

COAST, Business Plan 2022-23

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

Bhola Region

BDT in Crore

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	24	24	24	24	24
Number of CDO	100	94	104	106	106
No of Group (shomity)	1800	1854	1872	1908	1908
Opening Member balance	39500	40173	40864	41641	39500
Add : Member admission	4485	4605	5180	4770	19040
less : Member dropout	3812	3914	4403	4055	16184
Closing member balance	40173	40864	41641	42356	42356
Opening Loane balance	31800	32990	34190	35014	31800
New Loanee/ Borrower	9884	10216	10163	9988	40251
Full paid Loanee (Borrower)	8694	9016	9339	9499	36547
Closing loanee balance	32990	34190	35014	35504	35504
Average Loan size	65000	65000	65000	65000	65000
Opening Loan O/S (principal)	114.50	125.28	133.76	138.36	114.50
Disbursement (Prin.)	64.25	66.40	66.06	64.92	261.63
Realizable (Prin)	45.80	49.65	52.71	53.85	202.01
Realization (Prin)	45.58	49.40	52.44	53.58	201.00
Overdue Collection (Prin)	0.33	0.33	0.32	0.32	1.30
Advance Collection (Prin)	7.56	8.19	8.70	8.88	33.33
Total Realization	53.47	57.92	61.46	62.78	235.63
Closing Outstanding (prin)	125.28	133.76	138.36	140.50	140.50
New Overdue	0.23	0.25	0.26	0.27	1.01
Overdue Balance	5.48	5.40	5.34	5.29	5.29
Opening Savings balance	52.00	54.20	58.37	62.64	52.00
Add : Savings Collection	20.02	20.50	21.03	21.38	82.94
Less : With/Ret/Adjust Savings	17.83	16.33	16.76	17.04	67.96
Savings Closing Balance	54.20	58.37	62.64	66.98	66.98
Income Statement	0.00	0.00	0.00	0.00	0.00
Service Charge Income	5.78	6.27	6.65	6.79	25.49
Format/ Pass book/ etc sale	0.01	0.01	0.02	0.01	0.06
Write-off Collection	0.00	0.00	0.00	0.00	0.02
Other Income (deduct/etc)	0.03	0.03	0.03	0.03	0.13
Total Income	5.83	6.32	6.70	6.84	25.70
Salary & Benefits	2.02	2.02	2.02	2.02	8.07
Other Expenditure (Administrative)	0.42	0.42	0.42	0.42	1.66
Loan Loss provision	0.54	0.42	0.23	0.11	1.30
Interest on Mother Loan	1.42	1.54	1.63	1.67	6.26
Interest on Members Savings	0.79	0.83	0.90	0.96	3.48
Total Expenditure	5.18	5.23	5.19	5.17	20.78
Profit/Loss	0.65	1.09	1.51	1.67	4.92
Fund/ Equity	19.51	20.59	22.10	23.77	23.77
Total Assets	139.20	148.63	153.73	156.11	156.11