



**A.M.E.N.A. Foundation**  
**At a Glance**  
( As of July 31, 2022)

No.	Description	31-Jul-22	30-Jun-22	31-May-22	30-Apr-22
1	Number of Branches	6	6	5	5
2	# of Microfinance Officer (MFO)	19	19	22	18
3	Number of Total Staff	28	28	29	27
4	Number of District Covered	2	2	1	1
5	Number of Clients	2,810	2,303	1,654	1,170
6	Client's Savings Balance	853,765	593,370	336,700	183,480
7	Number of Active Borrowers	2,810	2,303	1,654	1,170
8	Principal Portfolio				
	Disbursed (cumulative)	53,721,000	43,927,000	31,419,000	22,276,000
	Target of Collections (cumulative)	9,345,041	6,210,456	3,280,134	1,570,659
	Actual Collections (cumulative)	9,333,416	6,202,109	3,274,804	1,570,659
	Outstanding Portfolio	44,387,584	37,724,891	28,144,196	20,705,341
9	Recovery Rate	99.88%	99.87%	99.84%	100.00%
10	Portfolio At Risk	0.06%	0.08%	0.11%	0.00%
11	No. of Pastdue A/C.	2	2	2	0
12	% of Pastdue A/C.	0.07%	0.09%	0.12%	0.00%
13	Amount of Pastdue	11,625	8,347	5,330	0
14	Amount of Portfolio At Risk	28,845	29,565	29,565	0

Prepared by:

Confirmed by:

**Shamsuzzaman Tarafder**  
**Chief Operating Officer**

**Maj. Abdur Rahman Tarafder (Retd)**  
**Chief Executive Officer**

**AMENA Foundation**  
**Statements of Financial Position**

For the Month of:

		31-Jul-22	30-Jun-22	31-May-22	30-Apr-22
<b>ASSETS</b>					
AAA00	Cash on Hand	9,170	0	0	82
AAB00	Cash in Bank	7,697,782	2,412,616	4,700,436	4,294,320
<b>AA000</b>	<b>Sub-total of Cash and Cash in Bank</b>	<b>7,706,952</b>	<b>2,412,616</b>	<b>4,700,436</b>	<b>4,294,402</b>
ABC00	<b>Financing Receivables - Principal</b>	<b>44,387,584</b>	<b>37,724,891</b>	<b>28,144,196</b>	<b>20,705,341</b>
ABD00	Less Allowance for Probable Losses	-472,700	-384,400	-311,007	-207,100
<b>AB000</b>	<b>Sub-total of Loans Receivables - Net</b>	<b>43,914,884</b>	<b>37,340,491</b>	<b>27,833,189</b>	<b>20,498,241</b>
ACA10	Staff Advance for Salary	0	0	0	0
ACB10	Staff Advance for Motorcycle	1,264,510	1,290,310	1,290,310	1,046,500
ACC00	Special Advance	33,871	113,601	22,830	5,030
ACD00	Cash Advance to Staff	0	0	0	0
ACE00	Others	98,600	98,600	0	0
<b>AC000</b>	<b>Sub-total of Other Receivables</b>	<b>1,396,981</b>	<b>1,502,511</b>	<b>1,313,140</b>	<b>1,051,530</b>
ADA10	Properties and Equipments Acquired	1,305,212	1,353,812	1,313,492	1,283,912
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
<b>AD000</b>	<b>Net Properties and Equipments</b>	<b>1,198,645</b>	<b>1,247,245</b>	<b>1,206,925</b>	<b>1,177,345</b>
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	229,500	240,500	251,500	269,500
AEC00	Other Assets	0	0	0	0
<b>AE000</b>	<b>Sub-total of Investment Other Assets</b>	<b>229,500</b>	<b>240,500</b>	<b>251,500</b>	<b>269,500</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>54,446,962</b>	<b>42,743,363</b>	<b>35,305,190</b>	<b>27,291,018</b>
<b>LIABILITIES AND FUND BALANCE:</b>					
BAA00	Mandatory Microsavings (MMS)	853,765	626,930	336,700	183,480
BAB00	Voluntary Microsavings (VMS)			0	0
<b>BA000</b>	<b>Sub-total of Microsavings</b>	<b>853,765</b>	<b>626,930</b>	<b>336,700</b>	<b>183,480</b>
BBA00	Staff Provident Fund	20,900	850	0	0
BBB00	Staff Security Deposit	184,500	150,000	120,000	78,000
<b>BB000</b>	<b>Sub-total of Staff Security &amp; PF</b>	<b>205,400</b>	<b>150,850</b>	<b>120,000</b>	<b>78,000</b>
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	4,915,650	5,000,000	5,000,000	5,000,000
<b>BC000</b>	<b>Sub-total of Loans Payable</b>	<b>4,915,650</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>
BDA00	Client's Community Service	499,010	439,770	314,590	222,960
BDB00	Unclaimed Savings & Dormant Accou	0	0	0	0
BDC00	Post Employment Benefit Payable	0	0	0	0
BDD00	Staff Benevolent Fund	0	0	0	0
BDE00	Accounts Payable	36,917	0	0	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>535,927</b>	<b>439,770</b>	<b>314,590</b>	<b>222,960</b>
<b>B0000</b>	<b>TOTAL LIABILITIES</b>	<b>6,510,742</b>	<b>6,217,550</b>	<b>5,771,290</b>	<b>5,484,440</b>
CA000	Grant Funds Previous Years	8,250,000	8,250,000	8,250,000	8,250,000
CB000	Grant Funds Current Year	49,750,000	37,765,650	30,480,000	22,239,700
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	-3,429,430	-2,855,487	-2,561,750	-2,048,772
<b>C0000</b>	<b>FUND BALANCE</b>	<b>47,936,220</b>	<b>36,525,813</b>	<b>29,533,900</b>	<b>21,806,578</b>
<b>J0000</b>	<b>TOTAL LIABILITIES &amp; FUND BALA</b>	<b>54,446,962</b>	<b>42,743,363</b>	<b>35,305,190</b>	<b>27,291,018</b>
		0.00	0.00	0.00	0.00

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

For the Period of:

JAN- JUL 22	JAN-JUN 2022	JAN-MAY 2022	JAN-APR 2022
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**REVENUE**

DAA00	Gross Revenue from Financing	2,095,119	1,436,236	788,181	387,861
DAB00	Less: Ibra	0	0	0	0
<b>DA000</b>	<b>Revenue from Financing</b>	<b>2,095,119</b>	<b>1,436,236</b>	<b>788,181</b>	<b>387,861</b>

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	103,220	57,625	74,200	58,550
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous	171,420	171,420	171,420	136,920
<b>DB000</b>	<b>Sub-total of Other Revenue</b>	<b>274,640</b>	<b>229,045</b>	<b>245,620</b>	<b>195,470</b>
<b>D0000</b>	<b>TOTAL REVENUE</b>	<b>2,369,759</b>	<b>1,665,281</b>	<b>1,033,801</b>	<b>583,331</b>

**EXPENSES**

EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	3,592,955	2,652,794	2,092,624	1,538,287
EC000	Transportation and Other Travel	326,033	284,813	172,818	131,003
ED000	Staff Development and Conferences	265,493	246,463	239,662	196,412
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	329,817	295,922	274,562	258,076
EGC00	Office Rent	323,410	260,000	198,500	147,500
EGD00	Office Rent - TDS 5% & VAT 15%	0	0	0	0
EGE00	Utilities (Light and Water)	22,385	19,168	14,577	9,138
EGF00	Communication and Postage	55,692	45,222	35,273	23,293
EGG00	Repairs and Maintenance	15,029	14,479	12,489	6,779
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	30,490	20,265	18,515	18,115
EGK00	Bank Charges / FT Cost	12,976	10,033	5,995	2,966
EGL00	Consultancy and Professional Fees	280,520	215,520	154,520	32,520
EGM00	Publication and Subscription	4,095	4,095	4,095	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	33,594	33,594	26,914	26,914
<b>EG000</b>	<b>Other Opex and Admin-Exp.</b>	<b>5,292,489</b>	<b>4,102,368</b>	<b>3,250,544</b>	<b>2,391,003</b>
EHA000	Provisions for Unspent Expenses	0	0	0	0
EHB000	Provisions for Probable Losses	495,200	406,900	333,507	229,600
EHC000	Provisions for Fees to MRA	11,500	11,500	11,500	11,500
<b>EH000</b>	<b>Sub-total of all Provisions</b>	<b>506,700</b>	<b>418,400</b>	<b>345,007</b>	<b>241,100</b>
EI000	<b>TAXES TO NBR</b>	0	0	0	0
<b>E0000</b>	<b>TOTAL EXPENSES WITH TAX</b>	<b>5,799,189</b>	<b>4,520,768</b>	<b>3,595,551</b>	<b>2,632,103</b>
<b>F0000</b>	<b>REVENUE OVER EXPENSES</b>	<b>-3,429,430</b>	<b>-2,855,487</b>	<b>-2,561,750</b>	<b>-2,048,772</b>
<b>G0000</b>	<b>OTHER COMPREHENSIVE INCOME</b>	0	0	0	0
<b>I0000</b>	<b>TOTAL COMPREHENSIVE INCOME</b>	<b>-3,429,430</b>	<b>-2,855,487</b>	<b>-2,561,750</b>	<b>-2,048,772</b>