



**A.M.E.N.A. Foundation**  
**At a Glance**  
( As of June 30, 2022)

No.	Description	30-Jun-22	31-May-22	30-Apr-22	31-Mar-22
1	Number of Branches	6	5	5	3
2	# of Microfinance Officer (MFO)	19	22	18	12
3	Number of Total Staff	29	30	27	18
4	Number of District Covered	2	1	1	1
5	Number of Clients	2,303	1,654	1,170	638
6	Client's Savings Balance	593,370	336,700	183,480	73,950
7	Number of Active Borrowers	2,303	1,654	1,170	638
8	Principal Portfolio				
	Disbursed (cumulative)	43,927,000	31,439,000	22,276,000	12,145,000
	Target of Collections (cumulative)	6,211,984	3,301,179	1,570,659	514,310
	Actual Collections (cumulative)	6,202,109	3,294,804	1,570,659	514,310
	Outstanding Portfolio	37,724,891	28,144,196	20,705,341	11,630,690
9	Recovery Rate	99.84%	99.81%	100.00%	100.00%
10	Portfolio At Risk	0.08%	0.11%	0.00%	0.00%
11	No. of Pastdue A/C.	2	2	0	0
12	% of Pastdue A/C.	0.09%	0.12%	0.00%	0.00%
13	Amount of Pastdue	9,875	6,375	0	0
14	Amount of Portfolio At Risk	29,565	29,565	0	0

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-Jun-22	31-May-22	30-Apr-22	31-Mar-22
<b>ASSETS</b>					
AAA00	Cash on Hand	0	0	82	96,572
AAB00	Cash in Bank	2,410,407	4,700,436	4,294,320	6,445,340
<b>AA000</b>	<b>Total of Cash and Cash in Bank</b>	<b>2,410,407</b>	<b>4,700,436</b>	<b>4,294,402</b>	<b>6,541,912</b>
<b>AB000</b>	<b>Total Financing Receivables</b>	<b>37,747,391</b>	<b>28,144,196</b>	<b>20,705,341</b>	<b>11,630,690</b>
ACA10	Properties and Equipments Acquired	1,303,812	1,238,562	1,208,982	1,009,185
ACE20	Less Accum. Depreciation	-301,762	-51,250	-51,250	-51,250
<b>AD000</b>	<b>Properties and Equipments Net</b>	<b>1,002,050</b>	<b>1,187,312</b>	<b>1,157,732</b>	<b>957,935</b>
ADA10	Staff Advance for Salary	0	0	0	
ADB10	Staff Advance for Motorcycle	1,290,310	1,290,310	1,046,500	793,500
ADC00	Special Advance	114,751	22,830	5,030	5,030
ADD00	Cash Advance to Staff	0	0	0	0
ADE00	Other Recevable	50,000	0	0	0
<b>AD000</b>	<b>Total of Other Receivables</b>	<b>1,455,061</b>	<b>1,313,140</b>	<b>1,051,530</b>	<b>798,530</b>
AEA00	Investments	0	0	0	0
AEB00	Rental Deposit	240,500	251,500	269,500	273,500
AEC00	Other Assets	0	0	0	0
<b>AE000</b>	<b>Total of Investment &amp; Other Assets</b>	<b>240,500</b>	<b>251,500</b>	<b>269,500</b>	<b>273,500</b>
<b>AF000</b>	<b>Due from Branches</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>A0000</b>	<b>TOTAL ASSETS</b>	<b>42,855,409</b>	<b>35,596,584</b>	<b>27,478,505</b>	<b>20,202,567</b>
<b>LIABILITIES AND FUND BALANCE:</b>					
<b>BA000</b>	<b>Reserved for Probable Losses</b>	<b>361,900</b>	<b>311,007</b>	<b>207,100</b>	<b>116,400</b>
BBA00	Mandatory Microsavings (MMS)	594,060	336,700	183,480	73,950
BBB00	Voluntary Microsavings (VMS)	0	0	0	0
<b>BB000</b>	<b>Total of Microsavings</b>	<b>594,060</b>	<b>336,700</b>	<b>183,480</b>	<b>73,950</b>
BCA00	Staff Provident Fund	850	0	0	0
BCB00	Staff Security Deposit	150,000	120,000	78,000	34,000
<b>BC000</b>	<b>Total of Staff Security &amp; Provident Fund</b>	<b>150,850</b>	<b>120,000</b>	<b>78,000</b>	<b>34,000</b>
BDA00	Long-Term Financing	0	0	0	0
BDB00	Short-Term Financing	5,000,000	5,000,000	5,000,000	5,209,500
<b>BD000</b>	<b>Total of Loans Payable</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,209,500</b>
<b>BE000</b>	<b>Client's Community Service</b>	<b>439,770</b>	<b>314,590</b>	<b>222,960</b>	<b>121,450</b>
<b>BF000</b>	<b>Unclaimed Savings &amp; Dormant Accounts</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BG000</b>	<b>Post Employment Benefit Payable</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BH000</b>	<b>Staff Benevolent Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BI000</b>	<b>Accounts Payable</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BJ000</b>	<b>TDS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BK000</b>	<b>Due To &amp; From HO</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>BL000</b>	<b>Accrued Expenses</b>	<b>60,000</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Total of Other Liabilities</b>	<b>499,770</b>	<b>314,590</b>	<b>222,960</b>	<b>121,450</b>
<b>B0000</b>	<b>TOTAL LIABILITIES</b>	<b>6,606,580</b>	<b>6,082,297</b>	<b>5,691,540</b>	<b>5,555,300</b>
<b>CA000</b>	<b>Grant Funds Previous Years</b>	<b>8,250,000</b>	<b>8,250,000</b>	<b>8,250,000</b>	<b>8,250,000</b>
<b>CB000</b>	<b>Grant Funds Current Year</b>	<b>37,765,650</b>	<b>30,480,000</b>	<b>22,239,700</b>	<b>14,300,000</b>
<b>CC000</b>	<b>Other Comprehensive Fund Balance</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>CD000</b>	<b>Generated Fund - Previous Year</b>	<b>-6,740,192</b>	<b>-6,740,192</b>	<b>-6,740,192</b>	<b>-6,740,192</b>
<b>CE000</b>	<b>Generated Fund - Current Year</b>	<b>-3,026,629</b>	<b>-2,475,521</b>	<b>-1,962,543</b>	<b>-1,162,541</b>
<b>C0000</b>	<b>FUND BALANCE</b>	<b>36,248,829</b>	<b>29,514,287</b>	<b>21,786,965</b>	<b>14,647,267</b>
<b>J0000</b>	<b>TOTAL LIABILITIES &amp; FUND BALANCE</b>	<b>42,855,409</b>	<b>35,596,584</b>	<b>27,478,505</b>	<b>20,202,567</b>
		0.00	0.00	0.00	0.00

**AMENA Foundation**  
**Statements of Comprehensive Income**

For the Period of:

JAN-JUN 2022	JAN-MAY 2022	JAN-APR 2022	JAN-MAR 2022
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**REVENUE**

DAA00	Gross Revenue from Financing	1,437,736	788,181	387,861	129,425
DAB00	Less: Ibra	0	0	0	0
<b>DA000</b>	<b>Revenue from Financing</b>	<b>1,437,736</b>	<b>788,181</b>	<b>387,861</b>	<b>129,425</b>

DBA00	Earned from Bank Deposits	0	0	0	0
DBB00	Membership Fees	90,495	74,200	58,550	31,900
DBC00	Recovery of Written-Off Accounts	0	0	0	0
DBD00	Earnings from Investment	0	0	0	0
DBE00	Miscellaneous Income	171,420	171,420	136,920	103,920
<b>DB000</b>	<b>Total of Other Revenue</b>	<b>261,915</b>	<b>245,620</b>	<b>195,470</b>	<b>135,820</b>
<b>D0000</b>	<b>TOTAL REVENUE</b>	<b>1,699,651</b>	<b>1,033,801</b>	<b>583,331</b>	<b>265,245</b>

**EXPENSES**

EA000	Finance Cost	0	0	0	0
EB000	Ibra on Savings	0	0	0	0
EC000	Personnel Related Cost	2,652,794	2,092,624	1,538,287	843,488
ED000	Transportation and Other Travel	284,813	172,818	131,003	94,389
EE000	Staff Development and Conferences	246,463	239,662	196,412	83,500
EF000	TDS 5%	0	0	0	0
EGA00	VAT 15%	1,500	1,500	1,500	1,500
EGB00	Board Meeting Expenses	0	0	0	0
EGC00	Staff Benevolent Funds	0	0	0	0
EGD00	Stationaries and Office Supplies	295,922	188,333	171,847	85,673
EGE00	Office Rental - Base Amount	260,000	198,500	147,500	90,500
EGF00	Staff House Rental - Base Amount	0	0	0	0
EGG00	Utilities (Light and Water)	19,168	14,577	9,138	3,776
EGH00	Communication and Postage	45,222	35,273	23,293	14,629
EGI00	Repairs and Maintenance	14,479	12,489	6,779	4,264
EGJ00	Insurance Expense	0	0	0	0
EGK00	Information Technology Expenses	0	0	0	0
EGL00	Entertainment or Representation	20,265	18,515	18,115	18,115
EGM00	Bank Charges / FT Cost	10,033	5,995	2,966	2,118
EGN00	Consultancy and Professional Fees	215,520	154,520	32,520	32,520
EGO00	Publication and Subscription	4,095	4,095	0	0
EGP00	Association and Membership Dues	0	0	0	0
EGQ00	Research and Development	0	0	0	0
EGR00	Audit Fee	0	0	0	0
EGS00	Dues and Fees to MRA	10,000	10,000	10,000	10,000
EGT00	CCS & Charitable expenses	0	0	0	0
EGU00	Miscellaneous Expense	33,594	26,914	26,914	26,914
EGV00	Depreciation	250,512			
<b>EG000</b>	<b>Other Opex and Admin-Exp.</b>	<b>4,364,380</b>	<b>3,175,815</b>	<b>2,316,274</b>	<b>1,311,386</b>
EHA00	Provisions for Unspent Expenses	0	0	0	0
EHB00	Provisions for Probable Losses	361,900	333,507	229,600	116,400
EHC00	Texes to NBR	0	0	0	0
<b>E0000</b>	<b>TOTAL EXPENSES WITH TAX</b>	<b>4,726,280</b>	<b>3,509,322</b>	<b>2,545,874</b>	<b>1,427,786</b>
<b>F0000</b>	<b>REVENUE OVER EXPENSES</b>	<b>-3,026,629</b>	<b>-2,475,521</b>	<b>-1,962,543</b>	<b>-1,162,541</b>
<b>G0000</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>H0000</b>	<b>TOTAL COMPREHENSIVE INCOME</b>	<b>-3,026,629</b>	<b>-2,475,521</b>	<b>-1,962,543</b>	<b>-1,162,541</b>





