



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

No.	Description	31-Oct-22	30-Sep-22	31-Aug-22	31-Jul-22
1	Number of Branches	6	6	6	6
2	# of Microfinance Officer (MFO)	19	19	19	19
3	Number of Total Staff	30	30	29	28
4	Number of District Covered	2	2	2	2
5	Number of Clients	4,644	4,129	2,812	2,810
6	Client's Savings Balance	2,256,355	1,710,145	853,765	853,765
7	Number of Active Borrowers	4,644	4,129	2,810	2,810
8	Principal Portfolio				
	Disbursed (cumulative)	90,561,000	79,823,000	67,344,000	53,721,000
	Target of Collections (cumulative)	27,451,643	20,375,715	14,344,012	9,345,041
	Actual Collections (cumulative)	27,380,268	20,337,890	14,330,953	9,333,416
	Outstanding Portfolio	63,180,732	59,485,110	53,013,047	44,387,584
9	Recovery Rate	99.74%	1	99.91%	99.88%
10	Portfolio At Risk	0.29%	0	0.05%	0.06%
11	No. of Pastdue A/C.	14	9	2	2
12	% of Pastdue A/C.	0.30%	0.22%	0.07%	0.07%
13	Amount of Pastdue	71,375	37,825	13,059	11,625
14	Amount of Portfolio At Risk	181,387	104,268	28,885	28,845

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:

		31-Oct-22	30-Sep-22	31-Aug-22	31-Jul-22
ASSETS					
AAA00	Cash on Hand	32,351	0	3,880	9,170
AAB00	Cash in Bank	6,561,396	4,489,507	8,889,733	7,696,951
AA000	Total of Cash and Cash in Bank	6,593,747	4,489,507	8,893,613	7,706,121
AB000	Total Financing Receivables	63,180,732	59,485,110	53,013,047	44,387,584
ACA10	Properties and Equipments Acquired	1,367,117	1,367,117	1,367,117	1,305,212
ACE20	Less Accum. Depreciation	-301,762	-301,762	-301,762	-301,762
AD000	Properties and Equipments Net	1,065,355	1,065,355	1,065,355	1,003,450
ADA10	Staff Advance for Salary	0	0	0	0
ADB10	Staff Advance for Motorcycle	1,483,035	1,522,645	1,432,245	1,264,510
ADC00	Special Advance	2,351	16,301	13,741	33,871
ADD00	Cash Advance to Staff	0	0	0	0
ADE00	Other Receivable	0	99,150	99,150	98,600
AD000	Total of Other Receivables	1,485,386	1,638,096	1,545,136	1,396,981
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	241,500	252,500	223,500	229,500
AEC00	Other Assets	0	0	0	0
AE000	Total of Investment & Other Assets	241,500	252,500	223,500	229,500
AF000	Due from Branches	0	0	0	0
A0000	TOTAL ASSETS	72,566,720	66,930,568	64,740,651	54,723,636
LIABILITIES AND FUND BALANCE:					
BA000	Reserved for Probable Losses	684,700	602,000	548,400	472,700
BBA00	Mandatory Microsavings (MMS)	2,254,575	1,710,145	1,249,905	853,765
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
BB000	Total of Microsavings	2,254,575	1,710,145	1,249,905	853,765
BCA00	Staff Provident Fund	132,350	87,800	52,650	20,900
BCB00	Staff Security Deposit	302,500	263,000	221,500	184,500
BC000	Total of Staff Security & Provident Fund	434,850	350,800	274,150	205,400
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	32,654,350	27,680,800	26,350,800	17,043,954
BD000	Total of Loans Payable	32,654,350	27,680,800	26,350,800	17,043,954
BE000	Client's Community Service	775,755	696,665	594,355	499,010
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	36,917
BI000	Accounts Payable	150,609	285,688	68,333	0
BJ000	TDS	0	0	0	0
BK000	Due To & From HO	0	0	0	0
BL000	Accrued Expenses	0	0	5,000	0
	Total of Other Liabilities	926,364	982,353	667,688	535,927
B0000	TOTAL LIABILITIES	36,954,839	31,326,098	29,090,943	19,111,746
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	-636,948	-644,359	-599,121	-636,939
C0000	FUND BALANCE	35,611,881	35,604,470	35,649,708	35,611,890
J0000	TOTAL LIABILITIES & FUND BALANCE	72,566,720	66,930,568	64,740,651	54,723,636
		0.00	0.00	0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:

JUL-OCT 22	JUL-SEP 22	JUL-AUG 22	JUL 2022
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REVENUE

DAA00	Gross Revenue from Financing	3,936,944	2,722,309	1,584,716	658,883
DAB00	Less: Ibra	0	0	0	0
DA000	Revenue from Financing	3,936,944	2,722,309	1,584,716	658,883

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	59,300	46,075	29,775	12,725
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	0
DB000	Total of Other Revenue	75,800	62,575	46,275	12,725
D0000	TOTAL REVENUE	4,012,744	2,784,884	1,630,991	671,608

EXPENSES

EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	3,402,004	2,468,696	1,661,326	940,161
ED000	Transportation and Other Travel	186,462	140,095	41,220	41,220
EE000	Staff Development and Conferences	114,885	87,420	26,151	19,030
EF000	TDS 5%	28,794	24,364	0	0
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	106,491	73,734	51,650	33,895
EGE00	Office Rental - Base Amount	254,950	188,450	125,930	63,410
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	36,752	29,220	11,656	3,217
EGH00	Communication and Postage	55,357	42,516	27,430	10,470
EGI00	Repairs and Maintenance	17,325	12,475	8,520	550
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	29,985	29,525	10,225	10,225
EGM00	Bank Charges / FT Cost	14,187	12,948	6,804	2,943
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	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	0
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	8,800	8,800	6,800	6,726
EGV00	Depreciation	0	0	0	0
EG000	Other Opex and Admin-Exp.	4,325,992	3,188,243	2,042,712	1,196,847
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	323,700	241,000	187,400	111,700
EHC00	Texas to NBR	0	0	0	0
E0000	TOTAL EXPENSES WITH TAX	4,649,692	3,429,243	2,230,112	1,308,547
F0000	REVENUE OVER EXPENSES	-636,948	-644,359	-599,121	-636,939
G0000	OTHER COMPREHENSIVE INCOME	0	0	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-636,948	-644,359	-599,121	-636,939