



A.M.E.N.A. Foundation

At a Glance

(As of 30 July 2022)

No.	Description	31-Jul-22	30-Jun-22	31-May-22	30-Apr-22
1	Number of Branches	6	6	5	5
2	# of Microfinance Officer (MFO)	19	19	22	18
3	Number of Total Staff	28	29	30	27
4	Number of District Covered	2	2	1	1
5	Number of Clients	2,810	2,303	1,654	1,170
6	Client's Savings Balance	853,765	593,370	336,700	183,480
7	Number of Active Borrowers	2,810	2,303	1,654	1,170
8	Principal Portfolio				
	Disbursed (cumulative)	53,721,000	43,927,000	31,439,000	22,276,000
	Target of Collections (cumulative)	9,345,041	6,211,984	3,301,179	1,570,659
	Actual Collections (cumulative)	9,333,416	6,202,109	3,294,804	1,570,659
	Outstanding Portfolio	44,387,584	37,724,891	28,144,196	20,705,341
9	Recovery Rate	99.88%	99.84%	99.81%	100.00%
10	Portfolio At Risk	0.06%	0.08%	0.11%	0.00%
11	No. of Pastdue A/C.	2	2	2	0
12	% of Pastdue A/C.	0.07%	0.09%	0.12%	0.00%
13	Amount of Pastdue	11,625	9,875	6,375	0
14	Amount of Portfolio At Risk	28,845	29,565	29,565	0

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-Jul-22	30-Jun-22	31-May-22	30-Apr-22
ASSETS					
AAA00	Cash on Hand	9,170	0	0	82
AAB00	Cash in Bank	7,696,951	2,410,407	4,700,436	4,294,320
AA000	Total of Cash and Cash in Bank	7,706,121	2,410,407	4,700,436	4,294,402
AB000	Total Financing Receivables	44,387,584	37,747,391	28,144,196	20,705,341
ACA10	Properties and Equipments Acquired	1,305,212	1,303,812	1,238,562	1,208,982
ACE20	Less Accum. Depreciation	-301,762	-301,762	-51,250	-51,250
AD000	Properties and Equipments Net	1,003,450	1,002,050	1,187,312	1,157,732
ADA10	Staff Advance for Salary	0	0	0	0
ADB10	Staff Advance for Motorcycle	1,264,510	1,290,310	1,290,310	1,046,500
ADC00	Special Advance	33,871	114,751	22,830	5,030
ADD00	Cash Advance to Staff	0	0	0	0
ADE00	Other Receivable	98,600	50,000	0	0
AD000	Total of Other Receivables	1,396,981	1,455,061	1,313,140	1,051,530
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	229,500	240,500	251,500	269,500
AEC00	Other Assets	0	0	0	0
AE000	Total of Investment & Other Assets	229,500	240,500	251,500	269,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	54,723,636	42,855,409	35,596,584	27,478,505
LIABILITIES AND FUND BALANCE:					
BA000	Reserved for Probable Losses	472,700	361,900	311,007	207,100
BBA00	Mandatory Microsavings (MMS)	853,765	594,060	336,700	183,480
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
BB000	Total of Microsavings	853,765	594,060	336,700	183,480
BCA00	Staff Provident Fund	20,900	850	0	0
BCB00	Staff Security Deposit	184,500	150,000	120,000	78,000
BC000	Total of Staff Security & Provident Fund	205,400	150,850	120,000	78,000
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	17,043,954	5,000,000	5,000,000	5,000,000
BD000	Total of Loans Payable	17,043,954	5,000,000	5,000,000	5,000,000
BE000	Client's Community Service	499,010	439,770	314,590	222,960
BF000	Unclaimed Savings & Dormant Accounts	0	0	0	0
BG000	Post Employment Benefit Payable	0	0	0	0
BH000	Staff Benevolent Fund	36,917	0	0	0
BI000	Accounts Payable	0	0	0	0
BJ000	TDS	0	0	0	0
BK000	Due To & From HO	0	0	0	0
BL000	Accrued Expenses	0	60,000	0	0
	Total of Other Liabilities	535,927	499,770	314,590	222,960
B0000	TOTAL LIABILITIES	19,111,746	6,606,580	6,082,297	5,691,540
CA000	Grant Funds Previous Years	46,015,650	8,250,000	8,250,000	8,250,000
CB000	Grant Funds Current Year	0	37,765,650	30,480,000	22,239,700
CC000	Other Comprehensive Fund Balance	0	0	0	0
CD000	Generated Fund - Previous Year	-9,766,821	-6,740,192	-6,740,192	-6,740,192
CE000	Generated Fund - Current Year	-636,939	-3,026,629	-2,475,521	-1,962,543
C0000	FUND BALANCE	35,611,890	36,248,829	29,514,287	21,786,965
J0000	TOTAL LIABILITIES & FUND BALANCE	54,723,636	42,855,409	35,596,584	27,478,505
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

		JUL 2022	JAN-JUN 2022	JAN-MAY 2022	JAN-APR 2022
REVENUE					
DAA00	Gross Revenue from Financing	658,883	1,437,736	788,181	387,861
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	658,883	1,437,736	788,181	387,861
EXPENSES					
DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	12,725	90,495	74,200	58,550
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous Income	0	171,420	171,420	136,920
DB000	Total of Other Revenue	12,725	261,915	245,620	195,470
D0000	TOTAL REVENUE	671,608	1,699,651	1,033,801	583,331
EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	940,161	2,652,794	2,092,624	1,538,287
ED000	Transportation and Other Travel	41,220	284,813	172,818	131,003
EE000	Staff Development and Conferences	19,030	246,463	239,662	196,412
EF000	TDS 5%	0	0	0	0
EGA00	VAT 15%	0	1,500	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	33,895	295,922	188,333	171,847
EGE00	Office Rental - Base Amount	63,410	260,000	198,500	147,500
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	3,217	19,168	14,577	9,138
EGH00	Communication and Postage	10,470	45,222	35,273	23,293
EGI00	Repairs and Maintenance	550	14,479	12,489	6,779
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	10,225	20,265	18,515	18,115
EGM00	Bank Charges / FT Cost	2,943	10,033	5,995	2,966
EGN00	Consultancy and Professional Fees	65,000	215,520	154,520	32,520
EGO00	Publication and Subscription	0	4,095	4,095	0
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	10,000	10,000	10,000
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	6,726	33,594	26,914	26,914
EGV00	Depreciation	0	250,512		
EG000	Other Opex and Admin-Exp.	1,196,847	4,364,380	3,175,815	2,316,274
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	111,700	361,900	333,507	229,600
EHC00	Texas to NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	1,308,547	4,726,280	3,509,322	2,545,874
F0000	REVENUE OVER EXPENSES	-636,939	-3,026,629	-2,475,521	-1,962,543
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-636,939	-3,026,629	-2,475,521	-1,962,543