

COAST, Business Plan 2022-23

Period: 1st July, 2022 to 30 June, 2023

COAST Compiled

BDT in Crore

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	110	110	110	110	110
Number of CDO	448	464	465	467	467
No of Group (shomity)	8064	8216	8234	8270	8270
Opening Member balance	152780	157155	162268	167080	152780
Add : Member admission	20169	23874	23825	23415	91283
less : Member drop out	15794	18760	19013	18665	72232
Closing member balance	157155	162268	167080	171831	171831
Opening Loanee balance	125755	130588	136230	140062	125755
Add : New Loanee/Clients	36386	38461	37900	39247	151993
Less : 45 install full paid	31553	32818	34068	34969	133408
Closing loanee balance	130588	136230	140062	144340	144340
Average Loan size (BDT)	63333	63333	63333	63333	63333
Opening Loan O/S (principal)	412.52	451.32	486.28	504.08	412.52
Disbursement (Prin.)	231.73	244.64	240.82	249.22	966.40
Realizable (Prin)	165.16	179.66	191.22	197.92	733.96
Realization (Prin)	163.74	178.11	189.58	196.21	727.63
Overdue Collection (Prin)	1.94	1.92	1.90	1.88	7.64
Advance Collection (Prin)	27.25	29.64	31.55	32.66	121.10
Total Realization	192.93	209.67	223.02	230.75	856.37
Closing Outstanding (prin)	451.32	486.28	504.08	522.55	522.55
New overdue	1.42	1.55	1.65	1.71	6.33
Overdue Balance	31.40	31.03	30.78	30.61	30.61
Opening Savings balance	167.20	176.66	188.71	201.12	167.20
Add : Savings Collection	53.62	55.24	56.85	58.23	223.94
Less : With/Ret/Adjust Savings	44.16	43.19	44.44	45.50	177.28
Savings Closing Balance	176.66	188.71	201.12	213.85	213.85
Service Charge Income	20.88	22.68	24.13	24.96	92.64
Format/ Pass book/ etc sale	0.06	0.07	0.07	0.07	0.26
Write-off Collection	0.03	0.03	0.03	0.03	0.11
Other Income (deduct/etc)	0.09	0.10	0.10	0.11	0.41
Total Income	21.06	22.88	24.33	25.16	93.43
Salary & Benefits (Field)	8.16	8.16	8.16	8.16	32.65
Other Expenditure (Administrative)	1.99	1.99	1.99	1.99	7.94
Loan Loss Provisison	1.91	1.58	0.77	0.83	5.09
Interest on PKSF & Bank Loan	4.70	5.09	5.39	5.58	20.76
Interest on Members Savings	2.56	2.71	2.89	3.08	11.24
Total Expenditure	19.31	19.53	19.20	19.64	77.68
Profit/Loss	1.74	3.35	5.13	5.52	15.75
Fund/ Equity	60.24	63.58	68.70	74.22	74.22
Total Assets	501.46	540.31	560.09	580.61	580.61