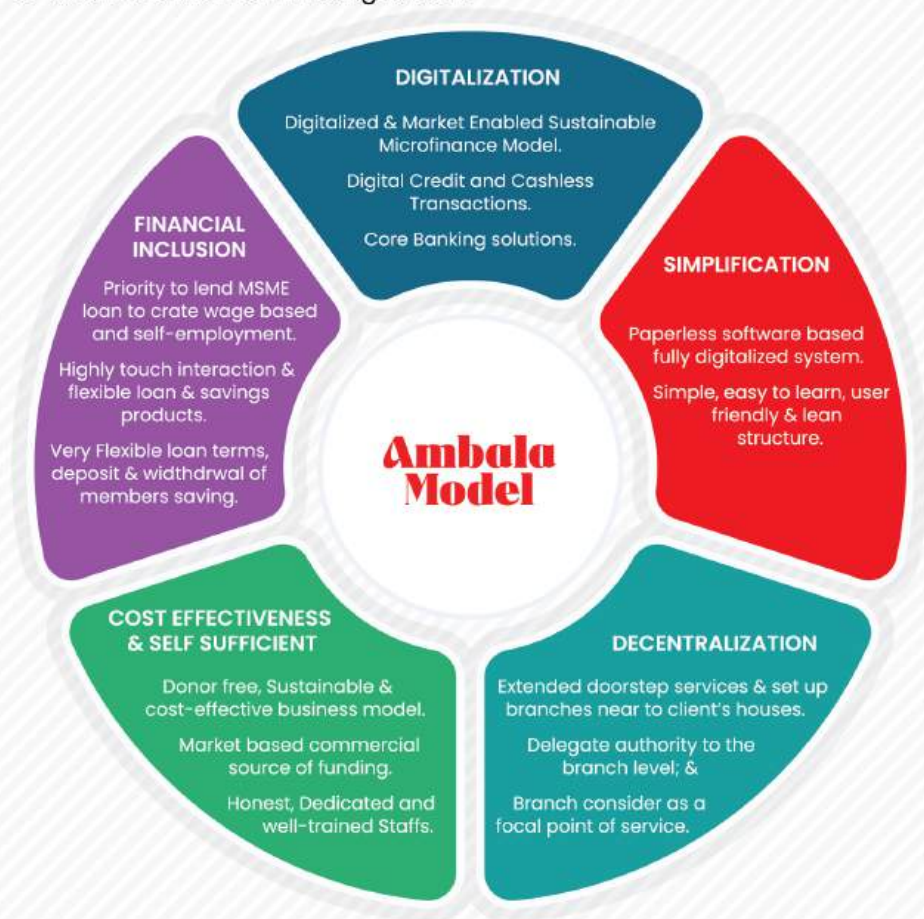




**AMBALA
INTERNATIONAL FNGO
In GHANA**

BACKGROUND OF AMBALA INTERNATIONAL

Ambala Foundation was founded in 1994 and started its development activities in 1998, as a socio economic and National Level NGO/MFI in Bangladesh. Ambala is working for the development of poor, disadvantaged and marginalized communities of Bangladesh. Micro financial inclusion activities, credit & savings program was started in 2002. Ambala Foundation has almost 25 years' experience in Microfinance Program and currently working in 21 out of 64 districts of Bangladesh along with 241 branch offices in Bangladesh. Currently we have 1,15,336 Members and USD 85.86 Million Loan Outstanding in Microfinance Program. This is one of the best sustainable donor free cost effective model, specially digitalized microfinance institutions providing socially responsible financial services to low income entrepreneurs, most of whom are women in Bangladesh.



Considering this unique and cost-effective model, Ambala International started its operation in Ghana from September 2024. Ambala international-Ghana is working as an independent entity and financial supported by the foreign shareholders & investors. So there is no any kind of financial involvement and support from Ambala foundation -Bangladesh. Ambala foundation is providing only technical support covered by software & Apps support, execution of simplify Ambala sustainable micro-credit model, training for human resources, deployment of micro credit expert etc.

LEGAL STATUS

Registration Authority	Registration Date	Registration Number
Certificate of Incorporation by Registrar of Companies	25th July 2023	CG058770723
Department of Social Welfare (Ghana) by Non-Profit Organisation Secretariat	04th April 2024	NPOS/CR02/LN01858/24

OUR VISION & MISSION



OUR VISION

Poverty Elimination Through Enabling Social Unity and Integrated development



OUR MISSION

Reducing poverty and enabling Women Empowerment

Financially including Women entrepreneurs with little or no access to credit from conventional financing

WHAT WE DO

Special provision and emphasis on micro-enterprise loans to members for creating wage based employment opportunities
Implementing development activities through mobilizing all sorts of local resources and providing need-based support and technologies to the beneficiaries and communities
Ensuring maximization of savings and promoting financial inclusion services for our valued clients
Strong monitoring, follow-up, and supervision
Special focus on women's empowerment

WORKING AREA





AN OVERVIEW OF MICROFINANCE PROGRAM

(Achievements as on December 2024)



3 YEARS FINANCIAL PROJECTION

Descriptions	2024	2025	2026	2027
Total number of branches	1	7	15	25
Number of credit officer (CO)	2	28	60	100
Number of borrowers/ CO	235	186	200	225
Number of borrowers/ branch	469	750	800	900
Total number of borrowers	469	5250	12000	22500
Outstanding loan portfolio/ borrowers (GH¢)	3295	4000	4800	5760
Total outstanding portfolio(million) (GH¢)	1.545	21	57.6	129.6
Total amounts of security(savings)/ borrowers (GH¢)	675	800	960	1152
Total amounts of security(savings) Million (GH¢)	0.316	4.2	11.52	25.92
% of loan security against loan portfolio per borrowers	20%	20%	20%	20%
Loan increments per clients/ years	0	20%	20%	20%

OUR FUTURE DRIVE

Software and AI based microfinance model & on site Monitoring Mechanism

Ambala International aims to achieve sustainable growth and increased financial inclusion by growing its loan portfolio, broadening services, Increase number of branches and clients

Further improve operational efficiency by increasing borrowers per credit officer

Increase loan volumes & financial inclusion

Introduce diversified loan and saving products

Grow client's own capital through savings

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