



**BRAC USA**

**2016 ANNUAL REPORT**

It's her time





It is with great pleasure that we welcome Donella Rapier to the BRAC family. In July of this year, we successfully recruited Donella to join as the President & CEO of BRAC USA. She has demonstrated exceptional leadership and commitment at other nonprofit organizations, including Accion, Partners In Health, and Harvard Business School.

Donella joins the team at a particularly significant time. In the past several decades, the world made significant progress in poverty reduction. We are now ready to eradicate poverty, as articulated by the United Nations' Sustainable Development Goals. BRAC is doubling down on its efforts and joining global initiatives to eradicate "extreme poverty" from the face of the planet by 2030.

**JUST THIS YEAR, WE BEGAN AN EXPANSION OF BRAC'S "GRADUATION" PROGRAM, WHICH FOCUSES ON EMPOWERING DISENFRANCHISED WOMEN AND FAMILIES ON THE FRINGES OF SOCIETY. THE INNOVATIVE PROGRAM (PAGES 12-13) OFFERS NURTURING SUPPORT TO THE EXTREMELY POOR, TO "GRADUATE" THEM INTO SUSTAINABLE JOBS AND LIVELIHOODS AFTER 24 MONTHS.**

These women are often destitute, single mothers who are outcast from their communities. Through holistic support, BRAC has assisted 1.7 million women and their families to increase their income and begin the climb out of poverty.

Donella's leadership will propel this vital work forward, multiplying our impact in BRAC's 11 countries of operation and beyond. Through partnerships and training, we are helping others adapt and implement this internationally recognized approach.

This year, we initiated projects with the Kenyan government, along with BOMA and Care, the United Nations High Commissioner for Refugees (UNHCR), and others to facilitate effective implementation of the Graduation approach and provide livelihood opportunities to the most marginalized communities. We are also researching ways to improve the program, make it more cost-effective, and track participants' progress using innovative technology.

As we look to 2017, we recognize this significant progress and thank our partners and clients for their shared ambition to eradicate extreme poverty from the earth.

Lincoln Chen, Board Chairperson





**STRONG RELATIONSHIPS ARE THE BEDROCK OF LASTING CHANGE. THESE DEEP BONDS UNDERPIN OUR SHARED HUMANITY AND BRAC'S CORE BELIEF THAT EVERY PERSON, NO MATTER THEIR WEALTH, HAS VALUE.**

I recently had the opportunity to visit BRAC's impressive "Graduation" program in Bangladesh. I was moved by what I saw. It was clear the relationships between the participants and staff were built on well-established mutual trust. Staff understood the participants' needs and how to best address them. Participants in turn had complete confidence in the information they received from staff.

Such strong community bonds exist across the 11 countries where BRAC operates and play a significant role in ensuring families are able to climb the ladder out of poverty. This year, we recognize the unique influence women and girls have on their communities: the educators, teenage mentors, and healthcare workers who drive their countries forward.

This past year alone, these women have contributed to widespread progress towards gender equity by improving girls' educational and work opportunities worldwide. Two years ago, BRAC USA pledged to reach an additional 2.7 million girls by 2020. We committed to expand girls' access to schools, ensure their safety, improve the quality of learning, and create job opportunities, while also supporting female leaders.

We are more than halfway there.

We are also pioneering a new education methodology for children under five. In 2016, we started work to open early childhood development centers, known as Play Labs, for 7,200 children in Bangladesh, Uganda, and Tanzania. The project pilots a play-based curriculum and includes a substantial research component to determine how to provide social and emotional learning to young children from backgrounds of poverty. Through our advocacy and knowledge sharing, the approach will be adopted by others in a variety of low-income settings, changing educational pedagogies around the world.

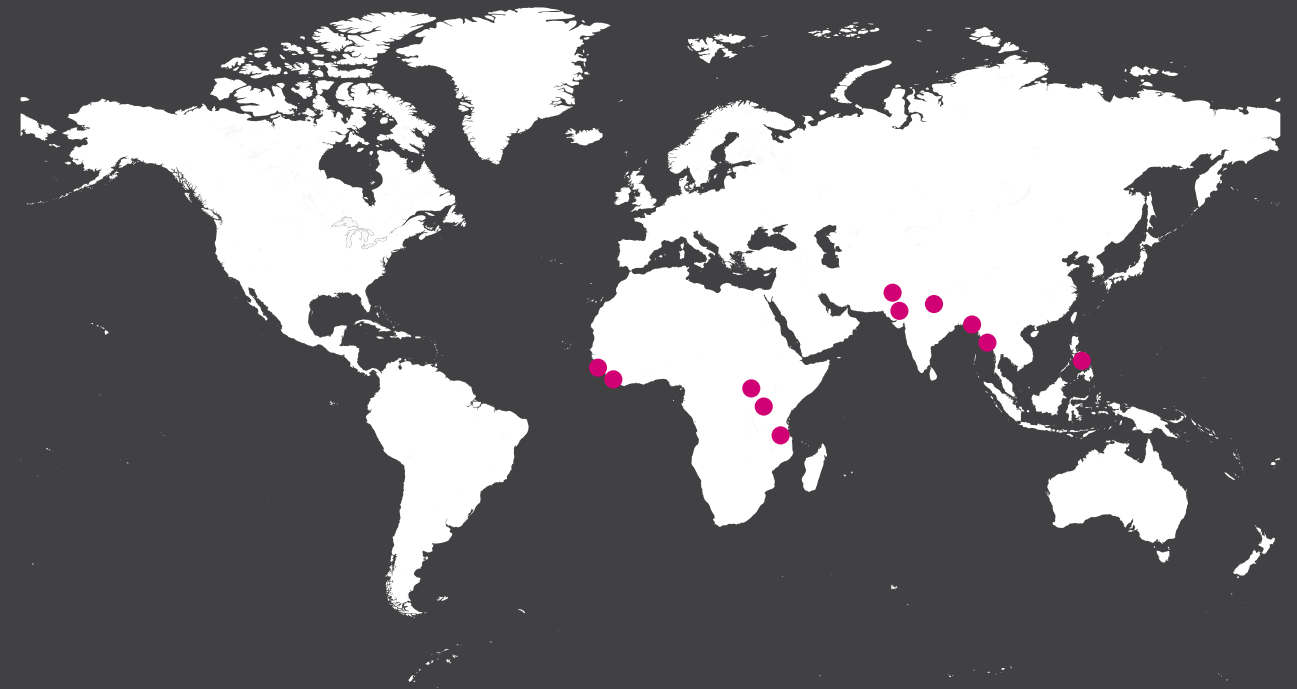
We are not stopping there.

With a remarkably talented team, experienced board of directors, and loyal donors who continue to support our initiatives, we will build on our successes to shape the way poverty is addressed globally. I am especially grateful to BRAC USA's Founder and former President & CEO, Susan Davis, who established a robust organization and left a tremendous legacy.

Our common bonds will be the foundation of our success, with women and girls as the standard bearers. I am privileged to join this community – to join you – in our effort to end extreme poverty. I can imagine no greater honor.

*Donella Rapier*

Donella Rapier, President & CEO



## ABOUT BRAC

## BRAC CREATES OPPORTUNITIES FOR THE WORLD'S POOR.

BRAC is a global leader in developing and implementing cost-effective, evidence-based programs to assist the most marginalized people in extremely poor, conflict-prone, and post-disaster settings. These include initiatives in education, healthcare, microfinance, girls' empowerment, agriculture, human and legal rights, and more. In 2016, BRAC employed more than 110,000 people in 11 countries, with a total global expenditure of about \$900 million.

## RANKED THE #1 NGO IN THE WORLD.

BRAC is also unique among the world's leading nonprofits in that the majority of its overall budget is self-financed. In Bangladesh, where BRAC was founded and the site of its global headquarters, BRAC financed 76% of its \$682 million average annual national budget from 2011 to 2015 from its own socially-responsible businesses. However, much of BRAC's most important work – including its schools, healthcare, ultra-poor Graduation program, climate change resilience, and most of its initiatives outside Bangladesh – remains reliant on donor support.

FOR MORE ABOUT BRAC, VISIT [BRAC.NET](http://BRAC.NET).



## ABOUT BRAC USA

Based in New York, BRAC USA is the North American affiliate of BRAC. Founded in 2006, BRAC USA plays a critical role, building awareness of the important work being done to serve poor communities in 11 countries, and mobilizing resources to underpin programs.

**THE MISSION OF BRAC USA IS TO EMPOWER PEOPLE AND COMMUNITIES IN SITUATIONS OF POVERTY, ILLITERACY, DISEASE AND SOCIAL INJUSTICE. OUR INTERVENTIONS AIM TO ACHIEVE LARGE-SCALE, POSITIVE CHANGES THROUGH ECONOMIC AND SOCIAL PROGRAMS THAT ENABLE EVERYONE TO REALIZE THEIR POTENTIAL.**

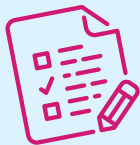
BRAC USA is an independent 501(c)(3) organization with its own Board of Directors and resources. We work closely with our international counterparts to design and implement cost-effective and evidence-based poverty innovations worldwide.

**FOR MORE ABOUT BRAC USA, VISIT [BRACUSA.ORG](http://BRACUSA.ORG).**

Mumtaz runs her business selling bags out of her home in the Punjab Province of Pakistan. She is a member of BRAC Pakistan's Microfinance Program, from which she received a loan of approximately \$500 to buy the materials and equipment she needed to expand her business.

© BRAC/Majority World/Asad Zaidi

NOTABLE STATISTICS



113,488

Girls empowered with an education, access to health services, and livelihood opportunities.



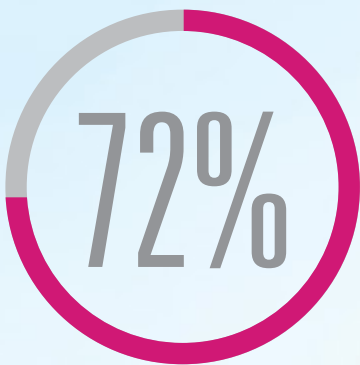
23,681

Active health workers mobilized worldwide to reduce maternal and child deaths in their communities.



120,450

Women have access to financial services to build their businesses and transform their lives.



The percentage of girls in BRAC clubs who are more likely to engage in income-generating activities.



The percentage reduction in infant mortality for program participants in Uganda.



The loan repayment rate of female borrowers worldwide.

*Data calculated from grants managed by BRAC USA this fiscal year.*



## CREATING A LADDER OUT OF EXTREME POVERTY

### IN THE PAST TWENTY YEARS, WE HAVE SEEN A STRIKING DECLINE IN HUMAN SUFFERING.

The number of people living in extreme poverty — on less than \$1.90 per day — has been cut in half in just two decades. The poorest people are climbing out of poverty, emboldened and equipped to overcome their circumstances with access to vaccines, knowledge about safe pregnancies, improved nutrition, and better quality education.

### BUT WITH 900 MILLION PEOPLE STILL LIVING IN EXTREME POVERTY — WITHOUT ACCESS TO ANY OF THESE SERVICES — WE HAVE A RENEWED MANDATE TO REACH THEM BY 2030.

Four years ago, Puja and her daughter were part of the 900 million living in unimaginable conditions. Between the two of them, they had just one tattered sari that they shared. It meant only one person could leave the house at a time. Usually Puja's daughter wore the sari and worked in their village, making what little money she could. Puja stayed home, hand stitching clothing and barely earning enough money to survive.

Unable to benefit from microfinance, healthcare, or educational opportunities, women like Puja — the most destitute in already impoverished communities — require services specifically targeted to assist them. BRAC developed its Targeting the Ultra Poor program, also known as the Graduation approach, to “graduate” women out of destitution and into productive and sustainable livelihoods.

Using an integrated development model, Graduation provides a combination of economic, social and psychosocial support over the course of 24 months. The approach includes upfront capital (in the form of livestock, poultry, or tools of a trade) for

the participant to launch a microenterprise. It also provides consumption support, technical and life skills training, savings, financial education, health services, and regular coaching from a mentor. To date, BRAC has graduated 1.7 million households in Bangladesh and research shows that more than 90 percent stay on a positive economic trajectory years after the program ended.

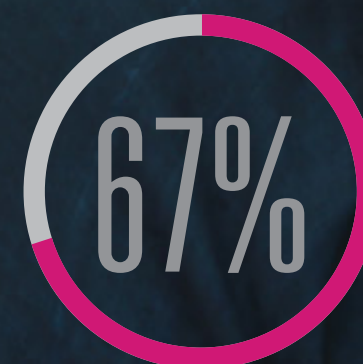
Graduation has gained international recognition (*the Economist* even suggested last year that it may represent “a universal method to help the very poor”) and it is expanding beyond Bangladesh. BRAC's global initiative aims to advance its poverty eradication agenda by making this well-tested extreme poverty solution widely accessible to NGOs, microfinance institutions, governments, donors, and multilaterals.

This year, BRAC began providing technical assistance to the Kenyan government to assist in implementing and adapting the Graduation approach to reach ultra-poor populations in Arid and Semi Arid lands (ASALs), alongside implementing partners BOMA and CARE Kenya. This marks the first long-term government technical assistance contract for BRAC. In addition, BRAC is also providing technical assistance to the United Nations High Commissioner for Refugees (UNHCR) and others to adapt the program specifically for refugees and displaced populations.

We're also working to improve the existing program. Research pilots are underway to help identify the most cost-effective iteration of the project. New technological innovations have been rolled out in Bangladesh to track participants as they progress through the program, helping staff better understand the unique needs of each region, community, and household. We've seen positive trends in childhood nutrition indicators in South Sudan, Bangladesh, and Ethiopia and are developing pilots to focus in on these child-centered outcomes.



Reduction in the savings gap  
between participants and non-poor  
counterparts.



Reduction in productive assets gap  
between participants and non-poor  
counterparts.



Reduction in land access gap  
between participants and their  
non-poor counterparts.

A NEW ERA FOR WOMEN

It was a bellwether year for women and girls. Worldwide, women and girls are assuming equitable roles in their communities. In Uganda, women comprise 64 percent of the national legislature. Now is the time to shape where we go from here.

Women and girls are a massive, untapped labor force with the potential to dramatically influence the global economy. In countries like Bangladesh, with a predominantly male workforce, women can be a game-changer: If given the same job opportunities as men, studies show women could contribute \$28 trillion to global economic growth.

IN ORDER TO GUARANTEE NOT JUST EQUALITY BUT ALSO EQUITY, FOR WOMEN NOW AND IN THE FUTURE, WE NEED TO INVEST IN THE WHOLE GIRL, AND DEFINE THE NEXT GENERATION OF WOMEN LEADERS.

BRAC’s approach includes:

- Programs that support all aspects of girls’ education and women’s workforce access/advancement, including access to schools, quality education, safe spaces to learn, transitions to work, and leadership opportunities for young women.
- Opportunities for economic empowerment, including financial literacy training, self-employment and entrepreneurial opportunities, to ensure that young women entering the workforce receive the same opportunities as men.
- Initiatives that ensure girls have access to healthcare and are educated about sexual and reproductive health.
- Educating communities about girls’ rights, the danger of early marriage, and women’s equality.



EARLY CHILDHOOD DEVELOPMENT (ECD)

The effects of poverty on children are profound, long-lasting and disproportionate compared to other populations. According to a recent analysis from the World Bank and UNICEF, children are more than twice as likely as adults to live in extreme poverty: Almost 20 percent of children in developing countries are living in households that survive on less than \$1.90 per person per day, compared to just 9 percent of adults.

BRAC has worked for decades to promote gender justice and ensure that girls and boys have the same educational opportunities from the very start. In Bangladesh, Tanzania, and Uganda, in partnership with the LEGO Foundation, we’re perfecting a new early education model to bring play-based learning to more than 7,000 children, majority girls, in the poorest communities. The curricula are designed to develop the children’s executive functions, language skills, and their ability to manage their own emotions, which research shows are important prerequisites for later academic and social success. A rigorous research component is included. Early results are inspiring.



## EMPOWERMENT AND LIVELIHOODS FOR ADOLESCENTS (ELA)

BRAC believes that adolescent girls are one of the most powerful agents for change in the world. As the vanguard of a new era of empowered, educated women leaders, ELA girls are already impacting their communities by becoming teachers, mentors, and starting businesses – thanks to generous support from the Barr Foundation, the Malala Fund, the MasterCard Foundation, Nike Foundation, and NoVo Foundation. The program provides girls with life skills training, sexual and reproductive health education, as well as livelihoods support to start their own businesses.

In Sierra Leone, BRAC USA designed an extension of the ELA program and secured a two-year grant to fund it, reaching another 5,000 girls. It includes a livelihoods assessment to determine viable job opportunities for young women. It also pushes BRAC ahead on its commitment to connect 2.7 million additional girls with a quality education, leadership, and job opportunities by 2019.

**A RANDOMIZED EVALUATION  
CONDUCTED IN UGANDA BY THE  
LONDON SCHOOL OF ECONOMICS  
SHOWED HIGHER EARNINGS, LOWER  
RATES OF PREGNANCY AND FORCED  
SEX, AND OTHER POSITIVE CHANGES IN  
THE LIVES OF ELA PARTICIPANTS.  
[READ THE UPDATED STUDY.](#)**

At a girls' empowerment club in Kampala, Uganda, members learn about sexual and reproductive health as well as life skills to boost their confidence and help them find livelihood opportunities.

© BRAC/Emily Coppel

## SKILLS DEVELOPMENT

With a median age of just 20, the continent of Africa is home to the youngest population in the world. That's one reason why BRAC USA supports programs that empower girls to break the cycle of poverty and unlock their economic potential through financial inclusion, life skills education, and livelihood opportunities.

In an effort to increase youth employability in sub-Saharan Africa, policy makers have recently emphasized skills development programs. In particular, the expansion of formal vocational training programs is high on the agenda of most sub-Saharan African governments, NGOs, and international agencies.

In Uganda, BRAC promotes the self-empowerment of more than 170,000 low-income young people, the majority of whom are teenage girls. In the last year, with support from the MasterCard Foundation, BRAC USA has completed a pioneering study to directly compare the efficacy of vocational training programs with alternatives like apprenticeships, also known as on-the-job training programs.

The results of the randomized control trial (RCT) — a robust research methodology — will help clarify the impacts of different kinds of training programs, providing a path forward for job creation and helping governments and NGOs to shape policies.

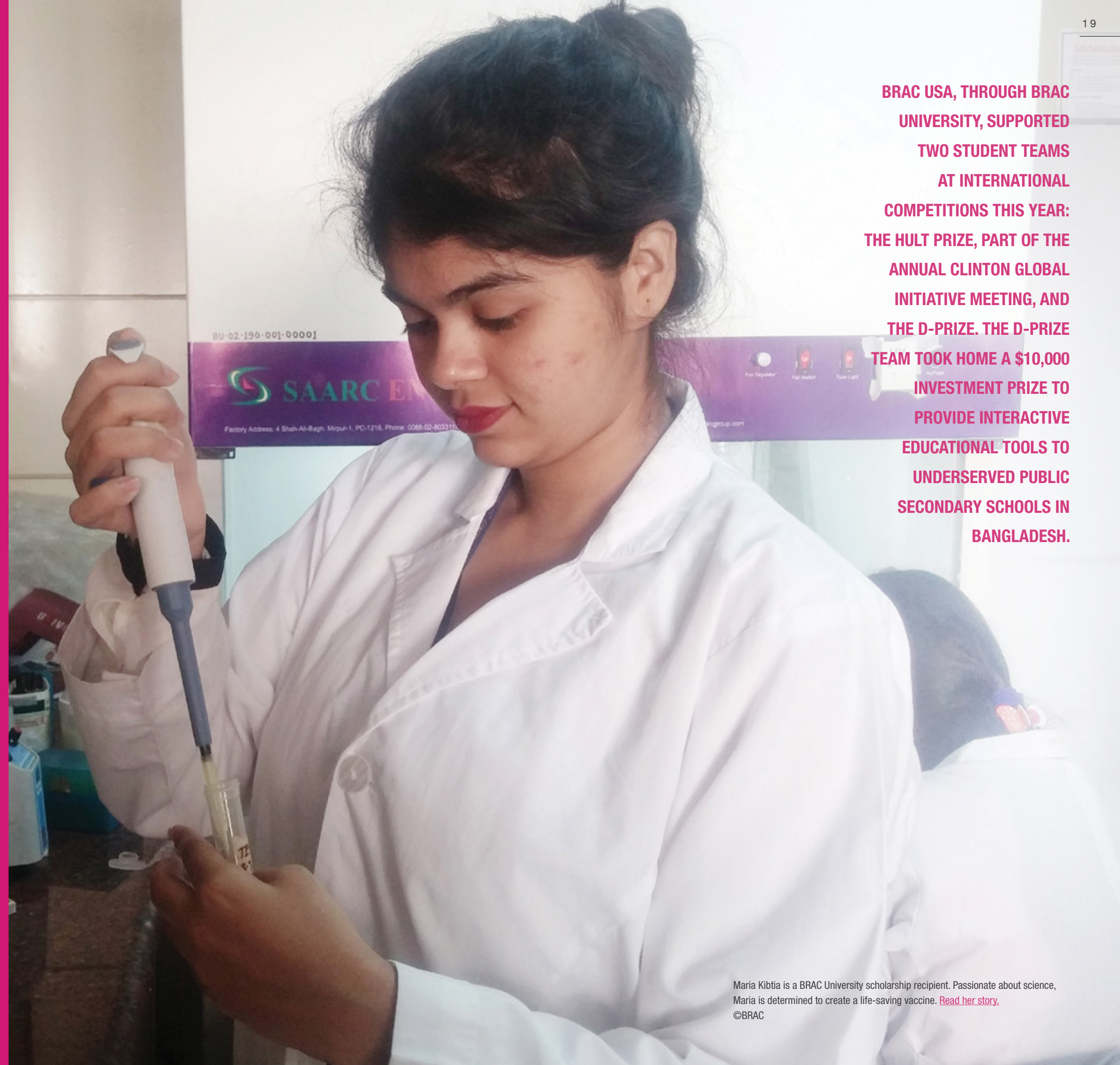
## BRAC UNIVERSITY SCHOLARSHIPS

BRAC USA, with support from Open Society Foundations and an anonymous donor, secured academic scholarships for more than 80 meritorious students in 2016. Undergraduate recipients received tuition, admission, library, campus, and resource fees, as well as living stipends (for food and accommodation). Postgraduate students received tuition, admission, library, and resources fees. These students studied in areas that include education, social sciences, development, leadership, business and administrative management, public health, and disaster management. Moreover, 13 of the first 16 alumni from BRAC University's James P. Grant School of Public Health are now employed in their home countries of Bangladesh, Ethiopia, Myanmar, Nepal, Pakistan, and Papua New Guinea, in roles that span the public, private, and nonprofit sectors.

## MASTERCARD FOUNDATION SCHOLARSHIP PROGRAM

Almost 4,500 students have seen their futures expand thanks to the MasterCard Foundation Scholars Program at BRAC Uganda. The Scholars program was specifically designed to empower academically gifted young people, providing additional opportunity to those struggling in secondary school. With 507 graduates from this program in 2016, it's on pace to achieve its goal of 15,000 graduates by 2020.

**BRAC USA, THROUGH BRAC UNIVERSITY, SUPPORTED TWO STUDENT TEAMS AT INTERNATIONAL COMPETITIONS THIS YEAR: THE HULT PRIZE, PART OF THE ANNUAL CLINTON GLOBAL INITIATIVE MEETING, AND THE D-PRIZE. THE D-PRIZE TEAM TOOK HOME A \$10,000 INVESTMENT PRIZE TO PROVIDE INTERACTIVE EDUCATIONAL TOOLS TO UNDERSERVED PUBLIC SECONDARY SCHOOLS IN BANGLADESH.**



Maria Kibitia is a BRAC University scholarship recipient. Passionate about science, Maria is determined to create a life-saving vaccine. [Read her story.](#)

©BRAC



## PROPERTY RIGHTS INITIATIVE

Designed to ensure access to property rights for poor and vulnerable people, with the support of BRAC USA, that pilot was scaled to reach more than 7 million people, the majority women, in almost 11,000 villages in Bangladesh. Two years later, with support from Omidyar, the project has created a network of community leaders trained in the technical knowledge of land measurement and land-related issues, and has enhanced rural women's awareness of the process to claim their properties and titles, while introducing innovative and new technologies to facilitate this work. Recent highlights include the addition of new services that incorporate sustainable technology and increasing the capacity of legal aid clinics to reach more people.

## IN 2014, BRAC'S PROPERTY RIGHTS INITIATIVE WAS AWARDED THE PRESTIGIOUS GLOBAL JUSTICE INNOVATION AWARD.

"My name is Sahera and I am a land measurer in Khansama, a sub-district in Dinajpur in Bangladesh. It took me a long time to earn the people's respect.

I am well aware that being a woman land measurer is an uncommon phenomenon in rural Bangladesh. At first, I was severely criticized for working in the fields among dozens of unknown men.

One day, I was ambushed by seven men who were also land measurers. They challenged my knowledge and tested me to see if I could really perform a 'man's job.' I was afraid, but I stayed calm and measured the land in front of them.

When they realized I was more than capable, they finally gave way, and news of my precision in measuring land spread from village to village. As I began amicably resolving land disputes in the area, more people began to accept my job. The demand for my services began to spread to other districts.

Today, my opinions are so highly valued that I am regularly invited to take part in local village meetings. As a barefoot lawyer, I continue to refer survivors of human rights violations to BRAC's legal aid clinic and offer free land measurement services, particularly to poor women in my district."

Photo © BRAC/M.N.Chowdhury



Dr. David Mulbah examines a patient at a BRAC health clinic in Monrovia, Liberia that diagnosis malaria and other diseases.  
© BRAC/Alison Wright

## PIONEERING HEALTHIER LIVES

This year, BRAC USA managed more than \$19 million in grants directed to health programs, which is emblematic of its commitment to ensure everyone has access to affordable and quality health care.

In Bangladesh, BRAC USA continued its long-standing support of the *shasthya shebika* model by expanding and enhancing the network of more than 100,000 community health promoters (CHPs). To ensure a healthy start for babies and new moms, CHPs create a birth plan, monitor nutrition and health, and distribute safe birthing kits. The kits contain the tools necessary for mothers to have a clean and safe birth at home: gauze, soap, a sterile sheet for the bed, a thread for the umbilical cord, and a surgical blade. These kits, along with the expertise of a health volunteer, have the power to save a mother's life.

Thanks to a partnership with TOMS, BRAC USA distributed more than 48,000 kits in 2016 alone.

## OVER THE LAST DECADE, THE KITS HAVE CONTRIBUTED TO A 40 PERCENT DECREASE IN MATERNAL MORTALITY IN BANGLADESH.

Recent research indicates the effectiveness of this approach in Uganda, where it has been adapted and implemented through BRAC's network of more than 3,800 CHPs. A new study of this model shows remarkable results. The RCT — or randomized controlled trial, a robust research methodology — illustrates that the program improved health knowledge and behaviors, and reduced mortality among children.

BRAC USA, with support from Johnson & Johnson, also worked to improve the knowledge of sexual and reproductive health (SRH) among adolescent girls in Bangladesh, particularly as it pertains to family planning, safe sex, antenatal care, menstrual hygiene, nutrition, gender-based

violence, and early marriage. Through an extension of current services and the creation of new resources, an additional 3,000 at-risk youth will benefit.

## “THE PROGRAM REDUCED UNDER-5 CHILD MORTALITY BY 27 PERCENT RELATIVE TO THE COMPARISON GROUP. ALSO INFANT (UNDER-1 YEAR) AND NEONATAL (UNDER-1 MONTH) MORTALITY SIGNIFICANTLY DECREASED, BY 33 PERCENT AND 27 PERCENT, RESPECTIVELY.”

- Innovations for Poverty Action on the efficacy of the Community Health Promoter approach

In West Africa, BRAC USA concluded a post-Ebola response that engaged nearly 500 CHPs to reach more than half a million households, providing critical information on Ebola prevention, Ebola control activities, and WASH practices. During the outbreak, CHPs functioned as interlocutors between government and World Health Organization officials and community members. They ensured that core preventive activities were undertaken, while also dispelling dangerous rumors and misconceptions — and saving lives in the process.

Finally, in Uganda, BRAC USA is partnering with StrongMinds to develop effective mental health programming for adolescent girls. The pilot uses a trained moderator to lead group discussion sessions designed to improve mental health and social ability while decreasing high-risk behavior. An accompanying study will help determine if cash transfers could improve the effectiveness of group therapy by relieving financial stressors. The results, if positive, could be scaled-up to provide wider access to mental health services in Uganda and other countries where BRAC operates.

## EMERGENCY RELIEF

### CYCLONE ROANU EMERGENCY RESPONSE

**WITH SUPPORT FROM THE BILL AND MELINDA GATES FOUNDATION, BRAC USA ASSISTED MORE THAN 7,000 FAMILIES WITH FOOD, JOBS, CASH TRANSFERS, AND SUSTAINABLE FARMING PROJECTS TO ADDRESS THE RISING SALINIZATION OF HOUSEHOLD WATER SUPPLIES.**



On May 21, 2016, Cyclone Roanu devastated the coastal region of Bangladesh, killing more than 27 people and affecting the lives of approximately 1.3 million people.

## ENSURING FINANCIAL INCLUSION

**WITH MICROFINANCE PROGRAMS OPERATING IN SEVEN COUNTRIES – BANGLADESH, LIBERIA, MYANMAR, PAKISTAN, SIERRA LEONE, TANZANIA, AND UGANDA – BRAC IS RECOGNIZED FOR ITS ABILITY TO PROVIDE FINANCIAL SERVICES TO PEOPLE IN THE MOST REMOTE, HARD-TO-REACH AREAS.**

BRAC began operating microfinance programs in 1974 in Bangladesh and today has more than five million borrowers worldwide. BRAC focuses on women who wouldn't otherwise have access to financial services, and the majority of its borrowers are female. Larger packages, known as small enterprise loans, are available to both men and women.

Microfinance is the bedrock of BRAC's programs. Within each country outside of Bangladesh, BRAC establishes its infrastructure to operate microfinance programs first – with regional and branch offices that span the country. Additional complementary programs – including livelihoods training, poultry and livestock, or agriculture initiatives – are then promoted through existing borrower groups.

Clients receive training on numeracy, financial literacy, clients' rights and responsibilities, differentiating between a bank, a microfinance institution, and a loan shark, as well as education on how to prevent over-indebtedness. Borrowers meet weekly in Village Organizations that promote peer-to-peer accountability. BRAC does not require collateral and its client protection policies received **Smart Certification** in Bangladesh.

### THE LARGEST MOBILE MONEY PROVIDER

BKash was recognized this year as the fastest growing mobile money company in the world. A subsidiary of BRAC Bank in Bangladesh, bKash reaches 24 million customers with 112 million transactions per day, making it one of the largest mobile money providers. BKash is not a mobile banking platform, as it does not yet provide mobile accounts, but it does allow customers to send and receive money from one mobile wallet to another. The BRAC mobile money team is

working with bKash to enable clients to pay their savings deposits into their BRAC microfinance accounts via mobile money. Much of the mobile platform's success was made possible by support from the Bill and Melinda Gates Foundation.

### GARNERING SUPPORT

In 2016, BRAC USA supported a number of microfinance initiatives, including on-going operating support to BRAC microfinance institutions in Liberia, Pakistan, Tanzania, and Uganda. After the Ebola outbreak, BRAC USA secured support to recapitalize BRAC's West Africa operations over the course of three years. This funding ensured that microfinance clients impacted by the outbreak were able to get back on their feet.

In 2013, BRAC began a project in Tanzania known as Livelihood Enhancement through Agricultural Development (LEAD) to raise the income of 105,000 smallholder farmers. This initiative assisted farmers with education on effective techniques to multiply their product, and also established market linkages to increase profits and competitiveness. Smallholder farmers are often unable to afford or access capital, high quality seeds, pesticides, healthy chicks, or effective immunizations. To combat this issue, BRAC provided small loans to LEAD participants, which allowed more than 20,000 farmers to finance their businesses.

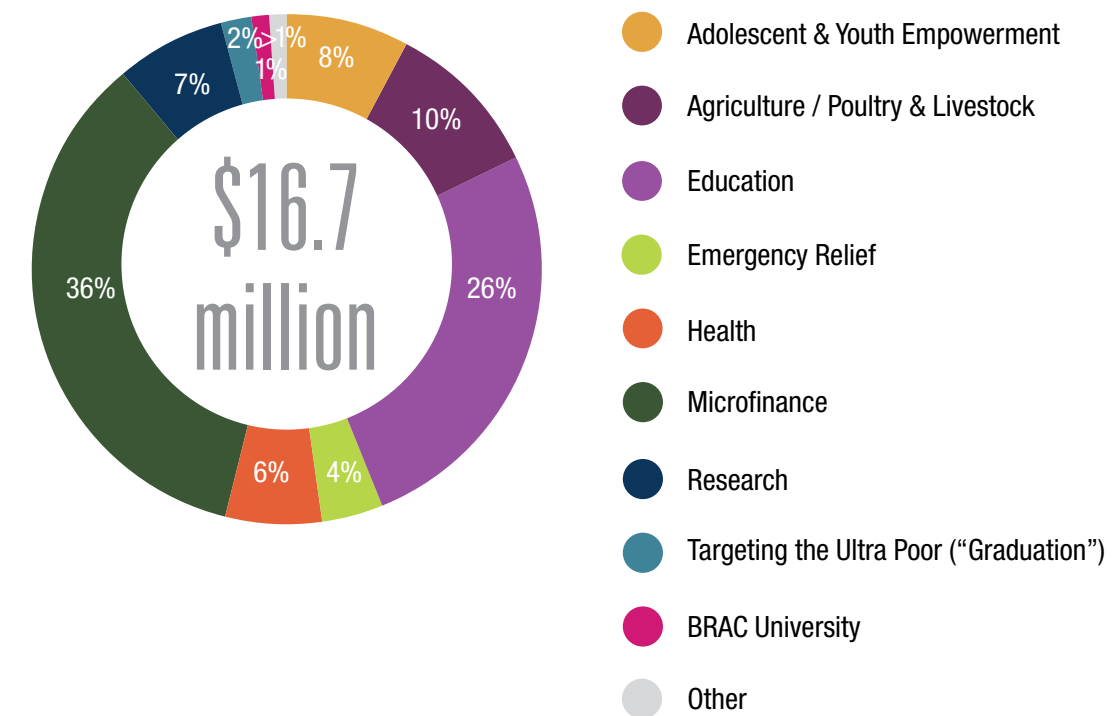
**POULTRY FARMERS' YIELD AND INCOME INCREASED 400 PERCENT; CORN FARMERS' INCREASED 194 PERCENT.**

Ghulam works in her bakery in the Punjab province of Pakistan. She received a loan of \$300 from BRAC to run a small-scale bakery with the help of her husband.

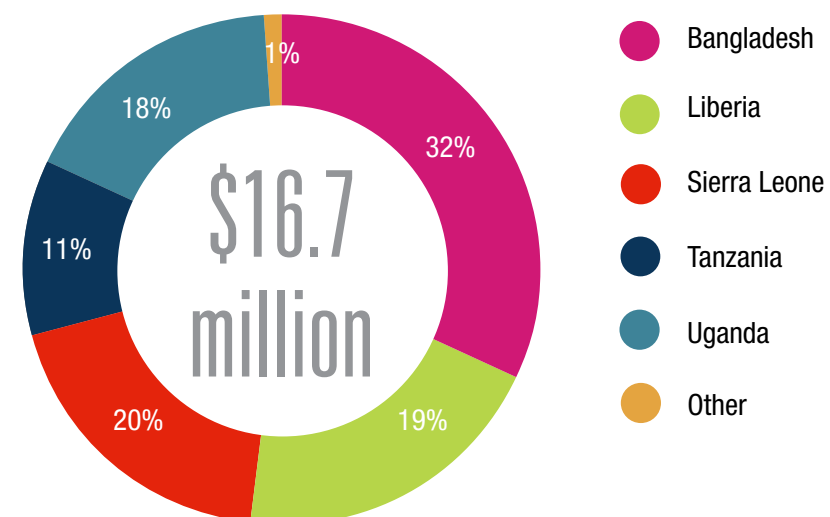


## OUTGOING GRANTS IN FY2016

### OUTGOING GRANTS BY PROGRAM



### OUTGOING GRANTS BY COUNTRY



AUDITED STATEMENT OF FINANCIAL POSITION AS OF SEPTEMBER 30,

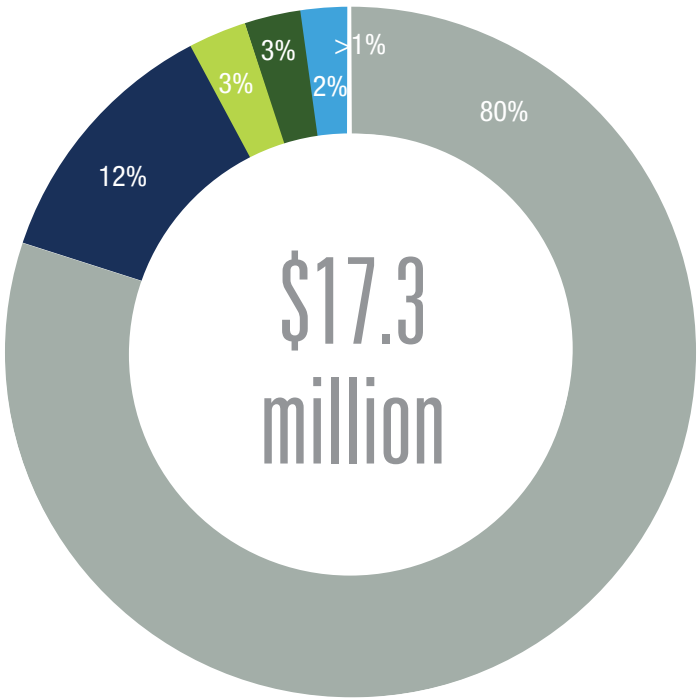
	2016	2015
ASSETS		
Cash and cash equivalents	15,659,167	15,614,173
Unconditional promises to give	7,955,502	6,596,820
Accounts receivable	255,564	163,164
Prepaid expenses and other current assets	16,371	43,106
Property and equipment, net	36,596	13,703
Security deposits	34,093	33,921
Total assets	\$23,997,293	\$22,464,887
LIABILITIES		
Accounts payable and accrued expenses	508,195	205,647
Deferred income	47,262	137,451
Grants payable	15,754,716	11,866,630
Deferred rent	102,338	99,226
Total liabilities	16,412,511	12,308,954
NET ASSETS		
Board designated reserve	1,500,000	1,500,000
Unrestricted	4,114,781	3,425,714
Temporarily restricted	1,970,001	5,230,219
Total net assets	7,584,782	10,155,933
Total liabilities & net assets	\$23,997,239	\$22,464,887



AUDITED STATEMENT OF ACTIVITIES FOR  
12 MONTH FISCAL YEAR ENDING SEPTEMBER 30,

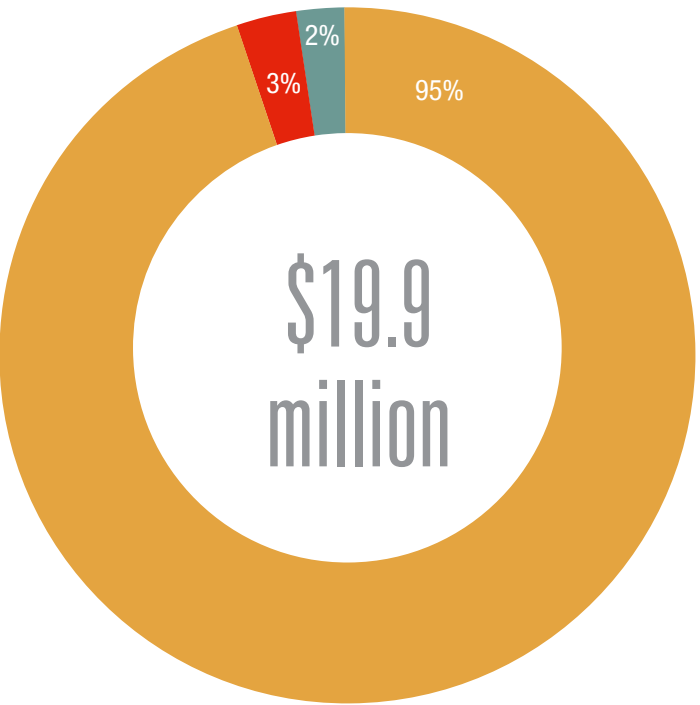
	2016	2015
REVENUE AND OTHER SUPPORT		
Foundations	13,852,520	13,914,243
Corporate grants	2,001,984	304,810
Individual contributions	551,165	701,069
Contract & other revenue	536,056	849,289
Contributed services	326,825	265,487
Interest income	11,148	12,008
Total revenue and other support	\$17,279,698	\$16,046,907
EXPENSES		
Program services: grants & contracts	16,703,626	14,252,863
Program services: program management	2,147,851	1,508,845
Management & general	599,894	387,942
Fundraising	399,478	655,199
Total expenses	\$19,850,849	\$16,804,849
Surplus (deficit)*	(2,571,151)	(757,942)

\*The deficits reported in the Statement of Activities reflect outgoing grants made and expenses incurred in the current year related to revenue recognized in the prior year, in accordance with accrual-based accounting standards.



REVENUES  
BY SOURCE

- Foundations
- Corporate grants
- Individual contributions
- Contract & other revenue
- Contributed services
- Interest income



BREAKDOWN  
OF EXPENSES

- Program services
- Management & general
- Fundraising

BOARD OF DIRECTORS

- Dr. Lincoln Chen - Board Chairperson
- Donella Rapier - President & CEO
- Ronald Grzywinski - Vice Chairperson
- Catherine (Cate) Muther - Secretary
- James (Jim) Carlson - Treasurer
- Dr. Richard Cash - Director
- Christina Leijonhufvud - Director
- Dr. Muhammad Musa - Director
- Rachel Payne - Director
- James (Jim) Torrey - Director
- Debra (Deb) Wetherby - Director

ADVISORY COUNCIL MEMBERS

- Dr. Sajeda Amin
- Jennifer Buffett
- Peter Buffett
- Dr. Martha Chen
- Rachael Chong
- Lynn Freedman
- Michael Goroff
- Heather Grady
- Raymond C. Offenheiser
- Santhosh Ramdoss
- Mary Robinson
- Amartya Sen
- Dr. Stephen Smith
- Ann Veneman
- Dr. Melanie Walker
- Elaine Wolfensohn

Rabeya became the secretary of her village WASH (water, sanitation, and hygiene) committee after receiving leadership training from BRAC. She encouraged her community members to ensure their latrines were hygienic and linked them with government entities when they needed repairs. Her village recognized her contribution and elected her as a member of the local union council. Now, she takes strong stands against the practices of dowry, early marriage, and multiple marriages. She says families in her community support and appreciate the work she has done.





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