

COAST, Business Plan 2022-23

Period: 1st July, 2022 to 30 June, 2023

Barishal Region

BDT in Crore

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	16	16	16	16	16
Number of CDO	60	68	68	68	68
No of Group (shomity)	1080	1088	1088	1088	1088
Opening Member balance	16580	17236	18721	20251	16580
Add : Member admission	2625	5940	6120	6120	20805
less : Member dropout	1969	4455	4590	4590	15604
Closing member balance	17236	18721	20251	21781	21781
Opening Loanee balance	13980	14009	15353	16636	13980
New Loanee/ Borrower	3173	4596	4837	4976	17581
Full paid Loanee (Borrower)	3145	3252	3553	3831	13781
Closing loanee balance	14009	15353	16636	17781	17781
Average Loan size	60000	60000	60000	60000	60000
Opening Loan O/S (principal)	38.00	39.43	47.65	53.88	38.00
Disbursement (Prin.)	19.04	27.58	29.02	29.85	105.49
Realizable (Prin)	15.07	16.59	19.56	21.76	72.98
Realization (Prin)	14.92	16.42	19.37	21.54	72.25
Overdue Collection (Prin)	0.20	0.20	0.20	0.20	0.79
Advance Collection (Prin)	2.49	2.74	3.23	3.59	12.04
Total Realization	17.61	19.35	22.79	25.33	85.08
Closing Outstanding (prin)	39.43	47.65	53.88	58.41	58.41
New Overdue	0.15	0.17	0.20	0.22	0.73
Overdue Balance	2.63	2.60	2.60	2.62	2.62
Opening Savings balance	10.80	11.70	12.66	13.71	10.80
Add : Savings Collection	2.91	3.12	3.38	3.64	13.06
Less : With/Ret/Adjust Savings	2.02	2.16	2.34	2.52	9.03
Savings Closing Balance	11.70	12.66	13.71	14.83	14.83
Service Charge Income	1.91	2.09	2.46	2.74	9.20
Format/ Pass book/ etc sale	0.01	0.01	0.01	0.01	0.05
Write-off Collection	0.00	0.00	0.00	0.00	0.01
Other Income (deduct/etc)	0.01	0.01	0.01	0.01	0.04
Total Income	1.92	2.12	2.49	2.77	9.31
Salary & Benefits	1.08	1.08	1.08	1.08	4.34
Other Expenditure (Administrativ	0.23	0.23	0.23	0.23	0.94
Loan Loss provision	0.04	0.25	0.19	0.14	0.61
Interest on Mother Loan	0.35	0.38	0.45	0.50	1.67
Interest on Members Savings	0.17	0.18	0.20	0.21	0.75
Total Expenditure	1.71	1.95	1.95	1.95	8.31
Net Surplus	0.22	0.18	0.54	0.81	1.00
Fund/ Equity	0.22	0.24	0.62	1.25	1.25
Total Assets	43.81	52.94	59.87	64.89	64.89