



A.M.E.N.A. Foundation

At a Glance

(As of September 30, 2022)

No.	Description	30-Sep-22	31-Aug-22	31-Jul-22	30-Jun-22
1	Number of Branches	6	6	6	6
2	# of Microfinance Officer (MFO)	19	19	19	19
3	Number of Total Staff	30	30	28	28
4	Number of District Covered	2	2	2	2
5	Number of Clients	4129	3,488	2,810	2,303
6	Client's Savings Balance	1,790,945	1,249,905	853,765	593,370
7	Number of Active Borrowers	4,121	3,488	2,810	2,303
8	Principal Portfolio				
	Disbursed (cumulative)	67,344,000	67,344,000	53,721,000	43,927,000
	Target of Collections (cumulative)	20,518,419	14,344,012	9,345,041	6,210,456
	Actual Collections (cumulative)	20,485,110	14,330,953	9,333,416	6,202,109
	Outstanding Portfolio	53,013,047	53,013,047	44,387,584	37,724,891
9	Recovery Rate	99.84%	99.91%	99.88%	99.87%
10	Portfolio At Risk	0.20%	0.05%	0.06%	0.08%
11	No. of Pastdue A/C.	9	2	2	2
12	% of Pastdue A/C.	0.22%	0.06%	0.07%	0.09%
13	Amount of Pastdue	33,309	13,059	11,625	8,347
14	Amount of Portfolio At Risk	104,268	28,845	28,845	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:

		30-Sep-22	31-Aug-22	31-Jul-22	30-Jun-22
ASSETS					
AAA00	Cash on Hand	0	3,880	9,170	0
AAB00	Cash in Bank	4,490,338	8,890,564	7,697,782	2,412,616
AA000	Sub-total of Cash and Cash in Bank	4,490,338	8,894,444	7,706,952	2,412,616
ABC00	Financing Receivables - Principal	59,485,110	53,013,047	44,387,584	37,724,891
ABD00	Less Allowance for Probable Losses	-602,000	-548,400	-472,700	-384,400
AB000	Sub-total of Loans Receivables - Net	58,883,110	52,464,647	43,914,884	37,340,491
ACA10	Staff Advance for Salary			0	0
ACB10	Staff Advance for Motorcycle	1,453,110	1,362,710	1,264,510	1,290,310
ACC00	Special Advance	16,301	13,741	33,871	113,601
ACD00	Cash Advance to Staff			0	0
ACE00	Others	550	99,150	98,600	98,600
AC000	Sub-total of Other Receivables	1,469,961	1,475,601	1,396,981	1,502,511
ADA10	Properties and Equipments Acquired	1,367,117	1,367,117	1,305,212	1,353,812
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
AD000	Net Properties and Equipments	1,260,550	1,260,550	1,198,645	1,247,245
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	252,500	223,500	229,500	240,500
AEC00	Other Assets	0	0	0	0
AE000	Sub-total of Investment Other Assets	252,500	223,500	229,500	240,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	66,356,459	64,318,742	54,446,962	42,743,363
LIABILITIES AND FUND BALANCE:					
BAA00	Mandatory Microsavings (MMS)	1,743,240	1,282,825	886,685	626,980
BAB00	Voluntary Microsavings (VMS)	0	0	0	0
BA000	Sub-total of Microsavings	1,743,240	1,282,825	886,685	626,980
BBA00	Staff Provident Fund	87,800	52,650	20,900	850
BBB00	Staff Security Deposit	263,000	221,500	184,500	150,000
BB000	Sub-total of Staff Security & PF	350,800	274,150	205,400	150,850
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	15,696,450	14,366,450	4,915,650	5,000,000
BC000	Sub-total of Loans Payable	15,696,450	14,366,450	4,915,650	5,000,000
BDA00	Client's Community Service	696,665	594,355	499,010	439,770
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	285,688	142,167	36,917	0
BDF00	Due To & From HO	0	0	0	0
BDG00	Accrued Expenses	0	5,000	0	0
BD000	Sub-total of Other Liabilities	982,353	741,522	535,927	439,770
B0000	TOTAL LIABILITIES	18,772,843	16,664,947	6,543,662	6,217,600
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	49,750,000	37,765,650
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	-3,782,034	-3,711,855	-3,462,350	-2,855,537
C0000	FUND BALANCE	47,583,616	47,653,795	47,903,300	36,525,763
J0000	TOTAL LIABILITIES & FUND BALA	66,356,459	64,318,742	54,446,962	42,743,363
		0.00	0.00	0.00	0.00

AMENA Foundation

Statements of Comprehensive Income

For the Period of:

JAN- SEP 22	JAN- AUG 22	JAN- JUL 22	JAN-JUN 2022
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REVENUE

DAA00	Gross Revenue from Financing	4,158,545	3,020,952	2,095,119	1,436,236
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	4,158,545	3,020,952	2,095,119	1,436,236

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	103,475	87,350	70,300	57,575
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous	187,920	187,920	171,420	171,420
DB000	Sub-total of Other Revenue	291,395	275,270	241,720	228,995
D0000	TOTAL REVENUE	4,449,940	3,296,222	2,336,839	1,665,231

EXPENSES

EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	5,220,090	4,314,120	3,592,955	2,652,794
EC000	Transportation and Other Travel	631,671	575,076	326,033	284,813
ED000	Staff Development and Conferences	333,883	304,168	265,493	246,463
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	369,656	347,572	329,817	295,922
EGC00	Office Rent	448,450	385,930	323,410	260,000
EGD00	Office Rent - TDS 5% & VAT 15%	24,364	0	0	0
EGE00	Utilities (Light and Water)	48,388	30,824	22,385	19,168
EGF00	Communication and Postage	87,738	72,652	55,692	45,222
EGG00	Repairs and Maintenance	26,954	22,999	15,029	14,479
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	49,790	30,490	30,490	20,265
EGK00	Bank Charges / FT Cost	22,981	16,837	12,976	10,033
EGL00	Consultancy and Professional Fees	280,520	280,520	280,520	215,520
EGM00	Publication and Subscription	4,095	4,095	4,095	4,095
EGN00	Association and Membership Dues	5,000	0	0	0
EGO00	Research and Development	0	0	0	0
EGP00	Depreciation	0	0	0	0
EGQ00	Miscellaneous	42,394	40,394	33,594	33,594
EG000	Other Opex and Admin-Exp.	7,595,974	6,425,677	5,292,489	4,102,368
EHA000	Provisions for Unspent Expenses	0	0	0	0
EHB000	Provisions for Probable Losses	624,500	570,900	495,200	406,900
EHC000	Provisions for Fees to MRA	11,500	11,500	11,500	11,500
EH000	Sub-total of all Provisions	636,000	582,400	506,700	418,400
EI000	TAXES TO NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	8,231,974	7,008,077	5,799,189	4,520,768
F0000	REVENUE OVER EXPENSES	-3,782,034	-3,711,855	-3,462,350	-2,855,537
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
I0000	TOTAL COMPREHENSIVE INCOME	-3,782,034	-3,711,855	-3,462,350	-2,855,537