

## **Minutes of the Central Executive Coordination Meeting**

Date: 30 April 2012, Place: COAST Principal Office, Dhaka

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The meeting was started with welcome notes from the Director who facilitated the meeting, while the Executive Director was also present in the meeting. The other participants were Deputy Director, Assistant Director-Human Resource Management, Assistant Director-Research and Development, Assistant Director-Core Program, Assistant Director-Budget and Finance Control and Assistant Director-Social Justice.

### **Agenda**

1. Trend Analysis of the programs/sections
  - MF, CREP, HRM, Advance planning, Budget and Finance Control
2. Plan of Operation 2012-13
3. Training
4. Division of work (Breaking division of work)
5. Overdue Mobilization
6. Sectional meeting
7. AoB

### **1. Some Decisions from ED**

- The MF Overdue of the Bhola and Outreach, Cox's Bazar and Noakhali Chittagong regions will be looking after by Director, AD-HRM and AD-R&D respectively. They will develop a device for on site and offsite monitoring and progress of the overdue realization.
- Mobile allowance of AMs and RPCs can be increased; Director, AD-HRM and AD-CP will take the final decision on that.
- One person will be deployed to looking after all the legal cases. Abi Abdullah can be the option. Director and AD-HRM will finalize this.
- The case of Harun-Charfession will be revived; AD-HRM will take necessary action.
- The Foundation training for the new staff will be facilitated by AD-HRM, the 5 days training for recently recruited will be held at the CMTTC. After three months there will be refresher training.
- Director, AD-HRM and AD-CAIA will meet the METRO authority today. Last installment will be paid only subject to get the registration in favor of COAST.
- Ex-staff worked for at least three years for COAST will get farewell, AD-HRM will ensure it.
- AD-CP will analysis the DPS of various NGOs, specially the DPS program of SSS.
- To identify actual impact or to know the actual cost effectiveness bank loan will be used for one branch separately if possible. AD-CP will ensure it.
- At least 10% staff will be remained as reserved human resource. AD-HRM will ensure it.
- A new photocopy machine for the PO will be purchased immediately, the older one will also be repaired and it will be kept standby. Director and AD-HRM will be responsible.
- There will be 4 multi medias for 4 regions, at first phase 2 will be purchased. After checking the quality the other 2 will be purchased. Director will ensure it.
- A signboard with for sale mark for the Cox's Bazar land will immediately installed.
- Director, AD-R&D will participate at the Noakhali staff conference along with the ED.

### **2. Trend Analysis of different programs/section**

**MF:**

#### **Discussion**

Analysis shows that, MFIs in Bangladesh collect 31.15% of total fund from client savings, while in COAST Client savings contribution to the total fund is 30.81%. PKSf contribution to the MFIs fund is only 16.08%, in COAST it is 37.85%. Bank loan contribution to the MFis fund is 15.11 and in COAST it is 8.11%. Contribution of other sources in MFIs is 7.16%, in COAST it is 0%.

78% of total members in MFIs are loanee, in COAST it is 82%, 35% of the portfolio of MFIs is secured, in COAST it is 31%. Regarding cost, COAST is lower in saving cost ratio per 100 tk compared to the 482 MFIs in Bangladesh (1.07 against 1.8) while higher in borrowing cost ratio (3.65 against 2.23), Higher in financial cost ratio (4.72 against 4.03), lower in general and admin cost ration (14.46 against 17.99) and lower in total operation cost for L/O per 100 tk (19.98 against 22.02)

Total annual member balance up to March 12 is 78605, it was 77605 up to February 12 and 75022 in June 2011. Total staff of MF is 446 including 235 CDOs. Total outstanding up to March 12 is 5742.61 lacs, it was 5580.61lacs in February. Overdue balance up to March is 406.23 lacs, it was 403.11 in February 2012. Total surplus in March 2012 is 3.90 lacs, it was 13.05 lacs in February. The main reasons of over dues were shortage of funds, natural disasters in Manpura area and incompetency of some branch managers .

**Decisions:**

- AD-CP will present the comparison analysis of COAST and other MFIs activities annually.
- AD-CP will submit the study of drop out and marketing of local MFIs within may 20<sup>th</sup>.

**HRM:**

**Discussion:**

- Up to March 2012, there are 6 excess staff in MF, there is no staff shortage.
- In March percentage of leave enjoyed by staff is only .15% and up to March it is only 1.33
- In March percentage of leave enjoyment is highest in LGP about 85%.
- There are 2 incidents of show cause notice and 9 resigns.

**Decisions:**

- Quarterly appraisal, drop out and head hunting situation should be included in the presentations.
- During all appraisal process disciplinary action history against respective staff will be verified by the HRM section
- Field level leave and station leave should be cross checked by the HRM and central staff.
- At every branch there will be a quarterly station leave and leave advance plan chart.
- There will be no leave for the LGP staff for the next three months.
- LGP staff will no more be involved in other program or activities
- DD will made some special visit to the LGP program
- District allowance for staff from outside Bhola and Cox's bazaar will be also considered.
- For central office, one day salary will be deducted for more than 10 minutes late for each three days in entering office.
- Salary deduction for the CDO level staff will be always discouraged. Not only that no salary deduction of CDO/PgO is possible without the permission of Director.

**CREP:**

**Decisions:**

- 50% OD will be collected within this year to get the grant money taka 20 lac. from IDCOL

**Statutory Fund : Decisions:**

- The PF liability clean plan from the surplus of Mf will be submitted by the AD-BFC within 15th May
- AD-BFC will provide regular information of PF fund situation to the PF Chairman.
- Manger Accounts will look after the PF information.

**Finance:**

Total income in March 2012 is 1,194.06, the budget was 1,138.34, ( income is 105% against the budget).Total expenditure of March is 131.81 lacs, the budget was 128.80 lacs (102% against the budget). Net surplus in March is 0.68 lacs and the net surplus up to March 2012 is 51.14 lacs.

**Decisions:**

- In PO Sunday, Tuesday and Thursday will be the transaction day.

**3. Plan of Operation: Decisions:**

- Respective section leader will submit the plan of operation 2012-2013 by 2 May 2012

**4. Training: Decisions:**

- The foundation training will be of 5 days
- AD-HRM will develop a revised curriculum and will submit it to Director
- AD-SJ will provide support to the InM Training, communication with InM will be maintained by AD-CP and financial issues will be looked after by AD-BFC. It will be effective from the next training session.

**5. Division of Work: Decisions:**

- All section leaders will submit staff ToRs to the Director within 5 may

**6. AoB: Decisions:**

- All sections must ensure fortnightly sectional meeting. Meeting-minutes will have to be submitted to the Director.
- Browsing You-tube, Face-book and Newspapers are not allowed during 9 am to 5 pm in office
- No children (under 18 years) are allowed to recruit as support staff in the branch offices and they will be come from not more than two KM distance from the respective branch office.
- A circular asking the MF staff to confess about the loan against fake pass books will be given by AD-CP by May 15, 2012. In relation to this a general pardon (exemption) will be given to them.

Documented by

Facilitated by

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