

Microfinance Program

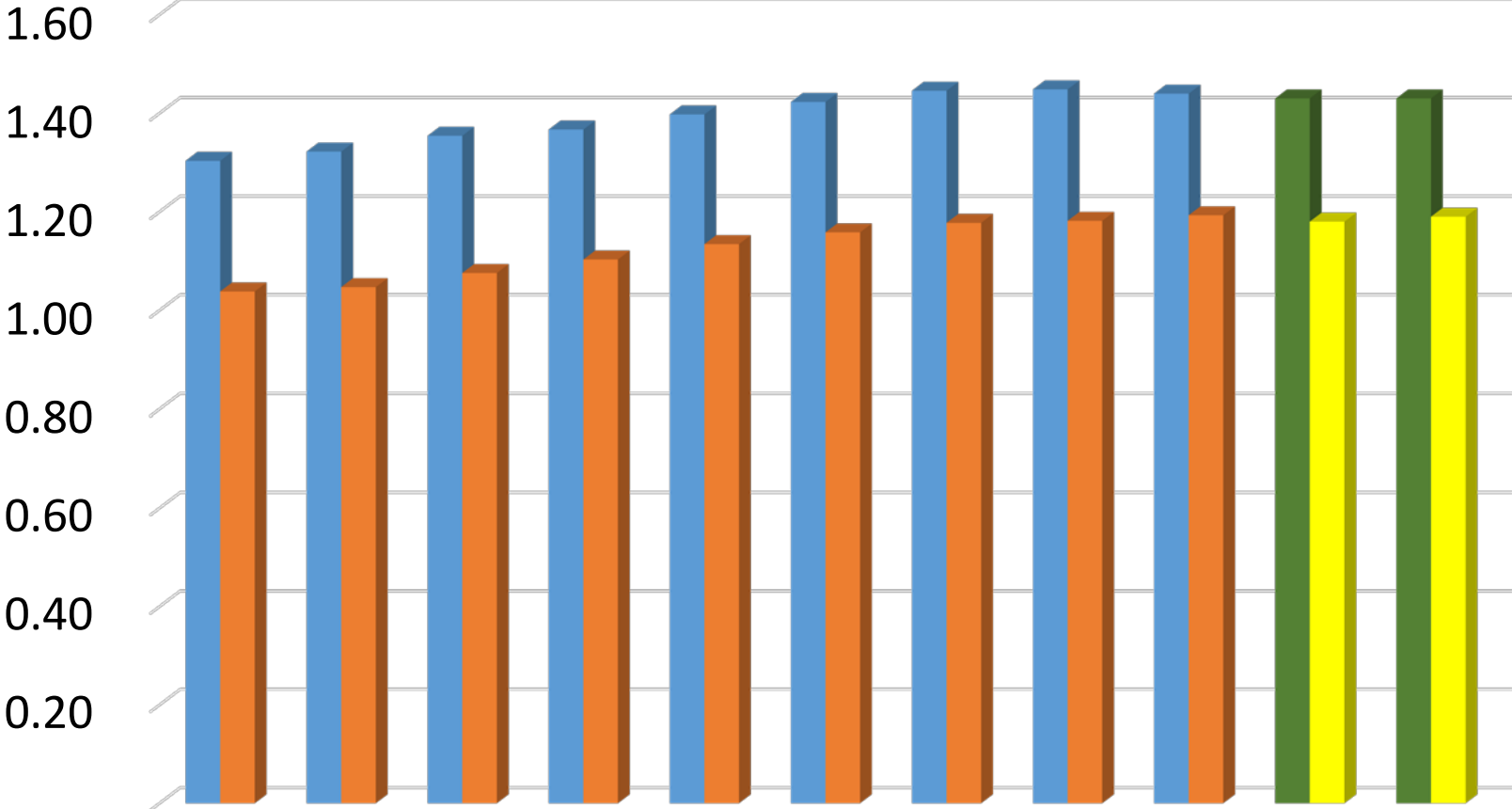
July'20 to May'21



**Presented by
Tarik Sayed Harun
Director –Core
program**

Trend of Member & Loanee (in Lac)

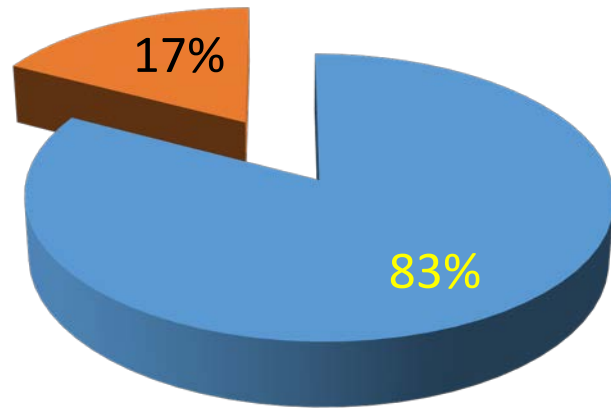
GR Mem .83% & loanee 1.39%



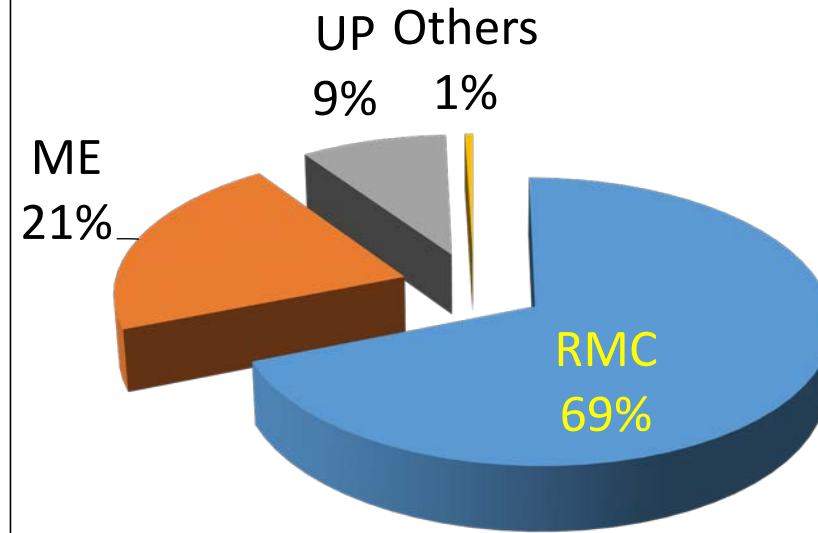
Member	1.30	1.32	1.35	1.37	1.40	1.42	1.45	1.45	1.44	1.43	1.43
Loanee	1.04	1.05	1.08	1.10	1.13	1.16	1.18	1.18	1.19	1.18	1.19

Loanee Coverage

■ Loanee ■ Non Loanee

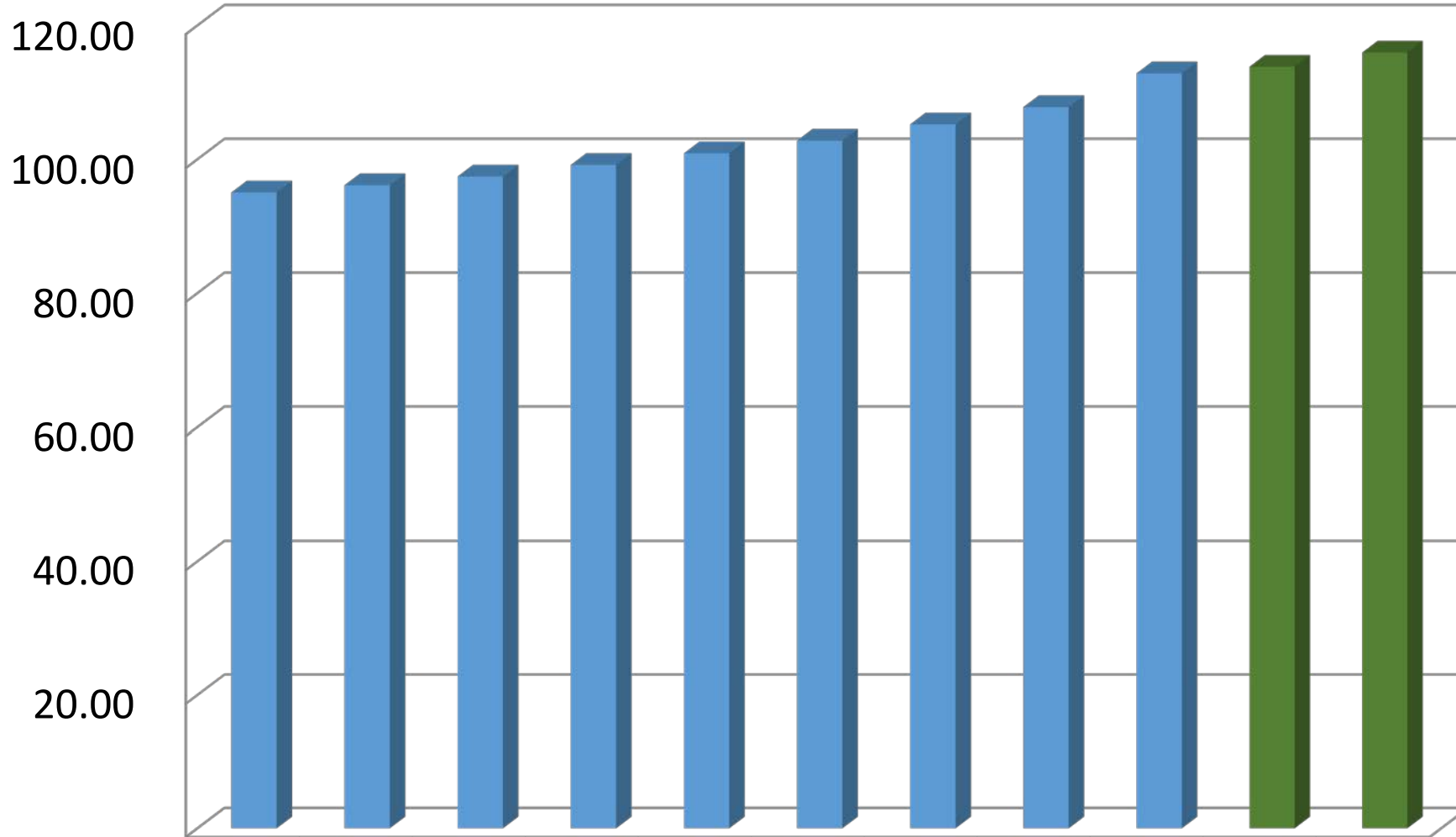


Member Coverage



Trend of Savings Balance (In core)

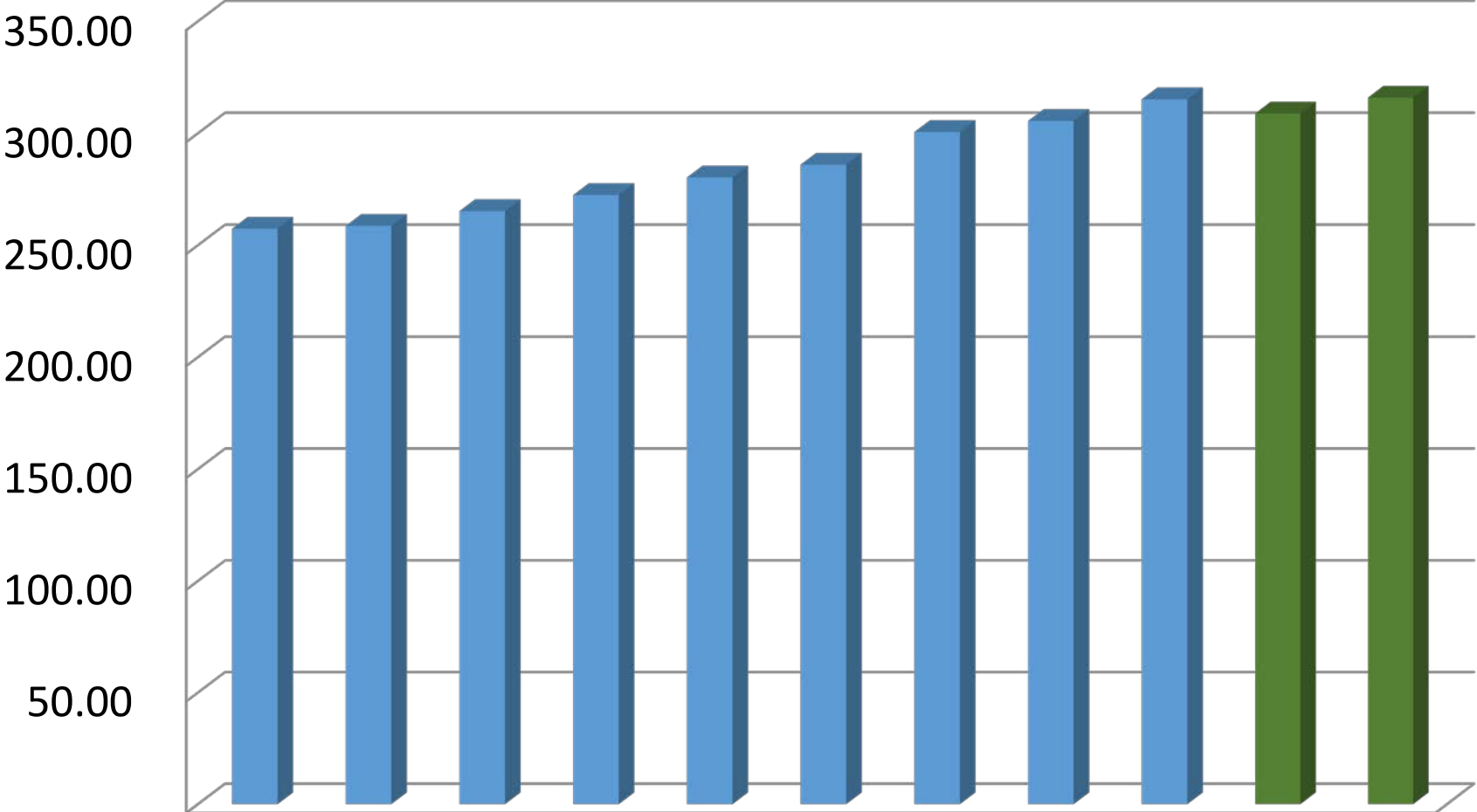
GR 1.76%



	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
■ Savings	95.03	96.12	97.42	99.15	100.8	102.7	105.2	107.7	112.8	113.8	115.9

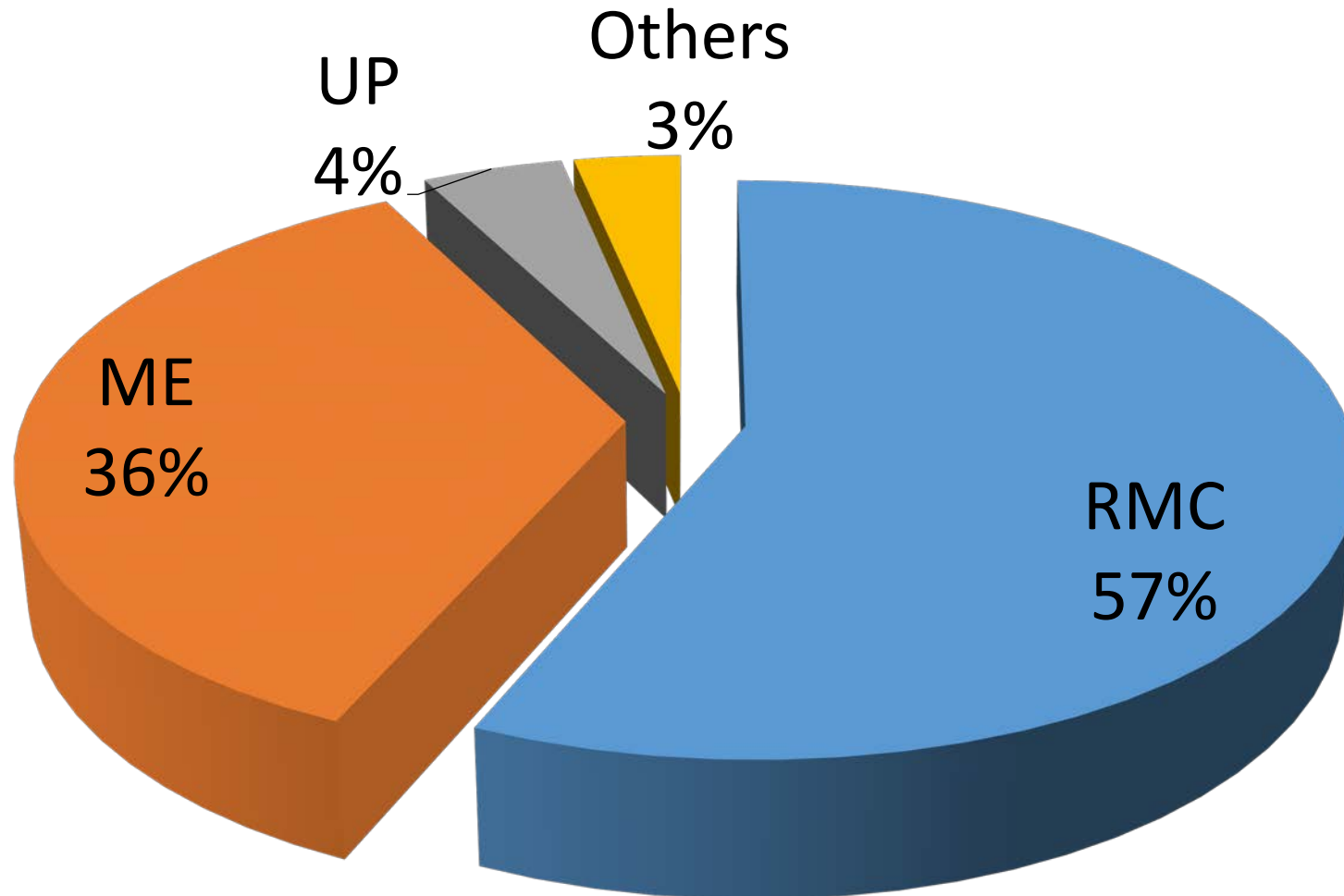
Trend of Outstanding (In core)

GR 2.27%

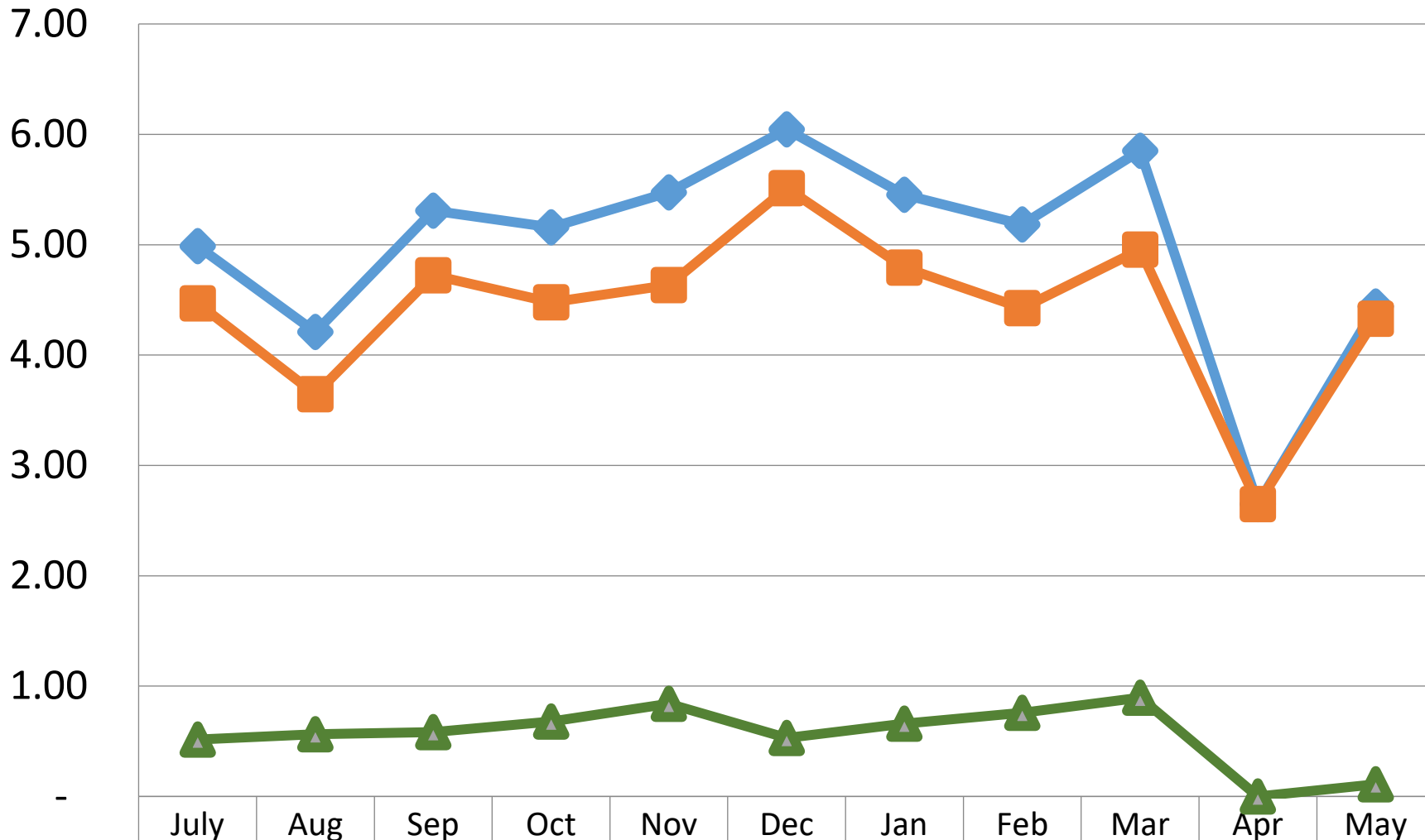


■ Portfolio	257.3	258.6	265.2	272.3	280.2	285.9	300.5	305.4	315.1	308.8	315.9
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Portfolio Coverage

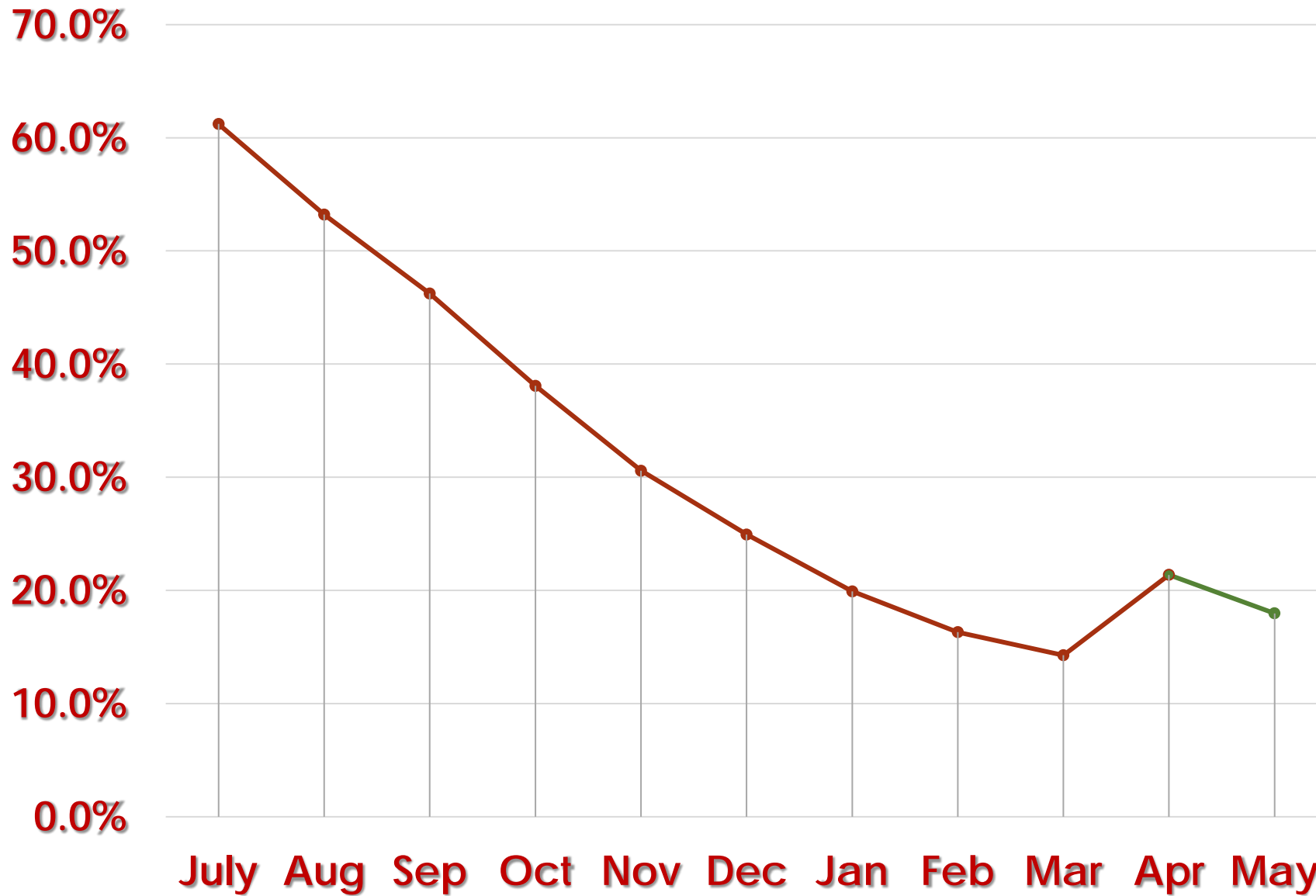


Inc. Exp. & Surplus



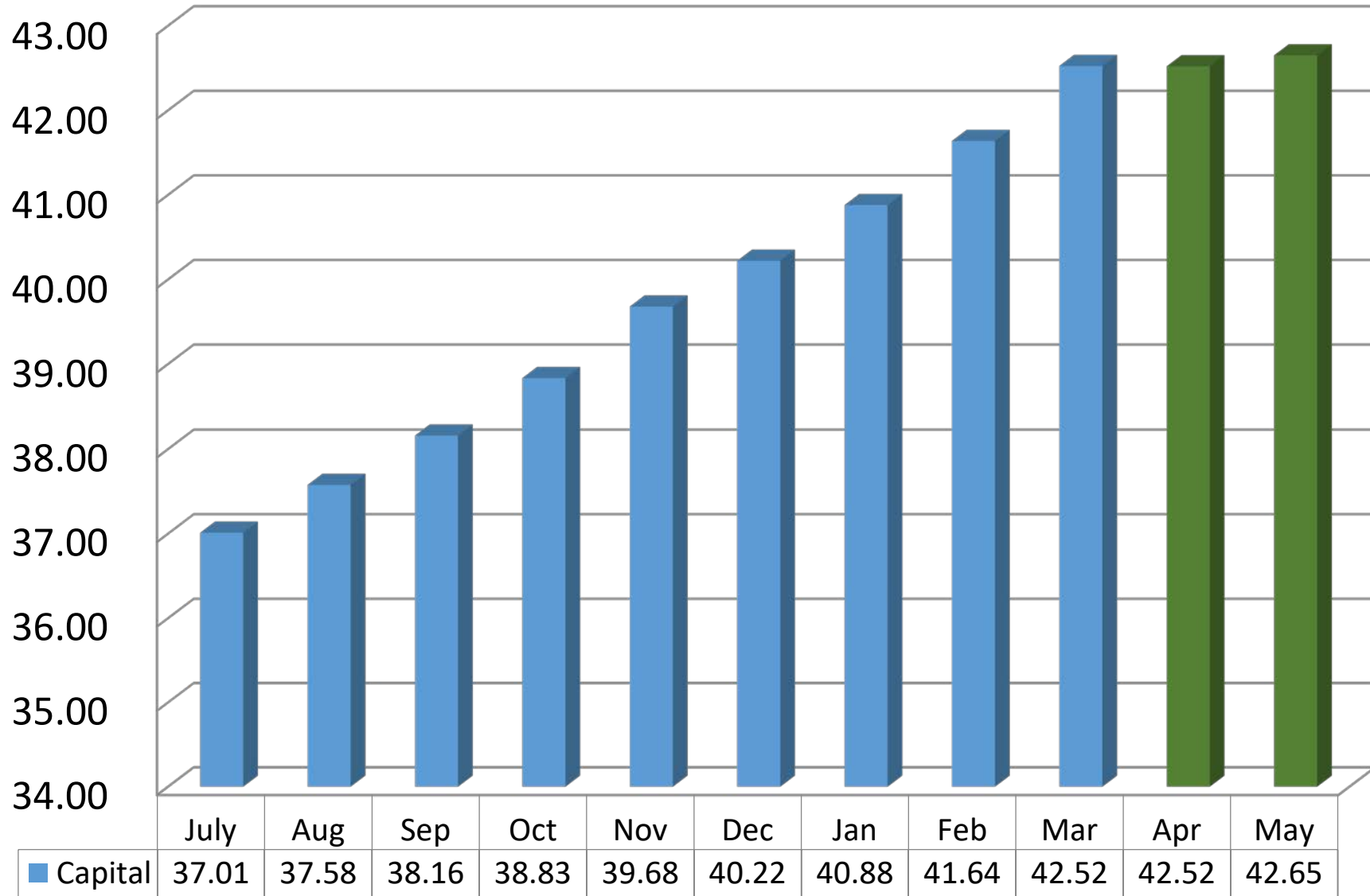
◆ Inc	4.99	4.21	5.31	5.16	5.47	6.04	5.45	5.18	5.85	2.65	4.44
■ Exp	4.47	3.65	4.72	4.48	4.63	5.51	4.79	4.43	4.96	2.65	4.33
▲ Surplus	0.52	0.56	0.58	0.68	0.84	0.53	0.66	0.76	0.89	0.00	0.11

Portfolio At Risk (PAR) 18%

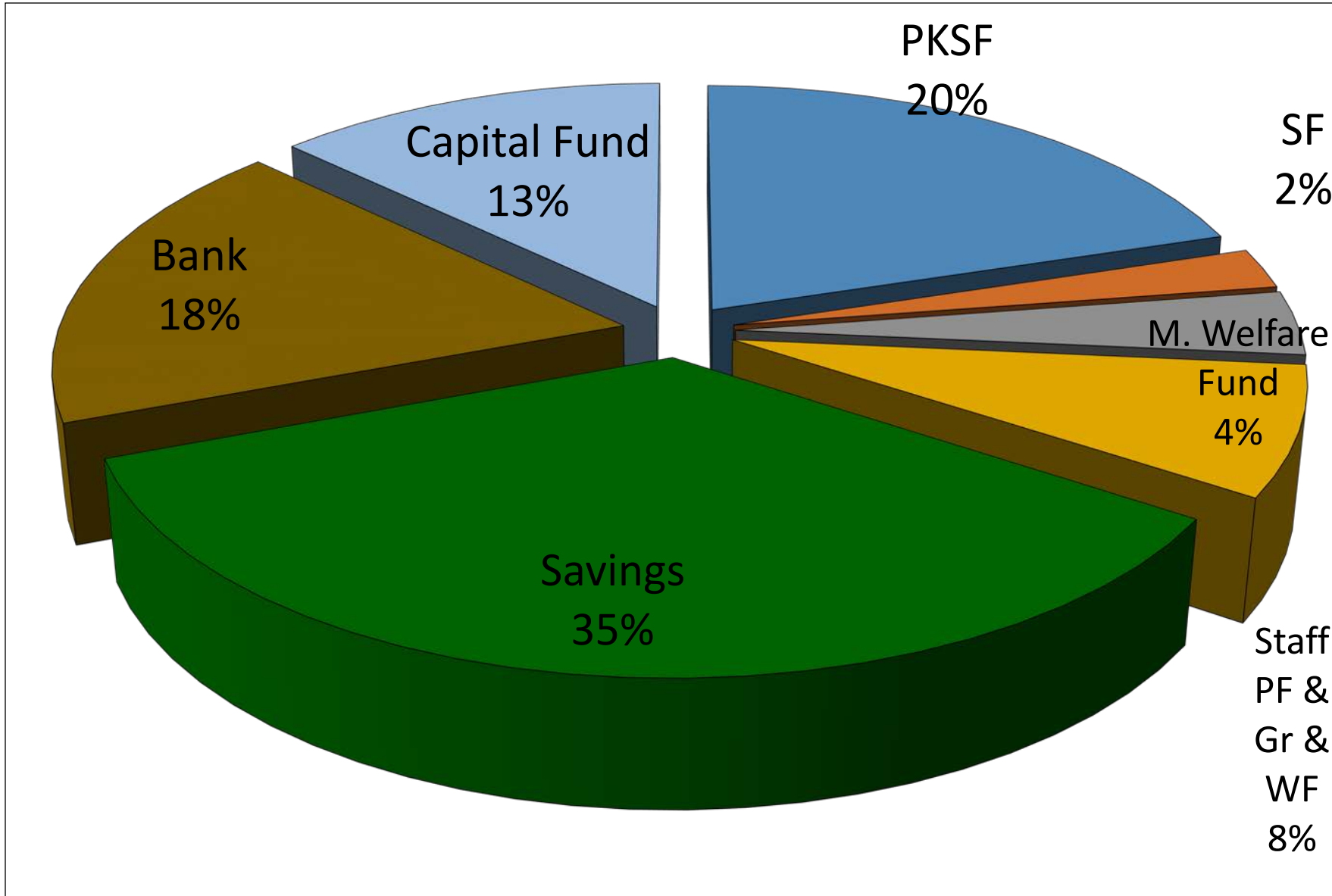


Trend of Capital Fund (in core)

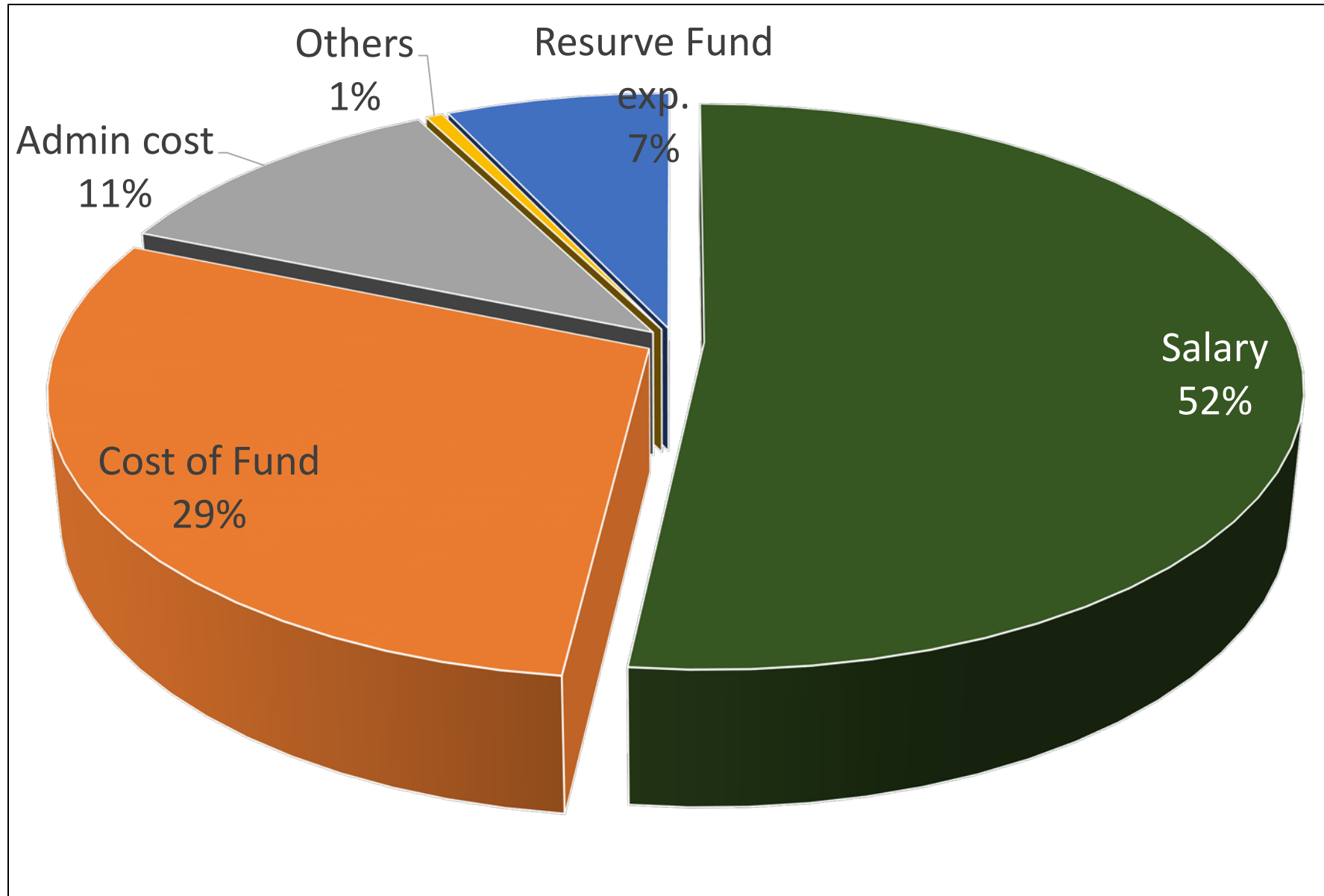
Growth rate 1.4%



Fund Composition May 2021



Expenditure Analysis July to May'21



Present Bank Loan May'21 (Tk in crore)

Name of Bank	Cumulative Receipt	Cumulative Repayment	Loan balance	Rate
One Bank Ltd.	50.00	42.00	8.00	9%
BRAC Bank Ltd.	68.00	53.00	15.00	9%
Midland Bank Ltd.	30.00	23.85	6.15	9%
Mutual Trust Bank Ltd.	42.00	37.73	4.27	9%
Meghna Bank Ltd	5.00	5.00	0.00	10%
IDLC Finance Ltd.	3.00	3.00	0.00	10%
UBICO Ltd.	5.00	5.00	0.00	10%
Southeast Bank	36.00	18.00	18.00	9%
Bank Asia	7.00	4.49	2.51	9%
AB Bank Ltd	5.00	0.01	4.99	3%
Total	251.00	192.08	58.92	9%

Others Activity facilitated by COAST

Remittance

- Disbursement started – 2015 (with the approval of MRA)
- Partnership - Meghna Bank Ltd
- Branch coverage – 96 (9 District)
- No of Recipient - 1501
- Total disbursement –44.19 (million) Tk.
- Transection channel: Xpress money, Ria & Trans fast

Health

- Staff 03
- Expenditure 512065 Tk

CITEP

- Staff 5
- Expenditure 1452443 Tk



Agent Banking Up to May 2021

- Partnership - Midland Bank Ltd (February 2018)
- Total account holder 309
- Total savings deposit 496585 Tk
- DPS person 125
- Total security fund 2602535 Tk
- Total Expenditure (FY 2020-21) 365759 Tk
- Income Jan to May'21 Tk 15635.

Thanks