




AFGHANISTAN
Annual Report 2010



About **BRAC**

We are a development organisation dedicated to the alleviation of poverty by empowering the poor to realise their potential and bring about positive change in their own lives. We started out in Bangladesh in 1972 and over the course of our evolution, we have established ourselves as a pioneer in recognising and tackling the many different realities of poverty. Our approach, therefore, is comprehensive - with services in areas of education, health care, social and economic empowerment, finance and enterprise development, human rights and legal aid, agriculture and food security, as well as environmental sustainability and disaster preparedness.

We organise the poor, especially women, and provide platforms for them to come together, access services, exchange information, analyse and raise awareness on economic, social, legal, gender and other issues concerning their daily lives and their communities. Our social enterprises, integrated with the various development programmes, form crucial linkages that increase the productivity of our members' assets and labour and generate surplus for the organisation, allowing both those we support and ourselves to be increasingly self-reliant.

We are specialists in taking an idea, testing it, perfecting it and then scaling up rapidly in an efficient, cost-effective manner and without compromising quality. With the experience and expertise of working in a developing nation, we are now providing development interventions and technical assistance to other developing nations across the world.

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Cover Photo: A female student leaving home to go to the nearby BRAC community school in Mazar Sharif.

About BRAC: Water flows to the micro hydro powerplant (MHP) that generates electricity for villages in Pase Hasar valley of Samangan province. Construction of this mini dam and irrigation canal, through the CDC, under the MHP Project has made it possible for farmers to irrigate and cultivate fields that were traditionally considered.

BRAC

in AFGHANISTAN

Having started its journey in Afghanistan in 2002, BRAC is now the country's largest and most sustainable development organisation and continues to make significant contributions towards achieving national development goals. We are implementing our comprehensive development model in all 34 provinces of the country through a network of nearly 400 offices. Under the microfinance-multiplied approach, we have disbursed more than USD 178 million in microloans to nearly 200,000 female clients and a further USD 75 million in small enterprise loans. We've trained 1,600 poultry and livestock promoters and 1,000 agriculture promoters who work to strengthen the country's agriculture value chain. Over 85% of the 72,000 current students in 2,300 BRAC schools in Afghanistan are girls and we have mainstreamed 92% of our 175,000 graduates to date. Our focus on empowering girls is further reinforced through the 215 adolescent reading centres which offer capacity development opportunities to the 6,000 female members. As a facilitating partner for the national solidarity programme, BRAC plays an important role in community development in Afghanistan. Our programmes are bolstered by continuous research, close monitoring and rigorous training and we also extend training services to develop the capacity of other organisations. At the end of 2010, BRAC in Afghanistan employed 3,245 staff members, of whom 3,081 were Afghan nationals and 44% were women.



Members of a BRAC microfinance group in the Kuch-e-Marmul neighbourhood of Mazar-e-Sharif raise their hands to approve a loan proposal during a weekly meeting.



Chairperson's Statement

Despite increasing security challenges, I'm happy to note that BRAC's programmes continue their progress in Afghanistan, reaching out to greater numbers of the disenfranchised with essential services and support. I commend our staff for their unfaltering courage and dedication, which make it possible for BRAC to work in some of the most difficult, remote and isolated regions of the country.

2010 has been an important year for BRAC in Afghanistan. We began a number of pilot initiatives, including a programme addressing extreme poverty, a pre-primary education project and a capacity development initiative for midwives and nurses aimed at improving delivery of maternal and child health care. BRAC also played an important role in emergency relief and rehabilitation efforts in response to flash floods which affected various parts of the country in mid-2010.

Our microfinance programme started piloting an Islamic loan product in order to meet the diverse needs of our target population. We were also successful in securing the next phase of funding from the Microfinance Investment Support Facility for Afghanistan (MISFA), which will help support the growth of our microfinance

activities for the next five years. BRAC's commitment to developing Afghanistan's agriculture sector is further reinforced through activities under the 3-year project plan with MISFA.

BRAC remains committed to fostering a bottom-up approach to economic development in Afghanistan. We have been partnering with thousands of communities in infrastructure and social development projects and have emerged as the most successful facilitating partner for the national solidarity programme.

The success of our efforts in Afghanistan is largely due to the hard work of our staff, the active participation of our stakeholders and the strong support of the government and donor partners. I hope that we will continue to build on these relationships towards greater successes for the poor of Afghanistan.

Fazle Hasan Abed
Founder and Chairperson, BRAC



Md. Aminul Alam
1949-2010

A Lasting Legacy

Md. Aminul Alam: BRAC's Field Marshall

“an exceptional person with an exceptional commitment to rural development. BRAC would not be what it is without him”

Sir Fazle Hasan Abed

“he has left a rich legacy to BRAC: of programs firmly in place around the world, of staff and members inspired by his pragmatic vision, and of practical solutions to many of the world's seemingly intractable problems”

Marty Chen

Aminul Alam joined BRAC in 1975 and worked closely with Sir Fazle Hasan Abed for more than thirty-five years helping turn vision into reality. Amin was at the heart of our very first field programmes and eventually went on to become a leading figure in the evolution and story of BRAC as we know it today. We want to celebrate his achievements and continue to build on his efforts towards helping men and women realise their potential in Bangladesh and in developing countries around the world.

The story of Aminul Alam and BRAC began in 1975 with a young man, recently graduated from Dhaka University, full of radical ideas about helping the poor in post liberation Bangladesh. It was at this turbulent time, amidst devastating drought and famine, that Amin recalled he had seen truly poor people for the first time. Abed had offered Amin a job in the Rangpur District as part of an emergency relief effort, feeding 15,000 children two meals a day, marking some of BRAC's earliest work in Bangladesh.

Amin moved to Manikgang to continue his work for BRAC and ended up staying for eight years, leaving him with an experience that would change his views forever. More than thirty years later Amin went on to become a leading figure and much loved member of the BRAC family, working closely with Abed and introducing pioneering ideas towards their shared mission to fight poverty.

Amin made his first visit to Afghanistan in 2002, leading a team of just four people, to start BRAC operations in post war Afghanistan. Tackling the returning flood of refugees, coupled with a challenging political situation, didn't make for an easy task. More recently, Amin played a crucial role in leading BRAC's efforts to help victims of Haiti's earthquake and the devastating floods in Pakistan that ensued last year.

Today, BRAC is the largest NGO in Afghanistan offering education and health services across the country reaching more than 24 million people. Amin's leadership in expanding BRAC programmes across Bangladesh, and then to 9 countries around the world is undoubtedly one of his most important legacies to BRAC's work.

Microfinance



BRAC microfinance members attend a weekly VO meeting to repay their loan instalments in the Kucha-e-Abul Fazal neighbourhood of Kabul.

Programme Highlights

"I have enjoyed watching my business grow with loans from BRAC and have noticed significant improvements in my life. What I like most about being involved is the Village Organisation. I've been able to put in to practice, both in my business and my personal life, many of the suggestions brought up during discussions at the weekly VO meetings."

Nazifa (48), *a member of BRAC's microfinance programme in Kabul*

Afghanistan's economy continues to recover from decades of conflict. However, it is estimated that more than half of Afghanistan's people still subsist in poverty and quality of living is among the lowest in the world. Much of the population of the agrarian economy continues to suffer from shortages of housing, clean water, medical care and jobs. Therefore, recovery of the agriculture sector and employment generation - particularly in the rural areas - remain key issues for development. The important role that women can play in the country's reconstruction and recovery is well recognised. While Afghan women were traditionally dependent on male family members, the disintegration of families and communities due to longstanding conflict, drought and illness have left many in poverty and isolation. Widowed or otherwise, women who find themselves forced to assume responsibility for supporting households struggle to do so within the confines of religious and cultural restrictions and without education or training.

By creating reliable access to cost effective financial services for poor women, small entrepreneurs and marginal farmers, BRAC's microfinance-multiplied model of economic development supports income growth, job creation and empowerment of women. Recognising that the poor require multiple interventions to move out of poverty, we focus on both the economic and social needs of our borrowers. We organise microloan clients into groups, using these as platforms for the delivery of services in health, education and community development in addition to microfinance. Borrowers are able to harness the power of the group as both an economic and social unit offering support and security for the loans of individuals and a forum for information and experience sharing. We offer these services at our clients' doorsteps, in remote and isolated regions with limited cash economy and volatile areas where other financial institutions do not operate. For our women borrowers whose mobility is often restricted, this aspect of our services is particularly valuable.

Our microloans encourage women's self-employment by supporting the start up of homestead businesses that take advantage of traditional skills. Zahara (21), for instance, had been weaving carpets for others since she was 10 years old, earning meager wages. Learning about

BRAC from a neighbour, she joined the microfinance programme 18 months ago and took out a loan of USD 1,100 to buy her own loom. She was able to put her skills to use in starting a carpet selling business. "In the beginning, the carpets I made were small. Now I can make bigger carpets", says Zahara. She has taken two subsequent loans and plans to buy more looms to expand her business, creating job opportunities for other women like her.

The larger small enterprise programme (SEP) loans encourage the expansion of existing businesses for both male and female entrepreneurs such as Faizullah (35), who started his business with a small shop selling motor parts next to the Helmand-Kandahar Highway. He had struggled for 3 years to run the business with minimal personal capital but was seeing much growth. At that time, given the volatile security situations, there were no banks or other financial institutions in the Helmand to seek assistance from. After an informal orientation with BRAC credit officers, Faizullah decided to avail of the SEP credit facility. In May 2007, he took a loan of USD 3,000 from BRAC to increase his stock. He was successful in doubling his monthly profit to USD 800. He says, "When BRAC set up its lending operation in Helmand, a wide window of opportunities opened up for entrepreneurs like me in this region who were waiting to start or expand their own business but didn't have the capital to do so". Steady improvement of his business has given Faizullah the confidence to dream big. He has taken several subsequent loans and continues to expand the quantity and range of products in his shop. The growth of enterprises like Faizullah's shop generates employment and creates a multiplier effect on the local economy.

ACHIEVEMENTS 2010

USD **31.7** million disbursed in microloans this year to **143,639** borrowers.

USD **21.9** million disbursed to **11,640** small enterprise borrowers this year.



Turpi Kai (50) lives in Kucha-e-Pankhsidar with her children. She took out loans from BRAC to buy raw materials and make blankets which she sells in the local market. Her last loan was for AFN 40,000 and she used the money to expand her business and also help her husband repair his taxi-cab.

Programme Description

BRAC's microfinance programme has been designed to serve large numbers of the poor, especially women, with reliable access to cost effective financial services. BRAC has four strategic objectives for its microfinance programme in Afghanistan:

- Cover three strata of Afghan society: poor women, marginal farmers and small entrepreneurs
- Maintain a gender lending focus of not less than 80% women
- Focus on extending microfinance to rural areas
- Promote and train Afghan employees to operate the programme

Microloans

BRAC believes community partnerships and institution building are essential for poor people if they to change their economic, social and political conditions. We deliver our microloans exclusively through Village Organisations made up of poor women who come together to improve their socio-economic position.

BRAC microfinance branch officers conduct area surveys and consult community leaders and local elders to select the 20-30 members of each Village Organisation.

Prospective members must have been residents of the village or area for at least 5 years. Only one member of the household is considered and widows are encouraged to join. Members range in age from 18-60 and there is no minimum education requirement. BRAC lends to women who are not served by other microfinance institutions.

Each VO is sub-divided into smaller peer groups of five, each with its own elected leader. The members of the small groups take co-responsibility to resolve peer repayment problems. The VO meets weekly with its assigned BRAC credit officer to discuss credit decisions, make loan payments and discuss topics of general relevance.

Key features of microloans

- Loan range of USD 100-1,000
- Loan repayments in equal weekly installments
- No physical collateral needed
- Services delivered to member's village
- Available in rural and urban areas
- 20% administrative charges
- 10% refundable security deposit deducted at loan disbursal



Abbas (25) runs a bakery, making cakes to sell in bulk at wholesale prices. He took a loan of AFN 50,000 (USD 1,000) from BRAC to invest in expanding his business. He now earns AFN 15,000-17,000 in profits.

Small enterprise loans

BRAC's Small Enterprise Programme (SEP) offers loans to individual entrepreneurs, both male and female, seeking to expand existing small businesses. These small businesses would otherwise have limited access to the formal financial system – too large for microloans but with not enough collateral for commercial banks. The programme aims to generate income and create new employment through enterprise development in the rural and semi-urban areas of Afghanistan. Loans are typically invested in trading, small manufacturing, service segment and agri-business.

Key features of SEP loans

- Loan range of USD 1,000-14,000
- Repayment in equal monthly installments
- Collateral in the form of a deed on the home or business property

Microfinance for marginal farmers

As part of our efforts to support the Afghan government in stabilising and improving the agricultural economy in order to achieve food security and increase rural employment, BRAC has developed customised

microfinance services to meet the needs of small and marginal farmers. In addition to giving farmers access to capital, the Agriculture Livestock Development and Credit Support Programme (ALDCSP) also provides training in livestock, poultry, nursery and vegetable crops and grain production. We also help farmer market their crops by linking them with buyers.

Key features of ALDCSP loans

- Loan range: USD 300-2,000
- Payment is flexible according to crop cycle or market cycle for animal production.
- Loans are generally made to groups, where collateral is provided jointly.

New initiatives

As part of its efforts to diversify the range of products and services to better meet client needs, BRAC is piloting an Islamic loan product in several branches. With the support of Microfinance Investment Support Facility for Afghanistan (MISFA) we have also started replicating our specialised programme addressing extreme poverty, which was developed by BRAC in Bangladesh.

Agriculture and livestock development



Marginal farmers in rural Afghanistan receive technical support from BRAC's agriculture promoters on modern farming techniques and effective utilisation of their lands.

Programme Highlights

"I used my BRAC loans to purchase more birds. The poultry and livestock promoter from BRAC comes to check on the birds and gives vaccinations. We followed her advice and bought specially bred pullets that produce larger eggs."

Guljan (20), *a member of BRAC's agriculture and livestock programme in Balkh*

Afghanistan is largely an agrarian economy, with around 80% of the population involved in farming or some form of agriculture. As part of its commitment to poverty alleviation in the country, BRAC therefore focuses on developing the agriculture sector and contributing to food security by improving agricultural productivity.

A majority of the poor in Afghanistan are involved in small scale farming activities and livestock rearing with farming being mainly a household activity that involves the whole family – men, women and children. Livestock rearing is also an integral part of daily life, providing essential supplies of protein, wool and hide as well as fat and dairy products. Traditional farming practices, small size of land plots, insufficient access to credit and agricultural extension services as well as poor market accessibility are the key challenges faced by the vast majority of Afghan farmers in improving agricultural productivity. The longstanding conflict has also had a deleterious affect on crops and livestock while uncontrolled grazing, pastureland encroachment and illegal logging have reduced vegetation, contributing to land degradation and further reducing productivity.

Our Agriculture and Livestock Development and Credit Support Programme (ALDCSP) goes beyond the provision of investment capital for small-scale farming activities to deliver targeted interventions aimed at strengthening the agriculture and livestock value chains. Utilising BRAC's extensive experience with agricultural development in Bangladesh, we have developed training on modern farming techniques as well as technical assistance in disease management, quality inputs, market linkages etc.

The ALDCSP programme operates through a network of community agriculture and livestock promoters with farming and livestock rearing experience, some of whom are selected directly from our microfinance groups. These promoters are trained and provided supplies and microcredit in order to inform and assist other farmers.

Through the agriculture promoters, BRAC is able to reach out to a large number of small farmers to train them on best practices, transfer new technology and encourage adoption of high yielding crop varieties. The promoters themselves benefit from increased yields on their own farms as well as new income from selling services and inputs – such as high quality seeds – to their neighbouring

farmers. Our poultry and livestock promoters are trained to provide advice on rearing as well as basic veterinary services.

A large proportion of the farmers who benefit from the services of the promoters have also received ALDCSP loans for agricultural activities such as homestead vegetable production and livestock and poultry rearing. One such borrower, Rogul (45) lives with her husband and four teenage children in the town of Mirbachakot in Kabul. In 2005, she used her first BRAC ALDCSP loan of USD 100 to buy cattle. Subsequent loans helped her increase her livestock and buy milk from neighbours to start a yogurt business. Her husband helps her sell the yogurt door to door. Rogul appreciates the information and training she receives from BRAC and its community promoter. "All of these lessons are helping us develop our family business", she says, "Now my monthly income is around USD 120 and I can afford to send my children to school. My dream is to set up a yogurt factory".

The development of Afghanistan's agriculture sector was emphasised in BRAC's 3-year project plan with MISFA, which started its activities this year. Under this initiative, we plan to establish 450 new crop/variety demonstration farms using quality seeds and to ensure a sustainable supply system for quality seeds and fertilisers to farmers. A total of 20,000 farmers will be given 3-day training on different variety crop production and utilisation to maximise production. To mobilise the field level farmers, 2,000 agriculture promoters will be developed and trained. In addition, 600 poultry promoters and 1,750 livestock promoters will also be developed and trained using practical treatment and vaccination demonstration. A modular training programme will also be provided to 23,500 poultry and livestock farmers and necessary inputs given to the selected farmers. Furthermore, BRAC plans to develop 75 artificial insemination (AI) promoters.

ACHIEVEMENTS 2010

1,005 agriculture promoters developed and trained to date.

1,589 livestock and poultry promoters trained to date.



This nursery in Mazar provides good-quality saplings to the community and generates employment for the local women.

Programme Description

Launched in 2004 with the support of MISFA, BRAC's agriculture and livestock development programme in Afghanistan – ALDCSP – caters to the entire lifecycle of crop and livestock production of the country's agricultural community. The programme was designed to develop Afghanistan's agriculture and livestock sector by creating demonstration farms for agriculture and poultry and livestock, building capacity of the participating farmers and help them ensure sustainability of their livelihoods.

BRAC believes that well targeted interventions to strengthen agriculture and livestock value chains can bring pro-poor opportunities to remote rangeland areas and marginal farmers. Vegetable cultivation also ensures food security and the nutritional requirements for a family. Afghan farmers usually grow tomato, turnip, radish, carrot, cabbage, cauliflower, spinach, beans, onion and potato on their small plots of farmland and rear poultry, cows and sheep. Wheat, maize and rice are widely cultivated crops in Afghanistan.

Our aim is to improve the efficiency and management of small to medium farm enterprises. The programme is designed to increase agricultural output, decrease livestock mortality, raise farm income and increase rural

employment. The programme's specific objectives are:

- Increase agricultural productivity and crop yield to make the country self sufficient in food production
- Increase livestock productivity throughout the country
- Generate income and employment opportunities in agriculture and livestock related activities
- Bring marginal farmers and crop growers, especially vulnerable women and female heads of households, into sustainable agricultural enterprises
- Decrease the mortality and morbidity of animals through prevention and provision of quality veterinary services and medicine
- Build capacity of farmers and livestock and poultry rearers by providing training and technical assistance

Community Promoters

At the core of the programme are community agriculture and livestock promoters trained by BRAC who mobilise marginal farmers in their communities and deliver agriculture extension services. They receive training,



BRAC aims to decrease mortality and morbidity of animals through prevention and provision of quality veterinary services and medicine and increase livestock productivity throughout Afghanistan.

supplies and microcredit from BRAC to share their knowledge of improved practices with neighbouring farmers. Training of promoters is conducted by poultry, livestock and agriculture sector specialists and is provided at the nearest BRAC ALDCSP branch office. Training duration and curriculum varies depending on the type of promoter being trained. Agriculture promoters receive training on best practices for every aspect of crop production, from seed selection to harvest of different crops (vegetable and cereal). Livestock and poultry promoters are trained all elements of animal husbandry. Artificial insemination promoters are trained by the Afghan Ministry of Agriculture following a government curriculum. Promoters travel from farm to farm delivering, typically visiting a maximum of 10 farmers/rearers a day. Each farmer/rearer supported is visited by the promoter at least once a month.

New initiatives

Agricultural development is a focus area in BRAC's 3-year project plan with MISFA which started in 2010. Under this plan, 20,000 farmers will be selected and provided a 3-day training on crop production. BRAC will establish 450 demonstration farms to promote new crop varieties.

To mobilise the farmers, 2,000 agriculture promoters will be developed and given 2-weeks training to sustain the programme in the project area for its 3 year duration. A trained group of 600 poultry promoters and 1,750 livestock promoters will be given 1-week and 30-day training respectively, along with practical demonstrations of treatment and vaccination. BRAC also plans to develop 75 artificial insemination (AI) promoters. The poultry promoters will be brought under the programme to become broiler and layer farmers. A modular training consisting of three 6-day modules will be provided to 23,500 poultry and livestock farmers by livestock sector specialists and all necessary inputs will also be given to the selected farmers.

Education



A grade 3 student doing school work on her slate in a BRAC community based advanced learning school (CBALS) in the village of Usbekia, near Mazar-e-Sharif.

Programme Highlights

"In my life, I firmly believe that I have some extraordinary talents to do something constructive for others. BRAC gave me an opportunity to develop myself. I hope I can go on to fulfill my dreams."

Hasina (24), *public school teacher and former BRAC school student from Jabulsiraz, Parwan*

BRAC began its education programme in Afghanistan in 2002 in an effort to improve the literacy rate and close the gender gap. We are working with the Afghan Ministry of Education (MoE) and partner NGOs across 20 provinces to implement a community-based school system which engages students, parents and community members in addressing the barriers faced by children, especially girls, in accessing education.

We aim to increase enrollment of young girls through completion of their primary education, promote female teachers in primary education develop capacity of local NGO's to operate community-based schools and enhance the skill and knowledge of government school teachers

We are working with the MoE to provide basic education to children who have dropped out of, or never entered, the state-run formal education system. Young girls, who suffer a 70% illiteracy rate in Afghanistan, are a primary focus of BRAC's community-based education system.

BRAC is also helping to build the capacity of the public school system by training the best public school teachers from around the country in the latest subject curricula. After graduating from the BRAC training course, these master trainers go one to train other teachers in their own schools, districts and provinces. The training is aimed bringing about significant changes in the teaching-learning method in schools, enhancing the capacity of public school teachers in core subject pedagogy and improving management skills of head teacher and school management committee members.

The programme is transforming traditional classrooms into exciting, interactive learning environments through state of the art instruction methods and materials. "After getting training from BRAC, I can make lessons more interesting for my students and they are performing better in science. I found ways to connect better with students and peers", says Fresta, a public school teacher in Kandahar. Despite the security challenges, BRAC provided subject based training to public school teachers in Kandahar. We are determined to make a positive change in education sector and our programme draws upon these strengths in expanding our efforts to address the needs of underserved areas in Afghanistan.

We are helping to improve the organisational effectiveness of MoE employees through by providing training on

the latest education management and arranging exposure visits to exchange ideas and study successful interventions in Bangladesh.

In addition, we are building the capacity of local NGOs to work with the MoE in implementing community-based schools, with the outlook of eventually turning over all responsibility to well-trained local education experts.

BRAC has been establishing community based schools in sparsely populated rural areas where no government schools are available. Our efforts are hinged on the engagement of parents and community members in children's education. Informal groups for community oversight, such as mothers' forums, which meet regularly with school teachers to discuss schooling issues and review student attendance and progress. This engagement creates pride in the children, which acts as a driving force in furthering their education and also ensuring the sustainability of the programme.

Reducing drop-out rates through the promotion of pre-primary education. Students who start education at ages 5-6 are found to be less likely to drop-out during primary education. Currently, more than 65% of students and over 80% of female students drop out of school before completion of grade 6. Girl students form bonds with other girls during pre-school and this makes it more likely they will continue their education in the face of cultural and geographic limitations.

Providing continuing educational and recreational opportunities for young women through adolescent reading centres (ARCs).

ACHIEVEMENTS 2010

71,662 students (**85%** girls) currently attending **2,297** community-based schools

91.6% of the **174,827** graduates of BRAC schools mainstreamed into the formal system

5,879 girls part of **215** adolescent reading centres; **1,600** given life-skills training and **319** provided livelihood training



A teacher guides her students during a group study session at the Babul Hawich community based accelerated learning school in the Sarak-e-Mahdia neighbourhood of Kabul.

Programme Description

Decades of continued conflict virtually destroyed the Afghan education system. By the middle of the 1990s, only about 650 schools were functioning. Girls' education was prohibited under the Taliban regime. BRAC began its education programme in Afghanistan in 2002, initially targeting children of families returning to Afghanistan from foreign countries for accelerated learning to allow them to catch up and join the formal school system at grade 3. Using existing school buildings and local teachers during the 3 month school holiday, BRAC quickly brought returning school children up to age-appropriate grade levels.

The current Afghanistan education model is based on primary school from grade 1-6 (age 7-12), followed by secondary school from grades 7-9 and high school from grades 10-12. Education is compulsory up to age 9 and free to all students through grade 12. School expenses and teacher salaries are borne by the central government.

Community-based schools

Distance is primary among the many reasons for poor school attendance rates in Afghanistan. Most children living in the rural areas have to walk relatively long distances to reach the nearest government school. This

poses a security concern for parents and, in the case of young girls, presents a cultural barrier as well.

BRAC's solution to this problem is the community-based school concept. Working in coordination with the Afghan Department of Education, BRAC first identifies villages that do not have a school within a reasonable distance. A BRAC programme organiser (PO) travels to the village to contact village elders and other leaders to inform them of the opportunities and benefits of having a village school.

With their permission, the PO conducts a house-by-house survey to identify all children not enrolled in school. The PO discusses the benefits of education with parents and encourages them to allow their children to enrol with BRAC. The PO also identifies potential candidates for teachers. The PO presents the survey results and requests permission to begin the school. A teacher is selected by the community and trained by BRAC.

There are two models for community based schools:

- The feeder school model - community based feeder schools (CBFSs) - train out-of-school children (both boys and girls) between the ages of 7 and 9 for two years to prepare them for entry into formal schools at grade level 4.



A BRAC school teacher leads her grade 3 students in an educational game. BRAC promotes the use of interactive teaching techniques to make learning fun for students.

- The community-based accelerated learning schools (CBALSs) are for girls aged 10-15 years who have dropped out of or have never attended school. These girls are trained for two years following the government curriculum for grades 1-3.

Class size is limited to a maximum of 35 and a single teacher stays with the class for two years till graduation. In some cases, BRAC builds a simple school building in the village on donated land while in other cases classroom space is rented. Classes are held for 4 hours a day. There is no furniture in the sparse classroom - students sit on mats on the floor around the room's perimeter. All reading material and school supplies are provided free to teachers and students. Teachers are given 15-days basic training prior to opening the school. Monthly training by the master trainer prepares teachers for the planned curriculum for the following month.

Adolescent reading centres

Adolescent reading centres (ARCs) are designed to provide adolescent girls with a safe space to socialise and remain engaged in the learning process even after they have stopped attending school. BRAC rents space for the clubs which accommodate approximately 40 girls each and members meet two afternoons a week for 2.5 hours.

The clubs allow the girls to socialise, sing, play indoor games and exchange views and experiences - activities that are often discouraged at home. Life skills and livelihood training courses are offered to ARC members to help improve their quality of life and increase awareness of issues relevant to adolescents. Adolescent leaders are selected from within the groups and trained to organise club activities and run the life-skills course.

Pre-primary schools

Since January 2010, in collaboration with the MoE, BRAC has established a pilot pre-primary education project for girls in Kabul and Nangahar province. These schools are based on the highly successful pre-primary education model developed by BRAC in Bangladesh. Over the course of the year, BRAC was successful in establishing 20 schools serving 610 students, equipping them with basic reading and writing skills. The pre-primary schools are being operated on public school campuses and follow a one-year thematic curriculum. BRAC developed teaching-learning materials in consultation with the concerned departments of the MoE. On completion of the pre-primary school course, the students will continue on to primary education in public schools.

Health



A BRAC physician consults with patients, provides diagnosis and dispenses medicine at a satellite clinic in Mollah Akbar village in Balkh province.

Programme Highlights

"I first saw Taman when I was a new community health promoter. He was only 15 months old and I could tell from his symptoms that he was suffering from pneumonia. A religious leader told his mother he would recover, so she ignored my advice to take him to the hospital. He was much worse when I next visited them. This time, I convinced his mother and doctors at the hospital saved Taman's life. From then on people in the village followed my advice."

Farida, *a BRAC community health promoter from the city of Balkh*

The government of Afghanistan and its partner organisations, including BRAC, have adopted a comprehensive approach to revitalise the country's health system and make health care accessible to everyone by implementing the basic package of health services (BPHS). BRAC's health programme in Afghanistan aims to partner with the Ministry of Public Health (MoPH) in addressing the immediate health needs of the poor and improve their quality of life, enhance community-level preventive care and achieve sustainability by building the capacity of local staff.

In implementing the BPHS, a number of factors set BRAC apart from other organisations working in the health sector in Afghanistan. Firstly, BRAC brings with it four decades of experience in innovating and refining rural healthcare delivery systems in Bangladesh. We have already established an extended network of community platforms that can be leveraged for the benefit of the health programme. BRAC's roots in Bangladesh (also a developing country in South Asia, with a largely Muslim population) helps us understand and be sensitive to the cultural and socio-economic environment context of Afghanistan, adding to our effectiveness.

In response to a lack of awareness of basic health issues in rural areas, BRAC has launched a behavior change communication (BCC) project in 5 provinces aimed at changing the health seeking behavior of the rural poor. We were able to actively involve influential community members such as religious leaders, teachers, Shura-e-Sehi members and local leaders in promoting health issues such as immunisation, family planning, hand washing, diarrhea control and prevention, recognition of ARIs, breast feeding and in improving community awareness of available public health services.

Maternal and child health has been recognised as focus area in Afghanistan and an important indicator of the development of the health system. BRAC believes a comprehensive initiative is needed which includes antenatal and postnatal check-ups and safe home delivery and facility based delivery. Accordingly, we have introduced a nursing and midwifery programme that works to increase the capacity and efficiency of

these health workers to provide better care. Under this 18-month project being carried out in 3 provinces, a technical workforce within the community will be trained to reduce maternal and child deaths from preventable pregnancy-related complications. Trainee midwives are selected from the communities they serve and sign a bond promising to work for 2 years in a rural area.

Since immunisation is a prerequisite for the prevention of vaccine-preventable infectious diseases for children, BRAC actively observes the National Immunisation Day (NID), in partnership with the government and UNICEF. BRAC is committed to increasing immunisation coverage to 80 percent or more in rural districts and urban slums of Afghanistan by the year 2012.

BRAC's community-based DOTS programme has recently been undertaken as a partnership venture in collaboration with the National Tuberculosis Control Programme as one of the principal recipients of the Global Fund for Tuberculosis, AIDS and Malaria (GFTAM). BRAC has signed agreements with 5 partner NGOs who will serve as sub-recipients and cover all provinces of the country. BRAC was also selected to be the principal recipient (PR) of GFTAM's malaria programme, along with two other organisations – the National Malaria & Leishmaniasis Control Programme (NMLCP), a wing of the Ministry of Public Health and partner NGO HNTPO - and signed an agreement in February 2010. Under our malaria programme, we are raising awareness and building capacity of both public and private health service providers, with 6 partner NGOs as sub-recipients in 29 provinces. BRAC's 98 master trainers are providing training to doctors, nurses, pharmacists and lab-technicians.

ACHIEVEMENTS 2010

2,210 health meetings conducted to date, with a total of **18,755** participants

18,910 TB patients treated, with treatment success rate of **89%**

29,523 family planning products supplied



During a counselling session, a female health worker explains different family planning options to a patient at an antenatal clinic in the Balkh District Hospital managed by BRAC.

Programme Description

To understand health care in Afghanistan we must first understand the Basic Package of Health Services (BPHS), which defines free public health care in the country.

Basic package of health services

BPHS is the foundation of the Afghan health system and sets forth the minimum level of health services for all Afghan citizens. It is revised periodically and the 2005 revision is currently in force. As of 2005, 77% of the population of Afghanistan had access to BPHS services. BPHS specifies the following health facilities:

- Health post: This is the community health promoter (CHP) operating out of his/ her home, providing services to 100-150 households. Each health post usually has two CHPs, one female and one male.
- Sub-health centre: Staffed by one nurse and one community midwife who provide basic health services for 3,000-6,000 people in very remote, inaccessible areas.
- Basic health centre (BHC): This is a small, fixed facility offering complex outpatient care. BHCs serve 10,000-15,000 people, depending on population density, and supervise the CHPs within its coverage area. Minimum staff at BHCs are a medical doctor or nurse, a community midwife and two vaccinators.

- Comprehensive health centre (CHC): These serve 15,000-30,000 with a wider range of services than BHCs. CHCs house a laboratory and limited space for inpatient care and the staff of a CHC include both male and female doctors and nurses, midwives and laboratory and pharmacy technicians.
- District hospital (DH): These provide all services under the BPHS, including the more complicated cases. Each DH covers a population of 100,000–300,000.

The Afghan health system falls under the Ministry of Public Health (MoPH) and is financed primarily by international donors. The ministry offers contracts for supplying the BPHS in specific areas for a finite period of time - usually 3 years. Types of agencies which may bid for the contract include local NGOs, international organisations such as BRAC or a combination of the two bidding in partnership. The ministry awards contracts, monitors performance and disburses funds to the selected organisation to pay for the operating costs of the health facilities within its contract area.



A BRAC community health promoter conducts a health education meeting for community members in Parwan.

Community health promoters

BRAC was the first development organisation in Afghanistan to widely use female community health promoters (CHPs) for whom literacy was not mandatory. Lessons learned from BRAC's experience contributed to the adoption of female CHP's in Ministry of Public Health policies.

Our CHPs - over half of whom are female - are generally selected from the communities they serve. Each CHP is responsible for delivering basic health services to 100-150 households containing 1,000 to 1,500 inhabitants. They visit 5-10 homes a day for 15-30 minutes each. CHP's perform the following services during their household visits:

- Health, hygiene and nutrition education
- Treatment of common ailments
- Non-clinical family planning methods distribution
- Distribution of essential drugs, oral rehydration supplies and iodised salt
- Identification of suspected TB patients
- Implementation of DOTS (Directly Observed Treatment Short-course) for TB
- Mobilise children for immunisations (expanded programme on immunisation or EPI)

- Distribution of acute respiratory infection (ARI) and anti-diarrhoeal medicine
- Referral of complicated cases to medical facilities
- Distribution of personal hygiene products such as toothpaste, sanitary napkins, etc.

BRAC CHPs receive two levels of training. An initial 8-week long training teaches them how to perform standardised CHP services and about basic preventive and curative procedures. CHP's also receive monthly refresher training at fixed facilities near their home. The CHP's are volunteers who receive incentives for various services, such as attending monthly review meetings (USD 2), reporting a suspected TB case (USD 1) and completing a DOTS treatment for TB (USD 3). They also distribute health care products such as oral rehydration solution (ORS) packets, which they receive for free and then sell at a 25% mark-up over BRAC's low wholesale cost.

National solidarity programme



A farmer works in his field with water from irrigational canals constructed by BRAC.

Programme Highlights

“BRAC has mobilised the people of four communities for a common goal. This was the first time our communities came together on a common and urgent issue. Our learning is that, it is possible to achieve even the most challenging of objectives when communities are united and ready to make sacrifices for the common good.”

Enayetullah, *leader of De Amiri community development council*

In 2003, the Afghanistan Ministry of Rural Rehabilitation and Development (MRRD) launched the National Solidarity Programme (NSP), representing the largest community development programme in Afghanistan history. The NSP enables Afghan communities to identify, plan, manage and monitor their own development projects. The programme is based on the Afghan traditions of “Ashar”, or community members working together on a voluntary basis to improve their community, and “Jirga” - councils comprised of respected members of the community.

The NSP created an entirely new paradigm of local democratic decision-making. Afghanistan lacks a government system of collecting and disbursing local taxes. Without sales tax and property tax revenue, there are no democratically elected local bodies with a budget and power to spend money on local projects. Funding comes from the federal budget and few decisions are made locally. The NSP changes that - an elected body of up to 30 members (half of whom must be women) called the community development council (CDC) is chosen from amongst all village adults by a supervised secret ballot election.

The NSP is funded by international donors. The MRRD disburses block grant funding at a rate of USD 200 per family, with a minimum of USD 5000 (the minimum village size is 25 families) and a maximum of USD 60,000 per village. Under certain conditions neighboring villages can pool their NSP funds to construct larger projects, but the upper limit on NSP funding is USD 100,000. Projects may be for infrastructure development or human capital development (HCD), such as job skills training and other vocational training. HCD projects may comprise no more than 15% of the entire NSP block grant for a village.

BRAC works with the MRRD as a facilitating partner (FP) for the NSP. The role of a FP is to assist the village with the entire NSP process, from beginning to end. In addition, BRAC helps villages link with other potential funding sources for community development projects that are not funded by a NSP block grant. In the 6 year history of the NSP, BRAC has facilitated the greatest number of projects of any participating non-government organisation.

For example, in continuation of NSP programme activities, BRAC has been working in Samagan province in community-based disaster risk reduction (CBDRR). In the flashflood-prone region, based on needs identified by district authorities, BRAC/CBDRR started training on income generating activities (IGAs) for those most vulnerable to disasters as part of a risk reduction mechanism. One such IGA a 3-day bee culture training course in which Asadullah (37) of Tangi Yaqub village took part in. At the end of the course, he was given 3 bee-keeping boxes from which he can earn income and reduce risk from disasters. Asadullah's monthly income from bee-keeping is now AFN 2,000. In the near future, he expects it to increase to as much as AFN 5000, which will provide a strong safety net for the future.

ACHIEVEMENTS 2010

BRAC has served as facilitating partner for **6,010** community development plans submitted by **2,327** CDCs in **38** districts of 6 provinces to date.

81 latrines set up, **29** tube wells installed and **690** persons given hygiene training under WatSan in Badghis and Ghor



Asadullah (37) and his family has benefited greatly from the bee-keeping enterprise that he set up with training and support from BRAC as part of its disaster risk reduction efforts.

Programme Description

As a facilitating partner of the national solidarity programme (NSP), BRAC has been participating in various projects that support and empower communities in rebuilding rural areas and accessing essential services.

National solidarity programme

BRAC plays an essential role as a facilitating partner for the NSP, contributing in the following ways:

- Facilitates and supervises the democratic election of community development councils
- Helps identify and prioritise potential infrastructure and human capacity building projects
- Assists with project design, NSP applications and project reports
- Oversees accounting to ensure transparency and accuracy

Water and sanitation

The objective of the WatSan (water and sanitation) project, run by the Water and Sanitation Department (one of six departments of the MRRD), is to provide safe drinking water and sanitation to improve public health. With funding from the Afghan Reconstruction Trust Fund, MRRD awarded BRAC a USD 275,000 contract to execute a pilot phase for the WatSan programme in 8

districts. BRAC began with a mobilisation survey in two provinces to determine the districts in greatest need of improved water and sanitation. The results of that survey were verified by provincial officials and 4 districts were selected in each province. BRAC's WatSan district staff includes an engineer and one community facilitator per district who conducts surveys and mobilises and trains community members. There are four potential outputs in the WatSan programme:

- Hand pump wells - the ubiquitous silver hand pumps found throughout Afghanistan as a source of public water.
- Gravity pipe scheme - used where spring water is available on a hillside above a village. Water is stored in an elevated reservoir and piped down the hill by gravity to individual homes.
- Demonstration latrines - public buildings used to demonstrate the health advantages of a functioning sanitary latrine.
- Private latrines - the WatSan programme pays half the cost of building a latrine in a private home. Additionally, with the support of IOM, BRAC started implementing the WatSan project in Badghis and Ghor provinces in 2010, installing tube wells, setting up latrines and providing training on health and hygiene.



BRAC links CDCs with funding to purchase the gabion boxes - wire mesh cubes filled with stone and stacked to create semi-permanent walls that help prevent flooding or hold back landslides.

Community-based disaster risk reduction

The purpose of the community-based disaster risk reduction (CBDRR) project is to minimise the risk of disasters in rural communities before and after a disaster. The programme began as a 24 month pilot project in Samangan Province in January 2007. BRAC has been active there as a NSP Facilitating Partner and is well known and respected. The Samangan province sits on the northern edge of the Hindu Kush mountain range and is home to villages built on the banks of flood prone streams. The province is also subject to earthquakes, drought and isolating snow storms. For phase III, which started in Sept 2010, BRAC has been implementing CBDRR project in wider areas - up to 10 villages. BRAC will introduce contingency plan preparation at the district and province levels and disaster risk reduction (DDR) plan preparation in 10 villages. BRAC will also conduct training on DRR, gender and disasters, disaster response and climate change, for members of the 3-step disaster committees: village disaster committees, district disaster committees and provincial disaster committees. Gabion stone protection wall will be installed by CDCs in disaster prone areas, where BRAC will provide gabion boxes and related costs, with funding from Oxfam Novib. As a result, poor laborers in the communities will be provided

jobs. Some climate change adaptation schemes will be taken up at the village level to address the food crisis and unemployment for local laborers.

Emergency relief and rehabilitation

BRAC has been implementing this 3-month project in Nijrab district of Kapisa province. In August 2010, heavy rain fall caused flash floods which damaged houses roads, water canals and crop lands. The floods collapsed communication and resulted in a food crisis. In response to the crisis, the following emergency relief and rehabilitation measures have been undertaken by BRAC:

- Food Items distribution: among 200 families
- Non-food item distribution: 200 blankets among 100 families
- Shelter tent distribution: 100 tents among 100 families
- House repair grant: Afn 1,000,000 distributed among 150 families
- 4 kilometres of water canals cleaned and repaired under a cash for work scheme that benefited 6,590 people (3,592 female)
- 10 kilometres of road cleaned and repaired under a cash for work scheme that benefited 11,610 people (6,283 female)

Training



BRAC staff meet with members of a community development council in Pase Hasar valley in Samangan province to provide leadership training.

BRAC strongly believes that fulfilment of its development goals is critically linked to the capacity of our staff and of the organisations with which we work. Extensive and continuous training is therefore a cornerstone of all BRAC activities. In 2003, BRAC expanded the mandate of its training programme in Afghanistan beyond the capacity development of our own staff, to developing the capacity government and non government partner organisations.

Over the past 8 years, the programme has organised and developed a large number of training courses and has achieved an excellent reputation in the country. A well known feature of our training programmes are their participatory nature, which is learner-centered, programme-focused and need-oriented. A major focus for training has been the "Train the Trainers" seminars which prepare graduates to return to their departments or organisations and train their peers.

Currently, BRAC employs 14 full-time trainers, of whom 9 are Afghan and 2 are women. BRAC staff from various programmes who are specialists or experts in their area of work also serve as part-time facilitators at training centres whenever necessary. Our two training centres in Afghanistan have well-equipped classrooms with modern facilities. In 2010, our training centres provided trainings to 2,276 participants (1,466 male and 810 female) and proportion of internal and external training were almost equal (47% BRAC to 52% non-BRAC).

The broad goal of the training programme is to enhance knowledge, skills and attitudes of development practitioners in Afghanistan. Its objectives are:

- Develop capacity of government and non-government organisations, including BRAC, by providing high quality, needs-based training
- Extend necessary support and facilities to organisations for training, seminars and workshops

Training principles, methods and techniques developed by BRAC in Bangladesh are adapted to the Afghan context. Training techniques include group training, where participants go through a process of consultation with fellow group members, without gender bias and in the spirit of teamwork. The curriculum is aligned with the practical requirements of BRAC in Afghanistan. The four training faculties are:

- Health Management
- Education and Gender
- Finance and Accounting
- Development Management

NOTES



FINANCIAL STATEMENTS

BRAC AFGHANISTAN

For the year ended
December 31, 2010

INDEPENDENT AUDITORS' REPORT

To

The Governing Body of BRAC Afghanistan

We have audited the accompanying financial statements of the BRAC Afghanistan, which comprise the balance sheet as at December 31, 2010, and the statement of income & expenditure, statement of changes in net assets and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility, for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of The BRAC Afghanistan as of December 31, 2010, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.


S. F. Ahmed & Co.

Chartered Accountants
Dhaka, Bangladesh
April 21, 2011



BRAC AFGHANISTAN
CONSOLIDATED BALANCE SHEET OF BRAC AFGHANISTAN
AND BRAC MICROFINANCE AFGHANISTAN
As at December 31, 2010

	Notes	2010 US \$	2009 US \$
ASSETS			
Property, Plant and Equipment	3	877,912	996,707
Loans to Village Organisation members	4	33,072,242	29,457,967
Inventories		22,776	8,545
Grants and accounts receivable	5	3,028,478	3,018,913
Advances, deposits and prepayments	6	228,323	1,089,397
Fixed deposits	7	9,665,062	6,958,334
Cash in hand and at banks	8	6,217,661	5,057,098
TOTAL ASSETS		53,112,454	46,586,961
LIABILITIES AND NET ASSETS			
Liabilities:			
Deferred income	9	608,060	710,430
Long-term loan	10	33,632,368	28,817,053
VO members savings deposits	11	5,116,319	5,230,725
Grants received in advance account	12	6,821,660	4,916,330
Current liabilities	13	5,224,281	5,126,322
Total liabilities		51,402,688	44,800,860
Net Assets:			
Share capital		1,300,000	1,300,000
Retained surplus		256,228	300,273
Capital fund-temporarily restricted		153,538	185,828
		1,709,766	1,786,101
TOTAL LIABILITIES AND NET ASSETS		53,112,454	46,586,961

The annexed notes form an integral part of these financial statements

Deputy Executive Director
BRAC International
Dhaka, April 21, 2011

Director Finance
BRAC International



BRAC AFGHANISTAN
CONSOLIDATED STATEMENT OF INCOME AND EXPENDITURE OF BRAC AFGHANISTAN
AND BRAC MICROFINANCE AFGHANISTAN
For the year ended December 31, 2010

	Notes	Unrestricted US \$	Temporarily Restricted US \$	Total 2010 US \$
Income				
Donor grants	14	-	20,351,748	20,351,748
Administrative cost charge on loan		-	10,366,543	10,366,543
Interest on bank accounts and fixed deposits		85,993	302,855	388,848
Other income	15	838,819	-	838,819
Total income		924,812	31,021,146	31,945,958
Expenditure				
Education Programme		-	4,798,280	4,798,280
Health Programme		-	13,139,896	13,139,896
Micro Finance Programme		-	11,137,773	11,137,773
National Solidarity Programme		-	1,959,848	1,959,848
Training & Resources Centre		968,857	-	968,857
Targeting Ultra Poor		-	9,372	9,372
Comprehensive Capacity Development		-	8,267	8,267
Total expenses		968,857	31,053,436	32,022,293
Net surplus for the year		(44,045)	(32,290)	(76,335)

The annexed notes form an integral part of these financial statements.

Deputy Executive Director
BRAC International
Dhaka, April 21, 2011

Director Finance
BRAC International



BRAC AFGHANISTAN
CONSOLIDATED STATEMENT OF INCOME AND EXPENDITURE OF BRAC AFGHANISTAN
AND BRAC MICROFINANCE AFGHANISTAN
For the year ended December 31, 2009

	Notes	Unrestricted US \$	Temporarily Restricted US \$	Total 2009 US \$
Income				
Donor grants	14	-	21,025,332	21,025,332
Administrative cost charge on loan		-	8,533,218	8,533,218
Interest on bank accounts and fixed deposits		500,815	297,327	798,142
Other income	15	386,053	-	386,053
Total income		886,868	29,855,877	30,742,745
Expenditure				
Education Programme		-	4,563,219	4,563,219
Health Programme		-	10,629,681	10,629,681
Micro Finance Programme		-	10,730,902	10,730,902
National Solidarity Programme		-	2,150,032	2,150,032
Agriculture Development Programme		-	1,440,410	1,440,410
Training, Workshop and Seminars		897,460	378,006	1,275,466
Total expenses		897,460	29,892,250	30,789,710
Net surplus for the year		(10,592)	(36,373)	(46,965)

The annexed notes form an integral part of these financial statements.



BRAC AFGHANISTAN
CONSOLIDATED STATEMENT OF CHANGES IN NET ASSETS OF BRAC AFGHANISTAN
AND BRAC MICROFINANCE AFGHANISTAN
For the year ended December 31, 2010

Notes	Retained Surplus US \$	Unrestricted Share Capital Microfinance US \$	Total US \$	Temporarily Restricted Capital fund US \$	Total Net assets US \$
At 1 January 2009	266,830	1,300,000	1,566,830	222,201	1,789,031
Net surplus for the year	(10,592)	-	(10,592)	(36,373)	(46,965)
Transferred from deferred income	44,035	-	44,035		44,035
At 31 December 2009	300,273	1,300,000	1,600,273	185,828	1,786,101
At 1 January 2010	300,273	1,300,000	1,600,273	185,828	1,786,101
Net surplus for the year	(44,045)	-	(44,045)	(32,290)	(76,336)
At 31 December 2010	256,228	1,300,000	1,556,228	153,538	1,709,765

The annexed notes form an integral part of these financial statements.



BRAC AFGHANISTAN
CONSOLIDATED STATEMENT OF CASH FLOWS OF BRAC AFGHANISTAN
AND BRAC MICROFINANCE AFGHANISTAN
For the year ended December 31, 2010

Notes	2010 US \$	2009 US \$
Cash flows from operating activities:		
Surplus of income over expenditure	(76,335)	(46,965)
Adjustment to reconcile changes in net assets to net cash provided by operating activities:		
Loan loss provision	170,051	599,467
Depreciation	325,325	390,945
Donor grants - amortisation of investment in fixed assets	(298,510)	(221,705)
Administrative cost charge on loan	(10,366,543)	(8,533,218)
Profit on VO members saving deposits	210,179	243,409
Interest received on bank accounts	(388,848)	(798,142)
Interest on loan revolving funds	1,753,367	1,744,000
Adjustments for other accounts:		
Increase in admin. cost charge outstanding on loans to VO members	(1,309)	(335,280)
(Increase)/Decrease in inventories	(14,231)	8,115
Decrease/(Increase) in advances, deposits and prepayments	861,074	(847,079)
Increase in grants and accounts receivable net	(29,528)	152,375
Increase in current liabilities	97,959	2,928,119
Increase in deferred income	390,461	260,798
Donor grant adjustment	-	(128,301)
Net cash used in operating activities	(7,366,888)	(4,583,462)
Cash flows from investing activities:		
Increase in loans to VO members	(3,784,325)	(4,801,114)
Administrative cost charge received on loans to VO members	10,366,543	8,533,218
Interest received on bank accounts	388,848	798,142
Profit paid on VO members saving deposits	(210,179)	(243,409)
Interest paid on loan revolving funds	(1,753,367)	(1,744,000)
(Increase)/decrease in fixed deposits	(2,706,728)	3,019,554
Purchase of fixed assets	(400,849)	(271,055)
Net cash provided by investing activities	1,899,943	5,291,336

The annexed notes form an integral part of these financial statements.



BRAC AFGHANISTAN
CONSOLIDATED STATEMENT OF CASH FLOWS OF BRAC AFGHANISTAN
AND BRAC MICROFINANCE AFGHANISTAN
For the year ended December 31, 2010

	Notes	2010 US \$	2009 US \$
Cash flows from financing activities:			
Grants received during the year		22,370,300	20,598,797
Grants utilised during the year for:			225,600
- operational expenditure & micro-finance		(20,053,238)	(20,803,627)
- investment in fixed assets		(390,461)	(260,798)
Increase in loan revolving funds		4,815,313	(144,468)
Increase in VO members savings deposits		(114,406)	(365,902)
Net cash provided by/(used in) financing activities		6,627,508	(750,398)
Net increase/(decrease) in cash and cash equivalents		1,160,563	(42,524)
Cash and cash equivalents, beginning of the year		5,057,098	5,099,622
Cash and cash equivalents, end of the year	8	6,217,661	5,057,098

The annexed notes form an integral part of these financial statements.



BRAC AFGHANISTAN

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS OF BRAC AFGHANISTAN AND BRAC MICROFINANCE AFGHANISTAN

For the year ended December 31, 2010

1 Introduction:

BRAC Afghanistan

BRAC Afghanistan, an international private development organization, started activities in May 2002 and registered under Non-governmental organization Dept., Ministry of Economy, The Islamic Republic of Afghanistan, vide registration no 25 with a view to participating in the rehabilitation and reconstruction efforts of Afghanistan by adapting an environmental friendly sustainable development approach through high-impact education, health, employment and income generation and capacity building interventions for the poor, especially for women and children. At present, BRAC Afghanistan has a large number of development programs that cover the areas of health, education, national solidarity program and employment and training for the people of 34 provinces in Afghanistan.

BRAC Microfinance Afghanistan

BRAC Microfinance Afghanistan obtained registration from Afghanistan Investment Support Agency (AISA) in June 26, 2007 as a company limited by shares. BRAC Microfinance Afghanistan provides the services in 25 provinces in Afghanistan.

The operation are primarily funded through loans and grants received from Microfinance Investment and Support Facility Limited (MISFA Ltd.)

2 Summary of Significant Accounting Policies:

BRAC Afghanistan prepares its financial statements under the historical cost convention on a going concern basis. BRAC Afghanistan generally follows the accrual basis of accounting or a modified form thereof for key income and expenditure items, as disclosed in the Summary of Significant Accounting Policies. The financial statements are expressed in US \$.

The significant accounting policies followed in the preparation and presentation of these financial statements are summarized below.

2.1 Basis of preparation of financial statements

BRAC Afghanistan maintains its books of account and records on a programme or project-wise basis. The Main Office maintains records of all treasury and management functions. All cash balances, including those held for programmes, are held by the Main Office and transferred to programmes as required. Balances between projects are eliminated upon combination for the purposes of presentation of the financial statements.

BRAC Afghanistan's accounting records and financial statements are maintained and presented in accordance with the principles of fund accounting. This is the procedure by which resources are classified for accounting and internal reporting into funds established according to their nature and purposes based on the existence or absence of donor-imposed restrictions.

In the combined financial statements, funds have been classified within either of two net asset categories - temporarily restricted and unrestricted. Accordingly, the net assets of BRAC Afghanistan and changes therein are classified and reported as follows:

- **Temporarily restricted net assets** - Net assets subject to donor-imposed restrictions that permit BRAC Afghanistan to use or expend the assets as specified. The restrictions are satisfied either by the passage of time and/or by actions of BRAC Afghanistan. When donor restrictions expire, that is, when a time restriction ends or a purpose restriction is fulfilled, any balances of temporarily restricted net assets are either returned to donors in accordance with donor agreements or utilized consequent to donor and management agreements on a temporarily restricted or unrestricted basis.

In cases where restrictions expire, it is BRAC Afghanistan's policy to effect the reclassification of assets from temporarily restricted net assets to unrestricted net assets through transfers within the balance sheet.

- **Unrestricted net assets** - Net assets that are not subject to any donor-imposed restrictions or which arise from internally funded activities.



2.2 Donor Grants

Income from donor grants is recognized when conditions on which they depend have been met. Substantially, BRAC Afghanistan's donor grants are for the funding of projects and programmes, and for these grants, income is recognized to equate to expenditure incurred on projects and programmes. For donor grants which involve funding for fixed assets, grant income is recognized as the amount equivalent to depreciation expenses charged on the fixed assets concerned. For donor grants provided to purchase motorcycles for specific projects, income is recognized over the estimated useful lives of the motorcycles.

All donor grants received are initially recorded at fair value as liabilities in the Grants Received in Advance Account. For grants utilized to purchase fixed assets and motorcycles, the donor grants are transferred to deferred income accounts whilst for grants utilized to reimburse programme-related expenditure, the amounts are recognized as income. Donor grants received in-kind, through the provision of gifts and/or services, are recorded at fair value (excluding situations when BRAC Afghanistan may receive emergency supplies for onward distribution in the event of a disaster which are not recorded as grants). Income recognition of such grants follows that of cash-based donor grants and would thus depend on whether the grants are to be utilized for the purchase of fixed assets or expended as programme-related expenditure.

Grant income is classified as temporarily restricted or unrestricted depending upon the existence of donor-imposed restrictions. For completed or phased out projects and programmes, any unutilized amounts are dealt with in accordance with consequent donor and management agreements.

For ongoing projects and programmes, any expenditure yet to be funded but for which funding has been agreed at the end of the reporting period is recognized as grant receivable.

2.3 Revenue Recognition

Administrative cost charge on loans to VO members

Administrative cost charges on regular loans, that is, loans where no amounts are overdue as at the end of the reporting period are recognized on an accrual basis as income. The recognition of admin. cost ceases when the loan is transferred to non-interest bearing loan. These loans are referred to as "non performing" loans.

Administrative cost charge previously accrued but not received on loans subsequently classified as non-performing is reversed. Administrative cost charge is included in income thereafter only when its receipt becomes probable, generally when it is realized. Loans are returned to the accrual basis only when the full amounts of the outstanding arrears of loans are received and future collectibility is reasonably assured.

Interest on bank accounts

Revenue is recognized as the interest accrues unless collectibility is in doubt.

Other income

All other income are recognized when BRAC Afghanistan's right to receive such income has been reasonably determined and all conditions precedent are satisfied.

2.4 Expenses

Programme related expenses arise from goods and services being distributed to beneficiaries in accordance with the programme objectives and activities. BRAC Afghanistan's Main Office expenses are allocated to various projects and programmes based on agreement with donors.



2.5 Fixed Assets

Fixed assets are stated at cost less accumulated depreciation. Depreciation is provided for on a straight-line basis over the estimated useful lives at the following annual rates:

<u>Item</u>	<u>Annual Depreciation Rate (%)</u>
Furniture & fixtures	10
Equipment	15-33.33
Vehicles	20
Bicycles	20
Motorcycles	20
Buildings	20

2.6 Loans to VO Members

BRAC Afghanistan's activities include providing micro-credit loans to group members without collateral, on a administrative cost charge basis under various programs. Loans are stated net of provision for loan losses.

2.7 Provision for Loan Losses

BRAC - Afghanistan provides for loan losses based on 2% of loan disbursements made. Non- performing loans are monitored and service charges are not recorded. Such loans are written off against the loan loss provision when recovery is unlikely. Management regularly assesses the adequacy of the loan loss provision based on the age of the loan portfolio. Any collections received from loans previously written off are credited to the statement of income and expenditure.

2.8 Borrowing Costs

Borrowing costs are recognised as an expense in the period in which they are incurred.

2.9 Foreign Currency Transactions

At the end of month expenditure incurred in Afghani during the month is translated into US \$ at the average exchange rate for that month with a view to preparation and presentation of financial statements and other reports. Monetary assets and liabilities denominated in Afghani and Pak Rupee at balance sheet date are translated into US \$ at exchange rate prevailing at that date. Foreign currency denominated monetary assets and liabilities are outlined in note 16.

2.10 Financial Instruments

Financial instruments are recognised in the balance sheet when the Company has become a party to the contractual provisions of the instrument.

a) Receivables

Receivables are carried at anticipated realisable values. Bad debts are written off when identified and an estimate is made for doubtful debts based on a review of all outstanding amounts as at the balance sheet date.

b) Payables

Payables are stated at cost which is the fair value of the consideration to be paid in the future for goods and services received.

c) Interest-Bearing Borrowings

Interest-bearing loans are recorded at the amount of proceeds received, net of transactions costs.

All borrowing costs are recognized as an expense in the income statement as an expense in the period in which they are incurred.

2.11 General

(a) Figures have been rounded off to the nearest US \$.

(b) Previous year's figures have been rearranged, where necessary, to conform to current year's presentation.



3. Property, Plant and Equipment

Assets Category	Cost				Depreciation			Net book value 31-12-2010 US \$	Net book value 31-12-2009 US \$
	Opening balance US \$	Additions during the year US \$	Adjustment for disposals/ transfer during the year US \$	Closing balance US \$	Opening balance US \$	Charged during the year US \$	Adjust- ment for disposals/ transfer during the year US \$	Closing balance US \$	
Furniture and fixtures	719,904	26,929	(61,340)	685,493	287,857	67,367	(2,187)	353,037	432,043
Equipment	1,392,664	92,487	(106,641)	1,378,510	1,010,768	146,851	(8,836)	1,148,783	381,899
Vehicles	353,613	273,060	(18,840)	607,833	247,427	75,437		322,864	106,184
Bicycles	14,584	50	(4)	14,630	14,066	390		14,456	518
Motorcycles	336,125	8,323	(18,521)	325,927	260,063	35,280	(1)	295,342	76,063
Building	-	-	-	-	-	-	-	-	-
Total 2010	2,816,891	400,849	(205,346)	3,012,394	1,820,181	325,325	(11,024)	2,134,482	877,912
Total 2009	2,596,325	271,055	(50,489)	2,816,891	1,479,733	390,945	(50,494)	1,820,184	996,707

An amount of US\$ 298,510 (2009: US\$ 212,072) has been transferred to the statement of income and expenditure from Deferred Income - investment in fixed assets to cover the depreciation charge for donor- funded fixed assets as disclosed in Notes 9 & 14.



4. Loans to Village Organisation members

	Principal outstanding US \$	Loan loss provision US \$	Total US \$
At January 1, 2010	32,108,849	(2,650,881)	29,457,968
Additions	58,246,010	(1,873,146)	56,372,864
Realisation	(54,461,685)	1,703,095	(52,758,590)
At December 31, 2010	35,893,174	(2,820,932)	33,072,242

Loans to VO members bear annual admin cost charge is 17.5% (2009: 17.5%) per annum on loan disbursed and repayments are made in weekly instalments.

The loan principal outstanding and required loan loss provision are analysed as follows:

Loan Classification	Days in Arrears	Loan Principal 2010 US \$	Required Provision 2010 US \$	Loan Principal 2009 US \$	Required Provision 2009 US \$
Standard	Current (no arrears)	30,618,388	306,184	28,131,964	281,320
Watchlist	1 - 30	1,919,851	191,985	1,087,089	108,708
Past due	31-90	1,746,774	524,032	1,223,501	367,050
Substandard	91 - 180	1,140,109	684,065	938,756	563,254
Doubtful	181 - 350	468,052	468,052	727,539	727,539
		35,893,174	2,174,318	32,108,849	2,047,871

	2010 US \$	2009 US \$
Total current loan loss provision	2,820,932	2,650,881
Total required loan loss provision	2,174,318	2,047,871
Current loan loss provision is higher than the required provision	646,614	603,010

5. Grants and accounts receivable

Grants receivable (Note 12)	2,191,084	2,212,355
Interest receivable on fixed deposits and bank accounts	74,082	44,413
Administrative cost receivable on loan to members	752,799	751,491
Other accounts receivable	10,513	10,654
	3,028,478	3,018,913

6. Advances, deposits and prepayments

Employees	127,150	12,721
Suppliers	101,173	1,076,676
	228,323	1,089,397



		2010 US \$	2009 US \$
7. Fixed deposits			
With Standard Chartered Bank,Kabul,Afghanistan		1,800,000	-
With BRAC Afghanistan Bank, Kabul		2,895,966	5,925,916
With Bank Alfalah Ltd.Kabul,Afghanistan		4,412,179	1,032,418
With Azizi Bank,Kabul,Afghanistan		556,917	-
		9,665,062	6,958,334
8. Cash in hand and at banks			
Cash in hand		1,676,480	1,074,254
Cash at banks		4,541,181	3,982,844
		6,217,661	5,057,098
9. Deferred income			
- Donor fund investment in fixed assets			
	Notes	2010 US \$	2009 US \$
At 1 January		710,430	705,739
Transferred from			
Grants received in advance	12	390,461	260,798
Amortisation to Statement			
of Income and Expenditure	14	(298,510)	(212,072)
Transferred to Capital Fund			(44,035)
Assets handed over to Government		(194,321)	-
At 31 December		608,060	710,430
10. LONG-TERM LOANS			
<i>Balance at the beginning of the year</i>			
MISFA Ltd		27,948,910	28,961,521
Bank Alfalah Ltd		857,143	-
Zara Foundation		11,000	-
<i>Loans received during the year</i>		28,817,053	28,961,521
MISFA Ltd		5,672,458	9,739,653
Bank Alfalah Ltd		-	1,000,000
Zara Foundation		-	11,000
<i>Repayments made during the year</i>		5,672,458	10,750,653
MISFA Ltd		-	10,752,264
Bank Alfalah Ltd		857,143	142,857
Zara Foundation		-	-
<i>Balance at the end of the period</i>		857,143	10,895,121
MISFA Ltd - note (a),(b),(c), (d), (e)		33,621,368	27,948,910
Bank Alfalah Ltd - note (f)		-	857,143
Zara Foundation - note (g)		11,000	11,000
Adjustment for exchange rate fluctuation			
		33,632,368	28,817,053



- (a) On August 09, 2005 MRRD* and BRAC signed an agreement, under which loans upto USD 57,985,000 and grant amounting to USD 12,795,000 was committed for BRAC. The loan amount shall be subject to a quarterly charge of 5% per annum. Upon the the expiry of the contract the loan fund will either be capitalized as part of equity or the loan shall be rolled forward for another term which shall be decided by MRRD/MISFA.
- (b) On February 21, 2007 MRRD* and BRAC signed an agreement, under which loans upto USD 1,581,194 and grant amounting to USD 388,612 was committed for BRAC. The loan amount shall be subject to a quarterly charge of 5% per annum. Upon the expiry of the contract the loan fund will either be capitalized as part of equity or the loan shall be rolled forward for another term which shall be decided by MRRD/MISFA.
- (c) On June 10, 2008 MISFA converted the loan fund dinsbursed to BRAC Microfinance amounting to AF 1,439,159,570 and the balance to be disbursed amounting to AF 1,816,237,064. Grant fund balance to be disbursed to BRAC was converted to an amount of AF 220,542,343.
- (d) On December 01, 2008 MRRD* and BRAC signed an agreement, under which loans upto AF 16,000,000 and grant amounting to AF 32,958,500 was committed for BRAC. The loan amount shall be subject to a quarterly charge of 5% per annum. Upon the expiry of the contract the loan fund will either be capitalized as part of equity or the loan shall be rolled forward for another term which shall be decided by MRRD/MISFA. On October 20, 2009 loan fund and grant fund were increased by AF 37,552,125 and AF 38,796,576 respectively through modification.
- (e) On September 24, 2010 MISFA and BRAC signed an agreement, under which MISFA shall make available up to Afghani 1,291,344,417, out of that fund Afghni 944,778,077 will be provided as loan, Afghani 216,604,000 as subordinated loan notes and Afghani 129,962,340 as equity grants was committed for BRAC. The loan amount shall be subject to a quarterly charge of 5% per annum. This agreement carry a five year grace period, during which only service charge payments are required, and a five year repayment period, during which the principal amount is paid to MISFA in twenty equal quarterly installments, along with service charges. Principal payment being due on the five year anniversary of the nominal loan date.
- (f) BRAC Microfinance Afghanistan has signed an agreement with Bank Alfalah Ltd., Afghanistan effective from 22nd March 2009 for a loan amount of USD 1,000,000. The loan amount shall be subject to a monthly interest charge of 8% per annum and quarterly repayment effective from 22nd December 2009 and fully repaid in 2010.
- (g) BRAC Microfinance Afghanistan has signed an agreement with Zara Foundation, Afghanistan on 7th October 2008 for loan fund Under this agreement BRAC Microfinance has received an amount of USD 11,000. The loan amount shall be subject to a monthly interest charge of 5% per annum. This fund will be transfer as equity reserve in Zara's account or it could be rolled over for next three years after expiry one year contract.

11. VO members savings deposits

	2010 US \$	2009 US \$
Opening balance	5,230,725	5,596,627
Deposits for the year	7,675,611	6,849,278
Withdrawals during the year	(7,790,017)	(7,215,180)
Closing balance	5,116,319	5,230,725



12. Grants received in advance account

	Notes	2010 US \$	2009 US \$
At January 1		2,703,975	3,081,937
Donations received during the year	17	22,370,300	20,598,797
BRAC Contribution			225,600
Transferred to deferred income:			
-Investment in fixed assets	9	(390,461)	(260,798)
Transferred to Statement of Income and Expenditure for expenditure during the year	14	(20,053,238)	(20,813,260)
Transferred to fund control		-	(128,301)
		4,630,577	2,703,975
Receivables as at 31 December		2,191,084	2,212,355
At 31 December		6,821,660	4,916,330

13. Current liabilities

Liabilities for expenses	5,121,442	4,858,571
Liabilities for programme supplies	102,839	267,751
	5,224,281	5,126,322

14. Donor grants

Transferred from grants received in advance	12	20,053,238	20,813,260
Transferred from deferred income:			
amortisation of investment in fixed assets	9	298,510	212,072
		20,351,748	21,025,332

15. Other Income

Training income	365,828	383,795
Service charge realised	472,991	2,258
	838,819	386,053

16. Foreign currency denominated monetary assets and liabilities

Cash in hand (in Afghani)	28,516	37,503
Cash at bank (in Afghani)	1,206,174	85,431
Cash at bank (in Pak Rupee)	12,535	12,260
Fixed deposits (in Afghani)	6,865,062	2,064,836



17. Schedule of donations received

SL No.	Name of the projects	Donor	2010 US \$	2,009 US \$
Microfinance Program:				
01	SEP Helmand	MISFA	-	18,976
02	SEP Kandahar	MISFA	-	101,641
03	Capacity Building and Livelihood Improvement Project in Ghor	MISFA	387,966	326,611
04	Capacity Building and Livelihood Improvement Project in Daikundi	MISFA	387,966	325,743
05	Balkhab Road Integrated Environmental Protection Programme	WFP Afghanistan	-	23,372
06	Comprehensive Development Program	MISFA	100,229	-
Education Program:				
07	Girls Education Program	CIDA	4,623,467	4,032,320
08	Enhancement of Literacy in Afghanistan	UNICEF	557,791	-
Training Program:				
09	Health Management Training Provincial Health Directorate	EC	-	169,541
10	Monitoring & Supervision of MoE	UNESCO	-	71,494
11	Monitoring and Supervision	UNESCO	-	9,876
12	Training Material Development For The ELA	UNESCO	-	59,978
13	Training Class Monitoring and Evaluation	UNESCO	-	34,180
14	Training of The CHW in Three Provinces	UNESCO	59,795	60,489
National Solidarity Program:				
15	National Solidarity Program (5 Province)	World Bank	278,972	1,364,245
16	National Solidarity Program (2 Province)	World Bank	-	199,721
17	National Solidarity Program (7 District)	World Bank	66,000	163,133
18	National Solidarity Program (Nad Ali & Washar)	World Bank	119,868	107
19	National Solidarity Program (Cycle IV)	World Bank	193,494	107
Sub total			6,775,548	6,961,534



SL No.	Name of the projects	Donor	2010 US \$	2,009 US \$
Infrastructure Development Program:				
20	Rural Water & Sanitation Project (Kabul)	ARTF	48,000	27,000
21	Rural Water & Sanitation Project (Badghis)	ARTF	38,000	27,000
22	Community Based Disaster Risk Reduction (CBDRR)	Oxfam Novib	54399	143060
23	Education Quality Improvement Program (EQUIP)	World Bank	-	625,354
24	Gabion Weaving Project in Qala-i-Naw of Badghis	WFP Afghanistan	33,622	7,904
25	Winterization Project	Oxfam Novib	126,635	144,400
26	Flash Flood Response in Samangan	Oxfam Novib	-	3,590
27	Relief and Rehabilitation in Kapisa	Oxfam Novib	79,128	-
28	BRAC CBDRR 2010-2011	Oxfam Novib	53,680	-
29	Community Infrastructure Project Badghis	IOM	52,995	-
30	Community Infrastructure Project Ghor	IOM	89,954	-
31	Targetting Ultra Poor (TUP)	MISFA	698,522	-
Health Program:				
32	Community Based Health Programme (CBHP)	Oxfam Novib	126,938	127,566
33	Performance Based Partnership Agreement (PPA) - Balkh	World Bank	749,813	5,144,282
34	Performance Based Partnership Agreement (PPA) - Badghis	World Bank	299,172	1,499,339
35	Performance Based Partnership Agreement (PPA) - Nimroz	World Bank	-	818,993
36	SHARP Nimroj	World Bank	795,665	-
37	SHARP Helmand	World Bank	3,441,439	-
38	Mobile Health Team (Badghis)	GAVI	39,236	35,086
39	Mobile Health Team (Nimroz)	GAVI	39,082	35,086
40	Community Based TB Control Program in Rural Afghanistan	The Union	40,000	266,005
41	Tuberculosis Control Program (TB CAP)	USAID	323,164	204,823
42	Integrated Behaviour Change Communication Strategy	UNICEF	-	54,711
43	Private Sector Study	GH Tech	-	52,718
44	In Service Training Program for BPHS Implementing Work Force	GAVI/MoPH	282,470	535,748
Sub total			7,411,914	9,752,665



SL No.	Name of the projects	Donor	2010 US \$	2,009 US \$
45	Community Midwifery Education (CME) - Nimroz	WHO	133,267	63,574
46	Community Midwifery Training Program of Badghais	"AECID (TRAGSA)"	147,805	9,442
47	National Immunization Day (NID) - Helmond	WHO & UNISEF	322,248	68,002
48	Nursing Training Program of Badghais	AECID (TRAGSA)	170,811	23,197
49	BRAC Life Saving Micronutrient For Children & Women in Haldmond	Micronutrient Initiatives	2,679	2,515
50	TB Program With GFATM (Round 8)	Global Fund	3,102,163	3,707,868
51	Malaria Program With GFATM (Round 8)	Global Fund	2,073,089	
52	Malaria Program With GFATM (Round 8)(BRAC as SR of HNTpo)	Global Fund	91,428	-
53	Partnership Contract for Health Services (PCH)	USAID	1,790,177	-
54	The Child Survival Demonstration Project		12,698	-
55	Kabul Blanket and Food Distribution Project		1,296	-
56	Maternal & Child Health Project MNCH		73,187	-
57	IMNCH-Kabul Project		8,504	-
58	Integrated Behaviour Change Communication Strategy		248,863	-
59	Food for TB Patient Kabul		822	-
60	Food for TB Patient Parwan		356	-
61	Health Management Training		3,445	-
Sub total			8,182,838	3,884,598
Grand Total			22,370,300	20,598,797



18. Segmental financial information

Microfinance Program	Small Enterprise Project (SEP)		Alternative Livelihood Rural Finance Program		Agriculture & Livestock Dev. & Credit Support (ALDCSP)		SEP Kandahar		SEP Helmand		Capacity Building & Livelihood Improvement in Ghor	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD

Balance Sheet as at December 31

Assets

Fixed Assets	232,283	330,815	34,189	30,940	-	4,445	15,934	22,124	-	4,081	1,156	6,233	5,116
Loan to VO members	14,053,693	13,043,162	13,629,250	10,854,752	-	120,839	5,254,344	5,039,904	-	581,290	353,406	118,695	149,581
Inventories	20,468	7,978	2,181	-	-	536	90	-	-	-	-	33	-
Grants and accounts receivable	809,200	-	-	-	-	-	-	-	-	-	-	-	-
Advance, Deposits & Prepayments	101,340	682,620	25,643	51,715	-	4,705	2,891	31,346	-	1,874	242	-	-
Fixed Deposits	3,871,020	2,000,000	-	-	-	-	1,880,210	-	-	-	-	-	-
Cash in hand and at Bank	46,759	2,358,436	431,092	741,600	-	585,047	618,242	846,603	-	(293,949)	(69,901)	904,453	242,553
Total Assets	19,134,763	18,423,011	14,122,355	11,679,007	-	715,572	7,771,711	5,939,977	-	293,296	284,903	1,029,414	397,250

Liabilities and Net Assets

Donor fund received in advance	55,921	110,506	1,022,941	664,947	-	78,092	107,593	478,134	-	32,325	31,383	460,240	212,680
Deferred income	24,795	105,800	34,189	30,940	-	4,445	15,934	22,124	-	4,081	1,156	6,233	5,116
Loan revolving fund	13,780,961	12,746,048	12,363,748	10,355,000	-	622,527	6,417,925	4,317,090	-	216,186	241,510	529,367	153,846
VO members savings deposits	3,488,852	3,686,990	539,120	499,463	-	8,389	1,056,894	958,542	-	37,978	7,446	25,801	23,340
Current liabilities	422,128	411,560	162,357	128,657	-	2,119	121,704	112,427	-	2,726	3,408	7,774	2,268
Net Assets - Capital fund	1,362,107	1,362,107	-	-	-	-	51,660	51,660	-	-	-	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-

Total Liabilities and Net Assets

Total Liabilities and Net Assets	19,134,764	18,423,011	14,122,355	11,679,007	-	715,572	7,771,710	5,939,977	-	293,296	284,903	1,029,415	397,250
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18. Segmental financial information (contd.)

	Capacity Building & Livelihood Improvement in Dykundhy		Microfinance Program (Zara Foundation)		Training & Resource Centre		IMNCH Kabul		Training of Community Health Worker		Health Mgt Training Directorate of Pub. Health		Food for TB Patient Parwan	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Assets														
Fixed Assets	2,691	2,499	-	-	17,087	28,502	-	-	-	-	-	-	-	-
Loan to VO members	16,260	66,526	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	4	32	-	-	-	-	-	-	-	-	-	-	-	-
Grants and accounts receivable	-	-	-	-	10,514	10,654	-	-	-	-	3,445	-	27	-
Advance, Deposits & Prepayments	-	-	-	-	545	486	-	-	-	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand and at Bank	1,058,006	333,011	11,000	11,000	189,797	222,749	5,629	-	52,415	9,365	26,175	(27)	-	-
Total Assets	1,076,961	402,068	11,000	11,000	217,944	262,391	5,629	-	52,415	9,365	29,620	-	-	-
Liabilities and Net Assets														
Donor fund received in advance	532,401	235,101	-	-	-	-	5,629	-	52,415	-	-	-	-	-
Deferred income	2,691	2,499	-	-	-	-	-	-	-	-	-	-	-	-
Loan revolving fund	529,367	153,846	11,000	11,000	-	-	-	-	-	-	-	-	-	-
VO members savings deposits	5,652	8,577	-	-	-	-	-	-	-	-	-	-	-	-
Current liabilities	6,849	2,045	-	-	1,679	2,081	-	-	-	9,365	29,620	-	-	-
Net Assets - Capital fund	-	-	-	-	216,265	260,310	-	-	-	-	-	-	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities and Net Assets	1,076,961	402,068	11,000	11,000	217,944	262,391	5,629	-	52,415	9,365	29,620	-	-	-



18. Segmental financial information (contd.)

	Education Quality Improvement Project		Community Infrastructure Project Ghor		GFATM R 8 Malaria		Girls Education Program		GFATM R 8 Malaria HNTpo		Disaster Risk Reduction Project		Community Infrastructure project badghis	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Assets														
Fixed Assets	6,566	9,085	-	-	215,410	-	54,312	71,734	-	-	1,383	4,341	-	-
Loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grants and accounts receivable	-	-	9,969	-	-	-	113,794	516,032	-	-	-	-	4,692	-
Advance,Deposits & Prepayments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand and at Bank	15,474	15,473	33,802	-	791,083	-	(95,065)	(241,816)	45,818	-	6,268	78,746	(3,366)	-
Total Assets	22,040	24,558	43,771	-	1,006,493	-	73,041	345,950	45,818	-	7,651	83,087	1,326	-
Liabilities and Net Assets														
Donor fund received in advance	-	-	-	-	790,807	-	-	-	45,818	-	-	69,457	-	-
Deferred income	6,566	9,085	-	-	215,410	-	27,950	45,539	-	-	1,383	4,341	-	-
Loan revolving fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO, members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current liabilities	13,215	13,215	43,771	-	276	-	11,063	267,751	-	-	6,268	9,289	1,326	-
Net Assets - Capital fund	2,258	2,258	-	-	-	-	34,027	32,660	-	-	-	-	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities and Net Assets	22,040	24,558	43,771	-	1,006,493	-	73,041	345,950	45,818	-	7,651	83,087	1,326	-



18. Segmental financial information (contd.)

National Solidarity Program Nad Ali and Washer	National Solidarity Program Cycle IV Community		National Solidarity Program - 5 province		National Solidarity Program - 2 province		National Solidarity Program - 7 District		Food for TB Patient Kabul		Kabul Blanket and Food Distribution	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD

Balance Sheet as at December 31

Assets

Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-
Loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Grants and accounts receivable	24,040	14,251	117,594	269,385	172,941	39,699	492,592	174,898	773,833	486,668	-	-
Advance, Deposits & Prepayments	-	-	-	-	100	100	-	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand and at Bank	(15,470)	(13,761)	(87,032)	(253,107)	(92,137)	115,390	(454,345)	(133,870)	(718,184)	(414,754)	626	184
Total Assets	8,570	490	30,743	16,527	131,820	245,440	42,393	45,495	60,619	79,033	626	184

Liabilities and Net Assets

Donor fund received in advance	-	-	-	-	-	-	-	-	-	-	-	-
Deferred income	-	-	-	-	-	-	-	-	-	-	-	-
Loan revolving fund	-	-	-	-	-	-	-	-	-	-	-	-
VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-
Current liabilities	8,570	490	30,562	16,278	80,904	155,189	38,247	41,028	55,649	71,914	-	-
Net Assets - Capital fund	-	-	-	-	-	-	-	-	-	-	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-

Total Liabilities and Net Assets

Total Liabilities and Net Assets	8,570	490	30,743	16,527	131,820	245,440	42,393	45,495	60,619	79,033	626	184
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18. Segmental financial information (contd.)

Rural Water & Sanitation Project in Badghis	Rural Water & Sanitation Project in Kabul		Gabion Weaving Project (Badghais Province)		Relief Project Samangan Province		Winterization Program (Samangan & Takher)		Community Based TB Control Program		Community Based Health Program (AFG-503946-0006364)	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD

Balance Sheet as at December 31

Assets

Fixed Assets
Loan to VO members
Inventories
Grants and accounts receivable
Advance Deposits & Prepayments
Fixed Deposits
Cash in hand and at Bank

-	-	446	520	-	-	-	-	-	19,232	31,119	2,272	3,842
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	37,945	-	47,710	4,725	35,975	-	-	-	-	-	4,338	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
54	(14,170)	323	(38,544)	(4,725)	(6,797)	-	11	15,149	142,560	59,991	(4,250)	131,148

Total Assets

54	23,775	769	9,686	-	29,178	-	11	15,149	142,560	79,223	94,704	2,360	134,990
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Liabilities and Net Assets

Donor fund received in advance
Deferred income
Loan revolving fund
VO members savings deposits
Current liabilities
Net Assets - Capital fund
Share Capital

54	-	290	-	-	-	-	11	7,635	141,460	69	20,210	-	119,196
-	-	446	520	-	-	-	-	-	-	19,232	31,119	2,272	3,842
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	23,775	33	9,166	29,178	-	-	-	7,514	1,100	59,922	43,375	88	89
-	-	-	-	-	-	-	-	-	-	-	-	-	11,863
-	-	-	-	-	-	-	-	-	-	-	-	-	-

Total Liabilities and Net Assets

54	23,775	769	9,686	-	29,178	-	11	15,149	142,560	79,223	94,704	2,360	134,990
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18. Segmental financial information (contd.)

	PPA - Badghis		PPA - Balkh		The Child Survival Demonstration Project		SHARP Nimroz		SHARP Helmond		Mobile Health Team Nimroz		Comprehensive Capacity Development	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Assets														
Fixed Assets	-	70,443	-	127,685	-	-	20,152	20,013	5,889	3,793	-	-	-	-
Loans to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grants receivable	-	94,241	9,851	28,668	-	-	-	154,708	-	210,500	-	7,391	-	-
Advances, deposits and prepayments	4,183	4,218	-	-	-	-	-	-	142	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand and at Bank	7,949	94,465	(1,201)	196,190	1,675	-	51,617	(14,110)	291,304	(148,915)	17,332	(4,458)	91,962	-
Total Assets	12,132	263,367	8,650	352,543	1,675	-	71,769	160,611	297,334	65,378	17,332	2,933	91,962	-
Liabilities and Net Assets														
Grants received in advance	-	-	-	-	1,675	-	17,750	-	247,000	-	7,629	-	91,962	-
Deferred income	-	70,443	-	127,685	-	-	20,152	20,013	5,889	3,793	-	-	-	-
Loan revolving fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current liabilities	-	159,142	-	215,993	-	-	23,807	130,608	44,445	61,585	9,702	2,933	-	-
Net assets	12,132	33,782	8,650	8,865	-	-	10,060	9,990	-	-	-	-	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities and Net Assets	12,132	263,367	8,650	352,543	1,675	-	71,769	160,611	297,334	65,378	17,332	2,933	91,962	-



Balance Sheet as at December 31

18. Segmental financial information (contd.)

	GFATM Round 8 (TB)		Tuberculosis Control Program (TB CAP)		Inservice Training Program for BPHS Implementing Work Force		Integrated Behaviour Change Communication Strategy		Mobile Health Team Badghis		Life Saving Micronutrient		"Health & Nutrition Maternal & Newborn "	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Assets														
Fixed Assets	63,342	31,940	5,166	6,203	-	18,698	405	578	-	-	-	-	-	-
Loans to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grants receivable	384	-	105,274	57,508	-	-	485	485	-	5,390	11	-	-	-
Advances, deposits and prepayments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	2,200,000	1,500,000	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand and at Bank	310,800	1,058,209	(100,097)	(57,508)	25,541	46,278	5,827	5,827	14,557	(5,390)	(11)	12,504	65,974	-
Total Assets	2,574,526	2,590,149	10,342	6,203	25,541	64,976	6,717	6,890	14,557	-	-	12,504	65,974	-
Liabilities and Net Assets														
Grants received in advance	2,511,164	2,556,629	-	-	19,845	46,278	-	-	13,379	-	-	12,504	65,974	-
Deferred income	63,342	31,940	5,166	6,203	-	18,698	405	578	-	-	-	-	-	-
Loan revolving fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current liabilities	20	1,580	5,176	-	5,695	-	6,312	6,312	1,178	-	-	-	-	-
Net assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities and Net Assets	2,574,526	2,590,149	10,342	6,203	25,541	64,976	6,717	6,890	14,557	-	-	12,504	65,974	-



Balance Sheet as at December 31

18. Segmental financial information (contd.)

	Community Midwifery Education - Nimroz		Community Midwifery Education - Badghais		Nursing Training Program Badghis		National Immunization Day (NID) - Helmond		PCH - Kabul		Women Training & Production Centre		ELA	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Assets														
Fixed Assets	42,908	18,288	15,225	5,236	32,447	25,227	-	-	2,939	-	-	-	1,170	-
Loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grants and accounts receivable	-	-	66,640	5,056	59,529	16,300	-	-	230,425	6,100	-	-	322	-
Advance/Deposits & Prepayments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash in hand and at Bank	29,307	28,625	(61,456)	(5,056)	(53,920)	(16,255)	10,417	52,259	(63,292)	(6,100)	-	1,825	3,753	-
Total Assets	72,215	46,913	20,409	5,236	38,056	25,272	10,417	52,259	170,072	-	-	1,825	5,245	-
Liabilities and Net Assets														
Donor fund received in advance	632	12,376	-	-	-	-	10,417	52,259	-	-	-	-	-	-
Deferred income	42,908	18,288	15,225	5,236	32,447	25,227	-	-	2,939	-	-	-	1,170	-
Loan revolving fund	-	-	-	-	-	-	-	-	0	-	-	-	-	-
VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Current liabilities	28,675	16,249	5,185	-	5,609	45	-	-	167,132	-	-	-	4,075	-
Net Assets - Capital fund	-	-	-	-	-	-	-	-	-	-	-	1,825	-	-
Share Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities and Net Assets	72,215	46,913	20,409	5,236	38,056	25,272	10,417	52,259	170,072	-	-	1,825	5,245	-



18. Segmental financial information (contd.)

Relief & Rehabilitation Project	Integrated Behaviour change Communication strategy		Targeting Ultra Poor		Temporary Project Fund Account		Total	Total
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD		
11,678	-	11,467	-	112,458	-	689,150	-	689,150
11,678	-	12,571	-	112,458	-	689,150	-	689,150

Balance Sheet as at December 31

Assets

Fixed Assets	-	-	-	-	-	18,915	16,199	877,912	996,708
Loan to VO members	-	-	-	-	-	-	-	33,072,242	30,209,460
Inventories	-	-	-	-	-	-	-	22,776	8,546
Grants and accounts receivable	-	-	-	-	-	17,298	44,413	3,028,478	2,267,422
Advance,Deposits & Prepayments	-	-	-	-	-	93,479	312,090	228,323	1,089,396
Fixed Deposits	-	-	-	-	-	1,713,832	3,458,334	9,665,062	6,958,334
Cash in hand and at Bank	11,678	-	11,467	-	-	1,976,356	(667,125)	6,217,661	5,057,098
Total Assets	11,678	-	12,571	-	-	3,819,880	3,163,911	53,112,454	46,586,964

Liabilities and Net Assets

Donor fund received in advance	11,605	-	3,897	-	99,371	-	-	6,821,660	4,925,963
Deferred income	-	-	1,104	-	-	-	-	608,060	700,797
Loan revolving fund	-	-	-	-	-	-	-	33,632,368	28,817,053
VO members savings deposits	-	-	-	-	-	-	-	5,116,319	5,230,725
Current liabilities	73	-	7,570	-	13,087	-	3,153,130	5,224,281	5,126,325
Net Assets - Capital fund	-	-	-	-	-	-	10,781	1,709,766	1,786,101
Share Capital	-	-	-	-	-	-	-	-	-

Total Liabilities and Net Assets

11,678	-	12,571	-	112,458	-	3,819,880	3,163,911	53,112,454	46,586,964
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18. Segmental financial information (contd.)

Microfinance Program	Small Enterprise Project (SEP)		Agriculture & Live. Dev. & Credit Supp. (ALDCSP)		Alternative Livelihood Rural Finance Program		SEP Kandahar		SEP Helmand		Capacity Building & Livelihood Improvement in Ghor	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD

Statement of Income and Expenditure for the year ended December 31

INCOME

Donor grants	938,480	2,731,390	(412,444)	200,314	(348,128)	(38,335)	977	50,591	-	36,370	-	8,980	138,170	108,492
BRAC Afghanistan-Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	4,482,283	4,093,788	4,047,839	2,987,564	1,759,406	1,230,662	-	20,216	-	93,247	-	80,656	55,204	18,203
Training income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	238,907	205,481	-	62,034	-	18,364	-	829	-	21	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	108,117	147,647	9,302	6,425	6,257	5,674	-	4,259	-	538	-	552	1,119	324
Total Income	5,767,787	7,178,306	3,644,697	3,256,337	1,417,535	1,216,365	977	75,895	-	130,176	-	90,188	194,493	127,019

EXPENDITURE

Salaries & benefits	2,701,394	2,893,607	1,499,072	1,131,501	572,954	274,353	913	30,068	-	68,565	-	38,768	98,204	54,424
Travelling & transportation	381,832	420,384	259,360	233,375	39,867	19,425	-	2,330	-	8,944	-	2,614	7,602	9,800
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stationery,rent & utilities	448,253	485,171	205,973	161,944	78,478	29,695	-	4,563	-	11,964	-	13,935	9,344	5,546
Maintenance & general expenses	113,819	224,234	100,678	74,143	30,556	25,059	-	1,146	-	4,313	-	6,025	8,483	12,789
Beneficiary Training	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Staff training & development	27,096	40,502	11,001	12,317	744	2,031	-	-	-	1,378	-	-	21,667	25,636
Program supplies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit on VO members savings deposits	128,261	176,208	25,954	21,133	53,826	44,350	-	400	-	434	-	288	1,705	428
VO members Insurance Benefit	7,280	10,519	-	-	502	881	-	-	-	-	-	-	-	-
Interest on loan revolving fund	730,147	967,668	676,650	496,758	296,563	225,423	-	22,105	-	7,016	-	9,686	25,333	7,672
Loan loss provision for loans to VO members	866,491	1,081,566	710,175	803,354	287,265	476,708	-	1,873	-	15,812	-	11,832	7,494	4,619
Depreciation of fixed assets	108,117	147,647	9,302	6,425	6,257	5,674	-	4,259	-	538	-	552	1,119	324
H.O.Logistics & management support	255,097	265,767	146,531	108,735	50,520	23,111	64	2,610	-	9,377	-	3,781	13,542	5,781
Business Receipt Tax	-	465,033	-	206,652	-	89,655	-	6,541	-	1,835	-	2,707	-	-
Total expenses	5,767,787	7,178,306	3,644,697	3,256,337	1,417,535	1,216,365	977	75,895	-	130,176	-	90,188	194,493	127,019

Net Surplus for the year

Net Surplus for the year	5,767,787	7,178,306	3,644,697	3,256,337	1,417,535	1,216,365	977	75,895	-	130,176	-	90,188	194,493	127,019
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18. Segmental financial information (contd.)

	Capacity Building & Livelihood Improvement in Dykundy		Microfinance Program (Zara Foundation)		Relief and Rehabilitation Kapisa		Training & Resource Centre		IMNCH Kabul		Training of Community Health Worker (CHW)		Management Training Directorate of Public Health	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD

Statement of Income and Expenditure for the year ended December 31

INCOME

Donor grants	89,875	88,106	-	-	67,523	-	-	-	2,876	-	112,212	8,074	-	204,443
BRAC Afghanistan-Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	21,811	8,882	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	365,828	381,049	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	598	38	-	-	-	-	-	-	-	-	-	-	-	-

Total Income

	112,284	97,026	-	-	67,523	-	365,828	381,049	2,876	-	112,212	8,074	-	204,443
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EXPENDITURE

Salaries & benefits	39,968	41,653	-	-	5,122	-	238,576	199,603	778	-	5,701	5,386	-	19,272
Travelling & transportation	11,630	16,041	-	-	1,472	-	25,548	41,818	1,074	-	39,739	299	-	43,204
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stationery,rent & utilities	8,482	4,932	-	-	793	-	45,803	34,384	-	-	-	-	-	-
Maintenance & general expenses	2,017	4,081	-	-	-	-	17,072	26,422	-	-	-	-	-	-
Beneficiary training	-	-	-	-	-	-	-	61,392	-	-	61,414	1,410	-	141,967
Staff training & development	15,524	15,537	-	-	-	-	-	1,651	794	-	-	-	-	-
Program supplies	-	-	-	-	56,921	-	67,492	-	42	-	15	595	-	-
Profit on VO members savings deposits	433	168	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	24,675	7,672	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	1,721	2,202	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation on fixed assets	598	38	-	-	-	-	15,382	15,779	-	-	-	-	-	-
H.O.Logistics & management support	7,237	4,672	-	-	3,215	-	-	-	188	-	5,343	384	-	-

Total expenses

	112,284	97,026	-	-	67,523	-	409,873	381,049	2,876	-	112,212	8,074	-	204,443
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Net Surplus for the year

	112,284	97,026	-	-	-	(44,045)	365,828	381,049	2,876	-	112,212	8,074	-	204,443
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18. Segmental financial information (contd.)

	Community Infrastructure Project Ghor		Education Quality Improvement Project		Girls Education Program		GFATM R 8 Malaria		Training & Material Development for the ELA		Monitoring & Supervision Capacity Building Project		Training Class Monitoring In The Framework of ELA	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Statement of Income and Expenditure for the year ended December 31														
INCOME														
Donor grants	99,923	-	-	-	4,219,281	4,332,069	1,030,286	-	-	59,815	-	71,494	-	34,180
BRAC Afghanistan-Contribution	-	-	-	-	-	225,600	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	1,367	1,817	25,732	-	-	-	-	-	-	-
Other income	-	-	-	2,258	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	-	-	2,519	4,697	19,537	5,550	36,586	-	-	-	-	-	-	-
Total Income	99,923	-	2,519	6,955	4,240,185	4,565,036	1,092,604	-	-	59,815	-	71,494	-	34,180
EXPENDITURE														
Salaries & benefits	17,575	-	-	-	1,038,052	959,592	248,250	-	-	-	-	10,170	-	-
Travelling & transportation	5,773	-	-	-	155,938	193,851	51,835	-	-	4,230	-	-	-	-
Teachers salaries	-	-	-	-	939,220	834,412	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	136,925	342,365	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	243,333	552,830	-	-	-	-	-	-	-	-
Stationery,rent &utilities	5,589	-	-	-	131,557	155,876	85,867	-	-	-	-	2,020	-	-
Maintenance & general expenses	288	-	-	-	22,449	20,767	328,657	-	-	-	-	-	-	650
Beneficiary Training	2,399	-	-	-	209,692	351,171	150,611	-	-	55,585	-	59,304	-	33,530
Staff training & development	70	-	-	-	31,883	51,330	-	-	-	-	-	-	-	-
Program supplies	60,817	-	-	-	944,681	720,717	134,936	-	-	-	-	-	-	-
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation on fixed assets	-	-	2,519	4,697	19,537	5,550	36,586	-	-	-	-	-	-	-
H.O.Logistics & management support	7,412	-	-	-	365,551	374,758	55,861	-	-	-	-	-	-	-
Total expenses	99,923	-	2,519	4,697	4,238,818	4,563,219	1,092,604	-	-	59,815	-	71,494	-	34,180
Net Surplus for the year	99,923	-	2,519	6,955	4,240,185	4,565,036	1,092,604	-	-	59,815	-	71,494	-	34,180



18. Segmental financial information (contd.)

	Gabion Weaving Project (Badghais Province)		National Solidarity Program Nad Ali and Washer		National Solidarity Program Cycle IV Community		National Solidarity Program - 5 province		National Solidarity Program - 2 province		National Solidarity Program - 7 District		Disaster Risk Reduction Project	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Donor grants	2,372	43,879	129,657	6,402	41,703	203,231	412,214	514,911	316,619	334,006	353,070	789,727	123,855	96,823
BRAC Afghanistan- Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	-	-	-	-	68	63	39,335	58,139	1,395	1,132	2,243	2,257	2,959	1,089
Total Income	2,372	43,879	129,657	6,402	41,771	203,294	451,549	573,050	318,014	335,138	355,313	791,984	126,814	97,912
EXPENDITURE														
Salaries & benefits	-	15,012	86,161	3,971	31,212	131,406	252,964	321,606	214,411	191,092	212,765	477,254	56,782	51,610
Travelling & transportation	-	5,771	14,698	154	4,181	26,088	66,909	79,857	54,056	61,726	43,371	122,423	21,426	14,051
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stationery,rent &utilities	-	-	9,960	1,366	2,185	18,578	45,060	53,057	43,588	66,512	48,426	82,393	11,776	6,596
Maintenance & general expenses	-	1,105	6,337	339	334	4,068	8,630	8,869	4,564	7,390	16,411	26,024	9,370	8,397
Beneficiary Training	-	-	-	-	-	3,965	666	4,532	-	6,786	-	9,563	16,985	10,433
Staff training & development	-	-	706	-	-	661	511	180	-	500	-	277	1,619	1,125
Program supplies	2,156	18,004	-	-	-	-	-	-	-	-	-	-	-	-
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	-	-	-	-	68	63	39,335	58,139	1,395	1,132	2,243	2,257	2,959	1,089
Depreciation on fixed assets	-	-	-	-	3,791	18,475	37,474	46,810	-	-	32,097	71,793	5,897	4,611
H.O.Logistics & management support	216	3,987	11,796	572	-	-	-	-	-	-	-	-	-	-
Total expenses	2,372	43,879	129,657	6,402	41,771	203,294	451,549	573,050	318,014	335,138	355,313	791,984	126,814	97,912
Net Surplus for the year	-	43,879	129,657	6,402	41,771	203,294	451,549	573,050	318,014	335,138	355,313	791,984	126,814	97,912



18. Segmental financial information (contd.)

	Community Infrastructure Project Badghis		Rural Water & Sanitation Project in Badghis		Rural Water & Sanitation Project in Kabul		Relief Project Samangan Province		SHARP Nimroz		GFATM Round 8 Tuberculosis Program		Tuberculosis Control Program (TB CAP)	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
INCOME														
Donor grants	57,687	-	-	47,061	-	40,049	11	3,579	617,629	113,427	3,101,404	1,118,124	370,762	255,503
BRAC Afghanistan-Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	-	-	-	-	69	-	36,763	8,781	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	-	-	-	-	75	47	-	-	5,439	1,059	14,821	1,175	1,205	626
Total Income	57,687	-	-	47,061	75	40,096	11	3,579	623,137	114,486	3,152,988	1,128,080	371,967	256,129
EXPENDITURE														
Salaries & benefits	18,509	-	-	25,834	-	16,693	-	201	314,209	68,453	658,656	253,812	128,098	93,868
Travelling & transportation	6,784	-	-	6,394	-	4,570	-	-	22,037	6,679	142,404	15,200	-	-
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stationery,rent &utilities	5,251	-	-	4,583	-	10,780	-	977	37,619	7,321	26,907	-	-	-
Maintenance & general expenses	261	-	-	2,521	-	4,207	-	-	94,390	21,980	14,254	7,638	-	70,931
Beneficiary Training	1,175	-	-	-	-	-	-	-	-	-	1,093,132	173,475	182,169	59,423
Staff training & development	44	-	-	-	-	108	-	-	12,624	1,573	-	-	-	-
Program supplies	21,389	-	-	3,050	-	-	-	2,401	96,669	-	1,059,245	623,974	26,774	7,433
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation on fixed assets	-	-	-	-	75	47	-	-	5,439	1,059	14,821	1,175	1,205	626
H.O.Logistics & management support	4,273	-	-	4,679	-	3,691	11	-	40,080	7,421	143,569	52,806	33,721	23,848
Total expenses	57,687	-	-	47,061	75	40,096	11	3,579	623,068	114,486	3,152,988	1,128,080	371,967	256,129
Net Surplus for the year	57,687	-	-	47,061	75	40,096	11	3,579	623,137	114,486	3,152,988	1,128,080	371,967	256,129



18. Segmental financial information (contd.)

	Winterization Program		Private Sector Study		PPA Balkh		PPA Badghis		PPA - Nimroz		Nursing Training Program Badghais		Life Saving Micronutrient	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
Donor grants	260,460	2,940	-	11,317	730,995	5,140,103	204,931	1,762,267	-	737,908	201,961	13,790	15,195	11
BRAC Afghanistan-Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	-	-	-	-	17,118	56,417	4,677	31,548	-	2,934	4,859	480	-	-
Total Income	260,460	2,940	-	11,317	748,113	5,196,520	209,608	1,793,815	-	740,842	206,820	14,270	15,195	11
EXPENDITURE														
Salaries & benefits	28,560	2,800	-	8,286	150,040	1,007,624	125,838	809,540	-	244,241	116,467	3,124	2,306	-
Travelling & transportation	3,448	-	-	100	11,788	64,824	23,040	135,892	-	17,727	10,012	1,504	3,158	-
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stationery,rent & utilities	6,346	-	-	-	34,088	173,288	22,101	115,913	-	121,514	35,591	2,572	-	-
Maintenance & general expenses	2,160	-	-	-	5,616	38,409	401	7,525	-	23,272	26,520	4,701	5,949	-
Beneficiary Training	207,543	-	-	-	214	3,077	3,077	-	-	-	3,186	-	-	11
Staff training & development	-	-	-	-	2,497	30,389	1,585	29,536	-	11,289	-	-	2,787	-
Program supplies	-	-	-	2,931	526,966	3,841,765	35,917	556,959	-	281,856	-	-	-	-
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	-	-	-	-	17,118	56,417	4,677	31,548	-	2,934	4,859	480	-	-
Depreciation on fixed assets	-	-	-	-	-	-	-	-	-	42,209	10,184	1,889	995	-
H.O.Logistics & management support	12,403	140	-	-	-	-	14,622	115,346	-	-	-	-	-	-
Total expenses	260,460	2,940	-	11,317	748,327	5,212,716	231,258	1,802,259	-	745,042	206,820	14,270	15,195	11
Net Surplus for the year	260,460	2,940	-	11,317	748,113	5,196,520	209,608	1,793,815	-	740,842	206,820	14,270	15,195	11



18. Segmental financial information (contd.)

[illegible]

Statement of Income and Expenditure
for the year ended December 31

INCOME

Donor grants	364,090	15,743	2,011,433	6,100	307,305	469,129	-	42,418	111,432	32,358	197,140	9,173	7,213
BRAC Afghanistan-Contribution	-	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortization of investment in fixed assets	-	-	130	-	2,308	1,642	173	162	8,959	553	2,260	89	-
Total Income	364,090	15,743	2,011,563	6,100	309,613	470,771	173	42,580	120,391	32,911	199,400	9,262	7,213

EXPENDITURE

Salaries & benefits	18,794	2,891	1,099,346	4,296	82,505	89,949	-	17,055	56,428	18,794	102,764	3,540	6,662
Travelling & transportation	287,536	1,239	275,288	706	63,511	42,731	-	3,474	5,308	356	14,670	1,570	-
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-	-
Stationery, rent & utilities	-	-	229,249	24	3,914	3,523	-	14,014	19,922	4,647	31,270	1,756	-
Maintenance & general expenses	-	-	121,906	22	90,091	76,301	-	2,612	13,972	3,907	16,153	1,306	-
Beneficiary Training	57,760	-	27,423	497	-	-	-	5,263	-	-	24,231	441	514
Staff training & development	-	11,613	-	-	-	-	-	-	2,619	-	-	-	-
Program supplies	-	-	75,085	-	67,284	256,625	-	-	-	-	-	-	-
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation on fixed assets	-	-	130	-	2,308	1,642	173	162	8,959	553	2,260	89	-
H.O.Logistics & management support	-	-	183,136	555	-	-	-	-	13,193	4,654	8,052	560	36

Total expenses

Net Surplus for the year

364,090	15,743	2,011,563	6,100	309,613	470,771	173	42,580	120,391	32,911	199,400	9,262	7,213
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18. Segmental financial information (contd.)

	Women Training and Production Centre		ELA		BRAC CBDRR 2010-2011		The Child Survival Demonstration		Kabul Blanket Project		Temporary Project Fund Accounts	
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD
INCOME												
Donor grants	-	-	556,923	-	48,641	-	11,024	-	1,112	-	-	-
BRAC Afghanistan-Contribution	-	-	-	-	-	-	-	-	-	-	-	-
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	-	-	-	-
Training income	-	-	-	-	-	-	-	-	-	-	-	-
Interest on bank accounts	-	-	-	-	-	-	-	-	-	-	85,993	500,815
Other income	-	2,746	-	-	-	-	-	-	-	-	472,991	-
Amortization of investment in fixed assets	-	-	20	-	38	-	-	-	-	-	-	-
Total Income	-	2,746	556,943	-	48,679	-	11,024	-	1,112	-	558,984	500,815
EXPENDITURE												
Salaries & benefits	-	1,914	15,200	-	25,279	-	7,318	-	-	-	1,509,516	1,467,325
Travelling & transportation	-	101	66,936	-	8,835	-	3,498	-	509	-	40,739	53,054
Teachers salaries	-	-	-	-	-	-	-	-	-	-	-	-
Teachers training	-	-	-	-	-	-	-	-	-	-	-	-
School rent and maintenance	-	-	-	-	-	-	-	-	-	-	-	-
Stationery,rent &utilities	-	-	1,511	-	5,877	-	-	-	-	-	76,977	192,218
Maintenance & general expenses	-	-	-	-	690	-	-	-	550	-	70,602	4,174
Beneficiary Training	-	-	-	-	-	-	207	-	-	-	-	-
Staff training & development	-	-	-	-	-	-	-	-	-	-	1,290	9,618
Program supplies	-	1,319	452,443	-	5,644	-	-	-	-	-	-	-
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	-	-	-	-
VO members Insurance Benefit	-	-	-	-	-	-	-	-	-	-	-	-
Interest on long term loan	-	-	-	-	-	-	-	-	-	-	-	-
Loan loss provision on loans to VO members	-	-	20	-	-	-	-	-	-	-	-	-
Depreciation on fixed assets	-	-	-	-	38	-	-	-	-	-	3,541	28,875
H.O.Logistics & management support	-	-	20,833	-	2,316	-	-	-	53	-	(1,143,681)	(1,242,187)
Business Receipt Taxes	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses	-	3,334	556,943	-	48,678	-	11,024	-	1,112	-	558,984	513,077
Net Surplus for the year	-	(588)	-	-	1	-	-	-	-	-	-	(12,262)
	-	2,746	556,943	-	48,679	-	11,024	-	1,112	-	558,984	500,815



18. Segmental financial information (contd.)

	Integrated behaviour Change Communication Strategy		Targeting Ultra Poor		Food for TB Patient Kabul		Food for TB Patient Parwan		Total	Total
	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD	2010 USD	2009 USD		
	149,492	-	9,372	-	196	-	383	-	20,045,346	20,453,441
INCOME										
Donor grants	-	-	-	-	-	-	-	-	-	225,600
BRAC Afghanistan- Contribution	-	-	-	-	-	-	-	-	-	8,533,218
Admin.cost charge on loan to VO members	-	-	-	-	-	-	-	-	10,366,543	381,049
Training income	-	-	-	-	-	-	-	-	365,828	798,142
Interest on bank accounts	-	-	-	-	-	-	-	-	388,848	5,004
Other income	-	-	-	-	-	-	-	-	472,991	346,291
Amortization of investment in fixed assets	-	-	-	-	-	-	-	-	306,402	-
Total Income	149,492	-	9,372	-	196	-	383	-	31,945,958	30,742,745
EXPENDITURE										
Salaries & benefits	48,282	-	5,139	-	-	-	263	-	12,766,967	11,457,964
Travelling & transportation	-	-	968	-	-	-	-	-	2,230,547	1,728,481
Teachers salaries	-	-	-	-	-	-	-	-	939,220	834,412
Teachers training	-	-	-	-	-	-	-	-	136,925	342,365
School rent and maintenance	-	-	-	-	-	-	-	-	243,333	552,830
Stationery,rent & utilities	45,122	-	2,261	-	13	-	14	-	1,956,748	1,835,923
Maintenance & general expenses	-	-	-	-	-	-	-	-	1,161,238	742,586
Beneficiary Training	-	-	-	-	-	-	-	-	2,067,046	1,026,678
Staff training & development	-	-	-	-	-	-	-	-	151,156	276,995
Program supplies	46,308	-	-	-	183	-	105	-	5,726,323	6,431,333
Profit on VO members savings deposits	-	-	-	-	-	-	-	-	210,179	243,409
VO members Insurance Benefit	-	-	-	-	-	-	-	-	7,782	11,400
Interest on long term loan	-	-	-	-	-	-	-	-	1,753,367	1,744,000
Loan loss provision on loans to VO members	-	-	-	-	-	-	-	-	1,873,146	2,397,966
Depreciation on fixed assets	-	-	-	-	-	-	-	-	325,325	390,945
H.O.Logistics & management support	9,780	-	1,004	-	-	-	-	-	472,991	-
Business Receipt Taxes	-	-	-	-	-	-	-	-	772,423	-
Total expenses	149,492	-	9,372	-	196	-	383	-	32,022,293	30,789,710
Net Surplus for the year	-	-	-	-	-	-	-	-	(76,335)	(46,965)
	149,492	-	9,372	-	196	-	383	-	31,945,958	30,742,745



BRAC Around the World

USA



Initiated:
2007

An independent charity to raise profile and funds for BRAC globally

UK



Initiated:
2006

An independent charity to raise profile and funds for BRAC globally

Netherlands



Initiated:
2009

BRAC International registered as a charity (Stichting)

Haiti



Initiated:
2010

Programme Focus:
Agriculture, Housing, Limb and Brace Centre

Population reached:
Ultra Poor

Sierra Leone



Initiated:
2008

Programme focus:
Microfinance, Health, Agriculture, Poultry and Livestock, Human Rights, Legal Empowerment

Population reached:
527,743

Liberia



Initiated:
2008

Programme focus:
Microfinance, Health, Agriculture, Poultry and Livestock

Population reached:
577,598

Southern Sudan



Initiated:
2007

Programme focus:
Microfinance, Education, Health and Agriculture, Empowerment of Adolescent Girls

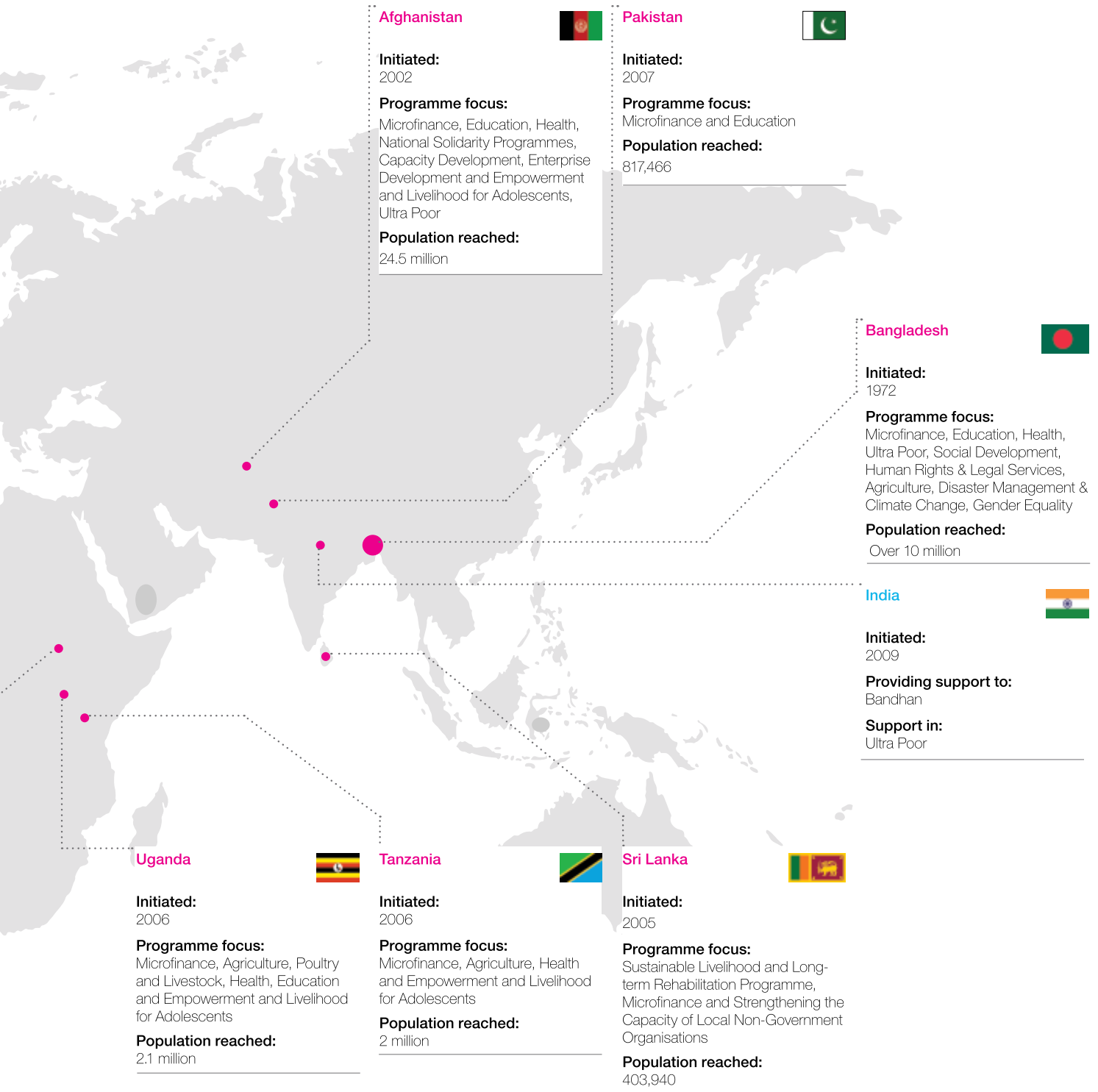
Population reached:
348,359

Key

Programme Countries

Affiliate Countries

Technical Support Countries

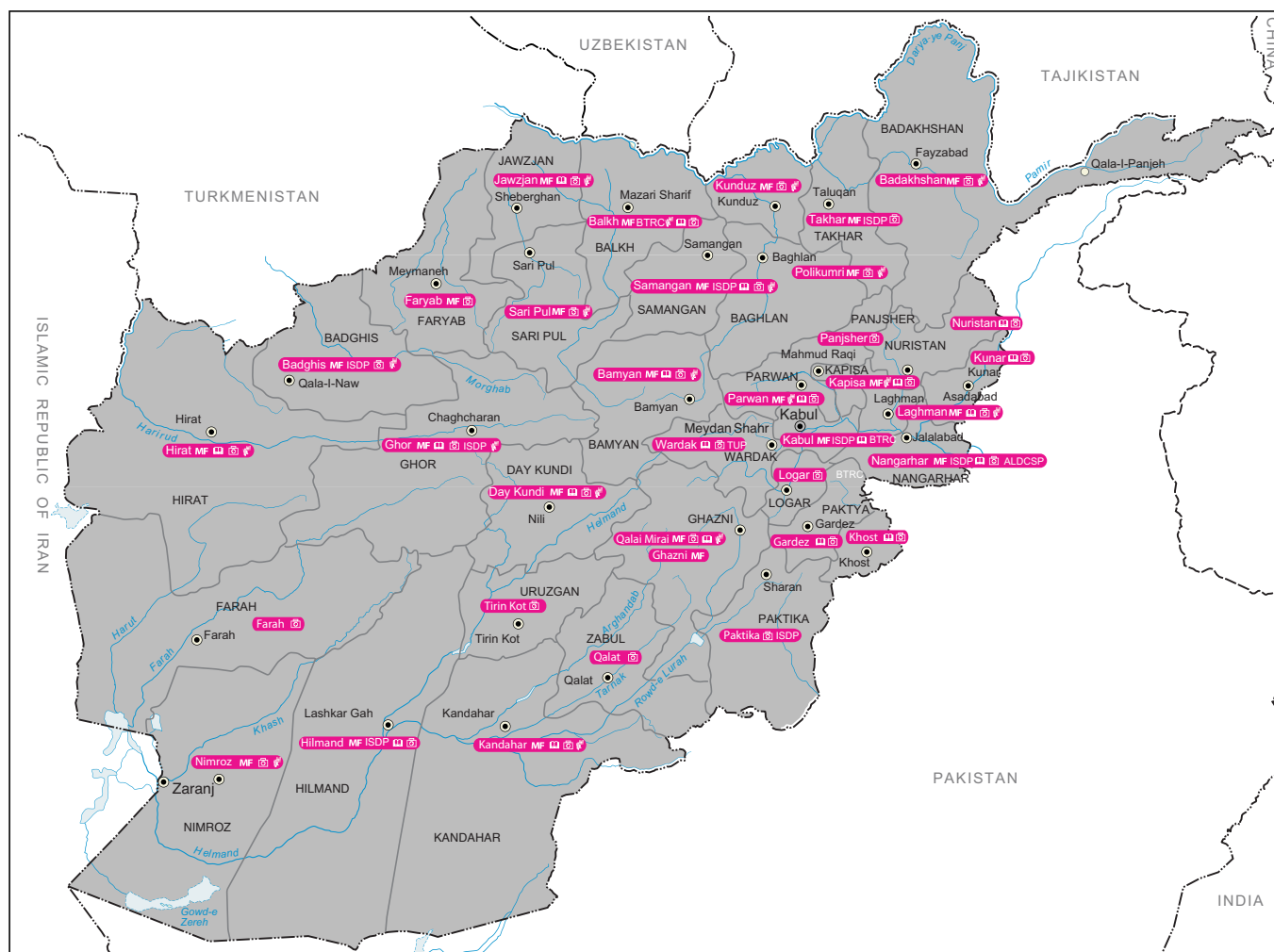


BRAC IN AFGHANISTAN

BRANCH LOCATIONS

Branch Programmes

MF	Microfinance
	Agriculture, Livestock & Poultry
	Health
	Education
ISDP	Infrastructure and Solidarity Programme
BTRC	BRAC Training Resource Centre
TUP	Targeted Ultra Poor



At a glance

Program Update as of December 2010

PROGRAMME OUTREACH

Total number of branch offices	173
Total number of area offices	35
Afghan staff (47% women)	3,081
Expatriate staff	164

HEALTH

Community health promoters	6,925
Health meetings conducted (cumulative)	2,210
Health meeting participants (cumulative)	18,755
Health services provided (cumulative)	35,035
Family planning products supplied (cumulative)	29,523

MICROFINANCE

Microloan groups	13,249
Microloan group members	190,588
Microloan disbursement (Jan-Dec 2010)	USD 31,723,844
Microloan disbursement (cumulative)	USD 178,101,438
Small enterprise programme (SEP) borrowers	11,640
SEP loan disbursement (Jan-Dec 2010)	USD 21,914,890
SEP loan disbursement (cumulative)	USD 75,332,463

NATIONAL SOLIDARITY PROGRAMME

Community development plans prepared	2,327
Sub-projects completed	5,263
WatSan hygiene education participants	9,894

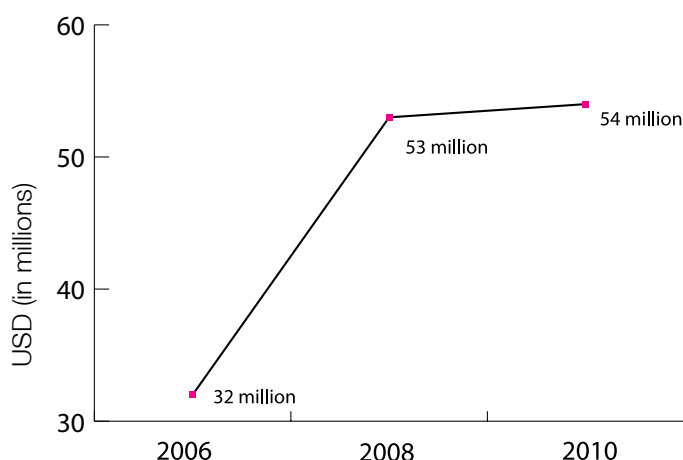
AGRICULTURE & LIVESTOCK DEVELOPMENT

Agriculture promoters	1,005
Poultry and livestock promoters	1,589

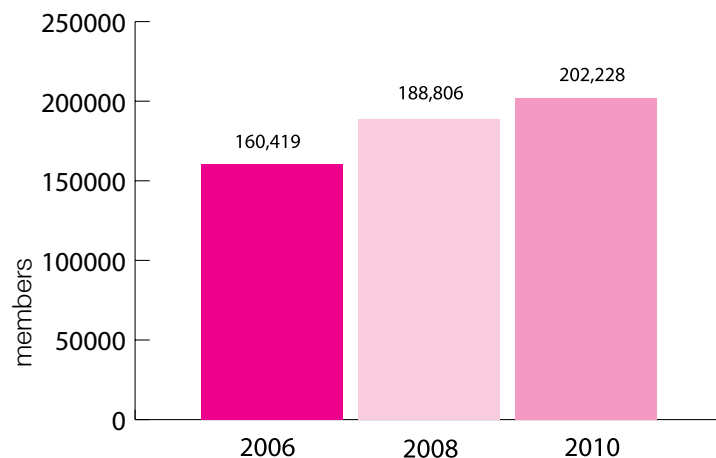
EDUCATION

Number of schools ongoing	2,297
Current students (85% girls)	71,662
Graduates (92% mainstreamed)	174,827
Public school teachers trained	7,780
Adolescent reading centres	215
Reading centre members	5,879

Annual Loan Disbursement*



Number of Microfinance Clients*



* includes microloans and small enterprise loans
1 USD = 44.95 AFN (2010)

NOTES

NOTES

BRAC International

Mahabub Hossain, PhD
Executive Director

Imran Matin, PhD
Deputy Executive Director

Shabbir Ahmed Chowdhury
Director

Shib Narayan Kairy
Chief Financial Officer (BRAC Group)

Tanwir Rahman CPA
Director Finance

BRAC in Afghanistan

Fazlul Hoque
Country Representative

Photo Credit:

BRAC/Shehzad Noorani

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