



A.M.E.N.A. Foundation
At a Glance
(As of 31 AUG 2022)

No.	Description	31-Aug-22	31-Jul-22	30-Jun-22	31-May-22
1	Number of Branches	6	6	6	5
2	# of Microfinance Officer (MFO)	19	19	19	22
3	Number of Total Staff	29	28	29	30
4	Number of District Covered	2	2	2	1
5	Number of Clients	2,812	2,810	2,303	1,654
6	Client's Savings Balance	853,765	853,765	593,370	336,700
7	Number of Active Borrowers	2,810	2,810	2,303	1,654
8	Principal Portfolio				
	Disbursed (cumulative)	67,344,000	53,721,000	43,927,000	31,439,000
	Target of Collections (cumulative)	14,344,012	9,345,041	6,211,984	3,301,179
	Actual Collections (cumulative)	14,330,953	9,333,416	6,202,109	3,294,804
	Outstanding Portfolio	53,013,047	44,387,584	37,724,891	28,144,196
9	Recovery Rate	99.91%	99.88%	99.84%	99.81%
10	Portfolio At Risk	0.05%	0.06%	0.08%	0.11%
11	No. of Pastdue A/C.	2	2	2	2
12	% of Pastdue A/C.	0.07%	0.07%	0.09%	0.12%
13	Amount of Pastdue	13,059	11,625	9,875	6,375
14	Amount of Portfolio At Risk	28,885	28,845	29,565	29,565

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Maj. Abdur Rahman Tarafder (Retd)
Chief Executive Officer

AMENA Foundation
Statements of Financial Position

For the Month of:		31-Aug-22	31-Jul-22	30-Jun-22	31-May-22
ASSETS					
AAA00	Cash on Hand	3,880	9,170	0	0
AAB00	Cash in Bank	8,889,733	7,696,951	2,410,407	4,700,436
AA000	Total of Cash and Cash in Bank	8,893,613	7,706,121	2,410,407	4,700,436
AB000	Total Financing Receivables	53,013,047	44,387,584	37,747,391	28,144,196
ACA10	Properties and Equipments Acquired	1,367,117	1,305,212	1,303,812	1,238,562
ACE20	Less Accum. Depreciation	-301,762	-301,762	-301,762	-51,250
AD000	Properties and Equipments Net	1,065,355	1,003,450	1,002,050	1,187,312
ADA10	Staff Advance for Salary	0	0	0	0
ADB10	Staff Advance for Motorcycle	1,432,245	1,264,510	1,290,310	1,290,310
ADC00	Special Advance	13,741	33,871	114,751	22,830
ADD00	Cash Advance to Staff	0	0	0	0
ADE00	Other Receivable	99,150	98,600	50,000	0
AD000	Total of Other Receivables	1,545,136	1,396,981	1,455,061	1,313,140
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	223,500	229,500	240,500	251,500
AEC00	Other Assets	0	0	0	0
AE000	Total of Investment & Other Assets	223,500	229,500	240,500	251,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	64,740,651	54,723,636	42,855,409	35,596,584
LIABILITIES AND FUND BALANCE:					
BA000	Reserved for Probable Losses	548,400	472,700	361,900	311,007
BBA00	Mandatory Microsavings (MMS)	1,249,905	853,765	594,060	336,700
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
BB000	Total of Microsavings	1,249,905	853,765	594,060	336,700
BCA00	Staff Provident Fund	52,650	20,900	850	0
BCB00	Staff Security Deposit	221,500	184,500	150,000	120,000
BC000	Total of Staff Security & Provident Fund	274,150	205,400	150,850	120,000
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	26,350,800	17,043,954	5,000,000	5,000,000
BD000	Total of Loans Payable	26,350,800	17,043,954	5,000,000	5,000,000
BE000	Client's Community Service	594,355	499,010	439,770	314,590
BF000	Unclaimed Savings & Dormant Accounts	0	0	0	0
BG000	Post Employment Benefit Payable	0	0	0	0
BH000	Staff Benevolent Fund	0	36,917	0	0
BI000	Accounts Payable	68,333	0	0	0
BJ000	TDS	0	0	0	0
BK000	Due To & From HO	0	0	0	0
BL000	Accrued Expenses	5,000	0	60,000	0
	Total of Other Liabilities	667,688	535,927	499,770	314,590
B0000	TOTAL LIABILITIES	29,090,943	19,111,746	6,606,580	6,082,297
CA000	Grant Funds Previous Years	46,015,650	46,015,650	8,250,000	8,250,000
CB000	Grant Funds Current Year	0	0	37,765,650	30,480,000
CC000	Other Comprehensive Fund Balance	0	0	0	0
CD000	Generated Fund - Previous Year	-9,766,821	-9,766,821	-6,740,192	-6,740,192
CE000	Generated Fund - Current Year	-599,121	-636,939	-3,026,629	-2,475,521
C0000	FUND BALANCE	35,649,708	35,611,890	36,248,829	29,514,287
J0000	TOTAL LIABILITIES & FUND BALANCE	64,740,651	54,723,636	42,855,409	35,596,584
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

		JUL-AUG 22	JUL 2022	JAN-JUN 22	JAN-MAY 22
REVENUE					
DAA00	Gross Revenue from Financing	1,584,716	658,883	1,437,736	788,181
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	1,584,716	658,883	1,437,736	788,181
EXPENSES					
DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	29,775	12,725	90,495	74,200
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous Income	16,500	0	171,420	171,420
DB000	Total of Other Revenue	46,275	12,725	261,915	245,620
D0000	TOTAL REVENUE	1,630,991	671,608	1,699,651	1,033,801
EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	1,661,326	940,161	2,652,794	2,092,624
ED000	Transportation and Other Travel	41,220	41,220	284,813	172,818
EE000	Staff Development and Conferences	26,151	19,030	246,463	239,662
EF000	TDS 5%	0	0	0	0
EGA00	VAT 15%		0	1,500	1,500
EGB00	Board Meeting Expenses	0	0	0	0
EGC00	Staff Benevolent Funds	0	0	0	0
EGD00	Stationaries and Office Supplies	51,650	33,895	295,922	188,333
EGE00	Office Rental - Base Amount	125,930	63,410	260,000	198,500
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	11,656	3,217	19,168	14,577
EGH00	Communication and Postage	27,430	10,470	45,222	35,273
EGI00	Repairs and Maintenance	8,520	550	14,479	12,489
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	10,225	10,225	20,265	18,515
EGM00	Bank Charges / FT Cost	6,804	2,943	10,033	5,995
EGN00	Consultancy and Professional Fees	65,000	65,000	215,520	154,520
EGO00	Publication and Subscription	0	0	4,095	4,095
EGP00	Association and Membership Dues	0	0	0	0
EGQ00	Research and Development	0	0	0	0
EGR00	Audit Fee	0	0	0	0
EGS00	Dues and Fees to MRA	0	0	10,000	10,000
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	6,800	6,726	33,594	26,914
EGV00	Depreciation	0	0	250,512	
EG000	Other Opex and Admin-Exp.	2,042,712	1,196,847	4,364,380	3,175,815
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	187,400	111,700	361,900	333,507
EHC00	Texas to NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	2,230,112	1,308,547	4,726,280	3,509,322
F0000	REVENUE OVER EXPENSES	-599,121	-636,939	-3,026,629	-2,475,521
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-599,121	-636,939	-3,026,629	-2,475,521