



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

No.	Description	31-Oct-22	30-Sep-22	31-Aug-22	31-Jul-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	4,644	4,129	3,488	2,810
6	Client's Savings Balance	2,254,575	1,710,145	1,249,905	853,765
7	Number of Active Borrowers	4,644	4,129	3,488	2,810
8	Principal Portfolio				
	Disbursed (cumulative)	89,081,000	79,823,000	66,917,000	53,721,000
	Target of Collections (cumulative)	25,971,643	20,375,715	13,919,078	9,345,041
	Actual Collections (cumulative)	25,900,268	20,337,890	13,903,953	9,333,416
	Outstanding Portfolio	63,180,732	59,485,110	53,013,047	44,387,584
9	Recovery Rate	99.73%	99.81%	99.89%	99.88%
10	Portfolio At Risk	0.29%	0.18%	0.05%	0.06%
11	No. of Pastdue A/C.	14	9	2	2
12	% of Pastdue A/C.	0.30%	0.22%	0.06%	0.07%
13	Amount of Pastdue	71,375	37,825	15,125	11,625
14	Amount of Portfolio At Risk	181,387	104,268	28,845	28,845

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-Oct-22	30-Sep-22	31-Aug-22	31-Jul-22
ASSETS					
AAA00	Cash on Hand	32,351	0	3,880	9,170
AAB00	Cash in Bank	6,560,565	4,490,338	8,890,564	7,697,782
AA000	Sub-total of Cash and Cash in Bank	6,592,916	4,490,338	8,894,444	7,706,952
ABC00	Financing Receivables - Principal	63,180,732	59,485,110	53,013,047	44,387,584
ABD00	Less Allowance for Probable Losses	-684,700	-602,000	-548,400	-472,700
AB000	Sub-total of Loans Receivables - Net	62,496,032	58,883,110	52,464,647	43,914,884
ACA10	Staff Advance for Salary	0	0	0	0
ACB10	Staff Advance for Motorcycle	1,413,500	1,453,110	1,362,710	1,264,510
ACC00	Special Advance	2,351	16,301	13,741	33,871
ACD00	Cash Advance to Staff	0	0	0	0
ACE00	Others	0	99,150	99,150	98,600
AC000	Sub-total of Other Receivables	1,415,851	1,568,561	1,475,601	1,396,981
ADA10	Properties and Equipments Acquired	1,367,117	1,367,117	1,367,117	1,305,212
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
AD000	Net Properties and Equipments	1,260,550	1,260,550	1,260,550	1,198,645
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	241,500	252,500	223,500	229,500
AEC00	Other Assets	0	0	0	0
AE000	Sub-total of Investment Other Assets	241,500	252,500	223,500	229,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	72,006,849	66,455,059	64,318,742	54,446,962
LIABILITIES AND FUND BALANCE:					
BAA00	Mandatory Microsavings (MMS)	2,254,575	1,710,145	1,249,905	853,765
BAB00	Voluntary Microsavings (VMS)	0	0	0	0
BA000	Sub-total of Microsavings	2,254,575	1,710,145	1,249,905	853,765
BBA00	Staff Provident Fund	132,350	87,800	52,650	20,900
BBB00	Staff Security Deposit	302,500	263,000	221,500	184,500
BB000	Sub-total of Staff Security & PF	434,850	350,800	274,150	205,400
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	20,670,000	15,696,450	14,366,450	4,915,650
BC000	Sub-total of Loans Payable	20,670,000	15,696,450	14,366,450	4,915,650
BDA00	Client's Community Service	775,755	696,665	594,355	499,010
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	150,609	285,688	142,167	36,917
BDF00	Due To & From HO	0	0	0	0
BDG00	Accrued Expenses	0	0	5,000	0
BD000	Sub-total of Other Liabilities	926,364	982,353	741,522	535,927
B0000	TOTAL LIABILITIES	24,285,789	18,739,748	16,632,027	6,510,742
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	49,750,000
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	-3,644,590	-3,650,339	-3,678,935	-3,429,430
C0000	FUND BALANCE	47,721,060	47,715,311	47,686,715	47,936,220
J0000	TOTAL LIABILITIES & FUND BALA	72,006,849	66,455,059	64,318,742	54,446,962
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

JAN- OCT 22	JAN- SEP 22	JAN- AUG 22	JAN- JUL 22
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REVENUE

DAA00	Gross Revenue from Financing	5,373,180	4,158,545	3,020,952	2,095,119
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	5,373,180	4,158,545	3,020,952	2,095,119

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	149,795	136,570	120,270	103,220
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous	187,920	187,920	187,920	171,420
DB000	Sub-total of Other Revenue	337,715	324,490	308,190	274,640
D0000	TOTAL REVENUE	5,710,895	4,483,035	3,329,142	2,369,759

EXPENSES

EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	6,054,798	5,121,490	4,314,120	3,592,955
EC000	Transportation and Other Travel	679,700	631,671	575,076	326,033
ED000	Staff Development and Conferences	361,348	333,883	304,168	265,493
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	402,413	369,656	347,572	329,817
EGC00	Office Rent	514,950	448,450	385,930	323,410
EGD00	Office Rent - TDS 5% & VAT 15%	28,794	24,364	0	0
EGE00	Utilities (Light and Water)	55,920	48,388	30,824	22,385
EGF00	Communication and Postage	100,579	87,738	72,652	55,692
EGG00	Repairs and Maintenance	31,804	26,954	22,999	15,029
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	50,250	49,790	30,490	30,490
EGK00	Bank Charges / FT Cost	24,220	22,981	16,837	12,976
EGL00	Consultancy and Professional Fees	280,520	280,520	280,520	280,520
EGM00	Publication and Subscription	4,095	4,095	4,095	4,095
EGN00	Association and Membership Dues	5,000	5,000	0	0
EGO00	Research and Development	0	0	0	0
EGP00	Depreciation	0	0	0	0
EGQ00	Miscellaneous	42,394	42,394	40,394	33,594
EG000	Other Opex and Admin-Exp.	8,636,785	7,497,374	6,425,677	5,292,489
EHA000	Provisions for Unspent Expenses	0	0	0	0
EHB000	Provisions for Probable Losses	707,200	624,500	570,900	495,200
EHC000	Provisions for Fees to MRA	11,500	11,500	11,500	11,500
EH000	Sub-total of all Provisions	718,700	636,000	582,400	506,700
EI000	TAXES TO NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	9,355,485	8,133,374	7,008,077	5,799,189
F0000	REVENUE OVER EXPENSES	-3,644,590	-3,650,339	-3,678,935	-3,429,430
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
I0000	TOTAL COMPREHENSIVE INCOME	-3,644,590	-3,650,339	-3,678,935	-3,429,430