

# Core Program

Presented by  
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Director -CP

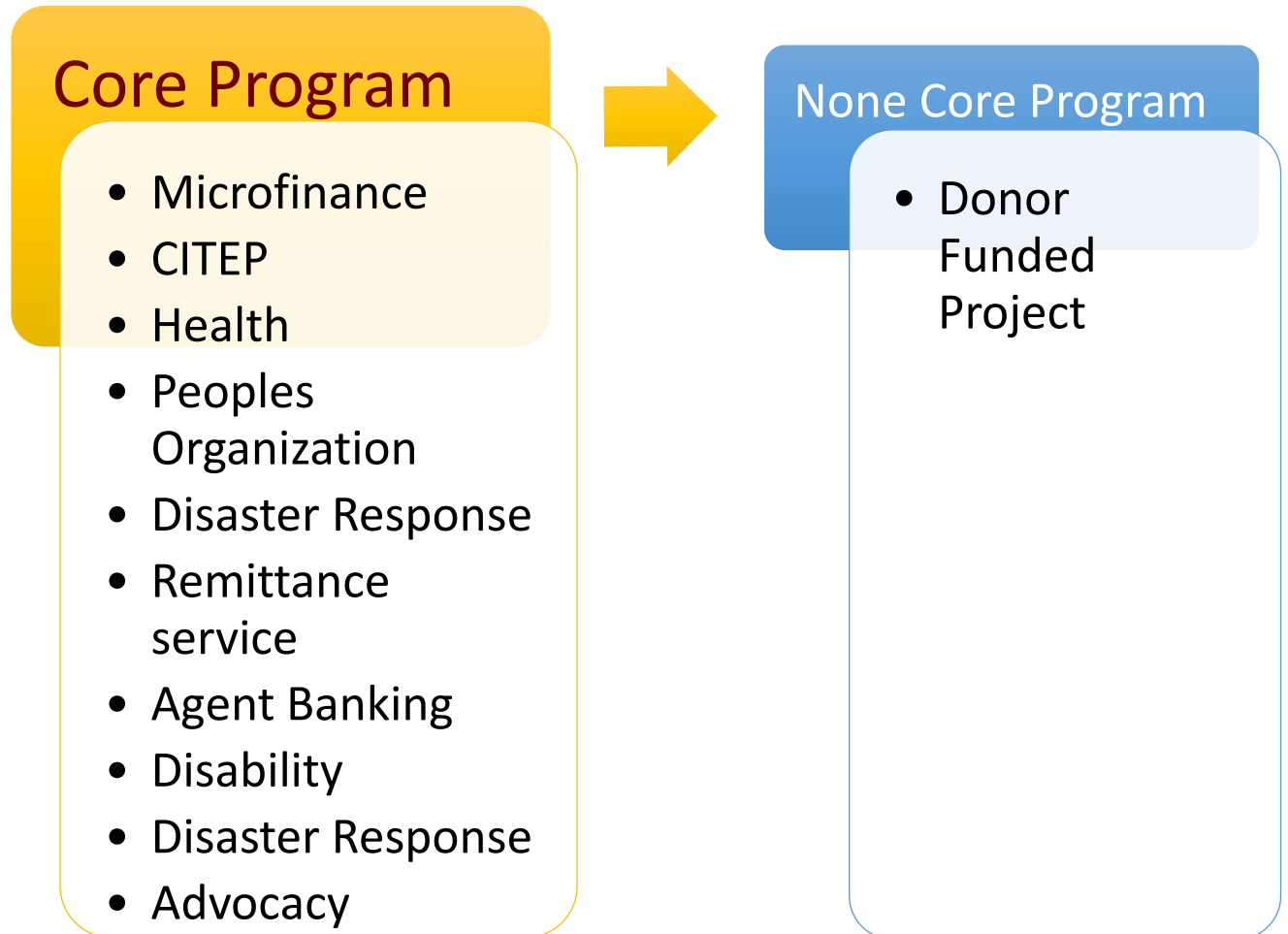




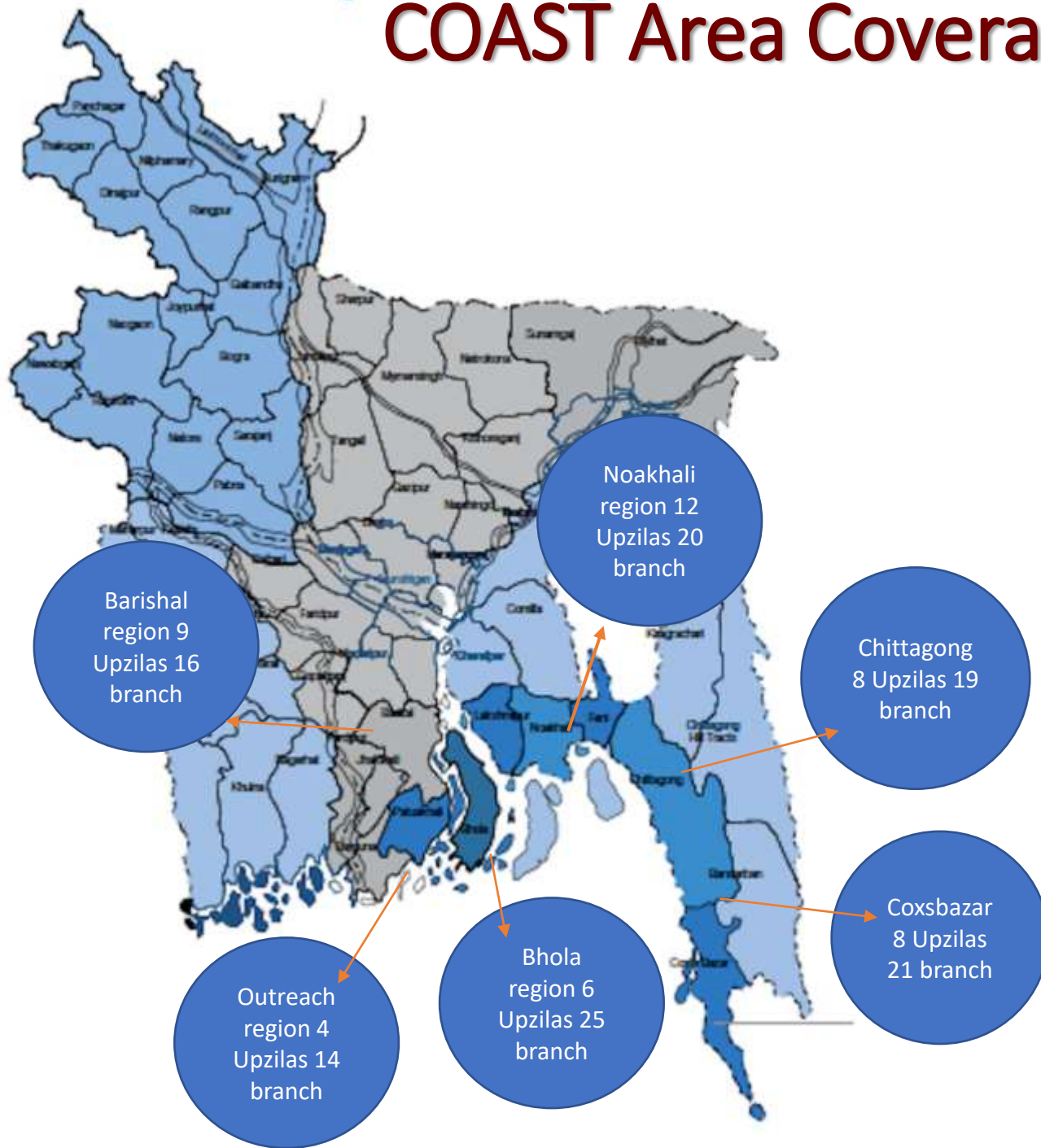
# COAST Programs

## A) Core Program B) Non Core Program

- Core Program: All the programs which are being carried out by the organization with its own surplus
- Non Core Program: Programs that are being funded by donor agencies its will be discontinued in the future without donor funding.



# COAST Area Coverage



District 11

Upzilas 52

Union 482

Village 2673

Bhola, Coxsbazar, Chattogram, Feni, Noakhali, Laxmipur, Patuakhali, Barishal, Jhalkathi, Pirojpur, Borguna

# At a glance as on June 2023

Staff 771

Branch 115

Member 1.59 lac

Savings 226 crore

Portfolio 532 crore

Capital 86 crore

Last year Avg surplus 2.35 crore/ month

# Credit Rating report 2023

Long Term  
Rating: A

- These are judged to be of high quality subject to Low Credit Risk

Short Term  
Rating: ST-3

- Satisfactory capacity for timely payment of financial commitments

Outlook-  
Positive

- No Extreme changes in organization situation

Rated by CRSL, Validity Feb-2024

# MF Evolution

**1998**

- Started journey with 21 branch from Bhola
- Manual System

- PKSF & SF partnership
- Honda & Mobile for branch
- Manual system
- Branch 44 portfolio 17 crore

**2005**

**2010**

- Chattogram & Noakhali region started
- Self made software
- Laptop Printer
- Bank Partnership
- 54 branch 39 crore portfolio

- Full Automation
- 64 branch 94 crore portfolio

**2015**

**2020**

- Barishal Region started
- Fine tuning Automation
- SMS
- 96 branch 257 crore portfolio

- DFS
- Honda for CDO
- Partner with Bkash
- 115 branch 532 crore portfolio

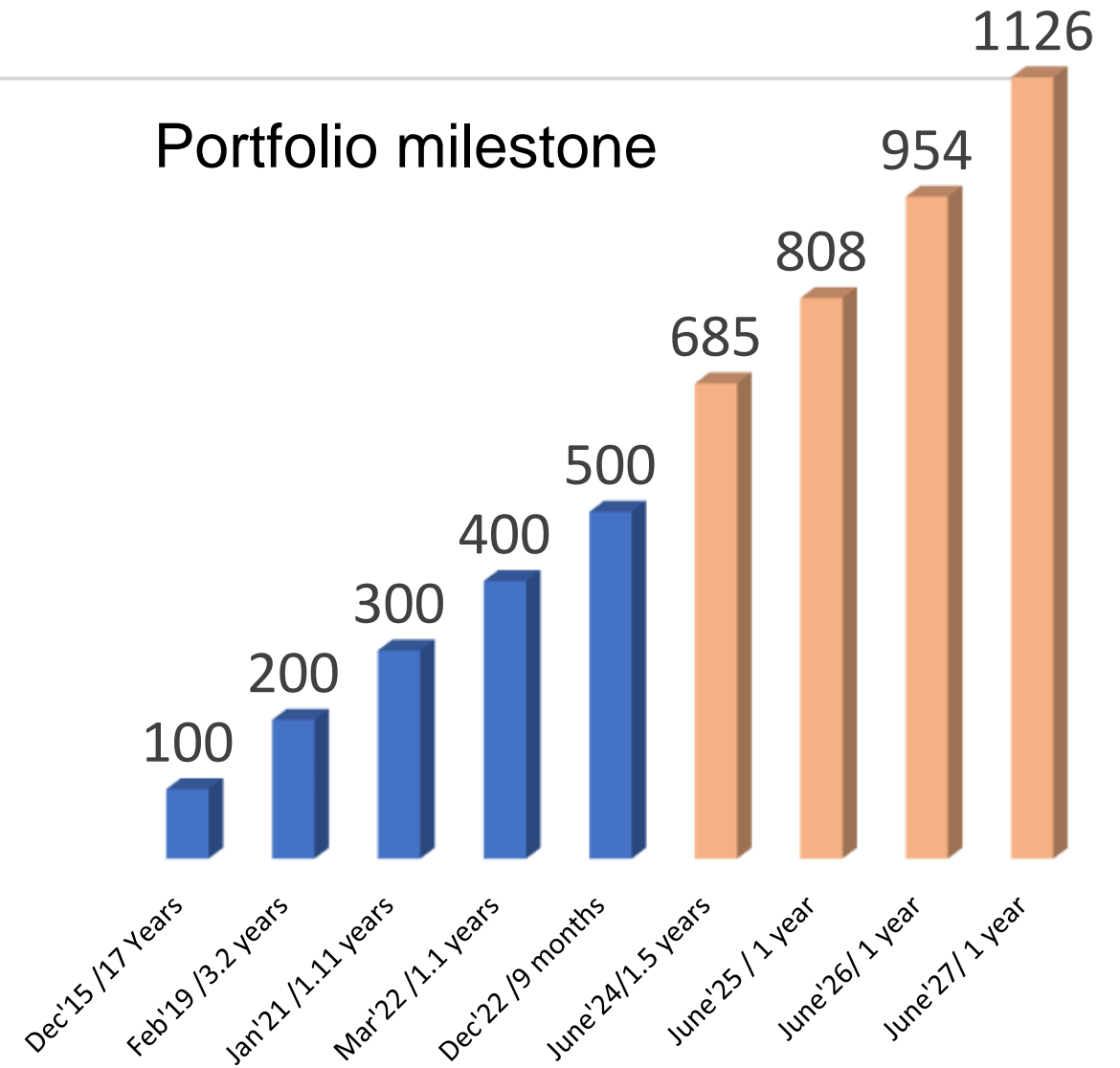
**2023**

# Last Year Achievement & next year (2023-24) BP

	Financial Plan 2022-23			Next BP (2023-24)	
	FY 2022-23	Achieve June'23	Achievement	FY 2023-24	Increased
Branch	110	115	105%	125	9%
CDO	467	469	100%	517	10%
Member	1.71	1.59	93%	1.81	14%
Lonee%	84.0%	81.0%	96%	84.0%	4%
Savings	213.9	226.41	106%	284.75	26%
Outstanding	522.5	532.35	102%	704.88	32%
Income	93.42	107.89	115%	126.58	17%
Expenditure	77.68	79.80	103%	92.31	16%
Surplus	15.74	28.09	178%	34.27	22%
Rate of Surplus	16.8%	26.0%	155%	27.1%	4%
Capital Fund	74.57	86.15	116%	120.18	40%

# Next 5 Years Plan 2023-2027 (Calendar Year)

Particulars	2022	2023	2024	2025	2026	2027
District Coverage	11	11	13	13	13	13
Region	6	6	7	8	8	8
Branch	115	120	130	135	140	150
Member (lac)	1.58	1.74	1.91	2.10	2.31	2.54
Loanee (Lac)	1.33	1.39	1.53	1.68	1.85	2.03
Portfolio Balance	490.52	580.86	685.41	808.78	954.36	1126.1
Savings Balance	198.94	232.34	274.16	323.51	381.75	450.46
Capital Fund	72.73	116.17	137.08	161.76	190.87	225.23
Total Assets (Crore)	541.32	645.39	761.57	898.65	1060.4	1251.28
Yearly Turnover	982.56	1161.7	1370.8	1617.5	1908.7	2252.3




# Next 5 Years Plan 2023-2027 (Calendar Year)

<b>Program</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
Mobile Financial Services for DFS	Agreement	10%	30%	50%	70%	100%
Full automated= MF Operation	Continue	F. Assets	Loan process	Savings	-	-
Paper Less Operation	-	5% br.	50% br.	100% Br	-	
Upscaling ME client	21%	22%	23%	25%	27%	30%
Developed cluster	3	6	7	10	14	16
Crab Hatchery		1	-	2		
Increased employment (2 per family)	53760	61130	70300	84054	99856	122047
Primary Heath	5 br	20 br	50 br	100 br	120 br	150 br
CITEP:	6 staff	-		12 staff	-	-
Janasangathon	Con.					
Include Disable person	-	5%%	10%	15%	20%	20%



# Challenge & Way-out

Challenge	Availabilities of Fund
	Political: Parliament Election
	Global economical recession
	Natural Disaster
	Increased overdue tendency
	Migration
Way-out	Increased Savings Mobilization
	Increased Bank Financing
	Fund collect from Stock market
	Collection Foreign Fund



# PACE & SEP Project

## CRAB & Dry fish production

- ME Member Coverage 35124 (22%)
- ME Portfolio coverage 46 %
- Average ME Loan Size 136000



# **CITEP** (Coastal Integrated Technology Extension Program)

- Staff 6
- Model breeder 09
- Vaccination 24950
- Sex pheromone 82
- Mini Hatchery 29



## **Primary Health**

- 17 branch coverage
- Total Beneficiaries 24500 (15%)



# WASH Project (PKSF Supported Program)



Program implementation in Chattogram & Noakhali region through 32 branches

- Water loan disburse 47.74 lac to 214 beneficiaries
- Sanitation loan disburse 3.30 crore to 1266 beneficiary
- Incentive paid 23.31 lac to 780 beneficiaries per beneficiary 3000 Tk





# ENRICH Project (PKSF Supported)

- Activities are on going in Dhurang of Kutubdia upazila under Cox's Bazar district. It is a climate hotspot.

## Achievements

- 8 beggar rehabilitation
- 7 special eye camps
- Allowance for 100 elderly dependents 1839000 Tk
- 156 eye cataract operations
- 82 educational scholarships of 984,000 Tk.

# Adolescent Project (PKSF Supported) Bhola

- Total Adolescent Club 360
- No s of Adolescents 9291
- Activities: Awareness meeting, Soft skill training, School cleaning, Sport & Culture etc



# Digital Financial Services (DFS)

- Agreement with Bkash for non cash transaction
- Providing SMS service to client
- Collection through Tab

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# Remittance Service



- Partnership with Meghna Bank from 2015.
- Remittance paid 3.37 crore to 745 members.

# Agent Banking

- Partnership with- Midland Bank Ltd (February 2018)
- Account holder 302
- Savings deposit 489568 Tk
- DPS 121
- Security fund 2657782 Tk
- Expenditure (FY 2022-23) 227895 Tk
- Income Tk 111985.



# Janosngathan (Peoples Organization)

- SMC, BJS, RJS, CJS
- Major works in coordination with the local administration.
- They work on 26 social actions (major activities VGD Card, Old ages allowance Prevention of divorce, Rape prevention & legal support, Prevention of sexual harassment etc.

## Disaster response

- Response to emergencies period





## Advocacy

- With MRA for Policy change
- With CDF for Policy change
- With INAFI for research



## Disability

- No's of Loan 29
- Loan disbursement 9.75 lac



ED was talking about Climate change and MF as a panel speaker in SAMN conference which was held in London, July 2023

Thanks

