



A.M.E.N.A. Foundation
At a Glance
(As of 30 JUN 2023)

No.	Description	30-Jun-23	30-Jun-22
1	Number of Branches	18	6
2	# of Microfinance Officer (MFO)	69	19
3	Number of Total Staff	95	29
4	Number of District Covered	2	2
5	Number of Clients	6,614	2,303
6	Client's Savings Balance	81,70,277	5,93,370
7	Number of Active Borrowers	6,530	2,303
8	Principal Portfolio		
	Disbursed (cumulative)	19,23,06,000	4,39,27,000
	Target of Collections (cumulative)	11,20,08,011	62,11,984
	Actual Collections (cumulative)	11,03,42,050	62,02,109
	Outstanding Portfolio	8,19,63,950	3,77,24,891
9	Recovery Rate	98.51%	99.84%
10	Portfolio At Risk	3.62%	0.08%
11	No. of Pastdue A/C.	306	2
12	% of Pastdue A/C.	4.69%	0.09%
13	Amount of Pastdue	16,65,961	9,875
14	Amount of Portfolio At Risk	29,68,955	29,565

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:		30-Jun-23	30-Jun-22
ASSETS			
AAA00	Cash on Hand	91,483	0
AAB00	Cash in Bank	45,15,531	24,10,407
AA000	Total of Cash and Cash in Bank	46,07,014	24,10,407
AB000	Total Financing Receivables	8,19,63,950	3,77,47,391
ACA10	Properties and Equipments Acquired	30,53,387	13,03,812
ACE20	Less Accum. Depreciation	-8,52,087	-3,01,762
AD000	Properties and Equipments Net	22,01,300	10,02,050
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	19,66,235	12,90,310
ADC00	Special Advance	0	1,14,751
ADD00	Cash Advance to Staff	45,759	0
ADE00	Other Receivable	6,93,468	50,000
AD000	Total of Other Receivables	27,05,462	14,55,061
AEA00	Investments	0	0
AEB00	Rental Deposit	5,16,500	2,40,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	5,16,500	2,40,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	9,19,94,226	4,28,55,409
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	13,32,300	3,61,900
BBA00	Mandatory Microsavings (MMS)	81,70,277	5,94,060
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	81,70,277	5,94,060
BCA00	Staff Provident Fund	5,11,100	850
BCB00	Staff Security Deposit	6,44,500	1,50,000
BC000	Total of Staff Security & Provident Fund	11,55,600	1,50,850
BDA00	Long-Term Financing	0	0
BDB00	Short-Term Financing	5,00,54,350	50,00,000
BD000	Total of Loans Payable	5,00,54,350	50,00,000
BE000	Client's Community Service	13,06,615	4,39,770
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	0	0
BJ000	TDS	0	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	50,000	60,000
	Total of Other Liabilities	13,56,615	4,99,770
B0000	TOTAL LIABILITIES	6,20,69,142	66,06,580
CA000	Grant Funds Previous Years	4,60,15,650	82,50,000
CB000	Grant Funds Current Year	0	3,77,65,650
CC000	Other Comprehensive Fund Balance	6,00,000	0
CD000	Generated Fund - Previous Year	-97,66,821	-67,40,192
CE000	Generated Fund - Current Year	-69,23,745	-30,26,629
C0000	FUND BALANCE	2,99,25,084	3,62,48,829
J0000	TOTAL LIABILITIES & FUND BALANCE	9,19,94,226	4,28,55,409

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-JUN 2023	JAN-JUN 2022
REVENUE			
DAA00	Gross Revenue from Financing	1,52,01,209	14,37,736
DAB00	Less: Ibra	-69,393	0
DA000	Revenue from Financing	1,51,31,816	14,37,736
EXPENSES			
DBA00	Earned from Bank Deposits	0	0
DBB00	Membership Fees	1,33,520	90,495
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	86,965	1,71,420
DB000	Total of Other Revenue	2,20,485	2,61,915
D0000	TOTAL REVENUE	1,53,52,301	16,99,651
EA000	Finance Cost		0
EB000	Ibra on Savings	0	0
EC000	Personnel Related Cost	1,39,87,925	26,52,794
ED000	Transportation and Other Travel	11,69,380	2,84,813
EE000	Staff Development and Conferences	10,30,342	2,46,463
EF000	TDS 5%	0	0
EGA00	VAT 15%	1,02,638	1,500
EGB00	Board Meeting Expenses	1,30,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	14,09,891	2,95,922
EGE00	Office Rental - Base Amount	9,26,062	2,60,000
EGF00	Staff House Rental - Base Amount	4,58,981	0
EGG00	Utilities (Light and Water)	1,52,544	19,168
EGH00	Communication and Postage	2,56,282	45,222
EGI00	Repairs and Maintenance	1,17,305	14,479
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	47,679	20,265
EGM00	Bank Charges / FT Cost	66,859	10,033
EGN00	Consultancy and Professional Fees	1,03,500	2,15,520
EGO00	Publication and Subscription	32,515	4,095
EGP00	Association and Membership Dues	5,000	0
EGQ00	Research and Development	0	0
EGR00	Audit Fee	82,223	0
EGS00	Dues and Fees to MRA	0	10,000
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	76,195	33,594
EGV00	Depreciation	5,50,325	2,50,512
EG000	Other Opex and Admin-Exp.	2,07,05,646	43,64,380
EHA00	Provisions for Unspent Expenses	6,00,000	0
EHB00	Provisions for Probable Losses	9,70,400	3,61,900
EHC00	Taxes to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	2,22,76,046	47,26,280
F0000	REVENUE OVER EXPENSES	-69,23,745	-30,26,629
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-69,23,745	-30,26,629