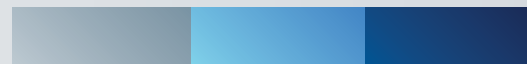


Annual Report 2020-21





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Message from The Chairperson

A broad section of the world are financially vulnerable because of innumerable reasons, of which population are still living poverty level, because they are deprived of comfortable earning due to capitalistic attitude of those who have access to emerged wealth. Ambala Foundation since its inception in 1994 has been working with the spirit of reaching towards achieving goals of accelerating poverty reduction and empowering the poor, in particular the women in rural areas of the country to help them achieve self- development so that they can stand upon their own feet themselves. Access to finance for the poor is indispensable for promoting inclusive economic growth and to play the role of eradicating endemic poverty. Ambala Foundation transfers the poverty-stricken people to next level through operating their comprehensive programs by creating employment opportunities, infrastructure development works, establishing market linkage, boosting the rural economy and most importantly skill development training for entrepreneurship development.

It is a memorable feeling indeed that this year the whole country jointly (even of United Nation Organization & Friendly Countries) celebrated the Father of the Nation Bangabandhu's 100th Birth Anniversary & 50 years "Subarno Joyontee" of Independence of Bangladesh.

Ambala Foundation takes several initiatives for celebrating "Mujib Borsho": The Father of the Nation Bangabandhu's 100th Birth Anniversary. Ambala Foundation organize Food Distribution Program, Free Vaccine Registration Campaign, and Tree Plantation Program for celebrating "Mujib Borsho". In addition Ambala Foundation organize special prayer gathering ceremony in all of their branch offices to show respect of Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, Bangomata Sheikh Fazilatunnesa Mujib and all the martyrs and freedom fighter of Bangladesh Liberation war. I feel proud to be associated with Ambala Foundation as the elected Chairman over the years since 1994.

Ambala Foundation has achieved several milestone to work with an excellent range of success by creating changes in the livelihood of poor community people. Through Microfinance Program Ambala Foundation play a pivotal role for employment generation, poverty reduction, women empowerment and so on. Currently Ambala Foundation has 131 Branch offices and 933 work forces in 14 districts of Bangladesh. Not only that our organization have some remarkable initiatives for poor meritorious students higher education support through "Shwapnojatra" Currently we have 103 students from different parts of Bangladesh and we provide education support, family support, health support, employment support and technical training.

This report highlights the previous year development initiatives of Ambala Foundation and their immense contribution in economic and social development, poverty reduction, employment generation and entrepreneurship development, though we are passing through a critical pandemic Covid-19.

I would like to express my gratitude to all staff of Ambala Foundation, Executive Committee and General Members, relevant government and non-government agencies, Financial Institutions 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 and early recovery from the fatal Covid-19 threat.

M. Azizur Rahman

Chairperson, Ambala Foundation

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



Statement of Executive Director

2020-21 WAS A REMARKABLE YEAR FOR BANGLADESH. This year is declared as a “*Mujib Borsho*”: Father of the Nation Bangabandhu’s 100th birth Anniversary. We also witnessed the fast tracking huge infrastructure projects like *Padma Bridge* and *Metro Rail* within this year. This year Ambala Foundation put emphasis on pro-poor financing through micro-finance program for livelihood development and employment generation of poor disadvantaged population. For this reason Ambala Foundation extended their manpower and branch offices in 14 districts and 67 sub-districts of Bangladesh. As a national organization more than 2 million direct and indirect peoples were benefitted through our development initiatives which are expected to increase in coming years significantly.

2020-21 has been a year damaged by the outbreak of COVID-19 pandemic. Ambala Foundation is grateful by its mission and vision to do the most it can for vulnerable communities. To that end, the organization has focused its service delivery on two facets: spreading awareness and providing emergency support to communities. Employees of Ambala Foundation are working tirelessly to ensure that the vision of health, happiness and dignity to vulnerable communities.

We organize emergency Food Distribution Program, Mask Distribution Program, Awareness Raising Program and Vaccine Registration Campaign within our working areas. Ambala Foundation supports 1000 families and provides emergency food support during this period of Corona epidemic. Besides this Ambala Foundation and Pubali Bank Limited jointly provide food support to another 1666 families of Musiganj, Gazipur and Dhaka District within this pandemic period. To motivate rural population for vaccination, Ambala foundation organize free vaccine registration campaign in all of our branch offices.

Besides, there are some rights-based projects with a focus to empower marginalized communities and women empowerment. The project also focuses on economic and livelihood development, community participation and governance, environment protection, health and education etc. This year ambala foundation provides 28,12,500/- (twenty eight lakh twelve thousand and five hundred) taka cash grants to 375 fisher folk people of Gopalganj District for overcoming Covid-19 impact on their livelihoods.

Since 2019, Ambala Foundation starts working for ensuring poor meritorious higher education facilities through “*Shwapnojatra* - Need Based Education Support for Poor Meritorious Students”. Currently 97 students taking higher education support under 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. Now a day Ambala Foundation is 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, Ambala Foundation



A

N OVERVIEW OF AMBALA FOUNDATION

Background

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

Vision

Poverty elimination through establishing social unity and integrated development.

Mission

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

Core Values

- Commitment and Teamwork
- Good Governance and Ethics
- Integrity and 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.

Legal Status

Registration Authority	Registration Number
Directorate of Social Services	Dha – 03066
NGO Affairs Bureau	952
Microcredit Regulatory Authority	00350 -01308 -00086
Directorate of Youth Development	Jouoao/Munshiganj Sadar-60/Munshi - 160

Credit Rating Information

Initial Rating	Period - 2021
Long Term	A
Short Term	ST - 3
Outlook	Stable
Date of Rating Declaration	03 March, 2021
Company Name	Credit Rating Information & Service Ltd.

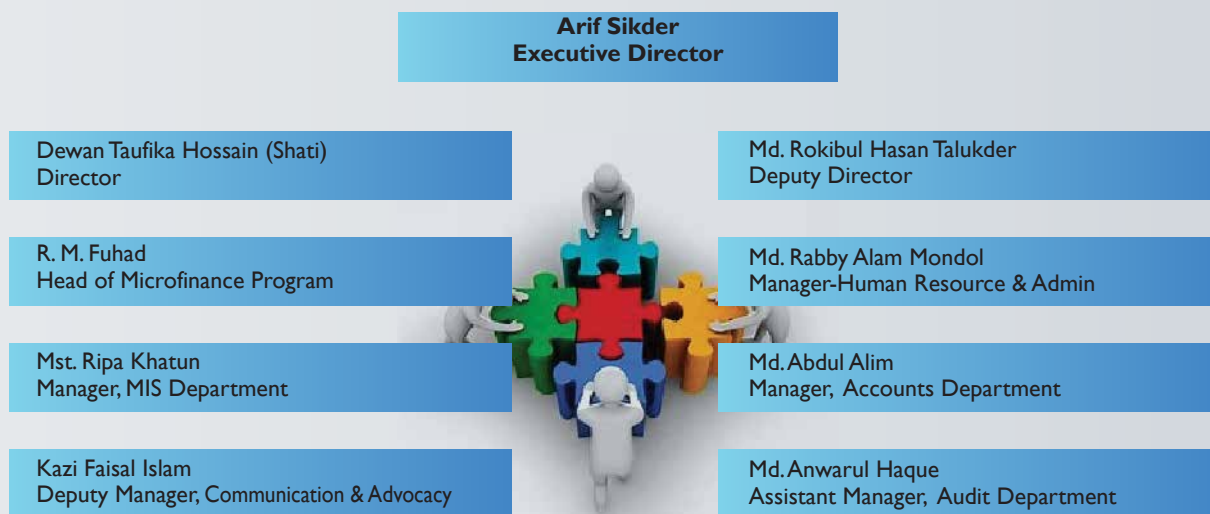
Advisory Board

1	Md Ataharul Islam	Former Chair of National River Conservation Commission & Former Secretary, Ministry of Civil Aviation and Tourism, The Govt. of the People's Republic of Bangladesh
2	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



Management Team



Forum Membership & Network

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

Development Partners

National

- Access to Information (a2i)
- Ministry of Health and Family Welfare
- 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

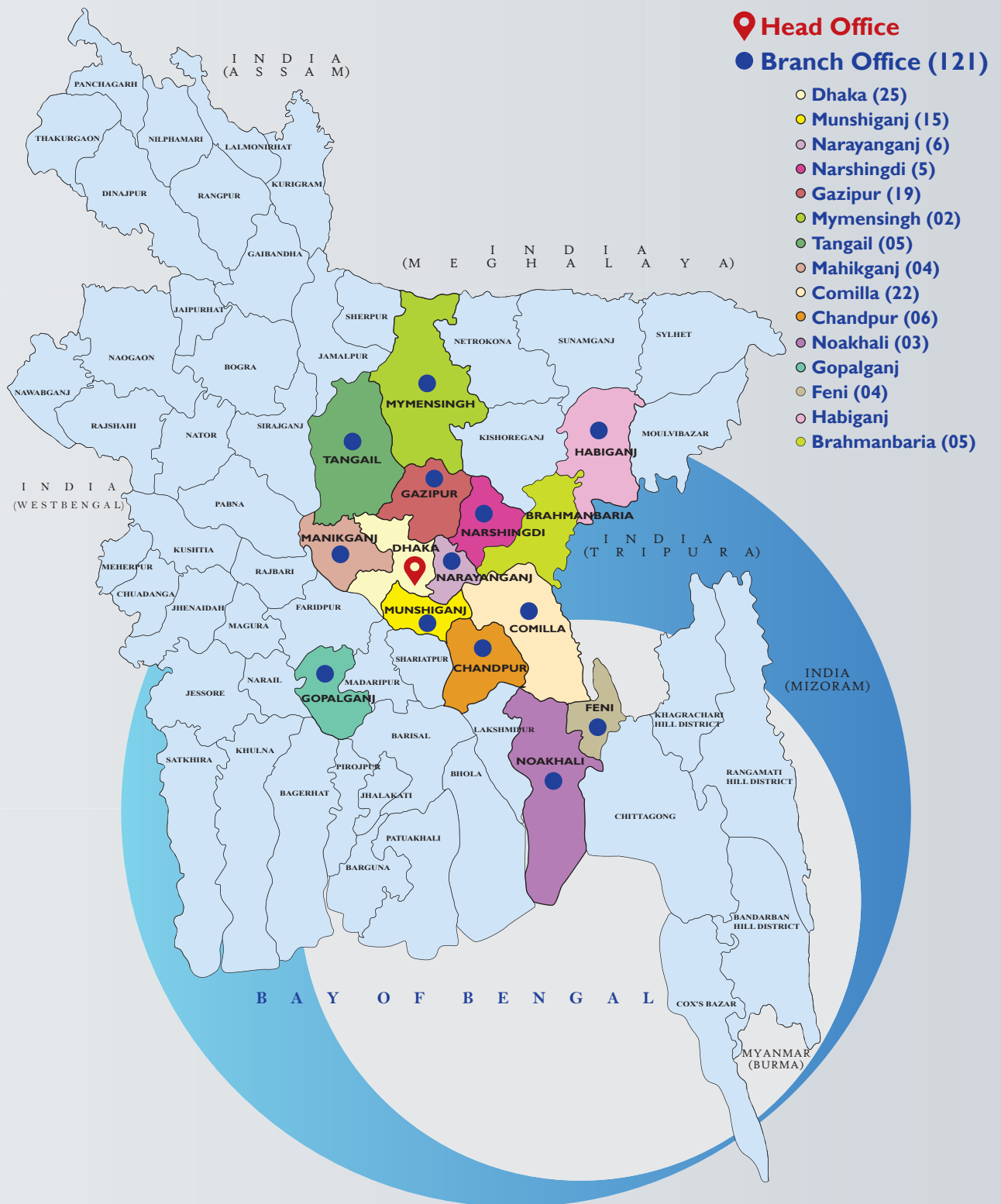
International

- 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.
- 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.
- 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.
- PKSf (Polli Karmo Sahayak Foundation)

Working Area





Intervention on Coronavirus Pandemic

2020-21 has been a year damaged by the outbreak of COVID-19 pandemic. Ambala Foundation is grateful by its mission and vision to do the most it can for vulnerable communities. To that end, the organization has focused its service delivery on two facets: spreading awareness and providing emergency support to communities. Employees of Ambala Foundation are working tirelessly to ensure that the vision of health, happiness and dignity to vulnerable communities is still a promise that we can deliver amongst the crippling pandemic.

Spreading Awareness

Staff Awareness Raising Activities

From the onset of the pandemic, Ambala Foundation understood the need of raising awareness among the general public is essential and inevitable. We mobilized our over 1000 staffs and volunteers across 14 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.

Broadcasting Program on Radio Bikrampur

Ambala Foundation broadcasts different awareness program and health related programs through Radio Bikrampur - the only community radio station in the Dhaka division. 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 Corona Virus- it's Symptoms, Prevention and proper procedure of Quarantine. Radio Bikrampur has regularly broadcasted the 31 directives of Honorable Prime Minister Sheikh Hasina to minimize the impact of Corona Virus.



Radio Bikrampur 99.2 FM Facebook Page

Radio Bikrampur's verified Facebook 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.



Providing Emergency Support

Mask Distribution

Ambala Foundation distributed masks and safety equipments among 50,000 poor marginalized beneficiaries and relevant government departments & institutions. Our staffs and volunteers continuously organized weekly & monthly meeting for sensitizing our beneficiaries about the dreadful impact of corona virus and the measures we need to take to prevent this virus.



Covid-19 Vaccine Registration

Ambala Foundation initiates free covid-19 vaccine registration campaign for beneficiaries. Most of our beneficiaries are not interested to complete covid-19 vaccine registration on their own will. Our staffs share the importance and necessities of taking covid vaccination in group meetings. As a result the beneficiaries are now well aware about the deadly impact of covid-19. They came to our branch offices and our staffs registered themselves for covid-19 vaccination.



Cash Grant Support

Ambala Foundation works with marginalized fisher communities in Tungipara, Kotalipara and Muksudhpur Upazila of Gopalganj district funded supported by DFID and Manusher Jonno Foundation. Due to the Covid-19 epidemic, Ambala Foundation provided 28,12,500 (Twenty Eight Lac Twelve Thousand and Five Hundred Taka) grants to 375 to fisher folk communities including disable people.



Emergency Food Package

Ambala Foundation distributed emergency Food Package (rice, pulse, oil, potato, flour & onion) during this period of covid 19 among 1000 poor marginalized beneficiaries in Sirajdikhan, Voberchor, Munsirhat, Dighirpar, Digholi bazar, Gojaria, Hasara, Basail, Dholagao and Deovog branches under Munsiganj Zone. In addition Ambala Foundation and Pubali Bank Limited jointly distributed 1666 Food Packages (rice, pulse, potato, oil & salt) among 1666 beneficiaries of Munsiganj, Dhaka & Gajipur City Corporation.



Cash Support by Shwapnojattra

Ambala Foundation also supported poor meritorious students within this pandemic situation. Through Shwapnojattra – A need based education support for poor meritorious students, Ambala Foundation supported 97 family of poor meritorious students on different parts of Bangladesh (1400 taka each) during the period of general lockdown raised by coronavirus pandemic.



Activities	No. of Upazila	No. of Union/ Pourashova	No. of HHs/Event	People Covered
Awareness raising program on Radio Bikrampur	06	62	55	9,00,000
Cash Support for Shwapnojattra beneficiaries	21	21	97	485
Cash Support through Ambala ITMFC Project	3	15	375	1,875
Food Package Distribution	9	-	2,666	13,330
Mask Distibution	67	507	121	50,000
Vaccine Registration	59	501	121	13,000
Total Peopole Covered - 9,78,690				



Contribution to Achieve on Sustainable Development Goals

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



Target: End poverty in all its forms everywhere

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



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

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



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

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



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

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



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

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



Target: Reduce inequality within and among the countries.

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



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

Radio Bkrampur 99.2 FM of Ambala Foundation where airing program on human rights of marginalized people, early marriage, health and nutrition, adolescent reproductive health, agriculture, stop violence against women, dowry, early marriage, divorce, promote local culture, women, children and youth development at local, national and regional level which have really contributed in promoting peaceful & inclusive society for sustainable development. Also broadcasting the awareness program-expert doctor's advice and opinions on how to spread corona virus, symptoms and prevention to service at the community to make peaceful society.



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

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



Microfinance Program

Microfinance is a category of financial services targeted at individuals and small businesses who lack access to conventional banking and related services. It is the most effective and flexible strategies against global poverty. 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.

Program Strategy

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

- Maintaining all MRA rules & regulations.
- Diversified products to meet beneficiaries demand.
- Special emphasis on sustainability of its borrowers.
- Easy & close communication between employees & beneficiaries.
- Dynamic & forward looking leadership.
- Participatory process in decision making.
- Special provision and emphasis on micro enterprise loan to advanced members for creating employment opportunities.
- Implementing cluster-based development activities through mobilizing all sorts of local resources and providing need-based information to the beneficiaries.
- Ensuring maximization of savings and borrower's resource mobilization and safety of the credit already disbursed to the client.
- Special priority on the agricultural development projects.
- Strong monitoring, follow up and supervision.
- Establishing and maintaining linkages and partnership with the govt./NGO/private organizations and national/international donor agencies.
- Special focus on women's empowerment.

Program Implementation Approach

Community Mobilization

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



Gender Equality



Ambala Foundation consider Gender Equality as a fundamental human right. Women have often been underprivileged and discriminated. Ambala Foundation 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.

Women Empowerment

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. Active participation of women in credit activities has increased their economic solvency. Women are now self-employed and they contributed to their family income. They are in situation to overcome poverty and are heading towards development day by day. Ambala Foundation created more opportunities for women to get them engaged at productive and financial activities. As a result massive engagement of women are highlighted within the working areas like handicrafts, garments business, homestead gardening, agricultural business, small business, cow rearing, small enterprises and so many other economic activities.



Program Area & Beneficiaries Covered in 2020-21

No. of District	No. of Upazila	No. of Union Pourashava	No. of Village	No. of Household	Beneficiaries		
					Male	Female	Total
Munshiganj	6	62	335	9635	230	9405	9635
Gazipur	6	83	221	7094	163	6931	7094
Dhaka	8	94	236	10062	341	9721	10062
Narayanganj	3	25	112	4651	44	4607	4651
Comilla	11	91	251	9162	304	8858	9162
Mymensingh	2	16	26	941	0	941	941
Manikgonj	3	13	38	2520	307	2213	2520
Tangail	3	18	64	1627	46	1581	1627
Narsingdi	3	21	53	1671	6	1665	1671
Chandpur	4	25	67	1499	20	1479	1499
Noakhali	3	16	38	676	46	630	676
Feni	4	17	64	1082	16	1066	1082
Brahmanbaria	3	20	45	1167	2	1165	1167
Total	59	501	1550	51787	1525	50262	51787

Women in Economic Development

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

Ambala Foundation created more opportunities for women to get them engaged at productive and financial activities. Almost a total no to 50,262 women got involved in different trade base small enterprises. Different trainings, orientations & sensitization workshops are continuously organized for improving the skill of women entrepreneurs. As a result massive engagement of women are highlighted within the working areas like handicrafts, garments business, homestead gardening, agricultural business, small business, cow rearing, small enterprises and so many other economic activities.

Women Economic Activities

Name of Trade/ Activities	Number of Women Involved
Handicrafts	7,539
Garments Business	4,523
Agricultural Business	12,565
Small Business	8,042
Cow Rearing	9,549
Small Enterprises	5,529
Homestead Gardening	2,515
Total	50,262



Loan Products of Microfinance Program

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

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

Loan beneficiaries of microfinance services up to June, 2021

Name of the Loan Service	No. of Group	No. of Participant		
		Male	Female	Total
Jagoron (Microfinance Program for Urban and Rural People)	3525	666	19714	20380
Agroshor (Microfinance Program for Entrepreneurs)	3479	679	22639	23318
Sufolon (Microfinance Program for Agriculture)	437	20	1099	1119
Housing Loan (Microfinance Program for House Construction)	1196	160	6810	6970
Total	4342	1525	50262	51787

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

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

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

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



3. Agroshor (Microfinance Program for Entrepreneurs)

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



4. Sufolon (Microfinance Program for Agriculture)

Ambala Foundation launched *Sufolon* Loan programme. Bangladesh is a naturally agricultural based country. Maximum family is involved crops & none crops agricultural works as like various crops cultivation and farming activities. This unique loan product has created tremendous motivation for the investment of different IGAs such as crop cultivation and processing, livestock, fisheries, agro-forestry agro-processing etc. The program aims to reduce poverty and improve the quality of life of marginalized farmers by financing agricultural projects and activities that will increase their productivity. The extension of financial services to the poor community is increasingly becoming very important as a means of poverty reduction interventions. *Sufolon* offers comprehensive loan support program for the farmers for increasing their crop productivity.



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

Due to geographical context, Bangladesh is one of the most disaster-vulnerable countries in the world. Natural disasters are in a common phenomenon in Bangladesh. And these bring in plight of varying degrees for the people, particularly the poor. The primary threats 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 *Shahos* 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.



6. Housing Loan (Microfinance Program for House Construction)

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



Savings Products of Microfinance Program

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

Regular Savings

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

Voluntary Savings

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

One Time Savings

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

Terms Saving

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.

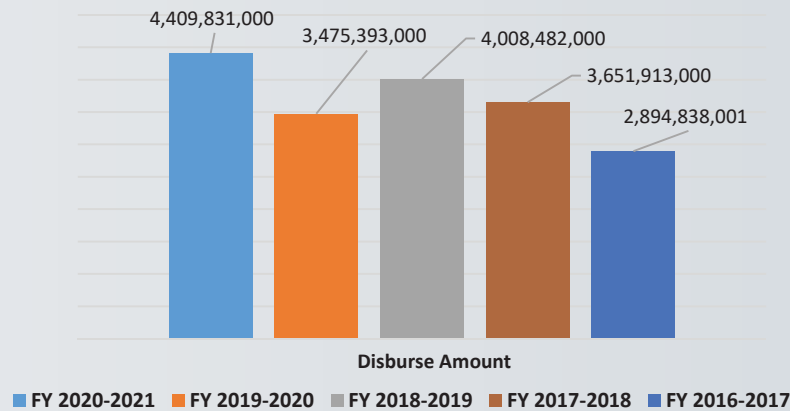
Total deposit of savings products upto June 2021

Name of the Savings Service	No. of Group	No. of Participant			Savings Balance		
		Male	Female	Total	Male	Female	Total
Weekly Savings					12,605,736	517,227,315	529,833,051
Monthly Savings	4342	1525	50262	51787	8,286,503	268,711,368	276,997,871
Sommridhy					6,240,000	197,635,000	203,875,000
OTS					106,680,000	942,897,000	1,049,577,000
Total	4342	1525	50262	51787	133,812,239	1,926,470,683	2,060,282,922

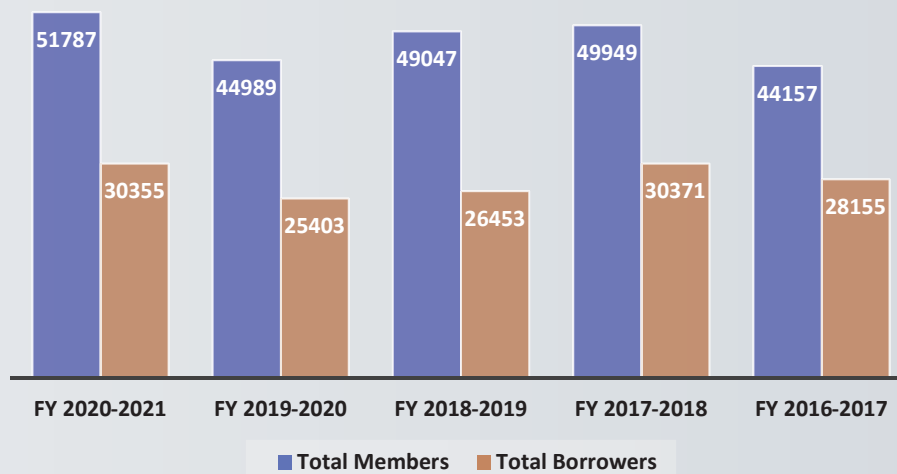
Microfinance Operation Areas Information

Description	Year wise Information		
	FY 2020-21	FY 2019-20	FY 2018-19
Branch	121	116	106
Districts	13	12	11
Upazila	59	56	49
Pauroshava	501	445	409
Village	1550	1460	1400

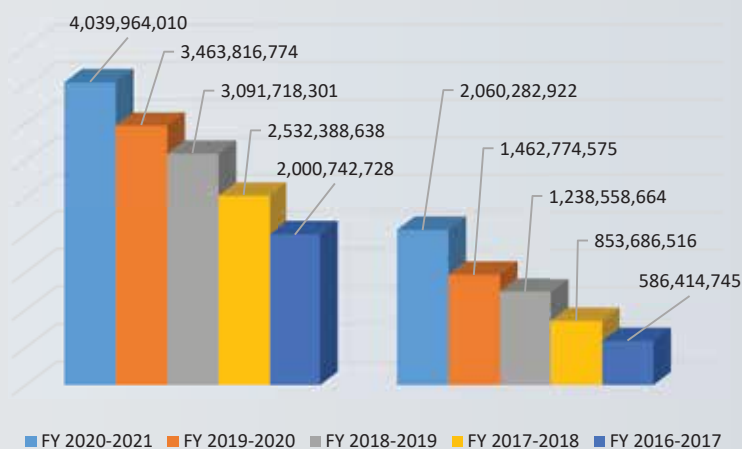
Total Disbursement of Last 5 Years



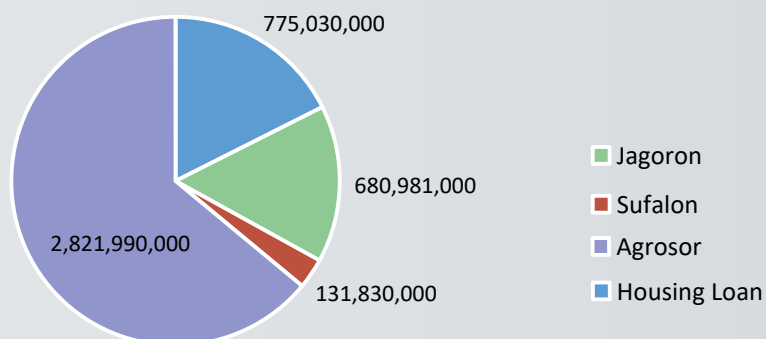
Total Members & Borrowers of Last 5 Years



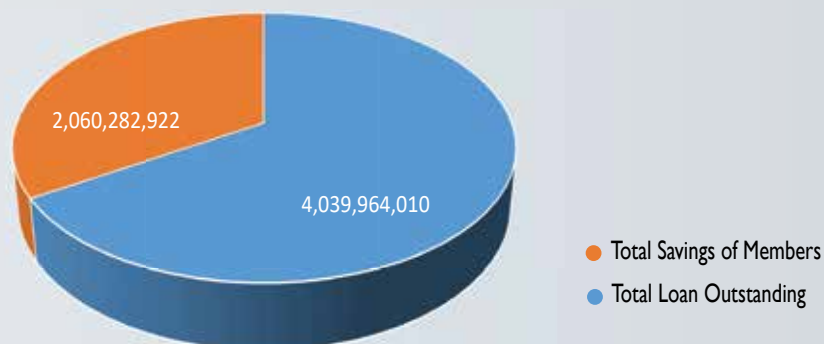
Total Loan Outstanding & Savings of Members upto June 2021



Product-wise disbursement of FY 2020-21



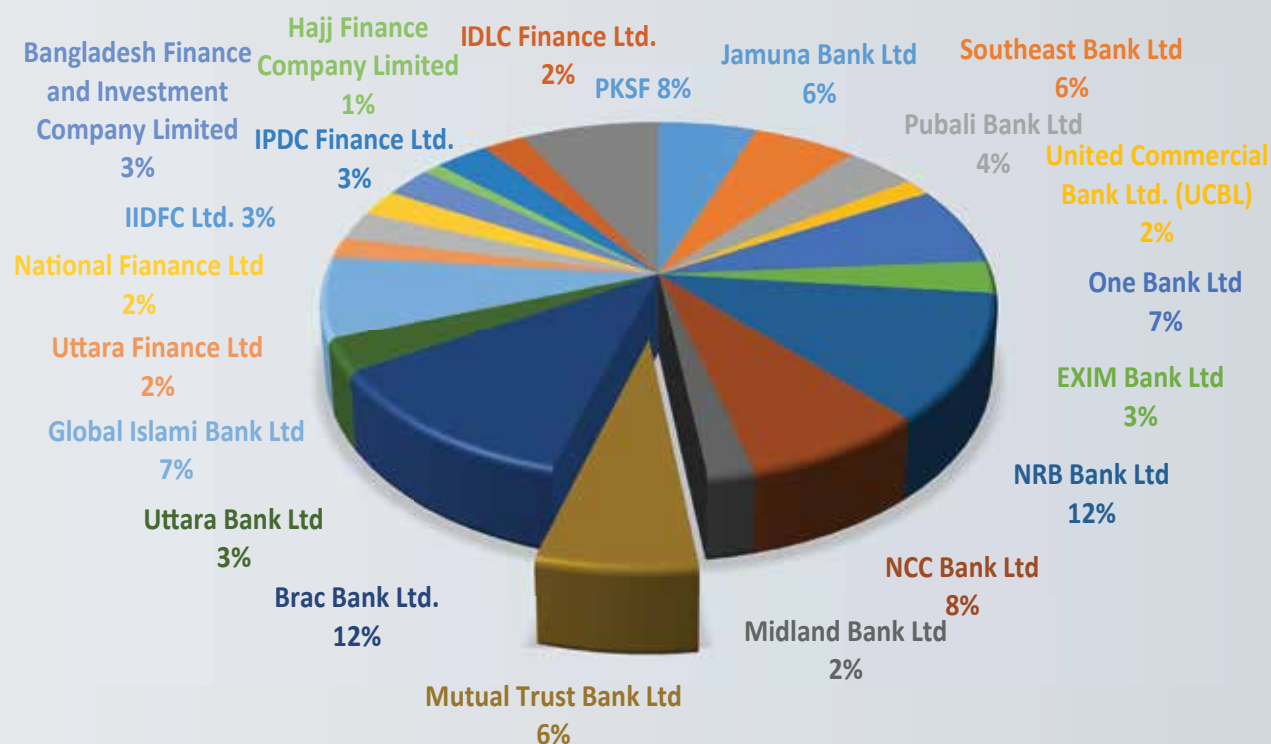
Total Disburse Amount of FY 2020-21



Summary of Microfinance Information upto June 2021
According to the AIS Report

Particulars	Amount in Taka	
	FY 2020-2021	FY 2019-2020
Non-Current Assets		
Property, Plant & Equipment	152,397,606	153,106,636
Intangible Assets	4,473,433	6,123,501
Other Non Current Assets	88,854	194,920
Total Non-Current Assets	156,959,893	159,425,057
Current Assets		
Investment FDR	504,402,451	286,841,621
Advance, Security & Prepaid	18,869,629	27,293,229
Loan to Group Members	4,039,964,010	3,463,816,774
Accounts Receivable	1,736,735	1,518,090
Others Current Assets	3,500,389	3,990,274
Cash in Hand and at Bank	183,556,323	72,885,168
Total Current Assets	4,752,029,537	3,856,345,156
Total Assets	4,908,989,430	4,015,770,213
Capital Fund and Reserves		
Retained Surplus	729,411,877	645,057,207
Reserve Fund	81,045,764	71,673,023
Total Capital Fund and Reserves	810,457,641	716,730,230
Non Current Liabilities		
Long Term Borrowings-PKSF	127,500,000	108,500,000
Long Term Borrowings-Bank & Others	1,560,938,684	1,377,136,507
Total Non Current Liabilities	1,688,438,684	1,485,636,507
Current Liabilities		
Member Savings	2,060,282,922	1,462,774,575
Short Term Loan & Liability	177,875,138	231,934,045
Loan Loss Provision	109,129,606	61,145,004
PF, WF, Gratuity, IT etc.	49,199,659	50,370,105
Accounts Payable	13,605,780	7,179,747
Total Current Liabilities	2,410,093,105	1,813,403,476
Total Capital Fund and Liabilities	4,908,989,430	4,015,770,213

Total Liabilities of Bank and Financial Institutions July 2021 (In Percentage)



Productivity Ratio (Microfinance Program – In Percentage)

Particulars	Standard	Up to June 2021
On Time Realization Rate (OTR)	Min. 92%	85.91%
Cumulative Recovery Rate (CRR)	Min. 95%	98.66%
Portfolio at Risk (PAR)	Max. 0-5%	4.48%
Debt to Capital Ratio	Max 9:1	6.15%
Capital Adequacy Ratio	Min. 15%	19.75%
Debt Service Cover Ratio	Min. 1.25:1	1.07
Current Ratio	Min. 2:1	1.29
Liquidity to Savings Ratio	Min. 10%	11.37%
Rate of Return on Capital	Min. 1%	11.99%
Operational Self-Sufficiency (OSS)	More than 100%	112%
Financial Self-Sufficiency (FSS)	Min. 100%	108%

Success Story of Jagoron

Nurjahan Begum – a successful enterprenuer



It was early winter and we felt slight cold because we started our journey early in the morning. Seeing the dew drop and foggy weather, we realized that we crossed the city border and entranced into the village areas. We started enjoying the true beauties of nature and around 11.00 am, we reached the village. The name of the village is Barudi which is situated in Sonargaon Upazila under Narayanganj District. The village is traditionally renowned for making Jamdani Sharee.

When we reached the house of Nurjahan Begum, we saw she was taking care of her cattle's. After seeing us, she welcomed us and started telling about her struggle. She said that my husband late Azizul Islam was died in 2010. They have 3 sons and a younger daughter. After completing SSC examination, their elder son Masud started taking care of their grocery shop situated in nearest market place. Their 2nd son Harun started making of Jamdani Three piece after completing SSC examination. On 2015, their younger son went to Saudi Arabia in search of livelihood after completing JSC examination. Their younger daughter also completed SSC examination and got married.

Nurjahan Begum said that we have been making Jamdani since the time of Harun's Grandfather. On 2000, my husband went to Malaysia and stopped this business. On 2006 she returned to Bangladesh and started cattle farming. He also opened a grocery shop in ou nearest local market. After the death of my husband, it was really impossible for me to bear my family expenses and continuing my children's education. At the age of only 18, Masud my elder son started taking responsibility of the grocery shop but the profit earned from grocery shop and cattle farm was not satisfactory.

At that time, we found Hosnara Apa from Ambala Foundation. He inspired me for taking loan from Ambala Foundation. Based on her suggestion, on 2015, I received loan of 2,00,000/- (Two lakh) taka from Simul Mohila Samitee of Ambala Foundation. After taking this loan, she sent her younger son Nasim to Saudi Arabia only at the age of 14. Then she successfully repaid the loan amount through the income of their grocery shop, cattle firm and the money sent by Nasim.

On 2018, they received a loan amount of 3,00,000/- (Three Lakh) taka from Ambala Foundation. This time her second son Harun started again their traditional Jamdani Business. In search of preserving their traditional business, he purchase 6 machines (Tath) for producing jamdani three piece (Popular female Products). At that time Harun Appointed 6 workers for producing Jamdani Three Piece. After successfully paying the second term loan, Nurjahan Begum again taking loan of 5,00,000/- (Five Lakh) taka from Ambala Foundation. This time harun purchase another 16 machines for producing Jamdani Three Piece at a large scale. Currently 16 workers continuously

work in their Jamdani Three Piece factory. They can produce 80-90 piece products in each week. In each week, Harun sold 1, 00,000/- (One lakh) taka. He provide three to four thousand taka salaries per week for each of his workers. After bearing all the cost, he earns 60,000 taka profit in each week.

Beside this, they have a cattle firm. Currently they have six cows and each cows give 8-9 liter milk in each day. Nurjahan Begum takes care of this cattle firm and each month they earn 20-25 thousand taka from this firm.



In addition, her elder son Masud takes care of their grocery firm and earns 30-40 thousand taka in each month. Her younger son Nasum is also self-sufficient and sent approximately 60,000/- taka in each month. All of her three sons are established. Her elder son got married and they have two children. They lived in a joint family. Nurjahan Begum said that I purchased a land of 50 decimal through the profit of Jamdani business. I want to expand my Jamdani Business, cattle firms and also want to start Bed Sheet production beside Jamdani. For this reason I want to take another loan of 15,00,000/- (Fifteen lakh) taka from Ambala Foundation. If I received this loan from Ambala Foundation, I want to purchase new machines for Jamdani and Bed Sheets.



Success Story of Agroshor

Farid – Garments changes his Fortune



Mst. Rehana Begum, an honest, pious and hardworking person lives in Godaichor Village under Madhovdi upazila of Narsingdi District. Her husband name is Md. Robiullah. They have two sons and a daughter. They have a mini garments factory named as “Sharif Textile” in Godaichar Village. When we reached our destination, we found that Md. Farid (The elder son of Rehana Begum) was busy at her garments factory. After seeing us, he welcomed us and started telling the story of establishing this factories. He said that my father was a farmer. He produced crops on his own land. We started this textile factory on 2017. Before establishing this factory, I was working in others garments. At that time, I learnt a lot on how to run a mini garments. I completed my SSC exam and started helping my father’s income. We have two factories and my younger brother look after the other factories. My younger sister got married after completing her Masters education.

Before establishing this mini-garments, we made a lot of struggle for maintain our family expenses. One day my mother shared with me that Ambala Foundation provide loan for entrepreneurship. After listening this, I thought to open a Mini-Garments.

After that my mother open an account in Godaichor Mohila Samitee of Ambala Foundation. On 2017, my mother Rehana begum received a loan of 10,00,000/- (Ten lakh BDT) from Ambala Foundation. We also have some own savings of 5,00,000/- (Five lakh) Taka. Along with this money, we built a factory and installed 28 machines (Pharlum) for producing raw clothes. This clothes is mainly used for preparing Three Piece, Scarf, Bootics and different women products. At that time 16 workers worked in our factories. Farid said that we worked day and night for establishing our garments.

After successful repayment of the loan amount, on 2021 we again received loan amount of 10,00,000/- (Ten lakh) taka from Ambala Foundation. This time, we purchased another 66 machines (Pharlum) and 10 willing machines for our factories. This willing machine is mainly used for converted small yarn into large sizes. Now total 35 workers work in our factory. Among them 31 are men and 4 are female. Female workers mainly operating willing machine and they produce yarn for raw cloth making. Male workers working in cloth production section. We making clothes whole day and night. Total 3 shifts are working here. Each shifts work for 8 hours. Each male workers earn 5-6 thousand taka in each week and each female workers earn 3-4 thousand taka in each week.



In each day, we can make 10,000 yards cloth. The buyers from Madhovdi, Islampur, Sekherchor and Baburhat came into our factory and purchased our clothes. After that they processed those clothes and making attractive and passionate dresses for women. After bearing all the expenses, we can earn 1,00,000/- (One Lakh) Taka in each week. In addition, we also have 5 capita land where we cultivate banana trees.

From now we are self-sufficient and we are so much thankful to Ambala Foundation for supporting us. In future we are planning to expand our factory and want to purchase modern equipped machines to product more good quality products. I hope one day I can export my clothes to foreign countries. My mother also dreamed to make a 5 storied building in our current place of residence. To expand my business, I want to take another loan amount of 20,00,000/- (Twenty lakh) from Ambala Foundation.



Success Story of Sufolon

Rabeya – dream turns into reality



Golap Gram is situated in Moistapara village under Savar Upazila of Dhaka District. Now a day, Golap Gram is one of the attractive tourist spot for the Dhaka City Dwellers. Because of so close to Dhaka City, Lots of people often visit this area to enjoy the synergic beauty of nature. Mst Rabeya Akter is also lived in Golap Gram and her family cultivates Rose and other seasonal flowers within their own land. When we reached Rabeya's House, we found that she is busy of looking after her dairy firm. She welcomed us and started telling the story of her struggling life.

Mainly her husband Asgar Ali takes care of their Flower cultivation firm. They have a little boy and they lived in a joint family. Asgar Ali said that my father Korban Mia started rose cultivation around 20 years ago. At that time my father had no land for cultivation. He took lease of 2 capita land and started rose and vegetable cultivation. In those days our financial condition was so poor. My father fails to bear family expenses on his limited income. For this reason, my elder brother Dilbar Ali didn't continue his education and started day laboring to contribute in family income. He said that I and my little sister also couldn't continue our education due to the financial problem of our family.

After got married with Rabeya, I decided to start rose cultivation again. I mortgaged my wife's jewelry and borrowing 50,000 taka from moneylenders with high interest. Along with this money I started rose cultivation in 1 capita land. Within few days, roses started blooming in my garden and earns profit through selling flowers. Because of paying high interest to moneylenders, our rose garden was going to be closed at that time.

On 2019, Rabeya Akter heard about the microfinance initiatives of Ambala Foundation from one of his neighbors and sooner she became the member of Moistapara Women Group of Ambala Foundation under Birulia Branch.

At First she took loan of 4,00,000/- (Four Lac) taka from Ambala Foundation for rose gardening, fish cultivation and dairy farming. Through this money they again started rose gardening in 3 capita land. They purchased 5 cows and also started fish cultivation in 5 capita land. After successfully repayment of loan amount, On 2021 Rabeya Akter again takes loan of 8,00,000/- (Eight Lac) taka from Ambala Foundation.

Asger Ali and Rabeya Akter said that through the support of Ambala Foundation, our financial situation is totally changed. Now we have no debt and we have no land for rose gardening and fish cultivation. Now we cultivate flowers in our own 7 capita land. In every month we sold flowers around 20000 – 25000 taka. On special occasion like valentine's day, victory day, Pahela Boishakh, Independence Day, etc, we sold flowers around 1,00,000 – 1,50,000/- taka each in a day. For rose cultivation, we didn't require daily workers. Actually we need workers 3-4 times a year and rest of the time me and my family members can look after flower garden. In each time around 30-35 workers work in our garden and we generally pay 400 taka per worker in each day. Rabeya Akter said that my husband also sold rose seedlings and last time he sold around 60,000 rose seedlings.

Currently we have 9 cows in our dairy firm, each cow gives around 10-12 kg milk in a day. In each month, we earn around 10-12 thousand taka from our dairy farm after bearing all the expenses. We also have a large pond (12 capita) where we cultivate different types of fishes like Rui, Katla, Mrigel, Boal, Aair, etc. In each year, we earn around 10-15 lakhs taka from this fish cultivation.

Rabey said that from now we are self-sufficient and we are so much thankful to Ambala Foundation for supporting us. In future we are planning to expand our dairy and fish farming. Currently we cultivate fish with partners but we want to cultivate fish alone for earning much profit. My father also dreamed to make a 5 storied building in our current place of residence. To expand my business, I want to take another loan amount of 15,00,000/- (Fifteen lakh) taka from Ambala Foundation.





Promoting and Protecting Rights & Entitlements of Marginalized Fisher Communities

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

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

In the reporting year July 2020 to June 2021 we mainly focus to ensure government support for this marginalized fisher community people. We have provided some training for this group members. As we are aware that social safety net program are the most effective program of Bangladesh government for local Government institutions. We always try to involve fisher

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

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

Geographic Locations with Number of Direct Beneficiaries:

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

Implementing Activities

Organizing Fisher Community and Strengthening the Group Activities

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



Cash Grant Support Program

Ambala Foundation works with marginalized fisher communities in Tungipara, Kotalipara and Muksudhpur Upazila of Gopalganj district supported by DFID and Manusher Jonno Foundation. Due to the Covid-19 epidemic, Ambala Foundation provided 28,12,500 taka grants to 375 fisher folk communities including disables.



Advocacy Meetings with Duty Bearers for Improved Services to the Fisher Community

Through this Advocacy meeting with duty bearers 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 to ensure that the 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.

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 Weaving, 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 start alternative business.



Achievement of Khas Land Acquisition

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. Lack of knowledge of the existing fishing rules, they spend lazy time. As a result, their rights are not protected. Ambala Foundation has trained these fishermen and women on Fishery Laws and water body acquisition and conservation issue. Now they are leasing water body through the group in accordance with the rules of the government. We have already leased 10.95 acres of water body this year. In addition to government khas land, 01 women's group of 30 people and 08 men's groups of 240 fisher's men have leased 9.76 acres of institutional land in 9 ponds for 3 years.



Income Generating Training

After receiving income generating training, they can become a successful entrepreneur. Many beneficiaries are successfully running the business after receiving this training. Some of them provided as a successful entrepreneurs in poultry farming, in fish farming, in grocery stores and even in many women's handicrafts.



Gender Mainstreaming

Ambala Foundation initiate variety of activities like orientation, training, awareness meeting, Staffs and community level cultural show, school debate in order to mainstream gender issue in the community. This project organizes 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 sensitivity.



Campaign on *Morjaday Gori Somota*

In order to ensure equality through dignity of women *Morjaday Gori Somota* campaign is one of the major milestone of Ambala Foundation through this project. Orientation training for the fisher group and staff members and drama show for developing mass people's awareness on this campaign is regularly conducted. The project organize them to protest event against violation, conflict resolution, shalish, case filing etc. as well as involve women in shalish procedure, ensure participation in social institutions. A total of seven cultural shows on *Morjaday Gori Somota* related information has organized at this reporting period, where a total of 6,180 women were present.



Awareness on Covid-19

Ambala Foundation has distributed some awareness raising posters on the pandemic of Covid-19 to create awareness among the beneficiaries. Beneficiaries are now aware about the devastating impact of covid-19 maintaining social distance during this time. Health knowledge is imparted through a health guideline.



A Massive Achievement of Fisher folk Communities – Getting lease of 10.95 Acres Khas Lands and Ponds

Ambala Foundation with the financial support of Manusher Jonno Foundation is implementing the "Initiative for Tackling Management of Fisher Community People through Promoting and Protecting Rights and Entitlements (ITMFC)" project in Gopalganj district for improving rights and livelihoods of marginalized and disadvantaged people. This project mainly works to establish rights of marginalized & extremely backward fishermen and engaging them into alternative income generating activities for improving their life and livelihoods. This project is implemented in 15 unions of Tungipara, kotalipara and Muksudhpur Upazila in Gopalganj District.

The process of obtaining khas Lands/ponds: Ambala ITMFC Project Field Supervisors regularly conduct monthly group meetings with fisher folk communities. Within this meeting, various issues are discussed related with fisher communities about their basic rights and alternative income generating opportunities. Ambala Foundation also holds regular discussions and maintain communications with the Upazila Administration and the Khas land Acquisition Committee to ensure the access of fishermen to khas ponds or wetlands. On a group meeting held in February 2021, the registered fisher group decided to participate in the 3 years Khas Land/Pond leasing process announced by the Upazila Administration.

As per the government rules, the Kotalipara Upazila Administration issued a circular to lease the khas pond in February this year. As a result of regular



communication with upazila officers, Ambala Foundation timely conveyed this circular to Fisher Community Group. In after that, an emergency meeting was called immediately under the dynamic leadership of the presidents of the registered Fisher Group. According to the decision of the meeting, it was decided to go to the Upazila Land Office to participate in the leasing process of khas pond. As per the decision, the president and cashier came to the upazila, collected Circular from the land office and discussed the necessary issues. The notification created an excitement among the members. Again the president called an

emergency meeting to participate in the khas pond tender. Most of the members presented at the meeting and sharing their opinions. The meeting unanimously decided to take part in the leasing of the khas pond as everyone's opinion was constructive. Then the president, vice-president, cashier and members of the party visited the pond mentioned in the circular at the upazila level and jointly selected those khas ponds from different unions of the upazila on the basis of mouza, khatian, dag number. After that the president met again with the members and described the procedure of Khas Land Leasing. They need some time for collecting those money required for participating in this tender process. So they decided that they will participate the government circular dated on 04/03/21 and 22/03/21.



Then the registered group started collecting required documents for tender submission like audit report, testimonials from Upazila Cooperative Officer and bank statements against their saving accounts. On 03/03/21 and 21/03/2021, the President, cashier and other group members communicate with Upazila Land Office along with the support of Ambala Foundation for purchasing tender forms. The price of each form was 500 taka and 3 groups purchased application forms for 8 khas ponds. Then they worked on making the necessary documents. They submitted those documents properly and the tender box was opened at 4.00 pm on the day of submission in the presence of the Khas Land Acquisition Committee. After all the files have been checked and selected, it is time to announce. Meanwhile, the anxiety seems to be growing whether they will get it or not. Finally, The Highest bidder, the 3 registered fisher folk group of Ambala Foundation has been nominated for getting the lease of eight government khas ponds (10.95 acres) for the period of 3 years.

Now the 90 fishing family of Gopalganj District under 3 registered groups are dreaming of fish farming in the government khas ponds with the support of Ambala Foundation. They said that if they could cultivate fish in 8 khas ponds for 3 years, they will be financially benefitted and self-sufficient. They said that, we haven't had a place to work for so long. Now the workplace is ready. We are very happy. This is what the president of the Fishermen's Group said with joy and happiness. He thanked Ambala Foundation for providing this inspiration and said, "Without the support of Ambala Foundation, we would not have been able to accomplish this impossible task." We are also grateful to Manusher Jonno Foundation for improving our life and livelihoods. Now the members of the three groups think that they will cultivate fish on a larger scale with a loan from a bank in the coming days. They hope that seeing this initiative, many groups will come forward.



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 Nine Lac Peoples.

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

Significant Achievement:

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

Our Development & Media Partners:

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

Major Impact on Beneficiaries:

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

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

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

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

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

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

- Community people are aware of Sustainable Development Goal (SDG)

- 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 Munshigonj.



Broadcasting on Pandemic:

During this period of 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.



Nagorik Nisshas - free oxygen service

2020-21 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. Like other countries Bangladesh also experienced the deadly impacts of Corona virus. Every day lots of people affected by covid-19 and thousands of people died by this unknown virus.

Everyone engaged in healthcare, including doctors and nurses, is struggling to provide medical care in the districts of Bangladesh. Despite Munshiganj being the closest district to Dhaka, Munshiganj Sadar Hospital did not have adequate oxygen services. At just such a time, Munshiganj's social organization Nagarik Samonnay Parishad, in collaboration with GPH Group, started a free oxygen service called "Nagorik Nisshas". Fifty oxygen cylinders donated by the GPH group at the first step.

But a big challenge for Nagarik Samonnay Parishad is how people will know or contact them about this service. Then Nagarik Samonnay Parishad contacted Munshiganj's popular media Radio Bikrampur 99.2 FM.

Radio Bikrampur 99.2 FM immediately accepted their interest and started broadcasting immediately. Radio Bikrampur 99.2 FM broadcasts on PSA, news and talk-shows about how the general public can get free oxygen service including the hotline number of Nagorik Nisshas. Gradually the free oxygen service began. At that time, the Nagorik Nisshas team provided oxygen services for about 50 to 60 people every day.

Radio Bikrampur 99.2 FM didn't only broadcasting their news but also helped to deliver free oxygen to the corona patient. As a result of tireless work day and night, the people of Munshiganj have got the courage to go ahead against this covid war.





Shwapnojattra A Need Based Education Support 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 livelihoods become very much vulnerable. The unemployment situation leads them to illegal and hazardous life. Many people become addicted to various anti-social and terrorist activities. Concerning this situation, the Executive Director of Ambala Foundation, was thinking to do something for the poor meritorious students of Bangladesh. He started and formalized Shwapnojattra – need based higher educational support for poor students since January 2019.

Goals

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

Objectives

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

Our Uniqueness













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










Education Support Coverage



Education support program

					
Session Fee	Tuition Fee	Exam Fee	Book	Uniform	Khata
					
Transportation	Accommodation	Tiffin	School Bag	Pen-Pencil	Geometry Box

Supporting program

						
Study Tour	Health Support	Technical Training	Employment Support	Family Support	Festival Gift	Counselling on Abroad Education

Rashedul's Dream Comes into Reality



He got scholarship in PSC examination. On 2018, he got GPA-5.00 from Ramnagar KB Secondary High School in SSC Examination and on 2020, he got GPA-5 in science from A & J College in HSC Examination.

Rashedul Islam, a meritorious boy lives in Fajilpur Village under Kotchandpur Upazila of Jhinaidah District. His father Moynu Mora is an Agri labor and his mother Firoja Begum is a Housewife. Rashedul has also a little sister Samia Mariam who is only seven years old. They have no land for agricultural purposes. They only have a tiny house where Rashedul stayed and his father, mother and little sister stayed on the corridor.

Moynu Mora works on others land as an agri labor and the money he earns from day laboring does not cover the cost of the family. Sometimes they can't arrange double meal with what their father earns by working on other people's land. To contribute family income, Firoja Begum also raises cows, goats and pigeons.

Among this situation of hardship, Rashedul did not give up. He tried his level best and continued his studies through tuition. He got scholarship in PSC examination. On 2018, he got GPA-5.00 in Science from Ramnagar KB Secondary High School in SSC Examination and on 2020, got GPA-5 in science from A & J College in HSC Examination. Actually the HSC examination was not held at that time because of Corona Pandemic and he got this CGPA based on his previous result and assignment submission.

After completing SSC examination, Rashedul had no money to get admission in college. At that time, Head Master of Ramnagar KB School, Mr. Asaduzzaman provide financial support. Otherwise his education was stopped at that time. Rashedul never received any private tuition but his college teachers support a lot. After completing his HSC examination, he dream to be a doctor for supporting poor and marginalized communities of her village.

For fulfilling his dream, he took part in medical examination. In the admission test of Rajshahi Medical College, he achieved 893rd Merit Position. He heard that it will take 20 thousand taka to be admitted and for completing this medical study he requires lot of money. But it was impossible to give so much money to his poor father. So he was worried about the admission and medical education expenses. The Prothom Alo-renowned national daily newspaper of Bangladesh published the news of Rashedul Islam and seeking support from anyone to continue his (Rashedul) education.

After seeing this news, Shwapnojatra immediately communicate with Rashedul Islam. Rashedul informed that he required urgent 20,000 taka financial support for getting admission into Rajshahi Medical College. Shwapnojatra provide admission fee urgently for enrolling him to Rajshahi Medical College. After that Shwapnojatra took all the responsibility for ensuring his higher education.

Shwapnojatra provide admission fee urgently for enrolling him to Rajshahi Medical College. After that Shwapnojatra took all the responsibility of Rashedul 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. Rashedul 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. He also added that, after completing my medical degrees, I provide free treatment for poor marginalized communities of Bangladesh.





T echnology Adoption

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

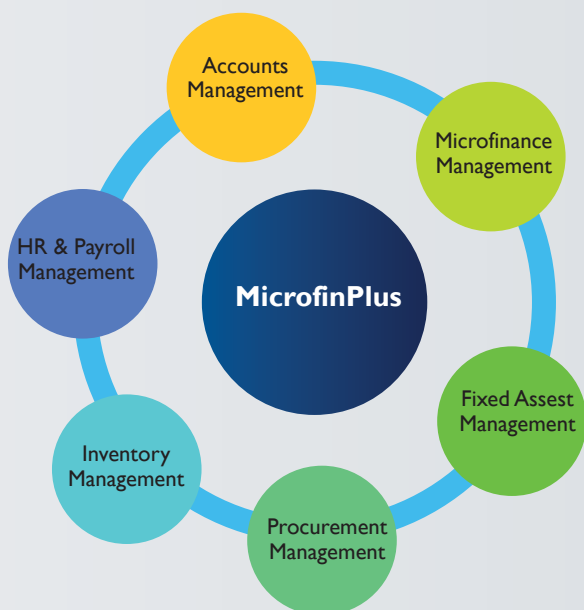
Our organization has the capability and know-how to apply it to the problems at hand, and how managers understand well the organizational implications of technological change.

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



MicrofinPlus.com

MicrofinPlus is a financial inclusion workflow-driven that integrated microfinance program solution that runs in a cloud environment and it has access to Computer, Laptop, Mobile and Tab. Management can monitor every status, "Real-Time Dashboard", up to date & role specific business information.



MicrofinPlus provides all type of reports supported by 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 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.

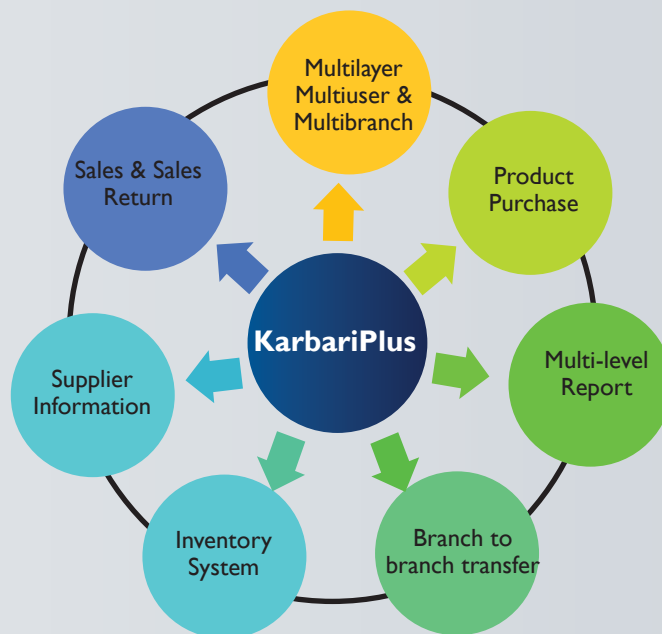
Product Purchase

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.

Ambala 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.



Human Resource Management

Human resources are the most vital assets of Ambala Foundation to maintain its sustainability since they are source of the knowledge, skills, and competence. Sustainability has three aspects-economic, social, and environmental and a sustainable organization not only survive itself but only contribute to the sustainable development by producing value for economy, society and environment. For that reason, human resources are valuable for Organization.

This organization is completely employee friendly, gender sensitive and liberal to all staff equally and use modern technology to operate its business. This organization operated by using own HR policy, procurement policy and many other relevant policies. Ambala Foundation has motivational program and prepare strategic plan for upcoming days for achieving targeted business goal by acquiring knowledge, developing skills and motivates staff to work with knowledge, skills, and competencies.

HR & ADMIN

HR & Admin department is working dedicatedly and contributing on organizational success. This team is responsible for planning and development, employee career assistance, find the right person for the right job and recruit employees that advance company objectives. This department also acts as leader of change and provide advocacy for employee. It also works on developing knowledge, skills, and competence for ensure success of

organizational vision and mission. HR & Admin team is as a bridge between Management & Staff of organization keeping confidentiality and transparency. This team is also engaged in arranging program and administrative measure, logistic support, maintaining health, hygiene and safety and also working very closely on different decision and policy making with management and act 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 Audit Department of Ambala Foundation is performing as an independent appraisal function established within an organization to examine and evaluate its activities as a service to the organization. This department is adding value and improving organization's operations. It helps on accomplishing objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes. Reporting internally to management, the audit department is delivering findings from its periodic visits. Most are thoughtful with recommendations here or there to incrementally improve the business of the organization. The audit department is working importantly in getting to the roots of a problem that must be extirpated. 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.



CAPACITY DEVELOPMENT

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

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

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



Mujib Borsho Celebration

100 Birth Year Celebration “*Mujib Borsho*” of Father of the Nation of Bangladesh, Bangabandhu Sheikh Mujibur Rahman to be celebrated with due respect from 17 March, 2020 to 26 March, 2021 through year long various programmes nationally & globally. Bangabandhu Sheikh Mujibur Rahman was born at Tungipara in Gopalganj on 17 March, 1920. He spearheaded the Bengalis’ liberation struggle and Bangladesh emerged as an independent country from Pakistan on the world map in 1971. Promoting the role of Bangabandhu at the grassroots level in Bangladesh’s independence struggle, the return anniversary of Bangabandhu is celebrated. UNESCO also made the decision unanimously to celebrate the “*Mujib Borsho*” together with Bangladesh.

To celebrate “*Mujib Borsho*”, every government and non-government organization of Bangladesh initiate several development programmes. Like others Ambala Foundation initiate several development initiative to show heartiest respect of Father of the Nation of Bangladesh, Bangabandhu Sheikh Mujibur Rahman. They organize several programmes for memorizing this year “*Mujib Borsho*”.



Food Distribution Program:

During this period of corona pandemic, Ambala Foundation organize Food distribution program to show respect of the Father of the Nation. Ambala Foundation distributed Food packages (rice, potato, oil, salt, flour, pulse) among their trusted beneficiaries within their working jurisdiction.



Covid-19 Vaccine Registration Campaign:

To celebrate “*Mujib Borsho*” Ambala Foundation initiates free covid -19 vaccine registration campaign for their beneficiaries. The beneficiaries came to branch offices and staffs registered themselves for covid 19 vaccination.



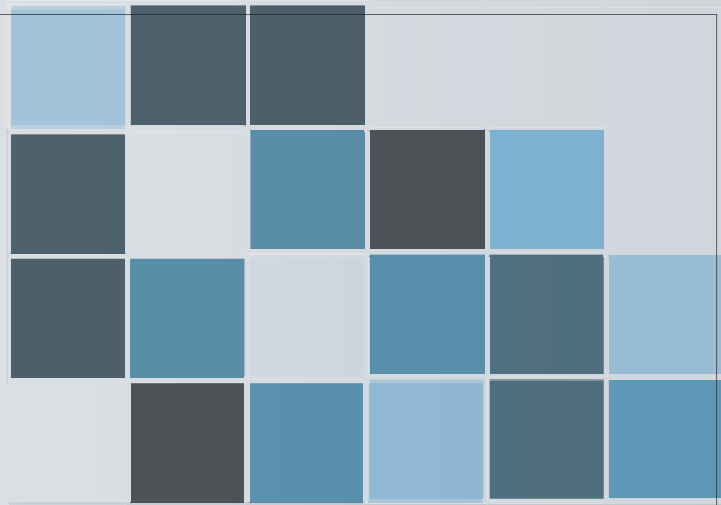
Tree Plantation Program:

To celebrate “Mujib Borsho” Ambala Foundation organize tree plantation programme. Ambala Foundation distributed different types of trees among their beneficiaries. The staffs also helped for identifying suitable local for tree plantation and also helped them for planting trees.



Mourning Day Celebration and Prayer Gathering Ceremony:

On 15th August, Ambala Foundation organize special prayer gathering ceremony in all of their branch offices to show respect of Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, Bangomata Sheikh Fazilatunnesa Mujib and all the martyrs and freedom fighter of Bangladesh Liberation War.



Mujib Borsho Celebration of Radio Bikrampur 99.2 FM:

Mujib Borsho - The 100 year celebration of the father of the Nation Bangabandhu Sheikh Mujibur Rahman. *Mujib Borsho* is celebrated worldwide to show respect the Father of the Nation of Bangladesh. The festival was scheduled on 16 March 2020-26 March 2021, but it has been extended to 16 December 2021 due to the global epidemic of coronavirus. On this occasion, Radio Bikrampur 99.2 FM has organized a 10-day special program titled ‘Chironton Mujib’ from 18-26 March 2021. Special Programs are: Chotoder Sheikh Mujib, Osomapto Attojiboni, Ami Mujib Bolchi, Chiro Omlan Sheikh Mujib, Mujib Tumi Bajrakantha Atal Himalaya, Mujib mane Bangladesh, Mrityunjayi Mujib, Shotoborshe Bangabandhu, Sorbokaler Onnotomo Srestho Bangali Bangabandhu Sheikh Mujib, Sadhinotar Sthopoti Bangabandhu. Also Radio Bikrampur Broadcasted Bangabandhu’s Motivational Speech, Organize Talkshows, Jingles all the year round.

Events of the Year



Organizational Anniversary



Annual Picnic



Pahela Falgun



Happy New Year



Employee Promotion



Accounts Management Training

CSR Activities



Food Distribution



Covid 19 Vaccine Registration



Mask Distribution



Shok dibos Udjapon



Financial Support – sick staff



Tree Plantation



এম এম রহমান এন্ড কোং
M M Rahman & Co.
Chartered Accountants

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INDEPENDENT AUDITOR'S REPORT

AMBALA FOUNDATION

The members of governing body of Ambala foundation

Qualified Opinion

We have audited the financial statements of **AMBALA FOUNDATION** which comprises the Statement of financial position as at June 30, 2021, and the Statement of profit or loss and other comprehensive income, Statements of receipts and payments, statement of changes in capital fund and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, financial position of the Foundation as at June 30, 2021, and of its financial performance for the year then ended in accordance with International Financial Reporting Standards (IFRSs).

Basis for Qualified opinion

1. As per paragraph 31 of IFRS 15 (Revenue from Contracts with Customers), an entity shall recognize the revenue when the entity satisfies a performance obligation by transferring a promised good or service to a customer. However, the foundation had the policy to recognize the revenue of service charges on loans on a cash basis. Therefore the amount of Tk. 856,268,664 (Eighty-five crore sixty-two lac sixty eight thousand six hundred and sixty-four taka only) included in note 24.00 to the Financial Statements as Service Charge on Loan was not in compliance with the IFRS 15.
2. According to paragraph 27 of IAS 1 (Presentation of Financial Statements), an entity has to prepare its financial statements using the accrual basis of accounting. As per paragraph 28 of IAS 1, the entity has to recognize the elements of financial statements (Assets, Liabilities, Equity, Income, and Expense) when they satisfy the definition and recognition criteria for those elements in the Framework. However, in our audit, it was revealed that the foundation had not posted the transactions when they satisfy the definition and recognition criteria and it was a non-compliance to the IAS 1.
3. According to paragraph 9 of the IFRS 16 (Leases), the foundation has to assess whether a contract is, or contains a lease. As per paragraphs 23 & 29 of the IFRS 16, the Foundation has to measure the right-of-use assets for the leases and as per paragraphs 26 & 36, the foundation also has to measure the lease liability for the leases. However, it was revealed in our audit that the standards in this regard were not being followed.
4. As per paragraph 18 of IAS 24 (Related Party Disclosures), an entity shall disclose the nature of related party relationship as well as information about those transactions and outstanding balances, including commitments, necessary for users to understand the potential effect of the relationship on the financial statements. However, disclosures in this regard were not included in the financial statements of the Foundation.
5. According to paragraph 107 of the IAS-38 (Intangible Assets), an intangible assets with an indefinite useful life shall not be amortized. However, the foundation had amortized the intangible assets with indefinite useful life which was not in compliance with the standards in this regard. Additionally, as per the IAS-36 an entity is required to test an intangible asset with an indefinite useful life for impairment by comparing its recoverable amount with its carrying amount, annually & whenever there is an indication that the intangible assets may be impaired.



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We conducted our audit in accordance with international standards on Auditing (ISAs). Our responsibilities under those standards are further describe in Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the organization in accordance with the international Ethics standards board for accountant's code of ethics for professional accountants (IESBA code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these ethical requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of management and those charged with governance for the financial statements

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

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Foundation to cease to continue as a going concern.



এম এম রহমান এন্ড কোং
M M Rahman & Co.
Chartered Accountants

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Islam Avenue, Bangla Motor Dhaka -1000
Tel : 02 48311027 , 02 48311029
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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Name of Firm:

M M Rahman & Co.
Chartered Accountants

Signature of the Auditor


Syed Mahmud Ahmad FCA
Senior Partner
586

Name of the Auditor

Enrolment No.

DVC:2110060586AS193601
DATE-06.10.2021



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AMBALA FOUNDATION
Statement of Financial Position
As at 30 June 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Non-Current Assets			
Property, Plant & Equipment	6	188,452,914	166,553,494
Intangible Assets	7	4,473,433	6,123,501
Other Non Current Assets	8	88,854	194,920
Total Non-Current Assets		193,015,201	172,871,915
Current Assets			
Investment FDR	9	504,402,451	286,841,621
Advance, Security & Prepaid	10	202,730,255	265,749,592
Loan to Group Members	11	4,041,800,148	3,464,735,112
Accounts Receivable	12	1,736,735	1,518,090
Others Current Assets	13	3,500,389	3,990,274
Cash in Hand and at Bank	14	187,649,412	79,425,649
Total Current Assets		4,941,819,390	4,102,260,338
Total Assets		5,134,834,591	4,275,132,253
Capital Fund and Reserves			
Retained Surplus		758,859,514	670,275,453
Reserve Fund	15	81,045,764	71,673,023
Development Program Fund	16	289,971	605,980
Total Capital Fund and Reserves		840,195,249	742,554,456
Non Current Liabilities			
Long Term Borrowings-PKSF	17	127,500,000	108,500,000
Long Term Borrowings-Bank & Others	18	1,563,117,179	1,380,048,507
		1,690,617,179	1,488,548,507
Current Liabilities			
Member Savings	19	2,060,686,845	1,463,133,919
Short Term Loan & Liability	20	206,484,052	334,616,980
Loan Loss Provision	21	109,167,912	61,164,948
PF, WF, Gratuity, IT etc.	22	213,250,224	176,203,850
Accounts Payable	23	14,433,130	8,909,593
Total Current Liabilities		2,604,022,163	2,044,029,290
Total Capital Fund and Liabilities		5,134,834,591	4,275,132,253

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


M. Azizur Rahman
Chairperson


Arif Sikder
Executive Director


Dewan Taufiq Hossain
Director

Singed as per our separate report of even date.

Dated: 06 October, 2021
Place : Dhaka


M M Rahman & Co.
Chartered Accountants

AMBALA FOUNDATION
Statement of Profit or Loss and Comprehensive Income
For the year ended 30 June, 2021

Particulars	Notes	Amount in Taka	
		FY 2020-2021	FY 2019-2020
Income			
Service Charge	24	874,210,256	726,571,285
Interest on Regular & FDR account	25	15,275,224	21,219,406
Others Income	26	5,851,359	4,576,695
Donation, Subscription & Reimbursable Income	27	6,954,903	3,333,593
Donor grants	28	5,394,413	10,299,117
Total		907,686,155	766,000,096
Expenditure			
Salary & benefits	29	325,079,859	259,117,180
General & Administration expenses			
Office rent & utilities	30	14,781,208	13,279,392
Printing & stationary	31	4,257,440	3,530,135
Communication	32	1,246,981	1,083,267
Tours & travel	33	12,828,140	10,257,953
Repairs & maintenance	34	18,943,146	15,795,820
Advertisement & publications	35	264,325	737,525
Legal expenses	36	4,141,277	12,286,093
Training / Workshop / Meeting etc.	37	541,752	684,297
Other admin & general expenses	38	18,178,765	25,992,959
Gratuity, pension & insurance premium	39	11,517,234	12,168,480
Lose On Disposal of Fixed Assets	40	200,319	498,763
Corporate Social Responsibility	41	4,683,369	2,774,817
Sub-total		91,583,956	99,089,501
Financial expenses			
Interest to PKSf & Bank	42	154,951,185	146,330,626
Interest on savings	43	148,509,051	115,581,504
Interest on other loan fund	44	24,549,051	41,909,196
Sub-total		328,009,287	303,821,326
Programmatic expenses			
Programmatic exp. & contributions	45	5,335,653	10,083,664
Sub-total		5,335,653	10,083,664
Expenses for provision & reserve			
Expenses for provision & reserved	46	48,002,963	15,677,617
Sub-total		48,002,963	15,677,617
Depreciation on non current assets			
Depreciation	47	11,717,635	11,116,519
Sub-total		11,717,635	11,116,519
Total expenditure		809,729,353	698,905,807
Excess of income over expenditure		97,956,802	67,094,289
		907,686,155	766,000,096

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


M. Azizur Rahman
Chairperson


Arif Sikder
Executive Director


Dewan Taufiga Hossain
Director

Dated: 06 October, 2021
Place : Dhaka

Singed as per our separate report of even date

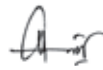

M M Rahman & Co.
Chartered Accountants

AMBALA FOUNDATION
Statement of Cash Flows
for the year ended 30 June 2021

Particulars	Amount in Taka	
	FY 2020-2021	FY 2019-2020
A. Cash flows from operating activities		
Surplus for the period	97,956,802	67,094,289
Add: Amount considered as non cash items Expenses		
Expenses for provision & reserve	48,002,963	15,677,617
Depreciation for the year	11,717,635	11,116,519
Non cash staff salary & benefits	48,517,344	50,016,112
Non cash general & administrative expenses	21,145,105	24,426,570
Non cash financial cost	211,894,490	214,151,857
Non cash program cost	5,335,653	4,384,921
Sub-total of non cash items expenses	346,613,190	319,773,596
Less: Amount considered as non cash items income		
Non cash FDR & Revenue income	(42,008,223)	(95,786,727)
Sub-total of non cash items income	(42,008,223)	(95,786,727)
Increase/decrease in disbursement to members	(601,446,708)	(552,206,670)
Increased /decrease in payment for provision	(17,366,389)	(14,781,223)
Increase/decrease in loan, advance & prepaid	92,126,847	8,957,629
Net cash used in operating activities	(124,124,481)	(266,949,106)
B. Cash flows from Investing Activities		
Increase/decrease in acquisition of property, plant and equipment	(16,406,291)	(15,511,359)
Increase/decrease in short term investment	(214,088,705)	40,544,398
Increase/decrease in others current assets	(1,029,077)	(4,988,931)
Net Cash Used in Investing Activities	(231,524,073)	20,044,108
C. Cash Flows from financing Activities		
Increase/decrease in Long Term Borrowings-PKSF	19,000,000	39,100,000
Increase/decrease in Long Term Borrowings-Bank & Others	45,929,423	(193,574,425)
Increase/decrease in members savings	571,286,132	387,019,447
Increase/decrease in short term loan & others current liabilities	(195,940,750)	(32,414,505)
Increase/decrease in staff EP,EG,EW & ES fund	23,854,760	18,873,668
Increase/decrease in Development Program Fund	(257,248)	10,205,157
Net Cash Used in Financing Activities	463,872,317	229,209,342
D. Net cash increase / Decrease (A+B+C)	108,223,763	(17,695,656)
Add. Cash and Bank Balance Beginning of the year	79,425,649	97,121,305
Cash and Bank Balance at the end of the year	187,649,412	79,425,649



M. Azizur Rahman
Chairperson



Arif Sikder
Executive Director



Dewan Taufiq Hossain
Director

Dated: 06 October, 2021
Place : Dhaka


M M Rahman & Co.
Chartered Accountants

AMBALA FOUNDATION
Statement of Changes in Capital Fund
For the year ended 30 June 2021

Particulars	Amount in Taka	
	FY 2020-2021	FY 2019-2020
Opening balance	741,948,476	674,854,187
Add: Opening Adjustment	-	-
Prior year adjustment	-	-
Surplus for the Year	97,956,802	67,094,289
Closing balance	839,905,278	741,948,476
Add: Adjustment during the year	-	-
Less: Adjustment during the year	-	-
Less: Transferred to reserve	(81,045,764)	(71,673,023)
Total Fund (After transfer to reserve)	758,859,514	670,275,453
Add: Reserve fund	81,045,764	71,673,023
Balance as on 30-06-2021	839,905,278	741,948,476



M. Azizur Rahman
Chairperson



Arif Sikder
Executive Director



Dewan Taufiq Hossain
Director

Dated: 06 October, 2021
Place : Dhaka


M M Rahman & Co.
Chartered Accountants



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