

ANNUAL  
REPORT

**2021-22**

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**ambala**<sup>®</sup>  
foundation







# Annual Report 2021-22



[www.ambalafoundation.org](http://www.ambalafoundation.org)



**Published on**

December 2022

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## Message from The Chairperson



A vast majority of the world population are still financially vulnerable because of multifarious reasons, because they are still living below poverty level, as incapable, sick and they are deprived of easy and comfortable earning due to capitalistic attitude of those who have access to immense wealth. Ambala Foundation since its inception in 1994, has been working with the spirit of reaching towards achieving goals to accelerate poverty reduction and empowering the poor, particularly the women in the rural areas of the country to help them achieve self-development. Access to finance for the poor is indispensable for promoting inclusive economic growth and to play the role of eradicating endemic poverty.

Bangladesh turns to 51st this year. It has struggled hard to reach the goal to come out from the cluster of LDCs. The story of the rise of Bangladesh is the story of its people. Ambala Foundation broadly organized Food and Mask Distribution Program and Vaccine Registration among poor marginalized people for fighting against notorious COVID-19. In addition, Ambala Foundation organized Tree Plantation Program in all of our branch offices to show respect of Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, Bangomata Sheikh Fazilatunnesa Mujib and freedom fighters. I feel proud to be associated with Ambala Foundation as the elected Chairman over the years since 1994.

Ambala Foundation has created and earned several milestones to work with an excellent range of success by creating changes in the livelihood of poor community people. Through the tools being Microfinance Program Ambala Foundation play a vital role to create employment generation, poverty reduction, women empowerment and so on. Currently Ambala Foundation has 155 Branch offices and 1104 work forces in 15 districts of Bangladesh. Besides, this organization have been running a higher education support through 'Shwapnojatra' Program for poor meritorious students. Currently we have 128 students (86 male and 42 female) from 24 districts of Bangladesh providing education, family, health and employment support. Ambala Foundation also enhanced the livelihood capacity of marginalized fisher folk communities and created access their participation in local level decision making and ensure their children's education and health support. Another Program - Radio Bikrampur 99.2 FM broadcasted several social awareness raising program - women empowerment, stop child marriage, climate change and disaster management, education, health information and several recreational programs along with the government development activities.

This report summarizes our current focus, strategies and how we achieve and strengthen the overall objectives of Ambala Foundation. It also highlights the previous year development initiatives of Ambala Foundation and its immense contribution in economic and social development, poverty reduction and entrepreneurship development, in spite of the critical Covid 19 pandemic disasters.

I would like to express my gratitude to all staff of Ambala Foundation, Executive Committee and General Members. And also grateful to relevant Government & Non-government Agencies, Financial Institutions, National & International donors for all their contributions, for their consistent cooperation and untiring support. I wish every successful outcome of hard-earned Ambala Foundation in coming years and early recovery from the fatal Covid 19 threat.

M. Azizur Rahman

Chairperson, Ambala Foundation

Former Secretary & Chief Information Commissioner of Bangladesh  
(Deputy Minister Status) of Information Commission, Govt. Bangladesh

## Statement of Executive Director



2021-22 has been the year of learning from experience to turn back stronger. This year Ambala Foundation put emphasis on pro-poor financing through micro-finance program for livelihood development and employment generation of poor disadvantaged population. For this reason Ambala Foundation extended their manpower and branch offices in 15 districts and 92 sub-districts of Bangladesh. As a national organization more than 2 million direct and indirect peoples were benefitted through our development initiatives which are expected to increase in coming years significantly.

The last two years, we are fighting towards the corona pandemic and immense losses has been made among our trusted and valuable beneficiaries. I'm so much grateful for our dedicated work force for tackling this hazardous covid situation and providing all kinds of necessary support for our vulnerable communities. During this Covid 19 period, the organization has focused its service delivery on two facets: spreading awareness and providing emergency support to communities. Ambala's employees are working tirelessly to ensure that the vision of health, happiness and dignity to vulnerable communities.

We organized emergency Food Distribution Program, Mask Distribution Program, Awareness Raising Program and Vaccine Registration

Campaign within our working areas. Within this fiscal year, Ambala Foundation provides emergency food support to 6,594 poor families of 1,18,55,958/- (one crore eighteen lac fifty-five thousand nine hundred & fifty eight taka only). Besides this Ambala Foundation also distributed 50,000 masks among beneficiaries and local elites and representatives. Not only that Ambala foundation also organizes free vaccine registration campaign in all of our branch offices. Moreover, Ambala Foundation also organized "Doa Mahfil" and "Tree Plantation Program" to pay heartiest tribute to 'Father of the Nation Bangabandhu Sheikh Mujibur Rahman' and 'Bangamata Sheikh Faziltunnesa Mujib' and all the martyrs of 15 August, 1971.

Ambala Foundation also implementing some rights-based projects with a focus to empower marginalized communities especially vulnerable disadvantaged women. Through this project Ambala Foundation ensured economic and livelihood upliftment of marginalized fisher folk communities and ensure their participation in decision making process in local government institution and access to education. During this Covid situation, Ambala Foundation provides 28,12,500/- (twenty eight lakh twelve thousand & five hundred taka only) cash grants to 375 fisher folk communities of Gopalganj District for overcoming Covid 19 impact on their livelihoods. Since 2019, Ambala Foundation starts working for ensuring poor meritorious higher education facilities through 'Swapnojatra- need based education support for poor meritorious students'. Currently 128 students (86 boys & 52 girls) from 24 districts taking higher education support under this program. Since 2012, Ambala Foundation regularly telecasting social awareness program through Radio Bikrampur 99.2 FM. Around 9,00,000 (nine lac) listeners from Munsiganj and adjacent areas regularly listening our program through Radio Bikrampur 99.2 FM.

At the end, Ambala Foundation is highly grateful to Advisory board members, Executive committee members, Forum membership & networking organisation, Development partner and Management team & all staff of this organisation for their hard work and passion towards the growth of Ambala Foundation.

A handwritten signature in black ink, appearing to read 'Arif Sikder'.

Arif Sikder

Executive Director, Ambala Foundation

# AN OVERVIEW OF AMBALA FOUNDATION



## Background

In terms of global population density, Bangladesh is one of the highest ranking countries in the world accompanied with poor socio-economic conditions, acute malnutrition, low literacy rate and high population growth rate which triggers the country towards severe poverty and dreadful environmental crisis. A group of young and energetic students with innovative mind realized its consequences and came forward to put their efforts together to contribute for the development of the poor and destitute people and to reduce the poverty and environmental impact from local level to national level. Keeping this notion in their mind these group of student established Ambala Foundation as a non-profit and social development organization in 1994 and initiated their development activities all over the Bangladesh from 1998.

### Vision

Poverty elimination through establishing social unity and integrated development.

### Mission

Reducing poverty through eliminating inequality, increasing livelihood capabilities, access to education, socio-economic development, strengthening environment & climate change adaptability for the poor, marginalized and disadvantaged in collaboration with related stakeholder.

### Core Values

- Commitment and Teamwork
- Good Governance and Ethics
- Integrity and Collaboration
- Innovation for Sustainability
- Dignity and Gender Sensitivity
- Passionate and Respect
- Accountability and Transparency

## Objectives

- Eradicate inequality through establishing human rights and social harmony.
- Ensure women empowerment and child rights.
- Create scope to education for poor and disadvantaged community.
- Strengthen adaptability to climate change and environmental risk.
- Ensure good governance, transparency and social accountability.
- Ensure Improvement of public health and making awareness.
- Ensure accessibility to financial institution and to generate income for better livelihood.
- Social development through proper use of media and information technology.
- Socio-economic development through research and publication.
- Technology Based Management Information System.

## Legal Status

Registration Authority	Registration Number
Directorate of Social Services	Dha – 03066
NGO Affairs Bureau	952
Microcredit Regulatory Authority	00350 -01308 -00086
Directorate of Youth Development	Jouoao/Munshiganj Sadar -60/Munshi - I 60

## Credit Rating Information

Initial Rating	Period - 2022
Long Term	A
Short Term	ST - 3
Outlook	Stable
Date of Rating Declaration	14 March, 2022
Expiry Date	13 March, 2022
Company Name	Credit Rating Information & Service Ltd.

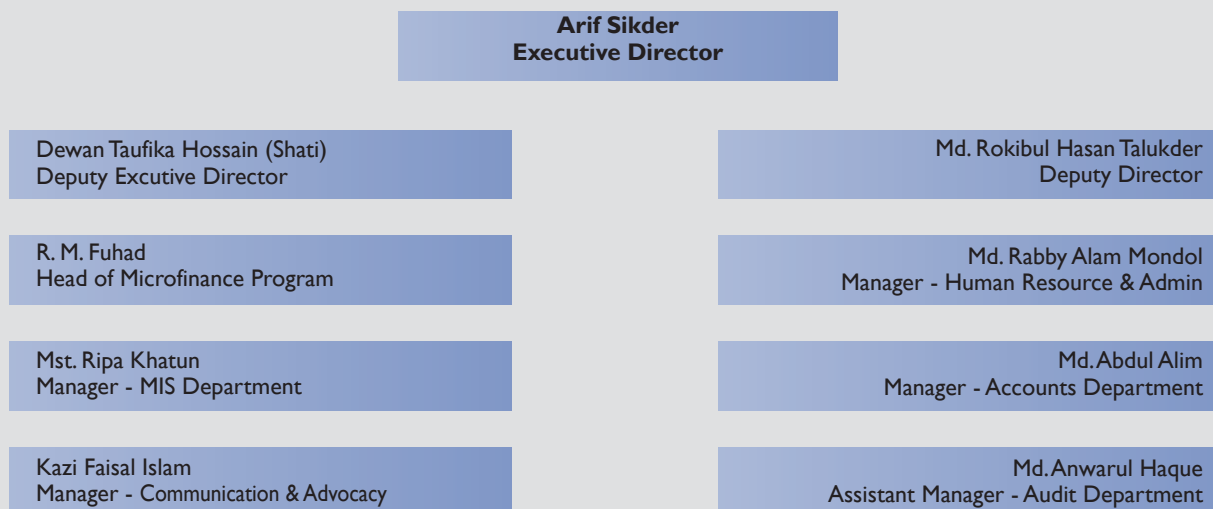
## Advisory Board

1	Md Ataharul Islam	Former Chair of National River Conservation Commission & Former Secretary, Ministry of Civil Aviation and Tourism, The Govt. of the People's Republic of Bangladesh
2	Dr. A.S.M Atikur Rahman	Professor, Social Welfare & Research Institute, Dhaka University
3	Dr. M. A. Yousuf Khan MSc. Ag. Econ. Ph.D	Former MD and CEO, People's Leasing, Former DMD, Mercantile Bank Ltd, Former CEO, Sonali Exchange Co. USA
4	Mr. Abdul Awal	Executive Director Credit and Development Forum (CDF)

## Executive Committee



## Management Team





## Forum Membership & Network

- Credit and Development Forum (CDF)
- Federation of NGO's in Bangladesh (FNB)
- Association of Development Agencies in Bangladesh (ADAB)
- Bangladesh Community Radio Association (BCRA)
- Micro Credit Summit
- STI/AIDS Network of Bangladesh
- Bangladesh Shishu Adhikar Forum (BSAF)
- Coordinating Council for Human Rights in Bangladesh (CCHRB)
- Civil Society Alliance for Scaling Up Nutrition, Bangladesh (CSA for SUN, BD)
- Bangladesh Early Childhood Development Forum (BECDF)

## Development Partners

### National

- Access to Information (a2i)
- Ministry of Health and Family Welfare (MoHFW)
- Ministry of Primary and Mass Education (MoPME)
- Ministry of Labor and Employment
- Ministry of Information (Mol)
- Health Education Bureau
- Directorate General of Health Services (DoHS)
- Bureau of Non-Formal Education (BNFE)
- Directorate of Social Welfare
- Department of Women Affairs (DWA)
- Manusher Jonno Foundation (MJF)
- Bangladesh NGOs Network for Radio & Communication (BNNRC)

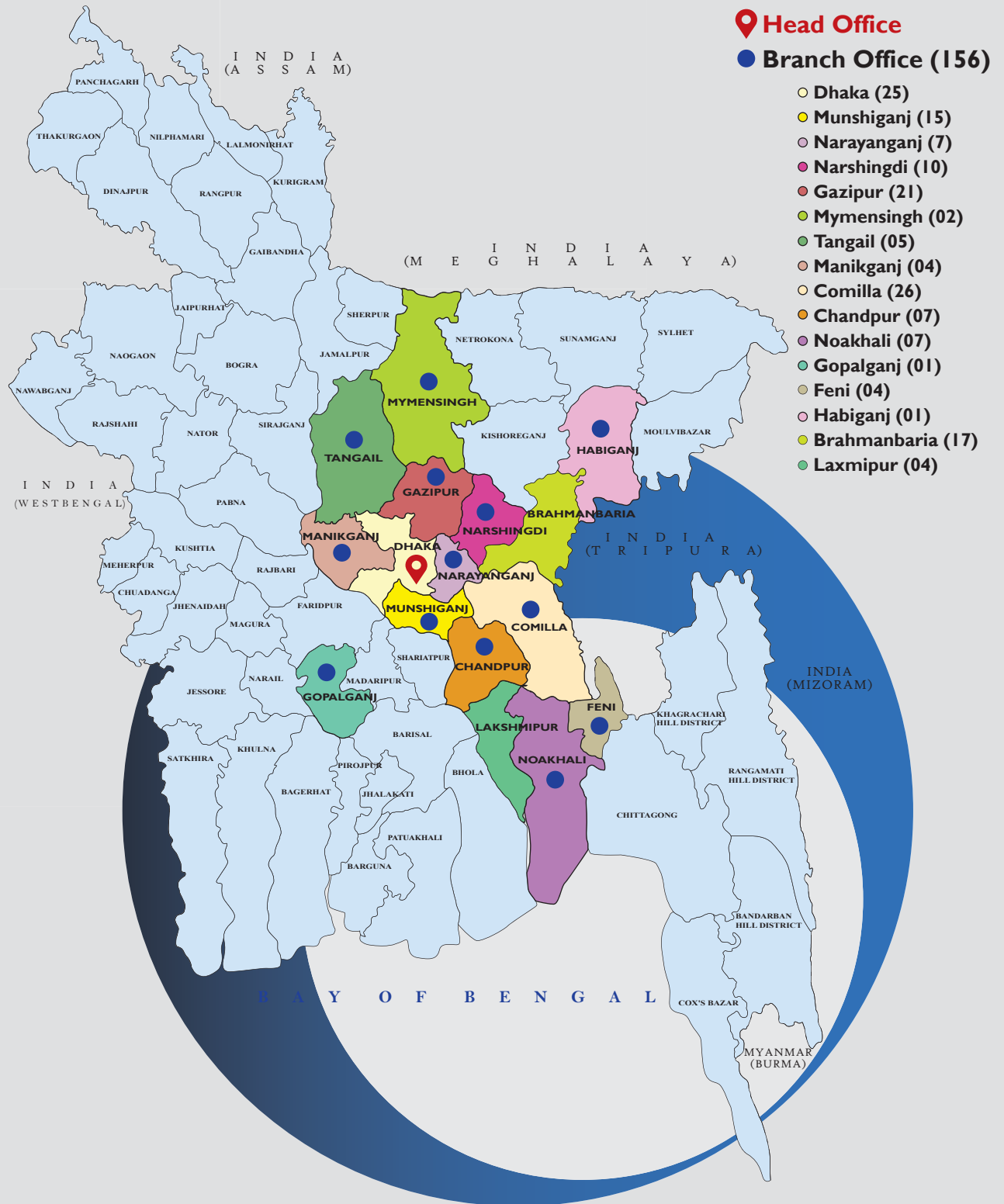
### International

- World Bank
- UNDP
- UNICEF
- UNOPS
- DFID
- Japan Embassy
- OXFAM
- European Union
- Save the Children
- Campaign for Tobacco Free Kids (CTFK)
- Health Care Center (WI-IHCC)
- Room to Read, USA
- INCLUDED
- Free Press Unlimited
- Engender Health

### Bank & Financial Institutions

- Bangladesh Bank
- Sonali Bank Ltd.
- Pubali Bank Ltd.
- Basic bank Ltd.
- Community Bank Bangladesh Ltd.
- Trust Bank Ltd.
- Brac Bank Ltd.
- Uttara Bank Ltd.
- Mutual Trust Bank Ltd.
- Jamuna Bank Ltd.
- AB Bank Ltd.
- Exim Bank Ltd.
- UCB Bank Ltd.
- One Bank Ltd.
- Southeast Bank Ltd.
- Global Islami Bank Ltd.
- NRB Bank Ltd.
- Standard Bank Ltd.
- Dhaka Bank Ltd.
- BD Finance and Investments Co. Ltd.
- IIDFC Ltd.
- National Finance Ltd.
- The UAE-Bangladesh Investment Company Ltd.
- IPDC Finance Ltd.
- IDLC Finance Ltd.
- PKSf (Polli Karmo Sahayak Foundation)

# Working Area





# The role of Ambala during Coronavirus



2021-2022, Bangladesh faces significant challenges in combating COVID-19 where Ambala Foundation take necessary initiatives for minimizing the threats of covid 19 pandemic within their working areas. Ambala foundation organized several awareness raising program, food support program, mask distribution program, covid 19 vaccine registration program, etc. Ambala's employees are working tirelessly to ensure that the vision of health, happiness and dignity to vulnerable communities is still a promise that we can deliver amongst the crippling pandemic.

## Awareness Raising Program

Ambala Foundation and Radio Bikrampur broadcasts awareness program, health related programs and different awareness raising programs through Radio Bikrampur- the only community radio station in the Dhaka division.

- Awareness program to stop spreading false and misleading information about corona virus.

- Radio Bikrampur undertake massive programs since February 2020 with its own funding to deal with the global disaster corona virus. Programs are: News Bulletin, Public Service Announcement (PSA), Kathika, Radio Spot, Jingle, Song, Drama, Discussion, Expert Doctor's Advice and opinions on how to Spread Corona Virus, Symptoms and Prevention, Quarantine and Home Quarantine.

- Radio Bikrampur has regularly broadcast the 31-point directives of Hon'ble Prime Minister Sheikh Hasina of the Government of the People's Republic of Bangladesh to the people to prevent corona virus.

- Radio Bikrampur's Facebook verified (social media) page is promoting daily updates on corona, symptoms, treatment and safety measures, and the need for home quarantine. Already all Members of Parliament



of Munshiganj District, Former Secretary Ministry of Culture, Additional Director General, Department of Health and Education, Administration Officer, Civil Surgeon, Popular Musician, Local Representative, Specialist Doctor, Athlete and Journalists share their awareness raising opinions and motivational speech.

### **Covid-19 Vaccine Registration**

Ambala Foundation initiates free covid-19 vaccine registration campaign for their beneficiaries. The beneficiaries came to our branch offices and our staffs registered themselves for covid 19 vaccination.

### **Mask Distribution**

Ambala Foundation distributed Masks among 50,000 poor marginalized beneficiaries within their working areas. Our staffs and volunteers organized weekly and monthly meeting with our beneficiaries for sensitizing our beneficiaries about the dreadful impact of corona virus and the measures we need to take to prevent this virus.

### **Emergency Food Support**

Ambala Foundation distributed emergency food support (Rice, Pulse, Oil, Potato, Flour, Onion) during this period of covid 19 among 6594 Beneficiaries of their working areas.



# Towards on Sustainable Development Goals



Financial inclusion and microfinance play a critically important role in reducing poverty as well as ensuring economic and social development around the world. This has been strongly recognised by the 2030 Development Agenda. Indeed, the Sustainable Development Goals (SDGs) include access to financial services within its several targets.



Target: End poverty in all its forms everywhere

Ambala Foundation has started its micro-finance program since 1994 and the purposes of reducing poverty and empowering less privileged people through credit facilities. This program also ensures and supports different economic layer of those people with the various approaches that bring financial resilience, solvency and encourage them in income generating. Ambala Foundation strongly believes in providing micro-finance to the poor people of the country is essential which has ultimate impact in poverty alleviation of Bangladesh.



Target: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

Ambala Foundation focuses on lending microfinance to the poor and extreme poor households in the rural communities with a view to uplift their socio-economic status which is directly contributing to protect them from hunger as it is well known that poverty is closely related to hunger.



Target: Ensure inclusive and equitable quality education and promote life long learning opportunities for all.

Due to financial incapability of guardians, many students get dropped out mostly from education. Most of them got involved in child labor and other risky works. Moreover, people who don't have education do not get jobs, as a result their life and livelihood become very much vulnerable. The unemployment situation leads them to illegal and hazardous life. Many people become addicted to various anti-social and terrorist activities. Concerning this situation, the Executive Director of Ambala Foundation was thinking to do something for the poor meritorious students of Bangladesh. He started and formalized *Shwapnojatra* - need based higher educational support for poor students since January 2019. Currently 128 students from 24 districts taking higher education support through "*Shwapnojatra*".





Target: Achieve gender equality and empower all women and girls.

Ambala Foundation always provides special attention in Gender equality. Also given emphasis equally to male & female for availing services for community people which meant ensured gender equality though microfinance program. Even in some programs, women have been given more priority to empower them as a productive citizen who can contribute in the development of their personal & national wellbeing in terms of socio-economic development including dignity & honor.



Target: Promote sustained Inclusive & sustainable economic growth, full and productive employment and decent work for all.

Ambala Foundation always taken different initiative to make skilled human resources by providing technical training to both male & female where safety issues at work place including fair working environment issues taken into consideration, as part of whole training course which ultimately contribute in the promotion of sustainable & decent work for all.



Target: Reduce inequality within and among the countries.

Micro-finance program of Ambala Foundation creates opportunity and help village level women who are directly involved in income generating activities. Women supporting in reducing all forms of income discrimination among the communities and being empowered and economically solvent.



Target: Promote peaceful & inclusive societies for sustainable development, provide access to justice for all & build effective, accountable & inclusive institutions at all levels.

Radio Bikrampur 99.2 FM of Ambala Foundation regularly broadcasting program on human rights of marginalized people, early marriage, health and nutrition, adolescent reproductive health, agriculture, stop violence against women, dowry, early marriage, divorce, promote local culture, women, children and youth development at local and regional level which have really contributed in promoting peaceful & inclusive society for sustainable development. Also broadcasting the health related awareness raising program on Covid 19 and other fatal diseases.



Target: Strengthen the means of implementation and revitalize the global partnership for sustainable development.

All contributions of Ambala Foundation in the SDG implementation in our country have been made possible by having partnership with some national, international level organizations and some bank & financial institutions who provided supports to be implemented all programs or projects of Ambala Foundation. National organizations are PKSF, MJF, A2i, Education Ministry, Home Ministry, Women & Children Affairs Ministry, Social Services Department etc.. Also some international organizations & UN body like World Bank, UNDP, UNICEF, UNOPS, DFID, Japan Embassy, OXFAM, European Union, Save the Children, Campaign for Tobacco Free Kids (CTFK) Health Care Center (WI-IHCC), Room to Read, USA etc. for helping in achieving Sustainable Development Goals.

# Microfinance Program



Microfinance is a category of financial services targeted at individuals and small businesses who lack access to conventional banking and related services. It is the most effective and flexible strategies against global poverty. Ambala Foundation launched Micro Finance Program on July, 2002 and becoming a partner of Palli Karma Sahayak Foundation (PKSF) in 2004. It was a milestone that poses to sustain and acquiring high profile managerial capacity of the organization. Ambala Foundation is always in thought of extending microfinance services for the poor and ultra-poor in a flexible way in consideration of the conventional rigid system.

## Program Strategy

The Microfinance Program Strategy ensures permanent access to institutional financial services for a majority of poor and low-income community. It aims to support the development of sustainable microfinance systems that can provide diverse services of high quality. The strategies are following:

- Maintaining all MRA rules & regulations.
- Diversified products to meet beneficiaries demand.
- Special emphasis on sustainability of its borrowers.
- Easy & close communication between employees & beneficiaries.
- Dynamic & forward looking leadership.
- Participatory process in decision making.
- Special provision and emphasis on micro enterprise loan to advanced members for creating employment opportunities.

Ambala Foundation provides financial support to poor and disadvantaged people targeting women in particular. Microloans help home based income generating activities, mostly run by women, meet their demand for credit and enable the entrepreneurs grow their business revenues and enhance their productivity. Ambala Foundation offers customized products to help business-owners and entrepreneurs grow their businesses and eventually own ventures which are profitable, sustainable, and also generate employment.

- Implementing cluster-based development activities through mobilizing all sorts of local resources and providing need-based information to the beneficiaries.
- Ensuring maximization of savings and borrower's resource mobilization and safety of the credit already disbursed to the client.
- Special priority on the agricultural development projects.
- Strong monitoring, follow-up and supervision.
- Establishing and maintaining linkages and partnership with the govt./NGO/private organizations and national/international donor agencies.
- Special focus on women's empowerment.

## Program Implementation Approach

### Community Mobilization

Ambala Foundation emphasizes on Community Empowerment through ensuring the active participation of different level of duty bearers and resource stakeholders concerning the real development of rural poor, particularly women, marginalized and disadvantaged people. The women and children, adolescents, socially excluded groups such as: fisher folk, dalit, bedey community are particularly addressed under multi-faceted development programs. This Sector intervention mainly deals with upholding human rights, governance, individual and collective social dignity, women empowerment, decreasing gender violence, social justice, institutionalization for sustainable development, protection of social norms, values etc. All of the interventions prioritized intimate collaboration with target communities, civil societies, duty bearers, CBOs & institutions as well as other service providers and relevant stakeholders.



### Gender Equality



Ambala Foundation considers Gender Equality as a fundamental human rights. Women have often been underprivileged and discriminated. Ambala Foundation got experienced that women violence is vastly existed across the society in different dimensions such as: physical, mental, economic and sexual. There are gender based inequalities in lot of unpaid women's work i.e. domestic works, child care, income related outdoor activities etc. Women don't get any value and scope in decision-making at the family and community. They are being treated as subordinate for maintaining order of men only. The organization implement community based diversified activities on gender inequality and Violence against Women and Girls (VAWG). Ambala Foundation conducted a campaign titled "Morjaday Gori Somota" to reduce gender base inequalities, dignity to women's unpaid work at family and community level.



## Women Empowerment

Ambala Foundation is always in thought of extending microfinance services for the poor and disadvantaged especially for women. It has expanded different types of financial support scheme and wings for small and medium entrepreneurs to build their financial capability. Active participation of women in credit activities has increased their economic solvency. Women are now self-employed and they contributed to their family income. They are in situation to overcome poverty and are heading towards development day by day. Ambala Foundation created more opportunities for women to get them engaged at productive and financial activities. As a result massive engagement of women are highlighted within the working areas like handicrafts, garments business, homestead gardening, agricultural business, small business, cow rearing, small enterprises and so many other economic activities.



### Program Area & Beneficiaries Covered in 2021-22

Name of District	No. of Upzila	No. of Branch	No. of Beneficiaries
Munshiganj	6	15	5373
Gazipur	7	21	7522
Dhaka	14	25	8954
Narayanganj	5	6	2149
Comilla	16	25	8954
Mymensingh	2	2	716
Manikgonj	7	4	1433
Tangail	3	5	1791
Narsingdi	4	5	1791
Chandpur	6	7	2507
Noakhali	7	7	2507
Feni	4	4	1433
Brahmanbaria	7	12	4298
Habiganj	1	1	358
Laxmipur	3	4	1433
<b>Total</b>	<b>92</b>	<b>143</b>	<b>51218</b>

## Women in Economic Development

Ambala Foundation is always in thought of extending microfinance services for the poor and disadvantaged especially for women in a flexible. It has expanded different types of financial support scheme and wings for small and medium entrepreneurs to build their financial capability. The organization emphasizes linkage activities with different government financial institutions for different segment of community people. Active participation of women in credit activities has increased their economic solvency. Women are now self-employed and they contributed to their family income. They are in situation to overcome poverty and are heading towards development day by day.

Ambala Foundation created more opportunities for women to get them engaged at productive and financial activities. Almost a total no to 49,809 women got involved in different trade base small enterprises. Different trainings, orientations & sensitization workshops are continuously organized for improving the skill of women entrepreneurs. As a result massive engagement of women are highlighted within the working areas like handicrafts, garments business, homestead gardening, agricultural business, small business, cow rearing, small enterprises and so many other economic activities.

### Women Economic Activities

Name of Trade/ Activities	Number of Women Involved
Handicrafts	7,472
Garments Business	4,482
Agricultural Business	12,452
Small Business	7,970
Cow Rearing	9,464
Small Enterprises	5,479
Homestead Gardening	2,490
<b>Total</b>	<b>49,809</b>





## Loan Products of Microfinance Program

Ambala Foundation emphasizes significantly on supporting economic activities to generate employment and income to reduce income inequality between its targeted audiences and other marginalized groups of the community. The loan products are produced in response to the demands of its customers to accelerate their economic activities. The beneficiaries of Ambala Foundation can receive short-term loan to meet any emergency needs in addition to existing loan(s) significantly to create employment generation and self-empowerment. There are eight versatile loan components in Microfinance program of Ambala Foundation. There are in the followings:

1. *Buniad* (Microfinance Program for Ultra and Extreme Poor)
2. *Jagoron* (Microfinance Program for Urban and Rural People)
3. *Agroshor* (Microfinance Program for Entrepreneurs)
4. *Sufalon* (Microfinance Program for Agriculture)
5. *Shahosh* (Microfinance Program for Disaster affected people)
6. Housing Loan (Microfinance Program for House Construction)
7. Sanitation Loan
8. Water Loan

### Loan beneficiaries of microfinance services up to June, 2022

Name of the Loan Service	No. of Group	No. of Participant		
		Male	Female	Total
Jagoron (Microfinance Program for Urban and Rural People)	3866	815	27330	28145
Agroshor ( Microfinance Program for Entrepreneurs)	3306	470	17313	17783
Sufolon ( Microfinance Program for Agriculture)	269	14	556	570
Housing Loan (Microfinance Program for House Construction)	940	111	4609	4720
<b>Total</b>	<b>8381</b>	<b>1410</b>	<b>49808</b>	<b>51218</b>

#### I. *Buniad* (Microfinance Program for Ultra and Extreme Poor)

'*Buniad*' is a Bangla word which means foundation. Ambala Foundation has been implementing '*Buniad*' for the ultra-poor marginalized people which is also known as Ultra Poor Program (UPP). The main objective of *Buniad* is to support the ultra-poor people in such a way so that they become capable to create sustainable income opportunities and human dignity as well as they can lift out of extreme poverty. This loan program provide funds to the under privileged people like beggar, Impoverished, Necessitous and hardcore poor people that makes them skilled to produce secure earnings opportunities as well as they can boost out from extreme poverty and be able to mainstream.

## 2. Jagoron (Microfinance Program for Urban and Rural People)

*Jagoron* is the name of a loan product of Ambala Foundation to initiate household based enterprise development in Bangladesh. It is also known as Rural & Urban micro credit program. This program is operating to focus rural and urban people's livelihoods development. The purpose of this loan is to offer financial support for operating off-farm activities, small business and income generating activities. Through this program, borrowers are encouraged to undertake family-based income generating activities.



## 3. Agroshor (Microfinance Program for Entrepreneurs)

These activities are implemented mainly for small-scale entrepreneurs. The entrepreneurs create employment opportunities' on their own management. Organization gives financial assistance for productive activities of the entrepreneurs'. *Agroshor* Program also empower aspiring local entrepreneurs from underserved communities in the working areas by providing access to financial and capital investment. Through this program, entrepreneurs can introduce with income generating activities and improve their livelihood patterns.



## 4. Sufolon (Microfinance Program for Agriculture)

Ambala Foundation launched *Sufolon* Loan program. Bangladesh is a naturally agricultural based country. Maximum family is involved crops & non-crops agricultural works. This unique loan product has created tremendous motivation for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry agro-processing etc. The program aims to reduce poverty and improve the quality of life of marginalized farmers by financing agricultural projects and activities that will increase their productivity. The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. *Sufolon* offers comprehensive loan support program for the farmers for increasing their crop productivity.



## **5. Shahos (Microfinance Program for Disaster affected people)**

Due to geographical context, Bangladesh is one of the most disaster-vulnerable countries in the world. Natural disasters are in a common phenomenon in Bangladesh. And these bring in plight of varying degrees for the people, particularly the poor. The primary threats of Bangladesh are floods, droughts, cyclones and sea-level rise due to climate change. To help the disaster affected people Ambala Foundation operating this program *Shahos* for ensuring quick economic support to develop their livelihoods of poor marginalized communities. This fund is mainly designed for ensuring immediate financial assistance to support the vulnerable poor during and post disasters. This fund mainly seeks to facilitate the coping and recovery mechanism of poor people. This fund is primarily used for the livelihood restoration including repairing of houses, tube wells and latrines; restoring the existing IGAs and ensuring consumption capabilities during post-disaster period.

## **6. Housing Loan ( Microfinance Program for House Construction)**

Access of low income people to finance for housing is an everlasting challenge in every country like Bangladesh. It is difficult in both urban and rural areas. Lack of land tenure security and the high initial investment are the big hurdles. For financial institutions, it's a very difficult task because of the terms and conditions permissible in matters of lending. Longer loan terms and absence of appropriate guarantee mechanisms are the main obstacles. Housing Loan under microfinance Program is a growing demand among the low income people. Ambala Foundation offers low income people for renewal or expansion of an existing home, construction of new home and develop basic infrastructure.

## **7. Sanitation Loan**

Still a large portion of rural and urban fringe population in Bangladesh live below the poverty line. They are not well aware about their health and hygiene issues. For this reason, they still using unhygienic and unsafe latrines and even some of them are still habituated with open defecation system. As a result, they are suffered from serious water related hazardous diseases. To support those low-income population, Ambala Foundation introduced Sanitation Loan for those communities through Bangladesh rural water, sanitation and hygiene for human capital development project supported by World Bank and PKSF. Through this Sanitation loan, we generally distributed 15,000-30,000 tk loan amount on maximum 18 month tenure basis for each beneficiary. We generally provide this loan for new latrine construction or existing latrine upgradation purposes. In addition, we also provide an incentive amount of 3,000 tk for each beneficiary against this loan. Finally, beneficiaries selected their suitable 2 pit latrines of the catalogues and built their hygienic and safe latrines.

## **8. Water loan**

Ambala Foundation introduced small scale water supply facilities within their working areas. In rural areas, people often have no pipe lined water supply facilities within their households. For this reason, they have to waste a lot of time during a day for collecting waters from distant sources. Especially women are the worst suffers on this issue. For this reason Ambala Foundation introduced Water Loan for their beneficiary through Bangladesh rural water, sanitation and hygiene for human capital development project supported by World Bank and PKSF. Through this Water Loan, we generally distributed 15000-50000 tk loan amount on maximum 18 month tenure basis for each beneficiary. Through this loan amount, beneficiary can ensure pipe-line water supply facilities within their households. In addition if one beneficiary received both water and sanitation loan, they can receive loan amount of maximum 50,000 tk.

## Savings Products of Microfinance Program

Savings play a pivotal role in helping all families plan for the future, make investments, planned spending, and cope with shocks. Ambala Foundation offer savings products to beneficiaries for enabling them to save amount for future. Long-term savings whereby beneficiaries deposit amount and receive interest along with the principal amount. Ambala Foundation has four types of savings scheme which are in the followings:

### Regular Savings

Ambala Foundation micro-credit program includes a mandatory savings program. The interest rate on mandatory savings is 6% per annum. Savings amounts are decided at the member level with a minimum weekly savings requirement of BDT 50 Tk. Only A minimum savings of 10% of the loan amount is required for the first loan period. During the first loan period members are unable to withdraw savings. For consecutive loans members are eligible to withdraw savings as long as they maintain a savings balance of 7.5% of the loan amount.

### Voluntary Savings

It is a separate and completely independent saving system. A saver can easily enroll at this system and there is also a flexibility to terminate their enrollment anytime. Borrower can change the savings amount anytime. The total amount of money (total savings and interest) is disbursed to borrower on a monthly basis. The balance of borrower's account would be divided by the number of months.

### One Time Savings

It is a kind of financial saving system where a microfinance borrower given particular amount of money to the organization and receive interest at a specified percentage for the particular time duration of the deposit. The rate of interest depends on amount and period. At the end of the time period of the deposit the amount will return back to the investor/borrower.

### SAMRIDDI

This is a contractual account with a fixed term and withdrawal date. The term can be from three months to three years but under no circumstances can withdrawals be made prematurely. Interest is paid at the term's end, when the deposit is withdrawn.

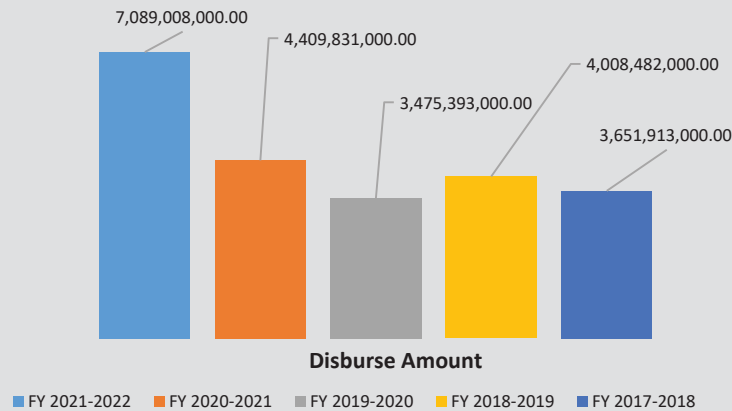
### Total deposit of savings products upto June 2022

Name of the Savings Service	No. of Group	No. of Participant			Savings Balance		
		Male	Female	Total	Male	Female	Total
Weekly Savings					88,448,785	1,551,918,422	1,640,367,207
Monthly Savings	3998	1409	49809	51218	9,498,864	276,942,452	286,441,316
Somriddhy					7,230,000	219,253,000	226,483,000
OTS					68,620,000	609,653,600	678,273,600
<b>Total</b>	<b>3998</b>	<b>1409</b>	<b>49809</b>	<b>51218</b>	<b>173,797,649</b>	<b>2,657,767,474</b>	<b>2,831,565,123</b>

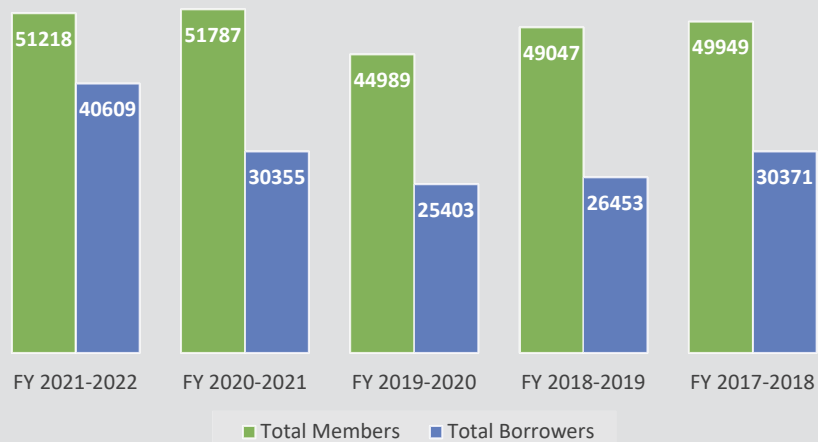
## Microfinance Operation Areas Information

Description	Year wise Information		
	FY 2021-22	FY 2020-21	FY 2019-20
Branch	143	121	116
District	15	13	12
Upazila	74	59	56
Pauroshava	50	45	39
Union	662	456	406
Village	2407	1550	1460

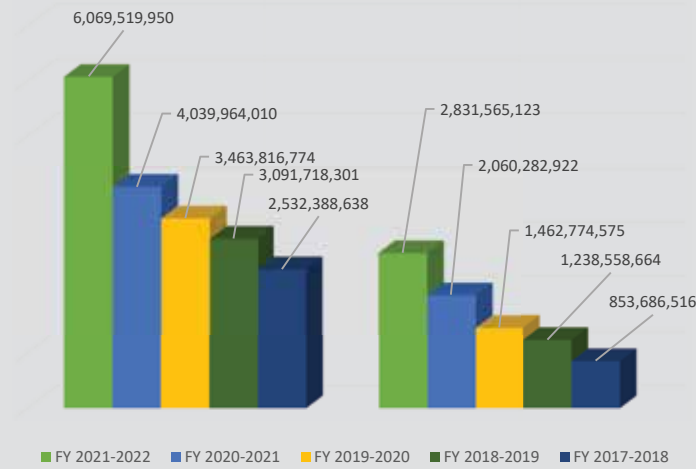
## Total Disbursement of Last 5 Years



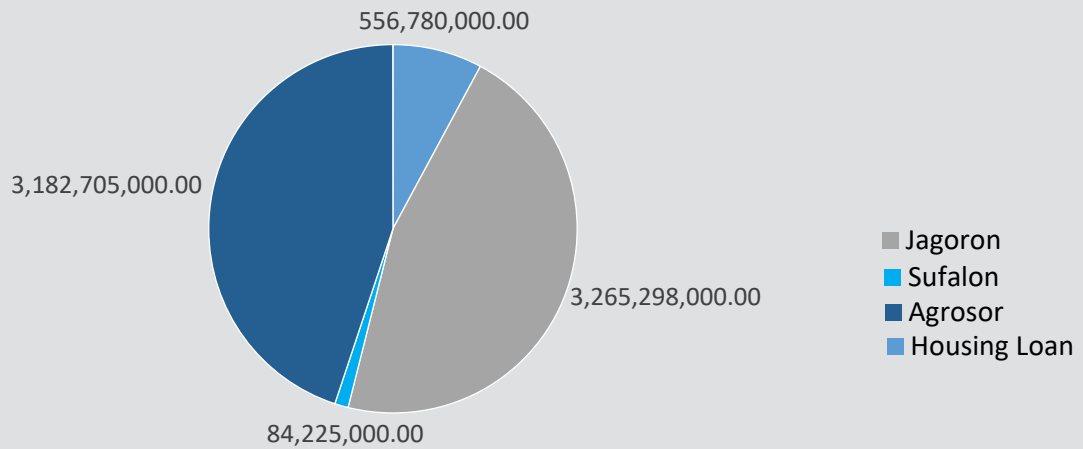
## Total Members & Borrowers of Last 5 Years



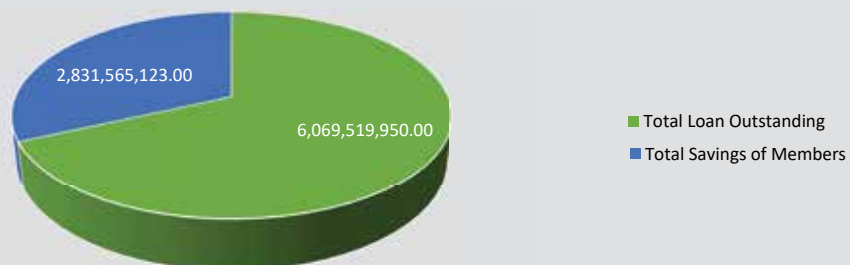
## Total Loan Outstanding & Savings of Members upto June 2022



## Product-wise disbursement of FY 2021-22



## Total Disburse Amount of FY 2021-22

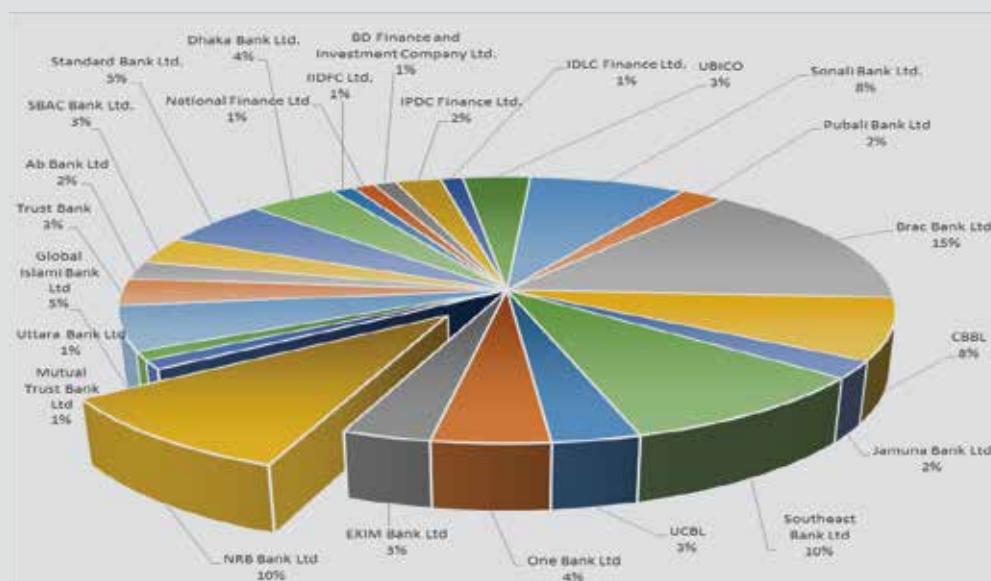


## Summary of Microfinance Information upto June 2022 According to the AIS Report

Particulars	Amount in Taka	Amount in Taka
	FY 2021-2022	FY 2020 - 2021
<b>Non-Current Assets</b>		
Property, Plant & Equipment	150,206,057	152,397,606
Intangible Assets	3,967,222	4,473,433
Other Non Current Assets	345,766	88,854
<b>Total Non - Current Assets</b>	<b>154,519,045</b>	<b>156,959,893</b>
<b>Current Assets</b>		
Investment FDR	696,377,937	504,402,451
Advance, Security & Prepaid	16,276,052	18,869,629
Loan to Group Members	6,069,519,950	4,039,964,010
Accounts Receivable	3,957,337	1,736,735
Others Current Assets	2,947,624	3,500,389
Cash in Hand and at Bank	219,100,462	183,556,323
<b>Total Current Assets</b>	<b>7,008,179,36</b>	<b>4,752,029,537</b>
<b>Total Assets</b>	<b>7,162,698,407</b>	<b>4,908,989,430</b>
<b>Capital Fund and Reserves</b>		
Retained Surplus	885,408,576	729,411,877
Reserve Fund	98,378,731	81,045,764
Development Program Fund	3,000,000	-
<b>Total Capital Fund and Reserves</b>	<b>986,787,307</b>	<b>810,457,641</b>
<b>Non-Current Liabilities</b>		
Long Term Borrowings - PKSF	196,500,000	127,500,000
Long Term Borrowings -Bank & Others	2,711,480,236	1,560,938,684
<b>Total Non - Current Liabilities</b>	<b>2,907,980,236</b>	<b>1,688,438,684</b>
<b>Current Liabilities</b>		
Member Savings	2,831,565,123	2,060,282,922
ShortTerm Loan & Liability	220,253,569	177,875,138
Loan Loss Provision	116,450,273	109,129,606
PF, WF, Gratuity, IT etc.	73,937,049	49,199,659
Accounts Payable	25,724,850	13,605,780
<b>Total Current Liabilities</b>	<b>3,267,930,864</b>	<b>2,410,093,105</b>
<b>Total Capital Fund and Liabilities</b>	<b>7,162,698,407</b>	<b>4,908,989,430</b>



## Total Liabilities of Bank and Financial Institutions July 2022 (in percentage)



## Productivity Ratio (Microfinance Program-in percentage)

Particulars	Standard	Up to June 2022
On Time Realization Rate (OTR)	Min. 92%	97.02%
Cumulative Recovery Rate (CRR)	Min. 95%	98.40%
Debt to Capital Ratio	Max 9:1	5.84%
Capital Adequacy Ratio	Min. 15%	16.50%
Debt Service Cover Ratio	Min. 1.25:1	1.09
Current Ratio	Min. 2:1	1.38
Liquidity to Savings Ratio	Min. 10%	10.44%
Rate of Return on Capital	Min. 1%	19.18%
Operational Self-Sufficiency (OSS)	More than 100%	118%
Financial Self-Sufficiency (FSS)	Min. 100%	114%



## Sheuli Begum - a struggling life journey



*I don't know on how to cultivate banana. One of my nearest neighbors helped us to know the process of banana cultivation, At first, I decided to start banana cultivation within 1 bigha of land. But I have no money to start this banana cultivation works*

**S**onakanda village of Keraniganj upazila under Dhaka district is full of natural beautifies. Several crops were cultivated in this area all the year round. Sheuli Begum (49 years) lives in this village. Her husband Tofazzal Hossain is an Agri farmer. They have 5 children. Her husband Tofazzal Hossain was the only earning of their seven members family.

Sheuli Begum said that it was really a burden for my husband to maintain this large family within his limited income. For this reason, I was thinking to support my husband's income. As an agricultural dominated area, most of the people of Sonakanda village are engaged in Agriculture. Even women are engaged in several vegetable and crop cultivation. I thought I have to do something and I think I could start banana cultivation but unfortunately, I don't know on how to cultivate banana. One of my nearest neighbors helped us to know the process of banana cultivation, At first, I decided to start banana cultivation within 1 bigha of land. But I have no money to start this banana cultivation works.

At that moment, I heard that Ambala Foundation provide loan to poor communities especially women for alternative income generating activities. Based on their suggestion, I became a member of Rohitpur branch and received loan amount of 1,00,000/- TK from Ambala Foundation. At first, I cultivate 20 banana trees within my own 1 bigha land. After six month we received 20 kandi bananas and we earned profit of 12000 tk on this year from those banana farming.



*Now I am self-employed through banana plantation, My husband also supports me within this banana cultivation farm. Currently we start banana plantation on 50 bigha land. We again received loan amount of 6,00,000 tk from Ambala foundation. We have 7 staffs who regularly look after our banana firms.*

*Aklima Akter said that we are so much thankful to Ambala. Without their support we never thinking about this current situation. During that period no one support us, even my relatives are refused to help us. Now I am self-sufficient. After bearing all the expenses, we earn 70,000 – 80,000 tk in each month. My two sons are going abroad through this profit from banana farming. Now I can bear all the educational expenses of my children's. In future, we want to expand my banana farm and for this reason we are urging a loan amount of 10,00,000/- tk from Ambala Foundation. She also added that in our village everyone respects us and came us to receive suggestions about banana firming.*





# Success Story of Agroshor

## Suriya Akter – a succesful Enterprenuer



*With that money she bought 1 more cow and now the number of cows stood at 2. She started thinking to expand her dairy farm but after paying the excessive debt of moneylender she fails to expand her business. Even one time they decided to close their dairy farm for repaying the loan from money lenders.*

**M**st. Suriya Akter (46 years) lives in Pawankul village of Rupganj upazila under Narayanganj district. Her husband Achek Mia (48 years) is a day laborer. They have two children. Their elder daughter Yasmin Akter just complete her HSC examination and started taking preparation for entrance examination of university admission. Their younger son Shanto reads in HSC 2nd year.

*When we met with Suriya Akter, she started telling with the story of her struggling life. She said that in previous we faced so many harship. My husband was the only earning member of our family. It was impossible for us to carry out the expenses of my childrens education. She also added that when my daughter Yasmin Akter's marriage was fixed, we got into more danger and borrowing money from our nearest relatives to get our beloved daughter married.*

*In such a situation, Suriya Akhtar started thinking how to run the family a little better and pay off the debts of her relatives. He started cow rearing by pledging some of his jewelery and taking a total investment of 1,00,000/- tk with interest from the village moneylender. Within a few months the cow gives birth to two calves. After a few days those two calves are grew up and Suriya Akhtar sold them and earned 90,000 tk. With that money she bought 1 more cow and now the number of cows stood at 2. She started thinking to expand her dairy farm but after paying the excessive debt of moneylender she fails to expand her business. Even one time they decided to close their dairy farm for repaying the loan from money lenders.*



*Meanwhile, in March 2021, all the staffs of "Ambala Foundation" Demra branch went to Pawankul village as a daily work of their campaign. In the middle of the campaign, they went to Suriya Akhtar's house and informed that suriya akter can receive loan from Ambala foundation for her dairy farming purposes. When Suriya Akhtar and her husband were informed about the loan process, Suriya Akhtar said that after talking to everyone, I will let you know. After 3 days Suriya Akhtar contacted Demra branch of "Ambala Foundation" and got admitted in Tarabo Mahila Samiti.*

*On 2021 Suriya Akter received 4,00,000/- tk loan from Ambala Foundation and purchased another five cows ( 1 cow and 4 bulls) for her dairy firms. At that time, the total number of cows in his farm was 7, including the previous 2 cows. In the time of Eid-ul-Adha, Suriya Akhtar sold his 4 bullocks at double price. Through this profit, they easily repay all the loans and debts received from the money lenders.*

*After successful repayment of first loan, Suriya akter again received a loan amount of 6,00,000 tk from Ambala foundation. Through this money she again purchased another 4 new cows. Suriya Akter said that now i became self-sufficient. Now in total 12 cows are in my dairy firm. In each month, i earned around 1,00,000 tk through selling milk and earn around 50,000 tk through selling cow calves.*

*Suriya Akter now leads a happier life. She wished to construct a new multi-storied building and already started the contruction of first floor. She is a true example of a successful enterprenuer and hopefully in future many more women enterprenuer will raise up in rupganj upazila through the support of Ambala Foundation.*



## Shilpi Begum – Successful Farmer



*We have two persons who regularly look after our ducks and ducklings. They ensure proper vaccination and food of ducks and ducklings. We provide 10,000 tk monthly salary each of them. After bearing all the expenses, we earn 50,000 tk from each month through this duck farming.*

*It was a sunny morning of early winter. We left very early in the morning. Today we want to meet with a successful entrepreneur Shilpi Begum who lived in Birampur Village of B-Baria Sadar Upazila under B-Baria District. When we reached towards our destination, we found that Shilpi Begum is busy in her duck farm.*

*At First Shilpi Begum welcomed us and started telling the story of her struggling life. We have two children. My elder son reads in class six and my younger daughter started going school. In previous, we lead a happy life. In search of quality life, we are planning to send my husband in Saudi Arabia. While sending the husband abroad, unfortunately we fall into the clutches of a broker and lose everything and become destitute. After losing everything, we fall into a big trouble and we are unable to bear our family expenses. At that time my husband worked as a day laborer and we often unable to provide my children daily food. We urged financial support from our relatives and beneficiaries but alas no one helped us.*

*One of my neighbors suggested us to take loan from Ambala Foundation, after listening this, me and my husband went to sultanpur branch of Ambala Foundation. After discussing with them, I got admitted in 1 No Birampur Mohila Samitee under Sultanpur Branch of Ambala Foundation.*

*On March 2021, we received a loan amount of 1,50,000 tk from Ambala Foundation. Within this money, we are planning to start duck farming. At first we built a TIN shade house for duck farming*



*and we purchase 500 ducklings. We started proper caring of those ducklings and within few months they started laying eggs. At that time our 500 ducks started laying eggs and my husband sold those eggs in our nearest local market. Through the profit of duck farming, we easily repay the loan amounts and maintain our all kinds of family expenses.*

*After that we are planning to expand our duck farming and on January 2022, we again received 2,00,000/- tk loan from Ambala Foundation. This time we made another 3 shed for duck farming and purchase more ducks. Again on September 2022, we received loan amount of 3,00,000 tk from Ambala Foundation for increasing our duck cultivation. Now we have total 1200 ducks and on average we received 1000 eggs from our firms.*

*Now the buyers directly came to our farm for collecting eggs. We have two persons who regularly look after our ducks and ducklings. They ensure proper vaccination and food of ducks and ducklings. We provide 10,000 tk monthly salary each of them. After bearing all the expenses, we earn 50,000 tk from each month through this duck farming.*

*Shilpi Begum said that Ambala Foundation is working towards improving the quality of life of marginalized people. Besides this Ambala Foundation in Sultanpur Branch is working tirelessly with the aim of women entrepreneurship development, employment generation in rural and connected areas and empowerment of women through microfinance initiatives. Finally Shilpi Begum's desires that if Ambala Foundation works in this way, all the poor people of Bangladesh will be self-reliant like me.*



# Promoting and Protecting Rights & Entitlements of Marginalized Fisher Communities



Ambala Foundation has been working through “Initiative for Tackling Marginalization of Fisher Community People through Promoting and Protecting Rights and Entitlements” (ITMFC) project to ensure marginalized fisher community people rights. The Goal of the Project is to improve livelihoods of the marginalized fishers through promoting and protecting their rights.

This program will create access to government authorities of those fisher communities for establishing their rights and share their opinions. A total of 13100 fisher men, women, boy & girl are directly involved by this project to ensure their entitlements. We have total 330 group in three Upazillas of Gopalganj district. Each group contains 30 members. Moreover 100 disable person of fisher community family are also involved with us. This is a linkage program.

In the reporting year July 2021 to June 2022 we mainly focus to ensure government support for this marginalized fisher community people. We have provided some training for this group members. As we are aware that social safety net program are the most effective program of Bangladesh government for local Government institutions. We always try to involve fisher community people to engage with this

support to discuss with local government representative. These group members are mainly depends to catch fish from national water resources. But near about six to seven month in a year they could not catch fish. At that time they became workless and out of income. So we have trained them by Alternative Income generating training to engage alternative business for their sustainable development. We gave them some necessary related materials-vegetable seeds, bowl, sauce-pan, electric repairing items, duckling and chicken to start their business. We mainly provide them entrepreneurship development training to become an entrepreneur. Now some of them directly involved with various alternative business and making regular income. Moreover Covid-19 creates some difficulties on marginalized fisher community people on their daily income.

During corona pandemic we were trying to engage them with government support and others NGOs support. During Covid-19 pandemic we are always keep in touch with our project beneficiaries. Already our 282 beneficiary's got BDT. 2500 from Prime Minister Welfare fund. During this period of Covid-19 pandemic, our project staff arranged one to one meeting about health hygienic and personal protection from corona virus. We have received 1.90 Acres Khash land by one group approach during corona pandemic. We have distributed 509 Bangladesh government family ID card among the beneficiaries at this situation. We also use a health guideline at this kind of meeting. We distributed some necessary covid-19 protection message related poster among the group members at this pandemic.

## Geographic Locations with Number of Direct Beneficiaries:

Name of District	Name of Upazila/ City Corporation	Number of Unions	Numbers of Villages	Number of Direct Beneficiaries			
				Male	Female	Boy	Girl
Gopalganj	Kotalipara	05	103	1650	1650	420	600
	Tungipara	05	55	1650	1650	430	620
	Muksudhpur	05	50	1650	1650	430	700
<b>Total</b>		<b>15</b>	<b>196</b>	<b>4950</b>	<b>4950</b>	<b>1280</b>	<b>1920</b>

## Implementing Activities

### Organizing Fisher Community and Strengthening the Group Activities

This project has formed 330 fishers groups (including fisher men and women). This group will receive government registration and will be formed as organization in future. Each organization will have internal management policy to carry on their development activities. The project will support them to strengthen management capacity, financial capacity by upholding their saving mentality and linkage with financial services. During Covid-19 period our project staff are continuing one to one meeting with the group beneficiaries by keeping social distance and health rules.



### Meetings/Advocacy with Duty Bearers for Improved Services to the Fishers

Through this duty bearers meeting at Union and Upazila level, Fishers group are getting access to Khas Water Bodies and receive Health, Education, Safety Net Service, Water, Sanitation, etc. The meeting is held every month to ensure coordination between the local level administration and the project and to ensure that the beneficiary fishermen receive all the benefits of the government's social security program. Through this meeting, the progress of the project work and future actions are discussed with the local government and Upazila administration.







## Promote Livelihood Security Opportunities through IGA and Linkage Development

We all know that at present fishermen cannot fish for 5 to 6 months of the year. At this time they have no work in hand. Lacking a thorough knowledge of the existing fishing rules, they spend lazy time. As a result, their rights are not protected. Then many fishermen sometimes admit to embarrassment due to not knowing the government's fisheries law. Ambala Foundation has trained these fishermen and women on the Conduct training on Fishery Laws and water body acquisition to the group leaders in addition to that they will be trained on fisheries and biodiversity conservation issue. Now they are leasing water body through the group in accordance with the rules of the government. We have already leased 10.95 acres of water body this year.



After receiving income generating training, the trainees have been given entrepreneur development training so that they can become a successful entrepreneur. Many beneficiaries are successfully running the business after receiving this training. Some have become successful entrepreneurs in poultry farming, some in fish farming, some in grocery stores, and even in many women's Tea stall.



## Gender Mainstreaming

Ambala Foundation initiate variety of activities like orientation, training, awareness meeting, community level cultural show, school debate in order to mainstream gender issue in the community. Gender Training for the fisher group leaders/members and regular discuss on gender issue in the men and women groups and violence against women and girls. After receiving this training the beneficiaries were informed about gender senility.



We organize a two days Training on gender equality and social inclusion for staff in the reporting period. Organize Leadership and Group Management Training for the Group Leaders (Men & Women) is the another training for fisher group members. Through this training, the group leaders gain a detailed idea about the issues of group management, leaders, leadership qualities, leadership, etc. Through this training, members are given ideas on how to be a successful leader, how to manage a group successfully.



## Campaign on Morjaday Gori Somota

In order to ensure equality through Dignity of women Morjaday Gori Somota campaign is one of the major millstones of Ambala Foundation through this project. Orientation training for the fisher group and staff members and drama show for developing mass people's awareness on this campaign is regularly conducted. The project organize them to protest event against violation, Conflict Resolution, shalish, Case filing etc as well as involve women in shalish procedure, ensure participation in social institutions. A total of 10 (Ten) cultural shows on Morjaday Gori Somota Covid-19 awareness related information has organized at this reporting period, where a total of 7294 women were present.

## Awareness on Covid-19

Awareness on Covid-19. Ambala Foundation has distributed some awareness posters and installed 15 awareness Signboard messages on the pandemic of Covid-19 to create awareness among the beneficiaries. Beneficiaries are made aware of the horrors of corona while maintaining social distance during this time. Health knowledge is imparted through a health guide line, Drama show and signboard installation.

We organized 7 School Campaign program for awareness of Covid-19 and distributed 3500 Face mask, 140 bottle hand sanitizer for Student and Teachers.

We also distributed some assistive device for disable group people like wheel chair, hearing device, crutch, elbow crutch, white stick etc. We distributed this device in presence of Upazila Chairman, UNO, Fishery Officer and Social Welfare Officer.

We organized 15 Union Campaign program for awareness of Covid-19 and distributed 18750 face mask, 225 bottle hand sanitizer for mass people through Union Covid-19 prevention committee.





# Success Story

## Four Female Fisher Folk group members enrollment in local decision making process



*They played an important role in decision making for the welfare of fisher folk group. They also support group members who want to go to union parishad for receiving support and assistance.*



Ambala Foundation

**P**oly Biswas (36) from Muksudhpur Upazila of Uzani Union under Dhomorayer Bari Village, Shiful Biswas (40) from Muksudhpur Upazila of Uzani Union under Patkelbari Village, Mitu Dhali (32) from Tungipara upazila of Gopalpur union under Mitrodanga village, Pushpo Baroi (38) from Kotalipara upazila of Kandi union under Talpukuria village; on March 2019, all of them are enlisted as a women group members under Ambala ITMFC Project. These four members always support other group members during their time of difficulties and urgencies.

Although they are ordinary member, but they always thought about the development of group members, conduct meetings with the members, keeps track of other members and stays close to the members in danger. In this way they became the favorite of all the members. In every group meeting, they always worked hard. They played an important role in decision making for the welfare of fisher folk group. They also support group members who want to go to union parishad for receiving support and assistance. Among the various discussions in the group, there was a lot of discussion on team management and leadership development. They listened to the discussion and initiate for completing group member's demands and dreams. Everyone thought that they will also be a good leader, will serve the people. The members of the group, the neighbors and the people of the village are always by their side in times of danger, happiness and sorrow, give time and participate in various social activities. On October 2021, the circular of Union Parishad Election was announced. Then they discussed the election in detail with the members at the monthly meeting of the Ambala Foundation. Neighbors and villagers, including all members of the group, encouraged them to participate in the election as "reserved women members". All of them submitted nomination papers to the Upazila Election Office to participate in the 2021 local level UP elections. Nomination papers are verified and 4 candidates are selected with the brand symbols "Pen", "Sunflower Flower" and "Palm Tree".



"I have preferred with many dreams, I will work to fulfill this dream with the love of the people."



But the election expenses are a lot, so they are concerned on how they will arrange such amount of money? Group Members, Villagers and Neighbors encourage them and provide financial support for election campaigning. On Election Day, Voting starts at 8 am and continues till 4 pm. Then the voting calculation began. Everyone are so much curious to know about the result of Union Parishad Election Result. The results were announced around 8 pm and all the four candidates from Ambala ITMFC project won with huge votes. After getting the result, everyone is bursting with emotions and tears of happiness are flowing in their eyes.

The other members of the women group seem to be floating in a flood of joy. All the supporters also took to the field with the victory procession. The courtyard of the winners chanting slogans. Everyone has had to face many hurdles to become a UP member by participating in the elections from the Fisher Folk Community. The contribution of the Fishermen's Association to the success of the winners is much greater. All the winning members said, "I will continue to serve the people with honesty and sincerity because people have chosen us by voting. I will work for the development of all the members of the Fishermen community." They further said that we are grateful to the Ambala-ITMFC project and the officers and staff of this project. They helped us to be qualify for this election and stood by with enthusiasm. The winning members further said, "I have preferred with many dreams, I will work to fulfill this dream with the love of the people."

After being elected and taking oath, at present all the 4 winning members are engaging in their selected 3 wards of Union Parishad. It is to be noted that the above 4 winning members have regularly participated in the union level advocacy meeting organized by Ambala Foundation. As a member of the Ambala Foundation Women Fisheries Group, they said that Ambala Foundation and Manusher Jonno Foundation always working for the rights of marginalized fisher folk communities. We will always be grateful to the Ambala Foundation and the Manusher Jonno Foundation.



# **B**D Wash for Human Capacity Development Project



Ensuring safe water supply, sanitation, and hygiene (WASH) environments in Bangladesh is a cornerstone for its development. Poor WASH services is an important public health issue as a potential cause of acute water-borne morbidity and mortality. In addition, poor WASH services also have chronic implications on a country's entire development process, holding back gains in human capital and the efficient use of labor that are necessary for sustainable development.

The Sustainable Development Goal (SDG) target 6 aims to tackle challenges related to drinking water, sanitation and hygiene as well as to water-related ecosystems. Bangladesh has done remarkably well in ensuring access for its population to drinking water and sanitation over the years.

Before the discovery of arsenic, the country enjoyed almost universal access to drinking water. Open defecation has been almost completely eradicated while access to 'improved' sanitation increased dramatically from 30 percent to 65 percent in rural areas over the period from 2000 to 2017.<sup>1</sup> Still, significant challenges remain in rural WASH in order to meet the SDG target 6 service standards that are recommended for maximizing human capital outcomes. Bangladesh has still a long way to go to meet the Sustainable Development Goal (SDG) of providing universal access to safe water and sustainable sanitation by 2030.

The World Bank WASH Poverty Diagnostic examines the remaining challenges in ensuring access to safe water, sanitation, and hygiene. Tackling these challenges is crucial because safe water and sustainable sanitation has a strong positive impact on health, education and development. Living in unsanitary environments



increases the prevalence of stunted growth and stifles economic development. Without WASH, it will be difficult for the workers of the future to acquire the cognitive and socio-emotional skills they need. The Government of Bangladesh through the 'Department of Public Health Engineering (DPHE)' has been implementing the provision of safe and sustainable water services under different Projects (named BAMWSP, BWSPP, BRWSSP) financed by the World Bank primarily in rural Bangladesh. The World Bank had also implemented the OBA Sanitation Microfinance program project through PKSF in 238 Upazilas (sub-districts) of 43 districts. In continuation of these efforts, DPHE, PKSF and Ambala Foundation have jointly initiated the current project BDRWSHHCD with the assistance of the World Bank for improving access to 'safely-managed' water supply and sanitation in selected areas of rural Bangladesh through human capital development.

### Funded by

The World Bank, Asian Infrastructure Investment Bank (AIIB), Government of Bangladesh (GOB) and PKSF

### Project Area

Mymensingh, Cumilla, Chandpur & Feni Districts

### Target Group

Marginalized Communities of Bangladesh

### No. of Beneficiaries

One thousand two hundred (1200) HHs approx.

### Objectives

- To improve access to 'safely-managed' water supply and sanitation in selected areas of rural Bangladesh;
- To strengthen sector institutional capacity for water and sanitation.



### The major activities

1. The project will offer WASH loans to poor and non-poor targeted program participant households through their credit groups, 90 percent of whose members are women.
2. The staffs of this project are responsible to create awareness for safely managed WASH facilities among credit and non-credit groups.
3. The project will select local entrepreneurs for providing project designed WASH facilities construction services to the borrowers and ensure quality of WASH facility.
4. The project will responsible for operation of WASH credit program and credit management and supervision of WASH facilities construction to ensure construction quality.
5. As per guideline the project will conduct HP sessions among the targeted program participants along with their families and send the report to the PKSF for sending the session fees quarterly basis.

# Radio Bikrampur 99.2 FM for Social Transformation



**R**adio Bikrampur 99.2 FM, the only community radio of Dhaka division initiated by Ambala Foundation, started broadcasting from 1st May 2012 in Munshiganj district. It has been playing an incredible role to develop the community through disseminating information and broadcasting entertainment programs from the beginning. It produces program on human rights of marginalized people, early marriage, health and nutrition, adolescent reproductive health, agriculture, technology, stop violence against women, promote local culture, women, children and youth development as well as entertainment.

**Coverage Area:** Munshiganj district and neighboring areas of Narayanganj, Comilla as well as Chandpur districts.

**Target Groups:** Women and Children, Local Farmers, Fisher Community, Bedy Community, Dalit Community, Street Children, Adolescent, Day Laborer, People with disability, Senior Citizen, Youth Group etc.

**Listeners:** Near about Nine Lac Peoples.

**Program Focus:** Broadcasting Covid-19, Child Health and Nutrition, SRHR and Reproductive Health Rights, Agriculture, Technology, Human Rights and Governance, Education, Women and Child Development, Cultural and Entertainment related Programs.

### Significant Achievement:

- Mina Media Award : 06
- Award from DW Academy : 01
- Community Journalism Fellowship : 07

### Our Development & Media Partners:

UNESCO, UNICEF, UN Women, Embassy of Japan, Tobacco Free Kids (TFK), Free Press Unlimited, DW Academy, Manusher Jonno Foundation (MJF), A2i, Prime Minister's Office, CDMP, BNNRC, CAMPE, Swiss Agency for Development & Cooperation (SDC).

### Major Impact on Beneficiaries:

- Radio Bikrampur has been broadcasted awareness raising program on Covid-19.

- Radio Bikrampur has been broadcasting multi-dimensional programs to make awareness on their rights and responsibilities so that they can claim their rights to Government and other institutions.

- Listeners of the community became aware of health and nutrition and harmful side of tobacco use strongly.

- Our young adolescent boys and girls listeners get involved with us. There are more than 18,000 adolescent boys and girls in the locality who are students from different educational institution are regularly listening to our radio. Adolescents are more aware of their reproductive health and other hygienic issues.

- Munshiganj is natural disaster prone area. During natural disaster they get urgent information regarding weather condition.



- Dowry, early marriage, divorce, domestic violence, polygamy are common in this area. Radio program raised their knowledge by providing with regular information on the law and policies against of all social superstition. (We played role to stop 23 early marriage in Community)

- Agriculture is the main profession of this community. Farmers receive update information on modern technology and using knowledge on their cultivation.

- There are about 825 listeners groups consisting of 22,500 people who are our micro credit users by last reporting year in broadcasting areas. Each of the groups has almost 30 members who are listening to the radio regularly and they are using information they get from the radio program in the professional work, business and in their family life.

- Radio Bikrampur have been implementing American English Radio Project (Eso Engregi Shiki) with a view to increase English language capacity of young educated people of Munshigonj.

### Program of Radio Bikrampur:

- Radio Bikrampur undertake massive programs since February 2020 with its own funding to deal with the global disaster corona virus. Programs are: News Bulletin, Public Service Announcement (PSA), Kathika, Radio Spot, Jingle, Song, Drama, Discussion, Expert Doctor's Advice and opinions on how to Spread Corona Virus, Symptoms and Prevention, Quarantine and Home Quarantine.

- Radio Bikrampur 99.2 FM has regularly broadcasted the 31-point directives of Hon'ble Prime Minister Sheikh Hasina of the Government of Bangladesh to the people to prevent corona virus.

- Radio Bikrampur's Facebook verified (social media) page is promoting daily updates on corona, symptoms, treatment and safety measures, and the need for home quarantine. Already all Members of Parliament of Munshiganj District, Former Secretary Ministry of Culture, Additional Director General, Department of Health and Education, Administration Officer, Civil Surgeon, Popular Musician, Local Representative, Specialist Doctor, Athlete and Journalists share their awareness raising opinions and motivational speech in our facebook page.

- Mujib Borsho is celebrated worldwide to show respect the Father of the Nation of Bangladesh. At First, the festival was scheduled from March 16, 2020 to March 26, 2021, but it has been extended to December 16 this year due to the global epidemic of coronavirus. On the occasion of the birth anniversary of Bangabandhu Sheikh Mujibur Rahman, Radio Bikrampur 99.2 FM has organized a 10-day special program titled 'Chironton Mujib' from 18 to 26 March 2021. Special Programs are: Chotoder Sheikh Mujib, Osomapto Attojiboni, Ami Mujib Bolchi, Chiro Omlan Sheikh Mujib, Mujib Tumi Bajrakantha Atal Himalaya, Mujib mane Bangladesh, Mrityunjayi Mujib, Shotoborshe Bangabandhu, Sorbokaler Onnotomo Srestho Bangali Bangabandhu Sheikh Mujib, Sadhinotar Sthopoti Bangabandhu. Besides this Radio Bikrampur Broadcasted Bangabandhu's Motivational Speech, Organize Talkshows, Jingles all the year round.





# Success Story

## Radio listener Nazma Begum, a successful dragon fruit farmer

**R**adio listener Najma Begum, one day, she was listening Radio Bikrampur Program as one of her regular routine works. On that time Radio Bikrampur telecasted their Agricultural Development Program “Krishoker Hasi”. The topic was that Program was Dragon Fruit Cultivation and Harvesting. Nazma Begum became curious and moved to the office of Radio Bikrampur. The manager of Radio Bikrampur introduced her with Upazila Women's Affairs Officer for training and support for starting dragon fruit cultivation.



Radio Bikrampur started advertising her products free of cost. And the buyer also arranges how to get Nazma Begum's products at home.

Then She started cultivating dragon fruits in Munshiganj as a hobby. With the dream of doing something big, she started this work at her home in Deobhog area of Munshiganj Municipality. But on March 6, 2020, like the rest of the world, the epidemic coronavirus spread in Bangladesh. The whole world, including Bangladesh, came to a standstill due to the epidemic. All institutions are closed. Millions of people became unemployed. This has an impact on the business of small entrepreneurs or women entrepreneurs in Bangladesh. Nazma Begum 's small dragon fruit cultivation has its impact. The amount of dragon fruit

production and sales it had before the lockdown went down to zero during the lockdown. Then she was in danger with her dragon fruits business. When she contacted Radio Bikrampur, Radio Bikrampur started advertising her products free of cost. And the buyer also arranges how to get Nazma Begum's products at home. The lockdown is over and the movement of common people is slowly becoming normal.

But Nazma Begum again faced a new problem. As the demand for dragon fruits produced by him increased, she thought her business would increase investment. She discussed with Radio Bikrampur about her business expansion and funding issues. She also said that she needed micro-loans to increase her production. Then Radio Bikrampur arranged loan support to Nazma Begum through Ambala Foundation (MFI Institution) to enhance her business. She is currently running her business successfully. Nazma Begum is now willing to provide training in dragon fruit cultivation through Radio Bikrampur so that more women in the society can become self-sufficient by cultivating dragon fruits.

# Shwapnojatra Need Based Education Support



Bangladesh already achieved significant progress over the past two decades in the education sector, still the rate of dropout in different level of education sector is prominent. Due to financial incapability of guardians, many students get dropped out mostly from secondary and higher education. Most of them got involved in child labor and other risky works. Moreover, people who don't have higher degree of education do not get jobs, as a result their life and livelihoods become very much vulnerable. The unemployment situation leads them to illegal and hazardous life. Many people become addicted to various anti-social and terrorist activities. Concerning this situation, the Executive Director of Ambala Foundation, was thinking to do something for the poor meritorious students of Bangladesh. He started and formalized Shwapnojatra- need based higher educational support for poor students since January 2019.

## Goals

The project is aimed to contribute the sustainable development goals as well as the government's strategic plans through providing support in education. This project basically targeted to those who are poor students of the country. It aims to support them to continue their education from primary to higher level of education.

## Objectives

- To provide need based educational support for poor meritorious students till the end of their educational journey.
- Create a sustainable educational model where graduated employed students enhance their helping hands for the betterment of poor meritorious students.
- Linkage development for professional engagement and sustainability.

## Our Uniqueness

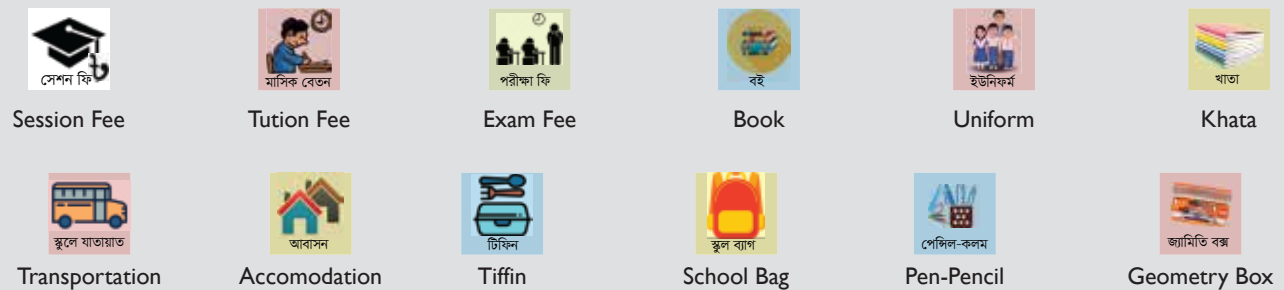
- Not only merit, poverty is the prior consideration
- Provide students monthly educational expenses
- Guarantee of bearing higher educational expenses
- Assistance under a local guardian



## Education Support Coverage



## Education support program



## Supporting program





# Success Story

## Pranay became a lawyer for fulfilling his grand parents dreams



You know, Dada, God has heard me. Everyday I used to worship and say to God- Please God, whatever it is, let me study and become a lawyer. That's what God did, bringing Shwapnojatra to fulfill my dreams

**I**t was a long tiring day and I was waiting for meeting someone very special. My wait is never ending. I was waiting to speak with a prospective future lawyer. Are you wondering what I am actually talking about? Actually, I am talking about Pranay Das, the elder son of Paresh Das, a poor farmer of Ranchh-Ruhitpur village of Munshiganj Sadar Upazila. In previous, I spoke with Pranay over phone. After hearing his words, my interest in meeting with Prannoy is gradually increased.

So, I went to Pranay's house with great excitement. Now Pranay reading in Diploma Engineering in Idris Ali Matbor Polytechnic Institute. After waiting, I saw that Pranay walked towards his house with ash pant and white shirt college dress, a bag on his shoulder. His body is tired but his eyes and face are shining with determination. When I asked about himself, he said, God has kept it him well. When I asked about his studies, he said with a smile, "Good," and said, "I got a new level in my studies because of Shwapnojatra." I found a new way to walk on the path of dreams.

How was happening your previous days in your hard life? Prannoy said, my father works in agriculture, Mother is a housewife; we are two brothers and one sister. Our family runs only with father's small income. Many times, I saw that my mother used to feed us and she remain starved. Day by day we struggling with our poverty-stiken situation.

Continuing studies in such circumstances is like a nightmare for me. I thought I would become a lawyer by studying but how can I become a lawyer where I can't eat properly? Then I motivated to pass SSC somehow and get some work, so that I can manage my family expenditure and there is no problem in the education of my younger brother and sister. My dream will may not be fulfilled but I will try to cary out the dream of my younger siblings.





*Prannoy shed tears while saying this. I was very worried about what to tell him to stop crying. After a while Prannoy said, You know, Dada, God has heard me. Every day I used to worship and say to God - God, whatever it is, let me study and become a lawyer. That's what God did, bringing Shwapnojatra to fulfill my dreams. Since 2019, I received support from Shwapnojatra. Now it seems that there will be no obstacles for my dream to come into reality. Currently I am studying in Diploma Engineering and after completing my education, I will take the responsibility of my family. Beside this I will also continue my education to become a lawyer for fulfilling my dreams. If I can be a lawyer I will stand beside the helpless people as Shwapnojatra has stood by me. I can give my full attention to studies now. At the end, Prannoy was thankful to Shwapnojatra and requested to enroll many more deprived students like Prannoy to fulfill their dreams.*



# T echnology Adoption



Ambala Foundation is a unique software-based, technologically sound organization. Now a day, technology adaptation is prerequisite for organization information management, enhancing communication with staff, performing effective administrative work and many more things. That is why, technology is used in our organization for data management, business analysis, electronic communication, accounting tasks, order entry, inventory control, and work scheduling. Thus, they not only automate aspects of work, they also "informant" every facet of running our social business. Obviously, the type of technology chosen by our organization is developed in-house, along with its associated capabilities and how it is serviced, all influence its impact. It is, however, equally important to consider why our organization seeks the technology.

The organization has the capability and know-how to apply it to the problems at hand, and how managers understand well the organizational implications of technological change. Ambala Foundation uses some integrated software systems named Microfinplus.com, KarbariPlus.com, Ambala Cheque Printing & Controlling Software (ACPS) and Attendance & Access Control Technology.



# MicrofinPlus.com

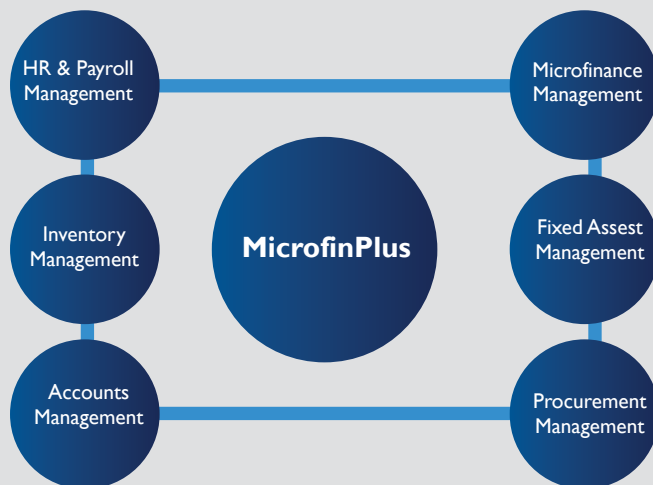
MicrofinPlus is a financial inclusion workflow-driven that integrated microfinance program solution that runs in a cloud environment and it has access to Computer, Laptop, Mobile and Tab. Management can monitor every status, “Real-Time Dashboard”, up to date & role specific business information. MicrofinPlus provides all type of reports supported by PKSE, MRA & organization management. It also can make any kind of customized reports.

## Microfinance Management

Microfinance Management allows us to keep all information about our clients, employees, accounts, loan applications and approvals, loan repayments, payroll, etc. It also allows for detailed searching and the generating of reports on all information stored in the system. For example, records on Loans, transactions, Loan payments, payroll, can be easily searched and the results exported to excel or printed. Microfinance Management is a secured and a role-based application which means users can only access forms assigned to them.

## Accounts Management

Accounts Management is a solution that gathers all systems and applications beneath the same roof to manage and process financial data. The software prepares Five Type of vouchers preparation (Debit Voucher, Credit Voucher, Journal Voucher, and Contra Voucher & Fund Transfer Voucher) and Report generation (Ledger, Trial Balance, Income Statement, Balance sheet, Cash Flow Statement, Receive Payment Statement).



## HR & Payroll Management

HR & Payroll Management helps improving business efficiency by automating workforce, recruitment, and compliance management. It combines all these elements in a central location, making all employee information accessible to all relevant personnel. Software is used for recording Employee Information from Joining to Final Payment, Employee Permanent, Promotion, Increment, Transfer, Resign, Terminate, Retirement Management, Attendance & Leave Management, Payroll System (Salary Sheet, Pay Slip, Top Sheet, Bank Forwarding), Bonus Management, Income TAX Management, Provident Fund, Welfare Fund, Gratuity, Pension Scheme Management, Loan Management (Provident fund loan, Advance salary loan, Vehicle loan etc.).

## Inventory Management

It is a software management system for tracking inventory levels. This software mainly used for stock management, stationaries and printing materials register.

## Procurement Management

Procurement Management allows us to automate the processes of purchasing materials and maintaining an inventory of goods. This software is mainly used for purchase requisition and storage management.

## Fixed Asset Management

It is an accounting process that seeks to track fixed assets for the purposes of financial accounting and preventive maintenance. This software mainly used for maintaining fixed asset depreciation, right-off, asset coding and maintaining asset identification number.



# KarbariPlus.com

KarbariPlus offers us complete retail management system with PO, POS, inventory; general accounting that can be adapted to meet our social business requirements. It can cater our need with user-level customizations. It is a comprehensive next-generation, ready-to-use retail management, ERP system built on the latest technologies and standards, and based on industry “Best Practices” infrastructure with established and solid Social Business logic.

## Multi-Layer, Multi-User, Multi-Branch & Counter

This software provides Multi-Layer (Group, Category, Brand, Style, Size, Color Product) management system. It also supports Multi-user, Multi-Branch & Counter that means several users from several branches can work simultaneously using the software.

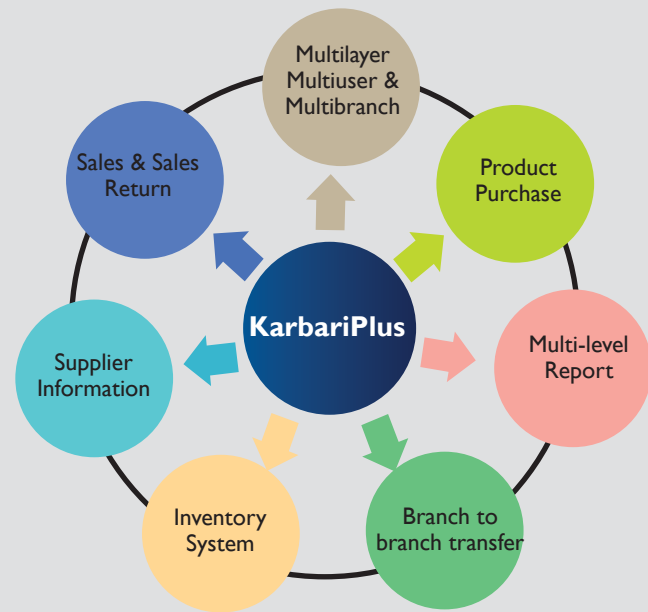
### Product Purchase

We use Karbariplus for our social enterprise business purposes like product purchase. We purchase different kinds of electronic products with different models and categories and assign products to our different branches through Karbariplus. After that, the branches can sell the products to their customers accordingly.

### Multi-level Report

We can generate Multi-level reports regarding our social business by using Karbariplus. We can generate several reports like

- Warehouse Purchase & Purchase Return Report
- Issue Report & Issue Return Report
- Transfer Register Report
- Stock Register Report
- Branch Stock Register Report
- Sales Register & Sales Return Report
- Due Register Report
- Profit Report, etc.



### Branch to Branch Transfer

Another striking feature of the Karbariplus is Branch to Branch Product transfer which enables branches to transfer products while requires from the nearest branch.

### Inventory System

Karbariplus has Inventory System for tracking inventory levels, orders, sales and deliveries. We also use this feature to create a work order, bill of materials and other product-related documents.

### Supplier Information

Supplier Information let us collect the information we need directly from the suppliers with self-service that works, improving supplier relationships and compliance while reducing the workload for the assigned employees.

### Sales & Sales Return

Sales returns management is an important part of superior customer and vendor relationships because timely repair, replacement of damaged items or crediting for returned items are perceived as a part of good customer service. Karbariplus allows us to ensure best service and customer experience.



# Ambala Cheque Printing & Controlling Software (ACPS)

The traditional handwritten cheques have been used for quite a while to settle bills and pay for transactions, but they are continuously fading out, thanks to technology, which has led to the evolution of Ambala Cheque Printing & Controlling Software (ACPS). It has some unique features that forces us to adopt this technology.



It is a user-friendly web-based solution. It issues cheque, monitors, controls and prints cheque. It ensures the control of cheque fraudulence, effective guidance, proper approval system from field office to head office etc.

# Attendance & Access Control Technology

As a technology-friendly organization, Ambala Foundation uses high-quality access & attendance system for real-time monitoring which is centralized for our multiple branches for accurate and convenient schedule reports for next managerial action.



Users' "readiness" to adopt new technology and change their work methods is key to the effective utilization of technology. Our employees are educable in new processes and they see some benefit to them if they gain full advantage of technology. Plainly, some technologies, in some circumstances, make users' work more enjoyable and interesting while adding to their efficiency.

Technology can change the nature of work in many jobs, influence people's morale, affect relations with co-workers and supervisors, and improve the levels of accomplishment. It can change the processes of analysis, forecasting, problem-solving, and communication in organizations and can also affect work schedules, staffing levels, and the location and structure of work units and departments. On a broader basis, technology can have a bearing on the shape and layers of hierarchy in companies, on the centralization versus decentralization of major responsibilities, and on the strategies and competitiveness of an enterprise. All of this adds up to the notion that technology is a primary factor driving organizational behaviour.

# Human Resource Management



Human Resources & Administration department is one of the most pivotal sectors within organization. HR and Admin department is working to enhance organization business strength and enhance operation in number of ways. Furthermore, frequent reporting through HR analytical reports helps organization uphold their business culture, attract and retain employees, and provide them with invaluable knowledge while offering the astute ability to perform at their best potential. Beside HR & Admin Department of Ambala Foundation is working as an effective, data-driven organization in today's hyper-connected digital world.

This organization is an employee friendly, gender sensitive and liberal to all staff equally so HR & Admin department work very sophisticatedly keeping above thought in implementing operation. HR & Admin department dealing with various angles that ultimately results in successfully managing personnel and increasing workforce value.

- **Employee information report:** This documents provide the HR team with all the administrative data regarding the company's workforce. This includes relevant information that is also contained in the other types that we will mention in this section such as employee demographics, the headcount of active employees, male to female ratios and a detailed overview of general workforce management across the entire organization.

- **Recruitment report:** This is a document that allows HR team to track every detail related to hiring and recruiting processes. This report include fundamental metrics such as the process of hire, the costs per hire, or even how diverse is the recruiting process.

- **HR performance management report:** Monitoring employee performance is another fundamental task of HR & Admin department. These reports provide fundamental metrics to understand workforce performance and spot any improvement opportunities such as lack of training or assistance.

- **Attendance and absenteeism report:** This attendance or absenteeism can directly affect productivity. Hr & Admin department is tracking how much absence is happening, when it is happening, and what is reason for happening is a very important step to ensure optimal productivity of Organizations staff.

- **Turnover and retention report:** Employee satisfaction is the first priority of Ambala Foundation. In this end, it is our workforce who will move the company forward, therefore, it is important to us to ensure we provide them with the best environment and opportunities to keep them satisfied. by looking at the turnover rates Hr & Admin department also spotting internal issues that can be addressed to improve satisfaction and retention rates.

## MANAGEMENT INFORMATION SYSTEM

MIS is a strong technical wing of Ambala Foundation working to manage valuable & consolidated/summarized information which are always challenging. We are working with improved automated systems & software by applying modern IT & network equipment & accessories for better information management practice. A good number of dedicated and experience staffs are working in this section. Ambala MIS is able to produce regular reports from the system so that programs are able to gather quantitative information on the development activities undertaken. Major features of MIS department include:

- Collection, compilation and preservation of data from all programs and making it easily readable on Ambala's data bank.
- Creating and utilizing cross checking tools to verify collected data.
- Sharing data with the Director's Forum.
- Creating and MIS report for each program and department.

## FINANCIAL RESOURCE MANAGEMENT

Ambala Foundation with its financial resource management refers to the effective management of money (funds) in sound a manner as to accomplish the objective of the organization through focusing on ratio, equity and debt. It is the specialized function directly associated with the top management to apply general management principales to financial resources of the organization.

## SOUND ACCOUNTING PROCEDURES

Account section of Ambala Foundation plays an important role to keep records of all financial transactions of day to day activities of the various programs. The payments of different stakeholders, vendors, parties against procurement of goods and services, transfer of salary and other payments are processed carefully complying the Accounting policy and procedures including govt. rules regarding VAT, Tax and revenue stamp etc. This section initiated with the software for keeping record and reporting smoothly.



## AUDIT DEPARTMENT

Ambala Foundation has a big team of dedicated and result oriented internal auditors. The department endeavors to produce work at a high standard. This team works independently in all over the operational area of field office and head office of organization. This department is adding value on providing various report and findings from regular visit and audit of different branch and offices. Audit department keeping vital role on controlling and governance process, transparency and accountability. If any discrepancies found during any visit and audit, this team provide necessary suggestion and opinion and prepare necessary report for Management for further step. Beside regular internal audit by organization there are provisions to perform external audit for organization. Audit department of Ambala Foundation working sincerely ensuring accuracy of the financial activity. This department also act on compliance ensuring which also meet the organizational, environmental and social aspects also.



## CAPACITY DEVELOPMENT

Capacity development is the process by which staffs and Ambala Foundation obtain, improve and retain the skills, knowledge, tools, equipment and other resources needed to do their jobs competently or to a greater capacity. As well as community capacity building is a conceptual approach to social, behavioral change and leads to infrastructure development. It simultaneously focuses the obstacles that inhibit people and organization from realizing their development goals and enhancing the abilities that will allow them to achieve measurable and sustainable results.

Ambala Foundation continuously organize Accounts and Financial Management Training in Zone offices. The purpose of that training is to provide basic knowledge on Accounts and Financial Management for field level staffs. This training will provide a clear outline for the staffs on how to smoothly operate our Microfinplus software. In addition, this practical training helps participants for monthly report preparation, bill voucher identification and posting & updates of day to day collections.

In addition Ambala Foundation also organize Management Information System (MIS) Training in zone offices. The purpose of that training is to enhance the skill of field forces (Field level staffs), make them familiarized to work in software and minimize posting error. It also provide them a clear outline on how to use Microfin Plus and Karbari Plus Software. Through this training, they easily identify the data posting errors and the way to solve those errors. They can also receive database management system training and can easily cross check their posting.





# Events of the Year



Happy New Year



Pitha Party



Organizational Anniversary



Pahela Falgun



Chairman Sir Birthday Celebration



Valentines Day



International Women Day



Iftar Party

# CSR Activities



Mourning Day



Tree Plantation



International Anticorruption Day Celebration



Mask Distribution



Covid 19 Food Distribution



Vaccine Card Distribution



Staff Financial Support



Donation for Education Support Program



# F Financial Statement



**Anil Salam Idris & Co.**  
Chartered Accountants  
*Affiliated Firm of EMA Squared Chartered Accountants, UK.*

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Annexure-A1/1

## **Independent Auditors' Report to the Executive Committee of Ambala Foundation Report on the Audit of the Financial Statements of Ambala Foundation**

### **Opinion**

We have audited the accompanying Financial Statements of Ambala Foundation which comprise the Statement of Financial Position as at 30 June 2022, the Statement of Comprehensive Income, the Statement of Receipts and Payments, the Statement of Cash Flows and the Statement of Changes in Equity for the year then ended and Notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Ambala Foundation as at 30 June 2022, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations including MRA guidelines.

### **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the entity in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA) Code, together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained sufficient and appropriate to provide a basis for our opinion.

### **Emphasis of Matter**

These financial statements are prepared by Ambala Foundation to meet the requirements of MRA. However, we have audited the books of accounts of Micro Finance and Development Fund Program. Financial Information presented in the Statement of Financial Position, Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Cash Flows and Statement of Changes in Equity and Other Annexed Statements which is some extent departure from the requirement of IAS/IFRS.

### **Responsibilities of Management and Those Charged with Governance for the Financial Statements.**

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

*Chattogram Office: K.C Dey Grand Castle, 45 Court Road, Kotwali, Chattogram, Email: asischittagong@gmail.com, infoctg@asico.com.bd*



#### **Auditors' Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### **Report on Other Legal and Regulatory Requirements**

We also report the following:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law and MRA Act and Rule have been kept by the entity so far as it appeared from our examination of those books; and
- c) The statement of financial position and statement of Comprehensive Income dealt with by the report are in agreement with the books of account.

**Dated: Dhaka**  
**03 October 2022**



**Anil Salam Idris & Co**  
**Chartered Accountants**

**Md. Anwar Hossain FCA**  
**Partner**

**Enrollment No: 1415**  
**DVC Number: 2210101415AS673004**




**AMBALA FOUNDATION**  
Statement of Financial Position  
As at 30 June 2022

Particulars	Notes	Amount in Taka	
		FY 2021-2022	FY 2020-2021
<b>Non-Current Assets</b>			
Property, Plant & Equipment	6	186,194,780	188,452,914
Intangible Assets	7	3,967,222	4,473,433
Other Non Current Assets	8	345,766	88,854
<b>Total Non-Current Assets</b>		<b>190,507,768</b>	<b>193,015,201</b>
<b>Current Assets</b>			
Investment on FDR	9	696,377,937	504,402,451
Advance, Security & Prepaid	10	243,380,852	202,730,255
Loan to Group Members	11	6,072,274,358	4,041,800,148
Accounts Receivable	12	3,957,337	1,736,735
Others Current Assets	13	2,947,624	3,500,389
Cash in Hand and at Bank	14	221,716,907	187,649,412
<b>Total Current Assets</b>		<b>7,240,655,015</b>	<b>4,941,819,390</b>
<b>Total Assets</b>		<b>7,431,162,783</b>	<b>5,134,834,591</b>
<b>Capital Fund and Reserves</b>			
Retained Surplus	15	922,524,494	758,859,514
Reserve Fund		98,378,731	81,045,764
Development Program Fund	16	3,048,613	289,971
<b>Total Capital Fund and Reserves</b>		<b>1,023,951,838</b>	<b>840,195,249</b>
<b>Non Current Liabilities</b>			
Long Term Borrowings-PKSF	17	196,500,000	127,500,000
Long Term Borrowings-Bank & Others	18	2,714,286,676	1,563,117,179
<b>Total Non Current Liabilities</b>		<b>2,910,786,676</b>	<b>1,690,617,179</b>
<b>Current Liabilities</b>			
Member Savings	19	2,832,114,773	2,060,686,845
Short Term Loan & Liability	20	244,332,840	206,484,052
Loan Loss Provision	21	116,488,579	109,167,912
PF, WF, Gratuity, IT etc.	22	276,839,611	213,250,224
Accounts Payable	23	26,648,466	14,433,130
<b>Total Current Liabilities</b>		<b>3,496,424,269</b>	<b>2,604,022,163</b>
<b>Total Capital Fund and Liabilities</b>		<b>7,431,162,783</b>	<b>5,134,834,591</b>

The annexed notes form an integral part of this financial statement.

  
M. Azizur Rahman  
Chairperson

  
Arif Sikder  
Executive Director

  
Dewan Taufiq Hossain  
Deputy Executive Director

Signed as per our separate report of even date.

Dated: Dhaka  
03 October 2022



Anil Salam Idris & Co  
Chartered Accountants

  
Md. Anwar Hossain FCA  
Partner  
Enrollment No: 1415  
DVC Number: 221010415AS673004

**AMBALA FOUNDATION**  
**Statement of Profit or Loss and Comprehensive Income**  
**For the year ended 30 June, 2022**

Particulars	Notes	Amount in Taka	
		FY: 2021-2022	FY: 2020-2021
<b>Income</b>			
Service Charge	24	1,096,719,778	874,210,256
Interest on Regular & FDR account	25	26,353,917	15,275,224
Others Income	26	10,832,568	5,851,359
Donation, Subscription & Reimbursable Income	27	3,820,405	6,954,903
Donor grants	28	5,553,673	5,394,413
<b>Total</b>		<b>1,143,280,341</b>	<b>907,686,155</b>
<b>Expenditure</b>			
<b>Salary &amp; benefits</b>	29	<b>379,144,781</b>	<b>325,079,859</b>
<b>General &amp; Administration expenses</b>			
Office rent & utilities	30	17,064,587	14,781,208
Printing & stationary	31	6,189,332	4,257,440
Communication	32	1,435,458	1,246,981
Tours & travel	33	15,851,545	12,828,140
Repairs & maintenance	34	22,559,811	18,943,146
Advertisement & publications	35	459,378	264,325
Legal expenses	36	20,738,235	4,141,277
Training/Workshop/Meeting etc.	37	887,771	541,752
Other admin & general expenses	38	48,317,140	18,178,765
Gratuity, pension & insurance premium	39	13,308,419	11,517,234
Lose On Disposal of Fixed Assets	40	101,174	200,319
Corporate Social Responsibility	41	16,440,922	4,683,369
<b>Sub-total</b>		<b>163,353,772</b>	<b>91,583,956</b>
<b>Financial expenses</b>			
Interest to PKSF & Bank	42	191,920,017	154,951,185
Interest on savings	43	187,235,155	148,509,051
Interest on other loan fund	44	14,169,238	24,549,051
<b>Sub-total</b>		<b>393,324,410</b>	<b>328,009,287</b>
<b>Programmatic expenses</b>			
Programmatic exp. & contributions	45	5,553,673	5,335,653
<b>Sub-total</b>		<b>5,553,673</b>	<b>5,335,653</b>
<b>Expenses for provision &amp; reserve</b>			
Expenses for provision & reserved	46	8,981,493	48,002,963
<b>Sub-total</b>		<b>8,981,493</b>	<b>48,002,963</b>
<b>Depreciation on non current assets</b>			
Depreciation	47	11,924,265	11,717,635
<b>Sub-total</b>		<b>11,924,265</b>	<b>11,717,635</b>
<b>Total expenditure</b>		<b>962,282,394</b>	<b>809,729,353</b>
<b>Excess of income over expenditure</b>		<b>180,997,947</b>	<b>97,956,802</b>
		<b>1,143,280,341</b>	<b>907,686,155</b>

  
**M. Azizur Rahman**  
Chairperson

Dated: Dhaka  
03 October 2022



  
**Arif Sikder**  
Executive Director

Signed in terms of our separate report of even date annexed.

  
**Dewan Taufiq Hossain**  
Deputy Executive Director

Anil Salam Idris & Co  
Chartered Accountants



**Md. Anwar Hossain FCA**  
Partner  
Enrollment No: 1415  
DVC Number: 2210101415/AS/673004

**AMBALA FOUNDATION**  
**Statement of Cash Flows**  
**For the year ended June 2022**

Particulars	Amount in Taka	
	FY: 2021-2022	FY: 2020-2021
<b>A. Cash flows form operating activities</b>		
Surplus for the period	180,997,947	97,956,802
<b>Add: Amount considered as non cash items Expenses</b>		
Expenses for provision & reserve	8,981,493	48,002,963
Depreciation for the year	11,924,265	11,717,635
Non cash staff salary & benefits	315,458,328	48,517,344
Non cash general & administrative expenses	50,949,610	21,145,105
Non cash financial cost	380,836,044	211,894,490
Non cash program cost	5,553,673	5,335,653
<b>Sub-total of non cash items expenses</b>	<b>773,703,413</b>	<b>346,613,190</b>
<b>Less: Amount considered as non cash items income</b>		
Non cash FDR & Revenue income	(81,096,502)	(42,008,223)
<b>Sub-total of non cash items income</b>	<b>(81,096,502)</b>	<b>(42,008,223)</b>
Increase/decrease in disbursement to members	(2,186,002,839)	(601,446,708)
Increased /decrease in payment for provision	(430,564,138)	(17,366,389)
Increase/decrease in loan, advance & prepaid	(2,752,267)	92,126,847
<b>Net cash used in operating activities</b>	<b>(1,745,714,386)</b>	<b>(124,124,481)</b>
<b>B. Cash flows from Investing Activities</b>		
Increase/decrease in acquisition of property, plant and equipment	(7,871,434)	(16,406,291)
Increase/decrease in short term investment	(173,446,700)	(214,088,705)
Increase/decrease in others current assets	(1,103,457)	(1,029,077)
<b>Net Cash Used in Investing Activities</b>	<b>(182,421,591)</b>	<b>(231,524,073)</b>
<b>C. Cash Flows from financing Activities</b>		
Increase/decrease in Long Term Borrowings-PKSF	69,000,000	19,000,000
Increase/decrease in Long Term Borrowings-Bank & Others	972,351,361	45,929,423
Increase/decrease in members savings	903,446,331	571,286,132
Increase/decrease in short term loan & others current liabilities	(28,218,407)	(195,940,750)
Increase/decrease in staff EP,EG,EW & ES fund	42,868,105	23,854,760
Increase/decrease in Development Program Fund	2,756,082	(257,248)
<b>Net Cash Used in Financing Activities</b>	<b>1,962,203,472</b>	<b>463,872,317</b>
<b>D. Net cash increase / Decrease (A+B+C)</b>	<b>34,067,495</b>	<b>108,223,763</b>
Add. Cash and Bank Balance Beginning of the year	187,649,412	79,425,649
<b>Cash and Bank Balance at the end of the year</b>	<b>221,716,907</b>	<b>187,649,412</b>

*The annexed notes form an integral part of these financial statements.*

  
M. Azizur Rahman  
Chairperson

  
Arif Sikder  
Executive Director

  
Dewan Taufiq Hossain  
Deputy Executive Director

*Signed in terms of our separate report of even date annexed.*

Dated: Dhaka  
03 October 2022



Anil Salam Idris & Co  
Chartered Accountants



Md. Anwar Hossain FCA  
Partner  
Enrollment No: 1415  
DVC Number: 221010141515673004

**AMBALA FOUNDATION**  
**Statement of Changes in Capital Fund**  
**For the year ended 30 June 2022**

Particulars	Amount in Taka	
	FY: 2021-2022	FY: 2020-2021
<b>Opening balance</b>	839,905,278	
Add: Opening Adjustment	-	-
Prior year adjustment	-	-
Surplus for the Year	180,997,947	97,956,802
<b>Closing balance</b>	1,020,903,225	839,905,278
Add: Adjustment during the year	-	-
Less: Adjustment during the year	-	-
Less: T transferred to reserve	(98,378,731)	(81,045,764)
<b>Total Fund (After transfer to reserve)</b>	922,524,494	758,859,514
Add: Reserve fund	98,378,731	81,045,764
<b>Balance as on 30-06-2022</b>	1,020,903,225	839,905,278

*The annexed notes form an integral part of these financial statements.*



M. Azizur Rahman  
Chairperson



Arif Sikder  
Executive Director



Dewan Taufiq Hossain  
Deputy Executive Director

*Signed in terms of our separate report of even date annexed.*

**Dated: Dhaka**  
**03 October 2022**



**Anil Salam Idris & Co**  
**Chartered Accountants**



**Md. Anwar Hossain FCA**  
**Partner**

Enrollment No: 1415  
DVC Number: 2216101415 AS 673004







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