



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

No.	Description	31-Jan-24	31-Jan-23
1	Number of Branches	18	7
2	# of Microfinance Officer (MFO)	58	22
3	Number of Total Staff	106	34
4	Number of District Covered	4	2
5	Number of Clients	12,445	5,879
6	Client's Savings Balance	26,428,642	4,527,292
7	Number of Active Borrowers	12,318	5,855
8	Principal Portfolio		
	Disbursed (cumulative)	388,128,000	124,402,000
	Target of Collections (cumulative)	229,327,425	57,027,172
	Actual Collections (cumulative)	221,596,854	56,699,371
	Outstanding Portfolio	166,531,146	67,702,629
9	Recovery Rate	96.63%	99.43%
10	Portfolio At Risk	5.87%	1.02%
11	No. of Pastdue A/C.	869	69
12	% of Pastdue A/C.	7.05%	1.18%
13	Amount of Pastdue	7,730,571	327,801
14	Amount of Portfolio At Risk	9,776,471	693,608

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-Jan-24	31-Jan-23
1	CASH IN HAND		212,215	7,564
2	CASH IN BANK		9,159,533	6,379,251
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		166,531,146	67,702,629
5	OTHER RECEIVABLES	1	4,107,405	1,763,910
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,621,745	1,368,160
9	OTHER PROPERTIES		0	0
10	<b>TOTAL PROPERTIES &amp; ASSETS (1+.....+10)</b>		<b>182,632,044</b>	<b>77,221,514</b>
	<b>LIABILITIES AND CAPITAL FUNDS</b>			
11	RESERVED FOR LOAN LOSS		4,773,500	804,950
12	CLIENT'S SAVINGS		26,428,642	4,527,292
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	5	122,984,350	34,654,350
19	OTHER LIABILITIES	6	4,503,031	1,899,606
	<b>TOTAL LIABILITIES (12+.....+19)</b>		<b>158,689,523</b>	<b>41,886,198</b>
	<b>FUNDS &amp; SURPLUS</b>			
20	DONOR'S FUND	7	45,415,650	45,415,650
21	STATUTORY RESERVE (FDR)		600,000	0
22	ACCUMULATED NET SURPLUS PREVIOUS		-16,089,734	-9,642,480
23	ACCUMULATED NET SURPLUS CURRENT		-5,983,395	-437,854
24	OTHER FUNDS	8	0	0
	<b>TOTAL FUNDS &amp; SURPLUS (21+22+23)</b>		<b>23,942,521</b>	<b>35,335,316</b>
	<b>TOTAL LIABILITIES AND CAPITAL (20+24)</b>		<b>182,632,044</b>	<b>77,221,514</b>
			<b>0.00</b>	<b>0.00</b>

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# A.M.E.N.A. Foundation

## STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JAN 24	JAN 23
1	REVENUE FROM FINANCING		16,386,814	8,228,350
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS		0	0
4	ADMISSION FEES		185,600	91,950
5	REVENUE FROM INVESMENT	1	0	0
6	BANK INTEREST		11,678	0
7	OTHERS INCOME	2	20,462	16,500
8	<b>TOTAL INCOME (1+----+7)</b>		<b>16,604,554</b>	<b>8,336,800</b>
	<b>COST/EXPENDITURE</b>			
	<b>FINANCING COST</b>			
9	INTEREST ON SAVINGS	3	461,355	0
10	INTEREST ON BORROWED FUNDS	4	0	0
11	TOTAL FINANCING COST (9+10)		<b>461,355</b>	<b>0</b>
	<b>GENERAL AND ADMINISTRATIVE COST</b>			
12	SALARIES & WAGES		13,421,763	5,989,141
13	OFFICE EXP.(RENT, ELEC. PHON, STATION		4,719,555	1,956,196
14	DEPERECIATION		0	175,582
15	TRAINING AND DEVELOPMENT		427,570	390,185
16	HONORARIUM TO BOARD AND GEN. MEM.	5	57,457	0
17	AUDIT FEES		0	0
18	OTHER EXPENSES	6	59,049	8,900
19	<b>TOTAL GEN. AND ADMIN EXPENSES (12+..</b>		<b>18,685,394</b>	<b>8,520,004</b>
20	<b>TOTAL OPERATION COST (11+19)</b>		<b>19,146,749</b>	<b>8,520,004</b>
21	<b>TOTAL OPERATING INCOME (8-20)</b>		<b>-2,542,195</b>	<b>-183,204</b>
22	<b>LOAN LOSS PROVISSION</b>		3,441,200	254,650
23	<b>NET SURPLUS (21-22)</b>		<b>-5,983,395</b>	<b>-437,854</b>
24	<b>OTHER FUNDS &amp; RESERVES</b>	7	0	0
25	<b>ACCUMULATED SURPLUS (23-24)</b>		<b>-5,983,395</b>	<b>-437,854</b>

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