



2015

ANNUAL REPORT

VISION

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

MISSION

To empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to **achieve large-scale, positive changes** through economic and social programmes that enable women and men to **realise their potential**.

VALUES

Integrity
Innovation
Inclusiveness
Effectiveness

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CHAIRPERSON'S FOREWORD



The year 2015 has seen the culmination of the millennium development goals set by the United Nations in 2000. Bangladesh has notched up significant achievements against the eight goals, especially in the areas of health and poverty reduction. There has been a substantial drop in both child and maternal mortality, and poverty has been halved. Also noteworthy is the rise in life expectancy; Bangladeshis can now expect to live to the age of 70.

Progress in education has been mixed. Getting 97 per cent of children into school is a commendable achievement, but this means 3 per cent of primary-school-aged children are still not receiving an elementary education. In addition, around 20 per cent of those who enroll drop out before completing class 5. Equally worrisome is the lack of improvement in the quality of education. A skilled workforce is critically important for Bangladesh's future development; without it, the country will not be able to compete in the globalised economy. Providing young people with a quality education and, where needed, vocational training, is a top priority.

World leaders made an unwavering commitment in September to achieve 17 transformative sustainable development goals (SDGs) by 2030. The first of these goals is to 'end poverty in all its forms everywhere'. This is the first time in human history that the global community has made an unequivocal pledge to eliminate this scourge.

I am pleased to report that BRAC's work is already well-aligned with the SDGs. The 2030 Agenda for Sustainable Development provided the framework for the drafting of our new 2016-2020 strategy and will continue to shape our programmatic priorities over the next 15 years.

Sir Fazle Hasan Abed, KCMG
Founder and Chairperson

EXECUTIVE DIRECTOR'S
STATEMENT



I see Bangladesh at a crossroads, in a rapid transition that is gaining pace every day - from one economy to another, one society to another, one culture to another and one generation to another.

We are on an exciting journey. Bangladesh was classified as a lower middle-income country in 2015 and we are on track to become a middle-income country. There is a definite dynamism in the air. Economic activity is happening at every level, and opportunities are relatively well distributed because of the collective efforts of the government and development partners at the grassroots level. Rural villages feel like economic fairs; farmers are harvesting crops, sowing new seeds, markets are expanding, people's choices are changing and, except for those living in ultra poverty, general incomes are rising. Everybody wants to educate their children, drink safe water and live in better quality houses, and people are increasingly engaging directly with providers to access better quality basic services.

Access to technology is catalysing massive changes. Initiatives such as bKash are bringing a variety of services to the doorsteps of millions of people.

The country is experiencing a demographic dividend, leading to an increase in the potential workforce. We are seeing a steep upward trend in urban migration, challenging us to increase our attention on urban poverty.

In parallel, global foreign aid architecture is changing, resulting in a significant reduction of aid flowing into countries such as Bangladesh. Bi-lateral donor-countries are increasingly focusing on conflict-affected areas and many are moving towards trade as opposed to aid. This is a positive development for our country, on our journey towards self-reliance.

2015 was a transformative year for BRAC, with three critical drivers of change. The global sustainable development goals (SDGs) were introduced, which expanded on the millennium development goals (MDGs). We finished the first phase and planned the second phase of our Strategic Partnership Agreement with the UK's Department for International Development and the Australian Department of Foreign Affairs and Trade. In parallel with these two developments, our last five-year strategy ended and we developed our strategy for the next five years. We expanded our reach to cover twelve countries, starting operations in Nepal after the earthquake. We now touch the lives of one in every 50 people across the world. Here is a small glimpse of what we, along with government and development partners, have achieved in just one country - Bangladesh - over the last five years:

1.3 million people were lifted out of extreme poverty. **25,000** neonatal deaths were averted, **35,000** child deaths were averted and **6.8M** newborns were breastfed within one hour of birth. **16.7M** eligible couples used modern contraceptive methods. **16.4M** people gained access to hygienic toilets and **600,000** people gained access to safe drinking water. **2M** students finished pre-primary courses and **860,000** graduated from primary school. **9000** adolescent clubs were set up and welcomed **225,000** new members. **USD8.4 billion** in loans was disbursed. **27,000** court cases were filed and **22,000** cases were resolved. Grassroots community action groups initiated **498,000** new development projects and took collective action against **12,000** incidents of violence and social injustice. **89,000** group members secured leadership positions in local power structures.

We will aim even higher over the next five years. We will continue to maximise opportunities and expand services for the unserved needs of the 120 million people we already reach, while empowering 20 million of the most underserved and disenfranchised women and men to gain greater access to and control over resources, decisions and actions for social transformation. In addition, we will continue to work on the underlying structural causes of poverty and social inequality.

In parallel, we will continue to work on strengthening our organizational sustainability, including our financial viability, and reducing donor dependence. We will do this by adopting social enterprise models across almost all of our programmes, except for those specifically targeting people living in hard-to-reach areas and in ultra poverty. This will require us to upgrade the services that we offer and the ways in which we offer them. BRAC-supported front-line service providers will bring an even wider range of services to doorsteps, through higher-skilled staff equipped with cutting-edge digital tools and supported by higher-level service centres. We will work differently, to make sure that we continue to create opportunities for the people for whom we exist.

We will focus on improving knowledge management within our workforce, to improve our own programme quality and to become a knowledge partner of choice. We will strengthen our policy advocacy work by using our learning from the field as empirical evidence to influence governments and development partners to better serve people living in poverty and socially marginalized populations. This will allow us to scale our impact faster and wider than ever before.

These changes will require a significant transformation. We have a responsibility to the country, to continue to find solutions to the social problems of a rapidly changing Bangladesh. BRAC has always been there for the people of Bangladesh, working with government and other development partners, to reach every last mile. Our new five-year strategy will ensure that we stay at the forefront of the country's development journey. We look forward to embarking on this exciting new path with you.

Dr Muhammad Musa

BRAC

FIVE-YEAR STRATEGIC PLAN

(2016-2020)

Bangladesh stands at interesting crossroads. In the 45 years since it gained independence, the country has not only emerged from war, but has made significant strides in both social and economic fields - poverty reduction, per capita income and gender parity in education and health. Bangladesh's development trajectory is considered as a unique success story globally. Rising inequality is the most pressing social challenge for the country now, and it is an obstacle that could halt, if not derail, any ambitions of an inclusive society. Against this backdrop, we have set the following overarching goal:

In the next five years, we will empower 20 million of the most underserved and disenfranchised women and men to gain greater access to and have more control over resources, decisions and actions, while continuing to maximise opportunities and expand services for the unmet needs of the 120 million people we already reach.

To achieve this goal, we will make the following changes:

PROGRAMMING

- 1 Eliminate extreme poverty in Bangladesh by 2020:**
Reduce the cost of our targeting ultra poor programme and scale it up to graduate half a million households out of extreme poverty.
- 2 Financially empower people living in poverty:**
Strengthen client protection mechanisms, expand financial education services to all clients and introduce customised financial products for a wider range of groups. Continue to look for market gaps and set up new social enterprises to provide livelihood opportunities for people living in poverty.
- 3 Skills and decent work for underprivileged women and men:**
Equip 500,000 young people (50 per cent women, 10 per cent persons with disabilities and minority groups) with skills training and link them to decent jobs or entrepreneurship.
- 4 Resilience to climate change and emergency response capacity:**
Establish BRAC as a leading humanitarian response entity, helping people adapt to (and mitigate, when applicable) climate change. Integrate climate change adaptability in all programmes.

5 Gender equality:

Reduce violence, increase men's engagement and increase gender parity within BRAC through integrated actions for women's empowerment across programmes. Create a gender resource centre to provide technical support to programmes.

6 Pro-poor urban development:

Deliver customised, affordable and quality basic services for people living in urban poverty. Mobilise communities to be more aware of their rights. Advocate for safe, affordable and quality transportation and pro-poor urban governance.

7 Universal healthcare access and improved nutrition:

Address emerging health problems (such as non-communicable diseases), increase the professionalism of frontline services and introduce a wide range of fee-based products and services.

8 Invest in the next generation through early childhood and improved education quality:

Enhance quality of and access to education at all levels, with an added focus on early childhood development, and advocate for quality education nationally.

FINANCING

Amid shifting global development aid priorities, we will continue to diversify our funding sources.

- Our social development programmes will increasingly adopt social enterprise models. Five programmes will be the initial focus; health, education, skills and employment, migration and human rights and legal services. More sophisticated targeting mechanisms will be introduced, with diversified financing options (free, subsidised, fee based, etc) available for different economic groups.
- A proactive fundraising strategy will be devised, with a focus on new, diversified channels such as philanthropy and corporate social responsibility.
- Our microfinance programme will contribute a portion of their surplus to support our other social development programmes.

ORGANISATIONAL FOCUS

1 Develop management and business thinking capacity:

Change leadership style to encourage risk taking, promote innovation and ensure a continuous succession of leaders. Attract staff with business skills who can implement social enterprise models. Introduce e-learning and strengthen staff capacity on technology and communication.

2 Increase efficiency of structures and processes and leverage greater use of data for decision making:

Incorporate more technology, particularly around data collection and management. Use more evidence in management decision making to run a leaner and more effective organisation.

3 Increase influence through knowledge and evidence-driven advocacy and strategic partnership:

Increase our value as a knowledge partner of choice of other humanitarian and development stakeholders. Attract innovation, implementation and knowledge dissemination partners.

4 Strengthen and align support programmes:

Increase accountability within support units through streamlining processes and introducing feedback loops.

5 Develop mechanisms to strategically support and leverage BRAC International and other BRAC institutions more systematically:

Bring the entire BRAC family together through one global strategy.

BRAC has always been an evolving organisation, and the **strategic plan 2016-2020** is a continuation of this trend. Bangladesh graduated from low income country status to lower middle income country status in 2015 and the country's economic progression shows no signs of slowing. It is essential that we take early steps to ensure that we will be able to respond to changes in funding patterns and development needs.

As a leading organisation in the field of social development, we will become even more relevant, efficient and effective, continuing to ensure that Bangladesh is a country where everyone has the opportunity to realise their potential.

HEADLINES FROM THE YEAR

JANUARY 2015

Young Ebola survivors become entrepreneurs

Survivors received cash grants from BRAC and the Ministry of Social Welfare Gender and Children Affairs of Sierra Leone to start their own small businesses. Learning continued when schools were closed, through radio sets, textbooks, exercise books, and stationery, provided by our empowerment and livelihood of adolescents project. Survivors started to reintegrate into their communities with psychosocial and psychological counselling support provided by trained staff and mentors.



BRAC in the 14th World Toilet Organization Hall of Fame

The World Toilet Organisation gave us a place in their Hall of Fame for improving sanitation in the lives of over 66 million people in Bangladesh. 97 per cent of the population has access to a toilet, with an estimated 57 per cent of people now using sanitary latrines.

FEBRUARY 2015

Bangladesh's first app for women

maya.com.bd, in partnership with BRAC, launched the first ever one-touch help service mobile phone app for women. The service allows women and girls in both urban and rural areas to post anonymous questions on health, legal and psychosocial issues. Teams of doctors, lawyers and psychosocial counsellors respond in either English or Bangla, depending on the user's preference.



1.2 million people call for children's rights to education

Over 1.2 million people called on world leaders to keep their promises to secure every child's right to education by the end of 2015. The Up For School petition is an initiative by the global campaign 'A World at School', to bring attention to the more than 58 million children around the world who remain out of school. The campaign looks at the reasons why children are not in school, such as discrimination against girls and child marriage.



MARCH 2015

BRAC awarded most female-friendly organisation in Bangladesh

Bangladesh Brand Forum awarded us the 'RFL Inspiring Women Award' for being the most female-friendly organisation in Bangladesh. The award was given for female-friendly policies, supporting female employees in their careers and ensuring female staff a congenial workplace for pursuing their aspirations.

APRIL 2015

Bangladesh's best talent awarded

The Medhabikash (promoting talent) Education Summit brought together 300 scholarship awardees, corporate leaders, media personalities, academics and journalists. Our Medhabikash scholarships



support meritorious students from financially-disadvantaged families to pursue post-secondary level studies.



MAY 2015

USD 15m for Nepal's earthquake survivors

We pledged to spend USD 15 million in the next two years to help earthquake survivors in Nepal. The two-year-long support programme in Nuwakot village includes support for 2,000 households, short-term and long-term rehabilitation of 200 maimed earthquake victims, psychosocial rehabilitation of 30,000 earthquake victims, and livelihood support for 5,000 households.

JUNE 2015

Gates Foundation goals met and exceeded

The water, sanitation and hygiene programme achieved and surpassed the targets set by the Bill and Melinda Gates Foundation and was awarded a performance incentive. USD 4.9 million was received to support safe water, sanitation and hygiene from 2015-2020 in selected urban areas.

The next generation of education in Bangladesh

The 'Quality education for the next generation' seminar was held, an initiative of our ongoing education campaign and the Institute of Informatics and

Development. The seminar presented a new study that revealed a direct relationship between a child's learning skills in Bangla, English and math, to factors like parents' income, availability of electricity and child labour. A number of possible solutions for ensuring quality education were identified, through research, consultation with experts, and discussions with students, parents and teachers. Education activists raised concerns for political parties to commit to isolating the education sector from political and non-political violence.

JULY 2015

Wall Street Journal praises BRAC

We were selected as a finalist in the Wall Street Journal's Financial Inclusion Challenge, in the category of operational effectiveness. The Financial Inclusion Challenge looks for innovative and impactful models that address barriers to financial inclusion. Our health loans have been issued to nearly 3,000 households as of April 2015. Financial Inclusion Challenge judge Chetna Sinha praised our unique model for working in the most remote areas of Bangladesh.



AUGUST 2015

Fight against anaemia and stunting continues

The Alive & Thrive programme was implemented in 50 sub-districts to reduce anaemia and stunting in young children. Health workers worked with young mothers to improve infant feeding practices and hand washing habits. Exclusive breastfeeding rose from 48 per cent to 88 per cent and hand washing among mothers rose from 23 per cent to 31 per cent.

SEPTEMBER 2015

Relief for flood victims

We reached out to 1,200 families with 1.4 tonnes of food supplies and cash support worth USD 9,758 (BDT 764,000) during the severe floods in Gaibandha, Lalmonirhat, Kurigram and Sirajganj. We also arranged makeshift sheds on hospital premises, supplied intravenous fluid and created child-friendly spaces in Gaibandha.



OCTOBER 2015

World Food Prize

Our founder and chairperson, Sir Fazle Hasan Abed received the 41st annual World Food Prize at an international symposium in the United States. He was recognised for his outstanding contribution to enhancing the world's production and distribution of food to those most in need. In the words of Sir Fazle, "The real heroes in our story are the poor themselves and, in particular, women struggling with poverty. In situations of extreme poverty, it is usually the women in the family who have to make do with scarce resources. When we saw this at BRAC, we realised that women needed to be the agents of change in our development effort."

NOVEMBER 2015

Nationwide dialogue on microfinance for FI2020

The Financial Inclusion 2020 campaign built global momentum around how to address the remaining gaps in financial inclusion through FI2020 week. The international event included banks, policy makers, non-government organisations, microfinance institutions, investors, and financial capability experts. We

launched a nationwide dialogue with local government leaders on how microfinance is contributing to alleviating poverty in the country.



DECEMBER 2015

120 innovators, 36 hours, 7 winning solutions

'BRACathon', our first ever in-house hackathon, attracted more than 120 budding app developers and students to develop mobile applications for social challenges. The 36-hour-long development marathon took place in BRAC University. Participants tackled a wide range of issues, such as tuberculosis prevention, micro learning, microfinance data access, crowdsourcing information for city road improvement and new user interfaces for mobile money. We will pilot and potentially scale up the apps developed by the seven winning teams.

London School of Economics publishes research on BRAC

Researchers at the London School of Economics published a study on our targeting the ultra poor programme. The programme lifts households out of extreme poverty by developing women's entrepreneurial capacities, and has long-term benefits, according to the evaluation. The programme has supported women in 1.6 million households to shift from low-paid insecure jobs to small business ownership. Aspects of the programme have been replicated across Africa, Asia and Latin America by other organisations.

RESEARCH

FROM 2015

International labour migration selection: Findings from the baseline survey of BRAC's safe migration project

Assessing the knowledge and awareness of aspiring migrants on the process of migration

Less educated and skilled workers are more likely to migrate through middlemen. Potential migrants with relatives who have migrated are more likely to arrange migration through personal connections. Study districts with high levels of migration show less migration attempts through middlemen and more through personal networks. Study districts with low levels of migration have low levels of awareness about migration processes. Aspiring migrants who are more educated and skilled, and have higher earnings in Bangladesh, are more likely to stop trying to migrate after some time. Substantial financial losses are associated with failed attempts, with higher losses among those who failed in attempting to migrate through middlemen. Wage rates in destination countries are lower for those who migrate through middlemen. Most migrants do not get formal job contract documents.

Moving from extreme poverty towards sustainable livelihoods: Evidence from the Challenging the Frontier of Poverty Reduction- Targeting Ultra Poor (CFPR-TUP) programme

Does the transfer of capital and skills to the ultra poor sustainably improve their livelihoods?

Long-term impacts of the CFPR-TUP programme were estimated using randomised control trials. Three rounds of panel data from the years 2007, 2011 and 2014 were analysed. The programme had a significant positive impact on occupational choices, per capita income and assets. There is no statistically significant impact on education after 2-4 years of programme support, but the effect on education is positive and statistically significant after seven years of programme support.

Exploration of multiple micronutrient powder usage among children of 6-59 months in Maternal Infant and Young Child Nutrition (MIYCN, Phase II) project areas of Bangladesh

Fighting anaemia through home-based food fortification

One in every three children under five in Bangladesh is anaemic. We started promoting multiple micronutrient powder in 2009 to address this. Research mapped usage of the powder among children 6-59 months old in the project areas. 4,616 children were selected from 10 MIYCN districts and two urban slums. 57 per cent of mothers had heard of MNP, but only 26.2 per cent fed it to their children. Percentages were notably higher among children 6-24 months old in rural areas. Most mothers believed the powder fulfilled nutritional requirements, fostered intellectual development, and promoted child growth. A small number avoided the powder, believing that regular family food was enough for children.

Building awareness on consumption of iodized salt and compliance management of Rapid Test Kits

Investigating low consumption of iodized salt

Much of the salt available in Bangladesh is 'open'/non-iodized salt, or is falsely labelled as iodized, despite the presence of a government law that prohibits the sale of non-iodized salt. Our health, nutrition and population programme, in partnership with other organisations, provides Rapid Test Kits to check iodine levels. We complement this with promotional activities aimed at boosting consumption of iodized salt. The study investigated the compliance of retailers in using the kits, whether promotional activities improved the availability of iodized salt in local shops and the acceptability of iodized salt by consumers.

Retailers were willing to utilise the kits while buying salt from wholesalers; however, in most cases, dealers did not co-operate to check the salt. There is public demand for cheaper, non-iodized salt, however salt with false labels is gradually fading from local markets due to counselling and implementation of the Rapid Test Kit strategy.

Incidence and risk factors of recurrent pulmonary tuberculosis within a successfully treated cohort: Preliminary findings

How significant is the threat of recurrent tuberculosis in Bangladesh?

Tuberculosis remains a challenging communicable disease. Recurrent tuberculosis poses a significant threat to the tuberculosis control programme, as it is associated with lower cure rates compared to new tuberculosis cases.

A cohort of smear positive pulmonary tuberculosis patients declared as cured or having completed treatment were selected to measure the incidence and predictors of recurrent tuberculosis, and its variation in rural and urban settings. 44 patients were diagnosed as having recurrent tuberculosis, showing a recurrence rate of 4.5 per cent. Higher incidence was noted in rural areas compared to urban areas. Although the recurrent tuberculosis rate was low in Bangladesh, adequately treated patients are still at risk of recurrence if they come into contact with a tuberculosis patient.

Social Identity: Community skilled birth attendants

Evaluating the social acceptance of community skilled birth attendants

Our health, nutrition, and population programme seeks to increase the number of community skilled birth attendants across Bangladesh. The study explored the process of social identification of the birth attendants.

Birth attendants are known as BRAC health cadres in communities. They are respected, and referred to as 'daktar' or 'nurse apa'. Professional training on birthing methods enables them to generate income and social prestige. However, village doctors and traditional birth attendants interrupt their work in home birthing. Most people in villages perceive that assisting home birthing is a social norm rather than a professional duty.

BRAC Neuro Developmental Disability Centres

Neuro developmental disability centres were initiated in 2014 to explore ways to improve the lives of children with special needs.

The centres are an initiative of our education programme, in cooperation with our health programme. This research study documented and analysed their operations, processes, outcomes, challenges and solutions. A qualitative approach was employed, documenting the development of the centres from the perspectives of policy and personnel, children, their families and communities.

Learning outcomes of children with disabilities, and changes in the attitudes of families and communities regarding disability were observed. Outcomes could improve if teachers, even in situations where resources were constrained, consistently implemented certain activities. Concerns were expressed over limited resources in centres, problems with transportation of children, inadequate medical support including therapy and a lack of intrinsic motivation of teachers and caregivers because of poor honorarium.

Challenges in providing education services in marginalised areas: BRAC's experiences in Sylhet division

Assessing quality of education

The study was initiated to scientifically document the operational challenges, coping strategies and barriers to implementing successful school operations. A purely qualitative approach was employed in five sub-districts to capture variations across regions such as plain lands, wetlands (*haor*) and tea estates.

Major challenges in the tea-estates and *haor* areas related to availability of space for schools, maintenance, teacher recruitment, training and retention. Geographical exclusion and financing gaps were also seen to have a significantly negative impact on the quality of education.

Ensuring access to safe drinking water in coastal areas of Bangladesh: A pilot study in Tala union

Finding suitable drinking water options

Household census data revealed that shallow tubewells were the main source of drinking water in Tala union. Rahimabad was identified as the most vulnerable mouza in terms of access; approximately 28 per cent of households need to travel over 500 metres to collect water. Danganalta

was identified as the most arsenic-contaminated mouza. 84 per cent of households were willing to pay BDT 20 per week to have access to safe drinking water. Piped water supply was the most preferred option for buying drinking water. Serious concerns remain about using groundwater.

Approximately 89 per cent of households prefer deep tubewells as a drinking water source, however the underground layers of soil in some villages are too deep and salinity intrusion is found in some of the layers.

How students are experiencing and combating sexual harassment against girl students in public places

Investigating sexual harassment of adolescent girls

A baseline survey of 'meyeder jonnyo nirapod nagorikotto' (MEJNIN) Phase I, a project of the gender justice and diversity programme to combat sexual harassment against girl students in public places, found that 36 per cent of girls experienced sexual harassment when going to school. A qualitative study on the impact of MEJNIN Phase II was initiated to understand existing knowledge of sexual harassment, investigate attitudes and explore the occurrence of sexual harassment within a defined period of time. Relevant actions taken by adolescent boys and girls, teachers, and other members in the community were also investigated.

A lack of understanding about sexual harassment was found among most students, who wrongly referred to harassment as eve teasing. Parents and community leaders expressed concerns that harassment mostly occurred when girls go or return from school. Perpetrators were mainly close relatives, or people known to the girls.

Publications from 2015

The status of water, sanitation and hygiene in rural Bangladesh

The study explores the status and quality of practice of key hygiene behaviours and the quality of drinking water based on chemical and microbiological water parameters. The study also explores perceptions of drinking water interventions in a coastal district where unsafe water is a growing crisis.

Livelihoods in depressed basins of Bangladesh

What are the factors that influence the socioeconomic conditions and livelihoods of people living in the wetlands? In 60 out of 500 sub-districts identified, people lag far behind in health, education and livelihood opportunities.

Poverty, protection and exclusion in rural Bangladesh

The processes through which marginalised families are included are often determined by local elites. The study seeks to understand how and why the poorest face constraints in gaining access to public services and entitlements, and why children from ultra poor families stop going to school.

Lives of street-connected children in Bangladesh

What are the reasons behind street migration and what daily struggles do street children face? The study presents a range of push and pull factors that lead to and keep children on the streets.

Engaging men and boys in the journey towards gender equality and female empowerment: Gender quality action learning

An investigation about men's engagement in reproductive issues, and an examination into their role in ensuring the participation of female family members in decision-making.

Environmental and economic sustainability of groundwater for irrigation: Implications for ensuring food security in the northwest region of Bangladesh

Increased demand for food, poor water management and declining rainfall is creating unprecedented pressure on groundwater, the main source of irrigation for increasing crop production in the region. What are the key factors that constrain the use of groundwater and the policy suggestions for its sustainable use?



HUMAN DEVELOPMENT,
AS AN APPROACH, IS
CONCERNED WITH WHAT
I TAKE TO BE THE BASIC
DEVELOPMENT IDEA:
NAMELY, ADVANCING THE
RICHNESS OF HUMAN
LIFE, RATHER THAN
THE RICHNESS OF THE
ECONOMY IN WHICH
HUMAN BEINGS LIVE, WHICH
IS ONLY A PART OF IT.

- Amartya Sen

TARGETING THE ULTRA POOR

Lifting **MILLIONS OF LIVES** out of ultra poverty

Our programme is specifically designed to meet the needs of households that are too poor to access traditional development interventions. We create and improve livelihoods for those at the base of the economic pyramid through our 'graduation' model, eradicating poverty in all its forms (SDG 1). Over 25 countries have adapted and replicated our groundbreaking model to date. 95 per cent of our participants graduate from ultra poverty. Globally, 75-98 per cent of the participants meet the country-specific graduation criteria in 18-36 months, according to reports from CGAP and Ford Foundation-funded pilots.

HIGHLIGHTS 2015

We reached **90,000 ultra poor households** in rural, urban and coastal areas with our targeted ultra poor strategy. **80,000 participants (97 per cent)** from the 2014 group graduated out of ultra poverty.

We installed **19,000 latrines** and **450 tubewells** in collaboration with village poverty reduction committees. The committees enrolled **2,000 children** into government schools. We planted **546,986 saplings** to reduce climate change-induced vulnerabilities.

We introduced a new pilot, called the TUP-nutrition project, to prevent under-nutrition (measured through stunting) in the **first 1,000 days of a child's life**. The baseline survey was conducted and we look forward to investigating its impact through the endline survey.

Graduation, measured through a set of criteria, occurs when households achieve economic and social advancement over a period of 24 months.

- ✓ At least three sources of income in the household within two years
- ✓ Nutritious meals twice a day for every member of the household
- ✓ Use of a sanitary latrine and safe drinking water
- ✓ At least 10 ducks/chickens/pigeons owned by the household
- ✓ Kitchen garden present in the household
- ✓ Sustainable homes considering the geographical context
- ✓ Children attend school
- ✓ Four fruit-bearing or woody trees owned by the household, if space is available
- ✓ Eligible couples adopt family planning
- ✓ Zero child marriage in the household

WE WILL BUILD
A COMMON
CONSENSUS WITH
DEVELOPMENT
ACTORS FROM ALL
OVER THE WORLD
TO BREAK THE
POVERTY CYCLE



A spirit unbroken

It is a weekday afternoon in Moulvibazar, Rangpur, and the melody of children chanting times tables is wafting through the trees. School is over, but students are gathered under shady trees in the village courtyards for free coaching. Not just in this village, but in many others nearby as well. It is not the work of any organisation- this network of open-air classrooms is all due to the initiative of one barely literate woman.

Shamsunnahar has lived through enough adversity to know the value of education. She is the proud owner of two houses and 36 decimals of land today, but was working long, hard hours as a domestic helper just a few years ago. Growing up in an ultra poor family and married at 13, she was never given the opportunity to study. She was left with next to nothing when her husband passed away from cancer a few years into their marriage. Sending her two sons to school was a distant dream.

Things started to change for the better when she was selected for our ultra poor programme. Shamsunnahar attended training on running a poultry and livestock enterprise. She received an asset transfer and weekly stipends, and graduated from the programme after two years. She took out three microfinance loans to set up her own poultry business, and used the profit from her first investment to send her children to school.

Shamsunnahar often visited the local government school to check on her children's progress and was appointed as a member of the village poverty reduction committee, an independent voluntary body. She quickly discovered that students would benefit from after-school coaching classes. She rallied village authorities and organised free additional classes for all children. She personally made sure that children from ultra poor families attended these classes. Her innovative thinking landed her a position as a member of the village school management committee.

Shamsunnahar then focused on the nutrition of her children, taking training on vegetable cultivation and guiding others to do the same. This brought her further recognition, and she was made the president of the village agriculture development committee.

Refusing to bow down to adversities, Shamsunnahar continues to promote better practices in education and agriculture, while encouraging women and the larger community to make better lives for themselves.

MICROFINANCE

Helping 5 MILLION FAMILIES move toward economic freedom

As one of the largest providers of financial services to the poor in the world, we offer a diverse range of products and services to families across Bangladesh.

Microfinance supports people living in poverty in myriad ways by facilitating easy access to credit and savings, from enabling investment in small enterprises, to helping families maintain spending on food, to accessing foreign employment opportunities, and offering coping mechanisms for emergencies. We directly contribute to achieving eight of the sustainable development goals – relating to extreme poverty, food security, health, education, gender equality, sanitation, inclusive economic growth and climate change resilience.

Smart spending, better savings

In September 2014 we launched a financial diaries research project that looks at how low-income households in Bangladesh access finance and manage their money. The project included tracking financial transactions of over 300 respondents for one year, and is helping BRAC to modify and develop our services based on a better understanding of clients' financial lives.

Mafidul Islam manages a shop that services computer hardware in Dhaka. He enrolled as a respondent and was given a financial diary in which he recorded all of his earnings and spending each day. A field officer collected the data once a week. He was earning USD 166 per month at the time.

"After two or three weeks of maintaining the diary I noticed a pattern in my spending. I realised that I didn't need to spend in those ways; that I could save." He continues, "I used to smoke a lot but when I saw that I was spending over USD 50 on cigarettes, I cut down".

Two months into the project, Mafidul opened a deposit premium scheme (DPS) – a special savings plan where you save monthly, and receive a handsome return upon maturity. He then opened two more with other institutions in the following months, and now saves USD 65 a month.

"I have worked in Dhaka for a long time but I've never been able to think about saving. Now I save what I can because I am earning and in the future I may not be able to. This money will give me security if that happens."

Today he retains over half of his earnings, which he either saves, or sends to his family outside of Dhaka, via bKash.

Financial management hasn't improved his life in every way, however: **"Before I used to take air-conditioned bus services to go home, but now I go without it."**



Mafidul's experience highlights how access to better financial tools and management can transform one's ability to build on one's assets and plan for the future. This project has reinforced our belief that there is a huge need for improved money management skills and more targeted products for low-income people. In 2015, we thus significantly scaled up our financial literacy trainings and developed and piloted several new products, including a consumer loan, emergency loan and a credit-shield life insurance.

Mafidul's monthly transactions (USD)	Before enrolment	After enrolment
Monthly income	166 -	204 -
Living costs	64	64
Cigarettes and miscellaneous	51	19
Remittances to family	51	51
Savings	0	64
Surplus cash-in-hand	0	6

HIGHLIGHTS 2015

We continued our drive to promote full financial inclusion, by increasing the number of households provided with financial services, and building the suite of products available to them.

Furthering our reach

We continued to expand our reach among poor women, farmers, salaried workers, migrant workers, and small entrepreneurs. We also disbursed more loans to **households affected by disability**, through specific targeting, recognising that households with disabled income-earners face additional barriers to accessing financial services. In 2015 our total

number of borrowers grew **8 per cent** from **4.5 million borrowers** to **4.9 million**; and our portfolio grew **24 per cent** from **USD 1.16 billion** to **USD 1.44 billion**, the largest so far.

Putting clients front and centre

Promoting financial inclusion means more than increasing our numbers reached, but how effectively we are reaching them. This means ensuring

that clients can access a range of financial services **tailored to specific needs**, that they clearly understand and can use easily.

We continued to strengthen measures for **client protection**, by diagnosing over-indebtedness, promoting transparency, making products as fair and useful as possible and ensuring clients are consistently well treated.



We kicked off the year by reducing our interest rates by one percentage point. We also expanded our **customer service assistants to 1,300 branches**; this all-woman cadre conducts financial awareness trainings and offers advice to clients that have questions and concerns.

More clients now have access to a set of complementary services that secure families against financial shocks. **4,700 clients** borrowed health loans to help them manage large medical expenditures in the family, while **20,000 clients** opted for our credit shield life insurance, giving the household financial security in the event that a client or their spouse passes away. Almost **300 households affected by flooding** took up pre-approved emergency loans that were being piloted in flood-prone areas.

Many clients have changed the way they pay for their savings. In 2015, **12,000 clients, primarily women**, chose to make savings deposits via mobile money using bKash - a BRAC Bank subsidiary. The support they receive from us to bring them on to the service is also helping to promote numerical and digital literacy, enabling more people to use the platform in ways that best suit their needs.

BRAC HOPES TO ATTAIN SMART CERTIFICATION, THE GLOBAL GOLD STANDARD FOR CLIENT PROTECTION FOR FINANCIAL INSTITUTIONS, AND CATALYSE GREATER ATTENTION TO CLIENT PROTECTION ACROSS THE SECTOR

BRAC: Delivering financial services to the underserved



Total disbursed:
In 2015, we disbursed
USD 2.5 billion

Total clients:
5.4 million*

Total borrowers:
4.9 million

87%
of BRAC microfinance clients are women 



246,000 clients received small enterprise loans



94,000 clients received migration loans



614,000 clients received agriculture finance



20,000 households with disability in the family received access to credit and savings

* Not all of our clients are borrowers; some choose to just save.

SKILLS DEVELOPMENT

Unlocking the potential of future generations

A third of Bangladesh's population is 10-24 years old and two million young people enter the labour market every year. Half of the population are illiterate or semi-literate however, and most young people end up with irregular, informal jobs.

Bangladesh's workforce is expected to reach 76 million people in 2025. We aim to use skills to ensure inclusive and sustainable economic growth and create decent employment opportunities for 500,000 young people within the next five years.

We provide competency-based training, in line with the National Skills Development Policy, with a focus on women and marginalised groups. We strive to enhance employment opportunities through apprenticeships, institution-based training and enterprise development, focusing particularly on decent jobs in growth sectors.

HIGHLIGHTS 2015

Building on the success of our skills training for advancing resources (STAR) project, we launched a new programme which provides competency-based training following the Skills Development Policy 2011.

We provided apprenticeship training to **5,400 marginalised young people** through STAR. **57 per cent were female** and **10 per cent had disabilities**. Strengthening social inclusion, we included hijras*, orphans, children of sex workers and ethnic minorities. **99 per cent of the**

graduates were employed within one month of training and **15 per cent of the female graduates were employed in non-traditional jobs**.

We piloted two new cost sharing dual system models with support of the International Labour Organization.

Our housekeeping project equipped 15 **female high school graduates** from disadvantaged families with **hospitality skills**. Graduates were employed by internationally recognised

hotels and BRAC Centres for Development and Management.

Our pharmacy project trained **38 disadvantaged young people to work as C-grade pharmacists**. 50 per cent were female and 5 per cent had disabilities. All graduates are employed in pharmacies while they wait for their certification.

We became active members of the National Skills Development Council's National Committees on Gender and Disability, the Informal Sector Industry Skills Council and other policy-level forums.

THE TIME IS NOW



60% of Bangladesh's total labour force is under 30 years old.

Two million young people are entering the workforce every year but,



75% of business leaders claim that skilled young workers are scarce.



WHAT CAN BE DONE?

Our **competency-based training**¹ creates opportunities for young **women, men and hijras** to get better jobs.



Over **17,000 young people** have employable skills and are promoting decent work standards.



99% were employed upon graduation.



All **967 young people with disabilities** remain employed till date.



1 in 10 have started their own businesses and are creating opportunities for others.

¹ Competency based training is designed to respond to present and future industry needs. It emphasises what a person can do in the workplace after completing their training.

WE WILL EQUIP
AT LEAST **14,000**
UNEMPLOYED
YOUNG PEOPLE
FROM DIVERSE
BACKGROUNDS WITH
HIGH QUALITY
SKILLS AND LINK AT
LEAST 80 PER CENT OF
THE GRADUATES WITH
JOBS.



Hotel Amari's newest employee

Similar to the young women who challenged social norms to make Bangladesh's ready-made garment industry what it is today, it is likely that Jhuma will be remembered one day in Bangladesh's hospitality industry. As is the case with most pioneers though, her personal stakes are very high.

Rehana Akhter Jhuma has to lie every single day.

She leaves home early so that she has time to change her clothes before she gets to work, and she leaves late so that she can change and hide her uniform.

Her job brings in enough money to support everyone in her family, but she cannot tell the truth about what she does to people who matter the most to her.

Jhuma is a housekeeper. At work, she wears a crisp, ironed uniform at Amari, a five-star international hotel chain in the capital. At home, her community thinks that she works for a non-governmental organisation.

In many of the other countries where Amari operates, housekeeping is a respectable job for women, and the first step to a career in the hospitality industry.

Housekeeping is still not considered a decent job for girls in Bangladesh though. It is likely that Jhuma's community would stigmatise her and not allow her to work further if they learnt that she was a housekeeper.

Ironically, girls like Jhuma, who her manager Sadekur Rahman describes as "a quick learner and definitely as good as any male colleague" are exactly what the industry needs. A recent BRAC survey found that only 17 per cent of hotels in three major cities employ women. It is assumed that this is primarily because of the social perception associated with the occupation.

Jhuma is a graduate of the BRAC hospitality programme, and her family had always lived in poverty before her training. Through a mix of practical and theoretical lessons, she now brings home USD 150 (BDT 12,000) every month in her first year of employment.

Jhuma was made permanent before she had even finished probation. Changing social norms is a complex process, but Jhuma's broad smile, professional conduct and her proud manager standing behind her will hopefully mean an easier journey for Jhuma's 17-month-old daughter, when she one day enters the workforce.

* refers to trans-women (male-to-female transsexuals or transgender individuals)

DISASTER MANAGEMENT AND CLIMATE CHANGE

STRENGTHENING RESILIENCE to combat climate change

Climate change is a rising global concern. Bangladesh, a low-lying river delta region, is particularly at risk. Our aim is to enhance our institutional capacity to respond to natural and human-made hazards through humanitarian response, and support communities in rebuilding their lives as quickly as possible. We also focus on empowering communities to sustainably reduce vulnerability of their populations. In alignment with the sustainable development goals, we strengthen resilience through community-based disaster risk reduction and adaptive strategies against climate change (SDG 13).

HIGHLIGHTS 2015

We reached out to affected families during the floods, creating child-friendly spaces, monitoring the situation, managing diarrhoea and providing food, medicine and cash support.

During the floods, we also distributed vegetable seeds to **20,000 households** to restore their nutritional needs. **3,000 marginal farmers** received support through mobile money to restart cultivation. Farmers pooled together a percentage of the support

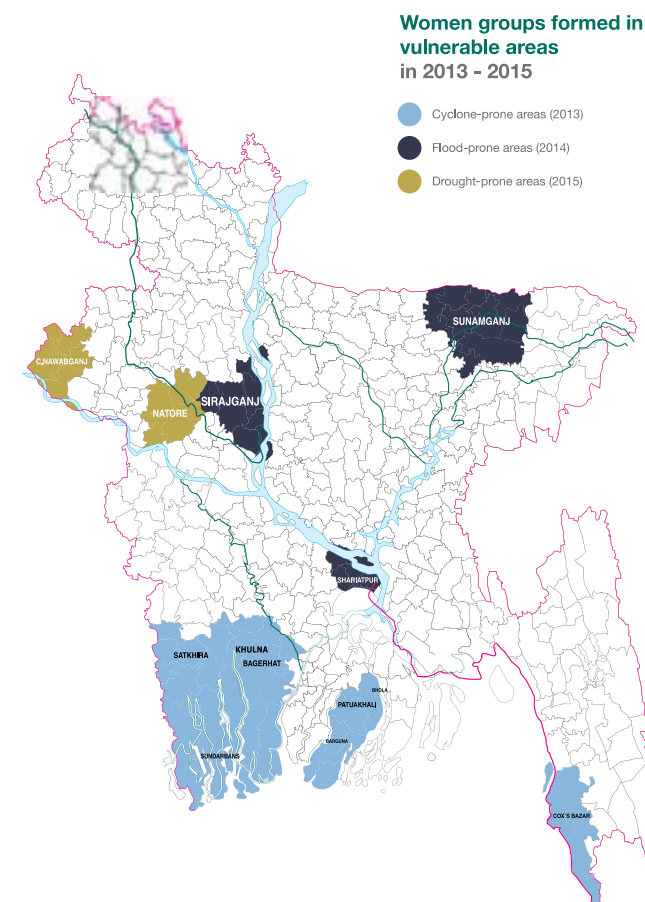
they received after the harvest to create their own **community level disaster-resilient funds** for future emergencies. *Polli shomaj*, our women-led, community-based organisations, coordinated the initiative in the affected districts of Sirajganj, Kurigram, Gaibandha and Lalmonirhat.

We expanded support to **450 survivors** of the Savar (Rana Plaza) tragedy with medical support, skills development and psychosocial counselling through a new initiative.

Another 330 survivors are receiving monthly subsistence against five-year-long fixed deposits through mobile money.

More than **19,000 women living in vulnerable districts** formed a network of **764 groups** across Bangladesh. They acquired leadership, mental stress management and skills training to help build resilience in their communities. Approximately **3,820** of them started new livelihoods with seed capital and have now planted **38,200 tree saplings** to protect their homesteads.

REDUCING VULNERABILITY OF WOMEN AFFECTED BY CLIMATE CHANGE



Holding on to childhood through child-friendly spaces

Disaster responses traditionally focus on the immediate, tangible needs of survivors - food, medical aid and shelter. Children often either get in the way or are forgotten during the chaos, meaning that they can end up being the most vulnerable group, both emotionally and physically, during and in the aftermath of disasters. How can children return to life as usual and how can a sense of hope be maintained during these periods? In 2015, we initiated safe spaces for children.

Schools had to close down temporarily during the severe floods in Gaibandha, a district in northern Bangladesh. We set up three child-friendly spaces to look after children in the affected communities.

Children engaged themselves in various activities such as painting, story telling, playing games and sports, with the support of kits received from UNICEF. These activities kept them busy throughout the daytime, which, under normal circumstances, would have been their school hours. Trained volunteers monitored the children, keeping the rights of the children in mind.

The initiative not only provided an enabling environment for children to continue their activities, but it also had some far-reaching impacts. Children were kept safe from physical and psychological harm. The shocks that families in poverty face during disasters typically lead to a spike in school dropouts and child labour. In the desperation for survival, families often marry their daughters off-contributing to rise in child marriage. These safe spaces have the potential to deter further damage in the lives of children.

Parents reported that child-friendly spaces allowed them to fully engage themselves in post-flood rehabilitative activities, knowing that their children were in safe hands. Mental distress caused by loss and other unpleasant changes in the damaged homes was minimised.

The cost of accommodating a child per day in a child-friendly space is less than two cents. From what we learned in Gaibandha, the positive impacts they could have on children are priceless.

WE WILL PROMOTE
AND COMBINE
**INDIGENOUS
KNOWLEDGE**
WITH COMMUNITY-
BASED ADAPTATION
STRATEGIES **AGAINST
CLIMATE CHANGE,
NATURAL AND
HUMAN-MADE
HAZARDS**



INJUSTICE ANYWHERE
IS A THREAT TO JUSTICE
EVERYWHERE.

- Martin Luther King, Jr.

GENDER JUSTICE AND DIVERSITY

Spreading **GENDER TRANSFORMATIVE CHANGE** from institutions to communities

Nearly two out of three women in Bangladesh experience gender-based violence during their lifetime. Violence ranges from sexual harassment and emotional abuse, to child marriage, stalking, sex trafficking, acid attacks, rape and dowry killings. We work to combat violence against women and girls and to eliminate all forms of gender discrimination. Our aims are consistent with the national Seventh Five Year Plan and the sustainable development goal of achieving gender equality and empowering all women and girls (SDG 5).

HIGHLIGHTS 2015

We developed the capacity of **13,000 members of our staff** on **gender issues**.

The 'mon khule kotha bola' forum provided a platform for staff, especially women, to share their feelings and experiences.

We reached **250,000 young people** through awareness campaigns on violence against women and sexual harassment. We stopped **130 child marriages**.

The 'economic empowerment of poor and vulnerable women in Bangladesh' project built the **entrepreneurship skills and**

rights knowledge of over 1,300 women.

The Snehaloy (safe space) project supported the **cognitive, social and physical development of 1000 children**, while their mothers gained access to better income opportunities. The project's internal monitoring data revealed that the mean income among parents increased from **BDT 1,617 to BDT 4,143** (USD 20 to USD 53). We raised awareness on violence against women and children at the household level.

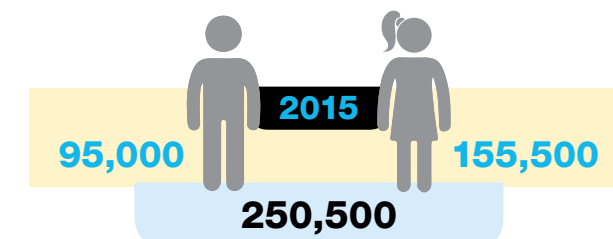
We effectively influenced the national policy structure and service provisions. We led Girls Not Brides networks

and mobilised actors to end child marriage. We followed it up by engaging young people and civil society to advocate for safe spaces for girls and reducing violence against women.

We launched the website www.maya.com.bd as part of our partnership with Mayalogy. The website provides information on health, social, legal and psychosocial issues to **8.5 million users**. We ran a **national campaign in 55 districts** and initiated a special radio season titled Maya Apa Ki Bole to promote the initiative.

Safe spaces to prevent violence and sexual harassment against girls

Adolescents reached



Our services



WE WILL
CREATE EQUAL OPPORTUNITIES FOR WOMEN AND MEN, AND CONTINUE TO REDUCE VIOLENCE AGAINST WOMEN AND GIRLS



Sheela Rani's quiet revolution

She runs her own business making bags in the small village of Rupganj. She wakes up early in the morning to sort her orders, distributes them to her sub-contractors, takes new orders and delivers products to her customers. Sheela Rani, an entrepreneur who enjoys her work more than anything, produces 2,000 bags every day.

She employs three women in her business, and four more women as sub-contract partners.

Sheela, along with her employees, was trained on making jute, net and non-woven bags through our 'economic empowerment of poor and vulnerable women in Bangladesh' project. She went further and applied for training on business management and entrepreneurship development, part of a government-funded project. She developed her own technique of net cutting that increases the number of bags produced from one sheet of net without affecting the quality of the product.

Sheela, now 33, led a very different life before she started her business. Married at 14 years old, she faced years of abuse from her husband and in-laws for her inability to bear children. She adopted her younger sister's child, even though her family did not approve of it.

When her husband suffered a paralytic stroke, she sold her cows and goats to pay for his treatment.

"My life took a turn for the worse. We didn't have food to eat. It was a matter of survival - I had to work for income."

Sheela is just one of the 3,600 women who participated in the project. Her story, and the stories of the seven women she employs, prove that when one woman is empowered, the effect ripples through her community.

COMMUNITY EMPOWERMENT

Giving a voice to **1 MILLION WOMEN** living in poverty

Community development is not possible unless women living in poverty are given a voice. We provide women the tools to claim their entitlements, develop leadership, prevent exploitation, and play active roles in their communities. We strengthen rural communities by building institutions to close gaps between communities and local government. We increase access to information with a specific focus on reducing violence against women and children. We address the sustainable development goals of achieving gender equality and empowerment for all women and girls, and building effective and accountable institutions at all levels. (SDGs 5 and 16).

HIGHLIGHTS 2015

Over **12,000** community-based organisations (*polli shomaj*) participated in a range of activities, from building access to local government services to preventing violence against women and securing positions for women in local power structures. The Government of Bangladesh **honoured 1,068 women** from our community-based organisations, with Joyeeta Nari Awards in recognition of their extraordinary accomplishments.

Our 'strengthening local governance initiative' aims to develop the capacity of local government to

engage in pro-poor governance, enhance transparency and accountability and promote participatory democracy. This year, **420 union council (union parishad) members** were trained on improving efficiency and sensitised on being pro-poor.

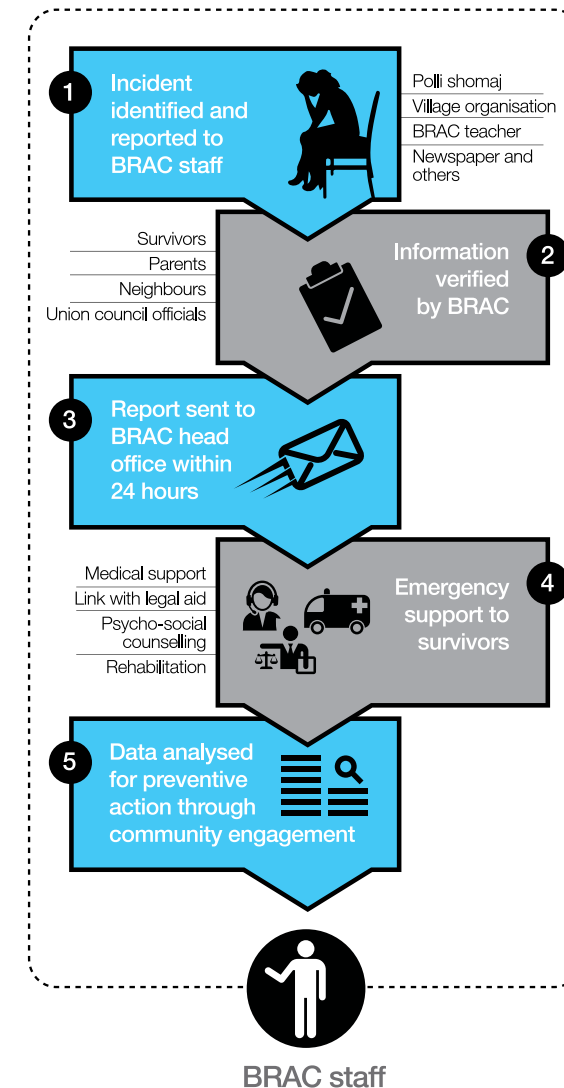
Our popular theatre groups performed **13,378 drama shows** to disseminate information among communities. Polli kontho, our community radio, received the international **ABU Prize 2015** and the **Meena Media Award** in four categories from UNICEF for its

contributions in improving access to information.

We addressed a total of **22,216 cases of human rights violations**, such as child marriage, dowry, unlawful divorce, polygamy, domestic violence, and fatwa. We provided **9,277 survivors of violence** with need-based support.

Interactive communications materials were designed for our programme participants, including a book featuring stories of our successful female leaders, popular theatre and a *polli shomaj* implementation guidebook.

Tackling an incident of violence



WE WILL CONTINUE TO **ENABLE WOMEN TO CLAIM THEIR RIGHTS, AND PROMOTE PRO-POOR LOCAL GOVERNANCE**



Minara - the fighter on a bicycle

Bangladesh has one of the highest rates of child marriage in the world, with 65 per cent of girls being married off before their 18th birthday. Despite having strict laws against the practice, child marriage continues unabated using forged documents that raise the ages of the child brides.

Meet Minara, a woman who fights child marriage every day. It is a common sight to see her making her way on a cycle along the dusty roads of rural Gaibandha where she lives. She spends her day visiting families and counselling them on the harms of child marriage. She then follows it up with public announcements on the harms of child marriage, with the help of the village authorities who hold her in great esteem.

Minara speaks on what is at stake when girls are married young and not given the chance to pursue a proper education. She believes that more parents will change their stance on child marriage once they are aware of the emotional and physical trauma that young girls experience when they are married too young. She has never considered a different path of life for herself, despite the verbal abuse she sometimes faces from parents.

Minara has directly stopped 20 cases of child marriage and indirectly prevented many more. Her pride lies in the fact that the girls managed to continue their studies; some of the girls did get married but not before they turned 18. She hosts weekly meetings with young girls and women where they are regularly counselled on the dangers of early marriage and the legal support that girls can seek if they are forced into one.

Minara is determined to safeguard the futures of young girls in Bangladesh. Riding her cycle in her traditional dress, she is a beacon of hope for the hundreds of field officers striving to break complex social norms.

ADVOCACY FOR SOCIAL CHANGE

Create **SUSTAINABLE IMPACT** through knowledge sharing and partnerships

We scale BRAC's impact through influence and partnerships. We ensure sustainability through advocating for changes to be incorporated into national laws and policies. We mobilise government, communities, and non-government actors, and facilitate social dialogue to promote people-centric policies and programmes. Additionally, we work with both internal and external stakeholders to translate development experiences into knowledge resources for future interventions.

HIGHLIGHTS 2015

We continued strong advocacy efforts in the areas of health, education, ultra poverty, road safety and climate-resilient technologies.

We organised two mayoral debates in Dhaka in collaboration with multi-level stakeholders in an effort to enforce good governance. Voters were able to watch debates live on television and directly share their problems with the candidates.

We developed a database with information on existing development interventions in the wetland regions, which will be shared online for easy public access. This will help us to identify potential service needs and identify the communities that are deprived of coverage.

We influenced the highest legislative authority to rethink the reform of the Road Transport Act. We developed

a national database to address the absence of a comprehensive information repository on road accidents.

We strengthened knowledge sharing and collaboration with BRAC's sister concerns, introducing the Advocacy Forum to synchronise research and advocacy initiatives between BRAC and BRAC University and its institutes.

OUR MULTI-PRONGED APPROACH TO CHANGE

INFLUENCING NATIONAL POLICY



Sending the right messages to the right people

Lobby meetings and workshops with policy makers led to an increase in budgetary allocation in 2016 for people living in extreme poverty

BUILDING SUB-NATIONAL CAPACITY



Facilitating service delivery at local level

Over 5,000 extreme poor families supported through 23 livestock vaccination campaigns in collaboration with the government

EMPOWERING CITIZENS



Mass awareness campaign in hard-to-reach areas on social issues

70,000 people in the Sylhet division reached through 224 campaign programmes

WE WILL INITIATE
BEHAVIOURAL INSIGHT DEVELOPMENT
AND KNOWLEDGE PORTALS TO
ESTABLISH BRAC AS A
KNOWLEDGE-BASED ORGANISATION



For safer roads

"Travelling would particularly become intolerable for passengers during the summer time," says Mahmudul Hasan, a resident of the Madhabpur sub-district. He is a volunteer working to promote the safe road code project. "Scorching heat and hours of confinement in the buses stuck in unending gridlocks made any trip a nightmare."

Madhabpur, in Habiganj district, is the gateway to the north-eastern district of Sylhet. It was always known for its infamous highway junction where thousands of commuters were stranded every day. Illegal roadside establishments, three wheelers and buses stopping randomly for passengers and to load goods were the primary reasons behind the congestion.

A community-wide campaign was launched in collaboration with local associations, administration, transport owners and businesses to take collective action in solving the problem. Enthusiastic locals were trained as volunteers to mobilise the public. Hundreds of meetings, street theatres, and quiz competitions at schools were conducted, paving the way for a community-led movement.

In September 2015, with the help of local administration and residents, illegal establishments around bus stands and roadsides were evicted. Unruly three wheelers were brought under control. For the first time in years, the area was made congestion free.

A similar campaign was initiated in November 2015 in Mohammadpur, Dhaka. The same community participation model was used and similar success was observed.

In both cases, the people who were stuck in the traffic jam every day had the answers. We just created an opportunity for collective local action to solve local problems.

URBAN DEVELOPMENT

Making cities
**INCLUSIVE,
RESILIENT and
SUSTAINABLE**

We aim to make Bangladesh's urban spaces more liveable for all residents. Our interventions are pillared on the sustainable development goal of making cities and human settlements inclusive, safe, resilient and sustainable (SDG 11). Urbanisation is intensifying across the country, and by 2050, an estimated 50 per cent of the country's population will live in urban areas. We aim to ensure access to affordable, quality basic services for marginalised communities in urban areas. We will address systemic inequalities and empower people to demand their rights to lead better lives. Simultaneously, we will strengthen urban local governance institutions to develop, adopt and effectively implement pro-poor policies and services in urban spaces.

HIGHLIGHTS 2015

Launched in April 2015, we are the latest addition to the BRAC family.

An emerging priority

With increasing economic development, Bangladesh's cities have become magnets for internal migration. Urban areas are rapidly expanding, with minimal planning, presenting challenges such as rising urban poverty and inequality. Our urban development programme offers a coordinated intervention through which to tackle poverty.

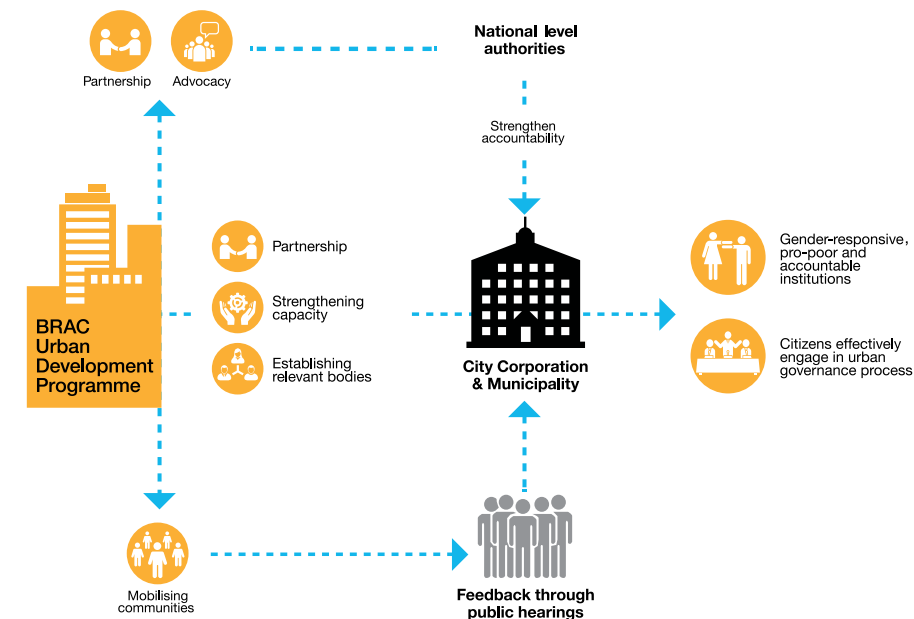
Our achievements in 2015

Our core project, EMPOWER, targets **500,000 people living in urban poverty** in Bangladesh. We started implementing the project with in-depth research on **150 target slums** and **low-income settlements**, because of a lack of reliable data on urban poverty. Our research covers **seven city corporations** and **10 municipalities** in Bangladesh.

As of December 2015, we have created socio-economic profiles of **50 target settlements**. We have also mapped existing service providers working within the slums to collect data, which helped us identify gaps in services and opportunities to collaborate with service providers.

Our three-pronged approach to tackle urban poverty:

1. Promote pro-poor governance



3. Foster innovation



Rethinking service delivery in low-income, urban settlements

Mobile-based solutions to improve maternal health.
Mini piped water supply systems to tackle water crises.
Drop-in centres for children living on the streets.

These are just some of the innovative solutions that service providers across Bangladesh have implemented to help urban communities living in poverty. With urban areas facing unprecedented growth however, challenges continue to rise, especially in low-income areas. This calls for urgent and collective action on the ground.

We are creating a network of government, non-government and private sector urban service providers who will provide access to quality, affordable basic services to clients living in poverty. Using this network, we will develop a referral system where clients can learn about, demand and use the best available services within their reach.

HUMAN RIGHTS AND LEGAL AID SERVICES

Ensuring equal access to JUSTICE FOR ALL

Access to justice is defined as the ability of people to seek and obtain a remedy through formal or informal institutions of justice, in compliance with universal human rights standards. We believe that in order to facilitate a smooth access to justice pathway, it is necessary to uphold the quality of justice services particularly through legal aid and legal awareness, strengthen the capacity of civil society, exercising equal and fair application of the law, promote transparency in the judicial system, and uphold professionalism in service delivery. Our efforts address the goal of promoting the rule of law at the national level and ensure equal access to justice for all (SDG 16).

HIGHLIGHTS 2015

- Our legal aid clinics received a total of **23,913** complaints, of which **13,338** were resolved through **alternative dispute resolutions**. **5,763** complaints were sent to court through our **external panel of lawyers**.
- We recovered a total of **BDT 266,390,712** on behalf of our clients through alternative dispute resolutions and court cases.
- Our **land entrepreneurs** provided **24,664** clients with paid land measurement services and **1,054** clients with free land measurement services through the property rights initiative.
- Land entrepreneurs earned **BDT 9,953,080** through measuring a total of **1,046,228** decimals of land.
- **228** new land entrepreneurs, including **45 women**, were equipped with the skills to measure land.

Ensuring access to justice



TO NO ONE WILL WE SELL, TO NO ONE WILL WE REFUSE OR DELAY THE RIGHT TO JUSTICE

- *Magna Carta*



A champion for equal rights

Sufia Begum was recognised as one of five Human Rights and Legal Services Heroes of 2015. She has provided legal aid and essential support to clients seeking legal redressal for abuse and discrimination for the past eight years.

Two of the practices that Sufia fights to prevent are child marriage and *hilla* (interim) marriage in Kurigram's *char* (riverine islands) areas in northern Bangladesh. Locals in these regions now say no to child marriages, and continue to refute the conditions of the traditional *hilla* marriages commonly enforced by local community leaders as a form of traditional dispute resolution.

In 2014, Sufia stood up for a client named Lina (pseudonym) and her family in Taragonj, Rangpur district after Lina was raped and her family was forcefully confined in their home.

Sufia, then a field organiser in rural Bangladesh, went on investigating the matter and found out about the forceful confinement, a norm still practiced in some rural villages when rape occurs. She resolved to safeguard Lina's rights even though she knew her life would be threatened.

Sufia sensitised the local community on the culturally-tabooed topic of rape as a criminal offense and built resilience among local union council members and other influential community members against illegal confinement. People started sympathising with Lina's suffering, and eventually community support led to Lina and her family being freed.

Sufia helped Lina and her family resettle into their community. She sought medical assistance for Lina through one of our health workers. She helped the family to file a complaint at the local police station against Momdedul, the perpetrator, and also filed a complaint on Lina's behalf at one of our legal aid clinics. Lina was provided with counselling services and presented with her legal options.

Sufia is a compassionate rights advocate, accepted by the communities she works within, which continues to mean that she can bring change in a male-dominated society. She was recognised for her indomitable courage in protecting Lina and her family's rights.

HEALTH, NUTRITION AND POPULATION

Bringing
**INTEGRATED
HEALTHCARE**
solutions to every
doorstep

Mothers and children die every day from preventable causes and diseases. We aim to change that, by ensuring that underserved populations in rural and urban Bangladesh have access to health, nutrition and reproductive services. Our focus is on scale and impact, but without compromising quality, equity and sustainability. Over 100,000 of our frontline community health workers offer healthcare and nutrition services and connect communities with healthcare facilities, keeping communicable and non-communicable diseases a priority. Our interventions ensure healthy lives and promote wellbeing for all at all ages (SDG 3).

HIGHLIGHTS 2015

We began testing early childhood development interventions in a number of sub-districts, in partnership with our education programme.

We **reached 8,245 pregnant women, 1,742 postpartum mothers, 27,034 parents/caregivers** and ensured the physical, cognitive and psychosocial development of **26,901 children under three**.

We improved the frequency of skilled birth deliveries through our comprehensive maternal, neonatal and child health programme in urban slums and rural areas. We continued to promote correct **infant and young child-feeding practices**.

We introduced a comprehensive **maternal nutrition package** in several rural sub-districts. We reached **79,459 pregnant women** and **11,858 lactating mothers** with counselling, coaching and demonstration sessions on dietary diversity and micronutrient supplementations. We also mobilised men to support their wives in maintaining their diets.

We expanded our services to meet the changing needs of adult and ageing populations, and cater for common **non-communicable diseases, disabilities and injuries**. We developed multiple partnerships with specialised organisations to ensure effective referrals. We focused on prevention of disease through lifestyle modification and education, combined with periodic screening and referrals.

Our trained staff identified and arranged the appropriate correction for **59,859 cataract** and **164,077 presbyopia patients**.

Over **1.2 million people** were screened for tuberculosis symptoms through the expansion of new tuberculosis diagnostic tools like Gene Xpert and digital x-ray machines, and through specific interventions in hard to reach areas.

New interventions resulted in an **additional 11,146 tuberculosis cases** being identified and treated. Enhanced malaria prevention, early diagnosis and prompt treatment in hot-spot areas reduced overall malaria incidence from over **57,000** in 2014 to less than **40,000 cases**.



How do you build a smart nation?

Studies show that 80 per cent of a child's brain is developed by the age of three. Their brains will not make the cognitive connections that enable learning in later years if a child is not supported and stimulated during those initial years of life. We started piloting an early childhood development model in several districts of Bangladesh keeping this in mind. The play-based curriculum, which combines elements from BRAC's education and health programmes, is gaining popularity among rural mothers.

The model trains and enlists young women, usually students aged 16-24, to conduct courtyard sessions with young mothers and babies. Mothers and children respond positively to the educated women, called early childhood development promoters. The sessions are also a source of education not provided by conventional schooling for promoters who aspire to pursue early childhood development as a career.

Shahina is a 17-year-old early childhood development promoter juggling college and courtyard sessions with mothers and babies in the small village of Sreepur, Mymensingh. She makes sure that children receive sufficient time to play and, using age-appropriate toys, she shows mothers how to engage with their children. She informs mothers on a wide range of child development issues, such as how to tell when they are in discomfort, appropriate responses, how to look after their health and their specific dietary needs.

Shahina attends college in the mornings and conducts the courtyard sessions in the afternoons. The stipend she receives per session helps her continue her education. Watching mothers learn to read their babies' responses continually inspires her. She regularly reminds them to report any sign of illness to the nearest health worker.

Shahina's role as an early childhood development promoter is fuelling a movement towards a smart generation in Bangladesh, and fuelling her own future at the same time. She now aspires to attend university, to take her skills further and inform more women and children about the importance of the first years of life.



KEY ACHIEVEMENTS OF 2015



Over **11 million couples** in project-supported areas used modern contraceptive methods.



We initiated breastfeeding within the first hour of birth for over **1.6 million** newborns and over **3.4 million** children were exclusively breastfed up to six months of age.



Our community health volunteers treated **892,000 children** suffering from pneumonia using oral antibiotics.



Over **1,350,000 registered pregnant women** received four or more antenatal care visits.



Our community health workers diagnosed over **1.1 million under-five children** with diarrhoea. They were managed at the community level using oral rehydration solution.



We ensured **935,000 deliveries**, and skilled attendants conducted over half of them.



135,000 tuberculosis cases were identified and treated in BRAC areas, making up **65** per cent contribution to the national case notification. The case notification rate for all forms of tuberculosis was **146** per **100,000** people.



95 per cent of tuberculosis cases identified in **2014** were successfully treated, using the directly observed treatment method, against the national target of **85** per cent.



60,000 cataract surgeries were performed.



23,000 malaria patients were diagnosed and treated through the early diagnosis and prompt treatment strategy, making up **59** per cent of cases treated nationally.



More than **200,000** long-lasting insecticide-treated bed nets were distributed, and total distribution in collaboration with our partners amounted to over **2.4 million**.

WE WILL TEST OUT INNOVATIVE MODELS TO CONTINUALLY IMPROVE **ACCESS TO AND SUSTAIN QUALITY HEALTHCARE SERVICES, PARTICULARLY FOR WOMEN AND CHILDREN**



WHEN YOU EDUCATE A GIRL,
YOU KICK-START A CYCLE
OF SUCCESS. IT MAKES
ECONOMIC SENSE. IT MAKES
SOCIAL SENSE. IT MAKES
MORAL SENSE.

- Queen Rania al Abdullah

EDUCATION

Investing in
the **NEXT**
GENERATION
of learners

In line with the National Education Policy 2010, our strategic vision for the next five years ensures inclusion, equitable quality education and promotes lifelong opportunities for all (SDG 4). A core challenge for Bangladesh, as a country with an emerging economy, is to ensure that its growth strategy addresses equity. Education for all children, which ensures economic and social inclusion, is a key element of that strategy. We aim to provide a full range of education opportunities from early childhood to adolescence, focusing particularly on girls from disadvantaged areas.

HIGHLIGHTS 2015

We increasingly focused on implementing cost-sharing models through our pilot 'shishuniketon' that was scaled up to **4,832 centres**. This is a fee-based model that caters to children from lower-income families but who can afford to pay for quality education.

80 per cent of the **120,018 BRAC school children** taking the class 5 completion exam achieved the **highest grade results** (A+, A and A-). The pass rate stood at **99.95 per cent**, slightly higher than the national average. Students from seven BRAC-run secondary schools took the junior secondary school certificate exam and **82 per cent** of the students received the highest grades. The pass rate was **99.43 per cent**.

We piloted transforming traditional textbook content into multi-device enabled interactive multimedia content with support from the Ministry of ICT, Government of Bangladesh and technical support from Save the Children. We introduced **125 tablets into five BRAC primary schools** in Manikgonj and Mymensingh districts of Dhaka.

We began work in **20 Dakhil madrasas**¹, where training for English language teachers is being offered.

We developed **region-specific supplementary materials** for our primary schools on environment and climate change. We also developed supplementary materials on values education for primary and pre-primary students to enhance good morals. Materials include **six story books** and **six activity-based guides** for teachers.

Changing social norms and supporting adolescent empowerment, a joint pilot project with UNICEF Bangladesh, was initiated in Mirpur and Karail slums of Dhaka. The project targets adolescent girls. A total of **3,000 girls** between 10 to 19 years of age, including **girls with disabilities**, received education and counselling on basic nutrition, dietary consumption to prevent iron deficiency anaemia and iodine deficiency disorder, and demonstration on healthy cooking and eating habits. Additionally, adolescent girls received iron folic acid capsules and deworming tablets.

¹ Madrasah students in the secondary level take junior Dakhil certificate and Dakhil certificate exams- equivalent to junior certificate and secondary school certificate exams by the national board.



From mentoring to lifelong learning

"I believe success is not confined to academic achievements. To me, it is also about developing leadership skills and helping my peers achieve their goals," says Imamul Islam, a 20-year-old student.

Imamul recalls himself as a shy student. He was selected as a mentor in class 6. It was an experience that changed his life. He remembers, "I changed as a person and my role as mentor was a big reason".

Peer mentoring is an initiative that trains proactive and academically-advanced students as mentors. In the BRAC-supported rural secondary schools, where the initiative runs, mentors take up various responsibilities, including encouraging attendance, preventing dropouts, increasing participation in exams and extra-curricular activities, all the while ensuring better academic performance among their peers.

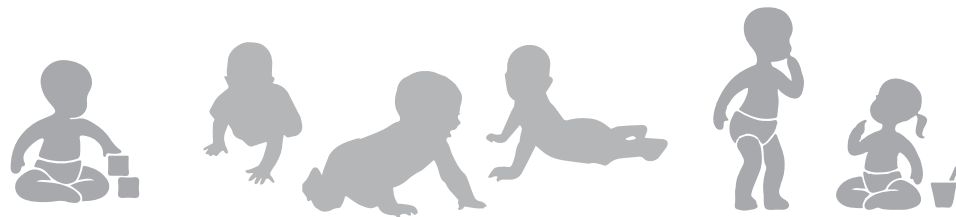
Peer mentoring can be helpful especially for younger people who may need a little extra attention, or those who do not have a strong support system available to them.

Mentors serve as a resource for students who need guidance and encouragement. Each mentor works with a group of 7-10 peers. Peer mentoring stresses the importance of collaboration and team work.

Studying in a school in a remote village that frequently faced a shortage of teachers, Imamul helped his peers in subjects like math, science and English. The result could be seen in his peers' success in their national board exams.

Imamul thinks the beauty of peer mentoring is its 'peer approach method', lessons from which are helping him to this day. Now in college, Imamul still maintains the habit of helping out his peers. He organises debates and poetry recitals, extra-curricular that he loved participating in during his days of peer mentoring.

He hopes that the peer mentoring initiative will expand into the remotest corners of Bangladesh and continue helping students find and nurture their potential.



Early childhood development (ECD), a cross-programme pilot initiative, is one of our emerging priorities that provide children of 3-5 years with quality early childhood development services. We work alongside health, nutrition and population programme (HNPP) and Institute of Educational Development (IED) under BRAC University.

BEP

- Support cognitive, linguistic and socio-emotional development through stimulation and joyful learning
- Prepare children for primary schooling

IED

- Develop curriculum focusing on children's cognitive, social, emotional and physical development
- Develop parenting guideline
- Research on the effectiveness of the centres

HNPP

- Conduct sessions with parents
- Provide guidance on health and hygiene ie, ensure nutritious diet for children, demonstrate preparation of oral saline
- Introduce age-appropriate toys



Objectives of ECD centres

- Stimulate children's learning capabilities
- Improve children's health and nutrition
- Support parents, caregivers and people in the community with appropriate parenting skills and knowledge on raising children to develop to their full potential
- Ease their transition into formal schooling

WE WILL STRENGTHEN
OUR EFFORTS
IN THE REMOTE
CHAR (RIVERINE
ISLANDS) AND **HAOR**
(WETLANDS) AREAS AS
WELL AS IN
URBAN SLUMS

INTEGRATED DEVELOPMENT ELIMINATING POVERTY in HARD-TO-REACH AREAS through holistic interventions

In spite of the overall development and economic growth of the country, poverty is still very prevalent in the hard-to-reach areas of Bangladesh. We work for underserved communities that are socially and geographically detached from mainstream development interventions. We realise that poverty is multi-faceted, especially in the hard-to-reach wetlands (*haor*), riverine islands (*char*) and among indigenous populations in north-western Bangladesh. We offer multi-faceted support, covering a range of sustainable development goals such as ending poverty and hunger, ensuring education and wellbeing for all and promoting sustainable economic growth.

HIGHLIGHTS 2015

Education and empowerment:

We formed and trained **3,292 village development organisations** to empower women.

27,091 students living in the *haor* (wetland) areas were provided access to BRAC pre-primary and primary schools.

Over **1,414 popular theatre shows** were staged.

50 per cent of **556 legal complaints** received were resolved through alternative dispute resolution. Four media advocacy meetings were held to create awareness for indigenous rights at the sub-district level.

We organised **17 solidarity meetings** with union councils, and **1,333 courtyard meetings** involving **9,405 participants**.

Health and sanitation:

We provided over three postnatal care visits to **11,602 mothers** and over four antenatal care visits to **15,880 pregnant women**.

We established **26,183 sanitary latrines**, **110 deep tube wells** and **24 community latrines**.

105,463 households involved in homestead gardening were able to meet their nutrition demands.

We distributed micronutrients among **2,16,035 members**.

Financial inclusion and enterprise development:

We formed **1,993 village organisations** to operate microfinance.

We provided grant and asset support to **9,650 ultra poor participants**.

We **trained 9,342 people** in *char* areas on income-generating activities.

We also **trained 600 clients** in our cashless branches on the use of **mobile money** to carry out microfinance transactions.

We **trained 791 ultra poor, indigenous participants** on livestock rearing, homestead gardening and skill building.

Integrated Development Programme



We will combine all of BRAC's services into a single, **HOLISTIC APPROACH** to **FIGHTING POVERTY**



Her own hero

Alpina Begum lives in Nurpur, a village in the north-eastern district of Netrokona. By day, she tends to the vegetables and fruits in her garden and looks after the bull, ducks and hens.

As soon as night falls, she takes out a special bag, replaces her plain coloured sari with a colourful salwar-kameez and swaps the bucket on her arm for a row of shiny bangles. Alpina acts in a local theatre group that regularly travels across the northern villages of Bangladesh.

On stage, her voice resounds with hope and passion, about gender equality and social justice. Her performances speak out against violence against women, child marriage and the need for all women and men to come together to build a better society.

Alpina's colourful stories are rooted humbly to her own experiences, for she was once on the receiving end of the sort of violence she emulates on stage. Her husband deserted her and their three daughters after ten years of marriage, forcing them to share a single room in her brother's house. It was only much later that she realised that the physical abuse she had endured for so long at the hands of her husband was a punishable act. There are two reasons why Alpina says she did not speak out earlier; she was missing the right information and, more importantly, she was missing a sense of entitlement to her own rights.

After her husband left, Alpina armed herself with legal information through one of our village development organisations and filed a complaint against her husband. She nurtured her resources and grew her income steadily as an active participant of the ultra poor programme. Alpina wanted to give her daughters the gift that she had always wanted - education. As her small farm and her theatre career flourished, the first investment she made was to admit her three daughters in school.

Alpina's story is one that she crafted entirely on her own. She continues to touch lives, almost every evening, as she rallies other women on gender equality and taking charge of their own lives. On stage, the audience's eyes shine with excitement and laughter as she tells her story. At home, her daughters' eyes shine with the pride of all those eyes looking up to their mother.

AGRICULTURE AND FOOD SECURITY

Increasing agricultural productivity with **SUSTAINABLE, CLIMATE-RESILIENT TECHNOLOGY**

Bangladesh is highly vulnerable to the impacts of climate change, facing extreme events that continually affect crop production. We are committed to developing and disseminating a diverse range of climate-smart agricultural technologies to ensure food security. We design our interventions to meet the sustainable development goals of achieving food security and improved nutrition and promote sustainable agriculture (SDG 2).

HIGHLIGHTS 2015

We developed three hybrid rice, three hybrid maize, three inbred rice, four vegetables, one pulse and one oilseed variety for **commercial cultivation**.

We developed **aromatic rice Kalijira PL9** through pure line breeding. This variety has a much higher yield potential and shorter maturity period than usual Kalijira rice.

Approximately **117** aromatic and **77** non-aromatic traditional rice varieties were maintained for on-farm rice **biodiversity conservation**.

Research on four crops in a **year-round cropping pattern** was successfully completed.

We demonstrated **new agriculture and aquaculture technologies** to **88,821** farmers. A total of **156,352** farmers in **51 sub-districts** across Bangladesh were trained on improved technologies.

6,693 farmers were introduced to an **environment-friendly system of rice intensification**. The initiative covered over **1,332** hectares of land across **73** sub-districts, mostly in the

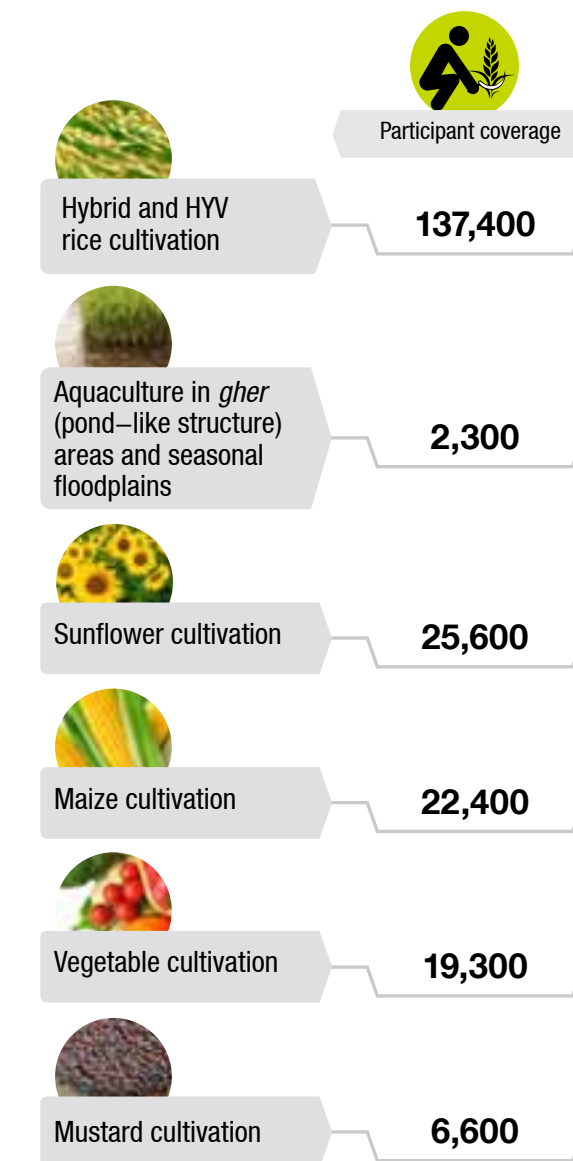
drought-prone northern regions of Bangladesh.

Sunflowers were cultivated on **6,565** hectares of land.

Homestead vegetable cultivation and dyke farming were introduced to **19,344** farmers to meet nutritional demands and ensure year-round availability of vegetables.

Aquaculture was introduced into 30 seasonal floodplains in **16** sub-districts, helping to conserve indigenous fish species.

Participant coverage in agricultural and food security activities in 2015



Floating farms that fight climate change

Flooding and water logging are common occurrences in Gopalganj district in central Bangladesh. Parts of the region stay submerged for months on end during the monsoon season, resulting in reduced crop production. People have adopted a new method of cultivation called floating agriculture. Plants are grown in the water and derive nutrients from the water instead of the soil.

Floating agriculture is not only climate-adaptive, but can also lead to sustainable, large-scale crops. Monika Kirtoniya is one of many who started a floating farm upon receiving training on floating vegetable cultivation.

Aquatic plants like water hyacinth are grown on soil-less rafts on water, providing a platform to sow seedlings in. Plants get nutrition from either composted organics or from the water. Field crops often perish during water logging, but floating farms survive.

Monika used to follow traditional rice cultivation methods on her 33 decimals of land. The land she cultivated on would stay waterlogged for up to six months every year, leading to an unstable income. Managing three meals a day for her family was often impossible during those months. When waters around her home began to rise again last year, she turned to floating farms.

Both Monika and her husband now work in her floating farm. She cultivates red amaranth, water spinach, indian spinach and okra, producing 3,900 kg of crop per acre. She makes a net profit of USD 865 (BDT 67,500) per acre. Floating farms have meant not only securing three meals a day, but the freedom of having vegetables all year round.

WE WILL IMPROVE **NUTRITION** BY ENGAGING RURAL WOMEN IN THE PRACTICE OF **NUTRI-GARDENING**

WATER, SANITATION AND HYGIENE

Promoting **SOCIAL TRANSFORMATION AND WELL BEING** through community-driven interventions

Access to safe water and sanitation are basic human rights. Inability to access them can lead to a wide variety of social impacts, from water-related diseases and malnutrition, to low school attendance rates and loss of productivity. We have been working to improve services relating to water, sanitation and hygiene in Bangladesh since 2006. So far, we have provided these services across half the country, ensuring sustainability through community ownership, developing linkages with local governments, and supporting local entrepreneurs. From 2016, we will expand our reach into urban and hard-to-reach areas, contributing to the sustainable development goal of ensuring access to water and sanitation for all (SDG 6).

HIGHLIGHTS 2015

significant progress has been made since the inception of the programme in 2006. As of December 2015, we have helped **2.3 million people** gain access to safe drinking water. This includes arsenic and saline-prone areas, which benefitted from the installation of deep tubewells, piped water supply systems, pond sand filters and water treatment plants.

We **helped 41.6 million people** gain access to hygienic latrines. We provided loan support to poor

households and grant support to ultra poor households to encourage them to build latrines. Outcome monitoring shows that **78 per cent of the households** in areas where the programme has worked for more than eight years now have **access to hygienic latrines**. All adult members and children (above 6 years) in **97 per cent of these households use the latrines regularly**.

Over 5,600 schools in rural areas have been provided with separate

latrines for girls, which included facilities for menstrual hygiene management. We have recently started providing **separate latrines for boys** along with piped water systems in schools in **both rural and urban areas**.

Every year we provide hygiene education to an average of **13.9 million people** in communities, and **2.9 million students** in schools.

BUILDING BLOCKS OF THE BRAC WASH SERVICE DELIVERY APPROACH



WE WILL COMMENCE OPERATIONS IN **400 HARD-TO-REACH UNIONS AND 35 POURASHAVAS** (SMALL TOWNS), PRIMARILY ALONG THE **CLIMATE-AFFECTED COASTAL BELT AND WETLANDS OF BANGLADESH**



The case of the three-headed tube well

Chitalmari, a village in the southern district of Bagerhat, is known for being a difficult area to drill deep tube wells. Since 1971, the government has drilled only 13 tube wells in the entire area. The underground layers of soil are exceptionally hard, so it takes over a month to drill what normally would take only two weeks. The rates charged by drill workers are determined according to the conditions of the area. As a result, the process was deemed too difficult and expensive almost every time it was attempted.

Our intervention opened up the rates for drilling, allowing the workers to charge higher than normal. Contracts were signed and the workers wasted no time to start work. A bore hole left empty for too long means a higher chance of the hole collapsing, which means starting again from scratch - this resulted in fast completion of the bore holes.

One day, a drill worker approached a water, sanitation and hygiene engineer, Narayan Chandra Somoddar, and suggested adding extra heads (hand pumps) to an existing tube well. Somoddar knew that this had never been attempted before. Choosing a spot where safe water was available, he carried out an experiment, adding three heads to a tube well. Three water pipes were laid out, reaching three different communities, each almost a thousand feet away. Results showed that the water flow from three heads was good, but was even better in a tube well with two heads.

The breakthrough idea was immensely successful, and soon seven more two-headed deep tube wells were installed in the region – drastically reducing the costs of boring and maximising access to safe water.

“Previously, the people of Chitalmari used to drink pond water, and had to travel far to collect safe water. Now nearly 100 households receive access to safe water nearby, saving time”, says Somoddar.

MIGRATION

Making labour migration **SAFE FOR ALL**

A combination of factors - lack of proper information, inadequate services from government and non-government agencies, absence of proactive migration policies and a lack of policy implementation mean that migrants face challenges when leaving home, when working abroad and when returning. We provide support at every step of the journey to try and change that, to ensure that migrant workers know their rights and can exercise them. Our goals are to create an environment for orderly, safe, regular and responsible migration (SDG 10) and promote safe and secure working environments for migrant workers (SDG 8).

HIGHLIGHTS 2015

We were awarded for outstanding contribution in the area of migration by the Government of Bangladesh.

We **oriented 250,000 potential migrants** on safe migration, and built the capacity of **700 migrant workers** through pre-departure and life skills training.

1,770 women received training on **safe migration** and **anti-trafficking**. Seven government-run counter-trafficking committees were restructured to more effectively prevent trafficking of women.

BDT 3,781,000 was recovered through social arbitrations and BDT 7,535,066 was received in death benefits from the Bureau of Manpower, Employment and Training.

220 returnee migrants were trained for **economic reintegration**. Of them, 48 were provided with economic grants for entrepreneurship development. 10 received financial assistance for medical treatment.

87 partnerships were established with community-based and non-government organisations to bring our services to the doorsteps of migrants.

We signed a memorandum of understanding with the Centre for Asia-Pacific Initiatives of the University of Victoria, Canada, to exchange interns to foster collaboration and knowledge sharing on migration.

We introduced the first media award for local and national level journalists for their contribution to raising mass awareness on migration, migrant rights and welfare.

Safe migration for economic development



Leaving home

Potential and departing migrants pursue safe migration routes



Working abroad

Migrants are ensured decent working conditions in their host countries



Returning home

Returnee migrants find jobs or start businesses



The ultimate weapon for migrant workers

All mothers want the best for their children. In times of uncertainty, when the very act of survival becomes a challenge, a mother will go to any extent to protect and provide for her family - even if it means travelling to a foreign land with no prior knowledge of its language or culture.

Meet Arzina, a 25-year-old mother from rural Narshingdi in central Bangladesh, who was recently offered a job in the Maldives.

Each year, more than 400,000 workers like Arzina leave home in search of better lives, for themselves and for their families. At home, 87 per cent of the labour force is employed in the informal economy. It is not uncommon that women like Arzina cannot access the opportunities that would allow them to provide the life they want for their children.

Many Bangladeshi migrants encounter unimaginable difficulties from the moment they leave their doorsteps; high fees and complex visa processes, exploitation, and social stigmatisation when returning home.

When Arzina's neighbour, a middleman, offered her the job as a caregiver, she accepted it in a heartbeat. She, like so many others, did not have a lot to lose. The risk of going to a distant tropical island with minimal education was a small challenge if it meant a better future for her son. The middleman demanded that USD 510 (BDT 40,000) was to be paid in advance. Arzina was about to comply when she attended a courtyard meeting that made her reconsider.

BRAC's courtyard meetings verify the documents of potential migrant workers. Arzina grew suspicious while listening to the risks and actual costs involved. She showed a photocopy of her visa. It turned out to be fake, an issue rampant in Bangladesh. In 2009, over 60 per cent of 50,000 visas of migrant workers travelling to Malaysia were found to be unauthorised.

Arzina has not retrieved her passport. The middleman denied everything when she charged him. Working in a Dhaka garment factory now, she says, "I plan to work abroad someday - but not before knowing all of the terms and conditions."

We will introduce a sustainable model of migration service centres and language training centres to ensure **QUALITY AND SAFE MIGRATION FOR ALL**

INVESTMENTS

Investing to
**SOLVE SOCIAL
PROBLEMS**

We are a social organisation constantly evolving to the changing needs of society. Whether in education, health or community mobilisation, our unique models bring services to the doorsteps of those living in poverty. We aim to achieve self-sustainability in everything we do. As part of the financial strategy, we invest in socially-responsible companies that assist us in our mission to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our six investments help us reach the goal of sustainable social development.

6 investments:



The teacher with her own motto

Hosne Ara Farid married as a teenager, just after she passed her matriculation examination. She accepted her father's decision to arrange her marriage because she had 14 younger siblings that her parents needed to care for.

She was determined to pursue her education, and her husband encouraged that decision. Hosne Ara graduated with a Bachelor of Arts from Comilla Women's College, a Bachelor of Education from Mymensingh College and began teaching at Siddeswari Girls' School. She continued to work in several schools over the years, gaining a wealth of experience. She observed that young children needed freedom in creativity to facilitate their intellectual growth, and dreamt of starting her own school. She tried multiple times, but family responsibilities and financial constraints got in the way.

When her own children graduated from college, Hosne Ara rented an apartment for USD 76 (BDT 6,000) and invested a seed fund of USD 455 (BDT 36,000). Her school, Parijat Shikkhangon, was born.

The single room school started with 23 children. In total, 250 students now attend Parijat Shikkhangon schools. Hosne Ara runs two schools across Dhaka and oversees three others.

"Every child is special. Education should be an enjoyable experience to engage young minds, not bore them. This is the motto at my school."

BRAC Bank supported Hosne Ara with a small and medium enterprise loan of USD 6,382 (BDT 500,000) in 2009, USD 12,765 (BDT 1,000,000) in 2011 and USD 19,150 (BDT 1,500,000) in 2014.

BRAC Bank often supports non-traditional initiatives under its small and medium enterprise loan scheme. The loans are aimed at ventures that have the potential to create ripples of change in a community, and are often smaller than what most corporations allow.

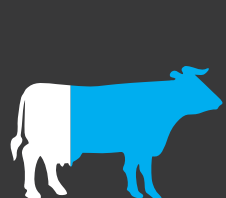
SOCIAL ENTERPRISES

Creating **ECONOMIC** and **SOCIAL IMPACT** through enterprise solutions

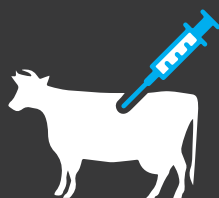
There is an increasing urgency among developing economies to promote market-based initiatives that offer sustainable business and consumer solutions to disadvantaged populations. This is exemplified by the social enterprise model for business, which promotes inclusive and sustainable economic growth, full and productive employment and decent work for all (SDG 8).

Our continuous presence in the rural economy has helped us understand the challenges that rural and disadvantaged communities face. These challenges hinder economic growth and social empowerment. We invest in business solutions that engage rural and urban small/micro enterprises as suppliers, producers and consumers, ensuring affordable products and services that give families across Bangladesh the opportunity to lead better lives.

3 big facts about Aarong Dairy



Aarong Dairy accounts for **22 per cent** of Bangladesh's total dairy market share.



The **cattle development fund** provided subsidised artificial insemination services to **6,500 farmers**, vaccinated **25,600 heads of cattle**, delivered **8,000 kg of free fodder seed** and **trained 2,000 farmers** on animal husbandry methods.



In 2015, we collected over **16 Olympic-sized swimming pools**, or **42 million litres of milk** through our extensive network of rural dairy farmers.

We wanted to support **dairy farmers**

to become **financially secure**

We **funded new farmers** to buy **cows** and **land**
We funded existing farmers to **expand their operations**



We developed services like **artificial insemination**, **superior grass seeds** and **veterinary services** to improve their chances of success

Farmers could not sell the milk fast enough, and they had no way to preserve it

Aarong Dairy was born, to connect farmers to markets.

101 chilling stations keep the milk fresh and we use **strict methods to maintain quality**.

We process the milk to produce a wide range of dairy products which we sell through our retail and modern trade channels.

Thanks to the efforts of our 50,000 dairy farmers, our products reach urban consumers fresh, fair priced and of the highest quality.

Operating since 1998, Aarong Dairy has become **one of our largest social enterprises**. We employ **over 1,500 people** and our farmers produce **over 250,000 litres of milk per day**.

Any surplus we make goes into the sustainability of our projects and the creation of new opportunities.

The effect of a single yogurt

As Bangladesh's cities rapidly expand to accommodate growing populations, urbanites continue to rely almost solely on produce from rural areas. What urban consumers are not always aware of is the role that these purchases continue to have in transforming the lives of people in those areas. A single yoghurt that a mother in an urban area buys each day for her child is the reason that a mother like Afroza in rural Pabna is able to send her children to school.

Afroza's life was predictably unpredictable for many years in a sleepy village of Pabna in northern Bangladesh. Her husband worked as a mason and work was often irregular. There was never certainty about when they would have their next meal or when her children could go to school.

One of those days when they did not know, Afroza decided to do something about it. She borrowed money, chose to invest in a calf and start a dairy

farm. Initially she relied on local milk buyers, but could not earn enough to make a profit regularly. After a few months, she partnered with Aarong Dairy.

A team of veterinarians guided her through the initial stages, providing her with animal husbandry training, basic animal healthcare and vaccination, hygienic milking and artificial insemination services. Afroza's small dairy farm quickly became a business. She supplied milk directly to her local dairy chilling centre. It was turned into dairy products in urban areas and then sold through Aarong Dairy's extensive network of retailers. As the farm grew, she continued to get cattle rearing and management support.

Soon, 15 other households in her village were following her lead. Women wanting to start their own farms in other areas close by came to her for



advice. Together, the families now run some of the most productive homestead dairy farms in Pabna.

Afroza's small farm now boasts of five cows and 11 cattle. She saves every month and purchases one cow each year with her savings. She also owns the land which she runs the farm on, and has started a biogas plant. Her younger son is now in class four. He has big dreams, and with the foundation his mother has built for him through her farm, those dreams no longer seem out of reach.

KEY ACHIEVEMENTS OF 2015



Aarong

We started in 1978, to create opportunities for women in rural areas and to preserve traditional handicraft methods. We now have a network of over 65,000 artisans. Our products are crafted in dedicated rural production centres and through partnering with independent producers. We sell them through a chain of commercial retail outlets and through e-commerce.

In 2015

- 194 individual producers and artisans were trained to improve their production skills.
- Two new retail outlets opened in Dhaka.
- New healthcare and social protection initiatives were integrated for artisans and producers at three of the twelve Ayesha Abed Foundation centres.
- Awarded the best brand in the Fashion Boutique Category by Bangladesh Brand Forum.



Seed

We are the largest private seed producer in Bangladesh. We supply quality seeds while complementing government initiatives in agricultural research, production and distribution. We work to address food security challenges and promote good agricultural practices among farmers, with a strong focus on research and development, extensive infrastructure and specialised staff.

In 2015

- Awarded the Standard Chartered Bank Best Agricultural Award (Support and Execution).
- Added wheat and lentil seed to the current product line.
- Introduced 84 community nutrition scholars to promote nutrition in rural households.



Fisheries

We create income-generating opportunities for rural communities by using ponds and other water bodies for commercial fish farming. We have acted as a catalyst for attracting private investment in the pond-fish sector since the 1990s. We produce and sell varieties of fish seeds to farmers through our many hatcheries and are the market leader for all of the products we sell.

In 2015

- New technology was introduced at the hatchery level, resulting in the production of tilapia rising to approximately 100 million (33 per cent growth compared to 2014).
- We released 8 million fish fingerling in *haor* areas (wetland ecosystems) to aid the livelihoods of local fishermen in collaboration with our integrated development programme.



Artificial Insemination

We began in 1985 as a partnering initiative with the government of Bangladesh to provide people living in poverty in rural areas with access to better quality cow breeds. We distribute semen from our bull station in Mymensingh to depots around the country, where our network of 2,500 trained entrepreneurs provide insemination services to cattle farmers.

In 2015

- 1,640,102 cows were inseminated, with a success rate of 70 per cent.
- 55 health camps were organised, where over 100,000 heads of cattle were vaccinated.
- The mastitis control programme was launched and over 0.9 million tests were administered.
- 153 new workers were trained, bringing the total up to 2,200.



Feed

We provide high quality poultry, cattle and fish feed at affordable prices for rural farmers. We also offer knowledge-based extension services at the farmer level to ensure the efficient and appropriate use of feed for production.



Sanitary Napkin and Delivery Kits

We employ over 230 women in producing hand-made sanitary napkins and delivery kits, which are sold to rural households through our network of over 95,000 *shasthya shebikas* (community health workers).



Poultry Rearing

We pioneered organised poultry-rearing in Bangladesh through producing broiler chickens and layered eggs for urban consumer markets. We focus on retail sales and are a key supplier for the poultry-based processing industry.



Cold Storage

We operate as a micro-enterprise venture, supporting local potato farmers to store their harvested yields and integrating them with the potato processing industry.



Aarong Dairy

We collect milk from over 50,000 farmers, process it into a wide range of different products, and market it through a variety of retail channels. We focus on producing premium quality products and promoting dairy nutrition knowledge. We are the second largest local milk processor in the country.

In 2015

- 110 automated milk collection units were introduced, to improve the quality and efficiency of milk collection.
- Introduced Laban, a new dairy drink.

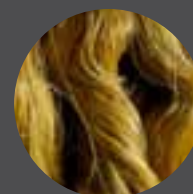


Chicken

We offer healthy, convenient food choices to consumers, by preparing and supplying dressed chicken and value-added frozen chicken products to a range of institutional clients and retailers.

In 2015

- Launched the National Hygiene Drive with Bangladesh Parjatan Corporation to raise awareness about hygienic practices within the food services industry.
- Organised the first National Surfing Tournament in Cox's Bazar to empower disadvantaged young people, especially girls, through sports.



Sericulture

We started in 1978 to engage poor rural women in silk production. Our work spans the entire silk-making process, from mulberry cultivation and silkworm rearing to producing fabric and silk products, which are sold through Aarong retail outlets and trade fairs.

In 2015

- Adopted a new rearing technique, the 'shoot rearing system', for higher cocoon yield.
- Started high-quality bivoltine silkworm rearing at Sherpur, Bogra.



Poultry Breeding

We ensure higher earnings for rural women by supplying them with high quality chicken breeders. In addition, we provide farming knowledge and extension services through training of vaccinators and other support services.



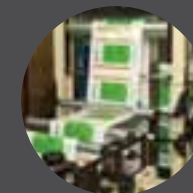
Nursery

We provide high quality seedlings across the country and give technical assistance and income support to small households.



Recycled Handmade Papers

We employ women to recycle 60 metric tons of waste paper per year. We produce handmade paper and a wide range of other products, such as envelopes, photo frames, greeting cards and gift boxes. Our products are sold to institutional clients and at Aarong retail outlets.



Printing Pack

We produce flexible, high quality packaging material for food items, fortified healthy ingredients, processed edibles and agricultural inputs such as seed and bio-chemicals for animal husbandry.



Salt

We were established in response to a public health need – the lack of iodised salt in the national diet. We produce and distribute iodised salt through our network of distributors and community health workers, with a particular focus on low-income households.

SOCIAL INNOVATION LAB

We explore tomorrow's challenges and build solutions to empower people living in poverty. Bangladesh's position in the global economy is rapidly changing, and development needs are becoming more complex and diverse.

HIGHLIGHTS 2015

We held our third Frugal Innovation Forum, themed *Pushing the boundaries of development*, bringing together 150 leading development practitioners, impact investing experts and social entrepreneurs to explore financially-sustainable innovations to meet these emerging needs.

Digital solutions are increasingly in focus. BRAC Bank's subsidiary bKash is quickly becoming one of the world's largest mobile money companies. Our Innovation Fund for Mobile Money seeded a portfolio of diverse pilots for financial inclusion across BRAC, which we are now focusing on scaling up.

The best solutions continued to come from our staff in the field; the grassroots experiences and creativity of our 120,000 staff around the world. The topics we trained staff on this year included building innovative teams, incorporating methods for human-centered design, brainstorming, and talking about failure.

Celebrating innovators inspires the wider BRAC community to engage in idea sharing and problem solving. We focused on motivating staff to contribute ideas through videos and folk songs. (Right) The chairperson and executive director presided over the award ceremony and thanked the winners for their contributions.



WHAT WE LEARNED:



Adopting mobile money poses some technical challenges, but these are relatively easy to overcome if clients and staff see the benefits of going digital. The innovation fund created a low-risk space to experiment and gain deeper insights into how to smoothen the transition to mobile money.



Understanding how to take innovations to scale is increasingly a global priority. We ran events in Dhaka, London and New York, and saw that there were clear opportunities and enthusiasm for collaboration between the private sector and civil society, particularly for hybrid organisations like BRAC that work in both spheres.



The best innovations take into account the realities of client's lives. Solutions are designed around available resources, and then change ecosystems are created to take the solutions to scale. This ensures continuous improvement and full adoption of the new initiatives.



Managers at all levels can be innovation architects if the organisation encourages an innovation mindset, through initiatives such as our recently-launched short course on innovation for field managers. A key part of this attitude is promoting small behavioural changes and celebrating problem-solving attempts among team members.

GOVERNANCE, MANAGEMENT AND CAPACITY-BUILDING

ADMINISTRATION

We ensure smooth governance and successful implementation of BRAC's programmes and enterprises. Our department comprises procurement, estate, security risk management, transport, road safety programme, logistics, central store, telecommunication, visa and protocol units.

We developed procurement guidelines and implementation procedures for BRAC South Sudan and signed a memorandum of understanding with Grameenphone for knowledge sharing on procurement practices in the corporate sector. The security incident recording system was digitised at the security control centre. It operates 24 hours a day now, supporting field staff to manage incidents of crime and facilitate police investigations. A security alert system through mobile text messaging was extended to the district BRAC representatives. We provided support to BRAC International in developing country security contingency plans and conducting security risk assessments.

We efficiently managed our fleet of 173 vehicles by integrating the software of the transport department with the software of our workshop wing. A vehicle tracking system was installed in vehicles engaged in field operations to improve safety. A mobile text alert service was introduced for vehicle users.

We continued purchasing land and ensuring protection of unused, and sometimes vulnerable areas across Bangladesh.

We provided logistic support in distributing warm clothes and relief materials in crisis periods and regularly organised blood donation drives at the BRAC Centre for Bangladesh Thalassaemia Hospital. We also continued managing BRAC's telecommunication network and arranged visas for BRAC staff travelling overseas.

COMMUNICATIONS

We enhance, promote and protect BRAC's image through strategic communication. We foster innovation and synergy across and outside BRAC by facilitating the exchange of ideas and information. We maintain the consistency of all external communications, and employ a wide range of modes of communication to promote a better understanding of what we all do.

In 2015, we coordinated the celebration of BRAC's 43rd birthday. We held a month-long campaign called #PowerWomen to celebrate the cause of women empowerment during International Women's Day. We reached out to young people in urban areas through a cricket match comprising teams of girls from BRAC's adolescent development programme.

We partnered with Grameenphone, the biggest telecom service provider in the country, to run a campaign called #deyarKhushi (joy in giving) where we delivered more than 900 smartphones to budding entrepreneurs and young community leaders from disadvantaged socioeconomic backgrounds.

We ran a number of training sessions and workshops to build the capacity of our staff, both nationally and internationally, to deliver effective communications. Our social media following reached 200,000 fans on Facebook, making us the leading non-government organisation in Bangladesh in terms of followers.

CONSTRUCTION AND MAINTENANCE

Our team comprises of two units; an infrastructure development department, with 53 engineers, architects and support staff; and a maintenance department, with 108 engineers, technicians and support staff. We advise on and undertake repair, renovation and construction projects to meet the evolving infrastructural needs of the organisation.

We work both nationally and internationally, ensuring aesthetically pleasing, eco-friendly and disability-friendly designs.

In 2015, our major projects included the new construction at BRAC's centre for development management in Rajendrapur and the development of BRAC University's new campus.

DONOR LIAISON OFFICE

We ensure mutual understanding and effective communication between donor agencies and other partner organisations.

Since 2011, one of our key roles has been managing the strategic partnership arrangement, a unique partnership between BRAC, DFID and DFAT, based on shared goals, clear results and mutual accountability.

We manage relationships with partners, and coordinate all technical assistance, evaluations and review missions.

In 2015, we strengthened our auxiliary role of standardising BRAC's fundraising and proposal development efforts through the relationship management forum. Resources, knowledge and expertise are shared through the forum to harness synergy and realise strategic goals together.

We delivered workshops on partnership management, theory of change, monitoring and evaluation.

We organised the annual partners' meeting, which saw record participation from over 17 development organisations, donor agencies and partners. The meeting was testament to our continuous pursuit of new and more effective forms of development cooperation and knowledge sharing.

Our long-term goal is to leverage our experience of partnership and relationship management to support the organisation becoming self-sustainable.

FINANCE AND ACCOUNTS

We ensure that stakeholders get accurate performance and financial information when they need it.

We are responsible for financial planning, record keeping, and managing costs, assets and liabilities. We finance investments, analyse cash flow, profitability, and prepare budgets and financial frameworks for all programmes, divisions and departments. We are accountable for property, provident funds, employee gratuity, salary, tax and loans. We ensure effective financial control and transparency of the financial data of our projects and enterprises, including timely reports for our donors, regulatory authorities and other relevant stakeholders.

In 2015, we continued to work towards internalising BRAC's values, in addition to our core workload. We prioritised employing female cashiers at branch offices, as a contribution towards ensuring a positive and harassment-free working environment for all our staff.

HUMAN RESOURCE AND LEARNING DIVISION

We attract, recruit, develop and retain the right talent to continually grow the BRAC family.

In 2015, we implemented a new grade and market competitive salary structure to attract and retain high performers, and encourage a performance-driven culture.

We arranged career-grooming sessions and partnered with career clubs of various universities. We introduced a CV bank and CV drop box to improve our recruitment process.

We have formed a talent management team, with a vision to ensure high performance and sustainability within the organisation. The objectives of the team are to identify critical roles and talents within the organisation and cultivate their development plans.

The monitoring unit for the first time, conducted a third-level evaluation to measure behavioural changes resulting from all the different training received.

We introduced an automated and integrated management information system for HR field offices and Aarong.

A standard operating procedure for fraud management was published. This mandated that the head of the investigation and grievance management unit will be notified of all fraud-related issues.

Our learning unit was awarded a certificate of merit in 'improving quality of working life' category at the 44th International Federation of Training and Development Organisations (IFTDO) world conference.

In Bangladesh, BRAC has a staff body of 42,625 members. In 2015, 3,737 new members joined our organisation.

INTERNAL AUDIT

We work independently within BRAC's governance framework, undertaking risk-based internal audit and compliance services in accordance with the Institute of Internal Auditors. We evaluate and report on the adequacy and effectiveness of internal control and risk management within the organisation's governance, operations, and information systems. We maintain integrity, deliver reliable financial and operational information, safeguard assets, and ensure compliance with laws, regulations, policies, procedures and contracts.

In 2015, we initiated an internal control questionnaire for area managers to cover their operational activities. A quality performance review (peer review) of division-based audit managers was started. We also implemented the data management software, BRAC internal audit management system, in divisional offices successfully.

There is a provision to conduct external assessments at least once every five

years by a qualified independent assessor, in accordance with the Institute of Internal Auditors's International Professional Practice Framework. A quality assurance review of the internal audit department was also executed.

INFORMATION AND COMMUNICATIONS TECHNOLOGY

We are a technology-based solution hub, ensuring quality technological interventions for BRAC. We are continuously improving BRAC's service model, focusing on real-time data collection to monitor programme operations and make strategic decisions.

In 2015, we worked with the health, nutrition and population programme to run an e-health pilot that covered almost 200,000 clients in urban areas through 210 extension workers. The pilot will scale up to cover one million clients by 2016.

We began piloting a technology platform designed to graduate people from poverty through the targeting the ultra poor programme. The platform allowed trend analysis and forecasting, and improved decision-making. Field operations were coordinated more effectively and data was interpreted using modern visualisation tools.

We enabled business process automation, such as fixed asset trackers and an inventory control system, in all our learning centres, as part of the paperless initiative. Tools developed for internal audit helped BRAC International's internal audit process in Uganda, Tanzania and Pakistan.

We implemented virtualisation platforms to improve our data centre infrastructure. 80 per cent of our existing servers' computing load was transferred to virtual machines. This reduced the number of physical servers, and promoted green computing.

We organised BRACathon, the biggest coding marathon for app developers of the country. The event aimed at developing useful mobile applications for social innovation, with the motto 'technology for

social good’. Over 120 contestants from universities and tech start-ups participated in the competition, taking up challenges from preventing tuberculosis to improving city roads.

LEGAL AND COMPLIANCE

We protect legal interests, promote good governance in all of BRAC’s endeavours, and create legal awareness within the organisation. We are a team of 44 legal and compliance lawyers at the district level and 12 lawyers in the head office, and our key objective is to provide BRAC’s staff, programmes, property and reputation with legal protection.

2015 was about strengthening ties with our partners. Our legal team worked towards stronger working relationships with the regulatory authorities of the government, the judiciary and anti-corruption commissions. A total of 81 compliance review visits of BRAC Enterprise establishments were conducted throughout the country. The implementation of a district case management committee meetings improved the knowledge and efficiency of the field offices while boosting BRAC’s programme coordination in the field.

A total of 555 of these meetings were conducted, across all 64 districts. The percentage of pending or ongoing cases being disposed increased by 17 per cent, compared to 2014, in the continuing process of rationalising the existing number of cases. Our documentation wing successfully fulfilled all 211 requests for review, vetting and legal opinions for BRAC and BRAC International.

MONITORING

We support decision-making at policy and operational levels. We conduct periodic analysis based on set standards, to ensure transparency. We assist management to determine whether key activities are being carried out as planned, and whether they are achieving expected outcomes.

We align our monitoring objectives and indicators with BRAC’s transformation to a social enterprise model. We provide continuous feedback on programme performance to ensure smooth progress towards achieving the global sustainable development goals.

In 2015, we monitored 174 issues, covering all programmes and enterprises, and generated reports based on the findings. We organised six bi-monthly meetings to share the findings with senior and mid-level management of different programmes. Significant findings were shared with the programmes, facilitating quick measures for improvement. We also successfully implemented an e-monitoring and data collection system through open data kit software.

PARTNERSHIP STRENGTHENING UNIT

We develop and strengthen partnerships with NGOs, private and government agencies.

Within BRAC, we facilitate field-level coordination and collaboration among BRAC programmes through the support of district BRAC representatives. These representatives facilitate in obtaining yearly project completion certificates from government counterparts. They ensure smooth implementation of the programmes in the field in collaboration with local government administration. They also act as designated officials under the Right to Information Act 2009 in national and district levels.

On the national level, the NGO Affairs Bureau (NGOAB)— the government counterpart agency for BRAC, is our principle partner. We ensure timely approval of internationally-aided projects from the NGOAB. In addition, we work with a wide array of government agencies to create synergy between BRAC’s work and the work of those agencies.

We also arrange registration, permits, etc needed for BRAC’s social enterprises and investments. We administer work permits and visas for expatriate employees.

RESEARCH AND EVALUATION

We have played an integral role in designing BRAC’s development interventions since 1975. We carry out multidisciplinary studies on issues of national and global importance, such as agriculture, nutrition, health, education, and gender. We maintain strong linkages with government organisations, UN bodies and academic and research institutions nationally and internationally. Our research helps to achieve programme objectives through modifying and improving strategies, and identifying new issues.

In 2015, we conducted more than 23 studies. Our impact assessment study on BRAC’s safe migration programme revealed that potential migrants are the most dominant group among the five categories of migrants. There is, however, a general lack of knowledge on key factors like registration, visa verification and the kinds of support systems available for migrants aboard.

Our ethnographic study on women garment workers resulted in several major interventions, recommendations and guidelines to formulate strategies for their wellbeing.

Findings on BRAC’s neuro-development disability centres indicated positive learning outcomes for children with disabilities. The centres serve the purpose of a joyful learning environment, and it was found that there is progressive change in attitudes towards disabilities in the community.

We produced four research reports, ten articles in peer-reviewed journals, eight working papers, a book, four quarterly newsletters and a Bangla compendium, Nirjash. We organised three research dissemination seminars, a book launching ceremony and 38 research seminars.

RISK MANAGEMENT SERVICES

We ensure that the organisation identifies, understands and effectively manages risks to safeguard its staff and meet its obligations. We provide support in implementing effective plans to prevent losses, and reducing impact in the case of losses. We also provide consultation and capacity development training to all beneficiaries, and quarterly and annual risk management reports.

We support BRAC’s governing body and senior executives in making strategic decisions, by reporting jointly to the risk management committee and the governing body. We are currently in the process of introducing an e-risk management system to ensure timely identification, assessment, mitigation and monitoring of all risks that BRAC may face.

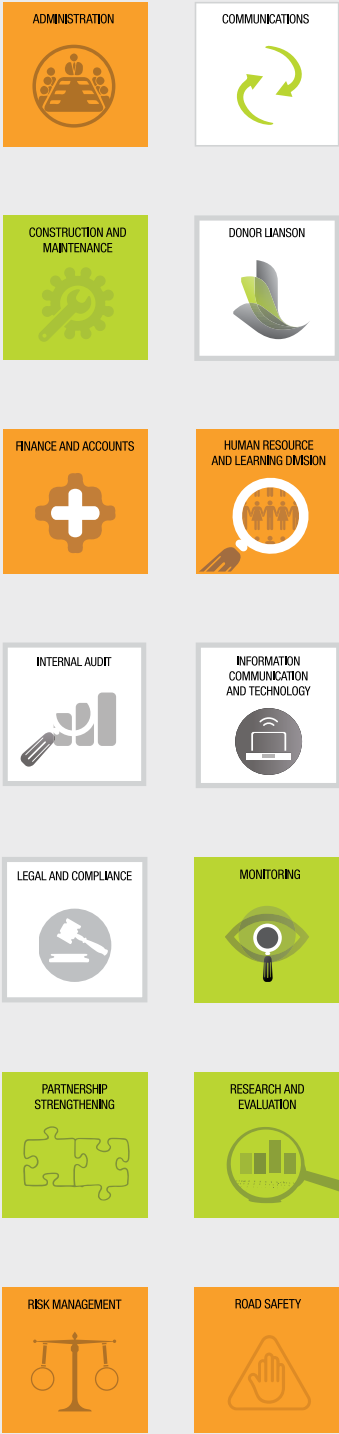
ROAD SAFETY

We signed a memorandum of understanding with the Local Government Engineering Department to implement a ‘community road safety programme’ in four sub-districts in Cox’s Bazar and Gazipur. 15 leaders from non-government organisations and community-based organisations, and 360 community leaders, were trained and organised into 30 community road safety groups. These groups identified their local road safety problems and solutions through action plans. 360 teachers were trained to instruct 51,000 students on how to use roads safely. Educational materials, including flipcharts, booklets, and training videos for students and drivers, were developed. Two sub-district road safety committees were reactivated.

38 teachers from 25 schools participated in refresher training on road safety, with support from a project with Chevron Bangladesh Limited. The project brought lessons on road safety to 4,500 students. Students participated in quizzes and were awarded with token prizes. 265 rickshaw pullers were trained on road safety. Reflective stickers were put up on the back of rickshaws for better

visibility at night. 402 bus and truck drivers received three days of training on residential road safety and a defensive driving course called Shurakkha. Members of six community road safety groups met once a month to review the progress of the road safety action plans. A seminar on Shurakkha was held in Sylhet, and attended by BRTA officials, police, district administration, BRAC, transport owners and workers associations.

845 candidates were given basic driving training in 2015 from our driving school. BRAC Driving School is the only school in Bangladesh that provides road safety, defensive and advanced driving training, classifying competencies of in-service drivers through the ‘P’ drive system. 290 professional drivers from organisations such as the US Embassy, British High Commission, Red Crescent, Save the Children, Unilever Bangladesh, Halliburton have received training from our driving school in 2015.



EXECUTIVES



Dr Muhammad Musa
Executive Director
BRAC



Faruque Ahmed
Executive Director
BRAC International



Shib Narayan Kairy
Chief Financial Officer
BRAC and BRAC International



Tamara Hasan Abed
Senior Director
Enterprises, BRAC



Asif Saleh
Senior Director
Strategy, Communication and
Empowerment
BRAC and BRAC International

DIRECTORS



Shameran Abed
Director
Microfinance
BRAC and BRAC International



Dr Kaosar Afsana
Director
Health, Nutrition and Population
Programme



Jalaluddin Ahmed
Director
Asia Region
BRAC International



Tahsinah Ahmed
Director
Skills Development



Abdul Bayes
Director
Research and Evaluation
Division



Munmun Chowdhury
Chief People Officer
BRAC International



Sayeda Tahya Hossain
Chief People Officer
Human Resources Division
Learning Division



Ahmed Najmul Hussain
Director
Administration
Road Safety



Md Akramul Islam
Director
Tuberculosis and Malaria Control
Water, Sanitation and Hygiene



Safiqul Islam
Director
Education



Rachel Kabir
Director
Chairperson's Office



Anna Minj
Director
Community Empowerment
Integrated Development
Gender Justice & Diversity



KAM Morshed
Director
Advocacy for Social Change
Information and Communication
Technology
Partnership Strengthening Unit



Saieed Bakth Mozumder
Director
Tea Estates



Faustina Pereira
Director
Human Rights and Legal
Aid Services



Taufiqur Rahman
Director
BRAC Dairy and Food
Enterprises

DIRECTORS



Lamia Rashid
Director
Africa Region
BRAC International



Nanda Dulal Saha
Director
Internal Audit
BRAC and BRAC International



Munshi Sulaiman
Director
Research Director
BRAC International

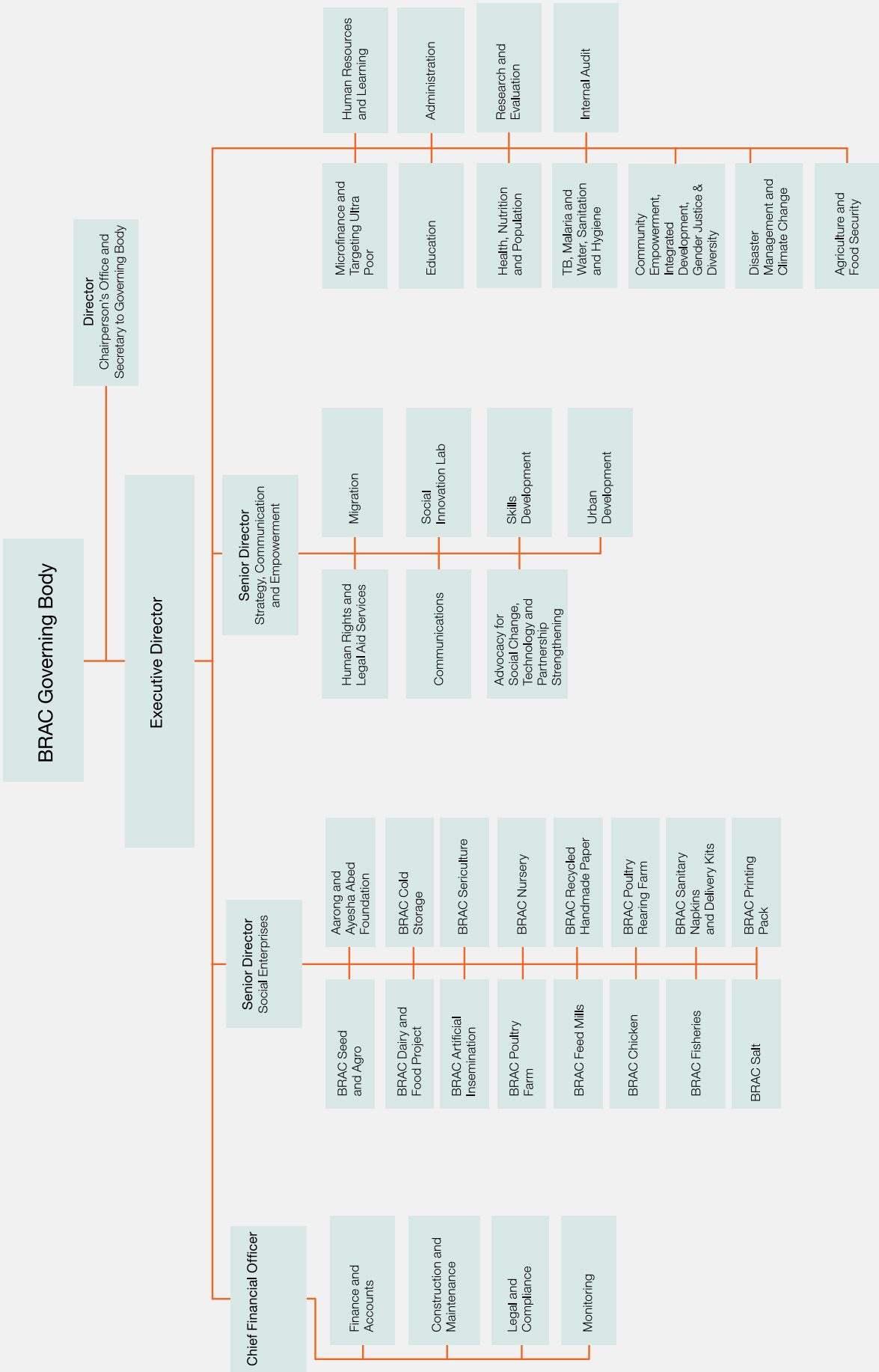


Saif Md Imran Siddique
Director
Finance
BRAC International



Gawher Nayeem Wahra
Director
Disaster Management and
Climate Change

BRAC ORGANOGRAM



As of June 2016

BRAC GOVERNING BODY

GENERAL BODY

The general body of BRAC consists of 33 members. As per the Memorandum of Association and Rules and Regulations of BRAC, the general body elects the governing body.

The Annual General Meeting of BRAC was held in June 2015, in which the general body approved the audited financial statements for the year ended December 31, 2014, approved the annual budget for 2016, and approved the appointment of external auditors for the year ended December 31, 2015.

GOVERNING BODY

The governing body of BRAC consists of 10 members. Distinguished professionals, activists and entrepreneurs of excellent repute have been elected to the governing body, bringing their diverse skills and experience to the governance of BRAC.



Sir Fazle Hasan Abed
Founder and Chairperson, BRAC

Sir Fazle is recognised by Ashoka as one of the 'global greats' and is a founding member of its prestigious Global Academy for Social Entrepreneurship. He was also appointed Knight Commander of the Most Distinguished Order of St Michael and St George (KCMG) by the British Crown in 2009, in recognition of his services to reducing poverty in Bangladesh and internationally. Sir Fazle has received numerous national and international awards for his achievements in leading BRAC, including the World Food Prize (2015), the Spanish Order of Civil Merit (2014) and the inaugural WISE Prize for Education (2011), the David Rockefeller Bridging Leadership Award (2008), the Conrad N Hilton Humanitarian Prize (2008), the inaugural Clinton Global Citizen Award (2007) and the Henry R Kravis Prize in Leadership (2007).



Ahmed Mushtaque Raza Chowdhury
Vice Chairperson, BRAC

Dr Chowdhury is also a professor of population and family health at Columbia University in New York. He previously served as senior adviser at the Rockefeller Foundation, based in Bangkok, Thailand. He was also the founding dean of the James P Grant School of Public Health in Dhaka and served as a research associate at Harvard University's Center for Population and Development Studies. He is the co-recipient of the Innovator of the Year 2006 award from the Marriott School of Management, Brigham Young University in the USA.



Tahrunnesa Abdullah
Social Scientist and Gender Specialist

Ms Abdullah is an advisor to Democracywatch and also serves as the chairperson of Gono Bishwabidyalay, ASA, Ain o Salish Kendra and South Asia Partnership-Bangladesh. She started her career at the Comilla Academy for Rural Development and headed the women's education and home development programme. She oversaw the development of the National Plan of Action for Children 1997-2002, and has served as chair of Bangladesh Shishu Academy and Bangladesh Jatiya Mohila Sangstha.



Latifur Rahman
Chairman and CEO Transcom Group

Mr Latifur Rahman is also the chairman of Nestlé Bangladesh, Holcim Cement (Bangladesh), and National Housing Finance and Investments. Mr Rahman holds the position of vice president of International Chamber of Commerce in Bangladesh. He has also been elected as a member of the executive board of International Chamber of Commerce in Paris. Formerly the president of the Metropolitan Chamber of Commerce, he is an erstwhile president of Bangladesh Employers' Federation. Mr Rahman was chairman of the Trade Body Reforms Committee and member of Bangladesh Better Business Forum. He was member of the executive board of Bangladesh Bank (Central Bank). Mr Rahman is an Honouree of the Oslo Business for Peace Award in 2012, and was named Business Executive of the Year in 2001 by the American Chamber in Bangladesh.



Rokia Afzal Rahman
Vice President, International Chamber of Commerce Bangladesh

Ms Rahman currently chairs Airlinks Group of Companies and RR Group of Companies. She is the chair of Mediaworld Ltd, and a director of Mediastar and ABC Radio. As chair of MIDAS Financing Ltd, Ms Rahman has initiated loan facilities to several thousand women. She was a director of Reliance Insurance and is the former president of the Metropolitan Chamber of Commerce and Industries. Ms Rahman is a board member of Asian University for Women.



Luva Nahid Choudhury
Director General Bengal Foundation

Ms Choudhury is an architect who was a part of the Bangladesh Government service for 10 years and currently heads an architectural practice in Dhaka. She is the director general of Bengal Foundation, a trust that supports and promotes the arts in Bangladesh. She also heads ICE Media and Bengal Publications, both leading publishing houses.



Martha Alter Chen
Lecturer in Public Policy Harvard Kennedy School and International Coordinator, WIEGO

Dr Chen is a lecturer in public policy at the Harvard Kennedy School, an affiliated professor at the Harvard Graduate School of Design, and international coordinator of Women in Informal Employment: Globalising and Organising (WIEGO), a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. An experienced development practitioner and scholar, her areas of specialisation are employment, poverty and gender. Dr Chen has spent two decades in Bangladesh and India working for BRAC and Oxfam America.



Mr Adeeb H Khan
Chartered Accountant Vice President Institute of Chartered Accountants of Bangladesh

Mr Khan is a chartered accountant and the senior partner of Rahman Rahman Huq (Member Firm of KPMG International). He is a council member (elected position) of the Institute of Chartered Accountants of Bangladesh and currently its vice president. He is also a committee member (elected position) of the Metropolitan Chamber of Commerce and Industry (MCCI), the oldest and one of the most prestigious trade chambers of Bangladesh. Mr Khan's past directorships include Biman Bangladesh Airlines, the national flag carrier of Bangladesh.



Adv Syeda Rizwana Hasan
Lawyer Supreme Court of Bangladesh Chief Executive Bangladesh Environmental Lawyers' Association

Ms Hasan is a lawyer with the Supreme Court of Bangladesh. She is working for the cause of environment as the chief executive of the Bangladesh Environmental Lawyers' Association (BELA). Ms Hasan did her masters and graduation in law from the University of Dhaka. She is a recipient of the Goldman Environmental Prize and was recognised by TIME magazine as one of the 40 Environmental Heroes of the World. Ms Hasan was awarded the Ramon Magsaysay Award in 2012.



Syed S Kaiser Kabir
CEO and Managing Director Renata Limited

Mr Kabir is CEO and managing director of Renata Limited. He is also the chairman of Renata Agro Industries Limited, Purnava Limited and Renata Oncology Limited. Mr Kabir is vice chairperson of the Sajida Foundation and is also on the Board of Directors of the Global Alliance for Improved Nutrition. Mr Kabir started his career as a research officer at the Institute of Economics and Statistics, University of Oxford. He moved on to serve as a consultant at the World Bank from 1991-1993. He was appointed executive director of the Sajida Foundation in 1996, and later joined Renata Agro Industries Limited as managing director from 1997 to 2004.

STICHTING BRAC INTERNATIONAL GOVERNING BOARD

Sir Fazle Hasan Abed Founder and Chairperson, BRAC
Ahmed Mushtaque Raza Chowdhury Vice Chairperson, BRAC



Dr Muhammad Musa
Executive Director, BRAC

Dr Musa has an extensive background in leading humanitarian, social development, and public health organisations in international, cross-cultural settings. A medical doctor and a public health specialist, he has a specialised training in maternal and child nutrition, and disaster management. Before joining BRAC, he worked for 32 years with CARE International as one of its senior international management professionals. Twenty of those years were spent working in Ethiopia, Uganda, Sudan, Tanzania, Thailand, India, Bangladesh and the Asia region. He has long experience in strategic leadership, governing board management, executive-level management of large-scale operations, humanitarian and social development programme management, and organisational change management.



Quais Shafiq ul Hassan
Managing Director
Echo Sourcing Ltd UK and
Echotex Ltd Bangladesh

Mr Hassan is the managing director of Echo Sourcing Ltd UK and Echotex Ltd Bangladesh. Echotex has received Bangladesh's National Environmental Award, Metropolitan Chamber of Commerce and Industry, Dhaka's Environmental Award and J Sainsbury plc's Corporate Social Responsibility Award in 2010. Echotex was also awarded Best Clothing Supplier in 2011 as well as Best Clothing Supplier and Supplier of the Year in 2012 by J Sainsbury plc. He is the co-founder of Children's Hope, an NGO that works to educate slum children in Dhaka.



Debapriya Bhattacharya
Macro Economist and
Public Policy Analyst

Dr Bhattacharya, a macro-economist and public policy analyst, is currently a distinguished fellow at the Centre for Policy Dialogue in Dhaka. He is a former ambassador and permanent representative of Bangladesh to the World Trade Organization offices in Geneva and Vienna, and the special advisor on least-developed countries (LDCs) to the secretary general of the UN Conference on Trade and Development (UNCTAD). He is associated with a number of leading institutions, networks and editorial boards of reputed journals. Dr Bhattacharya studied in Dhaka, Moscow and Oxford and has held a number of visiting positions, including at the Centre for Global Development, Washington DC. He is the chair of two global initiatives, LDC IV Monitor and Southern Voices on Post-MDGs.



Irene Z Khan
Director General, International Development
Law Organisation

Ms Khan is Director-General of the International Development Law Organization. She was Secretary General of Amnesty International and worked for the UN High Commissioner for Refugees for 21 years. Ms Khan is a member of the World Bank Advisory Council on Gender and Development. She sits on the boards of several international human rights and development organisations. She received the Sydney Peace Prize in 2006 for her work to end violence against women and girls. Her book, *The Unheard Truth: Poverty and Human Rights*, has been translated into seven languages.



Shabana Azmi
Actor and Social Activist

Ms Azmi is an internationally-acclaimed actress who was a member of the Indian Parliament and a UN Goodwill Ambassador. She is also a vocal and committed social activist, undertaking campaigns and making public statements on various issues, particularly social justice and the rights of women. She is a leading advocate of AIDS awareness in India. Ms Azmi is a visiting professor at Ann Arbor, Michigan and has addressed several universities including Harvard, Columbia, Berkeley, MIT, University of Chicago, and University of London.



Sylvia Borren
Executive Director, Greenpeace Netherlands

Ms Borren was a director of Oxfam Novib from 1994 to 2008. She is a former co-chair of the Global Call to Action against Poverty and chair of its Dutch chapter, EEN. She is a member and former co-chair of the Worldconnectors, a Dutch transformative multi-stakeholder think tank, and is on the Board of the Forest Stewardship Council Netherlands. She was previously a member of the Dutch Government's Advisory Council on International Affairs and also chaired Quality Educators for All. She was a part of the International Women's Commission for a Just and Sustainable Palestinian-Israeli Peace. She was also on the board of governors of the Altrecht Mental Health Institute.



Parveen Mahmud
Managing Director
Grameen Telecom Trust

Over the course of her professional career, Ms Mahmud has invested substantial time in working with national and international development agencies. She is a chartered accountant and was the first woman to be a council member (2007) and president (2011) of the Institute of Chartered Accountants of Bangladesh. She was also the first female board member of the South Asian Federation of Accountants. She was the deputy managing director of Palli Karma Sahayak Foundation. She also served as the chairperson of the Acid Survivors' Foundation.

FINANCE AND AUDIT COMMITTEE

The governing body of BRAC constitutes the BRAC Finance and Audit Committee with the following members:

- | | |
|--|---------------------|
| 1. Ahmed Mushtaque Raza Chowdhury , Vice Chairperson, BRAC Governing Body | Chair |
| 2. Tahrunesse Abdullah , Member, BRAC Governing Body | Member |
| 3. Adeeb H Khan , Member, BRAC Governing Body | Member |
| 4. Parveen Mahmud , FCA (Independent) | Member |
| 5. Muhammad Musa , Executive Director, BRAC | Member (ex-officio) |

SN Kairy, Chief Financial Officer acts as secretary of the committee.

Each member is free of any relationship that would interfere with the exercise of his or her independent judgment as a member of the committee. Members of the committee have professional experience and expertise in different sectors.

Role and purpose

The primary function of the finance and audit committee (the committee) is to assist the governing body (the board) in fulfilling its responsibilities for:

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

Meetings during 2015

A total of two meetings were held during the year 2015.

Meeting date: 9 June 2015

Highlights:

- The Committee suggested to develop the SOP of Enterprises by hiring Consultant
- The Committee suggested that ‘frauds’ and ‘irregularities’ should be segregated at least for internal use
- The Committee suggested that the “Risk Management Policies and Framework” of BRAC should be compared with other international organizations and the Risk Management Department should also look into the organizational risk, reputation risk and asset management risk
- The Committee recommended the Audited Annual Accounts of BRAC for the year 2014 for approval of BRAC Governing Body
- The Committee recommended to BRAC Governing Body for approval of the proposed Annual Budget for the period from January 2016 to December 2016 and Financial Year budget for the period from July 2015 to June 2016
- The Committee recommended for approval of BRAC General Body that A. Qasem & Co., Chartered Accountants, Bangladesh be appointed as the auditor of BRAC for the year January 2015 to December 2015 and for the Financial Year July 2015 to June 2016
- The Committee suggested that the time series of findings in relation to ‘financial irregularities’ should be prepared
- The Committee suggested to explore if the Business related “internal control and weaknesses” could be reported separately

Meeting date: 30 November 2015

Highlights:

- The Committee further suggested that the “Summary Report on Internal Audit” to the Finance & Audit Committee should include graphical presentation for the time series of findings
- The Committee recommended to BRAC Governing Body for approval of the proposed revised budget for BRAC for the period from January 2016 to December 2016
- The Committee approved the Internal Audit Plan for the year 2016

- The Committee endorsed the recommendations of Ernst and Young on “External Quality Assurance Review of Internal Audit Department” and suggested the Director, Internal Audit to implement the recommendations
- The Committee approved the Revised Terms of Reference (TOR) of Audit Review Committee
- To increase the effectiveness of the Audit Review Committee, the Committee has been reconstituted with the following members:
 1. **Executive Director**
BRAC
Chair
 2. **Treasurer**
BRAC University
Member (Independent)
 3. **Director**
Administration, BRAC
Member
 4. **CPO**
Human Resources, BRAC
Member
 5. **Director**
Internal Audit, BRAC
Member
- The Committee suggested to engage Ernst & Young for vetting the Revised Internal Audit Manual and place to the next meeting of the Committee for approval

Investment committee

The Investment committee oversees the BRAC investments, and consists of five members. The Governing Body constituted the Investment Committee of BRAC with the following members:

1. **Sir Fazle Hasan Abed KCMG**
Chairperson, BRAC Governing Body
Chairperson
2. **Dr Ahmed Mushtaque Raza Chowdhury**
Vice Chairperson,
BRAC Governing Body
Member
3. **Latifur Rahman**
Member, BRAC Governing Body
Member
4. **Rokia A Rahman**
Member, BRAC Governing Body
Member
5. **Luva Nahid Choudhury**
Member, BRAC Governing Body
Member

SN Kairy, Chief Financial Officer, acts as secretary of the committee.

The Committee approved the sale of BRAC Banskali Tea Co. Limited located in Banskali, Chittagong.

Ombudsperson

BRAC has established an Office of the Ombudsperson with a comprehensive mandate to investigate any grievance or complaint made to him by any individual concerning any decision taken by BRAC. The Ombudsperson always maintains the highest level of confidentiality regarding complainants and complaints. The office prepares an annual report concerning the discharge of its functions and submits it to the Chairperson who then put the report before the BRAC Governing Body for their consideration.

The roles of the ombudsperson are:

- The Ombudsperson can also investigate any grievance/complaint made to him by any individual/third party concerning any decision taken by BRAC
- Ombudsperson can also investigate by his own regarding any issue of BRAC such as corruption, abuse of power or discretion, negligence, oppression, nepotism, rudeness, arbitrariness, unfairness and discrimination or may give appropriate recommendations to improve BRAC’s performance
- Anyone (Management or an Employee) can complain/ask to Ombudsperson to investigate any incident of misadministration and misuse of power within the organisation

Award and recognition

BRAC was awarded the ‘AAA’ by Credit Rating Agency of Bangladesh Ltd. (CRAB). (The ‘AAA’ means Extremely Strong Capacity and Highest Quality) BRAC has been receiving ‘AAA’ rating consecutively for the last six years.

BRAC received many awards in the field of financial transparency in different times. In 2015, BRAC received the following awards:

- 1st position in the Institute of Cost and Management Accountants of Bangladesh (ICMAB) Best Corporate Award in the NGO Sector for the year 2014.

- 2nd position in the Institute of Chartered Accountants of Bangladesh (ICAB) National Award under the category of NGOs for the year 2014.

Membership of INGO Accountability Charter

BRAC became a full charter member of the INGO Accountability Charter in December 2013. The INGO Accountability Charter was incorporated in 2008. It is registered as a company in the UK and having its secretariat in Berlin, Germany. The objective is to create and develop a charter relating to the accountability of non-governmental organisations. At present there are 24 charter members.

The Accountability Reports submitted by BRAC are available in the websites of BRAC and INGO Accountability Charter at this link: <http://www.ingoaccountabilitycharter.org/home/charter-members/brac>

External Auditor

The Annual General Meeting of BRAC held on June 11, 2015 have approved the appointment of A. Qasem & Co., Chartered Accountants, Bangladesh (member firm of Ernst & Young Global LLP) as the auditor of BRAC for the year ended on December 31, 2015.

DEVELOPMENT PARTNERS

GOVERNMENT ALLIANCES

BRAC has a long history of working in collaboration with the Government of Bangladesh. Our joint effort has significantly contributed to attaining many of the millennium development goals. Below are the names of some of the ministries and Government units that we have been closely working with.

Ministry of Cultural Affairs	Ministry of Women and Children Affairs
Ministry of Education	Ministry of Young people and Sports
Ministry of Fisheries & Livestock	National Institute for Local Government
Ministry of Food and Agriculture	Tongi Paurashava
Ministry of Health and Family Welfare	All-Party Parliamentary Group
Ministry of Primary and Mass Education	Bureau of Manpower Employment and Training
Ministry of Social Welfare	Ministry of Expatriate Welfare and Overseas Employment
Ministry of Foreign Affairs	Bangladesh Overseas Employment and Services Limited
Directors General of Health Services	Bureau of Manpower, Employment and Training

STRATEGIC PARTNERS

The strategic partnership arrangement (SPA) is a partnership between BRAC, the UK Government and the Australian Government, based on shared goals, clear results and mutual accountability. Core funding provided through the SPA helps BRAC deliver tangible results for the people living in poverty in Bangladesh, while developing plans to reduce its reliance on external donor funds, the SPA strengthens its internal systems, and seeks ways to work more closely with the Government of Bangladesh. In the last forty-three years, BRAC has consistently ensured that programmes funded by development partners are efficient, effective, and achieving results at scale. For these reasons, in 2012, two of BRAC's major donors – Department for International Development (DFID) and Department of Foreign Affairs and Trade (DFAT), Australia (formerly known as AusAid) entered into a strategic partnership arrangement with BRAC to support the effectiveness of its work in reducing poverty.

Through engaging in a partnership, DFID and DFAT hope to reduce the transaction costs of aid and facilitate greater focus on high-level outcomes rather than inputs. Through the provision of core funding, it enables BRAC to develop a flexible response to learning and a more holistic response to poverty reduction. 2015 marked the successful completion of the first phase of this partnership. We will look forward to engage with our strategic partners in a knowledge-based partnership in future while they continue supporting our work in the next five years.



MAJOR INSTITUTIONAL DONORS



KNOWLEDGE PARTNERS



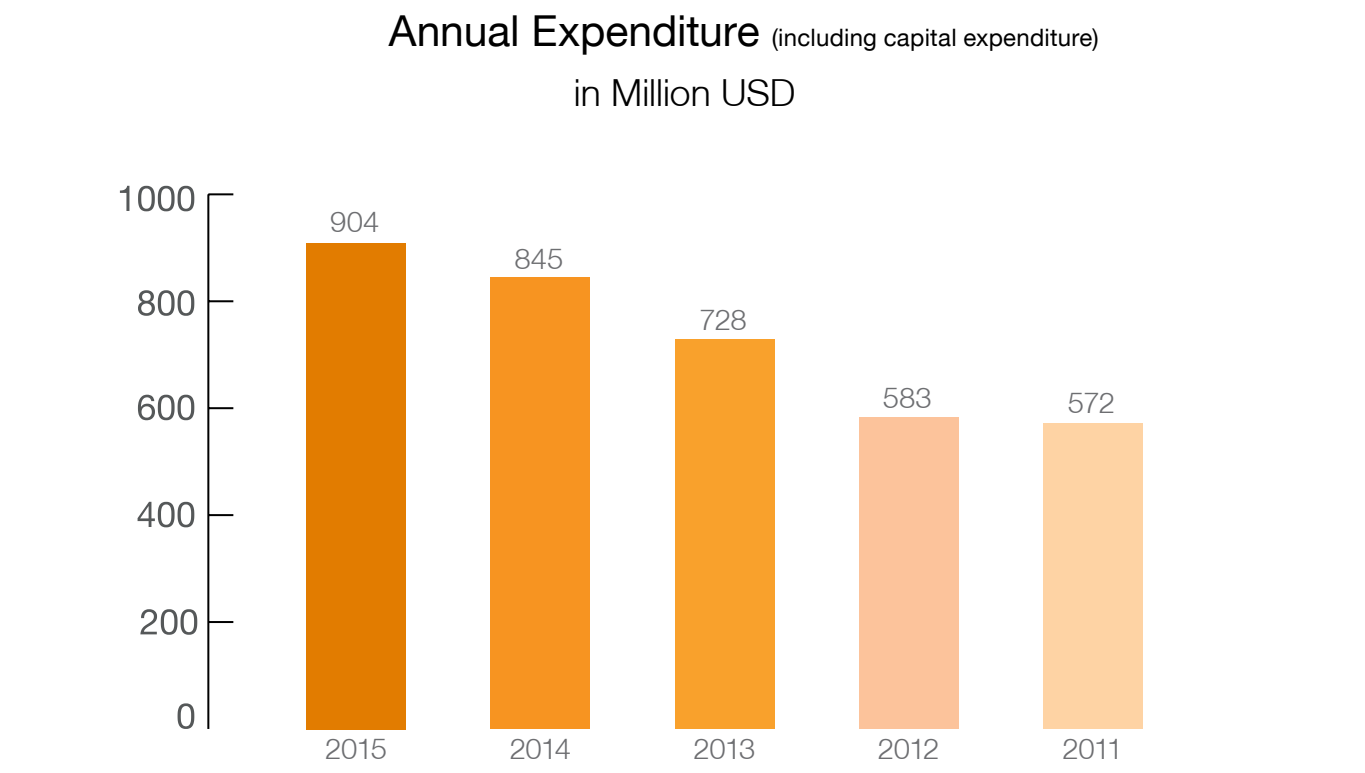
Revenue Expenditure				
	Year 2015		Year 2014	
	USD million	%	USD million	%
Microfinance	195.44	34.94%	171.35	31.89%
Health	58.70	10.49%	61.82	11.50%
Education	71.40	12.76%	64.99	12.09%
Water, Sanitation and Hygiene	15.62	2.79%	31.02	5.77%
Agriculture and Food Security	4.28	0.77%	6.68	1.24%
Ultra Poor	35.64	6.37%	30.84	5.74%
Social Enterprises	150.61	26.92%	150.41	27.99%
Others *	27.70	4.95%	20.27	3.77%
Total	559.39	100.0%	537.38	100.0%

NOTES

- Others include the following: Gender Justice and Diversity, Community Empowerment Programme, Human rights and Legal Aids Services, Policy Advocacy and others.

Contribution of BRAC to Government Exchequer				
Income Year	2015		2014	
	BDT	USD	BDT	USD
Income Tax deduction at source by third parties	221,757,839	2,843,049	86,528,390	1,109,338
Tax deduction at source from third parties	144,303,824	1,850,049	140,829,291	1,805,504
Income Tax deduction at source from Staff salary	30,134,778	386,343	28,262,260	362,337
VAT collection from customers	513,740,098	6,586,412	446,012,259	5,718,106
Import Duty paid	1,374,310	17,619	909,137	11,656
Total	911,310,849	11,683,472	702,541,337	9,006,940

Grant Composition				
Name of Donor	Year 2015		Year 2014	
	USD million	%	USD million	%
DFID	38.57	38.56%	89.05	46.52%
DFAT	22.51	22.51%	46.46	24.27%
The Global Fund	16.49	16.49%	21.13	11.04%
EKN/NOVIB	1.90	1.90%	9.45	4.94%
BRAC USA	1.79	1.79%	5.89	3.08%
EACI, QATAR	1.12	1.12%	2.97	1.55%
UNICEF	2.08	2.08%	2.91	1.52%
Family Health International 360	1.48	1.48%	2.40	1.25%
Others	14.08	14.08%	11.18	5.84%
Total	100.02	100.00%	191.44	100.00%



BALANCE SHEET CONVERTED TO USD

as at December 31, 2015

(NOT PART OF AUDITED FINANCIAL STATEMENTS)

	2015		2014	
	Taka	US \$	Taka	US \$
ASSETS				
Cash in hand and at banks	16,916,766,552	216,881,622	18,663,715,348	239,278,402
Advance, deposits and prepayments	4,076,719,030	52,265,629	3,297,318,487	42,273,314
Inventories	3,518,982,401	45,115,159	3,477,460,108	44,582,822
Grants and accounts receivable	1,795,343,586	23,017,225	1,806,548,216	23,160,875
Microfinance loans	108,342,249,742	1,389,003,202	85,680,765,603	1,098,471,354
Motorcycle loans	807,014,427	10,346,339	796,996,894	10,217,909
Investments in securities and others	1,617,150,000	20,732,692	1,291,350,000	16,555,769
Investments in related undertakings	13,400,660,055	171,803,334	12,543,181,846	160,810,024
Property, plant and equipment	14,089,310,523	180,632,186	11,504,955,982	147,499,436
TOTAL ASSETS	164,564,196,316	2,109,797,388	139,062,292,484	1,782,849,904
LIABILITIES AND NET ASSETS				
Liabilities:				
Liabilities for expenses and materials	6,359,703,947	81,534,666	5,599,599,179	71,789,733
Bank overdrafts	14,303,182,466	183,374,134	10,992,516,759	140,929,702
Term loans	26,516,487,055	339,954,962	19,075,261,360	244,554,633
Members' savings deposits	40,228,457,331	515,749,453	34,180,809,446	438,215,506
Grants received in advance account	971,166,244	12,450,849	6,740,890,268	86,421,670
Deferred income	200,469,723	2,570,125	235,500,016	3,019,231
Other long term liabilities	11,251,247,075	144,246,757	10,619,583,309	136,148,504
Provision for taxation	1,551,941,030	19,896,680	1,386,941,030	17,781,295
Total Liabilities	101,382,654,871	1,299,777,626	88,831,101,367	1,138,860,273
Net Assets:				
Capital fund				
Unrestricted	62,043,960,522	795,435,391	49,131,940,934	629,896,679
Temporarily restricted	1,137,580,923	14,584,371	1,099,250,183	14,092,951
	63,181,541,445	810,019,762	50,231,191,117	643,989,630
TOTAL LIABILITIES AND NET ASSETS	164,564,196,316	2,109,797,388	139,062,292,484	1,782,849,904

Exchange rate: 1 US \$ = Tk.78

Statement of Income and Expenditure Converted to USD

for the year ended December 31, 2015

(NOT PART OF AUDITED FINANCIAL STATEMENTS)

	2015		2014	
	Taka	US \$	Taka	US \$
Income				
Donor grants	13,785,992,217	176,743,490	16,395,561,736	210,199,509
Social Enterprises	13,345,427,760	171,095,228	13,199,374,550	169,222,751
Microfinance Programme	26,682,363,975	342,081,589	21,359,616,040	273,841,231
Self-financing Social Development Programmes	1,055,881,151	13,536,938	1,649,918,857	21,152,806
Investment Income	1,739,681,517	22,303,609	662,691,206	8,496,041
House Property	92,370,223	1,184,234	91,365,205	1,171,349
Total income	56,701,716,843	726,945,088	53,358,527,594	684,083,687
Expenditure				
Social Enterprises	11,747,263,079	150,605,937	11,732,422,213	150,415,669
Micro Finance Programme	15,244,367,848	195,440,613	13,365,418,399	171,351,518
House Property	99,443,136	1,274,912	100,942,249	1,294,131
Agriculture and Food Security	334,185,896	4,284,435	520,785,414	6,676,736
Community Empowerment Programme	364,919,588	4,678,456	317,494,987	4,070,449
Education Programme	5,569,214,047	71,400,180	5,069,581,690	64,994,637
Gender, Justice and Diversity	402,633,544	5,161,969	298,568,038	3,827,795
Health Programme	4,578,956,175	58,704,566	4,821,668,757	61,816,266
Human Rights and Legal Aids Services	271,203,344	3,476,966	240,445,413	3,082,634
Policy Advocacy	170,883,319	2,190,812	156,788,921	2,010,114
Water, Sanitation and Hygiene Programme	1,218,247,312	15,618,555	2,419,632,575	31,020,930
Ultra Poor Programme	2,779,602,037	35,635,924	2,406,137,155	30,847,912
Other Development Projects	851,311,420	10,914,249	465,759,212	5,971,272
Total expenditure	43,632,230,745	559,387,574	41,915,645,023	537,380,064
Surplus of income over expenditure before taxation	13,069,486,098	167,557,514	11,442,882,571	146,703,623
Taxation	(165,000,000)	(2,115,385)	(340,000,000)	(4,358,974)
Net surplus for the year	12,904,486,098	165,442,129	11,102,882,571	142,344,648

Exchange rate: 1 US \$ = Tk.78



AFSP - Agriculture and Food Security Programme Ag - Agriculture Programme ARCs - Adolescent Reading Centres
DECC - Disaster, Environment and Climate Change EHC - Essential Health Care ELA - Empowerment and Livelihood for Adolescents FSN - Food Security and Nutrition
HRLS - Human Rights and Legal Aid Services IDP - Integrated Development Programme KI - Karamoja Initiative LEAD - Livelihood Enhancement through Agriculture Development
PB - Peace Building P&L - Poultry and Livestock RS - Road Safety SEP - Small Enterprise Programme SP - Scholarship Programme
BEP - BRAC Education Programme BLBC - BRAC Limb and Brace Centre CDP - Capacity Development Programme CEP - Community Empowerment Programme
GJD - Gender Justice and Diversity HNPP - Health, Nutrition and Population Programme HRLE - Human Rights and Legal Empowerment
MF - Microfinance MGP - Migration Programme MLP - Malaria Programme NP - Nutrition Programme NSP - National Solidarity Programme
TB- Tuberculosis Control TUP - Targeting the Ultra Poor WASH - Water, Sanitation and Hygiene

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BRAC
BRAC Centre
75 Mohakhali
Dhaka 1212
Bangladesh

T : +88 02 9881265
F : +88 02 8823542
E : info@brac.net
W : www.brac.net

Photo credit:
BRAC
BRAC/Nasir Ali Mamun
BRAC/Shehzad Noorani

Hasan Chandan/MAP for BRAC
Shafiqul Alam Kiron/MAP for BRAC
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Hassan Bipul for BRAC

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