

COAST, Financial Action Plan 2018-19

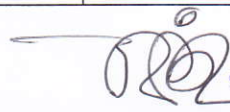
Period: 1st July 2018 to 30 June 2019

Bhola Region

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	20	20	20	20	20
Number of CDO	91	93	93	93	93
No of Group (shomity)	1320	1320	1320	1320	1320
Opening Member balance	29850	30866	31913	32959	29850
Add : Member admission	4065	4185	4185	4185	16620
less : Member drop out	3049	3139	3139	3139	12465
Closing member balance	30866	31913	32959	34005	34005
Opening Loanee balance	24800	24871	25019	25150	24800
Add : New Loanee/Clients	11983	12110	12162	12207	48462
Less : 45 install full paid	11912	11962	12031	12091	47996
Closing loanee balance	24871	25019	25150	25266	25266
Average Loan size	36000	36000	36000	36000	36000
Opening Loan O/S (principal)	600539000	624516616	640781793	652488446	600539000
Add : Loan Disbursement (Prin.)	281420546	282609685	284223634	285651552	1133905418
Less : Loan Realization (Prin)	257442930	266344508	272516981	276996233	1073300652
Closing Outstanding (prin)	624516616	640781793	652488446	661143766	661143766
Opening Savings balance	215058000	221850867	228784847	235861594	215058000
Collection Security Savings	14652000	15150600	15652800	16155000	61610400
Collection Open Savings	8942476	8989517	9038704	9082221	36052917
Collection Longterm Savings	3726032	3745632	3766127	3784259	15022049
Add : Savings Collection	27320508	27885749	28457630	29021480	112685366
With/Ret/Adjust Security Savings	10989000	11362950	11739600	12116250	46207800
With/Ret/Adjust Open Savings	8048229	8090565	8134833	8173999	32447626
With/Ret/Adjust Long term Savings	1490413	1498253	1506451	1513704	6008820
Less : With/Ret/Adjust Savings	20527641	20951768	21380884	21803953	84664245
Savings Closing Balance	221850867	228784847	235861594	243079121	243079121
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	6792867	6933981	7076746	7217527	28021121
Service Charge Income	34239910	35423820	36244758	36840499	142748987
Format/ Pass book/ etc sale	81300	83700	83700	83700	332400
Ujjibiito Program income	733863	733863	733863	733869	2935458
ENRICH Program Income	0	0	0	0	0
CITEP Program Income	0	0	0	0	0
Health Program Income	0	0	0	0	0
Other Income (bank int./deduct/etc)	108000	108000	108000	108000	432000
Total Income	35163073	36349383	37170321	37766068	146448845
MF Expenditure (Personal)	11104560	11104560	11104560	11104560	44418240
Other Expenditure (Administrative)	2372694	2372694	2372694	2372688	9490770
Interest on Members Savings	2716404	2801894	2889166	2978213	11385678
Ujjibiito Program cost	733863	733863	733863	733869	2935458
ENRICH Program cost	0	0	0	0	0
CITEP Program cost	166923	166923	166923	166922	667691
Health Program cost	803739	803739	803739	803743	3214960
Overhead Cost	2034630	2034630	2034630	2034624	8138514
PF, Gratuity & WF fund interest	450009	450009	450009	450009	1800036
Bank loan intarest	1707306	1707306	1707306	1707306	6829224
Interest on Mother Loan (SF/PKSF)	2713176	2713176	2713176	2713176	10852704
Reserve Fund Expenses (LLP & DRF)	630000	630000	630000	630000	2520000
Total Expenditure	25433304	25518794	25606066	25695110	102253275
Profit/Loss	9729769	10830588	11564256	12070957	44195570
Capital Fund	173678353	184508942	196073197	208144155	208144155
Total Assets	660424687	677873790	690764369	700603611	700603611
Capital Expenditure	1183926	1183926	1183926	1183922	4735700
Bank Loan paid	16172439	16172439	16172439	16172439	64689756



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



Sanat K Bhowmik
Director
COAST Trust

Refund to SF/ PKSF (Prin)	17118420	17118420	17118420	17118420	68473680
Opening bank balance	11092543	11439242	11793080	12153956	12153956
Total Inflow	306902058	318078507	326181809	332384155	1283546530
Total outflow	315895331	317084470	318698419	320126333	1271804554
Net Fund Excess / (Deficit)	23943219	34963467	42507218	24411778	23895933
Productivity Analysis :					
No of Program Organizer	91	93	93	93	93
Loan Outstanding (Pr.)/PgO	6862820	6890127	7016005	7109073	7109073
Member/PgO (S. 400m)	339	343	354	366	366
Member/Group (S. 30g)	23	24	25	26	26
% of Loanee on Member bal. (S.90%)	81%	78%	76%	74%	74%
Secured portfolio (S. 32%)	36%	36%	36%	37%	37%
Income/PgO/Month	386407	390854	399681	406087	1574719
Expenditure/PgO/Month	279487	274396	275334	276292	1099498
Rate of Surplus (S.12-15%)	28%	30%	31%	32%	30%
Outstanding Increase Ratio (S. 2%)	4%	3%	2%	1%	10%
Cost per Loan made	2122	2107	2105	2105	2110
Per Taka Money lent	0.09	0.09	0.09	0.09	0.09
Debt to Capital Ratio (S. 9%)	36%	37%	40%	42%	42%
Capital Adequacy Ratio	27%	28%	29%	30%	30%
Rate of Return of capital	2%	2%	2%	2%	2%


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COAST, Financial Action Plan 2018-19

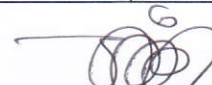
Period: 1st July 2018 to 30 June 2019

Outreach Region (Compiled)

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)	390	390	390	390	390
Opening Member balance	8787	9197	9617	10037	8787
Add : Member admission	1640	1680	1680	1680	6680
less : Member drop out	1230	1260	1260	1260	5010
Closing member balance	9197	9617	10037	10457	10457
Opening Loanee balance	7187	7541	7882	8184	7187
Add : New Loanee/Clients	3857	4017	4135	4239	16248
Less : 45 install full paid	3503	3676	3833	3972	14984
Closing loanee balance	7541	7882	8184	8451	8451
Average Loan size	35000	35000	35000	35000	35000
Opening Loan O/S (principal)	173500500	179803959	187236346	195063768	173500500
Add : Loan Disbursement (Prin.)	80462138	84429392	88040971	91236266	344168767
Less : Loan Realization (Prin)	74158679	76997005	80213550	83517244	314886478
Closing Outstanding (prin)	179803959	187236346	195063768	202782789	202782789
Opening Savings balance	62574300	65591656	68751601	72044671	62574300
Collection Security Savings	4347360	4548960	4750560	4952160	18599040
Collection Open Savings	3114815	3264103	3396184	3513041	13288143
Collection Longterm Savings	1112434	1165751	1212923	1254657	4745766
Add : Savings Collection	8574609	8978815	9359667	9719858	36632949
With/Ret/Adjust Security Savings	3043152	3184272	3325392	3466512	13019328
With/Ret/Adjust Open Savings	2180371	2284872	2377329	2459128	9301700
With/Ret/Adjust Long term Savings	333730	349725	363877	376397	1423730
Less : With/Ret/Adjust Savings	5557253	5818870	6066598	6302038	23744758
Savings Closing Balance	65591656	68751601	72044671	75462491	75462491
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	3017356	3159945	3293069	3417820	12888191
Service Charge Income	9863104	10240602	10668402	11107793	41879902
Format/ Pass book/ etc sale	32800	33600	33600	33600	133600
Ujjibiito Program income	234792	234792	234792	234792	939168
ENRICH Program Income	0	0	0	0	0
CITEP Program Income	0	0	0	0	0
Health Program Income	0	0	0	0	0
Other Income (bank int./deduct/etc)	108000	108000	108000	108000	432000
Total Income	10238696	10616994	11044794	11484185	43384670
MF Expenditure (Personal)	3760734	3760734	3760734	3760733	15042935
Other Expenditure (Administrative)	937023	937023	937023	937023	3748092
Interest on Members Savings	794614	832935	872997	914687	3415233
Ujjibiito Program cost	234792	234792	234792	234792	939168
ENRICH Program cost	0	0	0	0	0
CITEP Program cost	0	0	0	0	0
Health Program cost	363183	363183	363183	363183	1452732
Overhead Cost	594387	594387	594387	594387	2377548
PF, Gratuity & WF fund interest	168753	168753	168753	168753	675012
Bank loan intarest	640239	640239	640239	640239	2560956
Interest on Mother Loan (SF/PKSF)	1017441	1017441	1017441	1017441	4069764



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



Sanat K Bhowmik
Director
COAST Trust

Reserve Fund Expenses (LLP & DRF)	202500	202500	202500	202500	810000
Total Expenditure	8713666	8751987	8792049	8833738	35091440
Profit/Loss	1525030	1865007	2252745	2650447	8293229
Capital Fund	66730802	68595809	70848555	73499002	73499002
Total Assets	186317269	193838957	201755680	209563998	209563998
Capital Expenditure	89301	89301	89301	89297	357200
Bank Loan paid	7277601	7277601	7277601	7277601	29110404
Refund to SF/ PKSF (Prin)	7703289	7703289	7703289	7703289	30813156
Opening bank balance	3279583	3437580	3602234	3773125	3773125
Total Inflow	88387305	92175170	96399981	100732651	377695107
Total outflow	95532329	99499583	103111162	106306453	404449527
Net Fund Excess / (Deficit)	2541216	2828801	3929435	-1800677	-22981295
Productivity Analysis :					
No of Program Organizer	28	28	28	28	28
Loan Outstanding (Pr.)/PgO	6421570	6687012	6966563	7242242	7242242
Member/PgO (S. 400m)	328	343	358	373	373
Member/Group (S. 30g)	24	25	26	27	27
% of Loanee on Member bal. (S.90%)	82%	82%	82%	81%	81%
Secured portfolio (S. 32%)	36%	37%	37%	37%	37%
Income/PgO/Month	365668	379178	394457	410149	1549452
Expenditure/PgO/Month	311202	312571	314002	315491	1253266
Rate of Surplus (S.12-15%)	15%	18%	20%	23%	19%
Outstanding Increase Ratio (S. 2%)	4%	4%	4%	4%	17%
Cost per Loan made	2259	2179	2126	2084	2160
Per Taka Money lent	0.11	0.10	0.10	0.10	0.10
Debt to Capital Ratio (S. 9%)	56%	55%	54%	54%	54%
Capital Adequacy Ratio	36%	36%	36%	36%	36%
Rate of Return of capital	1%	1%	1%	1%	1%


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COAST, Financial Action Plan 2018-19

Period: 1st July 2018 to 30 June 2019

Barishal Region (Compiled)

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	4	4	4	4	4
Number of CDO	18	18	18	18	18
No of Group (shomity)	300	300	300	300	300
Opening Member balance	2550	3090	3630	4170	2550
Add : Member admission	1080	1080	1080	1080	4320
less : Member drop out	540	540	540	540	2160
Closing member balance	3090	3630	4170	4710	4710
Opening Loanee balance	2150	2614	3011	3352	2150
Add : New Loanee/Clients	1849	2048	2218	2185	8300
Less : 45 install full paid	1386	1650	1877	2041	6954
Closing loanee balance	2614	3011	3352	3495	3495
Average Loan size	35000	35000	35000	35000	35000
Opening Loan O/S (principal)	36037400	45053825	54957065	64825797	36037400
Add : Loan Disbursement (Prin.)	25465453	30324622	34490752	37502310	127783138
Less : Loan Realization (Prin)	16449028	20421382	24622020	28700952	90193382
Closing Outstanding (prin)	45053825	54957065	64825797	73627156	73627156
Opening Savings balance	8539246	9829079	11349000	13084678	8539246
Collection Security Savings	1396800	1656000	1915200	2174400	7142400
Collection Open Savings	1182865	1383843	1556156	1655748	5778613
Collection Longterm Savings	295716	345961	389039	413937	1444653
Add : Savings Collection	2875381	3385804	3860395	4244086	14365666
With/Ret/Adjust Security Savings	698400	828000	957600	1087200	3571200
With/Ret/Adjust Open Savings	828006	968690	1089309	1159024	4045029
With/Ret/Adjust Long term Savings	59143	69192	77808	82787	288931
Less : With/Ret/Adjust Savings	1585549	1865882	2124717	2329011	7905159
Savings Closing Balance	9829079	11349000	13084678	14999752	14999752
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	1289833	1519921	1735678	1915074	6460506
Service Charge Income	2187721	2716044	3274729	3817227	11995720
Format/ Pass book/ etc sale	21600	21600	21600	21600	86400
Ujjiito Program income	0	0	0	0	0
ENRICH Program Income	0	0	0	0	0
CITEP Program Income	0	0	0	0	0
Health Program Income	0	0	0	0	0
Other Income (bank int./deduct/etc)	108000	108000	108000	108000	432000
Total Income	2317321	2845644	3404329	3946827	12514120
MF Expenditure (Personal)	1561245	1561245	1561245	1561252	6244987
Other Expenditure (Administrative)	476739	476739	476739	476743	1906960
Interest on Members Savings	111895	128990	148901	171387	561173
Ujjiito Program cost	0	0	0	0	0
ENRICH Program cost	0	0	0	0	0
CITEP Program cost	0	0	0	0	0
Health Program cost	0	0	0	0	0
Overhead Cost	457221	457221	457221	457221	1828884
PF, Gratuity & WF fund interest	0	0	0	0	0
Bank loan intarest	0	0	0	0	0
Interest on Mother Loan (SF/PKSF)	0	0	0	0	0
Reserve Fund Expenses (LLP & DRF)	135000	135000	135000	135000	540000
Total Expenditure	2742100	2759195	2779106	2801603	11082004
Profit/Loss	-424779	86448	625223	1145224	1432116
Capital Fund	-211927	-125479	499744	1644967	1644967
Total Assets	45784498	55723612	65628218	74465455	74465455
Capital Expenditure	35874	35874	35874	35878	143500
Bank Loan paid	3234492	3234492	3234492	3234492	12937968

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

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Sanat K Bhowmik
Director
COAST Trust

Refund to SF/ PKSf (Prin)	3423684	3423684	3423684	3423684	13694736
Opening bank balance	491454	567450	654234	749988	749988
Total Inflow	18721308	23651633	28856514	33913647	105143102
Total outflow	32159503	37018672	41184802	44196364	154559342
Net Fund Excess / (Deficit)	-12030969	-11743157	-10454696	-9532729	-48666252
Productivity Analysis :					
No of Program Organizer	18	18	18	18	18
Loan Outstanding (Pr.)/PgO	2502990	3053170	3601433	4090398	4090398
Member/PgO (S. 400m)	172	202	232	262	262
Member/Group (S. 30g)	10	12	14	16	16
% of Loanee on Member bal. (S.90%)	85%	83%	80%	74%	74%
Secured portfolio (S. 32%)	22%	21%	20%	20%	20%
Income/PgO/Month	128740	158091	189129	219268	695229
Expenditure/PgO/Month	152339	153289	154395	155645	615667
Rate of Surplus (S.12-15%)	-18%	3%	18%	29%	11%
Outstanding Increase Ratio (S. 2%)	25%	22%	18%	14%	104%
Cost per Loan made	1483	1347	1253	1282	1335
Per Taka Money lent	0.11	0.09	0.08	0.07	0.09
Debt to Capital Ratio (S. 9%)	0%	0%	1%	2%	2%
Capital Adequacy Ratio	0%	0%	1%	2%	2%
Rate of Return of capital	52%	-52%	73%	31%	31%



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




Sanat K Bhowmik
Director
COAST Trust

COAST, Financial Action Plan 2018-19

Period: 1st July 2018 to 30 June 2019

Chittagong Region (Compiled)

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	15	15	15	15	15
Number of CDO	66	66	66	66	66
No of Group (shomity)	975	975	975	975	975
Opening Member balance	14450	15928	17413	18898	14450
Add : Member admission	4925	4950	4950	4950	19775
less : Member drop out	3448	3465	3465	3465	13843
Closing member balance	15928	17413	18898	20383	20383
Opening Loanee balance	11800	13808	15575	17113	11800
Add : New Loanee/Clients	8750	9551	10234	10830	39365
Less : 45 install full paid	6741	7784	8696	9490	32711
Closing loanee balance	13808	15575	17113	18453	18453
Average Loan size	35000	35000	35000	35000	35000
Opening Loan O/S (principal)	244660100	274972864	312557841	352432234	244660100
Add : Loan Disbursement (Prin.)	137632613	158929019	177540689	193751154	667853476
Less : Loan Realization (Prin)	107319850	121344042	137666295	154494095	520824283
Closing Outstanding (prin)	274972864	312557841	352432234	391689293	391689293
Opening Savings balance	77524200	85145250	93640990	102953748	77524200
Collection Security Savings	14815200	16240800	17666400	19092000	67814400
Collection Open Savings	5524331	6301739	6978849	7568602	26373520
Collection Longterm Savings	2959463	3375932	3738669	4054608	14128672
Add : Savings Collection	23298993	25918471	28383919	30715209	108316592
With/Ret/Adjust Security Savings	10370640	11368560	12366480	13364400	47470080
With/Ret/Adjust Open Savings	4419464	5041391	5583079	6054881	21098816
With/Ret/Adjust Long term Savings	887839	1012779	1121601	1216382	4238602
Less : With/Ret/Adjust Savings	15677943	17422731	19071160	20635664	72807498
Savings Closing Balance	85145250	93640990	102953748	113033294	113033294
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	7621050	8495740	9312758	10079546	35509094
Service Charge Income	14273540	16138758	18309617	20547715	69269630
Format/ Pass book/ etc sale	98500	99000	99000	99000	395500
Ujjibiito Program income	0	0	0	0	0
ENRICH Program Income	0	0	0	0	0
CITEP Program Income	0	0	0	0	0
Health Program Income	0	0	0	0	0
Other Income (bank int./deduct/etc)	108000	108000	108000	108000	432000
Total Income	14480040	16345758	18516617	20754715	70097130
MF Expenditure (Personal)	7303998	7303998	7303998	7303996	29215990
Other Expenditure (Administrative)	1996920	1996920	1996920	1996915	7987675
Interest on Members Savings	999968	1098933	1208583	1328231	4635715
Ujjibiito Program cost	0	0	0	0	0
ENRICH Program cost	0	0	0	0	0
CITEP Program cost	0	0	0	0	0
Health Program cost	0	0	0	0	0
Overhead Cost	1485966	1485966	1485966	1485966	5943864
PF, Gratuity & WF fund interest	281253	281253	281253	281253	1125012
Bank loan intarest	1067064	1067064	1067064	1067064	4268256
Interest on Mother Loan (SF/PKSF)	1695735	1695735	1695735	1695735	6782940

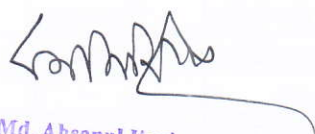


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Reserve Fund Expenses (LLP & DRF)	901251	901251	901251	901247	3605000
Total Expenditure	15732155	15831120	15940770	16060407	63564452
Profit/Loss	-1252115	514638	2575847	4694307	6532677
Capital Fund	15074297	15588935	18164782	22859089	22859089
Total Assets	288614646	326403947	366482664	405944051	405944051
Capital Expenditure	204324	204324	204324	204328	817300
Bank Loan paid	12129330	12129330	12129330	12129330	48517320
Refund to SF/ PKSF (Prin)	12838815	12838815	12838815	12838815	51355260
Opening bank balance	4257263	4682050	5147687	5651665	5651665
Total Inflow	126069452	143966400	164523540	185710701	620270093
Total outflow	162805082	184101488	202713158	218923627	768543356
Net Fund Excess / (Deficit)	-24354963	-26523109	-23220978	-27561261	-142621598
Productivity Analysis :					
No of Program Organizer	66	66	66	66	66
Loan Outstanding (Pr.)/PgO	4166256	4735725	5339882	5934686	5934686
Member/PgO (S. 400m)	241	264	286	309	309
Member/Group (S. 30g)	16	18	19	21	21
% of Loaneer on Member bal. (S.90%)	87%	89%	91%	91%	91%
Secured portfolio (S. 32%)	31%	30%	29%	29%	29%
Income/PgO/Month	219395	247663	280555	314465	1062078
Expenditure/PgO/Month	238366	239865	241527	243340	963098
Rate of Surplus (S.12-15%)	-9%	3%	14%	23%	9%
Outstanding Increase Ratio (S. 2%)	12%	14%	13%	11%	60%
Cost per Loan made	1798	1658	1558	1483	1615
Per Taka Money lent	0.11	0.10	0.09	0.08	0.10
Debt to Capital Ratio (S. 9%)	6%	5%	5%	6%	6%
Capital Adequacy Ratio	5%	5%	5%	6%	6%
Rate of Return of capital	-2%	3%	6%	8%	8%



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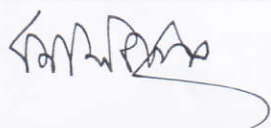
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COAST, Financial Action Plan 2018-19

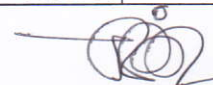
Period: 1st July 2018 to 30 June 2019

Cox's bazar Region (Compiled)

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	20	20	20	20	20
Number of CDO	88	88	88	88	88
No of Group (shomity)	1320	1320	1320	1320	1320
Opening Member balance	26100	27684	29268	30852	26100
Add : Member admission	5280	5280	5280	5280	21120
less : Member drop out	3696	3696	3696	3696	14784
Closing member balance	27,684	29,268	30,852	32,436	32,436
Opening Loanee balance	20500	22093	23512	24779	20500
Add : New Loanee/Clients	11062	11580	12042	12453	47137
Less : 45 install full paid	9470	10160	10775	11324	41729
Closing loanee balance	22,093	23,512	24,779	25,908	25,908
Average Loan size	35000	35000	35000	35000	35000
Opening Loan O/S (principal)	475074000	502674240	534759215	568108673	475074000
Add : Loan Disbursement (Prin.)	232014062	248921307	263996923	277439337	1022371629
Less : Loan Realization (Prin)	204413822	216836332	230647465	244696493	896594112
Closing Outstanding (prin)	502,674,240	534,759,215	568,108,673	600,851,516	600,851,516
Opening Savings balance	182505000	188889535	195673889	202837915	182505000
Collection Security Savings	18330300	19399500	20468700	21537900	79736400
Collection Open Savings	7767071	8298441	8772246	9194722	34032480
Collection Longterm Savings	3236279	3457684	3655103	3831134	14180200
Add : Savings Collection	29333650	31155625	32896049	34563756	127949080
With/Ret/Adjust Security Savings	14664240	15519600	16374960	17230320	63789120
With/Ret/Adjust Open Savings	6990363	7468597	7895022	8275250	30629232
With/Ret/Adjust Long term Savings	1294512	1383074	1462041	1532454	5672080
Less : With/Ret/Adjust Savings	22949115	24371270	25732023	27038023	100090432
Savings Closing Balance	188889535	195673889	202837915	210363648	210363648
Less : Savings Fund - FDR	-	-	-	-	-
Useable Savings Fund	6384535	6784354	7164026	7525733	27858648
Service Charge Income	27187038	28839232	30676113	32544634	119247017
Format/ Pass book/ etc sale	105600	105600	105600	105600	422400
Ujjibiito Program income	-	-	-	-	-
ENRICH Program Income	1364124	1364124	1364124	1364128	5456500
CITEP Program Income	-	-	-	-	-
Health Program Income	-	-	-	-	-
Other Income (bank int./deduct/etc)	108000	108000	108000	108000	432000
Total Income	28764762	30416956	32253837	34122362	125557917
MF Expenditure (Personal)	9770874	9770874	9770874	9770885	39083507
Other Expenditure (Administrative)	2517954	2517954	2517954	2517958	10071820
Interest on Members Savings	2307535	2389027	2475431	2566504	9738496
Ujjibiito Program cost	-	-	-	-	-
ENRICH Program cost	1364124	1364124	1364124	1364128	5456500
CITEP Program cost	78765	78765	78765	78765	315060
Health Program cost	803739	803739	803739	803743	3214960
Overhead Cost	2011767	2011767	2011767	2011767	8047068
PF, Gratuity & WF fund interest	375009	375009	375009	375009	1500036
Bank loan intarest	1422756	1422756	1422756	1422756	5691024
Interest on Mother Loan (SF/PKSF)	3082296	3082296	3082296	3082296	12329184

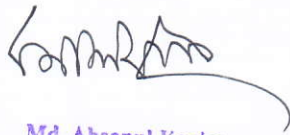


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Sanat K Bhowmik
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COAST Trust 13

Reserve Fund Expenses (LLP & DRF)	2364999	2364999	2364999	2365003	9460000
Total Expenditure	26099818	26181310	26267714	26358814	104907655
Profit/Loss	2664945	4235646	5986123	7763548	20650262
Capital Fund	115131631	119367277	125353400	133116948	133116948
Total Assets	532201717	564585141	598233048	631274344	631274344
Capital Expenditure	298449	298449	298449	298453	1193800
Bank Loan paid	16172445	16172445	16172445	16172445	64689780
Refund to SF/ PKSF (Prin)	29703288	29703288	29703288	29703288	118813152
Opening bank balance	9444477	9783694	10141896	10518182	10518182
Total Inflow	241472942	256863873	273860985	291160108	1063357908
Total outflow	278188244	295095489	310171105	323613523	1207068361
Net Fund Excess / (Deficit)	-8705661	-9224077	-6246748	-21935232	-133192270
Productivity Analysis :					
No of Program Organizer	88	88	88	88	88
Loan Outstanding (Pr.)/PgO	5712207	6076809	6455780	6827858	6827858
Member/PgO (S. 400m)	315	333	351	369	369
Member/Group (S. 30g)	21	22	23	25	25
% of Loanee on Member bal. (S.90%)	80%	80%	80%	80%	80%
Secured portfolio (S. 32%)	38%	37%	36%	35%	35%
Income/PgO/Month	326872	345647	366521	387754	1426795
Expenditure/PgO/Month	296589	297515	298497	299532	1192132
Rate of Surplus (S.12-15%)	9%	14%	19%	23%	16%
Outstanding Increase Ratio (S. 2%)	6%	6%	6%	6%	26%
Cost per Loan made	2359	2261	2181	2117	2226
Per Taka Money lent	0.11	0.11	0.10	0.10	0.10
Debt to Capital Ratio (S. 9%)	28%	27%	27%	27%	27%
Capital Adequacy Ratio	22%	22%	21%	21%	21%
Rate of Return of capital	1%	1%	2%	2%	2%


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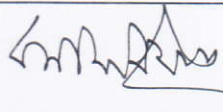

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COAST, Financial Action Plan 2018-19

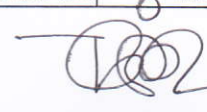
Period: 1st July 2018 to 30 June 2019

Noakhali Region

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	18	18	18	18	18
Number of CDO	87	87	94	94	94
No of Group (shomity)	1305	1305	1305	1305	1305
Opening Member balance	23080	25690	28300	31120	23080
Add : Member admission	6525	6525	7050	7050	27150
less : Member drop out	3915	3915	4230	4230	16290
Closing member balance	25690	28300	31120	33940	33940
Opening Loanee balance	18830	21077	23035	25116	18830
Add : New Loanee/Clients	12833	13702	14906	15712	57153
Less : 45 install full paid	10585	11745	12825	13899	49054
Closing loanee balance	21077	23035	25116	26929	26929
Average Loan size	36000	36000	36000	36000	36000
Opening Loan O/S (principal)	410043000	453250170	501640709	552006665	410043000
Add : Loan Disbursement (Prin.)	222288285	246644815	269325010	291880253	1030138362
Less : Loan Realization (Prin)	179081114	198254277	218959053	240501999	836796443
Closing Outstanding (prin)	453250170	501640709	552006665	603384919	603384919
Opening Savings balance	129240300	143703782	159658201	177143047	129240300
Collection Security Savings	25316400	27978600	30783600	33660000	117738600
Collection Open Savings	18316166	20162236	21999376	23708920	84186697
Collection Longterm Savings	4579041	5040559	5499844	5927230	21046674
Add : Savings Collection	48211607	53181395	58282820	63296150	222971972
With/Ret/Adjust Security Savings	17721480	19585020	21548520	23562000	82417020
With/Ret/Adjust Open Savings	14652932	16129789	17599501	18967136	67349358
With/Ret/Adjust Long term Savings	1373712	1512168	1649953	1778169	6314002
Less : With/Ret/Adjust Savings	33748125	37226976	40797974	44307305	156080380
Savings Closing Balance	143703782	159658201	177143047	196131891	196131891
Less : Savings Fund - FDR	0	0	0	0	0
Useable Savings Fund	14463482	15954418	17484846	18988845	66891591
Service Charge Income	23817788	26367819	29121554	31986766	111293927
Format/ Pass book/ etc sale	130500	130500	141000	141000	543000
Ujjibiito Program income	0	0	0	0	0
ENRICH Program Income	0	0	0	0	0
CITEP Program Income	0	0	0	0	0
Health Program Income	0	0	0	0	0
Other Income (bank int./deduct/etc)	108000	108000	108000	108000	432000
Total Income	24056288	26606319	29370554	32235766	112268927
MF Expenditure (Personal)	8910969	8910969	8910969	8910973	35643880
Other Expenditure (Administrative)	2445849	2445849	2445849	2445854	9783401
Interest on Members Savings	1674343	1861437	2067147	2292056	7894982
Ujjibiito Program cost	-	-	-	-	-
ENRICH Program cost	-	-	-	-	-
CITEP Program cost	100998	100998	100998	100998	403992
Health Program cost	609903	609903	609903	609905	2439614
Overhead Cost	1988907	1988907	1988907	1988907	7955628
PF, Gratuity & WF fund interest	337506	337506	337506	337506	1350024
Bank loan intarest	1280481	1280481	1280481	1280481	5121924




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COAST Trust



Sanat K Bhowmik
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COAST Trust

Interest on Mother Loan (SF/PKSF)	2034882	2034882	2034882	2034882	8139528
Reserve Fund Expenses (LLP & DRF)	933000	933000	933000	933000	3732000
Total Expenditure	20316838	20503932	20709642	20934562	82464973
Profit/Loss	3739450	6102387	8660912	11301204	29803954
Capital Fund	51498560	57600946	66261859	77563063	77563063
Total Assets	462481726	510978296	561450285	612934566	612934566
Capital Expenditure	106032	106032	106032	106028	424124
Bank Loan paid	14555199	14555199	14555199	14555199	58220796
Refund to SF/ PKSF (Prin)	15406581	15406581	15406581	15406581	61626324
Opening bank balance	7185189	7982910	8857152	9806595	9806595
Total Inflow	218099333	243446047	270784814	299246161	1031576355
Total outflow	252356097	276712627	299392822	321948061	1150409606
Net Fund Excess / (Deficit)	-13441477	-10131616	-2928004	-12895305	-109026656
Productivity Analysis :					
No of Program Organizer	87	87	94	94	94
Loan Outstanding (Pr.)/PgO	5209772	5765985	5872411	6418989	6418989
Member/PgO (S. 400m)	295	325	331	361	361
Member/Group (S. 30g)	20	22	24	26	26
% of Loaneer on Member bal. (S.90%)	82%	81%	81%	79%	79%
Secured portfolio (S. 32%)	32%	32%	32%	33%	33%
Income/PgO/Month	276509	305820	312453	342934	1194350
Expenditure/PgO/Month	233527	235677	220315	222708	877287
Rate of Surplus (S.12-15%)	16%	23%	29%	35%	27%
Outstanding Increase Ratio (S. 2%)	11%	11%	10%	9%	47%
Cost per Loan made	1583	1496	1389	1332	1443
Per Taka Money lent	0.09	0.08	0.08	0.07	0.08
Debt to Capital Ratio (S. 9%)	13%	13%	13%	14%	14%
Capital Adequacy Ratio	11%	11%	12%	13%	13%
Rate of Return of capital	3%	4%	5%	5%	5%


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