

**Welcome to  
presentation on  
COAST Strategy for  
the period of 2018-22**

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**Major Achievements 2017**

- Committed and stable leaders in the wheels
- Area coverage in Barisal region
- Full automation in MF program
- Income growth as per BP 2016-2017
- Reduced misappropriation trends in MF

**Major Achievements 2017**

- No major audit observations from donor projects
- Organizational approach from stress management to system management through involving RRR (Rohingya Relief Response)



**Major Achievements 2017**

- Focus on gender balancing in all HR
- Advocacy for climate justice, tax justice, localization etc. in national and international levels
- Practicing Social Performance Management (SPM) and client protection principles



## Major Achievements 2017

- Increased donor projects
- Handled IDCOL Debt Management
- Increased relation with financial institutions (specially with banks for RLF)
- Faced HQAI/CHS Audit
- Debt to equity ratio 3.99 : 1

## Focus on 2018

- Primary health care support to MF branches
- Staff capacity development through class room and on the job training
- Area expansion by MF programs
- Software for HR
- Regularly project completion reports by focal persons



## Not Achieved 2017

- Introducing software in HR
- Innovation in social enterprise
- Project completion report after phase out
- Sufficient training for staff
- Increased OD in MF program
- Primary health coverage in all MF branches



## Focus on 2018

- Strengthening Social Performance Management (SPM) and client protection principles
- A value and knowledge based and dedicated human resource
- Maintaining monitoring frequencies from Principal Office
- Shifting COAST Governing system from BoT to GC&EC
- Controlling overdue and keeping it at a minimum level



## Focus on 2018

- Strengthening social enterprises
- Construction of Bhola Training Center
- ITDC and CXB land purchase
- Paperless office
- Improving procurement system

## Plans and Budget Analysis for 2016-17 for Core Programs

Major components	Target	Achievement	%
Total branch offices	72	76	106%
Member participants	118,022	106,700	90%
Per CDO member participants	368	321	87%
Savings accumulation	50.29	57.15	114%
Loan outstanding	150.55	175.04	116%
Per CDO loan outstanding	0.47	0.55	117%
Earning of service charge	29.10	37.12	128%
Budget	24.97	26.82	107%
Amount of surplus	4.14	10.80	261%
Average achievement			129%

## Plan during 2018-22 for Core Programs (Tk in crore)

SL No	Particulars	2018	2019	2020	2021	2022	Total
1	Zone (1 more Barisal and Khulna)	2	2	3	3	3	3
2	Region (Khulna, 1 more in NKH)	6	6	7	7	8	8
3	Branch	100	110	125	140	150	150
4	Member Participants	120000	130000	140000	150000	160000	160000
5	Savings	70.00	90.00	115.00	145.00	180.00	180.00
6	Loan Portfolio	240.00	300.00	360.00	430.00	500.00	500.00
7	Income	48.00	60.00	72.00	84.00	96.00	360.00
8	Budget	36.00	45.00	57.00	69.00	81.00	288.00
9	Surplus	12.00	15.00	20.00	25.00	30.00	102.00
10	Cumulative Surplus	40.00	55.00	75.00	100.00	130.00	130.00
11	Fund Demand	57.00	70.00	85.00	100.00	115.00	427.00
12	Source of Fund						
	Savings	15.00	20.00	25.00	30.00	35.00	125.00
	Bank	25.00	30.00	35.00	40.00	45.00	175.00
	PKSF/SF	5.00	5.00	5.00	5.00	5.00	25.00
	Net surplus	12.00	15.00	20.00	25.00	30.00	102.00
	Total fund	57.00	70.00	85.00	100.00	115.00	427.00
13	ME Coverage	15%	16%	18%	18%	20%	20%
	Health Coverage (Br.)						150 Br.
14	CITEP Coverage (Br.)	25	50	75	100	150	150 Br.
15	General & Executive Body	60	86	110	125	150	
16		2018	-	-	-	-	

Thanks to all

