

## COAST, Financial Action Plan 2014-15

Period: 1st July 2014 to 30 June 2015

Compiled

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	58	64	64	64	64
Number of PgO	261	267	273	279	279
No of Group (shomity)	4105	4186	4253	4328	4328
<b>Opening Member balance</b>	88189	90417	93449	96733	<b>88189</b>
Add : Member admission	8562	9642	10062	10422	38688
less : Member drop out	6334	6610	6778	6922	26644
<b>Closing member balance</b>	<b>90417</b>	<b>93449</b>	<b>96733</b>	<b>100233</b>	<b>100233</b>
<b>Opening Loanee balance</b>	70191.00	72173.80	75495.51	79036.30	70191.00
Add : New Loanee/Clients	22105.29	23991.51	25087.46	26124.58	97308.84
Less : 45 install full paid	20122.49	20669.80	21546.67	22524.09	84863.05
<b>Closing loanee balance</b>	<b>72173.80</b>	<b>75495.51</b>	<b>79036.30</b>	<b>82636.79</b>	<b>82636.79</b>
Average Loan size	17000.00	17000.00	17000.00	17000.00	17000.00
<b>Opening Loan O/S (principal)</b>	7454.96	7651.05	8025.38	8403.10	7454.96
Add : Loan Disbursement (Prin.)	3799.54	4120.64	4302.92	4476.22	16699.31
Less : Loan Realization (Prin)	3603.45	3746.30	3925.20	4103.58	15378.53
<b>Closing Outstanding (prin)</b>	<b>7651.05</b>	<b>8025.38</b>	<b>8403.10</b>	<b>8775.74</b>	<b>8775.74</b>
<b>Opening Savings balance</b>	<b>2750.87</b>	<b>2845.87</b>	<b>2944.25</b>	<b>3046.80</b>	<b>2750.87</b>
Add : Savings Collection	439.63	455.03	474.13	494.46	1863.25
Less : With/Ret/Adjust Savings	344.63	356.65	371.57	387.52	1460.36
<b>Savings Closing Balance</b>	<b>2845.87</b>	<b>2944.25</b>	<b>3046.80</b>	<b>3153.75</b>	<b>3153.75</b>
Less : Savings Fund - FDR	35.00	30.00	15.00	15.00	95.00
<b>Useable Savings Fund</b>	60.00	68.38	87.55	91.95	307.88
Service Charge Income	450.43	468.29	490.65	512.95	1922.32
Format/ Pass book/ etc sale	0.77	0.87	0.91	0.94	3.48
Other Income (bank int./deduct/etc)	0.41	0.41	0.41	0.41	1.62
<b>Total Income</b>	<b>451.61</b>	<b>469.56</b>	<b>491.96</b>	<b>514.29</b>	<b>1927.42</b>
MF Expenditure (Personal)	197.75	201.54	206.85	211.39	817.54
Other Expenditure (Administrative)	55.73	56.81	58.31	59.60	230.46
Interest on Members Savings	41.74	43.18	44.67	46.23	175.81
Interest on Mother Loan (SF/PKSF/PO)	122.99	124.31	126.15	127.73	501.18
CREP Cost	15.63	15.63	15.63	15.63	62.51
Reserve Fund Expenses (LLP, DMF & DRF)	14.74	14.87	15.06	15.22	59.90
<b>Total Expenditure</b>	<b>448.59</b>	<b>456.34</b>	<b>466.67</b>	<b>475.81</b>	<b>1847.40</b>
<b>Profit/Loss</b>	<b>3.02</b>	<b>13.22</b>	<b>25.29</b>	<b>38.48</b>	<b>80.01</b>
<b>Capital Fund</b>	<b>700.38</b>	<b>713.60</b>	<b>738.89</b>	<b>777.37</b>	<b>777.37</b>
<b>Total Assets</b>	<b>6254.86</b>	<b>6632.86</b>	<b>7014.25</b>	<b>7390.56</b>	<b>7390.56</b>
Capital Expenditure	3.67	3.67	3.67	3.67	14.69
Refund to SF/ PKSF (Prin)	745.71	757.86	774.87	789.46	3067.89
<b>Opening bank balance</b>	58.00	58.00	58.00	58.00	58.00
<b>Total Inflow</b>	<b>3840.47</b>	<b>4001.91</b>	<b>4212.04</b>	<b>4408.01</b>	<b>16462.43</b>
<b>Total outflow</b>	<b>4548.91</b>	<b>4882.17</b>	<b>5081.47</b>	<b>5269.35</b>	<b>19781.89</b>
<b>Net Fund Excess / (Deficit)</b>	<b>-708.45</b>	<b>-880.26</b>	<b>-869.42</b>	<b>-861.34</b>	<b>-3319.46</b>

<b>Productivity Analysis :</b>					
No of Program Organizer	261.00	267.00	273.00	279.00	279.00
Loan Outstanding (Pr.)/PgO	29.31	30.06	30.78	31.45	31.45
Member/PgO (S. 400m)	346.43	350.00	354.33	359.26	359.26
Member/Group (S. 30g)	22.03	22.32	22.74	23.16	23.16
% of Loanee on Member bal. (S.90%)	0.80	0.81	0.82	0.82	0.82
Secured portfolio (S. 32%)	0.37	0.37	0.36	0.36	0.36
Income/PgO/Month	1.73	1.76	1.80	1.84	6.91
Expenditure/PgO/Month	1.72	1.71	1.71	1.71	6.62
Rate of Surplus (S.12-15%)	0.01	0.03	0.05	0.07	0.04
Outstanding Increase Ratio (S. 2%)	0.03	0.05	0.05	0.04	0.18
Cost per Loan made	0.02	0.02	0.02	0.02	0.02
Per Taka Money lent	0.12	0.11	0.11	0.11	0.11
Debt to Capital Ratio (S. 9%)	0.13	0.12	0.12	0.12	0.12
Capital Adequacy Ratio	0.11	0.11	0.11	0.11	0.11
Rate of Return of capital	0.00	0.01	0.01	0.02	0.02