

COAST Trust

Budget Variances 2018-19 & Budget and Expenditure Plan 2019-20 (BDT in Crore)

Program/ Office	Budget Headline	Expenditure				
		2018-19			2019-20	
		Budget	Expenditure	%	Budget	Increased
Micro Finance	Salary & Benefits	19.51	20.10	103%	24.06	23%
	Admin cost	10.47	10.18	97%	9.48	-9%
	Cost of Fund	10.74	12.47	116%	14.34	34%
	Sub-total (Operating)	40.72	42.75	105%	47.89	18%
	Capital Expenditure	0.79	0.90	115%	0.28	-64%
	Repayment	62.29	70.18	113%	67.83	9%
	Program cost (RLF)	432.62	383.07	89%	467.57	8%
Total	536.41	496.90	93%	583.57	9%	
Donor Project	Salary & Benefits	6.41	8.92	139%	12.16	90%
	Admin cost	2.20	2.06	94%	3.52	60%
	Capital Expenditure	-	-	0%	-	0%
	Program cost	9.70	12.13	125%	16.33	68%
	Total	18.31	22.88	125%	32.01	75%
Head Office	Salary & Benefits	1.59	2.06	130%	1.51	-5%
	Admin cost	0.33	0.49	150%	0.62	88%
	Capital Expenditure	-	-	0%	-	0%
	Program cost	0.23	0.35	154%	0.21	-10%
	Sub total	2.15	2.91	135%	2.34	9%
Total	Salary & Benefits	27.51	31.09	113%	37.74	37%
	Admin cost	13.00	12.73	98%	13.62	5%
	Cost of Fund	10.74	12.47	116%	14.34	34%
	Sub-total (Operating)	51.24	56.29	110%	65.71	28%
	Capital Expenditure	0.79	0.90	115%	0.28	-64%
	Repayment	62.29	70.18	113%	67.83	9%
	Program cost	442.55	395.55	89%	484.10	9%
	Grand Total	556.87	522.92	94%	617.92	11%

Cash Flows (MF)		
Particulars	2018-19	2019-20
Cash in flows		
Revenue income	47.1	55.99
Savings Accumulation	17.76	12.78
RLF Realization	373.26	418.18
Total	438.12	486.95
Cash out flows		
Expenditure (Revenue)	43.37	48.17
RLF Disbursement	383.07	467.57
Repayment (PKSF & Bank)	62.29	67.83
Total	488.73	583.57
Opening Cash at Bank	3.57	4.12
Closing Cash at Bank	4.26	4.58
Net Fund Deficits	-51.3	-97.08
Source of Fund	2018-19	2019-20
Total Fund deficits in MF	51	97
Available fund (Sectioned)	51	70
PKSF	35	35
Bank	16	35
Net Fund deficits	0	27
Deficits fund Management	2018-19	2019-20
City Bank	0	5
BRAC Bank	0	5
Midland Bank	0	5
Meghna Bank	0	5
Mercantile Bank	0	7
Total	0	27

Income & Expenditure			
Particulars	2018-19	2019-20	%
Micro finance			
Service Charge (MF)	47.1	55.99	19%
Expenditure (Budget)	42.75	47.89	12%
Net Surplus	4.35	8.1	86%
Donor Program			
Grant	22.88	32.01	40%
Expenditure (Budget)	22.88	32.01	40%
Net Surplus	0	0	0%
Head Office			
Over head income	2.07	1.26	-39%
Expenditure (Budget)	2.91	2.34	-20%
Net Surplus	-0.84	-1.08	-29%
Organization (Total)			
Service Charge	47.1	55.99	19%
Grant	22.88	32.01	40%
Overhead	2.07	1.26	-39%
Total	72.05	89.26	24%
Expenditure (MF)	42.75	47.89	12%
Expenditure (Donor)	22.88	32.01	40%
Expenditure (HO)	2.91	2.34	-20%
Total Expenditure	68.54	82.24	0.32
Net Surplus	3.51	7.02	100%

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Deputy Director-F&CA
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Director
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Executive Director
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Begum Shamsun Nahar
Chairperson-Board of Trustee
COAST Trust