

COAST, Financial Action Plan 2017-18

Period: 1st July 2017 to 30 June 2018

Compiled

Tk In million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	88	88	88	88	88
Number of CDO	343	367	376	376	376
No of Group (shomity)	5110	5350	5525	5660	5660
Opening Member balance	106700	111319	118700	126068	106700
Add : Member admission	15330	18455	18870	18870	71525
less : Member drop out	10711	11074	11502	11760	45047
Closing member balance	111319	118700	126068	133178	133178
Opening Loanee balance	88800	93566	100454	107212	88800
Add : New Loanee/Clients	48076	52493	54979	57012	212560
Less : 45 install full paid	43311	45604	48221	50701	187837
Closing loanee balance	93566	100454	107212	113523	113523
Average Loan size	33000	33000	33000	33000	33000
Opening Loan O/S (principal)	1755.00	1956.84	2156.67	2335.87	1755.00
Add : Loan Disbursement (Prin.)	930.43	1009.41	1065.02	1117.71	4122.58
Less : Loan Realization (Prin)	728.59	809.59	885.82	954.80	3378.80
Closing Outstanding (prin)	1956.84	2156.67	2335.87	2498.78	2498.78
Opening Savings balance	571.50	607.58	646.91	689.93	571.50
Add : Savings Collection	106.74	113.91	121.85	129.42	471.93
Less : With/Ret/Adjust Savings	70.66	74.58	78.83	82.86	306.94
Savings Closing Balance	607.58	646.91	689.93	736.49	736.49
Less : Savings Fund - FDR	0.00	8.00	0.00	8.50	16.50
Useable Savings Fund	36.08	39.33	43.01	46.56	164.99
Service Charge Income	107.10	119.01	130.22	140.36	496.68
Format/ Pass book/ etc sale	0.31	0.37	0.38	0.38	1.43
Other Income (bank int./deduct/etc)	0.38	0.38	0.38	0.38	1.54
Donor Grant	2.47	2.47	2.47	2.47	9.88
Total Income	110.26	122.23	133.45	143.59	509.53
MF Expenditure (Personal)	42.02	42.83	42.83	42.83	170.50
Other Expenditure (Administrative)	11.16	11.60	11.60	11.60	45.95
Interest on Members Savings	6.77	7.18	7.66	8.18	29.78
Bank loan intarest	9.81	10.81	10.81	10.61	42.03
Interest on Mother Loan (SF/PKSF/PO)	10.07	11.17	11.27	10.97	43.48
Reserve Fund Expenses (LLP & DRF)	2.65	2.90	2.89	3.03	11.47
Program cost	6.36	6.36	6.36	6.36	25.45
Total Expenditure	88.84	92.85	93.41	93.58	368.67
Net Surplus	21.42	29.39	40.04	50.01	140.86
Capital Fund	258.84	288.23	328.26	378.27	378.27
Total Assets	2054.13	2256.43	2438.12	2603.70	2603.70
Fund Receive PKSF /SF	120.00	120.00	120.00	40.00	400.00
Fund Receive Bank	50.00	0.00	80.00	50.00	180.00
Capital Expenditure	2.12	2.48	2.48	2.67	9.74
Bank Loan paid	72.39	72.39	72.39	72.39	289.57
Refund to SF/ PKSF (Prin)	98.68	98.68	98.68	98.68	394.71
Opening bank balance	39.00	40.20	40.20	40.20	12.80
Total Inflow	995.10	1038.50	1209.07	1181.57	4277.45
Total outflow	1103.62	1182.96	1238.57	1291.45	4816.60
Net Fund Excess / (Deficit)	-239.52	-224.25	-189.30	-109.87	-539.15
Productivity Analysis :					
No of Program Organizer	343	367	376	376	376

Loan Outstanding (Pr./PgO)	5.71	5.88	6.21	6.65	6.65
Member/PgO (S. 400m)	325	323	335	354	354
Member/Group (S. 30g)	22	22	23	24	24
% of Loanee on Member bal. (S.90%)	84%	85%	85%	85%	85%
Secured portfolio (S. 32%)	31%	30%	30%	29%	29%
Income/PgO/Month	0.08	0.08	0.09	0.10	0.12
Expenditure/PgO/Month	0.06	0.06	0.06	0.06	0.09
Rate of Surplus (S.12-15%)	19%	24%	30%	35%	28%
Outstanding Increase Ratio (S. 2%)	12%	10%	8%	7%	42%
Cost per Loan made	1848	1769	1699	1641	1734
Per Taka Money lent	0.10	0.09	0.09	0.08	0.09
Debt to Capital Ratio (S. 9%)	6.94	6.83	6.43	5.88	5.88
Capital Adequacy Ratio	13%	13%	14%	15%	15%
Rate of Return of capital	3%	4%	5%	5%	5%