



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

| No. | Description | 31-Dec-22 | 30-Nov-22 | 31-Oct-22 | 30-Sep-22 |
|-----|------------------------------------|-------------|-------------|------------|------------|
| 1 | Number of Branches | 6 | 6 | 6 | 6 |
| 2 | # of Microfinance Officer (MFO) | 18 | 18 | 19 | 19 |
| 3 | Number of Total Staff | 28 | 29 | 30 | 30 |
| 4 | Number of District Covered | 2 | 2 | 2 | 2 |
| 5 | Number of Clients | 5,507 | 5,150 | 4,644 | 4,129 |
| 6 | Client's Savings Balance | 3,569,520 | 2,903,650 | 2,256,355 | 1,710,145 |
| 7 | Number of Active Borrowers | 5,489 | 5,150 | 4,644 | 4,129 |
| 8 | Principal Portfolio | | | | |
| | Disbursed (cumulative) | 110,561,000 | 101,670,000 | 90,561,000 | 79,823,000 |
| | Target of Collections (cumulative) | 45,494,962 | 36,348,790 | 27,451,643 | 20,375,715 |
| | Actual Collections (cumulative) | 45,345,389 | 36,249,308 | 27,380,268 | 20,337,890 |
| | Outstanding Portfolio | 65,215,611 | 65,420,692 | 63,180,732 | 59,485,110 |
| 9 | Recovery Rate | 99.67% | 99.73% | 99.74% | 99.81% |
| 10 | Portfolio At Risk | 0.49% | 0.38% | 0.29% | 0.18% |
| 11 | No. of Pastdue A/C. | 27 | 20 | 14 | 9 |
| 12 | % of Pastdue A/C. | 0.49% | 0.39% | 0.30% | 0.22% |
| 13 | Amount of Pastdue | 149,573 | 99,482 | 71,375 | 37,825 |
| 14 | Amount of Portfolio At Risk | 321,834 | 247,057 | 181,387 | 104,268 |

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-Dec-22 | 30-Nov-22 | 31-Oct-22 | 30-Sep-22 |
|--------------------------------------|---|-------------------|-------------------|-------------------|-------------------|
| ASSETS | | | | | |
| AAA00 | Cash on Hand | 10,410 | 7,625 | 32,351 | 0 |
| AAB00 | Cash in Bank | 6,416,649 | 5,586,555 | 6,560,565 | 4,490,338 |
| AA000 | Sub-total of Cash and Cash in Bank | 6,427,059 | 5,594,180 | 6,592,916 | 4,490,338 |
| ABC00 | Financing Receivables - Principal | 65,215,611 | 65,420,692 | 63,180,732 | 59,485,110 |
| ABD00 | Less Allowance for Probable Losses | -751,350 | -742,000 | -684,700 | -602,000 |
| AB000 | Sub-total of Loans Receivables - Net | 64,464,261 | 64,678,692 | 62,496,032 | 58,883,110 |
| ACA10 | Staff Advance for Salary | 0 | 0 | 0 | 0 |
| ACB10 | Staff Advance for Motorcycle | 1,310,300 | 1,355,400 | 1,413,500 | 1,453,110 |
| ACC00 | Special Advance | 290 | 760 | 2,351 | 16,301 |
| ACD00 | Cash Advance to Staff | 65,870 | 0 | 0 | 0 |
| ACE00 | Others | 0 | 0 | 0 | 99,150 |
| AC000 | Sub-total of Other Receivables | 1,376,460 | 1,356,160 | 1,415,851 | 1,568,561 |
| ADA10 | Properties and Equipments Acquired | 1,423,172 | 1,391,117 | 1,367,117 | 1,367,117 |
| ADE20 | Less Accum. Depreciation | -106,567 | -106,567 | -106,567 | -106,567 |
| AD000 | Net Properties and Equipments | 1,316,605 | 1,284,550 | 1,260,550 | 1,260,550 |
| AEA00 | Investments | 0 | 0 | 0 | 0 |
| AEB00 | Rental Deposit | 299,500 | 235,500 | 241,500 | 252,500 |
| AEC00 | Other Assets | 0 | 0 | 0 | 0 |
| AE000 | Sub-total of Investment Other Assets | 299,500 | 235,500 | 241,500 | 252,500 |
| AF000 | Due from Branches | 0 | 0 | 0 | 0 |
| A0000 | TOTAL ASSETS | 73,883,885 | 73,149,082 | 72,006,849 | 66,455,059 |
| LIABILITIES AND FUND BALANCE: | | | | | |
| BAA00 | Mandatory Microsavings (MMS) | 3,566,770 | 2,903,650 | 2,254,575 | 1,710,145 |
| BAB00 | Voluntary Microsavings (VMS) | 2,750 | 0 | 0 | 0 |
| BA000 | Sub-total of Microsavings | 3,569,520 | 2,903,650 | 2,254,575 | 1,710,145 |
| BBA00 | Staff Provident Fund | 216,100 | 172,700 | 132,350 | 87,800 |
| BBB00 | Staff Security Deposit | 354,500 | 332,500 | 302,500 | 263,000 |
| BB000 | Sub-total of Staff Security & PF | 570,600 | 505,200 | 434,850 | 350,800 |
| BCA00 | Long-Term Financing | 0 | 0 | 0 | 0 |
| BCB00 | Short-Term Financing | 20,670,000 | 20,670,000 | 20,670,000 | 15,696,450 |
| BC000 | Sub-total of Loans Payable | 20,670,000 | 20,670,000 | 20,670,000 | 15,696,450 |
| BDA00 | Client's Community Service | 808,135 | 813,145 | 775,755 | 696,665 |
| 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 | 227,027 | 188,943 | 150,609 | 285,688 |
| BDF00 | Due To & From HO | 0 | 0 | 0 | 0 |
| BDG00 | Accrued Expenses | 0 | 0 | 0 | 0 |
| BD000 | Sub-total of Other Liabilities | 1,035,162 | 1,002,088 | 926,364 | 982,353 |
| B0000 | TOTAL LIABILITIES | 25,845,282 | 25,080,938 | 24,285,789 | 18,739,748 |
| 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 | -3,327,047 | -3,297,506 | -3,644,590 | -3,650,339 |
| C0000 | FUND BALANCE | 48,038,603 | 48,068,144 | 47,721,060 | 47,715,311 |
| J0000 | TOTAL LIABILITIES & FUND BALA | 73,883,885 | 73,149,082 | 72,006,849 | 66,455,059 |
| | | 0.00 | 0.00 | 0.00 | 0.00 |

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

JAN-DEC 22

JAN-NOV 22

JAN-OCT 22

JAN-SEP 22

REVENUE

| | | | | | |
|--------------|-------------------------------|------------------|------------------|------------------|------------------|
| DAA00 | Gross Revenue from Financing | 8,144,513 | 6,807,154 | 5,373,180 | 4,158,545 |
| DAB00 | Less: Ibra | 0 | 0 | 0 | 0 |
| DA000 | Revenue from Financing | 8,144,513 | 6,807,154 | 5,373,180 | 4,158,545 |

| | | | | | |
|--------------|-----------------------------------|------------------|------------------|------------------|------------------|
| DBA00 | Earned from Bank Deposits | 0 | 0 | 0 | 0 |
| DBB00 | Membership Fees | 172,020 | 162,895 | 149,795 | 136,570 |
| 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 |
| DB000 | Sub-total of Other Revenue | 359,940 | 350,815 | 337,715 | 324,490 |
| D0000 | TOTAL REVENUE | 8,504,453 | 7,157,969 | 5,710,895 | 4,483,035 |

EXPENSES

| | | | | | |
|--------------|------------------------------------|-------------------|-------------------|-------------------|-------------------|
| EA000 | Finance Cost | 0 | 0 | 0 | 0 |
| EB000 | Personnel Related Cost | 7,724,536 | 6,886,989 | 6,054,798 | 5,121,490 |
| EC000 | Transportation and Other Travel | 834,238 | 729,918 | 679,700 | 631,671 |
| ED000 | Staff Development and Conferences | 620,708 | 374,973 | 361,348 | 333,883 |
| 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 | 505,848 | 454,945 | 402,413 | 369,656 |
| EGC00 | Office Rent | 644,000 | 577,500 | 514,950 | 448,450 |
| EGD00 | Office Rent - TDS 5% & VAT 15% | 41,446 | 35,120 | 28,794 | 24,364 |
| EGE00 | Utilities (Light and Water) | 65,398 | 62,457 | 55,920 | 48,388 |
| EGF00 | Communication and Postage | 126,519 | 113,019 | 100,579 | 87,738 |
| EGG00 | Repairs and Maintenance | 41,384 | 34,654 | 31,804 | 26,954 |
| EGH00 | Insurance Expense | 0 | 0 | 0 | 0 |
| EGI00 | Information Technology Expenses | 0 | 0 | 0 | 0 |
| EGJ00 | Entertainment or Representation | 62,099 | 52,215 | 50,250 | 49,790 |
| EGK00 | Bank Charges / FT Cost | 47,865 | 25,676 | 24,220 | 22,981 |
| 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 | 5,000 |
| EGO00 | Research and Development | 0 | 0 | 0 | 0 |
| EGP00 | Depreciation | 0 | 0 | 0 | 0 |
| EGQ00 | Miscellaneous | 42,494 | 42,394 | 42,394 | 42,394 |
| EG000 | Other Opex and Admin-Exp. | 11,046,150 | 9,679,475 | 8,636,785 | 7,497,374 |
| EHA000 | Provisions for Unspent Expenses | 0 | 0 | 0 | 0 |
| EHB000 | Provisions for Probable Losses | 773,850 | 764,500 | 707,200 | 624,500 |
| EHC000 | Provisions for Fees to MRA | 11,500 | 11,500 | 11,500 | 11,500 |
| EH000 | Sub-total of all Provisions | 785,350 | 776,000 | 718,700 | 636,000 |
| EI000 | TAXES TO NBR | 0 | 0 | 0 | 0 |
| E0000 | TOTAL EXPENSES WITH TAX | 11,831,500 | 10,455,475 | 9,355,485 | 8,133,374 |
| F0000 | REVENUE OVER EXPENSES | -3,327,047 | -3,297,506 | -3,644,590 | -3,650,339 |
| G0000 | OTHER COMPREHENSIVE INCOME | 0 | 0 | 0 | 0 |
| I0000 | TOTAL COMPREHENSIVE INCOME | -3,327,047 | -3,297,506 | -3,644,590 | -3,650,339 |