



A.M.E.N.A. Foundation
At a Glance
(As of 30 APR 2023)

No.	Description	30-Apr-23	30-Apr-22
1	Number of Branches	12	5
2	# of Microfinance Officer (MFO)	25	18
3	Number of Total Staff	46	27
4	Number of District Covered	2	1
5	Number of Clients	6,498	1,170
6	Client's Savings Balance	68,55,142	1,83,480
7	Number of Active Borrowers	6,413	1,170
8	Principal Portfolio		
	Disbursed (cumulative)	16,39,47,000	2,22,76,000
	Target of Collections (cumulative)	8,81,56,068	15,70,659
	Actual Collections (cumulative)	8,72,71,418	15,70,659
	Outstanding Portfolio	7,66,75,582	2,07,05,341
9	Recovery Rate	99.00%	100.00%
10	Portfolio At Risk	1.91%	0.00%
11	No. of Pastdue A/C.	146	0
12	% of Pastdue A/C.	2.28%	0.00%
13	Amount of Pastdue	8,84,650	0
14	Amount of Portfolio At Risk	14,63,773	0

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-Apr-23	30-Apr-22
ASSETS			
AAA00	Cash on Hand	42,055	82
AAB00	Cash in Bank	83,70,423	42,94,320
AA000	Total of Cash and Cash in Bank	84,12,478	42,94,402
AB000	Total Financing Receivables	7,66,75,582	2,07,05,341
ACA10	Properties and Equipments Acquired	20,13,922	12,08,982
ACE20	Less Accum. Depreciation	-3,01,762	-51,250
AD000	Properties and Equipments Net	17,12,160	11,57,732
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	17,46,035	10,46,500
ADC00	Special Advance	0	5,030
ADD00	Cash Advance to Staff	449	0
ADE00	Other Receivable	2,75,913	0
AD000	Total of Other Receivables	20,22,397	10,51,530
AEA00	Investments	0	0
AEB00	Rental Deposit	4,12,500	2,69,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	4,12,500	2,69,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	8,92,35,117	2,74,78,505
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	10,07,500	2,07,100
BBA00	Mandatory Microsavings (MMS)	68,55,142	1,83,480
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	68,55,142	1,83,480
BCA00	Staff Provident Fund	4,04,500	0
BCB00	Staff Security Deposit	4,90,500	78,000
BC000	Total of Staff Security & Provident Fund	8,95,000	78,000
BDA00	Long-Term Financing	0	0
BDB00	Short-Term Financing	4,50,54,350	50,00,000
BD000	Total of Loans Payable	4,50,54,350	50,00,000
BE000	Client's Community Service	11,21,575	2,22,960
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	3,80,613	0
BJ000	TDS	0	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	90,000	0
	Total of Other Liabilities	15,92,188	2,22,960
B0000	TOTAL LIABILITIES	5,54,04,180	56,91,540
CA000	Grant Funds Previous Years	4,60,15,650	82,50,000
CB000	Grant Funds Current Year	0	2,22,39,700
CC000	Other Comprehensive Fund Balance	0	0
CD000	Generated Fund - Previous Year	-97,66,821	-67,40,192
CE000	Generated Fund - Current Year	-24,17,892	-19,62,543
C0000	FUND BALANCE	3,38,30,937	2,17,86,965
J0000	TOTAL LIABILITIES & FUND BALANCE	8,92,35,117	2,74,78,505

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-APR 2023	JAN-APR 2022
REVENUE			
DAA00	Gross Revenue from Financing	1,21,88,928	3,87,861
DAB00	Less: Ibra	-22,040	0
DA000	Revenue from Financing	1,21,66,888	3,87,861
EXPENSES			
DBA00	Earned from Bank Deposits	0	0
DBB00	Membership Fees	1,17,175	58,550
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	16,500	1,36,920
DB000	Total of Other Revenue	1,33,675	1,95,470
D0000	TOTAL REVENUE	1,23,00,563	5,83,331
EA000	Finance Cost	0	0
EB000	Ibra on Savings	0	0
EC000	Personnel Related Cost	1,00,28,590	15,38,287
ED000	Transportation and Other Travel	6,99,369	1,31,003
EE000	Staff Development and Conferences	7,26,972	1,96,412
EF000	TDS 5%	0	0
EGA00	VAT 15%	45,751	1,500
EGB00	Board Meeting Expenses	77,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	7,31,868	1,71,847
EGE00	Office Rental - Base Amount	9,36,720	1,47,500
EGF00	Staff House Rental - Base Amount	31,581	0
EGG00	Utilities (Light and Water)	1,02,750	9,138
EGH00	Communication and Postage	1,75,943	23,293
EGI00	Repairs and Maintenance	94,385	6,779
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	42,389	18,115
EGM00	Bank Charges / FT Cost	56,499	2,966
EGN00	Consultancy and Professional Fees	1,93,500	32,520
EGO00	Publication and Subscription	32,515	0
EGP00	Association and Membership Dues	5,000	0
EGQ00	Research and Development	0	0
EGR00	Audit Fee	82,223	0
EGS00	Dues and Fees to MRA	0	10,000
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	8,900	26,914
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	1,40,71,955	23,16,274
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	6,46,500	2,29,600
EHC00	Taxes to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	1,47,18,455	25,45,874
F0000	REVENUE OVER EXPENSES	-24,17,892	-19,62,543
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-24,17,892	-19,62,543