



A.M.E.N.A. Foundation
At a Glance
(As of 31 AUG 2023)

No.	Description	31-Aug-23	31-Aug-22
1	Number of Branches	18	6
2	# of Microfinance Officer (MFO)	68	19
3	Number of Total Staff	98	29
4	Number of District Covered	5	2
5	Number of Clients	6,883	2,812
6	Client's Savings Balance	91,98,286	8,53,765
7	Number of Active Borrowers	6,756	2,810
8	Principal Portfolio		
	Disbursed (cumulative)	23,79,60,000	6,73,44,000
	Target of Collections (cumulative)	13,86,97,266	1,43,44,012
	Actual Collections (cumulative)	13,53,33,234	1,43,30,953
	Outstanding Portfolio	10,26,26,766	5,30,13,047
9	Recovery Rate	97.57%	99.91%
10	Portfolio At Risk	6.18%	0.05%
11	No. of Pastdue A/C.	585	2
12	% of Pastdue A/C.	8.66%	0.07%
13	Amount of Pastdue	33,64,032	13,059
14	Amount of Portfolio At Risk	63,43,249	28,885

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:		31-Aug-23	31-Aug-22
ASSETS			
AAA00	Cash on Hand	91,117	3,880
AAB00	Cash in Bank	1,41,36,363	88,89,733
AA000	Total of Cash and Cash in Bank	1,42,27,480	88,93,613
AB000	Total Financing Receivables	10,26,26,766	5,30,13,047
ACA10	Properties and Equipments Acquired	31,53,607	13,67,117
ACE20	Less Accum. Depreciation	-8,52,087	-3,01,762
AD000	Properties and Equipments Net	23,01,520	10,65,355
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	21,64,235	14,32,245
ADC00	Special Advance	0	13,741
ADD00	Cash Advance to Staff	95,996	0
ADE00	Other Receivable	8,37,003	99,150
AD000	Total of Other Receivables	30,97,234	15,45,136
AEA00	Investments	0	0
AEB00	Rental Deposit	4,55,000	2,23,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	4,55,000	2,23,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	12,27,08,000	6,47,40,651
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	20,70,800	5,48,400
BBA00	Mandatory Microsavings (MMS)	1,02,48,350	12,49,905
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	1,02,48,350	12,49,905
BCA00	Staff Provident Fund	6,21,350	52,650
BCB00	Staff Security Deposit	7,92,000	2,21,500
BC000	Total of Staff Security & Provident Fund	14,13,350	2,74,150
BDA00	Long-Term Financing	7,30,00,000	0
BDB00	Short-Term Financing	70,54,350	2,63,50,800
BD000	Total of Loans Payable	8,00,54,350	2,63,50,800
BE000	Client's Community Service	16,28,873	5,94,355
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	360	68,333
BJ000	TDS	86,321	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	50,000	5,000
	Total of Other Liabilities	17,65,554	6,67,688
B0000	TOTAL LIABILITIES	9,55,52,404	2,90,90,943
CA000	Grant Funds Previous Years	4,60,15,650	4,60,15,650
CB000	Grant Funds Current Year	0	0
CC000	Other Comprehensive Fund Balance	6,00,000	0
CD000	Generated Fund - Previous Year	-1,66,90,566	-97,66,821
CE000	Generated Fund - Current Year	-27,69,488	-5,99,121
C0000	FUND BALANCE	2,71,55,596	3,56,49,708
J0000	TOTAL LIABILITIES & FUND BALANCE	12,27,08,000	6,47,40,651

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-AUG 2023	JUL-AUG 2022
REVENUE			
DAA00	Gross Revenue from Financing	34,42,476	15,84,716
DAB00	Less: Ibra	-28,291	0
DA000	Revenue from Financing	34,14,185	15,84,716
EXPENSES			
DBA00	Earned from Bank Deposits	758	0
DBB00	Membership Fees	41,995	29,775
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	9,300	16,500
DB000	Total of Other Revenue	52,053	46,275
D0000	TOTAL REVENUE	34,66,238	16,30,991
EA000	Finance Cost	0	0
EB000	Ibra on Savings	4,61,355	0
EC000	Personnel Related Cost	36,59,831	16,61,326
ED000	Transportation and Other Travel	3,20,781	41,220
EE000	Staff Development and Conferences	97,438	26,151
EF000	TDS 5%	0	0
EGA00	VAT 15%	21,292	0
EGB00	Board Meeting Expenses	5,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	1,79,721	51,650
EGE00	Office Rental - Base Amount	1,83,934	1,25,930
EGF00	Staff House Rental - Base Amount	3,38,951	0
EGG00	Utilities (Light and Water)	54,464	11,656
EGH00	Communication and Postage	90,198	27,430
EGI00	Repairs and Maintenance	12,705	8,520
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	7,915	10,225
EGM00	Bank Charges / FT Cost	5,647	6,804
EGN00	Consultancy and Professional Fees	0	65,000
EGO00	Publication and Subscription	0	0
EGP00	Association and Membership Dues	0	0
EGQ00	Research and Development	0	0
EGR00	Audit Fee	0	0
EGS00	Dues and Fees to MRA	20,000	0
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	37,994	6,800
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	54,97,226	20,42,712
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	7,38,500	1,87,400
EHC00	Taxes to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	62,35,726	22,30,112
F0000	REVENUE OVER EXPENSES	-27,69,488	-5,99,121
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-27,69,488	-5,99,121