



A.M.E.N.A. Foundation
At a Glance
(As of 28 FEB 2023)

No.	Description	28-Feb-23	28-Feb-22
1	Number of Branches	9	3
2	# of Microfinance Officer (MFO)	30	10
3	Number of Total Staff	45	16
4	Number of District Covered	3	1
5	Number of Clients	6,159	199
6	Client's Savings Balance	52,88,352	16,650
7	Number of Active Borrowers	6,115	199
8	Principal Portfolio		
	Disbursed (cumulative)	13,73,29,000	37,61,000
	Target of Collections (cumulative)	6,72,24,778	87,894
	Actual Collections (cumulative)	6,67,66,240	87,894
	Outstanding Portfolio	7,05,62,760	36,73,106
9	Recovery Rate	99.32%	100.00%
10	Portfolio At Risk	1.27%	0.00%
11	No. of Pastdue A/C.	88	0
12	% of Pastdue A/C.	1.44%	0.00%
13	Amount of Pastdue	4,58,538	0
14	Amount of Portfolio At Risk	8,98,524	0

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:		28-Feb-23	28-Feb-22
ASSETS			
AAA00	Cash on Hand	18,806	27,257
AAB00	Cash in Bank	42,23,601	33,98,857
AA000	Total of Cash and Cash in Bank	42,42,407	34,26,114
AB000	Total Financing Receivables	7,05,62,760	36,73,106
ACA10	Properties and Equipments Acquired	16,83,422	7,37,560
ACE20	Less Accum. Depreciation	-3,01,762	-51,250
AD000	Properties and Equipments Net	13,81,660	6,86,310
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	13,95,335	0
ADC00	Special Advance	0	0
ADD00	Cash Advance to Staff	27,110	0
ADE00	Other Receivable	43,000	835
AD000	Total of Other Receivables	14,65,445	835
AEA00	Investments	0	0
AEB00	Rental Deposit	3,42,500	2,52,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	3,42,500	2,52,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	7,79,94,772	80,38,865
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	8,17,950	0
BBA00	Mandatory Microsavings (MMS)	52,88,352	16,650
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	52,88,352	16,650
BCA00	Staff Provident Fund	3,03,750	0
BCB00	Staff Security Deposit	4,19,000	23,500
BC000	Total of Staff Security & Provident Fund	7,22,750	23,500
BDA00	Long-Term Financing	0	0
BDB00	Short-Term Financing	3,40,54,350	72,09,500
BD000	Total of Loans Payable	3,40,54,350	72,09,500
BE000	Client's Community Service	9,70,615	37,610
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	3,03,695	2,380
BJ000	TDS	0	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	90,000	0
	Total of Other Liabilities	13,64,310	39,990
B0000	TOTAL LIABILITIES	4,22,47,712	72,89,640
CA000	Grant Funds Previous Years	4,60,15,650	82,50,000
CB000	Grant Funds Current Year	0	0
CC000	Other Comprehensive Fund Balance	0	0
CD000	Generated Fund - Previous Year	-97,66,821	-67,40,192
CE000	Generated Fund - Current Year	-5,01,769	-7,60,583
C0000	FUND BALANCE	3,57,47,060	7,49,225
J0000	TOTAL LIABILITIES & FUND BALANCE	7,79,94,772	80,38,865

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-FEB 2023	JAN- FEB 22
REVENUE			
DAA00	Gross Revenue from Financing	95,32,881	22,606
DAB00	Less: Ibra	0	0
DA000	Revenue from Financing	95,32,881	22,606
EXPENSES			
DBA00	Earned from Bank Deposits	0	0
DBB00	Membership Fees	1,01,500	9,950
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	16,500	0
DB000	Total of Other Revenue	1,18,000	9,950
D0000	TOTAL REVENUE	96,50,881	32,556
EA000	Finance Cost	0	0
EB000	Ibra on Savings	0	0
EC000	Personnel Related Cost	70,75,451	4,61,027
ED000	Transportation and Other Travel	4,90,659	63,161
EE000	Staff Development and Conferences	4,83,420	66,000
EF000	TDS 5%	8,318	0
EGA00	VAT 15%	0	1,500
EGB00	Board Meeting Expenses	0	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	4,22,721	62,688
EGE00	Office Rental - Base Amount	6,10,000	44,000
EGF00	Staff House Rental - Base Amount	61,082	13,500
EGG00	Utilities (Light and Water)	71,897	1,750
EGH00	Communication and Postage	1,21,923	2,100
EGI00	Repairs and Maintenance	46,215	100
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	42,389	16,840
EGM00	Bank Charges / FT Cost	54,225	753
EGN00	Consultancy and Professional Fees	1,93,500	30,000
EGO00	Publication and Subscription	0	0
EGP00	Association and Membership Dues	5,000	0
EGQ00	Research and Development	0	0
EGR00	Audit Fee	0	0
EGS00	Dues and Fees to MRA	0	10,000
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	8,900	19,720
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	96,95,700	7,93,139
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	4,56,950	0
EHC00	Taxes to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	1,01,52,650	7,93,139
F0000	REVENUE OVER EXPENSES	-5,01,769	-7,60,583
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-5,01,769	-7,60,583