



**A.M.E.N.A. Foundation**  
**At a Glance**  
( As of November 30, 2022 )

No.	Description	30-Nov-22	31-Oct-22	30-Sep-22	31-Aug-22
1	Number of Branches	6	6	6	6
2	# of Microfinance Officer (MFO)	18	19	19	19
3	Number of Total Staff	29	30	30	28
4	Number of District Covered	2	2	2	2
5	Number of Clients	5,150	4,644	4,129	3,488
6	Client's Savings Balance	2,903,650	2,256,355	1,710,145	1,249,905
7	Number of Active Borrowers	5,150	4,644	4,129	3,488
8	Principal Portfolio				
	Disbursed (cumulative)	101,670,000	90,561,000	79,823,000	66,917,000
	Target of Collections (cumulative)	36,360,833	27,451,643	20,375,715	13,919,078
	Actual Collections (cumulative)	36,249,308	27,380,268	20,337,890	13,903,953
	Outstanding Portfolio	65,420,692	63,180,732	59,485,110	53,013,047
9	Recovery Rate	99.69%	99.74%	99.81%	99.89%
10	Portfolio At Risk	0.38%	0.29%	0.18%	0.05%
11	No. of Pastdue A/C.	20	14	9	2
12	% of Pastdue A/C.	0.39%	0.30%	0.22%	0.06%
13	Amount of Pastdue	111,525	71,375	37,825	15,125
14	Amount of Portfolio At Risk	247,057	181,387	104,268	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:

		30-Nov-22	31-Oct-22	30-Sep-22	31-Aug-22
<b>ASSETS</b>					
AAA00	Cash on Hand	7,625	32,351	0	3,880
AAB00	Cash in Bank	5,586,555	6,560,565	4,490,338	8,890,564
<b>AA000</b>	<b>Sub-total of Cash and Cash in Bank</b>	<b>5,594,180</b>	<b>6,592,916</b>	<b>4,490,338</b>	<b>8,894,444</b>
ABC00	<b>Financing Receivables - Principal</b>	<b>65,420,692</b>	<b>63,180,732</b>	<b>59,485,110</b>	<b>53,013,047</b>
ABD00	Less Allowance for Probable Losses	-742,000	-684,700	-602,000	-548,400
<b>AB000</b>	<b>Sub-total of Loans Receivables - Net</b>	<b>64,678,692</b>	<b>62,496,032</b>	<b>58,883,110</b>	<b>52,464,647</b>
ACA10	Staff Advance for Salary	0	0	0	0
ACB10	Staff Advance for Motorcycle	1,355,400	1,413,500	1,453,110	1,362,710
ACC00	Special Advance	760	2,351	16,301	13,741
ACD00	Cash Advance to Staff	0	0	0	0
ACE00	Others	0	0	99,150	99,150
<b>AC000</b>	<b>Sub-total of Other Receivables</b>	<b>1,356,160</b>	<b>1,415,851</b>	<b>1,568,561</b>	<b>1,475,601</b>
ADA10	Properties and Equipments Acquired	1,391,117	1,367,117	1,367,117	1,367,117
ADE20	Less Accum. Depreciation	-106,567	-106,567	-106,567	-106,567
<b>AD000</b>	<b>Net Properties and Equipments</b>	<b>1,284,550</b>	<b>1,260,550</b>	<b>1,260,550</b>	<b>1,260,550</b>
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	235,500	241,500	252,500	223,500
AEC00	Other Assets	0	0	0	0
<b>AE000</b>	<b>Sub-total of Investment Other Assets</b>	<b>235,500</b>	<b>241,500</b>	<b>252,500</b>	<b>223,500</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>73,149,082</b>	<b>72,006,849</b>	<b>66,455,059</b>	<b>64,318,742</b>
<b>LIABILITIES AND FUND BALANCE:</b>					
BAA00	Mandatory Microsavings (MMS)	2,903,650	2,254,575	1,710,145	1,249,905
BAB00	Voluntary Microsavings (VMS)	0	0	0	0
<b>BA000</b>	<b>Sub-total of Microsavings</b>	<b>2,903,650</b>	<b>2,254,575</b>	<b>1,710,145</b>	<b>1,249,905</b>
BBA00	Staff Provident Fund	172,700	132,350	87,800	52,650
BBB00	Staff Security Deposit	332,500	302,500	263,000	221,500
<b>BB000</b>	<b>Sub-total of Staff Security &amp; PF</b>	<b>505,200</b>	<b>434,850</b>	<b>350,800</b>	<b>274,150</b>
BCA00	Long-Term Financing	0	0	0	0
BCB00	Short-Term Financing	20,670,000	20,670,000	15,696,450	14,366,450
<b>BC000</b>	<b>Sub-total of Loans Payable</b>	<b>20,670,000</b>	<b>20,670,000</b>	<b>15,696,450</b>	<b>14,366,450</b>
BDA00	Client's Community Service	813,145	775,755	696,665	594,355
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	188,943	150,609	285,688	142,167
BDF00	Due To & From HO	0	0	0	0
BDG00	Accrued Expenses	0	0	0	5,000
<b>BD000</b>	<b>Sub-total of Other Liabilities</b>	<b>1,002,088</b>	<b>926,364</b>	<b>982,353</b>	<b>741,522</b>
<b>B0000</b>	<b>TOTAL LIABILITIES</b>	<b>25,080,938</b>	<b>24,285,789</b>	<b>18,739,748</b>	<b>16,632,027</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	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	-3,297,506	-3,644,590	-3,650,339	-3,678,935
<b>C0000</b>	<b>FUND BALANCE</b>	<b>48,068,144</b>	<b>47,721,060</b>	<b>47,715,311</b>	<b>47,686,715</b>
<b>J0000</b>	<b>TOTAL LIABILITIES &amp; FUND BALA</b>	<b>73,149,082</b>	<b>72,006,849</b>	<b>66,455,059</b>	<b>64,318,742</b>
		0.00	0.00	0.00	0.00

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

For the Period of:

JAN- NOV 22	JAN- OCT 22	JAN- SEP 22	JAN- AUG 22
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**REVENUE**

DAA00	Gross Revenue from Financing	6,807,154	5,373,180	4,158,545	3,020,952
DAB00	Less: Ibra	0	0	0	0
<b>DA000</b>	<b>Revenue from Financing</b>	<b>6,807,154</b>	<b>5,373,180</b>	<b>4,158,545</b>	<b>3,020,952</b>

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	162,895	149,795	136,570	120,270
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	187,920
<b>DB000</b>	<b>Sub-total of Other Revenue</b>	<b>350,815</b>	<b>337,715</b>	<b>324,490</b>	<b>308,190</b>
<b>D0000</b>	<b>TOTAL REVENUE</b>	<b>7,157,969</b>	<b>5,710,895</b>	<b>4,483,035</b>	<b>3,329,142</b>

**EXPENSES**

EA000	Finance Cost	0	0	0	0
EB000	Personnel Related Cost	6,886,989	6,054,798	5,121,490	4,314,120
EC000	Transportation and Other Travel	729,918	679,700	631,671	575,076
ED000	Staff Development and Conferences	374,973	361,348	333,883	304,168
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	454,945	402,413	369,656	347,572
EGC00	Office Rent	577,500	514,950	448,450	385,930
EGD00	Office Rent - TDS 5% & VAT 15%	35,120	28,794	24,364	0
EGE00	Utilities (Light and Water)	62,457	55,920	48,388	30,824
EGF00	Communication and Postage	113,019	100,579	87,738	72,652
EGG00	Repairs and Maintenance	34,654	31,804	26,954	22,999
EGH00	Insurance Expense	0	0	0	0
EGI00	Information Technology Expenses	0	0	0	0
EGJ00	Entertainment or Representation	52,215	50,250	49,790	30,490
EGK00	Bank Charges / FT Cost	25,676	24,220	22,981	16,837
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	5,000	0
EGO00	Research and Development	0	0	0	0
EGP00	Depreciation	0	0	0	0
EGQ00	Miscellaneous	42,394	42,394	42,394	40,394
<b>EG000</b>	<b>Other Opex and Admin-Exp.</b>	<b>9,679,475</b>	<b>8,636,785</b>	<b>7,497,374</b>	<b>6,425,677</b>
EHA000	Provisions for Unspent Expenses	0	0	0	0
EHB000	Provisions for Probable Losses	764,500	707,200	624,500	570,900
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>776,000</b>	<b>718,700</b>	<b>636,000</b>	<b>582,400</b>
EI000	<b>TAXES TO NBR</b>	0	0	0	0
<b>E0000</b>	<b>TOTAL EXPENSES WITH TAX</b>	<b>10,455,475</b>	<b>9,355,485</b>	<b>8,133,374</b>	<b>7,008,077</b>
<b>F0000</b>	<b>REVENUE OVER EXPENSES</b>	<b>-3,297,506</b>	<b>-3,644,590</b>	<b>-3,650,339</b>	<b>-3,678,935</b>
<b>G0000</b>	<b>OTHER COMPREHENSIVE INCOME</b>	0	0	0	0
<b>I0000</b>	<b>TOTAL COMPREHENSIVE INCOME</b>	<b>-3,297,506</b>	<b>-3,644,590</b>	<b>-3,650,339</b>	<b>-3,678,935</b>