



A.M.E.N.A. Foundation
At a Glance
(As of 31 DEC 2022)

No.	Description	31-Dec-22	30-Nov-22	31-Oct-22	30-Sep-22
1	Number of Branches	6	6	6	6
2	# of Microfinance Officer (MFO)	18	18	19	19
3	Number of Total Staff	30	29	30	30
4	Number of District Covered	2	2	2	2
5	Number of Clients	5,507	5,150	4,644	4,129
6	Client's Savings Balance	3,569,520	2,903,650	2,256,355	1,710,145
7	Number of Active Borrowers	5,489	5,150	4,644	4,129
8	Principal Portfolio				
	Disbursed (cumulative)	110,469,000	101,670,000	90,561,000	79,823,000
	Target of Collections (cumulative)	45,419,614	36,360,833	27,451,643	20,375,715
	Actual Collections (cumulative)	45,253,389	36,249,308	27,380,268	20,337,890
	Outstanding Portfolio	65,215,611	65,420,692	63,180,732	59,485,110
9	Recovery Rate	99.63%	99.69%	99.74%	1
10	Portfolio At Risk	0.49%	0.38%	0.29%	0
11	No. of Pastdue A/C.	27	20	14	9
12	% of Pastdue A/C.	0.49%	0.39%	0.30%	0.22%
13	Amount of Pastdue	166,225	111,525	71,375	37,825
14	Amount of Portfolio At Risk	321,834	247,057	181,387	104,268

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-Dec-22	30-Nov-22	31-Oct-22	30-Sep-22
ASSETS					
AAA00	Cash on Hand	10,410	7,625	32,351	0
AAB00	Cash in Bank	6,409,339	5,587,386	6,561,396	4,489,507
AA000	Total of Cash and Cash in Bank	6,419,749	5,595,011	6,593,747	4,489,507
AB000	Total Financing Receivables	65,215,611	65,420,692	63,180,732	59,485,110
ACA10	Properties and Equipments Acquired	1,423,172	1,391,117	1,367,117	1,367,117
ACE20	Less Accum. Depreciation	-301,762	-301,762	-301,762	-301,762
AD000	Properties and Equipments Net	1,121,410	1,089,355	1,065,355	1,065,355
ADA10	Staff Advance for Salary	0	0	0	0
ADB10	Staff Advance for Motorcycle	1,379,835	1,424,935	1,483,035	1,522,645
ADC00	Special Advance	290	760	2,351	16,301
ADD00	Cash Advance to Staff	65,870	0	0	0
ADE00	Other Receivable	0	0	0	99,150
AD000	Total of Other Receivables	1,445,995	1,425,695	1,485,386	1,638,096
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	299,500	235,500	241,500	252,500
AEC00	Other Assets	0	0	0	0
AE000	Total of Investment & Other Assets	299,500	235,500	241,500	252,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	74,502,265	73,766,253	72,566,720	66,930,568
LIABILITIES AND FUND BALANCE:					
BA000	Reserved for Probable Losses	751,350	742,000	684,700	602,000
BBA00	Mandatory Microsavings (MMS)	3,569,520	2,903,650	2,254,575	1,710,145
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
BB000	Total of Microsavings	3,569,520	2,903,650	2,254,575	1,710,145
BCA00	Staff Provident Fund	216,100	172,700	132,350	87,800
BCB00	Staff Security Deposit	354,500	332,500	302,500	263,000
BC000	Total of Staff Security & Provident Fund	570,600	505,200	434,850	350,800
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	32,654,350	32,654,350	32,654,350	27,680,800
BD000	Total of Loans Payable	32,654,350	32,654,350	32,654,350	27,680,800
BE000	Client's Community Service	808,135	813,145	775,755	696,665
BF000	Unclaimed Savings & Dormant Accounts	0	0	0	0
BG000	Post Employment Benefit Payable	0	0	0	0
BH000	Staff Benevolent Fund	0	0	0	0
BI000	Accounts Payable	227,027	188,943	150,609	285,688
BJ000	TDS	0	0	0	0
BK000	Due To & From HO	0	0	0	0
BL000	Accrued Expenses	90,000	0	0	0
	Total of Other Liabilities	1,125,162	1,002,088	926,364	982,353
B0000	TOTAL LIABILITIES	38,670,982	37,807,288	36,954,839	31,326,098
CA000	Grant Funds Previous Years	46,015,650	46,015,650	46,015,650	46,015,650
CB000	Grant Funds Current Year	0	0	0	0
CC000	Other Comprehensive Fund Balance	0	0	0	0
CD000	Generated Fund - Previous Year	-9,766,821	-9,766,821	-9,766,821	-9,766,821
CE000	Generated Fund - Current Year	-417,546	-289,864	-636,948	-644,359
C0000	FUND BALANCE	35,831,283	35,958,965	35,611,881	35,604,470
J0000	TOTAL LIABILITIES & FUND BALANCE	74,502,265	73,766,253	72,566,720	66,930,568
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

JUL-DEC 22	JUL-NOV 22	JUL-OCT 22	JUL-SEP 22
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REVENUE

DAA00	Gross Revenue from Financing	6,708,277	5,370,918	3,936,944	2,722,309
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	6,708,277	5,370,918	3,936,944	2,722,309

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	81,525	72,400	59,300	46,075
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous Income	16,500	16,500	16,500	16,500
DB000	Total of Other Revenue	98,025	88,900	75,800	62,575
D0000	TOTAL REVENUE	6,806,302	5,459,818	4,012,744	2,784,884

EXPENSES

EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	5,071,742	4,234,195	3,402,004	2,468,696
ED000	Transportation and Other Travel	342,662	236,680	186,462	140,095
EE000	Staff Development and Conferences	374,245	128,510	114,885	87,420
EF000	TDS 5%	41,446	35,120	28,794	24,364
EGA00	VAT 15%	0	0	0	0
EGB00	Board Meeting Expenses	0	0	0	0
EGC00	Staff Benevolent Funds	0	0	0	0
EGD00	Stationaries and Office Supplies	209,926	159,023	106,491	73,734
EGE00	Office Rental - Base Amount	384,000	317,500	254,950	188,450
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	46,230	43,289	36,752	29,220
EGH00	Communication and Postage	81,297	67,797	55,357	42,516
EGI00	Repairs and Maintenance	26,905	20,175	17,325	12,475
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	41,834	31,950	29,985	29,525
EGM00	Bank Charges / FT Cost	44,311	15,643	14,187	12,948
EGN00	Consultancy and Professional Fees	155,000	65,000	65,000	65,000
EGO00	Publication and Subscription	0	0	0	0
EGP00	Association and Membership Dues	5,000	5,000	5,000	5,000
EGQ00	Research and Development	0	0	0	0
EGR00	Audit Fee	0	0	0	0
EGS00	Dues and Fees to MRA	0	0	0	0
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	8,900	8,800	8,800	8,800
EGV00	Depreciation	0	0	0	0
EG000	Other Opex and Admin-Exp.	6,833,498	5,368,682	4,325,992	3,188,243
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	390,350	381,000	323,700	241,000
EHC00	Texas to NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	7,223,848	5,749,682	4,649,692	3,429,243
F0000	REVENUE OVER EXPENSES	-417,546	-289,864	-636,948	-644,359
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-417,546	-289,864	-636,948	-644,359