



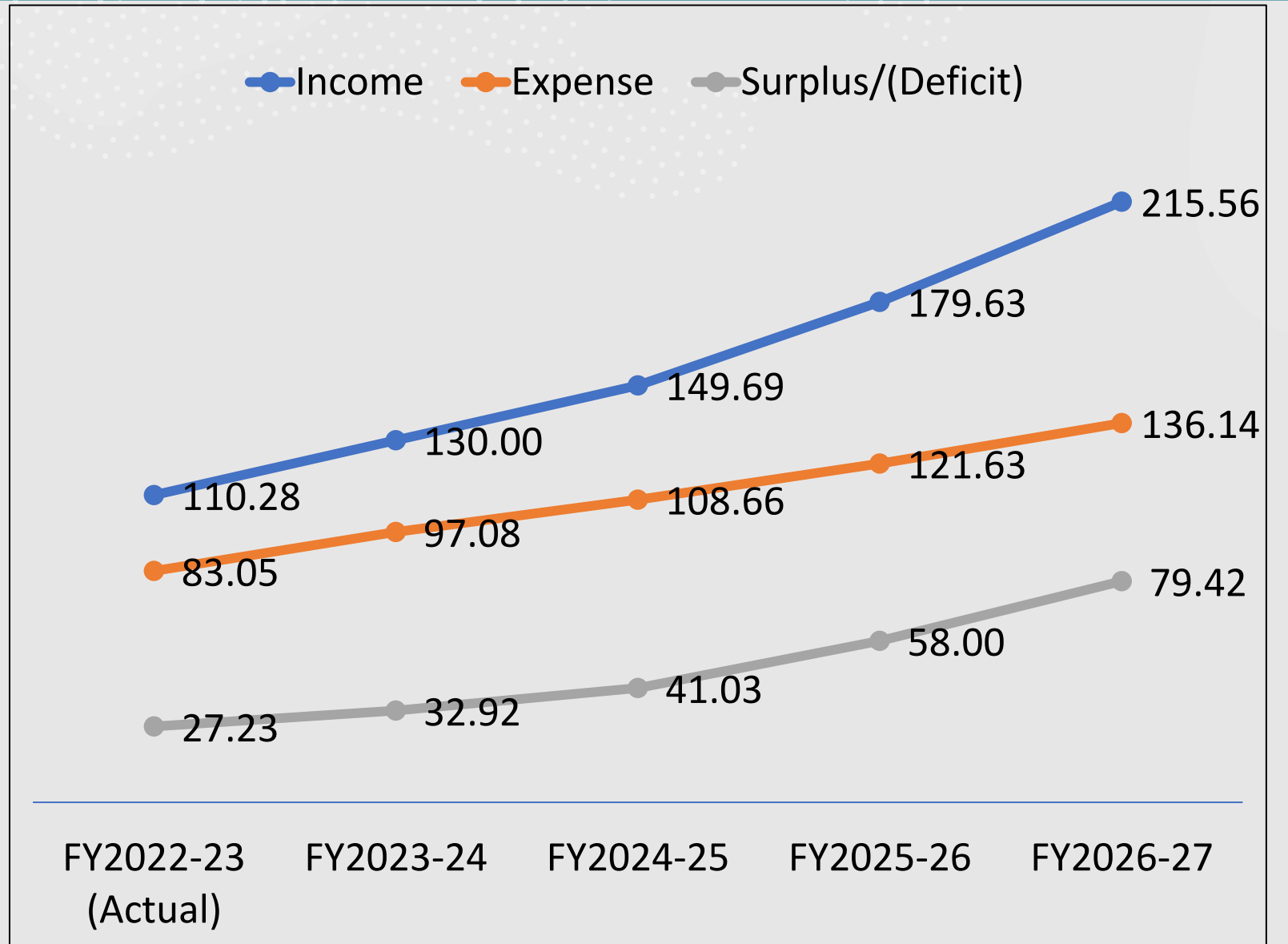
Sustainability Analysis

Presented by
Md. Ahsanul Karim

COAST Sustainability Analysis (Core + Non-Core Prog)

Growth Rate 31%

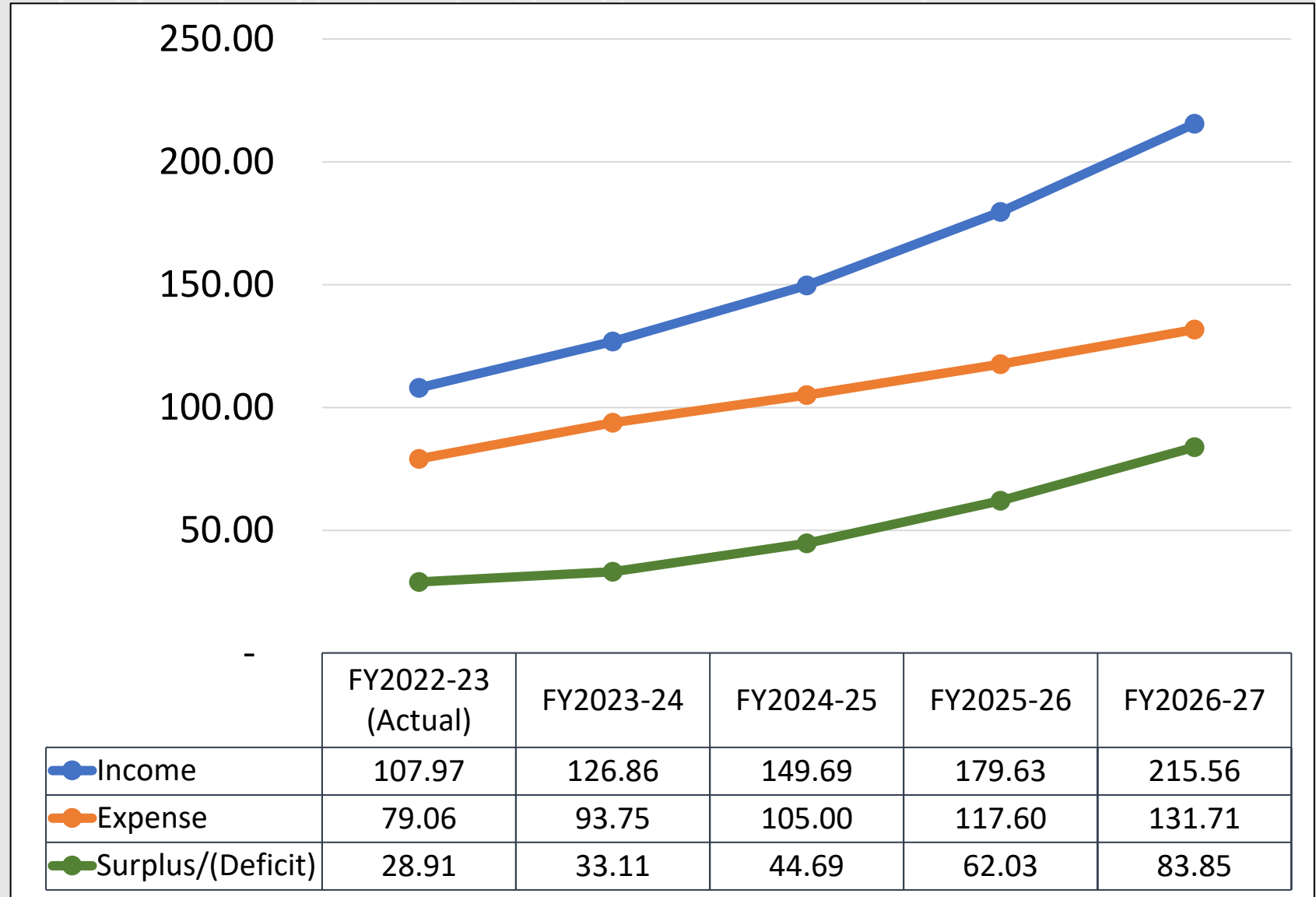
Take in Crore



Core Program

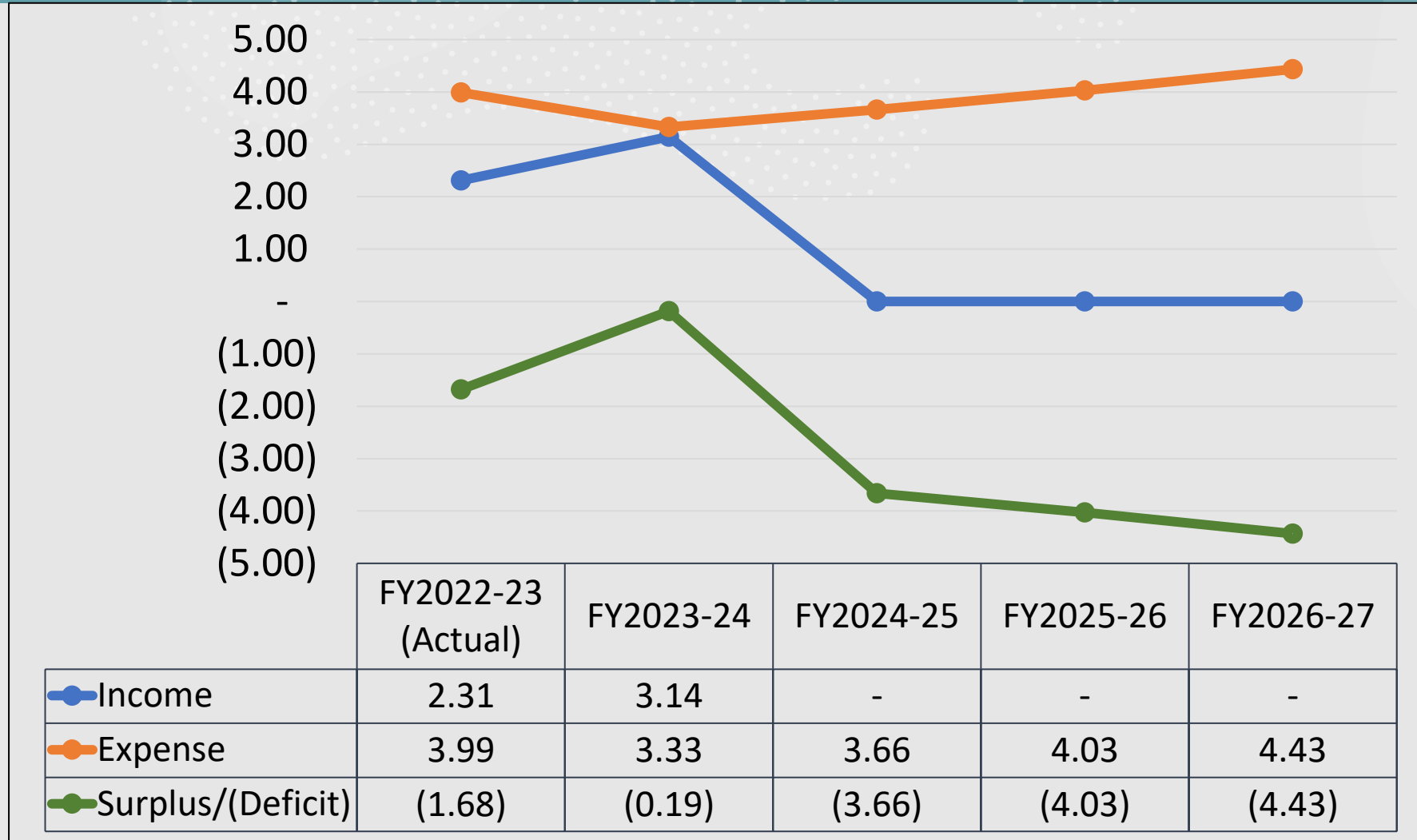
Growth rate 31%

Take in Crore



Non Core Program

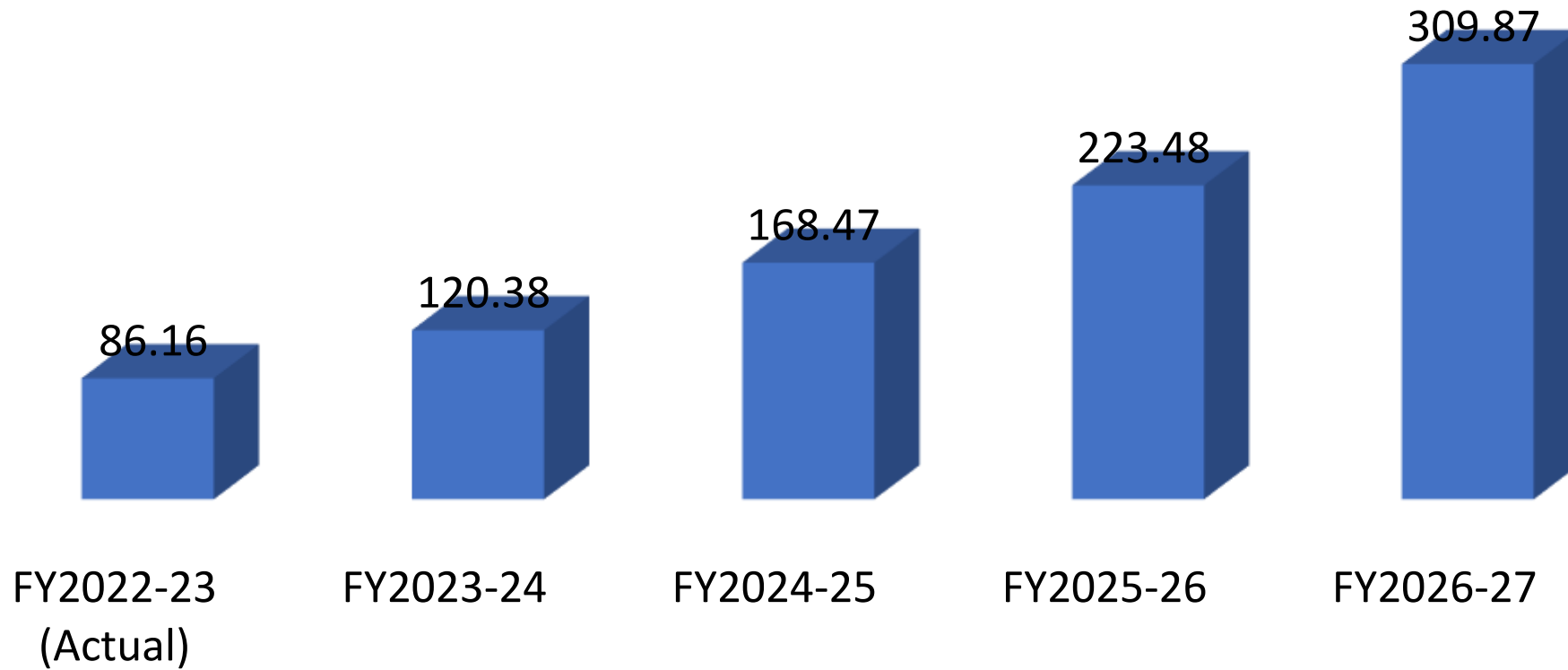
Take in Crore



We considered no income will come from donor from FY2024-25 to FY2026-27 (last 03 years)

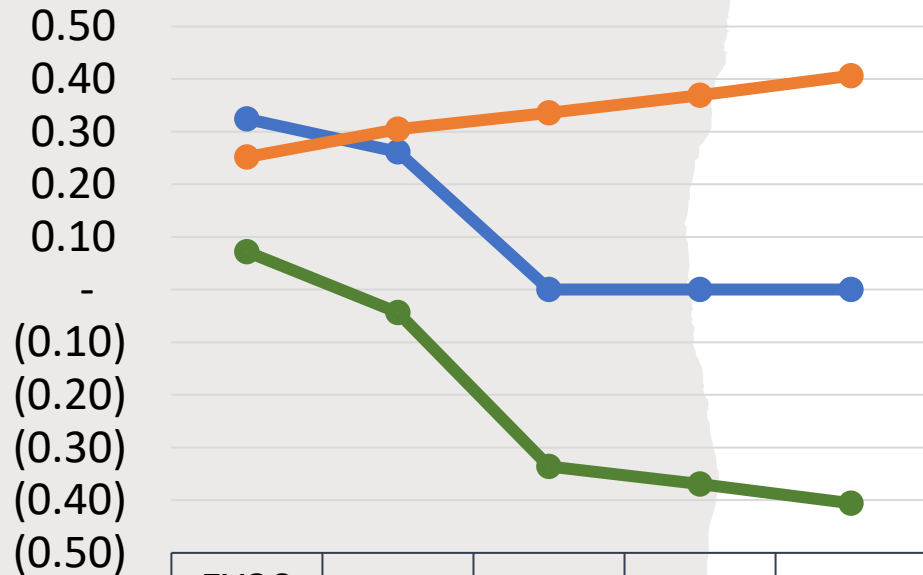
Capital Fund (growth rate 38%)

Take in Crore



Radio Saikat

Total 8 staff including 2 intern. 03 are student

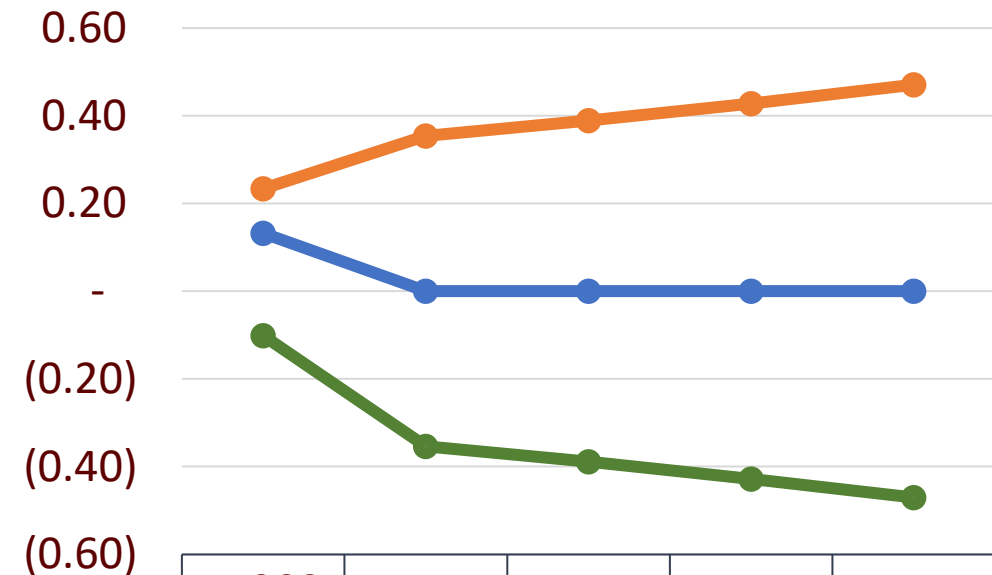


| | FY20 22-23 (Actual) | FY20 23-24 | FY20 24-25 | FY20 25-26 | FY20 26-27 |
|-------------------|---------------------------|---------------|---------------|---------------|---------------|
| Income | 0.32 | 0.26 | 0 | 0 | 0 |
| Expense | 0.25 | 0.31 | 0.34 | 0.37 | 0.41 |
| Surplus/(Deficit) | 0.07 | (0.04) | (0.34) | (0.37) | (0.41) |

Radio Meghna

Take in Crore

Total 9 staff including 3 intern. All are student



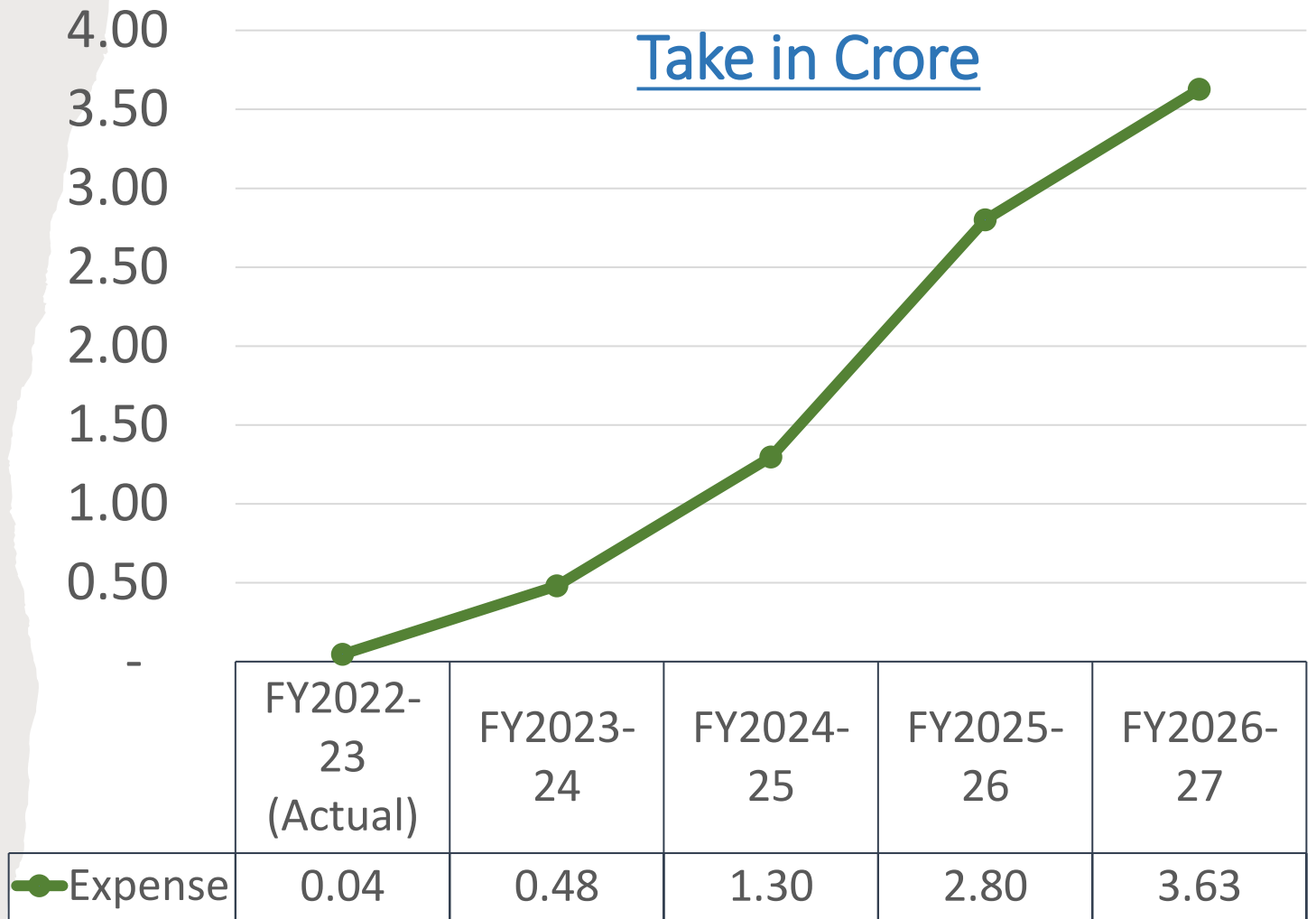
| | FY202 2-23 (Actual) | FY202 3-24 | FY202 4-25 | FY202 5-26 | FY202 6-27 |
|-------------------|---------------------------|---------------|---------------|---------------|---------------|
| Income | 0.13 | 0 | 0 | 0 | 0 |
| Expense | 0.23 | 0.35 | 0.39 | 0.43 | 0.47 |
| Surplus/(Deficit) | (0.10) | (0.35) | (0.39) | (0.43) | (0.47) |



Activities

- Adolescent and women protection, rights, health, etc.
- Climate vulnerable people/group/community
- SRHR (Sexual and Reproductive Health Rights)
- Social Cohesion
- Disaster: Pre and Post disaster program and awareness buildup
- Activities with Farmer and Fisherman

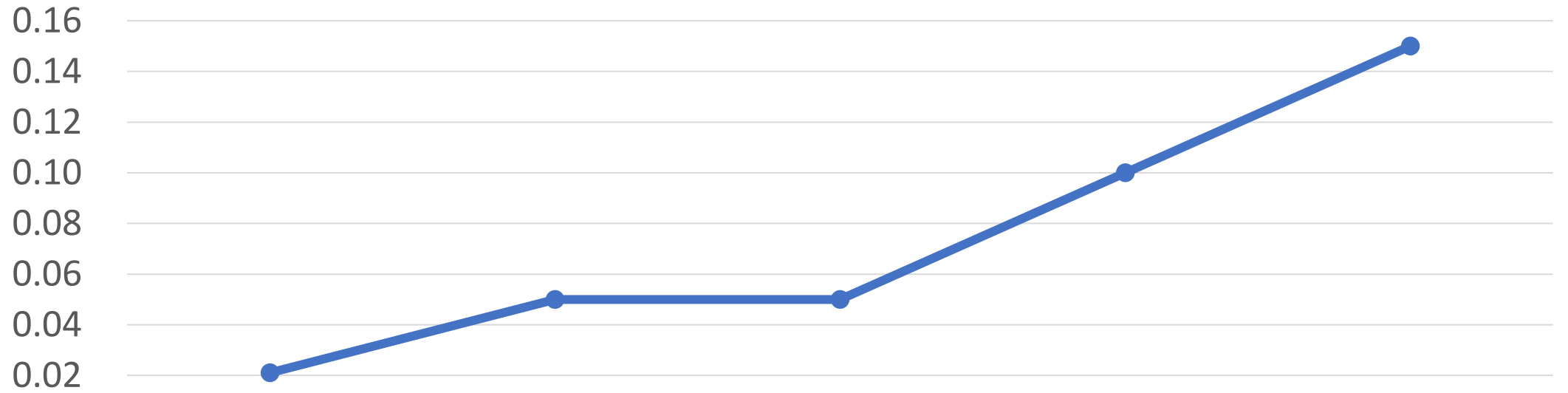
Primary Health Exp from MF



| | | | | | |
|------------------|---|----|----|-----|-----|
| No of Paramedics | 2 | 20 | 50 | 100 | 120 |
| Branch coverage | 5 | 20 | 50 | 100 | 120 |

Disaster Program

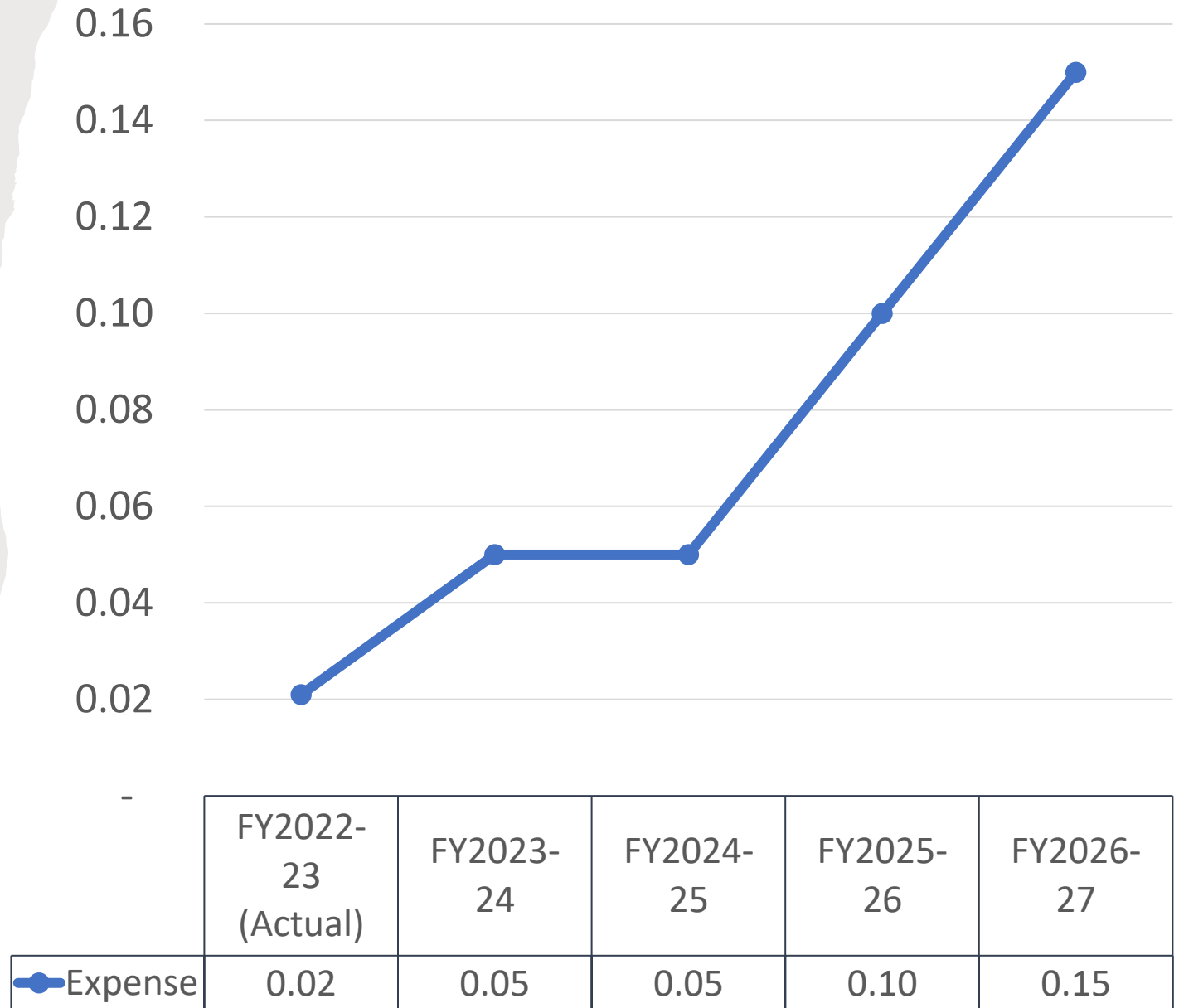
Take in Crore



| | FY2022-23 (Actual) | FY2023-24 | FY2024-25 | FY2025-26 | FY2026-27 |
|---------|-----------------------|-----------|-----------|-----------|-----------|
| Expense | 0.02 | 0.05 | 0.05 | 0.10 | 0.15 |

CITEP (Coastal Integrated Technology Program)

1. Implementing at all branches
2. Health, Livestock, Hatchery, Beef fettering, Vaccine, IGA, Technical Training , etc.





Future Initiatives

- 1. Hospital Establish
- 2. Hotel/Resort Business (Ukhiya/Cox's Bazar, and Charfassion/Bhola)
- 3. Sales center open for dry fish marketing.

Risk/Challenges:



1. Fund availability
(Received: 2022-23: 145cr out of 194cr, 2023-24: 194cr)



2. Unrest political situation during upcoming election



3. Global economic recession



4. Natural Disaster



5. Overdue increasing tendency



6. Migration, River erosion, Flash flood



7. Liability adjustment of PF, Gratuity, Welfare Fund



8. Donor fund crisis



Way-Out:

- 1. Increase savings mobilization
- 2. Increase bank financing
- 3. Fund collection from stock market
- 4. Increased field visit and monitoring
- 5. Increase Pr. Office support for Overdue support
- 6. Donor fund hunting





Thank You