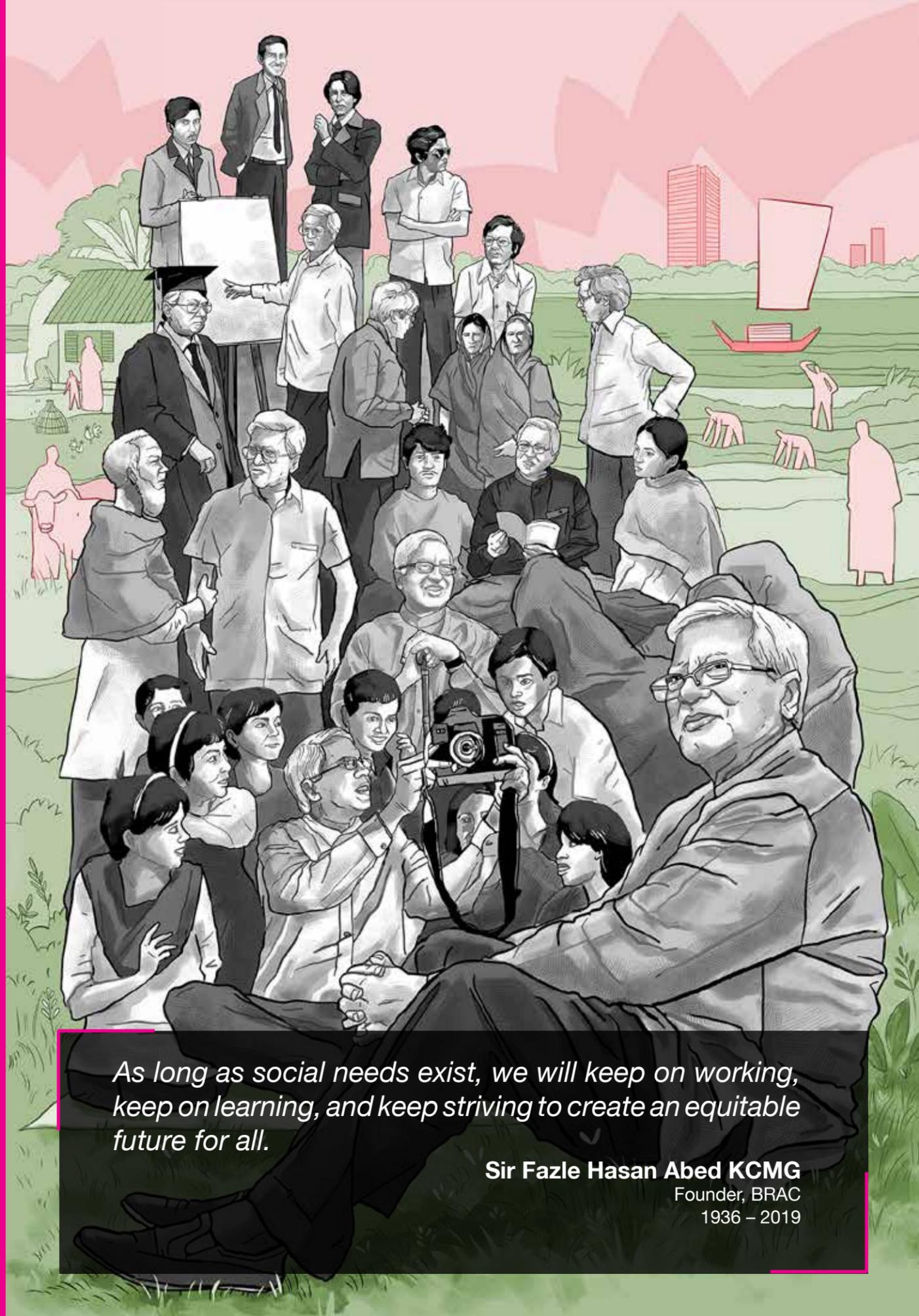




ANNUAL
REPORT 2020

STICHTING
BRAC INTERNATIONAL





As long as social needs exist, we will keep on working, keep on learning, and keep striving to create an equitable future for all.

Sir Fazle Hasan Abed KCMG
Founder, BRAC
1936 – 2019

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MESSAGE FROM THE CHAIR

The COVID-19 pandemic disrupted and dominated the past year around the world, and like any catastrophe, the severity of the pandemic was more acutely felt by people living in poverty. Along with the world, BRAC mourned the loss of millions of lives from the disease, while also having our staff and response capabilities tested to the limit.

BRAC has played a significant role in responding to the pandemic, reaching nearly 50 million people through our COVID-19 response efforts. We supported ten countries across the Global South in tackling the health, humanitarian, social and economic impacts of COVID-19.

BRAC's approach, grounded in our southern roots, allowed us to adjust quickly to accommodate the new realities. In the midst of the pandemic, BRAC innovated, piloted and scaled up interventions and worked in partnership with host governments and other stakeholders to reach the most people with the most effective solutions. From health to early childhood development and girls' education initiatives, our teams adapted programmes to leverage low-tech, inclusive technology to reach target audiences during lockdown periods, and to expand the reach of our programmes.

Despite the challenges of the pandemic, BRAC continued its vital work with people with disabilities, including Financial Inclusion for PWDs initiatives and our Disability Inclusive Graduation (DIG) project that provides support to people living in extreme poverty, with a special focus on those with disabilities.

Looking forward, our Global Strategy and bold collective goal at BRAC is to empower and build better futures for 250 million people by 2030. Amongst our priorities, we continue our steadfast commitment to tear down roadblocks to women reaching their potential. We are doing this within the organisation, including currently planning a Women Leadership Development Programme for roll out, as well as in the communities where we work and beyond. We see women as powerful agents of change, and believe the path to stronger, more resilient societies lies in putting gender equality and women's rights at the centre of our efforts.



Irene Khan
Chair, Supervisory Board
BRAC International



We are grateful to the continued support of our funding partners, host governments, and key stakeholders as we work with people and communities to bring about a new era of development and inclusivity.

LETTER FROM EXECUTIVE DIRECTOR

RESILIENCE IN TIMES OF CRISIS

As I write this letter, we continue to navigate through a global pandemic, climate crisis, social injustice, and more. While we began the year 2020 mourning the passing of our founder, Sir Fazle Hasan Abed, we turned that loss into renewed commitment by building on the vision he left behind for us. Sir Fazle said, "We must strive to continuously find solutions to emerging and re-emerging social challenges. We must reach out to those in need". At BRAC, we feel proud to continue carrying the baton that he handed over to us.

2020 was a year full of challenges and transitions for BRAC International. The COVID-19 pandemic affected the health and wellbeing of millions of people worldwide; led to drastic loss of human lives and pushed people back into poverty. Many were unable to feed themselves, and children, especially girls, missed out on crucial years of schooling. However, CY 2020 was also a year full of opportunity and learning, from which we were able to renew our commitment to pursue BRAC's global strategic vision; reach out to the people we work with and give them the hope that BRAC stands with them in and in-between crisis, while ensuring the safety and health of our own staff and their families.

The pandemic upended the lives of the people whom we work within 10 countries across Asia and Africa; as of December 2020, a total of 963,847 people were tested COVID-19 positive in the countries we operate. Our teams on the ground were able to reach over 49 million people across two continents by delivering services and support, using recommended infection control measures, case management support, and socio-economic recovery interventions. We carried out these programme activities by partnering with governments, community leaders, and local and international NGOs. In addition, our team developed



DR MUHAMMAD MUSA
Executive Director
BRAC International



I take this opportunity to express heartfelt gratitude to our staff members who worked hard during this difficult period and managed family and home-struggles while reaching out to millions of people. I also thank our Supervisory Board for its guidance and support throughout the year.

innovative approaches for programming, collaborating, and mobilising resources that included the co-creation of strategies and proposals with our funding partners. We pursued social impact and outcome-based approaches, as well as partnerships with multilateral organisations including the United Nations. We also focused on strengthening our organisation based on past learnings, starting with our safeguarding policies, as well as programme design and quality.

CY 2020 also afforded us the opportunity to redouble our efforts and develop innovative solutions to deliver services to our programme participants:

- Through our radio-based Play Lab model in Uganda and Tanzania, we reached over 18,763,540 parents and caregivers to help support their children learn from home.
- Our Microfinance programme provided services to 654,845 clients, 96% of whom are women, as of December 2020.
- Our Health programme provided basic healthcare services to 4,789,590 people in vulnerable situations in Asia and Africa.
- BRAC's Early Childhood Development model, non-formal Education programme, and Youth Empowerment interventions supported the growth and development of more than 601,826 children and youths.
- Through our Agriculture, Food Security and Livelihood programme, we provided direct assistance to over 22,035 farmers and their families, who in turn shared their knowledge with a larger number of their neighbours and peer farmers.

With the goal of expanding our reach and impact to those living in poverty, inequality and injustice, we engaged in several global-level initiatives. Our participation in the Global Commission on Adaptation enabled BRAC International to take a stronger role in advancing Locally Led Adaptation and promoting more sustainable and community based resilience-building to address Climate Change and its consequences. We joined coalitions working for Early Childhood Development to advance policies and mobilise resources in favor of positive childhood promotion. We also became members of Humanitarian forums to support cutting-edge innovations, discuss global trends, and unveil ground-breaking solutions to improve the lives of millions in need.

As we build on our work and learning of 2020, and continue our programmatic interventions in 2021, we remain committed to working with communities to rebuild and emerge stronger than before. We believe that those living in poverty and inequality are not only resilient but that they are able to take control of their own lives.

I take this opportunity to express heartfelt gratitude to our staff members who worked hard during this difficult period and managed family and home-struggles while reaching out to millions of people. I also thank our Supervisory Board for its guidance and support throughout the year.

On behalf of BRAC International, I wholeheartedly thank our funding partners, government counterparts, affiliates, and key stakeholders for supporting us as we stand beside the world's most vulnerable people.

We remain committed to building a more equitable and inclusive world.

BRAC INTERNATIONAL SAFEGUARDING ACHIEVEMENTS 2020

Safeguarding practices were initiated in BRAC from the very inception of the organisation. However, many of the practices were not formalised until 2019 when the organisation produced the overarching safeguarding policy and the five sub-set policies, namely:

- Child and Adolescent Protection policy
- Sexual Harassment Elimination policy
- Prevention of Workplace Bullying and Violence policy
- Adults with Special Needs policy
- Whistleblowing policy.

In 2020, all these policies were adapted in the BRAC International (BI) countries considering the country context and law by review of the Country Management Team and vetting by a legal counsellor. The policies are now implemented in all the BI Country Offices, the Africa Regional Office in Kenya, and the Dhaka Office in Bangladesh. **All staff members have received training and orientation on safeguarding and the five sub-set policies, along with guidelines on the reporting and response mechanism of the organisation.**

All BI offices now have a committee, known as the Human Resource Compliance Committee (HRCC), in place to review and address the complaints received in an appropriate manner. With awareness raising in all countries on safeguarding, whistleblowing and the reporting mechanism, the number of complaints lodged in 2020 spiked to a number of sixty-nine from only five in 2019.

STAFF TRAINING ON SAFEGUARDING IS AN ONGOING PROCESS. IT IS INCLUDED IN THE INDUCTION OF ANY NEW STAFF JOINING THE ORGANISATION. A NUMBER OF INITIATIVES WERE TAKEN TO MAINSTREAM SAFEGUARDING WITH OTHER KEY SYSTEMS OF THE ORGANISATION



An online e-course was developed in 2020 when classroom training could not take place due to the COVID-19 pandemic.



A safeguarding checklist was developed for programme design, safeguarding indicators were developed to include in the Audit Charter.



Monitoring Mechanism and risk management framework, and a checklist was developed to assess safeguarding practices in different BI Countries.



Some of the BI countries have started safeguarding awareness building for their programme participants and informed them of the contact details to report any incident violating the safeguarding policy. The safeguarding clause is included in partnership agreements and partners are also oriented on safeguarding and sub-set policies, procedures, and the reporting mechanism.

Towards the end of 2020, BI reviewed the Sexual Harassment Elimination policy to incorporate the key elements of Protection of Sexual Exploitation and Abuse (PSEA). The revised policy was reviewed and vetted by UNICEF. The BI countries have also conducted a mapping exercise to locate service providers to support victims/survivors of safeguarding incidents.

Overall, a good attempt has been made to integrate safeguarding in various systems and processes within the organisation to contribute to building a safeguarding culture. However, a lot remains to be done and much more effort needs to be given in awareness building, incident reporting, case management, risk assessments, and capacity building. There are Safeguarding Focal Points in all the offices of BI who are working relentlessly to advocate and support safeguarding initiatives and ensure the safeguarding standards are met adequately.

KEY ACHIEVEMENTS IN 2020



Afghanistan

- **Over 11.5 million people were reached** across 14 targeted provinces of Afghanistan through programmatic interventions.
- **890 participants** were trained including 10 Community-based Girls School (CBGS) Master Trainers as a core team on Child Safeguarding.
- **2,066,519 people** were reached through the Citizens' Charter Afghanistan Project, **949,780 people** through the Health programme, and **69,435 participants** through the Education programme.

- **1,026 aqua-farmers were reached** through locally customised Nutrition Sensitive Aquaculture project.
- **486 persons with disabilities** (PWDs) were reached through the Financial Inclusion for PWDs Project.
- **140,285 people were reached** through Microfinance services.



Myanmar



Nepal

- BRAC Nepal launched the **disability-inclusive COVID-19 response** project, which ended in December 2020, with Handicap International and DEC Surkhet as partners.
- **94 young women** were trained as electrical technicians, with 56% of them now engaged as electricians in their communities.

- Provided technical assistance to DOLE and ADB to launch a graduation pilot that targeted **1,812 participants** in 29 barangays (villages) across five municipalities in Negros Occidental.
- **6,776 people** were reached through Education and Ultra-Poor Graduation programmatic interventions.



Philippines



Liberia

- **A total of 550,571 people's lives** were impacted through the provision of various social development services.
- **35,954 people were reached** through Microfinance services.

- BRMCP is **developing SMS integration** to make financial transactions more transparent for clients. The system will send real-time notifications each time a client makes a repayment or deposit.
- BRMCP received approval from the National Bank of Rwanda to **increase the number of branches by 10**, bringing the **total to 20**.
- **5,334 people were reached** through Microfinance services.



Rwanda



Sierra Leone

- Through the Youth Empowerment programme, **life-skills story books were translated into audio recordings** and aired on the Ministry of Education's daily radio shows.
- The Emergency Preparedness and Response Programme **expanded its activities to two new communities and schools**, and constructed water drainages which have helped greatly in reducing floods.
- The Agriculture, Food Security and Livelihood (AFSL) programme implemented two major projects and **reached a total number of 76,950 farmers**.
- **52,060 people were reached** through Microfinance services.

- The Emergency Food Security and Agriculture Project **targeted 1,400 flood-affected food insecure and displaced households** with a **total of 8,400 individuals**, and supported them with training and emergency supplies of vegetables and fish kits, seeds, farming tools, etc.



South Sudan



Tanzania

- The Early Childhood Development programme has **launched a radio show to provide young children with opportunities of early learning**, while parents and caregivers receive relevant information on children's health, nutrition, and child protection.
- **190,828 people were reached** through Microfinance services.

- **Reached more than 805,504 people** through the Health programme.
- **6,602 learners** from the Early Childhood Development programme accessed e-learning through SMS and community radio shows.
- **A total of 6,166 staff**, Community Health Workers, teachers, and volunteers received training on Psychosocial Support.
- **193,944 people were reached** through Microfinance services.



Uganda

COVID-19 KEY RESPONSE ACTIVITIES

AFGHANISTAN

- BRAC Afghanistan has reached a total of **11,552,637 people** directly in 14 provinces through the awareness raising and infection and prevention control activities.
- Under its dedicated COVID-19 hospital in Helmand province, BRAC Afghanistan is continuing to deliver the services and treatment to the patients with COVID-19 symptoms, including through **14 Rapid Response Teams** in the districts of the province, and has received and treated a total of 113 OPD patients.
- BRAC Afghanistan provided **helpline education support to the girls** of Girls Education Challenge-Transition (GEC-T) during the COVID-19 pandemic.

PHILIPPINES

- By the end of September 2020, BRAC Philippines **reached 100,072 individuals** through its independent COVID-19 response and recovery initiatives, including life-saving informational material distribution and awareness raising campaigns.
- BRAC Philippines introduced an **online platform** that includes COVID-19 awareness-raising response initiative.

MYANMAR

- COVID-19 awareness activities **reached approximately 900,000 people** in the regions BRAC Myanmar works in. BRAC trained over 150 staff on Humanitarian Principles and Humanitarian Skills; Disaster Risk Reduction and Climate Change Adaptation; and Disaster Risk Vulnerability Assessments.
- By the end of September 2020, BRAC Myanmar **reached 899,439 individuals** through its independent COVID-19 response and recovery initiatives, which included life-saving informational material distribution and awareness raising campaigns.

LIBERIA

- BRAC Liberia **reached a total of 1,664,370 people** across 10 counties while raising awareness on COVID-19. Which is 37% of the entire population (4.5 million).
- The country team, in partnership with government agencies including the line ministries, distributed **118,018 life-saving informational materials** to increase awareness on COVID-19 infection and prevention control.

NEPAL

- BRAC has been working with partners in Nepal to **develop and disseminate disability-inclusive messages** through SMS, radio, social media, and hotline.
- **Sanitary and hygiene kits** have been supplied at quarantine centres and municipalities, and support has been provided to make their relief guidelines and distributions more inclusive for persons with disabilities.

SIERRA LEONE

- BRAC Sierra Leone **reached over 608,187 people** through door-to-door initiatives, radio programmes, and SMS messaging.
- The Community Health Reach Project, aiming to support the government in the prevention, prompt detection, and effective response to the COVID-19 outbreak was implemented in 3 districts, reaching over **3 million people with life-saving messages and PPEs**.

SOUTH SUDAN

- BRAC South Sudan successfully completed its Emergency COVID-19 response plan funded by GAC, exceeding the majority of the targets. The project **reached more than 150,000 people** through awareness sessions, distributed 17,706 soaps/sanitiser, 33,870 IEC materials, 2,500 items of PPE and 4,000 hygiene kits and installed 300 handwashing stations.

TANZANIA

- BRAC Tanzania **reached over 3.9 million people** across the country, and distributed more than 215,537 life-saving informational materials to its programme participants.
- A **national child helpline** was set up to support the nurture and care of children especially those at risk during the pandemic.

UGANDA

- **Reached 42,729,036 people** at BRAC Uganda through COVID-19 awareness raising and infection prevention and control activities.
- **9,009 Community Health Workers (CHWs)** were provided with Personal Protection Equipment (PPE), such as hand sanitiser, face shields and masks.

BRAC INTERNATIONAL MICROFINANCE'S RESPONSE

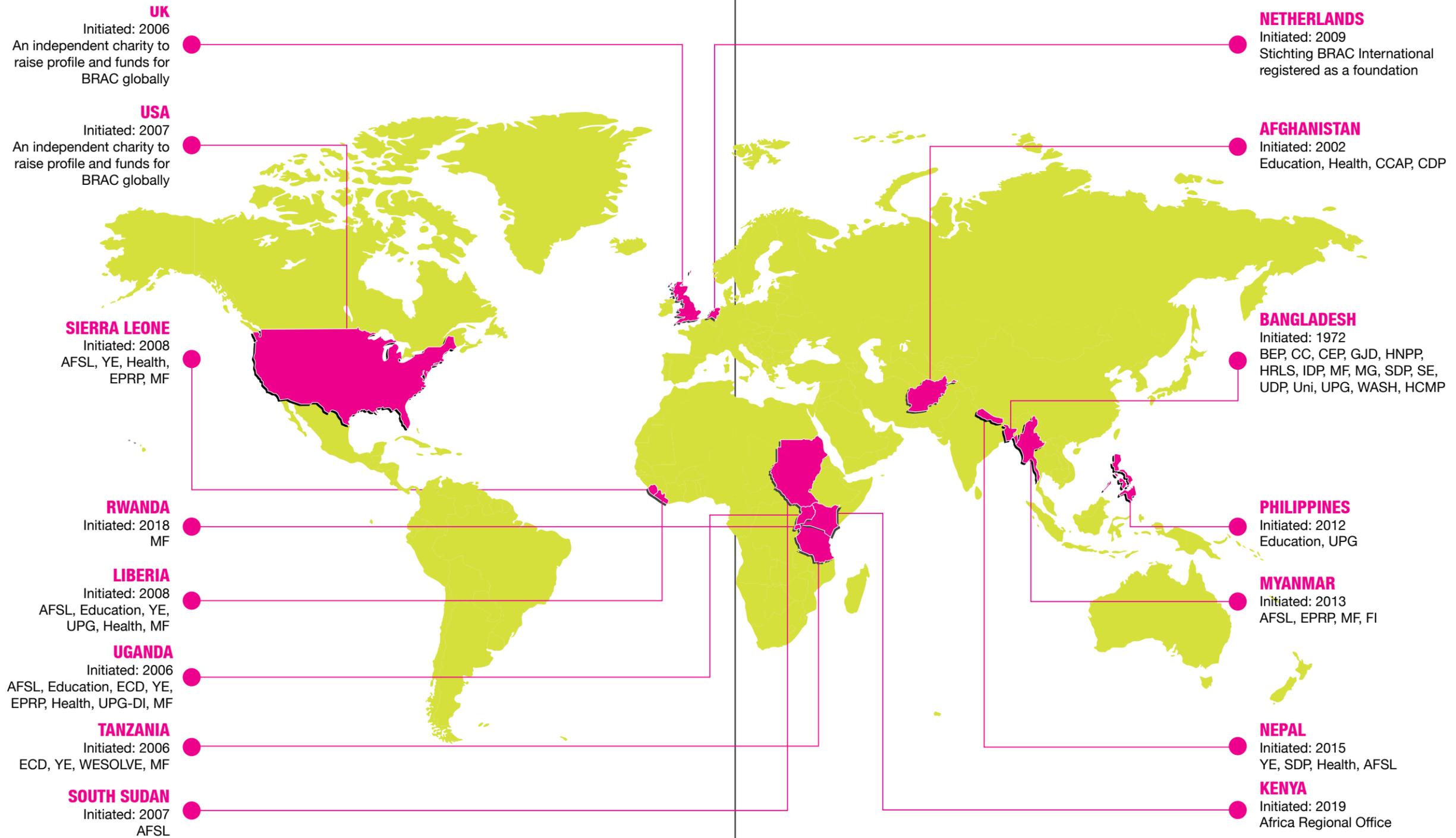
MYANMAR, UGANDA, TANZANIA, RWANDA, SIERRA LEONE, LIBERIA

With the COVID-19 pandemic, our clients' inherent financial resilience has been severely tested. We are endeavoring to maintain it through additional support and providing the right financial tools to strengthen and multiply their resilience at the individual, household, and community level.

BRAC International Microfinance provided

immediate relief by offering payment holidays and continued to pay staff salaries with the goal of being ready for the recovery phase and to respond immediately once in-country operations recommenced. We encouraged economic recovery by rescheduling loans, refinancing existing clients, and providing recovery loans to new BRAC clients.

BRAC ACROSS THE WORLD



AFSL: Agriculture, Food Security and Livelihood
BEP: BRAC Education Programme
CC: Climate Change
CCAP: Citizens' Charters Afghanistan Project
CEP: Community Empowerment Programme
CDP: Community Development Programme

ECD: Early Childhood Development
EPRP: Emergency Preparedness and Response Programme
FI: Financial Inclusion
GJD: Gender Justice and Diversity
HNPP: Health, Nutrition and Population Programme
HRLS: Human Resources and Legal Aid Services
HCMP: Humanitarian Crisis Management Programme

IDP: Integrated Development Programme
MG: Migration
MF: Microfinance
SE: Social Enterprises
SDP: Skills Development Programme
UDP: Urban Development Programme

Uni: University
WASH: Water, Sanitation and Hygiene
UPG: Ultra Poor Graduation
UPG-DI: Ultra Poor Graduation-Disability Inclusive
WE SOLVE: Women Entrepreneurship through Solar Value chain for Economic Development
YE: Youth Empowerment

STICHTING BRAC INTERNATIONAL SUPERVISORY BOARD



IRENE KHAN

Chair

Irene Zubaida Khan is director general of the International Development Law Organization (IDLO). The first woman to hold this office, she took up her position on January 1, 2012.

An international thought leader on human rights, gender, and social justice issues, Ms Khan was secretary general of Amnesty International from 2001 to 2009. Prior to that, she worked for the UN High Commissioner for Refugees for 21 years at headquarters and in various field operations. She was visiting professor at the State University of New York Law School (Buffalo) in 2011.

Irene sits on the boards of several international human rights and development organisations. She is the recipient of numerous honorary degrees and prestigious awards, including the City of Sydney Peace Prize in 2006 for her work to end violence against women and girls. Her book, *The Unheard Truth: Poverty and Human Rights*, has been translated into seven languages.

Born in Bangladesh, Ms Khan studied law at the University of Manchester and Harvard Law School.



SYLVIA BORREN

Vice Chair

Sylvia Borren has worked all her life within and for civil society organisations, both professionally and as a volunteer.

She was part of the Dutch and global women's and sexual rights movements (COC, ILGA, IWC for a just and sustainable Palestinian-Israeli peace) and is now advisor to the UN Women National Committee Netherlands and ATRIA (Institute on gender equality

and women's history). Ms Borren was part of the anti-poverty movement (director of Oxfam Novib 1994-2008, and co-chair of the Global Call to Action against Poverty and EEN).

She was on two national governmental advisory commissions (for Youth Policy and the Advisory Council on International Affairs), co-chair of the Worldconnectors (a Dutch think tank), on the board of a large mental health institute (Altrecht), worked as an organisational consultant with De Beuk for many years, led the project Quality Educators for All with the trade union Education International, and continues to be a member of the Worldconnectors.

Ms Borren was recently director of Greenpeace Netherlands (2011-2016), part of the Forest Stewardship Council Netherlands, and is now on the advisory commission of Staatsbosbeheer, which manages nature reserves.

She is a freelance consultant at 'Working for Justice' and a senior adviser for Governance & Integrity.



PARVEEN MAHMUD FCA

Member

Parveen Mahmud, in her varied professional career has worked with social innovations, entrepreneurship, and sustainable development. Ms Mahmud started her career with BRAC, and has worked with international NGOs and development agencies. She was the deputy managing director of PKSF, Bangladesh's apex funding organisation for Microfinance Institutes. She is the founding managing director of Grameen Telecom Trust.

She was a partner in ACNABIN & Co, Chartered Accountants. She is the first female president of the Institute of Chartered Accountants of Bangladesh (ICAB), as well as the first female board member of the South Asian Federation of Accountants (SAFA), the apex accounting professional body of SAARC. She is the chairperson of CA Female Forum - Women in Leadership Committee, ICAB and is the vice chairperson of the Women in Leadership Committee of SAFA.

Ms Mahmud sits on numerous boards, including Stichting BRAC International, Apex Footwear Ltd, Grameenphone Ltd, Linde Bangladesh

Ltd, Manusher Jonnyo Foundation, Transparency International Bangladesh, and Centre for Policy Dialogue. She is the chairperson of UCEP Bangladesh, Shasha Foundation, and was chairperson of MIDAS, Shasha Denims Ltd, and Acid Survivors' Foundation. Ms Mahmud is also a member of the International Chamber of Commerce, Bangladesh. She was a member of the National Advisory Panel for SME Development of Bangladesh, founding board member of SME Foundation, and Convenor, SME Women's Forum.

Ms Mahmud is the recipient of Ananyrna Top Ten Women - 2018 Award, Women at Work - 2017 Award from Bangladesh Association of Software and Information Services, and Women of Inspiration Awards 2017 from the Bangladesh Organisation for Learning & Development. She received the Begum Rokeya Shining Personality Award 2006 for women's empowerment from Narikantha Foundation.



GREGORY CHEN

Member

Gregory Chen has worked on financial inclusion for 25 years, with most of his work spanning across South Asia. His work focuses on hands-on advisory and implementation with microfinance institutions and, for the past decade, with newer players in digital finance. This has included work with digital players like bKash, Wave Money and also development organisations including the Aga Khan Development Network, BRAC, and Dvara. His work has included deep technical engagements with more than a dozen financial sector regulators. He has also worked as a corporate banker at Bank of America and with the financial services consulting firm Enclude.

Mr Chen is a member of CGAP's management team and oversees CGAP's policy Engagement. He focuses on helping policy makers adapt to the rapid change in the world of financial services brought on by technology, and particularly to ensure that financial systems can responsibly reach the disadvantaged.

Mr Chen is a regular speaker on microfinance and digital finance at the Boulder Institute for Microfinance, BRAC University, Johns Hopkins, Tufts University, Yale University, and American University, among others. He has a master's degree in international development from Harvard Kennedy School and a bachelor's degree from Wesleyan University.



MARILOU VAN GOLSTEIN BROUWERS

Member

Marilou van Golstein Brouwers is a former chair of the Management Board and founder of Triodos Investment Management BV, a subsidiary of Triodos Bank.

Ms Brouwers is an international entrepreneurial impact investment banker, with more than 30 years of experience in values-driven business and banking, with immense expertise on impact investing.

She started working for Triodos Bank in 1990 and was involved in the founding of Triodos Investment Management, of which she became the managing director in 2003. She was the chair of the Management Board from January 2015 to December 2018.

Ms Brouwers is currently active in a variety of roles. Within Triodos Bank, she is a member of several boards and involved in the start-up of the Triodos Regenerative Money Centre. She is also a member of the Board of Directors of the Global Impact Investing Network and the Special Working Group on impact economy by the Global Steering Group for Impact Investment. She is chair of the Supervisory Board of B Lab Europe and the Supervisory Board of Credits, The Netherlands, one of the Women Entrepreneurs Finance Initiative Leadership Champions.

Ms Brouwers has served on the board of directors of banks in Uganda, Kenya, Tanzania, Russia, Afghanistan and Pakistan. She was a member of the Group of Advisors for the United Nations Year of Microcredit in 2004 and 2005, of the Executive Committee of CCAP (2003-2008), the Board of Trustees of Women's World Banking (2003-2012), the Advisory Committee of the Mastercard Foundation Fund for Rural Prosperity (2014-2017) and the Advisory Council on International Affairs Committee for Development Cooperation in The Netherlands. She was chair of SBI Limited (2011-2013), the Steering Committee of the Principles for Responsible Investment / Principles for Investors in Inclusive Finance (2011-2013) and the Advisory Board of Women in Financial Services in The Netherlands (2011-2016). She was also treasurer of the Max Havelaar Foundation (2008-2015).

Ms Brouwers studied business and economics at Erasmus University in Rotterdam.



DR DEBAPRIYA BHATTACHARYA

Member

Dr Debapriya Bhattacharya, a macroeconomist and public policy analyst, is a Distinguished Fellow at the Centre for Policy Dialogue (CPD), Dhaka, where he was its first Executive Director. He was Bangladesh's Ambassador and Permanent Representative to WTO and UN Offices in Geneva and Vienna and former Special Advisor on LDCs to the Secretary General of UNCTAD. Earlier, he was a Senior Research Fellow at the Bangladesh Institute of Development Studies (BIDS).

He studied in Dhaka, Moscow, and Oxford. Visiting positions held include Senior Fulbright Fellow at the Center for Global Development, Washington DC. He serves on the boards and working groups of various leading institutions and editorial boards of reputed journals including Oxford Development Studies. He was General Secretary of the Bangladesh Economic Association for three consecutive terms.

Dr Bhattacharya chairs the Southern Voice, a network of 50 think tanks from Africa, Asia, and Latin America, dedicated to following up and reviewing the implementation of the Sustainable Development Goals (SDGs). He led the pioneering multi-country studies on shaping the 2030 Agenda of the United Nations, data deficits of SDG monitoring, and early signals of SDG implementation in the developing countries. He also chairs LDC IV Monitor, an independent partnership of eight international organisations and academic institutions engaged in monitoring the outcome of the fourth United Nations Conference on the Least Developed Countries.

He serves as the Convenor of the Citizen's Platform for SDGs, Bangladesh – a platform of more than 100 NGOs and private sector bodies, seeking to contribute to the delivery of the SDGs at the country level.

He recently edited the volume Bangladesh's Graduation from the Least Developed Countries Group: Pitfalls and Promises, Routledge (2018); Southern Perspectives on the Post-2015 International Development Agenda, Routledge, London (2017); and was the team leader of the study Quest for Inclusive Transformation of Bangladesh: Who Not to be Left Behind (2017).



VICTORIA SEKITOLEKO

Member

Victoria Balyejusa Sekitoleko is a former Minister of Agriculture in the Ugandan government. She was a representative of the United Nations Food and Agriculture Organization (FAO) in China, Mongolia, and South Korea, and previously served as the FAO's representative in Ethiopia to the African Union and to the Economic Community for Africa.

Ms Sekitoleko is currently the chair of the governing board of the Uganda Agribusiness Alliance, which unites all those involved in the industry to optimise their ability to profitably and sustainably pursue the many global opportunities in the world's largest industry.

In 2010, Ms Sekitoleko founded the Uganda Community Cultural Centre which trades as Speakers Forum. This trains professionals to become skilled presenters and also supports community libraries.

Ms Sekitoleko was educated at Makerere University in Kampala, where she attained a BSc in Agriculture majoring in Farm Management and Extension.

GROUP FINANCE AND AUDIT COMMITTEE

Composition of the present finance and audit committee is as follows:

- Parveen Mahmud FCA - Chair
- Dr Muhammad Musa - Member
- Syed Abdul Muntakim - Member Secretary
- Sylvia Borren - Member
- Hans Eskes - Member

The primary function of the finance and audit committee is to assist the governing board in fulfilling its responsibilities on the:

- Financial reporting and budgeting process System of internal controls and risk assessment
- Compliance with legal and regulatory requirements
- Qualifications, independence, and performance of the external auditors
- Qualifications, independence, and performance of the internal auditfunction

STICHTING BRAC INTERNATIONAL MANAGEMENT AS OF JUNE, 2021

MANAGEMENT BOARD MEMBERS



DR MUHAMMAD MUSA

Executive Director



SHAMERAN ABED

Senior Director
Microfinance and Ultra Poor Graduation



RUTH OKOWA

Director
Africa Region



SYED ABDUL MUNTAKIM

Director
Finance



MUNMUN SALMA CHOWDHURY

Director
Human Resources

DIRECTORS



NELLY ENWEREM-BROMSON

SENIOR DIRECTOR
Programme Development, Resource
Mobilisation and Learning (PRL)



SHAMERAN ABED

SENIOR DIRECTOR
Microfinance and Ultra Poor Graduation



RUTH OKOWA

DIRECTOR
Africa Region



MUNMUN SALMA CHOWDHURY

DIRECTOR
Human Resources



SYED ABDUL MUNTAKIM

DIRECTOR
Finance



CASSANDRA NELSON

DIRECTOR
Communications and Outreach



SAJEDUL HASAN

DIRECTOR
Humanitarian Programme



SONIA WALLMAN

DIRECTOR
Grant Management, PRL



NANDA DULAL SAHA

DIRECTOR
Internal Audit



AFM SHAHIDUR RAHMAN

DIRECTOR
Programme Development
Asia, PRL



MD LIAKATH ALI

DIRECTOR
Climate Change

BRAC INTERNATIONAL HOLDINGS B. V.

SUPERVISORY BOARD MEMBERS



MARILOU VAN GOLSTEIN BROUWERS

Chair



PARVEEN MAHMUD FCA

Vice Chair



GREGORY CHEN

Director



DR MUHAMMAD MUSA

Director

MANAGEMENT BOARD MEMBERS



SHAMERAN ABED

Managing Director



HANS ESKES

Director



BRIDGET DOUGHERTY

Director of Operations

DIRECTORS



HANS ESKES

Director



BRIDGET DOUGHERTY

Director of Operations

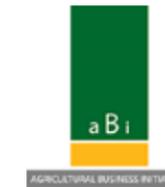


MICHAEL TETTEH QUAYE

Technology Director

OUR PARTNERS





OUR GLOBAL REACH BY COUNTRY, 2020



3,705,095
people reached in
AFGHANISTAN

55,846
people reached in
LIBERIA

166,353
people reached in
MYANMAR

94
people reached in
NEPAL



6,776
people reached in
PHILIPPINES

7,196
people reached in
RWANDA

63,816
people reached in
SIERRA LEONE

2,650
people reached in
SOUTH SUDAN

**A TOTAL OF 7,251,344
PEOPLE REACHED IN
AFRICA AND ASIA IN 2020**



691,008
people reached in
TANZANIA

2,552,510
people reached in
UGANDA

Reporting period: January - December 2020

OUR REACH BY PROGRAMME AREA, 2020

 **67,138** people reached through the **Education programme** in Afghanistan, Philippines, Uganda, Tanzania, and Liberia

22,035 people reached through the **Agriculture, Food Security and Livelihood programme** in Myanmar, South Sudan, Uganda, Liberia, and Sierra Leone 

 **4,789,590** people reached through the **Health programme** in Afghanistan, Liberia, Uganda

3,672 people reached through the **Ultra-Poor Graduation programme** in Uganda and Liberia 

 **498,164** people reached through the **Early Childhood Development programme** in Tanzania and Uganda

36,524 people reached through the **Youth Empowerment programme** in Nepal, Tanzania, Uganda, Liberia, and Sierra Leone 

 **6,176** people reached through the **Emergency Preparedness and Response programme** in Myanmar, Uganda, and Sierra Leone

654,845 borrowers reached through the **Microfinance programme** in Myanmar, Uganda, Liberia, Tanzania, Sierra Leone, and Rwanda 

Reporting period: January - December 2020

AGRICULTURE, FOOD SECURITY AND LIVELIHOOD

LIBERIA, SIERRA LEONE, UGANDA, TANZANIA, SOUTH SUDAN, MYANMAR

The food security and nutritional status of the most vulnerable population groups is likely to deteriorate further due to the health and socio-economic impacts of the COVID-19 pandemic. In 2019, an estimated 2 billion people did not have access to safe nutritious and sufficient food; impacts of COVID-19 may add an additional 83 to 132 million undernourished people globally in 2020.



OUR APPROACH

BRAC's Agriculture, Food Security and Livelihood (AFSL) programme focuses on four strategic directions: a) Strengthen pro-poor market systems, b) Make agriculture systems more resilient to climate change, c) Improve food and nutrition security, and d) Empower women and youth across the value chain.

In Liberia, our AFSL interventions are designed to increase agricultural outputs, develop capacities of our beneficiary farmers and create employment opportunities through strengthening agriculture value chain activities in rural areas, particularly for women and young people. The projects contribute towards ending hunger, improving food security and nutrition, and promoting sustainable agriculture by developing resilient agriculture, markets and people. In Sierra Leone, AFSL focuses to improve food security of smallholder farmers through fostering diversification of the livestock sector and reducing poverty through developing a functioning livestock value chain. AFSL facilitates the training of farmers, strengthening the

capacity of market actors, extension agents, and introducing new livestock technologies. In addition, our Microfinance activities are integrated with the AFSL intervention through agri-loan facilitation for livestock and agriculture actors for West Africa (Liberia and Sierra Leone). The programme jointly with BI Microfinance has developed the agricultural loan product for West Africa.

In Uganda, farmers, newly arrived refugees, persons with specific needs, and extremely vulnerable individuals in the host communities are trained and supported through the FAO funding. Moreover, BRAC Uganda Seed Enterprise Ltd produces quality seeds and disease-free banana plantlets to supply commercially to farmers. In Tanzania, the programme started a new project on Coffee Value chain, first time in this sector in partnership with Vi-Agroforestry for the development of smallholder's coffee development. In South Sudan, the AFSL programme provided emergency livelihood support to food insecure, displaced households, and vulnerable populations affected by hunger, malnutrition and destitution.

In Myanmar, AFSL BRAC adopts a nutrition-sensitive approach by increasing the availability and access of freshwater aquaculture products produced sustainably by small-scale fish farmers through our small-scale aquaculture support. This project provides nutritious and affordable food and income for the poor and vulnerable households.

MOVING FORWARD

AFSL will continue to collaborate with governments, partners, community-based organisations, access to finance through agri-loan and the private sector to provide technical assistance and expand into new sectors with high impact such as cash crops and fisheries, facilitate adoption of products and innovations, including increased use of technology in agriculture and financial services. In all our projects, we seek to enhance our gender-sensitive and inclusive approach.

ENHANCING COMMUNITY CAPACITY

Cassava production in Sierra Leone now goes beyond the traditional mode of plantation and value chain processes. Farmers are being capacitated with relevant skills to engage in cassava plantation and diversify the different purposes of cassava.

A critical aspect has to do with scaling up processing capacity and linking them with market actors. Under the SUCCESS project, BRAC works with 100 model farmers and 40 Community Agricultural Promoters (CAP) in Kenema, Kailahun, Bo and Pujehun.

In Kenema, a group of Model farmers in Scissor Village comprises one of six groups of model farmers in Nongowa Chiefdom, Kenema District and beneficiaries under the BRAC Sustainable Cassava Commercialisation Through Entrepreneurial Strengthening (SUCCESS) Agriculture Programme.

With the training received from BRAC Sierra Leone, these local model farmers and Community Agricultural Promoters (CAP) have now adopted best practices in cassava plantation ranging from recommended bed plantation to, sixty-forty stem planting approach. "Our knowledge on cassava cultivation has broadened. With BRAC's training, we no longer use flat beds but mould beds as the recommended bed in order to allow the cassava tuber to bear well, have more water retention capacity and maintain resistance to erosion," said Mohamed Gassama, the Group Head.

BRAC employs an integrated approach to capacitate farmer-beneficiaries through training and by providing equipment to engage in their agricultural activities. "Apart from the training, we were also given agricultural equipment including hoes, rakes, shovels and pickaxes which helped us," said Fatmata Moiwohairlady of the group. Fatmata is also pleased to acknowledge how the programme is helping their vision to see women leading in agriculture and not always be at the back.



PROGRAMME HIGHLIGHTS

5,714 Poultry and livestock farmers supported with training and farm inputs in **5** districts in Sierra Leone.

2,542 moderately poor farmers trained in **6** counties on crop farming and post-harvest technology, with special emphasis on the most suitable and resilient crops and farming techniques for changing climatic conditions in Liberia.

1,270 farmers in **6** counties on poultry and livestock rearing and **3,812** farmers on homestead gardening, ensuring a year-round supply of various nutritious foods through home production and improving dietary diversity and overall nutrition in Liberia.

865 grow out farmers, **40** demo farmers, **15** nursery farmers and **3** feed millers, and **2** hatchery farmers in **5** townships reached by the Fish for Livelihoods project within **6** months in Myanmar.

807 pregnant women are registered in clinics and Microfinance groups in Myanmar.

We supported **8,400** flood-affected and displaced people with training and emergency supplies of vegetables and fish kits, seeds, and farming tools in South Sudan.

71 smallholder coffee farmers were trained.

EARLY CHILDHOOD DEVELOPMENT

TANZANIA, UGANDA, LIBERIA

About 40 million children around have missed the opportunity of receiving early childhood education in their critical pre-school years in 2020 when educational institutions and childcare facilities were closed due to COVID-19.



OUR APPROACH

BRAC's Early Childhood Development (ECD) programme is an investment in human development towards breaking intergenerational cycles of poverty. We provide early learning opportunities through our Play Labs to 3-6 year olds, with a play-based early learning model. Our Play Labs are safe play spaces, providing a conducive playful learning environment with cost effective locally made learning materials to children in marginalised communities.

With trained Play Leaders at our Play labs centres to facilitate learning through play. We involve parents with volunteering opportunities and enhance their capacity through parenting education. Parents and community members develop play materials for children. We also provide technical support to governments to enhance the quality of early learning services through curriculum development and capacity building. Our centres are either community based or co-located with government primary schools.

In 2020, BRAC piloted a number of innovative low tech remote learning approaches to ensure children and their families stay connected, continue learning, and maintain their wellbeing through this global pandemic. Our National radio show on early learning and parenting had coverage of 350,000 listeners in Uganda and 18 million listeners in Tanzania.

MOVING FORWARD

With our extensive experience in implementing a play-based ECD model, we will scale up our interventions to reach more communities and families. Moving forward we plan to strengthen our quality of service delivery; diversify our programme by developing models for humanitarian context such as: Humanitarian Play Labs, social enterprise model of ECD, and by providing technical support to primarily government and other stakeholders by strengthening their capacity to deliver quality early childhood development services for a sustainable future.



PLAYFUL LEARNING CONTINUES AGAINST ALL ODDS

Kurwa Solo enrolled Macklina at the Itanji Play Lab in Tanzania in February 2019 because she was impressed by the level of child care at the centre and the overall environment. With the outbreak of COVID-19 and life getting more challenging, mothers like Kurwa were worried about their children's development due to the centre closing for a while.

BRAC supported the community members by training them on how to take care of themselves during the outbreak, and ensuring they do not contract the disease. Furthermore, all programme participants were provided with a care package, which included a colouring book and crayons to continue learning at home. In addition, food, soap, and sanitisers were also given. Kurwa shares, "The support enabled my family to improve hygiene and take more precautions on COVID-19 and combat frequent food shortages in my house".

Kurwa shares that it is evident that the Play Lab learnings have helped improve her daughter's reading and counting skills. Macklina now enjoys attending school because it uses fun and exciting methods for the children to learn.

Kurwa is grateful to BRAC Tanzania for the learning support that was provided during the lockdown. She adds that, "The radio programme 'MALEZI NA BRAC', which is aired three times weekly on TBC radio, has helped me continue teaching my child at home. I have learned a lot about parenting, nutrition, and child safety".



PROGRAMME HIGHLIGHTS

6,602 children enrolled in play labs in Uganda.

15,622, 3-8 years old children, 12617 parents, **191** play leaders and teachers have been reached with 115 SMS learning activities in Uganda.

3,555 children and families in Tanzania were directly reached with door to door learning support.

185 play leaders and teachers and **11,048** parents were reached through psychosocial training in Uganda.

66 Play Labs have currently been sustained in Dar es Salaam and Mbeya regions in Tanzania.

A National Child Helpline for ECD has been launched in Tanzania in collaboration with the Government, a local NGO and telecommunications companies. The helpline has received calls from **990,087** people in Tanzania.

Our Radio play lab covered **350,000** and **18 million** listeners in Uganda and Tanzania through national radio channels to support children's learning and development during the global pandemic.

SUSTAINABLE DEVELOPMENT GOALS



HEALTH

AFGHANISTAN, SIERRA LEONE, LIBERIA, UGANDA

The COVID-19 pandemic is more than a health crisis; it is an economic crisis, a humanitarian crisis, a security crisis, and a human rights crisis. This crisis has highlighted severe fragilities and inequalities within and amongst nations. By focusing on improving health systems, sanitation and hygiene, and increasing access to physicians, significant progress can be made to help millions of lives.



OUR APPROACH

Our Health programme's objective is to lower morbidity and mortality amongst children under-five, provide low cost treatment to adults from preventable diseases, care to pregnant mothers, immunisation, and promote healthcare by making a wide range of basic health products available in hard-to-reach rural areas, and improve the micronutrient intake of children under-five. In Afghanistan, we are currently operating five projects under the Health programme, including Basic Health Centre, Comprehensive Health Centre and District Hospital, Mobile Immunisation Project, Emergency

Response Project for Covid-19, and Malaria Prevention covering a total of 38 districts and 2,742,824 people. In Sierra Leone, our Community Health Promoters (CHPs) embark on robust engagement and sensitisation at schools and communities. In 2020, we worked together with the district health management teams to broadcast essential health related messaging through community radios and TV, executed community-based participatory disease surveillance and reporting, provided door-to-door hygiene promotion, and trained volunteers to support national preparedness and response plans. In Sierra Leone, we implemented a responsive action to equal the scale of the proposed threat by supporting operations of government and other actors to control the outbreak in line with the country's COVID-19 Preparedness and Response Plan.

In Liberia, we operate the "GFATM NFM-2 TB Project" aiming at strengthening TB/HIV collaboration to reduce mortality and morbidity in Montserrado county. Moreover, our "TB Reach Wave-6" project aims to engage informal and formal healthcare practitioners to improve TB case detection and treatment outcomes. In Uganda, our intervention complements government efforts by empowering the CHPs to deliver critical maternal, child health and water-sanitation related services to communities living in the last mile and support to the Ministry of Health for strengthening digital health (in 2020, we were able to reach over 2,300,493 people).

MOVING FORWARD

With the unprecedented outbreak of a pandemic, we plan to move forward with more innovative and complementary projects and reach out to vulnerable people in hard-to-reach communities. We have been strengthening our effort to work more intensively with community stakeholders, influential quarters, and governments to create healthy communities.

YOUNG HEALTH PROFESSIONALS IMPROVING THEIR PEERS' WELLBEING

Evelyn Nakimera is a 24 years old Young Community Health Promoter (YCHP) of Mabanda village, Uganda. She was chosen by the Local Council and trained by BRAC in February 2020 to become a youth community health promoter in charge of educating young women and girls about family planning.

However, her work was not that easy in the beginning. "Before this project, these family planning services were inaccessible to the youth in this community. After I was trained, I started moving out to the communities to try and sensitise people about family planning, but they were very unwelcoming," she says. The parents were not keen on the idea of teaching their children about family planning as social norms stigmatised it as immoral.

With time, Evelyn eventually was able to convince them that this was the right way to go. It has been smooth sailing for her since then. "Initially, I wanted nothing to do with it. But now I get an injection every three months, and so far I have not had any issues at all," said Hamidah Jamada, a 23 years old mother who benefited from the programme. "Evelyn (YCHP) does not ask us for any money. She extensively explains our options and then administers the contraceptive depending on what we have chosen without charging us a single penny," she added. As Evelyn is a member of their own community, they are more comfortable coming to her with their problems than going to a distant hospital that requires spending a lot of time and money. The number of early and unwanted pregnancies in Mabanda has declined significantly with the efforts of YCHPs like Evelyn.



PROGRAMME HIGHLIGHTS

2,006,167 Out Patient Department (OPD) services were provided for under-five children and **28,7262** Children were screened and monitored for Growth in Afghanistan.

80,747 Under-one year children received Measles vaccines and **54,982** Under-one year children received PENTA vaccines in Afghanistan.

98,954 Antenatal care (ANC) visits and **61,989** Postnatal care (PNC) visits were completed in Afghanistan.

Recruited and trained **150** CHPs, installed **150** hand washing stations with fitted pedals, and supported communities with over **2,000** PPEs, and reached **3 million** people with COVID-19 messages in Sierra Leone.

96,745 households visited by CHPs and Programme Assistants in Liberia.

3,458 sputum collected and tested at the GeneXpert Centres and Microbiological Centres in Liberia.

580,721 children under 5 were treated for malaria, pneumonia, and diarrhoea in Uganda.

We have supported the government of Uganda to respond holistically to the COVID-19 pandemic through sensitisation of over **22 million** Ugandans.

ULTRA-POOR GRADUATION

LIBERIA, PHILIPPINES, UGANDA

Global extreme poverty rose in 2020 for the first time in over 20 years as the disruption of the COVID-19 pandemic and climate change. In 2021, the estimated COVID-19-induced poor is set to rise to between 143 and 163 million

Ultra-poverty is not just about lack of money. The ultra-poor are in a poverty-trap facing challenges to everyday survival that come in many forms: they typically have no assets, such as land or livestock, no skills, no education, little to eat, and limited access to clean water, health and public services. They are marginalised within their own communities and can express no hope for a better future.

OUR APPROACH

BRAC's Ultra-Poor Graduation (UPG) approach is a globally recognised model for its innovative and holistic solution to ultra-poverty. It is a comprehensive, time-bound, integrated and sequenced set of interventions that aim to enable extreme and ultra-poor households to achieve key milestones towards sustainable livelihoods and socio-economic resilience, in order to progress along a pathway out of extreme poverty.

In Uganda, our Disability Inclusive Graduation (DIG) project provides support to people living in extreme poverty, with a special focus on those with disabilities, to achieve socio-economic empowerment and resilience and lift themselves out of extreme poverty. In 2020, a total of 2,700 households were selected for project treatment (including 554 persons with disabilities (PWDs)). As of 2021, all participants have received training on enterprise management, life skills, financial literacy, and Village Savings and Loans Association (VSLA) groups.

Additionally, both COVID-19 and climate change significantly impacted people living in extreme poverty and increased economic and social uncertainty. Within the DIG program, these have been addressed through both tailored training and the promotion of semi-intensive management practices coupled with biosecurity in all livestock units.

In the Philippines, the UPG pilot has been designed to build the skills, knowledge, and resilience needed to develop a sustainable pathway out of extreme poverty, our approach equipped participants to adapt to the dramatic impact of COVID-19. Of the 1,812 households that initially entered the programme, a total of 1,202 remained at the pilot's close in September 2020. Participants in group livelihoods faced unique challenges, including inactive group members, high attrition rates among group members during the period between group formation in December 2018 and the launch of their business, complex bookkeeping, and challenges managing group dynamics among the members.

In Liberia, we accomplished a significant milestone of introducing the first Ultra-Poor Graduation (UPG) Programme in Liberia. With support of the Dutch Postcode Lottery, 751 women-headed households have been supported to climb the ladder of economic self-reliance into a sustainable future. After conducting the final scorecard assessment in March-April 2021, the results show that 84% of the participants attained the graduation targets (they are now being transitioned to the BRAC Microfinance programme).

MOVING FORWARD

We will be partner with more disability inclusive platforms to advocate for community peoples' rights and also support training of parents and caregivers on disability inclusion to eliminate the growing stigma and discrimination that have prevented participants to participate holistically in development initiatives. In addition, we will strengthen our Monitoring, Evaluation, and Learning (MEL) to identify, verify, and share results from UPG projects internally and externally with other poverty reduction and social protection actors.



THE BEGINNING OF A BETTER TOMORROW

Atala Ambrose, 24 years old, is a person with multiple disabilities in Atur village, Uganda. He lives with his wife and his toddler child.

As a person who no one believed in his community, life before the interventions of the BRAC DIG project is too painful for him to remember. He has attended the VSLA, financial literacy training, asset management, and life skills training, which all have positively impacted his life and that of his family. The training made him realise that his disability and poverty do not define him. He, too, had the capability to save using his financial literacy and life skills.

Alongside the training, Ambrose has received four goats and five chickens. He plans to put all his efforts into becoming a livestock owner in Atur village. Ambrose finally feels a sense of belonging to the community. He is motivated to catch up with his mates who left him behind and ensure all his children go to school. "The training changed our mindset about how to make a living. My family and I are grateful to BRAC for showing us the pathway to a better future," says Ambrose.



PROGRAMME HIGHLIGHTS

720 households (563 females, 29 males, and **128** (64 females, 64 male) persons with disabilities) received enterprise management, life skills, and financial literacy training in Uganda.

2,671 goats, **12** cattle, **614** poultry birds, **18** piglets, **17** ducks, and **4** turkeys were distributed.

108 persons with disabilities were selected to get various assistive technologies to improve their functional autonomy and independence.

100% of the target are women in Liberia, and all of them have participated in saving-groups and have saved monthly.

86% of the households have at least two income sources.

98% of the programme participants were able to consume nutritious meals at least three times in two weeks

YOUTH EMPOWERMENT

UGANDA, TANZANIA, SIERRA LEONE, LIBERIA, NEPAL

Since the outbreak of the pandemic, over 70% of youth who study or combine study and work have been adversely affected by the closure of schools, colleges, and training institutes. The pandemic's disproportionate impact on youth has exacerbated inequality and threatens decreasing an entire generation's productive capacity.

OUR APPROACH

Realising the diverse needs of young people, particularly the girls, BRAC's Youth Empowerment Programme takes a three-pillared approach to ensure youth are educated, socially and economically empowered and their enabling environment is strengthened to support them reaching their full potential. Following this approach, our signature model Empowerment and Livelihood for Adolescent (ELA), under the Youth Empowerment Programme, aims to empower adolescent girls and young women (AGYW) aged 10-24, help them to become active agents of social change in their own families and communities. In Sierra Leone, the ELA project has been empowering adolescents to participate meaningfully in decisions that affect their lives and create a supportive environment for youth development since 2012. In Uganda, ELA's unique approach combining sexual and reproductive health education, livelihood training, and financial literacy training has been proven to be effective in helping girls to realise their true potential.

In the year 2020, in Liberia, we supported the government's Pro-Poor Agenda for Prosperity and Development by strategically working with 300 vulnerable adolescents and young women to address the marginalisation issue of many existing structures. In Tanzania, during the pandemic, we started providing psychosocial support, sexual reproductive health (SRH) training, including distribution of sanitary pads, educational support, which included the provision of school bags and books and nutritional support.

Additionally, our "Skills for Their Future" project supports girls aged 16-19 by providing digital literacy and entrepreneurship skills. The Education, Empowerment and Life-skills for Adolescent Girls and Young children (EELAY) project provides access to secondary education for out of school girls, and creates opportunities for them to get engaged in income generating activities. In Nepal, through the safe spaces our programming offer adolescent girls knowledge on multiple social issues: SRH, GBV and abuse, and child marriage. Besides, through an apprenticeship approach we also aim to promote productive employment and income generation for young girls.

MOVING FORWARD

We look forward to integrating digital technology, strengthening partnerships with the government, and other organisations to create a holistic integration and synergy for the sustainability purpose. We aim to reach young people in hard-to-reach areas and continue to support them in improving their social and economic wellbeing. In Uganda, we aim to scale up the ELA programme and uphold a cost-effective implementation model that is sustainable and challenges social norms, promotes gender equality, and eliminates gender based violence. In Tanzania, we seek to continually address girls' challenges by ensuring the provision of career pathway training for young girls, including livelihood training and connecting them with Technical and Vocational Education and Training (TVET), also supporting them with inputs to start their income-generating activities. Furthermore, we will begin engaging boys in new interventions as adolescent boys also require social and economic support and play an essential role in the community.

BELIEVE IN IT, AND MAKE IT HAPPEN

Leonia Paul, is a Form-Four student at Temeke Secondary school. She is a participant of the Skills for Their Future programme at BRAC Tanzania. Since joining the programme, she has been able to gain technological awareness that she could use in daily life. Leonia is now capable of designing a website, database programming, coding, social media management, and cyber security.

The outbreak of the pandemic was a challenging period for not just Leonia, but also for the students in her class. During the COVID-19 period, they were studying from home; the support they got from BRAC Tanzania through remote lessons, phone calls, and cooperative teachers, made Leonia and her friends feel motivated and confident. They received notes, lessons plans, and tablets that helped them browse the internet for learning items.

Leonia shares, "I am very thankful for the opportunity to learn as I am now confident that I am competent in the fourth industrial market". She adds, "The Skills for Their Future programme has helped me sharpen my focus on who I want to be in life. I aspire to be a graphic designer, as it is something that took my interest while I was learning in class".

Leonia is now looking forward to sharing her knowledge with the community in developing capacity for girls who lack access to learning opportunities.



PROGRAMME HIGHLIGHTS

1,200 girls were empowered with life skills, entrepreneurship, employability skills, Sexual Reproductive Health, and financial literacy education in Tanzania.

Educational support material like school bags, shoes, and exercise books was provided to the **176** school going girls in Tanzania.

We reached **10,214** adolescents through **553** "safe spaces" in **29** districts of Uganda.

18,749 parents of the ELA club members received training in Uganda.

702 girls out of school received training in tailoring, hairdressing, gara tie-dyeing, soap making, poultry, livestock farming, and agriculture in Sierra Leone.

Trained **150** ELA club mentors who are in charge of **30** girls each, helping them overcome their challenges through peer learning in Sierra Leone.

100% of programme beneficiaries have adequate knowledge on the different life skills issues that include HIV/AIDS, Family Planning, Sanitation and Hygiene, Menstruation, Gender, Early marriage, Pregnancy and Child Rights in Liberia.

97% of the girls in our programmes have access to essential services (health including reproductive health, education) in Liberia.

EDUCATION

AFGHANISTAN, PHILIPPINES, TANZANIA, UGANDA, LIBERIA, SOUTH SUDAN

In 2020, as the COVID-19 pandemic spread across the globe, a majority of countries announced the temporary closure of schools, impacting more than 91% of students worldwide. By April 2020, close to 1.6 billion children and youth were out of school.



OUR APPROACH

Our Education programme in Afghanistan started in 2002, aiming to remove barriers that prevent children from receiving education. In 2020 we operated four programmes; Girls' Education Challenge-Transition (GEC-T), Afghan Girls' Education (AGE) in Conflict and Fragility, ECW, COVID-19 First Emergency Response (FER) Project, and Ed-Tech Home learning Helpline. We provided stipends to students living in extreme poverty to continue with their education in our community-based schools.

COVID-19 outbreak triggered a shift in the global environment as many cities went into lockdown and businesses and educational institutions closed. To support the pupils who were left behind due to COVID-19, First Emergency Response (FER) Project was created to bring educational facilities to them. The

project also provided hygiene facilities such as safe drinking water and sanitation to 25,000 students. The Ed-Tech Home learning Helpline project provided distance learning support to 6500 CBE students via an IVR system.

In Uganda, we operate two programmes in the education sector: The Mastercard Foundation Scholars' (MCF) programme and the Early Childhood Development (ECD) programme. With support from Mastercard Foundation, BRAC Uganda supports enrolment and placement of scholars in the top 100 schools of the country. These facilities enable conducive learning with access to educational materials that promote quality education and holistic development of our scholars. During COVID-19 lockdowns, we innovated our ECD services by providing learning opportunities to children by broadcasting programmes through nation-wide radio channels and short SMS messages providing critical information on psycho-social support and child development.

Currently BRAC Tanzania implements three projects under the education programme portfolio. These include the Education, Empowerment and Life skills



for Adolescent Girls and Young Children (EELAY) project, designed to offer a two-prong solution to the challenges that affect adolescent girls and children in the education sector in the country. The Yidan prize ECD and BRAC Enterprise Tanzania Limited (BETL) projects support playful learning for children. A research project, funded by J-PAL, was initiated to evaluate the impact of offering adolescents access to alternative education, by comparing participants and non-participants in the intervention. In addition, with support from the Government of Tanzania, we established two curriculums for children under the age of five that can be incorporated into the public school system to increase the reach and accessibility of free early childhood education.

Our education programme in Liberia has three intervention areas including: Early Childhood Development (ECD), Primary Education, and Alternative Education. The ECD programme targets children aged 3-5 years, primary education targets children 6-17, and Alternative Learning Programme targets overage children in both ECD and primary education including children who had never been to school or dropped out.

In South Sudan, the 14 month closure of schools delayed preparations and implementation of the Education for Peace, Recovery and Resilience Project. BRAC South Sudan has been working with the government and communities to finalise preparations and locations.

In the Philippines, BRAC uses the Education Alternate Delivery Model (ADM) to deliver quality education to underserved communities in BARMM. During school closures, Learning Facilitators were trained to continue to deliver curriculum, psycho-social support messaging, and health behavior information via two way radio and community engagement.

MOVING FORWARD

In Tanzania, we are working in close collaboration with the government to continue scaling up ECD centres across the country. Supported by research illustrating the efficacy of BRAC's play based approach, we intend to create an intervention that can be scalable across the nation to ensure more adolescents are able to return to school and later be able to take part in the country's labour force.

In Uganda, with the graduation of the latest cohort of the MCF Scholars' programme, we are undertaking an end-line evaluation to document the programme impact. We will also focus on supporting the transition of the recently graduated cohort to the tertiary level. We aim to expand our ECD programme to help more children through home-based learning during the pandemic, and establish 10 Humanitarian Play Labs as a pilot in 2021 in the refugee context of the West Nile region.

PROGRAMME HIGHLIGHTS

In Afghanistan, we operate **263** Community Based Secondary Girls schools with **7,675** girls in **10** provinces of the nation.

We supported the enrollment of **25,800** girls in schools in Afghanistan.

We recruited and trained **1,051** female teachers in Afghanistan in 2020.

93% pass rate of adolescent girls in the Alternative learning pathway in Tanzania.

Trained **41** pre-primary public school teachers on the pre-primary curriculum in Tanzania.

Implemented a research project in Tanzania, in partnership with J-PAL, involving **206** participants (74 boys and 132 girls) for evaluating the impact of the Alternative Learning Programme.

6,602 children enrolled into pre-primary ECD play labs in Uganda.

15,622 children, **12617** parents, and **191** play leaders and teachers have been reached with **115** mobile phone text messaging consisting of learning-content developed for 3-8 year-old children.

Reached **350,000** listeners on an average through **50** radio episodes in Uganda.

Transitioned **504** out of school children from the second chance alternative learning programme to public primary schools in Liberia.

Enrolled and supported **7,172** children to access quality education in public primary schools in Liberia.



EDUCATION IS A BEACON OF HOPE

Manizha is 8 years old and loves learning. She is part of a poor family living in a small mud house in Enjil District, Afghanistan, as the third child in the family. Manizha's father (Bismillah) worked as a labourer in Herat city. His income, although meagre, was sufficient for all the needs of the family, including education, which he considers a priority.

Unfortunately, due to the COVID-19 pandemic, Manizha's father lost his income completely during the lockdown in the city; overnight, life for the family completely changed. As a result of non-payment of electricity bills, the electricity in the house was cut off and the children were not able to join in distance learning on television. Bismillah's children had to stop learning and contribute as breadwinners for the family.

Due to the dire economic situation of his family, Bismillah requested ECW-COVID-19 project staff and the principal of hub school enlist his 8-year-old girl into the self-learning programme because he could not afford distance learning through TV, stationary etc. for his daughter's education. Manizha was provided support through the self-learning programme.

Bismillah shared, "Manizha became a little rebellious and disappointed since they couldn't provide her distance learning through TV. But now that she is involved in the self-learning programme, she is obedient, fun-loving, and much happier. The self-learning programme helped to improve her education as with other classmates, and it was a new beginning for her".

Manizha shared that she is able to learn from books of self-learning very well. She has a kind teacher and friendly classmates. "I have learned many good things, such as poems, counting numbers, and how to behave with elders", Manizha added with excitement.

As a result of some awareness sessions and campaigns called 'Continuity of the Education' conducted by ECW, COVID-19, Bismillah is convinced that his child will not drop out from her education and can learn without any cost. "Even if my family is struggling with basic needs, I will find a way to keep my children at school. My children deserve to make their lives better through education", Bismillah added.

As schools remain suspended due to COVID-19, Manizha eagerly waits for classes to reopen. "Though my school is closed, I can't wait to go to school when it will reopen", Manizha said.



HUMANITARIAN PROGRAMME

In 2008, BRAC established a stand-alone humanitarian programme in response to the emerging need for more effective disaster management. Five years later, the programme was extended to BRAC's international operations in an effort to strengthen, standardise, and mainstream emergency preparedness and response across all international programming. BRAC International currently operates in 10 disaster and conflict-prone countries, where 807 disasters affected more than 237 million people, killed over 325,000 and caused almost USD 60 billion in damages since 2000.

The BRAC International Humanitarian Programme (BIHP) strives to provide assistance to increase the resilience of individuals and communities facing emergencies and natural disasters in the BRAC International (BI) countries of operation through improved systems, standard operating procedures for disaster response, disaster preparedness plans, disaster risk vulnerability assessments, and capacity building initiatives for its key staff.

OUR STRATEGIC PRIORITIES

Strengthen organisational capacity to effectively respond to disaster locally, regionally, and internationally engage in effective response that is inclusive, dignified, and linked to the humanitarian development nexus

Integrate disaster risk reduction to ensure resilience and sustainability of development programming

Generate learning and use innovative solutions to position BRAC as a knowledge leader in the field.

GLOBAL HUMANITARIAN STRATEGY

BRAC International's Humanitarian Programme has now developed the **Global Humanitarian Strategy** which will provide a comprehensive framework for BRAC's humanitarian preparedness and response activities for the next five years. Inherent in this is BRAC's focus on inclusion, diversity, do no harm and localisation, all of which underpin our approach to emergency programme planning. To ensure ownership and a participatory approach, this strategy was developed through extensive consultations with BRAC and BRAC International senior management,

programme staff, BRAC Affiliates in UK, USA and Netherlands, and from the Head Office in Dhaka.

BI STANDARD OPERATING PROCEDURE FOR HUMANITARIAN RESPONSE

BIHP has developed a Standard Operating Procedure (SOP) for humanitarian response which is a document that describes regularly occurring operations to ensure that these operations are always carried out correctly (with quality) and in the same manner (with consistency). The document will ensure a coherent system of response in its operating countries and will also ensure a timely and effective response to emergencies and also strengthen coordination between BI HO, Country Offices, Regional Offices and affiliates.

EMERGENCY PREPAREDNESS AND RESPONSE PROGRAMME (EPRP)

BIHP, in partnership with the Bill and Melinda Gates Foundation, is implementing the EPRP in Myanmar, Sierra Leone, and Uganda, to build the local emergency preparedness and response capacities through a participatory, community-based, and inclusive approach in six schools, six communities, and six local governments.

DISASTER PREPAREDNESS IN REFUGEE SETTLEMENTS

In Uganda, we are operating in the refugee settlements of Arua and Kiryandongo, to support both the refugees and members of the host communities. Our programme helps community members adapt to population changes, environmental changes, and socioeconomic shifts. The intervention also educates them to prevent and prepare for disasters and hazards.

COVID-19 EMERGENCY RESPONSE ACTIVITIES

Since the outbreak of COVID-19, BI country offices have repositioned core interests of the organisation towards responding to the pandemic closely guided by BI's COVID-19 Strategic Framework and the COVID-19 Recovery Strategy. Our response was guided by a four-pronged approach centred around:

- a. Orientation, Safety and Safeguarding of all Staff
- b. Community Awareness Raising and Promotion of IPC Activity
- c. Partnerships in Managing Context Specific Outbreak
- d. And Food Security, Social and Economic Recovery

We have reached more than 45.9 million people through our COVID-19 response effort, which is 12.41 % of the total population of all BI countries in operation. One of the prime reasons for us to be able to collectively scale up our response efforts across all our 10 countries of operation where was because of our front-line workers, who played a crucial part in the response despite many challenges regarding funding, lack of equipment and restrictions on movement in the form of lockdowns and curfews.

MOVING FORWARD

BIHP will operationalise the global humanitarian strategy and develop SOPs on DRR, community-centred and community-driven preparedness, Response and Recovery and disaster specific contingency plans for BI CO's. The programme will also focus on the humanitarian leadership capacity building of the Country Management Teams (CMT), Senior Management Team (SMT), Emergency Response Teams (ERT) while continuing to develop strong linkages with UN bodies and clusters in BRAC's countries of operation.

PREPAREDNESS AND RESPONSE ACTIVITIES IN 2020

1. As part of the capacity building initiatives for BRAC staff, a total of 762 BRAC staff have been trained on disaster risk reduction, emergency preparedness and response, First Aid, Search & Rescue and simulation exercise, climate change adaptation, crisis management and humanitarian leadership skills.
2. Trained 72 BRAC staff in Disaster risk reduction, climate change adaptation, First Aid, Search & Rescue, Humanitarian Leadership Skills, Crisis and Security Risk management, and Disaster Risk and Vulnerability Assessment in Sierra Leone.
3. 100 Community Disaster Management Volunteers trained in Sierra Leone.
4. Provided 6500 PPEs, and completed the construction of drainages in Portee/Rokupa and Rogbere in Sierra Leone.
5. A Disaster Management Centre was constructed and established in Karlanyi ward of Bago township in Myanmar.
6. Under its dedicated COVID-19 hospital in Helmand province, BRAC Afghanistan is continuing to deliver the services and treatment to the patients with COVID-19 symptoms, including through 14 Rapid Response Teams in the districts of the province, and has received and treated a total of 113 OPD patients.
7. PPE distribution, awareness campaign, food support and COVID-19 screening were completed in three townships in Myanmar.
8. In Uganda, 726 community members and volunteers trained in disaster preparedness, first aid, search and rescue, and simulation and strengthened the capacity and preparedness of 2 schools, 2 communities, and 2 local governments
9. 250 community volunteers, students, and district officials trained in Ebola prevention in Uganda.
10. 3,555 families of play lab children received COVID-19 training on IPC protocols and a package of play and learning materials which included crayons, storybooks, art books, workbooks and pencils for homeschooling in Tanzania.
11. COVID-19 Emergency Response Activities in Uganda, reached more than 18 million people in the country through radio programme sessions.



A MAN'S LIFELONG GOAL TO HELP OTHERS

Hla Soe, 69 years old, is the leader of the Disaster Risk Reduction Committee (DRR) and also a lead member of the Search & Rescue Committee for Kyauktan Township's West Ward in Myanmar.

Soe always wanted to assist the people of his township who face frequent hardships caused by disasters. This zeal to help others made him join the committee formed by BRAC. After joining, he participated in many activities including Pre-inform about the disaster, Search and Rescue and First Aid. During the COVID-19 period, he took part in creating awareness about pandemic preparedness under the BRAC Myanmar emergency response project.

As a project member, He received many training sessions such as Search and Rescue training from the Fire Department, First Aid training from the township Red Cross and Early Warning training from BRAC Myanmar's emergency response project. He helped create a ward map for Search and Rescue, where the homes of vulnerable groups of people such as people with disabilities, pregnant women, and the elderly were listed. The rescuers will be able to evacuate them as soon as possible with the help of the map if a disaster hits their ward.

"I will do whatever is best for my people until my last breath", said Soe. He expressed his gratitude to BRAC Myanmar on behalf of his community. Although the DRR project has reached the conclusion, he wishes to continue working to ensure this small committee in his community exists in future years.



MICROFINANCE

MYANMAR, LIBERIA, SIERRA LEONE, TANZANIA, UGANDA, RWANDA

Access to financial services is a critical component to solving some of the world's most persistent problems such as poverty and inequality. Yet, approximately 1.7 billion adults in the world do not have access to formal financial services. Over half of all unbanked adults are women.

OUR APPROACH

Our mission is to provide a range of financial services. Following decades of experience and insight in delivering financial services to populations living in poverty in Bangladesh, BRAC first expanded its microfinance operations internationally in 2002 and now operates in six countries in Asia and Africa.

Our mission is to provide a range of financial services responsibly to people at the bottom of the pyramid. We particularly focus on women living in poverty in rural and hard-to-reach areas, to create self employment opportunities, build financial resilience, and harness women's entrepreneurial spirit by empowering them economically.

We offer inclusive, accessible, and convenient loan and savings products, tailored to the needs of the local community. Our core credit products include group-based microloans provided exclusively to women, and small enterprise loans for entrepreneurs seeking to grow their businesses. We are also innovating solutions to fulfill the unique financial needs of rural small-holder farmers and the youth population.

In all our endeavours, we adhere to the industry's Universal Standards for Social Performance Management and the Client Protection Principles, placing clients' well-being at the centre of everything we do to achieve our mission. We are committed to enhance our clients' financial awareness through initiatives such as pre-disbursement orientations and financial literacy training. We regularly measure our social performance and desired client-level outcomes to improve our services and achieve long-term impact.

We are embracing financial technology by digitising field operations and adopting alternative delivery

channels to increase operational efficiency and offer greater convenience to our clients. The client value proposition is at the core of our digital transformation efforts, with a particular emphasis on reducing the gap in women's digital financial inclusion.

Since we started microfinance activities in Bangladesh in 1974, microfinance has been an integral part of BRAC's holistic approach to development, equipping people with the tools to invest in themselves, their families, and their communities.



SNAPSHOT OF ENTITIES

BRAC International Microfinance (BI MF) operates in six countries outside of Bangladesh. Each company is registered under the laws of the respective countries and uniquely positioned to serve their markets. Rwanda, Myanmar and Uganda are deposit taking entities.

BRAC Liberia Microfinance Company Limited (BLMCL) was launched in 2008. It is the largest microfinance institution in the country. Besides our core credit products, BLMCL also offers loans for jobholders. In 2021, it plans to pilot a new credit product for smallholder farmers and roll out the use of a Digital Field Application to all branches.

BRAC Microfinance Sierra Leone Limited (BMSLL) was launched in 2008. It is the largest microfinance institution in the country. Besides our core credit products, BLMCL also offers loans for jobholders. In 2021, BMSLL plans to pilot a new credit product for smallholder farmers.

BRAC Rwanda Microfinance Company PLC (BRMCP) was launched in 2019. Alongside our core credit products, BRMCP offers a voluntary savings deposit service to clients. BRMCP has been using the Digital Field Application (DFA) from the start, enabling the company to ensure transparency and improve operational efficiency. In 2021, it plans to pilot a new credit product for smallholder farmers, introduce SMS alerts to clients, and pilot loan repayment and disbursements using mobile money in selected branches.

BRAC Tanzania Finance Limited (BTFL) was founded in 2006. It is the largest microfinance institution in Tanzania in terms of branch network, active borrowers, and loan outstanding. Beside our core credit products, BTFL also offers loans for rural smallholder farmers. In 2021, it plans to conduct market assessments to develop a customised agriculture finance product for coffee farmers, a new product targeting the youth population, and pilot loan repayments through mobile money in selected branches.

BRAC Uganda Bank Ltd (BUBL) was established in 2006. It transformed into a Tier 2 Credit Institution in 2019, being the first BRAC International Microfinance entity to become a bank. In addition to our core credit products, BUBL offers loans for BRAC's community health promoters and three savings products. In 2021, it plans to pilot a new client-centric agrifinance product for smallholder farmers and scale-up the development of alternative delivery channels.

BRAC Myanmar Microfinance Company Limited (BMMCL) was launched in 2013. It has the third largest branch network among microfinance operators in Myanmar. Alongside our core credit products, BMMCL provides microenterprise loans to women, credit to smallholder farmers, an inclusive finance product for persons with disabilities. We have started providing a voluntary savings deposit service after receiving a deposit taking license in 2020.

OUR RESPONSE TO COVID-19

With the COVID-19 pandemic, our clients' inherent financial resilience has been severely tested. BRAC International Microfinance's initial response to COVID-19 aimed to enable our clients to withstand the shock of the pandemic, through providing immediate relief by offering payment holidays. We rolled-out rescheduling and refinancing mechanisms targeting economic recovery and enhancing the inherent resilience of our clients. In partnership with our sister NGO entities, we used various communication channels to create awareness amongst our clients and the wider communities about the virus.

We took special measures to keep our staff safe in the workplace and issued urgent health guidelines following public health directives. We retained all our staff and continued to pay their salaries even as our operations were suspended at various times. We remained on the ground and adapted our strategy as the situation evolved, working in close coordination with the government and local communities. After a year of the crisis, we remain steadfast in our focus to bring more people under the umbrella of financial inclusion and improve their financial resilience to combat future shocks.



SOCIAL PERFORMANCE RESULTS

We believe that we can achieve sustainable impact at scale by listening and learning directly from the people we aim to serve.

We measure client-level outcomes using Lean DataSM methodology on five social outcome focus areas of BRAC International Microfinance: quality of life, financial resilience, women's economic empowerment, self-employment and livelihood opportunities, and household welfare. This regular annual exercise complements our Social Performance Management and Client Protection initiatives, a universal set of management practices and policies, and enables us to set targets and define strategies to reach more people living in poverty to achieve long-term impact. The 2020 impact survey consisted of all six BI MF entities.

HIGHLIGHTS FROM 2020 IMPACT SURVEY

91% of clients said their quality of life had improved after engaging with BRAC

92% of clients earned more after engaging with BRAC

79% of clients could not find a good alternative to BRAC

90% of clients saved more after engaging with BRAC

87% of clients planned their finances better after engaging with BRAC

67% of clients contributed more to important household decisions after engaging with BRAC

(Conducted by 60 Decibels using Lean DataSM methodology in six countries. A total of 1918 clients were surveyed and all of them were women)

MOVING FORWARD

We have developed a youth finance strategy to meet the unique financial needs of the growing youth population in the countries we operate. In addition, we are fast-tracking the implementation of our digital transformation strategy to cater to the varied needs of different client segments. Keeping the client's value proposition at the core, we aim to improve operational efficiency by automating field processes and leveraging digital delivery channels to provide greater convenience to our clients.

As part of BRAC International Microfinance's Growth for Impact Strategy, we are looking to further our global footprint and enter up to five new countries by 2026 with a net increase of over 1 million active clients. We will continue to conduct client impact assessments every year, to set targets and define strategies to achieve positive long-term impact for our clients and further enhance our rural and poverty outreach to achieve greater impact at scale.

OPERATIONAL HIGHLIGHTS

96% clients are women

71% outreach to people living in poverty

57% outreach to people living in rural areas

USD 242 million disbursed in loans

654,845 borrowers

420,599 savers

488 branches

**As at December 2020*

SUSTAINABLE DEVELOPMENT GOALS



SELINA'S MISSION

Selina Karoli Fissoo has been a client of BRAC for the last ten years. Over this period, her husband passed away and she faced numerous challenges that led her to close her shop temporarily. But that did not deter Selina's mission to give her children a better life.

In 2011, Selina was instrumental in gathering women from her neighbourhood in Arusha to form a microfinance group so they could get basic financial literacy training and receive loans from BRAC. With her first loan of TZS 150,000 (USD 70), she opened a small kiosk to sell grocery items near her home.

"We were struggling to make ends meet before I started my business", said Selina. "Through my small shop we were able to slowly increase our income", she added. But when the situation was getting better, Selina's husband passed away leaving her as the main breadwinner for the family.

"It was a very difficult time for me", recalled Selina. "I had to close my shop for a while and I thought I would not be able to get back to my feet again".

But Selina persevered and managed to bring her business back to life. She applied for a bigger loan each time she completed her loan cycle and invested part of her funds to expand her business. With dedication and hard work, she was able to turn the small kiosk into a big retail store and also built a few rooms in her compound for rent.

Today, Selina is a very successful businesswoman. Alongside her shop and house rents, she also earns decent profits from poultry farming and selling milk to her neighbours and nearby restaurants. Her current loan with BRAC is over TZS 2.5 million (USD 1200).

"I am a fighter and I work hard. I am a single mother who has managed to ensure my children are educated. I have managed to provide for my family and give them a better life," said a confident Selina.

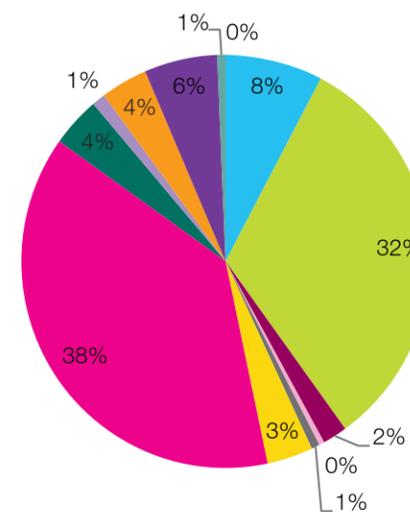
FINANCIAL HIGHLIGHTS

FINANCIAL HIGHLIGHTS

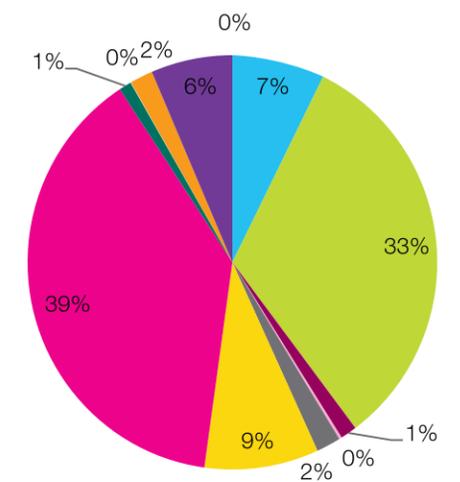
GRANT INCOME BY COUNTRY

Country	2020	2019
	USD' 000	USD' 000
Netherlands	2,890	2,715
Afghanistan	12,098	12,047
Myanmar	729	482
Nepal	159	79
Philippines	243	713
Tanzania	1,362	3,348
Uganda	14,286	14,316
South Sudan	1,471	361
Rwanda	394	16
Sierra Leone	1,391	674
Liberia	2,166	2,389
Kenya	246	-
Pakistan	-	-
Total	37,433	37,140

2020 USD' 000

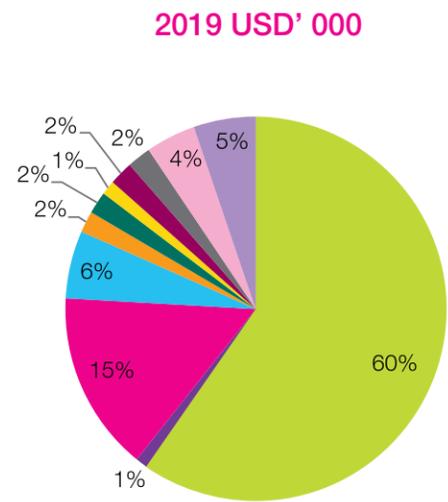
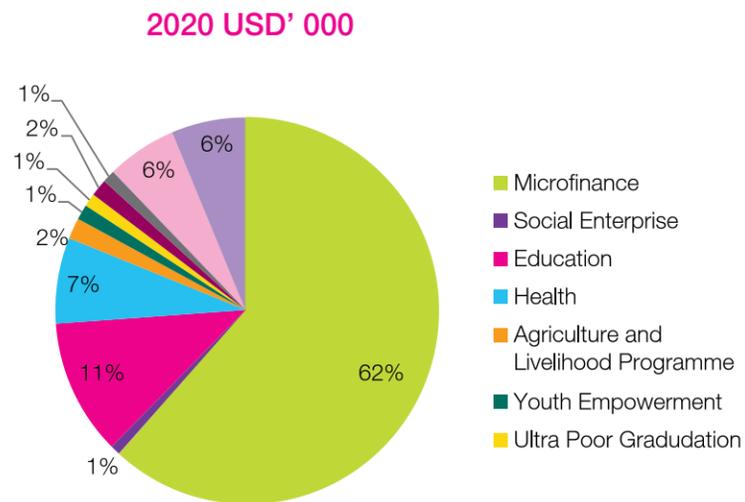


2019 USD' 000



PROGRAMME EXPENSES

Programme Expense	2020	2019
	USD' 000	USD' 000
Microfinance	74,853	61,975
Social enterprise	1,028	1,023
Education	13,871	15,712
Health	8,775	5,910
Agriculture and livelihood programme	2,140	1,856
Youth Empowerment	1,549	1,943
Ultra Poor Graduation	1,346	1,248
Social Protection (CCAP)	1,750	2,094
Research	1,281	2,092
Others	7,244	4,392
Secretariat costs	7,671	5,466
Total	121,507	103,711

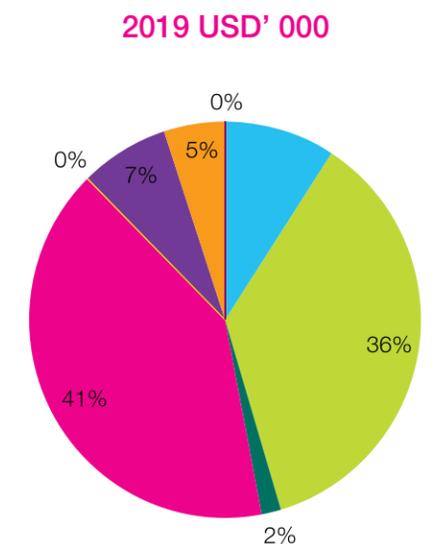
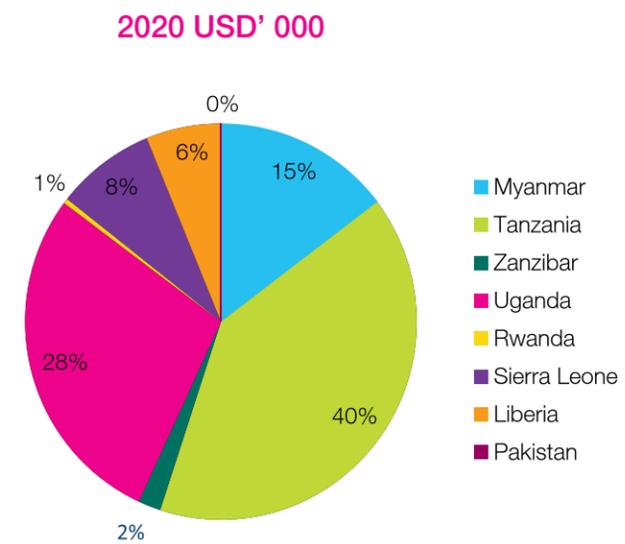


CONTRIBUTION TO GOVERNMENT EXCHEQUER

Contribution to Government Exchequer	2020	2019
	USD' 000	USD' 000
Income tax	4,764	6,756
Withholding tax	3,295	2,393
Pension and other contributions	2,496	1,371
Total	10,555	10,519

SERVICE CHARGE BY COUNTRY

Country	2020	2019
	USD' 000	USD' 000
Myanmar	7,002	5,398
Tanzania	19,248	21,437
Zanzibar	893	950
Uganda	13,510	23,971
Rwanda	197	34
Sierra Leone	3,905	4,342
Liberia	2,951	2,980
Pakistan	-	-
Total	47,706	59,112



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