

A woman with short brown hair, wearing a purple floral top, is smiling while operating a black 'SWAN' brand sewing machine. She is surrounded by various colorful fabrics and finished garments hanging in the background.

# **STICHTING BRAC INTERNATIONAL**

## **ANNUAL REPORT 2021**





“

*We must strive to continuously find solutions to new social challenges. We must reach out to those in need.*

**Sir Fazle Hasan Abed KCMG**

Founder, BRAC

1936 – 2019

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## MESSAGE FROM THE CHAIR

“

*Our initiatives, first and foremost, are accountable to the people we serve, prioritising their needs and well-being.*



2021 was a year of intensifying challenges, with the COVID-19 pandemic, political unrest and rising food insecurity making communities across the Global South increasingly vulnerable. Through these challenges, BRAC International has continued to remain agile and responsive to changing needs on the ground, learning from the communities we work with to deliver contextualised solutions to enhance access to health, education and livelihood opportunities, empower women and youth, provide humanitarian assistance and mitigate the impacts of COVID-19.

Despite the grim global scenario, we are resolute in our conviction that when people gain confidence and have the right opportunities, they can transform their lives. We are creating the next generation of impact-driven change-makers with support from the Mastercard Foundation through the Accelerating Impact for Young Women in Africa (AIM) programme, which will reach over a million adolescent girls and young women in seven countries in Africa by 2026.

Our expanding microfinance operations are supporting thousands of women access financing and saving products to invest in their businesses and families. Over the last year, we have also been working to strengthen our social enterprise model to equip microentrepreneurs, farmers and

producers to access new markets and grow their incomes sustainably. We have continued to build on our experience and evidence in poverty alleviation, learning from our origins in Bangladesh to undertake an ambitious scale-up of BRAC's proven Graduation approach across Asia and Africa in collaboration with governments and partners.

We are thankful to our staff, partners and stakeholders for their continued trust, confidence and support as we work with women in poverty and see their families emerge stronger from the shocks over the last year, and look ahead to brighter times.

Our initiatives, first and foremost, are accountable to the people we serve, prioritising their needs and well-being. BRAC International will continue with its steadfast commitment to ensure people are reaching their potential within the organisation and in the communities we serve.

A handwritten signature in black ink, appearing to read 'Irene Khan'.

**IRENE KHAN**  
Chair, Supervisory Board  
BRAC International



# LETTER FROM EXECUTIVE DIRECTOR

“

*On behalf of BRAC International, I thank our government counterparts, funding partners, affiliates, and other stakeholders for supporting us as we tackle the world's most urgent challenges.*



**Over the past year, we have seen** new and complex challenges emerge that transcend borders. The impacts of the global pandemic, geopolitical tensions, and a visibly changing climate are all being felt in the places we work in. At a moment like this, the need for holistic, pragmatic and locally-led solutions are clearer than ever.

At BRAC International, we have been working to deliver impactful solutions through our integrated approach, combining social development with market-based solutions including microfinance and social enterprises. In 2021, our programmes reached 100 million people in nine countries in Asia and Africa, delivering services and creating opportunities in the midst of challenging conditions.

**Our microfinance portfolio is growing stronger.** The annual Lean Data impact surveys and the 60 Decibels Microfinance Index shows how our work is adding value to the lives of our clients and their families, and creating impact at scale. The establishment of a large debt facility, with support from Global Partnerships and Proparco, will help us reach over

one million new clients in the next five years across Asia and Africa.

**Our new social enterprises team has hit the ground running,** supporting our enterprises in Africa to find the right balance between impact and viability, and exploring ways to unlock the potential that market-led solutions can have in changing people's lives for the better.

**We are on our way towards delivering on our Audacious goal of helping 4.6 million households lift themselves out of extreme poverty** by 2026, with plans in place for embedded teams in eight countries by the end of next year. This work could not be more urgent, given the millions of people who have been pushed into extreme poverty by the economic crisis caused by COVID-19.

In the coming years, we plan to significantly expand our efforts across our countries of operation, delivering high quality programming at the scale necessary for meaningful and lasting change. **As a Global South organisation, I strongly believe that we need to follow the example of the communities we work with, and in particular the women, who show amazing resilience and spirit**



**in the face of incredible odds.** The crises at hand requires us to think bigger and bolder, and we are firmly committed to rising to this challenge. **The people and the communities we serve deserve nothing less.**

**As long as we stay true to our values and develop innovative, scalable solutions grounded in local realities,** I am certain we will find the resources and the space to continue our mission - of building a world

where everyone has the opportunity to realise their potential.

On behalf of BRAC International, I thank our government counterparts, funding partners, affiliates, and other stakeholders for supporting us as we tackle the world's most urgent challenges. I would also like to thank our Supervisory Board for its guidance and support throughout the year. Finally, I take this opportunity to express heartfelt gratitude

to our staff members, especially those on the frontline, whose hard work and dedication drive us forward.

**SHAMERAN ABED**  
Executive Director  
BRAC International





# BRAC INTERNATIONAL

## SAFEGUARDING IN 2021



BRAC International (BI) launched **Safeguarding Audit Review** provided on safeguarding indicators to support management in understanding policy compliance, and incorporated **Safeguarding clause** in the procurement manual and partnership agreements to ensure compliance of partners and service providers.



BI arranged training on **Safeguarding Case Management and Investigations** as a part of continuous capacity development, and continued **awareness-building** of staff and programme participants on the **Safeguarding Policy and sub-set policies**, which are as follows:

- Child and Adolescent Protection Policy
- Sexual Harassment Elimination and Protection from Sexual Exploitation and Abuse Policy
- Prevention of Workplace Bullying and Violence Policy
- Adults with Special Needs Policy
- Whistleblowing policy



BI completed quarterly **safeguarding assessment checklist** to monitor safe organisational practices.



BI formed **Inquiry Review Committee (IRC)** to review safeguarding cases to provide decisions and guidance on actions to be taken and developed an **online safeguarding register** to digitise the incident management process and to ensure confidential reporting.



Ngan: Warsa T. Juhurani

February 20, 2021  
Ahad / Sunday



# BRAC ACROSS THE WORLD

<b>AFSL:</b>	Agriculture, Food Security and Livelihood
<b>BEP:</b>	BRAC Education Programme
<b>BYP:</b>	BRAC Young Professionals
<b>CCP:</b>	Climate Change Programme
<b>CD:</b>	Communicable Disease
<b>DRMP:</b>	Disaster and Risk Management Programme
<b>ECD:</b>	Early Childhood Development
<b>EPRP:</b>	Emergency Preparedness and Response Programme
<b>GJD:</b>	Gender Justice and Diversity
<b>HCMP:</b>	Humanitarian Crisis Management Programme
<b>HNPP:</b>	Health, Nutrition and Population Programme
<b>HRLS:</b>	Human Resources and Legal Aid Services
<b>IDP:</b>	Integrated Development Programme
<b>MF:</b>	Microfinance
<b>MG:</b>	Migration
<b>RMG:</b>	Readymade Garments
<b>SE:</b>	Social Enterprises
<b>SELP:</b>	Social Empowerment Legal Protection
<b>SDP:</b>	Skills Development Programme
<b>UDP:</b>	Urban Development Programme
<b>UPG:</b>	Ultra Poor Graduation
<b>UPGi:</b>	Ultra Poor Graduation Initiative
<b>WASH:</b>	Water, Sanitation and Hygiene
<b>YE:</b>	Youth Empowerment

## UK

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

## USA

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

## SOUTH SUDAN

Initiated: 2006  
Education, YE

## SIERRA LEONE

Initiated: 2008  
AFSL, Health, MF, YE

## LIBERIA

Initiated: 2008  
AFSL, Education, Health, MF, UPG, YE

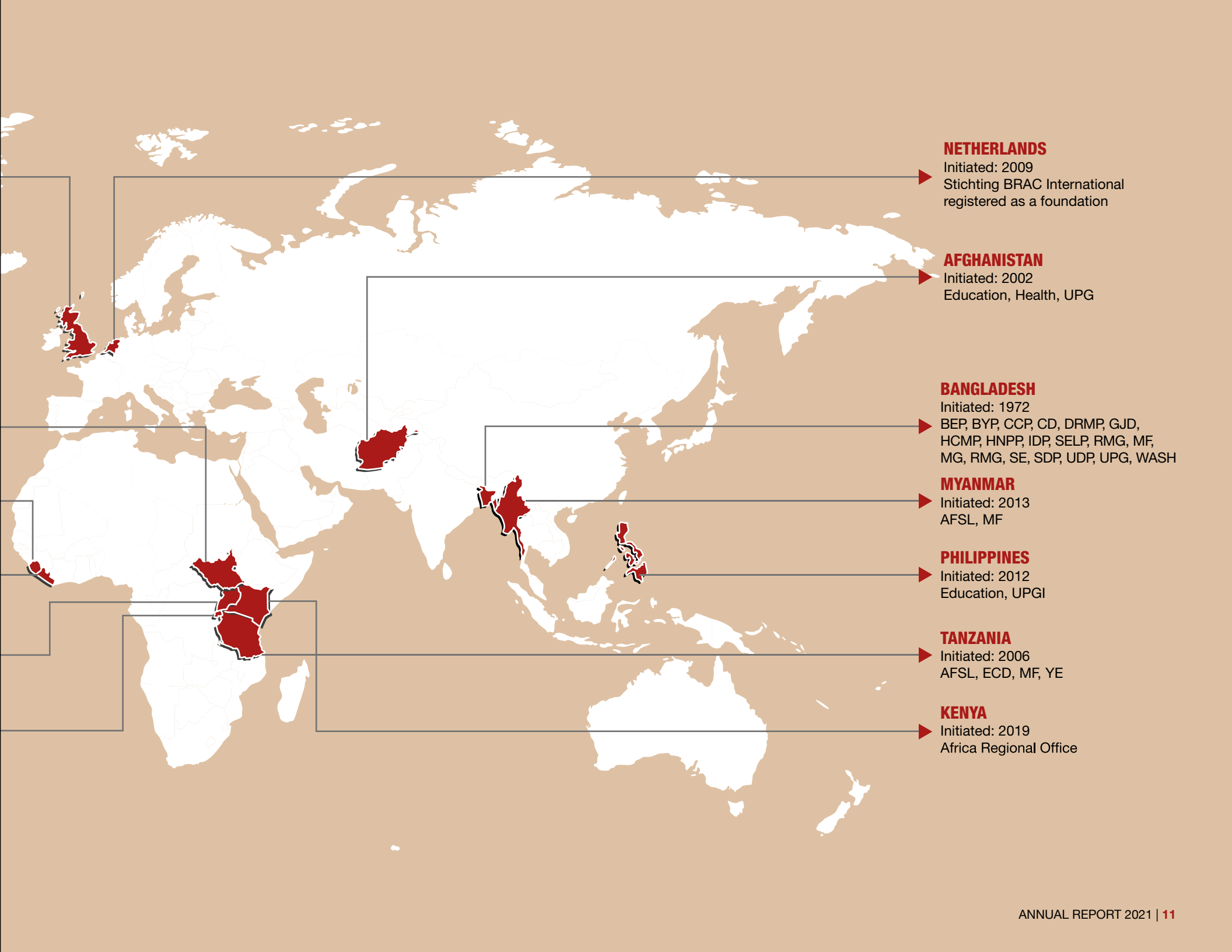
## UGANDA

Initiated: 2006  
ECD, Education, EPRP, Health, MF, UPG, YE

## RWANDA

Initiated: 2018  
MF





**NETHERLANDS**

Initiated: 2009  
Stichting BRAC International  
registered as a foundation

**AFGHANISTAN**

Initiated: 2002  
Education, Health, UPG

**BANGLADESH**

Initiated: 1972  
BEP, BYP, CCP, CD, DRMP, GJD,  
HCMF, HNPP, IDP, SELP, RMG, MF,  
MG, RMG, SE, SDP, UDP, UPG, WASH

**MYANMAR**

Initiated: 2013  
AFSL, MF

**PHILIPPINES**

Initiated: 2012  
Education, UPGI

**TANZANIA**

Initiated: 2006  
AFSL, ECD, MF, YE

**KENYA**

Initiated: 2019  
Africa Regional Office

# STICHTING BRAC INTERNATIONAL SUPERVISORY BOARD



**IRENE ZUBAIDA KHAN**

**CHAIR**

An international thought leader and advocate on human rights, gender and social justice issues, Irene Khan is the United Nations Special Rapporteur on Freedom of Opinion and Expression, and Distinguished Fellow at the Graduate Institute for International and Development Studies in Geneva. Ms Khan was Secretary-General of Amnesty International from 2001 to 2009, and Director-General of the International Development Law Organization (IDLO) from 2012 – 2019. Prior to that, she worked for the United Nations High Commissioner for Refugees for 21 years at headquarters and in various countries.

Ms Khan sits on the Boards of several international NGOs and think tanks, and has been a member of the World Bank's Gender Advisory Council. She has received several honorary degrees and prestigious awards, including the 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.



**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).



**PARVEEN MAHMUD**

**MEMBER**

Parveen Mahmud is the chairperson of Underprivileged Children Education Program, Bangladesh. She started her career with BRAC and was the deputy managing director of Palli Karma Sahayak Foundation (PKSF). She has diverse experiences with national and international development agencies, the corporate sector, and is a practicing accountant.

Ms Mahmud was 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), and also, 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.

She sits on numerous boards including Transparency International Bangladesh, Centre for Policy Dialogue, PKSF, Rangpur Dinajpur Rural Service, Manusher Jonnyo Foundation, Dhaka Ahsania Mission Foundation for Economic Development, Ghashful and Grameenphone Limited. She is an independent director of Apex Footwear Limited and Berger Paints Bangladesh Limited.

Ms Mahmud is the chairperson of Her Story Foundation and Dakkha – Skilling Bangladesh. She was the chairperson of Micro Industries Development and Assistance Services, Acid Survivor's Foundation and Shasha Denims Limited.

Ms Mahmud served as a member of the National Advisory Panel and was convener, SME Women's Forum for SME Development of Bangladesh. She was also the founding board member of the SME Foundation and a working group member of the Consultative Group on Social Indicators of UNCTAD/ISAR.

Ms Mahmud has received several accolades for her services, including Anannya Top Ten Women – 2018 Award in 2019, Joya Alokito Nari – 2018 Award from RTV, and Begum Rokeya Shining Personality Award 2006 from Narikantha Foundation.



**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 Qredits, 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.



**AMIRA ELMISSIRY**

**MEMBER**

Amira Elmissiry is the Chief Accountability Officer & Corporate Performance at African Development Bank based in Abidjan, Cote D'Ivoire. Experienced Lawyer and Investment professional in private equity and corporate finance and holds an MBA from the African Leadership University. Amira has worked with various International Organizations, including Initiatives of Change International, a Geneva based International Organization and the German Technical Cooperation. She has a keen passion for development finance, social justice and sourcing ways for promoting entrepreneurial development amongst young people. Some of Amira's personal achievements till date include being recognized by the Choiseul Institute – as one of the top100 African Economic Leaders, MIPAD 100 Most Influential People of African Descent and Forbes Africa Top 20 youngest Power Women in Africa.



**VICTORIA  
BALYEJUSA  
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 obtained a BSc in agriculture majoring in farm management and extension.



**STEPHEN RASMUSSEN**

**MEMBER**

Stephen Rasmussen is the acting CEO of CGAP, an independent resource centre housed in the World Bank that is dedicated to advancing financial inclusion for people living in poverty. Mr Rasmussen has 30 years of development and financial inclusion experience. In 2014–2015, he established and was the first CEO of Karandaaz Pakistan, a start-up company focused on small business finance for job creation, digital financial inclusion, and innovation in the financial sector. Before joining CGAP, he was the World Bank's microfinance focal point for South Asia. From 2001 to 2008, he was the CEO of the Pakistan Microfinance Network, and from 1994 to 2003, he was the CEO of the Aga Khan Rural Support Programme, a large rural development programme in northern Pakistan, where he also helped establish First MicroFinanceBank, the first microfinance bank in Pakistan.

## FINANCE AND AUDIT COMMITTEE

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

- **Parveen Mahmud FCA** - Chair
- **Shameran Abed** - 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 audit function





# STICHTING BRAC INTERNATIONAL **MANAGEMENT**

## MANAGEMENT BOARD MEMBERS



**SHAMERAN ABED**  
Executive Director



**SYED ABDUL MUNTAKIM**  
Chief Finance & Risk Officer



**RUTH OKOWA**  
Director  
Africa Region



**MUNMUN SALMA CHOWDHURY**  
Director  
Human Resource Department



## DIRECTORS



**SYED ABDUL MUNTAKIM**  
Chief Finance & Risk Officer



**NELLY ENWEREM-BROMSON**  
Senior Director  
Global Resource Mobilisation and Partnership



**GREGORY CHEN**  
Managing Director  
Ultra-Poor Graduation Initiative



**RUTH OKOWA**  
Director  
Africa Region



**MUNMUN SALMA CHOWDHURY**  
Director  
Human Resource Department



**SONIA WALLMAN**  
Director  
Grants Management,  
Global Resource Mobilisation and Partnership



**SAJEDUL HASAN**  
Director  
Disaster Risk Management



**MD LIAKATH ALI**  
Director  
Climate Change



**NANDA DULAL SAHA**  
Director  
Internal Audit



**CASSANDRA NELSON**  
Director  
Communications



**ED FRANCIS**  
Director  
Programme Development

# BRAC INTERNATIONAL HOLDINGS B.V.

## MANAGEMENT

### SUPERVISORY BOARD MEMBERS



**MARILOU VAN GOLSTEIN BROUWERS**  
Chair



**PARVEEN MAHMUD**  
Vice Chair



**GREGORY CHEN**  
Member (upto 1 Nov 2021)

### MANAGEMENT BOARD MEMBERS



**SHAMERAN ABED**  
Managing Director



**HANS ESKES**  
Director



**BRIDGET DOUGHERTY**  
Director  
Operations



## DIRECTORS



**SHAMERAN ABED**  
Managing Director



**HANS ESKES**  
Director



**BRIDGET DOUGHERTY**  
Director  
Operations



**MARTIEN ARIAANS**  
Director  
Finance



**MICHAEL TETTEH QUAYE**  
Director  
Technology

# OUR PARTNERS







## OUR REACH **BY COUNTRY**

### AFGHANISTAN



**1,234,506**  
people reached

### MYANMAR



**140,738**  
people reached

### PHILIPPINES



**12,758**  
people reached

### LIBERIA



**54,485**  
people reached

### RWANDA



**18,861**  
people reached

### SIERRA LEONE



**163,425**  
people reached

### SOUTH SUDAN



**4,835**  
people reached

### TANZANIA



**515,187**  
people reached

### UGANDA



**2,534,504**  
people reached



# DIRECT REACH **BY PROGRAMME**



## AGRICULTURE, FOOD SECURITY AND LIVELIHOOD

**19,000+**

farmers received input support in Sierra Leone, Liberia and Tanzania



## EARLY CHILDHOOD DEVELOPMENT (ECD)

**7,000+**

learners supported across 200 ECD centres with 223 play leaders in Tanzania and Uganda



## EDUCATION

**174,130**

students in Afghanistan, Uganda, South Sudan and Philippines



## HEALTH

**3.4 million**

patients received treatment from BRAC-supported health facilities in Afghanistan, Uganda, Sierra Leone and Liberia



## MICROFINANCE

**685,200**

borrowers in Rwanda, Uganda, Myanmar, Sierra Leone and Tanzania



## ULTRA-POOR GRADUATION

**5,000+**

participants supported to escape extreme poverty in Afghanistan, Uganda and Liberia



## YOUTH EMPOWERMENT

**54,000+**

young people (77% girls) registered across 650 adolescent clubs in Uganda, Tanzania, Liberia, Sierra Leone and South Sudan

# AGRICULTURE, FOOD SECURITY AND LIVELIHOOD



MYANMAR  
LIBERIA  
SIERRA LEONE  
TANZANIA



BRAC's Agriculture, Food Security, and Livelihood Programme (AFSL) focuses on: a. strengthening pro-poor market systems; b. making agriculture systems more climate change resilient; and c. boosting food and nutrition security while empowering women and youth along the value chain.

BRAC **Myanmar** takes a nutrition-sensitive approach to its AFSL programme. Through small-scale aquaculture support to farmers, with a focus on increasing the availability and access to freshwater aquaculture products that are produced sustainably by small-scale fish farmers, the project provides nutritious and affordable food and income to people living in poverty and vulnerable households.

In **Sierra Leone**, AFSL aims to improve food security and increase income for smallholder farmers (mostly youth and women) through sustainable livestock and cassava production.

BRAC **Liberia** adopts climate-smart and nutrition-sensitive agriculture through a value chain approach to its AFSL programme. The Liberia Food Security and Rural Capacity Building (FSRC) project was implemented in January 2021 and targets smallholder farmers in three severe and moderate food insecure counties (Bong, Margibi, and Nimba). The objectives are achieved by supplying quality input, training, empowering community-based agriculture promoters, creating market linkages, establishing agro-enterprises, and nutrition awareness campaigns. These

interventions have increased income and improved the farmers' yield and food consumption score.

In **Tanzania**, a smallholder coffee development project supports inclusive and sustainable development within the value chain, including enhancing income and improving nutrition for farmers in Ruvuma, Mbeya and Songwe.

The Women Entrepreneurship through the Solar Value chain for Economic Development (WE SOLVE) project aims to tackle two issues: the lack of employment and economic opportunities for women and the lack of clean energy, especially in rural Tanzania. The project is committed to building a sustainable last-mile distribution network of clean energy solutions while improving employment and economic opportunities for women.





## PROGRAMME HIGHLIGHTS

**106** women recruited as solar entrepreneurs in Tanzania

**6,105** general farmers trained on new techniques and technologies in agriculture, poultry and livestock in Sierra Leone

**100** cooking demonstration sessions organised for **2,065** project farmers to showcase safe food preparation, nutritious and balanced household diets, food safety, and sanitation in Liberia

**144** farmers involved in new income-generating activities in Liberia

**1.5 million** metric tons of seeds distributed to farmers in Myanmar

**90%** of parents reported improvements in children's academic performance due to solar lights compared to **74%** in 2020 in Tanzania

**2,005** farmers involved in new income-generating activities in Liberia

**595** people reached through the nutrition campaigns in Myanmar



## STARTING OVER

Filomena Ndunguru wanted to follow in her parents' footsteps and become a coffee farmer. She lives in Mbinga in Tanzania, and is married with four children.

Filomena soon realised it was not easy or cheap to maintain a coffee farm. She did not have funds to invest in the farm to ensure good harvest. Moreover, her yields were not enough to support her family's needs. As a result, Filomena lost interest and gave up on the coffee farm.

She started farming corn and beans and raised livestock instead. In 2021, Filomena joined a Village Savings and Loan Association (VSLA) through an

Agricultural Marketing Cooperative Society, set up by the project. She received financial literacy training and learnt how to grow quality coffee. Filomena took a loan through the VSLA to diversify her income by buying pigs to sell, and fertiliser and coffee seedlings to start repairing her farm, which was in a bad state.

*“When I got married, I wanted to start a coffee farm, but my husband was not interested. So I went ahead and began my farm with 500 plants.”*

“The best thing about being a member of a VSLA group is quick access to funds at affordable rates,” Filomena added, “I know more about coffee farming now and can engage in the coffee value chain, just as I had wanted.”



SUSTAINABLE DEVELOPMENT GOALS





# EARLY CHILDHOOD DEVELOPMENT



SIERRA LEONE  
TANZANIA  
UGANDA



Breaking intergenerational cycles of poverty is a goal of BRAC's Early Childhood Development (ECD) programme with the provision of early learning opportunities through Play Labs for 3-6-year-olds. The Play Labs are safe spaces with conducive learning environments that use reasonably priced locally produced educational resources for children in marginalised neighbourhoods.

At the labs, trained Play Leaders facilitate learning through play, and parents participate through volunteer opportunities that enhance their capacity as parents through parenting education. The centres are situated in communities or next to public elementary schools.

Additionally, BRAC offers technical assistance to governments to improve the quality of early learning programmes through curriculum development and capacity-building initiatives.

In **Sierra Leone**, the 'Stepping Up BRAC International's Remote Learning through Play Response' project funded by the LEGO foundation, provides technical support to the Ministry of Basic and Senior Secondary Education (MBSSE) through five pillars of support: ministerial leadership, teacher professional development, family and community engagement, play-based curriculum implementation and materials, and quality assurance.

In **Tanzania**, 30 new community-based ECD centres are currently being established. BRAC also continued remote learning through radio and helpline support for children up to eight years of age.

BRAC **Uganda** also supports the Play Lab model, which promotes child development through play.





## PROGRAMME HIGHLIGHTS

There are  
**185** ECD  
centres in  
Uganda

**11,004** people were  
supported through the  
ECD project in Uganda

**800** children  
enrolled in ECD  
centres in the Dar  
es Salaam and  
Dodoma regions  
in Tanzania, while  
more than **800**  
parents reached  
through parenting  
sessions

**3,931** parents  
reached through  
309 parenting and  
child protection  
sessions,  
fathers' forums,  
and material  
development  
workshops in  
Uganda

**6,685** children (**3,276** girls and **3,409**  
boys) supported to continue learning during  
the COVID-19 lockdown in Uganda through  
home-based learning platforms such as home  
learning packages, learning clusters, SMS  
learning, and local and national radio Play Labs



## LEARNING TO GROW

Lunkuse Victor is a 50-year-old farmer. She lives with her husband and seven children in Kikube Village, Luwero District in Uganda.

"Most parents do not know that they play a great role in their children's education", said Victor. "BRAC is trying to change that".

"I had a friend whose child was enrolled at BRAC Play Lab. Whenever my friend visited me with his son, the boy impressed me with his songs. He was also doing well in class," Victor shared. "I was despondent because my child could not even sing a song in our language. I wanted to take my son to the school, but it was too far", she added.

Victor then came to know that BRAC was extending the play lab project to the primary school a few meters from her house. She immediately admitted her son there.

“  
The  
parenting sessions  
have changed my life  
and that of my family. I  
never had the opportunity  
to learn about child and  
family care  
before.”

Victor visits the Play Lab frequently and participates in activities with the children. She also volunteers to keep the lab clean and organised.

Through the knowledge acquired in the material development workshops conducted for parents, Victor makes items that the children use to learn at home. She, along with other parents, make materials for the teachers as well. Those are used as learning aids in the Play Lab.



SUSTAINABLE  
DEVELOPMENT GOALS



# EDUCATION



AFGHANISTAN  
PHILIPPINES  
SOUTH SUDAN  
TANZANIA  
UGANDA



Since 2002 BRAC **Afghanistan** has implemented programmes focusing on access to education, quality of education, infrastructure development, and mobilising communities with a particular emphasis on girls' education.

BRAC Afghanistan's education programme complements the efforts of the Government of Afghanistan in promoting primary, secondary, and technical vocational education to children, especially those with no access to schools.

A multifaceted approach is applied in education programming, which includes strategies to increase access for and attendance of girls in schools, improve the quality of education, improve school governance or management by using new community school models, a provision of stipends to students living in poverty, improving school infrastructure and a girl-friendly learning atmosphere by constructing school buildings and enhancing the capacity of local partner organisations.

In the **Philippines**, BRAC implements the Abot Kaalaman sa Pamilyang-Bangsamoro (AKAP), the flagship programme of the Ministry of

Basic, Higher, and Technical Education in the Bangsamoro Autonomous Region in Muslim Mindanao (MBHTE-BARMM), provides access and deliver quality education to K to 3 learners in geographically isolated and disadvantaged areas. The programme also responds to the ambition of MBHTE to provide all Bangsamoro children with the education they deserve and gain access to opportunities with the assistance of the BARMM ministries, local government units, and the community.

BRAC **South Sudan** is implementing the Community-Based Education for out-of-school Girls and Vulnerable Children (CoBE) Project in four states: Central Equatoria State, Eastern Equatoria State, Western Equatoria State, and Northern Bahr el Ghazal with funding from Global Affairs Canada (GAC). The project is designed to expand access to education for out-of-school children and youth, especially girls, by addressing institutional, social, and cultural barriers to basic education.

In **Tanzania**, a Norad-funded project Education, Empowerment and Life Skills for Adolescent Girls and Young Children (EELAY), has been implemented where adolescent girls who dropped

out of secondary school are supported to return to school in collaboration with the Institute of Adult Education. This project also provides early childhood education. A new initiative by J-PAL Post Primary Education — Getting Low-Income Adolescent Girls Back to School project, was also launched.

BRAC **Uganda** implements two programmes in the education sector: the Early Childhood Development (ECD) programme and the Mastercard Foundation Scholars' Programme at BRAC.

The ECD programme operates BRAC's Play Labs, which promote children's development through play and ensure better access to quality early childhood development in child-friendly and safe environments.

The Mastercard Foundation Scholars' Programme at BRAC is a secondary scholarship initiative that has supported over 5,445 secondary school students from low-income backgrounds to achieve quality secondary education.





## PROGRAMME HIGHLIGHTS

**100%** of students received educational materials through the COBE Project in South Sudan

**73,462** people reached directly through the GEC-T Project and AGE Project in the year 2021 in Afghanistan

The AKAP Programme provided education to **2,168** kindergarten students (1,069 girls and 1,099 boys) and **2,476** Grade 1 students (1,189 girls and 1,287 boys) in the Philippines

**2,139** secondary school students supported through E-learning in Uganda

**1,835** people were reached directly through the COBE Project in South Sudan, of whom 1,588 were students, 61 were teachers and 186 were school management team members

**831** children mainstreamed into pre-primary schools through the EELAY Project in Tanga, Tanzania

In the Girls Education Challenge - Transition (GEC-T) project funded by FCDO, **263** classes were promoted to 12th grade. **5,868** students are currently in the GEC-T Project in Afghanistan

**206** out-of-school youth supported through the J-PAL Post Primary Education project in Tang, Tanzania

**4,644** students in the Philippines accessed education through the AKAP Programme



## NEW BEGINNINGS

Neema Gilbert Maliwanga is 24-years old and Dar es Salaam but still lacked the essential skills required in the job market. Her education was cut short in 2015 when she failed her national exams, and her dreams of becoming a teacher were shattered.

In 2016 Neema started a tailoring course that she could not complete because she was ill due to sickle cell anaemia, a disease she had struggled with throughout her life. When she recovered, she took a government-funded computer course in

“  
*I receive support for school fees and learning materials. I will continue to work hard and achieve my goals.*”

Neema returned to Tanga to live with her sister. “Despite still having a desire to return to school, my sister couldn’t afford to support me as well as her family,” she shared.

A teacher from her community suggested BRAC’s Getting Low-Income Adolescent Girls Back to School (JPAL) Project, and Neema immediately registered.



SUSTAINABLE DEVELOPMENT GOALS





# DISASTER RISK MANAGEMENT PROGRAMME







## OUR REACH



**45.9 M**

People reached through COVID-19 response efforts



**722,000**

People reached through emergency relief during disasters across Asia and Africa



**44,000**

members of the community, students and teachers were sensitised on emergency response and management interventions in 3 countries across Africa and Asia

**The following initiatives and tools help to enhance the preparedness and response capacities of all BRAC International (BI) country offices:**

### **Standard Operating Procedures (SOPs) for Humanitarian Response**

BI's SOPs for humanitarian response provide a robust institutional and operational framework for BI-operating countries so that critical decisions and actions can be taken quickly in response to natural and human-induced disasters, and public health emergencies.

### **Hazard-Specific Contingency Plans**

Among all of BI's operational countries, the most vulnerable and at-risk countries have developed hazard-specific contingency plans for major hazards to provide a clear understanding of our response in case of a crisis and the roles and responsibilities of staff members, as well as priority actions to be conducted for evidence and need-based response for the affected population.

### **Rapid Needs Assessments**

BI's Disaster Risk Management Programme (DRMP) provides training and tools to country office staff on Rapid Needs Assessment. These assessments provide insights and understanding about how to best support the population during a crisis.

### **Disaster Risk and Vulnerability Assessments (DRVA)**

BI's country offices maintain country disaster profiles and multi-hazard vulnerability and

risk assessments, to inform the emergency preparedness planning process by identifying common and priority hazards for which specific preparedness actions will be implemented.

### **Early Warning Systems (EWS)**

Based on the risks identified through DRVAs, and in collaboration with national and local authorities, we support communities in establishing local EWS and information dissemination systems, to ensure messages will reach all community members in some of BI's operational countries.

### **Capacity building**

DRMP undertakes capacity building initiatives to constantly enhance the readiness of teams across all of its operational spheres to enhance the organisation's capacity for a response through means of training on topics including disaster risk reduction, preparedness, and climate change adaptation.

### **Emergency Preparedness and Response Programme**

Between 2017 and 2021, DRMP implemented an emergency preparedness and response programme in Myanmar, Sierra Leone and Uganda — thanks to the generous support of the Bill and Melinda Gates Foundation — and built the capacities of 373 community volunteers, 573 students, 50 teachers, 354 local government representatives, and 762 BRAC staff members. Through indirect means such as participating in orientation and sensitisation sessions, introductory meetings and simulation exercises, BI reached a total of 33,707 community members and 10,441 students and teachers.



# HEALTH



AFGHANISTAN  
UGANDA



BRAC's health programme works to reduce morbidity and mortality among children under five, provide adults with affordable treatment for preventable diseases, care for pregnant women, provide immunisations, and promote healthcare by making a wide variety of basic health products available in hard-to-reach rural areas.

In **Afghanistan**, BRAC has played a significant role in the country's development through delivering preventive, promotive, and curative basic health services, including family planning and reproductive health services, working with women and adolescents, and promoting gender equity.

All the health facilities are staffed with the required categories and numbers of health personnel as instructed in the national guidelines of the Ministry of Public Health to ensure the delivery of the Basic Package of Health Services. Core services cover healthcare at primary, secondary and tertiary levels. These services include child health and

immunisation, public nutrition, infectious disease control (TB, Malaria, COVID-19) mental health, disability and rehabilitation, the supply of essential drugs, primary eye care, blood transfusion, and diagnostic services.

BRAC **Uganda's** health programme works to reduce maternal and child mortality and morbidity. Health care services are implemented through more than 4,500 private volunteers, commonly called community health promoters (CHPs).

CHPs identify new pregnancies, provide antenatal and post-natal care, treat children under five for malaria, pneumonia, and diarrhoea, and screen adults for hypertension and failing near-distance vision. In addition, they engage in social enterprise by selling affordable health products to earn a supplementary income.





## PROGRAMME HIGHLIGHTS

**65,766**

children received immunisations in Afghanistan

**31,374**

children under one year received PENTA vaccines in Afghanistan

**946**

positive malaria cases received treatment in Afghanistan

**269,770**

children received treatment and follow-ups for Malaria, Diarrhoea, and ARI. In Afghanistan

**1.5 million**

patients were provided with treatment by CHPs/CHWs/UHPs in Uganda

**636,058**

households were visited by CHPs/CHWs/UHPs in Uganda

**114**

public health-related awareness-raising activities were conducted in Uganda



## OPENING NEW DOORS

Razia is a 45-year-old teacher who currently lives in the Doaib Khawak District of Panjshir Province and has five children of her own. She fell ill with myalgia, suffered from continuous infection, and could not work.

Razia decided to seek medical help at the Doaib Khawak BRAC Health Clinic (BHC). "I am usually nervous about visiting

“

*Private clinic services are expensive and difficult to access in our community. When my family members fall sick, I take them to the Doaib Khawak BHC for treatment. The health facility's doctors offer malaria treatment within the most rural areas in my community, so all families can access treatment.*

doctors in my community. Doctors in this area have a reputation for misdiagnosing illnesses. However, I noticed that the doctor performed a detailed examination in this health centre," she said. As a result, Razia tested positive for malaria through a Rapid Diagnosis Test. The doctor started her treatment, and she is gradually on her path to recovery.



SUSTAINABLE DEVELOPMENT GOALS



# MICROFINANCE



MYANMAR  
UGANDA  
TANZANIA  
RWANDA  
LIBERIA  
SIERRA LEONE



BRAC has been one of the pioneers of microfinance since it first started in 1974. BRAC first expanded its microfinance operations internationally in 2002 and now operates in six countries outside of Bangladesh - Myanmar, Tanzania, Uganda, Rwanda, Sierra Leone and Liberia. Together, these six entities serve nearly 700,000 clients, 96% of whom are women. In each of these countries, BRAC's financial institutions are legally registered and uniquely positioned to serve its markets. BRAC has deposit-taking institutions in Myanmar, Rwanda and Uganda.

BRAC International Microfinance's (BI MF) mission is to provide a range of financial services responsibly to people at the bottom of the pyramid. It particularly focuses 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 a strong advocate of client-centric microfinance that includes adhering 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. 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.

BRAC believes that sustainable, large-scale change, must address and deliver both economic and social progress. Since we started microfinance

activities in Bangladesh in 1974, microfinance has been an integral part of BRAC's holistic approach to development, equipping people who would otherwise be excluded from formal financial systems, with the tools to invest in themselves, their families and their communities.

BRAC has targeted to reach 250 million people by 2030 globally. Among that, more than half of the population will be in countries outside of Bangladesh, primarily in the African continent. BI MF's Growth for Impact Plan plays an important role to achieve this ambitious goal. By 2026, BI MF is expected to grow its client base by more than one million, the majority of whom will be women living in poverty in rural and hard-to-reach areas. In line with our mission, we will continue to measure our social performance, to bring positive long-term impact for our clients and further enhance our rural and poverty outreach to reach those who need it the most.





## OUR REACH



**685,000**  
borrowers



**533,000**  
savers



**96%**  
of clients  
are women



**USD 315.49**  
**million**  
loans disbursed

\*As at Dec 2021



## OUR IMPACT

**93%** of clients  
said their quality of  
life had improved  
after engaging with  
BRAC

**94%** of clients  
earned more after  
engaging with  
BRAC

**90%** of clients planned their finances better  
after engaging with BRAC

**89%** of  
clients saved  
more after  
engaging with  
BRAC

**72%** of clients  
contributed more to  
important household  
decisions after engaging  
with BRAC

\*As of Dec 2021

\*\*2021 Lean DataSM impact surveys in partnership with  
60 Decibels. All the respondents were women



## MAMA BRAC: RISING ABOVE STIGMA

Mary Nalugonda is a businesswoman and farmer from Lugazi. She is a single mother to two children.

After Mary's husband passed away, she fell sick. It was discovered to be HIV/AIDS and her parents rented her a one-room house, hired a caretaker and awaited news of her death- but Mary's will to live was stronger than her circumstances.

It was while living in this little house doing odd jobs that she built her first business, a small kiosk to sell vegetables and charcoal. She then learnt about BRAC's group loans for women and joined a women's group. She went out, got 45 women and started her own group. She joined BRAC microfinance in 2006 with a loan of UGX 35,000 which she used to restock her shop. Soon

after, she got another loan of UGX 200,00 and started a food catering business. After that, Mary was an unstoppable business force. She got more loans and started more businesses, venturing into stone cutting, poultry, brick laying, grocery shops, farming and real estate.

Currently, Mary is leasing 35 acres of land where she grows cassava and maize. Her dream is to be one of the large scale farmers in Uganda. She has also built a family home, her retail and has put all her children in school.

Besides business and finance, through BRAC's community health programme, Mary has learnt to take care of her own health and has helped others in her community do the same.

“  
*BRAC has  
opened a lot of  
opportunity doors for  
me. My daughter is doing  
her Master's degree and I'm  
so proud because I didn't  
get the opportunity to  
go far in education.*”



**SUSTAINABLE  
DEVELOPMENT GOALS**



# ULTRA POOR GRADUATION



LIBERIA  
UGANDA



The Ultra-Poor Graduation (UPG) approach developed by BRAC is a widely recognised example of an innovative and holistic response to extreme poverty. It is a comprehensive, time-bound, coordinated, and sequential set of interventions that aim to help ultra-poor households advance along a road out of extreme poverty by assisting them in reaching significant milestones toward sustainable livelihoods and socioeconomic resilience.

In **Liberia**, UPG participants engaged in sustainable livelihood options, and over the 24-month programme, they improved their knowledge of life skills, accumulated a significant amount of savings through Village Savings and Loan Associations, and enhanced their status of social belonging through engagement with Community Poverty Reduction Committees as

part of building social capital and increase the capacity to access market and other public and private services available in the area.

With layers of intervention across four pillars (Social Protection, Livelihood Promotion, Financial Inclusion, and Social Empowerment), the project has set the participants on a pathway of upward mobility from ultra-poverty.

In **Uganda**, the project worked with 2,700 people aged 15 – 64 years living in vulnerable conditions, of whom a minimum of 405 (15%) are people with disabilities. The participants underwent training on enterprise, life skills, and financial literacy. The set of interventions also included providing a monthly stipend and distributing livelihood assets to enable participants to start their own businesses after completing their training.





## PROGRAMME HIGHLIGHTS

**2,700** participants in Uganda received training on livelihood

**100%** of participants in Liberia are members of savings groups and save monthly

**100%** of participants in Liberia received health subsidies

**2,677** participants in Uganda are involved with at least two income sources

**1,707** households in Uganda received assets as per the scheduled time and plan

**100%** of the participants in Liberia are women

**2,018** participants in Uganda trained on market linkages

**454** people living with disabilities accessed training on life skills, health, social empowerment, and rights in Uganda.



## A MARKET FOR GROWTH

Aletha Andrew lives along Lofa Road in Weasila Town, Bong County. Widowed many years ago, she now lives with two of her five children, while the others stay with relatives in the city to attend school. She used to earn a small income from farming cassava. Aletha could barely feed her family and sometimes had to ask her neighbours for food. However, she has become a central figure in her community since participating in the BRAC Ultra-Poor Graduation Programme. The Graduation Approach is a multifaceted set of interventions designed to address the complex nature of extreme poverty through providing

livelihood assets, cash transfers, and continued mentoring and training sessions.

“

*My dream is to become a supplier of goods to my community.*

Aletha started a small shop and raise chickens, with support with the programme, overtime doubling her business value.

Aletha's income allows her to provide regular meals for her children and send them to school. She has also taken a leadership role in her community as a chairperson of the Village Savings and Loan Association (VSLA), with support from the Graduation programme. She plans to continue expanding her business and savings.



# YOUTH EMPOWERMENT



SIERRA LEONE  
SOUTH SUDAN  
TANZANIA  
UGANDA



BRAC's Youth Empowerment Programme uses a three-pillar strategy to ensure that the youth are educated, socially and economically empowered and that their environment is strengthened to support them in realising their full potential. This strategy recognises the diverse needs of the youth, especially girls.

In line with this strategy, the Youth Empowerment Programme's Empowerment and Livelihood for Adolescents (ELA) model aims to empower adolescent girls and young women (AGYW) aged 10 – 24 from marginalised communities to serve as active agents of social change.

This project combines social empowerment, education, and economic empowerment by involving 300 AGYW and 150 Adolescent Boys and Young Men (ABYM) in the Bo district of Sierra Leone through 10 safe places known as ELA clubs. By giving members in the ELA clubs access to earning wages and non-traditional livelihood-based training sessions for women, this project also intends to enhance employment and salaries, especially among participants who are young mothers.

In **Uganda**, the ELA's unique approach combines sexual and reproductive health education, livelihood, and financial literacy training that has been proven to help girls realise their true potential.

BRAC implements multiple projects in **Tanzania** to provide education and social and economic empowerment. This includes Empowerment and Livelihood for Adolescents (ELA), funded by the NoVo Foundation and Pamoja Tuwavushe, and the Goal Project supported by Women Win through Standard Chartered Bank. In 2021, a group of ABYM engaged in a pilot programme, since they play an essential role in the community. The project provided life skills-related knowledge to change their perception and make them aware of various issues they believed were female issues.

Women Entrepreneurship through the Solar Value chain for Economic development (WE SOLVE) is a project funded by Denmark's development cooperation DANIDA that aims to tackle two issues; the lack of employment and economic opportunities for women and the lack of access to clean energy, especially in rural Tanzania.

In **Sierra Leone**, the Employment Promotion Programme – Facility for Growth (F4G), funded by GIZ, is designed to support women and the youth with employment opportunities, providing them with crucial modern trade and business skills, abilities, and equipment support to enable job creation and enhance market growth potential in their respective regions of operations.

BRAC and its partner Help Restore Youth (HeRY) implement the Communities Rise (CoRise) project in Northern Bahr el Ghazal and the Western Equatoria States in **South Sudan** with support from the European Union. Communities Rise is a community-based project integrating adult learning toward economic, social, and political equity. CoRise is designed to build increasingly supportive communities towards women's engagement in public life (social, economic, and political), featuring visible allied behaviour of men, boys, and community leaders and enabling increased women's engagement in public life including economic activities.





## PROGRAMME HIGHLIGHTS

**1,780** girls participated in various youth interventions in Tanzania.

**7,325** adolescent girls in Uganda graduated from the clubs and were equipped with basic life skills and financial literacy.

**7,355** AGYW accessed financial literacy training in Uganda.

**841** participants in Sierra Leone were reached through the programme, of whom 450 were enlisted participants (300 AGYW and 150 ABYM), 10 club mentors, 300 parents, 70 club management committee members, and 11 community participants for entrepreneurship.

**300** AGYW received life skills training, career pathway/economic empowerment, and financial literacy training in Sierra Leone.

**649** AGYW were engaged in income-generating activities in Tanzania.

**16,162** out-of-school club members in Uganda participated in literacy numeracy learning sessions.

**400** girls in Tanzania were trained to make reusable sanitary pads.



## DRIVING FORWARD

Hannah Combay is a driver of change. Born in Bo City of Sierra Leone, she had lost her parents soon after her birth.

Hannah enrolled herself in BRAC Sierra Leone's Empowerment and Livelihood for Adolescents (ELA) project, and things began to change.

"Growing up without my biological parents was a harrowing experience for me and my siblings. I was abused and discriminated against by both my foster parents and society," Hannah shared. Hannah had to drop out of school due to unfortunate circumstances. She became pregnant at an early age. The baby's father abandoned her subsequently.

She survived by selling wares. Her child and siblings depended on her, and their relatives were no help.

*"I am filled with joy. I can now work and contribute immensely to society. I want to thank the Youth Empowerment programme and the entire BRAC organisation for what they helped me achieve in life."*

"The transformation process started soon after and gave me a direction in life. The modules, the tools of transformation, helped me greatly. I became self-aware, bold, and determined and learnt situational and financial management," said Hannah.

She was given the opportunity to choose a career through guided sessions by the staff. Hannah chose to learn driving, feeling like she was finally in the driving seat of her life.





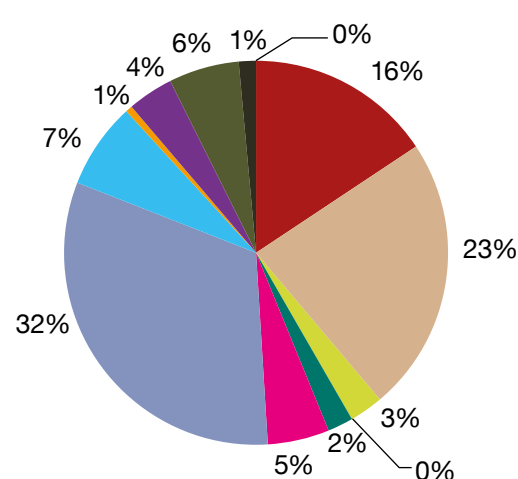


# FINANCIAL HIGHLIGHTS

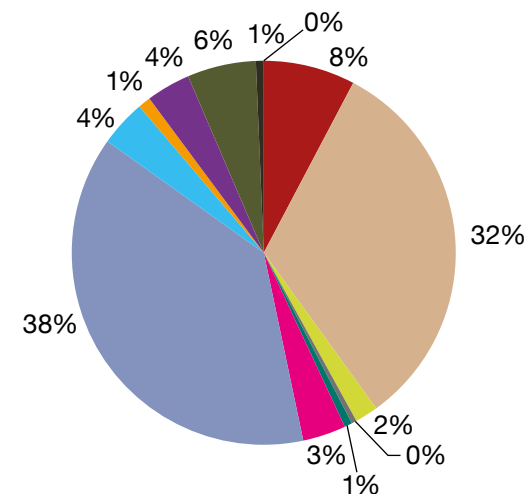
## GRANT INCOME BY COUNTRY

Country	2021	2020
	USD' 000	USD' 000
Netherlands	6,094	2,890
Afghanistan	9,010	12,098
Myanmar	1,105	729
Nepal	2	159
Philippines	837	243
Tanzania	2,018	1,362
Uganda	12,418	14,286
South Sudan	2,815	1,471
Rwanda	222	394
Sierra Leone	1,502	1,391
Liberia	2,307	2,166
Kenya	562	246
Pakistan	-	-
<b>Total</b>	<b>38,894</b>	<b>37,433</b>

2021 USD' 000



2020 USD' 000



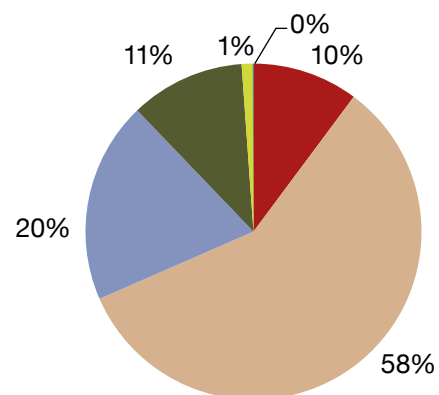
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■ Philippines ■ Tanzania ■ Uganda ■ South Sudan  
■ Rwanda ■ Sierra Leone ■ Liberia



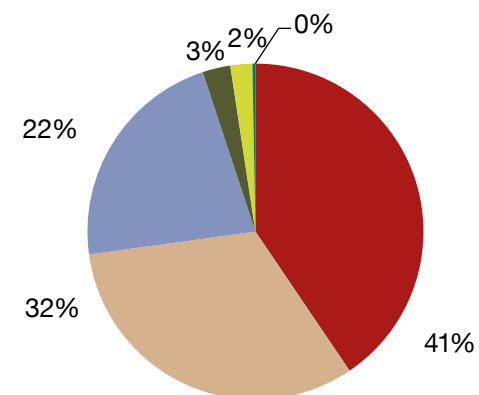
## GRANT INCOME BY DONOR TYPE

Donor Type	2021	2020
	USD' 000	USD' 000
Government	3,960	15,173
International Organization	22,662	12,088
Private Sector/Foundation	7,538	8,271
United Nations	4,293	1,004
EU Commission	410	791
Donation from Individuals	30	107
<b>Total</b>	<b>38,894</b>	<b>37,433</b>

2021 USD' 000



2020 USD' 000



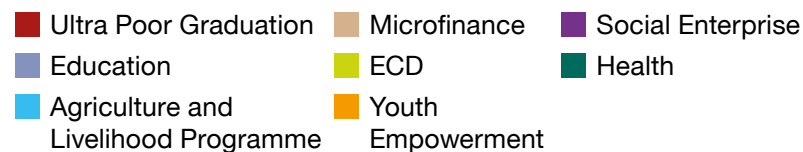
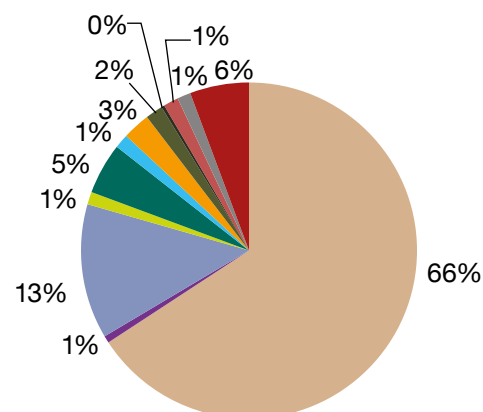
■ Government
 ■ International Organization
 ■ Private Sector/Foundation
 ■ United Nations
 ■ EU Commission
 ■ Donation from individuals



## PROGRAMME EXPENSES

Programme Expense	2021	2020
	USD' 000	USD' 000
Microfinance	86,700	74,853
Social Enterprise	900	1,028
Education	17,100	13,871
ECD	1,600	-
Health	6,500	8,775
Agriculture and Livelihood Programme	1,800	2,140
Youth Empowerment	3,500	1,549
Ultra Poor Graduation	2,200	1,346
Social Protection (CCAP)	400	1,750
Research	1,900	1,281
Others	1,700	7,244
Secretariat Costs	7,500	7,671
<b>Total</b>	<b>131,800</b>	<b>121,507</b>

2021 USD' 000





## CONTRIBUTION TO GOVERNMENT EXCHEQUER

Particulars	2021	2020
	USD' 000	USD' 000
Income tax	6,640	4,764
Withholding tax	1,275	3,295
Pension and Other Contributions	3,569	2,496
<b>Total</b>	<b>11,484</b>	<b>10,555</b>

## SERVICE CHARGE BY COUNTRY

Donor Type	2021	2020
	USD' 000	USD' 000
Myanmar	9,883	7,002
Tanzania	25,101	19,248
Zanzibar	1,123	893
Uganda	21,565	13,510
Rwanda	638	197
Sierra Leone	5,839	3,905
Liberia	5,022	2,951
Pakistan	-	-
<b>Total</b>	<b>69,172</b>	<b>47,706</b>





# SERVICE CHARGE BY COUNTRY

