



A.M.E.N.A. Foundation

At a Glance

(As of October 31, 2024)

No.	Description	31-Oct-24	31-Oct-23	31-Oct-22
1	Number of Branches	18	18	6
2	# of Microfinance Officer (MFO)	74	82	19
3	Number of Total Staff	124	129	30
4	Number of District Covered	4	4	2
5	Number of Clients	14,771	9,396	4,644
6	Client's Savings Balance	0	15,702,621	2,256,355
7	Number of Active Borrowers	14,121	9,262	4,644
8	Principal Portfolio			
	Disbursed (cumulative)	655,258,000	289,186,000	90,561,000
	Target of Collections (cumulative)	460,145,883	168,316,410	27,451,643
	Actual Collections (cumulative)	446,204,566	163,297,013	27,380,268
	Outstanding Portfolio	209,053,434	125,888,987	63,180,732
9	Recovery Rate	96.97%	97.02%	99.74%
10	Portfolio At Risk	11.47%	6.70%	0.29%
11	No. of Pastdue A/C.	1,965	751	14
12	% of Pastdue A/C.	13.92%	8.11%	0.30%
13	Amount of Pastdue	13,941,317	5,019,397	71,375
14	Amount of Portfolio At Risk	23,983,731	8,440,678	181,387

Prepared by:

Shamsuzzaman Tarafder
Chief Operating Officer

Confirmed by:

Maj. Abdur Rahman Tarafder (Retd)
Chief Executive Officer

Assistance to Mutual Entrepreneurship for Nations's Advancement Foundation
STATEMENTS OF FINANCIAL POSITION

SL. NO.	PROPERTIES & ASSETS	NOTE	COMPERATIVE PERFORMANCE		
			31-Oct-24	31-Oct-23	31-Oct-22
1	CASH IN HAND		429,388	140,758	32,351
2	CASH IN BANK		8,365,894	13,312,314	6,561,396
3	RECEIVABLES FROM OTHER NGO		0	0	0
4	RECEIVABLES FROM CLIENTS		209,053,434	125,888,987	63,180,732
5	OTHER RECEIVABLES	1	12,910,053	3,520,091	1,726,886
6	OTHER INVESTMENT	2	0	0	0
7	LAND & BUILDING NET		0	0	0
8	OTHER FIXED PROPERTIES NET		2,450,764	2,559,820	1,065,355
9	OTHER PROPERTIES		0	0	0
10	TOTAL PROPERTIES & ASSETS (1+.....+9)		233,209,533	145,421,970	72,566,720
	LIABILITIES AND CAPITAL FUNDS				
11	RESERVED FOR LOAN LOSS		7,747,300	3,025,000	684,700
12	CLIENT'S SAVINGS		46,952,867	15,702,621	2,254,575
13	LOAN FROM PKSF		0	0	0
14	LOAN FROM HOUSING		0	0	0
15	LOAN FROM OTHER GOVT. OFFICE		0	0	0
16	LOAN FROM OTHER NGOS		0	0	0
17	LOAN FROM COMMERCIAL BANKS		0	0	0
18	OTHER LOAN FROM PRIVATES	3	114,610,000	98,004,350	32,654,350
19	OTHER LIABILITIES	4	6,158,125	3,752,366	1,361,214
20	TOTAL LIABILITIES (11+.....+19)		175,468,292	120,484,337	36,954,839
	FUNDS & SURPLUS				
21	DONOR'S FUND	5	55,100,000	46,015,650	46,015,650
22	STATUTORY RESERVE (FDR)		2,100,000	600,000	0
23	ACCUMULATED NET SURPLUS		541,241	-21,678,017	-10,403,769
24	OTHER FUNDS	6	0	0	0
	TOTAL FUNDS & SURPLUS (21+.....+24)		57,741,241	24,937,633	35,611,881
	TOTAL LIABILITIES AND CAPITAL (20+25)		233,209,533	145,421,970	72,566,720
			0.00	0.00	0.00

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STATEMENTS OF COMPREHENSIVE INCOME

S NO.	REVENUE/INCOME	NOTE	JUL- OCT 24	JUL-OCT 2023	JUL-OCT 2022
1	REVENUE FROM FINANCING		24,966,470	7,623,741	3,936,944
2	GRANTS		0	0	0
3	SALES OF PASSBOOK AND FORMS	.	0	0	0
4	ADMISSION FEES		41,775	92,800	59,300
5	REVENUE FROM INVESMENT	1	0	0	0
6	EARNING FROM BANK DEPOSITS		0	1,343	0
7	OTHERS INCOME	2	28,854	21,855	16,500
8	TOTAL INCOME (1+---+7)		25,037,099	7,739,739	4,012,744
	COST/EXPENDITURE				
	FINANCING COST				
9	HIBA (GIFT) ON SAVINGS	3	4,818	461,355	0
10	PROFIT ON BORROWED FUNDS	4	0	0	0
11	TOTAL FINANCING COST (9+10)		4,818	461,355	0
	GENERAL AND ADMINISTRATIVE COST				
12	SALARIES & WAGES		8,096,718	7,408,375	3,402,004
13	OFFICE EXP.(RENT, ELEC. PHON, STATION ARIES, OTHERS)	.	2,406,010	2,862,250	800,303
14	DEPERECIATION		0	0	0
15	TRAINING AND DEVELOPMENT		285,115	259,516	114,885
16	HONORARIUM TO BOARD AND GEN. MEM.	5	0	5,000	0
17	AUDIT FEES		0	0	0
18	OTHER EXPENSES	6	24,230	37,994	8,800
19	TOTAL GEN. AND ADMIN EXPENSES (12+...+18)	.	10,812,073	10,573,135	4,325,992
20	TOTAL OPERATION COST (11+19)		10,816,891	11,034,490	4,325,992
21	TOTAL OPERATING INCOME (8-20)		14,220,208	-3,294,751	-313,248
22	LOAN LOSS PROVISSION		1,691,020	1,692,700	323,700
23	NET SURPLUS (21-22)		12,529,188	-4,987,451	-636,948
24	OTHER FUNDS & RESERVES	7	0	0	600,000
25	ACCUMULATED SURPLUS (23-24)		12,529,188	-4,987,451	-1,236,948

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