



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

No.	Description	31-Dec-23	31-Dec-22
1	Number of Branches	18	6
2	# of Microfinance Officer (MFO)	58	18
3	Number of Total Staff	106	30
4	Number of District Covered	4	2
5	Number of Clients	11,482	5,507
6	Client's Savings Balance	2,27,42,732	35,69,520
7	Number of Active Borrowers	11,362	5,489
8	Principal Portfolio		
	Disbursed (cumulative)	35,44,54,000	11,04,69,000
	Target of Collections (cumulative)	20,60,99,291	4,54,19,614
	Actual Collections (cumulative)	19,93,22,810	4,52,53,389
	Outstanding Portfolio	15,51,31,190	6,52,15,611
9	Recovery Rate	96.71%	99.63%
10	Portfolio At Risk	5.98%	0.49%
11	No. of Pastdue A/C.	821	27
12	% of Pastdue A/C.	7.23%	0.49%
13	Amount of Pastdue	67,76,481	1,66,225
14	Amount of Portfolio At Risk	92,84,432	3,21,834

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-23	31-Dec-22
ASSETS			
AAA00	Cash on Hand	3,85,663	10,410
AAB00	Cash in Bank	98,31,004	64,09,339
AA000	Total of Cash and Cash in Bank	1,02,16,667	64,19,749
AB000	Total Financing Receivables	15,51,31,190	6,52,15,611
ACA10	Properties and Equipments Acquired	34,71,082	14,23,172
ACE20	Less Accum. Depreciation	-8,52,087	-3,01,762
AD000	Properties and Equipments Net	26,18,995	11,21,410
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	27,94,808	13,79,835
ADC00	Special Advance	2,61,450	290
ADD00	Cash Advance to Staff	31,557	65,870
ADE00	Other Recevable	4,82,075	0
AD000	Total of Other Receivables	35,69,890	14,45,995
AEA00	Investments	0	0
AEB00	Rental Deposit	4,63,740	2,99,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	4,63,740	2,99,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	17,20,00,482	7,45,02,265
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	43,50,800	7,51,350
BBA00	Mandatory Microsavings (MMS)	2,27,42,732	35,69,520
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	2,27,42,732	35,69,520
BCA00	Staff Provident Fund	8,60,250	2,16,100
BCB00	Staff Security Deposit	11,08,000	3,54,500
BC000	Total of Staff Security & Provident Fund	19,68,250	5,70,600
BDA00	Long-Term Financing	11,00,00,000	0
BDB00	Short-Term Financing	69,84,350	3,26,54,350
BD000	Total of Loans Payable	11,69,84,350	3,26,54,350
BE000	Client's Community Service	21,61,253	8,08,135
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	9,291	0
BI000	Accounts Payable	3,950	2,27,027
BJ000	TDS	0	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	0	90,000
	Total of Other Liabilities	21,74,494	11,25,162
B0000	TOTAL LIABILITIES	14,82,20,626	3,86,70,982
CA000	Grant Funds Previous Years	4,60,15,650	4,60,15,650
CB000	Grant Funds Current Year	0	0
CC000	Other Comprehensive Fund Balance	6,00,000	0
CD000	Generated Fund - Previous Year	-1,66,90,566	-97,66,821
CE000	Generated Fund - Current Year	-61,45,228	-4,17,546
C0000	FUND BALANCE	2,37,79,856	3,58,31,283
J0000	TOTAL LIABILITIES & FUND BALANCE	17,20,00,482	7,45,02,265
		0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-DEC 2023	JUL-DEC 2022
REVENUE			
DAA00	Gross Revenue from Financing	1,30,99,570	67,08,277
DAB00	Less: Ibra	-63,027	0
DA000	Revenue from Financing	1,30,36,543	67,08,277
DBA00	Earned from Bank Deposits	11,678	0
DBB00	Membership Fees	1,55,800	81,525
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	7,173	16,500
DB000	Total of Other Revenue	1,74,651	98,025
D0000	TOTAL REVENUE	1,32,11,194	68,06,302
EXPENSES			
EA000	Finance Cost	0	0
EB000	Ibra on Savings	4,61,355	0
EC000	Personnel Related Cost	1,13,09,393	50,71,742
ED000	Transportation and Other Travel	10,22,891	3,42,662
EE000	Staff Development and Conferences	4,02,650	3,74,245
EF000	TDS 5%	0	41,446
EGA00	VAT 15%	77,506	0
EGB00	Board Meeting Expenses	5,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	8,80,260	2,09,926
EGE00	Office Rental - Base Amount	5,26,354	3,84,000
EGF00	Staff House Rental - Base Amount	8,99,353	0
EGG00	Utilities (Light and Water)	1,74,051	46,230
EGH00	Communication and Postage	3,06,779	81,297
EGI00	Repairs and Maintenance	35,130	26,905
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	21,139	41,834
EGM00	Bank Charges / FT Cost	79,512	44,311
EGN00	Consultancy and Professional Fees	55,000	1,55,000
EGO00	Publication and Subscription	2,500	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	59,049	8,900
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	1,63,37,922	68,33,498
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	30,18,500	3,90,350
EHC00	Texas to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	1,93,56,422	72,23,848
F0000	REVENUE OVER EXPENSES	-61,45,228	-4,17,546
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-61,45,228	-4,17,546