



A.M.E.N.A. Foundation
Operational Updates & Unaudited Monthly FS
(As of May 31, 2022)

No.	Description	31-May-22	30-Apr-22	31-Mar-22	28-Feb-22
1	Number of Branches	5	5	3	3
2	# of Microfinance Officer (MFO)	22	18	12	12
3	Number of Total Staff	30	27	18	18
4	Number of District Covered	1	1	1	1
5	Number of Clients	1,654	1,170	638	199
6	Client's Savings Balance (BDT)	336,700	183,480	73,950	16,650
7	Number of Active Borrowers	1,654	1,170	638	199
8	Principal Portfolio (BDT)				
	Disbursed (cumulative)	31,439,000	22,276,000	12,145,000	3,761,000
	Target of Collections (cumulative)	3,301,179	1,570,659	514,310	87,894
	Actual Collections (cumulative)	3,294,804	1,570,659	514,310	87,894
	Outstanding Portfolio (BDT)	28,144,196	20,705,341	11,630,690	3,673,106
9	Recovery Rate	99.76%	100.00%	100.00%	100.00%
10	Portfolio At Risk	0.11%	0.00%	0.00%	0.00%
11	No. of Pastdue A/C.	2	0	0	0
12	% of Pastdue A/C.	0.12%	0.00%	0.00%	0.00%
13	Amount of Pastdue (PHP)	6,375	0	0	0
14	Amount of Portfolio At Risk (PHP)	29,565	0	0	0

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Confirmed by:

Abdur Rahman Tarafder
Chief Executive Officer

AMENA Foundation
Statements of Financial Position

For the Month of:

		31-May-22	30-Apr-22	31-Mar-22	28-Feb-22
ASSETS					
AAA00	Cash on Hand	0	82	96,572	27,257
AAB00	Cash in Bank	4,700,436	4,294,320	6,445,340	3,398,857
AA000	Sub-total of Cash and Cash in Bank	4,700,436	4,294,402	6,541,912	3,426,114
ABC00	Financing Receivables - Principal	28,144,196	20,705,341	11,630,690	3,673,106
ABD00	Less Allowance for Probable Losses	-311,007	-1,037,200	-581,700	-183,660
AB000	Sub-total of Loans Receivables - Net	27,833,189	19,668,141	11,048,990	3,489,446
ACA10	Staff Advance for Salary	0	0	0	0
ACB10	Staff Advance for Motorcycle	1,290,310	1,046,500	793,500	0
ACC00	Special Advance	22,830	5,030	5,030	0
ACD00	Cash Advance to Staff	0	0	0	0
ACE00	Others	0	0	0	835
AC000	Sub-total of Other Receivables	1,313,140	1,051,530	798,530	835
ADA10	Properties and Equipments Acquired	1,313,492	1,283,912	1,084,115	812,490
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
AD000	Net Properties and Equipments	1,206,925	1,177,345	977,548	705,923
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	251,500	269,500	273,500	252,500
AEC00	Other Assets	0	0	0	0
AE000	Sub-total of Investment Other Assets	251,500	269,500	273,500	252,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	35,305,190	26,460,918	19,640,480	7,874,818
LIABILITIES AND FUND BALANCE:					
BAA00	Mandatory Microsavings (MMS)	336,700	183,420	73,950	16,650
BAB00	Voluntary Microsavings (VMS)	0	60	0	0
BA000	Sub-total of Microsavings	336,700	183,480	73,950	16,650
BBA00	Staff Provident Fund	0	0	0	0
BBB00	Staff Security Deposit	120,000	78,000	34,000	23,500
BB000	Sub-total of Loans Payable	120,000	78,000	34,000	23,500
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	5,000,000	5,000,000	5,209,500	7,209,500
BC000	Sub-total of Loans Payable	5,000,000	5,000,000	5,209,500	7,209,500
BDA00	Client's Community Service	314,590	222,960	121,450	37,610
BDB00	Unclaimed Savings & Dormant Accounts	0	0	0	0
BDC00	Post Employment Benefit Payable	0	0	0	0
BDD00	Staff Benevolent Fund	0	0	0	0
BDE00	Accounts Payable	0	0	0	2,380
BDF00	Due To & From HO	0	0	0	0
BDG00	Accrued Expenses	0	0	0	0
BD000	Sub-total of Other Liabilities	314,590	222,960	121,450	39,990
B0000	TOTAL LIABILITIES	5,771,290	5,484,440	5,438,900	7,289,640
CA000	Grant Funds Previous Years	8,250,000	8,250,000	8,250,000	8,250,000
CB000	Grant Funds Current Year	30,480,000	22,239,700	14,300,000	0
CC000	Other Comprehensive Fund Balance	0	0	0	0
CD000	Generated Fund - Previous Year	-6,634,350	-6,634,350	-6,634,350	-6,634,350
CE000	Generated Fund - Current Year	-2,561,750	-2,878,872	-1,714,070	-1,030,472
C0000	FUND BALANCE	29,533,900	20,976,478	14,201,580	585,178
J0000	TOTAL LIABILITIES & FUND BALANCE	35,305,190	26,460,918	19,640,480	7,874,818
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JAN-MAY 2022	JAN-APR 2022	JAN-MAR 2022	JAN-FEB 2022
REVENUE					
DAA00	Gross Revenue from Financing	788,181	387,861	129,425	22,606
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	788,181	387,861	129,425	22,606
EXPENSES					
DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	74,200	58,550	31,900	9,950
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous	171,420	136,920	103,920	0
DB000	Sub-total of Other Revenue	245,620	195,470	135,820	9,950
D0000	TOTAL REVENUE	1,033,801	583,331	265,245	32,556
EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	2,092,624	1,538,287	843,488	461,027
EC000	Transportation and Other Travel	172,818	131,003	94,389	63,161
ED000	Staff Development and Conferences	239,662	196,412	83,500	66,000
EE000	Clients Community Services	0	0	0	0
EF000	Local Taxes and Licenses	0	0	0	0
EGA00	Staff Benevolent Funds	0	0	0	0
EGB00	Stationaries and Office Supplies	274,562	258,076	171,902	148,917
EGC00	Office Rent	198,500	147,500	90,500	57,500
EGD00	Office Rent - TDS 5% & VAT 15%	0	0	0	0
EGE00	Utilities (Light and Water)	14,577	9,138	3,776	1,750
EGF00	Communication and Postage	35,273	23,293	14,629	2,100
EGG00	Repairs and Maintenance	12,489	6,779	4,264	100
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	18,515	18,115	18,115	16,840
EGK00	Bank Charges / FT Cost	5,995	2,966	2,118	753
EGL00	Consultancy and Professional Fees	154,520	32,520	32,520	30,000
EGM00	Publication and Subscription	4,095	0	0	0
EGN00	Association and Membership Dues	0	0	0	0
EGO00	Research and Development	0	0	0	0
EGP00	Depreciation	0	0	0	0
EGQ00	Miscellaneous	26,914	26,914	26,914	19,720
EG000	Other Opex and Admin-Exp.	3,250,544	2,391,003	1,386,115	867,868
EHA000	Provisions for Unspent Expenses	0	0	0	0
EHB000	Provisions for Probable Losses	333,507	1,059,700	581,700	183,660
EHC000	Provisions for Fees to MRA	11,500	11,500	11,500	11,500
EH000	Sub-total of all Provisions	345,007	1,071,200	593,200	195,160
EI000	TAXES TO NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	3,595,551	3,462,203	1,979,315	1,063,028
F0000	REVENUE OVER EXPENSES	-2,561,750	-2,878,872	-1,714,070	-1,030,472
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
I0000	TOTAL COMPREHENSIVE INCOME	-2,561,750	-2,878,872	-1,714,070	-1,030,472