



A.M.E.N.A. Foundation
At a Glance
(As of 31 MAY 2023)

No.	Description	31-May-23	31-May-22
1	Number of Branches	17	5
2	# of Microfinance Officer (MFO)	24	22
3	Number of Total Staff	50	30
4	Number of District Covered	2	1
5	Number of Clients	6,582	1,654
6	Client's Savings Balance	75,69,257	3,36,700
7	Number of Active Borrowers	6,450	1,654
8	Principal Portfolio		
	Disbursed (cumulative)	17,86,05,000	3,14,39,000
	Target of Collections (cumulative)	10,09,20,876	33,01,179
	Actual Collections (cumulative)	9,97,21,067	32,94,804
	Outstanding Portfolio	7,88,83,933	2,81,44,196
9	Recovery Rate	98.81%	99.81%
10	Portfolio At Risk	2.69%	0.11%
11	No. of Pastdue A/C.	146	2
12	% of Pastdue A/C.	2.26%	0.12%
13	Amount of Pastdue	11,99,809	6,375
14	Amount of Portfolio At Risk	21,24,052	29,565

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Confirmed by:

Maj. Abdur Rahman Tarafder (Retd)
Chief Executive Officer

AMENA Foundation
Statements of Financial Position

For the Month of:		31-May-23	31-May-22
ASSETS			
AAA00	Cash on Hand	1,02,841	0
AAB00	Cash in Bank	1,10,35,486	47,00,436
AA000	Total of Cash and Cash in Bank	1,11,38,327	47,00,436
AB000	Total Financing Receivables	7,88,83,933	2,81,44,196
ACA10	Properties and Equipments Acquired	24,12,062	12,38,562
ACE20	Less Accum. Depreciation	-3,01,762	-51,250
AD000	Properties and Equipments Net	21,10,300	11,87,312
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	17,14,135	12,90,310
ADC00	Special Advance	0	22,830
ADD00	Cash Advance to Staff	7,780	0
ADE00	Other Receivable	3,02,500	0
AD000	Total of Other Receivables	20,24,415	13,13,140
AEA00	Investments	0	0
AEB00	Rental Deposit	4,06,500	2,51,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	4,06,500	2,51,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	9,45,63,475	3,55,96,584
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	11,87,100	3,11,007
BBA00	Mandatory Microsavings (MMS)	75,72,077	3,36,700
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	75,72,077	3,36,700
BCA00	Staff Provident Fund	4,54,350	0
BCB00	Staff Security Deposit	5,54,500	1,20,000
BC000	Total of Staff Security & Provident Fund	10,08,850	1,20,000
BDA00	Long-Term Financing	0	0
BDB00	Short-Term Financing	5,00,54,350	50,00,000
BD000	Total of Loans Payable	5,00,54,350	50,00,000
BE000	Client's Community Service	12,41,625	3,14,590
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	4,21,880	0
BJ000	TDS	0	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	87,350	0
	Total of Other Liabilities	17,50,855	3,14,590
B0000	TOTAL LIABILITIES	6,15,73,232	60,82,297
CA000	Grant Funds Previous Years	4,60,15,650	82,50,000
CB000	Grant Funds Current Year	0	3,04,80,000
CC000	Other Comprehensive Fund Balance	0	0
CD000	Generated Fund - Previous Year	-97,66,821	-67,40,192
CE000	Generated Fund - Current Year	-32,58,586	-24,75,521
C0000	FUND BALANCE	3,29,90,243	2,95,14,287
J0000	TOTAL LIABILITIES & FUND BALANCE	9,45,63,475	3,55,96,584

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-MAY 2023	JAN-MAY 2022
REVENUE			
DAA00	Gross Revenue from Financing	1,37,72,014	7,88,181
DAB00	Less: Ibra	-12,415	0
DA000	Revenue from Financing	1,37,59,599	7,88,181
EXPENSES			
DBA00	Earned from Bank Deposits	0	0
DBB00	Membership Fees	1,26,125	74,200
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	16,500	1,71,420
DB000	Total of Other Revenue	1,42,625	2,45,620
D0000	TOTAL REVENUE	1,39,02,224	10,33,801
EA000	Finance Cost	0	0
EB000	Ibra on Savings	0	0
EC000	Personnel Related Cost	1,15,37,500	20,92,624
ED000	Transportation and Other Travel	8,18,488	1,72,818
EE000	Staff Development and Conferences	9,02,232	2,39,662
EF000	TDS 5%	0	0
EGA00	VAT 15%	51,980	1,500
EGB00	Board Meeting Expenses	77,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	9,09,230	1,88,333
EGE00	Office Rental - Base Amount	11,09,048	1,98,500
EGF00	Staff House Rental - Base Amount	63,084	0
EGG00	Utilities (Light and Water)	1,24,963	14,577
EGH00	Communication and Postage	2,15,285	35,273
EGI00	Repairs and Maintenance	1,01,135	12,489
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	45,019	18,515
EGM00	Bank Charges / FT Cost	57,608	5,995
EGN00	Consultancy and Professional Fees	1,93,500	1,54,520
EGO00	Publication and Subscription	32,515	4,095
EGP00	Association and Membership Dues	5,000	0
EGQ00	Research and Development	0	0
EGR00	Audit Fee	82,223	0
EGS00	Dues and Fees to MRA	0	10,000
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	8,900	26,914
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	1,63,34,710	31,75,815
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	8,26,100	3,33,507
EHC00	Texes to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	1,71,60,810	35,09,322
F0000	REVENUE OVER EXPENSES	-32,58,586	-24,75,521
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-32,58,586	-24,75,521