

2017

**STICHTING
BRAC INTERNATIONAL
ANNUAL REPORT**

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CHAIRPERSON'S FOREWORD



Over recent years, significant investments have been made to ensure the survival and optimal development of children during the first decade of life. Globally, the under-five mortality rate has decreased significantly. Around 20,000 fewer children died every day in 2016 than in 1990. However, this progress has not been universal. Inequities in child mortality between high-income and low-income countries remain large. Reducing these inequities across countries and saving more children's lives by ending preventable child deaths are important priorities.

We also need to focus on the second decade of children's lives. A safe, healthy passage from adolescence into adulthood is the right of every child. To fulfil this right, families and societies need to ensure that adolescents and youth acquire the knowledge and skills required to lead productive and fulfilling lives. Calls for investment in children and young people have increased dramatically in recent years. More and more countries agree that policies, which help young people fulfil their potential, also drive economic development.

Challenges persist in both the education and skills sectors. We need to ensure that all children complete their primary schooling and go on to secondary school. Additional efforts are required to empower girls to believe that they are capable of doing everything boys can. The lack of improvement in the quality and outcomes of education is another concern.

The global youth unemployment rate stands at 13 percent, which is three times higher than the figure for adults. This lack of job opportunities is one of the issues

of greatest concern. Globalisation and technology are reshaping the lives of young people worldwide. 85 percent of jobs that today's learners will be doing in 2030 do not exist now. There is an urgent need to redesign curricula for secondary, vocational and higher education to develop skills and competences that will meet the needs of the future. Our goal should be to create adaptable learners who are capable of reengineering their own skills and capacities in disrupted economies. Attention must also be paid to developing children and young people's human qualities and values, such as empathy, cooperation and integrity.

Political instability and conflict are leaving young people vulnerable to violence, disrupting their schooling and access to basic health services, and in many cases, inflicting psychological trauma. We must accelerate efforts to protect children and young people from violence, drug abuse, conflict and poverty, to enable them to lead more productive lives and contribute to society.

Sir Fazle Hasan Abed, KCMG
Founder and Chairperson

LETTER FROM THE EXECUTIVE DIRECTOR



There are more young people today than at any other time in human history. Children and young people make majority of the world's population, with specific needs and aspirations for the future, which poses both immense opportunities and challenges. While we as a global community have made significant progress in ensuring a better life for all, there is always more work to be done. One in five children, adolescents and youth is out of school. That is 263 million children and youth across the world.

Today's young people will be tomorrow's leaders - in our families, in our workplaces, in our communities. Over a third of the Sustainable Development Goal (SDG) targets highlight the role of young people and the importance of their empowerment, participation, and wellbeing. The SDGs highlight that young people are a driving force for development however they need to be provided with the skills and opportunities needed to reach their potential. Therefore we at BRAC International have shifted our strategy to focus on ensuring children and youth have better opportunities.

We have invested in Early Childhood Development programmes in Tanzania, Uganda and Liberia. A dollar invested in early childhood development yields a seven-fold return in the future. Having a strong foundation from an early age leads to more productive citizens in the future.

We believe education is a universal right and no one, no matter the circumstance, should be left behind. 130 million girls between the age of 6 and 17 are out of school and 15 million girls of primary-school age will never enter school.

We are building schools only for girls in Afghanistan and Pakistan, places where it is extremely difficult for them to go to school.

In Sub-Saharan Africa alone, 14.2% of the youth population is unemployed, representing massive untapped potential for growth. Everyone should be able to contribute and reap development dividends and our ELA programme ensures just that for our out-of-school adolescent girls. With specialised skills and entrepreneurial lessons, our programme enables them to unlock their potential and contribute to society. We give our girls access to microloans so they can start their own enterprises.

Our newly-launched Skills Development Programme in Nepal connects children and youth to apprenticeships and equips them with the skills needed to not only affect change in their own lives but also in the communities they are a part of.

Our extraordinary strides in the field of development mean that we are ready to provide a better, more equitable life for our children. As our future change-makers, children hold incredible potential for innovation. It is our responsibility to give them what they deserve. We cannot let their potential go unrealised.

Faruque Ahmed
Executive Director
BRAC International

ABOUT US

Stichting BRAC International

Set up in 2009 as a non-profit foundation in the Netherlands to govern and manage all BRAC entities outside Bangladesh, except for our affiliates. In each of these countries, the entities are legally registered with relevant authorities in compliance with all applicable legal and regulatory requirements.

BRAC International Holdings B.V.

Set up in 2010 as a private limited liability company under the laws of the Netherlands and is a wholly-owned subsidiary of Stichting BRAC International. It is a socially responsible for profit organisation, engaging people in economic activities, and creating sustainable income generating activities for themselves. It provides funding for the social development programmes under Stichting BRAC International. The core focus is to provide microfinance services to people who are financially constrained and marginalised, and people who do not have access to the financing facilities offered by banks and other non-bank financial institutions.

Our Affiliates

Founded in 2006 to raise our profile globally. They play a critical role building awareness, developing new business plans, mobilizing resources, and maintaining effective partnership with institutional donors, foundations, NGOs, research organisations as well as the media. They collaborate with international counterparts to design and implement cost-effective and evidence-based poverty innovations worldwide.

BRAC USA

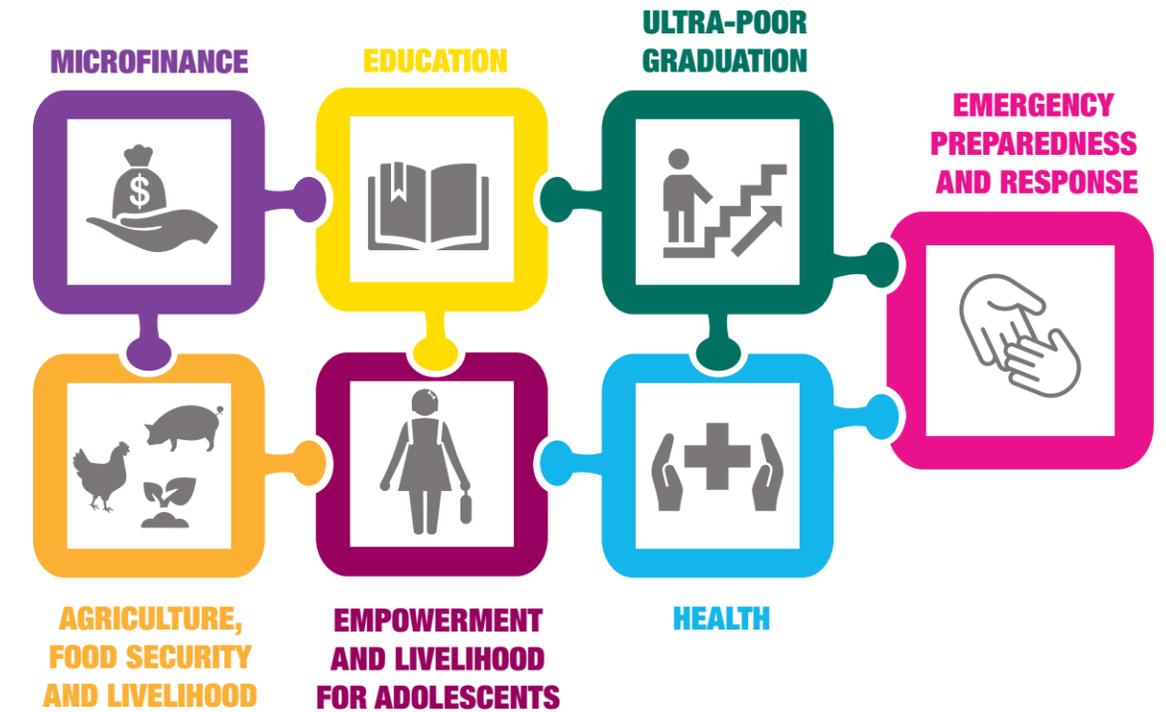
Our North American affiliate based in New York.

BRAC UK

Our UK-based affiliate in London.



WHAT WE DO



We opt for an integrated and comprehensive approach by working simultaneously on health care, educational opportunities, economic progresses and overall development. Our programmes focus on microfinance, education, ultra poor graduation, agriculture, food security and livelihood, empowering adolescents, health, and emergency preparedness and response. Through our programmes we create opportunities for people in need.

BRAC ACROSS THE WORLD

USA
Initiated: 2007
 An independent charity to raise profile and funds for BRAC globally

SIERRA LEONE
Initiated: 2008
 AFSP, ELA, EPR, Health, MF

LIBERIA
Initiated: 2008
 AFSP, Education, ELA, Health, MF

SOUTH SUDAN
Initiated: 2007
 Education, ELA, Health

TANZANIA
Initiated: 2006
 AFSP, Education, ELA, WASH, MF

UK
Initiated: 2006
 An independent charity to raise profile and funds for BRAC globally

NETHERLANDS
Initiated: 2009
 Stichting BRAC International registered as a foundation

AFGHANISTAN
Initiated: 2002
 AFSP, Education, CDP, Health, CCAP

PAKISTAN
Initiated: 2007
 Education, MF, Health, TUP

BANGLADESH
Initiated: 1972
 AFSP, BEP, CEP, DMCC, GJD, HNPP, HRLS, IDP, MF, MG, SDP, TUP, UDP, WASH, HCMP

MYANMAR
Initiated: 2013
 EPR, MF

PHILIPPINES
Initiated: 2012
 Education

NEPAL
Initiated: 2015
 ELA, Health, WASH, SDP

UGANDA
Initiated: 2006
 AFSP, Education, TUP, ELA, EPR, Health, MF

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AFSP : Agriculture and Food Security Programme
 BEP : BRAC Education Programme
 CCAP : Citizens Charter Afghanistan Programme
 CDP : Capacity Development Programme
 CEP : Community Empowerment Programme

DMCC : Disaster, Management and Climate Change
 ELA : Empowerment and Livelihood for Adolescents
 EPR : Emergency Preparedness and Response
 GJD : Gender Justice and Diversity
 HNPP : Health, Nutrition and Population Programme

HRLS : Human Rights and Legal Aid Services
 HCMP : Humanitarian Crisis Management Programme
 IDP : Integrated Development Programme
 MF : Microfinance
 MG : Migration

SDP : Skills Development Programme
 TUP : Targeting the Ultra Poor
 UDP : Urban Development Programme
 WASH : Water, Sanitation and Hygiene

SCORECARD

554,641

number of borrowers from MICROFINANCE programme in Liberia, Pakistan, Myanmar, Sierra Leone, Tanzania, and Uganda

1,984

number of participants received livelihood assets management trainings from ULTRA-POOR GRADUATION programme in Uganda, and Pakistan

106,356
(73% girls)

learners in EDUCATION programme within 2,350 schools in Pakistan, Afghanistan, Philippines, Liberia, Uganda, and Tanzania

1,687,216

number of HEALTH service recipients in Afghanistan, Pakistan, Liberia, Uganda, Sierra Leone, and South Sudan

62,558

number of members in our EMPOWERMENT AND LIVELIHOOD FOR ADOLESCNETS programme operating in Uganda, Tanzania, Sierra Leone, Liberia, and Nepal

134,230

number of farmers in AGRICULTURE, FOOD SECURITY AND LIVELIHOOD programme in Uganda, Tanzania, Liberia, and Sierra Leone

331

community volunteers formed and activated in the EMERGENCY PREPAREDNESS AND RESPONSE programme in Myanmar and Sierra Leone



OUR PARTNERS



STICHTING BRAC INTERNATIONAL MANAGEMENT

MANAGEMENT BOARD



FARUQUE AHMED
EXECUTIVE DIRECTOR
BRAC International



SHAMERAN ABED
DIRECTOR
Microfinance, Ultra Poor programmes
BRAC and BRAC International



LAMIA RASHID
DIRECTOR
Africa Region, BRAC International



SAIF MD IMRAN SIDDIQUE
DIRECTOR
Finance, BRAC International

OTHER DIRECTORS



ASIF SALEH
SENIOR DIRECTOR
Strategy, Communication and Empowerment
BRAC and BRAC International



HANS ESKES
DIRECTOR
BRAC International Holding B.V.



NANDA DULAL SAHA
DIRECTOR
Internal Audit, BRAC and BRAC International



MOUTUSHI KABIR
DIRECTOR
Communications and Outreach
BRAC and BRAC International



MUNMUN CHOWDHURY
CHIEF PEOPLE OFFICER
BRAC International



ZULFIQAR ALI
DIRECTOR
Research, BRAC International

STICHTING BRAC INTERNATIONAL SUPERVISORY BOARD



Sir Fazle Hasan Abed KCMG
Founder and Chairperson

Sir Fazle was born in 1936 in Bangladesh. He studied Accountancy in London, qualifying as a Cost Management Accountant in 1962. While he was working as a senior corporate executive at Pakistan Shell, the 1970 cyclone and 1971 Liberation War in Bangladesh dramatically changed the direction of his life. He left his job and moved to London, where he helped initiate Action Bangladesh and HELP Bangladesh in support of the Liberation War.

Early in 1972, after the war was over, he returned to the newly-independent Bangladesh, finding the economy in ruins. The return of 10 million refugees, who had sought shelter in India during the war, called for urgent relief and rehabilitation efforts. Sir Fazle established BRAC to address the needs of refugees in a remote area of north-eastern Bangladesh, guided by a desire to help the poor develop their own capacity to better manage their lives.

Today BRAC is one of the largest NGOs in the world, operating across eleven countries in Africa and Asia. Its primary objectives are to alleviate poverty and empower the poor. In 2018, for the third consecutive year, BRAC was ranked first among the world's top 500 NGOs in terms of impact, innovation and sustainability, by Geneva-based 'NGO Advisor'.

Sir Fazle has been honoured with numerous national and international awards for his achievements in leading BRAC, including the LEGO Prize (2018), Laudato Si' Award (2017), Jose Edgardo Campos Collaborative Leadership Award, South Asia Region (2016), Thomas Francis, Jr. Medal in Global Public Health (2016), World Food Prize (2015), Trust Women Hero Award (2014), Spanish Order of Civil Merit (2014), Leo Tolstoy International Gold Medal (2014), CEU Open Society Prize (2013), Inaugural WISE Prize for Education (2011), Entrepreneur for the World Award (2009), David Rockefeller Bridging Leadership Award (2008), Inaugural Clinton Global Citizen Award (2007), Henry R. Kravis Prize in Leadership (2007), Palli Karma Shahayak Foundation (PKSF) Award for lifetime achievement in social development and poverty alleviation (2007), UNDP Mahbubul Haq Award for Outstanding Contribution to Human Development (2004),

Gates Award for Global Health (2004), Gleitsman Foundation International Activist Award (2003), Schwab Foundation's Social Entrepreneurship Award (2003), Olof Palme Prize (2001), InterAction Humanitarian Award (1998) and Ramon Magsaysay Award for Community Leadership (1980).

He is also recognised by Ashoka as one of the 'global greats' and is a founding member of its prestigious Global Academy for Social Entrepreneurship. In 2009, he was appointed Knight Commander of the Most Distinguished Order of St. Michael and St. George by the British Crown in recognition of his services to reducing poverty in Bangladesh and internationally. Sir Fazle was a member of the Group of Eminent Persons appointed by the UN Secretary-General in 2010 to advise on support for the Least Developed Countries. In both 2014 and 2017, he was named in Fortune Magazine's List of the World's 50 Greatest Leaders.

The many honorary degrees received by Sir Fazle Hasan Abed include those from Princeton University (2014), the University of Oxford (2009), Columbia University (2008) and Yale University



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 (the Institute on gender equality and women's history).

Sylvia was part of the anti-poverty movement (director of Oxfam Novib 1994-2008, co-chair of the Global Call to Action against Poverty and EEN) and is now on the boards of BRAC International. 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, lead the project Quality Educators for All with the trade union Education International and continues as a member of the Worldconnectors.

Sylvia 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 senior advisor for Governance & Integrity, helping civil society and corporate entities in organising internal integrity, and to emBRACe the #METOO movement as an opportunity to make organisations safer for women employees and programme participants.



Dr Mushtaque Chowdhury
Member

Dr Mushtaque Chowdhury is an advisor to the chairperson and founder of BRAC. He is also a professor of population and family health at the Mailman School of Public Health of Columbia University, New York. During 2009-2012, he served as a senior advisor to the Rockefeller Foundation, based in Bangkok, Thailand. He also worked as a MacArthur/Bell Fellow at Harvard University.

Dr Chowdhury is one of the founding members of the Bangladesh Education Watch and Bangladesh Health Watch, two civil society watchdogs on education and health respectively. He is on the board and committees of several organisations and initiatives, including the Advisory Board of the South Asia Centre at London School of Economics, Lead Group for Scaling Up Nutrition Movement at United Nations and is the current chair of the Asia-Pacific Action Alliance on Human Resources for Health (AAAH) and president of Dhaka University Statistics Department Alumni Association (DUSDAA). Dr Chowdhury was a coordinator of the UN Millennium Task Force on Child Health and Maternal Health, set up by the former Secretary General Kofi Annan. He is a recipient of the 'Innovator of the Year 2006' award from the Marriott Business School of Brigham Young University in USA, the PESON oration medal from the Perinatal Society of Nepal in 2008 and Outstanding Leadership Award from Dhaka University Statistics Department Alumni Association. In 2017 he received the 'Medical Award of Excellence' from Ronald McDonald House Charities in Chicago, USA. A book he co-authored, titled *A Simple Solution: Teaching Millions to Treat Diarrhoea at Home*, received an award from the University Press Ltd for its 'outstanding impact'.

He has a wide interest in development, particularly in the areas of education, public health, poverty eradication and environment. Dr Chowdhury has published several books and nearly 200 articles in peer-reviewed international journals.

Dr Chowdhury holds a PhD from the London School of Hygiene and Tropical Medicine, an MSc from the London School of Economics and a BA from the University of Dhaka.



Debapriya Bhattacharya
Member

Dr Debapriya Bhattacharya, a macro-economist and public policy analyst, is currently a Distinguished Fellow at the Centre for Policy Dialogue in Dhaka. He is a former Ambassador and Permanent Representative of Bangladesh to the World Trade Organisation offices in Geneva and Vienna, and the special advisor on Least Developed Countries (LDCs) to the secretary general of the UN Conference on Trade and Development (UNCTAD). He is associated with a number of leading institutions, networks and editorial boards of reputed journals. Dr Bhattacharya has studied in Dhaka, Moscow and Oxford, and held a number of visiting positions, including at the Center for Global Development, Washington DC. He is the chair of two global networking initiatives, LDC IV Monitor and Southern Voice on Post-MDG International Development Goals. He has published extensively on trade, investment and finance-related issues of the LDCs and Sustainable Development Goals. His most recent edited book is *Southern Perspectives on the Post-2015 International Development Agenda*, Routledge, London (2017).



Shabana Azmi
Member

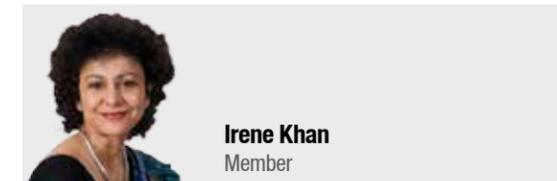
Shabana Azmi is an internationally renowned film and theatre actress. She is also a highly respected social activist.

As chairperson of Nivara Hakk, she has worked for the rights of slum dwellers in Mumbai for the last 30 years. She undertook a five-day hunger strike and courted arrest demanding alternative accommodation for a slum that had been demolished, forcing the government to agree. Nivara Hakk, in concert with the government and a private builder, has built homes for 50,000 slum dwellers at no cost.

As chair of Mijwan Welfare Society she works for the empowerment of rural India with a focus on women and the girl child through education and employment.

Ms Azmi is opposed to religious fundamentalism of all hues and is highly respected as a progressive liberal activist. She has been a former member of the Upper House in India's Parliament.'

Ms Azmi is a recipient of the International Gandhi Peace Prize and the Crystal Award at the World Economic Summit in Davos. She has been given countless awards for her work as an actor and an activist. Ms Azmi believes art should be used as an instrument for social change.



Irene Khan
Member

Irene Khan is director-general of the International Development Law Organisation (IDLO). She is the first woman to hold this office.

An international thought leader on human rights, gender and social justice issues, Irene 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.

Ms Khan 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, Irene Khan studied law at the University of Manchester and Harvard Law School.



Dr Muhammad Musa
Member

Dr Muhammad Musa is the executive director of BRAC. Dr Musa served in more than half a dozen countries as a senior leader in the area of public health, humanitarian and social development for over 35 years, of which 32 years were spent with CARE International.

Early in his career, Dr Musa coordinated a Child Survival Project—a globally acclaimed intervention of CARE that helped Bangladesh to reduce under-5 mortality rate from around 143 in 1990 to little over 30 in 2017. His leadership, skills and ability to mobilise grassroots positioned CARE as a leader in public health programming of Bangladesh, Ethiopia, Sudan, Tanzania and Uganda.

Dr Musa is a successful practitioner of harmonising humanitarian and social development interventions. He has successfully integrated the HIV/AIDS response with development programming in Ethiopia, transitioned the humanitarian programme portfolio of Tanzania, and led adaptation of Project to Programme approach in 15 country portfolios of CARE in the Asia region. BRAC Bangladesh is graduating its humanitarian portfolio in the Cox's Bazar into a holistic one under his guidance.

Dr Musa is a globally reputed practitioner of complex organisational change processes. He managed the most complex transition of CARE India to a locally governed, globally engaged and financially sustainable CARE Member. He lent his expertise in the transition of CARE in Bangladesh and CARE USA at the global level too. As the board chair, Dr Musa led the reengineering of country's first private sector financial institution, IPDC Finance Limited, resulting in 11x portfolio growth and market leadership. He is leading strategic transformation of BRAC's philanthropic model by integrating entrepreneurial principles to future-proof BRAC's sustainable impact at scale.

Dr Musa is a physician and a public health professional by training. He has received his post-graduate degrees in management of reproductive, maternal, and child health as well as nutrition from Johns Hopkins University, USA.



Shafiqul Hassan
Member

Shafiqul Hassan is the managing director of Echo Sourcing Limited UK and Echotex Limited Bangladesh. Echotex has received Bangladesh's National Environmental Award, Metropolitan Chamber of Commerce and Industry, Dhaka's Environmental Award and J Sainsbury plc's Corporate Social Responsibility Award in 2010. Echotex was also awarded Best Clothing Supplier in 2011 as well as Best Clothing Supplier and Supplier of the Year in 2012 by J Sainsbury plc. Mr Hassan is the co-founder of Children's Hope, an NGO that works to educate slum children in Dhaka. He is also a co-founder of a clothing label called Ninety Percent, launched in February 2018, which donates 90% of distributed profits to a selection of charitable causes.

He obtained his undergraduate degree from City University, London and his postgraduate degrees from Aston University, Birmingham, UK.



Parveen Mahmud
Member

Parveen Mahmud is the founding managing director of Grameen Telecom Trust. In her varied professional career Ms Mahmud has worked on social innovations, women's empowerment, entrepreneurship and sustainable development. She previously practised as a chartered accountant. Ms Mahmud is the first woman council member and president of the Institute of Chartered Accountants of Bangladesh (ICAB). She is serving her third term in the Council, ICAB and is the chairperson of CA Women in Leadership Committee. She was also the first female board member of the South Asian Federation of Accountants (SAFA), the apex accounting professional body within SAARC. She was the deputy managing director of PKSF, a major funding organisation for microfinance, and now is a member of the PKSF Board. She sits on the boards of a few leading organisations and chairs the finance and audit committee. She is the chairperson of MIDAS and Shasha Denims Ltd, and is a former chairperson of Acid Survivors' Foundation.



Dr Fawzia Rasheed
Member

Dr Fawzia Rasheed is a specialist in programme design and governance. She has been an advisor to 16 national ministries of health. She has also served as senior policy advisor to a number of national and international development organisations, including UNAIDS, the World Health Organisation, The Global Fund, CARE International, the Aga Khan Development Network, and the Kofi Annan Foundation. As part of fundraising drives, she has worked with Heads of State to advocate for additional resources in health. As well as many years in health sector work in Asia and Africa, Dr Rasheed has been engaged in broader development themes, including election reform, natural resource management, and financial transparency. Specialist institutions she helped conceptualise include the Drugs for Neglected Disease Initiative and the Electoral Integrity Initiative. Dr Rasheed, has authored many papers on health and development and holds a PhD from the London School of Hygiene and Tropical Medicine.

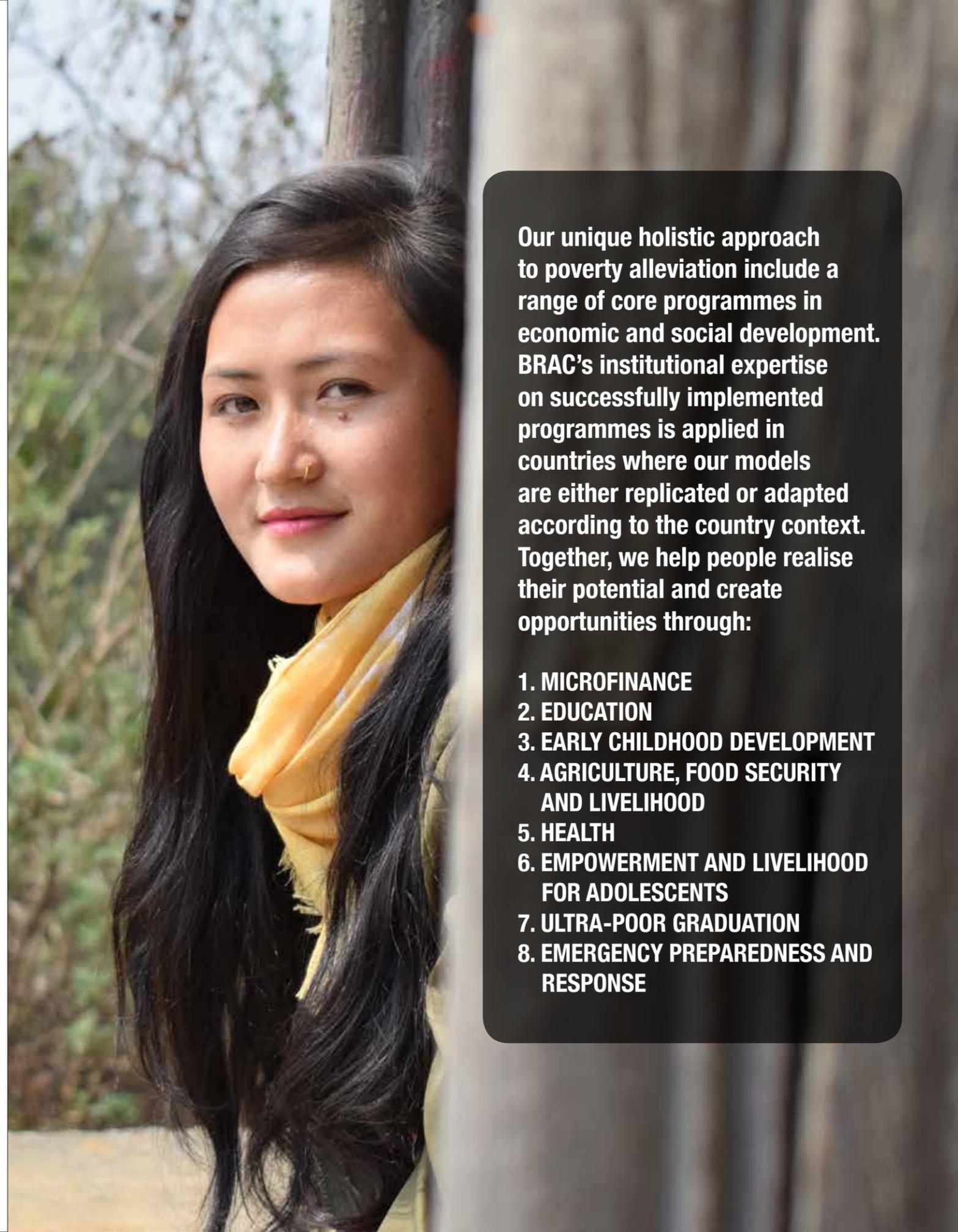
GROUP FINANCE AND AUDIT COMMITTEE

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

- Ms. Parveen Mahmud, Chair
- Dr Muhammad Musa, Member
- Ms. Sylvia Borren, Member
- Mr. Faruque Ahmed, Member
- Mr. Hans Eskes, Member
- Mr. Saif Md Imran Siddique, Secretary of the Committee

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 processes
- 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



Our unique holistic approach to poverty alleviation include a range of core programmes in economic and social development. BRAC's institutional expertise on successfully implemented programmes is applied in countries where our models are either replicated or adapted according to the country context. Together, we help people realise their potential and create opportunities through:

- 1. MICROFINANCE**
- 2. EDUCATION**
- 3. EARLY CHILDHOOD DEVELOPMENT**
- 4. AGRICULTURE, FOOD SECURITY AND LIVELIHOOD**
- 5. HEALTH**
- 6. EMPOWERMENT AND LIVELIHOOD FOR ADOLESCENTS**
- 7. ULTRA-POOR GRADUATION**
- 8. EMERGENCY PREPAREDNESS AND RESPONSE**

MICROFINANCE

Liberia, Myanmar, Pakistan, Sierra Leone, Tanzania, Uganda

THE CHALLENGE

According to the World Bank, approximately 1.7 billion adults in the world do not have access to formal financial services. Over half of all unbanked adults are women. Millions of households around the world still save, borrow and manage day-to-day expenditures through informal means. These choices are often risky, unreliable and expensive.

OUR APPROACH

Our mission is to provide inclusive financial access to households living in poverty, create self-employment opportunities, and harness women's entrepreneurial spirit by empowering them economically.

We deliver financial services to people who are unbanked in a way that is accessible and convenient, with a special focus on women. We provide access to credit to people through two main components - a group-based microloan facility specifically for women and an enterprise loan targeting both male and female small-scale entrepreneurs.

Since its inception in 2006, our microfinance programme in Tanzania has reached 138 branch offices across 25 regions with a client base of 183,182 borrowers.

In the same year, we started operations in Uganda reaching 194,616 borrowers through 155 branches by the end of 2017. In addition to our core products, in Uganda we also offer tailored financial services to refugees, adolescent girls, smallholder farmers, and community health promoters. We are the largest microfinance provider in Sierra Leone and Liberia by number of clients served, operating with 31 branches in 11 districts and 24 branches in six counties respectively by the end of 2017.

In Asia, BRAC Pakistan provides three main products - microloans, small enterprise loans, and agriculture loans - operating through 66 branch offices across 12 districts. In Myanmar, we operate with 42 branches in five regions. Furthering our financial service offering in Myanmar, we are working to develop products to address the specific needs of people with disabilities and women's enterprise development.

MOVING FORWARD

It is a part of our continued commitment to customise financial products and strengthen delivery channels to offer greater value to our clients. In Uganda, we are

in the process of transforming into a deposit-taking institution, which will enable us to offer a wider range of financial services to our clients. Furthermore, we plan to expand our operations to new countries in Africa with our mission to provide inclusive financial access to households living in poverty.

IMPACT FURTHERING OUR REACH

- Our total borrowers are 554,641, an increase of 6% from 2016
- USD 233 Million disbursed in microfinance loans, an increase of 13% from 2016
- 96% of the clients we served were women



A SPIRITED ENTREPRENEUR

I am Mary Forbie. I am the owner of a small grocery shop in my hometown. There was a time when I was unable to provide adequate food and pay school fees for my five children. I wanted to expand my business so that I can sell more but I was short on capital. I came to know about BRAC microfinance loans from one of my neighbors. I attended a group meeting close to my house to learn more about the process. Eventually, I decided to take a loan to expand my business.

I took my first loan of 450,000 Leones (~50 USD) from BRAC Moriba town branch, Sierra Leone, in the year 2011. I used the loan to buy cooking materials and grow my stock. As my business expanded, my profit increased, which allowed me to take larger loans. My last loan from BRAC was three million Leones (~345 USD). BRAC microfinance loans have not only supported me to grow my business but also helped me to build a house where my family and I currently live.

HIGHLIGHTS

In Liberia and Sierra Leone, successfully launched a tailored loan product for job holders.

In Myanmar, launched the digital financial diaries project to explore microfinance product diversification.

In Pakistan, disbursed 3,836 agriculture loans; 25% of agriculture loan clients are youths.

In Tanzania, 55% of the microfinance portfolio reached a rural population and 45% urban and suburban populations.

In Uganda, disbursed 2,599 micro loans to returnee refugees.

SUSTAINABLE DEVELOPMENT GOALS

1 NO POVERTY



8 DECENT WORK AND ECONOMIC GROWTH



EDUCATION

Afghanistan, Liberia, Pakistan, Philippines, Tanzania, Uganda

THE CHALLENGE

Progress in the education sector has faced tough challenges in developing regions due to high levels of poverty, conflicts, violence, displacement, discrimination, and other emergencies. According to UNDP children from the poorest households are four times more likely to be out of school than those of the richest households. In Asia and Sub-Saharan regions disparities between rural and urban areas remain prominent; achieving inclusive and quality education for everyone is a challenge for sustainable development. Our goal is to ensure that children get access to education, complete schooling, and we can eliminate gender inequalities.

OUR APPROACH

We believe that learning comes in many forms and our multidimensional interventions ensure that; our programme gives a second chance to out-of-school children, focusing especially on girls. These include pre-primary education, accelerating learning process, primary education, study clubs, teachers' education, and community mobilisation on girls' education as well as developing child-friendly learning atmosphere. We focus on improving participation, raising awareness on gender equality and child rights,

and encouraging ownership of communities. We provide scholarships and stipends at the secondary level, needs-based training, and student mentoring to improve mainstream education approaches. Our schools are located within the community and we recruit female teachers from the community. The curriculum is condensed to provide accelerated learning for children to catch up with their peers by completing customized primary education. With a class size of no more than 30, students receive equal attention from the teachers in a participatory and child-friendly learning environment.

MOVING FORWARD

With our long and proven expertise in community-based education strategies, we will scale our interventions to maximise our reach and impact. We will focus on strengthening and supplementing existing government efforts through training and technical assistance. We continue to deliver cost-effective, high-quality education services in places with low access to education. We will also explore new operating models beyond direct service.

OUR IMPACT

- Students in BRAC schools scored 35% higher in both mathematics and english compared to government schools (Evaluation of community based schools in South Sudan, 2012)
- Changed girls' self-perceptions, confidence and attitude towards gender norms within the family (Girls' Education Challenge Project, RCT results, Tanzania, 2016)
- Students obtained significantly higher learning scores (compared to baseline and midline study), in both reading and mathematics (GEC project, endline evaluation, Afghanistan, 2017)



DREAMS BECAME REALITY

My name is Nakitende Bariirah. Since childhood, I nurtured dreams of becoming a doctor. However, after losing my father in primary school, this dream started to seem unattainable because my father was the pillar our family depended. Having left eight school-going children, my now single, unemployed mother, opened a small restaurant to sustain us. Owing to my exceptionally good academic performance, I sailed through O' Level with support from school bursaries, until A' Level, when I was enrolled on the Mastercard Foundation scholars programme at BRAC.

My dream, once unattainable, became a reality after I excelled in the 2017 UACE exams and qualified for medicine and surgery at Makerere University on government scholarship. I hope to later specialise in cardiology in my medicine career. I also have a dream of owning a heart institute in order to provide specialised assistance to people with heart conditions.

I am very thankful for the scholarship programme for empowering me, as it enabled me to access education in one of the best schools in Uganda and nurtured me into a responsible citizen through the programme's community service, give back training and leadership congress. I strongly believe in leaving a mark in the lives of others, which has motivated me, to engage the youth in my community in the fight against youth susceptible vices like drugs, early pregnancies and sports betting. I often call for group discussions where we discuss the dangers of this behavior, and I believe this activity had a positive impact on the youths in my community.

HIGHLIGHTS

Opened 300 Community based schools in Pakistan

Enrolled over 9,187 students (61% girls) in Pakistan

Graduated 4,242 learners in Pakista

More than 1800 5-6 year old children graduated from 63 pre-primary schools in Tanzania

700 club members received livelihood training and provided with input support Tanzania

Graduated 1,100 scholars in Uganda

Partnered with 105 top performing schools in Uganda

SUSTAINABLE DEVELOPMENT GOALS



EARLY CHILDHOOD DEVELOPMENT

Liberia, Tanzania, Uganda

THE CHALLENGE

Children who are denied access and opportunity of early childhood services, miss a crucial development phase in their lives. In the poor, marginalized, and conflict affected communities, with the least access to early childhood services, children are often exposed to violence and exploitation. Without quality early learning opportunities children are less likely to attend primary school, more likely to drop out, and in the long term, perpetuate the poverty cycle. BRAC intends to ensure the optimal development of 0–6 year old children and improve their chances of breaking out of poverty as they progress through education and later life.

OUR APPROACH

BRAC focuses on a community based cost-effective solution for creating access to early learning services through constructing ECD centers with child friendly, safe environment, trained caregivers and an age appropriate play-based curriculum. Active participation of parents and community members in the centers are some of the core inputs of this approach. BRAC implements three years ECD focusing two years early learning interventions for 3-5 year

old children and one-year pre-primary for 5-6 year old children depending on the requirement of the specific country context. The key features of BRAC's ECD approach are:

1. Center based Early Childhood Development (ECD) programme for 3 to 6 year old children
2. Play based curriculum
3. Trained Play Leaders
4. Locally made low cost play materials
5. Parenting education
6. Community Involvement
7. Evidence-based advocacy

MOVING FORWARD

With our long and proven expertise in community-based service delivery, we will scale our interventions to maximise our reach and impact. We will focus on strengthening and supplementing existing government efforts through training and technical assistance. We will make our ECD services more comprehensive and will ensure access of most marginalized and disadvantaged children.

OUR IMPACT

- A total of 160 play labs for 3 to 5 years old children have been operating in Uganda and Tanzania reaching about 4,800 children.
- To generate rigorous evidence from the play labs, a total of 8 global tools have been adapted in Uganda and Tanzania (e.g. ASQ, ASQ–SE, CHILD, DIPP, WPPSI, HSTK, KAP, Play Lab Fidelity)
- In Uganda, 95% parents have observed positive changes in their children's development, 63% parents reported that they make play materials and toys for their children at home, 85% parents reported that they play with their children at home. (Play Lab project, monitoring report ,Uganda, 2018)
- In Tanzania, 94% of parents have observed improvement in children's development, 71% of parents have made play materials for children to play at home,71% of parents tell story to children at home. (Play Lab project, monitoring report ,Tanzania ,2018)



A COMMITMENT TO CREATE A PLAYFUL LEARNING ENVIRONMENT FOR CHILDREN

My name is Mwajuma Rashidi and I run a small tailoring business in Machinjioni, Tanzania. I am also the chairperson of our local Play Lab Management Committee. My granddaughter Fatihiya Moshi is enrolled in this Play Lab.

When the Play Lab was established, some of us received a general orientation about the project, including material development knowledge. I was elected as chairperson by my peers because of my enthusiasm and dedication towards the project. BRAC enhanced my capacity to oversee the centre and committee by providing Play Lab Management and Child Protection Committee Training.

Years ago when my other young children were studying, I never cared about going to their school even for dropping offs and pick ups, let alone helping teachers in some activities. But now I do all these things. So this Play Lab has made me aware of my responsibilities to participate in educational activities of my grandchildren.

Assisting the Play Leader helped me to understand that children have their own unique personality. I have also learnt to make local play materials and realised how useful it is at home and how affordable play materials can be if made by ourselves. I always share my learning with the members of my savings group so that we can make local play materials in simple way for our children.

I think there is a need to increase more play based ECD centres to reach more children under five years old who do not have access to such opportunities. I have understood the importance of learning through play for the holistic development of children in all the domains. Therefore, I suggest that parents should be encouraged to play with their children even at home and make local toys for their children.

AGRICULTURE, FOOD SECURITY AND LIVELIHOOD

Liberia, Sierra Leone, Tanzania, Uganda, Afghanistan

THE CHALLENGE

75% of the world's poor live in rural areas, where local economies are built on the efforts of smallholders – farmers who work on less than a hectare of land, yet produce 80% of the food consumed in the developing world. Despite the availability of yield-boosting modern farming technologies, farmers lack access to these innovations and struggle to produce beyond subsistence. Limited technical know-how and mechanization, low access to credit, poor connectivity with agricultural markets, and the impacts of climate change further constrain smallholders' success, with women farmers further challenged by a significant gender gap in the agriculture sector.

OUR APPROACH

We develop value chains for smallholder farmers by combining capacity building and extension services, and link them to markets to sustain the results. Our extension service providers promote good agronomic practices and techniques that farmers can incorporate when managing their farms, and they profit from selling low-cost inputs to farmers. We organise producer groups of farmers and provide them with technical support to cultivate and use improved varieties of crops

and invest in poultry and livestock. We arrange demonstration farms with farmers who lead the producer groups and provide training on modern cultivation techniques. We are continuously improving our varieties through research and development while supplying quality inputs through either our own sources (seed farm, feed mill and hatchery) or other private sectors. Our cooperation with government agencies and partners allow sustainable impact.

MOVING FORWARD

Our focus is to strengthen market systems by building sustainable, pro-poor value chains. We will improve agricultural production and agriculture-based nutrition through extension services on agronomic practices, grow nutrient-dense vegetables and raise livestock. We will also promote climate-smart agriculture. We are in the process of development of AFSL programme strategy for next five from 2018 – 2022. We intend to reach an additional about 400,000 smallholder farmers over the next five years and support them to increase their income and improve household food security. Our focus is on women and the youth.

OUR IMPACT

- In Tanzania, after four years of intervention (2013–2017) of the Livelihood Enhancement through Agricultural Development (LEAD) project, production was more than double, median income increased by 400% in maize and 961% in poultry. More than 27,000 farmers received agriculture loans from BRAC, with repayment rates close to 100%.
- In Uganda, BRAC's agri-nutrition programme, which focuses on expanding intake of nutrient-rich foods, resulted in an enormous increase in the consumption of the nutritious orange-flesh sweet potato, from 4% of individuals in the control group to 24%–70% of those in various intervention groups (Okello and Mpiira, 2017)
- In Afghanistan, with knowledge in nutrition inspired almost 99% girls to participate in agricultural activities. Participation increased by 34% in treatment areas compared to control areas.



THE PROUD PIG FARMER

Life was extremely difficult for me after the civil war. I am a 55-year-old single mother of four children. I and my children used to survive on a single meal every day. I used to rear pigs as a smallholder farmer here in the Panlap community of Bombali district. My livelihood, like many others in Sierra Leone, became unsustainable during the war.

I had no access to medical facilities, and my children were not learning in school. Rebuilding the pig farm seemed impossible since all my income went towards feeding my children. There were also clear difficulties in accessing piglets and pig feeds. I started selling palm wine to earn more money, with the hope of starting my piggery enterprise again in the future.

I was selected as a general pig farmer through BRAC's pig value chain project, and participated in intensive farm management training. I was provided with a pair of large white cross sows and one boar for onward rearing after the training. I also participated in all the local pig producer group meetings and workshops organised by the project. I was one of the early adopters in the project. I learned and quickly implemented standard rearing systems, and saw a high production of 8-10 piglets per litter with good growth.

I now have five matured pigs. I have sold 12 piglets at 4,920,000 SL (USD 646) over the last year. This has been a very significant increase in my income. It has helped me improve my family's diet. I am now earning enough to spend on other things apart from food. I have even employed three other women from my community to help in my farm.

HIGHLIGHTS

Trained **52,863** maize farmers and **53,597** poultry farmers in new techniques and technologies in Tanzania

Reached **19,200** smallholder farmers to promote the orange fleshed sweet potato in Uganda

Established **500** seed dealers around the country in Uganda

Established seven pig breeding & multiplication farms, **75** model pig rearers and **750** general pig rearers in Sierra Leone

Produced **187** kg maize seeds and **5,466** kg rice seeds in our seed farm and distributed to farmers in Sierra Leone



HEALTH

Afghanistan, Liberia, Pakistan, Sierra Leone, South Sudan, Uganda

THE CHALLENGE

Our targeted countries face some of the worst health conditions in the world. According to the World Bank, the maternal mortality rate in Sierra Leone (1,360) is the highest in the world, with South Sudan (789) and Liberia (725) close behind. Pakistan (39.6%), and Uganda (30.6%) have a high percentage of stunting in children under five according to the European Commission.

Communities in developing countries lack medical equipment, trained staff, and healthcare facilities. Our health interventions are designed to ensure these numbers come down.

OUR APPROACH

Community-based healthcare is the cornerstone of successful implementation of the health system. Its success depends on community participation and their cooperation with our health staff. We work at the community and facility level to strengthen the capacity of female community health volunteers, health workers, and doctors so that they can provide educational, preventive, and curative health services. Our primary focus is mothers and

children. We partnered with the Ministry of Health to reduce child mortality, improve maternal health and combat diseases such as tuberculosis and malaria. These services are delivered through trainings on basic literacy skills, making oral rehydration solutions, and raising awareness on good hygiene practices through WASH activities. We ensure full immunisation coverage in target areas and distribute insecticide treated bed nets for new mothers and newborn children. Our interventions focus on playing a pivotal role in both primary and secondary level healthcare.

MOVING FORWARD

We will expand our activities and continue to adapt our models to the local context. Our experience in developing countries has created awareness for the constraints of people in poverty in specific regions. We will work to overcome these limitations through new innovations and strengthen our current interventions in target countries.

OUR IMPACT

- Use of contraceptives (condoms) doubled and fertility rate dropped by 26% among the participants of our adolescent programme in Uganda (Oriana, 2015)
- 27% decrease in under-five mortality, 33% decrease in infant mortality, and 27% decrease in neonatal mortality. BRAC in Uganda contributed to these impacts by making home visits and promoting knowledge about health, preventive behaviour, case management of malaria and diarrhea after three years of intervention in Uganda (Svensson, 2016)



HIGHLIGHTS

Trained **21** Female Community Health Volunteers in ward no. 1, 2, and 11 in Namobuddha Municipality, Nepal

21 health volunteers facilitated **21** mothers' groups with a total of **334** members in Nepal

Provided **686** women with four antenatal care checks in Pakistan

Provided **1,068** women with postnatal care in Pakistan

Fully immunised **5,417** children in Pakistan

Established **135** branches across **72** districts supporting a total of **4,082** community health promoters in Uganda

Trained **2,507** health promoters on mobile application and transitioned **4,082** health promoters to utilise mobile application in Uganda

SUPERWOMAN OF THE VILLAGE

I am Hameeda, from Helmand, a province lying south to Afghanistan. My in-law's village is a conservative one. Here, women are not allowed to pursue education, let alone a profession. I started my life as a homemaker, until one incident changed it all for me.

A pregnant woman in our neighbourhood was expected to deliver a baby. In our community, babies are delivered at home, with supervision from elderly women of the community. We do not have any midwives. When the woman went to labour things got complicated and struggling for her life. The hospital was far away and the village did not have an ambulance. The incident shook me to my core.

A few days later, BRAC started running a satellite clinic in our village. We started receiving basic health care services once a week. The clinic also had awareness sessions on mothers' and children's health, nutrition and so on. From the clinic manager, I came to know about a midwifery school ran by BRAC near our village. Even though I was eligible and wanted to join, it was going to be difficult to convince my family.

First, I convinced my husband and told him how I can help other women in the village who are in dire need of a midwife. I told him how lives can be saved. Once he was convinced, he talked to the elders of the family. The elders of his family and the community then visited the midwifery school and permitted my joining the midwifery course.

Now I, along with 23 more girls aging between 16-22 years, are taking up a training course on community midwifery education. I am learning and practicing every detail of attending childbirth. After completion of my training, I will return to my village and start working as a midwife.



3 GOOD HEALTH AND WELL-BEING



6 CLEAN WATER AND SANITATION



EMPOWERMENT AND LIVELIHOOD FOR ADOLESCENTS

Liberia, Nepal, Sierra Leone, Tanzania, Uganda

THE CHALLENGE

We work in the countries with the highest child marriage and teenage pregnancy rates. Adolescent girls are vulnerable, and the cost of not protecting them is high. Child marriage often prevents girls from continuing their education and realising their full potential. 12 years of education for every girl would result in a 64% drop in child marriage. Our goal is to empower girls by unlocking their potential through education, life-skills, and livelihood opportunities. This enables them to fight unwanted social pressures and build healthier futures for themselves.

OUR APPROACH

We create and provide safe spaces for girls aged 11-21, especially those who have dropped out of school and might be at risk of getting pregnant at a young age. Our Empowerment and Livelihood for Adolescents (ELA) clubs offer spaces where girls can sing, dance, play games and socialise with their friends within walking distance of their homes. In every club, one girl is trained as a mentor to teach the others about nutrition, sexual and reproductive

health, family planning, life skills, and financial literacy. We believe that social empowerment and economic empowerment go hand in hand. Members are also given basic financial literacy to earn, save, handle budget management and business planning. Our microloan services for older and non-schooling ELA members allow them to start their own entrepreneurial journey.

MOVING FORWARD

We will develop and scale an even stronger ELA model with the knowledge we have gained. We will emphasize reduction in early pregnancy and livelihood/skills development. Our target will expand to adolescent boys who are brothers, partners, and neighbors of our ELA members. We understand that change cannot be possible if only girls are empowered.

OUR IMPACT

Girls who are socially aware of their rights and have the confidence to assert themselves and resolve conflict. They understand that education is a necessity and avoid early marriage and pregnancy. ELA girls take control of their lives and in turn, they empower their loved ones and their communities.

Findings from a 2015 research by London School of Economics and the World Bank:

- ELA girls are 72% more likely to engage in income generating activities
- Teen pregnancy fell by 26% and early entry into marriage/cohabitation fell by 58%
- Girls reporting sex against their will dropped from 14% to almost half



GIRL WITH WINGS

My name is Joyce Moses Maswaga and I am 14 years old. I am the first born in a family of six. Naturally, my three younger sisters look up to me for guidance. My parents moved to Morogoro to invest in farming because of the favourable weather conditions there, and I eagerly looked for guidance to grow and take care of myself.

I first heard about ELA Clubs while in Standard IV, through a girl who was narrating the programme's activities to her friends in school; I admired her confidence and maturity; her high self-esteem inspired me to join the programme because I wanted to be just as strong. Hand in hand, we walked to the nearest ELA club called Chamwino 'A'. The girls were not only friendly, they were knowledgeable, smart and full of confidence.

In our community, many girls have been lured to early pregnancies because of their greed for material things. Were it not for ELA, who knows where I would be today? ELA has given me good life lessons that have inspired my confidence and focus. I feel as if I have developed wings to fly. As I concentrate on my studies in school, I know nothing can stop me from reaching my dreams.

HIGHLIGHTS

Established 20 ELA clubs in ward no. 1, 2 and 11 in Namobuddha Municipality, Kavre, Nepal with books and indoor and outdoor games

Provided 422 girls with life skills training from 20 mentors in Nepal

Provided 4,282 girls with life skills based education in Tanzania

Provided 722 girls with livelihood training to support and encourage the establishment of income generating activities in Tanzania

Provided 20,831 girls with training in life skills and 19,831 with financial literacy training in Uganda

Provided 281 survivors of violence with a specialised package of psychosocial support including treatment in Uganda

Implementing 160 clubs in four districts (Kambia, Port Loko, Moyamba, and Bo) in 2017-2018 in Sierra Leone

Engaged 9600 parents during community forums across four districts on adolescent girls issues in Sierra Leone



ULTRA-POOR GRADUATION

Pakistan, Uganda

THE CHALLENGE

When the world committed to the Sustainable Development Goals in 2015, we promised to leave no one behind – and yet ultra-poverty remains a huge challenge, with progress still too slow.

Today, approximately 800 million people in this world are living in extreme poverty, with earnings less than US\$1.90. People living in ultra-poverty are the most vulnerable sub-group within them. They make up nearly half of the extreme poor population.

The challenge for them is not just too little income, but they are confronted by a multitude of interconnected and cyclical problems. They struggle every day to cope with food shortages, poor health, and a lack of basic services like clean water and sanitation. They rarely own any land or productive assets. Lack of education and productive skills limit their capacities of a decent livelihood. Majority of ultra-poor households are headed by women who often live in remote areas, too far from access of any form of social and economic support. They are trapped in a detrimental cycle of intergenerational deprivation.

OUR APPROACH

BRAC's Targeting the Ultra Poor (TUP) programme in Bangladesh pioneered the Graduation approach, a globally recognised model for its innovative and holistic solution to ultra-poverty.

The Graduation approach 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 socioeconomic resilience, in order to progress along a pathway out of extreme poverty.

Inspired by BRAC's successful implementation of a large-scale Graduation programme in Bangladesh, BRAC International has been adapting and further innovating on the approach in several countries.

We started our programme in Pakistan in 2010 in collaboration with Pakistan Poverty Alleviation Fund (PPAF) in the Balochistan province where over half of the population suffers from high seasonality of livelihoods, acute food insecurity, scarcity of water and poor sanitation. Our Graduation programme in Pakistan addresses their vulnerabilities through social mobilisation, health, education, livelihood enhancement through the creation of social safety nets and construction and improvement of small scale community infrastructures.

BRAC began its pilot in Uganda in 2016, responding to the staggering 78% of youth unemployment. We use the Graduation approach to create appropriate livelihood opportunities for youth population through asset transfers and technical skills training along with social integration, savings promotions, and health awareness.

MOVING FORWARD

BRAC's Ultra-Poor Graduation Initiative provides technical assistance, advisory services and advocacy on the Graduation approach to UN agencies, NGOs and governments on how to implement quality Graduation programmes worldwide. BRAC's technical assistance and advisory services are both aligned with the main phases of Graduation—from programme planning and design to on-site training and data collection - designed specifically to assist implementers to reach the most marginalised communities in new regions across the globe.

OUR IMPACT

- Provided assets to 136 participants in Pakistan.
- Provided skills training to 334 participants and trained 32 community resource persons on health and hygiene for maternal and newborn children in Pakistan.
- Reached 1,650 youths within the 2,475 households identified in Uganda, and they have secured at least two sources of income.
- Transferred 6,226 goats, 1,107 pigs, 11,600 chicken and initiated 206 petty trades to support development on household income as productive livelihood assets to the households in Uganda.
- Organised capacity building trainings in 86 village training spots in Uganda.



A PATH TO PROSPERITY

Juliet and Patrick could not finish their education because their families were unable to bear the costs of school. When they were only 12, they had already decided to get married as soon as they reached the legal marrying age, in order to support each other.

They found work as day labourers on nearby farms. Yet, they remained unemployed during the off seasons. Lack of technical skills and relevant work opportunities brought little income and the family struggled to meet life's most basic needs.

Juliet was also worried about her relationship with Patrick. "We were constantly ridiculed by the other village members for how much we lacked", said Juliet. "It was very evident that our home had little hope of a better future. I was afraid that my marriage will fall apart".

Juliet was asked to participate in a meeting with BRAC's Ultra-Poor Graduation programme team in 2016. It was due to Patrick's pleas that Juliet agreed to attend. "I didn't want to go because I was sure the villagers would laugh and abuse us, as they usually did", recalled Juliet.

To her surprise, Juliet was selected as a participant of the programme. She received assets and relevant training along with other interventions of the programme.

Today, Juliet and her husband are proud owners of over ten goats from the initial five they received, over 15 chickens and pigs and a vegetable garden.

Juliet is not an invisible member of the community anymore, but a proud individual and an active voice of reason. Juliet says her new feeling of empowerment and confidence will help her achieve her dreams of building a 'mabati' house (iron fabricated house), and buy a 'boda boda' motorcycle to begin a new business venture.

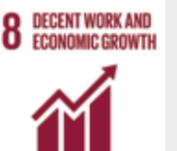
HIGHLIGHTS

Provided 136 members with assets

Trained 32 community resource persons on health and hygiene for maternal and newborn children

Reached 1,650 youths within the 2,475 households identified in Uganda

Reached 130 villages in 85 communities in Luwero and Kiryandongo districts in Uganda



EMERGENCY PREPAREDNESS AND RESPONSE

Myanmar, Sierra Leone, Uganda

THE CHALLENGE

Since 2000 till now more than 10 million people have been affected by disasters in Myanmar, Sierra Leone and Uganda. In Myanmar, approximately 40 disasters have killed nearly 145,000 people, affected more than 4 million and caused over USD 4.5 billion in damages. In Sierra Leone, the deadly 2014-16 Ebola outbreak, and 13 other disasters have led to an estimated USD 30 million in economic losses, claimed more than 5,000 lives and affected more than 90,000 individuals; while in Uganda, approximately 50 disasters have killed 1,195 people and affected more than 4 million lives leading to a USD 6 million in economic losses.

People living below the poverty line are the most affected by disasters, with women and children comprising more than 50 percent of the total affected. Without emphasis on resilience-building of communities, local institutions and nations, disasters will continue to impact achievement of the Sustainable Development Goals.

OUR APPROACH

Through a participatory community-led approach targeting both urban and rural settings, we are collaborating with governments and other stakeholders to build a

culture of resilience in Myanmar, Sierra Leone and Uganda. Our approach will support south-south humanitarian alliances to demonstrate that systematic local leadership development can shift power from global to local.

In partnership with the Bill & Melinda Gates Foundation, we are piloting a model of local emergency preparedness and response capacities in six schools, six communities and six local governments and country offices in Myanmar, Sierra Leone and Uganda. Our approach will contribute to achievement of global humanitarian goals, such as the Sendai Framework for Disaster Risk Reduction and the World Humanitarian Summit commitments.

MOVING FORWARD

We will explore the replication and scaling-up modality of our capacity-building model in other communities of the targeted countries, while simultaneously strengthening the emergency response capacity and resilience of targeted schools, communities and governments.

OUR IMPACT

- Emergency response coordinators at country level have developed partnerships with the government, UN Clusters, UNOCHA and other UN agencies, NGO forums, etc.
- We have initiated emergency response capacity—building process in BRAC International country offices, as well as in 6 vulnerable communities, 6 schools and 6 local governments in Myanmar, Sierra Leone and Uganda.
- A core group of individuals drawn from national and local governments, INGOs, local NGOs, the media and BRAC staff in Myanmar, Sierra Leone and Uganda are skilled in conducting Disaster Risk and Vulnerability Assessment (DRVA) after the Training of Trainers (ToT) in those countries.
- Developed and disseminated 50 weekly situation updates on natural and human-induced disasters, safety and security issues, and notable socio-political changes in all BI countries (as of January 2018)



HIGHLIGHTS

Secured **USD 1.5 million** on November 2017 from Bill & Melinda Gates Foundation to implement the “International Emergency Preparedness Programme – Phase 2” to build capacity of BRAC International Head Office, Myanmar, Uganda and Sierra Leone

Responded to the August 2017 Mudslide in Freetown, Sierra Leone with **USD 20,000** worth of cash, food and non-food items to the President’s Emergency Relief Fund, reaching approximately **6,000** people. Responded to the famine in Teso Sub-Region of Eastern Uganda in May 2017

Updated Country Risk Analyses, Multi-Hazard Risk Assessments, Disaster Preparedness Plans and Country Disaster Profiles in five countries and produced 46 weekly situation reports on security and hazards in seven countries

Conducted four training courses on First Aid, and Crisis and Security Risk Management and Simulation for 80 staff and government representatives with the support of National Red Cross Societies in two country programmes

ALL HELL BREAKS LOOSE IN FREETOWN

According to the Office of National Security (ONS) around 5,900 people had lost their homes and were crucially impacted in the flood and mudslide on August 2017, and they were in dire need of emergency assistance and shelter.

BRAC Sierra Leone Emergency Preparedness and Response Programme Coordinator, Sheku Alaka T. Mansaray and Edwin Jarfoi, Head of Human Resources, shared that as an organisation it was prudent to compliment the efforts of the government by making donations, which not only saved lives but also showed BRAC’s commitment in Sierra Leone.

BRAC Sierra Leone Emergency and Response team donated food items, including hundred bags of rice, thirty-two cartons of vegetable oil, five hundred bundles of pure drinking water, eight cartons of sugar, nine cartons of biscuits, and twelve bags of table salt.

During the donation event Mr. Jarfoi pointed out that BRAC Sierra Leone operates in twelve districts across the country with thematic programmes of Inclusive Financing, Health, Agriculture, Empowerment of Livelihood for Adolescent, Education, and Emergency with the aim of eradicating poverty.

Former Vice President Victor Bockarie Foh commended BRAC for their timely intervention, and shared that the government secured two hundred acres of land outside Freetown for the construction of houses for people affected by the disaster. He further stated that modalities are in place to ensure transparency and accountability of donation.

ONS Human Resource Director, Mrs. May M. Kamara on behalf of her organisation thanked BRAC for their relentless efforts and commitment not only in responding to disasters but also addressing to reduce the high risk of disasters. Humanitarian partners provided emergency in WASH, health, food and nutrition, shelter and protection assistance to those in temporary holding centres and those in host families. Mrs. Kamara added that both the ONS and government appreciated the donations and assured the proper utilization of the right purpose.



FINANCIAL HIGHLIGHTS

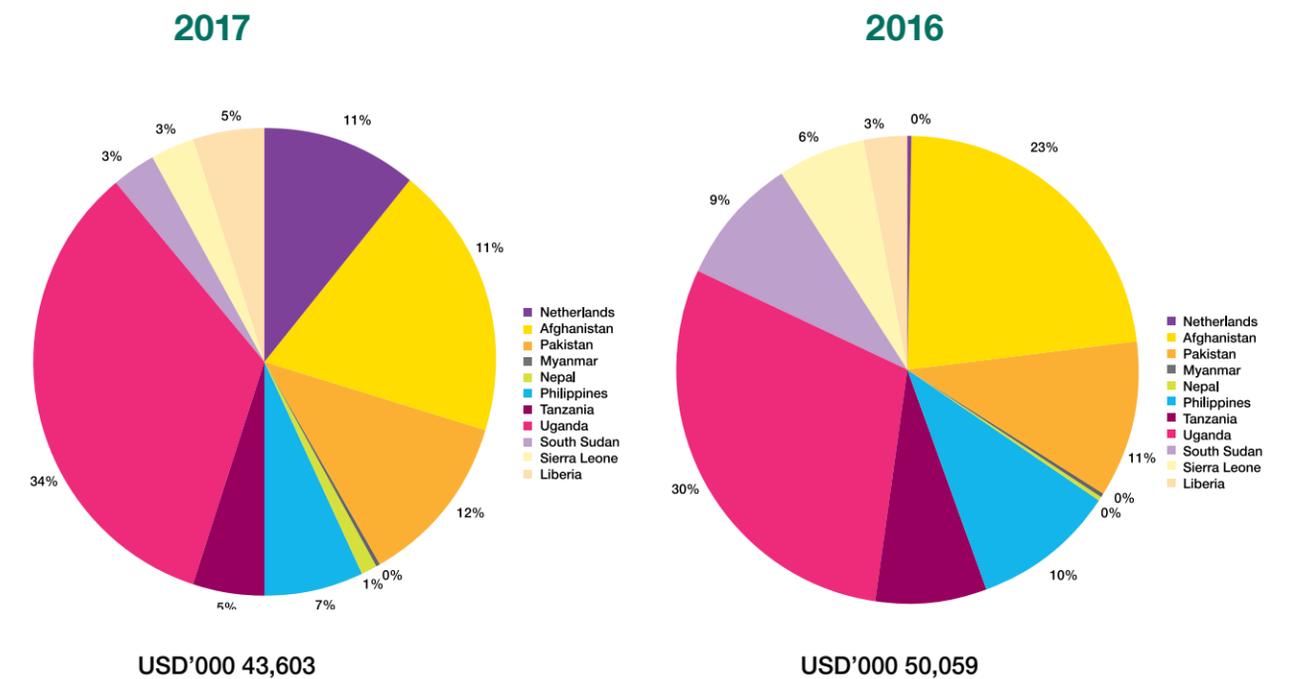
Consolidated Balance Sheet as at 31 December 2017 (before appropriation of result)

		2017 USD	2016 USD
Fixed assets			
Intangible fixed assets	1	297,190	235,168
Tangible fixed assets	2	3,739,525	3,227,444
Financial fixed assets	3	2,434,513	2,122,361
		<u>6,471,228</u>	<u>5,584,973</u>
Current assets			
Inventories	4	516,939	382,154
Loans and advances to customers	5	110,870,639	102,323,890
Trade and other receivables	6	6,308,868	6,995,782
Cash and cash equivalents	7	59,135,889	56,811,344
		<u>176,832,335</u>	<u>166,513,170</u>
Total assets		<u>183,303,563</u>	<u>172,098,143</u>
Group reserves	8		
Reserves		86,826,937	67,371,674
Minority interests		-	989,970
		<u>86,826,937</u>	<u>68,361,644</u>
Non-current liabilities	9	23,667,535	12,201,347
Current liabilities	10	72,809,091	91,535,152
Total liabilities and reserves		<u>183,303,563</u>	<u>172,098,143</u>

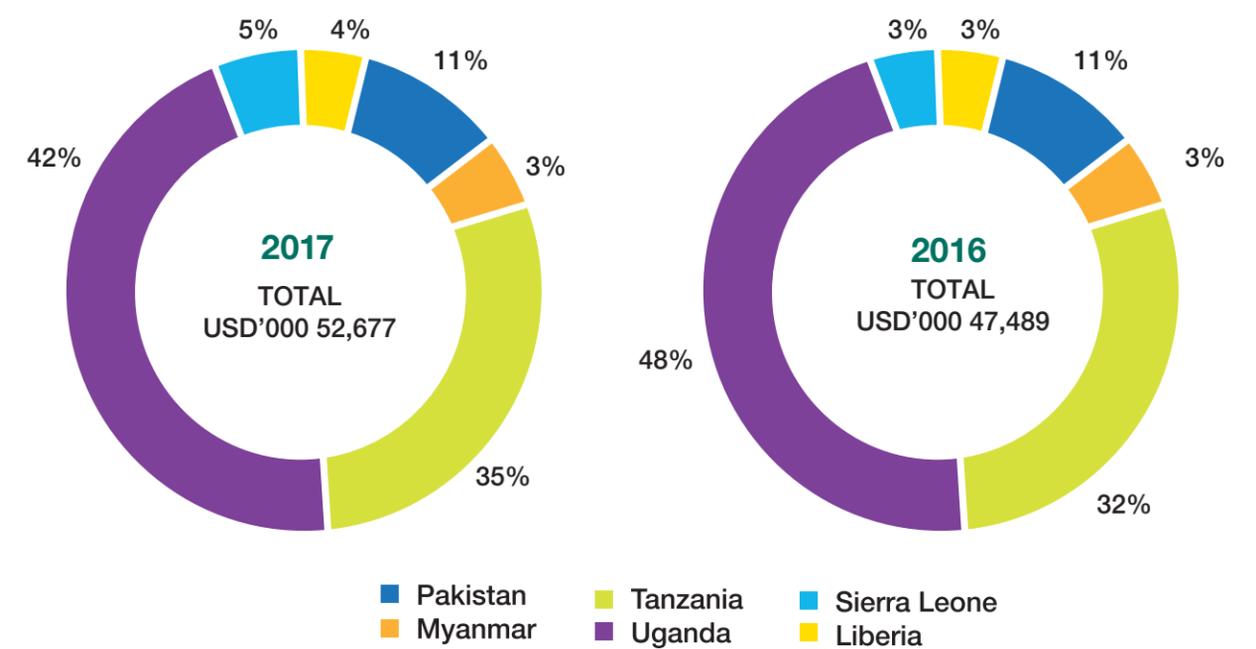
Consolidated Statement of Income and Expenses
For the year ended 31 December 2017

		2017 USD	2016 USD
Income			
Grant income	12	43,603,033	50,059,290
Service charge income	13	52,676,880	47,489,395
Other operating income	14	6,345,994	6,182,085
Total operating income		102,625,907	103,730,770
Cost of outsourced work and other external costs	15	(37,360,164)	(44,466,974)
Wages and salaries	16	(27,452,125)	(28,667,596)
Social security and pension charges	17	(1,842,465)	(1,502,099)
Amortisation and depreciation on intangible and tangible fixed assets	1,2	(770,489)	(860,118)
Impairment losses on loans and advances to customers	5	(5,317,199)	(939,703)
Other operating expenses	18	(3,017,244)	-
Total operating expenses		(75,759,686)	(80,286,656)
Operating result		26,866,221	23,444,114
Interest income and similar income		1,472,526	1,349,978
Interest expenses and similar charges		(5,208,054)	(4,456,706)
		(3,735,528)	(3,106,728)
Result from ordinary activities before tax		23,130,693	20,337,386
Corporate income tax	19	(3,956,082)	(6,962,575)
Result after tax (carried forward)		19,174,611	13,374,811
Brought forward		19,174,611	13,374,811
Minority interests		(148,565)	(23,907)
Net result		19,026,046	13,350,904

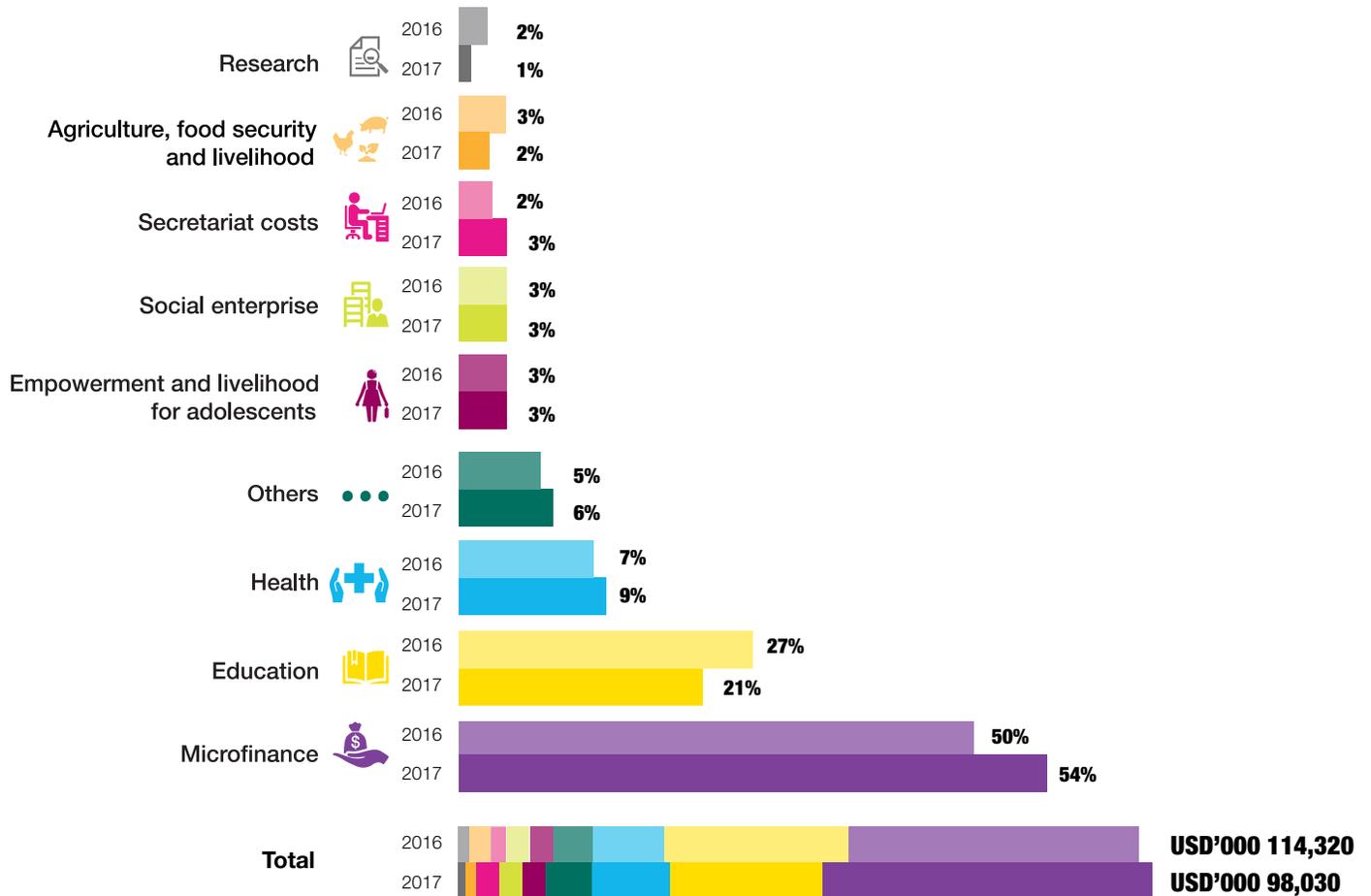
GRANT INCOME BY COUNTRY



SERVICE CHARGE BY COUNTRY



PROGRAMME EXPENSES



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