



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

No.	Description	30-Nov-22	31-Oct-22	30-Sep-22	31-Aug-22
1	Number of Branches	6	6	6	6
2	# of Microfinance Officer (MFO)	18	19	19	19
3	Number of Total Staff	29	30	30	29
4	Number of District Covered	2	2	2	2
5	Number of Clients	5,150	4,644	4,129	2,812
6	Client's Savings Balance	2,903,650	2,256,355	1,710,145	853,765
7	Number of Active Borrowers	5,150	4,644	4,129	2,810
8	Principal Portfolio				
	Disbursed (cumulative)	101,670,000	90,561,000	79,823,000	67,344,000
	Target of Collections (cumulative)	36,360,833	27,451,643	20,375,715	14,344,012
	Actual Collections (cumulative)	36,249,308	27,380,268	20,337,890	14,330,953
	Outstanding Portfolio	65,420,692	63,180,732	59,485,110	53,013,047
9	Recovery Rate	99.69%	99.74%	1	99.91%
10	Portfolio At Risk	0.38%	0.29%	0	0.05%
11	No. of Pastdue A/C.	20	14	9	2
12	% of Pastdue A/C.	0.39%	0.30%	0.22%	0.07%
13	Amount of Pastdue	111,525	71,375	37,825	13,059
14	Amount of Portfolio At Risk	247,057	181,387	104,268	28,885

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-Nov-22	31-Oct-22	30-Sep-22	31-Aug-22
ASSETS					
AAA00	Cash on Hand	7,625	32,351	0	3,880
AAB00	Cash in Bank	5,587,386	6,561,396	4,489,507	8,889,733
AA000	Total of Cash and Cash in Bank	5,595,011	6,593,747	4,489,507	8,893,613
AB000	Total Financing Receivables	65,420,692	63,180,732	59,485,110	53,013,047
ACA10	Properties and Equipments Acquired	1,391,117	1,367,117	1,367,117	1,367,117
ACE20	Less Accum. Depreciation	-301,762	-301,762	-301,762	-301,762
AD000	Properties and Equipments Net	1,089,355	1,065,355	1,065,355	1,065,355
ADA10	Staff Advance for Salary	0	0	0	0
ADB10	Staff Advance for Motorcycle	1,424,935	1,483,035	1,522,645	1,432,245
ADC00	Special Advance	760	2,351	16,301	13,741
ADD00	Cash Advance to Staff	0	0	0	0
ADE00	Other Receivable	0	0	99,150	99,150
AD000	Total of Other Receivables	1,425,695	1,485,386	1,638,096	1,545,136
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	235,500	241,500	252,500	223,500
AEC00	Other Assets	0	0	0	0
AE000	Total of Investment & Other Assets	235,500	241,500	252,500	223,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	73,766,253	72,566,720	66,930,568	64,740,651
LIABILITIES AND FUND BALANCE:					
BA000	Reserved for Probable Losses	742,000	684,700	602,000	548,400
BBA00	Mandatory Microsavings (MMS)	2,903,650	2,254,575	1,710,145	1,249,905
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
BB000	Total of Microsavings	2,903,650	2,254,575	1,710,145	1,249,905
BCA00	Staff Provident Fund	172,700	132,350	87,800	52,650
BCB00	Staff Security Deposit	332,500	302,500	263,000	221,500
BC000	Total of Staff Security & Provident Fund	505,200	434,850	350,800	274,150
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	32,654,350	32,654,350	27,680,800	26,350,800
BD000	Total of Loans Payable	32,654,350	32,654,350	27,680,800	26,350,800
BE000	Client's Community Service	813,145	775,755	696,665	594,355
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	188,943	150,609	285,688	68,333
BJ000	TDS	0	0	0	0
BK000	Due To & From HO	0	0	0	0
BL000	Accrued Expenses	0	0	0	5,000
	Total of Other Liabilities	1,002,088	926,364	982,353	667,688
B0000	TOTAL LIABILITIES	37,807,288	36,954,839	31,326,098	29,090,943
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	-289,864	-636,948	-644,359	-599,121
C0000	FUND BALANCE	35,958,965	35,611,881	35,604,470	35,649,708
J0000	TOTAL LIABILITIES & FUND BALANCE	73,766,253	72,566,720	66,930,568	64,740,651
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-NOV 22	JUL-OCT 22	JUL-SEP 22	JUL-AUG 22
REVENUE					
DAA00	Gross Revenue from Financing	5,370,918	3,936,944	2,722,309	1,584,716
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	5,370,918	3,936,944	2,722,309	1,584,716
EXPENSES					
DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	72,400	59,300	46,075	29,775
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	88,900	75,800	62,575	46,275
D0000	TOTAL REVENUE	5,459,818	4,012,744	2,784,884	1,630,991
EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	4,234,195	3,402,004	2,468,696	1,661,326
ED000	Transportation and Other Travel	236,680	186,462	140,095	41,220
EE000	Staff Development and Conferences	128,510	114,885	87,420	26,151
EF000	TDS 5%	35,120	28,794	24,364	0
EGA00	VAT 15%	0	0		
EGB00	Board Meeting Expenses	0	0	0	0
EGC00	Staff Benevolent Funds	0	0	0	0
EGD00	Stationaries and Office Supplies	159,023	106,491	73,734	51,650
EGE00	Office Rental - Base Amount	317,500	254,950	188,450	125,930
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	43,289	36,752	29,220	11,656
EGH00	Communication and Postage	67,797	55,357	42,516	27,430
EGI00	Repairs and Maintenance	20,175	17,325	12,475	8,520
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	31,950	29,985	29,525	10,225
EGM00	Bank Charges / FT Cost	15,643	14,187	12,948	6,804
EGN00	Consultancy and Professional Fees	65,000	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	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	0
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	8,800	8,800	8,800	6,800
EGV00	Depreciation	0	0	0	0
EG000	Other Opex and Admin-Exp.	5,368,682	4,325,992	3,188,243	2,042,712
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	381,000	323,700	241,000	187,400
EHC00	Texes to NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	5,749,682	4,649,692	3,429,243	2,230,112
F0000	REVENUE OVER EXPENSES	-289,864	-636,948	-644,359	-599,121
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-289,864	-636,948	-644,359	-599,121