



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

No.	Description	30-Nov-23	30-Nov-22
1	Number of Branches	18	6
2	# of Microfinance Officer (MFO)	82	18
3	Number of Total Staff	129	29
4	Number of District Covered	4	2
5	Number of Clients	10,412	5,150
6	Client's Savings Balance	1,91,93,977	29,03,650
7	Number of Active Borrowers	10,282	5,150
8	Principal Portfolio		
	Disbursed (cumulative)	32,20,00,000	10,16,70,000
	Target of Collections (cumulative)	18,74,10,540	3,63,60,833
	Actual Collections (cumulative)	18,15,27,381	3,62,49,308
	Outstanding Portfolio	14,04,72,619	6,54,20,692
9	Recovery Rate	96.86%	99.69%
10	Portfolio At Risk	6.38%	0.38%
11	No. of Pastdue A/C.	789	20
12	% of Pastdue A/C.	7.67%	0.39%
13	Amount of Pastdue	58,83,159	1,11,525
14	Amount of Portfolio At Risk	89,55,562	2,47,057

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-Nov-23	30-Nov-22
ASSETS			
AAA00	Cash on Hand	1,02,825	7,625
AAB00	Cash in Bank	1,12,07,050	55,87,386
AA000	Total of Cash and Cash in Bank	1,13,09,875	55,95,011
AB000	Total Financing Receivables	14,04,72,619	6,54,20,692
ACA10	Properties and Equipments Acquired	34,71,082	13,91,117
ACE20	Less Accum. Depreciation	-8,52,087	-3,01,762
AD000	Properties and Equipments Net	26,18,995	10,89,355
ADA10	Staff Advance for Salary	0	0
ADB10	Staff Advance for Motorcycle	24,86,835	14,24,935
ADC00	Special Advance	2,67,050	760
ADD00	Cash Advance to Staff	91,629	0
ADE00	Other Receivable	4,74,866	0
AD000	Total of Other Receivables	33,20,380	14,25,695
AEA00	Investments	0	0
AEB00	Rental Deposit	4,41,740	2,35,500
AEC00	Other Assets	0	0
AE000	Total of Investment & Other Assets	4,41,740	2,35,500
AF000	Due from Branches	0	0
A0000	TOTAL ASSETS	15,81,63,609	7,37,66,253
LIABILITIES AND FUND BALANCE:			
BA000	Reserved for Probable Losses	36,49,500	7,42,000
BBA00	Mandatory Microsavings (MMS)	1,91,96,677	29,03,650
BBB00	Voluntary Microsavings (VMS)	0	0
BB000	Total of Microsavings	1,91,96,677	29,03,650
BCA00	Staff Provident Fund	7,95,100	1,72,700
BCB00	Staff Security Deposit	10,28,500	3,32,500
BC000	Total of Staff Security & Provident Fund	18,23,600	5,05,200
BDA00	Long-Term Financing	10,00,00,000	0
BDB00	Short-Term Financing	69,84,350	3,26,54,350
BD000	Total of Loans Payable	10,69,84,350	3,26,54,350
BE000	Client's Community Service	18,89,573	8,13,145
BF000	Unclaimed Savings & Dormant Accounts	0	0
BG000	Post Employment Benefit Payable	0	0
BH000	Staff Benevolent Fund	258	0
BI000	Accounts Payable	650	1,88,943
BJ000	TDS	2,33,188	0
BK000	Due To & From HO	0	0
BL000	Accrued Expenses	0	0
	Total of Other Liabilities	21,23,669	10,02,088
B0000	TOTAL LIABILITIES	13,37,77,796	3,78,07,288
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	-55,39,271	-2,89,864
C0000	FUND BALANCE	2,43,85,813	3,59,58,965
J0000	TOTAL LIABILITIES & FUND BALANCE	15,81,63,609	7,37,66,253
		0.00	0.00

AMENA Foundation
Statements of Comprehensive Income

For the Period of:		JUL-NOV 2023	JUL-NOV 2022
REVENUE			
DAA00	Gross Revenue from Financing	1,03,92,009	53,70,918
DAB00	Less: Ibra	-53,815	0
DA000	Revenue from Financing	1,03,38,194	53,70,918
EXPENSES			
DBA00	Earned from Bank Deposits	1,343	0
DBB00	Membership Fees	1,24,800	72,400
DBC00	Recovery of Written-Off Accounts	0	0
DBD00	Earnings from Investment	0	0
DBE00	Miscellaneous Income	0	16,500
DB000	Total of Other Revenue	1,26,143	88,900
D0000	TOTAL REVENUE	1,04,64,337	54,59,818
EA000	Finance Cost	0	0
EB000	Ibra on Savings	4,61,355	0
EC000	Personnel Related Cost	93,76,932	42,34,195
ED000	Transportation and Other Travel	8,50,293	2,36,680
EE000	Staff Development and Conferences	3,44,375	1,28,510
EF000	TDS 5%	0	35,120
EGA00	VAT 15%	62,544	0
EGB00	Board Meeting Expenses	5,000	0
EGC00	Staff Benevolent Funds	0	0
EGD00	Stationaries and Office Supplies	8,23,688	1,59,023
EGE00	Office Rental - Base Amount	4,38,403	3,17,500
EGF00	Staff House Rental - Base Amount	7,63,191	0
EGG00	Utilities (Light and Water)	1,51,114	43,289
EGH00	Communication and Postage	2,55,309	67,797
EGI00	Repairs and Maintenance	30,840	20,175
EGJ00	Insurance Expense	0	0
EGK00	Information Technology Expenses	0	0
EGL00	Entertainment or Representation	15,749	31,950
EGM00	Bank Charges / FT Cost	18,441	15,643
EGN00	Consultancy and Professional Fees	23,000	65,000
EGO00	Publication and Subscription	2,500	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	43,674	8,800
EGV00	Depreciation	0	0
EG000	Other Opex and Admin-Exp.	1,36,86,408	53,68,682
EHA00	Provisions for Unspent Expenses	0	0
EHB00	Provisions for Probable Losses	23,17,200	3,81,000
EHC00	Texas to NBR	0	0
E0000	TOTAL EXPENSES WITH TAX	1,60,03,608	57,49,682
F0000	REVENUE OVER EXPENSES	-55,39,271	-2,89,864
G0000	OTHER COMPREHENSIVE INCOME	0	0
H0000	TOTAL COMPREHENSIVE INCOME	-55,39,271	-2,89,864