Geneva, certifies humanitarian and development organizations, including NGOs and UN agencies.

As COAST values transparency and accountability, it has an open communication policy along with a Right to Information policy. The organization also has a Complaint Response Mechanism and a Whistleblowing Policy. It practices proactive information disclosure, and according to a study, its website ranks top among NGOs in Bangladesh in terms of proactive information disclosure. The COAST website ([www.coastbd.net](http://www.coastbd.net)) contains information on management, programs, budget, reports, audits, and policies, as well as regular updates on programs, publications, and internal policies.

### Photo of the Page Five:

**Clout of Communication:** A courtyard meeting is one of the most effective tools to disseminate messages to the communities. This photo of a courtyard meeting was taken from Kutubdia island.

### Photo of the Page Six:

**Reaching the Outreach:** COAST is providing essential primary healthcare, especially to children and mothers in remote island areas. This photo of caring for a lactating mother was taken from Char Kukri Mukri, an island of Bhola island.

Photo: Din M Shibly.





## Note from the Chairperson Executive Committee

I am delighted to present 'Annual Report 2022' of COAST Foundation which highlights our endeavors in advancing overall development of Bangladesh since its inception in 1998. NGOs like ours do contribute and complement in a humble way in attaining national goals of sustainable development with our limited capacity .

Despite Bangladesh's commendable strides in socio-economic development, we face numerous challenges. One in four Bangladeshis still live in poverty and inequality, discrimination and backwardness still persist. Our organization has been working to tackle these challenges by implementing various programs that promote economic empowerment, community-based institutions in remote coastal corners and entrepreneurship. Through our Micro-Finance (MF) program, we have provided financial access to over 135,480 low-income families, empowering them to launch businesses and contribute to the economic development of coastal communities.

We operate with a Rights-Based Approach (RBA), which targets income generation while addressing factors that impede income growth, supports cross-cutting issues that ensure sustainability of the income and also contributes to creating awareness of citizen rights and obligations.

Aside from the MF Program, we provide funding for primary healthcare services, community radio stations, and advocacy activities that amplify the voices of rural communities.

We are devoted to building community-based institutions and empowering communities to establish a mechanism to enjoy their rights and fulfill citizen obligations.

The organization funds primary healthcare services and operates two community radio stations to disseminate various development communications to rural communities. COAST also implemented various projects including the 'Sustainable Enterprise' development that supports 500 dry fish entrepreneurs and the 'Citizen Engagement in Public Institutions'. COAST continues to support the Rohingya communities through various programs with a particular focus on child education and protection which initially started with relief operations immediately after the large-scale exodus of Rohingyas began in 2017.

We acknowledge that there is still much work to be done, and we are determined to continue our efforts to advance sustainable development in Bangladesh. We extend our gratitude to our supporters, donors and partners for their continued trust and commitment to our cause.

**Tofail Ahmed**

*In the Background: The Charfesson Center of COAST, from where it started its journey in 1998. Photo: Saharul Hossain Sagor*





# Note from the Executive Director

We are delighted to present the COAST Foundation’s Annual Report for 2022, which showcases our commitment to socio-economic upliftment of the coastal marginalized people. Transparency and Accountability are at the heart of our activities, and we take pride in being certified by the Humanitarian Quality Assurance Initiative (HQAI).

We firmly believe that community participation is crucial to the success of our community-led projects and programs. We base our development efforts on the needs of the target people and ensure that economic empowerment activities are complemented by social justice programs that promote equity and justice in society. Moreover, we are engaged in policy advocacy at local, national, and international levels.

We have identified the top-down approach to development as the main roadblock to achieving sustainable development in Bangladesh. To overcome this, we are committed to promoting community participation and ownership of our initiatives.

To make COAST a more effective organization that can ensure sustainable development, we continually learn from our actions, successes, and failures. We also learn from others. In 2022, we reviewed both our programs and management processes, which helped us develop our Strategic Plan for 2023-27.

## We continually learn from our actions, successes, and failures.

The review and strategic planning process involved forming nine groups led by senior colleagues from policy planning at the central level. Each group received external consultancy support and visited other NGOs to learn from their experiences. They presented their findings and drafted a course of action, which we are now regularly following up on. We also hired three prominent consultants specializing in Gender Relations, Micro Finance, and Organizational Development. They reviewed our programs and management processes and drafted a long-term strategic plan. Based on external consultancy support, all our senior staff developed the plan through a rigorous workshop. The Strategic Plan 2023 is available on our website.

We are dedicated to sustainable development in Bangladesh, and we believe that our efforts will continue to positively impact the lives of the coastal marginalized people. We would like to express our gratitude to our partners, donors, and program participants for their continued support in achieving our vision.

**Rezaul Karim Chowdhury**

*In the Background: Speaking Up for Sustainable Development: An advocacy event as COAST recognizes the importance of influencing policy for sustainable development. Photo: Abarul Islam, Dhaka.*


# EXECUTIVE SUMMARY

## Building Bridges to Betterment

Despite starting its journey with difficult economic situations and disarranged social conditions, Bangladesh has made remarkable advancements in various areas of socio-economic development. In 1971, war-ravaged Bangladesh had a Gross Domestic Product (GDP) of only USD 6.2 billion. However, by 2022, its GDP had skyrocketed to USD 484 billion. Despite this impressive growth, the question remains: has Bangladesh achieved sustainable development yet? On one hand, the statistics present a favorable picture of Bangladesh's progress, but on the other hand, available data show that there is still room for improvements.

Bangladeshi NGOs are also essential for growth, along with government initiatives. A total of 2286 NGOs are registered with the NGOAB, and about 30,050 NGOs are operating in the country, covering programs in 487 out of 495 upazilas. Initially focused on relief work, NGOs have become an integral part of Bangladesh's institutional framework for addressing rural development, reducing poverty, responding to disasters, and more. These NGOs support the government's development initiatives, and Bangladesh has made great strides in that direction. However, in recent years, Bangladeshi NGOs have had to contend with several difficulties, including dwindling funding, less interest of donors in supporting advocacy efforts, the effects of climate change, and dwindling public spaces in society.

Therefore, the question arises again: why is Bangladesh still lagging in terms of many socio-economic development indicators despite so many efforts? What are the conundrums towards achieving sustainable development? Working experiences with remote coastal people and critical observation of COAST have identified some obstacles to attaining Bangladesh's effective sustainable development. One significant issue is the top-down approach to development, in which a small number of people devise programs for a large number of people



**Facilitating Food Safety:**  
COAST-supported dry fish shop in Cox's Bazar ensures hygienic and safe production.

Photo: Din M Shibly



who are living outside the purview of the power structures. This is the main roadblock to crossing overcoming the development conundrum in Bangladesh.

Although COAST has some examples and evidence of efforts that can be a crucial factor in solving the problem, it doesn't yet have clear and effective answers to all the questions. To help program participants escape this conundrum, COAST implemented several programs in 2022, including the establishment of community-based institutions, the promotion of economic empowerment, the provision of technical and financial support, and advocacy.

To ensure a sustainable solution to economic instability, COAST is fostering entrepreneurship on remote islands and in rural coastal areas by offering financial and technical support. The Micro-Finance (MF) program assists the economic empowerment of hundreds of women in isolated coastal areas. COAST provides technical and financial support to the economic self-reliance efforts of program participants, designed by themselves based on their needs and capacities. COAST provides loans to people who have little or no access to financial resources. The organization's total outstanding loan in December 2022 was USD 47.83 million, offered to 135,480 low-income families, enabling them to launch their businesses and boost the coastal communities' economic development. The total savings of the MF program participants increased by 51.3%, from USD 12.52 million in December 2021 to USD 219.0 million in December 2022, suggesting that they have improved financial capabilities.

COAST operates its MF program with a Rights-Based Approach (RBA). This approach emphasizes increasing the income of participants and addresses factors that lower income. The approach also supports cross-cutting issues that ensure sustainability of that income. COAST aims to connect service providers and duty bearers with rights holders by raising community members' awareness of their legal rights and sensitizing duty bearers to the rights of the

communities. These connections are essential for ensuring sustainable growth.

In addition to providing technical and financial support to the rural coastal population, COAST also funds primary health care services. In the 2021-2022 fiscal year, a total of USD 9,585 was spent on the primary health care program. During that period, a total of 1,780 health cards were distributed, and 831 pregnant women and 6,200 children received different health care services. COAST also operates two community radio stations to empower communities through information dissemination, as access to information is crucial for development. Alongside its various programs and projects, COAST conducts advocacy activities to amplify the voices of rural communities at the national and international levels and to increase the knowledge of rural people about national and international policies. The ultimate goal of COAST's advocacy programs is to promote policies that benefit the poor and the marginalized. All of these activities are funded by the surplus of the COAST MF Programs.

COAST is committed to building community-based institutions and empowering communities to establish a mechanism for asserting their rights and an alternative power structure through the formation of People's Organizations (POs). COAST provides capacity-building support to POs to help them understand and assert their legal rights. During the reporting period, POs were able to undertake various social activities, resulting in a total of 11,872 community members receiving different services from government service providers, such as allowances for widows and elderly people and scholarships for children.

COAST believes that promoting entrepreneurship at the rural level is a key factor in achieving sustainable development. COAST implemented the 'Sustainable Enterprise Project (SEP)' in Cox's Bazar Sadar upazila. The project supported 500 dry fish entrepreneurs by providing them with technical and financial assistance to produce safe, pesticide-free dry fish, and also supported female workers

in dry fish production centers. The 'Promoting Agricultural Commercialization and Enterprises (PACE)' project provided support to 2,750 crab farmers, crab depot owners, and crab collectors to expand and market their produces. The 'Farmer Organization for Asia (Fo4A)' project supported 14 Farmers Organizations (FOs) representing 41,409 farmer members to promote their value chain businesses.

In 2022, COAST's Adolescents Program in Borhanuddin and Lalmohon upazilas of Bhola district aimed to protect adolescent girls from child marriage and promote positive behaviors. The program worked with 6,681 adolescent girls. The 'Gender Mainstreaming Governance in Ecosystem-based Coastal and Traditional Aquaculture Fishery Management' project focused on empowering female members of small-scale fisher families in Bhola, Bagerhat, and Cox's Bazar, covering a total of 900 fisher families.

Recognizing Bangladesh's vulnerability to climate change, COAST is dedicated to building communities' capacity to fight climate change through sustainable and eco-friendly agricultural technologies and alternative livelihood options. Through the 'Community-led Initiatives for Climate Justice and Resilience (CJR) in Bangladesh' project, 28,452 coastal women from seven working districts received Climate Adaptive Income Generating Technologies (CAIGTs) to improve their resilience to the impacts of climate change.

As a Rights-Based Organization, COAST prioritizes building linkages between community members and service providers. In 2022, the



**Orchestrating the Organic:** COAST promotes eco-friendly agriculture technologies. This photo is taken from a vegetable garden where no chemical pesticides are used.

Photo: Din M Shibly from Bhola



organization focused on strengthening the Union Parishad (UP) through its 'Citizens' Engagement in Public Institutions (CEPI)' Project. The project aimed to improve access to services for people in Bhola Sadar, Daulat Khan, and Lalmohon upazilas in Bhola district, benefiting 17,460 individuals. Additionally, COAST implemented the Access to Justice at Community (A2JaC) Project in Barishal and Chattogram districts to ensure access to legal services for marginalized and poor individuals. The project provided legal assistance to 13,400 people and promoted a community-level restorative justice system.

COAST Foundation considers family-based comprehensive poverty eradication efforts as one of its key development approaches. The "Aligning Communities of Cox's Bazar for Optimum Resilience and Development (ACCORD)" Project, a family-based development initiative in Cox's Bazar, served 1,000 families in Ukhiya and Teknaf by forming Self-Reliant Groups (SRG) with female participation and providing technical and financial support for income generation. To further eradicate poverty, COAST implemented the "Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)" Project in Kutubdia upazila of Cox's Bazar, providing education, healthcare, water and sanitation, nutrition, youth development support to 63,007 people and rehabilitating eight beggars.

COAST continues to support the Rohingya communities through different programs, with a particular focus on child education and protection. The "Strengthening the Protective Environment for Children & Adolescents in Rohingya & Host Communities in Cox's Bazar District (SPE4CA)" Project protects Rohingya children from various harms and covers children of three unions of Ukhiya and Teknaf and eight Rohingya camps. The "Ensuring Continues Early Learning and Informal Basic Education for Children of Forcibly Displaced Myanmar Nationals in Cox's Bazar (ELIBEC)" Project runs 84 learning centers for educating Rohingya children. Both projects are supported by the

United Nations Children's Fund (UNICEF).

COAST is promoting social cohesion among the host and Rohingya communities through the "Improving Social Cohesion between the Host and the Rohingya" project with the support of the United Nations High Commissioner for Refugees (UNHCR). COAST also implemented an emergency project to support flood-affected Rohingyas in camps with the support of Malteser International.

COAST responded to the COVID crisis in both the Rohingya camps and host communities of Cox's Bazar through the "Emergency Assistance to Support COVID-19 Response in Cox's Bazar Camp and Host Community (EASCR)" Project. Phase one of the project provided emergency water sanitation and livelihood support to 1,000 families in Ukhiya, Cox's Bazar Sadar, and Ramu upazila, while phase two supported 11,835 Rohingya community members in Camp-8E, 9, and 10.

In the reporting period, COAST advocated for the localization of Rohingya aid as the secretariat of Cox's Bazar CSOs-NGOs Forum (CCNF). To promote the localization of aid, COAST is implementing the "Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response (ToGETHER)" Program, which supports four local NGOs in enhancing their capacities.

This Annual Report highlights the major achievements of COAST for 2022 and provides vital information and learning for the organization. COAST has crafted a five-year strategic plan covering the period from 2023 to 2027, and with a determined mindset, it believes it can overcome challenges towards achieving sustainable development. COAST relies on the unwavering support of its partners, who have shown great commitments towards uplifting the lives of the coastal poor.



# Economic Justice

## Microfinance with a Human Face

COAST believes that MF should be viewed as a tool to assist people in achieving their full well-being, rather than solely as a tool to increase organization's surplus or profit. Therefore, MF should not be an adjunct to the free-market economy. According to COAST, by combining microfinance with other activities, an organization may be able to help program participants respectfully secure their rights. COAST has established several programs that combine a Rights-Based Approach (RBA) with its microfinance program to empower low-income families to exercise their rights in dealings with various service providers. By incorporating an RBA into its MF Program, COAST aims to give these families a voice and the ability to assert their rights with confidence.

To make Microfinance Programs more pro-poor, value-oriented, and socially responsible enterprises, COAST is dedicated to creating a set of principles specifically for them. It is actively considering creating a separate program for the extremely poor. COAST believes that adopting this mindset will offer microfinance a more human face in the future.

Enhancing the income of program participants

by providing support in selecting appropriate entrepreneurship, facilitating that entrepreneurship or business well, and involving participants in savings and credit programs are the key direct activities of COAST's MF program. COAST's total outstanding loan increased by 40.66% in December 2022, rising from USD 34.2 million in 2021 to USD 47.83 million in 2022. The loan was offered to 135,480 low-income families, enabling them to launch their businesses and boosting coastal communities' economic development. The entire savings of the MF program participants increased by 51.3%, from USD 12.52 million in December 2021 to USD 219.0 million in December 2022, indicating an improvement in their financial capabilities.

In addition to its successful field-level operation,

COAST's total outstanding loan is USD 47.83 million in 2022. The loan was offered to 1,35,480 low-income families, enabling them to launch their businesses and boosting coastal communities' economic development.



The combined efforts of skills and funds fueled the quest of Bakul Begum, who resides in Bhola District. COAST Foundation provided financial and technical support to help her build cow rearing sheds. **Photo:** Abdur Rob



COAST successfully uses a fully computerized Management Information System (MIS) for the Credit and Development Officer (CDO). Program participants are getting SMS alerts of all transactions to their mobile phones.

COAST is using a range of strategies such as arranging training and learning-sharing meetings to deliver comprehensive capacity-building activities for its staff and program participants. COAST management provides necessary training and orientations on contemporary issues for all Accountants, Branch Managers, Area Managers, and Regional Program Coordinators (RPCs). Software now generates all collection sheets, reports, and other procedures, significantly reducing workloads and unwanted human errors. Management receives timely and error-free reports from the field.

COAST has developed and successfully uses a fully computerized Management Information System (MIS) for the Credit and Development Officers (CDO) at every branch level. This is to help the frontline staff of the MF program in reducing paperwork and hardship. Every branch uses a Short Message Service (SMS) system to administer Micro Finance activities effectively. Program participants receive SMS alerts of all transactions to their mobile phones, such as loan disbursement, loan repayment, savings collection, and savings return. All Branch Managers send their reports and MIS information using mobile phone SMS. Additionally, COAST has started working with bKash, a mobile phone money transfer service, to focus on Digital Financial Services (DFS) and avoid the risks associated with cash-based transactions.



**Promoting Rural Entrepreneurship, promoting empowerment:** COAST MF program is providing technical and financial support to rural women for developing sustainable rural entrepreneurship like livestock development. **Photo:** Md. Mizanur Rahman, from Bhola.

# Coastal Integrated Technology Extension Program

## Promoting sustainable and eco-friendly agriculture and Livestock Resources

The Coastal Integrated Technology Extension Program (CITEP) aims to support economically sound income-generating activities and promotes climate-smart, eco-friendly agricultural technologies. CITEP is also promoting alternative income options, especially for climate change-affected coastal communities. It promotes income-generating livelihood technologies such as cow rearing, dairy farming, pheromone trapping, fodder cultivation, beef fattening, goat rearing, duck and poultry keeping, earthworm fertilizer production, model breeding (for producing fertile eggs), mini hatchery (using the rice husk method), homestead gardening, and more.

In the reporting period COAST has achieved the following:

- **Mini Hatchery:** In the Chattogram region,

4 mini hatcheries were set up where quail eggs and duck eggs were artificially hatched through incubators. This year, the target of hatching eggs was 12,000 but the total achievement was 36,300.

- **Earthworm Manure:** Earthworm manure is mainly produced for eco-friendly and non-toxic vegetable cultivation. Last year the project target was 41 farms, among them, 32 were reached, which is 78% of the total target.
- **Fodder Cultivation:** In 2022, COAST set a target of encouraging 42 farmers to grow fodder; however, 74 farmers actually participated, or 176% of the target.
- **Vaccination Campaign:** Under this program, 12,342 animals and poultrys were vaccinated last year when the target was 13,500 which is 92% of the target.



# The Mini Hatchery Brings Big Dream for Shefali Begum



Shefali Begum comes from Dakshin Aicha union of Charfesson upazila under Bhola district, where river erosion is a common problem. Her family lost their agricultural land to the mighty river named Meghna. Since her family relies on agriculture for their livelihood, losing land to river erosion has made it extremely difficult for them to make a living. She was in desperate need for new sources of income and wanted to earn some money with a small investment that she could handle on a small scale.

After learning about the Mini Hatchery technology from a COAST program participant, she contacted a CITEP team member and learned more about the technology. This technology is based on the idea that duck eggs can be hatched effectively in 28 days when placed in rice husks. The method is cost-effective as it does not require electric lights or heaters, making it accessible to many. The hatchery can be constructed using materials like bamboo, sieve, wood, sack, and chaff, with a cost ranging from USD 78 to 97. The hatchery sources its eggs from model breeders and places the embryos in hatchery boxes, which are then moved to hatch beds 18 days later. The hatchery can be used for eight months of the year, with a two-month break during the monsoon season and another two-month break during the winter.

Through the CITEP program, Shefali received skill development training at a government artificial duck breeding farm in Narayanganj and learned about this technique. For the past fifteen years, Shefali Begum has used this procedure to hatch 80,000 ducklings from 1,15,000 eggs.

Currently, 8,000 eggs can be hatched per month, each egg costs USD 0.15, the total price is about USD 1200, and the fertility rate is 75%. Shefali Begum said that the monthly income from the hatchery is about USD 291.

Shefali Begum is now an icon to other women in her community, and she is now training others on the technology. She is dreaming of expanding her business now.

*Shefali Begum finds success and a reason to smile with COAST's Support. She shines in her hatchery, captured by Md. Mizanur Rahman*





Primary health care in Kutubdia.  
Photo: Din M Shibly

## Primary Health Care: Essential Services for the Outreach

Accessing quality healthcare is a significant challenge in remote coastal islands in Bangladesh for a lack of basic infrastructures and trained medical professionals. Residents often have to travel long distances to receive proper treatment, which can be both time-consuming and expensive. The shortage of reliable transportation and communication systems further exacerbates the problem, resulting in a higher incidence of preventable diseases and inadequate treatment for illnesses, leading to poor health outcomes.

COAST's core program is focused on providing primary healthcare to the residents of remote coastal islands. To achieve this goal, COAST has trained 11 Paramedics stationed in some selected remote island locations. These paramedics visit homes and organize community meetings to deliver essential primary healthcare services. Through COAST's interactions with service providers, community members are

also receiving healthcare services from other providers. In 2022, COAST allocated USD 9,797 for its primary healthcare program, which was financed by the surplus from its progressive MF operation.

COAST primarily focuses on providing primary healthcare services to pregnant and lactating mothers, elderly individuals, and children. Community members are provided with health cards containing information about their health conditions and the services they are eligible for. During the reporting period, 1,780 health cards were distributed, and 831 pregnant women and 6,200 children received several healthcare services.

Apart from providing direct healthcare, COAST works closely with the government to address various health-related issues. COAST supports the government in disseminating health awareness and implementing government-supported initiatives.





## Ruma Receives the Care that is Hard to Get

COAST stands beside a mother from a remote island

Char Kukri Mukri, a remote sandbar island located approximately 35 kilometers from the mainland of Charfesson upazila, is home to an estimated 20,000 people. Despite the existence of a health complex in a nearby village, it is devoid of essential facilities, making childbirth a challenging process on the island. With only one family welfare facility in Charfesson offering maternal services, the demand is high, and many pregnant women are at risks if delivery problems arise or cesarean sections are needed.

Fortunately, Ruma Begum was able to receive essential services from COAST and safely gave birth to her second child after a four-year gap. COAST Foundation has been providing healthcare services in the region since 2003. During her pregnancy, Ruma Begum received regular support from COAST paramedic Mr. Shyamal for check-ups and prescribed medications. Mr. Shyamal advised her to

take iron supplements and maintain a balanced diet. When Ruma Begum was in her seventh month of pregnancy, COAST paramedic Shyamal referred her to an upazila gynecologist for a checkup to confirm that the baby's movement was normal. As no issues were detected, a local trained midwife delivered the infant as planned. Both mother and child are currently healthy and spending time together.





# Social Justice

## People's Organization : Community Based Organization to Promote Empowerment of the Marginalized

The MF Program of COAST aims not only to increase participants' income but also to empower them. In addition to microfinance, COAST promotes policy discussion and behavioral changes through mass mobilization, activism, and micro-macro linkages by facilitating community-based organizations called Janasangathan or People's Organizations (POs). POs are democratically run by the participation and leadership of the poor and disadvantaged community members, with COAST providing technical support. POs actively work to assert the legitimate rights of their community members.

At the branch, upazila, and regional levels, POs are named Branch Janasanghathan (BJS), upazila Janasanghathan (UJS), and Regional Janasanghathan (RJS) respectively. POs meet at the branch, upazila and region levels quarterly. During the reporting period, POs carried out 11,872 social actions. Social actions refer to activities that relate to the welfare or rights of community members, including actions against dowry, child marriage, and rape. Every activity that addresses community problems through community efforts is considered a social action. This community mobilization has also provided

*POs carried out 11,872 social actions against dowry, child marriage, and rape and for getting government services.*

opportunities for the poor and disadvantaged to gain access to the local power structure.

During the reporting period, COAST POs have been successful in taking the following social actions that ensured different services for the community members. Table 1 presents a summary of their social actions.

By empowering community members to take ownership of their development and assert their rights, POs promote greater social cohesion and help bridge the gap between local communities and the formal power structures. Through mass mobilization and activism, POs can influence policy discussions and drive behavioral changes that support long-term, sustainable development. By promoting grassroots leadership, alternative power structure and community-based solutions, POs are key to building resilient and self-reliant communities that can thrive even in the face of challenges like poverty, climate change, and political instability.



## Social actions by POs and their results

Type of Social Actions	Jan to Dec 2022
<b>1. Support in obtaining the govt services</b>	
Vulnerable Group Development (VGD) Card Received	510
Widow's allowance	187
Old age allowance	345
Stipend	256
Acquiring Khas Land	161
Assist in arbitration	953
Birth certificate	3044
Providing health service	2567
Others (Freedom fighter allowance)	190
<b>2. Roles in the protection of human rights (social mobilization, local-level advocacy, and campaign)</b>	
Prevention of divorce/Fatawa	143
Prevention of dowry	106
Rape prevention & legal support	88
Prevention of acid throwing	1
Prevention of domestic violence	706
Prevention of stalking of women & girls	167
Prevention of eviction from land	94
Prevention of arson & legal support	23
Prevention of sexual harassment	121
Prevention of child marriage	160
Prevention of minority eviction	61
Others	103
<b>3. Others</b>	
Delivery assistance	531
Fair distribution of joint family resources	219
Realization of maintenance after divorce	282
Guardianship of child	101
Resolving family disputes	753

**Total : 11872** social actions





## Community Radio: Empowering Communities with Information

Community radio plays an important role in promoting rural development and women empowerment. It also serves as a source of information and education for rural populations, particularly for women and girls who may have limited access to other forms of media. Additionally, community radio can be used as a tool for empowering women by giving them a voice and a platform to share their experiences, challenges, and aspirations. This can help raise awareness about women's issues and promote gender equality in rural communities. With this in mind, COAST has established two Community Radio Stations to empower community people with information.

In addition to empowering local communities, Radio Saikat and Radio Meghna are enhancing the capacity of local people by disseminating useful knowledge. Moreover, during natural disasters, both radio stations have played a crucial role in providing emergency information and updates to the affected communities. They have helped people prepare for the disaster and take necessary precautions to minimize damage to their lives and property.

**Providing Crucial Messages Without Interruption:** *Our Radio Stations deliver emergency broadcasting 24 hours during times of disaster.*

These community radio stations have become a key tool for the communities to fight against disasters, as they get crucial socio-economic development information and vital updates during natural disasters. During the last couple of cyclones, both radio stations provided related information 24/7, demonstrating their commitment to serving their communities in times of crisis.

Through agricultural and fisheries programming, Radio Saikat and Radio Meghna are helping farmers and fishers stay up to date on market prices, new farming techniques, and weather patterns. This information is crucial for rural communities that rely on farming and fishing for their livelihoods.

By providing valuable information and empowering local communities, Radio Saikat and Radio Meghna are making a positive impact on the lives of the people in Cox's Bazar and Bhola.





**Radio Listeners' Club, Cox's Bazar: COAST facilitates listeners' clubs to strengthen the dissemination of knowledge and awareness. Photo: Golap Mostafiz.**

## Radio Saikat : Preserving Harmony, Life, and Nature

Radio Saikat is a community radio station and multimedia center based in Cox's Bazar town. The station's mission is to promote a knowledge-based, harmonious, and human-rights-aware community in Cox's Bazar, with a special focus on adolescents. The station aims to foster a democratic society founded on equity and justice and take steps to protect life and the environment.

Radio Saikat's primary goal is to promote a young generation, particularly adolescent girls, who are knowledgeable and who uphold the spirit of the liberation war, based on the values and culture of the community. To achieve this, Radio Saikat broadcasts audiovisual programs centered on pro-human-rights narratives and promotes counter-narratives to combat negative narratives on human rights and refugee rights.

In addition to its radio programs, Radio Saikat

serves as a "fact-checker," assisting in the fight against rumors, fake news, hate speeches, and other forms of misinformation. The station uses websites and social media platforms such as Facebook and Twitter to broadcast audiovisual programs, and it also has a YouTube channel where audiovisual contents are streamed.

Through its programs, Radio Saikat has successfully inspired people to become advocates for human rights and refugee rights. In addition to the live broadcasts, Rohingya communities can access audio contents produced by Radio Saikat through social media. This has provided a powerful platform for these communities to gain a better understanding of their rights and take action to defend them. By raising awareness and fostering a sense of advocacy, Radio Saikat is helping to create a positive change in the lives of the people, especially in the host communities of Cox's Bazar



A woman in a pink and yellow sari is looking at a young boy in a red shirt. The background is a dark, corrugated metal wall. The woman has a yellow headscarf and a pink sari with a yellow border. The boy is wearing a red shirt with a white collar. The text is overlaid on a dark blue background with a white pattern of small circles.

## Overcoming Obstacles through Awareness

Awareness is the key to overcoming obstacles, and that's the message conveyed by Radio Saikat's special magazine show, "Tara Alo" (Star Light). The show focuses on the lives of people with special needs, to raise awareness and provide support to those in need.

Mukta Chowdhury, a resident of Baidyaghona in Cox's Bazar, is one of those whose story was shared on the radio show. Shortly after the birth of her first child, Shishi Dhanj, Mukta realized that her long-awaited son was not developing normally. At the age of ten, Shishi was still unable to walk, and the family's financial situation was deteriorating due to the long and expensive treatment required to improve his condition.

Despite the obstacles they faced, Mukta held onto a silent hope that her child would one day be able to walk. The family had been struggling to purchase a wheelchair

for a long time, as their financial difficulties made it hard to afford one. Nevertheless, Mukta remained optimistic that things would get better, and she continued to pray for her child's mobility.

Things took a turn for the better when the Cox's Bazar upazila Nirbahi Officer heard Shishi's story on Radio Saikat's magazine show, Tara Alo. Moved by the plights of the families having children with disabilities, the officer provided some wheelchairs for such children through the radio station. One of those wheelchairs was given to Shishi on December 20, 2022, at the office of the Upazila Nirbahi Officer.





## Radio Meghna

### Voice of the Coastal People

Radio Meghna has been broadcasting in Charfesson upazila of Bhola since February 2015, with a mission to empower women and adolescents. The community radio station is managed by adolescent girls from low-income families in Charfesson upazila, who take charge of everything from station management and programs to technical operations and news gathering. Their focus on education, journalism training, and social development has helped them achieve the station's goal of addressing issues such as social inequities, environmental protection, and gender equality.

Radio Meghna regularly airs programs on topics such as women's and children's health, education, agriculture, and technology. The station also produces and broadcasts dramas that address local issues. Live phone-in programs, as well as entertainment and

informative programs, are also available. Additionally, public service announcements are regularly aired to further raise awareness.

By giving a voice to women and adolescents and addressing important community issues. Radio Meghna is playing a significant role in rural development by emphasizing climate-smart agriculture, education, health and sanitation, gender, climate justice, recreation, and social problems of the targeted community. It is making a positive impact in Charfesson.

**Photo: Voice of the coastal communities.** *COAST community radio regularly raising the voices of the coastal communities including women. Photo by Golap Mostafiz from Bhola.*





## Power of Information

### Farida Begum, an icon of women empowerment

Farida Begum, a 27-year-old woman from Jinnagor Union in Charfesson upazila, suffered from mistreatment at the hands of her husband and in-laws due to her parent's inability to provide a sufficient dowry.

Farida shared her heart-wrenching story of how her parents scraped together USD 29,000 to support her and her husband's business after their marriage. Initially, things were going well until the money ran out. The constant pressure to bring in more funds from her father's house took a toll on her, leading to a lack of proper nutrition during her pregnancy. This marked the start of the abuse she faced, which included physical beatings from both her husband and mother-in-law.

But following the birth of her first child, a daughter, the situation worsened. The birth of a daughter did not go over well with her husband and in-laws. The most shocking tactic was tossing her daughter into the pond after Farida's family failed to arrange the dowry amount. The torture grew day by day.

Farida left that house with her daughter

wrapped up in a single cloth, but her parents failed to provide for her needs. She told the Radio Meghna staff that after listening to the radio programs on becoming self dependent, she felt motivated to take action on her own. She worked up the guts to stand by herself. In order to begin working in a beauty salon and engaging in gainful jobs with dignity, she enrolled in a skill development training program. She currently makes about USD 116 per month. She manages her daughter's spending while planning for a better future.

To encourage all women to speak out against domestic violence, Radio Meghna features the hardships of these successful female business owners as well as the tales of their tribulations. It also provides information on how to file a complaint to government helpline.





# Advocacy and Campaign to Influence Policies, to raise pro-poor voices

## EquityBD: A Policy Influencing Mechanism

Advocacy plays a crucial role in ensuring sustainable development for poor and marginalized communities. In addition to essential services such as healthcare, education, and basic needs, advocacy helps to bring attention to the issues faced by these communities and creates a voice for them. By bringing together communities, civil society organizations, and government bodies, advocacy helps ensure that policies and programs are inclusive and address the needs of the most vulnerable populations. Furthermore, it promotes accountability and transparency in the implementation of these policies and programs, ensuring that resources are utilized effectively and equitably.

To this end, COAST facilitates a separate advocacy program component. Under the advocacy component, COAST works as the secretariat of the Equity and Justice Working Group, Bangladesh (EquityBD). EquityBD provides a countrywide venue for networking and engagement on development issues such as climate justice, tax justice, and food security.

EquityBD is a network of NGOs, CSOs, and individual activists in Bangladesh with decades of experience in policy advocacy and

campaign activism at grassroots, national, and international levels. EquityBD works on issues such as economic justice, human rights, democracy, public education, information and communication networking, climate change, disaster risk reduction, local governance, and the promotion of rural culture.

In 2022, EquityBD made significant strides in promoting economic and climate justice by organizing and hosting seven policy advocacy events at the national and international levels. These events served as platforms for stakeholders from various sectors to come together and discuss pressing issues related to equity and sustainability. The advocacy events were crucial in raising awareness and advocating for policy changes that prioritize the needs of marginalized and vulnerable communities. The successful organization of these events demonstrated EquityBD's commitment to promoting sustainable development through effective advocacy and engagement with policymakers. By elevating the voices of the most impacted communities, EquityBD aims to drive real change that leads to a more equitable and just society.



## Cox's Bazar CSO NGO Forum (CCNF): Strengthening Voices of Local CSOs and NGOs

Cox's Bazar faces a multitude of challenges that hinder its socio-economic development. Despite various development initiatives, the district lags in economic, social, and environmental development. This underscores the need for sustainable and comprehensive efforts to tackle the root causes of these problems, including poverty, limited access to education and healthcare, and insufficient infrastructure. To attain sustainable development, it is crucial to address these challenges holistically, with the active involvement of local communities, governments, and civil society organizations. This demands a collaborative approach among all stakeholders to drive meaningful change in the lives of people in Cox's Bazar.

To address the district's challenges effectively, strengthening local organizations and institutions is essential. This would require the cooperation of all relevant stakeholders, including local and national NGOs, government agencies, and the private sector. By working together, they can develop comprehensive solutions that address the root causes of poverty, inequality, and underdevelopment in Cox's Bazar. Successful solutions to these problems will ensure sustainable development in the district and improve the lives of its residents.

To promote sustainable development in Cox's Bazar, CCNF is working to enhance the capacities of local organizations and institutions. By



collaborating with local and national NGOs, it seeks to establish a more effective civil society that prioritizes human and gender rights, cultivates positive relationships with the government, and focuses on localization and accountability.

This year, CCNF organized several significant events and engaged with over 8,000 government officials, local elected representatives, female and youth leaders, NGO representatives, civil society members, and policymakers. These events included submitting CCNF's position on the United Nations Rohingya Response (UNRR) mechanism, holding a discussion meeting titled "CCNF Statement on the Five Years of Rohingya Influx", sending a letter to the new UNRC on streamlining and taking immediate actions in the Rohingya response, facilitating a webinar

to engage Rohingya for meaningful work in camps, jointly observing World Environment Day with Bangladesh Paribesh Andolon (BAPA) and organizing a discussion event, observing International Mother Language Day with calls for building a local civil society with self-dignity, giving feedback on the draft Joint Response Plan (JRP) 2022, commenting on the "Principles of Rationalization," and commenting on the report "Streamlining of Coordination Mechanism."

CCNF has worked to raise awareness on issues such as environmental protection, language rights, and accountability in the aid response. With its focus on building a stronger and more responsive civil society, CCNF has made a genuine impact in the region and is helping to drive progress towards a more equitable and sustainable future for all.

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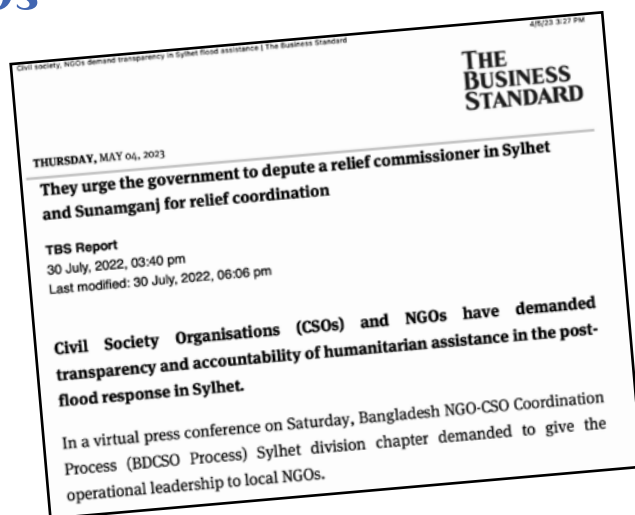
# BDCSO Process for self-esteemed CSOs-NGOs

Coordination and networking among NGOs in Bangladesh can play a crucial role in promoting sustainable development in the country. By collaborating and sharing resources, knowledge, and expertise, NGOs can maximize their impact and address complex social, economic, and environmental challenges more effectively and efficiently.

COAST is trying to establish networking and coordination among NGOs and CSOs in Bangladesh. It is promoting support for NGOs and CSOs in the country through a network named Bangladesh CSO-NGO Coordination Process (BDCSO Process). This informal process aims to promote the localization of aid and unity within the sector, with a focus on promoting democracy and human rights. The BDCSO Process emerged in 2018 as a response to awareness campaigns on the Grand Bargain, Charter4Change, and the shift from aid effectiveness to development effectiveness. In 2019, the BDCSO Process held a conference where they declared the Charter of Accountability and the Charter of Expectations.

The BDCSO Process aims to maintain positive relationships with all stakeholders, particularly the government, and promotes unity among civil societies. It discourages blame and encourages knowledge-sharing and philosophy. It prioritizes maintaining good relations with the media and is politically neutral. The BDCSO Process places special emphasis on local civil societies, recognizing that sustainability and accountability can be achieved with minimal efforts. It focuses on decentralized mobilization and prioritizes developing leadership based on knowledge and philosophy.

In 2022, the BDCSO Process celebrated International Mother Language Day across Bangladesh on February 21 with a call to "Use Local Languages for Local Organization



Development." Speakers and participants at the event emphasized the importance of using the Bangla language in all fields as a tribute to the martyrs of the language movement. The BDCSO Process supports the international commitment to using indigenous languages in development and humanitarian activities and encourages local organizations, including local civil societies, to prioritize the use of their mother tongue.

On July 4, 2022, the BDCSO Process organized an online consultation event titled "Flood Rehabilitation Programs Should be Implemented through Local Organizations." The speakers emphasized that UN agencies and INGOs should fund post-flood rehabilitation programs through local organizations because they understand the needs of local people best and are more effective at implementing programs. They also have lower operating costs.

Additionally, on July 30, 2022, the BDCSO Process organized an online event titled "Ensuring Transparency & Accountability of Humanitarian Assistance in Sylhet." During this event, civil society representatives urged the UN and INGOs to limit their role in monitoring and technical assistance and to instead allow local NGOs to take on operational leadership.



জনঅংশগ্রহণের ভিত্তিতে স্থানীয় সরকারের (ইউনিয়ন পরিষদ)

## পঞ্চবার্ষিক উন্নয়ন পরিকল্পনা প্রকাশ ও অগ্রগতি পর্যালোচনা

প্রধান অতিথি: জনাব, আলহাজ্ব নূরুন্নাহারী চৌধুরী শাওন, এমপি, মাননীয় সংসদ সদস্য-১১৭ (ভোলা-৩)

বিশেষ অতিথি: জনাব, অধ্যক্ষ শিয়ার উদ্দিন আহমেদ, চেয়ারম্যান, উপজেলা পরিষদ, লালমোহন, ভোলা

জনাব, পদ্ম কুমার হাজারী, উপজেলা নির্বাহী অফিসার, লালমোহন, ভোলা

জনাব, ড. তোফায়েল আহমেদ, স্থানীয় সরকার বিশেষজ্ঞ ও চেয়ারম্যান, নির্বাহী কমিটি, কোস্ট ফাউন্ডেশন

জনাব, রেজাউল করিম চৌধুরী, নির্বাহী পরিচালক, কোস্ট ফাউন্ডেশন

সভাপতি: জনাব, আলহাজ্ব মোঃ আবুল কাশেম মিয়া, চেয়ারম্যান, ৯নং লর্ড হার্ডিঞ্জ ইউনিয়ন পরিষদ, লালমোহন, ভোলা

আয়োজনে ৯নং লর্ড হার্ডিঞ্জ ইউনিয়ন পরিষদ, লালমোহন, ভোলা



# Phased-out Projects

## Citizen's Engagement in Public Institutions (CEPI)

Citizens' participation in government institutions is an important aspect of a healthy democracy. In Bangladesh, citizens have various opportunities to participate in government decision-making processes and hold government officials accountable. Citizens of Bangladesh can participate in local government decision-making through the Union Parishad system, which is made up of elected representatives from each local community.

To ensure that marginalized and socially excluded individuals have access to goods, services, and government institutions, COAST Foundation successfully implemented a project titled "Citizens' Engagement in Public Institutions (CEPI)" with technical assistance from Manusher Jonno Foundation (MJF). The project was funded by the Foreign, Commonwealth and Development Office (FCDO). The project was carried out in fourteen Local Government Institutions in three upazilas of Bhola district namely Bhola Sadar, Daulatkhan, and Lalmohon. The project ran from January 1, 2021 to March 31, 2021.

The project was successful in empowering local governance structures to provide

opportunities for these marginalized groups to participate in democratic planning, decision-making, and oversight of public services. A total of 17,460 disadvantaged and excluded individuals directly benefited from the project.

The project was a success in bringing together local government representatives to participate in development coordination meetings. The regular attendance and active involvement of more than 70% of representatives ensured that decisions were made with their input and feedback. Through continued advocacy and community initiatives, the project was able to provide Social Safety Net services, such as widow and elderly allowances, to a total of 6,012 disadvantaged individuals.

Agricultural services were also made available to 1,413 marginal farmers, with incentives such as fertilizers, seeds, diesel subsidies, and other necessary inputs. In addition, 3,784 citizens from poor and disadvantaged backgrounds were able to access safe drinking water from Local Government Institutions. These efforts made a real and positive difference in the lives of the community, improving their quality of life.

# Access to Justice at Community (A2JaC)

The background and rationale of COAST’s “Access to Justice at Community” Project is the existing legal system in Bangladesh. While access to justice is a fundamental human right, it remains a significant challenge for many poor people in the country. The formal legal system is often complex, time-consuming, and expensive, which makes it difficult for those with limited resources to seek justice. One of the main obstacles to accessing justice for the poor is the lack of legal aid. This service provides low-income individuals with assistance in navigating the legal system.

Another issue is the lack of awareness of legal rights and services among the poor. Many people are unaware of the legal remedies available to them or how to access them. This is partly due to a lack of education and information on legal rights and services, which can make it

difficult for people to know where to turn when they have a legal problem. Additionally, socio-economic barriers such as poverty, illiteracy, and discrimination can limit access to justice for poor people. These obstacles can make it difficult for people to access legal services and may lead to discrimination in the legal system.

To empower marginalized populations and provide them with easier access to the legal system, COAST implemented the “Access to Justice at Community” (A2JaC) project in partnership with GIZ Bangladesh. The project ran from July 1, 2021, to November 30, 2022, and targeted fifteen unions across four upazilas in Barishal and Chattogram districts. The project worked to ensure that communities had access to information about their rights and the services they were entitled to from various service providers. The ultimate



**Breaking barriers to justice!** *Community Legal Aid Clinic provided free legal advice and educates rural communities about government services. Photo: Din M Shibly, Barishal.*





**Empowering communities with awareness for justice! COAST regularly organizes events like rallies to raise awareness about available legal services to reach more people. Photo: Md. Dildar Hossain, Chattogram**

goal of these interventions was to promote equality and justice.

During the reporting period, COAST established partnerships with NGOs and the District Legal Aid Committee (DLAC) to provide legal support to the community. Positive relationships with government organizations also helped to provide referral services. COAST was selected as an observer member of the DLAC in Barishal and Chattogram and plans to continue playing this role even after the project ends.

Through the project, legal awareness of rights, remedies, and services was raised within targeted communities, leading to easier access and acceptance for women and children living in poverty or facing discrimination. Referral and diversion were proven as appropriate approaches for ensuring social and legal rights for the community, and a total of 1,193 referral cases and 233 diversion cases were transferred to legal aid service providers. With the help of GIZ's training and orientation, COAST was able to create a team of competent Restorative Justice Facilitators (RJFs) and Community Volunteers (CVs) who were crucial in ensuring that the community had access to justice even after the project ended. Community gatherings helped raise awareness of government legal aid services, and the community began receiving services

according to their needs. 270 RJFs and 540 CVs will remain to provide legal support.

The project's interventions have had a significant impact on empowering women in underprivileged neighborhoods. With 50% of all participants being women, the initiative organized a special orientation that informed women about their opportunities and rights. Women community members actively participated in the mediation process, and many have benefited from the project's efforts, receiving justice and becoming more aware of their legal rights.

As a result, the project has instilled confidence in women to fight for their rights and demand justice. UP members and local leaders have placed greater trust in the Women RJFs, creating opportunities for women to raise their voices and become more involved in community affairs.

The project has also had a significant impact on women's access to social safety net programs, which provided old age, disability, widow, maternity, and husband-abandoned benefits. The project's referral support has successfully helped women in the community access these programs, resulting in a total of BDT. 10,420,000 (USD 96,632) in allowances.





## Successful Mediation: Sustainable Solution to Conflict

Rehana Begum's life had been peaceful until her neighbor, Noor Mohammad, began causing problems over the boundary wall of her husband's ancestral property in Sadhanpur Union of Banskali upazila in Chattogram. Despite Rehana's efforts to resolve the issue, Noor Mohammad continued to claim a portion of her property as his own. This dispute hurt Rehana and her family's well-being.

On October 4, 2022, the issue between Rehana and Noor Mohammad resurfaced. Concerned over her family's safety, Rehana sought assistance from Md. Azizul Haque, the Union Parishad (UP) member, to help resolve the issue. With the help of COAST Restorative Justice Facilitator, Md Yasin Ali, a meeting was held on October 8, 2022, attended by the UP member, the Restorative Justice Facilitator, and local dignitaries.

Through a survey conducted during the meeting, it was discovered that Noor Mohammad had taken more land than he actually owned, and he was reprimanded for his actions by those present. Noor Mohammad realized his mistake and agreed to withdraw his demand for additional land. This change in approach showed a newfound sense of responsibility and understanding on his part.

The mediator asked both parties to make peace and live in harmony. After that, Rehana and her family were able to return to their peaceful way of life, free from the stress of disputes. The intervention by COAST Restorative Justice Facilitator helped to resolve the conflict and ensured that the community could live harmoniously.

**Restorative Justice:** *A model for community conflict resolution with a focus on motivation and win-win solutions for all. This photo was taken during the aforementioned mediation by Jahirul Islam from Barishal.*





**Innovation in Vegetables Cultivation: Abul Hasan captures the bed method of vegetable cultivation from Kutubdia Island.**

## Community-led Initiatives for Climate Justice in Bangladesh

Climate change is a pressing global issue that is having a substantial impact on the lives of people in Bangladesh. The country is particularly vulnerable to the impacts of climate change due to its location in the low-lying delta region of the Ganges, the Brahmaputra, and the Meghna rivers. Rising sea level, increased frequency and severity of natural disasters, and changes in precipitation patterns are some of the challenges facing Bangladesh.

In response to these challenges, community-led initiatives for climate justice are gaining momentum in Bangladesh. These initiatives are designed to empower local communities to act on climate change and to advocate for their rights and needs.

The project titled 'Community-led Initiatives for Climate Justice in Bangladesh' completed on October 31, 2022 with technical support from the New Venture Fund. The project was implemented in the seven coastal districts of Bangladesh that are most at risk from climate change: Bhola, Cox's Bazar, Chattogram, Noakhali, Barishal, Bagerhat, and Khulna.

The project's primary goal was to increase resilience of the community people affected by climate change. The main methodologies of the efforts were effective networking and advocacy, empowering local communities through

dissemination of knowledge and information and promoting climate-adaptive technologies.

The target beneficiaries of the project were the most climate-vulnerable communities in the coastal areas of Bangladesh, especially women, adolescents, and the sea-going fisher community.

With the project support 8,650 members all of whom are women) have adopted Climate-Adaptive Integrated Agriculture and Group-based Technologies (CAIGTs), 80% of these families (6,850) were recorded as successful and earning an average of USD 50-80 per month. The project also sensitized 27,264 families on CAIGTs, water and sanitation, primary health care, disaster risk reduction, and practising at least one issue. A total of 1,188 adolescents were practicing their homestead IGAs and contributing to their families, while 1,055 adolescents received life skill education. The project also reached 6.5 million community people in coastal areas through eight community radios that covered socio-economic issues and at least 20% (1.35 million) of them are well informed and practising life skills and resilient activities. A total of 49,231 climate-induced displaced people were rehabilitated and 3,46,931 poor fishers' families (at least 20% women headed) received Social Safety Net (SSN) services in seven coastal districts.





## Sack gardening:

### A Climate Smart Sustainable Option

Manika Begum lives in isolated Koyarbil Union of the Kutubdia Island in Cox's Bazar district. This upazila is one of the most vulnerable to climate change in the country. Once the area of this island was about 250 sq.km, in the last 100 years more than 70% of its area has been lost to ocean. Currently, its area is about 65 sq.km. In 1972, the agricultural land area of the island was 59.51 sq.kmeters and 19.95 sq.km of it was salt water.

In 2013, the agricultural land area of the island was 36.29 sq.km, and 35.3 sq.km were occupied by salt water. That is, the agricultural land has halved and the area occupied by salt water has doubled. Salinity and tidal water inundate living areas and cultivable lands, causing waterlogging. The soggy state lasts for 8-10 days on average.

As a result, the afflicted area's crops are entirely devastated. On the one hand, farmers are experiencing losses and their families are malnourished. Vegetable cultivation in sacks could be a solution to this problem. Vegetables are planted in bags rather than directly in the soil with this method. The bags are placed at a reasonably high elevation to keep the tree's roots out of the water. The tree roots do not decay, and the farmers receive the desired output. Sweet Pumpkin, Rice Pumpkin, Bitter Gourd, Ladies Finger, Red Spinach, and other short-term creeping vegetables work well in this manner.

Manika received training on that technology from COAST. She began growing vegetables using the sack method, assisted by the COAST CJRF initiative.

She claimed that by selling roughly \$166 worth of veggies in the one quarter, she could now provide for her family while also opening new businesses. She used the money to pay for her children's tuition and other household obligations.





## Emergency Support to COVID Crisis in Cox's Bazar

The COVID-19 pandemic has had a considerable impact on the poor and marginalized populations of Cox's Bazar. The district is home to over 1.2 million Rohingya refugees, many of whom live in overcrowded and unsanitary conditions. The pandemic has made their situation even direr, as lockdowns and travel restrictions have made it difficult for them to access food and other essential supplies.

The economic impact of the pandemic has also been severe for poor host communities in Cox's Bazar. Many people have lost their jobs or seen their income reduced, making it difficult for them to afford food and other basic necessities. The closure of markets and businesses has also made it harder for people to buy the goods they need.

The government of Bangladesh took some steps to support the poor and marginalized communities in Cox's Bazar during the pandemic. These include providing food assistance and cash transfers to the most vulnerable families, as well as increasing the number of healthcare facilities in the district.

Overall, the COVID-19 pandemic has had a devastating impact on the poor and marginalized communities of Cox's Bazar. It has highlighted the need for more robust social protections and healthcare infrastructure in the district, as well as the importance of addressing the underlying economic and social inequalities that make people vulnerable to such crises.

In 2022, COAST implemented two dedicated

projects to provide emergency support to COVID-19-affected host communities and Rohingya communities.

COAST piloted the project "Emergency Assistance to Support COVID-19 Response in Cox's Bazar Camp and Host Communities". Through the project, the host community beneficiaries got unconditional and unrestricted 'Cash for IGA' support, training/sessions, materials, hygiene kits, blankets, seeds, water jars, and overall guidelines. The FDMN community was provided shelter, solar lights, training, and sessions on COVID-19. The project covered three upazilas of Cox's Bazar district namely Ukhiya, Cox's Bazar Sadar, Ramu upazila, and Camp 1 West, Camp 9, and Camp 16. It also aimed at raising the living standards of the host and Rohingya communities affected by COVID-19.

Under the project, hygiene promotion sessions were conducted at camp and host community levels, with 1,100 program participants. Protection and Psycho-social sessions were also conducted with the same targeted participants. Additionally, 300 people received Non-Food Item (NFI) and hygiene kits, while 300 adolescent girls and women received training on IGAs and about USD 2,526 (USD 87 per person) were distributed among them. To improve living conditions, 45 solar lights were repaired, maintenance support was provided, and 1,000 mosquito nets were distributed. Overall, these efforts aimed to improve the well-being of the poor people of Cox's Bazar, especially in the face of the ongoing pandemic.



Emergency Assistance to Support COVID 19 Response in  
Cox's Bazar Camps and Host Communities

## প্রদর্শনী প্লট

দলের নাম: পদ্মা  
খুনিয়াপালং, রামু, কক্সবাজার।

tearfund



## Crossing the Crisis: A Self-reliant Minuara Begum Shows the Way

COAST is implementing projects and programs for both the Rohingya and host communities and is trying to ensure sustainable income sources for affected host community members. Minuara Begum, a 24-year-old resident of Khuniyapalong in Ramu, has received aid from COAST after being impacted by the influx of Rohingya refugees.

Minuara Begum and her family were struggling to put food on the table as their regular income decreased due to the Rohingya influx. Minuara was introduced to COAST's 'Emergency Assistance to Support COVID-19 response camps and host Communities (EASCR)' project, which aimed to provide improved methods of growing vegetables in backyard. She also received training in cattle rearing. At the end of the training, she developed a business plan.

The EASCR project provided Minuara with different materials for Income Generating Activities (IGA), which enabled her to grow a variety of vegetables in her backyard, including pumpkins and other vegetables. So far, she has

sold vegetables for around USD 17 after fulfilling her family's demand.

In addition, with financial support from the project, Minuara started a poultry farm with 100 chicks. She hopes that if there is no natural calamity, she will be able to earn about USD 20 per month.

Minuara Begum is one example of a host community member who has been able to improve her livelihood through the assistance of COAST's EASCR project. She has been able to grow vegetables and start a poultry farm, which has helped her to earn an income and support her family.



## Emergency assistance to support COVID-19 response in Cox's Bazar Camp and Host Community (EASCR-2)

COAST Foundation successfully completed another phase of the "Emergency assistance to support COVID-19 response in Cox's Bazar Camp and Host Community" Project at the camp and host community levels. Under the project, there were training programs on Disaster Risk Reduction (DRR) and IGA for women and adolescents and the construction of toilets and stairs at the camp level.

The host community of Ramu upazila in Cox's Bazar faced notable financial challenges following the outbreak of COVID-19. In response, specific initiatives were undertaken to help mitigate their losses. These included training in Income Generating Activities (IGA), distribution of necessary materials, direct cash support, and awareness campaigns on disaster risk reduction and other relevant topics. The project, which ran from February 1, 2022 to July 31, 2022, also targeted Camp-8E, 9 & 10 and Khuniapalong Union in the Ukhiya upazila of Cox's Bazar district.

Thanks to these efforts, 11,835 community members were able to benefit from the project's interventions. A total of 1,700 participants gained an understanding of the importance of maintaining health and hygiene to protect themselves and their loved ones from COVID-19. Additionally, 320 individuals received hygiene kits, and 355 members of the host community received training in IGA.

The project was a success in addressing the financial difficulties faced by the host communities and promoting a healthier and more self-sufficient future for those affected by the Rohingya influx.

"A total of 11,835 community members were benefited, 1,700 participants gained knowledge on health and hygiene, 320 individuals received hygiene kits, and 355 members of the host community received training in IGA."



**Preparedness through practice!** The project organized a mock drill to educate the community on emergency preparedness. This photo captures a drill in Cox's Bazar, taken by Razaul Karim.



# Ongoing Projects

## ENRICH : A comprehensive model to make the community self-reliant

Kutubdia is an island located in the Bay of Bengal, Bangladesh. Despite its beautiful landscapes and natural resources, the island is plagued by poverty. Many of the residents of Kutubdia rely on fishing and agriculture for their livelihoods, but these sources of income are often affected by natural disasters such as cyclones and floods. In addition, the lack of proper infrastructure and access to markets make it difficult for the residents to sell their products and make a decent income.

The lack of access to basic services such as education, healthcare and sanitation also contributes to the poverty on the island. Many children in Kutubdia do not have access to education, which limits their future opportunities and perpetuates the cycle of poverty. The government of Bangladesh has implemented various poverty reduction programs in the area, but they have had limited success. The high population density and the lack of resources make it difficult to provide effective aid.

The ENRICH program, which has been carried out by COAST in Kutubdia since 2014, aims to enhance the quality of life for community members on the island. Financed by the Palli Karma-Sahayak Foundation (PKSF), the program covers a wide range of fields,

including education, healthcare, nutrition, youth development, job creation, and poverty rehabilitation. Operating in the north Dhurong Union of Kutubdia upazila in Cox's Bazar, the program strives to uplift low-income households by providing comprehensive support and building their capacities. The program's holistic approach is designed to address the various needs of the community, working towards a brighter and more prosperous future for all. In terms of healthcare and nutrition, the program staff organized various activities such as home visits, courtyard gatherings, static and satellite clinics, health camps, and diabetic testing at affordable prices. Over the reporting period, 84 satellite clinics, 340 static clinics, 2 health camps, and one eye camp were organized, providing free medical care to 5,288 community members.

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In terms of education, 1,300 children are receiving preschool education through the program in 45 education centers. The program also guided daily lessons given by schools. In terms of Water, Sanitation, and Hygiene (WASH), 1,958 households received better sanitation facilities and 3,873 community people received awareness training on handwashing.

The program also focuses on youth development, with 150 youths receiving skill development training on entrepreneurship development and 32 poor students receiving education scholarships. Beggars were also rehabilitated and influenced to involve in income-generating activities and USD 7,743 were distributed by the program. Additionally, a total of 62 elderly people from the community received an old-age allowance worth about USD 3,785.

**Bringing healthcare to rural communities!** *This photo captures the Rural Static Clinic in Kutubdia, providing essential medical services to those in need. Photo: DIn M Shibly.*





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

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

Nazirartek, on the outskirts of Cox's Bazar Township, is renowned as the largest dried fish production area in the country. With its well-established dried fish processing facilities and its location near a large market, Nazirartek has become a hub for the dried fish industry in Bangladesh. The presence of the cold storage facility supported by the project is a further

boost to the area's reputation as a key player in the dried fish production sector.

This project is providing technical and financial support to a total of 500 microenterprises in the agribusiness and manufacturing clusters. The support is diverse and includes the provision of fish dryers, green Macha, cold storage facilities, dry fish market outlets with eco-tourism amenities, support for new technologies, packaging-labeling-branding assistance, construction support, and more. Through these interventions, the project is working towards the development and growth of these microenterprises, helping them to become more sustainable and successful in their respective fields.

*The project allocated approximately USD 0.045 million in the form of a loan to a Micro-Entrepreneur (ME) to establish a Container type Cold Storage, established a Rest and Breastfeeding Center, 5 public toilets and 10 public tube wells*



The project allocated approximately USD 0.045 million in the form of a loan to a Micro-Entrepreneur (ME) to establish a “Container type Cold Storage” in Nazirartek, Cox’s Bazar Sadar, Cox’s Bazar. This loan is aimed at supporting other microentrepreneurs and dry fish producers in the area by providing them with a space to preserve their products in a low-cost manner, without the need to mix poison or pesticides to maintain quality. The cold storage is a crucial resource for the local community, allowing them to keep their dryfish fresh and maintain its quality, ultimately leading to increased sales and improved livelihoods.

The project has established a Rest and Breastfeeding Center in Nazirartek to help female workers and lactating mothers take rest and breastfeed their children during working hours, improving their physical health conditions and reducing stress. Additionally, there is a child play corner in this center where children can play while their mothers rest, providing a safe and secure environment for both.

The project has established two Organic Waste Management Facilities in the project location to keep the amount of waste generated at each fish processing point and cleaning space dedicated to the fish processing point, and to dispose of wastes and residues. The project has also established 5 public toilets and 10 public tube wells in the project areas, providing better sanitation facilities and safe drinking water for dry fish workers, especially female workers, and enabling them to clean their raw fish properly.

The project has developed and operates a website ([www.safedryfishbd.com](http://www.safedryfishbd.com)) for branding and promoting the dry fish industry, and to reach wider consumers through online marketing. Through this website, consumers and buyers can directly purchase dry fish and access detailed information related to dry fish and project updates.



**Sustainable and safe dry fish production!** Both the photos showcase the production of pesticides-free dry fish in Cox’s Bazar, promoting healthier and eco-friendly food choices. Captured by Din M Shibly



## A Tale of Change: Ismail is now Sustainable Micro-Entrepreneur

Mohammad Ismail is a 55-year-old microentrepreneur from Mostakpara, a village located on the seashore west of Nazirartek in Cox's Bazar. He has spent the last 30 years living in Mostakpara and the last 20 years working in the dry fish industry. However, prior to participating in the Sustainable Enterprise Project (SEP) of COAST Foundation, he lacked knowledge about contemporary technologies and was producing dry fish using traditional methods.

The dry fish industry is a significant source of income for many families in Cox's Bazar, but it also poses numerous environmental and health hazards. The traditional methods used for drying fish often result in waste and pollution, and the lack of proper sanitation and hygiene can lead to food safety issues. The SEP project aims to support micro-entrepreneurs in the dry fish industry by providing training and resources for safe and sustainable production.

Ismail first learned about more advanced methods for drying fish through the SEP project. He received training on safe dry fish production, waste management, environmental compliance, business development, and marketing. He was particularly interested in the use of fish driers and Macha technology (Macha is a high altar or platform made of bamboo or other materials), which he had not been aware of before.

As a result of the training and resources provided by the SEP project, Ismail has taken steps to improve the sustainability and safety of his dried fish business. He has paved the fish cleaning site on his own initiative and regularly uses clean

water for washing fish. He also wears hand gloves and a mask when washing and processing fish and stores the fish in certain rooms at night to prevent attacks from animals. Additionally, he encourages others to maintain cleanliness by keeping soap near the toilet and advises them to wash their hands after using it. The SEP project also constructed a Macha, toilet, and installed a tube well in Ismail's dry fish cluster, which are being used by the workers of the surrounding clusters.

Through the SEP project, Ismail has been able to improve the sustainability and safety of his dried fish business. He has adopted environmentally-friendly practices, such as using clean water for washing fish and storing fish in certain rooms at night to prevent attacks from animals. Additionally, the construction of Macha, toilet, and installation of a tube well have improved the working conditions and hygiene of the surrounding clusters. Ismail also gained a new knowledge on contemporary technology and was surprised to know that fish can be dried using such technology.

Ismail's involvement in the project has led to significant improvements in his dry fish production enterprise. He has adopted environmentally-friendly practices, enhancing the sustainability of his business. Additionally, his participation in the project has resulted in improved working conditions and hygiene within the surrounding clusters, further contributing to the success of his enterprise. Today, Ismail can proudly claim ownership of a sustainable and well-run dry fish production business.





## Promoting Agriculture and Commercialization Enterprise: Opening Opportunities for Crab Cultures

COAST Foundation is implementing the Promoting Agriculture and Commercialization Enterprise (PACE-Crab) project in association with PKSF and funded by World Bank. The project aims to improve crab farming in 3 upazilas (Cox's Bazar Sadar, Chakaria and Teknaf) of Cox's Bazar District. It also aims to enhance the use of modern technologies in crab farming, improve the farming system by using hatchery-produced crablets, and create an appropriate marketing channel by making market linkage among different stakeholders and service providers.

A total of 2750 beneficiaries directly benefited from the project, including crab farmers, crab depot owners, crab collectors/hunters, and different market actors.

Crablet production at the hatchery level is very challenging all over the world due to higher mortality and lower survival rate. To overcome this challenge, COAST has established an entrepreneur-level crab hatchery at Kalatali Hatchery Zone, Cox's

Bazar. A significant survival rates and production were found because of this intervention where the survival rate was 5.7%. It is to be mentioned that, in Bangladesh the highest survival rate has been found 1.4% by Bangladesh Fisheries Research Institute (BFRI) and globally Vietnam has the highest survival rate which is 8.5%. A total of 50,000 pcs crablets were harvested during this year. It is the first highest survival rate and highest crablet production record in Bangladesh. The popular mud crab Species *Scylla Olivacia* is used for crablet production here. It needs to be mentioned here that this is the first-ever successful crab hatchery in Bangladesh (entrepreneur level).

COAST has established an entrepreneur-level crab hatchery at Kalatali Hatchery Zone, Cox's Bazar. Survival rate was 5.7%, in Bangladesh the highest survival rate has been found 1.4%.



Each of the farmers are now earning USD 117-136, compared to the previous USD 78-97.

The adoption of modern technologies has greatly benefited the crab farmers in the project area. 30 farmers received grants totaling USD 8711 to support their efforts in crab nursery management and crab fattening. The use of hatchery-produced crablets has replaced the traditional method of collecting juvenile crabs from the wild, resulting in a significant increase in average production. The production has risen from 20-25 kg of crab per decimal farm area to 35-45 kg, leading to an increase in income for the farmers. The farmers are now earning USD 117-136, compared to the previous USD 78-97 per decimal.

To further promote and sell safe seafood/crab recipes in the sea beach area of Cox's Bazar, 2 carts were distributed to 2 individuals for USD 2420. 15 billboards were also set up in different locations in the project area to raise awareness of crab consumption and to increase its popularity among the local community. Furthermore, a Facebook page named "Crab Station" was created to promote crab-related activities, which is also increasing the visibility and recognition of the industry.



**Exploring new horizons in aquaculture!** *Two photos of the project capture the rare and exciting crab culture efforts of COAST in Cox's Bazar, showcasing the hard work and dedication of local crab farmers in Bangladesh.*

*Photo: Din M Shibly.*





## Countries First Ever Crab Hatchery

### A New Door to the Crab Production

Mud crab farming is becoming increasingly popular in the coastal districts of Bangladesh, as the demand and price of mud crabs in the international market are high. Around 0.35 million people in Bangladesh are directly involved in the crab industry. The crab industry in Bangladesh has emerged as a potential export commodity and means of livelihood for the coastal poor communities. The demand for mud crabs in Asia, Europe, and America is increasing, leading to a growing trend in mud crab production. However, the dependency on nature for crablets has become a major challenge for the industry. To address this issue, COAST has established the first-ever commercial crab hatchery in Cox's Bazar under the PACE project.

From the crab hatchery in Cox's Bazar, COAST successfully hatched 4,00,000 eggs from two gravid mother crabs at 5-day intervals. It implemented intensive monitoring, maintaining water parameters, ensuring biosecurity and

proper feed management to create a suitable environment for hatching. A total of 2,000 of the crablets were sent to Shyamnagar upazila of Satkhira District for nursing on an experimental basis and 98% of the total crablets survived in a healthy and vigorous condition. The hatchery's goal is to supply a total of 2 million crablets to the nurseries every season, which will meet the demand of crab farmers and increase overall crab production by reducing dependency on nature.

The establishment of the country's first-ever commercial crab hatchery by COAST has addressed the major challenge faced by the mud crab industry in Bangladesh. The hatchery-produced crablets will meet the demand of crab farmers, reducing the dependency on nature, and increasing overall crab production. This will not only boost the crab industry but also improve the livelihood of the coastal communities in Bangladesh.



## Adolescents' Program: Creating Skilled Female Leaders

Adolescent girls in Bhola district face a variety of challenges that can impede their growth and development. One of the main challenges is a lack of access to education. Many girls in Bhola district drop out of school early due to poverty, cultural norms, and lack of support from their families. This can limit their future opportunities and make them more vulnerable to exploitation and abuse.

Another challenge facing adolescent girls in Bhola district is a lack of access to healthcare. Many girls are unable to receive the medical care they need due to financial constraints and lack of awareness about health services. This can lead to poor physical and mental health and can also make them more susceptible to pregnancy and childbirth complications.

In addition, adolescent girls in Bhola district often face discrimination and violence in their daily lives. They may be subjected to physical and emotional abuse and may also be denied the right to make decisions about their own lives. This can hurt their self-esteem and can make it more difficult for them to reach their full potential.

The "Adolescents' Program" initiated by COAST in partnership with PKSF in July 2019 has been making great strides in empowering adolescent girls in the community. To improve the leadership skills and participation in co-curricular activities of 1,281 adolescents, as well as their parents, the program has achieved some remarkable results in just three years. By 2022, 95% of adolescents have increased their personal hygiene and use of sanitary napkins, demonstrating a clear improvement in their overall wellbeing. Additionally, 850 adolescents participated in quiz competitions, which helped to boost their confidence and critical thinking skills.

Furthermore, 1,020 adolescents received 34 sessions on protection against COVID-19 and violent extremism, allowing them to stay informed and protected from these pressing issues. To promote healthy and responsible behavior, 240 adolescents and 150 parents participated in eight anti-drug and anti-child marriage cultural programs. Thus, the "Adolescents' Program" has been successful in empowering and preparing the next generation for a better future.



**Youth Taking Charge:** Adolescent-led Tree Plantation drive to preserve the environment and combat climate change in Bhola Island. Photo: Khokan Chandra Shil.



**Power to the Farmers:** Strong rural organization establishes rice selling point in Dinajpur, driving economic growth and empowering local agricultural communities. **Photo:** Mizanur Rahman



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## দিনাজপুর সুগন্ধি ডাল

- ◆ সুগন্ধি চিনিগুড়া
- ◆ সুগন্ধি কাটারীভোগ
- ◆ সুগন্ধি বাংলামতি
- ◆ সুগন্ধি কালোজিরা
- ◆ সিদ্ধ চিকন চাল

সমবায় কর্তৃক প্রাকৃতিকভাবে উৎপাদিত,  
দিঘন সিআইজি (ফসল) সমবায়ের একটি প্রতিষ্ঠান

চুড়িপট্টি, সদর, দিনাজপুর।

সহযোগিতায়



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

Agriculture is one of the notable contributing sectors to the GDP of Bangladesh. It employs around 41% of the total labor force. Bangladesh's agricultural efficiency is well manifested by exemplary success in food production.

Despite the fertile agricultural land, abundance of manpower, and high crop production that exceeds national demand, farmers still struggle economically as they do not receive a fair price for their products. There is a large gap between the price paid by consumers and the price received by farmers, leading to the farmers not being fairly compensated for the products they sell in the market.

A lot of programs and initiatives are taken by the government and NGOs for the development of agriculture sectors, but almost all the initiatives emphasize high crop production. It is evident that without

an efficient agricultural marketing system, high crop production cannot be sustained. When farmers do not get a fair price for their products, they must be unable to continue farming due to financial crisis. Without an efficient marketing system, no production can create much value.

Agricultural marketing involves moving from an agricultural product of the farm to consumers. This involves many inter-connected activities such as planning, production, growing and harvesting, processing, grading, packaging, transport, storage distribution, and sale. But farmers in Bangladesh perform only a few of these activities because of their illiteracy and improper infrastructures of the agricultural marketing system. Middlemen in agricultural product marketing are playing a prominent role and absorbing a major portion of the benefits from the real farmers and gaining high profit by setting a high price for the final consumer of agricultural commodities.



These middlemen set a marketing channel through which farmers must supply their products to the markets, thereby creating a value chain. The value chains which are set and maintained by them create barriers to getting a fair price for their agricultural products. In addition to the value chain, there are several factors like farmers are bound to sell their products at the harvest time when the prices are minimal resulting in a very low return for their produces. Small and marginal farmers in remote rural areas remain ignorant about the ongoing market price of their product, their trends, demand, and supply which also create obstacles for the farmers in getting fair prices for their products. Ultimately, farmers who produce and bear the risks associated with crop production are deprived of the major benefits of their products due to an improper marketing system.

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

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

The FO4A project aims to increase income and improve livelihoods, food and nutrition security, and safety of smallholder and family farmers in target areas. The project is focused on four key components: Delivery of economic services along priority value chains for profitable engagement, creation of a conducive business environment,



**Empowering Farmers with Eco-Friendly Techniques.** *Photo by Mizanur Rahman from Mymensing.*



institutional strengthening of farmers' organizations to increase their effectiveness in serving members, and communication and visibility to raise awareness and disseminate information among stakeholders. COAST is working to develop the businesses of 14 Farmers' Organizations and supports them in sustainable food production and market-oriented agribusiness, as well as improving the capacity of these organizations to advocate on behalf of smallholder farmers.

By providing technical and financial support to selected FOs in doing their business, COAST wants to ensure to place examples of solutions to some specific problems farmers have been facing. Farmers are now getting interest-free loans to start their cultivation, and after harvesting they are getting fair prices as their organizations are buying their products, from FO's business farmers are also getting benefits as they also own the organization.

The FO4A project has achieved major milestones during the year, which include financing one

Farmers are getting interest-free loans for cultivation, selling their products to FOs with fair prices, getting higher profits from the FO's business.

scale-up project on aromatic rice production with a budget of USD 23,460, conducting one skill development training to focus on project development, sharing best practices, procedures, and tools for an effective and sustainable farmers' organization. Additionally, a new brand of aromatic rice titled "Dinajpur Sugondhi Chal (aromatic rice)" was developed and it has been already launched at the market level. The FOs also continued their initiative of agricultural support, sales, and advisory centers and farmers received high-yielding seeds, organic fertilizer, and livestock from their FOs. FO membership has been increasing constantly, by the reporting time a total of 41,409 farmers (male, female, and youth) joined the FOs.



**Breaking Barriers to Financial Inclusion:** Farmers Organization in Barguna Engages in a Productive Discussion on Access to Finance. Photo: Razib Bhowmik.

## ToGETHER Program: Accelerating Localization of Aid

With support from the Federal Foreign Office Germany, Malteser International and COAST Foundation are jointly implementing the localization program “Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response (ToGETHER)” in Bangladesh since 2020.

The four-year program is being implemented in eight countries in Asia, Africa, and South America and aims to offer an opportunity to five local or national organizations in each of the eight participating countries to jointly develop and undertake capacity strengthening and exchange measures to reinforce their institutional and operational capacities to effectively respond to the humanitarian crises.

COAST Foundation is the lead implementing partner for this program in Bangladesh. The program has been implemented in Chattogram, Barishal, Khulna, and Rangpur divisions with support from 4 Local Humanitarian Partners (LHPs).

The program has worked to strengthen the capacities of LHPs in joint humanitarian response, preparedness, coordination, and advocacy in line with international humanitarian standards. Additionally, 4 LHPs have successfully completed due diligence procedures or equivalent capability assessments to access direct funding, and at least 80% of LHPs have improved or developed plans

of preparedness and/ or response as a capacity-strengthening measure.

In addition, LHPs have incorporated the Disability Inclusion and People-First Impact Method (P-FIM) within their organizations and have started practising inclusive and transparent humanitarian response by engaging communities and applying people-centric approaches. They also have developed or improved a Monitoring Evaluation Accountability Learning (MEAL) system including a Complaint Response Mechanism (CRM) for ensuring accountability to affected populations and ensuring timely, effective, and quality humanitarian response.

Under the Humanitarian Innovation and Facility component, one LHP has constructed 18 accessible model homes that can be used as temporary shelters in times of emergency. These homes are designed to accommodate the needs of people with disabilities. Additionally, the program has created three secure women-friendly shelters that are equipped with inclusive WASH facilities. To support livelihoods, the program has provided cash grants to 380 households and improved or built safe water sources for 18 households. The project has also provided disaster management training that is inclusive of disabilities to 50 participants and has supported 40 households by renovating or constructing toilets.







**Empowering the Youth of Cox's Bazar:**  
*Training the on LPG Gas Burner repairmen for  
 a Brighter Future. Photo: Julifaqar Hossain*

## Improving Social Cohesion Project (ISCP): Promoting Social Cohesion among the Host and Rohingya Communities

The issue of social cohesion among the Host and Rohingya communities in Cox's Bazar has become increasingly pressing in recent years. The influx of Rohingya refugees fleeing persecution in Myanmar has strained the resources and social fabric of the host communities, leading to tension and mistrust between the two groups. One major challenge is the competition for limited resources, such as housing, land, and employment opportunities. The host communities, many of whom are already living in poverty, feel that the refugees are taking away resources that they desperately need. This has led to resentment and hostility towards the Rohingya community.

In addition, there is a lack of education and awareness about the plight of the Rohingya refugees among the host communities. Many of them are not aware of the reasons why the Rohingya have fled Myanmar and the atrocities they have faced. This lack of understanding can lead to negative attitudes towards the refugees.

To address these challenges, it is crucial for both the host and Rohingya communities to come together and engage in dialogues to build understanding and trust. This can be done through community-based programs that promote mutual understanding, such as language classes, cultural exchange programs,

and awareness-raising campaigns. Additionally, efforts must be made to ensure that resources are distributed fairly and equitably among both communities.

Considering the above, COAST is implementing the Improving Social Cohesion among Rohingya and Host Communities Project since 2019 with financial support from the UN High Commissioner for Refugees (UNHCR). In its working areas, where Rohingya and host populations coexist, the initiative has been looking for ways towards better involvement of refugees and host communities in solutions that promote peaceful coexistence.

The project's objectives are to advance human rights and foster Rohingya and host community members' social cohesion. It has been carrying out its operations in the Cox's Bazar district in Ukhiya and Teknaf upazila (Camp-1 East, Camp-1 West, Camp-21, Camp-26, and Camp-27, Host-Rajapalong, Whykong, and Hnila Unions).

The project ran from January to December 2022. By this time the project had 7,532 direct

participants where 1,570 were from Rohingya community and 5,962 from the host community.

In 2022, COAST made major achievements in promoting social cohesion, human rights, and peaceful co-existence among the host and Rohingya communities in Cox's Bazar. Through sensitization sessions, over 1,400 students and teachers from 12 schools and colleges received training on these issues, and 6,394 individuals from both communities directly benefited. Additionally, a total of 95 religious leaders were trained in peacebuilding and motivation, with to spread ages of peace within their communities.

The organization also focused on youth development, with a total of 362 youths from local clubs receiving training on human rights, social cohesion, and conflict resolution, and a total of 40 youths from host communities receiving skill development training in computer graphics design. These efforts aimed to promote peace and stability in the community until repatriation.



**Uniting for a Common Cause:** Host and Rohingya youth join forces for drainage repair, promoting social cohesion and building stronger communities in Cox's Bazar. **Photo:** Julfiqar Hossain.



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

Bangladesh is one of the world's leading fish-producing countries, where aquaculture production contributes 56.24% of the total fish production. Additionally, Bangladesh ranked 3rd in inland open-water capture production and 5th in world aquaculture production.

Aquaculture employs more than 3 million people in Bangladesh, 60% of whom are women. In the rural and coastal areas, 30% of women are directly or indirectly engaged in small-scale fisheries. In Bangladesh, of the total employed in the fisheries sector, about 10% to 12% are women. Major areas of women's involvement are aquaculture, shrimp culture, fish processing, net, gear, and craft making. Women are not involved in active fishing from the sea, but they actively enhance fish production through inland water bodies as a family along with the men.

But, the work of women and their contribution to the economy and society is strikingly invisible in fisheries, and they remain largely unsolicited in decision-making for management and development. In reality, while women have been playing an important role in the rapidly expanding commercial operations in aquaculture, from hatcheries to producers to processing plants, they have hardly profited from the 'golden boom' in aquaculture, and their work is not recognized.

To stand beside the women members of selected fishers' families of the targeted areas, COAST is implementing





the second phase of this project titled “SSF Gender Mainstreaming: Governance in Ecosystem-based Coastal and Traditional Aquaculture Fishery Management (GCA)”. It is being implemented in Bhola, Bagerhat, and Cox’s Bazar districts. SwedBio is the funding partner and the Sustainable Development Foundation (SDF) of Thailand is providing the technical support. The goal of this phase is to promote sustainable fishery and ecological integrity through inclusive participation, good governance, and gender equality. The phase duration started on December 1, 2021 and will end by December 31, 2024.

In 2022, 20 groups of small-scale fishers (SSF) consisting of 900 women were formed. A total of 450 SSF families received training on Alternative Income Generating Activities (AIGA), and a total of 420 female members received training on climate-resilient technologies. Effective linkages were established with government institutions at the upazila level, including those for the Department of Women & Children Affairs, Social Welfare, and Youth Development. Three training courses were held for 60 SSF in three districts on networking issues, and 30 awareness campaigns on the implications of COVID-19 were conducted with participation from 900 small-scale families. Studies were conducted in 3 working districts on the livelihoods of small-scale fishers, women empowerment, and networking. Three validation workshops were also organized based on the study findings, as well as six awareness campaigns on climate change and disaster risk reduction resilience. An orientation was organized for program participants to report any complaints or feedback about activities or unethical behavior. Knowledge was strengthened through awareness programs to empower the community to act together against climate change and social misconceptions.

**Empowering Women through Entrepreneurship:**  
*Photos are female members with tailoring skills to Achieve Financial Independence. Photo from Bhola and Cox’s Bazar by Sohel Mahmud.*







## Rokeya Begum: A Successful Journey Towards Overcoming Hurdles

Rokeya Begum is a homemaker who lives with her family in a remote village of Bhaduria Union under Bhola Sadar upazila near the bank of the river Tentulia. Like many women in her village, Rokeya was struggling to find ways to make a living and support her family. However, unlike others, she had a dream of becoming a small entrepreneur.

Rokeya was seeking an opportunity to access reliable information and financial support to start her own business. She heard about the COAST project for women, and decided to participate in their awareness meetings, campaigns, and training. She soon became a regular member of the COAST small-scale fishers' group.

Through the COAST project, Rokeya was able to enroll in a government-funded 3-month sewing training program implemented by the Department of Fisheries and the Department of Women's Affairs. She completed the training and received a sewing machine and a cash grant of USD 68.

With this small amount and some savings she had, Rokeya started a small tailoring business. She initially received orders from her neighbors and community members, but soon started getting orders from outside of her village as well. With her family's support and inspiration,

*Rokeya was seeking an opportunity to access reliable information and financial support to start her own business. She soon became a regular member of the COAST small-scale fishers' group.*

she rented a small shop on the front side of her house. In the first month, she earned USD 78 using her leisure time.

Rokeya's small business was a success and brought economic solvency to her family. She has become a living example of encouragement for nearby women, showing that they can become successful entrepreneurs.

Rokeya Begum's journey is a success story of how participation in the COAST project helped her to overcome the hurdles that were preventing her from reaching her entrepreneurial goals. With the right information, training, and financial support, she was able to start a successful business that improved her family's livelihood and served as an inspiration to other women in her village.



**Women Empowering Women:** *Working Together to Build Group-Based Income and Achieve Financial Self-Reliance for a Brighter Future.*  
Photo: Tahrira Afroz from Cox's Bazar.

## ACCORD: Women Empowerment through Economic Self-Reliance

The Rohingya refugee crisis in Cox's Bazar, Bangladesh has had a remarkable impact on the livelihoods of the local population. The influx of about one million Rohingya refugees has placed a strain on the already scarce resources in the area, leading to competition for jobs, food, and housing.

One of the most considerable impacts has been on the fisheries sector, which is a major source of livelihood for the local population. The arrival of the Rohingya refugees has led to an increase in competition for fish in the Bay of Bengal, resulting in a decrease in catches for the local fishers. Additionally, the construction of refugee camps and infrastructure has also led to the destruction of fishing grounds and habitats. The agricultural sector has also been affected, with the arrival of the refugees leading to land grabbing and the loss of agricultural land for local farmers. This has resulted in a decrease in crop yields and an increase in food prices, making it difficult for the local population to access affordable food.

The tourism industry, another important source of livelihood in Cox's Bazar, has also been affected. The influx of refugees has led to overcrowding and a decrease in the number of tourists visiting the area, resulting in a loss of income for local hoteliers and tour operators.

To enhance the capacities of the host communities to cope with the situation, and to ensure their livelihoods COAST is implementing the ACCORD project. The direct target groups of the project are marginalized Bangladeshi families from the sub-districts of Ukhiya and Teknaf in Cox's Bazar. A total of 1,000 families (5,450 people) from two Unions -- Palong Khali and Hnila -- have been reached directly by the measures. Special attention is paid to households run by women, low-income families, people with disabilities, and families directly affected by the refugee crisis. The identification of households is carried out by a baseline survey and based on Progress out of Poverty Indicators (PPI). Indirectly, the project reaches around 120,000 people in the same region. These include various stakeholders, such as local politicians, family members, and members of the project target group, as well as individuals, families and communities, intergovernmental and religious organizations, civil society, academia, media, and voluntary organizations.

The expected outcome of the project is to strengthen resilience of the families involved through expanded access to sustainable income sources and greater political and economic engagement.



The first phase of the ACCORD project was a three-year intervention that started on September 1, 2019 and ended on August 31, 2022. Later, both COAST Foundation and the funding partner Malteser International agreed to extend the project for 8 months. During this time, the project is working with the same target groups of 1,000 families in Palongkhali Union of Ukhyia upazila and Hnila Union of Teknaf upazila under Cox's Bazar district.

During the period of the project, the program made substantial progress in promoting self-reliance and improving the livelihoods of the program participants. The formation of 65 Self-Reliance Groups (SRGs) provided a platform for the participants to come together and work towards common goals. The launch of individual and group-based income-generating activities helped to improve their financial stability and increase their monthly income.

One of the key achievements was that 100% of program participants' families had a Family Development Plan and business plan. Additionally, 98% of the families had at least one alternative income source, with 34% of families continuing small businesses. The majority of families had a monthly income of \$94 or more, which greatly improved their standard of living.

Savings were also a priority for the program participants, with 98% of families continuing to save at their SRGs. Additionally, 49% of families were involved with microfinance institutions, and 96% were contributing to the Disaster Risk Reduction (DRR) fund monthly. These achievements reflect the financial literacy and stability of the program participants.

Moreover, the program aimed to empower the participants by giving them a voice in their community. 23% of the People's Organizations leaders had a representative role in the local traditional structure, and 21% represented different local traditional organizations. This showed the impact the program had in creating leaders and giving them the power to bring about change in their communities.

The key achievements during the period of the project reflect the success of the program in promoting self-reliance and improving the livelihoods of the program participants.



**Women Taking Charge:** Group Goat Rearing as a Step Towards Self-Reliance and Enhanced Livelihoods in the Local Community. Photo: Tahrira Afroz, Ukhiya.



## Overcoming Financial Struggles through Entrepreneurship

### Anowara Begum made life easy for both herself and her family

Anowara Begum is a housewife living in the remote village of Baditali in Palangkhali Union of Ukhiya upazila under Cox's Bazar district with her husband and three children. Her husband, Syed Noor, was the sole breadwinner for the family and struggled to make ends meet through agriculture alone. In January 2020, Anowara decided to take matters into her own hands and enrolled in the Nayantara Self-Resilient Group (SRG) of the COAST ACCORD Project.

There, she received skill development training in agriculture and livestock, small entrepreneurship and business development, and leadership training. Additionally, she started participating in SRG meetings and awareness sessions regularly.

In October 2020, Anowara received about USD 74 in direct cash support from the project. With this money, she started

Anowara received skill development training in agriculture and livestock, small entrepreneurship, and business development.

cultivating sweet pumpkins in her homestead and saved the profit to open a shop. The next year, she started a small shop, while also selling seasonal vegetables in the market. She now earns up to USD 9 per month from vegetable sales and USD 38-48 per month from her shop.

Anowara Begum's efforts have paid off, and she is now able to run her family well without worrying about expenses. Anowara's story serves as an inspiration to other women in her community who may be struggling with financial difficulties.



## Strengthen the Protective Environment for Children & Adolescents in Rohingya & Host Communities in Cox's Bazar District (SPE4CA)

COAST is implementing this multi-dimensional project in eight Rohingya camps and three unions of Ukhiya and Teknaf upazilas. The duration of the project is from April 28, 2022 to April 27, 2023. The goal of the project is to strengthen self-resilience and ensure a protective environment among children, adolescents, and youth. UNICEF is providing technical and financial support for this project.

By implementing the project interventions, children, adolescents, and youth as well as the community people from both the host and camp levels are getting benefits. They are receiving child protection services and vocational educational opportunities such as case management services, psycho-social support and recreational activities, life skill-based education, literacy and numeracy, skill development training, and social hub facilities through the 20 Multi-Purpose Centers (MPC) and 72 Adolescents' Clubs in host communities and in camps.

In 2022, significant progress was made in supporting children and adolescents in the area. The key achievements included providing structured and comprehensive psycho-social support to over 10,000 children and adolescents, giving specialized case management and referral services to 352 vulnerable children, offering life skills-based education and literacy-numeracy sessions to over 8,000 children and adolescents, and providing vocational education and occupational training to 3,619 adolescents.

In addition, 365 Social Change Agents were engaged and developed as positive leaders in their communities, 20 Community-Based Child Protection Committees were formed with 400 members, and 72 Parents and Caregivers Committees were established with 1,584 members. To ensure the safety and well-being of children, 128

staff members were trained in Protection from Sexual Exploitation Abuse and Harassment (PSEAH), the Code of conduct, and child protection for emergencies, safeguarding, and disability inclusion. To further support the development of program participants, orientation was provided on safe internet use and conflict resolution to 270 individuals to build their capacity and ensure compliance.



**Equipping Girls with Technical Skills: Project Provides Training to Rohingya and Host Communities to Promote Empowerment and Build a Better Future. Photo: Razaul Karim**



## Ensuring Continues Early Learning and Informal Basic Education for Children of Forcibly Displaced Myanmar Nationals in Cox's Bazar (ELIBEC)

The need for education for Rohingya children in camps is crucial for their overall well-being and prospects. Without access to education, these children are at risk of missing out on key development milestones with limited opportunities in the future. Education not only provides a sense of normalcy and routine amid a crisis, it also empowers children to develop the skills and knowledge necessary to rebuild their lives. Additionally, education can also act as a protective factor against child labor, child marriage, and other forms of exploitation that children in crisis settings are often vulnerable to. Thus, providing education to Rohingya children in camps is an important aspect of humanitarian assistance efforts.

COAST Foundation, with the support of UNICEF, is implementing an education program for Rohingya children in the wake of the Rohingya influx. The project, which began in 2018, includes 84 learning centers and 50

Early Child Development (ECD) centers in Camp-14, Hakimpara Union, Ukhiya, Cox's Bazar. It ran from March 2022 to March 2023 to improve learning outcomes for the 6,374 enrolled students. The program's objectives include providing a safe and protective learning environment, inclusive access to education, community engagement, and emergency preparedness and response.

In 2022, education program for Rohingya children has seen significant achievements in improving the well-being and education of the learners. One of the key achievements is the increase in learners' attendance from 78% to 88%. This is a testament to the program's success in providing a safe and engaging learning environment for students.

Another achievement is the improvement in the personal hygiene of the learners, with 83% of them not falling sick frequently. The program



has also ensured the safety of the learners by implementing a Risk Reduction Action Plan (RRAP) in 84 Learning Centers. This plan addresses emergency response and ensures that the children are prepared for any potential crisis.

The program has also seen an increase in the awareness and knowledge of the learners and staff on important issues such as PSEA, gender, child safeguarding, parenting care, health, and

hygiene. With 9,256 program participants now more aware of these issues, it has led to a more informed and responsible community.

The program has also seen an improvement in the staff's capability of maintaining organization policy and discipline with 88% of the staff now more capable. This has led to a more organized and effective education program for the Rohingya children.



## Rehan is going to school again

The Education Program aims to provide quality education to Rohingya children living in camps in Cox's Bazar. However, children with disabilities face additional barriers to accessing education.

Md Rehan is a child with visual disability, from the Alexandar Learning Center, who faced challenges in attending the Learning Centre (LC) regularly. He had to pass through multiple barriers to reach the LC, and this often made him lose courage and interest in coming to the LC. The Host Teacher (HT) and Rohingya Teacher (RT) of the LC recognized the need to find a solution to this problem.

Subsequently, the HT and RT were provided

training on how to support children with disabilities. They then identified that a peer support system would be helpful for Md Rehan. They approached Md Yasor, another learner who lived in the same area as Rehan, and his parents about providing peer support to Rehan.

With Yasor's support, Rehan started to come to the LC regularly, and he was happy. Yasor helped Rehan to overcome the barriers that he faced in coming to the LC, such as guiding him through the road and assisting him in class activities. The project also referred Rehan to the service provider so that he could get an assistive device, which would enable him to participate in class activities independently.

## Emergency Response to Bhasan Char Rohingya (ERBCR)

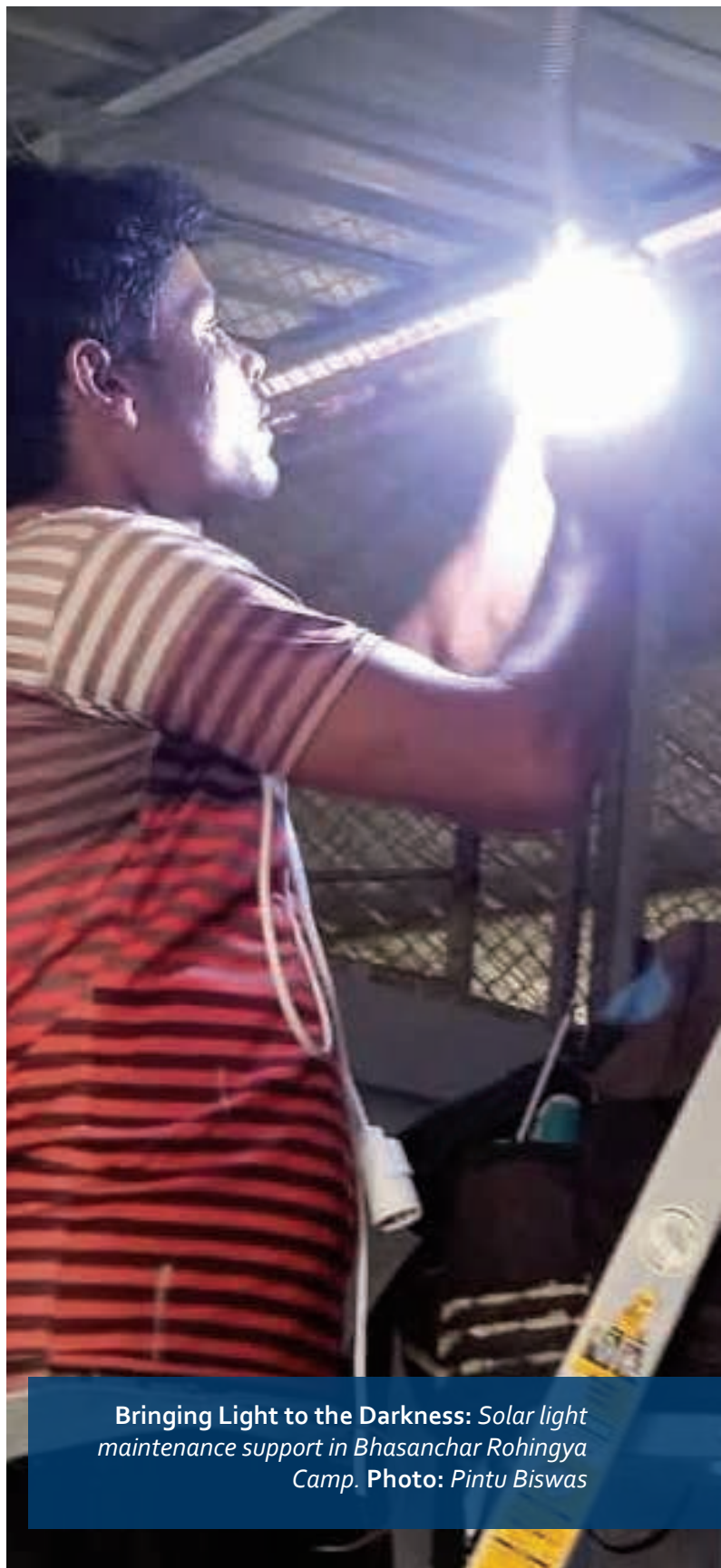
As of April 1, 2022, a total of 29,116 Rohingya refugees had been relocated to Bhasan Char Island, a secluded island in the Bay of Bengal located in Hatiya upazila of Noakhali district. The Bangladesh government intends to move up to 100,000 Rohingya people in the future. As all the Rohingya are fully dependent on humanitarian assistance here, urgent humanitarian and protection support were needed. UN, INGOs, and NGOs have begun operational engagement on the island.

The Government is coordinating the whole process. But the need is still high in many sectors in Bhasan char. For example, WASH facilities are established but water supply points are not functional and need repairing. As Rohingyas shifted from Cox's Bazar to Bhasan Char with their family members, NFIs are needed. The WASH facilities and drainage systems and waste collection systems were in poor condition, and they need to be better managed to improve the camp's environment.

Additionally, child/female-friendly spaces and protection services were in a dire need of enhancement to respond to gender-based violence and address the needs of children, elderly persons, and persons with disability. Community-based protection activities and awareness sessions were also required.

To support Rohingya refugees in Bhasan Char, COAST and Tearfund agreed to work in Bhasan Char Island. The number of total direct and indirect program participants was 7,352. This project started on February 1, 2022 and ended on November 30, 2022.

In 2022, the COAST Foundation made significant strides in improving access to clean water and sanitation for Rohingya families living in camps in Bhasan Char. Through the repair of 108 tube wells in clusters 83, 84, 85, and 86, clean water



*Bringing Light to the Darkness: Solar light maintenance support in Bhasanchar Rohingya Camp. Photo: Pintu Biswas*



for their daily needs. Additionally, 108 solar panels were repaired in these clusters, providing a sustainable source of energy for powering the tube wells.

COAST also prioritized raising awareness of the importance of clean water and sanitation through the conduct of 900 awareness sessions on WASH for the community. Alongside this, the foundation also conducted 900 awareness sessions on protection services to respond to the issue of gender-based violence in the community.

To empower the women in the community, the Foundation trained 200 Rohingya women in Income Generating Activities (IGA) such as net and basket making. They were also provided with the necessary inputs to make these products at

To empower the women in the community, the Foundation trained 200 Rohingya women in Income Generating Activities (IGA) such as net and basket making.

home, allowing them to generate an income for themselves and their families.

Overall, the COAST Foundation's interventions in 2022 were successful in improving access to clean water and sanitation, raising awareness of the importance of WASH, and empowering women of the Rohingya community through IGA training.

**Ensuring Safe and Reliable Electricity:** *Electric line maintenance in Bhasanchar Rohingya Camps improves living conditions. Photo: Pintu Biswas.*





## Management Issues

### Accountability and Inclusion in COAST

To best assist communities and those impacted by disasters, COAST is dedicated to working with transparency and accountability. As part of an ongoing process to improve accountability in all programs, COAST has set up a Complaint Response Mechanism (CRM) to make it possible for everyone to raise complaints and give feedback on the work, as well as the work the partner organizations do. COAST's CRM policy, updated in March 2019, guides how the mechanism is applied, implemented, and monitored within the organization. Staff, funding partners, stakeholders, and other people concerned are encouraged to give comments, complaints, and feedback related to COAST's operations and staff behavior.

The complaints can be submitted through any channel at COAST: written, over the telephone, email, verbally, or by using complaint boxes that are set up at our field offices. Complaints can be submitted against any office head also. Contact numbers of the centrally assigned Complaint

Response Officer are displayed on the notice board of any organizational premises including different project centers. It is also written clearly on the business card of the staff. Apart, the addresses of all EC members, the Executive Director (ED), and related staff are available in regional offices.

The Senior Management Team (SMT) at COAST's Principal Office is regularly informed and updated on all ongoing cases in COAST and they take part in decision-making regarding each case. Apart, complaints that do not fall within the scope of the organization are recorded and then informed by the relevant organization about the complaint received.

**Photo Story: Empowering Women for a Poverty-Free Society:** COAST promotes sustainable livelihoods as a pathway towards economic independence. Photo is of a MF member in Barishal. Photo by Abdur Rob.



To promote the CRM system at COAST, staff members, program participants, and stakeholders of the organization are encouraged to file complaints through different mediums.

In November 2022, COAST Foundation conducted 37 Focus Group Discussions (FGDs) at four locations (Barishal, Bhola, Chhattaoram, and Cox's Bazar) to gauge the assessment of program participants and stakeholders on COAST's accountability. A total of 404 program participants attended the FGDs. The main goals of the FGDs were to assess the level of satisfaction and dissatisfaction of participants with COAST's services and programs, to assess the progress of participant empowerment, and to address any complaints raised by participants. 88.37% (357 out of 404) of the participants reported that they were aware of COAST's CRM system. Of the 404 participants, 6.44% (26) had complained, and 80.77% of those received a solution, while the remaining 19.23% did not receive any response. [Please consider mentioning why they did not receive any response. If their case did not merit any response or if their allegations were not round to be true, please say so.]

COAST Foundation prioritizes inclusiveness in all its endeavors, both in its programs and management. The organization takes great care

to ensure that its projects are accessible and welcoming to all members of the community, regardless of their ethnicity, religion, race, gender, or other factors.

Recently, COAST has implemented a Disability Inclusion policy, recognizing that to be a diverse and inclusive organization, it must make sure that individuals with disabilities are fully integrated into all aspects of its operations, programs, and activities. This policy strives to empower persons with disabilities by providing them with the necessary tools and support to reach their full potential in an inclusive environment. The policy outlines COAST's commitment to continuously improving its approach to disability inclusion, by engaging with partners and donors, collaborating with individuals with disabilities and their families, and examining the practices of its members, employees, and management. COAST is open to all members of the community, including those with disabilities, and will make every effort to include them in both playing and non-playing roles to the greatest extent possible. COAST is committed to making its organization as inclusive and accessible as feasible, in accordance with Bangladesh laws and regulations and the UN Convention on the Rights of Persons with Disabilities.

**Hope for the Future: Rohingya Children's Learning Centre Provides Education and Support for Displaced Youth, Building a Foundation for a Better Tomorrow. Photo: Dileep Bhowmik**



## Gender Inclusion and Mainstreaming

COAST Foundation believes in gender equality and gender mainstreaming. Therefore, it has been working uncompromisingly to realize gender equality within the organization and in the community. It takes gender as a cross-cutting issue in every program and project. COAST Foundation has been working for developing a gender-sensitive and women-friendly working environment.

To develop gender relations within the organization and among the members, COAST has eight Gender Relation Development Committees in its coverage areas. Of the eight, six committees were formed for six regions, one for COAST Rohingya Projects, and one operates as the central committee. The 'Gender Relation Development Meeting' is being held quarterly in Bhola, Outreach, Noakhali, Cox's Bazar, Barishal, and Chattogram regions. In the discussion, committee members and female staff members identify their problems, facilities, challenges, opportunities, and the way out of the problems. After that, they send all meeting minutes to the central committee to resolve the problems if they failed to solve them regionally. Each committee comprises five members who are working at different levels of the organization. Besides this, the gender focal of the organization is responsible for taking initiatives or finding solutions in terms of gender insensitivity in consultation with Executive Director and senior colleagues in line with the 'Protection from Sexual Exploitation, Abuse and Harassment Policy'. According to the policy, if anyone is accused by a female colleague of sexual harassment, exploitation, or abuse and cannot prove himself innocent, he will face action.

COAST annual staff appraisal also includes the gender sensitivity of the respective person. Clearance from the gender focal person is a must for staff annual increment or promotion.

In 2022, COAST surveyed to gauge the feedback from its program participants on its efforts towards gender equality and mainstreaming. The

results showed that:

- 92.08% of all participants were aware of COAST's priority towards young girls and women in its activities and services.
- No participants felt that women or girls were subjected to exploitation in exchange for accessing COAST's services.
- 83.17% (336 out of 404) of participants felt that their male family members made decisions about accessing COAST's services, while 83.17% of participants didn't participate in family decision-making.

Along with internal efforts in COAST to promote gender equality and empowerment, COAST continues its efforts to promote gender empowerment throughout the country. COAST serves as the secretariat of the National Committee for International Rural Women's Day Celebration. In 2022, the International Rural Women's Day was celebrated in more than 50 districts of the country. Every year, the day is celebrated across the country through various programs including rallies, seminars, human bonds, organizing fairs, and honoring rural women for their contribution to various fields. Since 2000, various voluntary and development organizations (NGOs) have been celebrating Rural Women's Day in Bangladesh with their own funding.

## Disability Inclusion Policy

COAST's Disability Inclusion Policy aims to create an inclusive environment that respects the strengths and individuality of individuals with disabilities. The organization has taken several initiatives, such as providing disability awareness and inclusion training, appointing a Disability Inclusion Officer, collaborating with external organizations, and reviewing the policy every three years, to make the organization more accessible and feasible for individuals with disabilities. COAST remains committed to empowering all individuals, including those with disabilities, to achieve their full potential.





## Monitoring, Evaluation, Accountability, and Learning (MEAL): Functions and Achievements in 2022

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

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

to the central MEAL section every month. The MEAL section organizes Project Progress Monitoring Meeting (PPMM) every month in presence of the senior staff. In the PPMM, progress reports are presented, performances analyzed, and directions made where necessary.

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

## Information and Communication technology (ICT) and Development Communication

Among the major achievements, the COAST ICT section has smoothed the internet facility from the Principal Office to the branches. Even during natural disasters all users and servers were connected uninterrupted. The section also upgraded the organization's email service. Human Resource Management (HRM) software has been installed and is already rolling out with its all features.

Since the COVID-19 outbreak, online meetings, conferences and webinars have become an integral part of organizational culture which is fully controlled by the ICT section.

COAST effectively uses different popular social media to facilitate online advocacy and interaction with different influential stakeholders through written, visual, and audio communication materials which helped to connect and collaborate across organizational boundaries quickly and reasonably.

To strengthen network security, COAST is planning to set up a dedicated advanced network firewall to ensure better cybersecurity for the servers and preserved data of all. It also plans to optimize all the websites to shorten the site loading time and downtime and increase stability.



**Empowering Rohingya Youth with Renewable Energy Skills:** Training on Solar Electricity Provides a Pathway to Sustainable Development and a Brighter Future. Photo: Dileep Bhowmik



# Summary of Plans and Budget

## from July 1, 2022 to June 30, 2023 (2022-23)

### Methodology:

The Plans and Budget for 2022-23 of COAST Foundation have been prepared through participation of stakeholders of different levels i.e. member/program participants, local-level civil society, government officials, and staff. All the staff of different Sector/Section/ Project Implementation Units (PIU) were requested to cover issues like i) last year's achievements, ii) stakeholders' comments, iii) last year's limitations, iv) the next year's objectives and v) next year's challenges. After compilation of all the papers from Sector/Section/ PIU, this document has been prepared and summarized.

### Brief on the Internal Review Process:

COAST Foundation has reviewed its programs with the support of Malteser International through the project titled "ToGETHER (Towards Greater Effectiveness and Timeliness in Humanitarian Emergency Response)". All the programs had been divided into 9 sectors: i) Core Programs, ii) Donor-Funded Development Programs, iii) HR-Admin & IT, iv) Gender Equality and Social Inclusion and Community Radio, v) Internal Audit, vi) Advocacy and Networking, vii) Finance and Governance, viii) MEAL and Knowledge Management and ix) Humanitarian Response.

A total of 3-5 member teams led by a senior professional from the organization conducted the review process. During the review process of each sector, one relevant experience professional from other likeminded NGOs or a freelance consultant to facilitate the process. The objectives of

the review process were:

- To assess the present status of different sectors of the organization
- To know the SWOT (Strengths, Weaknesses, Opportunities, and Threats) of different sectors of the organization
- To disseminate the learnings among the senior staff of the organization
- To set the course of action for each sector

The methodologies were:

- PPT presentation by each group
- FGD (Focus Group Discussion) and KII (Key Informant Interview)
- Report writing and submission to the Executive Director

After the review and report preparation, there was a central workshop where the review lead presented the slides about the major findings from the review. The slides are available on the organizational website ([www.coastbd.net](http://www.coastbd.net)).

### Revision of PSEAH (Protection from Sexual Exploitation, Abuse and Harassment) Policy:

To ensure this protection issue, COAST has reviewed PSEAH Policy based on the UN Secretary General bulletin (2003) and the Supreme Court's directives delivered on May 14 2009.

The major aim of the organization is to ensure balance and sustainable development for marginalized people in coastal areas. COAST, therefore, has been working for developing gender-sensitive and women-friendly working environments to reduce discrimination among

male and female staff and to end all sorts of gender-based violence.

After the revision of the policy, orientation has been conducted for all staff. A total of 1,306 staff (core and non-core programs) participated in the orientation. The participants are divided into 5 batches for ensuring the orientation through online and in-person sessions.

The sessions aimed to orient all the staff and frontline workers about sexual exploitation and abuse and to introduce the organizational policies and government laws to prevent such incidents at all stages of the organization.

The purpose of the orientation was to create equal dignity among men and women as well as to create sexual exploitation and harassment-free environment for women and program participants. These orientations and regular GRDM (Gender Relation and Development Meeting) have adequately sensitized all staff members and program participants about PSEAH policy and its implications.

### **CHS Certification Audit by HQAI: A journey towards Learning and Improvements:**

COAST is a member of the CHS Alliance ([www.chsalliance.org](http://www.chsalliance.org)). Therefore, believing in quality and accountability at its core, the organization embarked on a CHS certification with the Humanitarian Quality Assurance Initiative-HQAI ([www.hqai.org](http://www.hqai.org)) in 2017. The main objective of starting a verification journey was to strengthen the organization's institutional governance system and compliance with the CHS.

The initial CHS certification audit by HQAI identified that COAST excels in coordinating assistance with other actors and ensuring that communities receive complementary assistance. It hosts and participates in several NGO networks and works at the local

and district levels appropriately with the government. It has thorough mechanisms for ensuring that its use of financial resources is effective, efficient and ethical.

COAST has a strong system management. The values of the organization are clear in the programs offered, the motivation of the staff, and the transparency of their information provision which is exceptional.

But the audit also identified that COAST's quality management systems do not operate at a level commensurate with the strong implementation mechanisms apparent in the field. Microfinance has a detailed set of written Instructions on how the program operates but operational guidelines, templates, policies for its development and humanitarian programs are scattered or not sufficient.

Apart, practices are not systematic in collecting beneficiary feedback on their level of satisfaction, identifying potential or actual unintended negative effects, safeguarding their personal information, and management of complaints, especially sexual exploitation, abuse and harassment cases.

However, COAST was given a time frame to address these problems as part of the CHS certification process.

Responding to the findings, COAST introduces different policies, guidelines, and formats and orients staff members so they can perform them systematically and effectively. As the process of the certification, the organization has to undergo a regular HQAI audit each year conducted by a team led by a senior auditor.

They evaluate all documents and talk to the community and people affected by the crisis and staff. If they are satisfied, only then they recommend continuation of certification for one year. This way COAST has completed a four-year certification



cycle from 2017-2021 and obtained recertification in 2022.

## Human Resource Development:

COAST Foundation believes that capacity building and improvement of knowledge of staff and members/program participants are important and effective means of human resource development. In this regard, COAST formalizes its own training methodology and operational system to carry out its efforts towards human resource development.

COAST follows its own training manual for all the courses. All training courses include the values and health generic learning sessions e.g. exercise, health, and hygiene tips, orientation of BMI (Body-Mass Index), patriotic songs, political orientation, cultural behavioral change, and manners.

It also prioritizes English learning even among the field-level staff so that they can communicate with the donors, media, and respective stakeholders.

For human resource development at all levels (field, mid and senior levels) it takes different strategies based on the needs of the staff, e.g. one to one training, and classroom training focusing on different skills and topics. The duration of the training is 1- 5 days according to the requirement. It believes that training is a continuous learning process to develop skills, knowledge as well as personal development.

An annual training calendar is declared at the beginning of the year. The training curriculum and methodologies are prepared and finalized with the suggestions and recommendations from senior staff, including Deputy Executive Director and Executive Director.

Additionally, on-the-job training is also another effective tool for staff

development. That's why the organization engages it's staff in different tasks related to development of knowledge and perseverance.

## Objectives Analysis for 2021-22:

### Major Achievements in 2021-22

- Registered by Societies Registration Act, 1860 as COAST Foundation
- Effective COVID-19 responses to staff & beneficiaries with staff capacity development and treatment cost
- Four new projects funded by Tear Fund and SwedBio
- Staff turnover rate stands below 5%
- Area expansion of MF program (10 branches)
- Cost control
- Completed internal review of the programs and sectors

### Not Achieved in 2021-22

- Organizational Enterprise Development
- RLF (Revolving Loan Fund) management for MF (Micro Finance) programs Major ives for 2022-23
- Preparing the Strategic Plan for 2023-27 of the organization
- Vertical expansion of MF
- Fundraising for development projects and Rohingya responses
- Developing knowledge-based human resources
- Enterprise development at the organizational level
- Increasing primary healthcare support to the MF clients
- People's Organization and Social Actions

## Output status with comparison (2020-21, 2021-22 and 2022-23):

### 1. Core and Non-core Programs Output Analysis:

Sl	Program name	2020-21 (Population)	2021-22 Population (Target)	2021-22 Population (Achievement)	+/- %	2022-23 (Population) Target	+/- %
1	Core Programs	1.62 million	1.67 million	1.66 million	99%	1.69 million	1.8%
2	Non-Core Programs	0.99 million	1.00 million	0.99 million	99%	1.04 million	5.1%
Total		2.61 million	2.67 million	2.65 million	99%	2.73 million	3.02%
		7.77% coverage of the total poor people in the country (33.6 million) Assuming 21% of the poverty rate	4.76% coverage of the total poor people in the country (56.0 million) Assuming 35% of the poverty rate	4.73% coverage of the total poor people in the country (56.0 million) Assuming 35% of the poverty rate		4.88% coverage of the total poor people in the country (56.0 million) Assuming 35% of the poverty rate	

### 2. Rohingya Refugee and Host Community:

Sl	Outputs	2020-21 (Population)	2021-22 Population (Target)	2021-22 Population (Achievement)	+/- %	2022-23 (Population) Target	+/- %
Total		596,000	463,000	606,000	131%	480,000	14%
		54% coverage of total Rohingya refugees (1.1 million)	42% coverage of total Rohingya refugees (1.1 million)	55% coverage of total Rohingya refugees (1.1 million)		44% coverage of total Rohingya refugees (1.1 million)	

### Project information (BDT in crore): 2021-22:

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



## Advocacy Achievements:

- Advocacy to reduce child marriage in Bhola and Cox's Bazar
- Campaign for banning plastic use in camps
- Campaign for not taking subscriptions from taxpayers in the universal pension scheme
- Side event seminar in COP-26 for availing the rights of climate-induced displacement
- Localization campaign in Rohingya camps through CCNF (Cox's Bazar Civil Societies and NGO Forum)
- Campaign for construction of embankment with concrete blocks and maintenance to the local government

## Study conducted:

- Study on Child Marriage in Cox's Bazar and its reasons, impact, and prevention measures. The study revealed that the rate stands at 57.67% (national 51.40%)

## COAST Response to Rohingya and Host Community:

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

COAST has been implementing 134 learning centers to ensure education for Rohingya children. More than 7,820 Rohingya learners are getting education in Myanmar curricular. Through the child protection program COAST has been ensuring case management services, PSS (Psycho-Social Support) and life skilled based education. For child protection services, COAST has established a total of 72 club houses and 20 MPC (Multi-Purpose Centre) in different camps and host communities. In the livelihood part, COAST is supporting

both the Rohingya and Host community people. In MPCs, youths are taking different income-generating and vocational training like, soap making, tailoring, agriculture and livestock, driving, computer skill, electrical wiring, masonry, solar panel repairing, etc. Moreover, COAST is providing financial support to marginalized farmers and starting small entrepreneurs in the host community. COAST is working to ensure better WASH facilities by establishing toilets, drainage systems, guide walls, deep tube wells. COAST is distributing hygiene kits for both communities. COAST is ensuring DRR skills to different program participants through providing training and input support.

## COAST Advocacy programs from July 1, 2021 to June 30, 2022:

### EquityBD:

(i) CoP 26 outcome frustrated for Bangladesh as MVCs (ii) Deliver finance & technologies for climate action for MVCs and LDCs. (iii) Civil Societies Demanded Inclusive Process from the Government to Strengthen Country Interest in CoP 26. (iv) Rights-Based CSOs demand Increased Investment for Girls' Education to Curve the Child Marriage. (v) Eliminate Inter and Intra State Inequalities for development of LDCs. (vi) LDCs Need Access to Vaccines as Global Public Good. (vii) SDG Progress in Bangladesh: Competencies or Complacency.

### CCNF (Cox's Bazar Civil Society and NGO Forum):

(i) BAPA and CCNF hold joint seminar on Environment Day: Demand for ban on plastic in Rohingya camps. (ii) Banning of Plastic and Restoration of Environment should come first in Rohingya camp: Local government and Civil society leaders in Cox's Bazar demanded a parliamentary caucus, transparency and democratic participation in Rohingya response. (iii) BDCSO Process and CCNF observe 21 February: Use of local

languages Recommended for local organizations Development. (iv) Attackers on Female NGO Workers in Teknaf Must Face Exemplary Punishment. CCNF issues ultimatum: Member NGOs will not work in Hnila if no punitive action is taken within a week. (v) Implementation of human rights to make sustainable social development: We are all human, and all are equal. (vi) "Learning of Rokeya Day: Pledge to build equality, fairness, and democratic society" We want quality education, in which the brain and mind will be developed. (vii) CCNF Demands Local Government's Participation in Rohingya Response. (viii) WFP Cox's Bazar urged to prioritize Local NGOs and follow a transparent partnership selection: CCNF leaders meeting with WFP officials in Cox's Bazar. (ix) Redouble 'International Actors' effort for Solution of the Rohingya crisis: Social cohesion, and environmental recovery must be ensured until repatriation.

#### **BDCSO (Bangladesh Civil Society Organizations) Process:**

(i) A social capital is necessary with unity for sustainable development in Bangladesh. (ii) Local civil Societies Urged Government and Aid agencies to ensure a Common and Equitable Partnership. (iii) LDCs Need Access to Vaccines as Global Public Goods.

#### **COAST Foundation:**

(i) Include income taxpayers in the proposed "Universal Pension Scheme 2022", a civil society demand. (ii) CoP 26 outcome frustrated Bangladesh as MVCs. (iii) Civil Societies Demanded Inclusive Process from the Government to Strengthen Country Interest in CoP 26. (iv) Rights-Based CSOs demand Increased Investment for Girls' Education to Curb Child Marriage. (v) Child marriage rate increases by 82% in Eidgaon upazila of Cox's Bazar. (vi) CSO and MPs demand a legal frame for Civil Society engagement in project implementation.

#### **Budget variance for the year July 1, 2021 to June 30, 2022:**

The budget for the year 2021-22 was BDT 929.85 crore (\$ 99.99 m, i.e. exchange rate assumed at 93:1) where the operating cost was BDT 71.71 crore (\$ 7.71 m). The total expenditure was BDT 892.10 crore (\$95.92 m). Here the utilization rate is 96%. On the other hand, the operating expenditure was BDT 74.19 crore (\$ 7.97 m) and the utilization rate is 103%.

#### **Budget Focus for the year of July 1, 2022 to June 30, 2023:**

The total budget for 2022-23 has been prepared with an amount of BDT 1,204.20 crore (\$ 129.48 m) while the operating budget is BDT 102.82 crore (\$ 11.05 m) with the surplus amount of BDT 15.59 crore (\$ 1.68 m). Of the budget, BDT 1101.38 crore (\$ 118.42 m) is involved with RLF (Revolving Loan Fund). The total budget has been increased by 30% to that of 2021-22 (BDT 929.85 crore-\$99.99 m). Here the program and administrative costs are 95% and 5% respectively.

This year the budget of the donor grant is BDT 22.17 crore (\$2.38 m) which is 4% more than that of last year (BDT 21.03 crore-\$2.26 m). The utilization rate is 119%. This happened as three new projects started after June 2021.

In the operating budget of BDT 102.82 crore (\$ 11.05 m), 77% (BDT 77.22 crore-\$ 8.30 m) will be contributed from the microfinance program and 23% will be from grants of different development projects and other income (BDT 22.17 crore-\$ 2.38 m). At the end of 2022-23, the total number of member participants will be 171,831 which is 12.47% more than that of last year (151,916). The outstanding balance at the end of 2022-23 will be BDT 522.55 crore (US\$ 56.18 m). This is 25.14% up from that of last year (BDT 417.56 crore- \$44.89 m). At the end of the year 2022-23, the savings of microfinance group members will be BDT 213.85 crore (\$22.99 m) which is 23% higher than that of



2021-22 (BDT 166.95 crore-\$17.95 m).

During 2022-23, RLF will need an amount of BDT 185.20 crore (\$ 19.91 m). Of the amount, BDT 55.00 crore (\$ 5.91m) is expected to come from PKSf, BDT 121.00 crore (\$13.01 m) from commercial banks and BDT 9.20 crore (\$ 0.99 m) from organizational statutory funds (Provident Fund, Gratuity and Staff Welfare Fund) in loan.

During the year 2021-22, the organization received BDT 158.03 crore (\$ 16.99 m) from different commercial banks and PKSf and paid BDT 115.24 crore (\$ 12.39 m) as per the repayment schedule.

At the end of 2022-23, the total staff will be 1,422 (male-924 and female-498 and

ratio-65:35) which is 3% more than that of last year (1,381).

This year, the cost of fund is BDT 26.45 crore (\$ 2.84 m) which is 24% more than that of last year (BDT 21.38 crore-\$ 2.29 m) due to receiving more RLF from banks, PKSf and group savings. The cost of fund includes the interest payable to group savings, PKSf, organizational statutory funds and private banks for using their fund as RLF.

During 2021-22, the organization paid total VAT (Value Added Tax) of BDT 44.94 lakh and Tax of BDT 36.42 lakh.

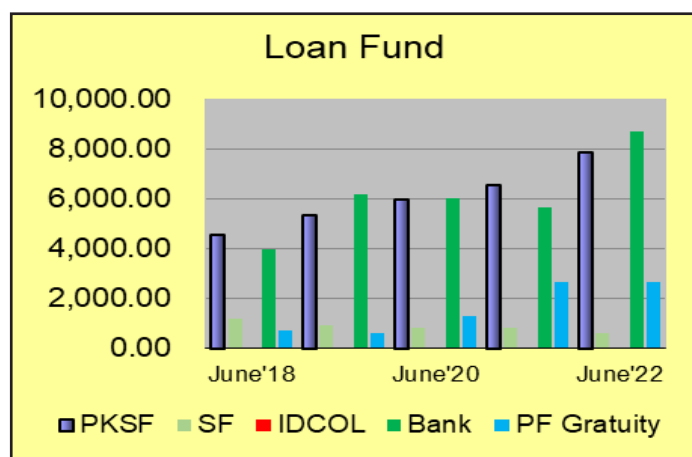
The Plans and Budget 2022-23 have been approved in the 6th AGM (Annual General Meeting) held on June 24, 2022.



## COAST Foundation's MF Trend Analysis for the year 2018-2022:

### Loan fund from donor (BDT in lac)

Particulars	June'18	June'19	June'20	June'21	June'22
PKSF Loan	4,572.00	5,341.70	5,953.45	6,572.00	7,866.50
SF Loan	1,180.00	938.44	804.37	804.37	613.34
IDCOL Loan	0.00	0.00	0.00	0.00	0.00
Bank Loan	3,984.62	6185.89	6036.83	5668.86	8713.49
Others (PF, Gratuity & Staff welfare)	694.83	632.92	1274.04	2670.02	2670.02
Total Loan Fund from Donor	10,431.45	13,098.95	14,068.69	15,715.25	19,863.35
Growth Rate in %	10%	26%	7%	12%	26%

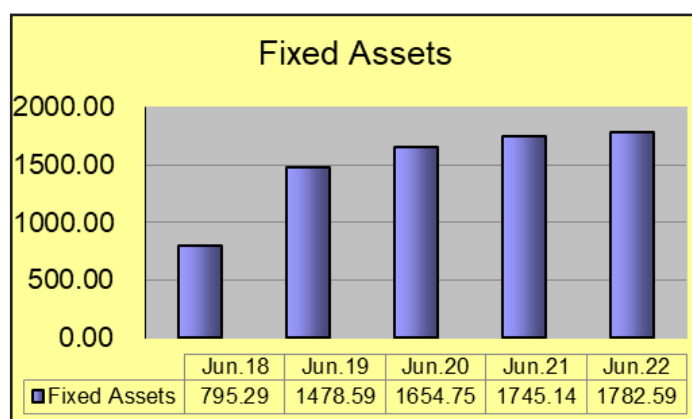


COAST has been borrowing funds from PKSF, Stromme Foundation (SF), Commercial Bank & different financial institutions for its microfinance program.

From June 2018 to end of June 2022, PKSF fund has increased to 64% and SF decreased to 40%. Of the total fund, PKSF portion was 40%, SF was 3%, Bank 44% & others (PF, Gratuity) 13% at the end of June 2022. Last year, bank loan increased by 54%. We received loan from our PF, Gratuity & Staff welfare fund. Last Year PKSF Fund increased by 26%.

### Fixed Assets Trend (BDT in lac)

Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
Fixed Assets	795.29	1478.59	1654.75	1745.14	1782.59
Growth rate	14%	86%	12%	5%	2%

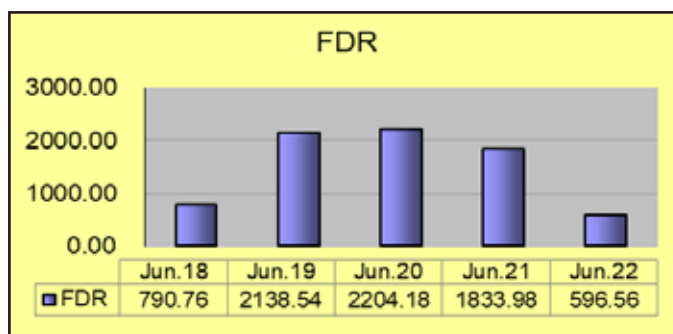


Increasing fixed assets are a good sign for strengthening financial health of an organization. From 2018 to 2022, its trend was upward. Between 2018 and June 2022, our assets rose by about 124%. The assets include land and building, vehicles, electric and office equipment, furniture and fixtures, etc. FY 2019 & FY 2020 have seen significant increase in asset due to construction of a new building Bhola land purchase in Ukhia and Sonarpara.



## FDR investment (BDT in lac)

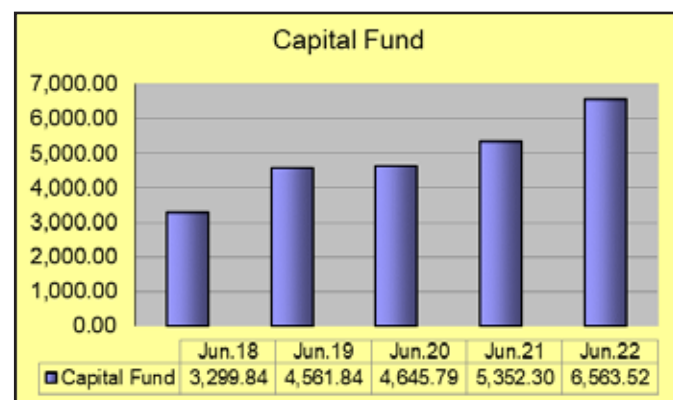
Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
FDR Investment	790.76	2138.54	2204.18	1833.98	596.56
Growth rate ( % )	31%	170%	3%	-17%	-67%



Two types of funds have been invested - capital reserve fund (10% on total capital) & Savings FDR (10% of total savings). The provisioned amount is kept in a separate bank account as FDR. At the end of June 2022, it stood at BDT 596.56 lac. Its trend has decreased last year due to liquid money (Cash & Bank) as per bank policy. Without lien capital reserve fund & savings FDR amount fulfil MRA requirement..

## Capital Fund/Equity (BDT in lac)

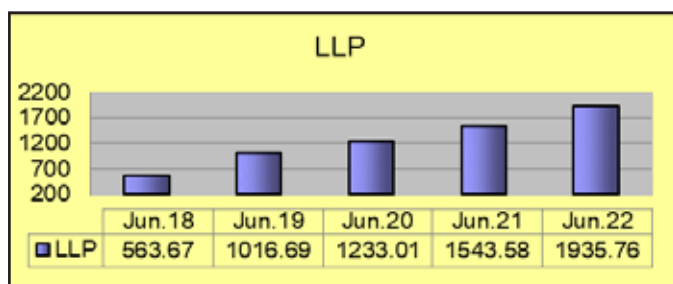
Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
Capital Fund	3,299.84	4,561.84	4,645.79	5,352.30	6,563.52
Growth rate ( % )	77%	38%	2%	15%	23%



Capital Fund/Equity is the prime component to evaluate the financial performance of an organization. Every year, COAST's Equity is increasing. At the end of June '18, it was 77%, end the June-19 it was 38% end the June -20 was 2% & end the June-21 was 15% & end the June-22 it was 23%. About 99% of capital fund has increased at the end of June 2022 than that of June 2018 due to expansion of new MF branches and increased investments.

## Loan Loss Provision ( LLP ) (BDT in lac)

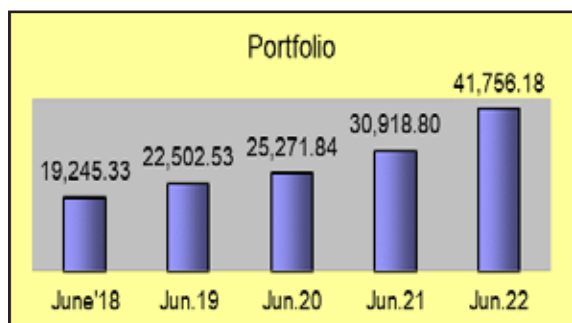
Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
Loan Loss Provision	563.67	1016.69	1233.01	1543.58	1935.76
Growth rate ( % )	-8%	80%	21%	25%	25%



About 243% of loan loss provision has increased at the end of June 2022 than that of June 2018. From June '20 to June '22, provision increased by 7.03 crore as overdue increased due to COVID-19 pandemic situation. At the end of June 2022, LLP stood at 1,935.76 lac, a significant increase.

## Loan Outstanding (BDT in lac)

Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
Loan Outstanding	19,245.33	22,502.53	25,271.84	30,918.80	41,756.18
Growth rate ( % )	12%	17%	12%	22%	35%

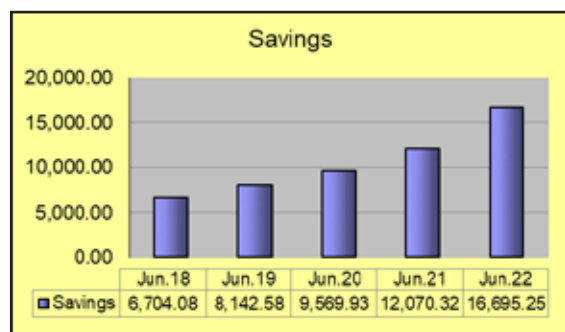


The trend of outstanding is going up since June 2018. At the end of June '18, it increased by 12% compared to June '17. It further rose by 35% in June 22 from that of June 21. From June 2018 to end of June 2022, the loan outstanding increased by about 117% to BDT 225.11 crore.

COAST has 7 categories of loan i.e., Jagoron, Agrosor, Buniad, LIFT, Sufalon & Stimulus loan. Interest rate for stimulus is 9%, Jagoron & Agrosor 24%, Buniad 20%, Sanitation & WASH loan 18% in decline method while Sufalon & LIFT interest rate is 2% per month.

## Savings Balance (BDT in lac)

Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
Savings Balance	6,704.08	8,142.58	9,569.93	12,070.32	16,695.25
Growth rate ( % )	17%	21%	18%	26%	38%

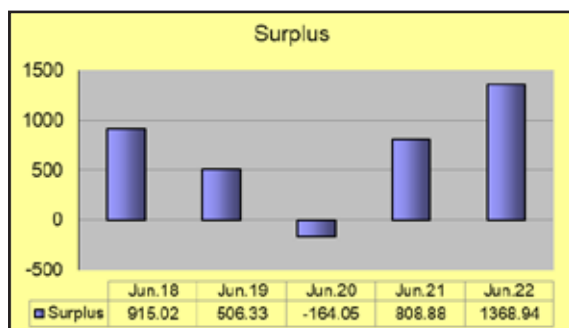


The trend of savings was upward from June 2018 to June 2022. At the end of June '18, it increased by 17% than that of 2017, and finally at the end of June '22 it rose by 38% from that of June '21. From 2018 to end of June '22, the total savings increased by about 149% to BDT 99.91 crore.

At present, COAST has three kinds of savings: (i) security savings (rate of savings is fixed), (ii) open savings (any amount can be deposited) and (iii) DPS (deposit @ of fixed amount for a particular period).

## Surplus (BDT in lac)

Particulars	Jun.18	Jun.19	Jun.20	Jun.21	Jun.22
Surplus/Deficit	915.02	506.33	-164.05	808.88	1368.94
Growth rate ( % )	-14%	-45%	-132%	-	69%

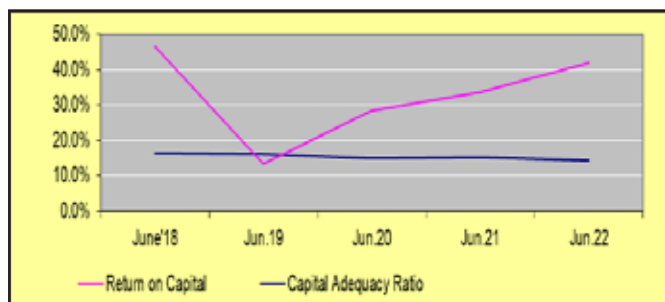


The surplus or deficit is the output of an income statement of an organization. It is necessary for assessing the financial sustainability. The graph reflects that the trend of surplus was declining during the financial year 19 & 20. But from 2021, it started increasing. In 2022, it increased by 69% from that of the previous year. This rise happened due to the increase in MF operation both horizontally and vertically. In 2019, surplus decreased because of increased cost of fund as bank interest rate was high. Year 2020 surplus decreased because office was closed for two months for COVID-19, but expenditure continued. It increased again this year, standing at BDT 13.69 crore.



## Operating and Financial Cost Analysis

Year : 2022	June'18	Jun.19	Jun.20	Jun.21	Jun.22
Capital Adequacy Ratio	16.2%	15.9%	14.7%	15.2%	14.2%
Return on Capital	30.33%	-2.75%	13.58%	18.42%	27.56%

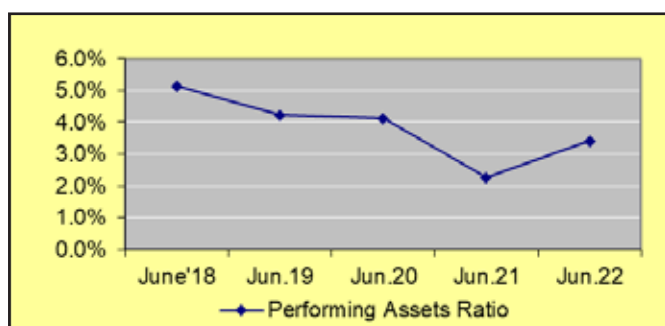


Capital Adequacy ratio means the capital against Total Asset-Liquidity. At the end the June '18, it was 16.2% & in June 2022, it was 14.2%. Fall in capital adequacy ratio is a good sign for any organization.

Return on capital ratio means the MF surplus against Capital Fund. During the year 2020, its trend was upward. At the end of June 22, it stood at 27.56%.

## Portfolio Performance (Return on Outstanding)

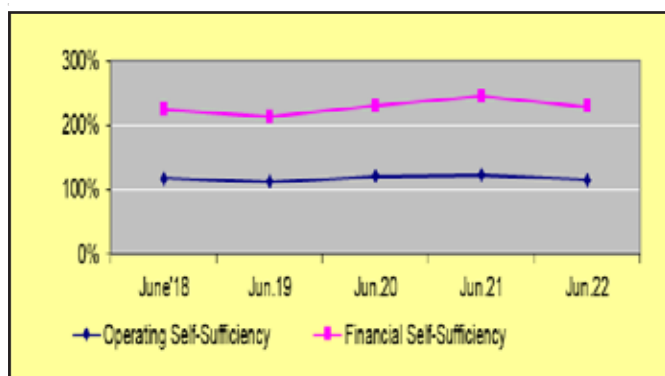
Year : 2022	June'18	Jun.19	Jun.20	Jun.21	Jun.22
Performing Assets Ratio	5.1%	4.2%	4.1%	2.3%	3.4%



Portfolio performance/ portfolio yield means the MF service charge return against the average loan outstanding. The idle sign is to increase the percentage. At the end of June 22, the percentage was 3.4% and in June 18 it was 5.1% as capital fund increased.

## Sustainability Analysis:

Year : 2022	June'18	Jun.19	Jun.20	Jun.21	Jun.22
Operating Self-Sufficiency	118%	112%	121%	123%	115%
Financial Self-Sufficiency	106%	101%	109%	122%	114%



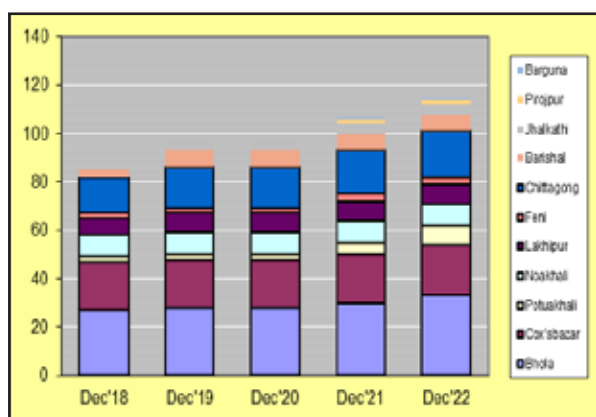
Operating self-sufficiency ratio is the MF income against MF expenditure. At the end of June [which year], it was 115%. Increased financial self-sufficiency is a sign of sustainability and financial strength of an organization.

Financial self-sufficiency ratio is the MF and Non-MF income against the MF and Non-MF expenses. At the end of June 22, it was 114%. It has happened due to support from the head office cost as well as Non-MF program like, education, health, disaster and social justice from MF income.

## COAST Foundation MF Trend Analysis:

### Branch Office Growth Trend (2018 to 2022)

Name of District	Dec'18	Dec'19	Dec'20	Dec'21	Dec'22
Bhola	27	28	28	30	33
Cox'sBazar	20	20	20	20	21
Potuakhali	2	2	2	5	8
Noakhali	9	9	9	9	9
Lakhipur	7	8	8	8	8
Feni	2	2	2	3	3
Chittagong	15	17	17	18	19
Barishal	3	7	7	7	7
Jhalkathi	1	3	3	4	4
Pirojpur				2	2
Barguna				1	1
Total Branches	86	96	96	107	115
Growth Rate in %	0%	12%	0%	11%	7%

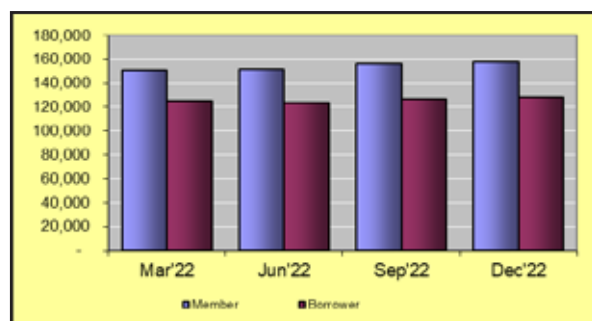


At the end of 2018, COAST had 86 branches covering 7 districts i.e., Bhola, Pataukhali, Noakhali, Laxmipur, Feni, Cox's Bazar and Chittagong. During FY2018-19, 10 new branches were set up in Bhola, Noakhali, Laxmipur, Barishal, and Jhalkathi. During FY2020-21, 11 new branches were established in Barishal, Jhalkathi, Noakhali, and Chattogram region. During FY2021-22, eight new branches were set up in Bhola, Patuakhai, Coxs Bazar & Chattogram districts.

At the end of Dec '22, COAST had 115 branches under six regions, which are Bhola (25 br), Outreach-Bhola (14 br), Cox's Bazar (21 br), Noakhali (20 br), Chattogram (19 br) and Barishal (16 br).

### Member and Borrower Trend (Jan-Dec 2022)

Year	Mar'22	Jun'22	Sep'22	Dec'22
Member Balance	150,711	151,918	156,291	157,866
Growth Rate in %	2.2%	1%	3%	1%
Borrower/Loanee Balance	125,592	123,485	127,105	128,264
Growth Rate in %	2.0%	-2%	3%	1%
% of Borrower on Member	83%	81%	81%	81%

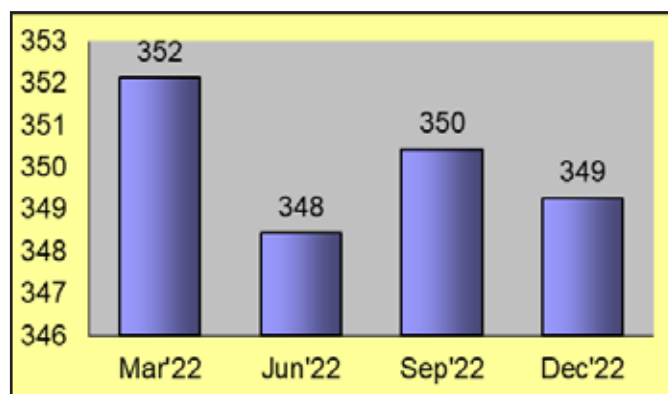


In 2021, members rose by 2.2% in the 1st qrt. Second qrt saw 1% rise than that of 1st qrt, 3rd qrt saw 3% rise than that of 2nd qrt, and 4th qrt saw 1% increase than that of 3rd qrt [please check again]. The overall member increase in 2022 was 9.1% (13,186). Borrower coverage ratio was the same as the previous year. At the end of Dec '22, the borrower coverage ratio was 81%, with a plan to cover 83% at the end of June '23.



## Member coverage of Credit Development Officer (CDO) (Jan-Dec 2022)

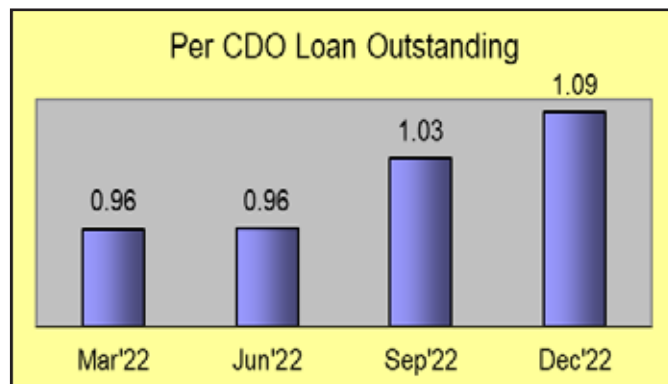
Particulars	Mar'22	Jun'22	Sep'22	Dec'22
Per CDO Member Coverage	352	348	350	349
Growth Rate in %	-4.0%	-1%	1%	0%



Standard member coverage by Credit Development Officer (CDO) is one of the important tools to achieve sustainability of an organization. At the end of 1st quarter per CDO group member was 352 and it increased in 1st qrt by -4%, 2nd qrt by -1%, 3rd qrt by 1%, & in 4th qrt by 0%. At the end of 2022, it decreased 0.85% because of increased numbers of CDO by 25, which finally stood at 349. At the end of June '23 COAST plans to reach 370 members per CDO.

## Per CDO Loan Outstanding (Jan-Dec 2022) (BDT in Crore)

Particulars	Mar'22	Jun'22	Sep'22	Dec'22
Per CDO Loan Outstanding	0.96	0.96	1.03	1.09
Growth Rate (%)	5.60%	0.06%	7.98%	4.94%

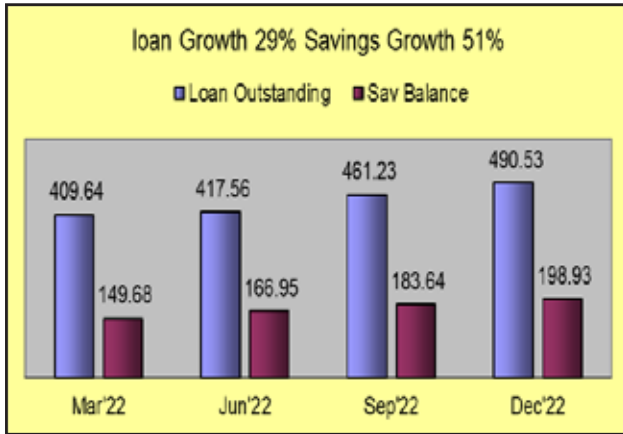


Standard portfolio coverage by Credit & Development Officer (CDO) is another important tool to achieve the sustainability of an organization. At the end of 1st quarter per CDO loan outstanding was BDT 0.96 crore (principal) and it went up to BDT 1.09 crore at the end of the 4th qrt i.e., almost 17% increase at the end of 2022. Throughout the year, its trend was upward.

COAST plans to reach per CDO portfolio to BDT 1.20 crore (principal) at the end of June '2023.

## Savings and Loan Portfolio Growth Trend (Jan-Dec 2022) (BDT in crore)

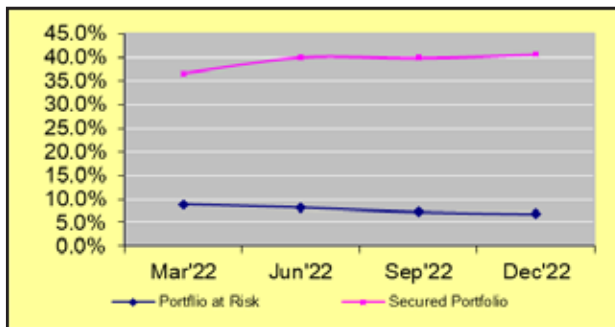
Particulars	Mar'22	Jun'22	Sep'22	Dec'22
Loan Outstanding	409.64	417.56	461.23	490.53
Growth Rate (%)	10%	2%	10%	6.4%
Savings Balance	149.68	166.95	183.64	198.93
Growth Rate (%)	6%	12%	10%	8%



At the end of 1st qt, the loan outstanding was BDT 409.64 crore which increased to BDT 490.53 crore at the end of Dec '22, with an average monthly increase or 3.05%. COAST has six types of loan i.e., Jagoron, Agrosor, Buniad, Sufolan, LIFT, Sanitation, WASH, LRL, and Stimulus. The interest rate for LRL is 4%, Stimulus 9%, Jagoron and Agrosor 24%, and Buniad 20%. LIFT & Sufolan have a monthly 2% interest rate. In terms of savings, it has three packages i.e. (1) Security or General (2) Open or flexible savings, and (3) DPS or long-term savings. The trend of savings is increasing i.e., standing at BDT 66.71 crore at the end of 2022. The monthly average savings rose by about 4.20%.

### Portfolio at Risk and Secured Portfolio (Jan-Dec 2022)

Particulars	Mar'22	Jun'22	Sep'22	Dec'22
Portfolio at Risk	8.8%	8.2%	7.2%	6.8%
Secured Portfolio	36.5%	40.0%	39.8%	40.6%



It is a good sign that the risk of the portfolio (total overdue against the portfolio) has been going down. Throughout 2022, PAR decreased by 4.2%, standing at 11% at the year end. It has happened due to the strengthening of monitoring and arresting overdue in different periods. The trend of Secured Portfolio (savings against loan portfolio) increased during the year & it was 40.6% at end the of Dec '22. COAST plans to enhance savings collection by reviewing savings products.





**COAST Foundation**

**Five Years Balance Sheet (FY 2018-2022) Trend**

(BDT in Thousand)

Property & Assets	.June 2018	+/(-)	.June 2019	+/(-)	.June 2020	+/(-)	.June 2021	+/(-)	.June 2022	+/(-)
<b>Long Term Assets :</b>										
Fixed Assets	79,528.71	14%	147,860.68	86%	165,475.40	12%	174,515.39	5%	178,259.24	2%
Stock in hand	6,024.23	0%	5,963.84	-1%	5,889.03	-1%	5,375.69	-9%	210.28	-96%
<b>Current Assets :</b>										
Cash and Bank Balance	119,757.73	138%	196,311.69	64%	199,704.45	2%	154,993.11	-22%	193,675.84	25%
Loans and Advance	16,162.08	22%	18,882.60	17%	15,992.95	-15%	17,148.80	7%	17,874.96	4%
Loan Outstanding (RLF)	1,924,533.30	12%	2,250,252.67	17%	2,527,184.61	12%	3,091,880.31	22%	4,175,617.65	35%
Loan Outstanding (CREP)	13,195.75	-1%	13,171.95	0%	13,139.72	0%	13,139.72	0%	1,465.90	-89%
Receivable from Donors	15,189.40	141%	9,971.87	-34%	2,921.58	-71%	7,043.60	141%	6,282.18	-11%
Other Receivables	24,497.85	25%	28,149.68	15%	27,677.20	-2%	24,225.34	-12%	14,576.63	-40%
Other Investment (FDR)	88,888.00	11%	213,854.32	141%	220,418.48	3%	183,398.36	-17%	228,358.47	25%
Reserve Fund Investment	20.03	-2%	-	-100%	-	0%	-	0%	-	0%
<b>Grand Total</b>	<b>2,287,797.08</b>	<b>16%</b>	<b>2,884,419.30</b>	<b>26%</b>	<b>3,178,403.40</b>	<b>10%</b>	<b>3,671,720.32</b>	<b>16%</b>	<b>4,816,321.16</b>	<b>31%</b>

Fund & Liabilities	.June 2018	+/(-)	.June 2019	+/(-)	.June 2020	+/(-)	.June 2021	+/(-)	.June 2022	+/(-)
Capital Fund	269,560.40	44%	316,600.87	17%	302,657.28	-4%	376,996.42	25%	484,517.54	29%
Unutilized Fund (Donors)	19,129.13	38%	32,304.57	69%	49,692.17	54%	37,980.29	-24%	38,406.72	1%
Revaluation Surplus	-	0%	55,531.13	100%	55,531.13	0%	55,531.13	0%	55,531.13	0%
Fixed Assets Acquisition Fund	8,496.21	100%	14,218.23	67%	17,085.29	20%	18,690.70	9%	18,534.75	-1%
<b>Current Liabilities :</b>										
Group members savings	670,407.82	17%	814,258.07	21%	956,993.68	18%	1,207,032.52	26%	1,669,525.33	38%
Loan from SF (RLF)	118,000.00	16%	93,843.75	-20%	80,437.50	-14%	80,437.50	0%	61,333.59	-24%
Loan from PKSF (RLF)	457,280.66	4%	534,170.99	17%	595,344.99	11%	657,199.99	10%	786,649.98	20%
Loan from IDCOL (SHS)	1,972.21	-83%	-	0%	-	0%	-	0%	-	0%
Loan from Bank (RLF)	398,462.77	13%	618,589.22	55%	603,683.09	-2%	567,514.25	-6%	871,349.42	54%
Loan from Others (RLF)	69,482.99	NA	63,292.62	-9%	127,404.54	101%	269,579.31	112%	321,342.61	19%
Reserve Fund (LLP/DMF)	89,166.15	0%	139,198.82	56%	162,914.51	17%	200,390.27	23%	252,938.17	26%
Emergency Fund	71,859.81	30%	88,723.24	23%	105,595.99	19%	127,202.26	20%	160,862.78	26%
Staff Provident Fund	35,184.41	-11%	39,555.10	12%	41,052.99	4%	5,757.44	-86%	9,422.05	64%
Gratuity Fund	25,565.41	-30%	29,839.09	17%	34,851.60	17%	13,147.55	-62%	16,697.70	27%
Other Liabilities	53,229.12	99%	44,293.60	-17%	45,158.65	2%	54,260.70	20%	69,209.38	28%
<b>Grand Total</b>	<b>2,287,797.08</b>	<b>16%</b>	<b>2,884,419.30</b>	<b>26%</b>	<b>3,178,403.40</b>	<b>10%</b>	<b>3,671,720.32</b>	<b>16%</b>	<b>4,816,321.15</b>	<b>31%</b>



**S.K. BARUA & CO.**  
CHARTERED ACCOUNTANTS



**Independent Auditor's Report**  
**To**  
**The Governing Body of**  
**COAST Foundation**  
Metro Melody, House -13, Road -2, Dhaka-1207.

**Report on the Audit of the 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 2022 and the consolidated statement of Comprehensive Income for the year ended 30 June 2022 and the consolidated statement of Cash flows for the period from 01 July 2021 to 30 June 2022 and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, accompanying financial statements present fairly, in all material respects of the consolidated statement of financial position "COAST Foundation" as at 30 June 2022 and its financial performance for the year then ended in accordance with Generally Accepted Accounting practices.

**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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountant (IESBA Code) and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. 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 Financial Statements and Internal controls**

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

In preparing the financial statements, management is responsible for assessing the COAST Foundation'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 or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the COAST Foundation's financial reporting process.

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### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the 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 International Standards on Auditing (ISAs) would 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 these bases of financial statements. As part of an audit in accordance with International Standards on Auditing (ISAs) we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by 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 in organization's activities. 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 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, further events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the organization's or activities within the institute to express an opinion on the financial statements. We are responsible for our audit opinion.





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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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

**We also report that:**

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made do verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books; and
- c) The consolidated statement of financial position, consolidated statement of comprehensive income and consolidated statement of Cash flows dealt with by the report are in agreement with the books of accounts.
- d) The expenditure incurred was for the purposes of the COAST Foundation's activities.

Dated: Dhaka  
19 NOV 2022

  
**Mohammad Anwarul Hoque FCA**  
Partner  
Enrollment No. 1458  
S. K. Barua & Co.  
Chartered Accountants  
DVC 22119145815401880



**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statement of Financial Position**  
As at 30 June 2022

Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount In Taka	
					30 June 2022	30 June 2021
<b>Assets:</b>						
<b>Non Current Assets</b>						
6	8,766,345	146,236,822	840,227	16,886,287	172,729,681	169,905,656
6.A	-	2,075,913	-	-	2,075,913	2,126,088
6.B	-	3,453,647	-	-	3,453,647	2,483,647
7	908,552	58,747,939	-	-	59,656,491	183,398,355
	<b>9,674,897</b>	<b>210,514,321</b>	<b>840,227</b>	<b>16,886,287</b>	<b>237,915,732</b>	<b>357,913,746</b>
<b>Current Assets</b>						
7	-	168,701,978	-	-	168,701,978	-
8	-	4,175,617,653	-	-	4,175,617,653	3,091,880,311
9	7,983,647	-	-	-	7,983,647	21,123,365
10	8,028,658	5,650,743	661,666	-	14,341,067	23,285,290
11	656,280	16,943,355	48,748	226,576	17,874,959	17,148,804
12	-	118,284	91,997	-	210,281	5,375,694
13.14	10,738,175	130,634,262	450,238	51,853,164	193,675,839	154,993,108
	<b>27,406,760</b>	<b>4,497,666,275</b>	<b>1,252,649</b>	<b>52,079,740</b>	<b>4,578,405,424</b>	<b>3,313,806,572</b>
	<b>37,081,657</b>	<b>4,708,180,596</b>	<b>2,092,876</b>	<b>68,966,027</b>	<b>4,816,321,156</b>	<b>3,671,720,318</b>
<b>Total Assets</b>						
<b>Fund and liabilities:</b>						
<b>Fund</b>						
15	(213,516)	-	-	38,620,237	38,406,721	37,980,291
16	55,531,131	-	-	-	55,531,131	55,531,131
17	(29,997,929)	521,571,954	(7,056,489)	-	484,517,536	376,996,418
18	-	57,952,440	-	-	57,952,440	43,980,098
	1,648,467	-	-	16,886,287	18,534,754	18,690,697
	1,409,462	-	-	-	1,409,462	2,052,045
	<b>28,377,615</b>	<b>579,524,394</b>	<b>(7,056,489)</b>	<b>55,506,524</b>	<b>656,352,044</b>	<b>535,230,681</b>







**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statement of Comprehensive Income**  
For the year ended 30 June 2022

Particulars	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
						30 June 2022	30 June 2021
<b>Income</b>							
Service charges on loan	31.00	-	759,145,938	-	-	759,145,938	591,613,148
Write off loan collection		-	137,041	-	-	137,041	176,340
Bank & FDR interest	32.00	141,868	7,505,300	-	77,610	7,724,868	9,077,735
Membership admission and form sale	33.00	312,400	3,624,560	-	-	3,936,960	3,158,835
Donor Grant	34.00	3,568,306	4,736,821	-	305,786,164	314,091,291	270,166,260
Others	35.00	436,864	-	55,843	-	492,707	494,890
Management Cost from Project	36.00	27,924,008	-	2,640,408	-	30,564,416	29,977,125
COAST contribution			3,040,398	-	-	-	6,920,285
Forfeited amount of Provident Fund	27.03	16,654	-	-	-	-	2,819,280
<b>Total Income</b>		<b>32,400,100</b>	<b>778,190,148</b>	<b>2,696,251</b>	<b>305,863,774</b>	<b>1,119,150,273</b>	<b>914,403,899</b>
<b>Expenditure</b>							
Service charge of PKSF loan		-	47,405,064	-	-	47,405,064	42,586,233
Interest on members savings	27.15	-	74,549,107	-	-	74,549,107	42,962,027
Loan loss provision (LLP)	28.00	-	42,649,661	-	-	42,649,661	31,057,004
Other loans interest	37.00	-	84,894,016	-	-	84,894,016	76,610,733
Salaries & Benefits	38.00	12,721,256	305,214,655	2,107,751	88,551,227	408,594,889	383,996,156
Office rent	39.00	-	6,407,179	-	2,655,346	9,062,525	8,178,530
Residential benefits	41.00	-	11,229,475	-	-	11,229,475	9,080,668
Administrative cost (EDMN project)			-	-	13,396,386	13,396,386	16,800,444
Office maintenance		1,431,772	3,031,207	35,819	458,970	4,957,768	6,202,548
Printing & stationary		978,369	3,687,363	6,910	437,904	5,110,546	4,770,802
Computer support & software cost		-	5,648,815	-	-	5,648,815	4,979,478
Traveling		2,631,351	9,440,876	3,620	2,258,632	14,334,479	10,053,086
Telephone and postage		77,284	2,530,506	-	196,844	2,804,634	2,445,419
Repair and maintenance		1,161,946	436,820	63,391	23,912	1,685,069	2,106,358
Fuel cost		836,883	6,546,942	245,002	849,769	8,478,596	7,727,603
Gas and electricity		572,130	3,317,148	94,356	234,322	4,217,956	3,719,099
Entertainment		786,588	3,305,631	1,197,848	44,302	5,334,369	2,446,423
Advertisement		116,407	26,783	-	49,500	192,690	173,273
Mail & postage		772,238	450,700	-	-	1,222,938	1,253,352
Bank charge		95,797	1,991,879	8,389	56,242	2,152,307	1,646,043
Income tax		-	1,361,385	-	1,532	1,362,917	14,751
Land Tax Expense:		75,000	-	-	-	75,000	6,000





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Particulars	Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
						30 June 2022	30 June 2021
Training expense		55,500	367,224	500	-	423,224	1,148,884
Sub Grant Expenditure		-	-	-	-	-	-
Legal expense		244,680	478,131	-	-	722,811	785,188
Registration fee		238,576	1,320,533	-	-	1,559,109	1,051,473
Honorarium, Member Fee & Social Contribution		2,479,600	105,641	2,419	-	2,587,660	670,914
Radio Meghna expense		2,029,042	-	-	-	2,029,042	1,539,771
Radio Soikol expenses		4,328,141	-	-	-	4,328,141	-
HAP Established cost		-	-	-	-	-	327,225
Other operating expense	42.00	2,910,973	1,538,890	232,461	17,157,511	21,839,835	15,368,254
Audit fee	43.00	-	243,000	-	509,500	752,500	648,527
Donor program cost	44.00	-	7,616,898	-	173,249,598	180,866,496	136,924,779
Donor Assets Purchase Exp.		-	-	-	-	-	-
Taxes		-	-	-	-	-	5,108
Covid-19 Expenses		-	-	-	-	-	-
Depreciation	6.00	2,797,150	9,042,481	215,736	5,732,277	17,787,644	14,104,476
<b>Total expenditure</b>		<b>37,340,683</b>	<b>634,838,010</b>	<b>4,213,202</b>	<b>305,863,774</b>	<b>982,255,669</b>	<b>831,390,631</b>
Excess/(deficit) of income over expenditure before Tax(A-B)		(4,940,583)	143,352,138	(1,516,951)	-	136,894,604	83,013,268
Provision for Income Tax	27.25	-	(2,900,092)	-	-	(2,900,092)	(2,125,099)
Excess/(deficit) of income over expenditure after Tax		(4,940,583)	140,452,046	(1,516,951)	-	133,994,512	85,138,367
<b>Total</b>		<b>32,400,100</b>	<b>778,190,148</b>	<b>2,696,251</b>	<b>305,863,774</b>	<b>1,119,150,273</b>	<b>914,403,899</b>

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

*[Signature]*

Director-Finance and Corporate Affairs  
COAST Foundation

*[Signature]*

Executive Director  
COAST Foundation

*[Signature]*

Treasurer  
COAST Foundation

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



Dated: Dhaka  
17 NOV 2022

Mohammad Anwarul Hoque FCA  
Enrollment No. 1458  
Partner  
S.K. Barua & Co.  
Chartered Accountants  
D/C 22/11/91458 As 401880





## Radio Saikat

Radio Saikat (99.0 FM) is a community radio station located in Cox's Bazar, a coastal district in Bangladesh. It is run by adolescent girls and aims to highlight the lives of coastal people while preserving harmony, life, and nature. Since its official launch in July 2022, Radio Saikat has been working to build a humane society based on knowledge and values. Its focus is on circulating values among teenagers, students, and youth in Cox's Bazar. After the Rohingya influx of 2017, Radio Saikat aims to work on human rights, social cohesion, youth leadership, and empowerment by providing essential information. The radio station also broadcasts programs to stop environmental pollution and protect the natural beauty of Cox's Bazar. With 27 listener clubs, including fisher's clubs, farmer's clubs, and youth clubs, Radio Saikat is making a positive impact on the community.





# Community Radio

Access to information is critical in reducing poverty. Studies show that lack of access to information limits economic opportunities and contributes to social exclusion. Community radio can serve as a powerful tool for providing essential information to remote areas, empowering people to make informed decisions and improving their quality of life. Considering this, COAST has established two Community Radio stations. The major objective of these radio stations is to provide the community people with information, thus enabling them to fight against poverty, social exclusion, and the negative impact of climate change. These community radios have a special focus on promoting the empowerment of adolescent girls by creating opportunities for them to become young social leaders and change-makers.

## WE ARE GRATEFUL TO OUR PARTNERS



### COAST Foundation

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