



COAST Foundation

# Budget & Financial Plan

Presented by

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# Budget and Financial Plan of FY2023-24 and Comparison with Last year (FY2022-23) Actual Cost

Take in Crore

<b>Receipts</b>	<b>FY2022-23 (Actual)</b>	<b>FY2023-24 (Plan)</b>	<b>Variance Increase/ (Decrease)</b>	<b>% of Increase/ (Decrease)</b>
Income from MF	107.97	126.86	18.89	17%
Savings Accumulation	59.46	67.15	7.69	13%
Loan Realization	854.29	1,129.17	274.88	32%
Loan from PKSF	58.10	-	(58.10)	-100%
Loan from Bank	67.64	-	(67.64)	-100%
Loan from Statutory Fund	11.36	-	(11.36)	-100%
Donor Overhead & Mgt cost	2.31	3.14	0.83	36%
Donor Grants for Projects	23.28	29.25	5.97	26%
<b>Total Receipts</b>	<b>1,184.41</b>	<b>1,355.57</b>	<b>171.16</b>	<b>14%</b>

# Budget and Financial Plan of FY2023-24 and Comparison with Last year (FY2022-23) Actual Cost

Payment	FY2022-23 (Actual)	FY2023-24 (Plan)	Variance Increase/ (Decrease)	% of Increase/ (Decrease)
Salary & Benefits	49.25	59.79	10.54	21%
Admin cost	18.46	20.94	2.48	13%
Program Cost	15.02	15.01	(0.01)	0%
Cost of Fund	23.60	30.59	6.99	30%
<b>Sub Total (Operating Cost)</b>	<b>106.33</b>	<b>126.33</b>	<b>20.00</b>	<b>19%</b>
Capital Expenditure	1.07	1.52	0.45	42%
Loan Repayment	117.80	128.20	10.40	9%
Loan Disbursemet	969.08	1,293.39	324.31	33%
<b>Total Payments</b>	<b>1,194.28</b>	<b>1,549.44</b>	<b>355.16</b>	<b>30%</b>
Excess / (Deficit) of RLF	(9.87)	(193.87)	(184.00)	
Opening Bank Balance	23.69	14.06		
Closing Bank Balance	0.00	14.37		
<b>Net RLF Deficit</b>	<b>13.82</b>	<b>(194.18)</b>		

## Take in Crore

RLF Deficit Management:	
PKSF	70.00
Bank	114.00
Statutory Fund	10.18
Total	194.18

# Total INCOME STATEMENT New Yr FY2023-24 vs Last Yr2022-23

Take in Crore

Income	FY2022-23 (Actual)	FY2023-24 (Plan)	Variance Increase/ (Decrease)	% of Increase/ (Decrease)
Income from MF	107.97	126.86	18.89	17%
Donor Overhead	1.26	2.21	0.95	76%
Donor Mgt cost	0.87	0.83	(0.03)	-4%
Coxb Guest House	0.18	0.10	(0.09)	-46%
Donor Grants for Projects	23.28	29.25	5.97	26%
<b>Total Income</b>	<b>133.56</b>	<b>159.25</b>	<b>25.69</b>	

Take in Crore

Expense	FY2022-23 (Actual)	FY2023-24 (Plan)	Variance Increase/ (Decrease)	% of Increase/ (Decrease)
Salary & Benefits	49.25	59.79	10.54	21%
Admin cost	18.46	20.94	2.48	13%
Program cost	15.02	15.01	(0.01)	0%
Cost of Fund	23.60	30.59	6.99	30%
<b>Total Expense</b>	<b>106.33</b>	<b>126.33</b>	<b>20.00</b>	<b>19%</b>
<b>Surplus / (Deficit) of RLF</b>	<b>27.23</b>	<b>32.92</b>	<b>5.69</b>	

# Core Program Income Statement

Take in Crore

Income	FY2022-23 (Actual)	FY2023-24 (Plan)	Varinace Increase/ (Decrease)	% of Increase/ (Decrease)
Income from MF	103.15	119.68	16.53	16%
<b>Total Income</b>	<b>103.15</b>	<b>119.68</b>	<b>16.53</b>	<b>16%</b>
Expense	FY2022-23 (Actual)	FY2023-24 (Plan)	Variance Increase/ (Decrease)	% of Increase/ (Decrease)
Salary & Benefits	36.66	41.69	5.03	14%
Admin cost	13.66	13.14	(0.52)	-4%
Program Cost (Health, CITEP,)	0.32	1.15	0.83	259%
Cost of Fund	23.60	30.59	6.99	30%
<b>Total Expense</b>	<b>74.24</b>	<b>86.57</b>	<b>12.33</b>	<b>17%</b>
<b>Surplus / (Deficit) of RLF</b>	<b>28.91</b>	<b>33.11</b>	<b>4.20</b>	

# Non Core Program Income Statement

Take in Crore

Income	FY2022-23 (Actual)	FY2023-24 (Plan)	Variance Increase/ (Decrease)	% of Increase/ (Decrease)
Support from MF	4.82	7.18	2.36	49%
Donor Overhead	1.26	2.21	0.95	76%
Donor Mgt cost	0.87	0.83	(0.03)	-4%
Cxb Guest House	0.18	0.10	(0.09)	-46%
Donor Grants for Projects	23.28	29.25	5.97	26%
<b>Total Income</b>	<b>30.41</b>	<b>39.57</b>	<b>9.16</b>	
Expense	FY2022-23 (Actual)	FY2023-24 (Plan)	Variance Increase/ (Decrease)	% of Increase/ (Decrease)
Salary & Benefits	12.59	18.10	5.51	44%
Admin cost	4.80	7.80	3.00	63%
Program cost	14.70	13.86	(0.84)	-6%
<b>Total Expense</b>	<b>32.09</b>	<b>39.76</b>	<b>7.67</b>	<b>24%</b>
<b>Surplus / (Deficit) of RLF</b>	<b>(1.68)</b>	<b>(0.19)</b>		

# Target and Achievement of Income Statement

Take in Crore

Particulars	FY2022-23			
	Plan	Achievd	Variance	%
Income from MF	93.60	107.97	14.37	15%
Grants from Donor	22.17	23.28	1.11	5%
Overhead	8.82	2.31	(6.51)	-74%
<b>Total Income</b>	<b>124.59</b>	<b>133.56</b>	<b>8.97</b>	<b>7%</b>
Core Program	72.90	74.24	1.34	2%
Donor Projects	22.17	23.28	1.11	5%
Non-Core Program	8.83	8.81	(0.02)	-0.2%
<b>Total Expenditure</b>	<b>103.90</b>	<b>106.33</b>	<b>2.43</b>	<b>2%</b>
<b>Net Surplus</b>	<b>20.69</b>	<b>27.23</b>	<b>6.54</b>	



# Thank You

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