



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

No.	Description	31-Oct-23	31-Oct-22
1	Number of Branches	18	6
2	# of Microfinance Officer (MFO)	82	19
3	Number of Total Staff	129	30
4	Number of District Covered	4	2
5	Number of Clients	9,396	4,644
6	Client's Savings Balance	1,57,02,621	22,56,355
7	Number of Active Borrowers	9,262	4,644
8	Principal Portfolio		
	Disbursed (cumulative)	28,91,86,000	9,05,61,000
	Target of Collections (cumulative)	16,83,16,410	2,74,51,643
	Actual Collections (cumulative)	16,32,97,013	2,73,80,268
	Outstanding Portfolio	12,58,88,987	6,31,80,732
9	Recovery Rate	97.02%	99.74%
10	Portfolio At Risk	6.70%	0.29%
11	No. of Pastdue A/C.	751	14
12	% of Pastdue A/C.	8.11%	0.30%
13	Amount of Pastdue	50,19,397	71,375
14	Amount of Portfolio At Risk	84,40,678	1,81,387

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-Oct-23	31-Oct-22
<b>ASSETS</b>			
AAA00	Cash on Hand	1,40,758	32,351
AAB00	Cash in Bank	1,33,12,314	65,61,396
<b>AA000</b>	<b>Total of Cash and Cash in Bank</b>	<b>1,34,53,072</b>	<b>65,93,747</b>
<b>AB000</b>	<b>Total Financing Receivables</b>	<b>12,58,88,987</b>	<b>6,31,80,732</b>
ACA10	Properties and Equipments Acquired	34,11,907	13,67,117
ACE20	Less Accum. Depreciation	-8,52,087	-3,01,762
<b>AD000</b>	<b>Properties and Equipments Net</b>	<b>25,59,820</b>	<b>10,65,355</b>
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	24,68,390	14,83,035
ADC00	Special Advance	2,30,400	2,351
ADD00	Cash Advance to Staff	66,529	0
ADE00	Other Receivable	3,13,032	0
<b>AD000</b>	<b>Total of Other Receivables</b>	<b>30,78,351</b>	<b>14,85,386</b>
AEA00	Investments	0	0
AEB00	Rental Deposit	4,41,740	2,41,500
AEC00	Other Assets	0	0
<b>AE000</b>	<b>Total of Investment &amp; Other Assets</b>	<b>4,41,740</b>	<b>2,41,500</b>
<b>AF000</b>	<b>Due from Branches</b>	<b>0</b>	<b>0</b>
<b>A0000</b>	<b>TOTAL ASSETS</b>	<b>14,54,21,970</b>	<b>7,25,66,720</b>
<b>LIABILITIES AND FUND BALANCE:</b>			
<b>BA000</b>	<b>Reserved for Probable Losses</b>	<b>30,25,000</b>	<b>6,84,700</b>
BBA00	Mandatory Microsavings (MMS)	1,57,02,621	22,54,575
BBB00	Voluntary Microsavings (VMS)	0	0
<b>BB000</b>	<b>Total of Microsavings</b>	<b>1,57,02,621</b>	<b>22,54,575</b>
BCA00	Staff Provident Fund	7,29,950	1,32,350
BCB00	Staff Security Deposit	9,38,000	3,02,500
<b>BC000</b>	<b>Total of Staff Security &amp; Provident Fund</b>	<b>16,67,950</b>	<b>4,34,850</b>
BDA00	Long-Term Financing	9,10,00,000	0
BDB00	Short-Term Financing	70,04,350	3,26,54,350
<b>BD000</b>	<b>Total of Loans Payable</b>	<b>9,80,04,350</b>	<b>3,26,54,350</b>
<b>BE000</b>	<b>Client's Community Service</b>	<b>18,43,203</b>	<b>7,75,755</b>
<b>BF000</b>	<b>Unclaimed Savings &amp; Dormant Accounts</b>	<b>0</b>	<b>0</b>
<b>BG000</b>	<b>Post Employment Benefit Payable</b>	<b>0</b>	<b>0</b>
<b>BH000</b>	<b>Staff Benevolent Fund</b>	<b>258</b>	<b>0</b>
<b>BI000</b>	<b>Accounts Payable</b>	<b>450</b>	<b>1,50,609</b>
<b>BJ000</b>	<b>TDS</b>	<b>1,90,505</b>	<b>0</b>
<b>BK000</b>	<b>Due To &amp; From HO</b>	<b>0</b>	<b>0</b>
<b>BL000</b>	<b>Accrued Expenses</b>	<b>50,000</b>	<b>0</b>
	<b>Total of Other Liabilities</b>	<b>20,84,416</b>	<b>9,26,364</b>
<b>B0000</b>	<b>TOTAL LIABILITIES</b>	<b>12,04,84,337</b>	<b>3,69,54,839</b>
<b>CA000</b>	<b>Grant Funds Previous Years</b>	<b>4,60,15,650</b>	<b>4,60,15,650</b>
<b>CB000</b>	<b>Grant Funds Current Year</b>	<b>0</b>	<b>0</b>
<b>CC000</b>	<b>Other Comprehensive Fund Balance</b>	<b>6,00,000</b>	<b>0</b>
<b>CD000</b>	<b>Generated Fund - Previous Year</b>	<b>-1,66,90,566</b>	<b>-97,66,821</b>
<b>CE000</b>	<b>Generated Fund - Current Year</b>	<b>-49,87,451</b>	<b>-6,36,948</b>
<b>C0000</b>	<b>FUND BALANCE</b>	<b>2,49,37,633</b>	<b>3,56,11,881</b>
<b>J0000</b>	<b>TOTAL LIABILITIES &amp; FUND BALANCE</b>	<b>14,54,21,970</b>	<b>7,25,66,720</b>
		0.00	0.00

**AMENA Foundation**  
**Statements of Comprehensive Income**

For the Period of:		JUL-OCT 2023	JUL-OCT 2022
<b>REVENUE</b>			
DAA00	Gross Revenue from Financing	76,70,622	39,36,944
DAB00	Less: Ibra	-46,881	0
<b>DA000</b>	<b>Revenue from Financing</b>	<b>76,23,741</b>	<b>39,36,944</b>
<b>EXPENSES</b>			
DBA00	Earned from Bank Deposits	1,343	0
DBB00	Membership Fees	92,800	59,300
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	21,855	16,500
<b>DB000</b>	<b>Total of Other Revenue</b>	<b>1,15,998</b>	<b>75,800</b>
<b>D0000</b>	<b>TOTAL REVENUE</b>	<b>77,39,739</b>	<b>40,12,744</b>
EA000	Finance Cost	0	0
EB000	Ibra on Savings	4,61,355	0
EC000	Personnel Related Cost	74,08,375	34,02,004
ED000	Transportation and Other Travel	6,48,824	1,86,462
EE000	Staff Development and Conferences	2,59,516	1,14,885
EF000	TDS 5%	0	28,794
EGA00	VAT 15%	49,955	0
EGB00	Board Meeting Expenses	5,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	7,78,650	1,06,491
EGE00	Office Rental - Base Amount	3,55,240	2,54,950
EGF00	Staff House Rental - Base Amount	6,23,181	0
EGG00	Utilities (Light and Water)	1,20,645	36,752
EGH00	Communication and Postage	2,01,284	55,357
EGI00	Repairs and Maintenance	28,310	17,325
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	9,795	29,985
EGM00	Bank Charges / FT Cost	16,366	14,187
EGN00	Consultancy and Professional Fees	10,000	65,000
EGO00	Publication and Subscription	0	0
EGP00	Association and Membership Dues	0	5,000
EGQ00	Research and Development	0	0
EGR00	Audit Fee	0	0
EGS00	Dues and Fees to MRA	20,000	0
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	37,994	8,800
EGV00	Depreciation	0	0
<b>EG000</b>	<b>Other Opex and Admin-Exp.</b>	<b>1,10,34,490</b>	<b>43,25,992</b>
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	16,92,700	3,23,700
EHC00	Texas to NBR	0	0
<b>E0000</b>	<b>TOTAL EXPENSES WITH TAX</b>	<b>1,27,27,190</b>	<b>46,49,692</b>
<b>F0000</b>	<b>REVENUE OVER EXPENSES</b>	<b>-49,87,451</b>	<b>-6,36,948</b>
<b>G0000</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>0</b>	<b>0</b>
<b>H0000</b>	<b>TOTAL COMPREHENSIVE INCOME</b>	<b>-49,87,451</b>	<b>-6,36,948</b>