

COAST, Financial Action Plan 2019-20

Period: 1st July 2019 to 30 June 2020

COAST Compiled

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	96	96	96	96	96
Number of CDO	385	397	410	410	410
No of Group (shomity)	5,747	5,910	6,101	6,101	6,101
Opening Member balance	118,637	122,910	127,342	132,390	118,637
Add : Member admission	14,784	15,282	17,313	17,313	64,692
less : Member drop out	10,511	10,850	12,266	12,113	45,739
Closing member balance	122,910	127,342	132,390	137,590	137,590
Opening Loanee balance	95,879	98,209	101,512	106,437	95,879
Add : New Loanee/Clients	27,846	29,445	32,020	32,871	122,182
Less : 45 install full paid	25,516	26,142	27,094	28,293	107,046
Closing loanee balance	98,209	101,512	106,437	111,015	111,015
Average Loan size	38,000	38,000	38,000	38,000	38,000
Opening Loan O/S (principal)	2,261,586,000	2,357,552,337	2,472,475,073	2,627,513,245	2,261,586,000
Add : Loan Disbursement (Prin.)	1,067,052,703	1,128,901,175	1,223,843,123	1,255,911,746	4,675,708,746
Less : Loan Realization (Prin)	971,086,366	1,013,978,439	1,068,804,950	1,129,951,959	4,183,821,714
Closing Outstanding (prin)	2,357,552,337	2,472,475,073	2,627,513,245	2,753,473,032	2,753,473,032
Opening Savings balance	814,051,200	844,720,556	876,447,823	909,470,568	814,051,200
Add : Savings Collection	100,662,016	104,113,587	108,317,907	112,787,618	425,881,128
Less : With/Ret/Adjust Savings	69,992,660	72,386,321	75,295,163	78,386,529	296,060,672
Savings Closing Balance	844,720,556	876,447,823	909,470,568	943,871,656	943,871,656
Less : Savings Fund - FDR	-	-	-	-	-
Useable Savings Fund	30,669,356	31,727,267	33,022,745	34,401,088	129,820,456
Service Charge Income	127,794,966	133,439,563	140,654,731	148,701,678	550,590,938
Format/ Pass book/ etc sale	295,680	305,640	346,260	346,260	1,293,840
ENRICH Program Income	1,364,124	1,364,124	1,364,124	1,364,128	5,456,500
Other Income (bank int./deduct/etc)	648,000	648,000	648,000	648,000	2,592,000
Total Income	130,102,770	135,757,327	143,013,115	151,060,066	559,933,278
MF Expenditure (Personnel)	50,482,200	52,080,000	53,878,684	54,092,461	210,533,345
Other Expenditure (Administrative)	11,420,060	11,803,350	12,237,750	12,286,548	47,747,708
Reserve Fund Expenses (LLP & DRF)	6,804,600	7,015,950	7,238,550	7,228,300	28,287,400
ENRICH Program cost	1,364,124	1,364,124	1,364,124	1,364,128	5,456,500
Health Program cost	120,561	120,561	120,561	120,561	482,244
Expenditure for Head Office	10,358,672	10,674,330	10,907,187	11,038,587	42,978,776
Interest on Mother Loan	23,850,000	24,528,811	25,695,424	25,759,183	99,833,418
Interest on Members Savings	10,302,539	10,690,185	11,091,913	11,510,454	43,595,091
Total Expenditure	114,702,756	118,277,311	122,534,193	123,400,222	478,914,482
Profit/Loss	15,400,013	17,480,016	20,478,922	27,659,843	81,018,795
Capital Fund	397,139,973	414,619,989	435,098,912	462,758,755	462,758,755
Total Assets	2,379,689,561	2,495,227,246	2,650,880,369	2,777,455,106	2,777,455,106
Capital Expenditure	614,950	614,950	614,950	614,950	2,459,800
Refund to Bank & PKSF	163,635,780	168,736,116	174,261,480	174,261,480	680,894,856
Opening bank balance	-	-	-	-	45,771,956
Total Inflow	1,058,364,108	1,063,185,722	1,122,306,617	1,192,012,891	4,435,869,338
Total outflow	1,231,303,433	1,298,252,241	1,398,719,553	1,477,981,759	5,406,256,985
Net Fund Excess / (Deficit)	(172,939,325)	(235,066,518)	(276,412,936)	(285,968,868)	(970,387,647)
Productivity Analysis :					
No of Credit & Development Officer	385	397	410	410	410
Loan Outstanding (Pr.)/PgO	6,123,513	6,227,897	6,408,569	6,715,788	6,715,788
Member/PgO (S. 400m)	319	321	323	336	336
Member/Group (S. 30g)	21	22	22	23	23
% of Loanee on Member bal. (S.90%)	80%	80%	80%	81%	81%
Secured portfolio (S. 32%)	36%	35%	35%	34%	34%

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Income/PgO/Month	337,929	341,958	348,812	368,439	1,365,691
Expenditure/PgO/Month	297,929	297,928	298,864	300,976	1,168,084
Rate of Surplus (S. 12-15%)	12%	13%	14%	18%	14%
Outstanding Increase Ratio (S. 2%)	4%	5%	6%	5%	22%
Cost per Loan made	4119	4017	3827	3754	3920
Per Taka Money lent	0.11	0.10	0.10	0.10	0.10
Debt to Capital Ratio (S. 9%)	20%	20%	20%	20%	20%
Capital Adequacy Ratio	17%	17%	16%	17%	17%
Rate of Return of capital	1%	2%	2%	2%	2%

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Approved 



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30 JUN 2019