



BRAC USA FY2013 ANNUAL REPORT

Creating opportunity for the world's poor



Cover: The villagers of Achingach in Kurigram, Bangladesh attend a meeting to help in the selection of participants for BRAC's graduation program targeting the ultra-poor. (Photo: BRAC/2011)

FROM THE CHAIRPERSON AND PRESIDENT

Let's draw a line in the sand

For the cover of this FY2013 Annual Report, we chose an image that illustrates what we mean by “organizing the poor for power.” In Bangladesh, a village poverty reduction committee is shown figuring out how to help the most marginalized people in the village – the absolute poorest of the poor, or ultra-poor – get onto a path out of poverty. They start by drawing a map on the ground, locating the ultra-poor and making sure nobody's left out. Community participation, with people helping each other, is vital to the success of BRAC's ultra-poor program (see p. 10-11).

We think it's time for people in richer countries to draw their own line in the sand that says, “This is where poverty stops.” We stand in solidarity with the women shown on the cover. We can uphold minimal standards of human rights and dignity, not with platitudes and hand-outs, but by following the evidence and focusing on what works.

Perhaps you've heard the story of how, in the early 1970s, a young Fazle Abed, an accountant for a multinational oil company, sold his London apartment and started a small relief effort to help his newly liberated country, Bangladesh. His “committee” is now the world's largest nonprofit organization – “the best aid group you've never heard of,” as *The New York Times*' Nicholas Kristof tweeted in 2013.

Among those in the field of development, BRAC represents the gold standard. It uses an approach to development that eschews hype in favor of substance, standing out from others not just for the scale and range of its solutions, but because of its relentless drive to correct its own errors. BRAC works like a business, but instead of maximizing profit, it maximizes gains in quality of life. That's why author Paul Collier called BRAC “the most astonishing social enterprise in the world.”

BRAC works like a business, but instead of maximizing profit, it maximizes gains in quality of life



Left: A widowed mother of five children, Shubashini was an invisible figure in her village before 2005. She “graduated” from ultra-poverty through BRAC’s ultra-poor program. She now has a yard full of cattle, sheep and poultry. She produces rice and vegetables on her farm, and even runs a small shop selling tea, snacks and betel leaf. (Photo: BRAC/ Sumon Yusuf/2013)

BRAC USA is an independent grantmaking nonprofit that advances the same mission as BRAC by connecting supporters in the US and Canada to women and girls rising out of poverty. Through our programs, we connect you with homegrown solutions from the developing world.

In this report we share with you highlights of our work over the past year, which include a major grant from NoVo Foundation to scale up empowerment programs for adolescent girls (p. 8-9) and a drive to secure match funding for our BRAC Impact Grants portfolio (p. 12-13), an opportunity for philanthropists to leverage support from major donors.

Our largest grants last fiscal year included \$1 million for young entrepreneurs in Uganda, \$2.44 million to scale up a successful property rights program in Bangladesh, and \$3.25 million to

support microfinance internationally (see p. 21 for a complete list). We’re grateful to all our supporters, including some who have given donations as modest as \$1.

Meanwhile, we’re committed to scaling up the ultra-poor program shown on the cover of this report. Rigorous evidence points to its ability to change people’s lives permanently, convincing many skeptics. More than 95% of participants “graduate” from ultra-poverty and maintain their success even four years after they’ve left the program. A randomized control trial published in 2013 revealed a dramatic shift toward self-employment, suggesting that basic entrepreneurship can transform the lives of the poor.

By joining us, you join a community committed to figuring out what works. We are organizing ourselves for power to defeat poverty.



Lincoln Chen
Chair



Susan Davis
President & CEO

Right: Students at one of 300 BRAC primary schools in South Sudan that target children left behind by formal education systems due to poverty, displacement or discrimination. (Photo: BRAC/Manisha Bhinge/2013)



ABOUT BRAC

Solutions at scale

By most measures, BRAC is the world's largest nonprofit organization – a global leader in providing opportunity for the world's poor. Our scale allows us to provide services cost-effectively.

BRAC believes the poor can become actors in history, not just passive recipients of others' aid, if they are given the tools to do so. It invests in communities to catalyze lasting change, creating an ecosystem in which the poor can seize control of their own lives. Formerly Bangladesh Rural Advancement Committee, we are now formally known simply as BRAC.

BRAC USA, an independent affiliate launched in 2006, shares the same mission and vision as BRAC. We work to increase BRAC's visibility as a development success story, harnessing the power of its friends and mobilizing support for BRAC's growth around the world. BRAC USA is a US-registered tax-exempt nonprofit organisation with 501(c)(3) status.

BRAC USA works in three main program areas:

- ▶ Grantmaking: With oversight from BRAC USA's independent board of directors, we make catalytic grants to BRAC programs on a strategic basis; we do not accept unsolicited proposals
- ▶ Strategic and program services: Our staff provides strategic and program services to BRAC's operations around the world, helping BRAC to pilot, perfect and adapt its programs
- ▶ Public education: We tell the BRAC story through public education efforts in North America while facilitating knowledge exchange with others collaborating to end poverty around the world

BRAC's mission is to empower people 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 men and women to realize their potential.**

Since inception, BRAC USA has made 117 grants totaling \$55 million.

BRAC USA in Fiscal Year 2013 disbursed:

17 grants

totaling

\$9,428,197

to BRAC entities in

8 countries

In addition to new grants, strategic and program services and public education, we have **actively monitored grants** made in prior years while **evaluating** and **planning for new opportunities** to serve the poor.

BRAC'S IMPACT

A learning organization quantifies success, addresses failure



Above: A hardware store is typically a man's business in Uganda. Thanks to microloans and training from BRAC's Empowerment and Livelihood for Adolescents program, Winnie Namugenyit now runs a thriving hardware shop. Watch "Winnie the Hardware Girl" at YouTube.bracusa.org. (Photo: BRAC/Bandele Adeyemi/2013)

BRAC has been called one of the earliest examples of a "learning organization," having established an independent Research and Evaluation Division in 1975. Core interventions focused on women and girls' empowerment, including microfinance, education, health and agriculture, have been shown to have positive impact, as detailed below.

All of these programs have expanded beyond BRAC's home in Bangladesh, while further interventions such as human rights and legal education (see photo, opposite) are being piloted in places like Sierra Leone, thanks to the support of outside partners.

In each of these areas, BRAC understands that constant monitoring and evaluation are vital.

Women's empowerment

Overwhelming evidence shows that participation in BRAC programs, including microfinance, reduces women's economic dependence on their husbands and other male relatives. According to a 2001 paper published in the *Journal of International Women's Studies*, women participating in BRAC programs in Bangladesh "reported that they now have an independent source of income. They no longer need to rely solely on their husbands for the purchase of personal and household items. Women have also reported an improvement in their relationships with their husbands, primarily because they provide them with capital for investment purposes."

Empowerment of adolescent girls

In Uganda, researchers from outside institutions, including London School of Economics, University College London, and the World Bank, have recorded a significant decline in risky behaviors among participants in BRAC's adolescent empowerment program, the membership of which exceeds 270,000 worldwide.

Using a randomized control trial, the study found BRAC's adolescent empowerment program delays early marriage, improves knowledge on HIV, and leads to greater self-reported condom use and fewer incidents of pregnancy. The program also reported an 83 percent reduction in reports of forced sex among participants, "the clearest marker for the program changing how empowered adolescent girls are in their relations with men."

The authors call the program "a novel advance over earlier generations of standalone interventions related to HIV-education or skills provision, in that it recognizes the interlinkage between...health and economic issues."

Targeting the ultra-poor

Impact studies, including a randomized control trial, have demonstrated the impact of BRAC's program targeting the ultra-poor, in which more than 1.4 million households have participated. This program is designed for those trapped in ultra-poverty, for whom



Left: Zakir Ahmed with his wife Monira, holding the newly obtained deed to their home in Kismat Holdia, a village in Sundarganj subdistrict in Gaibandha, Bangladesh. Created in partnership with Omidyar Network, BRAC's property rights initiative has assisted many to receive justice through alternative dispute resolutions, while providing legal awareness and legal aid support on property rights issues. (Photo: BRAC/2012)

microfinance is not an option. BRAC's tailored methodology has been instrumental in giving hope and a future-oriented mindset to the ultra-poor, as economists and development scholars, including Esther Duflo of MIT's Poverty Action Lab, have pointed out.

According to an impact study published in 2010, among participants that entered the two-year program in 2002, 98.4 percent of households satisfied at least six out of 10 indicators of graduating from ultra-poverty (including having three to four income sources, two meals a day, a kitchen garden, a solid roof, a sanitary latrine, and school-going children), even four years after the program ended.

A large-scale randomized control trial published in 2013 tracked 7,000 eligible women over a four-year period, revealing a "dramatic change" in occupational structure, food security, life satisfaction and earnings.

Education

BRAC schools have educated nearly 10 million children. In

Bangladesh, BRAC has allowed an entire generation to grow up with opportunities that would have been unimaginable decades previously.

According to a July 2011 study, "BRAC schools, in spite of their meager facilities, performed better in terms of internal efficiency – dropout and repetition rates being lower and completion rates higher than other types of school. This is mainly because of intensive monitoring of teachers, better teacher input and the teaching process suited to the children from poor families."

Health

BRAC's health program, with its 100,000 self-employed community health workers, is widely believed by global health experts to have played a major role in halving the country's infant mortality rates. Between 1980 and 1990, BRAC's oral rehydration program reached 14 million of Bangladesh's 19 million households, with government surveys showing 70 percent of families in Bangladesh using oral rehydration solution, according to *Stanford Social Innovation Review* and others.

A 2011 study of BRAC's urban maternal health program showed a reduction in delays associated with emergency care for life-threatening labor complications. For the period of 2007 to 2010, in areas where the urban maternal health program operates, monitoring of progress showed a reduction in home delivery from 86 percent to 25 percent, with the maternal mortality rate in urban intervention areas decreasing to 141 per 100,000 live births, compared to the national rate of 194 – and below the Millennium Development Goal of 143.

Agriculture

BRAC has recorded remarkable results in changing conditions for smallholder and tenant farmers in seven countries, training more than 200,000 farmers. BRAC's Research and Evaluation Division for Africa, based in Kampala, studied Ugandan farmers' retention of training after one year, finding that 68 percent of farmers reached retained new knowledge on planting methods and that 75 percent used improved seeds versus 48 percent in a control sample.

A large-scale randomized control trial of BRAC's ultra-poor program published in 2013 tracked 7,000 eligible women over a four-year period, revealing a "dramatic change" in occupational structure, food security, life satisfaction, and earnings.

THE GIRL EFFECT IN ACTION

This is their moment

Below: Members of the Bugabwe ELA club, just outside Iganga in Eastern Uganda, gather for their regular club activities on July 23, 2013. (Photo: BRAC/Renée McAlpin/2013)

BRAC is the world's largest implementer of the Girl Effect, the Nike Foundation-led movement to harness the potential of adolescent girls to end poverty for themselves and the world.

The Empowerment and Livelihood for Adolescents program now counts more than 240,000 girl members in seven countries. It utilizes a two-pronged approach that uses both financial and social empowerment of girls within the "safe space" of a club located within walking distance of the home.

In April 2013, BRAC USA played a crucial support role for BRAC's second Global Learning Meeting. The gathering, which took place in Entebbe, Uganda, was BRAC's first global gathering outside Bangladesh. The meeting served as a platform for common understanding of evidence, shared knowledge, and development of new strategies for effective adolescent and youth programming. Partners and colleagues from all 11 BRAC countries participated in the meetings, with support from international and regional specialists.

In September 2013, BRAC USA and NoVo Foundation announced a \$5 million, five-year partnership to support the education and empowerment of adolescent girls through BRAC programs in multiple countries, starting in South Sudan and Afghanistan. Targeting girls in hard-to-reach communities, the partnership will scale up several of BRAC's existing education and empowerment programs, including primary schooling for younger girls and safe spaces for adolescents, from 2013 to 2018.





This year, in partnership with Segal Family Foundation, BRAC also began piloting community health promoters within BRAC Uganda's ELA club networks. As of March 2013, the staff in this pilot program had trained 70 girls as adolescent health promoters – 30 drawn from ELA peer mentors and the rest from ELA club members.

As with BRAC's adult community health promoters, these 70 girls received two weeks of intensive training to start, and are required to attend monthly refresher courses.

They serve as walking, one-girl basic health clinics, identifying and treating common ailments and referring patients to BRAC full-time health staff or hospitals.

To get the girls started, the program also provided them with their first inventory of basic health commodities – just enough to fit in a small duffle bag – as an in-kind microloan. At the first refresher trainings, in March 2013, all 70 attended and made their first loan repayments of 5,000 Ugandan schillings each.

Above, left: ELA club members near Mbale, Uganda play net ball as one of the many regular club activities. (Photo: BRAC/Renée McAlpin/2013)

Above: ELA members of the Bugabwe Club, just outside Iganga in Eastern Uganda. (Photo: BRAC/Renée McAlpin/2013)

Adolescent health promoters serve as walking, one-girl health clinics

The Girl Declaration

In 2013, BRAC joined 25 other organizations in signing the Girl Declaration, a rallying call to make sure girls' needs are fully reflected in the United Nations' post-2015 development goals.

The Girl Declaration was organized by The Girl Effect, which created the declaration through a participatory process, selecting 508 girls from 14

countries to formulate 17 targets in response to the question, "What do girls need to have a chance to reach their potential?"

Besides BRAC, Pakistani education activist Malala Yousafzai, Archbishop Desmond Tutu, Queen Rania of Jordan, Barbara Bush, Microsoft and the Intel Foundation also signed the declaration.

Learn more at BRAC.net/ela.



TARGETING THE ULTRA-POOR

What does ending extreme poverty look like?

BRAC's program to "graduate" the ultra-poor out of extreme poverty is one of its many groundbreaking approaches to solving pressing global problems. It targets those too poor to escape the clutches of absolute poverty through market-based interventions like microfinance.

Reaching the bottom rung

Through an 18- to 24-month period of intensive training, hand-holding, and financial support, participants are brought to the bottom rung of the economic ladder, where they can become self-sufficient enough to advance further on their own. The desired outcome, reached in about 90 percent of cases so far, is to graduate the household from extreme poverty

to a level at which they can benefit from more traditional development programming like microfinance or agriculture extension.

Knowledge Sharing

BRAC's methodology has changed how people deal with extreme poverty. With facilitation from BRAC USA, the approach is now being adapted by other organizations in eight

Right: Since participating in BRAC's graduation program targeting the ultra-poor, Champa has been running a tea stall in Dhalpur, a slum neighborhood in Dhaka, Bangladesh. Slums in Dhaka accommodate about five million people, which is almost 40 percent of the total population of the city. BRAC began adapting its program for the ultra-poor to Dhaka slums in 2010. (Photo: BRAC/2012)





Left: Jobeda lives at Kalna village in Bangladesh. She is a participant in BRAC's graduation program targeting the ultra-poor, with a special emphasis on climate-change resilient training. With BRAC's support, she established this crab farm for her livelihood. (Photo: BRAC/Sumon Yusuf/2013)

countries around the world under the umbrella of CGAP and the Ford Foundation. With funding from The MasterCard Foundation, BRAC USA is supporting the BRAC Development Institute based at BRAC University in Dhaka to provide research, monitoring, and technical assistance to a growing network of organizations piloting graduation programs in countries outside Bangladesh.

Expanding the graduation methodology worldwide

In 2013, BRAC USA partnered with Amplifier Strategies and Erol Foundation to promote and expand BRAC's graduation methodology worldwide. This effort to graduate millions more out of ultra-poverty will include an advocacy campaign

to share the learning from BRAC's ultra-poor program in Bangladesh and graduation pilots elsewhere.

Our conviction is that with an intensive, household-to-household approach, women can graduate and stay out of the worst forms of poverty on account of their own hard work, aided by skills and confidence training, support from their communities, and basic entrepreneurship. Evidence has shown this tailored approach can work outside BRAC's native Bangladesh, provided the methodology is adapted to local conditions and applied both carefully and systematically.

To help make this happen, BRAC is ready to leverage its experience by working with others, including

development and microfinance organizations looking to extend their reach, wholesale microfinance funds, and government safety net programs. Such an approach is one crucial component of a global strategy to defeat the scourge of extreme poverty once and for all.

Further reading

"An end in sight for ultra-poverty: Scaling up BRAC's graduation model for the poorest." *BRAC Briefing Note #1*. November 2013.

Bandiera, O., R. Burgess, N. Das, S. Gulesci, I. Rasul, M. Sulaiman. "Can Basic Entrepreneurship Transform the Economic Lives of the Poor?" BRAC Research and Evaluation Division. June 2010.

One of the most successful anti-poverty programs

I've seen in terms of raising people's consumption level, food security, sense of dignity, sense of belonging

– Esther Duflo, Abdul Latif Jameel professor of poverty alleviation and development, MIT; director, Abdul Latif Jameel Poverty Action Lab

BRAC IMPACT GRANTS

Thinking BIG and unlocking BRAC's potential

As a result of BRAC's track record in alleviating poverty, funders have partnered with BRAC to scale up solutions outside its home country, Bangladesh. Much like investors in the private sector, funders have asked BRAC to mobilize additional capital to unlock match funding.

BRAC specializes in taking an idea, testing it, perfecting it, replicating it – and then scaling it up to reach as many people as possible. BRAC Impact Grants (BIG) are our opportunity to raise \$6 million for projects totaling \$40 million to reach more than 700,000 people.

BRAC Impact Grants at launch consisted of 11 projects in three portfolios: education, focusing primary education on girls; healthcare, scaling up using community health promoters; and livelihoods, creating jobs and food security through agriculture.

Since 1971, BRAC has catalyzed staggering progress in Bangladesh. Think BIG allows us to do the same elsewhere. In nine months, we have raised nearly \$1.4 million to meet the \$6 million goal.

Below: A BRAC teacher assists her students with their lessons at a BRAC school in Balkh Province, Afghanistan. (Photo: BRAC/Shehzad Noorani/2008)



When BRAC does something, **they're doing something at scale**

– Martin Segal, managing director, Segal Family Foundation

A campaign to raise

\$6M

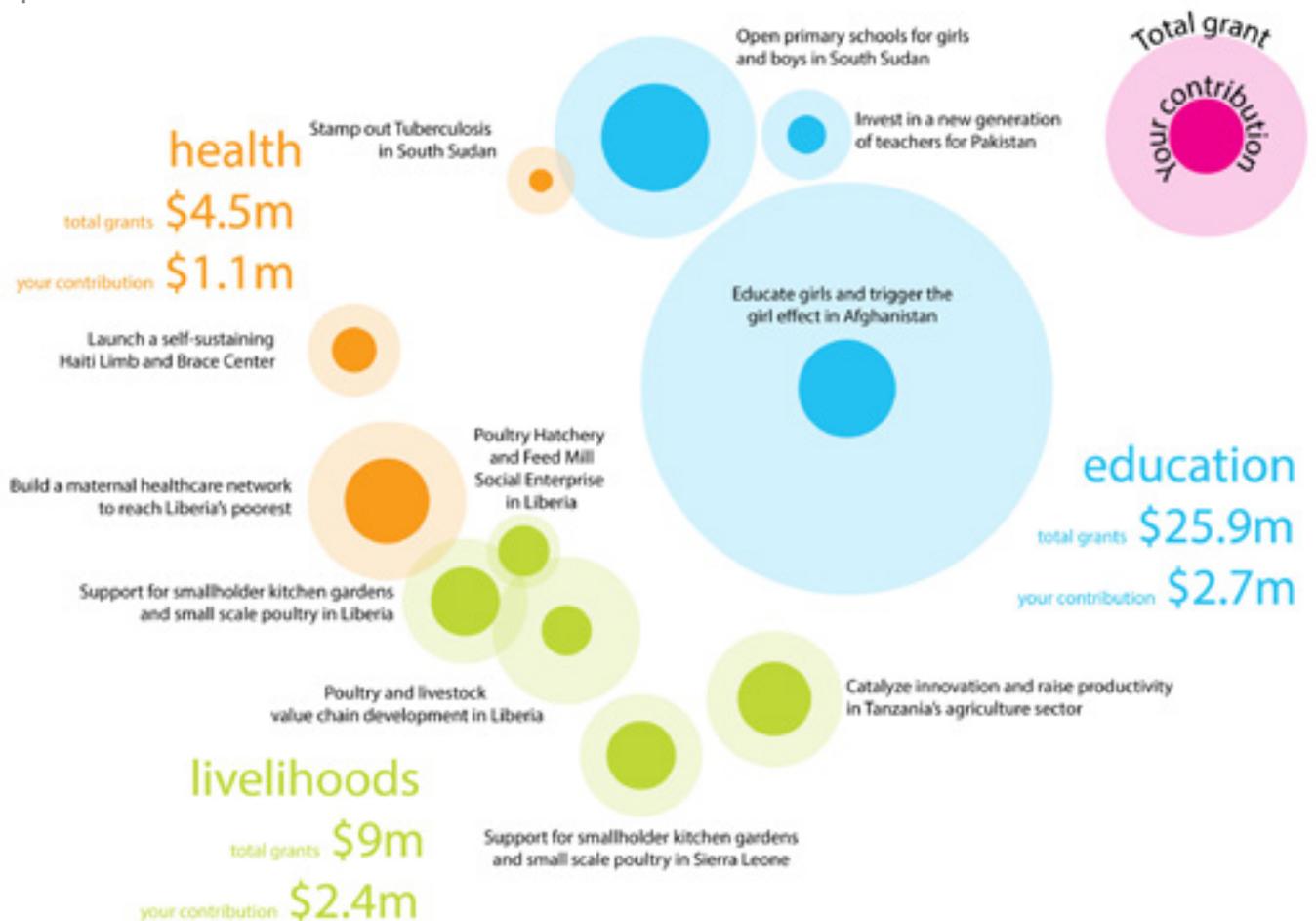
\$1.4M raised so far

Unlocking a total budget of

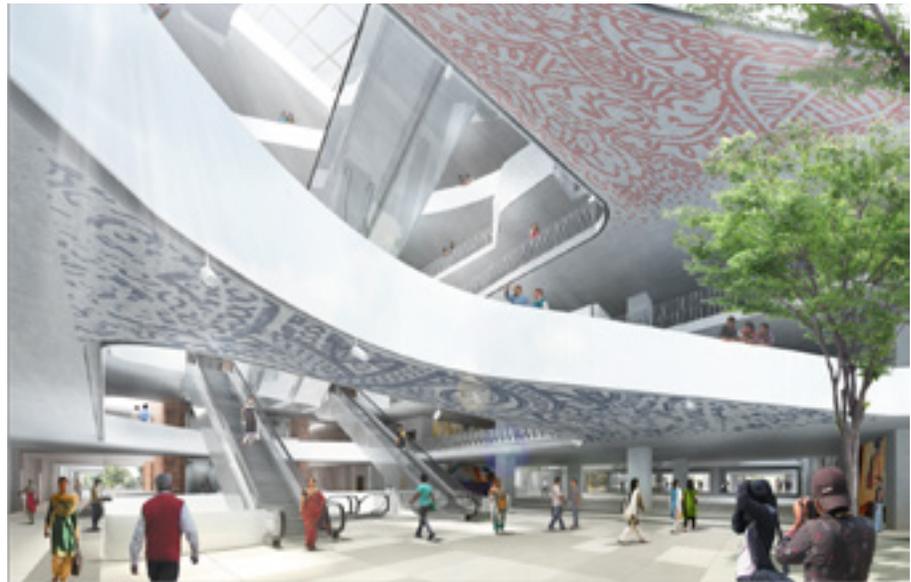
\$40M

Reaching more than

700,000 people



Right: An architectural rendering of the interior of BRAC University's future campus. The noted architectural practice, WOHA of Singapore, has prepared the architectural design for a state-of-the-art, environmentally responsible 1.2 million square-foot campus in Dhaka. (Image: BRAC)



THE CAMPAIGN FOR BRAC UNIVERSITY

A lasting legacy in a laboratory of social innovation

BRAC University is an integral part of BRAC's work to create a more just and peaceful world by providing high-quality education and equipping students to address current and future challenges. It is the embodiment of BRAC's fundamental conviction that education is a catalyst for positive change and the cornerstone for building peace.

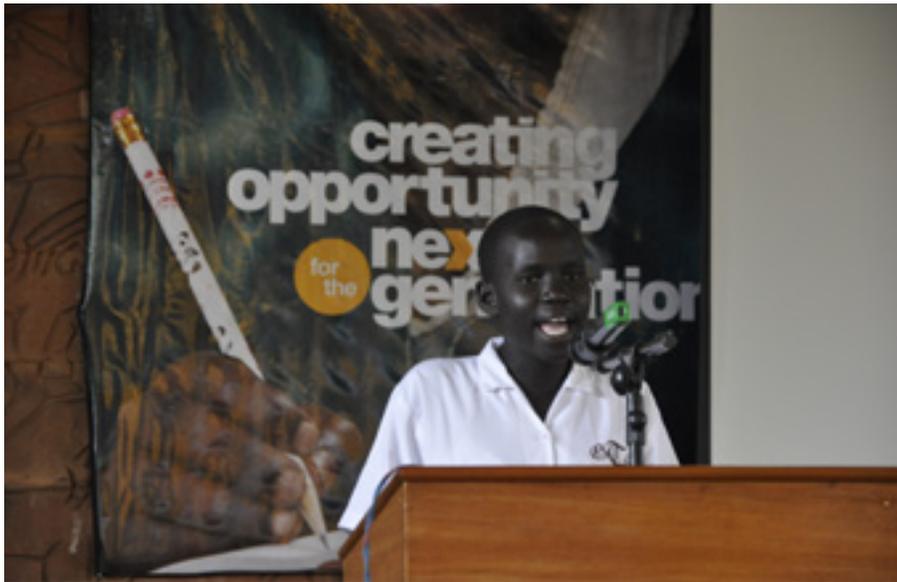
The University is at a pivotal moment in its history as it embraces the opportunity to raise \$100 million to construct an innovative, world center of academic excellence and provide scholarships and educational opportunity to the brightest young leaders who otherwise would not have access to higher education to reach

their full potential. BRAC University's diverse student population represents the global community; in addition to Bangladesh, students from Asia, Africa, Australia and South America as well as countries from the global North choose to study in Bangladesh, a laboratory of social innovation.

BRAC University alumni are uniquely qualified as social entrepreneurs. Their educational experience empowers alumni to be job creators with the knowledge and skills to actively contribute to society and the economy. BRAC University successfully fulfills a gap in the higher education market by providing a relevant education that develops innovative leaders who have the moral courage and ethical conviction to solve the problems facing Bangladesh and the world.



Left: An architectural rendering of the exterior of BRAC University's future campus. The open design will be built specifically to allow for natural cooling and a comfortable interior without a need for a central air conditioning system. (Image: BRAC)



Left: Scholar Agenorwot Harriet Oyoo, age 16, tells her story to an audience in Kampala in May 2013. (Photo: BRAC/2013)

THE MASTERCARD FOUNDATION SCHOLARS PROGRAM AT BRAC

BRAC has partnered with The MasterCard Foundation Scholars Program to launch a national-level scholarship program in Uganda, providing academically promising students from economically disadvantaged backgrounds with access to a quality education.

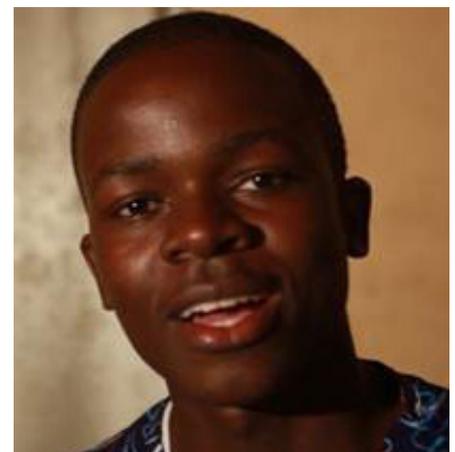
Over an eight year period, The MasterCard Foundation Scholars Program at BRAC will enable 5,000 talented students to complete secondary school and transition into higher education. The program also provides students with leadership development, work skills, social and emotional competencies, and experience in community service.

Since launching in May 2013, The MasterCard Foundation Scholars Program at BRAC has placed 600 students in secondary schools with tuition and other support including boarding and living expenses, transportation stipends, and salaries for teacher mentors in their schools.

Selected scholars will emerge as the face of changing Uganda – a new generation of mentors, role models, policy makers, entrepreneurs, civil servants and NGO leaders who can combine their intellectual acumen with empathy and humility to build the country's future.

Creating opportunity for the next generation

Below: Three current MasterCard Foundation Scholars from BRAC Uganda. From left to right: Namara, 12, aspires to become a doctor to serve her community; Okot, 16, is the son of a peasant farmer displaced by war, who from an early age worked in people's gardens to earn the fees needed to pay for school; and Isma, 19, lost both of his parents before the age of eight, inspiring his dream to become a doctor. (Photos: MasterCard Foundation/2013)



RESEARCH AND PUBLIC EDUCATION

Sharing BRAC's story and knowledge

Supported in part by Nike Foundation and The MasterCard Foundation, BRAC USA's public education initiatives cut across the swath of sectors in which BRAC works. We aim to further the mission and vision of BRAC by communicating how a holistic, community-based approach to poverty alleviation has made tremendous impact in Bangladesh and beyond.

Our public education efforts focus on the importance of investing in girls, sharing BRAC's experience as the world's largest implementer of the "girl effect." We also highlight the role of collaborative learning, especially as it relates to empowering adolescent girls, in our partnership with The MasterCard Foundation in Uganda.

Over the past fiscal year, BRAC made a number of appearances in major news media in the North American market, in part due to the tragic building collapse at Rana Plaza in Savar, Bangladesh, on April 24, 2013.

Uganda

This year with support from the MasterCard Foundation, BRAC published *Problem or Promise: Harnessing Youth Potential in Uganda*, a major report on youth in Uganda whose findings are likely to be relevant for any developing country confronting a demographic "youth bulge." To conduct the survey, BRAC's internal research and evaluation unit reached out to every corner of Uganda, using focus groups, case studies, and a survey of over 5,000 people aged 15 to 30, from all settings and walks of life.

The overall insight from the report was that the social and economic lives of youth in Uganda suggest the need for a holistic, integrated set of youth development programs that address the multiple constraints that young people face – moving beyond, for instance, a single pronged focus on a narrow area such as vocational training.



Above: Sir Fazle Hasan Abed, BRAC founder and chairperson, receives the 2013 Open Society Prize from George Soros, noted investor and philanthropist, before delivering the commencement address at the Central European University 2013 graduation ceremony in Budapest, Hungary. (Photo: Central European University/2013)

BRAC in Bangladesh is the best aid group you've never heard of

– Nicholas Kristof, *New York Times* op-ed columnist

BRAC public education highlights from FY2013

- ▶ “The path through the fields: Bangladesh has dysfunctional politics and a stunted private sector. Yet it has been surprisingly good at improving the lives of its poor,” from *The Economist*, November 12, 2013.
- ▶ “Bangladesh needs strong unions, not outside pressure,” *New York Times* op-ed by BRAC founder and chairperson Sir Fazle Hasan Abed, April 29, 2013.
- ▶ “Where private school is not a privilege,” *New York Times* online feature on BRAC’s education program by Tina Rosenberg, May 5, 2013.
- ▶ “After factory disaster, Bangladeshi NGO offers support to improve working conditions,” *PBS NewsHour* segment, broadcast on July 3, 2013.
- ▶ “Slow ideas,” feature article on innovation, using BRAC’s health program as a positive example, by Dr. Atul Gawande in *The New Yorker*, July 29, 2013.
- ▶ “Sex and survival: reducing fertility rates among adolescent girls,” online feature on BRAC’s girls’ empowerment programs, by BRAC vice-chair Mushtaque Chowdhury in *The Guardian*.
- ▶ BRAC founder and chairperson Sir Fazle Hasan

Abed served on a side-panel on the “Hidden Costs of Global Supply Chains,” providing a Bangladeshi human rights perspective, at the Clinton Global Initiative’s Annual Meeting in September 2013.

Responding to Rana Plaza

While over 1,130 died in the tragic garment factory collapse at Rana Plaza in Savar, Bangladesh, on April 24, 2013, over 3,100 were rescued and many thousands more family members were affected directly or indirectly.

In the immediate aftermath, staff from the BRAC Limb & Brace Centre; disaster, environment &

climate change program; health, nutrition and finance program; microfinance program; and ICT department were all involved at different stages to provide direct recovery and counseling services as well as compile a database to track and assess short- and long-term needs.

BRAC USA has raised funds online and via mobile phones to support the rehabilitation of

victims. As of December 2013, we have collected \$32,769 in donations, both independently and in partnership with Jolkona Foundation and the Mobile Giving Foundation. BRAC has used the money to provide artificial limbs and livelihood support via the BRAC Limb and Brace Center.

UMAR MOMEN, BRAC SUPPORTER

Visting a BRAC slum school



Since the country's independence in 1971, Bangladesh has been plagued with poverty. As the son of two parents who had both been born in Bangladesh, I had always heard about how there were children growing up half way around the world living in wretched conditions and I had always been told to be thankful for what I had.

In fact, I had traveled to the country a couple of times because of my relatives and I had caught a glimpse of what severe poverty looked like. However what I saw was only a part of the picture, and I had never had an opportunity to see the whole thing. Then, during my winter break, my parents decided to go for another visit. I wanted to really take something from the trip, so I posited the idea of visiting a slum. I did some

destination. The plan was to visit two schools both located within the largest slum in Dhaka, known as Korail.

Upon entering the slum, I was struck by the conditions of its inhabitants. The buildings were all makeshift, small, tin shed houses and most of the people wore nothing but a few pieces of cloth. The slum had a distinct smell, like that of rotting trash, and large gutters filled with waste lined the sidewalks. It was eye-opening to get a first look at the conditions people were living in. The fact that people could survive in these slums seemed a miracle in itself.

When we arrived at the school, I was once again taken aback by how different it was from an average American school. The school was a simple one-room schoolhouse and

These children had come from some of the poorest conditions in the country, wanting to be lawyers and doctors and physicians, but most importantly, they wanted to change their world.

research and then found out about BRAC, a non-profit organization within Bangladesh working to aid the impoverished, and I was able to organize an opportunity to visit a slum school.

After arriving in Bangladesh, I went to the main BRAC building and was assigned a guide to take me to my

the class we were visiting was a fourth grade class. There were no desks, and students sat on the hard floor. There was one chalkboard, and the walls were decorated with pictures drawn by the students themselves. The students presented us with a special mat to sit on and then proceeded to tell us their names. The entire class performed three dances and songs for us. They



then told us about what they wanted to be when they grew up. These children, who had come from some of the poorest conditions in the country, wanted to be lawyers and doctors and physicians, but most importantly, they wanted to change their world. All this despite the fact that their parents were rickshaw drivers, garment workers, or shopkeepers, each earning pennies a day. It was incredibly moving.

The second school we visited was a preschool located deeper within the slum. The layout of the room was very similar. The key difference was that each child received a small individual chalkboard, counting sticks, and a ruler which they were allowed to take home. The children welcomed us in a similar fashion, showed us a few of their favorite games, and recited the English alphabet. Then it was time for me and my guide to return.

The experience was both eye-opening and inspiring. I saw first-hand the harsh conditions that these children live with and I learned about their lives. It made me realize just how lucky I was to be living in a middle class American family, while at the same time instilling within me a desire to help the children I had met.

I also came to respect the work being done by BRAC within the slums, and so I embarked on a mission to fundraise for the organization. During my trip, I met young children who were aspiring to change the world and thanks to BRAC, those boys and girls finally have a chance to take control of their future.

Umar Momen is a student at York High School in Monterey, Calif., who raised \$5,000 online for BRAC schools.

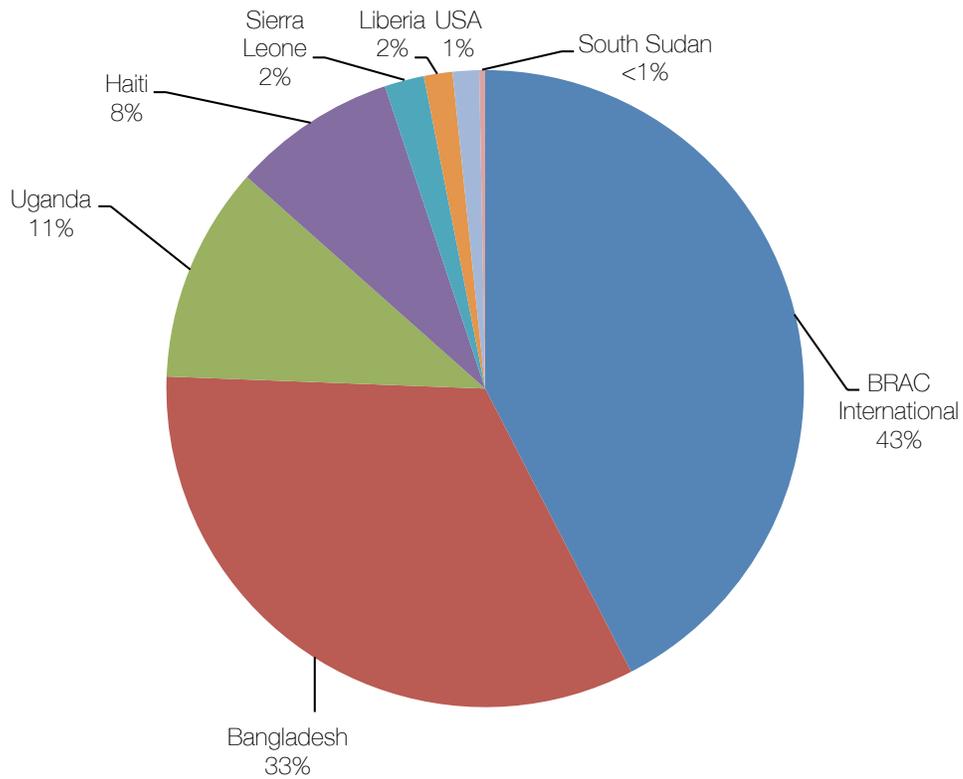
Above: At a BRAC primary school in Dhaka's Korail slum, Umar Momen (seated, in the red sweater) visits with the class, the teacher (standing) and a BRAC education program manager. (Photos: Umar Momen/2013)

Below: Students at a BRAC primary school in Dhaka's Korail slum. (Photo: Umar Momen/2013)

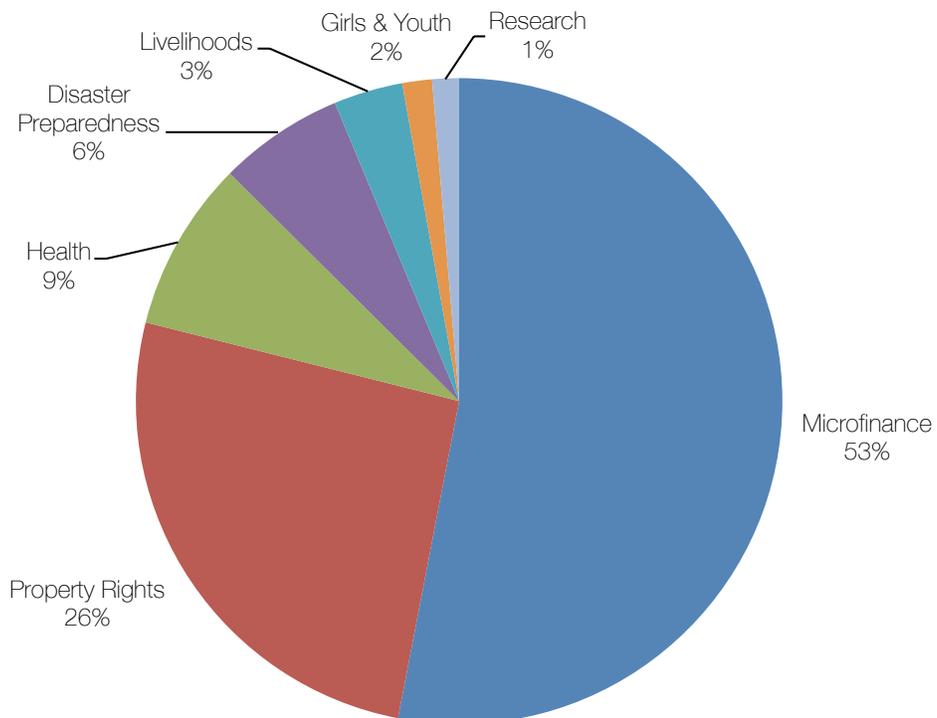


BRAC USA GRANTS IN FY2013

Grants by country



Grants by program area



\$\$\$	Country	Purpose
\$28,000	South Sudan	Think BIG Campaign: BRAC schools in South Sudan
\$2,440,596	Bangladesh	Scale up of the pilot property rights program in Bangladesh to enable the poor, especially women, to access property rights
\$33,409	Uganda	Piloting boys' engagement in adolescent empowerment programs
\$25,000	Bangladesh	Scholarships for five students in the Master's in Public Health program at the James P. Grant School of Public Health at BRAC University
\$1,000,000	Uganda	On-lending capital for microfinance to reach 15,300 youth borrowers
\$3,250,000	International	Contribution to the BRAC International Loan Fund, created to support BRAC International's microfinance operations
\$750,000	International	Microfinance operations in Sierra Leone and Liberia
\$786,526	Haiti	Funding of 80% of operating requirements for BRAC's Limb and Brace Center in Haiti as it pursues a goal of financial sustainability by implementing a tiered patient payment system over the next three years
\$136,651	Liberia	BRAC's health, agriculture, poultry and livestock programs in Liberia
\$189,387	Sierra Leone	BRAC's health, agriculture, poultry and livestock programs in Sierra Leone
\$2,500	Bangladesh	STARS (Scholarship for Talents Advancement Resources and Services) organization in Bangladesh to provide financial aid in the form of talent scholarships to schoolchildren both at the primary and secondary levels
\$46,350	USA	To enable the Center for Effective Global Action ("CEGA") at the University of California, Berkeley to undertake activities as agreed under its research and learning partnership with BRAC. This grant will specifically fund the research project: Evaluating the BRAC Migrant Loan Program
\$79,850	USA	To enable the Center for Effective Global Action ("CEGA") at the University of California, Berkeley to undertake activities as agreed under its research and learning partnership with BRAC. This grant will specifically fund the research project: Impact Evaluation of Targeting Ultra Poor program in South Sudan
\$17,656	Bangladesh	Operating support for BRAC Limb & Brace Center for its effort to provide care and assistance to the victims of the Savar Rana Plaza building collapse that occurred on April 24, 2013
\$50,000	Bangladesh	Providing scholarships to 90 under-privileged youth in Dhaka, Bangladesh
\$591,272	Bangladesh	To build emergency preparedness capacity within seven country operations of BRAC International
\$1,000	Bangladesh	To support a scholarship for Sabina Yasmin, age 11, who was featured in a BRAC video on primary and pre-primary schooling, at YouTube.bracusa.org

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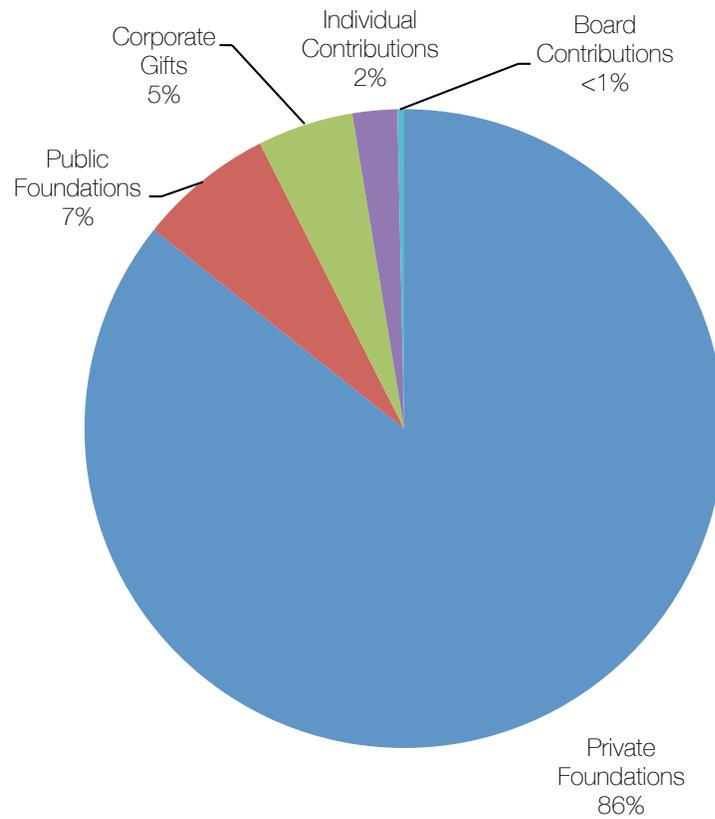
BRAC USA FY2013 FINANCIAL INFORMATION

UNAUDITED Fiscal Year 2013 Financial Performance (12 months ending September 30, 2013)

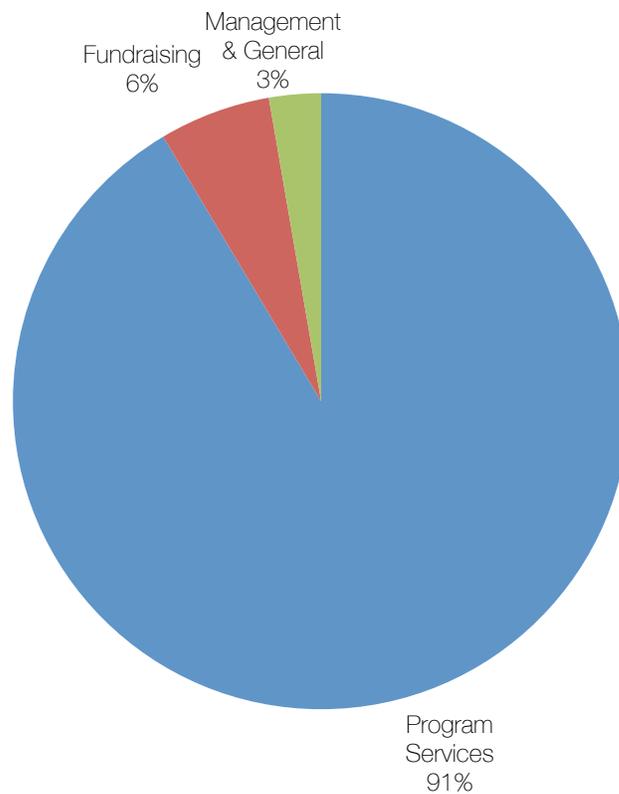
(\$, unless otherwise specified)	2013 Full Year	2012 Full Year
Changes in Unrestricted Net Assets		
Revenue and Other Support		
Contributions	6,698,991	20,426,051
In-Kind Donations	512,271	127,532
Earned Income	875,272	842,890
Interest Income	17,816	15,653
Miscellaneous Income	7,141	754
Write-down of unconditional promise to give	-	(50,000)
	8,111,491	21,362,880
Net assets released from restriction		
Satisfaction of time and program restrictions	2,515,253	939,356
Total Revenue and Other Support	10,626,744	22,302,236
Expenses		
Program Services	11,052,098	20,637,766
Supporting Services		
Management and general	706,430	230,421
Fundraising	328,486	338,704
Total Supporting Services	1,034,916	569,126
Total Expenses	12,087,013	21,206,892
Increase/(Decrease) in Unrestricted Net Asset	(1,460,269)	1,095,344
Changes in Temporarily Restricted Net Assets		
Contributions	6,668,572	3,417,047
Net assets released from restriction	(2,515,253)	(939,356)
Increase in Temporarily Restricted Net Assets	4,153,320	2,477,691
Increase (decrease) in net assets	2,693,050	3,573,034
Net assets, beginning year	8,407,744	4,834,710
Net Assets, End of Year	11,100,794	8,407,744

BRAC USA FY2013 FINANCIAL INFORMATION

Revenue



Expenses



How can you get involved?

Stay informed

Sign up for BRAC USA's monthly e-newsletter at BRAC.net to keep up to date and spread the word to others. Donate Ian Smillie's Freedom from Want to libraries in your community. Teach a BRAC case in a college course.

Multiply your impact

Many employers match their employees' contributions to accredited 501(c)(3) organizations in the United States. Ask your employer to match your gift to BRAC.

Make a lasting commitment

Go to BRAC.net/donate and make a recurring donation.

Why give to BRAC?

- We're famous for "frugal innovation," stretching every dollar spent to do the most good.
- BRAC has a well-established track record for efficiency, delivering essential services to poor women and girls, their families and their communities at the lowest possible cost.
- BRAC has a demonstrated ability to scale up its programs to reach millions.
- As a rule, 7% of BRAC funds are used for overhead.
- BRAC USA has received four out of four stars on Charity Navigator in consecutive years. According to Charity Navigator, "Only 18% of the charities we rate have received at least two consecutive four-star evaluations, indicating that BRAC USA outperforms most other charities in America."

\$30

can train two farmers in Uganda to break the cycle of subsistence farming

\$100

can provide a safe space, life skills and entrepreneurship training for one teenage girl in Tanzania

\$300

can provide training materials for 5 teachers, all women, in Afghanistan

Your donation will be used in support of BRAC's mission to empower people and communities in situations of poverty, illiteracy, disease and social injustice. If you would like to restrict your gift for specific programs or areas, please send a note to donations@bracusa.org detailing the time and amount of your online gift or include a note with your personal check.



An estimated 135 million people reached
More than 120,000 full-time and contract staff
4.5 million microfinance clients
1.4 million ultra-poor program participants
1.3 million schoolchildren enrolled
312,000 adolescent empowerment club members
114,000 community health workers
11 countries

Figures as of September 2013



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