

COAST, Business Plan 2022-23

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

Outreach Region

BDT in Crore

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	11	11	11	11	11
Number of CDO	34	34	34	34	34
No of Group (shomity)	612	612	612	612	612
Opening Member balance	12000	12260	12607	12954	12000
Add : Member admission	1734	1734	1734	1734	6936
less : Member dropout	1474	1387	1387	1387	5636
Closing member balance	12260	12607	12954	13301	13301
Opening Loanee balance	9875	10164	10430	10674	9875
New Loanee/ Borrower	2683	2727	2767	2804	10981
Full paid Loanee (Borrower)	2394	2461	2523	2580	9958
Closing loanee balance	10164	10430	10674	10898	10898
Average Loan size	65000	65000	65000	65000	65000
Opening Loan O/S (principal)	32.92	35.17	36.80	38.03	32.92
Disbursement (Prin.)	17.44	17.72	17.99	18.23	71.38
Realizable (Prin)	13.06	13.84	14.41	14.85	56.16
Realization (Prin)	12.92	13.70	14.27	14.70	55.60
Overdue Collection (Prin)	0.11	0.11	0.11	0.11	0.45
Advance Collection (Prin)	2.15	2.28	2.38	2.45	9.27
Total Realization	15.19	16.09	16.76	17.27	65.31
Closing Outstanding (prin)	35.17	36.80	38.03	38.99	38.99
New Overdue	0.13	0.14	0.14	0.15	0.56
Overdue Balance	1.84	1.87	1.90	1.94	1.94
Opening Savings balance	13.20	13.64	14.45	15.29	13.20
Add : Savings Collection	3.81	3.94	4.08	4.19	16.02
Less : With/Ret/Adjust Savings	3.37	3.13	3.25	3.33	13.08
Savings Closing Balance	13.64	14.45	15.29	16.15	16.15
Service Charge Income	1.64	1.74	1.81	1.87	7.06
Format/ Pass book/ etc sale	0.00	0.00	0.00	0.00	0.02
Write-off Collection	0.00	0.00	0.00	0.00	0.01
Other Income (deduct/etc)	0.01	0.01	0.01	0.01	0.04
Total Income	1.66	1.76	1.83	1.88	7.13
Salary & Benefits	0.68	0.68	0.68	0.68	2.72
Other Expenditure (Administrative)	0.16	0.16	0.16	0.16	0.64
Loan Loss provision	0.11	0.08	0.06	0.05	0.30
Interest on Mother Loan	0.30	0.31	0.33	0.34	1.28
Interest on Members Savings	0.20	0.21	0.22	0.23	0.86
Total Expenditure	1.45	1.44	1.45	1.46	5.80
Profit/Loss	0.21	0.32	0.38	0.42	1.33
Fund/ Equity	6.72	7.04	7.42	7.84	7.84
Total Assets	39.08	40.89	42.25	43.32	43.32