

COAST, Business Plan 2022-23
Period: 1st July, 2022 to 30 June, 2023

Noakhali Region

BDT in Crore

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	20	20	20	20	20
Number of CDO	83	85	85	85	85
No of Group (shomity)	1494	1530	1530	1530	1530
Opening Member balance	26800	27730	28413	29178	26800
Add : Member admission	3720	3795	3825	3825	15165
less : Member dropout	2790	3112	3060	3060	12022
Closing member balance	27730	28413	29178	29943	29943
Opening Loanee balance	22250	23228	23730	24209	22250
New Loanee/ Borrower	6397	6116	6214	6797	25524
Full paid Loanee (Borrower)	5419	5615	5734	5884	22652
Closing loanee balance	23228	23730	24209	25121	25121
Average Loan size	60000	60000	60000	60000	60000
Opening Loan O/S (principal)	70.00	75.75	77.84	79.63	70.00
Disbursement (Prin.)	38.38	36.70	37.28	40.78	153.14
Realizable (Prin)	27.88	29.60	30.37	31.38	119.23
Realization (Prin)	27.60	29.30	30.07	31.07	118.04
Overdue Collection (Prin)	0.43	0.42	0.42	0.41	1.68
Advance Collection (Prin)	4.60	4.88	5.01	5.18	19.67
Total Realization	32.63	34.61	35.50	36.66	139.39
Closing Outstanding (prin)	75.75	77.84	79.63	83.75	83.75
New Overdue	0.28	0.30	0.30	0.31	1.19
Overdue Balance	7.10	6.97	6.86	6.76	6.76
Opening Savings balance	26.00	27.82	29.70	31.62	26.00
Add : Savings Collection	8.60	8.84	9.07	9.31	35.81
Less : With/Ret/Adjust Savings	6.78	6.96	7.14	7.34	28.22
Savings Closing Balance	27.82	29.70	31.62	33.59	33.59
Service Charge Income	3.53	3.75	3.84	3.97	15.08
Format/ Pass book/ etc sale	0.01	0.01	0.01	0.01	0.04
Write-off Collection	0.00	0.00	0.00	0.00	0.02
Other Income (deduct/etc)	0.01	0.01	0.01	0.01	0.04
Total Income	3.56	3.77	3.87	3.99	15.19
Salary & Benefits	1.41	1.41	1.41	1.41	5.65
Other Expenditure (Administrative)	0.38	0.38	0.38	0.38	1.51
Loan Loss provision	0.29	0.10	0.09	0.21	0.69
Interest on Mother Loan	0.86	0.92	0.94	0.97	3.70
Interest on Members Savings	0.40	0.43	0.45	0.48	1.76
Total Expenditure	3.34	3.24	3.28	3.45	13.31
Profit/Loss	0.22	0.53	0.59	0.54	1.88
Fund/ Equity	4.45	4.98	5.57	6.11	6.11
Total Assets	84.17	86.49	88.47	93.05	93.05