

**Consolidated Financial Statements
Of
“Coastal Association for Social
Transformation (COAST) Trust”
For
The year ended June 30, 2020.**



S.K. BARUA & CO.

Chartered Accountants

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**Consolidated Financial Statements
Of
“Coastal Association for Social Transformation
(COAST) Trust”
For
The year ended June 30, 2020**

C O N T E N T S

SL. No.	Particulars	Page No.
01	Independent Auditor's Report	01-03
02	Statement of Consolidated Financial Position	04-05
03	Statement of Consolidated Comprehensive Income	06-08
04	Statement of Consolidated Receipts and Payments	09-15
05	Statements of Consolidated Cash flows	16-17
06	Statements of Consolidated Changes in Equity	18
07	Notes to the Financial Statements	19-76
08	Statements of Performance Analysis	77-81
09	Portfolio Report	82-83
10	Schedule of Property, Plant and Equipment (Consolidated)	84-88
11	Schedule of Loan to Beneficiaries	89
12	Schedule of Cash in Hand	90-92
13	Schedule of Cash at Bank	93-95
14	Schedule of Loan from PKSF	96
15	Fixed Deposit (FDR) Information	97-99
16	Consolidated Balance Sheet & Income Statement of Donor Program	100
17	Consolidated Receipts and Payments of Donor Program	101
18	Notes to the Financial Statements of Donor Program	102-105



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Independent Auditors' Report
To
The Governing Body of
Coastal Association for Social Transformation (COAST) Trust
Metro Melody, House 13 Rd No. 2, Dhaka 1207

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Consolidated Financial Statements of “**Coastal Association for Social Transformation (COAST) Trust**” which comprise the Statement of Consolidated Financial Position as at 30 June 2020 and Statement of Consolidated Comprehensive Income, Statement of Consolidated Cash Flows, Statement of Consolidated Receipts and Payments and Statement of Consolidated Changes in Equity for the year then ended 30 June 2020 and a summary of significant accounting policies and other explanatory notes.

In our opinion, the accompanying financial statements give true and fair view, in all material respects of the financial position of the “**Coastal Association for Social Transformation (COAST) Trust**”, as at 30 June 2020 and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organization in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information:

Management is responsible for the other information. The other information comprises all of the information in the Annual report other than the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appeared to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.





Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. Management will ensure effective internal audit, internal control and risk management functions of the Organization.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the establishment's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.





- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the organization to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Organization audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

We also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by the organization so far as it appeared from our examination of these books;
- c) The Statement of Consolidated Financial Position as at 30 June 2020, Statement of Consolidated Comprehensive Income, and other Consolidated financial statements, dealt with by the report are in agreement with the books of accounts and returns;

**Dated, Dhaka;
10 October, 2020**



Mohammad Anwarul Hoque

**Mohammad Anwarul Hoque FCA
Partner
S.K Barua & CO.
Chartered Accountants**



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Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Financial Position
As at 30 June 2020

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Assets							
Non Current Assets							
Property, plant and equipment	6	66,596,763	67,471,415	1,091,223	15,730,288	150,889,690	141,255,712
Intangible asset	6.A	-	1,530,738	-	-	1,530,738	-
Capital work-in-progress	6.B	-	13,054,968	-	-	13,054,968	6,604,968
Long term investment	7	837,508	219,580,967	-	-	220,418,475	213,854,320
		67,434,271	301,638,088	1,091,223	15,730,288	385,893,871	361,715,000
Current Assets							
Loan to members	8	-	2,527,184,605	-	-	2,527,184,605	2,250,252,672
Other loan short term	9	-	-	13,139,718	-	13,139,718	13,171,950
Account receivables	10	10,783,627	16,876,159	2,939,000	-	30,598,786	38,121,548
Advance, deposit & pre-payments	11	1,189,095	14,320,396	248,932	234,527	15,992,950	18,882,602
Stock & stores	12	-	143,180	5,745,846	-	5,889,026	5,963,840
Cash in hand	13	19,974	3,243,419	1,965	11,180	3,276,538	540,869
Cash at Bank	14	8,167,197	122,444,985	3,692,356	62,127,372	196,427,910	195,770,821
		20,155,893	2,684,212,744	25,767,817	62,373,079	2,792,509,533	2,522,704,302
Total assets		87,590,164	2,985,850,832	26,859,040	78,103,367	3,178,403,404	2,884,419,302
Fund and liabilities							
Fund							
Unutilized Donor fund	15	(314,135)	-	-	50,006,308	49,692,173	32,304,570
Revaluation Surplus		55,531,131	-	-	-	55,531,131	55,531,131
Cumulative surplus	16	(33,298,764)	328,447,905	7,508,143	-	302,657,284	316,600,866
Reserve fund	17	-	36,494,212	-	-	36,494,212	37,529,104
Other funds (Fixed assets acquisition fund)	18	1,355,005	-	-	15,730,287	17,085,292	14,218,235
Disaster management fund- DMF		3,119,177	-	-	-	3,119,177	-
Total Capital Fund		26,392,414	364,942,117	7,508,143	65,736,595	464,579,269	456,183,906





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Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka		
						30 June 2020	30 June 2019	
Non current liabilities								
Loans from PKSF	19	-	362,052,329	-	-	362,052,329	299,278,328	
Loans from other long term (SF)	20	-	53,624,998	-	-	53,624,998	67,031,249	
Loan from other commercial banks- long term	21	-	83,198,077	-	-	83,198,077	266,655,078	
Other loan long term	22	-	127,404,542	-	-	127,404,542	63,292,625	
			626,279,946			626,279,946	696,257,279	
Current liabilities								
Loans from PKSF	23	-	233,292,659	-	-	233,292,659	234,892,661	
Loan and other microcredit Organizations short term	24	-	26,812,500	-	-	26,812,500	26,812,500	
Loan and other commercial Bank short term	25	-	520,485,008	-	-	520,485,008	351,934,144	
Member savings deposits	26	-	956,993,675	-	-	956,993,675	814,258,072	
Accounts payables	27	36,274,294	24,357,385	13,213,194	12,366,772	86,211,645	83,848,700	
Loan loss provision	28	-	119,869,606	3,431,514	-	123,301,120	101,669,713	
Gratuity fund	29	24,923,456	7,221,951	2,706,189	-	34,851,596	29,839,087	
Members Welfare Fund	30	-	105,595,985	-	-	105,595,985	88,723,240	
			61,197,750	1,994,628,769	19,350,897	12,366,772	2,087,544,188	1,731,978,117
Total Capital Fund and Liabilities			87,590,164	2,985,850,832	26,859,040	78,103,367	3,178,403,404	2,884,419,302

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Director-Finance and Corporate Affairs
COAST Trust


Executive Director
COAST Trust


Treasurer
COAST Trust

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
10 October, 2020




S.K. Barua & Co.
Chartered Accountants



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Coastal Association for Social Transformation (COAST) Trust
Statement of Consolidated Comprehensive Income
For the year ended 30 June 2020

Amount in Taka

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019
Income							
Service charges on loan	31.00	-	431,243,687	-	-	431,243,687	459,923,844
Write off loan collection		-	476,880	-	-	476,880	751,269
Bank interest		56,567	166,452	2,915	73,720	299,654	138,020
Bank interest on FDR	32.00	52,357	13,148,535	-	-	13,200,892	9,175,391
Membership admission and form sale	33.00	382,280	2,603,042	-	-	2,985,322	1,976,277
Donation	34.00	1,037,623	5,164,141	-	272,424,945	278,626,709	303,013,527
Others	35.00	275,100	-	11,603	-	286,703	480,592
Overhead income	36.00	18,651,625	-	5,750,559	-	24,402,184	31,619,259
COAST contribution		-	248,010	-	6,014,009	6,262,019	3,182,047
Total income		20,455,552	453,050,747	5,765,077	278,512,674	757,784,050	810,260,226
Expenditure							
Service charge of PKSf loan		-	29,703,185	-	-	29,703,185	31,877,233
Interest on members savings	27.14	-	33,779,287	-	-	33,779,287	28,261,440
Loan loss provision (LLP)	28.00	-	21,631,408	-	-	21,631,408	45,302,531
Other loans interest	37.00	2,440,889	87,312,662	-	-	89,753,551	62,146,639
Salaries & Benefits	38.00	9,465,216	221,475,098	2,671,303	79,182,557	312,794,174	276,727,154
Office rent	39.00	-	5,135,729	-	3,461,249	8,596,978	7,037,054
Residential benefits	41.00	-	8,247,385	-	-	8,247,385	8,723,676





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Particulars	Notes					Amount in Taka	
		Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019
Administrative cost (FDMN project)		-	-	-	15,316,127	15,316,127	11,087,875
Office maintenance		1,122,286	2,797,926	318,715	338,714	4,577,641	3,677,613
Printing & stationary		1,784,250	3,479,420	36,634	537,815	5,838,119	3,973,560
Computer support & software cost		-	3,804,519	-	66,673	3,871,192	3,266,392
Traveling		2,131,501	7,465,705	22,715	2,743,599	12,363,520	12,343,737
Telephone and postage		-	1,740,980	-	159,654	1,900,634	2,231,904
Repair and maintenance		1,011,230	544,065	376,633	-	1,931,928	1,354,675
Fuel cost		135,245	4,553,167	281,582	1,052,840	6,022,834	6,020,791
Gas and electricity		117,064	2,672,811	253,690	287,897	3,331,462	3,189,431
Entertainment		727,590	1,059,351	11,835	74,130	1,872,906	2,987,909
Advertisement		49,787	52,440	-	66,296	168,523	445,440
Mail & postage		507,525	364,654	2,480	-	874,659	786,933
Bank charge	RP/ 7.2/7.3	98,734	1,119,901	16,911	81,638	1,317,184	1,380,126
Income tax (AIT)	RP/ 7.2/7.3	5,235	2,849,861	-	-	2,855,096	1,327,368
Land Tax Expense		86,579	-	-	-	86,579	88,470
Training expense		33,905	1,069,651	322,117	732,105	2,157,778	1,143,516
Sub Grant Expenditure		-	-	-	8,951,739	8,951,739	4,796,607
Legal expense		278,900	320,036	-	-	598,936	871,884
Registration fee		90,150	929,857	-	-	1,020,007	268,089
Honarium, Member Fee & Social Contribution		755,339	131,093	88,976	-	975,408	459,209
Radio Meghna expense		461,965	-	7,600	-	469,565	320,360
HAP Established cost		16,500	-	-	-	16,500	78,087





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Amount in Taka

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019
Other operating expense	42.00	678,009	5,566,922	2,810	2,635,512	8,883,253	13,756,182
Audit fee	43.00	187,825	150,000	-	517,788	855,613	524,700
Donor program cost	44.00	1,109,713	8,458,846	-	158,120,629	167,689,188	213,145,170
Covid -19 Expenses		2,776,397	-	6,335	-	2,782,732	-
Depreciation	6.00	1,724,974	6,830,457	213,285	4,185,712	12,954,428	10,024,957
Total expenditure		27,796,808	463,246,416	4,633,621	278,512,674	774,189,519	759,626,712
Excess/(deficit) of income over expenditure		(7,341,256)	(10,195,669)	1,131,456	-	(16,405,469)	50,633,514
Total		20,455,552	453,050,747	5,765,077	278,512,674	757,784,050	810,260,226

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Director-Finance and Corporate Affairs
COAST Trust

Executive Director
COAST Trust

Treasurer
COAST Trust

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
10 October, 2020



S.K. Barua & Co.
Chartered Accountants



Coastal Association for Social Transformation(COAST) Trust
Statement of Consolidated Receipts and Payments
For the year ended 30 June 2020

Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka		
						30 June 2020	30 June 2019	
Opening Balance								
Cash in hand			24,634	492,256	2,960	21,019	540,869	568,577
Cash at bank			4,726,950	136,289,694	2,561,783	52,192,394	195,770,821	119,189,157
			4,751,584	136,781,950	2,564,743	52,213,413	196,311,690	119,757,734
Receipts:								
Service charges on loan	31.00	-	431,243,687	-	-	-	431,243,687	459,917,544
Write off loan collection		-	476,880	-	-	-	476,880	751,269
Reimbursements	45.00	-	3,753,551	-	-	-	3,753,551	12,817,144
Bank interest		56,567	166,452	2,915	73,720	-	299,654	138,020
Bank interest on FDR								334
Membership admission and form sale	33.00	382,280	2,603,042	-	-	-	2,985,322	1,976,277
Grant/Donation receive	34,15, 10.08	1,037,623	4,425,234	-	307,179,731	-	312,642,588	329,732,013
Others	35.00	275,100	-	43,637	-	-	318,737	507,440
Overhead from donor	36.00	18,651,625	-	5,457,206	-	-	24,108,831	31,619,259
Organization /COAST contribution			248,010	-	512,152	-	760,162	2,946,885
FDR encashment (Savings Fund)	7.03	-	98,384,370	-	-	-	98,384,370	41,170,271
Statutory fund investment encashment	7.02	-	33,968,572	-	-	-	33,968,572	-
FDR encashment (General Fund)	7.04	-	23,744,559	-	-	-	23,744,559	-
Loan received from PKSF	19.00	-	322,000,000	-	-	-	322,000,000	358,000,000
Loan received from SF	20.01	-	-	-	-	-	-	25,000,000
Loan received from One Bank	21.01	-	80,000,000	-	-	-	80,000,000	80,000,000
Loan from BRAC Bank	21.03	-	250,000,000	-	-	-	250,000,000	150,000,000
Loan from Midland Bank	21.04	-	-	-	-	-	-	100,000,000
Loan received from Mutual Trust Bank	21.02	-	120,000,000	-	-	-	120,000,000	200,000,000
Loan from Bank Asia Ltd	21.06	-	40,000,000	-	-	-	40,000,000	-
Loan from Southeast Bank Ltd	21.08	-	40,000,000	-	-	-	40,000,000	60,000,000
Loan from Staff Provident Fund	22.01	-	-	-	-	-	-	16,000,000
Loan from Staff Gratuity Fund	22.02	-	10,435,500	-	-	-	10,435,500	15,500,000





Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Loan from Staff Welfare Fund	22.03	-	-	-	-	-	10,000,000
Members loan recovery	8.00	-	3,281,536,067	-	-	3,281,536,067	3,502,601,425
Members savings realized	26.00	-	746,155,050	-	-	746,155,050	774,129,843
Emergency fund (Loan insurance) received	30.00	-	34,632,750	-	-	34,632,750	37,284,018
Received from sub-grant Partner					108,439	108,439	
Advance recovered	11.00	11,078,435	3,187,344	32,943	1,811,569	16,110,291	14,154,399
Advance recovered As Office rent			1,070,600	-	-	1,070,600	1,137,889
Personal loan recovered	11.00	-	9,438,274	-	-	9,438,274	10,860,090
Revenue stamps	12.01	-	998,200	-	-	998,200	1,071,139
Goods & materials sale	12.02	-	56,715	528,384	-	585,099	134,100
Loan received from Operation (CMC)	27.01, 10.01	-	4,498,292	-	6,625,200	11,123,492	43,702,900
Receivable from suspended accounts	10.02	-	-	-	-	-	143,874
Received from DEC	10.20	-	-	-	-	-	209,600
Received from MF	10.03	16,674,253	-	-	-	16,674,253	14,445,448
Received from Provident Fund	27.03	19,958,919	-	-	-	19,958,919	16,986,730
Received from Gratuity Fund	29.00	6,797,248	-	-	-	6,797,248	9,527,260
Received from Community Radio	10.09	-	-	-	-	-	112,000
Received from Staff Welfare fund Fund	27.23	3,588,740	-	-	-	3,588,740	5,042,522
Provision for audit fee	27.16	-	-	-	-	-	175,000
Provision for salary	27.13	-	-	19,096	-	19,096	133,167
Received as Tax (AIT - Staff)	27.17	567,856	-	-	-	567,856	519,583
Received as VAT	27.18	1,016,286	-	-	-	1,016,286	1,014,838
Received from Hironelle Foundation	10.04	1,988,659	-	-	-	1,988,659	1,424,160
Received from Guest house	10.27	667,500	-	232,858	-	900,358	1,117,786
Fund received for Beneficiaries Security	27.12	-	65,000	-	-	65,000	325,000
Received as Tax (AIT - Staff) cash		2,923	-	-	-	2,923	-
Received from DAWN	10.16	155,463	-	-	-	155,463	127,285
Received from MF Branch	27.11	-	-	-	5,951,000	5,951,000	7,390,500
Received from SEEDS	10.26	-	-	-	-	-	12,000
Received from PACE Project	10.37	73,894	15,984,608	-	-	16,058,502	7,790,206
Received as Remittance Claim Paid		-	-	-	-	-	332,899
Received from CREP		58,000	-	-	-	58,000	-
Receivable from Crab Project	10.38	13,000	-	-	-	13,000	12,590
Receivable from PKSF Adolescent	10.39	-	-	-	-	-	60,810
Receivable from NRC	10.40	1,170,281	-	-	-	1,170,281	2,913,267
Receivable from Unicef - Education	10.42	1,060,615	-	-	-	1,060,615	2,485,880
Received from ECHOFISH	10.21	-	-	-	-	-	10,963





Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
Receivable from CEPI	10.25	39,200	-	-	-	39,200	26,000
Received from SFP	10.1	599,120	-	-	-	599,120	808,402
Received from MTCP II	10.13	77,698	-	-	-	77,698	216,820
Received from Tear Fund	10.18	1,095,663	-	-	-	1,095,663	142,712
Received from CJRF	10.11	1,328,685	-	-	-	1,328,685	385,365
Received from ECM	10.19	2,150,910	-	-	-	2,150,910	706,990
Received from EWG	10.15	-	-	-	-	-	12,514
Received from TJA		22,863	-	-	-	22,863	-
Received from CFTM	10.24	2,005,088	-	-	-	2,005,088	3,790,791
Received from OXFAM	10.28	443,000	-	-	-	443,000	441,014
Received from Torun Alo	10.29	-	-	-	-	-	123,760
Received from UNHCR	10.3	641,604	-	-	-	641,604	73,742
Received from IOM	10.32	1,246,495	-	-	-	1,246,495	285,415
Received from UNICEF	10.33	1,338,643	-	-	-	1,338,643	7,975,177
Received from Marcy Malaysia	10.31	-	-	-	-	-	2,120,000
Received from guest house	27.06	250,000	-	-	-	250,000	14,500
Provision for income tax	27.24	312,759	-	-	-	312,759	386,208
Payable to Staff (Final Payment)	27.25	714,831	-	-	-	714,831	534,656
Disaster management fund DMF		3,119,177	-	-	-	3,119,177	-
Received from GCA	10.47	297,326	-	-	-	297,326	-
Received from santosh patnaik	10.44	59,612	-	-	-	59,612	-
Receivable from Bay of bangle	10.17	393,013	-	-	-	393,013	-
Received from Our Ocean project	10.43	241,475	-	-	-	241,475	-
Total Receipts		101,652,429	5,559,072,757	6,317,039	322,261,811	5,989,304,036	6,371,509,693
Total		106,404,013	5,695,854,707	8,881,782	374,475,224	6,185,615,726	6,491,267,427
Payments							
Service charge of PKSf loan		-	29,703,185	-	-	29,703,185	31,877,233
Other loans interest	37	-	77,789,531	-	-	77,789,531	54,823,578
Salaries & allowance	38	9,465,216	143,111,911	2,099,225	76,805,151	231,481,503	212,693,401
Administrative Cost (FDMN project)		-	-	-	14,750,257	14,750,257	11,030,153
Office rent	39	-	4,054,454	-	2,637,325	6,691,779	6,740,103
Residential benefits	41	-	8,247,385	-	-	8,247,385	8,723,676
Office maintenance		1,122,286	2,797,926	262,301	337,524	4,520,037	3,676,084
Printing , Stationary & Photocopy		1,784,250	3,479,420	36,634	537,315	5,837,619	3,970,279





Particulars	Notes	Amount in Taka					
		Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019
Computer support & software cost		-	3,804,519	-	66,673	3,871,192	3,266,392
Traveling		2,131,501	7,465,705	22,715	2,721,739	12,341,660	12,323,737
Telephone and postage		-	1,740,980	18,343	891,699	2,651,022	2,229,974
Repair and maintenance		1,011,230	544,065	335,924	-	1,891,219	1,354,675
Fuel cost		135,245	2,960,503	85,666	1,052,840	4,234,254	6,020,402
Gas and electricity		117,064	2,672,811	309,472	287,897	3,387,244	3,189,431
Entertainment		727,590	1,059,351	122,867	74,130	1,983,938	2,987,909
Advertisement		49,787	52,440	-	65,054	167,281	445,440
Mail & postage		507,525	364,654	-	-	872,179	786,933
Bank charge		98,084	901,401	16,911	81,638	1,098,034	1,233,469
Income Tax paid (AIT)		-	1,535,010	-	-	1,535,010	415,531
Land Tax Expense		86,579	-	-	-	86,579	88,470
Training expense		33,905	1,069,651	10,615	-	1,114,171	1,143,516
Legal expense		278,900	320,036	-	-	598,936	871,884
Registration fee		90,150	929,857	-	-	1,020,007	268,089
Honorium, Member Fee & Social Contribution		755,339	131,093	122,964	-	1,009,396	459,209
Radio Meghna expense		461,965	-	7,600	-	469,565	320,360
HAP Established cost		16,500	-	-	-	16,500	78,087
Other operating expense	42	678,009	5,566,922	2,810	2,581,862	8,829,603	13,756,538
Audit fee	43	17,825	-	-	73,223	91,048	257,200
Donor Program cost	44	1,109,713	8,458,846	-	156,431,734	166,000,293	205,835,559
Advance, deposit and pre-payments	11	10,791,374	3,143,024	759,998	228,000	14,922,396	15,990,040
Advance to Office rent	11	-	1,016,100	-	-	1,016,100	1,422,070
Personal loan paid to staff	11	-	8,584,403	-	-	8,584,403	11,907,208
Revenue stamps	12.01	-	989,780	-	-	989,780	1,076,680
Goods & materials purchase	12.02	-	116,328	100,534	-	216,862	68,165
Asset purchase	6	2,357,347	14,670,701	38,323	7,362,644	24,429,015	19,347,102
Capital work in progress	6.B	-	6,450,000	-	-	6,450,000	669,300
Members loan disbursement	8	-	3,558,468,000	-	-	3,558,468,000	3,828,297,000
Members savings return	26	-	603,419,446	-	-	603,419,446	630,279,595
Micro insurance paid	30	-	17,760,005	-	-	17,760,005	20,420,583
Provision paid for savings interest	27.14	-	22,861,850	-	-	22,861,850	29,050,686
Provision paid for staff salary	27.13	29,185	21,875,204	-	-	21,904,389	27,007,619





Particulars	Notes	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
						30 June 2020	30 June 2019
					8,591,123	8,591,123	7,288,039
Provision paid	27.22	-	-	-	-	-	-
Provision paid for office rent	27.15	-	988,875	-	-	988,875	299,511
Provision paid for audit fee	27.16	172,500	150,000	-	-	322,500	105,000
Loan paid to PKSF	23.00	-	260,826,002	-	-	260,826,002	281,109,668
Loan paid to SF	24.01	-	13,406,251	-	-	13,406,251	49,156,251
Loan paid to One Bank	25.01	-	80,000,000	-	-	80,000,000	80,000,000
Loan paid to MTB	25.02	-	167,485,039	-	-	167,485,039	55,480,613
Loan paid to BRAC Bank	25.03	-	150,000,000	-	-	150,000,000	100,000,000
Loan paid to Midland Bank	25.04	-	35,507,108	-	-	35,507,108	62,809,686
Loan paid to Meghna Bank	25.05	-	15,009,250	-	-	15,009,250	18,358,686
Loan paid to IDLC	25.06	-	-	-	-	-	5,313,654
Loan paid to UBINCO	25.07	-	19,770,293	-	-	19,770,293	17,910,913
Loan paid to SEBL			60,000,000	-	-	60,000,000	30,000,000
Loan paid to Bank Asia Ltd			19,981,161	-	-	19,981,161	-
Loan paid to PF			6,500,000	-	-	6,500,000	8,400,000
Loan paid to Gratuity Fund			2,500,000	-	-	2,500,000	43,464,902
Loan paid to Welfare Fund			-	-	-	-	800,000
Loan paid to IDCOL	20.02	-	-	-	-	-	1,972,214
Loan paid to Operation	27.01	-	4,498,292	650,000	8,648,716	13,797,008	44,379,282
Loan paid to PACE Project	10.38	-	12,807,084	-	-	12,807,084	10,635,890
Loan paid as Remittance claim paid			-	-	-	-	332,899
Provident fund paid	27.03	19,281,572	-	61,650	-	19,343,222	33,445,575
Loan paid to Gratuity Fund	29	3,093,296	-	77,074	-	3,170,370	24,030,301
Payment to Staff Welfare Fund	27.23	3,714,841	-	24,500	-	3,739,341	15,307,554
Payable to Security Deposit	27.04	-	9,000	-	-	9,000	4,950
Party payable paid	27.05	-	1,287,067	-	-	1,287,067	682,870
Donor fund to Project Account (PACE)			-	-	-	-	6,578,507
Suspense accounts (Receivable)	10.02	-	234,384	-	-	234,384	-
Reserve Fund investment	7.02	-	20,000,000	-	-	20,000,000	40,000,000
FDR investment (Savings Fund)	7.03	-	100,000,000	-	-	100,000,000	118,000,000
FDR investment (General Fund)	7.04	-	31,000,000	-	-	31,000,000	-





Particulars	Notes						Amount in Taka	
		Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019	
								209,600
Receivable from DEC	10.2	-	-	-	-	4,000	-	19,074
Receivable from EWG	10.15	4,000	-	-	-	408,853	-	-
Receivable from Bay of Bengal	10.17	408,853	-	-	-	479,760	2,933,059	-
Receivable Hironelle Foundation	10.04	479,760	-	-	-	66,116	228,402	-
Loan paid to MTCP II	10.13	66,116	-	-	-	16,702,085	13,299,532	-
Loan paid to Microfinance	10.03	16,702,085	-	-	-	-	12,625,722	-
Expense & Fund return Donor Fund	15	-	-	-	-	-	-	10,963
Loan paid to ECHOFISH	10.21	-	-	-	-	1,745,000	1,151,610	-
Loan paid to ECM	10.19	1,745,000	-	-	-	917,000	713,500	-
Loan paid to SFP	10.1	917,000	-	-	-	521,682	1,050,113	-
Receivable from CJRF	10.11	521,682	-	-	-	-	12,000	-
Expenses against SEEDS Project	10.26	-	-	-	-	32,520	104,800	-
Expenses against CEPI Project	10.25	32,520	-	-	-	164,395	127,285	-
Expenses against DAWN	10.16	164,395	-	-	-	90,000	300,000	-
Beneficiaries Security paid	27.12	-	90,000	-	-	20,000	41,372	-
Loan paid to Guest house	27.06	20,000	-	-	-	-	19,763	-
Receivable AAR Japan	10.06	-	-	-	-	94,336	153,314	-
Loan paid to PACE project	10.37	94,336	-	-	-	3,097,529	3,717,017	-
Receivable from CFTM	10.24	3,097,529	-	-	-	345,350	1,158,429	-
Receivable from Guest house	10.27	330,350	-	15,000	-	-	886,726	-
Receivable from OXFAM	10.28	-	-	-	-	181,665	111,493	-
Receivable from Torun Alo	10.29	181,665	-	-	-	734,836	75,675	-
Receivable from UNHCR	10.3	734,836	-	-	-	1,144,168	279,652	-
Receivable from Tear Fund	10.18	1,144,168	-	-	-	1,298,625	285,415	-
Receivable from IOM	10.32	1,298,625	-	-	-	1,332,243	7,875,888	-
Receivable from UNICEF	10.33	1,332,243	-	-	-	8,951,739	4,008,872	-
Sub Grant Expenditure		-	-	-	-	4,991,000	4,991,000	2,777,200
Loan repaid to IGA	27.11	-	-	-	-	-	-	138,121
Payable paid to Central office (against assets purchase)	27.01	-	-	-	-	687,013	441,617	-
Income Tax paid - Staff	27.17	687,013	-	-	-	1,003,218	958,159	-
Provision VAT paid	27.18	1,003,218	-	-	-	14,167,388	-	-
Donor Fund return	15	-	-	-	-	-	-	60,810
Receivable from PKSF Adolescent	10.39	-	-	-	-	-	-	-

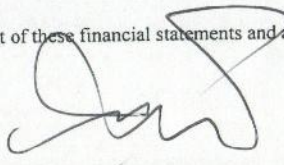


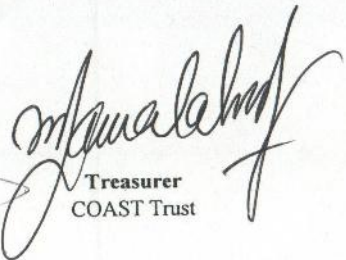


Particulars	Notes						Amount in Taka	
		Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019	
Receivable from NRC	10.40	1,168,919	-	-	-	1,168,919	2,914,629	
Receivable from SPHERE	10.41	-	-	-	-	-	66,150	
Receivable from Unicef - Education	10.42	1,060,615	-	-	-	1,060,615	2,485,880	
Receivable from Our Ocean Project - MJF	10.43	221,459	-	-	-	221,459	20,016	
Receivable from Santosh Patnaik	10.44	-	-	-	-	-	59,612	
Payable Paid to MM Project	27.07	-	-	-	-	-	575,000	
Payable paid to Naripakkho	27.02	-	-	-	-	-	400,000	
Provision Tax Paid	27.24	296,921	-	-	-	296,921	388,943	
Payable to staff (Final Payment)	27.25	1,039,046	-	-	-	1,039,046	-	
Covid -19 Expenses		2,776,397	-	6,335	-	2,782,732	-	
Paid to Melteser	10.46	178,000	-	-	-	178,000	-	
Receivable from GCA	10.47	395,313	-	-	-	395,313	-	
Total Payment		98,220,842	5,570,166,303	5,187,461	312,336,671	5,985,911,277	6,294,955,738	
Closing Balance		8,183,171	125,688,404	3,694,321	62,138,553	199,704,449	196,311,689	
Cash in hand	13	19,974	3,243,419	1,965	11,180	3,276,538	540,869	
Cash at bank	14	8,163,197	122,444,985	3,692,356	62,127,372	196,427,910	195,770,821	
		8,183,171	125,688,404	3,694,321	62,138,552	199,704,448	196,311,690	
Total		106,404,013	5,695,854,707	8,881,782	374,475,224	6,185,615,726	6,491,267,427	

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.


Director-Finance and Corporate Affairs
COAST Trust

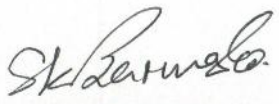

Executive Director
COAST Trust


Treasurer
COAST Trust

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
10 October, 2020




S.K. Barua & Co.
Chartered Accountants



Coastal Association for Social Transformation (COAST) Trust
Statements of Consolidated Cash flows
For the year ended 30 June 2020

Particulars					Amount in Taka	
	Operation	Microfinance	Social Intervention	Donor Program	30 June 2020	30 June 2019
A. Cash Flows from Operating Activities						
Surplus for the period	(5,761,010)	(10,348,919)	1,131,456	-	(14,978,473)	51,770,603
Add: Amount considered as non cash items:						
Loan loss provision	-	21,631,407	32,232	-	21,663,639	45,302,530
DMF provision	-	-	-	-	-	-
Assets hand over to central Office	-	-	-	-	-	-
Depreciation for the year	1,724,974	1,415,770	213,285	4,185,712	7,539,741	10,024,957
Provision expense	-	10,852,270	-	17,410,466	28,262,736	(11,732,163)
Sub total of non cash item	(4,036,036)	23,550,528	1,376,973	21,596,178	42,487,643	95,365,927
Loan disburse to members	-	(276,931,933)	-	-	(276,931,933)	(325,719,375)
Increase / decrease in current assets	1,867,036	7,023,082	13,538	1,583,569	10,487,225	(1,070,623)
Increase / decrease in current liabilities	8,004,405	167,857,458	(222,610)	(9,068,894)	166,570,359	66,568,177
Net cash used in operating activities	5,835,405	(78,500,864)	1,167,901	14,110,853	(57,386,706)	(164,855,894)
B. Cash flow from investing activities						
Acquisition of property, plant and equipment	(2,357,347)	(14,670,701)	(38,323)	(5,092,289)	(22,158,660)	(72,918,483)
Payment made for work-in-progress	-	(6,450,000)	-	-	(6,450,000)	(669,300)
Sale of property, plant and equipment	-	5,414,687	-	927,594	6,342,281	952,879
Investment	(46,472)	(6,517,683)	-	-	(6,564,155)	(124,946,295)
Net cash used in investing activities	(2,403,819)	(22,223,697)	(38,323)	(4,164,695)	(28,830,534)	(197,581,200)





C. Cash Flows from Financing Activities

Loan received from PKSF & Others	-	(69,977,333)	-	-	(69,977,333)	278,277,365
Members savings	-	142,735,604	-	-	142,735,604	143,850,248
Insurance	-	16,872,745	-	-	16,872,745	16,863,435
Net cash used in Financing activities	-	89,631,016	-	-	89,631,016	438,991,049
D. Net increase / Decrease (A+B+C)	3,431,586	(11,093,546)	1,129,578	9,946,158	3,413,777	76,553,955
Add: Cash and Bank Balance at the beginning of the year	4,751,584	136,781,950	2,564,743	52,192,394	196,311,690	119,757,734
Cash and bank balance at the end of the year	8,183,171	125,688,404	3,694,321	62,138,552	199,704,448	196,311,690

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.

Director-Finance and Corporate Affairs
COAST Trust

Executive Director
COAST Trust

Treasurer
COAST Trust

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
10 October, 2020




S.K. Barua & Co.
Chartered Accountants



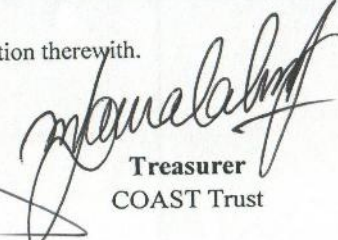
Coastal Association for Social Transformation Trust (COAST) Trust
Statements of Consolidated Changes in Equity
For the year ended 30 June 2020

Particulars	Operation	Microfinance	Social Intervention	Donor Program	Amount in Taka	
					30 June 2020	30 June 2019
Balance as at 01 July 2019	(27,537,754)	375,291,036	6,376,687	-	354,129,969	302,359,367
Less: Prior year adjustment	-	153,250	-	-	153,250	446,421
Add: Adjustment PF Forfeited	1,580,246	-	-	-	1,580,246	1,583,510
Add: Surplus during the year	(7,341,256)	(10,195,669)	1,131,456	-	(16,405,469)	50,633,514
Total capital fund 30.06.2020	(33,298,764)	364,942,117	7,508,143	-	339,151,496	354,129,970
Transfer to reserves fund (statutory)	-	36,494,212	-	-	36,494,212	37,529,104
Balance as on 30.06.2020	(33,298,764)	328,447,905	7,508,143	-	302,657,284	316,600,866
Total reserve fund	-	36,494,212	-	-	36,494,212	37,529,104
Balance as at 30 June 2020	(33,298,764)	364,942,117	7,508,143	-	339,151,496	354,129,970

The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.



Director-Finance and Corporate Affairs
COAST Trust


Executive Director
COAST Trust


Treasurer
COAST Trust

Signed in terms of our separate report of even date annexed.

Dated: Dhaka
10 October, 2020


S.K. Barua & Co.
Chartered Accountants



Coastal Association for Social Transformation (COAST) Trust
Notes to the Financial Statements
For the year ended 30 June 2020

1. Background:

Coastal Association for Social Transformation (COAST) Trust is a non- government organization working in Bhola, Patuakhali, Barishal, Noakhali, Laxmipur, Feni, Chittagong and Cox's Bazar districts. It was established in 1998 with the objective of improving the socio-economic condition of the disadvantage people of coastal area of the country. The organization registered with Trust Act 1882 under Mohummadpur subregistri office, Dhaka vide Registered No IV-64 & Dalil no-3794 dated 25 September 1997. COAST Trust Certified from Microcredit Regulatory Authority (MRA) vide certificate # 00956-04041-00068, dated 29 November 2007 as Microcredit Regulatory Authority act 2006. The organization also registered with the NGO Affairs Bureau vide registration # 1242 dated 28 February 1998 under foreign donation regulation Audience. The program activities being executed by COAST includes, Institution Building, Micro Finance, Social Justice and Development Education as its core program and Disaster Management, IGA & Coastal Renewable Energy Project (CREP), Food Security, Health as non-core program. COAST also have implemented different donor's supOrganizationrtd projects that agreed with its mission and values.

COAST has been implementing its micro financing credit program under the guidance and directives of PKSF and Stromme Foundation (SF) where most of the funds are from PKSF. At the same time they are also allowed to use funds from statutory banks and their own funds for operating MF program. The concern donors also been providing support services to the COAST in developing and capacity building in order to achieve their goals. The support services include:

- a) Organizing training for POs personnel as part of their capacity building;
- b) Organizing workshop for POs personnel on Micro Credit Program;
- c) Providing institutional support for capacity building like buying computer, motor cycle and bi-cycle; and
- d) Constant monitoring and supervision of Organizations by donors as a measure of confidence building.

2. Corporate information of the Organization:

Name of the Organization	The Coastal Association for Social Transformation (COAST) Trust
Year of Establishment	1998
Legal Entity	Registered under the trust act 1882 and Dalil No. 3794, Mohammadpur, Dhaka, Registered under NGO Affair's Bureau, registration no.1242 dated 24.02.1998 (renewal date 24.02.2018 for next ten years) and also Micro Credit Regulatory Authority (MRA), Certificate num. 00956-04041-00068, dated 29.11.2007.
Nature of Operations (programs)	Micro Credit Programme (MCP) Beside other Social welfare & Advocacy Programs.
Statutory Audit conduct up to	2019-2020
Name of statutory auditor for Last Year	Howladar Yunus & Co
Name of statutory auditor for Current Year	SK Barua & Co
No. of Executive committee meeting held FY 2019-2020	4 times
Date of last AGM Held	24/4/2020

List of Executive Committee members :

Name	Qualification	Profession	Designation	Present Address
Dr. Abbas U Bhuiya	Ph.D. in Demography	Consultant	Chairperson	Apartment-3, House-14, R-57, Gulshan-2, Dhaka-1212.
Minar Monsur	MA	Govt. Service,	Vice-Chairperson	The Accord, Flat -C/5, Tower -1, 134 west dhanmondi, modhubazar, Dhanmondi, Dhaka
Mostafa Kamal Ahmed ,FCA	M.COM	FCA	Treasurer	Amicus Amity, Flat-C5, Plot-371, Road-10, Block -C, Bashundhara R/A, Dhaka 1229.
Gawher Nayeem Wahra	MSS	Consultant	Member	Holding no-3 (A/3), Block-A, Aurengajeb Road,Mohammadpur ,Dhaka 1207
Jacob Kumar Sarker	MSS	Social activist	Member	Apartment A 2, House 294, Road 13, Block C, Basundhara R/A
Jasmeen Sultana Paru	BA	Social activist	Member	House no 14/1, 3 no Nasirabad Housing Society, Pachlaish, Chattogram
Anjulika Khisha	M.Ed	Social worker	Member	Apartment - 36/7/B,Mirpur,Shahalibag, Mirpur-1, Dhaka
Rezaul Karim Chowdhury	MA	Ed, COAST Trust	Member Secretary	Flat- B2, House No-13/2, Road No-02,Grand Ruby Shyamoli, Dhaka-1207

3. Basis of accounting:

The financial statements have been prepared under historical cost convention in accordance with International Accounting Standard (IAS) and International Financial Reporting Standard (IFRS) adopted in Bangladesh.

3.01 Basis of Consolidation :

The consolidated financial statements are prepared on the basis of financial statements of all Donor programs, Micro finance, Social invention & other operation for the period from 01 July 2019 to 30 June 2020.

4. Summary of significant accounting Policies:
4.01 Currencies:

All transactions have been carried out in Bangladesh Taka Currency.

4.02 Revenue recognition:

The revenue during the year are recognized as following which satisfy all condition of revenue recognition as prescribed by IFRS-15 "Revenue Recognition".

Service charge is the main source of income of the Organization in accordance with the loan agreement made between Organization and loanee/borrowers. Income in case of service charges is accounted for on realization basis. Besides, income from sales of passbook, contract form, admission fees are recognized when collected.

4.03 (i) Interest income:
Service charges on loan

Service charge from beneficiaries end - users in recognized in the financial statements on the basis of actual realization. The amount of service charges collected from the beneficiaries is recognized as income on cash basis. The principal loan and Organizational service charges are collected in 46 equal weekly installments. Interest on loan to members has been charged @ 25% per annum is recognized on cash basis.

Interest expenses:

Coastal Association for Social Transformation (COAST) Trust has taken loans from PKSF, SF, commercial banks, different fund from internal sources to provide loans to members. Interest on loans have been accounted for on cash basis in the financial Statements.

Other expenses:

Other expenses is recognized on accrual basis.

(ii) Interest paid on savings deposits:

Coastal Association for Social Transformation (COAST) Trust collects three types of deposits. e.g. security savings deposit, open savings deposits, and term deposit. Interest paid on group savings deposits is recognized on accrual basis. Interest expenses have been recognized on cash basis. The savings interest rate is 6%.

4.04 Property plant & equipment and depreciation:

Property, plant and equipment are stated at cost less accumulated depreciation in accordance with IAS-16.

Depreciation has been charged on fixed assets using straight line method at rates varying from 5% to 20% depending on the useful life of each assets. Details have been shown in Annexure -A\4.

4.05 Intangible Assets

Computer software has been recognized as an intangible asset and has shown separately in the statement of financial position. As the computer software has no physical existence and the indefinite useful life and every year the technical person of Coast Trust IT department & concern official do the review the performance and usefulness of the software. So, no amortization has been considered in preparing the financial statements.

4.06 Capital work-in-progress

Capital work in progress consists of acquisition costs of building and other construction until the date placed in service. Capital work in progress is recognized when risks and rewards associated with such assets are transferred to the organization. A new building is being constructed at Bhola Sadar to increase the capacity of Microfinance Program of Coast Trust.

4.07 Cash flow statement:

Cash flow statement is prepared principally in accordance with IAS-7 "Cash Flow Statement" and the cash flow operating activities have been presented under the indirect method to conform consistency to previous year.

5. Significant organizational Policies:**5.01 Loan loss provision:****Loan classification:**

The Organization classified the loan into five categories as per MRA policy, and PKSF guideline which are mentioned below:

Current Loan (no overdue) - Standard - (LLP Charged to be 1%)

Regular loan (no overdue) - Good loan,

Loan overdue (1-30 days) - Watchful loan,

Loan overdue (31-180 days) - Substandard loan,

Loan overdue (181-365 days) - Doubtful loan,

Loan overdue (365+days) - Bad loan.



Loan Loss Provisioning and Write Off policy:

The Organization makes provision on loan loss as per MRA policy. They create 1% provision on regular loan outstanding, 5% on watchful loan outstanding, 25% on sub-standards loan outstanding, 75% on doubtful loan outstanding & 100% on bad loan outstanding. Organization has been following the MRA prescribed write-off policy.

5.02 Policy on loan to beneficiaries:

The Organization follows the following policy to disburse the loan to the beneficiaries:

- a) To avail loan, a beneficiaries should deposit at least 10% of required loan amount to the savings fund.
- b) 25% Interest has been charged on Jagoron, Agrosor, Sofolon, Agrosor-SEP and ENRICH. 20% on Buniad and LIFT and all loans are calculated as per declining method.
- c) The Loan has to be refunded by the beneficiaries on generally weekly basis.
- d) The beneficiaries have to buy/take the pass book & loan form of the Organization.
- e) The beneficiaries have to be the member of the group savings fund of the Organization.
- f) The principal amount of loan and proportionate service charges are collected in 44-45 equal weekly installments.

5.03 Policy on savings collection:

The Organization has followed the following policy to collect the savings-

- a) A samity has to be established consisting of at least 15-50 members.
- b) Savings will be collected @ Tk.20 to 100 on weekly basis.
- c) Savings will be collected @ Tk 2-25 on weekly basis for Ultra poor Program.
- d) The collection saving will be deposited to the bank on the same day.
- e) 6% Interest will be paid to the members on yearly basis on their savings.

5.04 Grant/donation accounting:

Grant/Donations' amount has been accounted for as an Income/Expenses in the financial statements when they are received/paid.

5.05 Grant/subsidies/donation (non refundable) received (2019-2020):

Information of Grant / Donation received in 2019-2020 is given below:

Sl. No	Name of Donor	Name of the Project	Duration of the Project	Total Committed fund Taka 2019-2020	Received in (2019-2020) In Taka
1	UNICEF	Integrated Ending Child Marriage (IECM)	November 2018 to February 2020	10,542,231	10,096,816
2	UNICEF	Ensuring Inclusive Basic Education for Children of Forcibly Displaced Myanmar Nations in Cox's Bazar	August 2019 to December 2020	41,370,907	38,677,596
3	UNICEF	Ensuring Resilience and Protective Environment for Rohingya Adolescents fled from Myanmar in Cox's Bazar district	April 2019 to March 2020	50,631,672	44,846,562



4	UNICEF	COVID-19 Emergency Preparedness and Response Programme for Rohingya and host community in Cox's Bazar district	13 May 2020 to 12 November 2020	15,892,162	15,752,162
5	UNHCR	Improving Peaceful Co-existence project (IPCP)	March 2019 to December 2019	15,707,245	8,982,005
6	UNHCR	ISC Project	January 2020 to December 2020	10,995,694	11,211,910
7	WORLD FISH	Eco Fish Project	April 2015 to September 2019	1,633,000	1,633,000
8	WORLD FISH	Dry-Fish and Aquaculture for Wellbeing and Nutrition (DAWN)	May 2019 to June 2020	16,870,871	16,870,871
9	International Organization for Migration (IOM)	Awareness Raising on benefit of E-Commerce platform for farmers and fisher folks in Moheshkhali island	April 15, 2018 to August 14, 2018	5,075,088	5,075,088
10	Bangladesh Government & world food programme	School Feeding Program (SFP)-WFP	December 2015 to June 2020	3,705,040	2,710,280
11	International fund for Agricultural Development (IFAD)	Asia Pacific Farmers Program (APFP)	November 2019 to January 2021	5,440,000	5,292,475
12	Manusher Janno Foundation	Our Ocean	October 2018 to December 2020	3,000,069	2,371,831
13	Manusher Janno Foundation	Citizens Engagement in Public Institutions (CEPI)	January 2019 to December 2021	6,201,400	6,201,400
14	British Council	Climate Fund Transparency Mechanism (CFTM)	January 2017 to October 2021	13,359,725	13,359,725
15	New Venture Fund	Climate Led Initiative for Climate Justice and resilience in the islands and coastal areas of the bay of Bengal in Bangladesh (CJRF)	January 2018 to December 2020	32,822,561	32,822,561
16	OXFAM	COAST Localization and Accountability Project	April 2018 to June 2019	330,332	330,332
18	Sustainable Development Foundation (SDF)	Gender & Coastal Aquaculture (GCA) Project	January 2020 to December 2020	2,035,600	2,035,600



19	Norwegian Refugee Council (NRC)	Youth of Ukhiya Towards Headways (YOUTH)	April 2018 to June 2020	8,219,990	6,800,784
20	Tearfund	Emergency Assistance for Forcible Displaced Myanmar Nationals	July 2019 to December 2019	14,453,126	9,924,991
21	Tearfund	Support to Host community suffering by FDMN influx	April 2018 to December 2019	12,174,862	10,064,130
22	Tearfund	Emergency Response for COVID 19 Prevention to Host Communities	3 April 2020 to 2 June 2020	1,900,000	1,840,779
23	Tearfund	Creating a Safe and Dignified Environment for Vulnerable People at Camps	October 2019 to March 2020	6,288,996	6,418,727
24	Tearfund	Creating a Safe and Dignified Environment for Vulnerable People at Host Communities	October 2019 to September 2020	5,228,630	5,228,630
25	Foundation Hironnelle	Information for Livelihood, Resilience and Social Security (ILRS)	February 2019 to December 2019	3,065,161	2,777,703
26	Foundation Hironnelle	Improving Refugee Resourcefulness, Resilience & Social Harmony through Information	July 2019 to December 2020	5,666,381	4,983,388
27	Malteser International	Aligning Communities of Cox's bazar for Optimum Resilience and Development (ACCORD)	01 September 2019 to 31 August 2022	38,000,000	11,622,057
28	Palli karma Sahayak Foundation & EC	UPP UJJIBITO (Year wise budget)	July 2013 to June 2019	-	2,214,500
29	Palli karma Sahayak Foundation (PKSF)	ENRICH (Year wise budget allocated)	July 2014 to continue	4,403,640	4,425,234
31	Pallikarma Sahayak Foundation (PKSF) & IFAD	Promoting Agricultural Commercialization and Enterprises (PACE) Project -VCD	February 2017 to June 2020	5,473,717	2,052,477
32	Pallikarma Sahayak Foundation (PKSF) & IFAD	Promoting Agricultural Commercialization and Enterprises (PACE) Project -Crab	March 2018 to June 2021	8,866,646	7,057,084
33	Palli karma Sahayak Foundation (PKSF)	Cultural & Organizational Program of PKSF	August 2017 to Continue	2,150,050	849,207
33	Pallikarma Sahayak Foundation (PKSF)	Elderly People Programme of PKSF	August 2017 to Continue	1,273,440	689,844
Total				352,778,236	295,219,749