


# COAST, Financial Action Plan 2018-19

Period: 1st July 2018 to 30 June 2019

COAST Compiled

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	86	86	86	86	86
Number of CDO	378	380	387	387	387
No of Group (shomity)	5610	5610	5610	5610	5610
Opening Member balance	104817	112455	120140	128035	104817
Add : Member admission	23515	23700	24225	24225	95665
less : Member drop out	15877	16015	16330	16330	64552
<b>Closing member balance</b>	<b>112455</b>	<b>120140</b>	<b>128035</b>	<b>135931</b>	<b>135931</b>
Opening Loanee balance	85267	92004	98034	103694	85267
Add : New Loanee/Clients	50334	53008	55697	57626	216665
Less : 45 install full paid	43597	46978	50037	52817	193429
<b>Closing loanee balance</b>	<b>92004</b>	<b>98034</b>	<b>103694</b>	<b>108502</b>	<b>108502</b>
Average Loan size	35333	35333	35333	35333	35333
Opening Loan O/S (principal)	1939854000	2080271674	2231932969	2384925584	1939854000
Add : Loan Disbursement (Prin.)	979283097	1051858841	1117617979	1177460871	4326220789
Less : Loan Realization (Prin)	838865423	900197546	964625364	1028907016	3732595349
<b>Closing Outstanding (prin)</b>	<b>2080271674</b>	<b>2231932969</b>	<b>2384925584</b>	<b>2533479439</b>	<b>2533479439</b>
Opening Savings balance	675441046	715010168	757858528	803925653	675441046
Add : Savings Collection	139614749	150505857	161240479	171560539	622921625
Less : With/Ret/Adjust Savings	100045626	107657497	115173355	122415993	445292473
<b>Savings Closing Balance</b>	<b>715010168</b>	<b>757858528</b>	<b>803925653</b>	<b>853070198</b>	<b>853070198</b>
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	39569122	42848360	46067124	49144545	177629152
Service Charge Income	111569101	119726274	128295173	136844633	496435181
Format/ Pass book/ etc sale	470300	474000	484500	484500	1913300
Ujjibiito Program income	968655	968655	968655	968661	3874626
ENRICH Program Income	1364124	1364124	1364124	1364128	5456500
CITEP Program Income	0	0	0	0	0
Health Program Income	0	0	0	0	0
Other Income (bank int./deduct/etc)	648000	648000	648000	648000	2592000
<b>Total Income</b>	<b>115020180</b>	<b>123181053</b>	<b>131760452</b>	<b>140309922</b>	<b>510271607</b>
MF Expenditure (Personal)	42412380	42412380	42412380	42412399	169649539
Other Expenditure (Administrative)	10747179	10747179	10747179	10747181	42988718
Interest on Members Savings	8604758	9113216	9662225	10251079	37631278
Ujjibiito Program cost	968655	968655	968655	968661	3874626
ENRICH Program cost	1364124	1364124	1364124	1364128	5456500
CITEP Program cost	346686	346686	346686	346685	1386743
Health Program cost	2580564	2580564	2580564	2580574	10322266
Overhead Cost	8572878	8572878	8572878	8572872	34291506
PF, Gratuity & WF fund interest	1612530	1612530	1612530	1612530	6450120
Bank loan intarest	6117846	6117846	6117846	6117846	24471384
Interest on Mother Loan (SF/PKSF)	10543530	10543530	10543530	10543530	42174120
Reserve Fund Expenses (LLP & DRF)	5166750	5166750	5166750	5166750	20667000
<b>Total Expenditure</b>	<b>99037880</b>	<b>99546338</b>	<b>100095347</b>	<b>100684235</b>	<b>399363800</b>
<b>Profit/Loss</b>	<b>15982300</b>	<b>23634715</b>	<b>31665106</b>	<b>39625687</b>	<b>110907808</b>
<b>Capital Fund</b>	<b>342901716</b>	<b>366536430</b>	<b>398201536</b>	<b>437827223</b>	<b>437827223</b>
<b>Total Assets</b>	<b>2345824542</b>	<b>2499403743</b>	<b>2654314265</b>	<b>2804786026</b>	<b>2804786026</b>



Md. Ahsannul Karim  
Deputy Director-F&CA  
COAST Trust



Sanat K Bhowmik  
Director  
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Capital Expenditure	1917906	1917906	1917906	1917906	7671624
Bank Loan paid	69541506	69541506	69541506	69541506	278166024
Refund to SF/ PKSF (Prin)	86194077	86194077	86194077	86194077	344776308
Opening bank balance	35750508	37892926	40196283	42653510	42653510
<b>Total Inflow</b>	<b>999652399</b>	<b>1078181630</b>	<b>1160607644</b>	<b>1243147424</b>	<b>4481589097</b>
<b>Total outflow</b>	<b>1136936586</b>	<b>1209512330</b>	<b>1275271468</b>	<b>1335114360</b>	<b>4956834745</b>
<b>Net Fund Excess / (Deficit)</b>	<b>-32048635</b>	<b>-19829691</b>	<b>3586226</b>	<b>-49313426</b>	<b>-432592138</b>
<b>Productivity Analysis :</b>					
No of Program Organizer	378	380	387	387	387
Loan Outstanding (Pr.)/PgO	5503364	5873508	6162598	6546458	6546458
Member/PgO (S. 400m)	297	316	331	351	351
Member/Group (S. 30g)	20	21	23	24	24
% of Loanee on Member bal. (S.90%)	82%	82%	81%	80%	80%
Secured portfolio (S. 32%)	34%	34%	34%	34%	34%
Income/PgO/Month	304286	324161	340466	362558	1318531
Expenditure/PgO/Month	262005	261964	258644	260166	1031948
Rate of Surplus (S.12-15%)	14%	19%	24%	28%	22%
Outstanding Increase Ratio (S. 2%)	7%	7%	7%	6%	31%
Cost per Loan made	1968	1878	1797	1747	1843
Per Taka Money lent	0.10	0.09	0.09	0.09	0.09
Debt to Capital Ratio (S. 9%)	17%	17%	18%	18%	18%
Capital Adequacy Ratio	15%	15%	15%	16%	16%
Rate of Return of capital	2%	2%	3%	3%	3%



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