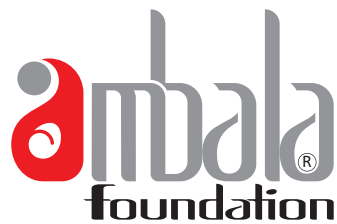


Annual Report **2019 - 2020**





Annual Report 2019-2020



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CHAIRPERSON'S FOREWORD



Ambala Foundation transfers the poverty-stricken people to next level through operating their comprehensive programs by creating employment opportunities, ensuring employment of women, implementing infrastructure development works, establishing market linkage, boosting the rural economy and most importantly skill development training for entrepreneurship development.

Today the entire world is facing a biggest challenge, a single common enemy that is COVID-19, we are seeing the systemic disparities that make people living in poverty. We need to fight against this ill together, with everyone.

It is a great and peaceful feeling indeed that Ambala Foundation working for the development of poor marginalized communities and plays a pioneer role for creating changes in the livelihood of poor community people of Bangladesh. Especially the initiatives for poor marginalized communities during the period of pandemic are price worthy. This organization always works for the betterment of the backward underprivileged communities of Bangladesh. I feel proud to be associated with Ambala Foundation as the elected Chairman over the years since 1994.

The organization in the past days greatly depended on the donor's grant but now a day we are able to implement development activities from our own fund generated with devotion and patriotism. Not only that our organization have some remarkable initiatives "Shwapnojatra"- a unique need based higher education support program for the students of poverty stricken families.

This Annual Report focuses on the activities and the impact of the organization not only programmatic interventions but also collaboration in research, training and publications. This report summarizes our current focus, strategies and how we achieve and strengthen the overall objectives of our 'Ambala Foundation'.

I would like to express my gratitude to all the officers and staffs of Ambala Foundation, Executive Committee and General Members, relevant government and non-government agencies, National and International donors for all their contributions, for their consistent cooperation and tireless support. I wish every success of our hard earned Ambala Foundation in coming years.


M. Azizur Rahman
Chairman

Letter from the Executive Director



2019-20 is an unforgettable and horrible year for everyone. This year we experienced and witnessed an unknown and unfamiliar deadly virus. Our earth has never felt more threatened in the short period of time that the COVID-19 pandemic has wasted lives, economies and governments, etc. For coping with this situation, governments, policy makers, business leaders, non-state actors and citizens are working unitedly for mitigating the challenges of lives and livelihoods. For Ambala Foundation, responding was particularly crucial.

The virus is broke out among all segments of people, but specially the poverty stricken, marginalized and disadvantaged people of our country suffers a lot.

Through Micro-finance Program of Ambala Foundation always working with marginalized, poor and disadvantaged communities. This year Ambala Foundation put emphasis on pro-poor financing through micro-finance program for livelihood.

development and employment generation of poor disadvantaged population

During the period of lockdown raised for corona pandemic, Ambala Foundation provides financial support for their valued beneficiaries and organize awareness raising campaign within their working area. Not only that we ensure our staffs safety issues during this pandemic.

At the time of Corona Pandemic, our organization was in financial difficulties, but we provide special consideration on our valued staffs salaries and other allowances. Currently Ambala Foundation working in 13 districts and 56 upazilas of Bangladesh. As a national sized organization more than 2.5 million direct and indirect peoples were benefitted through our development initiatives which are 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, environment protection, health and education etc. Ambala Foundation starts working for ensuring poor meritorious higher education facilities through “Swapnojatra -Need Based Education Support for Poor Meritorious Students”. 50 students from school, college and universities receives monthly educational support through this program. Ambala Foundation regularly telecast and organizes health, nutrition, education and right based social awareness program through Radio Bikrampur 99.2 FM.

Ambala Foundation in the past days greatly depended on donor’s grant for development operations and now a day they are able to implement development activities on health, education, livelihood development, women empowerment, entrepreneurship etc. from their own fund. Active linkage and partnerships with allied organizations and financial institutions at home and abroad made development operations 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 one of the promising organizations in the country. It’s my pleasure to acknowledge and thank all executive committee members, general committee members, advisors, organization’s core and project staffs and volunteers for their hard work and passion towards the growth of Ambala Foundation.



Arif Sikder
Executive Director

CHAPTER I

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 non-political voluntary 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 Collaborative
- 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.

Expertise & Services

Ambala Foundation, as a development organization, has targeted on several aspects for ensuring proper development of the society on both urban and rural areas of 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 the development of livelihood 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 stakeholders 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 & broadcast audio program on multi dimensional socio-economic development issues.

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	Jouo ao/Munshiganj Sadar -60/Munshi -160

Credit Rating Information

Initial Rating	Period - 2020
Long Term	A
Short Term	ST - 3
Outlook	Stable
Date of Rating Declaration	February 17, 2020
Company Name	CRISL

Leadership and Governance

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	A. K. M Mostafizur Rahman	Director, NRB Commercial Bank Ltd, Sponsor Shareholder, Meghna Bank Limited
3	Dr. A.S.M Atikur Rahman	Professor, Social Welfare & Research Institute, Dhaka University
4	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
5	Mr. Abdul Awal	Executive Director Credit and Development Forum (CDF)

Executive Committee



Mr. Azizur Rahman
Chairperson



Arif Sikder
Secretary General/Executive Director



Mrs. Rajia Sultana
Vice-chairperson



Salina Iqbal
Executive Member



S. M. Mahedi Hasan
Secretary (Finance)

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
- 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 Social Welfare
- Department of Women Affairs (DWA)
- Manusher Jonno Foundation (MJF)
- BNNRC

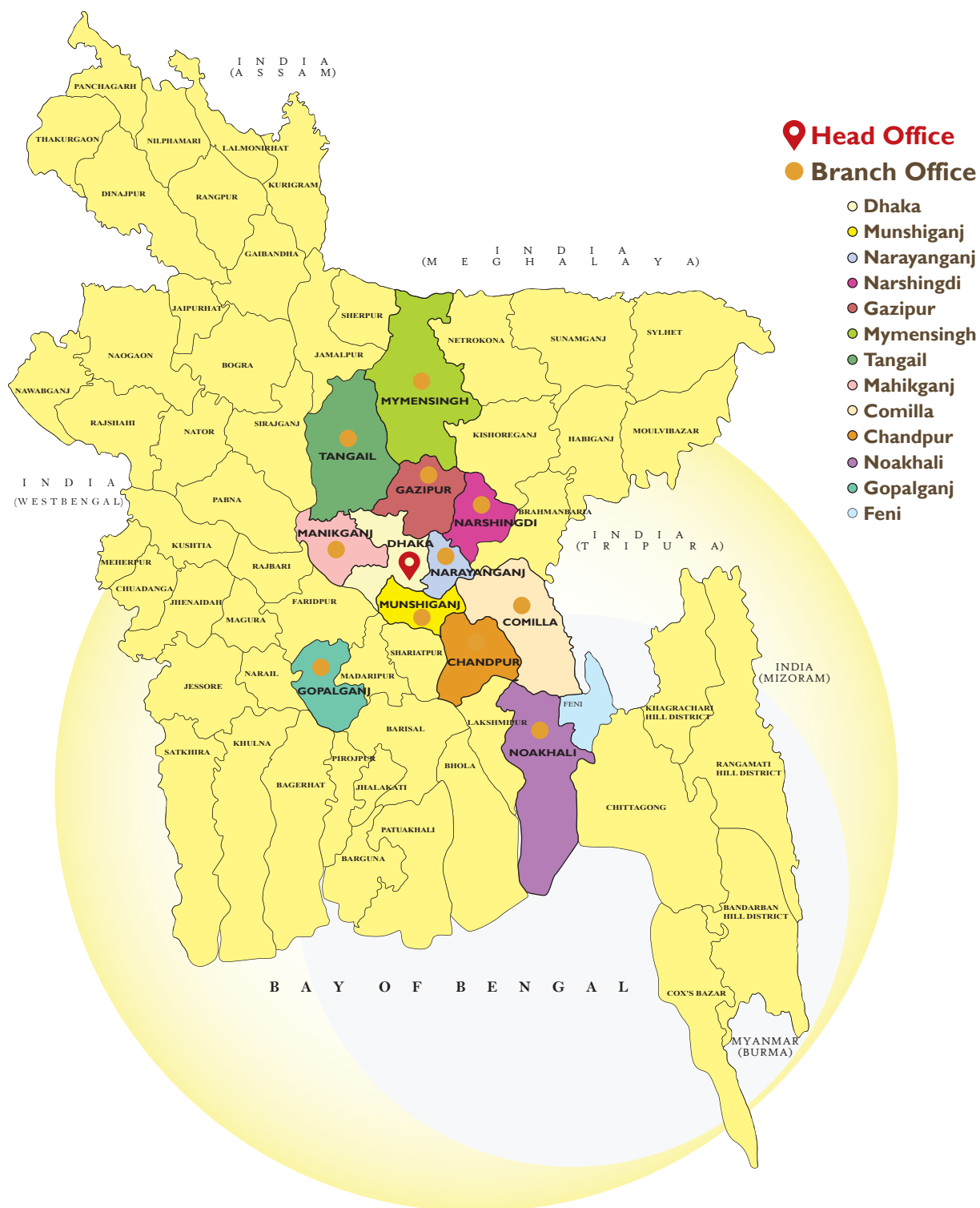
International

- 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
- Mutual Trust Bank Ltd.
- Basic bank Ltd.
- Jamuna Bank Ltd.
- Southeast Bank Ltd
- AB Bank Ltd.
- Exim Bank Ltd.
- NCC Bank Ltd.
- UCB Bank Ltd.
- Pubali Bank Ltd.
- One Bank Ltd.
- IPDC Finance Ltd.
- Brac Bank Ltd.
- NRB Global Bank Ltd.
- NRB Bank Ltd.
- Midland Bank Ltd.
- National Finance Ltd.
- Uttara Finance and Investments Co. Ltd.
- Hajj Finance and Investments Co. Ltd.
- The UAE-Bangladesh Investment Company Ltd.
- BD Finance and investments Co. Ltd.
- IIDFC Ltd.
- Palli Karma Sahayak Foundation (PKSF)

Area Coverage



CHAPTER 2

DEALING WITH DEADLY CORONA VIRUS

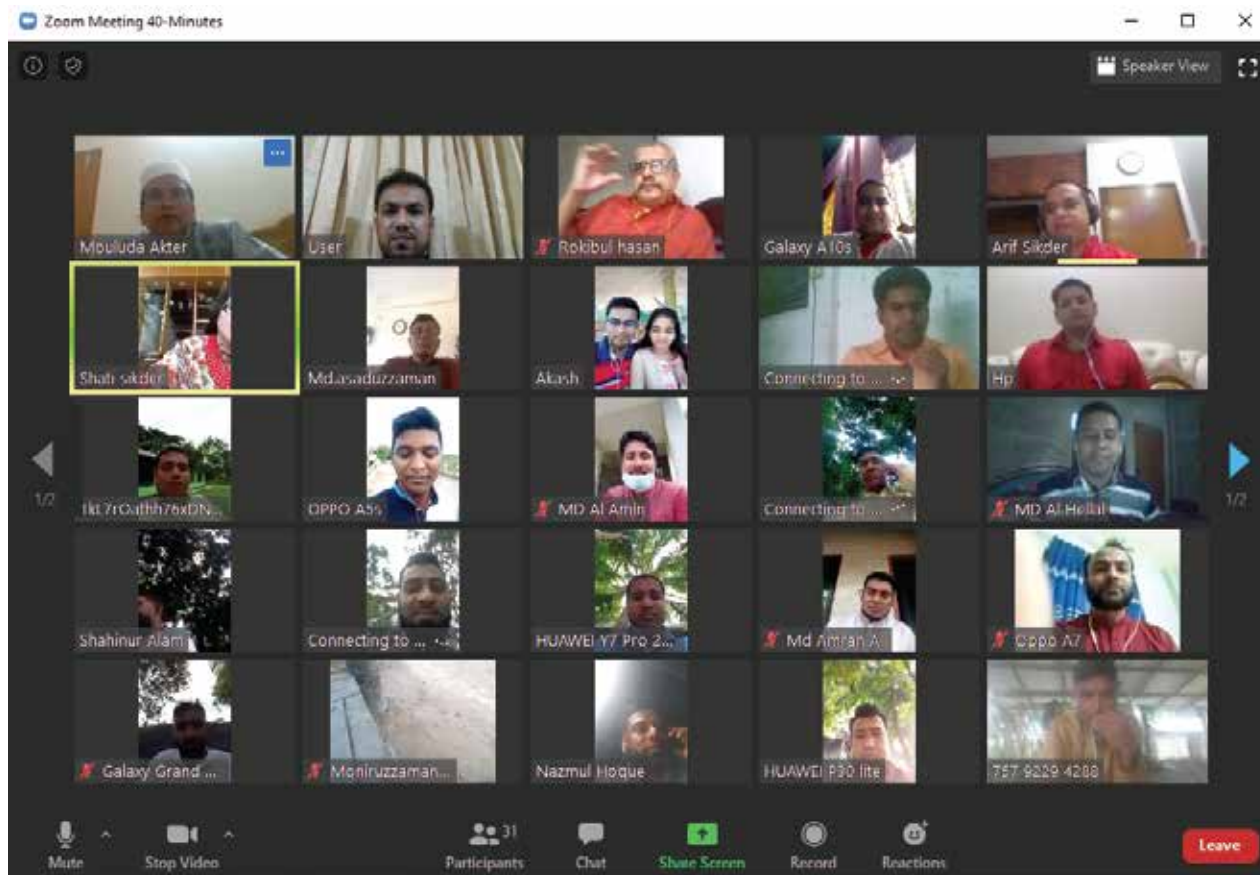


COVID-19 Challenges & Initiatives

2019-20 is a shocking and terrible year for the entire world. An unknown deadly virus changed the world common scenario. The COVID-19 pandemic is a global health crisis of our time and the greatest challenge we have faced since World War Two. Our world has never experienced more different and more threatened in the short span of time that the COVID-19 pandemic has damaged lives, economies and governments alike. In addressing the pandemic, governments, policy makers and NGOs all have had to deal with the simultaneous challenges of lives and livelihoods.

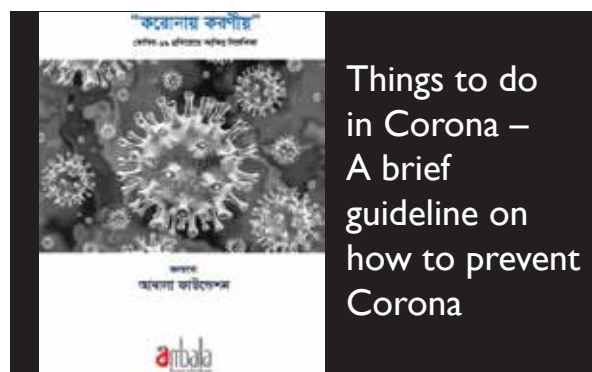
For Ambala Foundation, responding was particularly urgent. The reach of this virus is global, but its impact has been disproportionate on people living in poverty and those on the margins of society - precisely the groups BRAC exists for.

On March 2020, after hearing Corona epidemic in Bangladesh, Ambala Foundation immediately closed all of his microfinance and development activities. All of our branch, project offices including head office were remain closed till May 2020. Within this long vacation, Ambala Foundation authority continuously communicate with all of his staffs and volunteers. Even they communicate with their valuable beneficiaries through staffs and volunteers. Within this period, Ambala Foundation stopped receiving microfinance installment from their trusted beneficiaries. Ambala Foundation provides special consideration on staffs and paid volunteers remuneration and other allowances during this period even after all of his activities remain closed. Our higher authorities organized regular zoom meeting for communicating with all of our staffs and volunteers.



On June 2020, we started our activities within a limited scale. Before starting our activities, we mobilized our over 1000 staffs and volunteers across 13 districts of Bangladesh, to improve awareness and deliver life-saving services to support the pandemic response. We developed a guideline **“Things to do in Corona – A brief guideline on how to prevent Corona”** for all of our staffs and volunteers. It is a complete guideline for them on how to implement our activities within this period of emergencies.

Ambala Foundation provide Hand Gloves, Masks, Sanitizer and office cleaning equipment's in each and every branch offices. We always consider our staff's safety first. Our staffs also demonstrate proper hand washing and mask wearing practices within community level. 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.

Ambala Foundation also supported poor meritorious students within this unwanted situation. Through Shwapanojatra – A need based education support for poor meritorious students, Ambala Foundation supported 50 poor meritorious students from different parts of bangladesh (@ Tk.1500) during the period of general lockdown raised by corona pandemic for sharing Eid happiness with them.

Ambala Foundation works with marginalized fisher communities in Tungipara, Kotalipara and Muksudhpur Upazila of Gopalganj district supported by DFID and Manusher Jonno Foundation. Within this Pandemic Period, we jointly worked with government agencies and private organizations. Based on our initiatives, 282 beneficiaries of Ambala ITMFC project received Honorable Prime Ministers cash support (@ Tk.2500) for vulnerabilities of covid-19. Through this project, 375 beneficiaries from Tungipara, Kotalipara and Muksudhpur Upazila received cash support of Tk. 7500 during this period of Pandemic.

Awareness Program of Radio Bikrampur

Besides this Ambala Foundation 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 and Journalists share their awareness raising opinions and motivational speech in our facebook page.





CHAPTER 3

How to achieve
SDG's during
this period of
Pandemic



According to a recent UN report, COVID-19 may ruined the hopes of eradicating extreme poverty by 2030. COVID-19 will push 176 million more people into extreme poverty, compounding long-standing neglect of low-income people, including women, migrant workers and refugees. The coronavirus pandemic has already had severe impacts on Bangladesh's achievement in five of the 17 Sustainable Development Goals (SDGs). The goals are no poverty, zero hunger, good health and well-being, decent work and economic growth, and reduced inequalities. Besides Covid-19, the current flood situation is also hampering the economic growth of the country.

Experts say, COVID-19 has hit Bangladesh's economy hard and threatens to derail the country's impressive achievements in poverty reduction. Economists say due to slow economic activities in the wake of the pandemic which has left millions

without jobs. South Asian Network on Economic Modeling (SANEM) says Bangladesh's poverty rate may rise to 40.9 percent due to COVID-19. In addition to 34 million existing poor; according to government figures, in case of uplifting the poverty line income by 1.25 times, there are another 36 million people who are 'non-poor' but can be categorized as vulnerable. Bangladesh Economic Association (BEA) said nearly 36 million people have lost jobs between March 26 and May 30 during the general holidays. According to the latest survey of Bangladesh Institute of Development Studies (BIDS), Bangladesh will have 16.4 million new poor in 2020 as the income of working-class in urban and rural areas has fallen sharply. About 13 percent of people have become unemployed due to the pandemic. Under a post-lock-down optimistic scenario.

Experts say “Bangladesh is committed to bringing its poverty rate under ‘zero’ level and that means 3 percent to achieve SDGs by 2030. But it’ll be very tough now to implement due to the impact of Coronavirus.” “The government can’t tackle the existing impact of Coronavirus alone. So, NGOs and the rich have to come forward alongside the government to stand by the poor to help them to cope with the rough situation.

We live in horrible situation. Our world, in recent time, faces enormous problems on extreme poverty. People living in poverty across the world are financially vulnerable in uncountable ways because of Corona Pandemic, unemployment, limited earning opportunities and limited ability to invest in assets. The impact of extreme poverty are particularly enormous in hard to reach areas, where the entire communities lack access to basic services and economic opportunities. To get rid from this current situation, and fulfilling Bangladesh Government Commitment on SDGs, Ambala Foundation makes every effort to expand the capabilities of extreme poor and poor to enhance their economic ability, to live their lives and exercising their rights properly in the society. Ambala Foundation continues to be one of the driving forces behind this progress. We embarked on new strategic plan which is closely aligned with the SDGs and priorities of the Government of Bangladesh.

Ambala Foundation equally believes that investment in human capital in terms of providing education and training, the creation of employment and opportunities to acquire skills required continuing workplaces for socio-economic development. Hopefully Ambala Foundation with its long years of presence in the arena of poverty alleviation has been able to establish effective systems for minimizing corona impact on Bangladesh. We are now transforming the poor and vulnerable communities as change maker of their own fate and moving forward to attain desired SDG goals.

Our Micro-finance program in fourteen districts plays a pivotal role for decent economic growth, women empowerment and gender equality. Ambala Foundation also works in Gopalganj district for ensuring rights and upholding of Marginalized fisher’s communities. Ambala foundation develops “Morjaday Gori Samata Platform” for raising awareness against violation and increase women involvement in local decision making process through this project. During this period of Pandemic, Ambala Foundation provided cash support to 375 beneficiaries within their project areas. Especially women and Youths entrepreneurs are also motivated for engaging themselves in income generating activities after receiving skill development training from Ambala Foundation. We also ensure quality education through Shwapnojatra – Need Based Higher Educational Support for Poor Meritorious Students. We support poor students for completing their higher education (masters) and create opportunity to engage them into professions. Through Community Radio (Radio Bikrampur 99.2 FM), we telecast multi-cultural and social awareness raising programs.



CHAPTER 4

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. It provides basic financial services such as loans, savings, money transfer services, and micro insurance to the clients. 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.

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 for other within their communities.

Expanding Area Coverage & Branch Office

Districts	12
Upazila	56
Pauroshava	445
Village	1,460
Branch Office	116

Total Work Force – 893

Male 77%
Female 23%

Program Strategy

Ambala Foundation follows Holistic Development Approach with microfinance as the centre point of development. The important strategies of the program include:

- Maintaining all MRA rules & regulations.
- Diversified products to meet beneficiaries demand.
- Special emphasis on sustainability of its borrowers.
- Easy & close communication among employee as well as between employees & beneficiaries.
- Dynamic & forward looking leadership.
- Decentralization and delegation of authority to the bottom line officials.
- Participatory process in decision making.
- Special provision and emphasis on micro enterprise loan to advanced members for creating employment opportunities.
- Implementing cluster-based development activities through mobilizing all sorts of local resources and providing need-based information and technologies to the beneficiaries and communities.
- Ensuring maximization of savings and promoting micro insurance as the part of 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 empowerment.
- Risk and transaction cost reduction.

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.



Ensuring Gender Equality

Minimizing gender disparity in the community is the core value of Ambala Foundation. On the basis of interventions performed we got experience 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. Orientation, group meeting, rally, human chain, day observation, school debate, drama shows have been conducting by incorporating about 26,628 community people.



Participation of women in development activities

Name of the Activity	No. of Event/Group	No. of Participant/People		
		Male	Female	Total
Organize women members to ensure participation in awareness meeting	1026	-	19690	19690
Legal support to women and girls victims	01	-	01	01
International Women day observation by rally, human chain etc.	03	65	270	335
Organize training on Gender and VAWG for community people and group members	11	129	190	319
Organize community level cultural events/ drama show	07	3666	2617	6283
Total		3860	22768	26628

Women in Economic Development

S.L	Name of District	No. of Upazila	No. of Branch	No. of Beneficiaries
1	Munshiganj	6	15	9,476
2	Gazipur	6	20	7,789
3	Dhaka	8	25	10,488
4	Narayanganj	3	6	2,443
5	Comilla	11	22	7,036
6	Mymensingh	2	2	801
7	Manikgonj	3	3	1,925
8	Tangail	3	5	1,443
9	Narsingdi	3	5	1,153
10	Chandpur	4	6	1,567
11	Noakhali	3	3	702
12	Feni	4	4	166
Total		56	116	44,989

The Table shows the actual scenario of beneficiaries indicating District, Upazila and Branches of Micro Finance program of Ambala Foundation

Scenario of Women Economic Activities

Name of Trade/Activities	No. of Women involved
Handicrafts	6,538
Garments Business	3,923
Agricultural Business	10,897
Small Business	6,974
Cow Rearing	8,281
Small Enterprises	4,794
Homestead Gardening	2,181
Total	43,588

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 43,588 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.

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 for meeting any emergency needs in addition to existing loan(s) significantly to creating employment generation and self-empowerment.

There are 6 (six) versatile loan components in Microfinance Program of Ambala Foundation:

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. Shahosh (Microfinance Program for Disaster affected people)
6. Grihayon (Microfinance Program for House Construction)

Loan beneficiaries of microfinance services upto June, 2020

Name of the Loan Service	No. of Group	No. of Participant		
		Male	Female	Total
Buniyad (Microfinance Program for Ultra and Extreme Poor)	49	6	17	23
Jagoron (Microfinance Program for Urban and Rural People)	3,812	618	16,056	16,674
Agroshor (Microfinance Program for Entrepreneurs)	3,707	575	17,941	18,516
Sufolon (Microfinance Program for Agriculture)	847	24	1,913	1,937
Grihayon (Microfinance Program for House Construction)	1,560	178	7,661	7,839
Total	4,589	1,401	43,588	44,989

Buniyad

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 main stream.

Jagoron

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 of farm activities, small business and income generating activities. Through this program, borrowers are encouraged to undertake family-based income generating activities.

When Dreams Comes into Reality

Kakoli Begum, a simple, industrious and courageous woman change her own fate through her will power and hard work. She lives in Gutiaabo village of Rupganj Upazila under Narayanganj district. Her husband name is Shukkur Ali and they have 3 children. Elder son reads in class nine and only daughter reads in class seven. Their little boy can't walk because his waist bone is broken. Today Kakoli Begum is self-sufficient and she is an idol of every women of this village.

For listening her success story, we started our journey very early in the morning. The Gutiaabo village is situated mainly in urban fringe areas. Once this area was renowned for agriculture, versatile crops were cultivated within this area. But this scenario is changed now a day because of rapid urbanization and excessive population. After reaching there, we observed that an old woman made bamboo basket. The old lady was the mother-in law of Kakoli Begum. She helped them for preparing bamboo basket.

Sooner Kakoli Begum came out from her house and welcomed us. She said that we passed a miserable life to come into this situation. On 2001, when I got married with my husband, I was read in class five. My husband was not so much educated and he was bound to take the responsibility of his family. He had to struggle a lot because he couldn't get any properties from his father. At first she worked as a carpenter and it was really difficult for him to bear the family expenses and children education.

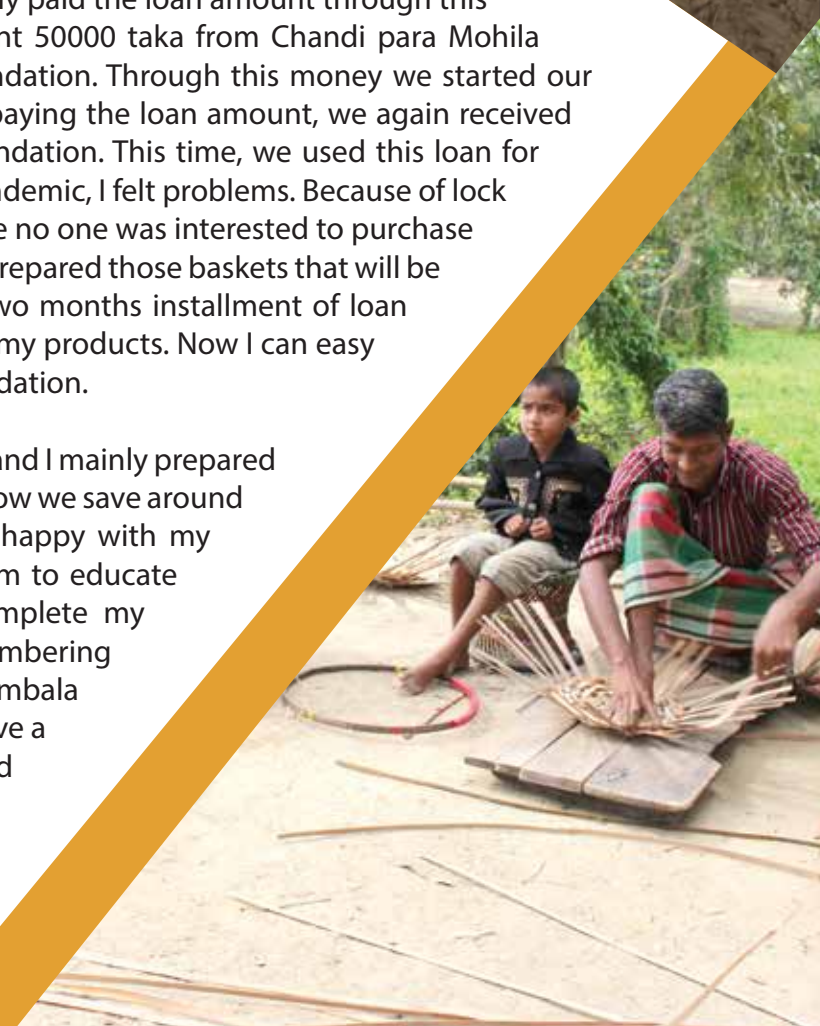
When I found no other ways to get rid from this situation, I suggested my husband to build bamboo basket. Because my father was engage into this profession. It was much more profitable than the present job of my husband.



We started our basket making business in 2009 by buying 50 bamboos for 2000 taka. At first we started business by borrowing money from people. We repaid the amount after selling our products. For preparing 40 baskets we required raw materials of 500 taka. We generally sold those products for 1500 taka. In each day we can prepare maximum 40 baskets. The local Mahajon (customer) came into our house once in a week and purchase all of our baskets. In each week we sold around baskets around 10000 taka. We also prepared different quality baskets based on the demand of our customers.

On 2012 we purchased half decimal land in this area and on 2018 we again purchased 1 decimal land for us. We successfully paid the loan amount through this business. On 2019, we received a loan amount 50000 taka from Chandi para Mohila Samiti under Rupganj Branch of Ambala Foundation. Through this money we started our business in a large scale. After successfully repaying the loan amount, we again received loan amount of 1 lakh taka from Ambala Foundation. This time, we used this loan for building my house. In the period of Corona Pandemic, I felt problems. Because of lock down, I couldn't prepare any products. Because no one was interested to purchase those products during this situation and if we prepared those baskets that will be ruined. As a result I was unable to provide two months installment of loan money. After lockdown, I again started selling my products. Now I can easy repay all the due loan amount of Ambala Foundation.

We have no staffs. My mother-in-law, husband and I mainly prepared those baskets. After bearing all the expenses, now we save around 15000 taka in each month. We are so much happy with my children and my mother-in-law. I have a dream to educate my children properly because I couldn't complete my education. It suffered me a lot when I was remembering my days. I wish to receive more loans from Ambala Foundation in future. Through this money, I have a dream to expand my business and want to build a three storied building for my children.



Agroshor

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 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.

The Story of Becoming Self-Reliant - Rubel Mia

Rubel Mia, a hardworking and industrious person lives in East Enayetpur of Kashimpur area under Gazipur City Corporation. He got married with Lavli Akter and they have two. They have a mini garments factory just beside Kashimpur Jail.

Rubel said that on the year 2011, we started our garments business. In previous I was working in Mitali Fashion industries as an Operator. I was worked in Mitali Fashion Industries around Eight Years. At First I started my business by buying 3 sewing machines through the money saving from my job. Lavli said that at that time we prepared clothes (T-shirt, Polo shirt, Trouser) and Rubel sold it in the footpath.

We decided to expan our business. On 2012, Lavli received loan amount of 30,000 taka from Enayetpur Mohila Somiti of Ambala Foundation for growing up our business. On 2014, we set up our own mini-garments industries in our own home. This year we took a shop at Narapara for selling our garments products.

At that time, my elder brother joined with my mini-garments. He was worked in Alim group. We received loans several times from Ambala Foundation and continuing our business well. Now we received loan amount of 5,00,000 taka from Ambala Foundation. In the Beginning Rubel sold those in footpath and other shops. Now we totally concentrated on our business and we started producing different types of products: T-Shirt, Polo Shirt, Trouser, Tops, Ladies items, etc. Now we exported our products in Saudi Arabia through RNR group. We have wholesale shop in Konabari Natun Bazar. Local buyers from Uttara regularly purchased our products and they mainly sold those products in New Market and Bangobazar area of Dhaka City.



Currently 40 staffs including cutting and production section regularly worked in our mini garments. We have 10 helpers, 25 operators, 2 supervisors and 1 in-charge in our mini garments industries. Their working hours are 8.00 am to 5.00 pm. After that they can also work here counted as overtime and they will receive extra amount for that overtime. Highest salary 30000 taka monthly and lowest salary 8000 taka monthly – depends on their performance and experience. Every month we provide 7,00,000 taka to all of our staffs. We have to provide 50000 taka as factory rent, 25000 taka as electricity bill and 10000 taka for other expenses. After bearing all the expenses, we can earn profit around 1.5 lakh taka in each month.

Rubel Mia and Lavli Akter said that this year we experienced the threatening effect of Corona Virus. During this period of lock-down, everyone suffered a lot. But I never stopped providing my staffs salary. They worked here regularly. At that time, I stored 70000 lot products because before lockdown, I purchased sufficient raw materials. Now I sold those products in Saudi Arabia through RNR Group. Rubel Said that now I invest 38 lakh taka in my mini garments. I bought a land (22 lakh taka) to build my own factory just beside of Kashimpur Jail. There will have two specific sections (cutting & sewing) in two separate floor. We also organize two separate line for increasing our production.

I hope we can fulfill my dream within next year. Within 5 years, I hope I can directly export my garments products. At the beginning I have no capacity to invest 50000 taka in my mini-garments but now I have capacity to invest 5000000 taka. For fulfilling my desires, I wish Ambala will provide 1000000 taka financial support in next period.



Sufolon

This loan product has created tremendous motivation for the investment of different IGAs such as poultry, 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 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 for increasing their productivity.

A Story of a Successful Entrepreneur

We left very early in the morning. Due to fog, the surroundings are not very good. Seeing the dew point and the rush of palm trees, I understood that we had left the city and reached the village. The name of the village is Sohal which is situated in Valuka Upazila under Mymensingh District. We are fascinated by the indescribable beauty of nature and around 11 pm we reached Abu Hanifa's house.

We saw his wife Rahima Khatun laying eggs from the poultry farm and Abu Hanifa feeding the chickens. Abu Hanifa is a respected Assistant Head Master of Moddhoraja Govt. Primary School. I got married with Rahima Khatun on 1986 before completing my education. Rahima always inspired me in each and every decision of my life and without her assistance and support, it was impossible for me to become a successful entrepreneur now a days. We have two children and a daughter.

Since my childhood, I have a dream to do something exceptional and self-established. On 2008 I started Poultry Farming. In the beginning, some chickens died due to not being vaccinated properly. As a result, I initially lost about 3 lakh taka on the poultry farm. I continue to run poultry farming. I started using chicken droppings as fish food. I also took a dealership of poultry feed. As a result, I purchased my poultry feed with a wholesale rate and sales to others. For expanding our business, we need more money to invest. Rahima Khatun heard about the Micro-finance program of Ambala Foundation from one of her nearest neighbors. She motivated me for receiving loans from Ambala Foundation. We received loan amount of 10 lakh taka from Askana Mohila Samiti of Ambala Foundation. We constructed new shades for poultry farming and also started dairy farming.

We purchased 4 lakhs taka in dairy farming and purchased 15 cows. After successfully repaid the loan amount, on 2020 we again received loan amount of 18 lakh taka from ambala foundation in the name of my sister Mst. Irin Akter.

Now we have around 6000 hens. We purchase per piece chicken 60 to 80 taka. Each hen required 102-125 days for laying eggs. Every day we got 5500 eggs from our poultry farms. Every four days the egg sellers bought eggs from our firms. We sold red eggs 5.90 taka per piece and white eggs 6.20 taka per piece. Generally we expense 3.50 taka for each hens (food, medicine, vaccine and other costs). Now we have 15 cows in our dairy farming. Those cows gives around 100 liters milk in a day. We sold around 5000 to 6000 taka milk per day.

Abu Hanifa said that My Younger son mainly take care all of my firms. Without his support it is impossible to expand our business. Shojib Mia works in this farm, he was satisfied working here, gets 12000 taka per month.

Abu Hanifa said that each month I earned 5 lakhs taka from Poultry Farming, per month 1 lakh taka from dairy firm. In our Village, there is an acute water crisis during the period of cultivation. For this reason, I installed an electric pump and supplied waters to farmers during the period of cultivation. I also established a mosque in our village. In future, I wanted to expand my poultry and dairy Farm. I have a dream to establish a Poultry feed production factory in future. For this reason I urging more financial support from Ambala Microfinance Program.



Sahos

The primary threats to Bangladesh are floods, droughts, cyclones and sea-level rise due to climate change. To help the disaster affected people Ambala Foundation operating this program Sahos for ensuring quick economic support to develop their livelihood. 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.

Sheuli Changes her Fortune through Mini-Garments

Konabari is one of the busiest place in Gazipur City Corporation. There are pitched road but still the essence of village environment is not totally cleared yet within this municipal town. Sheuli Begum, a hardworking and industrious lady lives in Dewliabari village of Konabari. On 2000, she got married with Kamal Hossain and they have two children – Elder son reads in HSC and younger son reads in class six. They have a mini garments factory in Konabari.

When we reached towards their place, we found that Sheuli Begum sewing and her husband tied their garments products. Sheuli said that on the year 2000, I got married with Kamal Hossain. At that time kamal Hossain worked in a plastic Factory. Sooner their elder children Limon was born and it was impossible for them to bear the family expenses with their limited income. For this reason, they decided to do something.

At First Kamal shared their thinks with his Boss (Owner of Shapon Plastic Factory) and he gifted them a sewing machine to start their business. At First Kamal Hossain purchased raw materials – False Cloth (Jhut Kapor) of 500 taka for preparing baby clothes like T-shirt and Trouser. We decided to expand our business. At First in 2002 we received loan amount of 3000 taka from Environment Council Bangladesh (Previous Name of Ambala Foundation) of Sheuli Mohila Samiti of Konabari Branch. Then we received loans several times from Ambala Foundation and continuing our business well. In the Beginning Kamal sold those goods after returning from Job, but after four years he left from the job. Now we totally concentrated on our business and we started producing different types of products: T-Shirt, Polo Shirt, Trouser, Tops, Ladies items, etc.



Sheuli said that everything was going well and we earned sufficient profit from our business. On 2008 Kamal decided to go Itali and he fell into the clutches of the fraudster and wasted all his money. Then we again received loan of 50,000 taka from Ambala Foundation and purchased 4 sewing machines . We tried our level best to overcome our losses and at last we succeeded.

Now 20 staffs including cutting and production section regularly worked in our mini garments. They started their working on 8.00 am and returned their house at 08.00 pm. These workers used to get addicted before. When they came here to work, they gave up this addiction. Their family members are now tension free and all the staffs now contribute their family income through this earning.

Now we received loan Amount of 4 lakhs taka from Ambala Foundation. We earned 3.5 lakh taka per month through our mini-garments. We don't need any designer for selecting suitable design for our products. Our elder son Limon chose all the designs and he mainly downloaded those designs from internet.

Kamal Hossain said that this year we experienced the threatening effect of Corona Virus. During this period of lock-down, everyone suffered a lot and I also lost 03 lakhs taka. But I never stopped providing my staffs salary. They worked here regularly. In the period of lockdown, I distributed 6,000 masks for free among the people of Gazipur City Corporation. I also sold 15,000 masks in the period of lock down when corona pandemic broke out in an epidemic form.

In the future I want to buy a piece of land to make the own factory building. I wish, I can create employment of 1000 staffs in our garments factory. For fulfilling my desires, I expect more financial support from Ambala Foundation.



Grihayon

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.

Kabir Hossain – Story of a Successful Enterprenuer

Sripur is located in Dhamrai upazila of Dhaka District. Once this area was renowned for agriculture, several crops were cultivated within this fertile soil. But this scenario is totally changed now a day. Industries are grown up within this Savar area because of rapid urbanization and excessive population. Kabir Hossain, a hardworking and courageous man living within this area. On 2003, he got married with Khadija Akter. They have three daughters. Elder daughter reads in class seven and rest of the two daughters are still not starting their education.

When we reached that we found that Kabir Hossain looking after his newly constructed building works. After seeing us, he came with a smiling face and welcomed us. He started showing his rental rooms and started telling his story. He said that my father gave us a lot of properties. But I want to be self-established. For this reason, at first I opened a tailor shop. Beside this I also had tender business, land business and trolley van business. I also had waste cloth (Jhut Kapor) business that was mainly used in mini-garments.

Unfortunately the tailoring business was not profitable, the employees stole everything. For this reason, I left out from this business. But I continued my waste cloth and trolley van business. My wife always had a wish of storied building. One day she suggested to use our land for making houses. She said that if we built rental houses, then we get a lot of money from tenants in each month. I really liked my wife's idea and started constructing rental houses.

For constructing houses, my wife Khadija Akter received loan amount of 10 lakhs taka from Ambala Foundation under Sripur Mohila Somiti. Now I have 70-80 rental rooms and I received 4000 taka per



month from each room. On 2020, we received 25 lakh taka from Ambala Foundation and this was the fourth term loan from ambala foundation. Now we are constructing 6 storied buildings and I already received four storied residential house building plan approval from Savar Cantonment.

Beside this I still continuing my trolley van business. Currently I have 60 trolley van. I appointed a manager for coordinating this business. After bearing all the expenses, I earned 1 lakh taka per month from trolley van business. From waste cloth (Jhut Kapor) business, I earned 2 lakhs taka in each month. I also have a small electronics shop, where I sold TV, Fridge, Fan and other electronics products. From there, I also earned around 1 lakh taka in each month. My main income source I my tenant houses. In each month I have to spend 10000 taka as maintenance cost of all those houses and I earned 3 lakhs taka in each month after bearing all of my expenses.

Mostly day laborer and garments worker lives in my tenant houses. Around 300 -400 persons lives in those houses. They are not financially established. During those period of pandemic, they were in a great danger. Because most of them have no works during this period of lock down. At that time I waived their rent. They could be infected if they went out, so they were not allowed to go to their house. For that reason none of my tenants have been infected with the corona virus. I also help many families during this period.

I am grateful to my wife for this success. I would not be reach here today without his help. My future plan is to convert the existing tin sheds houses into multi-storied buildings. I know it will take me 10-12 years to make it. It will cost me a lot of money. For this reason I want to expect more loan amount from Ambala Foundation to fulfill my dream. Hope they will support us.



Savings Products

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.

• 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.

Total Deposit of Savings Products upto June 2020

Name of the Savings Service	No. of Group	No. of Participant			Savings Balance		
		Male	Female	Total	Male	Female	Total
Monthly Savings	4,589	1,401	43,588	44,989	8,502,618	328,319,727	336,822,345
Weekly Savings					7,204,640	236,811,590	244,016,230
Sommriddhy					5,576,000	163,487,000	169,063,000
OTS					82,355,000	630,518,000	712,873,000
Total	4,589	1,401	43,588	44,989	103,638,258	1,359,136,317	1,462,774,575

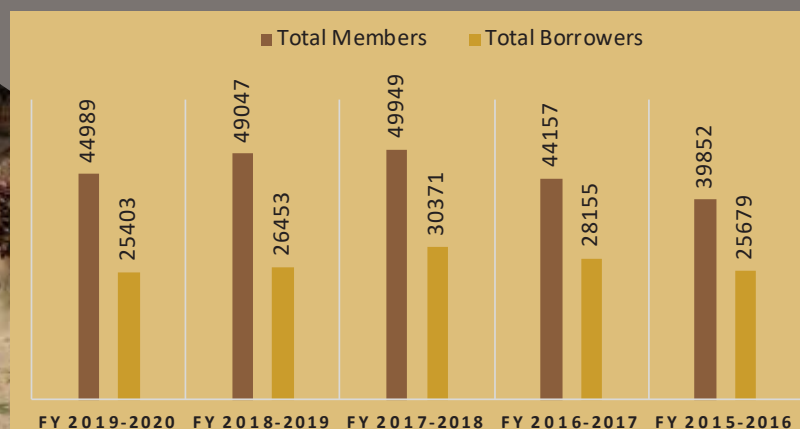
Microfinance Operation Areas Information

Description	Year wise Information		
	FY 2019-20	FY 2018-19	FY 2017-18
Branch	116	106	92
District	12	11	11
Upazila	56	49	44
Pauroshava	445	409	288
Village	1460	1400	1168

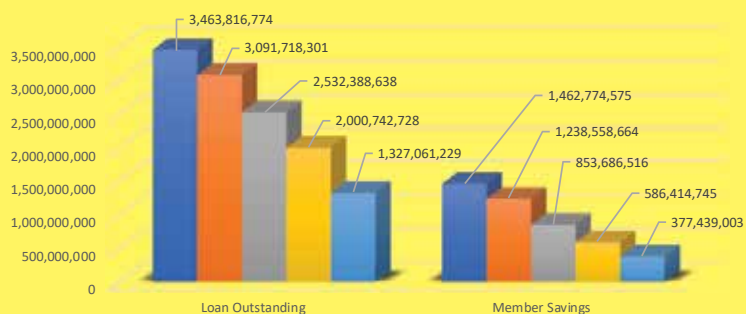
Total Disbursement of Last 5 Years



Total Members & Borrowers of Last 5 Years



Total Loan Outstanding & Savings of last 5 Years



Product-wise disbursement of FY 2019-2020

Product Name	Disburse Amount (Tk.)
Housing Loan	928,880,000.00
Jagoron	491,478,000.00
Sufalon	1,875,645,000.00
Agrosor	179,390,000.00

Total Loan Outstanding: 3,463,816,774.88

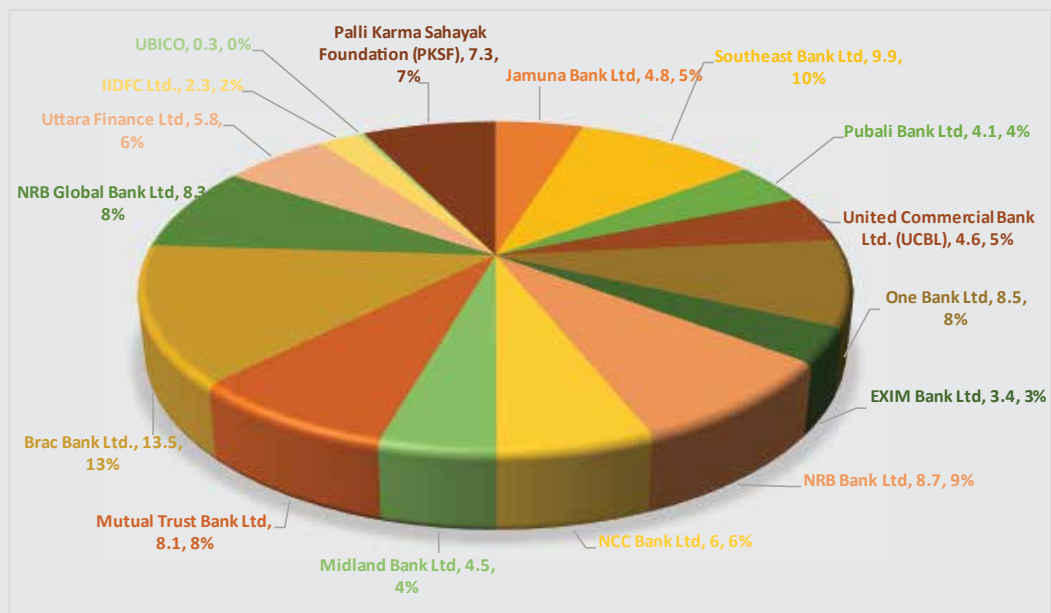
Total Savings of Members: 1,462,774,575.00



Summary of Microfinance Information upto June 2020 according to the AIS Report

Particulars	Notes	Amount in Taka	
		FY 2019-2020	FY 2018-2019
		Micro Finance	Micro Finance
Non-Current Assets			
Property, Plant & Equipment		153,106,636	155,854,765
Intangible Assets		6,123,501	7,246,333
Other Non-Current Assets		194,920	363,361
Total Non-Current Assets		159,425,057	163,464,459
Current Assets			
Investment FDR		286,841,621	328,468,219
Advance, Security & Prepaid		27,293,229	29,194,472
Loan to Group Members		3,463,816,774	3,091,718,301
Accounts Receivable		1,518,090	1,953,402
Others Current Assets		3,990,274	265,031
Cash in Hand and at Bank		72,885,168	93,243,180
Total Current Assets		3,856,345,156	3,544,842,605
Total Assets		4,015,770,213	3,708,307,064
Capital Fund and Reserves			
Retained Surplus		645,057,207	587,005,751
Reserve Fund		71,673,023	65,222,861
Total Capital Fund and Reserves		716,730,230	652,228,612
Non-Current Liabilities			
Long Term Borrowings-PKSF		108,500,000	69,400,000
Long Term Borrowings-Bank & Others		1,377,136,507	1,450,011,826
		1,485,636,507	1,519,411,826
Current Liabilities			
Member Savings		1,462,774,575	1,238,558,664
Short Term Loan & Liability		231,934,045	192,105,106
Loan Loss Provision		61,145,004	51,681,885
PF, WF, Gratuity, IT etc.		50,370,105	52,028,850
Accounts Payable		7,179,747	2,292,121
Total Current Liabilities		1,813,403,476	1,536,666,626
Total Capital Fund and Liabilities		4,015,770,213	3,708,307,064

Total Liabilities of Bank and Financial Institutions July 2020 (In Percentage)



Productivity Ratio (Microfinance Program)

Particulars	Standard	Up to June 2020
On Time Realization Rate (OTR)	Min. 92%	87.83%
Cumulative Recovery Rate (CRR)	Min. 95%	98.71%
Portfolio at Risk (PAR)	Max. 0-5%	15.79%
Debt to Capital Ratio	Max 9:1	4.40%
Capital Adequacy Ratio	Min. 15%	19.93%
Debt Service Cover Ratio	Min. 1.25:1	1.05
Current Ratio	Min. 2:1	1.35
Liquidity to Savings Ratio	Min. 10%	6.30%
Rate of Return on Capital	Min. 1%	9.42%
Operational Self-Sufficiency (OSS)	More than 100%	110%
Financial Self-Sufficiency (FSS)	Min. 100%	106%

CHAPTER 5

RIGHTS & GOVERNANCE



Bangladesh is one of the most populous nations in the world, vulnerable to natural disasters, social disturbance, and political chaos. Pervasive corruption, an inaccessible justice system, and the concentration of authority and resources at the national level hinder Bangladesh's development. Promoting good governance and accountability is critical to advancing economic growth, health, education, and the ability to provide high-quality public services. Ambala Foundation works in Gopalganj district in Bangladesh for ensuring Marginalized fisher community rights with the financial support of Manusher Jonnor Foundation through "Initiative for Tackling Marginalization of Fisher Community People through Promoting and Protecting Rights and Entitlements" project. The Goal of the Project is improved livelihoods of the marginalized fishers through promoting and protecting their rights. This project initiated in January 2019 and

total 13,100 marginalized fisher's peoples will be benefitted through this project. This program will create access to government authorities of those fisher communities for establishing their rights and share their opinions.

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. A total of 13,000 fisher men, women, boy & girl are directly involved by this project to ensure their entitlements. We have total 330 group in Gopalganj district three Upazilla. 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 2019 to June 2020 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. But near about six to seven month in a year they could not catch fish. At that time they were 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, sos pan, electric repairing items, duckling and chicken to starts their business. We provide them Entrepreneur 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 daily income. During corona pandemic we were trying to involve 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 BRAC and Prime Minister Welfare fund. Through this Project 375 beneficiaries received cash support of Tk. 7,500 during this period of Pandemic. Covid-19 period our Project staff arranged one to one meeting about health hygienic and personal protection from corona virus. We have received 1.90 Acores 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 Upazila/ City Corporation	Number of Unions	Numbers of Villages	Number of Direct Beneficiaries			
				Male	Female	Boy	Girl
Goplagonj	Kotalipara	05	103	1,650	1,650	420	600
	Tungipara	05	55	1,650	1,650	430	620
	Moksudpur	05	50	1,650	1,650	430	700
Total		15	196	4,950	4,950	1,280	1,920

Implementing Activities

A. 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.

B. 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.



C. Promote Livelihood Security Opportunities through IGA and Linkage Development



In order to improve livelihood security of the fisher people, this project create linkage with public service providing institutions. Through this project Ambala Foundation provide 31 batch skill development training on Duck Rearing, Poultry Farming, Electric Wearing, Homestead Gardening, Fish cultivation, Fast Food preparation and Handicrafts issues. In each batch 30 women and men fishermen receive training and after training they receive support for engaging in alternative income generating activities. After successfully completing the training beneficiaries received training related materials to starts alternative business.



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 1.90 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 handicrafts.



E. 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. 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 7 cultural shows on Morjaday Gori Somota related information has been organized at this reporting period, where a total of 3660 women were present.

Organize Leadership and Group Management Training for the Group Leaders (Men & Women) is the another training for fisher group members. Through this training, members are given ideas on how to be a successful leader, how to manage a group successfully.

Experience sharing visits are conducted this year to skills development of the staff. After inspecting the work of CNRS NGO in Sunamganj, Sylhet and visiting the group activities, the workers received an idea about water management and water body lease management.

Ambala Foundation has distributed some awareness posters on the pandemic of Covid-19 among the beneficiaries. Community are got aware of the horrors of corona while maintaining social distance during this time. Health knowledge is imparted through a health guideline. During the corona period, the staff of this project had a significant role in the distribution of family identity cards of the Government of Bangladesh.

D. 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.



Basanti Bala - A struggling life story of a successful women



The girl's name is Basanti Bala, aged 36 lives in Tarail village of Bahugram union of Muksudpur Upazila. Ambala Foundation ITMFC project Tarail fisher woman group no.2 member. Basanti Bala's husband's name is Prashant Sarkar. He is also a member of the men's group. Basanti got married at the aged of 16. After her married their conjugal life were not happy due to poor income of her husband. Her husband catch fish and sell to market, but the income was not enough to bear a family. In this situation Basanti passed S.S.C examination by her own trying. So Basanti always tried to do something. They have a family with one son, one daughter and father-in-law. Son's name is Pranto Bala aged 12, read in class seven and daughter named is Runi Bala, aged 15, passed

secondary school certificate examination in this year. Basanti's husband makes a living by fishing all year round. Life is spent in want.

Due to the corona, it becomes very difficult for the husband to catch fish and sell it. People are afraid to go market because of the epidemic Corona virus. As a result, the market ghats are almost closed. It is very difficult to sell even if you catch fish. Due to the epidemic, the darkness descended on Basanti Bala's family like other people. The epidemic called scarcity started in the world. Basanti was very interested



in doing something by herself. So she tried a lot in this corona epidemic to know how to live a normal life.

The Ambala ITMFC project has seen some changes in work during the Corona period, only one-to-one meetings and phone communication held. Field Supervisor Jhuma Mollik went to a meeting with the Tarail Fisher women's Group 2 and discussed in detail the ways to avoid the corona virus, including health awareness. At that time, Field Supervisor Jhuma Mollik told the members that temple-based teachers would be taken in the Ministry of Primary and Mass Education. If any of you are interested you can apply. Basanti Bala heard all process the details about the recruitment notification. Later, Jhuma Mollik provided all necessary assistance to

Basanti Bala to face the job interview. Basanti Bala got a chance one day to fulfill her expectations by giving written and oral exams. Shortly after the exam, at last Basanti Bala got the job.

Basanti Bala started teaching with small children in the temple premises. She is very happy to get this job. Getting such a job during Corona means a lot like a golden deer. It can be said that Basanti Bala had a lot of trouble running the family before or during the Corona period. Basanti Bala's dream is to establish her own son and daughter in the future. Save a small portion of her income she want to be established in future. Now she passed her day with peach and happiness.

They have a social dignity now. Everybody called Basanti Apa as teacher. She expressed her gratitude to the Ambala Foundation and Manusher Jonno Foundatio for his success. Now she influenced other women to be established.

CHAPTER 6

Radio Bikrampur 99.2 FM for Social Transformation



Radio 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

Munshigonj 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 five lac peoples.

Program Focus

Broadcasting Child Health and Nutrition, SRHR, Agriculture, Technology, Human Rights and Governance, Education, Women & Child development, Cultural and Entertainment related Programs.

Impact on Beneficiaries

- 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 Superstation. (We played a role to stop 23 early marriage in the Community).
- Agriculture is the main profession of this community. Farmers receive update information on modern technology and using knowledge on their cultivation.
- Knowledge on young people regarding HIV/AIDs as well as harmful side of drug abuse.
- 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 Munshiganj.

Significant Achievement

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

Development & Media Partner

- UNESCO
- UNICEF
- Embassy of Japan
- Tobacco Free Kids (TFK)
- Free Press Unlimited
- DW Academy
- ManusherJonno Foundation (MJF)
- Access to Information (a2i)
- CDMP
- BNNRC
- CAMPE



Broadcast on Pandemic

Radio Bikrampur broadcasts awareness program, health related programs and different awareness raising programs.

- 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 in our facebook page.



Radio Listener

Ripa Akhter - A successful mushroom farmer

Radio listener Ripa Akhter has become self-sufficient in mushroom cultivation inspired by listening Radio Bikrampur Agriculture Program. Not only Ripa is self-reliant but also she creates employment of 6 other persons. Now regularly 6 employees working with her mushroom cultivation firm. Now she has gained massive popularity in Munshiganj for mushroom cultivation.

One day Ripa Akhter listening Radio Bikrampur's program and at that time Krishaker Hasi (Agricultural Program of Radio Bikrampur) broadcasted mushroom cultivation program. Ripa Akhter became curious and came into the office of Radio Bikrampur for knowing details about mushroom cultivation. Station Manager, Radio Bikrampur introduced Ripa Akhter with Upazila Women's Affairs Officer of Munshiganj District. Then Ripa Akhter received mushroom cultivation training from Upazila Women's Affairs, Munshiganj. After receiving training along with the dream of doing

something special, she started this mushroom cultivation at a rented house of Khokon Dewan in Deobhog area of Munshiganj Municipality.

She made revolution in mushroom cultivation. Since March 2020, like the rest of the world, the epidemic coronavirus broke out in an epidemic form 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 as well as women entrepreneurs in Bangladesh. Like others it creates a massive impact on her small business of mushroom harvesting. The mushroom selling turns into zero during this period of lockdown. Then she was in danger with her mushrooms cultivation. In that time she communicated with Radio Bikrampur, how can she survive her small business. Then Radio Bikrampur started advertising her products free of cost and also arranges buyers. As a result the mushroom product of Ripa gained much popularity among the people of Munshiganj and adjacent areas. Now the lockdown is over.

But now Ripa Akhter faced excessive demands of her products. Now she thought her business should increase and share her future business plans with radio Bikrampur. She shared that she needs micro-loans to increase her investment. Radio Bikrampur arranged small loan from Ambala Foundation. She is currently running her business successfully. Ripa Akhter is now willing to provide training in mushroom cultivation through Radio Bikrampur so that more women in the society can become self-sufficient through mushroom cultivation.



CHAPTER 7

SHWAPNOJATRA

An educational support program for poor meritorious students



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 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 students of Bangladesh. He started and formalized Shwapnojatra- A need based higher educational support for poor students since January 2019.



Goals

To aim to contribute the sustainable development goals as well as the government's strategic plans through providing support in education.

Objectives

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

Program Strategy

Poor meritorious students are selected from different schools, colleges and universities. They have potentiality to do something's but they are unable to bear their educational expenses. Shwapnojatra decide to be with those poor students and help them for completing their Higher Education (Masters). Students and teachers submit their monthly educational requirement form and after verifying this Shwapnojatra finalize the monthly educational support amount for every students. Every year cost of education is increasing. For this reason, Shwapnojatra considering 15 percent increment of education cost in each year.

Eid Gift for Students



During the period of general lockdown raised by corona pandemic, Shwapnojatra provided Eid Gift @ Tk. 1500 to 50 enlisted students for sharing Eid happiness.

Five Students have passed in Secondary School Certificate 2020 examination

Students who have successfully passed in 2020 SSC Board Examination



Result: A- Grade (GPA 3.74)
Md. Sazzad
Vaberchar Wajer Ali High School



Result: B Grade (GPA 3.06)
Asma Akter
Syedpur Al-Amin Dakhil Madrasa



Result: B Grade (GPA 3.44)
Pronoy Das
Ronch. Rohitpur High School



Result: A Grade (GPA 4.44)
Ziasmin Akter
Boloji Islamia Dakhil Madrasa



Result: GPA 2.89
Jannatul Ferdous Naima
Jamila Ainul Anondo School & College

***Note: Shwapnojatra mainly focus on students financial incapability, not their merits

We the entire Shwapnojatra family are so much happy and delighted for your results in SSC Examination.
Be focus on your Higher Education. Don't Worry, We are always with you.



No obstacle can stand in your way - if you are determined

Khademul Islam, the example of an industrious and courageous boy lives in Rahimapur village of Kursha union in Taraganj upazila of Rangpur. He is the youngest of three sisters and one brother. His mother died 10 years ago. The two sisters are married and rest of the one is mentally unbalanced. Father Abdur Razzak (56) – severe heart attack patient is the only earning member of their families. He is a day laborer and the money he earns from day labor does not cover the cost of the family. They can't get even a double meal with what their father earns by working on other people's land.

Among this situation of hardship, Khademul did not give up. He tried his level best and continued his studies through tuition. He got GPA-4.8 from Humanities Department in SSC examination in 2016 and GPA-5 from HSC examination in Humanities from Rangpur Government College in 2019. In the admission test of Dhaka University, he became 75th in the merit list in 'B' unit, 139th in merit list in 'A' unit of Rajshahi University, 36th in merit list in 'C' unit of Jahangirnagar University and 108th in 'B' unit in merit list in Jagannath University.

Khademul wants to be admitted in Dhaka University. He heard that it will take 15-16 thousand taka to be admitted. But it was impossible to give so much money to his poor father. So he was worried about the cost of tuition and admission money. On December 2019, Prothom Alo – renowned national daily newspaper of Bangladesh published the news of Khademul Islam and seeking support from anyone to continue his (Khademul) education.



After seeing this news, Shwapnojatra immediately communicate with Khademul Islam. Khademul informed that he required urgent financial support for admission into Dhaka University. Immediately Shwapnojatra provide admission fee for enrolling him to Bangla Discipline of Dhaka University. After that Shwapnojatra took all the responsibility of Khademul Islam for ensuring his higher education. Khademul is now an inspiring and confident character. He now dreams a happier life and he believes that he can change his own fate after completing his higher education. Khademul Islam says that “Shwapnojatra change my life. This program not only ensure my higher education but also provide financial support and festival gift during this period of Corona Pandemic in Bangladesh.

List of Poor Meritorious Students

Sl.No.	Name	Address	School/Institution	Class
1	Sumi Akter	Hatlokkhiganj, Munsiganj	President Professor Dr. Yeazuddin Ahmed Residential Model School & College	Eight
2	Payel Das	Katakhali Munipara, Munsiganj	Ronch. Rohitpur High School	Seven
3	Kawsar Sarder	Ganokpara, Munsiganj	President Professor Dr. Yeazuddin Ahmed Residential Model School & College	Seven
4	Pronay Das	Ronch.Parulpara Katakhali, Munsiganj	Ronch. Rohitpur High School	SSC
5	Ripan Hossain	Uttar Shahpur Tengachor, Munsiganj	Dhaka University	BBA - 3rd Year
6	Nadim Mahmud	Boiddargao, Uttar Shahpur Tengachor, Munsiganj	Hazi Keramot Ali High School	Ten
7	Abu Yusuf	Uttar Shahpur Gojaria, Munsiganj	Hazi Keramot Ali High School	Eight
8	Fateha Akter	Pansaler Char Gojaria Munsiganj	Gojaria Pilot Girls School	Ten
9	Sumaiya Akter	Shikarpul Nimtala, Keyain Union, Sirajkhan Upazila, Munsiganj	Keyain Govt. Primary Schjool	Seven
10	Prema	Shikarpul Nimtala, Keyain Union, Sirajkhan Upazila, Munsiganj	Keyain Govt. Primary Schjool	Seven
11	Ziasmin Akter	Mamardul Outsahi Union, Tongibari Upazila, Munsiganj	Boloi Islamia Dakhil Madrasa	SSC
12	Apon Islam Rodrow	Kandipara, Medenimandol Union, Louhojong Upazila, Munsiganj	Josoldia High School	Seven
13	Jannatul Ferdous	28/8 Block F, babor Road, Dhaka 1207	Jamila Ainul Anondo School & College	SSC
14	Mila Rahman	Jatrabari, Dhaka	M. Abdur Rahim Medical College	MBBS - 2nd Year
15	Md. Sazzad	Gojaria, Munsiganj	Vaberchar Wajer Ali High School	SSC

List of Poor Meritorious Students

Sl.No.	Name	Address	School/Institution	Class
16	Ratry Barua	Baghmara, Lalmai, Comilla	Professor Abul Kalam Majumdar Girls College	HSC
17	Md. Irfan Sarker	Debidar, Comilla	Genius School & College	Eight
18	Desha Islam Ritu	Nobabganj, Dhaka	Govt. Dohar Nobabganj College	HSC
19	Tisha Sikder	Nobabganj, Dhaka	Mohakobi Kaykobad Girls High School	Ten
20	Yasin Arafat	Srinagar, Munsiganj	Beltoli High School	Nine
21	Esha Akter	Srinagar, Munsiganj	Ideal Degree College	HSC
22	Anik Das	Munsiganj Sadar, Munsiganj	Ronch Rohitpur High School	Ten
23	Suma Akter	Munsiganj Sadar, Munsiganj	Syedpur Al-Amin Dakhil Madrasa	Nine
24	Asma Akter	Munsiganj Sadar, Munsiganj	Syedpur Al-Amin Dakhil Madrasa	SSC
25	Jobayed Man	Tongibari, Munsiganj	Dighirpar A. C. Institution	Seven
26	Ritu Akter	Tongibari, Munsiganj	Dighirpar A. C. Institution	Seven
27	Rakib Hasan	Tongibari, Munsiganj	Sonargaon R M High School	Ten
28	Jahid Hasan	Tongibari, Munsiganj	Dighirpar A. C. Institution	Nine
29	Saniya Akter	Gojaria, Munsiganj	Gojaria Pilot Girls High School, Gojaria	Nine
30	Dipa Rani Das	Gojaria, Munsiganj	Vober Char Wajer Ali High School	Nine
31	Nasrin Akter	Gojaria, Munsiganj	Gojaria Pilot Girls High School	Seven
32	Supta Moni	Gojaria, Munsiganj	Gojaria Pilot Girls High School	Seven
33	Shanjida Akter Nupur	Gojaria, Munsiganj	Gojaria Pilot Girls High School, Gojaria	Eight

List of Poor Meritorious Students

Sl.No.	Name	Address	School/Institution	Class
34	Jannatul Maua	Louhojong, Munsiganj	Noapara High School	Eight
35	Md. Sumon Mia	Sokhipur, Tangail	Sakhipur P. M. Pilot Model Govt. School & College	Ten
36	Joy Sarker	Mirzapur, Tangail	Sishukunjo Shikhanghon	Eight
37	Fays al	Taragaon, Kapashia, Gazipur	Kohinur High School & College	Six
38	Mst. Rukshana Akter	Sreepur, Gazipur	Dholadia Degree College	HSC
39	Murad Hasar Antor	Sripur, Gazipur Sadar, Gazipur	Gazipur Ideal College	HSC
40	Rupali Akter	Gajipur Sadar, Gazipur	Genuine Residential School & College	Ten
41	Sinhiya Akter Kakoli	Gajipur Sadar, Gazipur	Pollima Model School & College	Nine
42	Rumana Akter	Kashimpur, Gazipur	Kashimpur High School & College	Ten
43	Sadiya Akter	Rupganj, Narayanganj	Murapara Govt. Model Pilot High School	Nine
44	Zillur Rahman Biddut	Rangpur Sadar, Rangpur	Begum Rokeya University	BBA-1st Year)
45	Khademul Islam	Taraganj, Rangpur	Dhaka University	Honors (1st Year)
46	Md. Abu Sayem	Taraganj, Rangpur	Shahjalal Science & Technology University, Sylhet	Honours (1st Year)
47	Nusaifa Ahmed Chadni	Mehendiganj, Barishal	Patarhat Girls Secondary School	Seven
48	Yeasin Arafat	Begomganj, Noakhali	Begomganj Technical School & College	Ten
49	Mst. Nusrat Jahan	Gobindghanj, Gaibandha	Gobindganj High School	Nine
50	Md. Ratul Ha san	Shibchor, Madaripur	Bachamara Bablatola Govt. Primary School	Eight

CHAPTER 8

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 on understanding 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.



Women Leadership Development

In order to accelerate women's social and political empowerment, Ambala Foundation takes comprehensive activities such as: organize leadership capacity building training, ensuring women participation in decision-making process, linkage development with financial and service providing institutions, organize training on IGA, community awareness & sensitization activities with community influential's, local duty bearers on gender development, equal wages, inclusion of women members at different bodies i.e. school management committee, puja management committee, bazaar management committee etc. Ambala Foundation conducted 10 batches of training for 300 women on women leadership capacity building, a total no of 8 training for 240 women group members on Income Generating Activities (IGA) etc. A good number of women got involved leadership and capacity development activities.

Women Leadership Training on different issues

Name of Course	No. of Course	No. of Participant		
		Male	Female	Total
Training on Income Generating Activities (IGA)	31	595	335	930
Training on Women Leadership	11	161	156	317
Training on Participatory Gender Sensitivity	11	129	190	319
Training of Women on Rights & Governance	14	133	251	384
Orientation on VAWG for Stakeholders	11	129	190	319
Total		1147	1122	2269

Different Capacity building Training upto June 2020

Major Training Courses	No. of Participant		
	Male	Female	Total
Fisheries Committee Members Training on Group Savings and Accounts Management	144	150	294
Training of group Leaders on Fisheries Law and Water body acquisition	142	01	143
Duty bearer meetings	268	995	1,263
Cultural shows	2,617	3,666	6,283
Total	3,171	4,812	7,983



Research & Publication

The organization has a research team consists of research coordinator, research associates, expert in health and nutrition, expert in statistics and demography, consultants, data analysts, data collectors who have been playing an incredible role to research and publish study reports and other organizational publications to get insight into various socio-development and other concerned issues. Some of studies and publication initiatives are as follows:



Different Research studies & Publications completed upto June 2020

Title of the Study	Supporting Agency
Things to do in Corona – A brief guideline on how to prevent Corona, 2020	Ambala Foundation
Documentation of Tobacco Advertisement, Promotion and Sponsorship in Bangladesh	Tobacco Free Kids (TFK) and Ambala Foundation
Study on violation of tobacco control law in TV drama on Eid-UL-Fitar and Eid-UL-Adha 2016	Tobacco Free Kids (TFK), Ambala Foundation
Study of Utilization of Community Clinic	NIPORT, Ministry of Health and Family Welfare, Government of Bangladesh.
Assessment on Essential Service Delivery (ESD) Program in NGO Clinic and UPHCP	NIPORT, Ministry of Health and Family Welfare, Government of Bangladesh.
Laws and Right of Fisheries Community in Bangladesh	Manusher Jonno Foundation (MJF)
Health Education Situation in Primary Schools in context of Strengthen Efforts of School Health Promotion	Ambala Foundation
Child and Health Nutrition Condition of Bagerhat district	Ambala Foundation
A Study Report on Coastal belt Community	OXFAM
A Study Report on Atta (Nutritious Flower) Fortification Project	WorldView International – International Health Care Center (WI-IHCC)

IEC & BCC Materials

With a view to mobilize the mass community people, a good number of IEC materials were published by Ambala Foundation that are incorporated Annual Report, issue based Education Manuals, Posters, Leaflets, Hand Books, Audio and Video documentary etc. Some pictures of IEC & BCC materials are illustrated:



CHAPTER 9

TECHNOLOGY ADOPTION



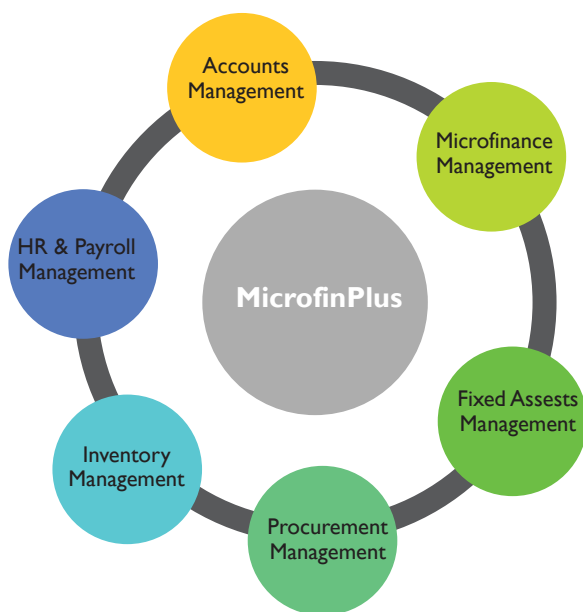
Ambala Foundation is a unique software-based, technologically sound organization. Now a day, technology adaptation is prerequisite for NGO's for organization information management, enhancing communication with staff and volunteers, performing effective administrative work and many more things. That is why, technology is used in our organization for data management, business analyses, electronic communication, accounting tasks, order entry, inventory control, and work scheduling as well as for design, production activities, and word processing. 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.

Our organization has the capability and know-how to apply it to the problems at hand, and how well managers understand the organizational implications of technological change.

Ambala Foundation uses some integrated software systems named Microfinplus, KarbariPlus, Ambala Cheque Printing & Controlling Software (ACPS) and it also uses Attendance & Access Control Technology for employee Attendance & Access management. The brief description regarding these Softwares & technology is given below:

Microfinplus

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 PKSF, 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).

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

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.

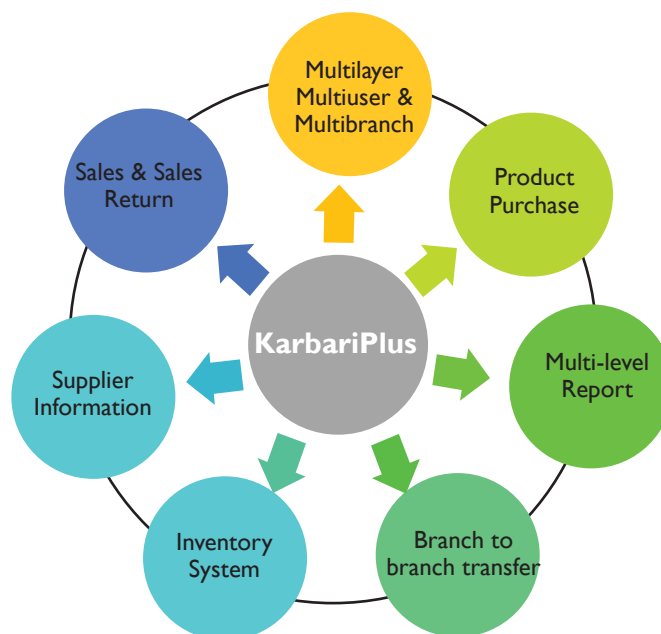
Product Purchase:

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

- Purchase & purchase return Report
- Issue Report & Issue Return report
- Transfer Register Report
- Warehouse 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)

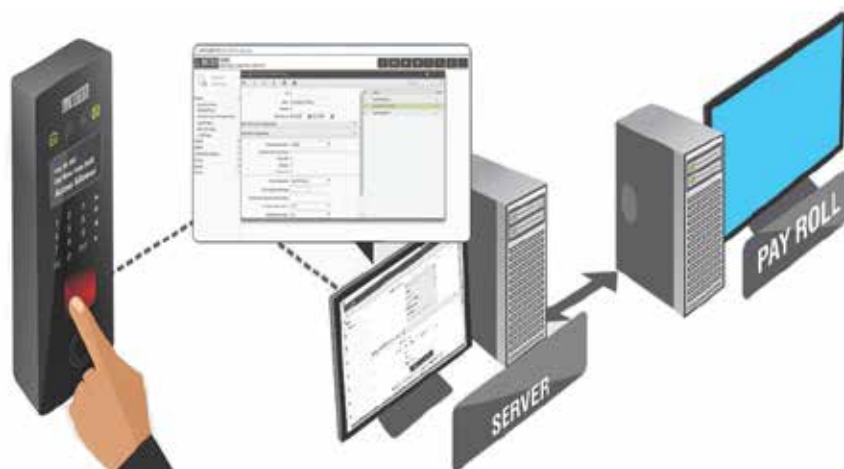
The traditional handwritten cheques have been used for quite a while to settle bills and pay for transactions, but they are continuously fading out, thanks to technology, which has led to the evolution of Ambala Cheque Printing & Controlling Software (ACPS). It has some unique features that forces us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

CHAPTER 10

HUMAN RESOURCE MANAGEMENT

Ambala Foundation is an organization which is completely employee friendly, gender sensitive and liberal to all staff equally. This organization use modern technology to operate its business. This organization operate its operation using own HR policy, procurement policy and many other relevant policies. Beside this organization schedule or plan necessary training and motivational program and prepare strategic plan for upcoming days for achieving targeted business goal and select new goal. This Organization runs its human resource management by acquiring knowledge, developing skills and motivates staff to work with potentiality and integrity ensuring commitments towards achieving organizational goal.

SENIOR MANAGEMENT TEAM

Ambala Foundation has a dedicated, talented and ambitious Senior Management Team. The Honorable ED, Director, Assistant Directors, Departmental Head are the member of this team. This team observe, plan, co-ordinate and take initiative for setting strategic plan and making success of running operation.

HR AND ADMIN

A group of young, energetic, smart & dedicated staff are working at HR & Admin team and contributing on making success of organizational vision and mission. HR & Admin use most effective and general terms on operating organizational staff. This department works as a bridge between Management & Staff of organization keeping confidentiality and transparency. HR & Admin is also

engaged in with arranging program and administrative measure, logistic support, maintaining health, hygiene and safety. HR & Admin also work very closely on different decision and policy making with management and act as to implement any decision or organizational policy.

MANAGEMENT INFORMATION SYSTEMS (MIS)

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 principles 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, projects of the organization. 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. Expert and highly experienced personnel handle the accounts of the organization for preventing any type of malpractice.

AUDIT DEPARTMENT

The department is engaged for objective assurance and consulting services to add value and to improve Ambala Foundation's operation. It helps the organization to accomplish its objectives by bringing a systematic and disciplined approach to evaluate and improve the effectiveness of control and governance process. Ambala Foundation regularly performs internal audit in its head office as well as in all branch offices for keeping transparency and accountability. If any fault or error is found during internal auditing necessary steps are taken immediately to resolve the errors. Besides completing internal audit by the organization itself, there are provisions to perform an external audit of the organization either for a specific project or for the entire organizational accounts. Team Leader of audit department prepares audit schedule; taking necessary follow-up of the audit tasks in the field. This department prepares recommendations and report after completion of audit and submitted to the management. Simultaneously, the audit team sit with the management on any issues whenever any need to discuss and decision taken.



PROUD MOMENTS OF AMBALA FOUNDATION



PKSF
Development Fair
2019



Women SME Fair, Chandpur



Annual Get Together



Happy New Year Celebration



Anniversary of Ambala Foundation



Monthly Management Meeting



CSR Activities: Blanket Distribution



CSR Activities: Support for Mosque Establishment



CSR Activities: Awareness Raising Program for Dengue Prevention

Ambala Foundation

FINANCIAL STATEMENT OF THE FINANCIAL YEAR 2019-2020



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Auditor's Report

We have audited the accompanying Financial Statements of "AMBALA FOUNDATION" which comprise the Statement of Financial Position as at June 30, 2020 and Statement of Profit or Loss & Other Comprehensive Income, Statement of Receipts & Payments, Statement of Changes in Equity and Statement of Cash Flows for the year then ended June 30, 2020 and a summary of significant accounting policies and other explanatory information.

Management's responsibility

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the International Financial Reporting Standards (IFRS), MRA Rules 2010 and other applicable Laws and Regulations. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditors' responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements prepared are in accordance with the International Financial Reporting Standards (IFRS) give a true and fair view of the state of the Organisation's affairs as of June 30, 2020 and of the results of its operations and cash flows for the year then ended and comply with the MRA Rules 2010 and the other applicable laws and regulations.

We also report that

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account have been kept by the organization management so far as it appeared from our examination of those books;
- c) the financial statements of the Organisation dealt with by the report are in agreement with the books of accounts; and
- d) the expenditure incurred was for the purposes of the project.

Date : 30 September, 2020
Place : Dhaka




FAMES & R
Chartered Accountants

 PrimeGlobal An Association of Independent Accounting Firms

Ambala Foundation

Statement of Financial Position

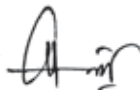
As at 30 June, 2020

Particulars	Notes	Amount in Taka	
		FY 2019-2020	FY 2018-2019
Non-Current Assets			
Property, Plant & Equipment	6	166,553,494	160,637,329
Intangible Assets	7	6,123,501	7,246,333
Other Non Current Assets	8	194,920	363,361
Total Non-Current Assets		172,871,915	168,247,023
Current Assets			
Investment FDR	9	286,841,621	328,468,219
Advance, Security & Prepaid	10	265,749,592	227,826,902
Loan to Group Members	11	3,464,735,112	3,093,203,274
Accounts Receivable	12	1,518,090	1,953,402
Others Current Assets	13	3,990,274	265,031
Cash in Hand and at Bank	14	79,425,649	97,121,305
Total Current Assets		4,102,260,338	3,748,838,133
Total Assets		4,275,132,253	3,917,085,156
Capital Fund and Reserves			
Retained Surplus	15	670,275,453	609,631,326
Reserve Fund		71,673,023	65,222,861
Development Program Fund	16	605,980	699,365
Total Capital Fund and Reserves		742,554,456	675,553,552
Non Current Liabilities			
Long Term Borrowings-PKSF	17	108,500,000	69,400,000
Long Term Borrowings-Bank & Others	18	1,380,048,507	1,451,971,826
		1,488,548,507	1,521,371,826
Current Liabilities			
Member Savings	19	1,463,133,919	1,238,889,976
Short Term Loan & Liability	20	334,616,980	285,440,791
Loan Loss Provision	21	61,164,948	51,701,829
PF, WF, Gratuity, IT etc.	22	176,203,850	139,756,168
Accounts Payable	23	8,909,593	4,371,014
Total Current Liabilities		2,044,029,290	1,720,159,778
Total Capital Fund and Liabilities		4,275,132,253	3,917,085,156

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



M. Azizur Rahman
Chairperson



Arif Sikder
Executive Directive



Dewan Taufiq Hossain
Director

Dated : 30 September, 2020
Place : Dhaka

Signed as per our separate report of even date.

FAMES & R
Chartered Accountants

Ambala Foundation
Statement of Profit or Loss and Comprehensive Income
For the year ended 30 June, 2020

Particulars	Notes	Amount in Taka	Amount in Taka
		FY 2019-2020	FY 2018-2019
Income			
Service Charge	24	726,571,285	771,183,825
Interest on Regular & FDR account	25	21,219,406	12,466,856
Others Income	26	4,576,695	4,106,637
Donation, Subscription & Reimbursable Income	27	3,333,593	2,566,313
Donor grants	28	10,299,117	5,683,043
Total		766,000,096	796,006,674
Expenditure			
Salary & benefits	29	259,117,180	193,243,931
General & Administration expenses			
Office rent & utilities	30	13,279,392	13,343,588
Printing & stationary	31	3,530,135	5,429,105
Communication	32	1,083,267	1,109,871
Tours & travel	33	10,257,953	11,073,979
Repairs & maintenance	34	15,795,820	15,439,106
Advertisement & publications	35	737,525	953,843
Legal expenses	36	12,286,093	3,831,131
Training / Workshop / Meeting etc.	37	684,297	873,642
Other admin & general expenses	38	25,992,959	22,714,117
Gratuity, pension & insurance premium	39	12,168,480	13,311,305
Lose On Disposal of Fixed Assets	40	498,763	378,448
Corporate Social Responsibility	41	2,774,817	133,665
Sub-total		99,089,501	88,591,800
Financial expenses			
Interest to PKSf & Bank	42	146,330,626	155,478,085
Interest on savings	43	115,581,504	66,187,403
Interest on other loan fund	44	41,909,196	32,480,874
Sub-total		303,821,326	254,146,362
Programmatic expenses			
Programmatic exp. & contributions	45	10,083,664	5,661,483
Sub-total		10,083,664	5,661,483
Expenses for provision & reserve			
Expenses for provision & reserved	46	15,677,617	15,430,294
Sub-total		15,677,617	15,430,294
Depreciation on non current assets			
Depreciation	47	11,116,519	8,248,675
Sub-total		11,116,519	8,248,675
Total expenditure		698,905,807	565,322,545
Excess of income over expenditure		67,094,289	230,684,129
		766,000,096	796,006,674

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


M. Azizur Rahman
Chairperson

Dated : 30 September, 2020


Arif Sikder
Executive Directive
Singed as per our separate report of even date.


Dewan Taufiq Hossain
Director

FAMES & R
Chartered Accountants

Ambala Foundation
Statement of Cash Flows
For the year ended June, 2020

Particulars	Amount in Taka	Amount in Taka
	FY 2019-2020	FY 2018-2019
A. Cash flows form operating activities		
Surplus for the period	67,094,289	230,684,129
Add: Amount considered as non cash items Expenses		
Expenses for provision & reserve	15,677,617	15,430,294
Depreciation for the year	11,116,519	8,248,675
Non cash staff salary & benefits	50,016,112	40,239,801
Non cash general & administrative expenses	24,426,570	19,097,168
Non cash financial cost	214,151,857	202,673,260
Non cash program cost	4,384,921	230,432
Sub-total of non cash items expenses	319,773,596	285,919,630
Less: Amount considered as non cash items income	-	-
Non cash FDR & Revenue income	(95,786,727)	(40,020,186)
Sub-total of non cash items income	(95,786,727)	(40,020,186)
Increase/decrease in disbursement to members	(552,206,670)	(576,948,302)
Increased /decrease in payment for provision	(14,781,223)	(9,030,686)
Increase/decrease in loan, advance & prepaid	8,957,629	27,675,752
Net cash used in operating activities	(266,949,106)	(81,719,663)
B. Cash flows from Investing Activities		
Increase/decrease in acquisition of property , plant and equipment	(15,511,359)	(26,800,126)
Increase/decrease in short term investment	40,544,398	(71,976,292)
Increase/decrease in others current assets	(4,988,931)	(930,619)
Net Cash Used in Investing Activities	20,044,108	(99,707,037)
C. Cash Flows from financing Activities	-	-
Increase/decrease in Long Term Borrowings-PKSF	39,100,000	300,000
Increase/decrease in Long Term Borrowings-Bank & Others	(193,574,425)	(143,987,973)
Increase/decrease in members savings	387,019,447	355,322,873
Increase/decrease in short term loan & others current liabilities	(32,414,505)	(84,715,417)
Increase/decrease in staff EP,EG,EW & ES fund	18,873,668	19,458,912
Increase/decrease in Development Program Fund	10,205,157	6,284,983
Net Cash Used in Financing Activities	229,209,342	152,663,378
D. Net cash increase / Decrease (A+B+C)	(17,695,656)	(28,763,322)
Add. Cash and Bank Balance Beginning of the year	97,121,305	125,884,627
Cash and Bank Balance at the end of the year	79,425,649	97,121,305


M. Azizur Rahman
Chairperson


Arif Sikder
Executive Directive


Dewan Taufiq Hossain
Director

Dated : 30 September, 2020
Place : Dhaka

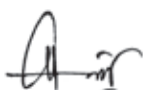
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Chartered Accountants

Ambala Foundation
Statement of Changes in Capital Fund
For the year ended 30 June, 2020

Particulars	Amount in Taka	
	FY 2019-2020	FY 2018-2019
Opening balance	674,854,187	444,170,058
Add: Opening Adjustment	-	-
Prior year adjustment	-	-
Surplus for the Year	67,094,289	230,684,129
Closing balance	741,948,476	674,854,187
Add: Adjustment during the year	-	-
Less: Adjustment during the year	-	-
Less: Transferred to reserve	(71,673,023)	(65,222,861)
Total Fund (After transfer to reserve)	813,621,499	609,631,326
Add: Reserve fund	71,673,023	65,222,861
Balance as on 30-06-2019	741,948,476	674,854,187



M. Azizur Rahman
Chairperson



Arif Sikder
Executive Directive



Dewan Taufiq Hossain
Director

Dated : 30 September, 2020
Place : Dhaka

FAMES & R
Chartered Accountants



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