



A.M.E.N.A. Foundation

At a Glance

(As of September 30, 2024)

No.	Description	30-Sep-24	30-Sep-23
1	Number of Branches	18	18
2	# of Microfinance Officer (MFO)	74	64
3	Number of Total Staff	124	123
4	Number of District Covered	4	5
5	Number of Clients	14,904	8,532
6	Client's Savings Balance	0	12,699,516
7	Number of Active Borrowers	14,305	8,389
8	Principal Portfolio		
	Disbursed (cumulative)	622,750,000	261,395,000
	Target of Collections (cumulative)	427,094,385	151,391,890
	Actual Collections (cumulative)	415,490,883	147,311,276
	Outstanding Portfolio	207,259,117	114,083,724
9	Recovery Rate	97.28%	97.30%
10	Portfolio At Risk	9.59%	6.11%
11	No. of Pastdue A/C.	1,724	658
12	% of Pastdue A/C.	12.05%	7.84%
13	Amount of Pastdue	11,603,502	4,080,614
14	Amount of Portfolio At Risk	19,869,648	6,970,805

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	
			30-Sep-24	30-Sep-23
1	CASH IN HAND		537,817	68,520
2	CASH IN BANK		6,501,982	12,589,834
3	RECEIVABLES FROM OTHER NGO		0	0
4	RECEIVABLES FROM CLIENTS		207,259,117	114,083,724
5	OTHER RECEIVABLES	1	13,012,564	3,725,596
6	OTHER INVESTMENT	2	0	0
7	LAND & BUILDING NET		0	0
8	OTHER FIXED PROPERTIES NET		2,432,464	2,301,520
9	OTHER PROPERTIES		0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+9)		229,743,944	132,769,194
	LIABILITIES AND CAPITAL FUNDS			
11	RESERVED FOR LOAN LOSS		7,253,600	2,559,600
12	CLIENT'S SAVINGS		45,971,283	12,702,196
13	LOAN FROM PKSF		0	0
14	LOAN FROM HOUSING		0	0
15	LOAN FROM OTHER GOVT. OFFICE		0	0
16	LOAN FROM OTHER NGOS		0	0
17	LOAN FROM COMMERCIAL BANKS		0	0
18	OTHER LOAN FROM PRIVATES	3	113,610,000	88,054,350
19	OTHER LIABILITIES	4	5,958,539	3,524,396
20	TOTAL LIABILITIES (11+.....+19)		172,793,422	106,840,542
	FUNDS & SURPLUS			
21	DONOR'S FUND	5	55,100,000	46,015,650
22	STATUTORY RESERVE (FDR)		2,100,000	600,000
23	ACCUMULATED NET SURPLUS PREVIOUS		-11,987,947	-16,689,734
24	ACCUMULATED NET SURPLUS CURRENT		11,738,469	-3,997,264
25	OTHER FUNDS	6	0	0
	TOTAL FUNDS & SURPLUS (21+.....+25)		56,950,522	25,928,652
	TOTAL LIABILITIES AND CAPITAL (20+25)		229,743,944	132,769,194
			0.00	0.00

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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL- SEP 2024	JUL- SEP 2023
1	REVENUE FROM FINANCING		21,054,900	5,185,171
2	GRANTS		0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0
4	ADMISSION FEES		31,375	65,050
5	REVENUE FROM INVESMENT	1	0	0
6	EARNING FROM BANK DEPOSITS		0	758
7	OTHERS INCOME	2	18,635	15,765
8	TOTAL INCOME (1+----+7)		21,104,910	5,266,744
	COST/EXPENDITURE			
	FINANCING COST			
9	HIBA (GIFT) ON SAVINGS	3	4,818	461,355
10	PROFIT ON BORROWED FUNDS	4	0	0
11	TOTAL FINANCING COST (9+10)		4,818	461,355
	GENERAL AND ADMINISTRATIVE COST			
12	SALARIES & WAGES		6,088,445	5,514,656
13	OFFICE EXP.(RENT, ELEC. PHON, STATION	.	1,789,508	1,800,782
14	DEPERECIATION		0	37,994
15	TRAINING AND DEVELOPMENT		203,020	216,921
16	HONORARIUM TO BOARD AND GEN. MEM.	5	0	5,000
17	AUDIT FEES		60,000	0
18	OTHER EXPENSES	6	23,330	0
19	TOTAL GEN. AND ADMIN EXPENSES (12+.....+18)	.	8,164,303	7,575,353
20	TOTAL OPERATION COST (11+19)		8,169,121	8,036,708
21	TOTAL OPERATING INCOME (8-20)		12,935,789	-2,769,964
22	LOAN LOSS PROVISSION		1,197,320	1,227,300
23	NET SURPLUS (21-22)		11,738,469	-3,997,264
24	OTHER FUNDS & RESERVES	7	0	0
25	ACCUMULATED SURPLUS (23-24)		11,738,469	-3,997,264

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