

COAST, Business Plan - 2011-2012

Period: 1st July 2011 to 30 June 2012

Compiled

Amount in Lac

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	56	56	62	62	62
Number of PgO	239	245	257	269	269
No of Group (shomity)	3567	3675	4076	1195	4,256
Opening Member balance	75517	79404	84660	92133	75,517
Add : Member admission	11705	13620	16920	18180	60,425
less : Member drop out	7818	8364	9446	10271	35,900
Closing member balance	79404	84660	92133	100042	100,042
Opening Loanee balance	66334	70241	75238	82301	66,334
Add : New Loanee/Clients	21133	23340	26858	28854	100,185
Less : 45 install full paid	17226	18343	19795	21612	76,976
Closing loanee balance	70241	75238	82301	89543	89,543
Average Loan size	11600	11600	12100	12100	11,850
Opening Loan O/S (principal)	4,849.14	4,976.68	5,251.38	5,845.29	4,849.14
Add : Loan Disbursement (Prin.)	2,464.90	2,719.42	3,258.97	3,499.16	11,942.44
Less : Loan Realization (Prin)	2,337.36	2,444.72	2,665.06	2,938.31	10,385.45
Closing Outstanding (prin)	4,976.68	5,251.38	5,845.29	6,406.13	6,406.13
Opening Savings balance	1,517.17	1,737.64	1,967.73	2,229.10	1,517.17
Add : Savings Collection	403.25	431.68	472.91	522.02	1,829.85
Less : With/Ret/Adjust Savings	182.78	201.59	211.54	230.68	826.59
Savings Closing Balance	1,737.64	1,967.73	2,229.10	2,520.43	2,520.43
Less : Savings Fund - FDR	-	-	-	-	-
Useable Savings Fund	220.47	230.09	261.36	291.34	1,003.26
Service Charge Income	292.17	305.59	333.13	367.29	1,298.18
Format/ Pass book/ etc sale	1.05	1.23	1.52	1.64	5.44
Other Income (bank int./deduct/etc)	0.41	0.41	0.41	0.41	1.62
Total Income	293.63	307.22	335.06	369.33	1,305.24
MF Expenditure (Personal)	116.13	119.05	124.88	130.71	490.77
Other Expenditure (Administrative)	49.69	50.94	53.43	55.93	209.98
Interest on Members Savings	21.86	24.96	28.23	31.95	107.00
Interest on Mother Loan (SF/PKSF)	64.93	64.93	64.93	64.93	259.70
Installment for Building	15.73	15.73	15.73	15.73	62.91
Reserve Fund Expenses (LLP, DMF & DRF)	6.51	6.73	7.19	7.71	28.13
Total Expenditure	274.84	282.33	294.37	306.95	1,158.49
Profit/Loss	18.79	24.89	40.69	62.38	146.75
Capital Fund	1,244.75	1,269.65	1,310.33	1,372.71	1,372.71
Total Assets	10,037.17	10,315.47	10,925.88	11,490.32	11,490.32
Capital Expenditure	3.60	3.60	16.50	3.60	27.30
Refund to SF/ PKSF (Prin)	398.34	408.34	428.34	448.34	1,683.35
Opening bank balance	90.00	90.00	90.00	90.00	90.00
Total Inflow	2,846.62	2,969.70	3,237.11	3,562.03	12,615.46
Total outflow	2,866.84	3,131.35	3,703.80	3,951.09	13,653.09
Net Fund Excess / (Deficit)	69.78	(71.65)	(376.69)	(299.07)	(1,500.00)
Productivity Analysis :					
No of Program Organizer	239	245	257	269	269
Loan Outstanding (Pr.)/PgO	20.82	21.43	22.74	23.81	23.81
Member/PgO (S. 400m)	332	346	358	372	372
Member/Group (S. 30g)	22	23	23	84	24
% of Loanee on Member bal. (S.90%)	88%	89%	89%	90%	90%
Secured portfolio (S. 32%)	35%	37%	38%	#VALUE!	39%
Income/PgO/Month	1.23	1.25	1.30	1.37	4.85
Expenditure/PgO/Month	1.15	1.15	1.15	1.14	4.31
Rate of Surplus (S.12-15%)	6%	8%	12%	17%	11%
Outstanding Increase Ratio (S. 2%)	3%	6%	11%	10%	32%
Cost per Loan made	1301	1210	1096	1064	1156
Per Taka Money lent	11%	10%	9%	9%	10%
Debt to Capital Ratio (S. 9%)	14%	14%	14%	14%	14%
Capital Adequacy Ratio	13%	12%	12%	12%	12%
Rate of Return of capital	1%	1%	1%	2%	2%