

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Bhola Region (Compiled)

Tk In million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	20	20	20	20	20
Number of CDO	90	90	90	90	90
No of Group (shomity)	1500	1500	1500	1500	1500
Opening Member balance	30500	31513	32525	33538	30500
Add : Member admission	4050	4050	4050	4050	16200
less : Member drop out	3038	3038	3038	3038	12150
Closing member balance	31513	32525	33538	34550	34550
Opening Loanee balance	26000	27044	28000	28876	26000
Add : New Loanee/Clients	13694	14093	14459	14794	57041
Less : 45 install full paid	12650	13137	13583	13992	53362
Closing loanee balance	27044	28000	28876	29679	29679
Average Loan size	34000	34000	34000	34000	34000
Opening Loan O/S (principal)	545.00	589.64	627.70	660.73	545.00
Add : Loan Disbursement (Prin)	268.82	279.16	288.64	297.32	1133.94
Less : Loan Realization (Prin)	224.18	241.10	255.62	268.27	989.16
Closing Outstanding (prin)	589.64	627.70	660.73	689.78	689.78
Opening Savings balance	182.50	193.64	205.17	217.06	182.50
Collection Security Savings	16.83	17.38	17.93	18.47	70.62
Collection Open Savings	12.82	13.29	13.72	14.12	53.95
Collection Longterm Savin	3.20	3.32	3.43	3.53	13.49
Add : Savings Collection	32.86	33.99	35.08	36.12	138.06
With/Ret/Adjust Security S	11.78	12.17	12.55	12.93	49.43
With/Ret/Adjust Open Savi	8.97	9.30	9.61	9.88	37.77
With/Ret/Adjust Long term	0.96	1.00	1.03	1.06	4.05
Less : With/Ret/Adjust Savings	21.72	22.47	23.19	23.88	91.24
Savings Closing Balance	193.64	205.17	217.06	229.31	229.31
Less : Savings Fund - FDR	0.00	0.00	0.00	0.00	0.00
Useable Savings Fund	11.14	11.53	11.90	12.25	46.81
Service Charge Income	32.95	35.44	37.58	39.44	145.41
Format/ Pass book/ etc sale	0.08	0.08	0.08	0.08	0.32
Ujjibiito Program income	0.89	0.89	0.89	0.89	3.56
ENRICH Program Income	0.00	0.00	0.00	0.00	0.00
CITEP Program Income	0.00	0.00	0.00	0.00	0.00
Health Program Income	0.00	0.00	0.00	0.00	0.00
Other Income (bank int./deduct/e	0.11	0.11	0.11	0.11	0.43
Total Income	34.03	36.52	38.65	40.51	149.72
MF Expenditure (Personal)	10.20	10.20	10.20	10.20	40.82
Other Expenditure (Administrati	2.67	2.67	2.67	2.67	10.66
Interest on Members Savings	2.23	2.37	2.51	2.65	9.77
Ujjibiito Program cost	1.12	1.12	1.12	1.12	4.50
ENRICH Program cost	0.00	0.00	0.00	0.00	0.00

CITEP Program cost	0.17	0.17	0.17	0.17	0.67
Health Program cost	0.80	0.80	0.80	0.80	3.21
Bank loan intarest	2.77	2.77	2.77	2.77	11.06
Interest on Mother Loan (SF/PK	2.86	2.86	2.86	2.86	11.44
Reserve Fund Expenses (LLP &	0.69	0.69	0.69	0.62	2.69
Total Expenditure	23.52	23.65	23.79	23.86	94.82
Net Surplus	10.52	12.87	14.86	16.65	54.90
Capital Fund	108.60	121.47	136.33	152.98	152.98
Total Assets	608.93	647.40	680.83	710.48	710.48
Capital Expenditure	0.41	0.41	0.41	0.59	1.81
Bank Loan paid	19.05	19.05	19.05	19.05	76.20
Refund to SF/ PKSf (Prin)	25.97	25.97	25.97	25.97	103.87
Opening bank balance	3.60	3.60	3.60	3.60	3.60
Total Inflow	256.63	276.30	293.18	307.97	1134.08
Total outflow	314.24	324.59	334.06	342.93	1315.83
Net Fund Excess / (Deficit)	-46.81	-37.49	-30.09	-31.36	-178.15
Productivity Analysis :					
No of Program Organizer	90	90	90	90	90
Loan Outstanding (Pr.)/PgO	6.55	6.97	7.34	7.66	7.66
Member/PgO (S. 400m)	350	361	373	384	384
Member/Group (S. 30g)	21	22	22	23	23
% of Loanee on Member bal. (S.	86%	86%	86%	86%	86%
Secured portfolio (S. 32%)	33%	33%	33%	33%	33%
Income/PgO/Month	0.09	0.10	0.11	0.11	0.14
Expenditure/PgO/Month	0.07	0.07	0.07	0.07	0.09
Rate of Surplus (S.12-15%)	31%	35%	38%	41%	37%
Outstanding Increase Ratio (S. 2	8%	6%	5%	4%	27%
Cost per Loan made	1717	1678	1645	1613	0
Per Taka Money lent	0.09	0.08	0.08	0.08	0.08
Debt to Capital Ratio (S. 9%)	22%	23%	25%	27%	27%
Capital Adequacy Ratio	18%	19%	20%	22%	22%
Rate of Return of capital	4%	4%	4%	4%	4%

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Outreach Region (Compiled)

Tk In million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	9	9	9	9	9
Number of CDO	28	28	28	28	28
No of Group (shomity)	420	420	420	420	420
Opening Member balance	9600	9915	10230	10545	9600
Add : Member admission	1260	1260	1260	1260	5040
less : Member drop out	945	945	945	945	3780
Closing member balance	9915	10230	10545	10860	10860
Opening Loanee balance	7900	8241	8553	8839	7900
Add : New Loanee/Clients	4188	4318	4438	4547	17492
Less : 45 install full paid	3848	4006	4152	4285	16291
Closing loanee balance	8241	8553	8839	9100	9100
Average Loan size	34000	34000	34000	34000	34000
Opening Loan O/S (principal)	155.00	172.34	186.57	198.52	155.00
Add : Loan Disbursement (Prin.)	81.76	85.14	88.23	91.06	346.19
Less : Loan Realization (Prin)	64.42	70.91	76.28	80.82	292.43
Closing Outstanding (prin)	172.34	186.57	198.52	208.76	208.76
Opening Savings balance	53.00	55.60	58.30	61.08	53.00
Collection Security Savings	5.30	5.47	5.64	5.81	22.21
Collection Open Savings	1.17	1.22	1.26	1.30	4.94
Collection Longterm Savings	0.98	1.01	1.05	1.08	4.12
Add : Savings Collection	7.44	7.70	7.95	8.19	31.28
With/Ret/Adjust Security Savings	3.71	3.83	3.95	4.07	15.55
With/Ret/Adjust Open Savings	0.94	0.97	1.01	1.04	3.96
With/Ret/Adjust Long term Savings	0.20	0.20	0.21	0.22	0.82
Less : With/Ret/Adjust Savings	4.84	5.00	5.16	5.32	20.33
Savings Closing Balance	55.60	58.30	61.08	63.95	63.95
Less : Savings Fund - FDR	0.00	0.00	0.00	0.00	0.00
Useable Savings Fund	2.60	2.69	2.78	2.87	10.95
Service Charge Income	9.47	10.42	11.21	11.88	42.99
Format/ Pass book/ etc sale	0.03	0.03	0.03	0.03	0.10
Ujjibiito Program income	0.38	0.38	0.38	0.38	1.52
ENRICH Program Income	0.00	0.00	0.00	0.00	0.00
CITEP Program Income	0.00	0.00	0.00	0.00	0.00
Health Program Income	0.00	0.00	0.00	0.00	0.00
Other Income (bank int./deduct/etc)	0.05	0.05	0.05	0.05	0.19
Total Income	9.92	10.88	11.67	12.33	44.80
MF Expenditure (Personal)	4.54	4.54	4.54	4.54	18.18
Other Expenditure (Administrative)	1.21	1.21	1.21	1.21	4.84
Interest on Members Savings	0.61	0.64	0.67	0.70	2.61
Ujjibiito Program cost	0.48	0.48	0.48	0.48	1.93
ENRICH Program cost	0.00	0.00	0.00	0.00	0.00
CITEP Program cost	0.00	0.00	0.00	0.00	0.00
Health Program cost	0.36	0.36	0.36	0.36	1.45
Bank loan intarest	1.14	1.34	1.24	1.24	4.98
Interest on Mother Loan (SF/PKSF)	1.09	1.39	1.39	1.29	5.15
Reserve Fund Expenses (LLP & DRF)	0.20	0.20	0.20	0.20	0.79
Total Expenditure	9.63	10.16	10.09	10.02	39.91

Net Surplus	0.29	0.72	1.57	2.31	4.89
Capital Fund	21.21	21.93	23.50	25.81	25.81
Total Assets	198.21	212.51	224.54	234.87	234.87
Capital Expenditure	0.08	0.08	0.08	0.08	0.32
Bank Loan paid	8.57	8.57	8.57	8.57	34.29
Refund to SF/ PKSf (Prin)	11.69	11.69	11.69	11.69	46.74
Opening bank balance	1.60	1.60	1.60	1.60	1.60
Total Inflow	72.12	79.12	85.44	90.79	327.47
Total outflow	102.10	105.48	108.57	111.40	427.54
Net Fund Excess / (Deficit)	-25.18	-21.55	-18.33	-19.01	-98.48
Productivity Analysis :					
No of Program Organizer	28	28	28	28	28
Loan Outstanding (Pr.)/PgO	6.16	6.66	7.09	7.46	7.46
Member/PgO (S. 400m)	354	365	377	388	388
Member/Group (S. 30g)	24	24	25	26	26
% of Loanee on Member bal. (S.90%)	83%	84%	84%	84%	84%
Secured portfolio (S. 32%)	32%	31%	31%	31%	31%
Income/PgO/Month	0.09	0.10	0.10	0.11	0.13
Expenditure/PgO/Month	0.09	0.09	0.09	0.09	0.12
Rate of Surplus (S.12-15%)	3%	7%	13%	19%	11%
Outstanding Increase Ratio (S. 2%)	11%	8%	6%	5%	35%
Cost per Loan made	2300	2353	2274	2204	2282
Per Taka Money lent	0.12	0.12	0.11	0.11	0.12
Debt to Capital Ratio (S. 9%)	12%	12%	12%	12%	12%
Capital Adequacy Ratio	11%	10%	11%	11%	11%
Rate of Return of capital	1%	1%	3%	3%	3%

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Noakhali Region (Compiled)

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	18	18	18	18	18
Number of CDO	75	86	86	86	86
No of Group (shomity)	1000	1080	1140	1180	1180
Opening Member balance	20500	21760	23236	24655	20500
Add : Member admission	3150	3690	3870	3870	14580
less : Member drop out	1890	2214	2451	2709	9264
Closing member balance	21760	23236	24655	25816	25816
Opening Loanee balance	16500	17629	19091	20572	16500
Add : New Loanee/Clients	9209	10147	10886	11452	41693
Less : 45 install full paid	8080	8684	9405	10096	36265
Closing loanee balance	17629	19091	20572	21928	21928
Average Loan size	34000	34000	34000	34000	34000
Opening Loan O/S (principal)	310.00	351.92	390.52	429.03	310.00
Add : Loan Disbursement (Prin.)	171.70	184.54	199.86	214.53	770.64
Less : Loan Realization (Prin)	129.78	145.95	161.35	176.69	613.77
Closing Outstanding (prin)	351.92	390.52	429.03	466.87	466.87
Opening Savings balance	97.00	104.38	112.30	120.80	97.00
Collection Security Savings	11.51	12.27	13.08	13.73	50.60
Collection Open Savings	8.26	8.92	9.64	10.31	37.13
Collection Longterm Savings	2.07	2.23	2.41	2.58	9.28
Add : Savings Collection	21.84	23.42	25.13	26.62	97.01
With/Ret/Adjust Security Savings	8.06	8.59	9.16	9.61	35.42
With/Ret/Adjust Open Savings	5.78	6.24	6.75	7.22	25.99
With/Ret/Adjust Long term Savings	0.62	0.67	0.72	0.77	2.79
Less : With/Ret/Adjust Savings	14.46	15.50	16.63	17.60	64.20
Savings Closing Balance	104.38	112.30	120.80	129.82	129.82
Less : Savings Fund - FDR	0.00	0.00	0.00	0.00	0.00
Useable Savings Fund	7.38	7.92	8.50	9.02	32.82
Service Charge Income	19.08	21.45	23.72	25.97	90.22
Format/ Pass book/ etc sale	0.06	0.07	0.08	0.08	0.29
Ujjibiito Program income	0.00	0.00	0.00	0.00	0.00
ENRICH Program Income	0.00	0.00	0.00	0.00	0.00
CITEP Program Income	0.00	0.00	0.00	0.00	0.00
Health Program Income	0.00	0.00	0.00	0.00	0.00
Other Income (bank int./deduct/etc)	0.05	0.05	0.05	0.05	0.19
Total Income	19.19	21.58	23.84	26.10	90.71
MF Expenditure (Personal)	9.09	9.09	9.09	9.09	36.35
Other Expenditure (Administrative)	2.40	2.40	2.40	2.40	9.60
Interest on Members Savings	1.14	1.20	1.29	1.39	5.03
Ujjibiito Program cost	0.00	0.00	0.00	0.00	0.00
ENRICH Program cost	0.00	0.00	0.00	0.00	0.00
CITEP Program cost	0.09	0.09	0.09	0.09	0.38
Health Program cost	0.60	0.60	0.60	0.60	2.41
Bank loan intarest	2.07	2.07	2.07	2.07	8.30
Interest on Mother Loan (SF/PKSF)	2.15	2.15	2.15	2.15	8.58
Reserve Fund Expenses (LLP & DRF)	0.53	0.53	0.53	0.53	2.12
Total Expenditure	18.07	18.14	18.23	18.33	72.77
Net Surplus	1.11	3.44	5.61	7.77	17.94
Capital Fund	32.02	35.46	41.07	48.84	48.84

Total Assets	368.09	407.23	446.30	484.69	484.69
Capital Expenditure	0.55	0.55	0.55	0.55	2.21
Bank Loan paid	14.29	14.29	14.29	14.29	57.15
Refund to SF/ PKSf (Prin)	19.48	19.48	19.48	19.48	77.90
Opening bank balance	1.60	1.60	1.60	1.60	1.60
Total Inflow	143.07	162.10	180.26	198.28	683.72
Total outflow	206.02	218.86	234.18	248.85	907.90
Net Fund Excess / (Deficit)	-58.15	-51.95	-49.11	-48.96	-222.58
Productivity Analysis :					
No of Program Organizer	75	86	86	86	86
Loan Outstanding (Pr.)/PgO	4.69	4.54	4.99	5.43	5.43
Member/PgO (S. 400m)	290	270	287	300	300
Member/Group (S. 30g)	22	22	22	22	22
% of Loanee on Member bal. (S.90%)	81%	82%	83%	85%	85%
Secured portfolio (S. 32%)	30%	29%	28%	28%	28%
Income/PgO/Month	0.06	0.06	0.07	0.08	0.09
Expenditure/PgO/Month	0.06	0.05	0.05	0.05	0.07
Rate of Surplus (S.12-15%)	6%	16%	24%	30%	20%
Outstanding Increase Ratio (S. 2%)	14%	11%	10%	9%	51%
Cost per Loan made	1963	1788	1675	1600	1745
Per Taka Money lent	0.11	0.10	0.09	0.09	0.09
Debt to Capital Ratio (S. 9%)	10%	10%	10%	11%	11%
Capital Adequacy Ratio	9%	9%	9%	10%	10%
Rate of Return of capital	2%	4%	5%	6%	6%

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Chittagong Region (Compiled)

Tk In million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	15	15	15	15	15
Number of CDO	56	61	64	64	64
No of Group (shomity)	820	860	890	1209	920
Opening Member balance	14300	15290	17462	19766	14300
Add : Member admission	2475	3620	3840	3840	13775
less : Member drop out	1485	1448	1536	1536	6005
Closing member balance	15290	17462	19766	22070	22070
Opening Loanee balance	12500	13423	15181	16966	12500
Add : New Loanee/Clients	7068	8483	9363	10045	34959
Less : 45 install full paid	6145	6725	7578	8410	28858
Closing loanee balance	13423	15181	16966	18601	18601
Average Loan size	34000	34000	34000	34000	34000
Opening Loan O/S (principal)	225.00	260.66	294.87	332.98	225.00
Add : Loan Disbursement (Prin.)	130.57	142.90	161.04	178.72	613.23
Less : Loan Realization (Prin)	94.91	108.69	122.93	138.53	465.05
Closing Outstanding (prin)	260.66	294.87	332.98	373.18	373.18
Opening Savings balance	67.00	71.31	76.12	81.56	67.00
Collection Security Savings	8.08	9.03	10.26	11.50	38.87
Collection Open Savings	4.25	4.73	5.31	5.85	20.14
Collection Longterm Savings	1.18	1.31	1.47	1.63	5.59
Add : Savings Collection	13.50	15.08	17.04	18.98	64.60
With/Ret/Adjust Security Savings	5.65	6.32	7.18	8.05	27.21
With/Ret/Adjust Open Savings	3.19	3.55	3.98	4.39	15.10
With/Ret/Adjust Long term Savings	0.35	0.39	0.44	0.49	1.68
Less : With/Ret/Adjust Savings	9.19	10.26	11.60	12.93	43.99
Savings Closing Balance	71.31	76.12	81.56	87.61	87.61
Less : Savings Fund - FDR	0.00	0.00	0.00	0.00	0.00
Useable Savings Fund	4.31	4.81	5.44	6.05	20.61
Service Charge Income	13.95	15.98	18.07	20.36	68.36
Format/ Pass book/ etc sale	0.05	0.07	0.08	0.08	0.28
Ujjibiito Program income	0.00	0.00	0.00	0.00	0.00
ENRICH Program Income	0.00	0.00	0.00	0.00	0.00
CITEP Program Income	0.00	0.00	0.00	0.00	0.00
Health Program Income	0.00	0.00	0.00	0.00	0.00
Other Income (bank int./deduct/etc)	0.07	0.07	0.07	0.07	0.29
Total Income	14.07	16.12	18.22	20.51	68.93
MF Expenditure (Personal)	7.57	7.57	7.57	7.57	30.29
Other Expenditure (Administrative)	2.00	2.00	2.00	2.00	8.02
Interest on Members Savings	0.77	0.82	0.88	0.94	3.41
Ujjibiito Program cost	0.00	0.00	0.00	0.00	0.00
ENRICH Program cost	0.00	0.00	0.00	0.00	0.00
CITEP Program cost	0.00	0.00	0.00	0.00	0.00
Health Program cost	0.48	0.48	0.48	0.48	1.93
Bank loan intarest	1.06	1.86	1.96	1.76	6.64
Interest on Mother Loan (SF/PKSF)	1.12	1.92	2.02	1.82	6.87
Reserve Fund Expenses (LLP, & DRF)	0.54	0.54	0.54	0.54	2.16
Total Expenditure	13.55	15.19	15.45	15.11	59.31
Net Surplus	0.53	0.93	2.77	5.40	9.62
Capital Fund	9.89	10.81	13.58	18.98	18.98
Total Assets	276.06	310.77	349.37	390.05	390.05

Capital Expenditure	0.49	0.49	0.49	0.49	1.97
Bank Loan paid	11.43	11.43	11.43	11.43	45.72
Refund to SF/ PKSF (Prin)	15.58	15.58	15.58	15.58	62.32
Opening bank balance	2.40	2.40	2.40	2.40	2.40
Total Inflow	106.95	121.63	138.33	157.18	524.09
Total outflow	158.08	170.40	188.54	206.22	723.24
Net Fund Excess / (Deficit)	-43.93	-41.57	-43.00	-46.65	-196.76
Productivity Analysis :					
No of Program Organizer	56	61	64	64	64
Loan Outstanding (Pr.)/PgO	4.65	4.83	5.20	5.83	5.83
Member/PgO (S. 400m)	273	286	309	345	345
Member/Group (S. 30g)	19	20	22	18	24
% of Loanee on Member bal. (S.90%)	88%	87%	86%	84%	84%
Secured portfolio (S. 32%)	27%	26%	24%	23%	23%
Income/PgO/Month	0.06	0.07	0.07	0.08	0.09
Expenditure/PgO/Month	0.06	0.06	0.06	0.06	0.08
Rate of Surplus (S.12-15%)	4%	6%	15%	26%	14%
Outstanding Increase Ratio (S. 2%)	16%	13%	13%	12%	66%
Cost per Loan made	1916	1791	1650	1505	1696
Per Taka Money lent	0.10	0.11	0.10	0.08	0.10
Debt to Capital Ratio (S. 9%)	4%	4%	4%	5%	5%
Capital Adequacy Ratio	4%	4%	4%	5%	5%
Rate of Return of capital	2%	4%	9%	12%	12%

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Cox'sbazar Region (Compiled)

Tk In million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	20	20	20	20	20
Number of CDO	88	90	90	90	90
No of Group (shomity)	1340	1360	1365	1370	1370
Opening Member balance	31800	32392	32997	33605	31800
Add : Member admission	3945	4035	4050	4050	16080
less : Member drop out	3353	3430	3443	3443	13668
Closing member balance	32392	32997	33605	34212	34212
Opening Loanee balance	25900	26869	27828	28719	25900
Add : New Loanee/Clients	13557	14011	14393	14734	56695
Less : 45 install full paid	12588	13052	13503	13918	53061
Closing loanee balance	26869	27828	28719	29535	29535
Average Loan size	34000	34000	34000	34000	34000
Opening Loan O/S (principal)	520.00	572.19	614.76	650.82	520.00
Add : Loan Disbursement (Prin.)	267.50	277.35	286.94	295.76	1127.54
Less : Loan Realization (Prin)	215.30	234.78	250.88	264.61	965.57
Closing Outstanding (prin)	572.19	614.76	650.82	681.97	681.97
Opening Savings balance	172.00	182.47	193.23	204.27	172.00
Collection Security Savings	17.38	17.71	18.04	18.37	71.50
Collection Open Savings	11.15	11.55	11.94	12.29	46.94
Collection Longterm Savings	2.39	2.48	2.56	2.63	10.06
Add : Savings Collection	30.92	31.74	32.54	33.29	128.49
With/Ret/Adjust Security Savings	12.17	12.40	12.63	12.86	50.05
With/Ret/Adjust Open Savings	7.81	8.09	8.36	8.60	32.86
With/Ret/Adjust Long term Savings	0.48	0.50	0.51	0.53	2.01
Less : With/Ret/Adjust Savings	20.45	20.98	21.50	21.99	84.91
Savings Closing Balance	182.47	193.23	204.27	215.58	215.58
Less : Savings Fund - FDR	0.00	0.00	0.00	0.00	0.00
Useable Savings Fund	10.47	10.76	11.04	11.30	43.58
Service Charge Income	31.65	34.51	36.88	38.90	141.94
Format/ Pass book/ etc sale	0.08	0.08	0.08	0.08	0.32
Ujjibiito Program income	0.00	0.00	0.00	0.00	0.00
ENRICH Program Income	1.20	1.20	1.20	1.20	4.80
CITEP Program Income	0.00	0.00	0.00	0.00	0.00
Health Program Income	0.00	0.00	0.00	0.00	0.00
Other Income (bank int./deduct/etc)	0.11	0.11	0.11	0.11	0.43
Total Income	33.04	35.90	38.27	40.29	147.49
MF Expenditure (Personal)	10.20	10.20	10.20	10.20	40.82
Other Expenditure (Administrative)	2.67	2.67	2.67	2.67	10.66
Interest on Members Savings	2.02	2.14	2.26	2.39	8.81
Ujjibiito Program cost	0.00	0.00	0.00	0.00	0.00
ENRICH Program cost	1.36	1.36	1.36	1.36	5.46
CITEP Program cost	0.08	0.08	0.08	0.08	0.32
Health Program cost	0.80	0.80	0.80	0.80	3.21
Bank loan intarest	2.77	2.77	2.77	2.77	11.06
Interest on Mother Loan (SF/PKSF)	2.86	2.86	2.86	2.86	11.44
Reserve Fund Expenses (LLP & DRF)	0.69	0.69	0.68	0.89	2.95
Total Expenditure	23.45	23.57	23.68	24.03	94.73

Net Surplus	9.59	12.33	14.58	16.26	52.76
Capital Fund	87.73	100.06	114.65	130.91	130.91
Total Assets	592.58	635.56	672.02	703.58	703.58
Capital Expenditure	0.41	0.41	0.41	0.41	1.63
Bank Loan paid	19.05	19.05	19.05	19.05	76.20
Refund to SF/ PKSF (Prin)	25.97	25.97	25.97	25.97	103.87
Opening bank balance	3.60	3.60	3.60	3.60	3.60
Total Inflow	246.16	268.67	287.30	302.97	1105.10
Total outflow	312.92	322.77	332.36	341.19	1309.24
Net Fund Excess / (Deficit)	-55.96	-43.30	-34.26	-34.61	-200.54
Productivity Analysis :					
No of Program Organizer	88	90	90	90	90
Loan Outstanding (Pr.)/PgO	6.50	6.83	7.23	7.58	7.58
Member/PgO (S. 400m)	368	367	373	380	380
Member/Group (S. 30g)	24	24	25	25	25
% of Loanee on Member bal. (S.90%)	83%	84%	85%	86%	86%
Secured portfolio (S. 32%)	32%	31%	31%	32%	32%
Income/PgO/Month	0.09	0.10	0.11	0.11	0.11
Expenditure/PgO/Month	0.07	0.07	0.07	0.07	0.07
Rate of Surplus (S.12-15%)	29%	34%	38%	40%	36%
Outstanding Increase Ratio (S. 2%)	10%	7%	6%	5%	31%
Cost per Loan made	1730	1682	1645	1631	1671
Per Taka Money lent	0.09	0.08	0.08	0.08	0.08
Debt to Capital Ratio (S. 9%)	17%	19%	21%	23%	23%
Capital Adequacy Ratio	15%	16%	17%	19%	19%
Rate of Return of capital	4%	4%	5%	4%	4%

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Barishal Region (Compiled)

Tk In million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	6	6	6	6	6
Number of CDO	6	12	18	18	18
No of Group (shomity)	30	130	210	1209	270
Opening Member balance	0	450	2250	3960	0
Add : Member admission	450	1800	1800	1800	5850
less : Member drop out	0	0	90	90	180
Closing member balance	450	2250	3960	5670	5670
Opening Loanee balance	0	360	1800	3240	0
Add : New Loanee/Clients	360	1440	1440	1440	4680
Less : 45 install full paid	0	0	0	0	0
Closing loanee balance	360	1800	3240	4680	4680
Average Loan size	28000	28000	28000	28000	28000
Opening Loan O/S (principal)	0.00	10.08	42.24	63.79	0.00
Add : Loan Disbursement (Prin.)	10.08	40.32	40.32	40.32	131.04
Less : Loan Realization (Prin)	0.00	8.16	18.77	25.89	52.82
Closing Outstanding (prin)	10.08	42.24	63.79	78.22	78.22
Opening Savings balance	0.00	0.18	1.80	5.15	0.00
Collection Security Savings	0.10	1.11	2.29	3.44	6.95
Collection Open Savings	0.06	0.71	1.49	2.27	4.54
Collection Longterm Savings	0.01	0.16	0.33	0.50	1.01
Add : Savings Collection	0.18	1.98	4.11	6.21	12.49
With/Ret/Adjust Security Savings	0.00	0.22	0.46	0.69	1.37
With/Ret/Adjust Open Savings	0.00	0.14	0.30	0.45	0.89
With/Ret/Adjust Long term Savings	0.00	0.00	0.00	0.00	0.00
Less : With/Ret/Adjust Savings	0.00	0.37	0.76	1.14	2.26
Savings Closing Balance	0.18	1.80	5.15	10.23	10.23
Less : Savings Fund - FDR	0.00	0.00	0.00	0.00	0.00
Useable Savings Fund	0.18	1.62	3.35	5.07	10.23
Service Charge Income	0.00	1.20	2.76	3.81	7.76
Format/ Pass book/ etc sale	0.01	0.04	0.04	0.04	0.12
Ujjibiito Program income	0.00	0.00	0.00	0.00	0.00
ENRICH Program Income	0.00	0.00	0.00	0.00	0.00
CITEP Program Income	0.00	0.00	0.00	0.00	0.00
Health Program Income	0.00	0.00	0.00	0.00	0.00
Other Income (bank int./deduct/etc)	0.00	0.00	0.00	0.00	0.00
Total Income	0.01	1.24	2.80	3.84	7.88
MF Expenditure (Personal)	0.40	1.21	1.21	1.21	4.04
Other Expenditure (Administrative)	0.22	0.65	0.65	0.65	2.17
Interest on Members Savings	0.00	0.01	0.05	0.11	0.16
Ujjibiito Program cost	0.00	0.00	0.00	0.00	0.00
ENRICH Program cost	0.00	0.00	0.00	0.00	0.00
CITEP Program cost	0.00	0.00	0.00	0.00	0.00
Health Program cost	0.00	0.00	0.00	0.00	0.00
Bank loan intarest	0.00	0.00	0.00	0.00	0.00
Interest on Mother Loan (SF/PKSF)	0.00	0.00	0.00	0.00	0.00
Reserve Fund Expenses (LLP,& DRF)	0.00	0.26	0.26	0.00	0.51
Total Expenditure	0.62	2.13	2.16	1.97	6.88
Net Surplus	-0.61	-0.89	0.63	1.87	1.00
Capital Fund	-0.61	-1.51	-0.87	0.74	0.74

Total Assets	10.26	42.96	65.05	80.02	80.02
Capital Expenditure	0.18	0.54	0.54	0.54	1.80
Bank Loan paid	0.00	0.00	0.00	0.00	0.00
Refund to SF/ PKSf (Prin)	0.00	0.00	0.00	0.00	0.00
Opening bank balance	0.60	0.60	0.60	0.60	0.60
Total Inflow	0.17	10.68	24.56	34.38	69.79
Total outflow	10.26	40.86	40.86	40.86	132.84
Net Fund Excess / (Deficit)	-9.49	-28.38	-14.50	-5.88	-62.45
Productivity Analysis :					
No of Program Organizer	6	12	18	18	18
Loan Outstanding (Pr.)/PgO	1.68	3.52	3.54	4.35	4.35
Member/PgO (S. 400m)	75	188	220	315	315
Member/Group (S. 30g)	15	17	19	5	21
% of Loanee on Member bal. (S.90%)	80%	80%	82%	83%	83%
Secured portfolio (S. 32%)	2%	4%	8%	13%	13%
Income/PgO/Month	0.00	0.03	0.04	0.05	0.02
Expenditure/PgO/Month	0.03	0.04	0.03	0.03	0.01
Rate of Surplus (S.12-15%)	-6800%	-72%	23%	49%	13%
Outstanding Increase Ratio (S. 2%)	#DIV/0!	319%	51%	23%	#DIV/0!
Cost per Loan made	1725	1478	1502	1367	1470
Per Taka Money lent	0.06	0.05	0.05	0.05	0.05
Debt to Capital Ratio (S. 9%)	-6%	-3%	-1%	1%	1%
Capital Adequacy Ratio	-6%	-4%	-1%	1%	1%
Rate of Return of capital	200%	7%	-33%	144%	144%