

**COAST Foundation**  
**(Consolidated Financial Statements)**

**Independent Auditor's Report and Audited Financial Statements**  
*As at and for the year ended 30 June 2023*

**S. F. AHMED & CO.**

Chartered Accountants | since 1958  
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**INDEPENDENT AUDITOR'S REPORT****To the Director of COAST Foundation****Report on the Audit of the Consolidated Financial Statements****Opinion**

We have audited the Consolidated financial statements of COAST Foundation which comprise the Consolidated statement of financial position as at 30 June 2023, the Consolidated statement of comprehensive income, combined statement of changes in funds, Consolidated statement of cash flows for the year then ended, and notes to the Consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated financial statements of COAST Foundation give a true and fair view of the combined financial position of the Coast Foundation as at 30 June 2023, and its Consolidated financial performance and its Consolidated cash flows for the year then ended in accordance with the basis and significant accounting policies summarized in notes 3 and 4 to the financial statements, and other applicable laws and regulations.

**Basis for Opinion**

We conducted our audit in accordance with International Standard on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors Responsibilities for the audit of the Consolidated financial statements section of our report. We are independent of the organization in accordance with the ethical requirement that are relevant to audit of the financial statements in Bangladesh, and we have fulfilled our ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Responsibilities of Management and Those Charged with Governance for the Combined Financial Statements and Internal Controls**

Management is responsible for the preparation and fair presentation of the Consolidated financial statements in accordance with accounting basis & significant accounting policies summarized in notes 3 and 4 to the financial statements and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of combined financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are responsible for overseeing the organization's financial reporting process.



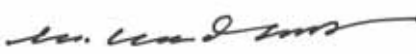
## Auditors' Responsibilities for the Audit of the Combined Financial Statements

Our objectives are to obtain reasonable assurance about whether the Consolidated financial statements as a whole are free from material misstatement, whether due to fraud and error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated financial statements.

As a part of audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the combined financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exist related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we required to draw to attention in our auditor's report to that related disclosures in the combined financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the combined financial statements represent the underlying transaction and events in a manner that gives a true and fair view.
- Obtain sufficient audit evidence regarding the financial information of the organization to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the organization audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Firm's Name : S. F. Ahmed & Co., Chartered Accountants  
Firm's Registration No. : 10898 E.P, under Partnership Act 1932  
Signature :   
Engagement Partner Name : Md. Enamul H. Choudhury, FCA,  
Senior Partner/Enrollment No. 471  
DVC Number : 2311270471AO261671  
Date : 27 November 2023



COAST Foundation  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
Consolidated Statement of Financial Position  
As at 30 June 2023

Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount In Taka		
					30 June 2023	30 June 2022	
<b>Assets:</b>							
<b>Non Current Assets</b>							
Property, plant and Equipment	6	6,810,495	143,401,545	686,582	9,056,002	159,954,624	172,729,681
Intangible Assets	6.A	-	1,723,968	-	-	1,723,968	2,075,913
Capital Work-in-Progress	6.B	-	6,380,223	-	-	6,380,223	3,453,647
Long Term Investment	7.00	939,256	88,801,589	-	-	89,740,845	59,656,491
		<b>7,749,751</b>	<b>240,307,325</b>	<b>686,582</b>	<b>9,056,002</b>	<b>257,799,660</b>	<b>237,915,732</b>
<b>Current Assets</b>							
Short Term Investment	7	-	122,172,861	-	-	122,172,861	168,701,978
Loan to Members	8	-	5,323,494,827	-	-	5,323,494,827	4,175,617,653
Other Loan Short Term	9	7,283,647	-	120,810	-	7,404,457	7,983,647
Grant and Account Receivables	10	8,971,078	13,014,329	250,028	-	22,235,435	14,341,067
Advance, Deposit & Pre-payments	11	664,260	24,650,768	40,000	34,637	25,389,665	17,874,959
Stock & Stores	12	-	111,128	890,452	-	1,001,580	210,281
Cash & Cash equivalents	13,14	1,516,079	138,219,359	302,039	45,356,339	185,393,816	193,675,839
		<b>18,435,064</b>	<b>5,621,663,272</b>	<b>1,603,329</b>	<b>45,390,976</b>	<b>5,687,092,641</b>	<b>4,578,405,424</b>
<b>Total Assets</b>		<b>26,184,815</b>	<b>5,861,970,597</b>	<b>2,289,911</b>	<b>54,446,978</b>	<b>5,944,892,300</b>	<b>4,816,321,156</b>
<b>Fund and liabilities:</b>							
<b>Fund</b>							
Unutilized Donor Fund	15	-	-	-	9,519,078	9,519,078	38,406,721
Revaluation Surplus		55,531,131	-	-	-	55,531,131	55,531,131
Cumulative Surplus	16	(49,868,016)	774,486,436	(2,761,067)	-	721,857,353	484,517,536
Reserve Fund (statutory Fund)	17	-	86,054,050	-	-	86,054,050	57,952,440
Other Funds (Fixed assets acquisition fund)	18	1,823,180	-	-	9,056,002	10,879,182	18,534,754
Disaster Management Fund- DMF		-	-	-	-	-	1,409,462
<b>Total Capital Fund</b>		<b>7,486,295</b>	<b>860,540,486</b>	<b>(2,761,067)</b>	<b>18,575,080</b>	<b>883,840,794</b>	<b>656,352,044</b>
<b>Non current liabilities</b>							
Loan from PKSF-long -term	19	-	439,211,659	-	-	439,211,659	426,739,988
Loan from Stomme Foundation (SF)	20	-	15,417,185	-	-	15,417,185	15,417,184
Loan from Commercial banks- long term	21	-	359,789,336	-	-	359,789,336	326,386,667
Loan from Internal Source- long term	22	-	387,699,661	-	-	387,699,661	321,342,613
		-	<b>1,202,117,840</b>	-	-	<b>1,202,117,840</b>	<b>1,089,886,452</b>
<b>Current liabilities</b>							
Loan from PKSF -Short term	23	-	472,053,329	-	-	472,053,329	359,909,996
Loan from Stromme Foundation (SF)	24	-	45,916,407	-	-	45,916,407	45,916,407
Loan from Commercial banks- Short term	25	-	513,609,885	-	-	513,609,885	544,962,755
Group Members Savings Deposit	26	-	2,264,123,980	-	-	2,264,123,980	1,669,525,327
Provision & Accruals	27	9,086,364	54,009,866	1,779,406	35,871,898	100,747,534	78,631,429
Loan loss provision	28	-	249,404,424	-	-	249,404,424	193,576,271
Payable to Gratuity Fund	29	9,612,156	26,747,930	3,271,572	-	39,631,658	16,697,700
Risk Fund (Member Welfare Fund)	30	-	173,446,452	-	-	173,446,452	160,862,776
		<b>18,698,520</b>	<b>3,799,312,272</b>	<b>5,050,978</b>	<b>35,871,898</b>	<b>3,858,933,668</b>	<b>3,070,082,660</b>
<b>Total Capital Fund and Liabilities</b>		<b>26,184,815</b>	<b>5,861,970,597</b>	<b>2,289,911</b>	<b>54,446,978</b>	<b>5,944,892,300</b>	<b>4,816,321,156</b>

*The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.*

Director-Finance and Corporate Affairs  
COAST Foundation



Dated: Dhaka  
27 November 2023

Executive Director  
COAST Foundation

*Signed in terms of our separate report of even date annexed.*

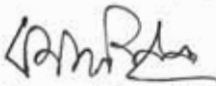
Treasurer  
COAST Foundation

Md. Enamul Haque Choudhury, FCA  
Senior Partner  
S. F. Ahmed & Co.  
Chartered Accountants  
DVC No. : 2311270471AO261671

**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statement of Comprehensive Income**  
for the year ended 30 June 2023

Notes	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka		
					30-Jun-23	30-Jun-22	
<b>Income</b>							
Service charges on loan	31.00	-	1,054,789,268	-	-	1,054,789,268	759,145,938
Write off loan collection		-	280,502	-	-	280,502	137,041
Bank & FDR interest	32.00	131,882	9,541,056	-	140,676	9,813,614	7,724,868
Membership admission and form sale	33.00	-	3,978,191	-	-	3,978,191	3,936,960
Donor Grant	34.00	11,382,197	7,059,763	2,110,929	271,793,755	292,346,644	314,091,291
Others	35.00	534,442	-	83,884	-	618,326	492,707
Management Cost from Project	36.00	-	-	-	-	-	30,564,416
Forfeited amount of Provident Fund		10,993	1,739,631	-	-	1,750,624	3,057,052
<b>Total income</b>		<b>12,059,514</b>	<b>1,077,388,411</b>	<b>2,194,813</b>	<b>271,934,431</b>	<b>1,363,577,169</b>	<b>1,119,150,273</b>
<b>Expenditure</b>							
Service charge of PKSF loan		-	51,810,392	-	-	51,810,392	47,405,064
Interest on members savings		-	79,286,982	-	-	79,286,982	74,549,107
Loan loss provision (LLP)	28.00	-	55,828,153	-	-	55,828,153	42,649,661
Other loans interest	37.00	-	104,877,026	-	-	104,877,026	84,894,016
Salaries & Benefits	38.00	7,498,531	421,117,183	2,069,401	97,623,515	528,308,630	408,594,889
Office rent	39.00	-	7,199,485	-	-	7,199,485	9,062,525
Residential benefits	41.00	-	-	-	-	-	11,229,475
Administrative cost (FDMN project)		-	-	-	20,869,513	20,869,513	13,396,386
Office maintenance		1,378,107	2,962,875	100,716	-	4,441,698	4,957,768
Printing & stationary		639,018	4,998,885	-	-	5,637,903	5,110,546
Computer support & software cost		-	6,219,014	-	-	6,219,014	5,648,815
Traveling		1,667,467	10,782,597	-	1,531,338	13,981,402	14,334,479
Telephone and postage		89,885	2,740,857	-	-	2,830,742	2,804,634
Repair and maintenance		1,244,107	1,628,687	271,472	-	3,144,266	1,685,069
Fuel cost		856,830	8,834,583	351,910	-	10,043,323	8,478,596
Gas and electricity		734,603	4,043,350	228,094	-	5,006,047	4,217,956
Entertainment		445,725	2,153,503	8,092	-	2,607,320	5,334,369
Advertisement		213,789	78,720	-	-	292,509	192,690
Mail & postage		550,970	646,444	46,871	-	1,244,285	1,222,938
Bank charge		64,548	2,598,355	6,485	65,863	2,735,251	2,152,307
Tax expenses		289,687	-	-	-	289,687	1,362,917
Land Tax Expense		12,677	-	-	-	12,677	75,000
Training expense		1,044,839	445,526	-	-	1,490,365	423,224
Legal expense		743,839	780,188	-	-	1,524,027	722,811
Registration fee		280,550	1,497,527	-	-	1,778,077	1,559,109
Board Meeting expenses		-	167,517	-	-	167,517	-
Honorium, Member Fee & Social Contribution		2,482,906	-	-	-	2,482,906	2,587,660
Radio Meghna expense		2,331,650	-	-	-	2,331,650	2,029,042
Radio Saikat expense		2,536,176	-	-	-	2,536,176	4,328,141
Other operating expense	42.00	3,643,170	2,046,869	360,711	8,793,969	14,844,719	21,839,835
Audit fee	43.00	-	353,500	-	333,650	687,150	752,500
Donor program cost	44.00	-	10,899,104	-	138,073,553	148,972,657	180,866,496
Depreciation	6.00	3,180,527	9,272,808	153,645	4,643,030	17,250,010	17,787,644
<b>Total expenditure</b>		<b>31,929,601</b>	<b>793,270,130</b>	<b>3,597,397</b>	<b>271,934,431</b>	<b>1,100,731,559</b>	<b>982,255,669</b>
Excess/(deficit) of income over expenditure before Tax(A-B)		(19,870,087)	284,118,281	(1,402,584)	-	262,845,610	136,894,604
Provision for Income Tax	27.25	-	(3,102,189)	-	-	(3,102,189)	(2,900,092)
Excess/(deficit) of income over expenditure after Tax		(19,870,087)	281,016,092	(1,402,584)	-	259,743,421	133,994,512
<b>Total</b>		<b>12,059,514</b>	<b>1,077,388,411</b>	<b>2,194,813</b>	<b>271,934,431</b>	<b>1,363,577,169</b>	<b>1,119,150,273</b>

*The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.*


  
Director-Finance and Corporate Affairs  
COAST Foundation




Dated: Dhaka  
27 November 2023

  
Executive Director  
COAST Foundation

*Signed in terms of our separate report of even date annexed.*

  
Treasurer  
COAST Foundation

  
Md. Enamul Haque Choudhury, FCA  
Senior Partner  
S. F. Ahmed & Co.  
Chartered Accountants  
DVC No. : 2311270471AO261671


**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statements of Cash flows**  
for the year ended 30 June 2023

	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
					30-Jun-23	30-Jun-22
<b>A. Cash Flows from Operating Activities</b>						
Surplus for the period	(19,870,087)	281,016,092	(1,402,584)	-	259,743,421	133,994,512
Retained surplus adjust	-	-	-	-	-	(728,625)
Loan loss provision	-	55,828,153	-	-	55,828,153	42,649,661
DMF provision	-	-	-	-	-	-
Assets hand over to central Office	-	-	-	-	-	-
Depreciation for the year	3,180,527	9,272,808	153,645	4,643,030	17,250,010	17,787,644
Provision expense	-	(6,160,887)	-	-	(6,160,887)	10,265,769
Depreciation adjust the year	-	-	-	-	-	(3,754,862)
<b>Sub total of non cash item</b>	<b>(16,689,560)</b>	<b>339,956,166</b>	<b>(1,248,939)</b>	<b>4,643,030</b>	<b>326,660,697</b>	<b>200,214,099</b>
Loan disburse to members	-	(1,147,877,174)	-	-	(1,147,877,174)	(1,083,737,342)
Increase / decrease in current assets	(299,127)	31,465,274	(253,475)	(5,619,375)	25,293,297	(42,625,888)
Increase / decrease in current liabilities	8,861,654	103,692,927	1,354,215	(5,520,480)	108,388,316	72,485,039
<b>Net cash used in operating activities</b>	<b>(8,127,033)</b>	<b>(672,762,807)</b>	<b>(148,199)</b>	<b>(6,496,825)</b>	<b>(687,534,864)</b>	<b>(853,664,092)</b>
<b>B. Cash flow from investing activities</b>						
Acquisition of property, plant and equipment	(1,095,063)	(6,085,586)	-	-	(7,180,649)	(12,077,763)
Payment made for work-in-progress	-	(2,926,576)	-	-	(2,926,576)	(970,000)
Sale of property, plant and equipment	-	-	-	-	-	4,028,172
Investment	-	(30,053,650)	-	-	(30,053,650)	2,947,196
<b>Net cash used in investing activities</b>	<b>(1,095,063)</b>	<b>(39,065,812)</b>	<b>-</b>	<b>-</b>	<b>(40,160,875)</b>	<b>(6,072,395)</b>
<b>C. Cash Flows from Financing Activities</b>						
Loan received from PKSf & Others	-	112,231,387	-	-	112,231,387	402,265,894
Members savings	-	594,598,653	-	-	594,598,653	462,492,808
Insurance	-	12,583,676	-	-	12,583,676	33,660,516
<b>Net cash used in Financing activities</b>	<b>-</b>	<b>719,413,716</b>	<b>-</b>	<b>-</b>	<b>719,413,716</b>	<b>898,419,218</b>
<b>D. Net increase / Decrease (A+B+C)</b>	<b>(9,222,096)</b>	<b>7,585,097</b>	<b>(148,199)</b>	<b>(6,496,825)</b>	<b>(8,282,023)</b>	<b>38,682,731</b>
<b>Add: Cash and Bank Balance at the beginning of the year</b>	<b>10,738,175</b>	<b>130,634,262</b>	<b>450,238</b>	<b>51,853,164</b>	<b>193,675,839</b>	<b>154,993,108</b>
<b>Cash and bank balance at the end of the year</b>	<b>1,516,079</b>	<b>138,219,359</b>	<b>302,039</b>	<b>45,356,339</b>	<b>185,393,816</b>	<b>193,675,839</b>

*The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.*

  
Director-Finance and Corporate Affairs  
COAST Foundation

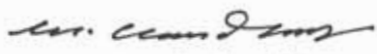
  
Executive Director  
COAST Foundation

  
Treasurer  
COAST Foundation



*Signed in terms of our separate report of even date annexed.*

Dated: Dhaka  
27 November 2023

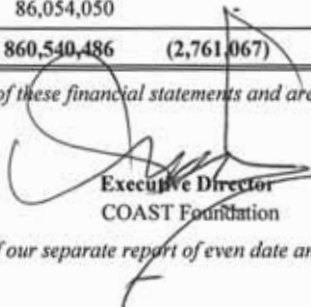
  
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Chartered Accountants  
DVC No. : 2311270471AO261671


**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Consolidated Statements of Changes in Equity**  
For the year ended 30 June 2023

	Central Operation	Micro Finance Program	Social Intervention	Donor Program	Amount in Taka	
					30-Jun-23	30-Jun-22
Balance as at 01 July 2022	(29,997,929)	579,524,394	(7,056,489)	-	542,469,976	420,976,516
Less: Prior year adjustment	-	-	5,698,006	-	5,698,006	12,501,052
Add: Adjustment PF Forfeited	-	-	-	-	-	-
Add: Surplus during the year	(19,870,087)	281,016,092	(1,402,584)	-	259,743,421	133,994,512
	<b>(49,868,016)</b>	<b>860,540,486</b>	<b>(2,761,067)</b>	<b>-</b>	<b>807,911,403</b>	<b>542,469,976</b>
Transfer to reserves fund (statutory)	-	86,054,050	-	-	86,054,050	57,952,440
	<b>(49,868,016)</b>	<b>774,486,436</b>	<b>(2,761,067)</b>	<b>-</b>	<b>721,857,353</b>	<b>484,517,536</b>
Total reserve fund	-	86,054,050	-	-	86,054,050	57,952,440
<b>Balance as at 30 June 2023</b>	<b>(49,868,016)</b>	<b>860,540,486</b>	<b>(2,761,067)</b>	<b>-</b>	<b>807,911,403</b>	<b>542,469,976</b>

*The accompanying notes form an integral part of these financial statements and are to be read in conjunction therewith.*

  
**Director-Finance and Corporate Affairs**  
COAST Foundation

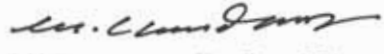
  
**Executive Director**  
COAST Foundation

  
**Treasurer**  
COAST Foundation

*Signed in terms of our separate report of even date annexed.*



Dated: Dhaka  
27 November 2023

  
Md. Enamul Haque Choudhury, FCA  
Senior Partner  
S. F. Ahmed & Co.  
Chartered Accountants  
DVC No. : 2311270471AO261671



**COAST Foundation**  
**(Registered in Bangladesh under the Societies Registration Act, 1860)**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2023**

**1. Background:**

COAST Foundation, formerly known as the COAST Trust is a non- government organization working in Bhola, Patuakhali, Noakhali, Laxmipur, Feni, Chittagong, Cox's Bazar, Jhalkathi and Barisal, Bargona, Pirojpur districts. It was established in 1998 with the objective of improving the socio-economic condition of the Organization or people of coastal area of the country. The organization registered with "Register of Joint Stock Companies & Firms" (RJSC) Under The Societies Registration Act, 1860 (Act XXI of 1860), Register No S-13496/2021) Dated 3rd February 2021. That was former registration Trust Act 1882 under Mohummadpur subregistri office, Dhaka. Registered No IV-64 & Dalil no-3794 dated 25 September 1997. COAST Foundation Certified from Microcredit Regulatory Authority (MRA) vide certificate # 00956-04041-00068, dated 29 november 2007 as Microcredit Regulatory Authority act 2006. The organization also registered with the NGO Affairs Bureau vide registration # 1242 dated 28 February 1998 under foreign donation regulation Aurdinance. The program activities being executed by COAST includes, Institution Building, Micro Finance, Social Justice and Development Education as its core program and Disaster Management, IGA & Coastal Renewable Energy Project (CREP), Food Security, Health as non-core program. COAST also have implemented different donor's supported projects that agreed with its mission and values.

**Major Area of Operations:**

COAST has been implementing its micro financing credit program under the guidance and directives of MRA & PKSf where most of the funds are from PKSf. At the same time they are also allowed to use funds from statutory Banks and their own funds for operating MF program. The concern Donors also been providing support services to the COAST in developing and capacity building in order to achieve their goals. The Organization support services include:

- a) Organizing training for Organizations personnel as part of their capacity building;
- b) Organizing workshop for Organizations personnel on Micro Credit Program;
- c) Providing institutional suborganization for capacity building like buying computer, motor cycle and bi-cycle; and
- d) Constant monitoring and supervision of Organizations by donors as a measure of confidence building.

**2. Corporate information of the Organization:**

<b>Name of the Organization</b>	COAST Foundation
<b>Year of Establishment</b>	1998
<b>Legal Entity</b>	COAST Foundation is a non-government, non-profit voluntary organization it registered with: a) Registrar of Joint Stock Companies registration no registration no. # 13496/2021, dated 03/02/2021. b) NGO Affairs Bureau vide registration # 1242 dated 28 February 1998 c) Microcredit Regulatory Authority (MRA) vide certificate # 00956-04041-00068, dated 29 November 2007
<b>Nature of Operations (programs)</b>	Micro Credit Programme (MCP) Beside other Social welfare & Advocacy Programs.
<b>Statutory Audit conduct up to</b>	2022-2023
<b>Name of statutory auditor for Last Year</b>	S.K. Barua & Co.
<b>Name of statutory auditor for Current Year</b>	S.F Ahmed & Co.
<b>No. of Executive committee meeting held FY 2021-2022</b>	4 times
<b>Date of last AGM Held</b>	04 August 2023



**List of Executive Committee members :**

Name	Qualification	Profession	Designation	Present Address
Mr. Tofail Ahmed (Mr), PhD	BSS (Hon) MSS Ph.D	Consultant	Chairperson	Flat-G-4,(5th floor), House-19, Road-12, Sector-04, Uttara, Dhaka- 8363177
Gawher Nayeem Wahra	MSS	Consultant	Vice Chairperson	Holding no-3 ( A/3), Block-A, Aungmyajeb Road,Muhammadpur ,Dhaka 1207
Mostafa Kamal Ahmed	M.COM, FCA	Chartered Accountant	Treasurer	Amicus Amity, Flat-C5, Plot-371, Road-10, Block -C, Bashundhara R/A, Dhaka 1229.
Jacob Kumar Sarker	MSS	Social activist	Member	Apart A 2, House 294, Road 13, Block C, Basundhara R/A
Jasmeen Sultana Paru	BA	Social activist	Member	House no 14/1, 3 no Nasirabad Housing Society, Pachlaish, Chattogram
Anjulika Khisha	M.Ed	Social worker	Member	Apartment - 36/7/B,Mirpur,Shahalibag, Mirpur-1, Dhaka
Rezaul Karim Chowdhury	MA	ED, COAST Foundation	Member Secretary	Flat- B2, House No-13/2, Road No-02,Grand Ruby Shyamoli, Dhaka-1207

**3. Basis of preparation of financial statements:**

The financial statements have been prepared under historical cost convention in accordance with International Accounting Standard (IAS) and International Financial Reporting Standards (IFRSs) adopted in Bangladesh.

**3.1 Use of estimates and judgment:**

The preparation of financial statements in conformity with IFRS requires management to make judgment, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimate recognized in the period in which the estimates are revised and in any future periods affected.

**3.2 Reporting period**

The financial period of the COAST Foundation covers one-year period from 01 July 2022 to 30 June 2023

**3.3 Comparative information and rearrangement thereof**

Comparative information has been disclosed in respect of the one-year period from 01 July 2021 to 30 June 2022 for all numeric information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statement. Figures for the period ended on 30 June 2023 have been rearranged wherever considered necessary to ensure comparability with the current period.

**3.4 Currencies**

The financial statements are presented in Bangladeshi Taka (BDT) which is COAST's functional currency. All financial information presented in Bangladesh Taka (BDT) has been rounded off to the nearest Taka

**3.5 Offsetting**

The organization reports separately both assets and liabilities, and income and expenses, unless required by an applicable accounting standard or offsetting reflects the substance of the transaction and such offsetting is permitted by applicable accounting standard.



### 3.6 Current versus non-current classification

The entity presents assets and liabilities in statement of financial position based on current/non-current classification. An asset is current when it is:

- i. expected to be realized or intended to be sold or consumed in normal operating cycle, or
- ii. expected to be realized within twelve months after the reporting period, or
- iii. held primarily for the purpose of trading, or
- iv. cash or cash equivalent unless restricted from being exchanged or used to settle a liability for at least twelve months after the reporting period.

All other assets are classified as non-current

A liability is current when it is:

- i. expected to be settled in normal operating cycle, or
- ii. due to be settled within twelve months after the reporting period
- iii. held primarily for the purpose of trading, or
- iv. there is no unconditional right to defer the settlement of the liability for at least twelve months after the reporting period.

#### 4.01 Summary of significant accounting policies:

##### 4.02 Revenue recognition:

The revenue during the year are recognized as following which satisfy all condition of revenue recognition as prescribed by IFRS-15 "Revenue Recognition".

Service charge is the main source of income of the Organization in accordance with the loan agreement made between Organization and loanee/borrower. Income in case of service charges is accounted for on realization basis. Besides, income from sales of passbook, contract form, admission fees are recognized when collected, (cash basis).

##### Accruals

Accruals are liabilities to pay for goods or services that have been received or supplied but have not been paid, invoiced or formally agreed with the supplier, including amounts due to employees. Accruals are reported as part of trade payables and others.

##### 4.03 Provisions

A provision is recognised in the financial statements when the organization has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. During the year provision has been made in the financial statements.

##### 4.04 Contingencies

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the company; or a present obligation that arises from past events but is not recognised because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the company. We recognise any amount as an asset only if recovery of that amount is virtually certain.

There are no such contingent events during the period as per IAS 37 "Provisions, Contingent Liabilities and Contingent Assets"

##### 4.05 Events after Reporting Period

Amounts recognized in the financial statements are adjusted for events after the reporting period that provide evidence of conditions that existed at the end of the reporting period. No adjustment is given in the financial statements for events after the reporting period that are indicative of conditions that arose after the reporting period.

##### 4.06 Related Party

There is no transaction with related parties in the normal course of operation during the financial period of the organization.

##### 4.07 Re-arrangement / Reclassification / Re-statement

Comparative figures have been rearranged/restated/reclassified where ever considered necessary to ensure better comparability with the current period without causing any impact on the profit and value of assets and liability as reported in the Financial Statements.



#### 4.08 Going Concern

At each year end management of the organization makes assessment of going concern as required by IAS-1. The organization has adequate resources to continue its operation for the foreseeable future and has wide coverage of its liabilities. The management continues to adopt going concern assumption while preparing the financial statements.

#### 4.09 Component of Financial Statements

1. Statement of Financial Position as at 30 June 2023.
2. Statement of Comprehensive Income for the year ended 30 June 2023.
3. Statement of Changes in Equity for the year ended 30 June 2023.
4. Statement of Cash Flows for the year ended 30 June 2023.
5. Notes to the Financial Statements comprising summary of significant accounting policies, explanatory information & disclosures.

#### 4.10 Inventories

Inventories comprise revenue stamps which are recognized in the financial statements at lower of cost and net realizable value as per IAS-2.

#### 4.11 Interest income:

##### Service Charge on loan

Service charge from beneficiaries end - users is recognized in the financial statements on the basis of actual realization. The amount of service charges collected from the beneficiaries is recognized as income on cash basis.

The principal amount of loan and organizational service charges are collected in following equal weekly installments. Interest on loan to members has been being charged @ following service charge rate per annum is recognized on actual payment on cash basis.

Name of loan component	Service charge rate (Effective Rate)	No of installment
Jagoron / General Loan	24%	46
Agorsor (SEP & MDP) / Enterprise loan	24%	46
Agorsor MDP-AF Loan	18%	46
Buniad / Hardcore poor	20%	45
Seasonal loan	2% (monthly)	1
ENRICH IGA	24%	46
ENRICH ACL	8%	12 (Yearly)
ENRICH LI	8%	12 (Yearly)
LIFT (land leasing loan)	10%	1 (Yearly)
SDL	18%	12 (Yearly)
Stimulus Loan	9%	46
LRL 2nd Phase	3.50%	2 years
SEP Common Service Loan	18%	2 years
Household Sanitation Loan	18%	
Household Eater Loan	18%	

##### Interest expenses:

COAST Foundation has taken loans from PKSF, SF, commercial Banks, different fund from internal sources to provide loans to members. Interest on loans have been accounted for on accrual basis.

##### Other expenses:

Other expenses is recognized on accrual basis.

#### (ii) Interest paid on savings:

COAST Foundation collects three types of deposits. e.g. security savings deposit, open savings deposits, and term deposit. Interest paid on group savings deposits is recognized on accrual basis. Interest expenses have been recognized on cash basis. The savings interest rate is 6% for general and variable % for term deposit

#### (iii) Reporting Period

The financial period of the organization covers one year from 01 July 2022 to 30 June 2023.

#### 4.12 Property plant & equipment and depreciation:

Property, plant and equipment are stated at cost less accumulated depreciation in accordance with IAS-16.

Depreciation has been charged on fixed assets using straight line method at rates varying from 5% to 20% depending on the useful life of each assets. Details have been shown in Annexure -A14.



### **Intangible Assets**

Computer software has recognized as an intangible Assets and has shown separately in statement of Financial position. As the computer software has no physical existence and the indefinite useful life and every year the technical person COAST Foundation IT department and concern Official do the review the performance and usefulness of the software. So, no amortization has been considered in preparing the financial statements.

#### **4.13 Capital work-in-progress**

Capital work in progress consists of acquisition costs of building and other construction until the date placed in service. Capital work in progress is recognized when risks and rewards associated with such assets are transferred to the organization. A new building is being constructed at Bhola Sadar to increase the capacity of Micro Finance Program of COAST Foundation.

#### **4.14 Cash flow statement:**

Cash flow statement is prepared principally in accordance with IAS-7 "Cash Flow Statement" and the cash flow operating activities have been presented under the indirect method to confirm consistency to previous year.

#### **4.15 Income Tax**

Under the Income Tax Ordinance (ITO), 1984 as amended, COAST Foundation is subject to taxation for some of its activities (Interest income from FDR and Bank interest) Under Income Tax Ordinance (ITO), 1984 as amended, COAST Foundation is subject to taxation for Interest income from FDR and Bank interest. As per 6th schedule, Para-A Para -1A of ITO 1984, Income from Microfinance activities is tax exempted. COAST Foundation submits its return for tax of the organization as a whole COAST Foundation and TIN number is 773532386890, Circle-90 (Companies), Zone -5.

#### **4.16 Value added tax**

Under Value Added Tax and Supplementary Duty Act, 2012, COAST obtained a central registration on 10 March 2022 vide BIN 004588319-0402.

#### **4.17 Financial instruments risk management**

COAST's principal financial liabilities comprise trade and other payables. The main purpose of these financial liabilities is to finance the operations. COAST's principal financial assets include trade receivables, loans to members, and cash and short-term deposits that derive directly from its operations. COAST is exposed to market risk, credit risk, and liquidity risk. COAST's senior management oversees the management of these risks.

#### **Market risk**

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: interest rate risk, currency risk, and price risk, such as equity price risk and commodity risk. Financial instruments affected by market risk include loan to members, term loans (borrowings), saving deposits, debt and equity investments

#### **Interest rate risk**

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in the market interest rate. Exposure to fair value movement relates to fixed-rate instruments subject to fair value accounting and exposure to cash flow fluctuation relates to variable-rate instruments. COAST is primarily exposed to cash flow fluctuation arising from variable rate borrowings. The objective of interest rate risk management for COAST is to reduce financial costs and ensure predictability.

#### **Foreign currency risk**

COAST's exposure to the risk of changes in foreign exchange rates relates primarily to the commitments by the donor for donation/grants which are recognized as income on cash basis. Foreign currency risk is not hedged.

#### **Liquidity risk**

COAST monitors its risk of a shortage of funds using a liquidity forecast. COAST's objective is to maintain continuity of funding through efficient use of working capital. COAST assessed the concentration of risk with respect to financing and concluded it to be low.

#### **4.18 Asset Revaluation surplus:**

COAST Foundation has revaluated its land situated in Bhola and Cox's Bazar and carried it out since 2019 so that the carrying amount of the asset does not differ materially from its fair value on the balance sheet (IAS-16). This revaluation represents the difference between book value and the re-valued amount of land of the Foundation as assessed by professional valuers in the financial year 2018-19 which were subsequently reviewed by the statutory auditors.



#### 4.19 Grant Income

Grants are recognized as income in accordance with International Accounting Standard IAS -20 over the periods necessary to match them with the corresponding cost as incurred. Income from donor grants is recognized when the conditions on which they depend have been met. All donor grants received are initially recorded as at fair value as liabilities in grants received in the advance account. Whilst grants are utilized for program-related expenditures, the amounts are recognized as income. For any projects and program, any expenditure yet to be funded but for which funding has been agreed upon at the end of the reporting period is recognized as grant receivable.

### 5.

#### 5.01 Loan loss provision:

##### Loan classification:

The Organization classified the loan into five categories as per MRA Organizationlicy, and PKSf guideline which Current Loan (no overdue) - Standard - (LLP Charged to be 1%)

Regular loan (no overdue) - Good loan,

Loan overdue (1-30 days) – Watchful loan- LLP chargeed to be 5%

Loan overdue (31-180 days) –Substandard loan- LLP chargeed to be 25%

Loan overdue (181-365 days) – Doubtful loan- LLP chargeed to be 75%

Loan overdue (365+days) – Bad loan- LLP chargeed to be 100%

##### Loan Loss Provisioning and Write Off Organization policies:

The Organization makes provision on loan loss as per MRA Organizationlicy. They create 1% provision on regular loan outstanding, 5% on watchful loan outstanding, 25% on sub-standards loan outstanding, 75% on doubtful loan outstanding & 100% on bad loan outstanding. Organization has been following the MRA prescribed write-off policy.

#### 5.02 Organizationlicy on loan to beneficiaries:

The Organization follows the following Organizationlicies to disburse the loan to the beneficiaries:

a) At first arrange a group (somity) by 15 to 30 samilar professional women or man with a community.

b) COAST Foundation provide loan to beneficiaries different types of loan under different sector, cluster. E.g Rural / General Microcredit that's call "Jagoron" Hardcore poor loan called "Buniad" Microenterprise loan called "Agrosor" "MDP" "SEP", Seasonal IGA Activity / Beef fattening loan called "Sufalon", Land Leasing loan as seasonal called "LIFT" and others Project wise and promotional loan according to national crysis.

c) 24% service charge has been charged on regular/ main component loan (Jagoron, Agrosor, Sofolon, Agrosor-SEP, Agrosor-MDP, and ENRICH-IGA). 20% on Buniad and LIFT, Stimulus loan on 9% yearly and all loans are calculated as per declining method.

d) The Loan has to be refunded by the beneficiaries on generally weekly basis.

e) The beneficiaries have to buy/take the pass book & loan form of the Organization.

f) The beneficiaries have to be the member of the group savings fund of the Organization.

g) The principal amount of loan and proportionate service charges are collected in 44-46 equal weekly installments.

#### 5.03 Organization policy on savings collection:

The Organization has followed the following Organizationlicy to collect the savings-

a) A samity has to be established consisting of at least 15-50 members.

b) Savings will be collected @ Tk.20 to 100 on weekly basis.

c) Savings will be collected @ Tk 20-25 on weekly basis for Ultra Poor Program.

d) The collection saving will be deposited to the bank on the same day.

e) 6% Interest will be paid to the members on yearly basis on their savings.



**COAST Foundation**  
**Eligibility Criteria Compliance Certification**  
**For the year ended 30 June 2023**

We have audited the financial statements of the COAST Foundation for the year ended 30 June 2023. On the basis of our audit, we certify below the compliance of COAST Foundation.

Performance Parameters	Aspects	Formula	Standard	Audited Figured or Compliance 2022-2023	Audited Figured or Compliance 2021-2022	
Portfolio Quality Indicator	Total Overdue Loan	Absolute figure of overdue loan (in BDT crore) should be disclosed	-	22.29	18.08	
	Total Bad Loan	Absolute figure of Bad loan (in BDT crore) should be disclosed	-	16.64	10.84	
	OTR (%)	Summation of Regular Recovery in the last 12 months Summation of Regular Recoverable in the last 12 months	Min 92%	98.36%	98.35%	
	CRR (%)	Cumulative Recovery - Advance Recovery- Loans write off (Cumulative Recovery - Advance Recovery) + Overdue (Principal)	Min 95%	99.47%	99.46%	
	PAR ( Portfolio at Risk)	Outstanding loan of Overdue loanee (principal) Total Loan Outstanding (Principal)	Max 10%	4.84%	4.94%	
	Good loan as % of total outstanding loanee	Good loan outstanding			95.16%	95.06%
		Total loan outstanding				
	Short -term Solvency Indicators	NPL %	Outstanding loan of Overdue loanee (31-180 days+181-360 days + Bad loan) Total Loan Outstanding (Principal)		4.40%	
		Current ratio	Current Assets Current Liabilities	Min 2:1	2 : 1.30	2 : 1.30
		Liquidity to Savings ratio	Total FDR (savings Fund) + Cash + Bank			
Total Group Savings + Special Savings Fund & Emergency Savings					11.50%	17.93%



Performance Parameters	Aspects	Formula	Standard	Audited Figured or Compliance 2022-2023	Audited Figured or Compliance 2021-2022
Long -term Solvency Indicators	Debt: Capital Ratio	Debt Total Capital (Net Worth)	Max 9:1	5.02 : 1	6.11 : 1
	Capital Adequacy Ratio	Total Capital (Net Worth) Total RBA	Min 10%	16.53%	14.23%
	Debt Service cover Ratio	Surplus + Total interest payments + Principal collection on PKSF and Non-PKSF Funded Loan Total interest payments + Principal Payment on PKSF and Non-PKSF Loan	1.25:1	1.33 : 1	1.45 : 1
Profitability Indicators	Rate of return on Capital	Surplus for the Year Average Capital Fund*	Min 15%	39.03%	27.56%
	Return on total Assets (ROTA)	Surplus for the Year Average Total Assets	Min 3%	5.32%	3.41%
	Operating Self Sufficiency Ratio	Operating Income Operating Expense	>100%	136.27%	122.75%
	Financial Self Sufficiency	Total Income Total Expense	>100%	135.29%	122.02%
	Yield on gross loan portfolio	Total Service charge collection (cash) Average gross loan Portfolio	>100%	22.21%	20.89%





**1. Cumulative Recovery Rate (CRR)**  
 (i)  $\frac{\text{Cumulative Recovery - Advance Recovery (at the end of this year)}}{\text{(Cumulative Recovery - Advance Recovery) + Overdue (Principal)}} \times 100$   
 =  $\frac{41875446134-141274450}{41875446134-141274450+222924940} \times 100$   
 =  $\frac{41734171684}{41957096624} \times 100$   
 = **99.47%**

**1. One Time Realization (OTR)**  
 (ii)  $\frac{\text{Summation of Regular Recovery in the last 12 months}}{\text{Summation of Regular Recoverable in the last 12 months}} \times 100$   
 =  $\frac{6583897883}{6693601986} \times 100$   
 = **98.36%**

**1. PAR ( Portfolio at Risk)**  
 (iii)  $\frac{\text{Outstanding loan of Overdue loanee (principal)}}{\text{Total Loan Outstanding (Principal)}} \times 100$   
 =  $\frac{257796089}{5323494827} \times 100$   
 = **4.84%**

**1. NPL ( Non Performing Loan)**  
 (iii)  $\frac{\text{Outstanding loan of Overdue loanee (31-180 days+181-360 days + Bad loan)}}{\text{Total Loan Outstanding (Principal)}} \times 100$



$$= \frac{234178829}{5323494827} \times 100$$

$$= 4.40\%$$

**2. Current Ratio**

(i)

$$= \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

$$= \frac{(\text{Loan Outstanding - More than one year passed overdue}) + \text{cash} + \text{Bank} + \text{Advance} + \text{current Assets}}{\text{Fund refundable in the next year (as per Schedule)} + \text{Savings (GS)} + \text{Other Short term Loan}}$$

$$= \frac{(5323494827 - 166384323) + 13014329 + 24650768 + 111128 + 6979 + 138212380 + 122172861}{(472053329 + 45916407 + 513609884 + 2264123980 + 173446452 + 54009866 + 26747930)}$$

$$= \frac{5455278949}{3549907848}$$

$$= 2 : 1.30$$

**2. Liquidity to Saving Ratio**

(ii)

$$= \frac{\text{Total FDR} + \text{Cash} + \text{Bank}}{\text{Total Group Savings} + \text{Special Savings Fund} + \text{Emergency Savings}} \times 100$$

$$= \frac{122172861 + 6979 + 138212380}{2,264,123,980} \times 100$$

$$= \frac{260,392,220}{2,264,123,980} \times 100$$

$$= 11.50\%$$



3. Debts to Capital Ratio	Debit	
(i)	Total Capital (Net Worth)	
	PKSF+SF+Bank loan+ Savings (GS) + Other Loan*	
	Total Capital (Accumulated Surplus+ Reserve Fund+ LLP of Standard loan)	
	(911264988+61333591+873399219+387699661+2264123980+540098666+26747930)	
	860540486+50656987	
	4578579235	
	911197473	
	= 5.02 : 1	
3. Capital Adequacy Ratio	Total Capital (Net Worth)	X 100
(ii)	Total Asset - (Cash + Bank + STD + Govt.Security)	X 100
	860540486+50656987	
	5861970597-(6979+138212380+122172861+88801589)	
	911197473	X 100
	5512776788	
	= 16.53%	
3. Debts Service Cover Ratio	Surplus + Total interest payments + Principal collection on PKSF and Non-PKSF Funded Loan	X 100
(iii)	Total interest payments + Interest & Principal Payment on PKSF and Non-PKSF Loan	
	281016092+51810392+104877026+581000000+668600000+33000000+32500000+19759037	X 100
	51810392+104877026+456384996+674355737+21000000+11200000+15047500	
	1772562547	X 100
	1334675651	
	= 1.33 : 1	



4. Rate of Return on Capital =  $\frac{\text{Net Surplus}}{\text{Capital Fund}} \times 100$

=  $\frac{\text{Surplus for the Year}}{\text{Average Capital Fund*}} \times 100$   
=  $\frac{281016092}{720032440} \times 100$

= 39.03%

4. Return on total Assets (ROTA) =  $\frac{\text{Surplus for the Year}}{\text{Average Total Assets}} \times 100$

=  $\frac{\text{Surplus for the Year}}{\text{Average Total Assets}} \times 100$   
=  $\frac{281016092}{5285075597} \times 100$

= 5.32%

4. Operating Self Sufficiency Ratio =  $\frac{\text{Total Operating Income}}{\text{Total Operating Expense}} \times 100$

=  $\frac{1070328648}{785473215} \times 100$

= 136.27%



4. Financial Self Sufficiency Ratio  
(iv)

Total Income	_____	X 100
Total Expense	_____	
	1077388411	X 100
	796372319	

= 135.29%

4. Yield on gross loan portfolio  
(v)

Total Service charge collection (cash)	_____	X 100
Average gross loan Portfolio	_____	
	1054789268	X 100
	4749556240	

= 22.21%



COAST Foundation  
Portfolio Report  
For the year ended 30 June 2023  
Review of Loan & Overdue Classification

(i) Classification of Loan and Loss Provision :

Sl. No.	Particulars	Basis of Classification (overdue)	Outstanding Loan	Required Provision	
			Amount Tk.	Rate %	Amount (Tk)
1	Total Loan Outstanding (TLO) 30 June 2023		5,323,494,827	-	-
2	Total Overdue		222,924,940	-	-
3	Good Loan (Standard)	No overdue	5,065,698,738	1%	50,656,987
4	Watchful loan	1-30 day	23,617,260	5%	1,180,863
5	Substandard Loan	31-180 days	39,548,387	25%	9,887,097
6	Doubtful Loan	181-365 days	28,246,119	75%	21,184,589
7	Bad Loan	365 + days	166,384,323	100%	166,384,323
<b>Total</b>					<b>249,293,859</b>

(ii) Loan loss provision (LLP) status of the PO :

Particulars	Amount Tk.
Required reserve fund as per MRA policy	249,293,859
Actual reserve made by the MFI	249,404,424
Excess/ Shortfall of provision	110,565
<b>Comment on LLP: (Loan Loss Provision) : Ref: MRA Circular No. 71</b>	
<b>Disclosure on Written off Loan:</b>	
Loan Written off balance 01 July 2022	78,913,405
Loan Written off during the year 2022-2023	-
Written of Loan Recovered during the year 2022-2023	280,502
Loan Written off balance 30 June 2023	78,632,903



(iii) Loan Operational Report

Sl. No.	Particulars	FY 2022- 2023			FY 2021- 2022		
1.	<b>Financial Services Product:</b>						
	<b>Loan Product:</b>						
	Loan funded PKSf	911,264,988			786,649,984		
	Loan (Non PKSf)	934,732,810			932,683,013		
	Housing loan	-			-		
	Sanitation loan	-			-		
	Members	2,264,123,980			1,669,525,327		
	Non Members	-			-		
	<b>Insurance product:</b>						
	Life	-			-		
	Livestock	-			-		
	Others	173,446,452			160,862,776		
2.	Number of Branches	115			110		
		<b>M</b>	<b>F</b>	<b>TOTAL</b>	<b>M</b>	<b>F</b>	<b>TOTAL</b>
3.	Number of Samities	356	9,304	<b>9,660</b>	158	8,176	<b>8,334</b>
4.	Number of Members	6,805	152,088	<b>158,893</b>	6,063	145,853	<b>151,916</b>
5.	Number of borrowers	5,540	127,264	<b>132,804</b>	4,872	120,265	<b>125,137</b>
6.	Number of Staff	771			730		
7.	Number of total Credit Officer	469			434		
8.	Amount (Taka) of loan outstanding with Samity members	5,323,494,827			4,175,617,653		
9.	Member : borrower	100:81.41	100:83.68	<b>100:83.58</b>	100:80.36	100:82.46	<b>100:82.37</b>
10.	Average loan size	40,085			33,368		
11.	Member per Branch	59	1323	<b>1444</b>	55	1326	<b>1381</b>
12.	Credit Officer: Member	15	324	<b>366</b>	14	336	<b>350</b>
13.	Credit Officer Borrower	12	271	<b>306</b>	11	277	<b>288</b>
14.	Loan outsatnding per Credit Officer (in lac)	113.51			96.21		



**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Schedule of Property, Plant and Equipment (Consolidated)**  
As on 30 June 2023

Assets Categories	Cost						Rate of depreciation (%)	Depreciation				Written down value as on 30-June-2023
	Balance as on 1 July-2022	Addition during the year	Transfer from Donor	Transfer to Donor	Adjustment/ Disposal during the period	Balance as on 30 June-2023		Charged during the period	Transfer from Donor	Adjustment/ Disposal during the period	Balance as on 30 June-2023	
Land & land development	77,082,962	-	-	-	-	77,082,962	0%	-	-	-	-	77,082,962
Building & Other Construction	56,480,727	184,872	-	-	197,039	56,468,560	5%	1,789,470	-	14,139,587	-	42,328,973
Furniture & Fixtures	31,089,746	2,339,026	205,561	481,171	45,335	33,107,827	10%	2,721,279	22,292	18,615,308	-	14,492,520
Vehicles	30,339,169	73,337	-	2,369,259	243,423	27,799,824	20%	2,310,343	-	20,857,224	-	6,942,600
Office Equipment	33,054,344	200,220	410,933	626,042	483	33,038,972	20%	4,606,091	-	28,465,671	-	4,573,301
Electric Installation	37,937,194	5,353,876	-	849,615	-	42,441,455	20%	4,898,889	-	28,928,212	-	13,513,243
Tools & Equipment	5,425,821	78,150	-	-	600	5,503,371	20%	362,025	97,676	4,482,345	-	1,021,025
<b>30 June, 2023</b>	<b>271,409,962</b>	<b>8,229,481</b>	<b>616,494</b>	<b>4,326,087</b>	<b>486,880</b>	<b>275,442,970</b>		<b>119,968</b>	<b>16,688,097</b>	<b>115,488,346</b>	<b>-</b>	<b>159,954,624</b>
<b>30 June, 2022</b>	<b>254,785,231</b>	<b>20,379,414</b>	<b>273,489</b>	<b>-</b>	<b>4,028,172</b>	<b>271,409,692</b>		<b>150,859</b>	<b>17,278,694</b>	<b>98,680,281</b>	<b>3,880,877</b>	<b>172,729,681</b>





**COAST Foundation**  
Schedule of Property, Plant and Equipment (Central Operation)  
As on 30 June 2023

Assets Categories	Cost					Rate of depreciation (%)	Depreciation			Amount in Taka	
	Balance as on 1 July-2022	Addition during the year	Transfer from Donor	Transfer to Donor	Adjustment/ Disposal during the period		Balance as on 30 June-2023	Charged during the period	Transfer from Donor	Balance as on 30 June-2023	Adjustment/ Disposal during the period
Land & land development	-	-	-	-	-	0%	-	-	-	-	-
Building & Other Construction	2,378,838	-	-	-	197,039	5%	2,181,799	-	2,020,626	118,942	2,139,568
Furniture & Fixtures	4,271,428	61,248	205,561	-	45,335	10%	4,492,902	22,292	3,107,717	295,656	3,425,665
Vehicles	9,178,262	-	-	-	243,423	20%	8,934,839	-	7,951,119	601,335	8,552,454
Office Equipment	3,457,133	28,290	410,933	-	483	20%	3,895,873	-	2,927,103	247,466	3,174,569
Electric Installation	15,682,966	927,375	-	-	-	20%	16,610,341	-	11,156,987	1,460,091	12,617,078
Tools & Equipment	3,597,567	78,150	-	-	600	20%	3,675,117	97,676	2,636,297	337,069	3,071,042
<b>30 June, 2023</b>	<b>38,566,194</b>	<b>1,095,063</b>	<b>616,494</b>	<b>-</b>	<b>486,880</b>		<b>39,790,871</b>	<b>119,968</b>	<b>29,799,849</b>	<b>3,060,559</b>	<b>32,980,376</b>
<b>30 June, 2022</b>	<b>35,212,235</b>	<b>3,080,470</b>	<b>273,489</b>	<b>-</b>	<b>-</b>		<b>38,566,194</b>	<b>150,859</b>	<b>26,851,840</b>	<b>2,797,150</b>	<b>29,799,849</b>



**COAST Foundation**  
**Schedule of Property, Plant and Equipment (Micro Finance Program)**  
As on 30 June 2023

Assets Categories	Cost						Rate of depreciation (%)	Depreciation			Amount in Taka	
	Balance as on 1 July-2022	Addition during the year	Transfer from Donor	Transfer to Donor	Adjustment/ Disposal during the period	Balance as on 30 June-2023		Charged during the period	Adjustment/ Disposal during the period	Balance as on 30 June-2023	Written down value as on 30-June-2023	
Land & land development	76,769,651	-	-	-	-	76,769,651	0%	-	-	-	76,769,651	
Building & Other Construction	53,951,650	184,872	-	-	-	54,136,522	5%	1,663,016	-	11,950,006	42,186,516	
Furniture & Fixtures	19,857,707	1,717,307	-	-	-	21,575,014	10%	1,951,622	-	9,776,907	11,798,107	
Vehicles	8,304,738	73,337	-	-	-	8,378,075	20%	944,543	-	5,139,002	3,239,073	
Office Equipment	7,572,652	171,930	-	-	-	7,744,582	20%	1,055,196	-	6,575,737	1,168,845	
Electric Installation	18,574,085	3,848,140	-	-	-	22,422,225	20%	3,216,486	-	14,182,872	8,239,353	
Tools & Equipment	-	-	-	-	-	-	-	-	-	-	-	
<b>30 June, 2023</b>	<b>185,030,483</b>	<b>5,995,586</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>191,026,069</b>		<b>8,830,863</b>	<b>-</b>	<b>47,624,524</b>	<b>143,401,545</b>	
<b>Intangible Assets</b>	<b>2,119,725</b>	<b>90,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,209,725</b>		<b>441,945</b>	<b>-</b>	<b>485,757</b>	<b>1,723,968</b>	
<b>30 June, 2022</b>	<b>179,562,509</b>	<b>11,851,511</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>187,150,206</b>		<b>9,042,481</b>	<b>4,263,812</b>	<b>38,837,473</b>	<b>148,312,733</b>	



**COAST Foundation**  
Schedule of Property, Plant and Equipment (Social Intervention)  
As on 30 June 2023

Assets Categories	Cost						Depreciation				Amount in Taka		
	Balance as on 1 July-2022	Addition during the year	Transfer from Donor	Transfer to Donor	Adjustment/ Disposal during the period	Balance as on 30 June-2023	Rate of depreciation (%)	Balance as on 1 July-2022	Transfer from Donor	Charged during the period	Adjustment/ Disposal during the period	Balance as on 30 June-2023	Written down value as on 30-June-2023
Land & Land development	313,311	-	-	-	-	313,311	0%	-	-	-	-	-	313,311
Building & Other Construction	150,239	-	-	-	-	150,239	5%	42,501	-	7,512	-	50,013	100,226
Furniture & Fixtures	655,543	-	-	-	-	655,543	10%	474,445	-	36,288	-	510,733	144,810
Vehicles	1,304,970	-	-	-	-	1,304,970	20%	1,304,967	-	-	-	1,304,967	3
Office Equipment	-	-	-	-	-	-	20%	-	-	-	-	-	-
Electric Installation	1,255,272	-	-	-	-	1,255,272	20%	1,096,403	-	84,889	-	1,181,292	73,980
Tools & Equipment	1,196,941	-	-	-	-	1,196,941	20%	1,117,733	-	24,956	-	1,142,689	54,252
<b>30 June, 2023</b>	<b>4,876,276</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,876,276</b>		<b>4,036,049</b>	<b>-</b>	<b>153,645</b>	<b>-</b>	<b>4,189,694</b>	<b>686,582</b>
<b>30 June, 2022</b>	<b>4,823,276</b>	<b>53,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,876,276</b>		<b>3,820,313</b>	<b>-</b>	<b>215,736</b>	<b>-</b>	<b>4,036,049</b>	<b>840,227</b>



**COAST Foundation**  
Schedule of Property, Plant and Equipment (Donor Program)  
As on 30 June 2023

Assets Categories	Amount in Taka										
	Cost					Depreciation				Written down value as on 30-June-2023	
	Balance as on 1 July-2022	Addition during the year	Transfer from Donor	Transfer to Donor	Adjustment/ Disposal during the period	Balance as on 30 June-2023	Rate of depreciation (%)	Transfer from Donor	Charged during the period	Adjustment/ Disposal during the period	Balance as on 30 June-2023
Land & Land development	-	-	-	-	-	-	0%	-	-	-	-
Building & Other Construction	-	-	-	-	-	-	5%	-	-	-	-
Furniture & Fixtures	6,305,068	560,471	-	481,171	-	6,384,368	10%	-	437,713	-	4,902,003
Vehicles	11,551,199	-	-	2,369,259	-	9,181,940	20%	-	764,465	-	5,860,801
Office Equipment	22,024,559	-	-	626,042	-	21,398,517	20%	-	3,303,429	-	18,715,365
Electric Installation	2,424,871	578,361	-	849,615	-	2,153,617	20%	-	137,423	-	946,970
Tools & Equipment	631,313	-	-	-	-	631,313	20%	-	-	-	268,614
<b>30 June, 2023</b>	<b>42,937,009</b>	<b>1,138,832</b>	<b>-</b>	<b>4,326,087</b>	<b>-</b>	<b>39,749,754</b>		<b>-</b>	<b>4,643,030</b>	<b>-</b>	<b>30,693,752</b>
<b>30 June, 2022</b>	<b>37,357,111</b>	<b>5,853,208</b>	<b>-</b>	<b>-</b>	<b>273,310</b>	<b>42,937,009</b>		<b>-</b>	<b>5,732,277</b>	<b>126,015</b>	<b>26,050,722</b>
											<b>16,886,287</b>



**COAST Foundation**  
**Micro Finance Program**  
**Schedule of Loan to Beneficiaries**  
**for the year ended 30 June 2023**

**Loan to beneficiaries**

SL. No	Name of Component	Opening Balance		Disbursement		Realised (2022-2023)			Closing Balance	
		01 July 2022	31 June 2023	2022-2023	2023-2024	Cash	Non-cash	Write Off	Total	30-Jun-23
1	ENRICH IGA	15,198,240	57,905,000	57,905,000	43,561,127	-	-	-	43,561,127	29,542,113
2	ENRICH AC	1,090,608	580,000	580,000	1,248,970	-	-	-	1,248,970	421,638
3	ENRICH LI	112,903	70,000	70,000	119,173	-	-	-	119,173	63,730
4	LIFT (Land leasing)	8,156,380	30,915,000	30,915,000	28,429,210	-	-	-	28,429,210	10,642,170
5	Buniad	125,646,207	193,938,000	193,938,000	218,491,527	-	-	-	218,491,527	101,092,680
6	Jagoron	2,449,080,738	4,623,679,000	4,623,679,000	4,518,683,098	-	-	-	4,518,683,098	2,554,076,640
7	Agrosor	1,338,234,515	4,129,445,000	4,129,445,000	3,101,111,418	-	-	-	3,101,111,418	2,366,568,097
8	Sufolon	39,143,362	362,336,000	362,336,000	282,714,201	-	-	-	282,714,201	118,765,161
9	Agrosor (SEP)	48,654,262	64,780,000	64,780,000	82,305,618	-	-	-	82,305,618	31,128,644
10	Agrosor (MDP)	83,953,389	18,760,000	18,760,000	92,544,879	-	-	-	92,544,879	10,168,510
11	Sanitation Development Loan	537,692	160,000	160,000	595,466	-	-	-	595,466	102,226
12	Stimulus Loan	17,744,576	60,809,000	60,809,000	65,687,842	-	-	-	65,687,842	12,865,734
13	Agrosor MDP-AF	26,599,880	64,970,000	64,970,000	53,125,450	-	-	-	53,125,450	38,444,430
14	LRL (2nd Phase)	17,832,714	38,351,000	38,351,000	34,087,845	-	-	-	34,087,845	22,095,869
15	Common Service Loan	2,367,025	7,550,000	7,550,000	3,842,215	-	-	-	3,842,215	6,074,810
16	Rural WASH HH SL	1,265,162	31,719,000	31,719,000	14,134,062	-	-	-	14,134,062	18,850,100
17	Rural WASH HH WL	-	4,777,000	4,777,000	2,184,725	-	-	-	2,184,725	2,592,275
	<b>Total Loan Outstanding</b>	<b>4,175,617,653</b>	<b>9,690,744,000</b>	<b>9,690,744,000</b>	<b>8,542,866,826</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,542,866,826</b>	<b>5,323,494,827</b>



**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Schedule of Cash in Hand**  
As at 30 June 2023

SL. No	Name of Branch	Amount in Taka	
		30 June 2023	30 June 2022
1	Radio Meghna	-	440
2	Radio Saikat	-	936
3	Bhola	-	1,829
4	Dhaka	5,123	2,274
5	UROC	-	317
6	UKMTC	428	428
7	Cox's Bazar	3,280	8,351
<b>Sub-Total (Central Operation)</b>		<b>8,831</b>	<b>14,575</b>
1	Bhola Sador	-	28,856
2	Valumia	-	1,897
3	Daulatkhan	-	263
4	Borhanuddin	-	19,242
5	Borhangong	-	10,781
6	Khasherhat	-	8,701
7	Chanpur	-	2,374
8	Lalmohan	-	8,661
9	Charbhuta	-	17,132
10	Badarpur	-	4,156
11	Charumed	-	7,303
12	Raychad	-	3,537
13	Janatabazar	-	4,804
14	Jinnagor	-	22,945
15	Dularhat	-	17,258
16	Hazarigong	-	3,581
17	Manika	-	1,013
18	Kalmi	-	440
19	Bangla bazar	-	-
20	Lalmohan-02	-	2,277
21	Ilisha	-	222
22	Bhola Sador-02	-	97
23	Chairmanbazar	-	7,594
24	Hajirhat	-	10,166
25	Bankerhat	-	-
26	Mopura sador	-	38,860
27	Sakuchia	-	57,450
28	Dal Char	-	10,850
29	Char Kukrimukri	-	29,044
30	Char Motahar	-	28,298
31	Zahiruddin	-	33,307
32	Char Kajal	-	10,488
33	Dasmina	-	6,809
34	Kalatoli	-	47,874
35	Char Muzammel	-	11
36	Kalaiya	-	20,156
37	Bauphal	-	-
38	Ulania	-	-
39	Kalisuri	-	-
40	Noakhali Sador	3,000	-
41	Sonapur	-	1,037
42	Ramgoti	-	25,751
43	Laxmipur	-	4,659
44	Chandragonj	-	2,782
45	Begumgong	3,000	3,156
46	Dagon Bhuya	-	1,128
47	Feni sador	-	1,779
48	Compani Gonj	-	9,518
49	Kabirhar	-	12,307
50	Saminmunshir Hat	-	11,737
51	Subarnachar	-	3,190
52	Odarhat	-	5,399
53	Torab Gonj	-	97
54	Azad Nagor	-	16,963
55	Bhuyarhat	-	5,896
56	Kankirhat	-	1,342
57	Mandary	-	17,403
58	Mirgonj	-	198



**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Schedule of Cash in Hand**  
As at 30 June 2023

SL. No	Name of Branch	Amount in Taka	
		30 June 2023	30 June 2022
59	COAST Silonia Branch	-	606
60	Cox'sBazar-1	-	7,537
61	Eidghaon	979	27,464
62	Khutakhali	-	10,377
63	Chokoria	-	163
64	Pekua	-	11,956
65	Kutubdia	-	2,209
66	Dhurung	-	136
67	Teknuf	-	18,593
68	COX-2	-	14,290
69	Moheshkhali sadar	-	348
70	Hoanok	-	26,556
71	Kalamarchara	-	13,269
72	Badarkhali	-	188
73	Ramu	-	28,316
74	Ukhia	-	10,630
75	Hnila	-	4,718
76	Maricha	-	4,108
77	Hurbang	-	972
78	Chokoria-02	-	1,568
79	Sonarpara	-	5,350
80	Materbari	-	-
81	Chandgaon	-	18,252
82	Bowalkhali	-	3,236
83	Potia	-	9,645
84	Chandonish	-	9,310
85	Dohazari	-	12,453
86	Lohagora	-	5,454
87	Satkania	-	-
88	Banshkhali	-	74,813
89	Amanbazar	-	16,519
90	Halishahor	-	17,100
91	Vatiary	-	2,755
92	Barobkunda	-	1,426
93	Santirhat	-	28,737
94	Anwara	-	1,009
95	Gunagori	-	2,960
96	Fultala	-	786
97	Noapara	-	5,229
98	COAST Battoli Branch	-	-
99	Madarbari	-	-
100	Barishal Sadar	-	5,151
101	Madobpasha	-	2,476
102	Saheberhat	-	1,393
103	Jalokathi	-	10,467
104	Rajapur	-	8,000
105	Nolchity	-	5,580
106	Bakergonj	-	3,795
107	Moheshpur	-	5,268
108	Charamuddi	-	363
109	Banaripara	-	3,283
110	Kawkhali	-	864
111	Bhandaria	-	1,364
112	Kathalia	-	1,613
113	Kathaltoli	-	3,675
114	Mirzagonj	-	516
115	Betagi	-	2,202
<b>Sub-Total (Micro Finance Program)</b>		<b>6,979</b>	<b>1,045,837</b>
1	CREP Project	-	-
2	Kutubdia Guest house	-	-
3	Guest house Coxbazar	-	941
4	Guest house Bhola	-	-
5	Microbus	-	-
6	Dryfish project	-	-
7	Chakmarkul CXB	2,203	3,840
<b>Sub-Total (Social Intervention)</b>		<b>2,203</b>	<b>4,781</b>



**COAST Foundation**  
 (Registered in Bangladesh under the Societies Registration Act, 1860)  
 Schedule of Cash in Hand  
 As at 30 June 2023

SL. No	Name of Branch	Amount in Taka	
		30 June 2023	30 June 2022
1	Togather Project	-	8,014
2	CGA Project	-	926
3	SF Education project	-	-
4	SEEDS	-	-
5	SFP (School Feeding project)	-	-
6	RMTP Street	37	-
7	ECOFISH	-	-
8	CFTM	-	-
9	CJRF	-	7,087
10	PACE	-	2,264
11	FDMN Project	-	10,440
12	SEP	-	404
<b>Sub Total ( Donor Program)</b>		<b>37</b>	<b>29,135</b>
<b>Grand total</b>		<b>18,050</b>	<b>1,094,328</b>





**COAST Foundation**  
(Registered in Bangladesh under the Societies Registration Act, 1860)  
**Schedule of Cash at Bank**  
As at 30 June 2023

Sl. No	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30 June-2023	30 June-2022
1	COAST Operational Fund	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD# 782	12,243	6,875,123
2	COAST Operational Fund	Bangladesh Krishi Bank, Charfession branch, Bhola	CD# 47	47,147	201,113
3	COAST Bhola sadar operational Fund	Uttara Bank LTD, Bhola Branch, Bhola	CD# 3162	1,885	1,800
4	COAST Operational Fund	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox'sBazar	CD# 2170	57,830	195,743
5	COAST General Fund	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	STD # 59	202,701	1,195,083
6	COAST Trust (STD 37)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	STD # 37	75,714	104,790
7	COAST Operational Fund	Southeast Bank Ltd. Shyamoli branch, Dhaka.	SND# 657	28,749	347,195
8	ROSC	Sonali Bank Ltd, Noakhali branch, Noakhali	SND# 686	172,785	191,602
9	COAST Mobile Banking	FSIBL, Ring Road Branch	SND# 71	142,333	142,333
10	COAST Community Radio	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD# 1016	95,113	245,953
11	COAST Solar home system	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND# 73	50,042	50,225
12	COAST Community Radio Meghna	Bangladesh Krishi Bank, Charfession branch, Bhola	CD# 276	101,911	369,573
13	COAST Radio Saikat	Bangladesh Krishi Bank, Cox's Bazar branch, Cox's Bazar	CD# 76	115,579	89,468
14	COAST Chittagong Operational Fund	One Bank ,Chandgoan, Chattagong	CD#411	46,962	80,660
15	COAST UROC Operational Fund	Bangladesh Krishi Bank ,Ukhiya branch,Cox'sBazar	CD# 518	77,274	513,334
16	COAST Barishal Sadar Operation fund	Sonali Bank Ltd, Barishal branch, Barishal	CD# 117	175,127	17,544
17	COAST UKMTC Fund	Bangladesh Krishi Bank ,Ukhiya branch,Cox'sBazar	CD# 594	83	485
18	COAST Localization & Accountability	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND-106	103,770	101,576
<b>Sub-Total (Central Operation)</b>				<b>1,507,248</b>	<b>10,723,600</b>
1	Bhola Sador	Uttara Bank Ltd, Bhola branch, Bhola.	12200212019	637,540	4,146
2	Valumia	Janata Bank Ltd, Valumirhat branch, Bhola.	100160123472	273,632	29,771
3	Daulatkhan	Uttara Bank Ltd, Daulath Khan branch, Bhola.	12200211042	369,656	5,661
4	Borhanuddin	Janata Bank Ltd, Boorhuuddin branch, Bhola.	60210016863	487,111	1,473
5	Borhangong	Janata Bank Ltd, Boorhuuddin branch, Bhola.	60210016845	307,859	4,119
6	Khasherhat	Janata Bank Ltd, Kunjerhat branch, Bhola.	90210012778	809,260	184,687
7	Chandpur	Uttara Bank Ltd, Tazumoddin branch, Bhola.	12200021724	471,003	3,252
8	Lalmohan	Uttara Bank Ltd, Lalmohan branch, Bhola.	12200211514	418,591	63,750
9	Charbhuta	Uttara Bank Ltd, Lalmohan branch, Bhola.	12200211520	991,557	3,260
10	Badarpur	Uttara Bank Ltd, Lalmohan branch, Bhola.	12200211521	682,428	183,047
11	Charumed	Sonali Bank Ltd, Gazaria Branch, Lalmohan, Bhola.	40520000068	1,372,830	12,588
12	Raychad	Sonali Bank Ltd, Gazaria Branch, Lalmohan, Bhola.	405200000727	1,180,806	175,815
13	Janatabazar	Janata Bank Ltd, Charfession branch Bhola.	100035908191	837,945	188,116
14	Jinnagor	Janata Bank Ltd, Charfession branch Bhola.	189001024887	673,116	16,623
15	Jinnagor	Janata Bank Ltd, Charfession branch Bhola.	1.00207E+11	-	1,031
16	Dularhat	Bangladesh Krishi Bank, Dhularhat branch,Charfession.	0309-0210001806	1,060,574	339,750
17	Hazarigonj	Bangladesh Krishi Bank, Letra bazar branch,Charfession.	0310-0210001803	1,050,588	27,548
18	Hazarigonj	Agrani Bank, Hajarigong,Charnam Bazar branch,Charfession ,Bhola	.0200017392681	11,632	-
19	Manika	Bangladesh Krishi Bank, Letra bazar branch,Charfession.	0316-0210000291	867,762	640,966
20	Kalmi	Bangladesh Krishi Bank, Letra bazar branch,Charfession.	0310-0210001974	1,027,582	26,707
21	Kalmi	Agrani Bank Limited, Char Shashibhushon, Majed Super Market,Charfession	0200017392659	10,217	-
22	Kalmi	Agrani Bank Limited, Char Shashibhushon, Majed Super Market,Charfession	0200006598506	602	-
23	Banglabazar	Sonali Bank Ltd, Uttar Digaldi Branch, Bhola	4.092E+11	779,740	13,055
24	Lalmohan-02	Uttara Bank Ltd, Lalmohan branch, Bhola.	12200212320	228,726	104,052
25	Ilisha	Bangladesh Krishi Bank, Ilisha Bazar Branch, Bhola	0302-0210001607	629,955	440,051
26	Bhola Sadar-2	First Security Islami Bank Ltd, Bhola Branch, Bhola	0226 11100000322	792,714	139,924
27	Chairmanbazar	Bangladesh Krishi Bank, Letra bazar branch,Charfession.	0310-030000132	710,784	44,603
28	Hajirhat	Bangladesh Krishi Bank, Dhularhat branch,Charfession.	0309-0210002430	333,054	33,236
29	Bankerhat	Uttara Bank Ltd, Bhola branch, Bhola.	2667-14100004141	447,960	-
30	Mopura sadar	Sonali Bank Ltd, Mopura branch, Bhola.	0408200000767	873,515	173,107
31	Sakuchia	Sonali Bank Ltd, Mopura branch, Bhola.	0408200000814	542,374	2,723
32	Dal Char	Bangladesh Krishi Bank, Dakkin Aicha branch,Charfession.	0316-021000019	141,973	175,485
33	Char Kukrimuki	Bangladesh Krishi Bank, Dakkin Aicha branch,Charfession.	0316-0210000175	392,337	31,278
34	Char Motahar	Agrani Bank Ltd, Charshashibbusan branch,Charfession.	200014811457	558,750	216,769
35	Zahiruddin	Janata Bank Ltd, Kunjerhat branch. Boorhuuddin,Bhola.	03090210009522	735,274	375,013
36	Char Kajal	Bangladesh Krishi Bank, Charkajal branch, Pathuakhali	0704-0210000406	669,158	364,007
37	Dasmina	Janata Bank Ltd, Dashtmina Branch, Patuakhali	0100212667417	1,185,087	242,148
38	Dasmina	Bangladesh Krishi Bank, Dashtmina branch, Pathuakhali	0709-0210001526	4,224	-
39	Kalatoli	Bangladesh Krishi Bank, Manpura branch,Bhola	0307-0210001022	1,017,205	357,056
40	Char Mozammel	Uttara Bank Ltd, Tazumoddin branch, Bhola.	2691-12200211666	508,182	14,911
41	Kalaya	Janata Bank Ltd, Daspara Branch, Patuakhali	100154703742	726,373	42,550
42	Bauphal	Janata Bank Ltd,	100238403078	408,356	-
43	Ulania	Sonali Bank Ltd	4318203000010	467,422	-
44	Kalisure	Rupali Bank Ltd	3483024000013	661,976	-
45	Noakhali Sadar	Janata Bank Ltd, Majidee court Corporat Branch, Noakhali	100002276725	537,892	2,327
46	Noakhali Sadar	Janata Bank Ltd, Majidee court Corporat Branch, Noakhali	0100243568026	247,396	-
47	Sonapur	Janata Bank Ltd, Sonapur Branch, Noakhli	0100037113411	305,972	254,509
48	Sonapur	Janata Bank Ltd, Sonapur Branch, Noakhli	0100243506047	118,511	-
49	Ramgoti	Janata Bank Ltd. Alexander Branch. Laxmipur	0100206836681	371,571	17,067



Sl. No	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30 June-2023	30 June-2022
50	Ramgoti	Janata Bank Ltd. Alexander Branch, Laxmipur	0100243469273	258,280	-
51	Laxmipur	Janata Bank Ltd, Laxmipur Branch, laxmipur	100004959510	691,645	52,620
52	Laxmipur	Janata Bank Ltd, Laxmipur Branch, laxmipur	100226086093	83,708	-
53	Chandragonj	Mercantile Bank Ltd. Chandragonj Branch. Laxmipur	132911130318284	454,626	1,464
54	Begumgong	Janata Bank Ltd, Golabaria Branch, Noakhli	0100081362992	350,685	109,094
55	Begumgong	Social Islami Bank Ltd, Begumgong Chowrasta Sub- Branch, Begumgong N	5981330000282	299,822	-
56	Begumgong	Social Islami Bank Ltd, Begumgong Chowrasta Sub- Branch, Begumgong N	5981330000293	66,023	-
57	Dagon Bhuya	Janata Bank Ltd, Dagon Bhuya Branch, Dagon Bhuya, Fani	0100032776455	724,338	11,077
58	Dagon Bhuya	Janata Bank Ltd, Dagon Bhuya Branch, Dagon Bhuya, Fani	0100226017971	233,162	-
59	Fani sadar	National Bank Ltd, Fani branch, Fani.	001133024492	1,742,524	4,286
60	Fani sadar	National Bank Ltd, Fani branch, Fani.	1011004702012	618,925	-
61	Compani Gonj	Janata Bank Ltd, Companigonj Branch, Noakhli	0100054963224	415,616	8,333
62	Compani Gonj	Janata Bank Ltd, Companigonj Branch, Noakhli	0100226009781	343,053	-
63	Kabirhar	Mercantile Bank Ltd, Kabirhar branch, Noakhali	133611134628121	1,101,875	46,553
64	Kabirhar	Mercantile Bank Ltd, Kabirhar branch, Noakhali	1111001111784	314,241	-
65	Kabirhar (65+A)	Mercantile Bank Ltd, Kabirhar branch, Noakhali	26230210001070	1,828	-
66	Samirmunshir Hat	Markentile Bank Ltd, Samirmunshirhar Branch, Noakhali	130811119297532	396,809	18,977
67	Samirmunshir Hat	Markentile Bank Ltd, Samirmunshirhar Branch, Noakhali	1111001207717	268,965	-
68	Subarnachar	Markentile Bank Ltd, Subarnachar Branch, Noakhali	131311119300356	675,151	12,944
69	Subarnachar	Markentile Bank Ltd, Subarnachar Branch, Noakhali	1111001111801	129,141	-
70	Odarhat	Markentile Bank Ltd, Udoy Shadur Hat Branch, Noakhali	132511130340567	580,570	1,944
71	Odarhat	Markentile Bank Ltd, Udoy Shadur Hat Branch, Noakhali	132511130340567	54,620	-
72	Torab Gonj	First Security Islami Bank Ltd, Torabgonj Branch, laxmipur	2671122222148	568,832	56,262
73	Torab Gonj	First Security Islami Bank Ltd, Torabgonj Branch, laxmipur	26711100000287	80,873	-
74	Torab Gonj	Midland Bank Ltd. as Agent Banking	9905-1050000799	54,982	30,747
75	Azad Nagor	Social Islami Bank Ltd, Sonapur Branch, Noakhli	52513300006827	749,476	7,655
76	Azad Nagor	Social Islami Bank Ltd, Sonapur Branch, Noakhli	5251360000173	140,593	-
77	Azad Nagor	Janata Bank Ltd, pochelm Laxmipur, Dalal Bazar.	0100226009944	232	-
78	Bhuiyarhat	Sonali Bank Ltd, Branch, Noakhali	3804202000739	206,145	146,819
79	Bhuiyarhat	Sonali Bank Ltd, Branch, Noakhali	3804202000842	98,783	-
80	Kankirhat	Markentile Bank Ltd, Samirmunshirhar Branch, Noakhali	1320-22325939	742,040	123,727
81	Kankirhat	Markentile Bank Ltd, Samirmunshirhar Branch, Noakhali	1320-22325939	262,620	-
82	Mandari	Markentile Bank Ltd, Madari Branch, Laxmipur	132-22318678	125,484	25,080
83	Mirgonj	Pubali Bank Ltd, Mirehar, Laxmipur	2152901004813	682,240	15,952
84	Mirgonj	Pubali Bank Ltd, Mirehar, Laxmipur	2152901005493	71,708	-
85	Silonia	Southeast Bank Ltd, Selonia Branch, Feni	01181100000192	479,786	11,490
86	Cox's Bazar-1	Bangladesh Krishi Bank, Cox'sbazar branch, Cox'sBazar	3101-0210019346	346,450	88,879
87	Eidghaon	Bangladesh Krishi Bank, Eidgoan branch, Cox'sBazar	3102-0210008544	557,396	129,582
88	Khutakhali	Agrani Bank, Khutakhali branch. Chokoria, Cox'sBazar	200005863547	281	47,386
89	Khutakhali	Union Bank Ltd, Maijpara, Khutakhali branch. Chokoria, Cox'sBazar	0541010010935	860,135	-
90	Chokoria	Bangladesh Krishi Bank, Chiringa branch, Cox'sBazar	31030210013500	1,263,011	843,928
91	Pekua	Bangladesh Krishi Bank, Pekua branch, Cox'sBazar	3125-0210000527	940,902	90,008
92	Kutubdia	Bangladesh Krishi Bank, Kutubdia branch, Cox'sBazar	3106-0210002493	1,093,633	75,626
93	Dhurung	Bangladesh Krishi Bank, Dhurung bazar branch, Cox'sBazar	3123-0210000734	767,092	64,650
94	Dhurung (ENRICH)	Bangladesh Krishi Bank, Dhurung bazar branch, Cox'sBazar	3123-0210001706	29,061	77,637
95	Teknaf	Bangladesh Krishi Bank, Teknaf branch, Cox'sBazar	3112-0210005796	456,615	21,077
96	Cox's Bazar-2	Bangladesh Krishi Bank, Cox'sbazar branch, Cox'sBazar	31010210020683	2,250,360	73,222
97	Moheshkhali sadar	Bangladesh Krishi Bank, Ghorak Ghata branch, Cox'sBazar	3107-021000449	1,574,070	93,915
98	Hoanok	Bangladesh Krishi Bank, Hoanok branch, Cox'sBazar	3126-0210000204	1,040,382	222,330
99	Kalarnachara	Bangladesh Krishi Bank, kalarnachara branch, Cox'sBazar	3109-0210004390	919,847	58,476
100	Badarkhali	Sonali Bank Ltd, Badorkhali Branch, Cox'sBazar.	90193000297	393,165	47,725
101	Ramu	Bangladesh Krishi Bank, Ramu branch, Cox'sBazar	31150210002796	461,994	328,905
102	Ukhia	Bangladesh Krishi Bank, Ukhia branch, Cox'sBazar	3114-0210003983	453,471	65,018
103	Hnila	Bangladesh Krishi Bank, Hnila branch, Cox'sBazar	3113-0210003939	303,285	40,225
104	Maricha	Arani Bank LTd. Maricay branch, Cox,sbazar	200005864648	265,133	52,360
105	Hurbang	Bangladesh Krishi Bank, Harbang branch, Cox,sbazar	3105-0210001628	768,469	171,438
106	Chokoria-02	Bangladesh Krishi Bank, Chiringa branch, Cox,sBazar	31030210017131	786,093	585,306
107	Sonarpara	IFIC, Sonarpara, Inani Branch, Cox' sbazar	0200272594001	197,376	7,092
108	Sonarpara	First Security Islami banl Ltd, Sonarpara Branch, Cox' sbazar	13511113411	1,729	-
109	Matarbari	Union Bank Ltd, Notun Bazar, Matarbari, skhali , Coxsbazar	0151010009007	331,845	-
110	Chandgaon	One Bank Limited Bank, Chandgaon Branch, Chittagong	581020002607	537,304	18,971
111	Boalkhali	Bangladesh Krishi Bank, Bowalkhali Branch, Chittagong	30070210004544	906,509	36,209
112	Boalkhali	Bangladesh Krishi Bank, Bowalkhali Branch, Chittagong	30070210005383	209,619	-
113	Potia	Bangladesh Krishi Bank, Potia Branch, Chittagong	30010210007396	514,624	3,479
114	Potia	Bangladesh Krishi Bank, Potia Branch, Chittagong	30010210010533	160,102	-
115	Chandonish	Bangladesh Krishi Bank, Badamtoli Branch, Chittagong	29280210001296	232,272	2,799
116	Chandonish	Bangladesh Krishi Bank, Badamtoli Branch, Chittagong	2928-0210001689	232,838	-
117	Dohazari	Bangladesh Krishi Bank, Dohazari Branch, Chittagong	3002-0210004110	817,989	8,034
118	Dohazari	Bangladesh Krishi Bank, Dohazari Branch, Chittagong	3002-0210005191	149,632	-
119	Lohagora	Bangladesh Krishi Bank, Lohagora Branch, Chittagong	3211-0210003387	268,690	16,157
120	Lohagora	Bangladesh Krishi Bank, Lohagora Branch, Chittagong	3211-0210005769	194,529	-
121	Satkania	Mutual trust Bank Ltd. Karanihat Branch, Chittagong	560210004514	240,951	61,416
122	Satkania	Mutual trust Bank Ltd. Karanihat Branch, Chittagong	1301000132996	402,000	-
123	Banskhali	Prime Bank Ltd. Banskhali, Branch, Chittagong	2178113001319	278,927	191,556
124	Banskhali	Prime Bank Ltd. Banskhali, Branch, Chittagong	2178111026946	370,028	-
125	Amanbazar	Mutual trust Bank Ltd. Amanbazar Branch, Chittagong	150211000248	109,510	70,528
126	Halishahar	Uttara bank Ltd, Halishahar Branch. Chittagong	008312200000118	493,881	33,087



Sl. No	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30 June-2023	30 June-2022
127	Bhatiary	Bank Asia Ltd, Bhatiary Branch, Chittagong	3833001632	499,813	11,074
128	Bhatiary	Bank Asia Ltd, Bhatiary Branch, Chittagong	03833002524	332,780	-
129	Barobkunda	Janata Bank Ltd, Barobkunda Branch, Chittagong	1421011010959	978	140,592
130	Barobkunda	Union Bank Ltd,Kumira Branch, Barobkunda, Chittagong	0591010004203	215,699	-
131	Barobkunda	Union Bank Ltd,Kumira Branch, Barobkunda, Chittagong	0591010004247	516,338	-
132	Santirhat	Union Bank Ltd, Santirhat Branch, Chitagong	81010004083	784,817	408,534
133	Santirhat	Union Bank Ltd, Santirhat Branch, Chitagong	81010005207	200,298	-
134	Anwara	One Bank Ltd, Anwara Branch, Chitagong	069102-4184	89,803	6,983
135	Anwara	One Bank Ltd, Anwara Branch, Chitagong	0691-020005868	110,008	-
136	Gunagori	Standard Bank Ltd, Gonagari Branch, Chitagong	8033000447	488,891	34,118
137	Gunagori	Standard Bank Ltd, Gonagari Branch, Chitagong	8033000747	18,740	-
138	Fultala	Union Bank Ltd,Jotpukuria Bazar, Chittagong	601010001324	679,628	27,526
139	Fultala	Union Bank Ltd,Jotpukuria Bazar, Chittagong	601010001728	205,913	-
140	Noapara	Bank Asia Ltd, Patherhat, Chittagong	5433000736	566,861	1,554
141	Noapara	Bank Asia Ltd, Patherhat, Chittagong	5433000966	120,310	-
142	Battoli Branch	Social Islami Bank LTD, Shah Mohsen Aowlia	0791330004684	572,760	26,987
143	Battoli Branch	Social Islami Bank LTD, Shah Mohsen Aowlia	0791330005549	95,600	-
144	Maderbari	Union Bank Ltd	0981010001945	463,003	38,650
145	Barishal Sadar	Sonali Bank Ltd, Barisal Branch, Barisal	332702000999	486,791	79,682
146	Madobpasha	Pubali Bank Ltd, Madhobpasha Branch, Barisal	2133901007980	363,106	3,428
147	Saheber Hat	Sonali Bank Ltd, Shaheberhat Branch, Barisal	331902000165	235,055	4,199
148	Jalokathi Sadar	Uttara Bank Ltd, Jalokathi Branch, Jalokathi	12200211379	703,055	87,283
149	Rajapur	Pubali bank Ltd, Rajapur, Barisal	105190121536	457,233	13,235
150	Nolchity	Sonali Bank Ltd, Nolchity Branch, Barisal	327702000494	451,834	5,574
151	Bakergonj	Sonali Bank Ltd, Bakergonj Branch, Barisal	302002000749	322,011	39,778
152	Moheshpur	Janata Bank Ltd, Pdrishibpur, Barishal	100219308323	251,803	69,948
153	Charamudda	Sonali Bank Ltd, Choramuddi Branch, Barisal	307902000166	280,941	17,311
154	Banaripara	Sonali Bank Ltd,Banaripara, Barisal	303802000794	195,824	26,181
155	Kawkhali	Sonali Bank Ltd, Kawkhali Branch, Pirojpur	0503302001188	317,986	8,864
156	Bhandaria	Sonali Bank Ltd, Bhandaria, Pirojpur	0501702000844	135,456	14,623
157	Kathalia	Sonali Bank Ltd, Kathalia, Jhalokathi	0320200200659	293,892	13,547
158	Kathaltoli	Janata Bank Ltd, Pdrishibpur Branch, Barisal	010022665522	282,350	1,800
159	Mirzagonj	Sonali Bank Ltd. Subidkhali Branch, Patuakhali	4317402000580	367,218	6,644
160	Betagi	Sonali Bank Ltd. Betagi Branch, Barguna	4307502000820	323,754	17,163
161	Head Office(MF)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	4104-0210008139	39,162,064	28,733,862
162	Head Office(MF)	National Bank Limited, Coxbazar Branch Coxbazar	STD- 64	38,216	38,216
163	Head Office(MF)	One Bank Limited Bank, Motijheel Branch, Dhaka	200200070003	-	-
164	Head Office(MF)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	4104-0210009932	497	1,187
165	Head Office(MF)	Meghna Bank Ltd. Dhanmondi Branch, Dhaka	1113500000013	21,225	22,285
166	Head Office(MF)	Mutual Trust Bank Ltd, Sarulia branch, Dhaka	5140211002215	167,221	167,221
167	Head Office(MF)	Mutual Trust Bank Ltd, Sarulia branch, Dhaka	1310000002082	6,576	6,576
168	Head Office(MF)	BRAC Bank Ltd. Shyamoli Branch, Dhaka	1514200930615001	-	5,418
169	Head Office(MF)	Midland Bank Ltd. Dhanmondi Branch, Dhaka	0008-1490000022	79,063	356,750
170	Head Office(MF)	Bank Asia Ltd, Shyamoli Branch, Dhaka	5533000179	87,698	2,795,077
171	Head Office(MF)	Southeast Bank Ltd, Shyamoli Branch, Dhaka	0035-131000741	165,610	30,144,851
172	Mother Acc. (SF)	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	4104-0210008666	-	456
173	Head Office(MF)	City Bank Ltd, Shyamoli Branch, Dhaka	3122645400001	-	29,918
174	Head Office(MF)	City Bank Ltd, Shyamoli Branch, Dhaka	3122645370001	-	12,709
175	Head Office(MF)	AB Bank Ltd, Dhanmondi Branch, Dhaka	4021798051000	128,909	145,920
176	Head Office(MF)	Dhaka Bank Ltd, Andarkhilla Branch, Chattagram	0271500001170	-	8,620
177	Head Office(MF)	SBAC Bank Ltd, Tejgaon Gulshan Link Road Branch	0000001003075	238,116	193,412
178	Head Office(MF)	EASTERN Bank Ltd, Gulshan Branch	1041220517075	20,409,937	55,151,532
179	Head Office(MF)	Jamuna Bank Bank Ltd, Gulshan Branch	01420320000190	227,533	445,372
180	Head Office(MF)	Mercantile Bank, Gulshan Tejgaon Link Road Branch	132713134507379	68,667	95,673
181	Head Office(MF)	One Bank Ltd, Motijheel Branch	0203000000644	146,784	819,873
182	Head Office(MF)	Pubali Bank Ltd, Mohammadpur Branch	0175102002674	10,000	10,000
183	Head Office(MF)	BKB, Shyamoli Branch	SND 118	7,000	10,000
184	Head Office(MF)	Agrami Bank Ltd 0200017857024	0200017857024	10,000	10,000
185	Head Office(MF)	NCC Bank Ltd. Elephant Road Branch, Dhaka	0043-0325000261	1,109,727	10,000
186	Head Office(MF)	Premier Bank Ltd, Elephant Road Branch, Dhaka	114 131 00000482	10,000	-
187	Head Office(MF)	Dhaka Bank Ltd, Andarkhilla Branch, Chattagram	0271500001396	53,078	-
188	Head Office(MF)	City Bank Ltd, Motijheel Branch, Dhaka	3103788508001	10,000	-
189	Head Office(MF)	Premier Bank Ltd, Firmagate Road Branch, Dhaka	22011100000037	10,000	-
190	Head Office(MF)	Pubali Bank Ltd, Banani Branch, Dhaka	3311102001127	404,552	-
191	Head Office(MF)	Premier Bank Ltd, Tongi Branch, Dhaka	12613100000030	10,000	-
192	Head Office(MF)	BRAC Bank Ltd, Shyamoli Branch, Dhaka	2009306150002	10,000	-
<b>Sub-Total (Micro Finance Program)</b>				<b>138,212,380</b>	<b>129,588,425</b>
1	CREP-HO	Bangladesh Krishi Bank,Shyamoli, Dhaka	STD#56	-	-
2	Guest house bhola	Bangladesh Krishi Bank, Charfession branch, Bhola	SND#17	-	-
3	Guest house Cox_sBazar	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox,sBazar	CD#2096	50,355	217,277
4	KDs	Bangladesh Krishi Bank Banglabazar branch,Cox,sBazar	CD#326	124,221	41,998
5	Microbus	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox,sBazar	SND#540	-	733
6	Dry fish	Bangladesh Krishi Bank ,Cox'sbazar branch,Cox,sBazar	CD#192	423	423
7	Chakmarkul	Bangladesh Krishi Bank Banglabazar branch,Cox,sBazar	CD#2345	100,477	55,309
8	PO Operational Fund	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	CD#1021	24,360	129,717
<b>Sub-Total (Social Intervention)</b>				<b>299,836</b>	<b>445,457</b>



SL. No	Name of Branch & Sector	Name of Bank & Branch	Account No.	Amount in Taka	
				30 June-2023	30 June-2022
1	CEPI Project	Ntational Bank Limited, Bhola Branch, Bhola	SND - 8556	-	108,493
2	CEPI Project	Ntational Bank Limited, Cox's bazar Branch, Cox's bazar	SND - 3190	-	-
3	EWG project	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND # 51	4,215	5,256
4	IECM Project	Ntational Bank Limited, Bhola Branch, Bhola	SND # 396	2,914	2,914
5	SEEDS	Bangladesh Krishi Bank, Hinla branch, Cox's Bazar	SND # 57	252,641	252,641
6	SFP (School Feeding project)	Bangladesh Krishi Bank, Alexander branch, Laxmipur	SND # 29	4,582	4,582
7	Toran Alo	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND # 17	1,028	1,028
8	CFTM	Bangladesh Krishi Bank, Cox's Bazar branch, Cox's Bazar	SND # 60	-	-
9	CFTM	Ntational Bank Limited, Charfassion	SND # 653	-	-
10	CFTM	Ntational Bank Limited, Patuakhali	SND # 756	-	-
11	CJRF	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND#105	7,623	810,724
14	PACE	Bangladesh Krishi Bank, Cox's Bazar	CD#2343	24,329	125,319
15	PACE	Bangladesh Krishi Bank, Cox's Bazar	CD # 2329	-	-
16	PACE	Bangladesh Krishi Bank, Cox's Bazar	CD # 2335	-	-
17	FDMN Project	Bangladesh Krishi Bank, Ukhiya branch, Cox's Bazar		23,798,695	44,280,694
18	IOM	Bangladesh Krishi Bank, Ghorak Ghata branch, Cox's Bazar	CD#672	-	-
19	OXFAM	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND#106	-	-
20	IUCN	Bangladesh Krishi Bank, Teknuf branch, Cox's Bazar	CD#854	-	-
21	MTCP Project	Bangladesh Krishi Bank, Shyamoli branch, Dhaka	SND - 102	10,531,642	209,135
22	ECHOFISH	Bangladesh Krishi Bank, Bhola Sador	SND # 15	-	-
23	DAWN	National Bank Limited, Cox's bazar Branch, Cox's bazar	SND # 672	-	-
24	A2Jac	Bangladesh Krishi Bank,		6,820	263,594
25	GCA	Bangladesh Krishi Bank, Bhola Sador		2,015,431	564,016
26	Togather Project	Bangladesh Krishi Bank, Shyamoli, Dhaka	SND -105	405,096	5,083,502
27	Acquaculture	Bangladesh sonali Bank, Barishal		223,917	-
28	RMTP poultry	Bangladesh Krishi Bank,		3,336,856	-
29	RMTP street food	Bangladesh Krishi Bank,		3,174,566	-
30	SEP	Bangladesh Krishi Bank,		1,521,858	112,131
	PSCH			44,089	-
<b>Sub Total ( Donor Program)</b>				<b>45,356,302</b>	<b>51,824,029</b>
<b>Grand Total</b>				<b>185,375,766</b>	<b>192,581,511</b>



**COAST Foundation**  
**Micro Finance Program**  
**Schedule of Loan from PKSF**  
**For the year ended 30 June 2023**

SL No	Name of Component	Opening Balance		Received	Refund		Interest	Closing Balance	Payable within one year	Long term
		01 July 2022			Principal					
1	Jagoron Loan	207,500,000		190,000,000	118,000,000		17,503,125	279,500,000	125,000,000	154,500,000
2	Agrosor Loan	224,500,000		160,000,000	124,500,000		17,690,625	260,000,000	122,000,000	138,000,000
3	Agrosor Loan (SEP)	53,000,000		-	32,000,000		3,825,000	21,000,000	18,200,000	2,800,000
4	Buniad Loan	52,499,989		60,000,000	44,999,995		585,417	67,499,994	40,833,332	26,666,662
5	Agrosor Loan (MDP)	48,000,000		-	24,000,000		1,312,500	24,000,000	17,000,000	7,000,000
6	Agrosor Loan MDP-AF	32,000,000		10,000,000	20,000,000		4,092,500	22,000,000	16,000,000	6,000,000
7	Sufolon	20,000,000		60,000,000	40,000,000		1,875,000	40,000,000	40,000,000	-
8	LIFT Project	10,000,000		-	5,000,001		112,500	4,999,999	4,999,999	-
9	ENRICH IGA	17,200,000		12,000,000	7,600,000		1,291,876	21,600,000	10,200,000	11,400,000
10	ENRICH AC	399,995		300,000	275,000		32,250	424,995	225,000	199,995
11	ENRICH LI	300,000		200,000	150,000		2,625	350,000	125,000	225,000
12	Sanitation Development Loan	1,950,000		-	1,950,000		53,624	-	-	-
13	LRL 2nd Phase	60,000,000		-	16,000,000		330,000	44,000,000	24,000,000	20,000,000
14	Common Service Loan CSL	14,300,000		-	3,160,000		290,850	11,140,000	5,720,000	5,420,000
15	BD Rural WASH HS WL	4,000,000		3,500,000	1,666,665		250,000	5,833,335	3,499,999	2,333,336
16	BD Rural WASH HS SL	41,000,000		25,000,000	17,083,335		2,562,500	48,916,665	32,249,999	16,666,666
17	Agrosor Loan MFCE	-		60,000,000	-		-	60,000,000	12,000,000	48,000,000
	<b>Total PKSF Balance</b>	<b>786,649,984</b>		<b>581,000,000</b>	<b>456,384,996</b>		<b>51,810,392</b>	<b>911,264,988</b>	<b>472,053,329</b>	<b>439,211,659</b>



**COAST Foundation**  
**Micro Finance Program**  
**Schedule of Loan from Commercial Banks**  
**For the year ended 30 June 2023**

SL No	Name of Component	Opening Balance	Received	Refund	Interest provision	Closing Balance	Payable within one year	Long term	Security amount (In Crore)	Last installment date
		01 July 2022	2022-2023	2022-2023	2022-2023	30 June 2023				
1	One Bank Ltd	120,871,111	120,000,000	120,871,111	2,426,667	122,426,667	122,426,667	-	1.20	06-05-24
2	BRAC Bank Ltd	-	-	-	-	-	-	-	-	-
3	Mutual Trust Bank Ltd	-	-	-	-	-	-	-	-	-
4	Midland Bank Ltd	132,148,799		43,541,959	2,200,395	90,807,235	51,255,766	39,551,469	1.97	22/02/2025
5	Bank Asia Ltd	20,000,000	10,000,000	30,000,000	-	-	-	-	-	-
6	Southeast Bank Ltd	154,392,160	150,000,000	156,464,504	-	147,927,656	46,377,524	101,550,132	1.50	04-10-26
7	AB Bank Limited	-	-	-	-	-	-	-	-	-
8	UBICO LTD	47,289,843		17,089,518		30,200,325	18,998,134	11,202,191	0.50	01-04-25
9	Eastern Bank Ltd	98,781,907	50,000,000	71,276,884		77,505,023	18,814,675	58,690,348	1.55	29/12/2024
10	SBAC Bank Ltd	61,756,719		26,099,592		35,657,127	28,250,101	7,407,026	2.00	20/09/2024
11	IIDFC Ltd	38,946,373		16,084,792		22,861,581	17,990,841	4,870,740	0.50	26/09/2024
12	Mercantile Bank Ltd	95,339,295	100,000,000	51,901,954	3,178,472	146,615,813	74,775,481	71,840,332	1.00	10-06-25
13	BD Finance Ltd	41,951,726		16,174,476		25,777,250	17,784,372	7,992,878	0.50	11-11-24
14	IPDC Ltd	34,041,469		12,702,607		21,338,862	13,910,607	7,428,255	0.60	12-08-24
15	Jamuna Bank Ltd	25,830,020	-	25,830,020		-	-	-	-	-
16	NCC Bank Ltd		188,600,000	86,288,876		102,311,124	53,055,160	49,255,964	1.00	
17	Dhaka Bank Ltd		50,000,000	29,444		49,970,556	49,970,556	-	0.50	
18		-	-	-	-	-	-	-	-	-
	<b>Total Commercial Banks</b>	<b>871,349,422</b>	<b>668,600,000</b>	<b>674,355,737</b>	<b>7,805,534</b>	<b>873,399,219</b>	<b>513,609,884</b>	<b>359,789,335</b>		



**COAST Foundation**  
**Fixed Deposit (FDR) Information**  
**For the year ended 30 June 2023**

**Brekup of Statutory Reserve Fund FDR:**

Sl. No.	Bank Name	FDR No.	Opening Balance as on 01 July 2022	Invest during the year	Interest	AIT deduct	Other charge deduct	Encashment during the year	Balance as on 30 June 2023
1	Midland Bank Ltd	0008-1100010838	12,200,689	-	752,155	167,969	15,000	-	12,769,875
2	Bank Asia Ltd	5555002793	2,013,500	-	76,220	15,244	6,000	2,068,476	-
3	Bank Asia Ltd	5555002794	5,033,750	-	190,612	38,122	6,000	5,180,240	-
4	Mercantile Bank Ltd	1410000789795	5,000,000	-	215,568	21,557	-	-	5,194,011
5	Midland Bank Ltd	5514-171000012/ 0066507	7,000,000	-	427,892	75,516	6,000	-	7,346,376
6	SBAC Bank Ltd	0026242016993	2,500,000	-	72,233	21,670	6,000	2,544,563	-
7	Southeast Bank Ltd	24300016126	5,000,000	-	151,299	15,130	6,000	5,130,169	-
8	Southeast Bank Ltd	0035 24300016348	-	3,000,000	-	-	-	-	3,000,000
9	NCC Bank Ltd	0043-0330055774	10,000,000	-	449,446	51,195	-	-	10,398,251
10	NCC Bank Ltd	0043-0330055783	10,000,000	-	125,000	25,000	15,000	10,085,000	-
11	Dhaka Bank Ltd	027.311.6276/354314	-	5,000,000	113,031	16,955	3,000	-	5,093,076
12	BRAC Bank Ltd	3009306150021	-	10,000,000	-	-	-	-	10,000,000
13	BRAC Bank Ltd	3009306150022	-	10,000,000	-	-	-	-	10,000,000
14	Eastern Bank Ltd	1045140001666	-	5,000,000	-	-	-	-	5,000,000
15	BKB Shyamoli	4104-000004220	-	10,000,000	-	-	-	-	10,000,000
15	NCC Bank Ltd	0043-0330058146	-	10,000,000	-	-	-	-	10,000,000
<b>Sub total Reserve Fund Investment</b>			<b>58,747,939</b>	<b>53,000,000</b>	<b>2,573,456</b>	<b>448,358</b>	<b>63,000</b>	<b>25,008,448</b>	<b>88,801,589</b>



**Breakup of Savings Fund FDR:**

Sl. No.	Bank Name	FDR No	Opening Balance as on 01 July 2022	Invest during the year	Interest	AIT deduct	Other charge deduct	Encashment during the year	Balance as on 30 June 2023
1	Southeast Bank Ltd	0035 24300015968	6,278,846	-	126,142	12,614	6,000	6,386,374	-
2	Southeast Bank Ltd	0035 24300015967	5,231,863	-	105,108	10,511	6,000	5,320,460	-
3	Southeast Bank Ltd	0035 24300015973	3,108,146	-	125,922	14,160	3,000	-	3,216,908
9	Midland Bank Ltd	0008-1440000125	6,535,065	-	281,046	63,153	3,000	-	6,749,958
13	Southeast Bank Ltd	24300015942	4,235,928	-	128,173	12,817	6,000	4,345,284	-
16	Southeast Bank	0035 24300016027	6,054,000	-	245,358	27,616	3,000	-	6,268,742
17	Southeast Bank	0035 24300016028	6,054,000	-	245,358	27,616	3,000	-	6,268,742
20	Eastern Bank	*1045440517244	10,169,702	-	256,395	25,640	-	-	10,400,457
21	SBAC Bank Ltd	0026242015458/0095135	10,343,400	-	617,119	153,310	15,000	-	10,792,209
22	SBAC Bank Ltd	0026242015449/0095134	10,343,400	-	617,119	153,310	15,000	-	10,792,209
23	IIDFC Ltd	TDR/IIDFC 9531/101-129196	5,250,274	-	84,418	8,442	6,000	-	5,320,250
24	BD Finance	21000000330/000546	5,187,520	-	116,644	44,164	6,000	-	5,254,000
25	Mercantile Bank Ltd	1410000610611/0415099	10,192,165	-	439,419	43,942	-	-	10,587,642
26	Jamuna Bank Ltd	0358786/1420330003829	7,666,665	-	257,641	22,205	6,000	7,896,101	-
27	Midland Bank Ltd	0008-1410000075	2,722,819	-	117,079	26,309	3,000	-	2,810,589
28	IIDFC Ltd	TDR/IIDFC/10116 101-12-9485	1,539,817	-	107,152	18,736	3,000	-	1,625,233
29	BD Finance Ltd	22000000304/000693	1,531,318	-	114,233	11,424	3,000	-	1,631,127
30	SBAC Bank Ltd (UBICO)	0026242015878	5,124,324	-	305,799	75,966	3,000	-	5,351,157
31	IPDC Ltd	100325100003599	6,132,726	-	390,478	78,096	3,000	-	6,442,108
32	One Bank Limited	02041-20011717/ 075906	6,000,000	-	289,107	50,205	3,000	-	6,235,902
33	One Bank Limited	02041-20011728/ 075907	6,000,000	-	289,107	50,205	3,000	-	6,235,902
34	One Bank Limited	0204120011808	10,000,000	-	112,500	11,250	15,010	10,086,240	-
35	Mercantile Bank Ltd	1410000862349	10,000,000	-	431,135	43,113	-	-	10,388,022
36	Midland Bank Ltd	5514-1710000076	10,000,000	-	143,750	28,750	15,000	10,100,000	-
37	Jamuna Bank Ltd	2301000637709	5,000,000	-	62,499	6,251	3,000	5,053,248	-
38	Eastern Bank	1045800000044	5,500,000	-	345,332	43,628	-	-	5,801,704
39	IIDFC Ltd	10651 101-12-10529	2,500,000	-	95,781	14,782	6,000	2,574,999	-
	<b>Sub total Savings Fund</b>		<b>168,701,978.0</b>	<b>-</b>	<b>6,449,814</b>	<b>1,078,215</b>	<b>138,010.0</b>	<b>51,762,706.0</b>	<b>122,172,861</b>

**Breakup of General Fund FDR (Operation):**

Sl. No.	Bank Name	FDR No.	Opening Balance	Invest during the year	Interest	AIT deduct	Other charge deduct	Encashment	Balance
1	Southeast Bank Ltd	7167042	252,542	-	10,232	1,797	150	-	260,827
2	Southeast Bank Ltd	7167043	656,010	-	26,577	3,658	500	-	678,429
	<b>Sub total Breakup of General Fund FDR (Operation):</b>		<b>908,552</b>	<b>-</b>	<b>36,809</b>	<b>5,455</b>	<b>650</b>	<b>-</b>	<b>939,256</b>





**COAST Foundation**  
**Micro Finance Program**  
**Statement of Budget Variance**  
**For the year ended 30 June 2023**

Fixed Asset Items	Projected	Actual	Variance		Reason
			Amount	Percentage (%)	
Land purchase	-	-	-	-	
Land development	-	-	-	0%	
Building	200,000	184,872	15,128	8%	
Vehicles	100,000	73,337	26,663	27%	
Furniture & Fixture	1,750,000	1,717,307	32,693	2%	
Office Equipment	200,000	171,930	28,070	14%	
Electric Equipment	750,000	773,013	(23,013)	-3%	
Computer & Accessories	3,000,000	3,075,127	(75,127)	-3%	
Computer software	180,000	90,000	90,000	50%	
<b>Total Fixed Assets</b>	<b>6,180,000</b>	<b>6,085,586</b>	<b>94,414</b>	<b>2</b>	
Incomes Items	Annual budget	Actual	Variance	%	Reason
Service charge	1,006,439,173	1,054,789,268	(48,350,095)	(4.80)	
Interest on investments	9,000,000	9,023,270	(23,270)	(0.26)	
Other interest	500,000	517,786	(17,786)	(3.56)	
Member Admission fee	1,193,125	1,175,555	17,570	1.47	
Pass book sale	1,335,650	1,382,320	(46,670)	(3.49)	
Format sale	1,441,210	1,420,316	20,894	1.45	
Grant	7,424,867	7,059,763	365,104	4.92	
Recovery of write off loan	300,000	280,502	19,498	6.50	
Forfeited amount of Provident Fund	1,600,000	1,739,631			
<b>Total income</b>	<b>1,029,234,025</b>	<b>1,077,388,411</b>	<b>(48,014,755)</b>	<b>(4.67)</b>	
Expenses	Annual budget	Actual	Variance	%	Reason
<b>Financial cost:</b>					
Interest on Members Savings	79,075,227	79,286,982	(211,755)	(0.27)	
Interest on PKSF	51,791,863	51,810,392	(18,529)	(0.04)	
Interest on SF loan		-	-		
Interest on Bank loan	76,686,851	76,531,515	155,336	0.20	
Others	28,265,433	28,345,511	(80,078)	(0.28)	
<b>Total financial cost</b>	<b>235,819,374</b>	<b>235,974,400</b>	<b>(155,026)</b>	<b>0%</b>	
<b>General &amp; Administrative cost</b>					
Staff salary & allowance:					
Basic salary	144,456,432	148,684,920	(4,228,488)	-3%	
House rent	69,339,087	71,368,762	(2,029,674)	-3%	
Conveyance	31,780,415	32,710,682	(930,267)	-3%	
Entertainment allowance	31,780,415	32,710,682	(930,267)	-3%	
Communication	15,890,208	16,355,341	(465,134)	-3%	
Medical allowance	7,945,104	8,177,671	(232,567)	-3%	
Festival bonus	32,502,697	33,412,306	(909,609)	-3%	
Provident Fund	13,001,079	13,365,792	(364,713)	-3%	
Gratuity Fund	50,002,697	50,912,239	(909,542)	-2%	
Residential benefit	11,250,977	13,418,788	(2,167,811)	-19%	
<b>Total salary</b>	<b>407,949,111</b>	<b>421,117,183</b>	<b>(13,168,072)</b>	<b>-3%</b>	



Fixed Asset Items	Projected	Actual	Variance		Reason
			Amount	Percentage (%)	
Office Rent	6,412,500	7,199,485	(786,985)	-12%	
<b>Stationary &amp; Printing:</b>					
Printing & Binding	4,155,428	4,292,958	(137,530)	-3%	
Stationary, seal, stamp & other	701,634	705,927	(4,293)	-1%	
Computer support cost	6,043,635	6,219,014	(175,379)	-3%	
<b>Sub Total</b>	<b>10,900,697</b>	<b>11,217,899</b>	<b>(317,202)</b>	<b>(2.91)</b>	
Traveling:					
A. Domestic	10,544,576	10,782,597	(238,021)	-2%	
B. Abrcad	-	-	-		
<b>Sub Total</b>	<b>10,544,576</b>	<b>10,782,597</b>	<b>(238,021)</b>	<b>-2%</b>	
Phone & Post:					
Telephone, Internet, Fax	2,618,745	2,740,857	(122,112)	-5%	
Post & Currier	625,313	646,444	(21,131)	-3%	
<b>Sub Total</b>	<b>3,244,058</b>	<b>3,387,301</b>	<b>(143,243)</b>	<b>-4%</b>	
Repair & maintenance:					
Office Building	1,275,000	1,290,195	(15,195)	-1%	
Motor Vehicle	450,000	456,276	(6,276)	-1%	
Others	2,750,000	2,845,091	(95,091)	-3%	
<b>Sub Total</b>	<b>4,475,000</b>	<b>4,591,562</b>	<b>(116,562)</b>	<b>-3%</b>	
Fuel cost	8,655,398	8,834,583	(179,185)	-2%	
Utilities	3,980,577	4,043,350	(62,773)	-2%	
Refreshment	2,084,428	2,153,503	(69,075)	-3%	
Advertisement	100,000	78,720	21,280	21%	
News paper & Publication	-	-	-		
News paper & Magazine	-	-	-		
Books & Publication	-	-	-		
<b>Sub Total</b>	<b>14,820,403</b>	<b>15,110,156</b>	<b>(289,753)</b>		
Bank charge	2,490,922	2,598,355	(107,433)	-4%	
Training cost:					
Local training	440,668	445,526	(4,858)	-1%	
Foreign training	-	-	-		
<b>Sub Total</b>	<b>2,931,590</b>	<b>3,043,881</b>	<b>(112,291)</b>	<b>-4%</b>	
Seminar, Conference & workshop	-	-	-		
Legal expenses	750,125	780,188	(30,063)	-4%	
Meeting cost	-	-	-		
Registration & Renewal fees	1,500,000	1,497,527	2,473	0%	
Others operational cost					
Donor Funded cost	11,207,765	10,899,104	308,661	3%	
Disaster & others	250,000	209,505	40,495	16%	
<b>SubTotal (SI-35)</b>	<b>13,707,890</b>	<b>13,386,324</b>	<b>321,566</b>	<b>2%</b>	
Audit fee	350,000	353,500	(3,500)	-1%	
BoT members honorarium	175,000	167,517	7,483	4%	
Others honorarium	-	-	-	0%	
Tax:					
Land tax	-	-	-	0%	
Income tax	2,430,000	3,102,189	(672,189)	-28%	
Others tax	-	-	-	0%	
Custom duty/ Vat	-	-	-	0%	
<b>Sub Total</b>	<b>2,955,000</b>	<b>3,623,206</b>	<b>(668,206)</b>	<b>-23%</b>	-
Subscription & Donation	-	-	-		
Depreciation	9,000,000	9,272,808	(272,808)	-3%	
Cost sharing expense	1,850,000	1,837,364	12,636	1%	
Consultancy service	-	-	-	-	
<b>Total Operational cost</b>	<b>744,696,649</b>	<b>740,544,166</b>	<b>(16,354,760)</b>	<b>-2%</b>	



Fixed Asset Items	Projected	Actual	Variance		Reason
			Amount	Percentage (%)	
Loan Loss Reserve Expense	42,500,000	55,828,153	(13,328,153)	-31%	
Net surplus	242,037,376	281,016,092	38,978,716	16%	
Transfer to various Fund	-	-	-	-	
Reserve Fund	24,203,738	28,101,609	3,897,872	16%	
DMF	-	-	-	0%	
Others	-	-	-	0%	
<b>Sub Total</b>	<b>24,203,738</b>	<b>28,101,609</b>	<b>3,897,872</b>	<b>16%</b>	
<b>Total</b>	<b>1,029,234,025</b>	<b>1,077,388,411</b>	<b>(48,014,755)</b>	<b>-5%</b>	

