



A.M.E.N.A. Foundation

At a Glance

(As of November 30, 2024)

No.	Description	30-Nov-24	30-Nov-23	30-Nov-22
1	Number of Branches	18	18	6
2	# of Microfinance Officer (MFO)	68	82	18
3	Number of Total Staff	116	129	29
4	Number of District Covered	4	4	2
5	Number of Clients	14,421	10,412	5,150
6	Client's Savings Balance	47,429,444	19,193,977	2,903,650
7	Number of Active Borrowers	13,668	10,282	5,150
8	Principal Portfolio			
	Disbursed (cumulative)	678,644,000	322,000,000	101,670,000
	Target of Collections (cumulative)	489,707,423	187,410,540	36,360,833
	Actual Collections (cumulative)	473,252,565	181,527,381	36,249,308
	Outstanding Portfolio	205,391,435	140,472,619	65,420,692
9	Recovery Rate	96.64%	96.86%	99.69%
10	Portfolio At Risk	14.03%	6.38%	0.38%
11	No. of Pastdue A/C.	2,281	789	20
12	% of Pastdue A/C.	16.69%	7.67%	0.39%
13	Amount of Pastdue	16,454,858	5,883,159	111,525
14	Amount of Portfolio At Risk	28,826,518	8,955,562	247,057

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		
			30-Nov-24	30-Nov-23	30-Nov-22
1	CASH IN HAND		365,226	102,825	7,625
2	CASH IN BANK		13,226,853	11,207,050	5,587,386
3	RECEIVABLES FROM OTHER NGO		0	0	0
4	RECEIVABLES FROM CLIENTS		205,391,435	140,472,619	65,420,692
5	OTHER RECEIVABLES	1	12,742,597	3,762,120	1,661,195
6	OTHER INVESTMENT	2	0	0	0
7	LAND & BUILDING NET		0	0	0
8	OTHER FIXED PROPERTIES NET		2,440,864	2,618,995	1,089,355
9	OTHER PROPERTIES		0	0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+9)		234,166,975	158,163,609	73,766,253
	LIABILITIES AND CAPITAL FUNDS				
11	RESERVED FOR LOAN LOSS		8,177,900	3,649,500	742,000
12	CLIENT'S SAVINGS		47,429,444	19,196,677	2,903,650
13	LOAN FROM PKSF		0	0	0
14	LOAN FROM HOUSING		0	0	0
15	LOAN FROM OTHER GOVT. OFFICE		0	0	0
16	LOAN FROM OTHER NGOS		0	0	0
17	LOAN FROM COMMERCIAL BANKS		0	0	0
18	OTHER LOAN FROM PRIVATES	3	114,000,000	106,984,350	32,654,350
19	OTHER LIABILITIES	4	6,020,664	3,947,269	1,507,288
20	TOTAL LIABILITIES (11+.....+19)		175,628,008	133,777,796	37,807,288
	FUNDS & SURPLUS				
21	DONOR'S FUND	5	55,100,000	46,015,650	46,015,650
22	STATUTORY RESERVE (FDR)		2,100,000	600,000	0
23	ACCUMULATED NET SURPLUS		1,338,967	-22,229,837	-10,056,685
24	OTHER FUNDS	6	0	0	0
	TOTAL FUNDS & SURPLUS (21+.....+24)		58,538,967	24,385,813	35,958,965
	TOTAL LIABILITIES AND CAPITAL (20+25)		234,166,975	158,163,609	73,766,253
			0.00	0.00	0.00

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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL- NOV 24	JUL-NOV 23	JUL-NOV 22
1	REVENUE FROM FINANCING		29,045,959	10,338,194	5,370,918
2	GRANTS		0	0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0	0
4	ADMISSION FEES		51,095	124,800	72,400
5	REVENUE FROM INVESMENT	1	0	0	0
6	EARNING FROM BANK DEPOSITS		0	1,343	0
7	OTHERS INCOME	2	22,470	0	16,500
8	TOTAL INCOME (1+---+7)		29,119,524	10,464,337	5,459,818
	COST/EXPENDITURE				
	FINANCING COST				
9	HIBA (GIFT) ON SAVINGS	3	4,818	461,355	0
10	PROFIT ON BORROWED FUNDS	4	0	0	0
11	TOTAL FINANCING COST (9+10)		4,818	461,355	0
	GENERAL AND ADMINISTRATIVE COST				
12	SALARIES & WAGES		10,106,919	9,376,932	4,234,195
13	OFFICE EXP.(RENT, ELEC. PHON, STATION ARIES, OTHERS)	.	3,137,933	3,455,072	997,177
14	DEPERECIATION		0	0	0
15	TRAINING AND DEVELOPMENT		396,490	344,375	128,510
16	HONORARIUM TO BOARD AND GEN. MEM.	5	0	5,000	0
17	AUDIT FEES		0	0	0
18	OTHER EXPENSES	6	24,830	43,674	8,800
19	TOTAL GEN. AND ADMIN EXPENSES (12+...+18)	.	13,666,172	13,225,053	5,368,682
20	TOTAL OPERATION COST (11+19)		13,670,990	13,686,408	5,368,682
21	TOTAL OPERATING INCOME (8-20)		15,448,534	-3,222,071	91,136
22	LOAN LOSS PROVISSION		2,121,620	2,317,200	381,000
23	NET SURPLUS (21-22)		13,326,914	-5,539,271	-289,864
24	OTHER FUNDS & RESERVES	7	0	0	600,000
25	ACCUMULATED SURPLUS (23-24)		13,326,914	-5,539,271	-889,864

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