



**A.M.E.N.A. Foundation**  
**At a Glance**  
(As of May 31, 2024)

| No. | Description                        | 31-May-24   | 31-May-23   |
|-----|------------------------------------|-------------|-------------|
| 1   | Number of Branches                 | 18          | 17          |
| 2   | # of Microfinance Officer (MFO)    | 88          | 24          |
| 3   | Number of Total Staff              | 114         | 50          |
| 4   | Number of District Covered         | 2           | 2           |
| 5   | Number of Clients                  | 14,665      | 6,582       |
| 6   | Client's Savings Balance           | 38,057,920  | 7,569,257   |
| 7   | Number of Active Borrowers         | 14,394      | 6,450       |
| 8   | Principal Portfolio                |             |             |
|     | Disbursed (cumulative)             | 502,637,000 | 178,605,000 |
|     | Target of Collections (cumulative) | 320,600,158 | 100,920,876 |
|     | Actual Collections (cumulative)    | 311,867,657 | 99,721,067  |
|     | Outstanding Portfolio              | 190,769,343 | 78,883,933  |
| 9   | Recovery Rate                      | 97.28%      | 98.81%      |
| 10  | Portfolio At Risk                  | 5.99%       | 2.69%       |
| 11  | No. of Pastdue A/C.                | 1,034       | 146         |
| 12  | % of Pastdue A/C.                  | 7.18%       | 2.26%       |
| 13  | Amount of Pastdue                  | 8,732,501   | 1,199,809   |
| 14  | Amount of Portfolio At Risk        | 11,436,617  | 2,124,052   |

Prepared by:

**Shamsuzzaman Tarafder**  
**Chief Operating Officer**

Confirmed by:

**Maj. Abdur Rahman Tarafder (Retd)**  
**Chief Executive Officer**

**A.M.E.N.A. Foundation**  
**STATEMENTS OF FINANCIAL POSITION**

| SL. NO. | PROPERTIES & ASSETS                               | NOTE | COMPERATIVE PERFORMANCE |                   |
|---------|---|------|-------------------------|-------------------|
|         |   |      | 31-May-24               | 31-May-23         |
| 1       | CASH IN HAND                                      |      | 342,458                 | 102,841           |
| 2       | CASH IN BANK                                      |      | 10,889,649              | 11,035,486        |
| 3       | RECEIVABLES FROM OTHER NGO                        |      | 0                       | 0                 |
| 4       | RECEIVABLES FROM CLIENTS                          |      | 190,769,343             | 78,883,933        |
| 5       | OTHER RECEIVABLES                                 | 1    | 4,482,609               | 2,430,915         |
| 6       | OTHER INVESTMENT                                  | 2    | 0                       | 0                 |
| 7       | LAND & BUILDING NET                               |      | 0                       | 0                 |
| 8       | OTHER FIXED PROPERTIES NET                        |      | 2,915,580               | 2,110,300         |
| 9       | OTHER PROPERTIES                                  |      | 0                       | 0                 |
| 10      | <b>TOTAL PROPERTIES &amp; ASSETS (1+.....+10)</b> |      | <b>209,399,639</b>      | <b>94,563,475</b> |
|         | <b>LIABILITIES AND CAPITAL FUNDS</b>              |      |                         |                   |
| 11      | RESERVED FOR LOAN LOSS                            |      | 6,081,900               | 1,187,100         |
| 12      | CLIENT'S SAVINGS                                  |      | 38,057,920              | 7,572,077         |
| 13      | LOAN FROM PKSF                                    |      | 0                       | 0                 |
| 14      | LOAN FROM HOUSING                                 |      | 0                       | 0                 |
| 15      | LOAN FROM OTHER GOVT. OFFICE                      |      | 0                       | 0                 |
| 16      | LOAN FROM OTHER NGOS                              |      | 0                       | 0                 |
| 17      | LOAN FROM COMMERCIAL BANKS                        |      | 0                       | 0                 |
| 18      | OTHER LOAN FROM PRIVATES                          | 3    | 128,201,220             | 50,054,350        |
| 19      | OTHER LIABILITIES                                 | 4    | 4,637,230               | 2,759,705         |
|         | <b>TOTAL LIABILITIES (12+.....+19)</b>            |      | <b>176,978,270</b>      | <b>61,573,232</b> |
|         | <b>FUNDS &amp; SURPLUS</b>                        |      |                         |                   |
| 20      | DONOR'S FUND                                      | 5    | 46,015,650              | 46,015,650        |
| 21      | STATUTORY RESERVE (FDR)                           |      | 600,000                 | 0                 |
| 22      | ACCUMULATED NET SURPLUS PREVIOUS                  |      | -16,690,566             | -9,766,821        |
| 23      | ACCUMULATED NET SURPLUS CURRENT                   |      | 2,496,285               | -3,258,586        |
| 24      | OTHER FUNDS                                       | 6    | 0                       | 0                 |
|         | <b>TOTAL FUNDS &amp; SURPLUS (21+22+23)</b>       |      | <b>32,421,369</b>       | <b>32,990,243</b> |
|         | <b>TOTAL LIABILITIES AND CAPITAL (20+24)</b>      |      | <b>209,399,639</b>      | <b>94,563,475</b> |
|         |   |      | 0.00                    | 0.00              |

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**Chief Operating Officer**



**Maj. Abdur Rahman Tarafder (Retd)**  
**Chief Executive Officer**

# A.M.E.N.A. Foundation

## STATEMENTS OF COMPREHENSIVE INCOME

| S<br>NO. | REVENUE/INCOME                              | NOTE | JUL 23-MAY 24     | JUL 23-MAY 24     |
|----------|---|------|-------------------|-------------------|
| 1        | REVENUE FROM FINANCING                      |      | 29,081,186        | 13,759,599        |
| 2        | GRANTS                                      |      | 0                 | 0                 |
| 3        | SALES OF PASSBOOK AND FORMS                 | .    | 0                 | 0                 |
| 4        | ADMISSION FEES                              |      | 265,870           | 126,125           |
| 5        | REVENUE FROM INVESMENT                      | 1    | 0                 | 0                 |
| 6        | BANK INTEREST                               |      | 11,678            | 0                 |
| 7        | OTHERS INCOME                               | 2    | 3,040,022         | 16,500            |
| 8        | <b>TOTAL INCOME (1+----+7)</b>              |      | <b>32,398,756</b> | <b>13,902,224</b> |
|          | <b>COST/EXPENDITURE</b>                     |      |                   |                   |
|          | <b>FINANCING COST</b>                       |      |                   |                   |
| 9        | INTEREST ON SAVINGS                         | 3    | 461,355           | 0                 |
| 10       | INTEREST ON BORROWED FUNDS                  | 4    | 0                 | 0                 |
| 11       | TOTAL FINANCING COST (9+10)                 |      | <b>461,355</b>    | <b>0</b>          |
|          | <b>GENERAL AND ADMINISTRATIVE COST</b>      |      |                   |                   |
| 12       | SALARIES & WAGES                            |      | 16,811,755        | 11,537,500        |
| 13       | OFFICE EXP.(RENT, ELEC. PHON, STATION       | .    | 7,024,013         | 3,726,855         |
| 14       | DEPERECIATION                               |      | 0                 | 0                 |
| 15       | TRAINING AND DEVELOPMENT                    |      | 677,282           | 902,232           |
| 16       | HONORARIUM TO BOARD AND GEN. MEM.           | 5    | 109,817           | 77,000            |
| 17       | AUDIT FEES                                  |      | 0                 | 82,223            |
| 18       | OTHER EXPENSES                              | 6    | 68,649            | 8,900             |
| 19       | <b>TOTAL GEN. AND ADMIN EXPENSES (12+..</b> | .    | <b>24,691,516</b> | <b>16,334,710</b> |
| 20       | <b>TOTAL OPERATION COST (11+19)</b>         |      | <b>25,152,871</b> | <b>16,334,710</b> |
| 21       | <b>TOTAL OPERATING INCOME (8-20)</b>        |      | <b>7,245,885</b>  | <b>-2,432,486</b> |
| 22       | <b>LOAN LOSS PROVISSION</b>                 |      | 4,749,600         | 826,100           |
| 23       | <b>NET SURPLUS (21-22)</b>                  |      | <b>2,496,285</b>  | <b>-3,258,586</b> |
| 24       | <b>OTHER FUNDS &amp; RESERVES</b>           | 7    | 0                 | 0                 |
| 25       | <b>ACCUMULATED SURPLUS (23-24)</b>          |      | <b>2,496,285</b>  | <b>-3,258,586</b> |

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