



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

No.	Description	30-Sep-23	30-Sep-22
1	Number of Branches	18	6
2	# of Microfinance Officer (MFO)	64	19
3	Number of Total Staff	123	30
4	Number of District Covered	5	2
5	Number of Clients	8,532	4,129
6	Client's Savings Balance	1,26,99,516	17,10,145
7	Number of Active Borrowers	8,389	4,129
8	Principal Portfolio		
	Disbursed (cumulative)	26,13,95,000	7,98,23,000
	Target of Collections (cumulative)	15,13,91,890	2,03,75,715
	Actual Collections (cumulative)	14,73,11,276	2,03,37,890
	Outstanding Portfolio	11,40,83,724	5,94,85,110
9	Recovery Rate	97.30%	1
10	Portfolio At Risk	6.11%	0
11	No. of Pastdue A/C.	658	9
12	% of Pastdue A/C.	7.84%	0.22%
13	Amount of Pastdue	40,80,614	37,825
14	Amount of Portfolio At Risk	69,70,805	1,04,268

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-Sep-23	30-Sep-22
ASSETS			
AAA00	Cash on Hand	68,520	0
AAB00	Cash in Bank	1,25,89,002	44,89,507
AA000	Total of Cash and Cash in Bank	1,26,57,522	44,89,507
AB000	Total Financing Receivables	11,40,83,724	5,94,85,110
ACA10	Properties and Equipments Acquired	31,53,607	13,67,117
ACE20	Less Accum. Depreciation	-8,52,087	-3,01,762
AD000	Properties and Equipments Net	23,01,520	10,65,355
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	23,81,500	15,22,645
ADC00	Special Advance	0	16,301
ADD00	Cash Advance to Staff	64,484	0
ADE00	Other Receivable	8,31,872	99,150
AD000	Total of Other Receivables	32,77,856	16,38,096
AEA00	Investments	0	0
AEB00	Rental Deposit	4,47,740	2,52,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	4,47,740	2,52,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	13,27,68,362	6,69,30,568
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	25,59,600	6,02,000
BBA00	Mandatory Microsavings (MMS)	1,27,02,196	17,10,145
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	1,27,02,196	17,10,145
BCA00	Staff Provident Fund	6,91,750	87,800
BCB00	Staff Security Deposit	8,77,500	2,63,000
BC000	Total of Staff Security & Provident Fund	15,69,250	3,50,800
BDA00	Long-Term Financing	8,10,00,000	0
BDB00	Short-Term Financing	70,54,350	2,76,80,800
BD000	Total of Loans Payable	8,80,54,350	2,76,80,800
BE000	Client's Community Service	17,72,533	6,96,665
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	0	0
BI000	Accounts Payable	450	2,85,688
BJ000	TDS	1,32,163	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	50,000	0
	Total of Other Liabilities	19,55,146	9,82,353
B0000	TOTAL LIABILITIES	10,68,40,542	3,13,26,098
CA000	Grant Funds Previous Years	4,60,15,650	4,60,15,650
CB000	Grant Funds Current Year	0	0
CC000	Other Comprehensive Fund Balance	6,00,000	0
CD000	Generated Fund - Previous Year	-1,66,90,566	-97,66,821
CE000	Generated Fund - Current Year	-39,97,264	-6,44,359
C0000	FUND BALANCE	2,59,27,820	3,56,04,470
J0000	TOTAL LIABILITIES & FUND BALANCE	13,27,68,362	6,69,30,568
		0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-SEP 2023	JUL-SEP 2022
REVENUE			
DAA00	Gross Revenue from Financing	52,23,654	27,22,309
DAB00	Less: Ibra	-38,483	0
DA000	Revenue from Financing	51,85,171	27,22,309
EXPENSES			
DBA00	Earned from Bank Deposits	758	0
DBB00	Membership Fees	65,050	46,075
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	15,765	16,500
DB000	Total of Other Revenue	81,573	62,575
D0000	TOTAL REVENUE	52,66,744	27,84,884
EA000	Finance Cost	0	0
EB000	Ibra on Savings	4,61,355	0
EC000	Personnel Related Cost	55,14,656	24,68,696
ED000	Transportation and Other Travel	4,80,632	1,40,095
EE000	Staff Development and Conferences	2,16,921	87,420
EF000	TDS 5%	0	24,364
EGA00	VAT 15%	37,485	
EGB00	Board Meeting Expenses	5,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	2,31,696	73,734
EGE00	Office Rental - Base Amount	2,67,342	1,88,450
EGF00	Staff House Rental - Base Amount	4,80,488	0
EGG00	Utilities (Light and Water)	89,105	29,220
EGH00	Communication and Postage	1,49,216	42,516
EGI00	Repairs and Maintenance	23,110	12,475
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	9,795	29,525
EGM00	Bank Charges / FT Cost	11,913	12,948
EGN00	Consultancy and Professional Fees	0	65,000
EGO00	Publication and Subscription	0	0
EGP00	Association and Membership Dues	0	5,000
EGQ00	Research and Development	0	0
EGR00	Audit Fee	0	0
EGS00	Dues and Fees to MRA	20,000	0
EGT00	CCS & Charitable expenses	0	0
EGU00	Miscellaneous Expense	37,994	8,800
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	80,36,708	31,88,243
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	12,27,300	2,41,000
EHC00	Texas to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	92,64,008	34,29,243
F0000	REVENUE OVER EXPENSES	-39,97,264	-6,44,359
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-39,97,264	-6,44,359