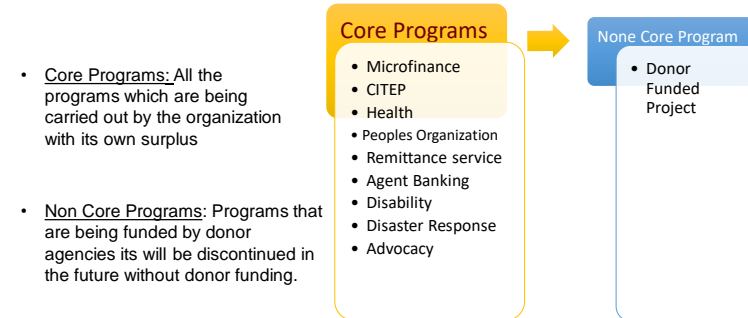


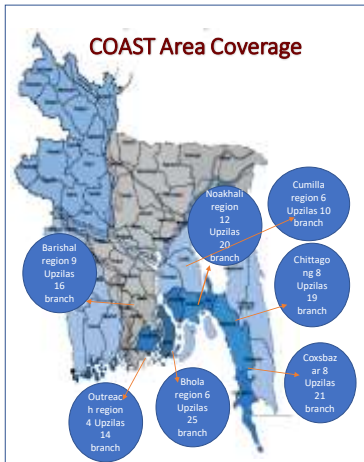


## COAST Programs

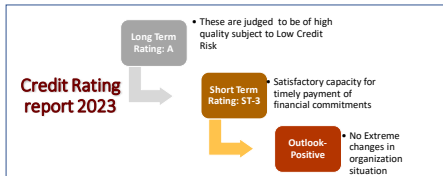
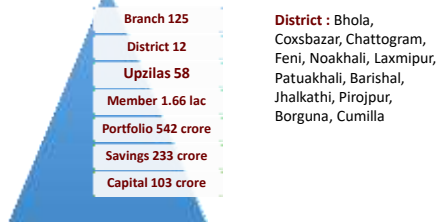
A) Core Program B) Non Core Program



- Core Programs: All the programs which are being carried out by the organization with its own surplus
- Non Core Programs: Programs that are being funded by donor agencies its will be discontinued in the future without donor funding.




**At a glance as on December 2023**



**Last Year Achievement & next year (2023-24) BP & 5 Years plan (Tk in crore)**

Description	Financial Plan 2023-24				Particulars						
	FY 2023-24	Target up to Dec'23	Achieve Dec'23	June 2023	2022	2023	2024	2025	2026	2027	
Branch	125	125	125	115	District Coverage	11	11	13	13	13	13
CDO	517	497	479	469	Region	6	6	7	8	8	8
Member	1.81	1.69	1.62	1.59	Branch	115	120	130	135	140	150
Lonee%	84.0%	82.8%	80.9%	81.0%	Member (lac)	1.58	1.74	1.91	2.10	2.31	2.54
Savings	284.8	248.4	234.29	226.41	Loanee (Lac)	1.33	1.39	1.53	1.68	1.85	2.03
Outstanding	704.9	580.8	542.89	532.35	Portfolio Balance	490.52	580.86	685.41	808.78	954.36	1126.1
Income	126.58	58.63	56.52	107.89	Savings Balance	198.94	232.34	274.16	323.51	381.75	450.46
Expenditure	92.31	45.48	38.70	79.80	Capital Fund	72.73	116.17	137.08	161.76	190.87	225.23
Surplus	34.27	13.15	17.82	28.09	Total Assets (Crore)	541.32	645.39	761.57	898.65	1060.4	1251.28
Rate of Surplus	27.1%	20.9%	27.8%	26.0%	Yearly Turnover	982.56	1161.7	1370.8	1617.5	1908.7	2252.3
Capital Fund	120.18	99.4	103	86.15							

**Challenge & Way-out**

	<b>Challenge</b>	Availabilities of Fund
		Political: Parliament Election
		Global economical recession
		Natural Disaster
		Increased overdue
	<b>Way-out</b>	Increase Savings Mobilization
		Increase Bank Financing
		Fund collect from Foreign Investor and Stock market
		Policy advocacy

**CITEP (Coastal Integrated Technology Extension Program)**

- Staff 6
- Model breeder 09
- Vaccination 24950
- Sex pheromone 82
- Mini Hatchery 29



**Primary Health**

- 11 branch coverage
- Total Beneficiaries 24500 (15%)

**Disability**

- No's of Loan 29
- Loan disbursement 9.75 lac





## PACE & SEP Project

CRAB & Dry fish production

- ME Member Coverage 35124 (22%)
- ME Portfolio coverage 46 %
- Average ME Loan Size 136000



## ENRICH Project (PKSF Supported)

- Activities are on going in Dhurang of Kutubdia upazila under Cox's Bazar district. It is a climate hotspot.

### Achievements

- 8 beggar rehabilitation, 7 special eye camps, 156 eye cataract operations
- Allowance for 100 elderly dependents 1839000 Tk
- 82 educational scholarships of 984,000 Tk.



## WASH Project (PKSF Supported Program)

Program implementation in Chattogram & Noakhali region through 32 branches



### Remittance Service



- Partnership with Meghna Bank from 2015.
- Remittance paid 3.37 crore to 1145 members.

### Agent Banking

- Partnership with- Midland Bank Ltd (2018)
- Account holder 502

### Digital Financial Services (DFS)

- Partner with Bkash for non cash transaction
- Providing SMS service to client
- Collection through Tab



### Advocacy

- With MRA for Policy change
- With CDF for Policy change
- With INAFI for research



### Disaster response

> Response to emergencies period

### Janosngathan (People's Organization)

- Major works in coordination with the local administration.
- They work on 26 social actions



Thanks

