



A.M.E.N.A. Foundation
At a Glance
(As of 31 MAR 2023)

No.	Description	31-Mar-23	31-Mar-22
1	Number of Branches	9	3
2	# of Microfinance Officer (MFO)	32	12
3	Number of Total Staff	47	18
4	Number of District Covered	2	1
5	Number of Clients	6,414	638
6	Client's Savings Balance	61,35,857	73,950
7	Number of Active Borrowers	6,332	638
8	Principal Portfolio		
	Disbursed (cumulative)	15,29,55,000	1,21,45,000
	Target of Collections (cumulative)	7,85,99,415	5,14,310
	Actual Collections (cumulative)	7,79,44,840	5,14,310
	Outstanding Portfolio	7,50,10,160	1,16,30,690
9	Recovery Rate	99.17%	100.00%
10	Portfolio At Risk	1.42%	0.00%
11	No. of Pastdue A/C.	105	0
12	% of Pastdue A/C.	1.66%	0.00%
13	Amount of Pastdue	6,54,575	0
14	Amount of Portfolio At Risk	10,61,975	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:		31-Mar-23	31-Mar-22
ASSETS			
AAA00	Cash on Hand	16,355	96,572
AAB00	Cash in Bank	57,38,638	64,45,340
AA000	Total of Cash and Cash in Bank	57,54,993	65,41,912
AB000	Total Financing Receivables	7,50,10,160	1,16,30,690
ACA10	Properties and Equipments Acquired	19,22,222	10,09,185
ACE20	Less Accum. Depreciation	-3,01,762	-51,250
AD000	Properties and Equipments Net	16,20,460	9,57,935
ADA10	Staff Advance for Salary	0	
ADB10	Staff Advance for Motorcycle	17,82,935	7,93,500
ADC00	Special Advance	0	5,030
ADD00	Cash Advance to Staff	23,931	0
ADE00	Other Receivable	1,10,413	0
AD000	Total of Other Receivables	19,17,279	7,98,530
AEA00	Investments	0	0
AEB00	Rental Deposit	3,87,500	2,73,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	3,87,500	2,73,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	8,46,90,392	2,02,02,567
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	9,43,700	1,16,400
BBA00	Mandatory Microsavings (MMS)	61,35,857	73,950
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	61,35,857	73,950
BCA00	Staff Provident Fund	3,52,500	0
BCB00	Staff Security Deposit	4,56,000	34,000
BC000	Total of Staff Security & Provident Fund	8,08,500	34,000
BDA00	Long-Term Financing	0	0
BDB00	Short-Term Financing	4,00,54,350	52,09,500
BD000	Total of Loans Payable	4,00,54,350	52,09,500
BE000	Client's Community Service	10,93,875	1,21,450
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	3,42,029	0
BJ000	TDS	0	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	90,000	0
	Total of Other Liabilities	15,25,904	1,21,450
B0000	TOTAL LIABILITIES	4,94,68,311	55,55,300
CA000	Grant Funds Previous Years	4,60,15,650	82,50,000
CB000	Grant Funds Current Year	0	1,43,00,000
CC000	Other Comprehensive Fund Balance	0	0
CD000	Generated Fund - Previous Year	-97,66,821	-67,40,192
CE000	Generated Fund - Current Year	-10,26,748	-11,62,541
C0000	FUND BALANCE	3,52,22,081	1,46,47,267
J0000	TOTAL LIABILITIES & FUND BALANCE	8,46,90,392	2,02,02,567

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-MAR 2023	JAN-MAR 2022
REVENUE			
DAA00	Gross Revenue from Financing	1,09,70,803	1,29,425
DAB00	Less: Ibra	-9,827	0
DA000	Revenue from Financing	1,09,60,976	1,29,425
EXPENSES			
DBA00	Earned from Bank Deposits	0	0
DBB00	Membership Fees	1,11,825	31,900
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	16,500	1,03,920
DB000	Total of Other Revenue	1,28,325	1,35,820
D0000	TOTAL REVENUE	1,10,89,301	2,65,245
EA000	Finance Cost	0	0
EB000	Ibra on Savings	0	0
EC000	Personnel Related Cost	82,26,270	8,43,488
ED000	Transportation and Other Travel	5,81,461	94,389
EE000	Staff Development and Conferences	5,79,222	83,500
EF000	TDS 5%	91,963	0
EGA00	VAT 15%	0	1,500
EGB00	Board Meeting Expenses	77,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	5,09,162	85,673
EGE00	Office Rental - Base Amount	7,37,079	90,500
EGF00	Staff House Rental - Base Amount	10,000	0
EGG00	Utilities (Light and Water)	86,292	3,776
EGH00	Communication and Postage	1,43,683	14,629
EGI00	Repairs and Maintenance	82,655	4,264
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	42,389	18,115
EGM00	Bank Charges / FT Cost	56,258	2,118
EGN00	Consultancy and Professional Fees	1,93,500	32,520
EGO00	Publication and Subscription	32,515	0
EGP00	Association and Membership Dues	5,000	0
EGQ00	Research and Development	0	0
EGR00	Audit Fee	70,000	0
EGS00	Dues and Fees to MRA	0	10,000
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	8,900	26,914
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	1,15,33,349	13,11,386
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	5,82,700	1,16,400
EHC00	Texes to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	1,21,16,049	14,27,786
F0000	REVENUE OVER EXPENSES	-10,26,748	-11,62,541
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-10,26,748	-11,62,541