



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

### ***At a Glance***

***( As of December 31, 2024 )***

<b>No.</b>	<b>Description</b>	<b>31-Dec-24</b>	<b>31-Dec-23</b>	<b>31-Dec-22</b>
1	Number of Branches	16	18	6
2	# of Microfinance Officer (MFO)	67	58	18
3	Number of Total Staff	112	106	30
4	Number of District Covered	4	4	2
5	Number of Clients	14,069	11,482	5,507
6	Client's Savings Balance	0	22,742,732	3,569,520
7	Number of Active Borrowers	13,264	11,362	5,489
8	Principal Portfolio			
	Disbursed (cumulative)	712,355,750	354,454,000	110,469,000
	Target of Collections (cumulative)	524,550,576	206,099,291	45,419,614
	Actual Collections (cumulative)	504,906,530	199,322,810	45,253,389
	Outstanding Portfolio	207,449,220	155,131,190	65,215,611
9	Recovery Rate	96.26%	96.71%	99.63%
10	Portfolio At Risk	15.52%	5.98%	0.49%
11	No. of Pastdue A/C.	2,281	821	27
12	% of Pastdue A/C.	17.20%	7.23%	0.49%
13	Amount of Pastdue	19,644,046	6,776,481	166,225
14	Amount of Portfolio At Risk	32,195,106	9,284,432	321,834

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-Dec-24	31-Dec-23	31-Dec-22
1	CASH IN HAND		1,006,886	385,663	10,410
2	CASH IN BANK		11,621,848	9,831,004	6,409,339
3	RECEIVABLES FROM OTHER NGO		0	0	0
4	RECEIVABLES FROM CLIENTS		207,449,220	155,131,190	65,215,611
5	OTHER RECEIVABLES	1	13,413,965	4,033,630	1,745,495
6	OTHER INVESTMENT	2	0	0	0
7	LAND & BUILDING NET		0	0	0
8	OTHER FIXED PROPERTIES NET		2,606,864	2,618,995	1,121,410
9	OTHER PROPERTIES		0	0	0
10	<b>TOTAL PROPERTIES &amp; ASSETS (1+.....+9)</b>		<b>236,098,783</b>	<b>172,000,482</b>	<b>74,502,265</b>
	<b>LIABILITIES AND CAPITAL FUNDS</b>				
11	RESERVED FOR LOAN LOSS		8,660,300	4,350,800	751,350
12	CLIENT'S SAVINGS		47,856,963	22,742,732	3,569,520
13	LOAN FROM PKSF		0	0	0
14	LOAN FROM HOUSING		0	0	0
15	LOAN FROM OTHER GOVT. OFFICE		0	0	0
16	LOAN FROM OTHER NGOS		0	0	0
17	LOAN FROM COMMERCIAL BANKS		0	0	0
18	OTHER LOAN FROM PRIVATES	3	114,000,000	116,984,350	32,654,350
19	OTHER LIABILITIES	4	6,280,006	4,142,744	1,695,762
20	<b>TOTAL LIABILITIES (11+.....+19)</b>		<b>176,797,269</b>	<b>148,220,626</b>	<b>38,670,982</b>
	<b>FUNDS &amp; SURPLUS</b>				
21	DONOR'S FUND	5	55,100,000	46,015,650	46,015,650
22	STATUTORY RESERVE (FDR)		2,100,000	600,000	0
23	ACCUMULATED NET SURPLUS		2,101,514	-22,835,794	-10,184,367
24	OTHER FUNDS	6	0	0	0
	<b>TOTAL FUNDS &amp; SURPLUS (21+.....+24)</b>		<b>59,301,514</b>	<b>23,779,856</b>	<b>35,831,283</b>
	<b>TOTAL LIABILITIES AND CAPITAL (20+25)</b>		<b>236,098,783</b>	<b>172,000,482</b>	<b>74,502,265</b>
			0.00	0.00	0.00

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**STATEMENTS OF COMPREHENSIVE INCOME**

S NO.	REVENUE/INCOME	NOTE	JUL- DEC 24	JUL-DEC 23	JUL-DEC 22
1	REVENUE FROM FINANCING		32,886,777	13,036,543	6,708,277
2	GRANTS		0	0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0	0
4	ADMISSION FEES		63,630	155,800	81,525
5	REVENUE FROM INVESMENT	1	0	0	0
6	EARNING FROM BANK DEPOSITS		14,918	11,678	0
7	OTHERS INCOME	2	29,962	7,173	16,500
8	<b>TOTAL INCOME (1+---+7)</b>		<b>32,995,287</b>	<b>13,211,194</b>	<b>6,806,302</b>
	<b>COST/EXPENDITURE</b>				
	<b>FINANCING COST</b>				
9	HIBA (GIFT) ON SAVINGS	3	4,818	461,355	0
10	PROFIT ON BORROWED FUNDS	4	0	0	0
11	<b>TOTAL FINANCING COST (9+10)</b>		<b>4,818</b>	<b>461,355</b>	<b>0</b>
	<b>GENERAL AND ADMINISTRATIVE COST</b>				
12	SALARIES & WAGES		11,356,508	11,309,393	5,071,742
13	OFFICE EXP.(RENT, ELEC. PHON, STATION ARIES, OTHERS)	.	4,467,305	4,100,475	1,378,611
14	DEPERECIATION		0	0	0
15	TRAINING AND DEVELOPMENT		443,045	402,650	374,245
16	HONORARIUM TO BOARD AND GEN. MEM.	5	0	5,000	0
17	AUDIT FEES		0	0	0
18	OTHER EXPENSES	6	30,130	59,049	8,900
19	<b>TOTAL GEN. AND ADMIN EXPENSES (12+...+18)</b>	.	<b>16,296,988</b>	<b>15,876,567</b>	<b>6,833,498</b>
20	<b>TOTAL OPERATION COST (11+19)</b>		<b>16,301,806</b>	<b>16,337,922</b>	<b>6,833,498</b>
21	<b>TOTAL OPERATING INCOME (8-20)</b>		<b>16,693,481</b>	<b>-3,126,728</b>	<b>-27,196</b>
22	<b>LOAN LOSS PROVISSION</b>		2,604,020	3,018,500	390,350
23	<b>NET SURPLUS (21-22)</b>		<b>14,089,461</b>	<b>-6,145,228</b>	<b>-417,546</b>
24	<b>OTHER FUNDS &amp; RESERVES</b>	7	0	0	600,000
25	<b>ACCUMULATED SURPLUS (23-24)</b>		<b>14,089,461</b>	<b>-6,145,228</b>	<b>-1,017,546</b>

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