



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

No.	Description	30-Jun-24	30-Jun-23
1	Number of Branches	18	18
2	# of Microfinance Officer (MFO)	69	69
3	Number of Total Staff	116	95
4	Number of District Covered	4	2
5	Number of Clients	14,864	6,614
6	Client's Savings Balance	40,325,478	8,170,277
7	Number of Active Borrowers	14,582	6,530
8	Principal Portfolio		
	Disbursed (cumulative)	532,922,400	192,306,000
	Target of Collections (cumulative)	343,678,494	112,008,011
	Actual Collections (cumulative)	337,245,984	110,342,050
	Outstanding Portfolio	195,676,416	81,963,950
9	Recovery Rate	98.13%	98.51%
10	Portfolio At Risk	4.89%	3.62%
11	No. of Pastdue A/C.	897	306
12	% of Pastdue A/C.	6.15%	4.69%
13	Amount of Pastdue	6,432,510	1,665,961
14	Amount of Portfolio At Risk	9,577,774	2,968,955

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-Jun-24	30-Jun-23
1	CASH IN HAND		261,160	91,483
2	CASH IN BANK		11,279,148	4,515,531
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		195,676,416	81,963,950
5	OTHER RECEIVABLES	1	12,621,164	3,221,962
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,332,464	2,201,300
9	OTHER PROPERTIES		0	0
10	<b>TOTAL PROPERTIES &amp; ASSETS (1+.....+10)</b>		<b>222,170,352</b>	<b>91,994,226</b>
	<b>LIABILITIES AND CAPITAL FUNDS</b>			
11	RESERVED FOR LOAN LOSS		6,096,507	1,332,300
12	CLIENT'S SAVINGS		40,325,478	8,170,277
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	124,500,000	50,054,350
19	OTHER LIABILITIES	4	6,036,314	2,512,215
	<b>TOTAL LIABILITIES (12+.....+19)</b>		<b>176,958,299</b>	<b>62,069,142</b>
	<b>FUNDS &amp; SURPLUS</b>			
20	DONOR'S FUND	5	55,100,000	46,015,650
21	STATUTORY RESERVE (FDR)		2,100,000	600,000
22	ACCUMULATED NET SURPLUS PREVIOUS		-16,690,566	-9,766,821
23	ACCUMULATED NET SURPLUS CURRENT		4,702,619	-6,923,745
24	OTHER FUNDS	6	0	0
	<b>TOTAL FUNDS &amp; SURPLUS (21+22+23)</b>		<b>45,212,053</b>	<b>29,925,084</b>
	<b>TOTAL LIABILITIES AND CAPITAL (20+24)</b>		<b>222,170,352</b>	<b>91,994,226</b>
			0.00	0.00

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**Chief Operating Officer**



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**Chief Executive Officer**

# A.M.E.N.A. Foundation

## STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL 23-JUN 24	JUL 22-JUN 23
1	REVENUE FROM FINANCING		37,694,880	15,131,816
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0
4	ADMISSION FEES		276,445	133,520
5	REVENUE FROM INVESMENT	1	0	0
6	BANK INTEREST		61,589	0
7	OTHERS INCOME	2	46,042	86,965
8	<b>TOTAL INCOME (1+----+7)</b>		<b>38,078,956</b>	<b>15,352,301</b>
	<b>COST/EXPENDITURE</b>			
	<b>FINANCING COST</b>			
9	INTEREST ON SAVINGS	3	1,491,802	0
10	INTEREST ON BORROWED FUNDS	4	0	0
11	TOTAL FINANCING COST (9+10)		<b>1,491,802</b>	<b>0</b>
	<b>GENERAL AND ADMINISTRATIVE COST</b>			
12	SALARIES & WAGES		17,689,567	13,987,925
13	OFFICE EXP.(RENT, ELEC. PHON, STATION	.	7,962,547	4,848,636
14	DEPERECIATION		583,116	550,325
15	TRAINING AND DEVELOPMENT		703,132	1,030,342
16	HONORARIUM TO BOARD AND GEN. MEM.	5	109,817	130,000
17	AUDIT FEES		60,000	82,223
18	OTHER EXPENSES	6	12,149	76,195
19	<b>TOTAL GEN. AND ADMIN EXPENSES (12+..</b>	.	<b>27,120,328</b>	<b>20,705,646</b>
20	<b>TOTAL OPERATION COST (11+19)</b>		<b>28,612,130</b>	<b>20,705,646</b>
21	<b>TOTAL OPERATING INCOME (8-20)</b>		<b>9,466,826</b>	<b>-5,353,345</b>
22	<b>LOAN LOSS PROVISSION</b>		4,764,207	970,400
23	<b>NET SURPLUS (21-22)</b>		<b>4,702,619</b>	<b>-6,323,745</b>
24	<b>OTHER FUNDS &amp; RESERVES</b>	7	0	-600,000
25	<b>ACCUMULATED SURPLUS (23-24)</b>		<b>4,702,619</b>	<b>-6,923,745</b>

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