

**Coastal Association for Social Transformation (COAST) Trust**  
**Statement of Consolidated Financial Position as on 30 June 2020**

**(Tk in Crore)**

| Particulars | 30 June 2020 | 30 June 2019 | Increase/Decrease | % | Reason for variance |
|-------------|--------------|--------------|-------------------|---|---------------------|
|-------------|--------------|--------------|-------------------|---|---------------------|

**Assets**

**Non Current Assets**

|                               |              |              |             |           |   |
|-------------------------------|--------------|--------------|-------------|-----------|---|
| Property, plant and equipment | 15.24        | 14.13        | 1.12        | 8%        | Property, plant and equipment has been increased due to purchase 800 shotok land in sonarpara cox's bazar and for the replacement of furniture in MF branch level |
| Capital work-in-progress      | 1.31         | 0.66         | 0.65        | 98%       | Increased due to bhola sadar guest house construction work  |
| Long term investment          | 22.04        | 21.39        | 0.66        | 3%        | Long term investment has been increased due to increase of investment in FDR  |
| <b>Non Current Assets</b>     | <b>38.59</b> | <b>36.17</b> | <b>2.42</b> | <b>7%</b> |   |

**Current Assets**

|                              |               |               |              |            |   |
|------------------------------|---------------|---------------|--------------|------------|---|
| Loan to members              | 252.72        | 225.03        | 27.69        | 12%        | Loan disbursement to members has been decreases 7.04 % and loan recovery rate decrease 6.31% than last year but portfolio of Outstanding loan has been increased 12.31% |
| Other loan short term        | 1.31          | 1.32          | (0.00)       | 0%         | Solar home system   |
| Account receivables          | 3.06          | 3.81          | (0.75)       | -20%       | Short loan to donor projects and others party has realized or adjusted more than last year (MC loan, House rent etc.)   |
| Advance/deposit/pre-payments | 1.60          | 1.89          | (0.29)       | -15%       | MF misappropriation , Office rent , Personel loan   |
| Stock & stores               | 0.59          | 0.60          | (0.01)       | -1%        | Solar home system - pannel  |
| Cash in hand                 | 0.33          | 0.05          | 0.27         | 506%       | Due to pandemic situation we have kept some excess cash balance in hand both in branch level and project level.   |
| Cash at Bank                 | 19.64         | 19.58         | 0.07         | 0%         |   |
| <b>Total Current Assets</b>  | <b>279.25</b> | <b>252.27</b> | <b>26.98</b> | <b>11%</b> |   |
| <b>Total Assets</b>          | <b>317.84</b> | <b>288.44</b> | <b>29.40</b> | <b>10%</b> |   |

(Tk in Crore)

| Particulars | 30 June 2020 | 30 June 2019 | Increase/ Decrease | % | Reason for variance |
|-------------|--------------|--------------|--------------------|---|---------------------|
|-------------|--------------|--------------|--------------------|---|---------------------|

### **Fund and Liabilities**

#### **Fund:**

|   |              |              |             |           |  |
|---|--------------|--------------|-------------|-----------|--|
| Unutilized Donor fund                       | 4.97         | 3.23         | 1.7         | 54%       | Donor project expenditure has been decreased due to pandemic situation so the unutilized donor fund has been increased 54% than last year  |
| Re-valuation Surplus                        | 5.55         | 5.55         | -           | 0%        |  |
| Cumulative surplus                          | 30.27        | 31.66        | (1.39)      | -4%       | During this financial year net loss of the organization is taka (16,405,469) that has decreased the capital fund/cumulative surplus of the organization  |
| Reserve fund                                | 3.65         | 3.75         | (0.10)      | -3%       |  |
| Other funds (Fixed assets acquisition fund) | 1.71         | 1.42         | 0.29        | 20%       |  |
| Disaster Management Fund (DMF)              | 0.31         | -            | 0.31        | #DIV/0!   | DMF has created during this year with the willing contribution of all level staff of the organization. This fund has created to meet financial crises during any kind of disaster like, covid -19. |
| <b>Total Fund</b>                           | <b>46.46</b> | <b>45.62</b> | <b>0.84</b> | <b>2%</b> |  |

#### **Non current liabilities**

|  |              |              |               |             |  |
|--|--------------|--------------|---------------|-------------|--|
| Loans from PKSF                            | 36.21        | 29.93        | 6.28          | 21%         |  |
| Loans from other long term (SF)            | 5.36         | 6.70         | (1.34)        | -20%        |  |
| Loan from other commercial banks long term | 8.32         | 26.67        | (18.35)       | -69%        |  |
| Other loan long term                       | 12.74        | 6.33         | 6.41          | 101%        | Loan from internal source ( Provident fund, Gratuity fund and welfare fund ) has increased 101 % than the previous year. |
| <b>Total Non current liabilities</b>       | <b>62.63</b> | <b>69.63</b> | <b>(7.00)</b> | <b>-10%</b> |  |

#### **Current liabilities**

|   |               |               |              |            |  |
|---|---------------|---------------|--------------|------------|--|
| Loans from PKSF                                     | 23.33         | 23.49         | (0.16)       | -1%        |  |
| Loan and other microcredit Organizations short term | 2.68          | 2.68          | -            | 0%         |  |
| Loan and other commercial Bank short term           | 52.05         | 35.19         | 16.86        | 48%        | During this year commercial loan balance has increased 48% this will also increase the expenditure of the organization , it will also effect on debt and equity ratio. |
| Member savings deposits                             | 95.70         | 81.43         | 14.27        | 18%        |  |
| Accounts payables                                   | 8.62          | 8.38          | 0.24         | 3%         |  |
| Loan loss provision                                 | 12.33         | 10.17         | 2.16         | 21%        |  |
| Gratuity fund                                       | 3.49          | 2.98          | 0.50         | 17%        | Liability with gratuity fund has increased 16.80% due to increase the number of regular staff and the salary expenditure .   |
| Members Welfare Fund                                | 10.56         | 8.87          | 1.69         | 19%        | Liability with welfare fund has increased 19.02% due to not adjusted the liability with in the period  |
| <b>Total Current liabilities</b>                    | <b>208.75</b> | <b>173.20</b> | <b>35.56</b> | <b>21%</b> |  |
| <b>Total Fund and Liabilities</b>                   | <b>317.84</b> | <b>288.44</b> | <b>29.40</b> | <b>10%</b> |  |