

# COAST, Financial Action Plan 2015-16

Period: 1st July 2015 to 30 June 2016

Compiled

BDT in million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	64	64	64	64	64
Number of CDO	294	294	300	300	300
No of Group (shomity)	4451	4522	4552	4592	4592
<b>Opening Member balance</b>	<b>92600</b>	<b>95415</b>	<b>99382</b>	<b>103566</b>	<b>92600</b>
Add : Member admission	10662	12102	12462	12462	47688
less : Member drop out	7847	8135	8279	8279	32539
<b>Closing member balance</b>	<b>95415</b>	<b>99382</b>	<b>103566</b>	<b>107749</b>	<b>107749</b>
<b>Opening Loanee balance</b>	<b>73346</b>	<b>76886</b>	<b>80207</b>	<b>83204</b>	<b>73346</b>
Add : New Loanee/Clients	23202	23889	24413	25325	96829
Less : 45 install full paid	19662	20568	21415	21868	83513
<b>Closing loanee balance</b>	<b>76886</b>	<b>80207</b>	<b>83204</b>	<b>86661</b>	<b>86661</b>
Average Loan size	18800	18800	18800	18800	18800
<b>Opening Loan O/S (principal)</b>	<b>942.00</b>	<b>981.58</b>	<b>1018.28</b>	<b>1050.80</b>	<b>942.00</b>
Add : Loan Disbursement (Prin.)	444.85	457.53	467.57	484.56	1854.52
Less : Loan Realization (Prin)	405.27	420.84	435.05	449.35	1710.51
<b>Closing Outstanding (prin)</b>	<b>981.58</b>	<b>1018.28</b>	<b>1050.80</b>	<b>1086.01</b>	<b>1086.01</b>
<b>Opening Savings balance</b>	<b>369.00</b>	<b>379.48</b>	<b>390.40</b>	<b>401.78</b>	<b>369.00</b>
Add : Savings Collection	45.98	47.87	49.84	51.90	195.59
Less : With/Ret/Adjust Savings	35.49	36.95	38.47	40.06	150.97
<b>Savings Closing Balance</b>	<b>379.48</b>	<b>390.40</b>	<b>401.78</b>	<b>413.62</b>	<b>413.62</b>
Less : Savings Fund - FDR	5.00	3.50	1.00	0.50	10.00
<b>Useable Savings Fund</b>	<b>5.48</b>	<b>7.42</b>	<b>10.37</b>	<b>11.34</b>	<b>34.62</b>
Service Charge Income	50.66	52.60	54.38	56.17	213.81
Format/ Pass book/ etc sale	0.10	0.11	0.11	0.11	0.43
Other Income (bank int./deduct/etc)	0.04	0.04	0.04	0.04	0.16
<b>Total Income</b>	<b>50.79</b>	<b>52.75</b>	<b>54.53</b>	<b>56.32</b>	<b>214.40</b>
MF Expenditure (Personal)	23.16	23.16	23.16	23.16	92.66
Other Expenditure (Administrative)	7.20	7.20	7.20	7.20	28.81
Interest on Members Savings	4.43	4.55	4.68	4.82	18.48
Interest on Mother Loan (SF/PKSF/PO)	10.80	10.80	11.02	11.02	43.64
Reserve Fund Expenses (LLP, DMF & DRF)	3.27	3.27	3.27	3.27	13.07
<b>Total Expenditure</b>	<b>48.87</b>	<b>48.99</b>	<b>49.34</b>	<b>49.47</b>	<b>196.67</b>
<b>Profit/Loss</b>	<b>1.93</b>	<b>3.76</b>	<b>5.20</b>	<b>6.85</b>	<b>17.74</b>
<b>Capital Fund</b>	<b>89.55</b>	<b>93.31</b>	<b>98.51</b>	<b>105.36</b>	<b>105.36</b>
<b>Total Assets</b>	<b>1104.44</b>	<b>1141.79</b>	<b>1174.97</b>	<b>1210.84</b>	<b>1210.84</b>
Capital Expenditure	0.97	0.66	0.66	0.66	2.93
Refund to SF/ PKSF (Prin)	73.05	73.05	74.40	74.40	294.92
<b>Opening bank balance</b>	<b>18.30</b>	<b>18.30</b>	<b>18.30</b>	<b>18.30</b>	<b>6.10</b>
<b>Total Inflow</b>	<b>430.98</b>	<b>450.32</b>	<b>468.92</b>	<b>485.84</b>	<b>1836.06</b>
<b>Total outflow</b>	<b>518.87</b>	<b>531.24</b>	<b>542.63</b>	<b>559.62</b>	<b>2152.37</b>
<b>Net Fund Excess / (Deficit)</b>	<b>-87.89</b>	<b>-80.92</b>	<b>-73.71</b>	<b>-73.78</b>	<b>-316.31</b>
<b>Productivity Analysis :</b>					
No of Credit and Development Officer (CDO)	294	294	300	300	300
Loan Outstanding (Pr.)/CDO	3.34	3.46	3.50	3.62	3.62
Member/CDO (S. 400m)	325	338	345	359	359
Member/Group (S. 30g)	21	22	23	23	23
% of Loanee on Member bal. (S.90%)	81%	81%	80%	80%	80%
Secured portfolio (S. 32%)	39%	38%	38%	38%	38%
Income/CDO/Month	172771	179436	181781	187738	714681
Expenditure/CDO/Month	166212	166640	164452	164906	655553
Rate of Surplus (S.12-15%)	4%	7%	10%	12%	8%
Outstanding Increase Ratio (S. 2%)	4%	4%	3%	3%	15%
Cost per Loan made	2106	2051	2021	1953	2031
Per Taka Money lent	0.11	0.11	0.11	0.10	0.11
Debt to Capital Ratio (S. 9%)	9%	9%	9%	10%	10%
Capital Adequacy Ratio	8%	8%	8%	9%	9%
Rate of Return of capital	1%	2%	2%	2%	2%

S=Standard