

COAST, Business Plan 2022-23

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

Coxsbaraz Region

BDT in Crore

| Particulars | 1st Qrt | 2nd Qrt | 3rd Qrt | 4th Qrt | Total |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Number of Branch | 20 | 20 | 20 | 20 | 20 |
| Number of CDO | 96 | 96 | 96 | 96 | 96 |
| No of Group (shomity) | 1728 | 1728 | 1728 | 1728 | 1728 |
| Opening Member balance | 33800 | 34652 | 35516 | 36207 | 33800 |
| Add : Member admission | 4260 | 4320 | 3456 | 3456 | 15492 |
| less : Member dropout | 3408 | 3456 | 2765 | 2765 | 12394 |
| Closing member balance | 34652 | 35516 | 36207 | 36898 | 36898 |
| Opening Loanee balance | 27750 | 29043 | 30294 | 30260 | 27750 |
| New Loanee/ Borrower | 8901 | 9207 | 8143 | 8757 | 35007 |
| Full paid Loanee (Borrower) | 7609 | 7956 | 8176 | 8219 | 31960 |
| Closing loanee balance | 29043 | 30294 | 30260 | 30797 | 30797 |
| Average Loan size | 65000 | 65000 | 65000 | 65000 | 65000 |
| Opening Loan O/S (principal) | 95.50 | 108.15 | 117.64 | 117.49 | 95.50 |
| Disbursement (Prin.) | 57.86 | 59.84 | 52.93 | 56.92 | 227.55 |
| Realizable (Prin) | 38.70 | 43.17 | 45.52 | 45.94 | 173.33 |
| Realization (Prin) | 38.31 | 42.74 | 45.06 | 45.48 | 171.60 |
| Overdue Collection (Prin) | 0.51 | 0.50 | 0.50 | 0.49 | 2.00 |
| Advance Collection (Prin) | 6.39 | 7.12 | 7.51 | 7.58 | 28.60 |
| Total Realization | 45.21 | 50.36 | 53.07 | 53.55 | 202.19 |
| Closing Outstanding (prin) | 108.15 | 117.64 | 117.49 | 120.86 | 120.86 |
| New Overdue | 0.39 | 0.43 | 0.46 | 0.46 | 1.73 |
| Overdue Balance | 8.36 | 8.29 | 8.25 | 8.22 | 8.22 |
| Opening Savings balance | 45.20 | 48.00 | 50.88 | 53.82 | 45.20 |
| Add : Savings Collection | 14.02 | 14.39 | 14.69 | 14.96 | 58.06 |
| Less : With/Ret/Adjust Savings | 11.22 | 11.51 | 11.75 | 11.97 | 46.45 |
| Savings Closing Balance | 48.00 | 50.88 | 53.82 | 56.81 | 56.81 |
| Service Charge Income | 4.89 | 5.45 | 5.74 | 5.79 | 21.87 |
| Format/ Pass book/ etc sale | 0.01 | 0.01 | 0.01 | 0.01 | 0.05 |
| Write-off Collection | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 |
| Other Income (deduct/etc) | 0.03 | 0.03 | 0.03 | 0.03 | 0.11 |
| Total Income | 4.94 | 5.49 | 5.78 | 5.84 | 22.05 |
| Salary & Benefits | 1.63 | 1.63 | 1.63 | 1.63 | 6.54 |
| Other Expenditure (Administrative) | 0.44 | 0.44 | 0.44 | 0.44 | 1.77 |
| Loan Loss provision | 0.63 | 0.47 | -0.01 | 0.17 | 1.27 |
| Interest on Mother Loan | 1.20 | 1.34 | 1.41 | 1.42 | 5.37 |
| Interest on Members Savings | 0.69 | 0.73 | 0.78 | 0.82 | 3.03 |
| Total Expenditure | 4.60 | 4.63 | 4.26 | 4.49 | 17.98 |
| Profit/Loss | 0.33 | 0.87 | 1.52 | 1.34 | 4.07 |
| Fund/ Equity | 13.30 | 14.17 | 15.69 | 17.04 | 17.04 |
| Total Assets | 120.17 | 130.71 | 130.55 | 134.29 | 134.29 |