



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

No.	Description	31-Aug-22	31-Jul-22	30-Jun-22	31-May-22
1	Number of Branches	6	6	6	5
2	# of Microfinance Officer (MFO)	19	19	19	22
3	Number of Total Staff	30	28	28	29
4	Number of District Covered	2	2	2	1
5	Number of Clients	3,488	2,810	2,303	1,654
6	Client's Savings Balance	1,249,905	853,765	593,370	336,700
7	Number of Active Borrowers	3,488	2,810	2,303	1,654
8	Principal Portfolio				
	Disbursed (cumulative)	67,344,000	53,721,000	43,927,000	31,419,000
	Target of Collections (cumulative)	14,344,012	9,345,041	6,210,456	3,280,134
	Actual Collections (cumulative)	14,330,953	9,333,416	6,202,109	3,274,804
	Outstanding Portfolio	53,013,047	44,387,584	37,724,891	28,144,196
9	Recovery Rate	99.91%	99.88%	99.87%	99.84%
10	Portfolio At Risk	0.05%	0.06%	0.08%	0.11%
11	No. of Pastdue A/C.	2	2	2	2
12	% of Pastdue A/C.	0.06%	0.07%	0.09%	0.12%
13	Amount of Pastdue	13,059	11,625	8,347	5,330
14	Amount of Portfolio At Risk	28,845	28,845	29,565	29,565

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Confirmed by:

Maj. Abdur Rahman Tarafder (Retd)
Chief Executive Officer

AMENA Foundation

Statements of Financial Position

For the Month of:

		31-Aug-22	31-Jul-22	30-Jun-22	31-May-22
ASSETS					
AAA00	Cash on Hand	3,880	9,170	0	0
AAB00	Cash in Bank	8,890,564	7,697,782	2,412,616	4,700,436
AA000	Sub-total of Cash and Cash in Bank	8,894,444	7,706,952	2,412,616	4,700,436
ABC00	Financing Receivables - Principal	53,013,047	44,387,584	37,724,891	28,144,196
ABD00	Less Allowance for Probable Losses	-548,400	-472,700	-384,400	-311,007
AB000	Sub-total of Loans Receivables - Net	52,464,647	43,914,884	37,340,491	27,833,189
ACA10	Staff Advance for Salary		0	0	0
ACB10	Staff Advance for Motorcycle	1,362,710	1,264,510	1,290,310	1,290,310
ACC00	Special Advance	13,741	33,871	113,601	22,830
ACD00	Cash Advance to Staff		0	0	0
ACE00	Others	99,150	98,600	98,600	0
AC000	Sub-total of Other Receivables	1,475,601	1,396,981	1,502,511	1,313,140
ADA10	Properties and Equipments Acquired	1,367,117	1,305,212	1,353,812	1,313,492
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
AD000	Net Properties and Equipments	1,260,550	1,198,645	1,247,245	1,206,925
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	223,500	229,500	240,500	251,500
AEC00	Other Assets	0	0	0	0
AE000	Sub-total of Investment Other Assets	223,500	229,500	240,500	251,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	64,318,742	54,446,962	42,743,363	35,305,190
LIABILITIES AND FUND BALANCE:					
BAA00	Mandatory Microsavings (MMS)	1,282,825	886,685	626,980	336,700
BAB00	Voluntary Microsavings (VMS)				0
BA000	Sub-total of Microsavings	1,282,825	886,685	626,980	336,700
BBA00	Staff Provident Fund	52,650	20,900	850	0
BBB00	Staff Security Deposit	221,500	184,500	150,000	120,000
BB000	Sub-total of Staff Security & PF	274,150	205,400	150,850	120,000
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	14,366,450	4,915,650	5,000,000	5,000,000
BC000	Sub-total of Loans Payable	14,366,450	4,915,650	5,000,000	5,000,000
BDA00	Client's Community Service	594,355	499,010	439,770	314,590
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	142,167	36,917	0	0
BDF00	Due To & From HO	0	0	0	0
BDG00	Accrued Expenses	5,000	0	0	0
BD000	Sub-total of Other Liabilities	741,522	535,927	439,770	314,590
B0000	TOTAL LIABILITIES	16,664,947	6,543,662	6,217,600	5,771,290
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	49,750,000	37,765,650	30,480,000
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	-3,711,855	-3,462,350	-2,855,537	-2,561,750
C0000	FUND BALANCE	47,653,795	47,903,300	36,525,763	29,533,900
J0000	TOTAL LIABILITIES & FUND BALA	64,318,742	54,446,962	42,743,363	35,305,190
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

JAN- AUG 22	JAN- JUL 22	JAN-JUN 2022	JAN-MAY 2022
-------------	-------------	--------------	--------------

REVENUE

DAA00	Gross Revenue from Financing	3,020,952	2,095,119	1,436,236	788,181
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	3,020,952	2,095,119	1,436,236	788,181

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	87,350	70,300	57,575	74,200
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous	187,920	171,420	171,420	171,420
DB000	Sub-total of Other Revenue	275,270	241,720	228,995	245,620
D0000	TOTAL REVENUE	3,296,222	2,336,839	1,665,231	1,033,801

EXPENSES

EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	4,314,120	3,592,955	2,652,794	2,092,624
EC000	Transportation and Other Travel	575,076	326,033	284,813	172,818
ED000	Staff Development and Conferences	304,168	265,493	246,463	239,662
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	347,572	329,817	295,922	274,562
EGC00	Office Rent	385,930	323,410	260,000	198,500
EGD00	Office Rent - TDS 5% & VAT 15%	0	0	0	0
EGE00	Utilities (Light and Water)	30,824	22,385	19,168	14,577
EGF00	Communication and Postage	72,652	55,692	45,222	35,273
EGG00	Repairs and Maintenance	22,999	15,029	14,479	12,489
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	30,490	30,490	20,265	18,515
EGK00	Bank Charges / FT Cost	16,837	12,976	10,033	5,995
EGL00	Consultancy and Professional Fees	280,520	280,520	215,520	154,520
EGM00	Publication and Subscription	4,095	4,095	4,095	4,095
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	40,394	33,594	33,594	26,914
EG000	Other Opex and Admin-Exp.	6,425,677	5,292,489	4,102,368	3,250,544
EHA000	Provisions for Unspent Expenses	0	0	0	0
EHB000	Provisions for Probable Losses	570,900	495,200	406,900	333,507
EHC000	Provisions for Fees to MRA	11,500	11,500	11,500	11,500
EH000	Sub-total of all Provisions	582,400	506,700	418,400	345,007
EI000	TAXES TO NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	7,008,077	5,799,189	4,520,768	3,595,551
F0000	REVENUE OVER EXPENSES	-3,711,855	-3,462,350	-2,855,537	-2,561,750
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
I0000	TOTAL COMPREHENSIVE INCOME	-3,711,855	-3,462,350	-2,855,537	-2,561,750