



A.M.E.N.A. Foundation

At a Glance

(As of July 31, 2024)

No.	Description	30-Jun-24	30-Jun-23
1	Number of Branches	18	18
2	# of Microfinance Officer (MFO)	68	69
3	Number of Total Staff	114	95
4	Number of District Covered	4	2
5	Number of Clients	15,165	6,883
6	Client's Savings Balance	0	9,197,207
7	Number of Active Borrowers	14,894	6,756
8	Principal Portfolio		
	Disbursed (cumulative)	562,131,000	209,828,000
	Target of Collections (cumulative)	371,572,448	124,317,021
	Actual Collections (cumulative)	363,450,534	121,962,499
	Outstanding Portfolio	198,680,466	87,865,501
9	Recovery Rate	97.81%	98.11%
10	Portfolio At Risk	5.86%	5.01%
11	No. of Pastdue A/C.	1,331	417
12	% of Pastdue A/C.	8.94%	6.17%
13	Amount of Pastdue	8,121,914	2,354,522
14	Amount of Portfolio At Risk	11,636,617	4,403,163

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-Jul-24	31-Jul-23
1	CASH IN HAND		560,638	82,038
2	CASH IN BANK		10,669,522	8,285,298
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		198,680,466	87,865,501
5	OTHER RECEIVABLES	1	12,694,012	3,381,991
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,332,464	2,360,066
9	OTHER PROPERTIES		0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+9)		224,937,102	101,974,894
	LIABILITIES AND CAPITAL FUNDS			
11	RESERVED FOR LOAN LOSS		6,283,580	1,684,900
12	CLIENT'S SAVINGS		43,039,184	9,197,207
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	120,540,000	50,970,000
19	OTHER LIABILITIES	4	5,293,967	2,737,636
20	TOTAL LIABILITIES (11+.....+19)		175,156,731	64,589,743
	FUNDS & SURPLUS			
21	DONOR'S FUND	5	55,100,000	55,100,000
22	STATUTORY RESERVE (FDR)		2,100,000	0
23	ACCUMULATED NET SURPLUS PREVIOUS		-11,987,947	-15,970,914
24	ACCUMULATED NET SURPLUS CURRENT		4,568,318	-1,743,935
25	OTHER FUNDS	6	0	0
	TOTAL FUNDS & SURPLUS (21+.....+25)		49,780,371	37,385,151
	TOTAL LIABILITIES AND CAPITAL (20+25)		224,937,102	101,974,894
			0.00	0.00

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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL 24-JUL 24	JUL 23-JUL 23
1	REVENUE FROM FINANCING		7,406,312	1,551,220
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0
4	ADMISSION FEES		11,350	13,950
5	REVENUE FROM INVESMENT	1	0	0
6	EARNING FROM BANK DEPOSITS		0	758
7	OTHERS INCOME	2	6,103	0
8	TOTAL INCOME (1+----+7)		7,423,765	1,565,928
	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		1,968,288	1,877,780
13	OFFICE EXP.(RENT, ELEC. PHON, STATION /	.	609,021	581,009
14	DEPERECIATION		0	6,794
15	TRAINING AND DEVELOPMENT		42,750	30,325
16	HONORARIUM TO BOARD AND GEN. MEM.	5	0	0
17	AUDIT FEES		0	0
18	OTHER EXPENSES	6	3,270	0
19	TOTAL GEN. AND ADMIN EXPENSES (12+.....+18)	.	2,623,329	2,495,908
20	TOTAL OPERATION COST (11+19)		2,628,147	2,957,263
21	TOTAL OPERATING INCOME (8-20)		4,795,618	-1,391,335
22	LOAN LOSS PROVISSION		227,300	352,600
23	NET SURPLUS (21-22)		4,568,318	-1,743,935
24	OTHER FUNDS & RESERVES	7	0	0
25	ACCUMULATED SURPLUS (23-24)		4,568,318	-1,743,935

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