



A.M.E.N.A. Foundation

At a Glance

(As of August 31, 2023)

No.	Description	31-Aug-24	31-Aug-23
1	Number of Branches	18	18
2	# of Microfinance Officer (MFO)	68	68
3	Number of Total Staff	116	98
4	Number of District Covered	4	5
5	Number of Clients	14,888	6,883
6	Client's Savings Balance	0	9,198,286
7	Number of Active Borrowers	14,345	6,756
8	Principal Portfolio		
	Disbursed (cumulative)	586,450,000	237,960,000
	Target of Collections (cumulative)	395,465,534	138,697,266
	Actual Collections (cumulative)	385,749,121	135,333,234
	Outstanding Portfolio	200,700,879	102,626,766
9	Recovery Rate	97.54%	97.57%
10	Portfolio At Risk	8.69%	6.18%
11	No. of Pastdue A/C.	1,543	585
12	% of Pastdue A/C.	10.76%	8.66%
13	Amount of Pastdue	9,716,413	3,364,032
14	Amount of Portfolio At Risk	17,443,282	6,343,249

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Confirmed by:

Maj. Abdur Rahman Tarafder (Retd)
Chief Executive Officer

**Assistance to Mutual Entrepreneurship for Nations's Advancement Foundation
STATEMENTS OF FINANCIAL POSITION**

SL. NO.	PROPERTIES & ASSETS	NOTE	COMPERATIVE PERFORMANCE	
			31-Aug-24	31-Aug-23
1	CASH IN HAND		426,033	91,117
2	CASH IN BANK		9,762,814	14,137,195
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		200,700,879	102,626,766
5	OTHER RECEIVABLES	1	13,095,350	3,552,234
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,432,464	2,301,520
9	OTHER PROPERTIES		0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+9)		226,417,540	122,708,832
	LIABILITIES AND CAPITAL FUNDS			
11	RESERVED FOR LOAN LOSS		6,729,900	2,070,800
12	CLIENT'S SAVINGS		44,120,571	10,248,350
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	116,580,000	79,454,350
19	OTHER LIABILITIES	4	5,585,919	3,178,904
20	TOTAL LIABILITIES (11+.....+19)		173,016,390	94,952,404
	FUNDS & SURPLUS			
21	DONOR'S FUND	5	55,100,000	46,015,650
22	STATUTORY RESERVE (FDR)		2,100,000	600,000
23	ACCUMULATED NET SURPLUS PREVIOUS		-11,987,947	-16,090,566
24	ACCUMULATED NET SURPLUS CURRENT		8,189,097	-2,768,656
25	OTHER FUNDS	6	0	0
	TOTAL FUNDS & SURPLUS (21+.....+25)		53,401,150	27,756,428
	TOTAL LIABILITIES AND CAPITAL (20+25)		226,417,540	122,708,832
			0.00	0.00

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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL- AUG 2024	JUL- AUG 2023
1	REVENUE FROM FINANCING		14,300,985	3,414,185
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0
4	ADMISSION FEES		18,675	41,995
5	REVENUE FROM INVESMENT	1	0	0
6	EARNING FROM BANK DEPOSITS		0	758
7	OTHERS INCOME	2	12,206	9,300
8	TOTAL INCOME (1+----+7)		14,331,866	3,466,238
	COST/EXPENDITURE			
	FINANCING COST			
9	HIBA (GIFT) ON SAVINGS	3	4,818	461,355
10	PROFIT ON BORROWED FUNDS	4	0	0
11	TOTAL FINANCING COST (9+10)		4,818	461,355
	GENERAL AND ADMINISTRATIVE COST			
12	SALARIES & WAGES		4,060,870	3,659,831
13	OFFICE EXP.(RENT, ELEC. PHON, STATION /	.	1,206,771	1,234,776
14	DEPERECIATION		0	0
15	TRAINING AND DEVELOPMENT		133,420	97,438
16	HONORARIUM TO BOARD AND GEN. MEM.	5	0	5,000
17	AUDIT FEES		60,000	0
18	OTHER EXPENSES	6	3,270	37,994
19	TOTAL GEN. AND ADMIN EXPENSES (12+.....+18)	.	5,464,331	5,035,039
20	TOTAL OPERATION COST (11+19)		5,469,149	5,496,394
21	TOTAL OPERATING INCOME (8-20)		8,862,717	-2,030,156
22	LOAN LOSS PROVISSION		673,620	738,500
23	NET SURPLUS (21-22)		8,189,097	-2,768,656
24	OTHER FUNDS & RESERVES	7	0	0
25	ACCUMULATED SURPLUS (23-24)		8,189,097	-2,768,656

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