



A.M.E.N.A. Foundation
At a Glance
(As of March 31, 2024)

No.	Description	31-Mar-24	31-Mar-23
1	Number of Branches	18	9
2	# of Microfinance Officer (MFO)	77	30
3	Number of Total Staff	105	47
4	Number of District Covered	2	3
5	Number of Clients	13,791	6,414
6	Client's Savings Balance	33,270,772	6,135,857
7	Number of Active Borrowers	13,647	6,332
8	Principal Portfolio		0
	Disbursed (cumulative)	448,394,000	152,955,000
	Target of Collections (cumulative)	273,559,426	78,547,584
	Actual Collections (cumulative)	265,310,060	77,944,840
	Outstanding Portfolio	183,083,940	75,010,160
9	Recovery Rate	96.98%	1
10	Portfolio At Risk	5.56%	0
11	No. of Pastdue A/C.	950	105
12	% of Pastdue A/C.	6.96%	0
13	Amount of Pastdue	8,249,366	602,744
14	Amount of Portfolio At Risk	10,180,371	1,061,975

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Confirmed by:

Maj. Abdur Rahman Tarafder (Retd)
Chief Executive Officer

A.M.E.N.A. Foundation
STATEMENTS OF FINANCIAL POSITION

SL. NO.	PROPERTIES & ASSETS	NOTE	COMPERATIVE PERFORMANCE	
			31-Mar-24	31-Mar-23
1	CASH IN HAND		279,364	16,355
2	CASH IN BANK		10,831,648	5,739,469
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		183,083,940	75,010,160
5	OTHER RECEIVABLES	1	4,432,046	2,235,244
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,808,925	1,620,460
9	OTHER PROPERTIES		0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+10)		201,435,923	84,621,688
	LIABILITIES AND CAPITAL FUNDS			
11	RESERVED FOR LOAN LOSS		5,405,000	943,700
12	CLIENT'S SAVINGS		32,750,791	6,135,857
13	LOAN FROM PKSF		0	0
14	LOAN FROM HOUSING		0	0
15	LOAN FROM OTHER GOVT. OFFICE		0	0
16	LOAN FROM OTHER NGOS		0	0
17	LOAN FROM COMMERCIAL BANKS		0	0
18	OTHER LOAN FROM PRIVATES	3	130,589,439	23,070,000
19	OTHER LIABILITIES	4	4,952,414	2,334,404
	TOTAL LIABILITIES (12+.....+19)		173,697,644	32,483,961
	FUNDS & SURPLUS			
20	DONOR'S FUND	5	45,415,650	63,000,000
21	STATUTORY RESERVE (FDR)		600,000	0
22	ACCUMULATED NET SURPLUS PREVIOUS		-16,089,734	-9,642,480
23	ACCUMULATED NET SURPLUS CURRENT		-2,187,637	-1,219,793
24	OTHER FUNDS	6	0	0
	TOTAL FUNDS & SURPLUS (21+22+23)		27,738,279	52,137,727
	TOTAL LIABILITIES AND CAPITAL (20+24)		201,435,923	84,621,688
			0.00	0.00

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Chief Operating Officer



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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL 23-MAR 24	JUL 22-MAR 23
1	REVENUE FROM FINANCING		23,728,778	10,960,976
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS		0	0
4	ADMISSION FEES		233,050	111,825
5	REVENUE FROM INVESMENT	1	0	0
6	BANK INTEREST		11,678	0
7	OTHERS INCOME	2	29,590	16,500
8	TOTAL INCOME (1+---+7)		24,003,096	11,089,301
	COST/EXPENDITURE			
	FINANCING COST			
9	INTEREST ON SAVINGS	3	461,355	0
10	INTEREST ON BORROWED FUNDS	4	0	0
11	TOTAL FINANCING COST (9+10)		461,355	0
	GENERAL AND ADMINISTRATIVE COST			
12	SALARIES & WAGES		15,082,662	8,226,270
13	OFFICE EXP.(RENT, ELEC. PHON, STATION		5,845,500	2,842,720
14	DEPERECIATION		0	175,582
15	TRAINING AND DEVELOPMENT		551,650	579,222
16	HONORARIUM TO BOARD AND GEN. MEM.	5	109,817	13,000
17	AUDIT FEES		0	70,000
18	OTHER EXPENSES	6	67,049	8,900
19	TOTAL GEN. AND ADMIN EXPENSES (12+..		21,656,678	11,915,694
20	TOTAL OPERATION COST (11+19)		22,118,033	11,915,694
21	TOTAL OPERATING INCOME (8-20)		1,885,063	-826,393
22	LOAN LOSS PROVISSION		4,072,700	393,400
23	NET SURPLUS (21-22)		-2,187,637	-1,219,793
24	OTHER FUNDS & RESERVES	7	0	0
25	ACCUMULATED SURPLUS (23-24)		-2,187,637	-1,219,793

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