

COAST, Business Plan_2013-2014
Period: 1st July 2013 to 30 June 2014
Compiled (05 Regions)

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	64	64	64	64	64
Number of PgO	263	273	281	281	281
No of Group (shomity)	4154	4268	4413	4491	4491
Opening Member balance	87032	89832	93891	98343	87032
Add : Member admission	9708	10814	11400	11700	43622
less : Member drop out	6908	6754	6948	7038	27649
Closing member balance	89832	93891	98343	103005	103005
Opening Loanee balance	66800	71715	76689	81916	66800
Add : New Loanee/Clients	23312	24660	26232	27852	102056
Less : 45 install full paid	18397	19686	21006	22383	81473
Closing loanee balance	71715	76689	81916	87384	87384
Average Loan size	15000	12500	12500	12500	12500
Opening Loan O/S (principal)	691503082	708619887	734936682	769329300	691503082
Add : Loan Disbursement (Prin.)	350768321	370543444	393413532	416854839	1531580136
Less : Loan Realization (Prin)	333651516	344226649	359020914	376962942	1413862021
Closing Outstanding (prin)	708619887	734936682	769329300	809221197	809221197
Opening Savings balance	230146825	244142681	259085042	275135498	230146825
Collection Security Savings	24025035	25045084	26296032	27644196	103010346
Collection Open Savings	12994946	14005687	15093149	16267637	58361419
Collection Longterm Savings	7335525	7862306	8417569	9005335	32620735
Add : Savings Collection	44355506	46913077	49806750	52917168	193992500
With/Ret/Adjust Security Savings	17012828	17652683	18408482	19213055	72287048
With/Ret/Adjust Open Savings	11146164	11959342	12822540	13742326	49670372
With/Ret/Adjust Long term Savings	2200657	2358692	2525271	2701601	9786220
Less : With/Ret/Adjust Savings	30359649	31970717	33756293	35656981	131743640
Savings Closing Balance	244142681	259085042	275135498	292395685	292395685
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	13995856	14942361	16050456	17260186	62248860
Service Charge Income	41706440	43028331	44877614	47120368	176732753
Format/ Pass book/ etc sale	87372	97326	102600	105300	392598
Other Income (bank int./deduct/etc)	40500	40500	40500	40500	162000
Total Income	41834312	43166157	45020714	47266168	177287351
MF Expenditure (Personal)	16881420	17517276	18065412	18325751	70789859
Other Expenditure (Administrative)	4725108	4861524	4979124	5056188	19621944
Interest on Members Savings	3521287	3735686	3965236	4211955	15434164
Interest on Mother Loan (SF/PKSF)	13262433	13310682	13310682	13310682	53194479
Reserve Fund Expenses (LLP, DMF & DRF)	1256346	1260141	1263936	1263936	5044359
Total Expenditure	39646594	40685309	41584390	42168512	164084805
Profit/Loss	2187718	2480848	3436325	5097655	13202545
Capital Fund	34454325	36935173	40371497	45469152	45469152
Total Assets	629829141	656513136	691272954	731532051	731532051
Capital Expenditure	367200	367200	367200	367200	1468800
Refund to SF/ PKSF (Prin)	62472990	64222868	65703534	66511170	258910562
Opening bank balance	2600000	2600000	2600000	2600000	4000000
Total Inflow	360635090	369449858	386307695	407120784	1523513427
Total outflow	413608511	435133512	459484266	483733209	1791959498
Net Fund Excess / (Deficit)	-42173421	-57883654	-65376571	-68812425	-285615299
Productivity Analysis :					
No of Program Organizer	263	273	281	281	281
Loan Outstanding (Pr.)/PgO	2694372	2692076	2737827	2879791	2879791
Member/PgO (S. 400m)	342	344	350	367	367
Member/Group (S. 30g)	22	22	22	23	23
% of Loanee on Member bal. (S.90%)	80%	82%	83%	85%	85%
Secured portfolio (S. 32%)	34%	35%	36%	36%	36%
Income/PgO/Month	159066	158118	160216	168207	630916
Expenditure/PgO/Month	150748	149030	147987	150066	583932
Rate of Surplus (S.12-15%)	5%	6%	8%	11%	7%
Outstanding Increase Ratio (S. 2%)	2%	4%	5%	5%	17%
Cost per Loan made	1701	1650	1585	1514	1608
Per Taka Money lent	0.11	0.11	0.11	0.10	0.11
Debt to Capital Ratio (S. 9%)	6%	6%	6%	7%	7%
Capital Adequacy Ratio	5%	6%	6%	6%	6%
Rate of Return of capital	2%	2%	3%	4%	4%