



**A.M.E.N.A. Foundation**  
**At a Glance**  
( As of 30 SEP 2022)

No.	Description	30-Sep-22	31-Aug-22	31-Jul-22	30-Jun-22
1	Number of Branches	6	6	6	6
2	# of Microfinance Officer (MFO)	19	19	19	19
3	Number of Total Staff	30	29	28	29
4	Number of District Covered	2	2	2	2
5	Number of Clients	4,129	2,812	2,810	2,303
6	Client's Savings Balance	1,710,145	853,765	853,765	593,370
7	Number of Active Borrowers	4,129	2,810	2,810	2,303
8	Principal Portfolio				
	Disbursed (cumulative)	79,823,000	67,344,000	53,721,000	43,927,000
	Target of Collections (cumulative)	20,375,715	14,344,012	9,345,041	6,211,984
	Actual Collections (cumulative)	20,337,890	14,330,953	9,333,416	6,202,109
	Outstanding Portfolio	59,485,110	53,013,047	44,387,584	37,724,891
9	Recovery Rate	1	99.91%	99.88%	99.84%
10	Portfolio At Risk	0	0.05%	0.06%	0.08%
11	No. of Pastdue A/C.	9	2	2	2
12	% of Pastdue A/C.	0.22%	0.07%	0.07%	0.09%
13	Amount of Pastdue	37,825	13,059	11,625	9,875
14	Amount of Portfolio At Risk	104,268	28,885	28,845	29,565

Prepared by:

**Shamsuzzaman Tarafder**  
**Chief Operating Officer**

**Maj. Abdur Rahman Tarafder (Retd)**  
**Chief Executive Officer**

**AMENA Foundation**  
**Statements of Financial Position**

For the Month of:		30-Sep-22	31-Aug-22	31-Jul-22	30-Jun-22
<b>ASSETS</b>					
AAA00	Cash on Hand	0	3,880	9,170	0
AAB00	Cash in Bank	4,489,507	8,889,733	7,696,951	2,410,407
<b>AA000</b>	<b>Total of Cash and Cash in Bank</b>	<b>4,489,507</b>	<b>8,893,613</b>	<b>7,706,121</b>	<b>2,410,407</b>
<b>AB000</b>	<b>Total Financing Receivables</b>	<b>59,485,110</b>	<b>53,013,047</b>	<b>44,387,584</b>	<b>37,747,391</b>
ACA10	Properties and Equipments Acquired	1,367,117	1,367,117	1,305,212	1,303,812
ACE20	Less Accum. Depreciation	-301,762	-301,762	-301,762	-301,762
<b>AD000</b>	<b>Properties and Equipments Net</b>	<b>1,065,355</b>	<b>1,065,355</b>	<b>1,003,450</b>	<b>1,002,050</b>
ADA10	Staff Advance for Salary	0	0	0	0
ADB10	Staff Advance for Motorcycle	1,522,645	1,432,245	1,264,510	1,290,310
ADC00	Special Advance	16,301	13,741	33,871	114,751
ADD00	Cash Advance to Staff	0	0	0	0
ADE00	Other Receivable	99,150	99,150	98,600	50,000
<b>AD000</b>	<b>Total of Other Receivables</b>	<b>1,638,096</b>	<b>1,545,136</b>	<b>1,396,981</b>	<b>1,455,061</b>
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	252,500	223,500	229,500	240,500
AEC00	Other Assets	0	0	0	0
<b>AE000</b>	<b>Total of Investment &amp; Other Assets</b>	<b>252,500</b>	<b>223,500</b>	<b>229,500</b>	<b>240,500</b>
<b>AF000</b>	<b>Due from Branches</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>A0000</b>	<b>TOTAL ASSETS</b>	<b>66,930,568</b>	<b>64,740,651</b>	<b>54,723,636</b>	<b>42,855,409</b>
<b>LIABILITIES AND FUND BALANCE:</b>					
<b>BA000</b>	<b>Reserved for Probable Losses</b>	<b>602,000</b>	<b>548,400</b>	<b>472,700</b>	<b>361,900</b>
BBA00	Mandatory Microsavings (MMS)	1,710,145	1,249,905	853,765	594,060
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
<b>BB000</b>	<b>Total of Microsavings</b>	<b>1,710,145</b>	<b>1,249,905</b>	<b>853,765</b>	<b>594,060</b>
BCA00	Staff Provident Fund	87,800	52,650	20,900	850
BCB00	Staff Security Deposit	263,000	221,500	184,500	150,000
<b>BC000</b>	<b>Total of Staff Security &amp; Provident Fund</b>	<b>350,800</b>	<b>274,150</b>	<b>205,400</b>	<b>150,850</b>
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	27,680,800	26,350,800	17,043,954	5,000,000
<b>BD000</b>	<b>Total of Loans Payable</b>	<b>27,680,800</b>	<b>26,350,800</b>	<b>17,043,954</b>	<b>5,000,000</b>
<b>BE000</b>	<b>Client's Community Service</b>	<b>696,665</b>	<b>594,355</b>	<b>499,010</b>	<b>439,770</b>
<b>BF000</b>	<b>Unclaimed Savings &amp; Dormant Accounts</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BG000</b>	<b>Post Employment Benefit Payable</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BH000</b>	<b>Staff Benevolent Fund</b>	<b>0</b>	<b>0</b>	<b>36,917</b>	<b>0</b>
<b>BI000</b>	<b>Accounts Payable</b>	<b>285,688</b>	<b>68,333</b>	<b>0</b>	<b>0</b>
<b>BJ000</b>	<b>TDS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BK000</b>	<b>Due To &amp; From HO</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BL000</b>	<b>Accrued Expenses</b>	<b>0</b>	<b>5,000</b>	<b>0</b>	<b>60,000</b>
	<b>Total of Other Liabilities</b>	<b>982,353</b>	<b>667,688</b>	<b>535,927</b>	<b>499,770</b>
<b>B0000</b>	<b>TOTAL LIABILITIES</b>	<b>31,326,098</b>	<b>29,090,943</b>	<b>19,111,746</b>	<b>6,606,580</b>
<b>CA000</b>	<b>Grant Funds Previous Years</b>	<b>46,015,650</b>	<b>46,015,650</b>	<b>46,015,650</b>	<b>8,250,000</b>
<b>CB000</b>	<b>Grant Funds Current Year</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37,765,650</b>
<b>CC000</b>	<b>Other Comprehensive Fund Balance</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>CD000</b>	<b>Generated Fund - Previous Year</b>	<b>-9,766,821</b>	<b>-9,766,821</b>	<b>-9,766,821</b>	<b>-6,740,192</b>
<b>CE000</b>	<b>Generated Fund - Current Year</b>	<b>-644,359</b>	<b>-599,121</b>	<b>-636,939</b>	<b>-3,026,629</b>
<b>C0000</b>	<b>FUND BALANCE</b>	<b>35,604,470</b>	<b>35,649,708</b>	<b>35,611,890</b>	<b>36,248,829</b>
<b>J0000</b>	<b>TOTAL LIABILITIES &amp; FUND BALANCE</b>	<b>66,930,568</b>	<b>64,740,651</b>	<b>54,723,636</b>	<b>42,855,409</b>
		0.00	0.00	0.00	0.00

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

For the Period of:		JUL-SEP 22	JUL-AUG 22	JUL 2022	JAN-JUN 22
<b>REVENUE</b>					
DAA00	Gross Revenue from Financing	2,722,309	1,584,716	658,883	1,437,736
DAB00	Less: Ibra	0	0	0	0
<b>DA000</b>	<b>Revenue from Financing</b>	<b>2,722,309</b>	<b>1,584,716</b>	<b>658,883</b>	<b>1,437,736</b>
<b>EXPENSES</b>					
DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	46,075	29,775	12,725	90,495
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	0	171,420
<b>DB000</b>	<b>Total of Other Revenue</b>	<b>62,575</b>	<b>46,275</b>	<b>12,725</b>	<b>261,915</b>
<b>D0000</b>	<b>TOTAL REVENUE</b>	<b>2,784,884</b>	<b>1,630,991</b>	<b>671,608</b>	<b>1,699,651</b>
EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	2,468,696	1,661,326	940,161	2,652,794
ED000	Transportation and Other Travel	140,095	41,220	41,220	284,813
EE000	Staff Development and Conferences	87,420	26,151	19,030	246,463
EF000	TDS 5%	24,364	0	0	0
EGA00	VAT 15%			0	1,500
EGB00	Board Meeting Expenses	0	0	0	0
EGC00	Staff Benevolent Funds	0	0	0	0
EGD00	Stationaries and Office Supplies	73,734	51,650	33,895	295,922
EGE00	Office Rental - Base Amount	188,450	125,930	63,410	260,000
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	29,220	11,656	3,217	19,168
EGH00	Communication and Postage	42,516	27,430	10,470	45,222
EGI00	Repairs and Maintenance	12,475	8,520	550	14,479
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	29,525	10,225	10,225	20,265
EGM00	Bank Charges / FT Cost	12,948	6,804	2,943	10,033
EGN00	Consultancy and Professional Fees	65,000	65,000	65,000	215,520
EGO00	Publication and Subscription	0	0	0	4,095
EGP00	Association and Membership Dues	5,000	0	0	0
EGQ00	Research and Development	0	0	0	0
EGR00	Audit Fee	0	0	0	0
EGS00	Dues and Fees to MRA	0	0	0	10,000
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	8,800	6,800	6,726	33,594
EGV00	Depreciation	0	0	0	250,512
<b>EG000</b>	<b>Other Opex and Admin-Exp.</b>	<b>3,188,243</b>	<b>2,042,712</b>	<b>1,196,847</b>	<b>4,364,380</b>
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	241,000	187,400	111,700	361,900
EHC00	Texes to NBR	0	0	0	0
<b>E0000</b>	<b>TOTAL EXPENSES WITH TAX</b>	<b>3,429,243</b>	<b>2,230,112</b>	<b>1,308,547</b>	<b>4,726,280</b>
<b>F0000</b>	<b>REVENUE OVER EXPENSES</b>	<b>-644,359</b>	<b>-599,121</b>	<b>-636,939</b>	<b>-3,026,629</b>
<b>G0000</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>H0000</b>	<b>TOTAL COMPREHENSIVE INCOME</b>	<b>-644,359</b>	<b>-599,121</b>	<b>-636,939</b>	<b>-3,026,629</b>