

## COAST, Financial Action Plan 2015-16

Period: 1st July 2016 to 30 June 2017

Chittagong Region (Compiled)

Taka in Million

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	12	12	12	12	12
Number of CDO	54	54	54	54	54
No of Group (shomity)	690	750	780	1209	820
<b>Opening Member balance</b>	13700	14300	16244	18188	<b>13700</b>
Add : Member admission	1500	3240	3240	3240	11220
less : Member drop out	900	1296	1296	1296	4788
<b>Closing member balance</b>	<b>14300</b>	<b>16244</b>	<b>18188</b>	<b>20132</b>	<b>20132</b>
<b>Opening Loanee balance</b>	10100	11473	12927	14074	10100
Add : New Loanee/Clients	4228	4679	4736	5261	18903
Less : 45 install full paid	2854	3225	3589	3515	13184
<b>Closing loanee balance</b>	<b>11473</b>	<b>12927</b>	<b>14074</b>	<b>15819</b>	<b>15819</b>
Average Loan size	22000	22000	22000	22000	22000
<b>Opening Loan O/S (principal)</b>	155	178	201	217	155
Add : Loan Disbursement (Prin.)	93	103	104	116	416
Less : Loan Realization (Prin)	70	80	88	96	333
<b>Closing Outstanding (prin)</b>	<b>178</b>	<b>201</b>	<b>217</b>	<b>238</b>	<b>238</b>
<b>Opening Savings balance</b>	48	51	54	58	48
Add : Savings Collection	11	12	14	15	52
Less : With/Ret/Adjust Savings	8	9	10	11	38
<b>Savings Closing Balance</b>	<b>51</b>	<b>54</b>	<b>58</b>	<b>62</b>	<b>62</b>
Less : Savings Fund - FDR	0	0	0	0	0
<b>Useable Savings Fund</b>	3	3	4	4	14
Service Charge Income	9	10	11	12	42
Format/ Pass book/ etc sale	0	0	0	0	0
Other Income (bank int./deduct/etc)	0	0	0	0	0
<b>Total Income</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>42</b>
MF Expenditure (Personal)	5	5	5	5	19
Other Expenditure (Administrative)	1	1	1	1	6
Interest on Members Savings	1	1	1	1	2
Overhead	0	1	1	1	3
Bank loan intarest	0	0	0	0	1
Interest on Mother Loan (SF/PKSF)	1	1	2	2	6
Reserve Fund Expenses (LLP,DMF & DRF)	0	1	0	1	3
<b>Total Expenditure</b>	<b>8</b>	<b>10</b>	<b>10</b>	<b>11</b>	<b>40</b>
<b>Profit/Loss</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>3</b>
<b>Capital Fund</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>4</b>
<b>Total Assets</b>	<b>190</b>	<b>213</b>	<b>230</b>	<b>250</b>	<b>250</b>
Capital Expenditure	0	0	0	0	0
Bank Loan paid	5	5	5	5	18
Refund to SF/ PKSF (Prin)	16	16	16	16	65
<b>Opening bank balance</b>	2	2	2	2	2
<b>Total Inflow</b>	81	91	99	108	378
<b>Total outflow</b>	114	124	125	137	500
<b>Net Fund Excess / (Deficit)</b>	<b>-26</b>	<b>-26</b>	<b>-19</b>	<b>-26</b>	<b>-119</b>
<b>Productivity Analysis :</b>					
No of Program Organizer	54	54	54	54	54
Loan Outstanding (Pr.)/PgO	3	4	4	4	4

Member/PgO (S. 400m)	265	301	337	373	373
Member/Group (S. 30g)	21	22	23	17	25
% of Loanee on Member bal. (S.90%)	80%	80%	77%	79%	79%
Secured portfolio (S. 32%)	29%	27%	27%	26%	26%
Income/PgO/Month	0	0	0	0	1
Expenditure/PgO/Month	0	0	0	0	1
Rate of Surplus (S.12-15%)	5%	4%	5%	10%	6%
Outstanding Increase Ratio (S. 2%)	15%	13%	8%	9%	53%
Cost per Loan made	0	0	0	0	0
Per Taka Money lent	0.09	0.09	0.10	0.09	0.10
Debt to Capital Ratio (S. 9%)	1%	1%	1%	2%	2%
Capital Adequacy Ratio	1%	1%	1%	2%	2%
Rate of Return of capital	15%	0%	10%	7%	7%