



**A.M.E.N.A. Foundation**  
**Operational Updates & Unaudited Monthly FS**  
( As of April 30, 2022)

No.	Description	30-Apr-22	31-Mar-22	28-Feb-22	31-Jan-22
1	Number of Branches	5	3	3	1
2	# of Microfinance Officer (MFO)	18	12	12	2
3	Number of Total Staff	27	18	18	6
4	Number of District Covered	1	1	1	1
5	Number of Clients	1,170	638	199	43
6	Client's Savings Balance (BDT)	183,480	73,950	16,650	3,660
7	Number of Active Borrowers	1,170	638	199	43
8	Principal Portfolio (BDT)				
	Disbursed (cumulative)	22,276,000	12,145,000	3,761,000	910,000
	Target of Collections (cumulative)	1,570,659	514,310	87,894	12,886
	Actual Collections (cumulative)	1,570,659	514,310	87,894	12,886
	Outstanding Portfolio (BDT)	20,705,341	11,630,690	3,673,106	897,114
9	Recovery Rate	100.00%	100.00%	100.00%	100.00%
10	Portfolio At Risk	0.00%	0.00%	0.00%	0.00%
11	No. of Pastdue A/C.	0	0	0	0
12	% of Pastdue A/C.	0.00%	0.00%	0.00%	0.00%
13	Amount of Pastdue (PHP)	0	0	0	0
14	Amount of Portfolio At Risk (PHP)	0	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:		30-Apr-22	31-Mar-22	28-Feb-22	31-Jan-22
<b>ASSETS</b>					
AAA00	Cash on Hand	82	96,572	27,257	3,747
AAB00	Cash in Bank	4,294,320	6,445,340	3,398,857	6,861,959
<b>AA000</b>	<b>Sub-total of Cash and Cash in Bank</b>	<b>4,294,402</b>	<b>6,541,912</b>	<b>3,426,114</b>	<b>6,865,706</b>
ABC00	<b>Financing Receivables - Principal</b>	<b>20,705,341</b>	<b>11,630,690</b>	<b>3,673,106</b>	<b>897,114</b>
ABD00	Less Allowance for Probable Losses	-1,037,200	-581,700	-183,660	-44,860
<b>AB000</b>	<b>Sub-total of Loans Receivables - Net</b>	<b>19,668,141</b>	<b>11,048,990</b>	<b>3,489,446</b>	<b>852,254</b>
ACA10	Staff Advance for Salary	0	0	0	0
ACB10	Staff Advance for Motorcycle	1,046,500	793,500	0	0
ACC00	Special Advance	5,030	5,030	0	0
ACD00	Cash Advance to Staff	0	0	0	0
ACE00	Others	0	0	835	0
<b>AC000</b>	<b>Sub-total of Other Receivables</b>	<b>1,051,530</b>	<b>798,530</b>	<b>835</b>	<b>0</b>
ADA10	Properties and Equipments Acquired	1,283,912	1,084,115	812,490	578,315
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
<b>AD000</b>	<b>Net Properties and Equipments</b>	<b>1,177,345</b>	<b>977,548</b>	<b>705,923</b>	<b>471,748</b>
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	269,500	273,500	252,500	224,000
AEC00	Other Assets	0	0	0	0
<b>AE000</b>	<b>Sub-total of Investment Other Assets</b>	<b>269,500</b>	<b>273,500</b>	<b>252,500</b>	<b>224,000</b>
<b>AF000</b>	<b>Due from Branches</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>A0000</b>	<b>TOTAL ASSETS</b>	<b>26,460,918</b>	<b>19,640,480</b>	<b>7,874,818</b>	<b>8,413,708</b>
<b>LIABILITIES AND FUND BALANCE:</b>					
BAA00	Mandatory Microsavings (MMS)	183,420	73,950	16,650	3,660
BAB00	Voluntary Microsavings (VMS)	60	0	0	0
<b>BA000</b>	<b>Sub-total of Microsavings</b>	<b>183,480</b>	<b>73,950</b>	<b>16,650</b>	<b>3,660</b>
BBA00	Staff Provident Fund	0	0	0	0
BBB00	Staff Security Deposit	78,000	34,000	23,500	0
<b>BB000</b>	<b>Sub-total of Loans Payable</b>	<b>78,000</b>	<b>34,000</b>	<b>23,500</b>	<b>0</b>
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	5,000,000	5,209,500	7,209,500	7,209,500
<b>BC000</b>	<b>Sub-total of Loans Payable</b>	<b>5,000,000</b>	<b>5,209,500</b>	<b>7,209,500</b>	<b>7,209,500</b>
BDA00	Client's Community Service	222,960	121,450	37,610	9,100
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	2,380	0
BDF00	Due To & From HO	0	0	0	0
BDG00	Accrued Expenses	0	0	0	0
<b>BD000</b>	<b>Sub-total of Other Liabilities</b>	<b>222,960</b>	<b>121,450</b>	<b>39,990</b>	<b>9,100</b>
<b>B0000</b>	<b>TOTAL LIABILITIES</b>	<b>5,484,440</b>	<b>5,438,900</b>	<b>7,289,640</b>	<b>7,222,260</b>
CA000	Grant Funds Previous Years	8,250,000	8,250,000	8,250,000	8,250,000
CB000	Grant Funds Current Year	22,239,700	14,300,000	0	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	-2,878,872	-1,714,070	-1,030,472	-424,202
<b>C0000</b>	<b>FUND BALANCE</b>	<b>20,976,478</b>	<b>14,201,580</b>	<b>585,178</b>	<b>1,191,448</b>
<b>J0000</b>	<b>TOTAL LIABILITIES &amp; FUND BALANCE</b>	<b>26,460,918</b>	<b>19,640,480</b>	<b>7,874,818</b>	<b>8,413,708</b>
		0.00	0.00	0.00	0.00

**AMENA Foundation**  
**Statements of Comprehensive Income**

For the Period of:		JAN-APR 2022	JAN-MAR 2022	JAN-FEB 2022	JAN-2022
<b>REVENUE</b>					
DAA00	Gross Revenue from Financing	387,861	129,425	22,606	3,364
DAB00	Less: Ibra	0	0	0	0
<b>DA000</b>	<b>Revenue from Financing</b>	<b>387,861</b>	<b>129,425</b>	<b>22,606</b>	<b>3,364</b>
DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	58,550	31,900	9,950	2,350
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous	136,920	103,920	0	0
<b>DB000</b>	<b>Sub-total of Other Revenue</b>	<b>195,470</b>	<b>135,820</b>	<b>9,950</b>	<b>2,350</b>
<b>D0000</b>	<b>TOTAL REVENUE</b>	<b>583,331</b>	<b>265,245</b>	<b>32,556</b>	<b>5,714</b>
<b>EXPENSES</b>					
EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	1,538,287	843,488	461,027	169,067
EC000	Transportation and Other Travel	131,003	94,389	63,161	33,790
ED000	Staff Development and Conferences	196,412	83,500	66,000	0
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	258,076	171,902	148,917	106,980
EGC00	Office Rent	147,500	90,500	57,500	12,000
EGD00	Office Rent - TDS 5% & VAT 15%	0	0	0	0
EGE00	Utilities (Light and Water)	9,138	3,776	1,750	1,750
EGF00	Communication and Postage	23,293	14,629	2,100	500
EGG00	Repairs and Maintenance	6,779	4,264	100	100
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	18,115	18,115	16,840	15,990
EGK00	Bank Charges / FT Cost	2,966	2,118	753	69
EGL00	Consultancy and Professional Fees	32,520	32,520	30,000	30,000
EGM00	Publication and Subscription	0	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	19,720	3,310
<b>EG000</b>	<b>Other Opex and Admin-Exp.</b>	<b>2,391,003</b>	<b>1,386,115</b>	<b>867,868</b>	<b>373,556</b>
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	1,059,700	581,700	183,660	44,860
EHC00	Provisions for Fees to MRA	11,500	11,500	11,500	11,500
<b>EH000</b>	<b>Sub-total of all Provisions</b>	<b>1,071,200</b>	<b>593,200</b>	<b>195,160</b>	<b>56,360</b>
EI000	<b>TAXES TO NBR</b>	0	0	0	0
<b>E0000</b>	<b>TOTAL EXPENSES WITH TAX</b>	<b>3,462,203</b>	<b>1,979,315</b>	<b>1,063,028</b>	<b>429,916</b>
<b>F0000</b>	<b>REVENUE OVER EXPENSES</b>	<b>-2,878,872</b>	<b>-1,714,070</b>	<b>-1,030,472</b>	<b>-424,202</b>
<b>G0000</b>	<b>OTHER COMPREHENSIVE INCOME</b>	0	0	0	0
<b>I0000</b>	<b>TOTAL COMPREHENSIVE INCOME</b>	<b>-2,878,872</b>	<b>-1,714,070</b>	<b>-1,030,472</b>	<b>-424,202</b>