



A.M.E.N.A. Foundation
At a Glance
(As of April 30, 2024)

No.	Description	30-Apr-24	30-Apr-23
1	Number of Branches	18	12
2	# of Microfinance Officer (MFO)	81	25
3	Number of Total Staff	109	46
4	Number of District Covered	2	2
5	Number of Clients	14,108	6,498
6	Client's Savings Balance	34,867,689	6,855,142
7	Number of Active Borrowers	13,931	6,413
8	Principal Portfolio		
	Disbursed (cumulative)	469,692,000	163,947,000
	Target of Collections (cumulative)	294,228,029	88,156,068
	Actual Collections (cumulative)	286,044,619	87,271,418
	Outstanding Portfolio	183,647,381	76,675,582
9	Recovery Rate	97.22%	99.00%
10	Portfolio At Risk	5.23%	1.91%
11	No. of Pastdue A/C.	951	146
12	% of Pastdue A/C.	6.83%	2.28%
13	Amount of Pastdue	8,183,410	884,650
14	Amount of Portfolio At Risk	9,597,762	1,463,773

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	
			30-May-24	30-Apr-24
1	CASH IN HAND		225,933	225,933
2	CASH IN BANK		12,141,632	12,141,632
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		183,647,381	183,647,381
5	OTHER RECEIVABLES	1	4,289,557	4,289,557
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,900,640	2,900,640
9	OTHER PROPERTIES		0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+10)		203,205,143	203,205,143
	LIABILITIES AND CAPITAL FUNDS			
11	RESERVED FOR LOAN LOSS		5,752,400	5,752,400
12	CLIENT'S SAVINGS		34,867,689	34,867,689
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	128,404,444	128,404,444
19	OTHER LIABILITIES	4	4,369,194	4,369,194
	TOTAL LIABILITIES (12+.....+19)		173,393,727	173,393,727
	FUNDS & SURPLUS			
20	DONOR'S FUND	5	45,415,650	45,415,650
21	STATUTORY RESERVE (FDR)		600,000	600,000
22	ACCUMULATED NET SURPLUS PREVIOUS		-16,089,734	-16,089,734
23	ACCUMULATED NET SURPLUS CURRENT		-114,500	-114,500
24	OTHER FUNDS	6	0	0
	TOTAL FUNDS & SURPLUS (21+22+23)		29,811,416	29,811,416
	TOTAL LIABILITIES AND CAPITAL (20+24)		203,205,143	203,205,143
			0.00	0.00

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Chief Executive Officer

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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL 23-MAY 24	JUL 23-APR 24
1	REVENUE FROM FINANCING		25,625,994	25,625,994
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0
4	ADMISSION FEES		246,550	246,550
5	REVENUE FROM INVESMENT	1	0	0
6	BANK INTEREST		11,678	11,678
7	OTHERS INCOME	2	2,033,502	2,033,502
8	TOTAL INCOME (1+----+7)		27,917,724	27,917,724
	COST/EXPENDITURE			
	FINANCING COST			
9	INTEREST ON SAVINGS	3	461,355	461,355
10	INTEREST ON BORROWED FUNDS	4	0	0
11	TOTAL FINANCING COST (9+10)		461,355	461,355
	GENERAL AND ADMINISTRATIVE COST			
12	SALARIES & WAGES		15,947,461	15,947,461
13	OFFICE EXP.(RENT, ELEC. PHON, STATION	.	6,436,285	6,436,285
14	DEPERECIATION		0	0
15	TRAINING AND DEVELOPMENT		590,157	590,157
16	HONORARIUM TO BOARD AND GEN. MEM.	5	109,817	109,817
17	AUDIT FEES		0	0
18	OTHER EXPENSES	6	67,049	67,049
19	TOTAL GEN. AND ADMIN EXPENSES (12+..	.	23,150,769	23,150,769
20	TOTAL OPERATION COST (11+19)		23,612,124	23,612,124
21	TOTAL OPERATING INCOME (8-20)		4,305,600	4,305,600
22	LOAN LOSS PROVISSION		4,420,100	4,420,100
23	NET SURPLUS (21-22)		-114,500	-114,500
24	OTHER FUNDS & RESERVES	7	0	0
25	ACCUMULATED SURPLUS (23-24)		-114,500	-114,500

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