



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

| No. | Description | 31-Jul-23 | 31-Jul-22 |
|-----|------------------------------------|--------------|-------------|
| 1 | Number of Branches | 18 | 6 |
| 2 | # of Microfinance Officer (MFO) | 69 | 19 |
| 3 | Number of Total Staff | 95 | 28 |
| 4 | Number of District Covered | 2 | 2 |
| 5 | Number of Clients | 6,883 | 2,810 |
| 6 | Client's Savings Balance | 91,97,207 | 8,53,765 |
| 7 | Number of Active Borrowers | 6,756 | 2,810 |
| 8 | Principal Portfolio | | |
| | Disbursed (cumulative) | 20,98,28,000 | 5,37,21,000 |
| | Target of Collections (cumulative) | 12,43,17,021 | 93,45,041 |
| | Actual Collections (cumulative) | 12,19,62,499 | 93,33,416 |
| | Outstanding Portfolio | 8,78,65,501 | 4,43,87,584 |
| 9 | Recovery Rate | 98.11% | 99.88% |
| 10 | Portfolio At Risk | 5.01% | 0.06% |
| 11 | No. of Pastdue A/C. | 417 | 2 |
| 12 | % of Pastdue A/C. | 6.17% | 0.07% |
| 13 | Amount of Pastdue | 23,54,522 | 11,625 |
| 14 | Amount of Portfolio At Risk | 44,03,163 | 28,845 |

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: | | 31-Jul-23 | 31-Jul-22 |
|--------------------------------------|---|---------------------|--------------------|
| ASSETS | | | |
| AAA00 | Cash on Hand | 82,038 | 9,170 |
| AAB00 | Cash in Bank | 82,84,467 | 76,96,951 |
| AA000 | Total of Cash and Cash in Bank | 83,66,505 | 77,06,121 |
| AB000 | Total Financing Receivables | 8,78,65,501 | 4,43,87,584 |
| ACA10 | Properties and Equipments Acquired | 30,71,687 | 13,05,212 |
| ACE20 | Less Accum. Depreciation | -8,52,087 | -3,01,762 |
| AD000 | Properties and Equipments Net | 22,19,600 | 10,03,450 |
| ADA10 | Staff Advance for Salary | 0 | 0 |
| ADB10 | Staff Advance for Motorcycle | 19,31,974 | 12,64,510 |
| ADC00 | Special Advance | 0 | 33,871 |
| ADD00 | Cash Advance to Staff | 29,964 | 0 |
| ADE00 | Other Receivable | 9,30,227 | 98,600 |
| AD000 | Total of Other Receivables | 28,92,165 | 13,96,981 |
| AEA00 | Investments | 0 | 0 |
| AEB00 | Rental Deposit | 5,64,500 | 2,29,500 |
| AEC00 | Other Assets | 0 | 0 |
| AE000 | Total of Investment & Other Assets | 5,64,500 | 2,29,500 |
| AF000 | Due from Branches | 0 | 0 |
| A0000 | TOTAL ASSETS | 10,19,08,271 | 5,47,23,636 |
| LIABILITIES AND FUND BALANCE: | | | |
| BA000 | Reserved for Probable Losses | 16,84,900 | 4,72,700 |
| BBA00 | Mandatory Microsavings (MMS) | 91,97,207 | 8,53,765 |
| BBB00 | Voluntary Microsavings (VMS) | 0 | 0 |
| BB000 | Total of Microsavings | 91,97,207 | 8,53,765 |
| BCA00 | Staff Provident Fund | 5,65,900 | 20,900 |
| BCB00 | Staff Security Deposit | 7,30,500 | 1,84,500 |
| BC000 | Total of Staff Security & Provident Fund | 12,96,400 | 2,05,400 |
| BDA00 | Long-Term Financing | 1,00,00,000 | 0 |
| BDB00 | Short-Term Financing | 5,00,54,350 | 1,70,43,954 |
| BD000 | Total of Loans Payable | 6,00,54,350 | 1,70,43,954 |
| BE000 | Client's Community Service | 13,97,325 | 4,99,010 |
| BF000 | Unclaimed Savings & Dormant Accounts | 0 | 0 |
| BG000 | Post Employment Benefit Payable | 0 | 0 |
| BH000 | Staff Benevolent Fund | 0 | 36,917 |
| BI000 | Accounts Payable | 2,675 | 0 |
| BJ000 | TDS | 40,391 | 0 |
| BK000 | Due To & From HO | 0 | 0 |
| BL000 | Accrued Expenses | 50,000 | 0 |
| | Total of Other Liabilities | 14,90,391 | 5,35,927 |
| B0000 | TOTAL LIABILITIES | 7,37,23,248 | 1,91,11,746 |
| 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 | -17,40,061 | -6,36,939 |
| C0000 | FUND BALANCE | 2,81,85,023 | 3,56,11,890 |
| J0000 | TOTAL LIABILITIES & FUND BALANCE | 10,19,08,271 | 5,47,23,636 |

0.00

0.00

AMENA Foundation
Statements of Comprehensive Income

| For the Period of: | | JUL-JUL 2023 | JUL 2022 |
|--------------------|-----------------------------------|-------------------|------------------|
| REVENUE | | | |
| DAA00 | Gross Revenue from Financing | 15,63,346 | 6,58,883 |
| DAB00 | Less: Ibra | -12,126 | 0 |
| DA000 | Revenue from Financing | 15,51,220 | 6,58,883 |
| EXPENSES | | | |
| DBA00 | Earned from Bank Deposits | 758 | 0 |
| DBB00 | Membership Fees | 13,950 | 12,725 |
| DBC00 | Recovery of Written-Off Accounts | 0 | 0 |
| DBD00 | Earnings from Investment | 0 | 0 |
| DBE00 | Miscellaneous Income | 5,139 | 0 |
| DB000 | Total of Other Revenue | 19,847 | 12,725 |
| D0000 | TOTAL REVENUE | 15,71,067 | 6,71,608 |
| EA000 | Finance Cost | 0 | 0 |
| EB000 | Ibra on Savings | 4,61,355 | 0 |
| EC000 | Personnel Related Cost | 18,77,780 | 9,40,161 |
| ED000 | Transportation and Other Travel | 1,37,336 | 41,220 |
| EE000 | Staff Development and Conferences | 30,325 | 19,030 |
| EF000 | TDS 5% | 12,697 | 0 |
| EGA00 | VAT 15% | 0 | 0 |
| EGB00 | Board Meeting Expenses | 5,000 | 0 |
| EGC00 | Staff Benevolent Funds | 1,01,672 | 0 |
| EGD00 | Stationaries and Office Supplies | 1,30,804 | 33,895 |
| EGE00 | Office Rental - Base Amount | 1,03,958 | 63,410 |
| EGF00 | Staff House Rental - Base Amount | 31,414 | 0 |
| EGG00 | Utilities (Light and Water) | 41,583 | 3,217 |
| EGH00 | Communication and Postage | 11,210 | 10,470 |
| EGI00 | Repairs and Maintenance | 0 | 550 |
| EGJ00 | Insurance Expense | 0 | 0 |
| EGK00 | Information Technology Expenses | 2,690 | 0 |
| EGL00 | Entertainment or Representation | 3,910 | 10,225 |
| EGM00 | Bank Charges / FT Cost | | 2,943 |
| EGN00 | Consultancy and Professional Fees | 0 | 65,000 |
| EGO00 | Publication and Subscription | 0 | 0 |
| EGP00 | Association and Membership Dues | 0 | 0 |
| EGQ00 | Research and Development | 0 | 0 |
| EGR00 | Audit Fee | 0 | 0 |
| EGS00 | Dues and Fees to MRA | 0 | 0 |
| EGT00 | CCS & Charitable expenses | 0 | 0 |
| EGU00 | Miscellaneous Expense | 6,794 | 6,726 |
| EGV00 | Depreciation | 0 | 0 |
| EG000 | Other Opex and Admin-Exp. | 29,58,528 | 11,96,847 |
| EHA00 | Provisions for Unspent Expenses | 0 | 0 |
| EHB00 | Provisions for Probable Losses | 3,52,600 | 1,11,700 |
| EHC00 | Texes to NBR | 0 | 0 |
| E0000 | TOTAL EXPENSES WITH TAX | 33,11,128 | 13,08,547 |
| F0000 | REVENUE OVER EXPENSES | -17,40,061 | -6,36,939 |
| G0000 | OTHER COMPREHENSIVE INCOME | 0 | 0 |
| H0000 | TOTAL COMPREHENSIVE INCOME | -17,40,061 | -6,36,939 |