



**A.M.E.N.A. Foundation**  
**At a Glance**  
( As of February 29, 2024)

No.	Description	29-Feb-24	28-Feb-23
1	Number of Branches	18	9
2	# of Microfinance Officer (MFO)	58	30
3	Number of Total Staff	107	45
4	Number of District Covered	4	3
5	Number of Clients	13,160	6,159
6	Client's Savings Balance	29,448,299	5,288,352
7	Number of Active Borrowers	13,018	6,115
8	Principal Portfolio	0	0
	Disbursed (cumulative)	417,348,000	137,329,000
	Target of Collections (cumulative)	250,564,111	67,224,778
	Actual Collections (cumulative)	242,314,745	66,766,240
	Outstanding Portfolio	175,033,255	70,562,760
9	Recovery Rate	96.71%	99.32%
10	Portfolio At Risk	5.78%	1.27%
11	No. of Pastdue A/C.	944	88
12	% of Pastdue A/C.	7.25%	1.44%
13	Amount of Pastdue	8,249,366	458,538
14	Amount of Portfolio At Risk	10,115,320	898,524

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	
			29-Feb-24	28-Feb-23
1	CASH IN HAND		187,622	18,806
2	CASH IN BANK		11,734,237	4,224,432
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		175,033,255	70,562,760
5	OTHER RECEIVABLES	1	4,730,524	1,738,410
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,654,545	1,381,660
9	OTHER PROPERTIES		0	0
10	<b>TOTAL PROPERTIES &amp; ASSETS (1+.....+10)</b>		<b>194,340,183</b>	<b>77,926,068</b>
	<b>LIABILITIES AND CAPITAL FUNDS</b>			
11	RESERVED FOR LOAN LOSS		5,119,200	817,950
12	CLIENT'S SAVINGS		29,448,299	5,288,352
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	129,790,585	34,654,350
19	OTHER LIABILITIES	6	4,752,807	2,087,060
	<b>TOTAL LIABILITIES (12+.....+19)</b>		<b>169,110,891</b>	<b>42,847,712</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		-4,696,624	-694,814
24	OTHER FUNDS	8	0	0
	<b>TOTAL FUNDS &amp; SURPLUS (21+22+23)</b>		<b>25,229,292</b>	<b>35,078,356</b>
	<b>TOTAL LIABILITIES AND CAPITAL (20+24)</b>		<b>194,340,183</b>	<b>77,926,068</b>
			<b>0.00</b>	<b>0.00</b>

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 COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL 23-FEB 24	JUL 22-FEB 23
1	REVENUE FROM FINANCING		19,433,067	9,532,881
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS		0	0
4	ADMISSION FEES		209,525	101,500
5	REVENUE FROM INVESMENT	1	0	0
6	BANK INTEREST		11,678	0
7	OTHERS INCOME	2	25,026	16,500
8	<b>TOTAL INCOME (1+----+7)</b>		<b>19,679,296</b>	<b>9,650,881</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		14,253,604	7,075,451
13	OFFICE EXP.(RENT, ELEC. PHON, STATION		5,277,755	2,334,692
14	DEPERECIATION		0	175,582
15	TRAINING AND DEVELOPMENT		479,800	483,420
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>20,127,665</b>	<b>10,078,045</b>
20	<b>TOTAL OPERATION COST (11+19)</b>		<b>20,589,020</b>	<b>10,078,045</b>
21	<b>TOTAL OPERATING INCOME (8-20)</b>		<b>-909,724</b>	<b>-427,164</b>
22	<b>LOAN LOSS PROVISSION</b>		3,786,900	267,650
23	<b>NET SURPLUS (21-22)</b>		<b>-4,696,624</b>	<b>-694,814</b>
24	<b>OTHER FUNDS &amp; RESERVES</b>	7	0	0
25	<b>ACCUMULATED SURPLUS (23-24)</b>		<b>-4,696,624</b>	<b>-694,814</b>

Prepared by:



**Shamsuzzaman Tarafder**  
Chief Operating Officer

Confirmed by:



**Maj. Abdur Rahman Tarafder (Retd)**  
Chief Executive Officer