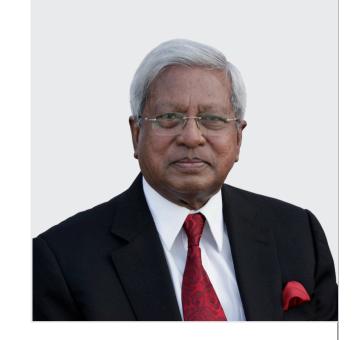


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CHAIRPERSON'S FOREWORD

For nearly half a century, our work at BRAC has supported the building of a gender-equitable world. What would a gender-equitable world look like? A world where cultures, embedded systems and values based on patriarchy are replaced by cultures, systems and values that create opportunities for and empower all. A world where girls are just as likely to gain education and skills as boys, where women are just as likely as men to own land, have control over assets and decisions, and succeed in the workplace, and where men and women share responsibilities at home equally.

Gender equity is a cross-cutting issue for all of us - individuals, communities, corporate organisations, non-government organisations and governments. We all need to push ahead and find new ways to achieve this. Gender equity plays a vital role in both social development and domestic harmony and, as such, remains one of our top commitments at BRAC. We will continue to fight against anything that stands in the way of women's development, holds women back, deprives them of their rights and damages their self-esteem or self-respect.

Only a few countries have come close to achieving gender equality. By comparison, in the 11 countries where BRAC International operates, the work is just beginning. Despite making creditable progress on some socioeconomic indicators, we still lag behind in ensuring respect and fair treatment for women. We must be steadfast in our struggle to create an equitable society.

Although the challenges may be daunting, we must not accept the world as it is today. Children should not be forced to become brides, women should not have to do

more work for less pay, and wives and mothers should not have to carry a disproportionately high burden of responsibility at home. We cannot sit idly by as the harassment of women and girls continues unabated at home, in public spaces and in the workplace. Rather, we must continue to act on our conviction that women are the real agents of positive change for their families, communities and for societies as a whole.

BRAC continued to tackle many of these issues head on in 2018. This report highlights some of our work across the different countries we operate in these areas. As we move forward towards the third decade of this century, we must continue to prioritise action that will lead us towards gender equality and must do so with a sense of impatience and urgency. We must strive to create a world free of systemic prejudice, where gender-based violence in all its forms is rooted out for good. For we cannot and will not have peace, justice or shared prosperity until we achieve gender equality.

87 tame

Sir Fazle Hasan Abed, KCMG Founder and Chairperson

LETTER FROM THE EXECUTIVE DIRECTOR

Gender inequity is a pervasive problem locally, nationally and globally. Not only does it affect the individual lives of both women and men, but it stunts economic growth and hinders sustainable development.

Gender gaps persist in social, economic, cultural and political spheres. Women, until today, do not have equal access to education, healthcare, decent work or representation in political and economic decision-making processes, and are often paid less than men for the same work. Out of the total number of people in the world who are illiterate, women make up 66%.

Human rights allow people to live with dignity, freedom, equality and justice. Gender equity is a fundamental human right, and an essential prerequisite to eradicating poverty and building a peaceful and sustainable world. It is why the United Nations set Sustainable Development Goal 5 as a call to achieve gender equality and empower women and girls everywhere. As an organisation working towards a more equitable future for all, we are committed to advancing our efforts in meeting this goal.

Our empowerment and livelihood for adolescents (ELA) programme socially and financially empowers teenage girls in Liberia, Nepal, Sierra Leone, Tanzania, and Uganda. 20,649 girls accessed life skills and financial literacy training in 2018. We work in countries with the highest rates of child marriage and teenage pregnancy, with a holistic combination of social awareness, life skills and mentoring giving girls a second chance at education and increasing their confidence.

When girls are socially aware of their rights, they find the confidence to assert themselves and resolve conflict. Through our education programmes in Afghanistan,



Liberia, Philippines, Tanzania, and Uganda, we helped 25,016 girls in 2018 understand that education is a necessity to avoid early marriage, poverty, and inequity.

Approximately 1.7 billion adults in the world do not have access to formal financial services, and over half of them are women, according to the World Bank. We provide households living in poverty with financial access, create self-employment opportunities, and harness the entrepreneurial skills of women. We reached around 600,000 women in six countries in Africa and Asia through our microfinance programme in 2018.

We focus on women and young people by supporting them to increase their income and improve food security and wellbeing through our agriculture, food security and livelihood programme across Africa and Asia.

We look forward to continuing on the journey to strengthen our efforts for a gender-equal world. We will reach an additional 192,000 girls by 2020 with robust livelihood training programmes that will ensure sustainable economic independence. We want to see a future where women all over the world have the opportunity to reach their full potential.

Faruque Ahmed
Executive Director
BRAC International



BUILDING A WORLD WE WANT

The idea behind Stichting BRAC International is to change systems of inequity. We act as a catalyst, creating platforms for people to realise their potential. Set up as a non-profit foundation in the Netherlands to govern and manage all BRAC entities outside Bangladesh, except for our affiliates. The entities are legally registered with relevant authorities in compliance with all applicable legal and regulatory requirements.



SOCIAL ENTERPRISES

Solutions for social challenges and surplus for greater impact: Initiatives that engage individuals, micro and small enterprises as suppliers, producers and consumers.



SOCIAL DEVELOPMENT

Facilitating social transformation through eight programmatic priorities: Eliminating extreme poverty, expanding financial choices, employable skills for decent work, climate change and emergencies, gender equality, universal healthcare, pro-poorurban development, investing in the next generation.



BRAC BANGLADESH

We were born in Bangladesh and now we operate in 11 countries across Asia and Africa. BRAC is a global leader in developing cost-effective, evidence-based programmes, and has been ranked the #1 NGO in the world for the last four years consecutively by NGO Advisor.



HUMANITARIAN RESPONSE

Ensuring that the most vulnerable, marginalised populations can mitigate risks, save lives, protect livelihoods, and build back better from disasters and crises. We provided nearly 60,000 people with life-saving assistance in Myanmar, following the devastating flood in July 2018, in close collaboration with the government and other stakeholders.



AFFILIATES

BRAC USA

The North American affiliate of BRAC. BRAC USA provides comprehensive support to BRAC around the world by raising awareness about its work and mobilising resources to strengthen programmes.

BRAC UK

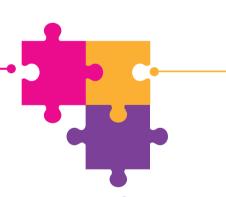
The European affiliate of BRAC. BRAC UK works to raise resources for BRAC programmes in Africa and Asia by developing partnerships with local and global organisations, donor agencies, academic and research institutions and governments.





VISION

A world free from all forms of exploitation and discrimination where everyone has the opportunity to realise their potential.



MISSION

Our mission 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 programmes that enable men and women to realise their potential.

→ VALUES

INTEGRITY
INNOVATION
INCLUSIVENESS
EFFECTIVENESS

SA

SAFEGUARDING FOR ALL

WHAT IS SAFEGUARDING?

'Safeguarding' refers to the ways of protecting individuals from any kind of misconduct or harassment including - sexual harassment, oppression, intimidation, humiliation, violence, discrimination, neglect and exploitation.

BRAC'S SAFEGUARDING POLICY IS MEANT FOR:







WHO ARE MOST PRONE TO SAFEGUARDING RISKS?











Children

Adolescents

Women

Adults with special needs

People with disabilities

SAFEGUARDING RESPONSIBILITIES OF BRAC'S EMPLOYEES AND VOLUNTEERS

- Ensure safeguarding for everyone involved, starting from the programme design to its implementation.
- Ensure employees of all parties involved are aware of safeguarding-related issues before signing a contract with a donor and/or partner organisation.
- Verify the moral values of all applicants during recruitment.
- Develop a clear understanding of what constitutes as harassment, and share that information with others.
- Inform relevant authorities immediately upon witnessing an incident of harassment.

SAFEGUARDING IS EVERYONE'S RESPONSIBILITY



STICHTING BRAC INTERNATIONAL

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



BRAC INTERNATIONAL HOLDINGS B.V.

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

OUR AFFILIATES

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

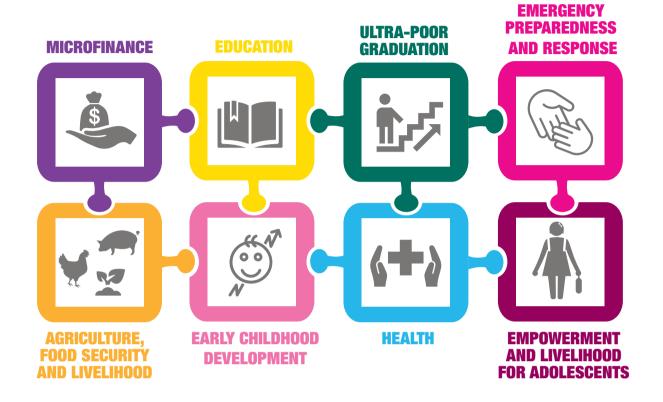
BRAC USA

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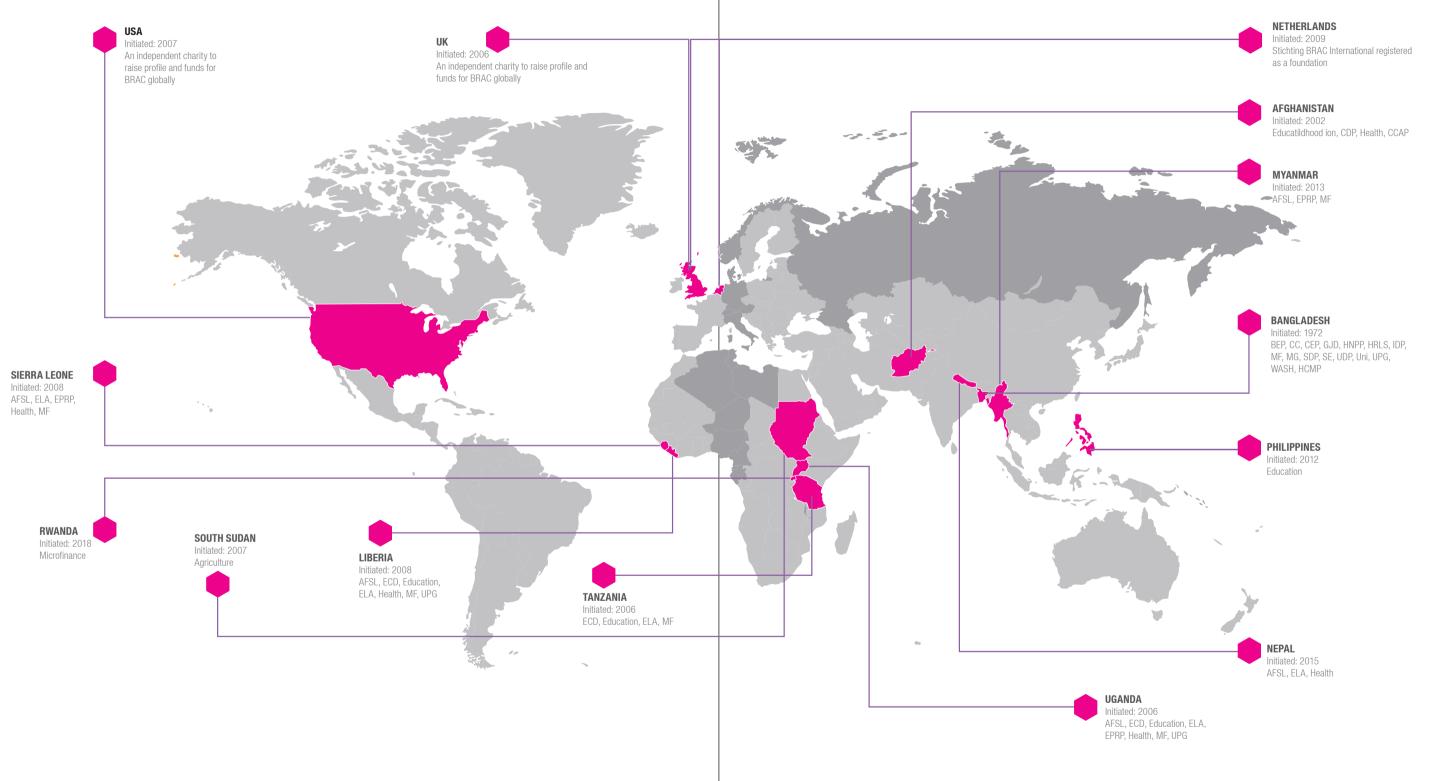
The European affiliate, BRAC UK works to raise resources for BRAC programmes in Africa and Asia by developing partnerships with local and global organisations, donor agencies, academic and research institutions and governments.





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

BRAC ACROSS THE WORLD



AFSL: Agriculture, Food Security and Livelihood

BEP : BRAC Education Programme

CCAP: Citizens Charter Afghanistan Programme

CDP : Capacity Development Programme
CEP : Community Empowerment Programme

CC : Climate Change

ECD : Early Childhood Development

ELA : Empowerment and Livelihood for Adolescents
EPRP : Emergency Preparedness and Response Programme

GJD : Gender Justice and Diversity

HNPP: Health, Nutrition and Population Programme

HRLS: Human Rights and Legal Aid Services

HCMP: Humanitarian Crisis Management Programme
IDP: Integrated Development Programme

MF : Microfinance

MG : Migration

SDP: Skills Development Programme

SE : Social Enterprises

UPG : Ultra—Poor Graduation
UDP : Urban Development Programme

Uni : University

WASH: Water, Sanitation and Hygiene



STICHTING BRAC INTERNATIONAL MANAGEMENT AS OF 31 JULY, 2018

MANAGEMENT BOARD



EXECUTIVE DIRECTOR BRAC International



SHAMERANARED SENIOR DIRECTOR Microfinance, Ultra Poor Graduation BRAC and BRAC International



LAMIA RASHID DIRECTOR Africa Region BRAC International



M ANOWAR HOSSAIN DIRECTOR Asia Region BRAC International

OTHER DIRECTORS



HANS ESKES DIRECTOR BRAC International Holding B.V.



DIRK BROER BOOY SENIOR DIRECTOR Programme Development, Resource Mobilisation and Learning,



MUNMUN CHOWDHURY CHIEF PEOPLE OFFICER **BRAC** International



MOUTUSHI KABIR DIRECTOR Communications and Outreach



NANDA DULAL SAHA DIRECTOR Internal Audit BRAC and BRAC International



KENNETH CAROL VAN TOLL DIRECTOR Fundraising BRAC International



STICHTING BRAC INTERNATIONAL MANAGEMENT AS OF 31 AUGUST, 2019

MANAGEMENT BOARD



EXECUTIVE DIRECTOR



SYED ABDUL MUNTAKIM DIRECTOR BRAC International



RUTH OKOWA DIRECTOR Africa Region BRAC International



M ANOWAR HOSSAIN DIRECTOR Asia Region BRAC International



DIRECTOR Human Resources **BRAC** International

OTHER DIRECTORS



SHAMERAN ABED SENIOR DIRECTOR Microfinance, Ultra Poor Graduation BRAC and BRAC International



DIRK BROER BOOY SENIOR DIRECTOR Programme Development, Resource Mobilisation and Learning, BRAC and BRAC International



ZULFIKAR HYDER CHIEF PEOPLE OFFICER BRAC and BRAC International



MD SAJEDUL HASAN DIRECTOR Humanitarian Programme BRAC and BRAC International



DIRECTOR BRAC International Holding B.V.



MOUTUSHI KABIR DIRECTOR Communications and Outreach



DIRECTOR Internal Audit BRAC and BRAC International



NANDA DULAL SAHA KENNETH CAROL VAN TOLL DIRECTOR Fundraising BRAC International



STICHTING BRAC INTERNATIONAL SUPERVISORY BOARD



Sir Fazle Hasan Abed KCMG Founder and Chairperson

Stichting BRAC International Supervisory Board BRAC International Holdings B.V. Supervisory Board

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

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

Today BRAC is one of the largest NGOs in the world, operating across eleven countries in Africa and Asia. Its primary objectives are to alleviate poverty and empower the poor. In 2019, for the fourth consecutive year. BRAC was ranked first among the world's top 500 NGOs by Genevabased 'NGO Advisor' in terms of impact, innovation and sustainability.

Sir Fazle has been honoured with numerous national and international awards for his achievements in leading BRAC, including the LEGO Prize (2018), Laudato Si' Award (2017), Jose Edgardo Campos Collaborative Leadership Award, South Asia Region (2016), Thomas Francis, Jr. Medal in Global Public Health (2016), World Food Prize (2015), Trust Women Hero Award (2014), Spanish Order of Civil Merit (2014), Leo Tolstoy International Gold Medal (2014), CEU Open Society Prize (2013), Inaugural WISE Prize for Education (2011), Entrepreneur for the World Award (2009). David Rockefeller Bridging Leadership Award (2008). Inaugural Clinton Global Citizen Award (2007), Henry R. Kravis Prize in Leadership (2007), Palli Karma Shahayak Foundation (PKSF) Award for lifetime achievement in social development and poverty alleviation (2007), UNDP Mahbubul Haq Award for Outstanding Contribution to Human Development (2004), Gates Award for Global Health (2004), Gleitsman Foundation International Activist Award (2003), Schwab Foundation's Social Entrepreneurship Award (2003), Olof Palme Prize (2001), InterAction Humanitarian Award (1998) and Ramon Magsaysay Award for Community Leadership (1980).

He is also recognised by Ashoka as one of the 'global greats' and is a founding member of its prestigious Global Academy for Social Entrepreneurship. He was a member of the Commission on Health Research for Development (1987-90), the Independent South Asian Commission on Poverty Alleviation (1991-92) and the High-level Commission on Legal Empowerment of the Poor (2005-2008). In 2009, he was appointed Knight Commander of the Most Distinguished Order of St. Michael and St. George by the British Crown in recognition of his services to reducing poverty in Bangladesh and internationally. Sir Fazle was a member of the Group of Eminent Persons appointed by the UN Secretary-General in 2010 to advise on support for the Least Developed Countries. In 2014 and 2017, he was named in Fortune Magazine's List of the World's 50 Greatest Leaders.

The many honorary degrees received by Sir Fazle Hasan Abed include those from Princeton University (2014), the University of Oxford (2009), Columbia University (2008) and Yale University (2007). He was a visiting scholar at Harvard University in 1981.



Sylvia Borren Vice Chair

Stichting BRAC International Supervisory Board BRAC International Holdings B.V. Supervisory Board

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

She was part of the Dutch and global women's and sexual rights movements (COC, ILGA, IWC for a just and sustainable Palestinian-Israeli peace) and is now advisor to the UN Women National Committee Netherlands and ATRIA (the Institute on gender equality and women's history). Ms Borren was part of the anti-poverty movement (director of Oxfam Novib 1994-2008, cochair of the Global Call to Action against Poverty and EEN) and is now the Vice Chair of the Stichting BRAC International Supervisory Board.

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



Dr Debapriya Bhattacharya

Stichting BRAC International Supervisory Board

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 the Ambassador and Permanent Representative of Bangladesh 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 Bhattacharva 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); team leader of the study Quest for Inclusive Transformation of Bangladesh: Who Not to be Left Behind (2017).



Shabana Azmi

Stichting BRAC International Supervisory Board

Shabana Azmi is an internationally celebrated film and theatre actress. She has won five national and five international awards for best actress.

She is a highly respected social activist and tireless campaigner for the rights of women, slum dwellers, and the underprivileged. She heads the Mijwan Welfare Society (MWS), an NGO that works for empowerment of the girl child in rural India. MWS works on education, primary health and sanitation, skill development, and employment generation.

Ms Azmi was nominated to The Raiva Sabha by the President of India in 1997. She is a recipient of the Padmashri and Padma Bhushan. She was awarded the Gandhi International Peace Prize in 2006. At the bicentennial celebrations of international human rights in Paris in 1989, she was honoured along with Mother Theresa by President Mitterand of France. She also won the Crystal Award at the World Economic Forum 2006. She has been conferred five Doctorates by renowned universities, both national and international. She has received the prestigious Martin Luther King, Rosa Park, and Chavez Awards and is a visiting professor at the University of Michigan. A former UN Goodwill Ambassador for Population and Development, she continues to work on issues of public health. She has recently been nominated as Global Leadership Ambassador for Women in Public Service Project initiated by Hillary Clinton.



Shafigul Hassan Member

Stichting BRAC International Supervisory Board

Shafigul Hassan is the managing director of Echo Sourcing Limited UK and Echotex Limited Bangladesh. Echotex received Bangladesh's National Environmental Award, Metropolitan Chamber of Commerce and Industry, Dhaka's Environmental Award, and J Sainsbury plc's Corporate Social Responsibility Award in 2010. Echotex was also awarded Best Clothing Supplier in 2011 as well as Best Clothing Supplier and Supplier of the Year in 2012 by J Sainsbury plc.

Mr Hassan co-founded a premium clothing label called Ninety Percent, launched in 2018, that shares ninety percent of its distributed profits between social and environmental causes, along with the people who are involved in making the clothes. He is the co-founder of Children's Hope, an NGO that works to educate slum children in Dhaka.

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



Irene Khan Member

Stichting BRAC International Supervisory Board

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

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

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

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



Parveen Mahmud FCA

Stichting BRAC International Supervisory Board **BRAC International Holdings B.V. Supervisory Board**

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

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

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

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

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



Dr Mushtague Chowdhury Vice Chairperson

Stichting BRAC International Supervisory Board

Dr Mushtaque Chowdhury is a professor of population and family health at Columbia University's Mailman School of Public Health, New York and has worked as a MacArthur/Bell Fellow at Harvard University.

Dr Chowdhury is one of the founding members of the Bangladesh Education Watch and Bangladesh Health Watch. He is on the board and committees of several organisations and initiatives, including the Advisory Boards of the London School of Economics' South Asia Centre and the Lead Group for Scaling Up Nutrition Movement at the UN. He is a founding member of the Board of Trustees of the Humanitarian Leadership Academy in London and is the chair of the Asia-Pacific Action Alliance on Human Resources for Health (AAAH). Dr Chowdhury is also a member of the Technical Advisory Committee of Compact2025 at International Food Policy Research Institute (IFPRI), Expert Group on scaling up in Education at the Results for Development (R4D), and Leaders Group of Sanitation and Water for ALL (SWA) at Unicef Headquarters. He is also a senior adviser at the Bangladesh Institute of Development Studies (BIDS).

Dr Chowdhury was a coordinator of the UN Millennium Task Force on Child Health and Maternal Health, set up by former UN Secretary General Kofi

Dr Chowdhury has received a number of awards, including Humanitarian Award from the Distressed Children International at Yale University in 2013. the Medical Award of Excellence from Ronald McDonald House Charities in USA in 2017, and the Most Impactful Book Award from the University Press Limited in 2018.

Dr Chowdhury has published several books and over 200 articles in peer-reviewed international journals, including the The Lancet, Journal of International Development, and The Scientific American.

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



Dr Fawzia Rasheed Member

Stichting BRAC International Supervisory Board

Dr Fawzia Nazli Rasheed is a programme and governance analyst. She has worked within 30 countries to evaluate and develop initiatives, national plans, and broker intergovernmental collaborations and public private partnerships. As Senior Policy Adviser at separate junctures to the World Health Organisation, UNAIDS, and The Global Fund, she undertook organisational reforms and developed strategic plans. She has also supported programme development in Asia and Africa for several INGOs, including CARE International, and Médecins Sans Frontières International.

She is currently Senior Advisor to the Aga Khan Development Network and a technical review panel member for AmplifyChange.

Her governance work includes conceptualising a performance-based funding system to strengthen country oversight for all programmes of The Global Fund; developing the Electoral Integrity Initiative (currently based within the Kofi Annan Foundation); and analysis of governance issues related to natural resource extraction for the Africa Progress Panel towards improved stewardship and banking reforms. As a board member/trustee of organisations, she has drafted constitutions and deployed anonymous, transparent tools for board elections and evaluations.

Dr Rasheed has a PhD in immunology/medicine from the London School of Hygiene and Tropical Medicine.



Victoria Sekitoleko Member

Stichting BRAC International Supervisory Board

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, Victoria founded the Uganda Community Cultural Center which trades as Speakers Forum. This trains professionals to become skilled presenters and also supports community libraries.

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

GROUP FINANCE AND AUDIT COMMITTEE

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

Ms. Parveen Mahmud. Chair Dr Muhammad Musa, Member

Ms. Svlvia Borren, Member

Mr. Farugue Ahmed, Member

Mr. Hans Eskes, Member

Mr. Abhiiit Gupta. Acting Secretary of the Committee

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

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

DEVELOPMENT PARTNERS























































































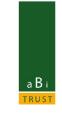












SCORECARD



6,952 children accessed 230 Play Labs in Tanzania,

Uganda, and Liberia

20,649 girls received life skills and financial literacy training in Uganda, Tanzania, Sierra Leone, Liberia, and Nepal through our ELA programme

16,757 farmers received training

on new techniques and technologies in Liberia, Myanmar, and Sierra Leone through our Agriculture, Food Security and Livelihood programme

1,650 participants enrolled into the Ultra-Poor Graduation programme in Uganda

25,016 girl learners accessed

949

schools in Afghanistan, Philippines, Tanzania, Uganda, and Liberia through our Education programme

242

school volunteers trained in disaster preparedness and emergency response in Myanmar, Sierra Leone, and Uganda

571,935 total borrowers

(97% women) accessed loans through our Microfinance programme in Myanmar, Tanzania, Liberia, Sierra Leone, Uganda

21,413 Community Healthcare Promoters (CHPs) provided services in Afghanistan, Nepal Sierra Leone, Liberia, and Uganda

January - December, 2018





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

SITUATION

Approximately 1.7 billion adults in the world do not have access to formal financial services and nearly 40% of them belong to the poorest households within their economy. Over half of all unbanked adults are women.

Financial services are foundational in addressing some of the most pressing global issues and to achieve a wide array of development goals, as evidenced by an expanding body of research. In order to prioritise financial inclusion, we must reach these unserved populations with financial products that cater to their needs.

OUR INTERVENTION

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

We recognise the heterogeneity among people living in poverty and their unique financial needs, and carefully develop and customise products to meet their varying needs. Our main products are microloans for women delivered through groups and enterprise loans targeting both male and female small-scale entrepreneurs. We aim to ensure that all financial services are provided based on a thorough assessment of the client's financial capability and are delivered responsibly.

We operate through the largest network of branches in Uganda, with 163 branches covering 84 districts of the country. In addition to our core products, we also offer tailored financial services for refugees, adolescent girls, participants of the agriculture and food security programme and community health promoters of the health programme.

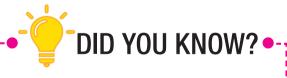
We offer two core products in Tanzania through 146 branches in the country covering 25 regions. We are the largest microfinance providers by number of

clients in Sierra Leone and Liberia, operating with 33 branches in 11 districts and 26 branches in 6 counties, respectively.

In Myanmar, we operate with 50 branches in 5 regions. Alongside our core products, we offer financial services tailored to specific target segments. We launched three customised product pilots in Myanmar - loans for small-holder farmers leveraging digital credit assessment and alternative delivery channels, loans for people with disabilities, and micro-enterprise loans for women.

MOVING FORWARD

We have received the formal license to begin operations in Rwanda from 2019 from the National Bank of Rwanda (BNR) under the name BRAC Rwanda Microfinance Company PLC. From the start, client protection and social performance management will form the foundation of its activities. By setting up operations in rural areas, communities will be able to access a full range of financial services in Rwanda including savings, loans, and ultimately insurance. Moreover, Rwanda's management information system and digital field solution will increase operational efficiency and provide the data needed to make well informed decisions.



- ✓ Worldwide, 56% of the unbanked population is women.
- ✓ Mobile phones are bringing millions of individuals into the formal financial system. 3.8 billion people now have an account at a bank or a mobile money provider.



TOUGH TIMES NEVER LAST, TOUGH PEOPLE DO

My name is Jane Edward. I am 42 years old, and I live in Dar es Salaam, Tanzania. My husband died when our second child was only 3 months old. Even though my world shattered, I did not give up.

I started working with a food vendor for only TZS 4,000 (USD 1.74) per day. At that time, I could barely provide for the family and was not even able to pay my rent. Luckily, the landlord was sympathetic to offer us a room for free. I worked double shifts and managed to save TZS 12,000 (USD 5.22) and decided to start my own business of making chapati (flatbreads).

I first heard about BRAC's microfinance programme from a neighbor in 2016. I took my first loan of TZS 300,000 (USD 130) and invested the money to expand my business and increase the variety of snacks. Most of my customers are school children and pedestrians as I sell at a bus-stand with items displayed on a table. I start by selling tea early in the morning, and then during the afternoon I sell snacks and bottled water.

I use local equipments since I do not have modern cooking utensils. For example, when I found a demand for crispy noodles, I used local tools to build my own noodle-making machine. In the near future I would like to buy a freezer so that I can start selling ice creams.

Now, I make a profit of TZS 300,000 (USD 130) per month. I have an outstanding loan of TZS 950,000 (USD 413) and I am able to pay my weekly settlements without any difficulty. I am planning on buying a plot in Kibaha area to construct our new home.

HIGHLIGHTS

97% of the clients we served were women.

Total borrowers are **571,935**, an increase of 16% from 2017.

USD **247.98** million was disbursed in microfinance loans, an increase of 19% from 2017.

We opened **2** new branches in hard to—reach areas in Liberia with support from Whole Planet Foundation.

Launched **new credit product** for jobholders in Sierra

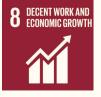
Leone.

Launched **three customised products** in Myanmar – loans for smallholder farmers using digital credit assessment and delivery channels, loans for people with disabilities, and micro enterprise loans for women.

Launched a **Solar loan product** in Tanzania with support from DANIDA and Sygnify Foundation and in partnership with Solar Sister.









AFGHANISTAN, PHILIPPINES, TANZANIA, UGANDA, LIBERIA

SITUATION

124 million children across the world are out of school and 250 million are not learning basic skills due to lack of quality education. People in poverty, discrimination, and disability are the most affected by this global learning crisis. In **Afghanistan** around 3.7 million children are out of school and 60% of them are girls. Child marriage continues to be a persistent problem since 17% girls are married before they can turn 15. In the **Philippines**, 3.6 million children and youth are out of school, including children who are vulnerable, indigenous, and living with disabilities.

Complicating the matter in **Tanzania**, 94% of the students in the early grades cannot read with comprehension because of limited attention to children's development. In **Uganda**, 83% of the youth are unemployed because only 1 in 4 children who start primary school make it to secondary school. Similarly in **Liberia**, 66% of primary grade children are out of school as a result from the effects of a 14-year civil war and the Ebola outbreak.

OUR INTERVENTION

Through our Education programme we focus on raising awareness on gender and child rights and developing child-friendly learning atmosphere. Our programme complements mainstream schooling system by supporting government primary and secondary schools to improve quality and strengthen capacity. In addition, our programme provides vocational training with support from local vocational and technical institutes.

We have been operating the programme in Afghanistan since 2002, the schools are located within the community and we recruit female teachers from the community. In the Philippines, we provide access to education to out of school children in the remotest areas where public education system is inaccessible.

In Tanzania, we make it possible for girls who had dropped out of school with an approach called the Accelerated Learning Programme (ALP) that gives them a second chance to education. In Uganda, we provide a holistic package of support including school fees, uniforms, learning materials, accommodation, and stipend. In Liberia, we operate government primary schools, provide ALP, and trainings on pedagogy. We also developed a Teachers' Curriculum and Guide for the community based schools.

MOVING FORWARD

BRAC believes that access to education is a right for every child. We influence global and national policies to improve children's access to quality education. We will continue to work alongside communities, governments, and partner organisations at many levels to address all aspects of basic education. We look forward to scaling up our interventions by supporting the government, community based school teachers, and community leaders.



DID YOU KNOW? •--

- ✓ Globally, around 264 million children, adolescents, and youth between the ages of 6 and 17 are out of school.
- Around 131 million girls worldwide are still out of school.
- √ 93 million children with disabilities are denied access to education.



PASSPORT TO SUCCESS

My name is Amina, I go to Qualay Khiali Community Based Girls School in Nangarhar province, Afghanistan. This is one of the unstable provinces of Afghanistan. Education for girls is the wildest dream for the people in my province. The war-torn country's poor literacy rate crawled in to our region as well. Most parents do not feel secure to send their children to schools in the fear of them never returning home. Our conservative nature and poverty flame the fire.

In 2013, BRAC came to our community to let us know that they were starting a Community-Based School (CBGS) in our area, which will allow girls' education up to grade 12, and free of cost. Initially, my parents were not interested. To them, education for girls is a waste of time as girls are not able to provide for their families. BRAC staff strived hard to change the mindset of such people. They highlighted the positives of educating girls. They shared that with education I will be capable of earning and contribute in family expenditures just as my brothers would. My parents were convinced and sent me to the community based school set up by BRAC.

Every person's dreams are different. I always dreamt to be strong and educated. When I started going to school, people around me noticed the changes in me. Seeing my confidence and devotion, people from the community asked my parents if I could teach their children. I started giving tuition to 10 elementary-grade students. Now, I earn around 2000 AFN (USD 26) per month by tutoring community children. I am very happy that I am able to contribute to my family spending and pay forward the knowledge to these little children.

Thanks to BRAC for bringing education to my community. Now my parents feel that education for their daughter is just as important as for sons. Now I aspire to be a teacher; I want to see the children of my community go to school and progress in life.

HIGHLIGHTS

31,011 students mainstreamed to government schools in Afghanistan.

7,675 girls enrolled in community based secondary schools.

A total enrollment of **65,990** learners in the Philippines since 2012.

2,070 learners across the Autonomous Region in Muslim Mindanao, in Philippines.

84% of scholars have enrolled in tertiary institutions in Uganda.

Partnered with **104** secondary schools and **6** technical and vocational institutions in Uganda.

35 study centers constructed in Tanzania.

The total school enrolment for 2018–2019 school year is **9,389** students through **33** Liberia Education advancement Programme (LEAP)

Enrolled **550** children at **22**Alternative Education Centers in Liberia.









EARLY CHILDHOOD DEVELOPMENT

UGANDA, TANZANIA, LIBERIA

SITUATION

Early childhood is the foundation of a child's future health, growth, and development. Experiences during these early years shape brain architecture and have a direct impact on social, emotional and learning skills.

Children in **Uganda** face violence, poverty, scant food, and dismal humanitarian conditions. A country where 53 out of 1000 children die before their 5th birthday, is now the largest refugee hosting nation in Africa, with more than 60% child refugees. Meanwhile, the hardest-to-reach children are in **Tanzania**, facing many challenges to their survival and development. With 67% of children out of school, they lack access to education, protection, and psychosocial wellbeing. Similarly in **Liberia**, 47% children are out of school and 21% engaged in child labour, they are deprived from quality learning, playing, storytelling, and writing. They are denied the right to birth registration and a happy and healthy development.

OUR INTERVENTION

Our Early Childhood Development (ECD) programme is an investment towards breaking intergenerational cycles of poverty and facilitating economic growth. We provide early learning opportunities through our Play Labs to 3 to 6 year olds, with a low cost and play-based early learning model. Our Play Labs are safe play spaces, providing cost effective local learning materials to children in marginalised communities.

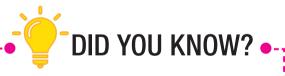
With trained Play Leaders at our ECD centres, we facilitate learning through play. We involve parents with volunteering opportunities and enhance their capacity through parenting education. Parents and community members develop play materials for children. We also provide technical support to government to enhance the quality of early learning services through curriculum development and capacity building. Our ECD centres

are either community based or co-located with government primary schools.

In Tanzania, the project is active in Mbeya and Dar es Salaam regions with community based ECD centres. In Uganda, our ECD centres are either community based or co located with government primary schools in Kampala, Luwero, Wakiso, and Karamoja districts. In Liberia, our ECD centres are community based and located in Grand Gedeh, Bong, and Grand Bassa.

MOVING FORWARD

With our extensive experience in implementing a play based early learning model, we will scale up our interventions to reach more communities and families. We plan to diversify our programme by developing a model for "ECD in Emergency Situations", and a social enterprise model for greater sustainability. We will also keep on strengthening capacity of respective governments and communities to deliver quality early childhood development services.



- The most important interaction you can have with your child is through play. Play is exploration. Playing is learning.
- ✓ Worldwide 150 million children aged 3 to 5 do not have access to early childhood education, with more than 80% children in the lowincome countries.



LAUGH, LOVE, AND LIVE

I am Veronica Najemba, 24 years old, and a Play Leader at Tookekulu Play Lab in Kamila, Bamunanika, Uganda. I am married and a mother to a 2-year-old girl. I completed my ordinary level studies in 2014.

My journey as a Play Leader started in February 2018, when some of the community leaders approached me on a new project. The role involved dealing with children between the ages of 3-5. When I heard about the training that was required to start as a Play Leader I was ecstatic, as I always wanted to be a part of the ECD team.

In the beginning my job was very challenging. I had to run the Tookekule community ECD centre single-handedly, and community members had numerous questions about the authenticity of the project. Some parents sent their children to school assuming the project would provide all scholastic materials and food. I also had to face community members criticizing the curriculum we follow, the simple writing techniques, and our play-based learning model.

With time the conditions stabilised, Centre Management Committee (CMC) members, who also doubled as community leaders played a big role in making the parents understand their responsibilities. When the parenting sessions came on board, parents comprehended the aim of Play Lab and started supporting their children. The parents are required to pay for food and other maintenance fees. Recently, some parents had questions if the project would provide all scholastic materials and food. When they see BRAC staff's commitment and persistence in making a change, community people start to believe that the project is here to stay.

By the end of year one, parents were amazed by their children's development. Seeing the little ones sing, trace, and perform different tasks, community members say that the Play Lab children are remarkable.

HIGHLIGHTS

In Uganda, **1200** learners from first cohort of Play Lab Project have graduated.

In Tanzania, **1160** children from 2nd cohort of Play Labs have graduated and mainstreamed to primary schools.

In Uganda, **100%** parents have observed positive changes in their children's development, **91%** parents provide toys to their children to play with.

In Tanzania, **100%** of parents have observed improvement in children's development, **97%** parents provide toys to their children to play with.

30 BRAC community based ECD centres in Liberia have been taken over by Ministry of Education of Liberia after the project phased out in June 2018.

The **ECD Teacher Guidebook** developed by BRAC has been adopted by the Ministry of Education in Liberia







LIBERIA, SIERRA LEONE, UGANDA, MYANMAR, NEPAL

SITUATION

Around 800 million people across the globe go to bed hungry at night and more than 21,000 people die every day from food shortages. Agriculture is the primary source of livelihood for more than 60% of **Liberia's** population, but due to low productivity the nation imports over 80% of its rice. Similarly, in **Sierra Leone** the agriculture sector employs over 60% of the labor force and contributes around 60% to the nation's Gross Domestic Product (GDP). Additionally, in **Uganda** poverty rates remain high at 21.4% and there is a need to invest in the agriculture sector.

On the other hand, **Myanmar's** agriculture sector contributes to 37.8% of the nation's GDP, accounts up to 30% of total export earnings, and employs 70% of the labour force. Myanmar lacks access to sufficient financing, quality seed, proper infrastructure, and has a complex land tenure issue.

Nepal's agricultural employment rate remains at 71.74% and lacks participation of the youth, especially adolescent girls. The empowerment of youth and women is essential for Nepal's agricultural production rates and to create sustainable farming practices.

OUR INTERVENTION

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

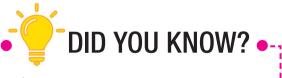
In Liberia, we build capacity of the farmers, entrepreneurs, community-based organisations (CBOs), community service providers, and other stakeholders. We ensure supply of essential inputs and create sustainable market linkages. We also empower women farmers by increasing their participation in agricultural production.

In Sierra Leone we put emphasis on the production of bio-fortified crops, such as Orange Flesh Sweet Potato (OFSP) and Vitamin A-fortified yellow cassava. Additionally, we are implementing a sustainable goat value chain, established seed multiplication farms, and promote the production of improved rice and maize. Meanwhile, in Uganda we focused on promotion and consumption of OFSP and other nutritious vegetables. We are producing seeds and disease free banana plantlet and supply it to the project and commercial farmers.

In Myanmar we conducted need assessments on people with disability (PwD). We trained farmers with 6 modules over 3-4 months on aquaculture and pond-dyke farming in 33 villages. Meanwhile, in Nepal we trained 25 vulnerable households on goat rearing, supplied them with inputs, and established sustainable market linkages.

MOVING FORWARD

We will focus on high impact products and innovations, including increased use of technology in agriculture and financial services. We will work with governments, non-governmental organizations, community-based organisations, and the private sector through provision of technical assistance. We are looking forward to expanding into new sectors such as, cash crops and fisheries.



- ✓ Smallholder-farmers provide up to 80% of the world's food.
- ✓ By 2050, the world's population is expected to reach 9 billion and require a 60% increase in food production.



A DOER, NOT A DREAMER

My name is Myint Myint Oo. I am 58 years old and live with my mother, I run a small grocery shop and a fish farm in Myanmar. I studied till grade 10, and did not finish school.

I learned a bit about fish farming over the years, so I decided to dig a small pond to farm fishes in front of my house. When the fingerlings grew and got bigger, I sold them to make some money. But their weight was only 2 tical (an archaic unit of mass and currency which refers to the Burmese unit of mass) after four months of farming. Even after six months, they weighed only 4 tical. Selling my fishes was not profitable, and it did not even help me clear my debts. So, I stopped fish farming. After a year, I found out about the BRAC Aquaculture project in my area. I started attending the meetings they conducted in my village, and their guidance encouraged me to start fish farming again. Through BRAC's modulated aquaculture and nutrition trainings, I learnt a lot about water situation, pond position, importance of sunlight, feeding system, technical knowledge, feeding techniques with food cup to reduce the wastage, and farming technology.

I started to farm fishes according to the techniques and methods I learned from BRAC. Now, fishes from my pond weigh around 15 to 20 tical within four months of farming. I never imagined that one day I could sell such big fishes! I am very happy with my fish farming business, it helps me make a living and clear my debts.

HIGHLIGHTS

36,418 households reached (**19,200** in Uganda, **12,054** in Liberia, **4,422** in Sierra Leone and **742** in Myanmar) by providing agriculture, livestock and fisheries support.

62 Entrepreneurs and **380** community—based promoters developed and supported for value chain activities in Uganda, Liberia and Myanmar.

1,370 demonstration plots established by model farmers of high—yielding and disease—free crops, livestock and fisheries in Uganda, Liberia, Sierra Leone and Myanmar..

165 hectares of Inland Valley Swamps (IVS) were developed and short duration rice seeds were distributed to 1785 IVS farmers in Sierra Leone.

7,959 farmers were trained and supported on comprehensive homestead development in Liberia.

Sold **80,541** day-old chicks and **147** metric tons of poultry feed in Liberia and **290** metric tons of seeds in Uganda









AFGHANISTAN, SIERRA LEONE, LIBERIA, UGANDA

SITUATION

Access to healthcare is a fundamental human right, but yet it is not available to many disadvantaged people living in poverty. Millions of children become ill or die because they lack access to healthcare, 45% of all child death result from malnutrition.

Afghanistan's health status is one of the most challenging in the world, 1 in 50 women dies due to pregnancy related causes. On the other hand, Sierra Leone has the highest maternal and under 5 mortality rates in the world, malaria, amongst other diseases remains a serious public health challenge causing morbidity and mortality. Similarly, Liberia has 32% of children under 5 suffering from chronic malnutrition and 69% children are anaemic.

In addition, approximately 81 babies die each day in **Uganda** and the neonatal mortality rate (NMR) is 19 deaths per 1,000 live births. Ugandans in rural areas lack access to healthcare facilities and many walk or ride their bicycles to a healthcare center in need.

OUR INTERVENTION

In Afghanistan, we are partnered with the Ministry of Public Health to deliver Basic Package of Health Services in Helmand, providing system strengthening support, and we also partnered with UNDP to combat malaria in four provinces.

In Sierra Leone, we train health club members to embark on robust engagement and sensitization at schools and communities. With resources from the Global Fund, as sub recipient of Catholic Relief Services, BRAC project has been supporting Community Health Clubs with 9500 members and 360 School Health Clubs with 3600 members in six districts to empower communities for a Malaria free Sierra Leonne.

In Liberia, BRAC is trying combat TB with resources from the Global Fund and WHO TB REACH. The Global Fund project has been designed to be implemented in 120 communities across six districts in Montserrado county of Liberia with focus on high population density areas such as slums etc.

In Uganda, we deliver an integrated package of maternal, newborn, child and adolescent healthcare, nutrition, non-communicable diseases, primary eye care, and family planning services. Our key focus is maternal and child care, for which we employ a multifaceted approach by promoting preventive, curative, and antenatal care with doorstep delivery of vital medicines and health services.

MOVING FORWARD

BRAC International will continue to be at the forefront of global efforts to end preventable child deaths, with a focus on maternal healthcare, newborn and child health, nutrition, alleviating hunger, and preventing and treating HIV and AIDS.



- ✓ Less than 50% people in the world have access to proper healthcare.
- An estimated 5.4 million children under 5 and 6.3 million children under 15 died in 2017, mostly of preventable causes.
- More than six million children dying before their fifteenth birthday.



HIGHLIGHTS

25,82,877 (OPD) services provided in Afghanistan.

441 TB patients treated in Afghanistan.

7,08,909 children under 2 received growth monitoring checkups in Afghanistan.

1,066 number of Community Health Clubs in Sierra Leone.

THE GREATEST WEALTH

My name is Shah Gul, I live in Helmand province, Afghanistan. Parveez, my one and half year old child was born underweight. My little boy lost his mother during birth. From the beginning, he was very sick; he suffered from diarrhea, fever, and cold.

Since I am the only earning member of the family, I am faced with various financial constraints. However, I decided to take Parveez to a hospital for treatment. Soon I was not able to bear the medical expenses; and took him out of the hospital. Perveez's health condition was deteriorating day by day. He was about to die.

In 2018, BRAC arranged a growth monitoring session at our village. One of the community health workers screened him and found that he was extremely underweight. The health worker immediately referred him to a district hospital, and his treatment started right away. The health worker made a growth-monitoring chart for Parveez, and advised me to visit weekly to report the progress. Some of the health workers visited my house frequently to pay special attention to his growth. During his on-going treatment, BRAC provided multi-micronutrient and iron supplementation for his proper growth.

Perveez's health condition is now improving. I am happy to see him grow like everyone else. I almost lost hope that Parveez would survive. We had accepted living a life of misery, and let my son die infront of our eyes. But because of BRAC Health programme, my son survived. He is becoming healthier and happier day by day.

4,082 Community Health Promoters (CHP) in Uganda.

CHPs treated **2,62,910** children under 5 for malaria with Coartem in Uganda.

1,81,431 children under 5 were treated for diarrhea with the Ministry of Health approved ORS and Zinc in Uganda









EMPOWERMENT AND LIVELIHOOD FOR ADOLESCENTS

UGANDA, TANZANIA, SIERRA LEONE, LIBERIA, NEPAL

SITUATION

Early marriage, violence, economic vulnerability, and lack of access to proper healthcare and education prevent healthy transitions to adulthood. In hard-to-reach and low resource communities, vulnerable adolescent girls are at high risk of gender-based violence, unintended pregnancy, early marriage, and HIV.

Uganda is the world's youngest country with over 78% of its population below the age of 30, many unable to find employment and lack the ability to make independent decisions. In Tanzania, 780,000 women aged 15 and over are living with HIV. Additionally, in Sierra Leone 76% of rape victims are under the age of 15. In Liberia, more than 2 million people are under the age of 18, and their journey to adulthood is not an easy one. On the other hand, Nepal has 22% of its population under the age of 19, high rates of adolescent marriage and pressures to bear a child are key factors holding back the country's development.

OUR INTERVENTION

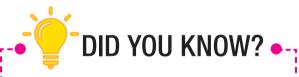
Through our Empowerment and Livelihood for Adolescents (ELA) programme we provide life-saving and life-transforming services to adolescent girls to prevent unintended pregnancies, improve their awareness on harmful practices, and empower them financially. We create safe spaces by establishing clubhouses for girls aged 10-21, especially those who are vulnerable, dropped out of school, and at risk of early marriage and pregnancy.

In Uganda, we assist adolescents aged 13-24 by empowering them with different life-skills lessons, financial literacy, and boosting their self-respect and self-defense. In Tanzania, the ELA programme innovatively combines livelihood training with a customised microloan service. In Sierra Leone, we have 150 safe spaces in 150 communities to aware girls on

issues such as early marriage, teenage pregnancy, gender based-violence, and provide entrepreneurship training and credit support. In Liberia, through our 60 clubhouses we propel female empowerment by involving a limited number of boys in the clubs to engage in discussions and trainings. Through 20 adolescent clubs in Nepal, girls learn about life-skills and social issues including gender-based violence. Additionally, girls in Nepal are also provided with skills based technical education through apprenticeship to help them become lighting and electrical technicians.

MOVING FORWARD

We have started to integrate boys in our ELA clubs, together with the adolescent girls. These boys are offered trainings and mentorship. This key action will empower young people to become youth voices together and make independent health decisions, live productive lives, contribute to reduced early marriage, teenage pregnancy, and Gender-Based Violence (GBV).



- ✓ There are 1.2 billion adolescents in the world today, making up 16% of the world's population.
- ✓ Complications of pregnancy and childbirth are the leading cause of death in young women aged 15–19.
- Around 21 million girls aged 15 to 19 years become pregnant in developing nations.



GIRL WITH WINGS

My name is Sangita Bhujel. I live in Namobuddha Municipality, Kavre district, Nepal. I am 20 years old and I recently finished my grade 12 exam. I am a mentor in one of the kishori clubs in my village for the past two years.

When I first had to go for a five-day residential training on life-skills modules, my parents were very worried. I convinced my parents that girls are travelling the world! My brother supported me and said that I would be learning new things that our family does not know or understand yet.

Twenty girls, aged 12-21, regularly attend the club I facilitate. We do different kinds of activities, like drama, dance, elocution, quizzes, and organise competitions. We also conduct different activities within the community, such as organizing rallies, supporting other women, stand together against gender-based violence, and submit petitions to the Ward Office to end child marriage. During International Women's Day, we scripted and performed a play on ending child marriage, where we had a big audience from neighboring villages. We also participated in a rally with medical students to raise awareness on family planning methods. During Tihar, the festival of lights, adolescent girls usually go from house to house to raise funds. Our club decided to buy a set of good loudspeakers, harmonium and tabla with the NPR 30,000 we were able to raise.

As a 20-year-old, it is only natural in my community to receive proposals for marriage. Although my parents used to urge me to think about marriage whenever a proposal came from a good family, but now they refuse by saying that I am not ready for marriage yet. They are convinced that I will not spend my life doing just household chores for my husband's family. I am thankful to BRAC for changing so many mindsets.

HIGHLIGHTS

Trained **8,469** girls in life—skills and financial literacy in Uganda.

Provided **5, 283** girls with life–skills and financial literacy training in Tanzania.

We have **150** safe spaces in **150** communities in Sierra Leone.

Trained **706** out–of–school adolescent girls in Sierra Leone on poultry, livestock, microloans, tie dying, and soap making.

Provided **1,958** adolescents with financial literacy training and life—skills training in Liberia.

In Nepal, **439** girls aged 11–21 attend the ELA clubs.









ULTRA-POOR GRADUATION

LIBERIA, UGANDA

SITUATION

Nearly 400 million people in this world live in ultra poverty, earning less than USD 1.90 per day.

People living in ultra poverty are confronted by a multitude of interconnected and cyclical problems. They struggle every day to cope with food shortages, poor health, and lack of basic services like clean water and sanitation. They rarely own any productive assets. Lack of education and productive skills limit their capacities for a decent livelihood. Majority of ultra-poor households are headed by women who often live too far from any form of social and economic support. They are mostly landless, unlisted on government registries and become outcasts in their communities.

OUR INTERVENTION

BRAC's Graduation approach is a comprehensive, time-bound, integrated and sequenced set of interventions that aim to enable extreme and ultrapoor households to achieve key milestones towards sustainable livelihoods and socio-economic resilience, in order to progress along a pathway out of extreme poverty.

At the core of BRAC's Graduation approach are four foundational pillars: social protection, livelihoods promotion, financial inclusion, and social empowerment. Participants are provided with consumption stipends and assets through grants to develop productive income-generating activities, as well as long-term investments in life skills and technical skills training, enterprise development, positive behaviour change, savings, and financial planning.

We have been implementing a Graduation pilot in Uganda since 2016, responding to the staggering rate of 78% in youth unemployment. Our assessment in 2018 found a positive trend in income generation, savings behaviour and WASH practices among participants. We are conducting an independent evaluation of the project to capture key learnings and generate global

evidence around the effectiveness of youth-focused Graduation programmes.

We began our Graduation pilot in Liberia in 2018 with funding from the National Postcode Lottery following the devastating aftermath of Ebola and the 23 years of conflict that have severely damaged economic and social development of the country. The first year's inception phase consisted of a thorough assessment and planning to adapt the Graduation approach to the Liberian context.

MOVING FORWARD

BRAC is set to launch the "Partnerships for Disability-Inclusive Ultra-Poor Graduation" programme in Uganda. The three-year-long project, funded by DFID, Cartier Philanthropy, National Lottery Community Fund, and Medicor Foundation, is expected to start from August 2019. The programme targets to enrol 2,700 participants, among which a minimum of 15% would be people with disabilities and 70% of whom will be women. This project will also set the ground for the design of a large-scale disability-inclusive Graduation programme in Tanzania, expected to start in 2020.



- ✓ More than half of the world's extreme poor live in Sub-Saharan Africa.
- ✓ The Graduation approach has been adapted in over 43 countries by NGOs, governments and multilateral institutions.



THINK DIFFERENT, LIVE BETTER

Though I received backlash from the people in my village, I still chose to look at life differently. Fellow youths teased me because I was still living with my parents and I haven't had any children at my age. Most 28-year-old youths in this village are already having their fifth or sixth child.

I am Paul Muwanga, 28 years old, from Luwero, Uganda.

I was born and raised in a family of five. My father always urged me to fend for my 2 sisters, because if he passed away, I would have to take sole responsibility of the family. I started working odd jobs since I was 5, where I fetched water for people's animals. Despite being irregular at school, I managed to complete my primary level. Later, I joined secondary school, where I worked on the school farm to be exempted from paying school fees. My dream was to study engineering, but I never had the opportunity to continue with advanced level of schooling.

In 2016, I joined the UPG programme where I was given 3 pigs, potato vines, and 50 kilograms of beans. Together with my father, we expanded our farm where we rear pigs, plant matooke, maize, and several other cash crops.

My family now has access to better food and health. I have managed to build my father a 2-bedroom brick house, and fully furnished it. I have always had a dream of building a community school with my family's name. Now I am able to purchase a land and building materials. I am very happy with the lifestyle of my family and I have been living since. Although, it was too late for me to save my sisters from early marriage, but I help them financially as much as possible.

I have surrounded myself with people from humble backgrounds like me, who are hardworking and ambitious entrepreneurs in Luwero. Unlike youth my age, I am against impregnating them before marriage, hence I decided to formally marry the girl of my dreams.

1,650 youths received productive assets and livelihoods and financial literacy training in Uganda.

95% of participants have secured at least two income sources in Uganda.

97% of targeted youth are applying at least two new skills acquired through the livelihoods training in Liganda

1,546 youths are actively saving through **100** village saving groups in Uganda.









EMERGENCY PREPAREDNESS AND RESPONSE

MYANMAR, SIERRA LEONE, UGANDA

SITUATION

More than 19 million people have been affected by disasters in Myanmar, Sierra Leone, and Uganda since 2000, with 148,000 killed and USD 4.8 billion in losses. In Myanmar alone, more than 13 million people have been affected by natural disasters, including three Category 4 cyclones, several major earthquakes, and severe flooding, with annual expected losses from natural hazards close to USD 185 million. In Sierra Leone, the deadly 2014-16 Ebola outbreak, the August 2017 landslide in Freetown, and 13 other disasters led to an estimated USD 30 million in economic losses, claimed more than 5,000 lives, and affected more than 90,000 individuals. Meanwhile in **Uganda**, floods alone impact nearly 50,000 people and over \$62 million in gross domestic product every year. Uganda also hosts over 1.3 million refugees and is expected to receive more in 2019.

OUR INTERVENTION

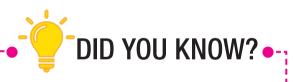
Through our Emergency Preparedness and Response Programme, we are building local emergency preparedness and response capacities in six schools, six communities, six local governments, and our country offices in Myanmar, Sierra Leone, and Uganda in partnership with the Bill & Melinda Gates Foundation. Using a participatory and inclusive approach, our community-based preparedness activities in urban, rural, and refugee settings prioritise the equitable participation of all groups, particularly women and youth, to ensure that the most vulnerable populations are able to mitigate risks, save lives, protect livelihoods, and build back better from disasters and crises. Our preparedness plans, trainings, and consultations are conducted in close collaboration with communities, local governments, and other stakeholders.

In Uganda, we also supported the social and economic empowerment of 200 adolescents and 100 women in Kiryandongo refugee settlement through training on life skills, financial literacy, and livelihoods; and agricultural inputs and start-up kits for incomegenerating activities.

In Myanmar, we provided nearly 60,000 people with cash, food and non-food items in five townships of Bago Region, following the devastating flood that swept across the country in July 2018. In Nepal, we provided cash to over 200 households following flood that struck informal settlements in Kathmandu in August 2018.

MOVING FORWARD

We will explore the replication and scaling-up of our capacity-building model in other communities, while simultaneously strengthening the emergency response capacity and resilience of targeted schools, communities and governments. We will continue to work alongside communities, local governments, and other stakeholders to build a culture of disaster preparedness and resilience in Myanmar, Sierra Leone, and Uganda.



- ✓ Every USD 1 spent on preparedness can save USD 7 in response.
- ✓ Greater humanitarian localisation by strengthening the capacities of communities and local actors enables more timely and effective response driven by affected populations themselves.
- On average, more than 25 million people are displaced every year by sudden-onset disasters.



DEAR FUTURE, I AM READY!

I live with my mother and four sisters in Kyauktan Township along the banks of the Hmaw Won River, in Myanmar. I sell flowers at Kyaik Hmaw Won Pagoda for a living. I am Zar Chi Win, 24 years old, and residing close to the river makes me worry about high tides.

In 2008, when Cyclone Nargis hit we experienced how brutal and unstoppable mother nature can be. In our ward, around 80% of the houses were damaged by flood, severe wind, and storm. I wish my community people had knowledge on emergency preparedness and disaster resilience to tackle such a shock.

When I learned that BRAC was planning to provide trainings for disaster risk reduction, I decided to participate without thinking twice. I learned about how to design a basic disaster preparedness model, using the seven steps of community-based disaster risk reduction, and how to participate in emergency response. I was soon a part of the search and rescue committee. Some of my friends are also members of the early warning and first aid committee.

Few months ago, around October 2018, there was an extraordinary high tide. I immediately informed the committee members and consulted them on what we should do. We designed a response plan and checked along the river shore for possible damage. If I didn't have access to the training, I wouldn't have known how to respond to an emergency. Now, both me and my committee members are confident of our abilities in protecting our communities and addressing queries about disasters.

I thank BRAC Myanmar for providing such training opportunities and helping us realise our capacities.

HIGHLIGHTS

Created 12 schools and community volunteer groups, comprising 585 volunteers (242 in schools and 343 in communities) in Myanmar, Sierra Leone, and Uganda.

Trained **497** school and community volunteers on disaster preparedness, **302** on first aid, **262** on search and rescue, and **190** on disaster risk and vulnerability assessments

Reached nearly **60,000** people affected by the July 2018 floods in Myanmar's Bago Region through cash, food, and non–food items.

Provided **200** adolescents and **100** refugee and host community women in Uganda's Kiryandongo District with life skills, financial literacy, and livelihood trainings, and agricultural inputs and startup kits.

Trained **50** BRAC staff and representatives from other agencies on "Emergency Response Management Leadership" and "Managing People and Projects in Crisis

Engaged with **94** stakeholders on development of disaster preparedness plans and **40** stakeholders on development of community–based early warning dissemination systems.

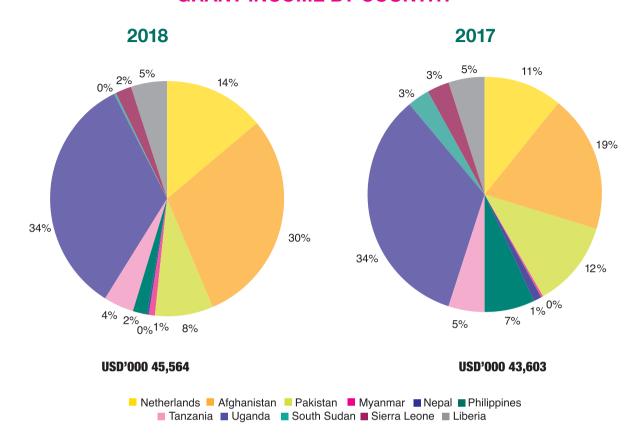




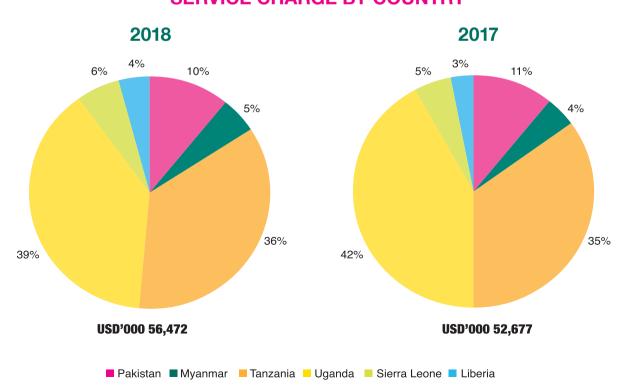




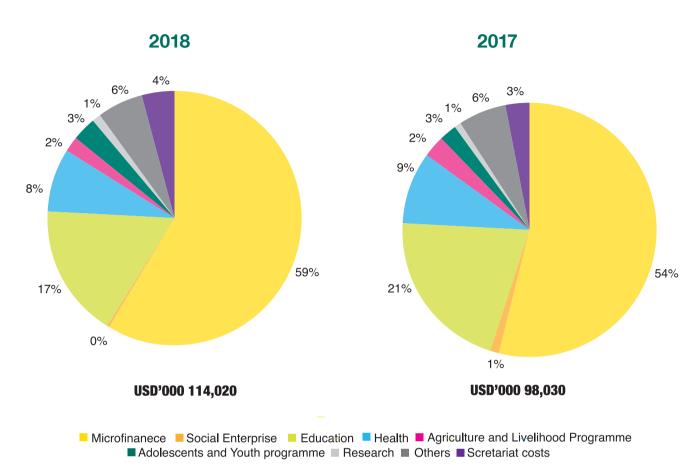
GRANT INCOME BY COUNTRY



SERVICE CHARGE BY COUNTRY



PROGRAMME EXPENSES



CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2018

	2018 USD	2017 USD
Fixed assets		
Intangible fixed assets	1,736,226	297,190
Tangible fixed assets	6,452,410	3,739,525
Financial fixed assets	4,850,331	2,434,513
	13,038,967	6,471,228
Current assets		
Inventories	446,501	516,939
Loans to customers	126,687,116	110,870,639
Trade and other receivables	8,175,187	6,308,868
Cash and cash equivalents	59,484,003	59,135,889
	194,792,807	176,832,335
Total assets	207,831,774	183,303,563
Group reserves		
Reserves	106,216,080	86,826,937
Minority interests		
	106,216,080	86,826,937
Non-current liabilities	31,202,428	23,667,535
Current liabilities	70,413,266	72,809,091
Total liabilities and reserves	207,831,774	183,303,563

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES FOR THE YEAR ENDED 31 DECEMBER 2018

	2018 USD	2017 USD
Income Grant income Service charge income Other operating income Total operating income	45,564,129 56,472,036 5,973,562 108,009,727	43,603,033 52,676,880 6,345,994 102,625,907
Cost of outsourced work and other external costs Wages and salaries Social security and pension charges Amortisation and depreciation on intangible and tangible fixed assets Impairment losses on loans to customers Impairment loss provision on term deposits	(39,903,793) (31,685,771) (1,932,110) (1,028,013) (2,972,155) (466,123)	(37,360,164) (27,452,125) (1,842,465) (770,489) (5,317,199)
Other operating expenses	(2,721,323)	(3,017,244)
Total operating expenses	(80,709,288)	(75,759,686)
Operating result	27,300,439	26,866,221
Interest income and similar income Interest expenses and similar charges	1,741,645 (6,077,727)	1,472,526 (5,208,054)
	(4,336,082)	(3,735,528)
Result from ordinary activities before tax Corporate income tax	22,964,357 (4,220,440)	23,130,693 (3,956,082)
Result after tax	18,743,917	19,174,611
Minority interests Net result	18,743,917 	(148,565) 19,026,046

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