



ANNUAL REPORT 2015-16

AMBALA FOUNDATION

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Piciculture Housing Society

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Message From The Chairperson

With a view to create changes in the livelihood of poor community people of Bangladesh, Ambala Foundation, as a non-profit also social and humanitarian organization, has traversed a long way with an excellent range of success since its inception being aligned with the wider goal and objectives of Strategic Plan of Bangladesh Government concerning development agenda. Ambala Foundation, previously known as EC Bangladesh, is established in 1994 and has been working in the field of microfinance, education, health and nutrition, disaster management, emergency preparedness, sustainable environmental activities, human rights and so on. I am proud to be associated with Ambala Foundation as the elected Chairman over the years. The organization has steadily been moving forward to provide services and ensure socio-economic development and rights of the poor people of course keeping pace with the mainstream of the total population of Bangladesh and elsewhere.

This Annual Report focuses on the activities and the impact of the organization not only of the programmatic interventions but also collaboration in research and training. It also focuses future prospects of the organization creating human resource and capacity building with a group of young youthful activists.

I would like to express my gratitude to all staff of Ambala Foundation working in the field and head office, Executive Committee, relevant government and non-government agencies, national and international donors for all their contribution, healthy cooperation and support. I wish every success of Ambala Foundation in more years to come.

M. Azizur Rahman




From The Desk Of Executive Director

In world charter, Bangladesh is accommodating 2.3% of world population within only less than 0.1% of world's land area having one of the fastest growing rates of population as well as urbanization that triggers the poverty gradually goes high with deteriorated environment and higher level of multidimensional poverty complexity. Ambala Foundation emerged with a belief that every micro and giant individual and organization can play a great role to develop the under-privileged part of the society and contribute to overall development. This philosophy encouraged some evergreen, proactive young people to come up with establishing Environment Council Bangladesh with a major focus to environment protection and started working in Munshiganj district. Soon the organization expanded its scope of work to increased access to finance for the poor, women empowerment, education, nutrition, health, water, sanitation and thus contributed to local poverty reduction. The change in organizational scope of work to a great extent from only environment to a greater of number of social development and poverty reduction issues, rationally push the management to come up with the new name of the organization "Ambala Foundation".

Like other years, this year Ambala Foundation also inherits some program activities from previous year due to their continuous nature of implementation. This Annual Reports highlights project, activities and achievements of the organization of the Fiscal Year 2015-16. Apart from the programme related affairs, snapshot have also been given on financial aspects, admin, HR, operations and management of Ambala Foundation.

This year Ambala Foundation puts special focus on increased access to pro-poor finance including housing finance for the poor. As a medium sized organization this year more than 1 million direct and indirect populations were covered under this service which is expected to increase in coming years significantly. Besides, there are some rights-based projects with a focus to empower marginalized communities. Focuses of the other projects were on economic and livelihood development, community participation and governance, policy intervention for tobacco control, environment protection, health and education etc.



Ambala Foundation in the past days greatly depended on donor's grant for implementation of the development projects and programmes with a realization that once funding from donors ends, none of the projects could sustain without creating alternative fund flow. Therefore, Ambala Foundation is now planning to start various development sector projects on health, education, nutrition, women empowerment, environment protection etc. from its own fund from next year and onwards and want to decrease the donor dependency gradually.

Active linkage and partnerships with allied organizations at home and abroad made the outcome of the projects more successful and effective. Ambala Foundation is highly grateful to all of its partners for their continuous support and cooperation.

The strong and dynamic leadership of the Executive Committee has made Ambala Foundation a promising organization in the country. It's my pleasure to acknowledge and thank all executive committee members, general committee members, advisors, all the stakeholders, Organization's core and project staffs and volunteers for their hard work and passion towards the growth of Ambala Foundation.

Arif Sikder

Theory of Change

Branding and Commitments



Colors

White : Purity and Holiness that a Mother-child Relationship has.

Red : The Protection, Symbol of the strong protective barrier by which a Mother her Child from all Evils.

Grey : The strict Position that a Mother maintains to keep her promises to a Child.

How is all these and Ambala related?

Ambala Group and all its sub-companies or sub-organizations are pure about their commitments to their clients just like a Mother. They strictly promise to ensure all the facilities that they are committed to. They are also aware of their employee and client rights and very strong in maintaining them. Thus, the connection between Ambala and Ambala's clients are as pure as a mother-child relationship and Ambala can be trusted just like a Mother





আম্বালা ফাউন্ডেশন

রং

সাদা : স্ত্রী এবং পবিত্র যা একজন মা ও তার শিশুর মধ্যকার সম্পর্কে বিদ্যমান।

লাল : মা যেমন ভাবে বাইরের বিভিন্ন খারাপ শক্তি থেকে নিরাপদ রাখার জন্য শিশুর জন্য রক্ষাবলয় তৈরী করে।

ধূসর : একজন মা তার শিশুকে করা প্রতিশ্রুতি রক্ষা করার জন্য শক্ত ভূমিকা পালনের দৃঢ়তা প্রকাশ করে।

কিভাবে এসকল বিষয় আম্বালা-এর সাথে সম্পৃক্ত?

আম্বালা ও এর অঙ্গসংগঠন তাদের সেবা গ্রহণকারীদের দেয়া প্রতিশ্রুতির প্রতি একজন মায়ের মতই যত্নশীল। আম্বালা অত্যন্ত দৃঢ়তার সাথে প্রতিশ্রুতি অনুযায়ী সেবা প্রদানে অঙ্গীকারবদ্ধ। সেবা গ্রহণকারী ও কর্মী উভয়ের প্রাপ্য সম্মানের প্রতি আম্বালা শঙ্কানীল এবং সম্মানের সাথে সেবা প্রদানকারী সংগঠন। আম্বালা এবং আম্বালার সেবা গ্রহণকারীদের সম্পর্ক একজন মা ও তার শিশুর মতই সজীব এবং পবিত্র।

Organization's Mission, Vision/Goal and Objectives

Mission:

Poverty elimination through establishing social unity and integrated development

Vision/Goal of Organization:

Reducing poverty through eliminating inequality, promotion of education, socio-economic development, strengthens environment and climate change adaptability.

Major Objectives:

1. Eradicate inequality through establishing human rights and social harmony.
2. Ensure women empowerment and child rights.
3. Create scope to education for poor and disadvantaged community.
4. Strengthen adaptability to climate change and environmental risk.
5. Ensure good governance, transparency and social accountability.
6. Improve public health proving with service delivery and making awareness.
7. Ensure accessibility to financial institution and income for better livelihood.
8. Social development through proper use of media and information technology.
9. Socio-economic development through research and publication.

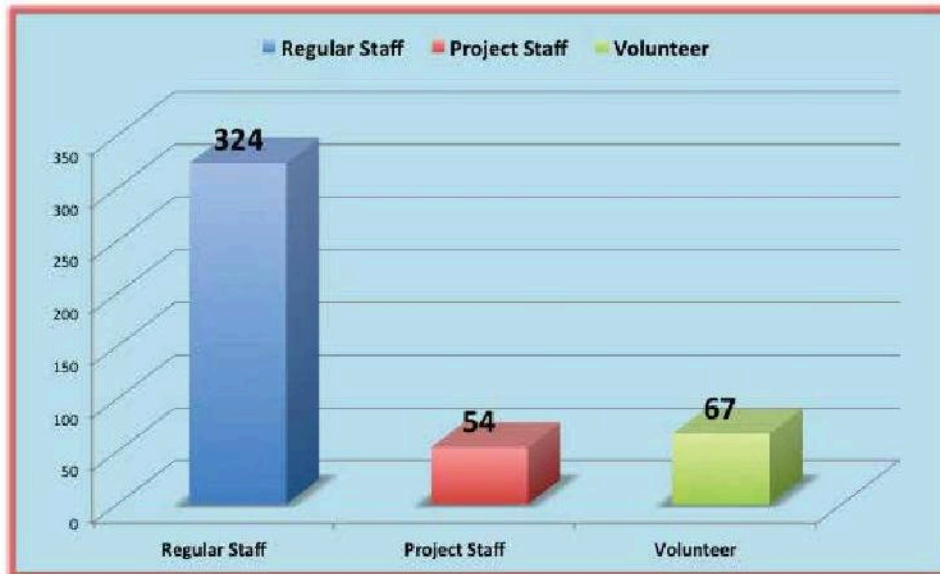
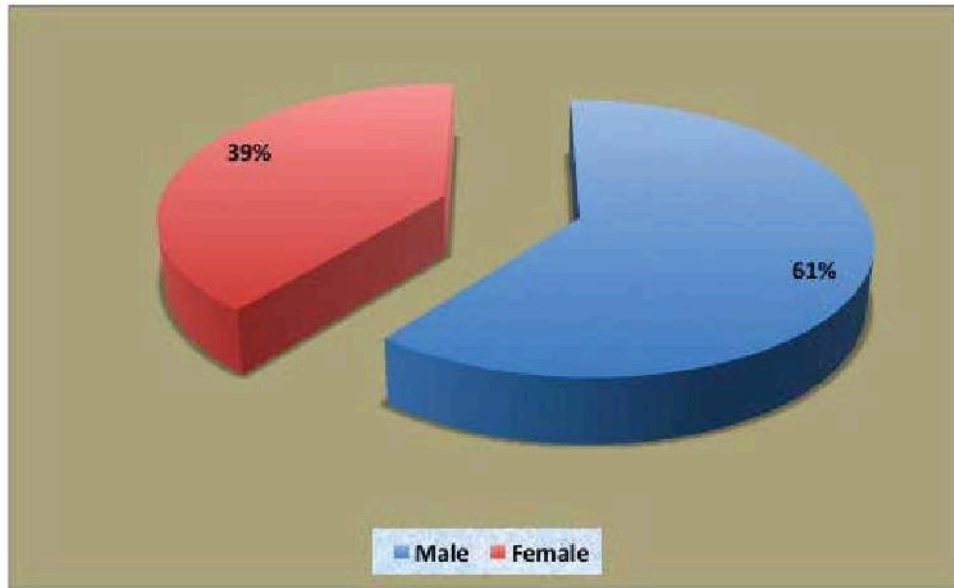
Progress of Ambala Foundation

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 very 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 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 non-political voluntary organization in 1994 and initiated their development activities in all over the Bangladesh from 1998.

LEGAL STATUS



Human Resources



Member of Different Forum & Network



Advisory Committee

Advisory Board

The infographic features a world map in the background with a hand silhouette at the bottom. Five members are listed in numbered callouts:

- 01**
Md Ataharul Islam
Chair of National River Conservation Commission and Former Secretary, Ministry of Civil Aviation and Tourism
The Govt. of the People's Republic of Bangladesh
- 02**
A.K.M Mostafizur Rahman
Sponsor Shareholder of Meghna Bank Limited
- 03**
Dr. A.S.M Atikur Rahman
Professor, Social Welfare & Research Institute
Dhaka University
- 04**
Dr. Anisul Awwal
Former Joint Secretary (Nutrition Specialist)
Ministry of Health & Family Welfare
- 05**
Mr. Abdul Awal
Executive Director
Credit and Development Forum (CDF)

Members of the Executive Committee



Arif Sikder
Secretary General /
Executive Director

Salina Iqbal
Executive Member



M. Azizur Rahman
Chairperson



S.M Mahedi Hasan
Secretary (Finance)

Professor Salina Akther
Vice-chairperson



Development Partners

National

Access to Information (A2I) Office of Prime Minister
 Ministry of Health and Family Welfare
 Ministry of Primary and Mass Education
 Ministry of Labor and Employment
 Ministry of Information
 Health Education Bureau
 Directorate General of Health Services
 Bureau of Non-Formal Education (BNFE)
 Directorate of Non Formal Education (DNFE)
 Directorate of Social Welfare
 Department of Agriculture Extension (DAE)
 Department of Women Affairs (DWA)
 Palli Karma Sahayak Foundation (PKSF)
 Manusher Jonno Foundation (MJF)
 NGO Forum
 Campaign for Popular Education (CAMPE)
 Operation Generation
 Mass Line Media Center (MMC)
 Marie Stopes
 BNNRC
 Arannayk Foundation
 BRAC
 ASA

International

World Bank
 UNDP
 UNICEF
 UNOPS
 DFID
 Japan Embassy
 OXFAM
 European Union
 Save the Children
 Campaign for Tobacco Free Kids (CTFK)
 World View International - International
 Health Care Center (WI-IHCC)
 IDOSYNC
 Room to Read
 INCLUDED
 Free Press Unlimited
 Engender Health
 Sight Savers
 German Cooperation (GIZ)

Financial Institutions

Bangladesh Bank	Meghna Bank Ltd
Mutual Trust Bank Ltd.	One Bank Ltd
Basic Bank Ltd.	NRB Bank Ltd
Mercantile Bank Ltd.	Midland Bank Ltd
Shahjalal Islami Bank Ltd.	Exim Bank Ltd
Standard Bank Ltd.	NCC Bank Ltd
NRB Commercial Bank Ltd.	UCB Bank Ltd
Jamuna Bank	Pubali Bank Ltd
Southeast Bank Ltd	



Area of Expertise

Ambala Foundation, as a development organization, has targeted on several aspects for ensuring proper and guided development of the society on both urban and rural community in Bangladesh. Areas of expertise and the major services provided by Ambala Foundation towards the community people include but not limited to the following:

- Micro finance operation to generate income for livelihood development and women empowerment
- Community mobilization for the development of health & nutrition, education, children and women, water & sanitation, tobacco control and adaptation to natural disaster
- Training & capacity building to local government institutions, rural and urban stake holders and other direct target groups
- Expertise in increasing safe water & sanitation access through hardware installation by the approach of community lead total sanitation (CLTS)
- Policy advocacy on tobacco control and human rights issues
- Research and publication on health and nutrition, tobacco control, human rights and other livelihood sectors
- Expertise on professional monitoring & evaluation mechanism for sustainability of the project achievement
- Mobilization through media, prepare & broadcast audio program on multi dimensional socio-economic development issues


Program and Projects



Microfinance Program

Income Generating Activities (IGA), Livelihood Development & Women Empowerment Program

Overview

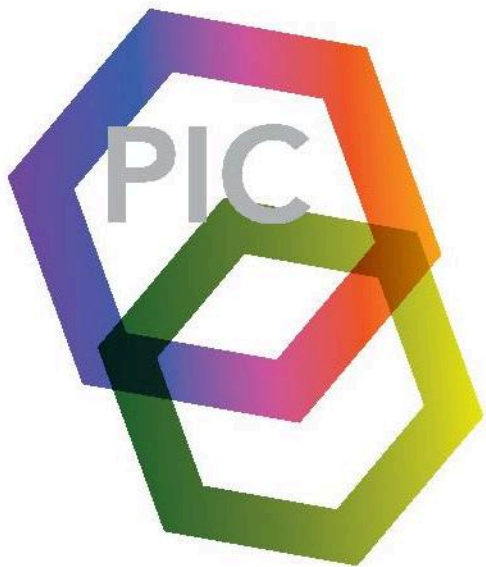
A graphic of the PIC logo, consisting of three overlapping hexagons in shades of purple, blue, and orange, with the letters 'PIC' in the center.

Microfinance is considered one of the most effective and flexible strategies in the fight against global poverty. It provides basic financial services such as loans, savings, money transfer services, and micro insurance to clients that have been previously ignored by more traditional financial services providers. Considering those limitations of the traditional financial services to serve the poor and landless, as a Microfinance Institute Ambala Foundation was launched Micro Finance Program on July, 2002. In microfinance program, poor receives credit without collateral. Becoming partner of the Palli Karma Sahayak Foundation (PKSF) in 2004 which was a milestone for the organization that poses to sustain and acquiring high profile managerial capacity of the organization. Ambala Foundation always wants considering the conventional rigid micro finance system with a view to extending microfinance services for the poor and ultra-poor in a flexible way.

Ambala Foundation provides microfinance facilities to bottom-of-the-pyramid households, targeting women in particular. Microloans help home based businesses, mostly run by women, meet their demand for credit, and enable the entrepreneurs grow their business revenues and enhance their productivity thus contributing towards the economic transformation of their households. Ambala Foundation offers a suite of customized products to help business-owners and entrepreneurs grow their businesses and eventually own ventures which are profitable, sustainable, and also generate employment for other women and families within their communities

A graphic of the PIC logo, consisting of three overlapping hexagons in shades of purple, blue, and orange, with the letters 'PIC' in the center.

PIC



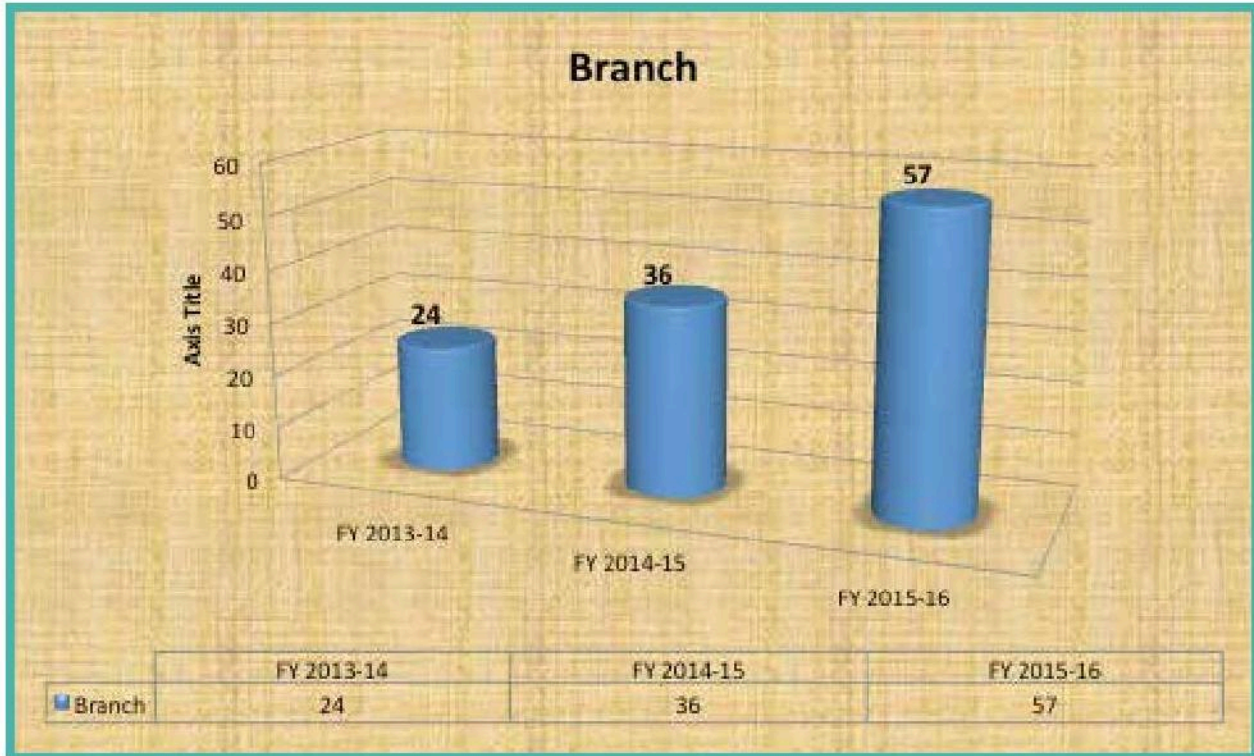
Objectives of the microfinance program:

- Economically sustainable and environmentally balanced communities, where poverty has been overcome and people live in dignity and security.
- Ambala Foundation is to support and strengthen the economy at the bottom of the socio-economic pyramid by facilitating access to financial services for the poor, marginalized and disadvantaged.
- To improve the quality of life in the communities where we work through sustainable and effective interventions.
- Help create self-employment and sustainable income for the target people through Income Generating Activities (IGA) and enterprises.
- Mobilize savings for the poor.
- Reduce dependency on moneylenders.
- Enhance income of the organization for its sustainability.
- Empower the women.
- Ensure livelihood security of the beneficiaries etc.



Microfinance Operation Areas

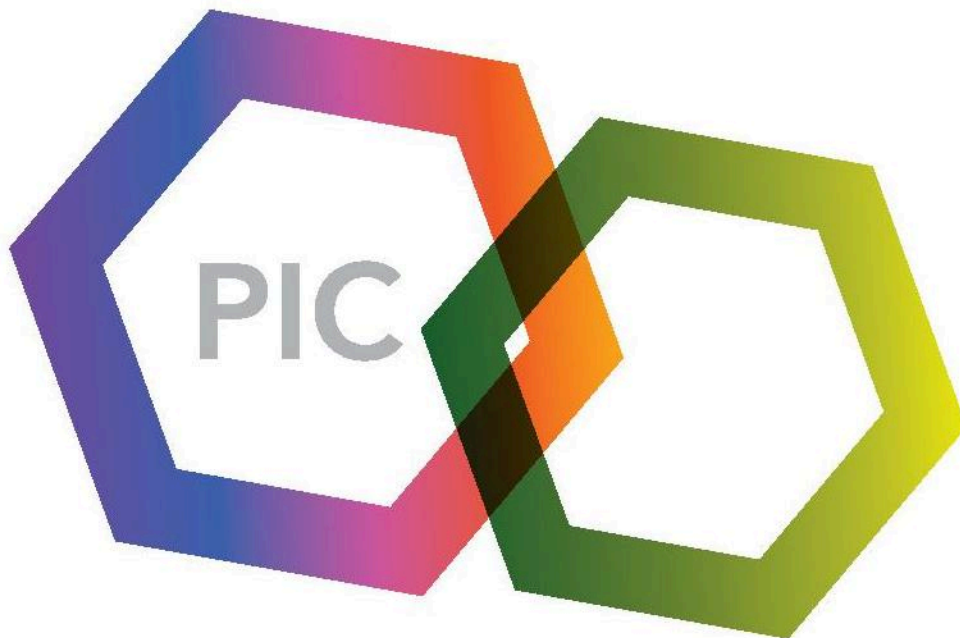
Description	Year wise Information		
	FY 2015-16	FY 2014-15	FY 2013-14
Branch	57	36	24
Districts	9	6	6
Upazila	31	26	19
Village	893	722	576
Pauroshava	202	164	110



Number of Beneficiaries up to June 30, 2016: Member and..... Brayer

Types of Loan under micro-finance program:

1. Buniyad (Microfinance Program for Ultra and Extreme Poor)
2. Jagoron (Microfinance Program for Urban and Rural People)
3. Agroshor (Microfinance Program for Entrepreneurs)
4. Shufalon (Microfinance Program for Agriculture)
5. Seasonal Loan (Microfinance Program for Emergency Support)
6. Shahosh (Microfinance Program for Disaster affected people)
7. Housing Loan (Microfinance Program for House Construction)





Loan Products

- **Buniyad (Microfinance Program for Ultra and Extreme Poor)**

It is also known as Ultra Poor Program (UPP). The main purpose of this program is to fund the unprivileged people as like beggar, Impoverished, Necessitous and hardcore Poor People for that They become skilled to produce secure earnings opportunities as well as they can boost out from extreme poverty and be able to main stream.

- **Jagoron (Microfinance Program for Urban and Rural People)**

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 any income generating activities.

- **Agroshor (Microfinance Program for Entrepreneurs)**

These activities are implemented mainly for small-scale entrepreneurs. The entrepreneurs create to employment opportunities' on their own management. Organization gives the financial assistance for productive activities in the implementation of the entrepreneurs'. Agroshor Program all so empower aspiring local entrepreneurs from underserved communities in the working areas by providing access to financial and capital investment.

- **Shufalon (Microfinance Program for Agriculture)**

Bangladesh is a naturally agricultural country. Maximum family is involved crops & none crops agricultural works as like various crops cultivation and farming activities. 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.



- **Seasonal Loan (Microfinance Program for Emergency Support)**

Naturally the different time and different businesses are additional capital requirements to meet before the festival. This program needs to be provided additional time is required. The main purpose of this loan is to assist target people to make an opportunity for being self reliant by their additional income with the cyclic business besides the using of micro credit.

- **Shahosh (Microfinance Program for Disaster affected people)**

Bangladesh is one of the world's most vulnerable countries to climate change and natural disasters, with over six percent of the population affected by disasters each year. The primary threats to Bangladesh are floods, droughts, cyclones and sea-level rise due to climate change. To help the disaster affected people EC Bangladesh operating this program for ensuring quick economic support to develop their livelihood.

- **Housing Loan (Microfinance Program for House Construction)**

Many lack the necessary housing demand. There are acute shortages of supply of adequate funds for the right needs. Housing microfinance offer to low income people for renewal or expansion of an existing home, construction of new home and develop basic infrastructure.

Saving Products

- **Regular Savings**

EC Bangladesh 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.

- **Terms Savings:**

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.

The information summary of micro-credit program up-to June 2016 MIS & FIS report in the table is given below:

Particulars	FY-2015-2016	FY-2014-2015
Non-Current Assets:		
Property, Plant & Equipment	8,090,341	5,159,534
Intangible Assets	756,833	1,085,833
Other Non Current Assets	68,327	40,482
Total Non-Current Assets:	8,915,501	6,285,849
Current Assets:		
Investment FDR	162,364,928	140,021,757
Advance, Security & Prepaid	10,048,729	5,776,824
Loan to Group Members	1,327,061,229	727,319,967
Donation Receivable	-	-
Others Current Assets	-	-
Cash in Hand and at Bank	27,632,917	7,201,337
Total Current Assets:	1,527,107,803	880,319,885
Total Assets:	1,536,023,304	886,605,734
Capital Fund and Reserves:		
Retained Surplus	83,393,647	27,606,942
Reserve Fund	9,265,961	3,067,438
Development Program Fund	-	-
Disaster Management Fund	-	2,941,940
Total Capital Fund and Reserves	92,659,608	33,616,320
Non Current Liabilities:		
Long Term Borrowings-PKSF	61,883,326	85,706,660
Long Term Borrowings-Non PKSF	933,085,540	487,421,105
Total Non Current Liabilities:	994,968,866	573,127,765
Current Liabilities:		
Member Savings	377,439,003	213,448,742
Short Term Loan & Liability	16,984,753	31,825,078
Loan Loss Provision	16,452,649	10,017,113
PF, WF, Gratuity, IT etc.	35,678,299	19,115,590
Accounts Payable	1,840,126	5,455,126
Total Current Liabilities:	448,394,830	279,861,649
Total Capital Fund and Liabilities:	1,536,023,304	886,605,734

Productivity Ratio

SL	Particulars	Up to June 2016
1	On Time Realization Rate (OTR)	99.86%
2	Cumulative Recovery Rate (CRR)	99.90%
3	Portfolio at Risk (PAR)	0.33%
4	Debt to Capital Ratio	15.40
5	Capital Adequacy Ratio	6.86%
6	Debt Service Cover Ratio	1.12
7	Current Ratio	3.54
8	Liquidity to Savings Ratio	10.14%
9	Rate of Return on Capital	66.90%



