



Reaching for the MDGs

BANGLADESH REPORT 2014

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1
ERADICATE EXTREME POVERTY AND HUNGER
- 

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ACHIEVE UNIVERSAL PRIMARY EDUCATION
- 

3
PROMOTE GENDER EQUALITY AND EMPOWER WOMEN
- 

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REDUCE CHILD MORTALITY
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IMPROVE MATERNAL HEALTH
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6
COMBAT HIV/AIDS, MALARIA AND OTHER DISEASES
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ENSURE ENVIRONMENTAL SUSTAINABILITY
- 

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GLOBAL PARTNERSHIP FOR DEVELOPMENT

See BRAC's stories come to life.



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Download the BRAC App from the App Store or Google Play and hover over the play sign to watch video.

VISION

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

MISSION

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

VALUES

Integrity
Innovation
Inclusiveness
Effectiveness



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CHAIRPERSON'S STATEMENT

The year 2014 was a reasonably peaceful one in Bangladesh. Women in the villages and slums – farmers, factory workers and entrepreneurs – continued their steady advance down the path out of poverty, with BRAC and other civil society organisations playing a supporting role.

Despite its dysfunctional politics, Bangladesh remains a role model for other lower-income countries. In 2015, we are likely to meet five out of the eight millennium development goals (MDGs) set by the UN at the turn of the millennium. This is a testament to what people can achieve with limited resources.

The byword at BRAC is opportunity. When women and girls in poverty have opportunities to take control of their lives, we see them doing what it takes to end poverty for themselves, their families and others around them. At BRAC, we create the enabling environment and offer whatever tools are needed to make this happen, be it community-based healthcare, micro loans, savings accounts, education for children, legal and human rights empowerment, social justice interventions, enterprises, and even a full-fledged university.

Our work with the ultra poor, those who are too poor to access most of these interventions, has drawn particular attention. Over two years, an intensive programme graduates the poorest out of ultra poverty through a combination of one-on-one coaching, asset grants, cash payments, training and healthcare leading to social integration. About 95 per cent graduate from a strictly defined category of ultra poverty, maintaining their upward trajectory even four years after they leave the programme.

Responding to others' interest, we are now ready to share the graduation methodology. Inspired by BRAC's programme, others have already used similar approaches with success in at least eight countries. Several governments in sub-Saharan Africa have expressed interest in incorporating graduation methodologies into existing cash transfer programmes. We are advocating for more adaptations while offering technical assistance and immersion visits to facilitate implementation and promote learning. While not a panacea for poverty, I believe graduation programmes should play a role in the goal of bringing the global extreme poverty rate below three per cent by 2030.

This work would not have been possible without the support of our donors. I want to call particular attention to the strategic partnership arrangement with the UK's Department for International Development and the Australian Department of Foreign Affairs and Trade, which chose in 2011 to partner with BRAC on a five-year plan that went far beyond previous donor-NGO relationships. Based on shared goals rather than donor demands, this relationship has given us the flexibility necessary to allocate funding where it is needed most. This kind of equal collaboration between donors and a civil society organisation represents a new paradigm in development financing, and it has worked exceedingly well, with all parties able to show positive results.

The strategic partnership arrangement has allowed BRAC to expand into new areas and adapt to new realities, including increasing urbanisation. Although BRAC was born as a rural



development organisation, in 2014 we adopted an urban strategy to address the fact that 57 per cent of Bangladesh's projected population of 200 million will live in cities by 2050, more than twice the present number. Urban slums, filled with migrants from the countryside seeking new economic opportunities, present new challenges.

We remain proud of our achievements but mindful of our shortcomings. In health, Bangladesh is likely to meet the MDG target of 144 maternal deaths per 100,000 live births or come very close to this; in BRAC intervention areas in urban slums, we have shown what is possible by bringing that rate down to 116. Yet, as a member of the Lead Group for the Scaling-Up Nutrition movement, I take special note of the fact that Bangladesh remains among the 36 highest-burden countries when it comes to malnutrition. Mothers and their children here are among the least nourished in the world.

With renewed commitment to address these issues, BRAC has joined the CHARGE pledge, led by the Brookings Institution, to greatly expand access, safety and quality in education for girls. We convened the first annual national Girl Summit, obtaining pledges from the private sector (including the garment industry), media and others to advance the girls' empowerment agenda.

These are some of the barriers we see ahead of us. With strong partnerships, a renewed focus on technology, innovation and urban development challenges, I remain confident we can give people the tools they need to overcome them.

Sir Fazle Hasan Abed, KCMG
Founder and Chairperson

HEADLINES FROM THE YEAR

JANUARY 2014

BRAC's achievements highlighted at the global launch of Lancet series

BRAC's vice chair and interim executive director, Dr Ahmed Mushtaque Raza Chowdhury, attended the global launch of the Lancet series on Bangladesh in New York. The event was held by the Bangladesh Permanent Mission to the UN, UNICEF and the Rockefeller Foundation. Major highlights from the event included a presentation on the significant findings from the series, followed by a panel discussion. Previously, the Lancet medical journal identified BRAC as a crucial player in the remarkable progress made in Bangladesh's health sector.



FEBRUARY 2014

Victory for women in Bangladesh

Senior director of BRAC Enterprises, Tamara Hasan Abed, was honoured with the Outstanding Women Leadership Award by the World Women Leadership Congress in Mumbai, India. Abed accepted the award on behalf of the women of Bangladesh, who she said are on a "remarkable journey towards equality, marked with struggles and victories". Women leaders from across the world converged at the conference to talk about opportunities and challenges facing women who lead.



MARCH 2014



Sparking innovations with mobile money

The innovation fund for mobile money was launched at the Frugal Innovation Forum held in Dhaka. BRAC is exploring new development strategies enabled by mobile money with support from the Bill & Melinda Gates Foundation. Mobile money is a brand new tool that will contribute to making financial inclusion a reality in Bangladesh. BRAC's social innovation lab hosted an open challenge, whereby anyone could submit an idea related to how mobile money can improve the lives of the poor. Selected projects have already been implemented across the country.

Sir Fazle among the top 50 leaders

The US-based Fortune magazine named Sir Fazle Hasan Abed in its list of the world's 50 greatest leaders. The list includes leaders from politics and religion, to corporate CEOs and heads of civil society organisations. Sir Abed shares the list with Pope Francis, German Chancellor Angela Merkel, Aung San Suu Kyi, Bono, Bill Clinton and the Dalai Lama.

APRIL 2014

BRAC ranked in top 50

BRAC was listed number 32 in the Global Go To Think Tank Index report by the University of Pennsylvania. The university's Think Tanks and Civil Societies Program (TTCSP) works with leading practitioners and scholars in a variety of collaborative efforts and programmes. They rank the world's leading think tanks in a variety of categories. BRAC secured the position in the category of social policy as the first organisation from South Asia amongst 50 countries worldwide.

Lending a hand

The Bangladesh Humanitarian Fund, an initiative of BRAC USA, announced a grant of USD 1.25 million for the garment workers of Rana Plaza factory complex. The grant is hoped to create employment opportunities and secure sustainable futures for the survivors and the families of the deceased. The Fund seeks further support in the form of donations from individuals, corporations.

MAY 2014

Calling for an end to malnutrition

Civil Society Alliance for Scaling-Up Nutrition, Bangladesh (CSA for SUN) celebrated a Global Day for Action on nutrition with 18 other countries in Dhaka. Inaugurated by UN Secretary-General Ban Ki-moon, SUN is a unique movement founded on the principle that all people have a right to food and good nutrition. BRAC took on secretariat responsibility to achieve the objectives of SUN Movement in the call for action to end malnutrition.

JUNE 2014

Princeton honours Sir Fazle

Sir Fazle Hasan Abed was awarded an honorary Doctor of Laws degree by Princeton University. The doctoral degree was conferred upon five people for their contributions to human rights, public life, business, the humanities, education and engineering. The university commended Sir Fazle's commitment to poverty alleviation, calling BRAC "a profoundly effective and universally admired organisation committed to alleviating poverty for millions worldwide".

Sir Fazle awarded the Leo Tolstoy International Gold Medal

Sir Fazle Hasan Abed was awarded the Leo Tolstoy International Gold Medal by The Russian Children's Foundation on the occasion of International Children's Day. Every year the Russian Children's Foundation, the country's first public organisation for the protection of children, bestows this medal to an outstanding humanist who made a significant contribution to the education and care of children.

JULY 2014

BRAC adolescent development programme goes to London

Two girls from the adolescent development programme, Tania Akhter and Mitu Roy, travelled to London to attend the first-ever UK Girl Summit. The summit was hosted by the UK Government and UNICEF. At the summit, the girls shared their experiences as Bangladeshi adolescents and the challenges they face growing up. They joined their voices with young girls and influential youths from 29 countries. The girls visited the iconic Lord's cricket ground with the England cricket team and were given a tour of London.



Psychosocial counselling by phone

BRAC's community empowerment programme in collaboration with its radio service, Radio Pollikontho, began using mobile phones to provide counselling to the rural poor in Moulvibazar, Sylhet. This initiative will help mentally depressed people cope with their problems. Through the radio, rural people, especially women, are encouraged to talk to psychologists when they suffer from any form of anxiety.

AUGUST 2014

For safer roads

A research report on road safety entitled 'Road Safety in Bangladesh: Realities and Challenges' was launched. Conducted by



Power, Participation Research Center (PPRC) and funded by BRAC, the research reveals important findings, including a comprehensive study on the reality of the country's road safety. Making nine recommendations to reduce deaths and injuries by road accidents, the study is seen as a valuable addition to Bangladesh's efforts to build safer roads.

SEPTEMBER 2014

Pledge for a better world

BRAC committed to a massive scale-up in girls' education. It pledged to reach out to an additional 2.7 million girls through primary and pre-primary schools in low-income countries. BRAC is now a leading partner in CHARGE, the Collaborative for Harnessing Ambition and Resources for Girls' Education, a global collaborative of more than 30 partners working to advance girls' education. BRAC stressed what it has always stood for - the empowerment of women, which it says leads to dynamic changes in the quality of life in poor communities around the world.



OCTOBER 2014

A badge of recognition

Sir Fazle Hasan Abed was honoured with the prestigious Spanish Order of Civil Merit in recognition of his outstanding efforts in poverty alleviation and community empowerment. The medal of honour is granted to those who have carried out civil services of extraordinary value.

A brand new beginning for girls in Bangladesh

BRAC hosted the first-ever Bangladesh Girl Summit, with support from Ministry of Women and Children Affairs and the Department for International Development (DFID). Bangladesh has the highest rate of child marriage in South Asia, a social injustice that directly violates the rights of the girl child. The event was an outcome of a combined effort to end child marriage, participated by members of civil society, Government, media, and academia, who all pledged to fight child marriage and make it a thing of the past in Bangladesh.



NOVEMBER 2014

BRAC Uganda gets recognition

BRAC Uganda was recognised for its financial reporting system. The organisation became the first runner-up in the NGO category at the 2014 Financial Reporting (FiRe) Awards in Uganda. BRAC Uganda has participated in the FiRe Awards for the past three years, and was recognised as the best NGO in both 2011 and 2012 in the same category.

DECEMBER 2014

A study of hope

Marking the 10-year anniversary of the tsunami in the Indian Ocean, BRAC released a case study, 'From aid to enterprise', documenting its experience in the post-disaster Sri Lanka. The study suggests a path from grant-based aid to sustainable interventions, showing the way for other countries in post-conflict or post-disaster state.

Innovation at BRAC in 2014

BRAC is constantly looking for opportunities to improve its activities and increase its impact. This happens from the frontlines, through staff who creatively solve problems every day, to senior leaders, thinking about emerging vulnerabilities that BRAC must prepare to tackle.

Leveraging technology for efficiency and engagement

With expanding internet connectivity and falling prices of smart devices, several BRAC programmes are looking seriously at eliminating paper-based data collection on the frontlines. Pilots for digital data entry are under way and BRAC is closely watching out for the impact of technology on service delivery.

By 2014, almost every household in Bangladesh had a mobile phone. This opens up an unparalleled channel to provide important information and offer services at scale. One of the ways in which BRAC is exploring this opportunity is through a partnership with Mayalogy, focused on giving women access to information on health, domestic violence, and other subjects of interest to them.

Taking partnerships to the next level

In Bangladesh, BRAC's extensive grassroots network provides a fantastic distribution channel. Through strategic partnerships, we were able to offer new opportunities and services. This year, we piloted a new credit shielding product for microfinance clients. We also offered HIV education to students in our schools with support from a partner organisation.

Working to help others adopt its best practices and effective delivery models, BRAC partnered with madrasas to provide teacher training and support.

Partnering with the public sector, BRAC offered legal assistance support to children involved with the juvenile justice system by helping them secure

bail. BRAC's countrywide network was used to locate their families and reunite children with their guardians.

Launching the BRAC Innovation Fund for Mobile Money

Bangladesh is the fastest-growing mobile money market in the world, and BRAC sees an opportunity here to develop innovations for poverty reduction, better service delivery, and expanded financial inclusion. After an open challenge for ideas, BRAC selected seven ideas that utilised mobile money in new ways for piloting. These included digitalising school fee payments, microfinance services, payments to extension workers, and fundraising. BRAC has integrated research into these projects to capture gains in efficiency, client satisfaction, and other important considerations about scaling these initiatives.

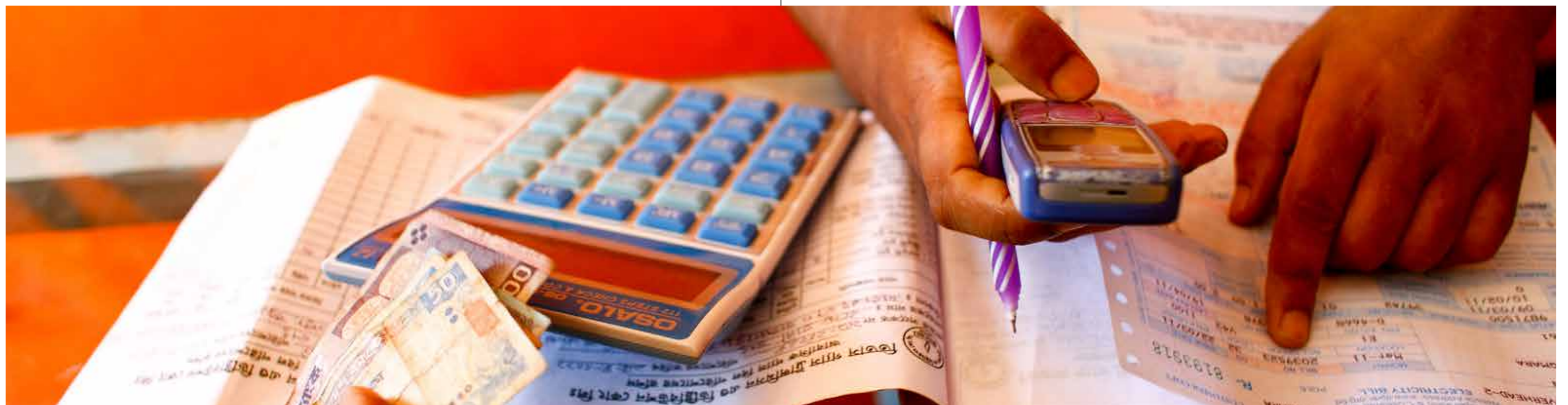
Introducing new pilots

BRAC acknowledges that the details of how to integrate and coordinate diverse services have to evolve with changing client needs and preferences. One exciting initiative that began this year was a pilot of early childhood development, bringing together expertise from across several programmes and BRAC University. For ultra poor households, this was complemented by intensive support for infants' 'first 1,000 days'. BRAC also launched new efforts to provide sexual and reproductive health education in school and community settings. Worldwide there is increasing recognition that the lack of safety nets and insurance can have catastrophic consequences for the poor. BRAC piloted two parallel approaches to social protection, one health security programme that gives basic insurance coverage, and a medical treatment

loan that enables clients to access immediate loans to cover urgent health needs.

Accelerating efforts to end child marriage

Bangladesh has the highest rate of child marriage in South Asia. Recognising this, BRAC hosted the Bangladesh Girl Summit – the first of its kind in Asia – in partnership with the Ministry of Women and Children's Affairs and DFID. Modelled after the UK Girl Summit, the event aimed to mobilise domestic and international efforts to empower girls and end child marriage within a generation. Serving as an effective platform, it brought together youth, community members, activists, media, government, international leaders and champions committed to the cause, bringing the issue to the policy forefront.



Reaching for the Millennium Development Goals: 2000-2015



Target:

29% population below poverty line

Current status:

31.5% population below poverty line

BRAC programmes involved:

Agriculture and Food Security; Community Empowerment; Microfinance; Targeting the Ultra Poor; Gender Justice and Diversity; Advocacy for Social Change; Social Enterprises

Closing the gap:

- Created self-employment through microfinance programme and social enterprises
- Increased income of rural farmers through implementation of optimal agricultural practices, new technology and better inputs
- Provided small asset grants to carefully selected ultra poor households

1

ERADICATE EXTREME POVERTY AND HUNGER



Target:

100% net enrolment in primary schools

100% primary students complete class 5

Current status:

97.3% net enrolment in primary education

97.92% pass rate in class 5 in 2014

BRAC programmes involved:

Education

Closing the gap:

- Increased community and parent participation in children's education
- Launched boat schools
- Developed interactive multimedia content for national primary curriculum
- In 2014, 43,843 BRAC primary school students took the PSC exams, of which 99.97% passed, and 80.29% achieved A- and above

2

ACHIEVE UNIVERSAL PRIMARY EDUCATION



Target:

100% gender parity in secondary schools

50% women in wage employment in non-agricultural sector

Current status:

Gender parity achieved in primary and secondary schools

19.87% of women in wage employment in non-agricultural sector (2010)

BRAC programmes involved:

Education; Community Empowerment; Human Rights and Legal Aid Services; Gender Justice and Diversity; Microfinance; Advocacy for Social Change; Social Enterprises

Closing the gap:

- 65% of BRAC school students are girls
- Designed microfinance scheme and life skills training clubs for adolescent girls
- Used sports and theatre to empower adolescent girls
- Emphasised issues such as women's right to property, ending child marriage, gender roles, and gender-based violence and abuse

3

PROMOTE GENDER EQUALITY AND EMPOWER WOMEN



Target:

31 infant deaths (per 1,000 live births)

Current status:

43 infant deaths (per 1,000 live births) (2011)

BRAC programmes involved:

Health, Nutrition and Population

Closing the gap:

- 105,736 community health workers trained to provide services like antenatal check-ups and assist safe deliveries at home
- Women and children with maternal and child health complications referred to formal healthcare facilities
- In 2014, 91% immunisation coverage achieved for children where BRAC is active, exceeding national coverage of 83%

4

REDUCE CHILD MORTALITY



Target:

75% contraceptive prevalence rate per couple

143 maternal deaths (per 100,000 live births)

Current status:

62.4% national contraceptive prevalence rate

194 maternal deaths (per 100,000 live births) (2010)

BRAC programmes involved:

Health, Nutrition and Population; Advocacy for Social Change

Closing the gap:

- Worked with Government and other partners to scale up BRAC's maternal, neonatal and child health programmes and maximise coverage in regions with worst mortality records
- Established BRAC delivery boats with skilled birth attendant and paramedic on duty around the clock
- 278 urban delivery centres provided over 166,000 safe deliveries between 2010-2014
- 464,168 referrals were made for special cases

5

IMPROVE MATERNAL HEALTH



Target:

TB: 85% cure rate under DOTs

Malaria: 90% use of treated bed nets by under-5 children in malaria endemic areas

Current status:

TB: 93% cure rate under DOTs (2013)

Malaria: 92% use of treated bed nets by under-5 children in malaria endemic areas (2014)

BRAC programmes involved:

Health, Nutrition and Population; Advocacy for Social Change

Closing the gap:

- BRAC is a leading implementer of the National TB Control Program
- 95% TB treatment success rate in BRAC coverage areas compared to national average of 85%
- Identified regions most vulnerable to malaria, and established special health camps and hot-spot interventions by deploying special health volunteers

6

COMBAT HIV/AIDS, MALARIA AND OTHER DISEASES



Target:

89% use of safe drinking water

70% use of improved sanitation facility

Current status:

85% use an improved drinking water source

57% use improved sanitation facility

BRAC programmes involved:

Water, Sanitation and Hygiene; Disaster, Environment and Climate Change

Closing the gap:

- 2.3 million people granted access to safe drinking water in arsenic-affected and saline-prone areas where BRAC works
- 32.4 million latrines provided in total
- Raised awareness using WASH-related messages through village WASH committees, schools, opinion leaders and local government representatives

7

ENSURE ENVIRONMENTAL SUSTAINABILITY



BRAC programmes involved:

International programmes; Learning Division; Research and Evaluation Division; Advocacy for Social Change; BRAC University

Closing the gap:

- Entered a strategic partnership arrangement to strengthen link with key development partners, resulting in greater flexibility in resource allocation
- Collaborated with international organisations in research, and training and impact monitoring

8

GLOBAL PARTNERSHIP FOR DEVELOPMENT

In the year 2000, 193 UN Member States, including Bangladesh, committed to achieving the eight Millennium Development Goals by 2015. The aim of these international development goals is to encourage development by improving social and economic conditions in the world's poorest countries. From the beginning, BRAC has invested in a range of programmes to help Bangladesh achieve these goals. As we draw closer to the target date, it is time to review Bangladesh's development progress.



**ECONOMIC
DEVELOPMENT
AND SOCIAL
PROTECTION**

**AGRICULTURE
AND FOOD
SECURITY
INTEGRATED
DEVELOPMENT
MICROFINANCE
SOCIAL
ENTERPRISES
AND
INVESTMENTS
TARGETING THE
ULTRA POOR**



BRAC's agriculture programme aims to contribute to achieving food security, and reducing hunger and malnutrition through environmentally sustainable practices. Research is conducted to develop better crop varieties and increase agricultural productivity. Participatory experiments are carried out with farmers to test the validity of using certain technology and to efficiently deliver cutting-edge agriculture and aquaculture practices to ecologically adverse regions of Bangladesh. The strategy is to convert single-crop areas to double or triple-crop by introducing stress-tolerant and high-value crop varieties.

HIGHLIGHTS 2014

In **2014**, the programme developed two varieties of hybrid rice, one variety of hybrid maize, one inbred rice, and one vegetable strain for commercial cultivation. Agronomic experiments were also conducted to evaluate high-zinc rice varieties and salt, submergence, and drought-tolerant rice varieties.

More than **200** farmers in drought-prone areas participated in demonstrations for short-maturing and aromatic Green Super Rice genotypes. Approximately **113** aromatic and **68** non-aromatic local rice varieties were maintained for biodiversity conservation.

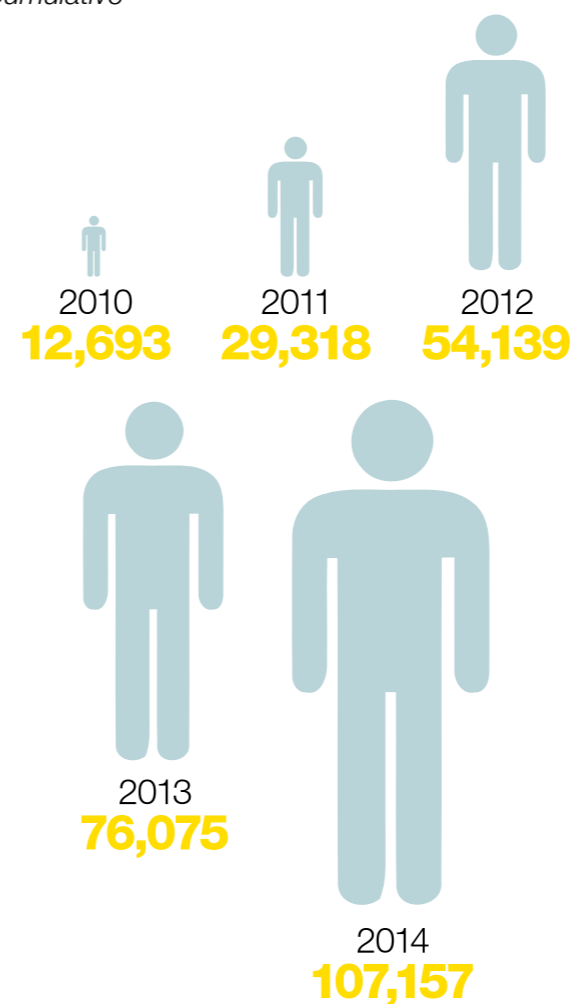
77,839 farmers directly participated in new agriculture and aquaculture technology demonstrations. **133,000** farmers were trained on improved technologies across **82** sub-districts.

Environmentally-friendly systems of rice intensification were demonstrated to reach **2,830** programme participants in drought-prone areas of northern Bangladesh. Local small entrepreneurship was developed through massive introduction of the sunflower in **2,800** hectares of land, covering **10,000** participants in coastal zones.

Homestead vegetable and dyke farming was introduced to **14,500** households to meet the nutritional demand and year-round consumption of vegetables. **Ten** indigenous fish species were conserved under community-based fish production systems across **20** seasonal floodplains.

NUMBER OF PARTICIPANTS COVERED (2010-2014)

Cumulative



Case Story



Cultivating for change

My name is **Reshma Khatun** and I live in Govindopur, Bagerhat. At one time, my husband was only a poor farmer and with his meagre earnings, we could barely afford to meet our basic needs. We didn't own much land but had a small *gher* (pond-like structure used for fish cultivation) on 33 decimals of land.

We were approached by BRAC staff who had selected our *gher* to receive technical and financial support. This would allow us to farm more varieties of fish rather than just shrimp, which is what we had done in the past. After receiving training, I began farming different types of local carp. I received a BDT 10,000 grant for land preparation, buying fish fry, fertiliser and fish feed, and building a fence around the *gher*.

Later, I was able to sell the cultivated fish at a nearby market, which earned me BDT 118,308. Under the guidance of BRAC, I also began cultivating Boro rice. I even got training on more advanced farming techniques, through which I cultivated both vegetables and sunflower. This allowed me to earn more money as I was using the land I had more efficiently.

Today, my relatives and others in my community say they are inspired by my success. With the training I received from BRAC, I was able to take control and secure a better life for my family.



Launched in 2012, BRAC's **integrated development programme (IDP)** addresses the needs of the most marginalised and deprived communities who are socially and geographically excluded from mainstream development interventions in certain areas of Bangladesh. IDP reaches its target group through a coordinated version of all BRAC interventions, including health, education and microfinance. IDP provides poor people living in hard-to-reach areas with access to basic services, creates livelihood opportunities, mobilises communities for their empowerment and continually improves its services from research findings.

HIGHLIGHTS 2014

IDP works for unserved and underserved populations in *haor* areas (low-lying land that remain under water for five to six months each year), *chars* (riverine islands), as well as with indigenous communities, with the aim of developing their socioeconomic condition, and empowering them through access to a sustainable livelihood.

In 2014, IDP provided **7,951** ultra poor members with assets or soft loans, followed by livelihood training. Homestead vegetable gardens were also established in **7,000** households and **480,526** fingerlings (young fish) were released in open water to enhance protein availability for the poor in *haor* areas. In *char* areas, **5,454** farmers were trained to cultivate fruit and vegetables, while **7,480** borrowers were trained in other income-generating activities. IDP also provided skills development training to **548** members, and **376** members from indigenous communities received grants or assets.

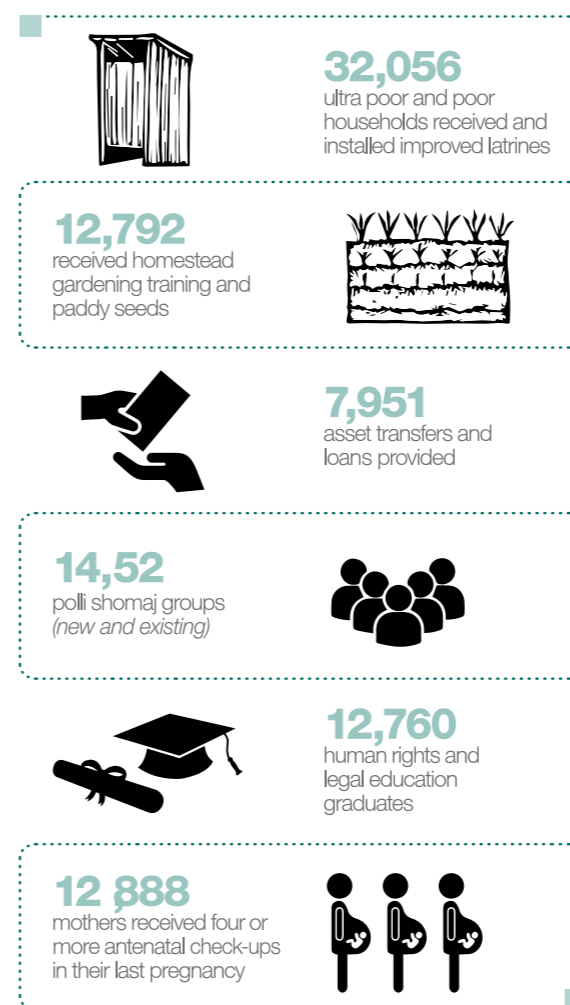
199 pre-primary and **138** primary schools were established in *haor* areas. Additionally, **385** poor indigenous students were provided with financial support.

A total of **12,760** individuals received human rights and legal education and **490** disputes were resolved. Gender sensitisation training was given to **649** staff as a part of awareness-raising activities.

1,226 complicated pregnancy cases received safe birth delivery services. To combat HIV/AIDS, malaria, and other diseases, IDP trained **668** community health promoters and **231** community health workers. In 2014, **126** indigenous community members received financial support for availing healthcare treatment under this programme.

ACHIEVEMENTS: 2012-2014

Cumulative



Case Story



Overcoming the barrier of poverty

My name is **Joy Tara Das**. I am 28 years old and I live in Baniachong, Habiganj. To improve our poor financial status, my husband tried to go abroad in search of work. He invested all our assets and borrowed loans from others. But unfortunately he was deceived by a broker and we lost everything. My husband became ill and we had no money to pay for his treatment. We were deeply in debt and could afford only one meal a day.

I was later selected as a member of BRAC's ultra poor programme and received livelihood training. IDP gave me the means to start a grocery and vegetable business, through which I can now support my family. I also received training in cultivating pond fish from BRAC's agriculture and food security programme, and leased a pond with IDP's technical support and assistance.

My yearly income has increased fivefold in less than two years. This has enabled me to repay my husband's debts and invest some capital in my grocery store. As an active member of my local polli shomaj (a community-based platform), I received training on gender issues, human rights and legal aid. Now that I have a stable income, I can send my three children to school.



Over the last four decades, the **BRAC microfinance programme** has become one of the world's largest providers of financial services to the poor, providing tools that enable the financial inclusion of millions of people across seven countries. At BRAC, microfinance has been shown to have a powerful impact on the lives of the poor, remaining a critical component of our holistic approach to supporting livelihoods.

BRAC's microfinance programme has been instrumental in helping BRAC address the first MDG of eradicating extreme poverty and hunger, by reducing the financial constraints and vulnerabilities associated with poverty. It is also addressing MDG 3 on promoting gender equality and empowering women, by supporting women-led microenterprises, and providing platforms for women to gather and exchange information about social issues via the village organisation.

HIGHLIGHTS 2014

In **2014**, BRAC's credit and savings services reached **5.5** million clients, **95** per cent of whom were women. The microfinance programme disbursed over **USD 1.9 billion** in loans – more than any other microfinance provider in Bangladesh. It continued to see strong financial growth, with BRAC's loan portfolio increasing by **18** per cent from **USD 928 million** to **USD 1.2 billion**.

In 2014

5.5
million savers

4.5
million borrowers

USD 1.9 billion
disbursed in loans

USD 1.2 billion
loan portfolio

USD 373 million
held in savings

Better services, more clients

In 2014, BRAC recruited customer service assistants for almost half of its branches. The customer service assistants, who act as a first point of contact for any questions or concerns, also deliver interactive financial education training in an environment that promotes confidence and understanding. Over 800,000 clients received a short orientation prior to taking a loan, and 85,000 vulnerable clients received an intensive financial literacy course. This is the first initiative of its kind in the country, and BRAC is working with other MFIs to promote stronger measures for client protection in the Bangladesh microfinance industry at large.

BRAC's three microfinance projects based in agriculture continued to expand. Borga chashi unnayan prokolpo (BCUP) for tenant farmers, the north-west crop diversification project (NCDP), and the secondary crop diversification project (SCDP) each offer a combination of credit, savings, access to productive assets, and training. In 2014, BRAC added over 70,000 members to the projects bringing total membership to 688,000. BRAC provided loans to 402,000 borrowers, and agricultural training to 309,000 men and women.

BRAC's progoti project is the largest provider of micro-enterprise loans in the Bangladesh microfinance sector. In 2014, the project provided

Case Story



Credit: A vital health resource

My name is **Nazma** and I live with my husband and our three children in Rangpur. One day, I had severe abdominal pain and had to be taken to a local hospital. They found that I had gallstones and required immediate surgery. It was extremely stressful for us because we did not have the money to pay for the treatment. None of our family or friends were able to help us, and we didn't want to go to a local moneylender because they would charge a very high interest rate. My husband and I decided that we had to sell our cows, even though they were our only source of income.

At the time, BRAC had just started offering medical treatment loans in my village. A BRAC programme organiser learned about my situation from our neighbours and I was quickly offered a loan of BDT 20,000 (USD 254) to cover the costs of my treatment.

The loan both helped me to regain my health and prevented us from losing our income. I am now paying it back in regular installments. I cannot imagine how difficult our lives would have been if I had not received that timely help from BRAC.

Medical treatment loans are designed to address medical emergencies that cause sudden financial shocks and make it difficult for clients to manage their finances. One in three late loan repayments are caused by health emergencies in a client's family. This product provides existing clients with finance to cover health costs, met with access to quality, affordable, healthcare.

The medical treatment loan pilot is a joint initiative between the microfinance and health programmes. In 2014, the loans were available in three districts of Bangladesh, providing access to approximately 200,000 households in Bangladesh. The project will be taken to scale in 2015.

finance to an additional 48,000 borrowers, reaching a total of 333,000 people.

This year, BRAC launched remittance loans, which provide financial flexibility to households where a family member is employed overseas. So far, the product has supported 1,500 households. This service complements migration loans available to men and women to help cover the costs of finding employment abroad. Migration loans reached 64,000 households in 2014.

BRAC has taken ownership of **SafeSave** – an organisation that offers highly flexible microcredit and microsavings products to poor people living in Dhaka's slums. SafeSave is a unique initiative that enables poor people to make tiny deposits of savings and loan re-payments via a collection officer who visits clients' homes on a daily basis. In 2014, SafeSave served 17,000 clients, including 8,000 borrowers.



INNOVATION

This year BRAC started piloting credit shield life insurance, which offers financial support for a client's household if a client or their spouse dies.

BRAC also expanded savings collections through mobile money, offering clients a fast, secure and convenient way to make savings deposits.

We also launched the financial diaries research project, which seeks to build an in-depth understanding of the financial lives of the poor by tracing the daily financial transactions of respondents.

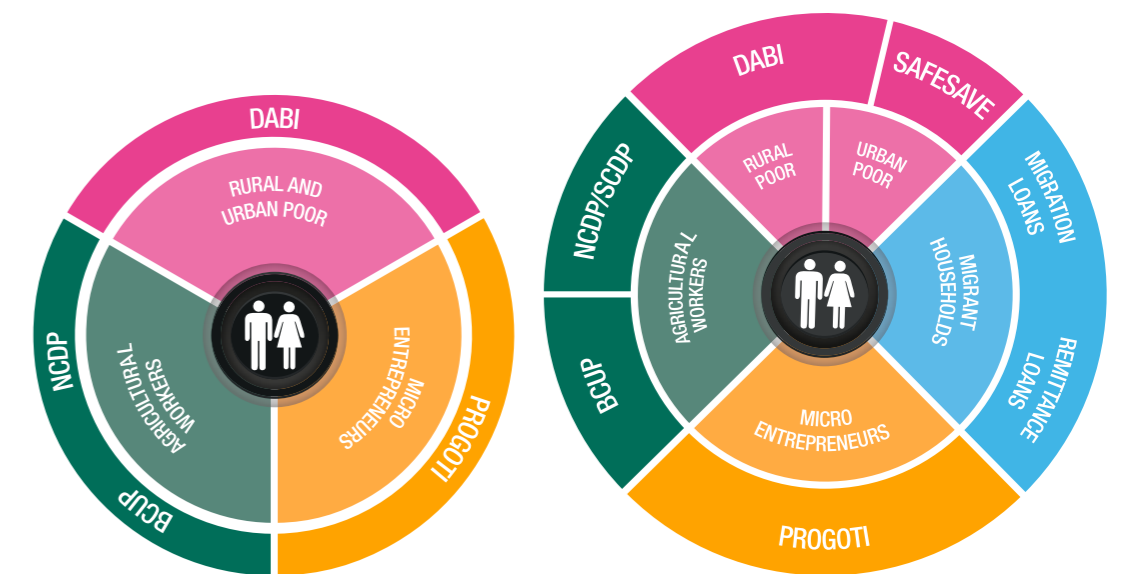
The programme saw continued success with its medical treatment loan pilot and its pilot to enable access to microfinance for persons with disabilities. These initiatives will be taken to scale in 2015.

Transforming client experience (2010 – 2014):

In the last five years, BRAC has developed additional products and services that go further in meeting the needs of the poor, including:

- Product diversification
- Additional savings options
- Improved grievance redress mechanisms
- 'Top up' credit for good borrowers
- Added flexibility for vulnerable clients
- Gradual move to monthly loan instalments
- Customer service assistants in almost half our branches
- Financial education services

AVAILABLE PRODUCTS



2010
Borrowers: **5.4 million**
Loan portfolio: **\$560 million**

2014
Borrowers: **4.5 million**
Loan portfolio: **\$1.2 billion**

SOCIAL ENTERPRISES AND INVESTMENTS



BRAC Social Enterprises are both financially and socially profitable ventures in sectors like craft, dairy, poultry, fisheries and seed. Each of our 16 enterprises have a clear social mission, ranging from helping farmers develop improved breeds of livestock to empowering rural artisans to rise above poverty. Designed to benefit the poor, these enterprises help fulfil BRAC's social mission at a greater scale – by supporting micro-enterprise development, generating livelihood opportunities, training entrepreneurs to improve their skills and introducing better quality inputs to increase productivity of their assets. We help community members to become buoyant producers, and ensure market access or marketability of their products and services.

BRAC Investments ensure financially profitable investments in socially responsible areas. Dividends from our investments support the financial health of the organisation and reduce our dependency on donors.

HIGHLIGHTS 2014

SOCIAL ENTERPRISES

Aarong launched its new online shopping website this year, setting a milestone for e-commerce in Bangladesh. The website will connect rural artisans with global consumers, making products available beyond just Aarong's retail stores. Currently catering only to domestic consumers, the website will go international by the end of 2015.

BRAC Seeds and Agro accounted for 4.7 per cent of the total grain production in Bangladesh, making it the largest aggregate seed supplier in the private sector. About 1.5 million farmers have purchased seeds from BRAC so far this year, meeting 23 per cent of the hybrid rice seed demand, and 31 per cent of hybrid maize seed demand nationally. Rich in vitamin A, orange-flesh sweet potatoes are still an unconventional crop variety for Bangladeshi rural farmers and the urban food market. However, the seed and agro enterprise has begun encouraging more rural farmers to grow it on marginal, uncultivated

land and *char* (riverine island) areas. This has helped create a market linkage between low-income farmers in these areas and large manufacturing conglomerates who can use sweet potatoes to produce nutritionally-rich food items.

BRAC Dairy reached over 50,000 farmers this year, collecting 38 million litres of milk worth BDT 16,700,000. The digital fat testing (DFT) initiative, which is a joint effort with CARE and funded by the Gates Foundation, was also scaled up in 2014. This initiative will help ensure transparency, accountability and fair prices for dairy farmers. 1,681 farmer leaders have been trained on improved farm management and DFT systems. Currently, a total of 1,496 farmers are supplying milk to 42 DFT collection centres.

BRAC Artificial Insemination accounts for 49 per cent of the total national market share. With a conception rate of 61.5 per cent, compared to the Government rate of 46.2 per cent, 1.31 million cows were inseminated with the support of trained technicians this year.

BRAC Fisheries received a gold medal from the Government for its contribution to the national fisheries sector.

BRAC Sanitary Napkin and Delivery Kit sold a total of 1.92 million products to women from low-income, rural households.

BRAC Recycled Handmade Paper produced 42 metric tonnes of products from recycled materials.



IN FOCUS: AARONG

Looking after its artisans

Aarong ensures that its artisans have access to BRAC's multifaceted development programmes, so that the support they receive extends well beyond simply their wages. A snapshot of Aarong's artisan development initiative (ADI) on any given month at the Ayesha Abed Foundation (AAF) production sub-centres will show a safe and nurturing space providing holistic support to artisans – with awareness on hygiene and sanitation, ante- and post-natal care, referral services to free legal aid clinics and Government's social protection programmes, and much more. A year after its launch, ADI has been scaled up to 615 AAF sub-centres and four main centres.

Implemented through 462 village organisations, the microfinance programme encouraged 6,897 artisans to save over BDT 14 million. Under the health programme, 9,920 artisans attended awareness raising sessions, while 305 expectant mothers received antenatal care. Approximately 400 latrines were provided to artisan households by the water, sanitation and hygiene programme. Through its polli shomaj groups, the community empowerment programme helped 402 artisans receive VGF cards. The education programme trained 395 peer leaders, holding 20 awareness classes for over 5,676 artisans. BRAC's human rights and legal aid services programme held educational classes in 208 sub-centres for 4,870 artisans.

Aarong's independent producers received capacity-building training in collaboration with Katalyst. Over 300 producers attended managerial and basic accounting classes, and skills development workshops. Aarong also conducted 200 social audits to monitor the overall health and safety of artisans in compliance with labour laws and fair trade principles.

In collaboration with BRAC's health programme, AAF began piloting a health security scheme this year for artisans in Manikgonj and Nilphamari. Artisans and their enrolled family members will be eligible for navigational support and monetary assistance for health emergencies at designated Government hospitals.



INVESTMENTS

BRAC Bank disbursed BDT 43,500 million in SME loans, helping 38,142 SME entrepreneurs in 2014. To date, BRAC Bank has served 471,618 SME borrowers by lending BDT 291,871 million.

BRAC Sajaan has reached major cities in Europe, with a 30 per cent market share in the UK.

BRAC EPL Stock Brokerage Limited was the third largest broker in Bangladesh, with a dominant market share in the foreign portfolio investment segment of 2014. Its research team recommended stocks that posted 44 per cent returns in 2014, compared to 15 per cent of the Dhaka Stock Exchange index. The team also received the highest amount of funds in the industry from international customers.

BRAC EPL Investments Limited worked as a lead arranger and

corporate advisor to raise USD 15 million capital in the form of long-term debt and private equity investment from a leading foreign financial institution for Omera Petroleum Limited, a subsidiary of MJL Bangladesh Limited.

bKash is a joint venture between BRAC Bank in Bangladesh and Money in Motion in the USA. It aims to provide a complete mobile financial service solution to expand access to a broader range of financial services and achieve the ultimate goal of universal financial inclusion. With over 100,000 community-based agents, bKash has a subscription base of more than 17 million clients.

BRAC IT Services (biTS) Limited provides end-to-end-managed IT services and solutions to the education sector, social enterprises and commercial business. In 2014, biTS rolled out cloud-based microfinance automation solutions in seven countries.

LIST OF ENTERPRISES AND INVESTMENTS

BRAC Enterprises

Aarong
BRAC Artificial Insemination
BRAC Chicken
BRAC Cold Storage
BRAC Dairy
BRAC Feed Mills
BRAC Fisheries
BRAC Nursery
BRAC Poultry
BRAC Poultry Rearing
BRAC Printing Pack
BRAC Recycled Handmade Paper
BRAC Salt
BRAC Sanitary Napkin and Delivery Kits
BRAC Seeds
BRAC Sericulture

Ayesha Abed Foundation

BRAC Investments

BRAC subsidiaries and associates

BRAC Bank Limited
Delta BRAC Housing Finance

Corporation Limited
BRACNet Limited
Guardian Life Insurance Limited
BRAC Tea Estates

BRAC Bank subsidiaries

BRAC EPL Investment Limited
BRAC EPL Stock Brokerage Limited
BRAC Saajan Exchange Limited
BRAC Saajan (FR) SARL
bKash Limited
BRAC IT Services Limited (biTS)
BRAC Asset Management Company Limited

BRAC Bank associates

CSR Centre
Bangladesh Rating Agency Limited
Industrial and Infrastructure Development Finance Company Limited (IIDFC)

Case Story



Directly delivering holistic services

My name is **Nurjahan Begum**, and I am an artisan from Kochuya, Jessore. I am in charge of 50 artisans at the AAF sub-centre in my village. This sub-centre has been the only place in our village where women could work in a safe environment. Now we no longer consider it only a workplace, but also a place to learn, discuss, and receive services, which we thought were only available to those living in urban areas.

There are no hospitals or banks near our village. Most of us have had no education. This year, we began receiving human rights and legal education and learned that legal aid support is available free from BRAC. We were also taught about important issues affecting women, such as child marriage and sexual harassment which we never discussed openly before.

I took out a loan from BRAC's microfinance programme to buy land, where I have begun planting trees. Two of my colleagues this year were expecting their first babies and were concerned about receiving the right healthcare. BRAC's community health workers have been providing them with antenatal care, and will also be there at the time of delivery.

We lead simple lives, but we still need a strong support system. Being a part of the larger BRAC family has strengthened our spirits. This sub-centre is now my second home.

TARGETING THE ULTRA POOR



BRAC's groundbreaking **ultra poor programme** focuses on improving the socioeconomic situation of those at the base of the economic pyramid. Living in extreme poverty, this group struggles to meet minimal dietary requirements and faces difficulties in accessing mainstream anti-poverty programmes. To improve the status of such deprived households, we employ a sequence of interventions including full asset grants or grant plus credit support, skills development training, personalised healthcare support and community mobilisation. Around 95 per cent of programme participants 'graduate' from extreme poverty and achieve economic independence and social inclusion. Most go on to take advantage of mainstream programmes like microfinance. This programme is now being adapted in different countries around the world.

HIGHLIGHTS 2014

The programme aims to fulfil the first MDG by eradicating extreme poverty and hunger, with the specific target of halving the proportion of people who live on less than USD 1.25 dollar a day. The programme reached **53,475** ultra poor households in 2014 with a full grant-based approach. Another **36,975** households were reached through a credit plus grant-based approach in 35 districts, and **88,425** members from the 2013 cohort graduated out of ultra poverty (97 per cent graduation rate). The programme also contributed to the third MDG of promoting gender equality by specifically targeting women.

In 2014, **886** latrines and **142** tubewells were installed by village poverty alleviation committees (GDBC) through community mobilisation. This contributed to the seventh MDG target of halving the proportion of the population without sustainable access to safe drinking water and basic sanitation. Through the addressing climate change-related

destitution (ACCD) strategy aiming to reduce climate change-related vulnerabilities among the programme also contributed to reducing biodiversity loss by planting **219,725** saplings.

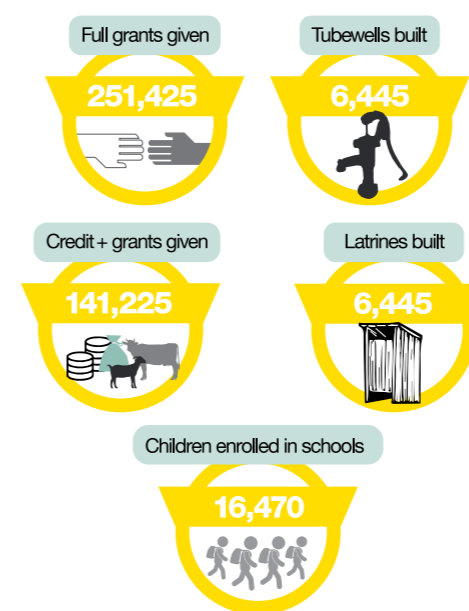
In addition, GDBCs worked towards the second MDG of universal primary education by enrolling **2,714** children into schools. Under a pilot initiative programme for urban street children, **1,700** street children in Dhaka are being educated and provided with life skills training, vocational training, employment opportunities, savings facilities and other support.

INNOVATION

TUP-Nutrition is a pilot programme being implemented in collaboration with the World Food Programme and International Food Policy Research Institute. It focuses on preventing under-nutrition in the first 1,000 days amongst children from the 592 poorest households in two sub-districts in Satkhira. It tests the assumption of lifecycle targeting and mainstreaming nutrition interventions into livelihood development programmes. The pilot will also address the mutually reinforcing challenges of under-nutrition and poverty among the ultra poor.

ACHIEVEMENTS: 2010-2014

Cumulative



Case Story

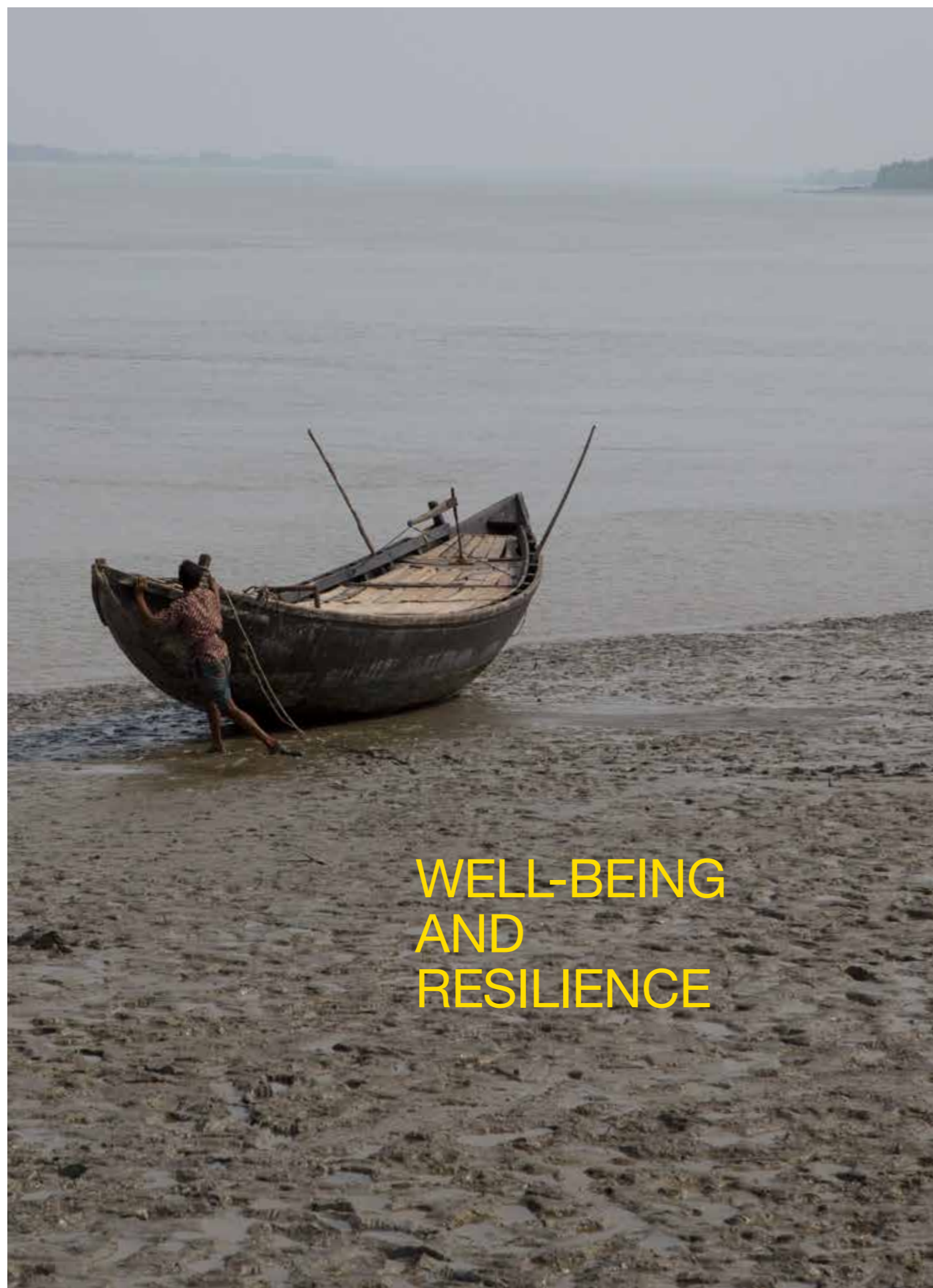


Striving to inspire others

My name is **Neela Rani** and I was born in Teyarpur, Rangpur. Although I am from a poor family, I always dreamed of getting a proper education. I studied up to class 8, but then my parents forced me to get married and I could no longer go to school. I was devastated that I couldn't follow my dream of making a better life for myself.

In 2006, however, BRAC selected me under the TUP programme and gave me training on how to maintain a plant nursery. To start my own nursery business, I was given seven decimals of land on lease. I worked hard and started making a steady income, going on to diversify my income sources. The more I earned, the easier my life got, but I wanted to do more. So I became a community health worker (CHW) under BRAC's health programme. As I continued to run my nursery and simultaneously work as a CHW, people in the village started to respect me. I tried to help others around me in any way I could. For instance, I even protested against child marriage cases in my community. In 2011, after many people in my village asked me to stand in the union *parishad* (union council) election, I won and was appointed as vice chairman.

After graduating from the TUP programme, I was able to take out a loan and today I can proudly call myself a landowner. I grow vegetables on my six decimals of land and also own livestock. Additionally, I have 50 decimals of mortgaged land and 25 decimals on lease. My son will be taking his Secondary School Certificate exams this year, and I dream of giving him the educational opportunities I was once denied. I also want to continue to work for the people of my village and some day hope to be elected as union *parishad* chairman.



WELL-BEING
AND
RESILIENCE

DISASTER,
ENVIRONMENT
AND CLIMATE
CHANGE
HEALTH,
NUTRITION AND
POPULATION
WATER,
SANITATION
AND HYGIENE

DISASTER, ENVIRONMENT AND CLIMATE CHANGE



Climate change and natural disasters are of global concern, and they pose serious threats to developing countries in particular. The **disaster, environment and climate change (DECC)** programme enhances BRAC's institutional capacity to respond to natural disasters. It builds competence at the community level on disaster preparedness, and increases coping abilities with preventive and adaptive strategies. We provide training and early warning information to both our staff and the community and share research findings. When disaster strikes, our emergency relief and rehabilitation support help communities to restore their lives. We now respond to man-made and environmental disasters through different interventions. Through these combined measures we aim to sustainably reduce the vulnerability of exposed populations.

HIGHLIGHTS 2014

Women are the most vulnerable to natural disasters. In 10 of the disaster-prone districts of Bangladesh, **16,000** women formed **640** groups, which received leadership, psychosocial and skill development training to help build resilience against disasters. **3,200** of these women started new livelihoods with seed capital. They participated in afforestation initiatives by planting **34,001** tree saplings.

Over **350** survivors of the Rana Plaza garment building collapse received skill development training, seed capital for new livelihoods, psychosocial counselling, medical follow-up and access to fixed deposit schemes to regain financial and social mobility. **50** Rana Plaza survivors were supported through a health protection scheme, providing comprehensive medical services for themselves and their families. **Five** Rana Plaza survivors received immediate surgical and medical support following a health assessment.

One school and **43** disaster-resilient houses were refurbished in Paddapukur, a flood- and cyclone-prone area of Satkhira. The affected families received livelihood improvement measures, and access to safe water and sanitation facilities through **seven** tubewells and **43** sanitary latrines.

Standard operating procedures (SOP) were developed for emergency response in BRAC Uganda. Disaster preparedness training was also provided to BRAC Uganda staff and volunteers.

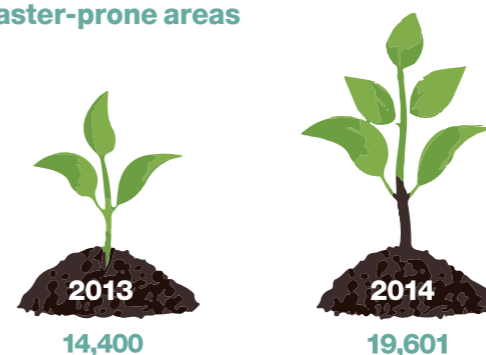
Through the **Give warmth this winter campaign**, DECC initiated a mobile-based donation platform, which raised over **BDT 152,000** to support those who are most vulnerable to the cold weather. Additionally, **112,000** blankets were distributed along with warm clothing.

Following all natural, man-made and environmental disasters, regular situation reports and updates were maintained and new developments were closely monitored.

INNOVATION

In partnership with BRAC's social innovation lab, DECC launched two projects using technology to improve post-disaster relief activities. One project explores using a digital voucher system to provide relief items and medical support to affected individuals more quickly following a disaster. The other uses mobile money as a new platform for crowd funding; this is a transparent mechanism for the public to easily and directly donate towards our relief activities.

Tree sapling distribution in disaster-prone areas



Case Story

Rising from Rana Plaza

My name is **Kabir Mollah** and I survived the Rana Plaza collapse. Even after all this time, whenever I close my eyes, I can still see the floor beneath my feet falling, taking me down with it and can recall the sound of the ceiling crumbling as I lay trapped in the rubble. I will never forget trying to comfort the dying co-workers around me as we waited to be rescued.

Sudden loud noises still startle me and I have a fear of entering buildings. My family suffered equally from the trauma of my near-death experience as I was mistakenly pronounced dead before they recovered my body.

Soon afterwards, I was approached by BRAC who understood the immediate need for psychosocial counselling among many of us affected by the tragedy. I was included in both group and individual counselling sessions, which helped survivors like myself accept and address our deal with trauma.

Practising the breathing exercises and coping mechanisms regularly has taught me to manage my negative thoughts and bad memories. I confide in and listen to other survivors as this is our way of helping each other resume normal lives. I am striving to build a better future with the support of BRAC, my family and the comfort my community members have given me.

Number of people who received psychosocial support





BRAC's **health, nutrition and population programme (HNPP)** aims to improve reproductive, maternal, neonatal, child health and nutritional status; reduce vulnerability to communicable diseases; combat non-communicable diseases, and enhance the quality of life. Through a combination of preventive, promotive, curative and rehabilitative health services, we serve disadvantaged and hard-to-reach populations. We seek to improve access, coverage and quality of health services in communities across the country. Our integrated service delivery model utilises frontline community health workers (CHWs), creating an effective bridge between underserved communities and formal healthcare systems, including BRAC-run health facilities.

As of December 2014, the total number of community health workers is 105,736.

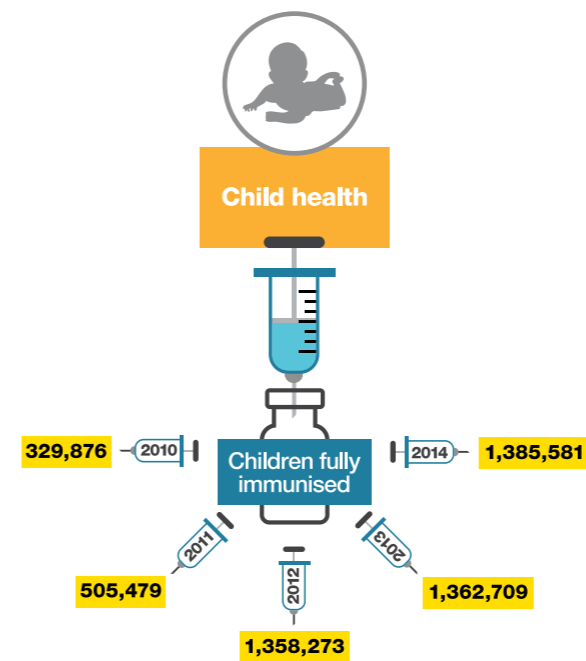
HIGHLIGHTS 2014

NUTRITION

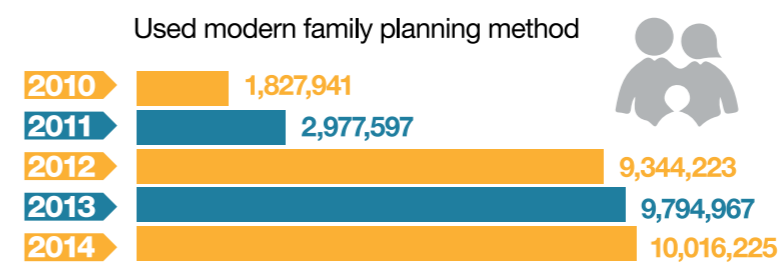
To address the first MDG of eradicating extreme hunger, BRAC's integrated interventions are working towards behavioural change to improve dietary diversity, infant and young child feeding practices, hygiene and sanitation. With the help of community health workers and health promoters, we carry out demonstrations, coaching and counselling for mothers, along with various other social mobilisation activities. In BRAC working areas, breastfeeding was initiated for 94.3 per cent of newborns within the first hour of birth. Similarly, the rate of exclusive breastfeeding among children under six months was as high as 86 per cent, compared to the national average of 64 per cent. Moreover, nationally only six per cent of infants aged 6-8 months were fed age-appropriate complementary food, whereas the rate for this same indicator was 98 per cent in areas where BRAC intervened.

HEALTHCARE FOR MOTHERS AND NEWBORNS

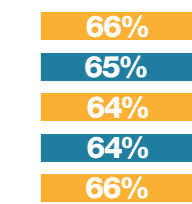
To address MDGs 4 and 5, BRAC's community health workers reached 1,648,255 women with at least one antenatal care (ANC) check-ups, and 1,182,323 women with at least four ANC check-ups during their pregnancy. Women who received over four ANC check-ups increased to 75 per cent in comparison with the national average of 26 per cent (BDHS 2011). To ensure skilled delivery care, 1,300 trained BRAC health workers supported safe deliveries at home. Due to combined efforts, around 46 per cent of a total of 726,630 deliveries were attended by skilled providers, as compared to the national average of 32 per cent. 328,747 women and children with maternal and child health complications were referred to formal healthcare facilities through BRAC's referral system. 1,385,581 children (91 per cent) completed the full course of vaccinations in places where the health workers were actively involved, exceeding the national immunisation coverage of 83 per cent.



Maternal health



Contraceptive prevalence rate



Case Story



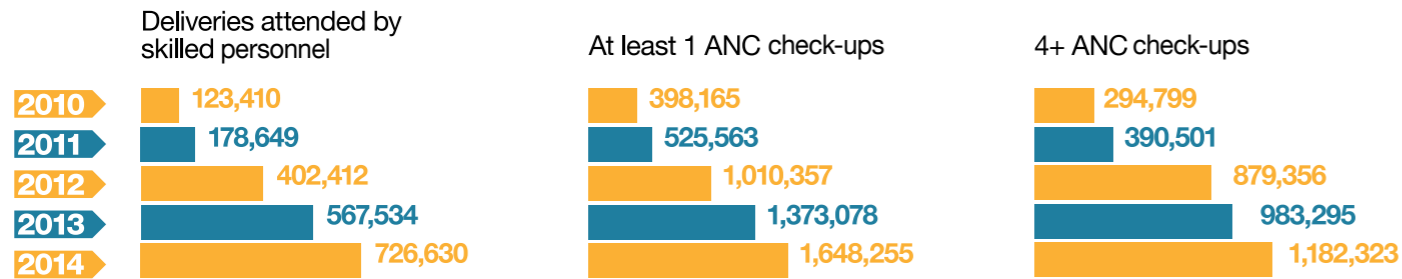
When timing is all that matters

My name is **Shanti Debi Chakma**. I live with my husband and son in of Borkal, one of the remotest sub-districts of Rangamati. Last year, my son Sujan suddenly developed a fever. We took him to a peripheral laboratory of BRAC at Latibashchhara. He was diagnosed with malaria. He was weak but since his condition was stable, he was released with anti-malarial medication. It was during the monsoon when the only mode of transport in the region is a boat.

However, soon after reaching home, my son became unconscious. We rushed him to the Barkal health complex where we found out it was a severe case of malaria. We were advised to take him to the Rangamati district hospital immediately. It was late at night and raining heavily. No transport was available except for UNDP's water ambulance, which we could not afford. Upon learning about our crisis, BRAC's field officer knew he had to act immediately. He called the district manager, who then made all necessary arrangements to get Sujon admitted to the hospital in Rangamati as soon as we arrived. He informed the civil surgeon and arranged for funds. We travelled in the water ambulance to Rangamati where BRAC's district manager was waiting by the river bank with a government-owned ambulance. The treatment started immediately and after four days, Sujan was back on his feet.

My son's life was saved because of the sincere and well-coordinated actions of BRAC staff.

Maternal health



TUBERCULOSIS CONTROL PROGRAMME

Since 1984, BRAC has been working closely with the Government as part of National Tuberculosis Programme (NTP) to combat tuberculosis. It has reached 93 million people in 42 districts, including urban areas. BRAC provides financial and technical support to 43 NGOs for the implementation of NTP in 22 districts and city corporations. The country is on track to reach the MDG 6 target in TB case notification and treatment success. BRAC's health volunteers play important roles in educating communities, identifying and referring TB symptomatic patients, and ensuring directly observed treatment (DOT) on patients' doorsteps. The Government provides drugs, technical training, and the laboratory logistics.

In 2014, BRAC identified a total of 1,24,286 TB cases (66 per cent contribution to NTP) and 72, 231 new smear-positive cases (69 per cent contribution to NTP). Treatment success rate was 94 per cent in 2013 against the national target of 85 per cent.

Some of the noteworthy interventions of 2014 were contact tracing of smear-positive patients and introduction of new technologies like LED microscope and GeneXpert, which are used for the diagnosis of drug-sensitive and drug-resistant TB, respectively.

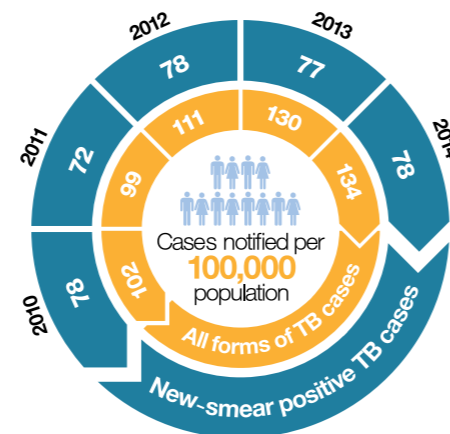
MALARIA CONTROL PROGRAMME

Since 2007, BRAC has been working on the National Malaria Control Programme (NMCP) in partnership with the Government and 20 other NGOs in 13 endemic districts

of Bangladesh. Despite an unexpected upsurge in malaria cases in 2014, the programme is on track to achieve the MDG 6 targets. Some noteworthy interventions in 2014 were special health camps in hard-to-reach areas and comprehensive hot-spot interventions through the deployment of special health volunteers.

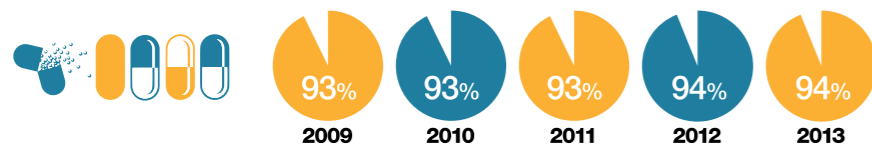
The total number of 31,776 malaria patients were diagnosed and treated by BRAC, which contributed to 55 per cent of the national achievement. The national malaria prevalence survey in 2013 showed the prevalence as 1.4 per 1,000 people compared to 3.97 in 2007.

* TB case notification in BRAC-supported areas:



* Source: BRAC TB-MIS Report (2010-2014)

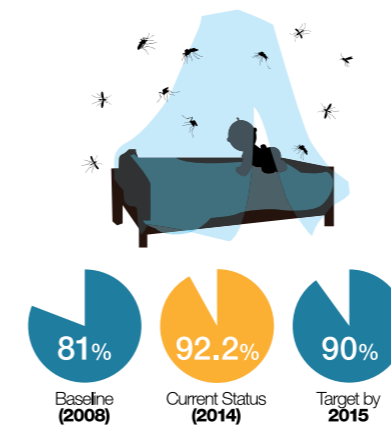
Treatment success rate for new smear positive TB case in BRAC supported areas: **



** Source: BRAC TB-MIS Report (2009-2013)



Bed net usage and treatment coverage of malaria



* Proportion of children U-5 sleeping under insecticide-treated bed nets (13 high-risk malaria districts)

** Proportion of children U-5 who are treated with appropriate anti-malarial drugs

* Source: RED study ** Source: NMCP

INNOVATIONS

Healthcare financing

In Bangladesh, the financial consequences of healthcare are pushing thousands of families into poverty. Understanding that reality, HNPP has initiated an alternative financing mechanism called BRAC Health Security Programme (bHSP). It is a community-based health security scheme aligned with the national health financing strategy to achieve universal health coverage in Bangladesh. It was launched in August 2014 in Gazipur, encouraging 25,000 households to voluntarily practise the norms of pre-payment and co-payment mechanism to ensure equitable access to healthcare services and protection from health shocks.

Introduction of health kiosks in communities

Health kiosks are an innovative one-stop service approach introduced under the essential healthcare programme, where community health workers provide health education and essential health services in courtyards. They conduct health education forums adhering to a 12-monthly issue-based module, followed by antenatal education and check-ups for pregnant women. Eye-screening tests are performed, and reading glasses provided at affordable price. The community health workers screen for hypertension and diabetes using glucometres and blood pressure machines to prevent complications from non-communicable diseases. They refer patients for further diagnosis and treatment as required and follow them up at home to ensure compliance and reinforcement of any recommended changes in life style.

WATER, SANITATION AND HYGIENE



BRAC's **water, sanitation and hygiene (WASH)** programme provides sustainable and integrated services in rural and isolated areas. It breaks the cycle of contamination caused by unhygienic latrines, unsafe water and unsafe hygiene practices. Sustainability of its interventions is ensured through community ownership, behavioural change, local government linkages, and low-cost hardware supplied by local entrepreneurs.

HIGHLIGHTS 2014

Operating in **250** sub-districts, the WASH programme complements Government efforts to achieve MDG 7 halving the proportion of people without sustainable access to safe drinking water and basic sanitation by 2015. Around **36.9 million** people have been reached by providing grant support for the ultra poor, loan support for poor families, latrines for girls in over **5,000** secondary schools, rural sanitation centres and community motivation. According to the UN and WHO, **85** per cent of people in Bangladesh currently have access to hygienic latrines. Around **28** per cent of these latrines are shared. Similarly, data from WASH's qualitative information system show that **85** per cent of households, including the ultra poor, have hygienic latrines across the **152** sub-districts where WASH works. Bangladesh has also made remarkable progress by decreasing open defecation to just three per cent.

In areas with WASH projects, an additional **2.3 million** people have gained access to safe drinking water. This

includes arsenic-prone and hard-to-reach areas, which have benefitted from the installation of deep tubewells, piped water supply systems and pond sand filters. A total of **83** per cent of people in these areas now have access to improved water sources.

The prevalence of water-borne diseases in these areas has decreased significantly from **9.4** per cent in 2006 to **2.3** per cent in 2011.

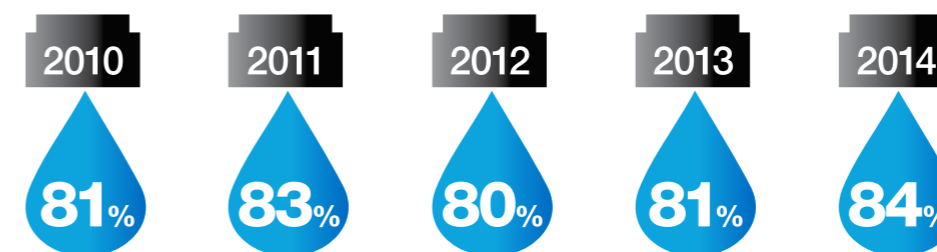
As of 2014, WASH-related messages have reached **66.4 million** people through household visits. Additionally, over **44 million** community cluster meetings have been held. Message dissemination across communities has also taken place through village WASH committees, schools, opinion leaders and local government representatives.

In 2014, latrines were built for boys and piped water systems were installed to supply clean drinking water to schools in rural areas of Chittagong and Khulna. WASH is also providing urban schools with water and sanitation facilities, as well as hygiene education.

INNOVATION

The water pilot project in Tala, a coastal sub-district in south-western Bangladesh, will address the problems of salinity, iron, arsenic as well as waterlogging, the saturation of soil with water. The quantity and quality of existing water sources will be assessed, and a water safety plan developed and promoted, using multiple water supply technologies. The project will also develop a business model in collaboration with local government and the private sector.

Proportion of population using an improved sanitation facility*



*BRAC WASH MIS Data showing information from 152 sub-districts of phase I

Case Story



Spreading the 'hygienic' word

My name is **Rabeya Begum** and I am a housewife. I live with my husband and two children in Durgapur, Rajbari. For a long time I did not think my opinions mattered. But, in 2007, when the BRAC WASH programme formed a village WASH committee in my area, the committee adviser suggested electing me as member secretary. To my astonishment, everyone agreed. Later I came to learn more about WASH and women's empowerment from a programme organiser. After receiving leadership training, I began encouraging others to make their latrines more hygienic. I also persuaded those without latrines to install ones that are safe and clean.

Soon my community members began appreciating my work. But I wanted to do more. So, in 2011, I took part in the union *parishad* (union council) elections and was elected as a member. Now I am not only working with the union *parishad* and BRAC, but am also collaborating with other organisations to reach as many people as I can.

My work largely involves taking strong stands against the practices of dowry, child marriage and multiple marriages. Most of the families in my union support and appreciate the work I have done for my community.



EXPANDING
HORIZONS

EDUCATION MIGRATION



BRAC's education programme (BEP)

has become the largest secular and private education system in the world, reaching seven countries. BRAC's non-formal primary schools are designed to give a second chance at learning to disadvantaged children left out of the formal education system due to extreme poverty, violence, displacement or discrimination. We complement the mainstream school system with innovative teaching methods and materials. At the secondary level, we provide needs-based training and support for both teachers and students. Our e-learning materials improve mainstream education, while our mobile libraries promote reading and access to IT facilities for the community. We prioritise adolescents and youth, offering life skills and livelihood development training, savings, financial services, and much more.

HIGHLIGHTS 2014

BRAC Education Programme targets MDG 2 providing access to primary education through its various initiatives. A total of **43,843** BRAC primary school students (**61.17** per cent girls) took the primary school certificate (PSC) exams. The pass rate was **99.97** per cent (**99.9** per cent for girls), with **80.29** per cent of students achieving A- and above.

The pass rate of BRAC pre-school graduates in the PSC exams was **99.99** per cent.

Around **20** early childhood development (ECD) centres are operating for children aged 3 and above to strengthen their health and enhance their learning abilities.

80 bridge schools have been established for students who dropped out of classes 2 and 3. They aim to help students move on to the next class by avoiding repetition of the earlier grades. This brings the dropped-out students to the same academic level as the rest of their classmates.

250 new boat schools were launched in partnership with Educate a Child Initiative (EACI). There are a total of **607** boat schools currently operating with **17,791** students.

To address MDG 3 (promoting gender equality and empowering women), approximately **4,000** underprivileged learners, mostly school drop-outs, received skills development training (**60** per cent girls) while **99** per cent (**50** per cent girls) were provided with employment opportunities. Around **2,000** shop owners were developed as master craftspersons (**27** per cent women) with the competency to provide training promoted by the National Skills Development Policy.

In 2014, an additional **984** adolescent clubs were established to serve vulnerable adolescents, especially girls, bringing the total number of clubs to **9,000**. Club members receive counselling services, life skills training, and are able to prevent early marriage.

During 2014, self-defence training was added to the sport for development programme to empower adolescents, particularly girls, both mentally and physically. The English and ICT for adolescents (EITA) project has improved adolescents' social capital, soft skills, confidence and leadership abilities as well as English communication and ICT skills.

The stimulating theatre for adolescent girls' empowerment (STAGE) project has trained adolescent actors who now perform in theatre shows based on various social issues prevalent in their communities. During 2014, **199** active STAGE groups performed across Bangladesh.

50.83 per cent members of gonokendros, (multipurpose community learning centres) are women. The percentage of women librarians is **99.67** per cent. Skills training in partnership with the Department of Youth Development was provided of which **57.93** per cent were women.

The Reduce, Reuse and Recycle concept was introduced in BRAC-supported secondary schools to provide environment education for students.

Under a Memorandum of Understanding signed with UNESCO on non-formal education delivery mechanism, BRAC is creating social awareness on nature conservation and arsenic mitigation in rural communities through a pilot project called the multipurpose community learning centres intervention.

Case Story



Connecting my community with the world

I am **Rani Shaha**. I am 42 years old, and a secondary school certificate (SSC) graduate. I have been working at Madla gonokendro (BRAC's multipurpose community learning centre) in Bogra as a librarian for over 12 years. I was selected from the community and BRAC initially provided me with a monthly honorarium of BDT 650.

In 2007, based on demand from the community, BRAC provided a computer along with a printer for the centre. I received IT training from BRAC and began providing training and printing facilities to students. This helped me earn an additional income of BDT 300-400 every month. Later, in 2013, with the introduction of more IT services, I was able to offer photocopying, laminating, spiral binding, internet browsing, web camera support and IT training. This led my monthly income to increase significantly to BDT 5,000. With the money I earned, I was able to help my husband, who was unemployed at the time, to set up a grocery store. I can now also bear the costs of my daughter's college education.

Besides developing student ID cards, I help prepare exam papers for nearby educational institutions, and provide members access to results for state exams that are published online. Having access to the web means my village is now connected to the world outside. Besides reading books, students, teachers and members can now read newspapers online. Having a television means the library has become a space for entertainment that allows members of all ages to stay up-to-date with current affairs.

NEW INITIATIVES

Currently, 296 mobile libraries actively promote reading for pleasure among BRAC's primary school students. BRAC is working to develop the quality of education in 20 *dakhil* madrasas (Islamic educational institutions equivalent to SSC). Training was provided to math teachers and madrasa managing committees.

BRAC signed a Memorandum of Understanding with the Ministry of Posts, Telecommunication and IT to develop interactive multimedia content for the national primary curriculum (class 1-5). This aims to ensure quality education with better clarity of lessons for both students and teachers. BRAC also collaborated with the British Council, GSM Association and Robi Axiata Limited to create an English learning platform for adolescents using mobile phones.

BRAC partnered with the NGO PIACT Bangladesh to provide HIV and AIDS education to students of class 5 in BRAC's primary and other BRAC-supported schools.

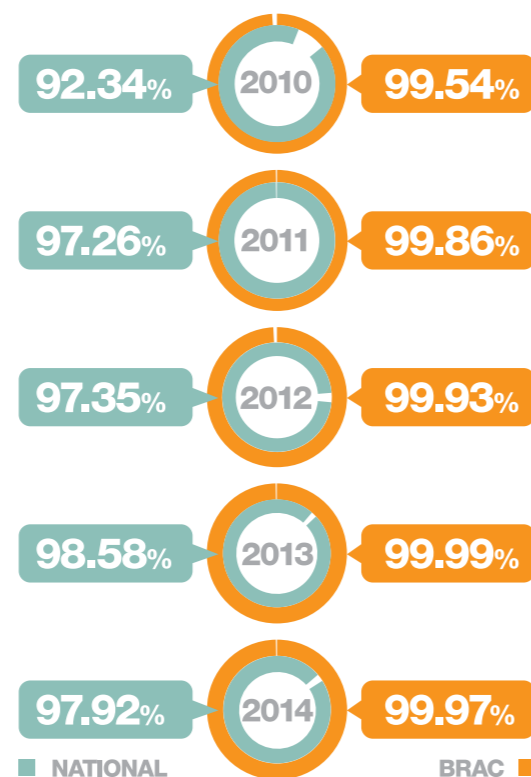
To provide adolescents with adequate skills and information on their sexual and reproductive health and rights, a campaign-based project was launched, supported by Oxfam and implemented by BRAC's adolescent development programme and the gender justice and diversity programme.

The mobile banking project encourages adolescents to build savings while developing their basic financial literacy.

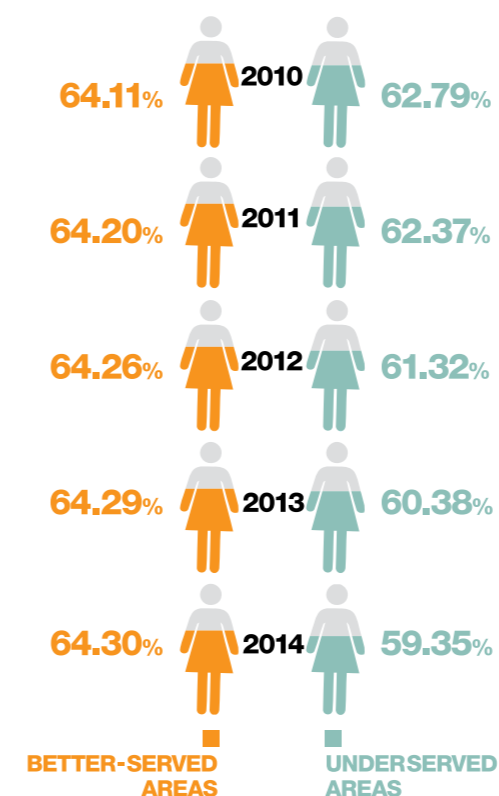
BRAC, in partnership with two neuro developmental disability centres, arranged a story writing workshop for 40 ethnic children with disabilities to develop their linguistic intelligence by reflecting upon their own culture and community.



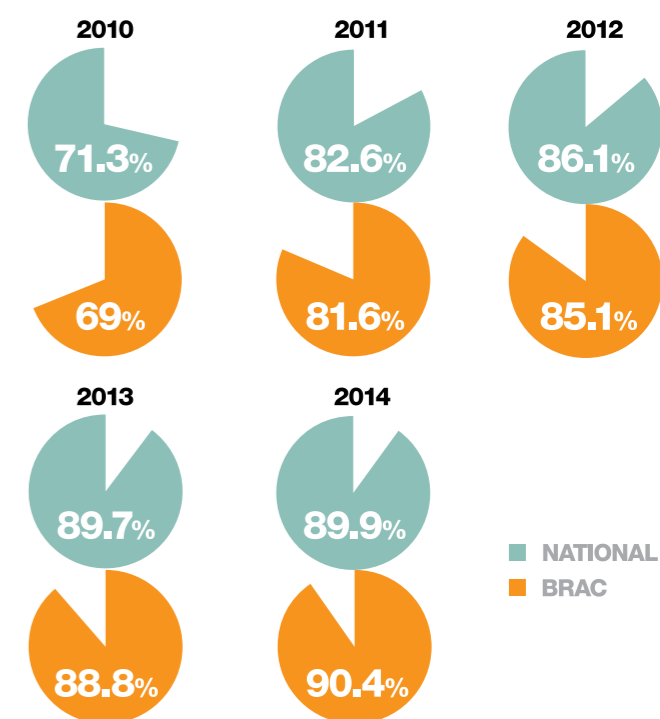
Success rate in primary school certificate examination during period 2010-2014
National vs BRAC



Percentage of girls in our pre-primary and primary schools



Success rate in junior school certificate examination during period 2010-2014 in BRAC-supported secondary schools





Migration is an important sector, contributing significantly to the transformation of Bangladesh into a middle-income country. However, migrants are often exploited due to lack of information and support services. To address this, BRAC started an initiative to promote migrants' rights and ensure their safety. In 2006, projects were launched in 17 migration-prone districts, expanding to 33 districts in 2014. Under these projects, prospective migrants receive information on safe migration, remittance management, social and legal aid support, skills training, and social arbitration. Support for reintegration is also being provided to returnee migrant workers.

HIGHLIGHTS 2014

In **2014**, the programme disseminated information on safe migration to **798,741** prospective migrants. We helped migrants who had been exploited by recruiting agencies recover BDT **737,000** through the Bureau of Manpower Employment and Training (BMET). BDT **50,000** was recovered through local courts and police stations. Additionally, **BDT 240,000** was recovered with the support of BRAC's human rights and legal aid services programme. Safe migration facilitation centres recovered over **BDT 4 million** from dishonest middlemen through social arbitration. The programme partnered with **80** selected community-based organisations to reduce exploitation and migrants' dependency on middlemen. We also assisted **20** migrants' families to obtain **BDT 2,595,000** in death benefits from BMET.

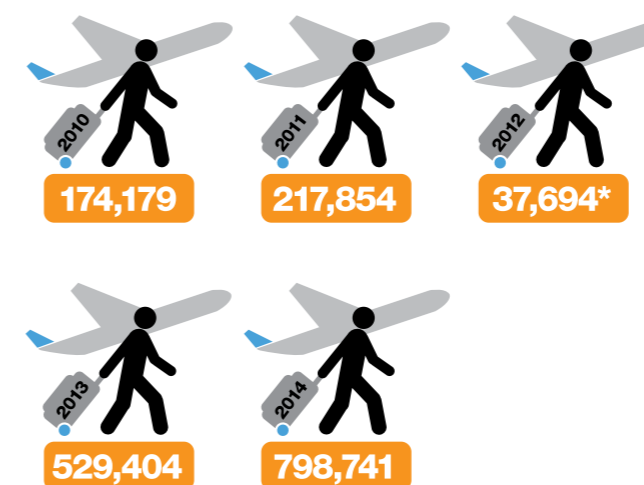
BRAC Migration was selected to take part in a World Bank Group public seminar organised by the Japan Social Development Fund (JSDF). The dialogue series highlighted the achievements of JSDF projects in Bangladesh. A video conference was organised with the Japanese Government in December 2014.

We started a project called 'Establishment of reintegration and referral services for returnee migrant workers' with the support of UN Women. BRAC was also elected as the chairperson of the National Alliance for Migrant's Rights in Bangladesh. The Alliance has taken up a number of advocacy initiatives, such as reforming the Kafala system, and reviewing the Greece shooting verdict.

We collaborated with University of California at Berkeley and BRAC's research and evaluation division, on a study entitled, 'Reducing the risks of migration: An evaluation of BRAC's safe migration programme'.

International Migrants' Day was celebrated on 18 December 2014 in solidarity with and recognising the right of migrants around the world.

NUMBER OF PEOPLE WHO RECEIVED MIGRATION-RELATED INFORMATION



*2012 was a year of transition for the programme as there was a gap between the end of the first phase of the SMFC project and the start of the SPA-funded project, which started preparatory work from April 2012.

Case Story



Standing up to middlemen

My name is **Mobin Ahmed**, and I am from Kaliharipur, Sirajgonj. I am a volunteer working with BRAC's migration programme.

In November 2014, while collecting information on safe migration I was approached by a prospective migrant named Abbas Sheik. He informed me that 40 other people were ready to leave for Oman. However, they had made arrangements through a middleman without obtaining the proper documentation.

These individuals had already given their passports to the middleman. I shared with them what I had learned during BRAC's courtyard meetings on safe migration. Later, our community-based organisation facilitator and I started to educate them about the importance of having all the required documents for safe migration. The whole community came together to stand up to the middleman, and we eventually managed to recover their passports. They are grateful that we intervened just at that moment to help protect them from fraud.

Prospective migrants from my village are now free from exploitation. As a volunteer, I am happy that I can help. I continue my work to support migrants and their families by conducting courtyard meeting on issues of safe migration and remittance management. I also distribute materials and spend time talking to people in order to provide accurate information.



EMPOWERMENT

ADVOCACY FOR
SOCIAL CHANGE
COMMUNITY
EMPOWERMENT
GENDER
JUSTICE AND
DIVERSITY
HUMAN RIGHTS
AND LEGAL AID
SERVICES



Advocacy for social change (ASC) designs strategies based on rigorous research on social issues and government policies. It brings together stakeholders, from top government officials to those at the grassroots, to participate in reforming old and formulating new policies that drive progress on the millennium development goals. The programme promotes behavioural change by influencing communities, organisations, government officials and policy makers. It also creates an enabling environment for BRAC's programmes by implementing projects with a special focus on five areas. The projects are: access promotion of the ultra poor (APUP); promote breast-milk substitutes code implementation (PBCI); reducing social obstacles in the hard-to-reach areas for promotion of primary school enrolment (RESHAPE); promoting safe road code (PSRC); promoting climate-adaptive technology through advocacy and communication (PCAT).

HIGHLIGHTS 2014

BRAC launched a research report on road safety entitled 'Road safety in Bangladesh: Realities and challenges'. This research was conducted by the Power and Participation Research Centre with support from ASC. The report makes nine recommendations to reduce deaths and injuries by traffic accidents. News clips are also available on a Google group called 'Safe road save life'.

To promote enrolment in primary schools in hard-to-reach areas, we organised an event in Sylhet division: 'My first day at school'. Approximately 90 schools participated in the event, with 4,888 students receiving educational materials and stationery.

ASC organised three national-level workshops in partnership with the Institute of Informatics

and Development and Campaign for Popular Education, highlighting issues of access, quality and financing of education. Government representatives, education specialists and major stakeholders took part in the workshops.

In 2014, we used various new media platforms, in addition to the traditional print and electronic media, to promote advocacy issues. Journalists from major dailies were commissioned to write reports on various advocacy aspects of issues including tuberculosis, malaria, the ultra poor and education in hard-to-reach areas. Besides radio reports, ASC organised 50 television programmes which were telecast on major satellite channels.

As part of its media engagement, the programme actively promotes Policy Adda, a blog site that stimulates debate on policy issues.

On World Tuberculosis Day, ASC along with the health, nutrition and population programme organised the BRAC Media Award 2014 to honour journalists and media houses for their efforts in reporting on tuberculosis.

INNOVATION

The programme is developing a database containing detailed information on each accident occurring during the period 2008 to 2015. News clips of the accidents will also be available in the database. The content will be placed on Fusion Tables, a Google platform that provides data analysis facilities. It will ultimately be made available to the public and interested stakeholders.

Case Story



The result of knowing about one's rights

I am **Merina Begum**. I live in Najipur, Naogaon with my husband and three children. My husband, a farmer, is the only breadwinner in the family.

Since I was young, I have suffered from various illnesses that prevented me from taking up hard work outside home. Four years ago, I had a terrible abdominal pain. My husband rushed me to a local clinic where I was given medicine to relieve the pain, but the pain returned at the end of last year. This time, a health worker from BRAC, Moktara Begum, told me that a team from BRAC's advocacy for social change programme was arranging for free treatment at the sub-district health complex for those living in extreme poverty. They had requested the health and family planning officer of my sub-district to issue an official letter instructing all medical officers to treat the patients free of charge. It was part of the Government's services for the ultra poor that few from my village knew about.

The health worker took me to the health complex in my sub-district where, after an ultrasonography, I was diagnosed with a tumour in my uterus. While anxious, I also reassured to know that there were people to help me. I was operated on a week later, free of charge. The hospital also supplied me with free medicine before discharging me a few days later. I am healthy now and can do my chores with ease. Last year, I joined a group of women in my village sewing caps for a local buyer. Without BRAC's active assistance, my suffering would have been prolonged. Perhaps I would have never found out about my right to access these particular services from the Government.



BRAC's **community empowerment programme (CEP)** empowers the poor, particularly women, by mobilising communities to translate awareness into action. We give women the tools to claim their entitlements, prevent exploitation, and play an active role in public life. Our approach strengthens rural communities by building community-based institutions to raise awareness and the voices of poor. We create a platform for rural civil society and the local government to work together. Our process also includes addressing violence against women and children. We increase access to information by using interactive communication tools like popular theatre and community radio. Together, these interventions contribute to gender equity, democratic governance and the socio-political empowerment of poor.

HIGHLIGHTS 2014

A total of **13,802** community-based organisations – commonly referred to as polli shomaj – consisting of **756,645** members participated in local community development activities. These activities include promoting grassroots women's leadership and political participation, and preventing violence, particularly against women. As a recognition of their extraordinary accomplishments, the Government of Bangladesh accredited **786** CEP women – **31** per cent of the total number of winners – with Joyeeta Nari Awards in 2014. The winners include polli shomaj members, popular theatre performers and survivors of violence.

The strengthening local governance initiative aims to develop the capacity of local government institutions by increasing transparency, accountability, and promoting participatory democracy. This year, **4,241** union *parishad* (union council) members, including **1,020** women, were trained to improve their effectiveness and sensitised on pro-poor issues.

Popular theatre has been used as a powerful medium for disseminating information across communities, particularly to women, increasing their self-confidence and control over their lives. This year, **20,162** shows were staged by popular theatre groups. Radio Pollikontho, a community radio station operated by CEP, received the Meena Media Award from UNICEF for the second consecutive year for its significant contribution to increasing people's access to information.

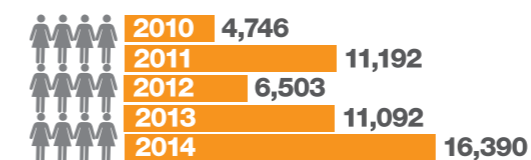
The programme carried out a range of activities to address issues such as child marriage, dowry, *hilla* (interim) marriage, illegal divorce, polygamy, arbitration, domestic violence, and fatwa under its Stop Violence initiative. This year **3,856** incidents of violence against women were reported. A total of **4,836** survivors were provided need-based support.

NEW INITIATIVES

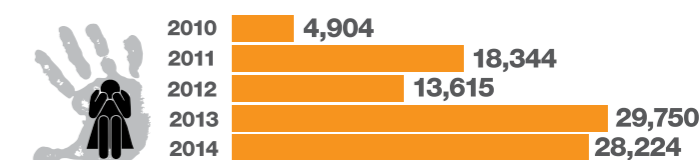
CEP started a pilot intervention in partnership with the local government in Badarganj, a sub-district of Rangpur district, to test approaches to eradicating child marriage. This involves a set of coordinated activities through multi-stakeholder engagement, including the polli shomaj, community leaders, local youth, marriage officials, journalists and local administration. Based on its success, this pilot may be replicated in other CEP working areas.

Another new initiative, accelerating efforts to prevent and respond to sexual and gender-based violence, aims to develop a national online database of incidents of violence, particularly violence against women. Using CEP's community-based violence reporting methods, this project uses a software designed to record details of the incidents including information on the victim and perpetrator. This is a joint initiative by CEP, UNDP and the Ministry of Women and Children Affairs.

NUMBER OF POLLI SHOMAJ MEMBERS WHO BECAME PART OF THE LOCAL POWER STRUCTURE



NUMBER OF CASES OF VIOLENCE AGAINST WOMEN ADDRESSED BY POLLI SHOMAJ



Case Story



Road to empowerment

My name is **Rashida Begum**. I am a 45-year-old housewife and mother of five children. My family and I live together in Hashem Bazaar, Gaibanda. Every day used to be a struggle for survival against poverty and hunger. I wanted to take control of my life and give my family a better future.

It wasn't until 1998, when a polli shomaj was formed near my village, that I realised what I was capable of. I became a member and, when others realised I had good leadership qualities, they made me the polli shomaj president. This gave me the chance to address the challenges and vulnerabilities faced by poor women on a daily basis in my community.

As the people around me grew to respect me more and more, I was made a member of different local committees. In 2003, with support from the polli shomaj, I participated in the local election and was elected as a member of the Kholahati union *parishad* (union council). In 2014, I ran for election again and was elected the sub-district vice chairman. More than 57,000 people voted for me, and I later became the acting chairman of the sub-district.

My successes began with the polli shomaj. With this platform, I was able to develop my leadership capacity, empower myself and contribute to the socioeconomic development of my community. I hope to continue to grow and help others around me.

GENDER JUSTICE AND DIVERSITY



The **gender justice and diversity (GJD)** programme aims to strengthen the gender mainstreaming process. It enhances technical capacity and accountability mechanisms within the programmes to improve the organisational culture. Developing gender capacity gives staff the space to raise their voices in favour of gender equality and justice. GJD initiates innovative cutting-edge models to close the existing gaps in equality within programmes. Community-focused interventions aim to transform prevalent social and gender norms around violence against women and girls, the valuation of women and girls, sexual harassment, sexual and reproductive health rights and child marriage. GJD is also actively involved in evidence-based advocacy through alliances and networks to influence national and global policies and legal frameworks.

HIGHLIGHTS 2014

In line with MDG 3 (promoting gender equality and empowering women), GJD promoted gender equality across **22** BRAC programmes and departments. In 2014, gender training along with policy orientation was provided to **17,000** staff. The gender equality goals contributed to increasing the female staff ratio to **25** per cent, including mid and senior leadership positions. The mon khule kotha bola forum also brought about policy changes such as flexible office timing, sick leave and paid leave for pregnant and lactating mothers during political strike and unrest. GJD introduced psychosocial counselling for staff along with capacity development: **77** staff members benefitted from these interventions. The programme has been one of the key contributors to the design of BRAC's coordinated pilot intervention on violence against women and children.

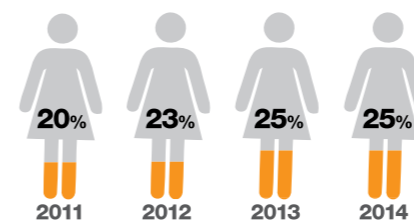
GJD's cutting-edge intervention, gender quality action learning (GQAL), has been incorporated into BRAC's integrated development programme to increase their reach within communities. MEJNIN, which is working with BRAC's education programme to ensure safe citizenship for girls, reached approximately **90,966** girls and boys, enabling them to recognise, prevent and resist incidences of sexual harassment.

INNOVATION

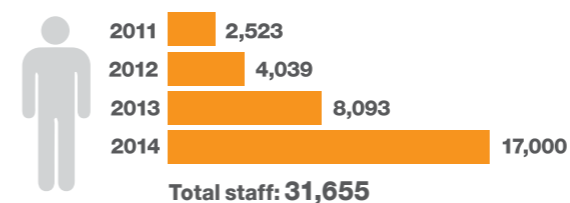
GJD with BRAC's Information and communication technology and social innovation lab partnered with Mayalogy Ltd and launched the BRAC-Maya project in July 2014. This aims to ensure access to information regarding maternal, reproductive and adolescent health rights, sexual harassment, and violence. This web-based project introduced a mobile app named 'Maya Apa'. It provides an interactive and anonymous platform for women and girls in Bangladesh to seek advice from specialists and also encourage peer learning.

The SNEHALOY project primarily aims to create an enabling environment for cognitive, social and physical development among underprivileged children. It also raises awareness among parents and the community on issues of violence against women and children. To date, 17 early childhood development centres have been established, where 500 children from Dhaka slums are currently enrolled.

PROPORTION OF WOMEN STAFF RATION AT BRAC



GENDER TRAINING COVERAGE (STAFF)



Case Story



Fighting stereotypes for a better future

I am **Johora Begum**, a member of BRAC's SAMPRITI, a women-focused forum. I live in Senda, Brahmanbaria with my husband, six children and mother-in-law.

When I was only 16, I was married off to a widower with four children, because my family could not afford dowry. Three years into my marriage, I gave birth to a daughter and a son. My husband, a fisherman, did not have a fixed income. It was becoming increasingly difficult for him to provide for our family. I was good at stitching clothes, so I decided to start an informal tailoring service as a source of income for my family.

I came to know about the SAMPRITI forum from my neighbours. I knew that the sessions informed women about rights, and services provided by Government and non-government entities. Despite my husband forbidding me, I went to a session and began attending them regularly. I was able to learn about women's rights, gender-based discrimination, child marriage, violence against women, and sexual harassment.

I began to encourage my husband to attend the GQAL leaders' meetings and training, as well as the GQAL couple training and he eventually agreed. The meetings and the training helped us both in many ways. I had never been aware of my rights, what I was entitled to, or about the ways society discriminates against women. Gradually my husband and I started to understand that the small everyday practices – not allowing me to go outside the house, not considering my opinion, or keeping a close account of my spending – were counter-productive and violations of my rights. Our attitudes began to change as we took to sharing our workload. My husband began helping me with household chores and I helped by working at in the paddy field during his absence. Through SAMPRITI sessions, I also got involved in various community activities like advocating for better access to services at Government and non-government gatherings.

I intend to educate my children, and will make sure that my daughters get married when they are ready to. Now I am working towards a brighter future for my family and community.

HUMAN RIGHTS AND LEGAL AID SERVICES



Ensuring basic human rights lies at the heart of development. BRAC's **human rights and legal aid services (HRLS)** programme is dedicated to protecting and promoting the human rights of the poor and marginalised through legal empowerment. We create an enabling environment for vulnerable and excluded communities to seek justice through formal and informal systems. HRLS is the largest NGO-led legal aid initiative in the world, advocating a rights-based approach to human development.

HIGHLIGHTS 2014

Human rights and legal education (HRLE) courses continued to impart legal literacy to rural people, mostly women. In 2014, **57,585** women graduated from the course. Increased awareness encouraged more people to come forward with their complaints at legal aid clinics. Of the **22,332** complaints that were filed, **11,671** were resolved through alternative dispute resolution (ADR).

To reduce overcrowding in prisons, HRLS is implementing the GIZ-funded improvement of the real situation of overcrowding in prisons (IRSOP) project. Through paralegal interventions, **126** prisoners were released, **1,387** individuals were assisted in court, and **229** were assisted at police stations.

The property rights initiative (PRI) is a business model for rural women and men to work as land entrepreneurs. It helps individuals in six operating

districts identify their entitlement to property. PRI won the Innovating Justice Award 2014 for successful innovation. **24,720** women completed from PRI's HRLE course this year. **801** local community leaders received training on legal rights and gender equality, **22** women received land entrepreneur's training, and **759** women received land measurement services.

Although legal and justice services play a key role in empowering women and the marginalised, a standalone goal on accessing justice and legal empowerment remains a lacuna in the MDGs. HRLS has been at the global frontline advocating for the inclusion of rule of law and legal empowerment in the post-2015 global development agenda.

INNOVATION

HRLS partnered with the Ministry of Social Welfare in the juvenile justice sector, providing children with legal assistance to help them secure bail, and using BRAC's countrywide network to locate their families. In 2014, HRLS released 88 children from juvenile development centres, providing 125 more with additional legal assistance and reuniting 60 children (who were declared 'vagrants') with their families.

COMPLAINTS RECEIVED BY LEGAL AID CLINICS



COMPLAINTS RESOLVED BY LEGAL AID CLINICS THROUGH ADR



Case Story



Fighting for property rights

My name is **Afroza Akhter** and I live in Gobindapur, Gaibandha. My husband Faruq died four years ago, leaving behind a piece of land for my mother-in-law, my two sons and me. After his death, the previous owners of the land took possession of it illegally.

We could not afford to file a lawsuit against them. A teacher at a nearby school came to know about our crisis, and told me about a BRAC initiative that provides free legal assistance on land-related issues.

At her suggestion, I visited BRAC's legal aid clinic and learned more about the property rights initiative. I filed a complaint, which the BRAC representatives immediately addressed. They issued a written request to the three brothers asking them to visit the legal aid clinic to resolve the matter but none of them responded. On my request, BRAC's panel lawyer then filed a case against the three brothers for illegal possession.

Despite the court ruling in my favour, I could not take possession of the land. The brothers used their political connections and threatened us. Our lawyer filed another suit asking for execution of the court order. Finally, the police along with Government authorities, intervened and recovered the land from them.

I now farm on this land and am able to make a living. Although I have all the legal deeds of the property, sometimes I cannot help but feel anxious. But then I remind myself that besides legal support, I also have the support of my family and community, I feel more confident.

GOVERNANCE, MANAGEMENT AND CAPACITY- BUILDING

ADMINISTRATION

Administration comprises procurement, estate, security risk management, transport, road safety programme, logistics, central store, telecommunication, as well as visa and protocol units. The department is engaged in activities critical to the smooth governance and successful implementation of BRAC programmes and enterprises.

In 2014, the procurement department assisted in the procurement of a feed mill and hatchery for BRAC Liberia. It has also helped in developing procurement guidelines and implementation procedures for BRAC Uganda.

The security risk management project, initiated in March 2013, was successfully completed in January 2014 with the delivery of BRAC's security policy and procedures, and internal investigation guidelines and procedures. All security-related incidents are being recorded and handled through a security control centre based in head office, which operates around the clock. To build security awareness among staff, a security awareness session has been incorporated into BRAC orientation training.

BRAC's transport department is managing its fleet of 173 vehicles efficiently and effectively by integrating the software of the transport department with that of the workshop. To improve safety, a vehicle tracking system (VTS) has been introduced for the 14 delivery vans and five minibuses that are used for field operations.

The estate department is responsible for the purchase of BRAC land and for ensuring the protection of vast, unused, and sometimes vulnerable pieces of land all over the country.

The administration department is also engaged in providing logistics support for the distribution of warm clothes to people

affected by the cold, providing relief materials to those struck by natural disasters as well as donating blood to the Bangladesh Thalassaemia Hospital by organising blood donation drives at the BRAC Centre. It also manages the telecommunication network inside BRAC and arranges visas for overseas travel of BRAC and BRAC International staff.

COMMUNICATIONS

BRAC Communications enhances, promotes and protects BRAC's image through strategic communication. The department fosters innovation and synergy across and outside BRAC by facilitating an effective exchange of ideas and information. It maintains consistency between all external communications, facilitates knowledge-sharing and employee engagement, and ensures brand consistency within the organisation. The department also creates different types of communication mediums to promote a better understanding of BRAC. In March 2014, the communications department coordinated the celebration of the 42nd anniversary of BRAC's founding through BRAC Day. At the same time, BRAC values were relaunched. Besides making a video, the department designed and disseminated posters and booklets to promote the organisation's values across all branch offices. In October, the department organised the Bangladesh Girl Summit, the first-ever girl summit in Asia, hosted by BRAC.

The communications department continued activities throughout the year to promote BRAC's profile globally. Highlights include organising and promoting a campaign called 'warmth this winter', through which over 100,000 blankets and warm clothes were distributed to those most vulnerable to the cold. With the urban youth in mind, communications organised a football match comprising teams of girls from BRAC's adolescent development programme (ADP). This unique event drew great interest from sports enthusiasts in the city while receiving wide coverage in national media.

The department developed a style guide for English writing in order to maintain consistency and quality in all written communication materials produced by BRAC. It organised two thorough workshops for all programme communication specialists. A blog guideline designed to assist writers to tell BRAC's stories effectively to a

global audience was also developed and disseminated across all programmes.

Our social media followers increased significantly, reaching a key milestone of 100,000 fans on Facebook, and crossing 15,000 followers on Twitter. The communications department supported and successfully launched the Aarong website in an event attended by many dignitaries.

BRAC was widely featured in national and international media in 2014. Some notable highlights include Sir Fazle receiving the Leo Tolstoy international gold medal, and an honorary Doctor of Law degree by Princeton University. BRAC also gained media coverage for its research on road safety in Bangladesh, and pledging to reach an additional 2.7 million girls through pre-primary and primary schools over the next five years.

CONSTRUCTION AND MAINTENANCE

BRAC Construction and Maintenance comprises qualified engineers, architects, technicians and support staff. It undertakes projects to repair and renovate, implement decisions by management or meet the needs of various programmes. The department also provides services to BRAC's offices around the country and abroad, maintaining consistency in aesthetics, eco-friendly, and disability-friendly designs.

This year, the department received approval for its new manual, as well as the updated labour rate schedule. In 2014, the department oversaw the construction of new branch offices and renovation of several existing offices, including the BRAC Head Office. It also led the construction of BRAC's new Nobodhara schools in Bonsree and Uttara, 100 disaster-resilient houses in Barisal and Khulna, a seed processing centre and tissue culture laboratory in Uganda, and a poultry shed in Liberia. The department constructed a Health and Limb Centre in Demra, besides developing health centres in various BRAC intervention areas. Some of the ongoing special building projects include the BRAC Centre for Development Management in Rajendrapur, a dormitory building at BRAC's learning centre in Savar, and 290 staff apartments in Tongi. Overall, the department carried out projects with a total value of BDT 830 million in 2014.

DONOR LIAISON OFFICE

BRAC Donor Liaison Office (DLO) works to achieve mutual understanding and effective communication between BRAC, donor organisations and other partner organisations. The strategic partnership arrangement is a unique relationship maintained between BRAC, DFID and DFAT-Australia since 2011. Its purpose is to support BRAC's growth and help it excel as an organisation while achieving development goals in Bangladesh.

In 2014, DLO organised the annual partners' meeting (formerly known as the annual donor consortium meeting), and conducted workshops on partnership management and theory of change on a wide scale. In July 2014, the department started the relationship management forum in order to standardise the process of proposal management and future funding efforts. Relationship managers of all BRAC programmes are given the responsibility to archive past proposals and update ongoing proposal work, both external and internal, on a regular basis. DLO's long-term goal is to increase the efficiency of proposal management throughout BRAC and maintain a successful relationship with its partners.

FINANCE AND ACCOUNTS

BRAC's finance and accounts department is responsible for financial planning, record-keeping, and managing costs, assets and liabilities. The department also finances investments, analyses cash-flow, profitability, and prepares budgets and financial frameworks for programmes, divisions and departments. The department is accountable for donor grants, property, provident funds, as well as employee gratuity, salary, tax and loans. Through this department we ensure effective financial control and transparency of the financial data of our projects and enterprises, garnering trust and confidence from all those with whom we work.

In 2014, the department prepared and maintained accurate control over the budget for BRAC's programmes. We also produced timely reports for our donors, regulatory authorities and other relevant stakeholders.

BRAC was awarded 'AAA' by the Credit Rating Agency of Bangladesh Ltd. (CRAB). 'AAA' means Extremely Strong Capacity and Highest Quality. BRAC has consecutively received 'AAA' ratings over the last five years.

BRAC has received many awards in the field of financial transparency, in 2014, including the following:

- First position in the Institute of Chartered Accountants of Bangladesh (ICAB) National Award under the category of NGOs for the year 2013.
- First position in the Institute of Cost and Management Accountants of Bangladesh (ICMAB) Best Corporate Award in the NGO Sector for the year 2013.

HUMAN RESOURCE DIVISION

The human resource division's (HRD) main objective is to recruit suitable employees, while developing and retaining key human resources to ensure the highest productivity. At present, HRD is managing the activities of 42,826 regular employees. In the last year, the female to male ratio among BRAC staff has increased by 1.19 per cent.

In 2014, a new performance assessment system was implemented to assess staff based on their performances against SMART objectives and compliance with BRAC values. BRAC's learning division (BLD) was merged with HRD to ensure effective skills development within the organisation.

In order to increase BRAC's effectiveness and efficiency, the organisational structure of all programmes and departments was reviewed and standardised. Based on these structures, job evaluations for all positions are being carried out using the Hay Job Evaluation method.

A representative from HR has been embedded in each programme to facilitate human resources-related activities.

HRD redesigned the young professionals' programme for its sixth batch of participants. More leadership, managerial

and hands-on training have been incorporated into the one-year training programme, with more emphasis on job development and performance.

Health insurance was also introduced for BRAC staff as part of its efforts to improve staff benefits.

The HR Help Desk was launched to provide one-stop human resources services. Staff can now dial 4400, send a text message, email or Skype to seek solutions on any relevant issue.

INFORMATION AND COMMUNICATIONS TECHNOLOGY

This unit is a technology-based solution hub that ensures technological interventions for BRAC. We are improving the model of service for our clients by creating innovative solutions to aid global and local development. As part of the ICT for development initiative, the department works with programmes to innovate their operations and service delivery models. We particularly focus on real-time data collection to monitor programme operations and make strategic decisions.

Through continuous effort in 2014, ICT and HNPP jointly introduced e-health for maternal and child health programmes, thereby benefiting from real-time data collection. To manage and visualise field operations, geo positions and unique codes of all branch offices are mapped and connected with the MIS data bank. As a part of its paperless and business process automation initiative, workflows and documents are stored in an internet-accessible central location through a one-stop log in solution.

2014 was a milestone year for BRAC's internet and network coverage. 30 remote locations across the country are now connected to a central network cloud where email stands as a major communication

INTERNAL AUDIT

The internal audit department is an independent unit within BRAC, which aims

to maintain transparency and accountability across the organisation, directly reporting to the finance and audit committee. The department's auditors independently examine and evaluate BRAC-wide activities to advise management on operational efficiency. It also assesses the effectiveness of BRAC's management control, governance, and risk management services. The department's services include routine, system and special audits, investigations, and annual inventory verification. An audit review committee reviews the work of the department to ensure greater transparency and accountability.

In 2014, the internal control questionnaire was started to ensure a good compliance culture within the organisation, particularly among branch managers as they keep track of operational activities. The department also began covering commerce regulatory compliance, donor compliance, environmental compliance, branding compliance, and IT compliance. As part of the quality assurance services required by the Institute of Internal Auditors, the internal assessment of divisional managers has been instituted to ensure the quality of divisional audit work and preservation of documents and evidence collected during auditing. A team has also been formed to ensure effective risk-based internal audit services.

LEARNING DIVISION

BRAC Learning Division (BLD) is responsible for enhancing the capacity and professionalism of BRAC staff and programme participants through a wide range of human development and management training. This past year, BLD merged with BRAC's human resources division and all other capacity development units within BRAC programmes to synchronise its activities. BLD provides training and technical support through its 28 BRAC learning centres (BLCs), which are spread across Bangladesh.

In 2014, BLD provided training to 153,438 participants. Jointly with BRAC's gender, justice and diversity programme, BLD provided training to the Department of

Women's Affairs' staff and their spouses, sensitising them about issues affecting working women. BLD also launched a developing communicative English language (DCEL) course for BRAC staff, aimed at increasing English proficiency. The course has been successfully completed by six batches of participants. Furthermore, BLD has now begun working with BRAC Bank to provide its staff with more capacity-development opportunities.

LEGAL AND COMPLIANCE DEPARTMENT

BRAC's legal and compliance department was established in 2010 to protect legal interests, promote good governance and create legal awareness within BRAC. The key objective of the department is to protect BRAC's people, programmes, property and reputation.

The department has 42 legal and compliance lawyers at the district level and 14 lawyers based at the head office. It operates throughout Bangladesh, providing support to all BRAC programmes, departments and enterprises.

In 2014, initiatives were taken to rationalise the existing number of cases and legal issues. A district case management committee was introduced to manage legal issues and cases on the field. Strong emphasis was given to alternative dispute resolution in preference to legal action. Legal awareness training was provided to all BRAC staff. CaseHub, our legal online database, was developed further as a standard operating procedure in order to manage all legal issues of BRAC.

MONITORING DEPARTMENT

As a part of BRAC's internal control mechanism, the monitoring department provides support to BRAC's core programmes, departments and enterprises. It delivers information for decision-making at policy and operational levels. To ensure transparency, the department conducts periodic analysis based on set standards. It assists the management to determine whether key activities are being carried out as planned,

and whether they are achieving the expected outcomes. Since most of BRAC's programmes are designed to help achieve the MDGs, continuous feedback on programme performance ensures smooth operation and progress towards achieving these development goals.

In 2014, the department conducted monitoring on 166 issues covering all core programmes, enterprises and supporting departments, and produced reports based on the monitoring findings. Four monitoring findings presentations were arranged in the presence of senior and mid-level management from various programmes. The shared findings facilitated quick remedial measures for the respective programmes.

PARTNERSHIP STRENGTHENING UNIT

In 2011, BRAC's partnership strengthening unit (PSU) was established to strengthen relationships between BRAC programmes and external stakeholders. The position of district BRAC representatives (DBRs) was created under PSU in all 64 districts. Under the Right to Information Act 2009, DBRs provide information to individuals and organisations to maintain a strong relationship with the office of the Chief Information Commissioner. DBRs also coordinate with the offices of the Divisional Commissioner, Deputy Commissioner, Upazila Nirbahi Officer and other district and sub-district government officials to efficiently deliver BRAC's programme components to participants across Bangladesh. PSU also plays a lead role in coordinating major BRAC events that involve collaboration with the Government.

PSU assisted all programmes to obtain approval of projects and release of funds from the NGO Affairs Bureau. In addition, DBRs supported the smooth implementation of BRAC programmes in the field in collaboration with the local government administration. Effective implementation has been possible as a result of strengthening relationships with Government agencies, NGOs, media (print and electronic) and public representatives.

PROCUREMENT, ESTATE AND MANAGEMENT SERVICES

The procurement department is engaged in activities critical to the smooth governance and successful implementation of BRAC programmes and enterprises. We ensure the punctual procurement and delivery of goods as well as the safety and security of BRAC's staff and property. The department comprises procurement, estates, security, logistics, central store, telecommunication, visa and protocol units.

In 2013, the department introduced an electronic document and record management system (EDRMS) to store all documents in a centralised location that is accessible from computers or laptops. This software will be helpful for audit trail and in maintaining transparency.

We procured a seed processing plant for Uganda and two metric ton feed mill machines for Liberia. We also assisted Uganda in developing their procurement guidelines and implementation procedures.

We increased BRAC's security by deploying security personnel to all BRAC clinics in Bangladesh. In addition, security information can now be communicated to higher management via text messages, enabling prompt action to be taken.

RESEARCH AND EVALUATION

Established in 1975, the research and evaluation division (RED) has an integral role in designing BRAC's interventions. The division also undertakes multi-disciplinary studies on various development issues and subjects of national and global importance. RED maintains strong linkages with Government organisations, UN bodies and a number of academic and research institutions at home and abroad. Our findings help achieve programme objectives through modifying and improving strategies while identifying new issues. Others outside BRAC find RED is useful for policy and academic purposes.

In 2014 RED conducted more than 30 studies on subjects ranging from street children, political violence, life and livelihoods of the rural ultra poor, promotion of breastfeeding, post-harvest perishable food loss, social and economic consequences of marrying young, assessment of BRAC's popular theatre, and a rapid assessment of the integrated development programme in haor areas.

An impact assessment of credit programmes for tenant farmers revealed that women had increased control over resources. They invested more time in income-generating activities and played managerial roles. Each household cultivated 6.32 additional decimals of land while rice production increased by 0.63 tonnes per hectare due to use of modern technology and quality inputs.

A study on boats schools for poor children in vulnerable areas found that over half the students migrated from government primary schools, the main drivers being good quality and free education at close proximity to their homes.

RED produced seven research reports, nine articles in peer-reviewed journals, two working papers, three books and a conference abstract. The division also organised two workshops where research findings were disseminated, two international conferences, 73 research seminars and one training workshop on qualitative research.

RISK MANAGEMENT SERVICES

Established in 2014, risk management services (RMS) is an independent department at BRAC. The purpose of the department is to ensure that the organisation identifies and understands the risks to which it is exposed. RMS ensure that the organisation creates and implements effective plans to prevent losses, while reducing the impact if a loss does occur. These plans include strategies and techniques for recognising and confronting these threats through effective mitigation mechanisms in addition to its quarterly and annual risk management reports, the department provides

consultation and capacity development training to all BRAC clients.

RMS supports BRAC's governing body and the executive management committee in making all forms of strategic decision. This is done by reporting to both the risk management committee and the governing body of BRAC.

The department is in the process of introducing a web-based e-risk management system to ensure the timely identification, assessment, mitigation and monitoring of all risks faced by the organisation.

SOCIAL INNOVATION LAB

BRAC's social innovation lab (SIL) institutionalises innovations at BRAC and shares, nurtures and translates ideas into action. Through this unit we identify opportunities to better align activities with our overall strategic priorities and take better advantage of the emerging opportunities. The unit aims to enhance BRAC's overall capacity for managing internal innovation and foster organisation-wide dialogues and mobilisation.

In 2014, SIL welcomed over 150 leading experts to the second annual Frugal Innovation Forum, where practitioners intensively explored the use of mobile money and data in the global South. About 100 ideas about ways to use mobile money to better serve the poor and create organisational efficiencies were crowd sourced under the Innovation Fund for Mobile Money. Seven winning ideas were started as pilot projects. SIL also facilitated the use of smart phones for collecting data among BRAC's frontline staff. Key findings from a two-year project on scaling social impact were shared at the Rockefeller Foundations Conference Centre in Bellagio, Italy.

EXECUTIVES



Ahmed Mushtaque Raza Chowdhury
Vice Chairperson and Interim Executive Director



Mahabub Hossain
Advisor to Executive Director on Agriculture and Food Security and RED
BRAC and BRAC International



Muhammad A (Rume) Ali
Advisor to Executive Director on Financial Institutions
BRAC and BRAC International



Faruque Ahmed
Executive Director
BRAC International



Shib Narayan Kairy
Chief Financial Officer
BRAC and BRAC International



Tamara Hasan Abed
Senior Director
Social Enterprises, BRAC



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

DIRECTORS



Shameran Abed
Director
Microfinance
BRAC and BRAC International



Kaosar Afsana
Director
Health, Nutrition and Population



Sheeba Hafiza
Director
Gender Justice and Diversity
Migration



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
Disaster, Environment and Climate Change



Safiqul Islam
Director
Education



Rachel Kabir
Director
Chairperson's Office



Anna Minj
Director
Community Empowerment
Integrated Development
Targeting the Ultra Poor



Late AIM Monsoor
Chief Engineer
Construction and Maintenance



Saieed Bakth Mozumder
Director
Tea Estates



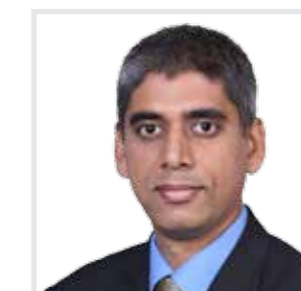
Faustina Pereira
Director
Human Rights and Legal
Aid Services



Tanwir Rahman
Director
Finance
BRAC and BRAC International



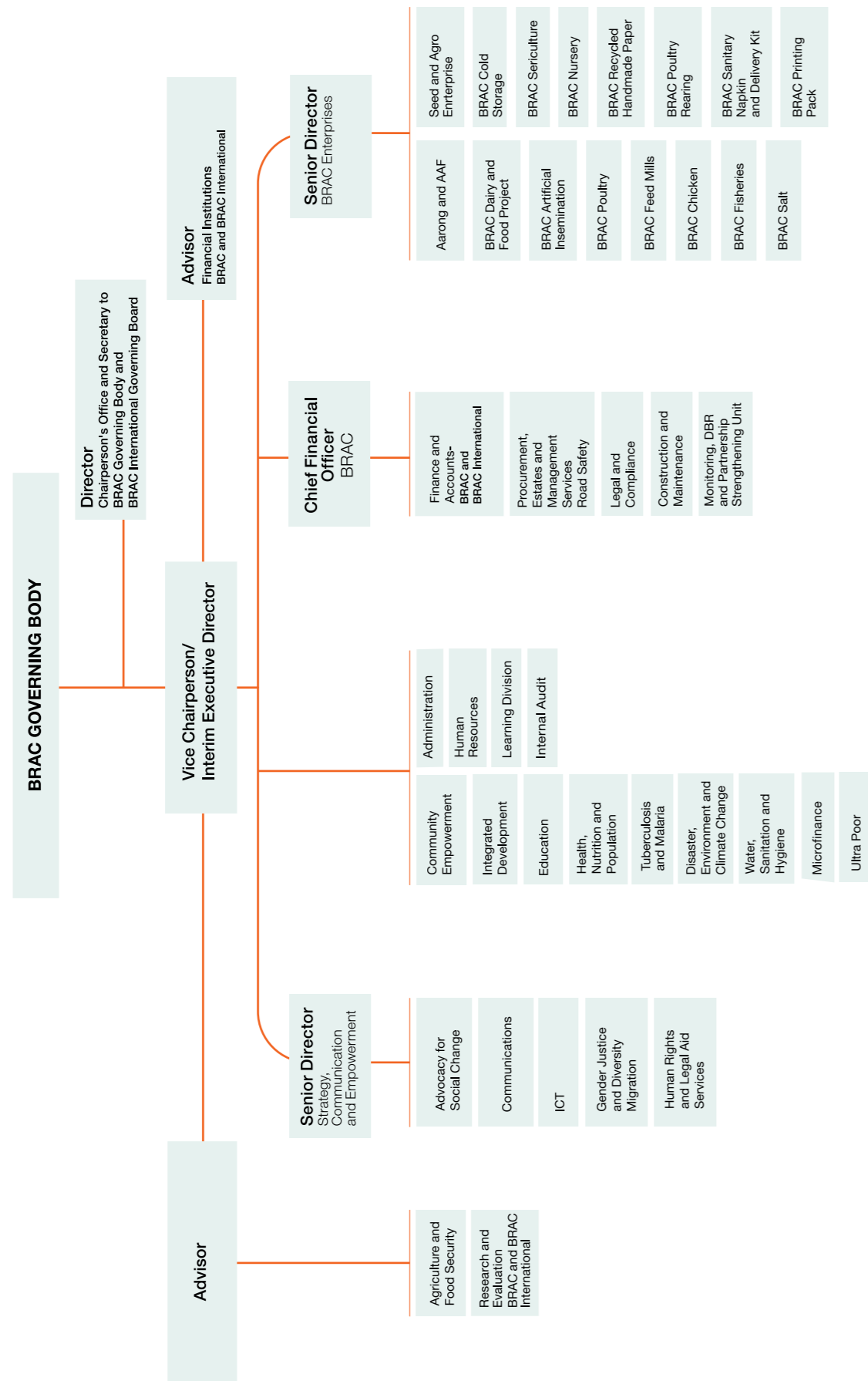
Taufiqur Rahman Mollick
Director
BRAC Dairy and Food Enterprises



Nanda Dulal Saha
Director
Internal Audit
BRAC and BRAC International



Reema Sen
Chief People Officer
BRAC International



BRAC GOVERNING BODY

GENERAL BODY

The general body of BRAC consists of 29 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 2014, in which the general body elected the present governing body, approved the audited financial statements for the year ended December 31, 2013, approved the annual budget for 2014, and approved the appointment of external auditors for the year ended December 31, 2014.

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 2010, in recognition of his services to reducing poverty in Bangladesh and internationally. More recently, in 2014, he received the Spanish Order of Civil Merit. Sir Fazle has received numerous national and international awards for his achievements in leading BRAC, including 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

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 Business School of 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.



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.



Faruq A Choudhury
Chairman
Delta-BRAC Housing Finance Corporation

Mr Choudhury currently serves as a member of the governing body of BRAC University. He played a significant role in developing the Bangladesh Foreign Office and was appointed the first chief of protocol. As the foreign secretary for Bangladesh in 1984, Mr Choudhury was instrumental in the creation of the South Asian Association for Regional Cooperation (SAARC), and subsequently served as secretary-general of the first SAARC summit. He previously served as deputy high commissioner for Bangladesh in London, ambassador in Abu Dhabi and Brussels, and as high commissioner to India.



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.



Kazi Aminul Huque
Chartered Accountant

Mr Huque was the senior partner of Rahman Rahman Huq, Chartered Accountants, for more than 35 years. The firm is a Bangladesh partnership and a member firm of KPMG International's global network. Mr Huque was a founder trustee of the Bangladesh chapter for Transparency International.

STICHTING BRAC INTERNATIONAL GOVERNING BOARD

Sir Fazle Hasan Abed Founder and Chairperson, BRAC



Mahabub Hossain
Advisor to Executive Director for Agriculture and Food Security and RED, BRAC and BRAC International

Dr Hossain is an internationally-renowned development economist. He was the head of the Social Sciences Division and programme leader of the Rainfed Ecosystems Programme of the International Rice Research Institute (IRRI), Philippines. He was also the director general of Bangladesh Institute of Development Studies (BIDS). He was awarded the first gold medal from the Bangladesh Agricultural Economists Association in 1985, in recognition of his outstanding contribution to understanding the operation of the rural economy in Bangladesh. He is also a member of the Global Panel on Agriculture and Food Systems for Nutrition. He is the President of the Asian Society of Agricultural Economics for 2014 - 2017.



Muhammad A (Rume) Ali
Advisor to Executive Director for Financial Institutions, BRAC and BRAC International

Mr Ali is the chairman of BRAC EPL Investments Ltd, BRAC EPL Stock Brokerage Ltd, bKash Ltd, BRAC Sajaan Exchange Ltd, and also director of several organisations, including BRAC Bank Ltd, and BRACNet. He is an independent member of the board of the Alliance for Bangladesh Worker Safety (USA) and the Global Alliance for Banking on Values (GABV). He is also a member of the global steering committee of the performance-based grants initiatives of the International Finance Corporation (IFC) and the technical advisory committee of Bangladesh Investment Climate Fund. He also served as the deputy governor of Bangladesh Bank and was the first Bangladeshi to head a major international bank in Bangladesh.



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.



Syed Humayun Kabir
Chairman, Renata Limited

Mr Kabir is the chairman of Renata Limited.

Formerly, he was a treasurer of the Centre for Policy Dialogue, founding chairman of Transparency International Bangladesh, and a senior fellow at Bangladesh Institute of Development Studies. He was the president of Metropolitan Chamber of Commerce and Industry, Bangladesh, Employers' Association, American Bangladesh Economic Forum, and Foreign Investors' Chamber of Commerce and Industry.

Mr Kabir has a bachelor of science degree in chemistry from the University of Dhaka.



Latifur Rahman
Chairman and CEO
Transcom Group

Mr Latifur Rahman is the chairman and CEO of Transcom Group. Currently he is 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 was a former president of Bangladesh Employers' Federation. Mr Rahman was chairman of the Trade Body Reforms Committee and member of Bangladesh Better Business Forum. He is on the advisory committee on WTO. 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
President, Metropolitan Chamber of Commerce and Industry and 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.



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 (CPD) 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 has studied in Dhaka, Moscow and Oxford and held a number of visiting positions, including at the Centre for Global Development (CGD), Washington DC. He is the chair of two global initiatives, LDC IV Monitor and Southern Voices on Post-MDGs.



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 (GCAP) 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.



Susan Davis
Founding President and CEO, BRAC USA; Co-author of 'Social Entrepreneurship'

Susan Davis an author, speaker, and thought leader in international development and civil society innovation. She was a founding board member and past chair of the Grameen Foundation and currently serves on their Board Investment Committee. She is a senior advisor to New York University's Reynolds Programme on Social Entrepreneurship, is a member of the Council on Foreign Relations, and serves on several boards, including the Segal Family Foundation and United Nations Fund for International Partnership. She is also an adjunct professor at Columbia University.



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



Irene Z Khan
Director General, International Development Law
Organisation

Ms Khan is Director-General of the International Development Law Organization (IDLO). 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.



Parveen Mahmud
Managing Director
Grameen Telecom Trust

Ms Mahmud is the managing director of 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 (ICAB). 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. Kazi Aminul Huque, Member, BRAC Governing Body | (On leave) |
| 2. Ahmed Mushtaque Raza Chowdhury, Vice Chairperson, BRAC Governing Body | Chair |
| 3. Tahrunnesa Abdullah, Member, BRAC Governing Body | Member |
| 4. Parveen Mahmud, FCA (Independent) | Member |

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 is to assist the governing body in fulfilling its oversight 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 2014

A total of two meetings were held this year.

Meeting date: 15 June 2014

Highlights:

- The committee reviewed the audited annual accounts of BRAC for the year 2013 and recommended for approval of BRAC Governing Body
- It was decided that the Apportionment Policy should be updated, so that the apportionment of common expenses can be calculated and recorded accurately in field offices
- The stock register maintained by the programme organisers and community health workers can be made IT-based and maintained through mobile phones
- The internal auditors should conduct audit in all field offices, considering major observations of the external auditors and submit the report to the committee
- The committee recommended to BRAC Governing Body for approval of the proposed annual budget for the period between January 2015 and December 2015, and the budget for the financial year between July 2014 and June 2015
- The committee recommended for approval from the BRAC General Body that SF Ahmed & Co, Chartered Accountants, Bangladesh and Ernst & Young, Chartered Accountants, Malaysia should be appointed as auditors of BRAC in 2014
- The committee suggested that BRAC could invest in the proposed BRAC Fund Management Company Limited, after analysing future challenges in detail
- The committee suggested that an external assessment should be done to review the standards of BRAC's internal audit department

Meeting date: 22 November 2014

Highlights:

- The committee approved the proposal submitted by Ernst & Young, Chartered Accountants, Malaysia for the quality assurance review of the internal audit department of BRAC and BRAC International, suggesting that the review report from Ernst & Young should be submitted in the next meeting of the committee
- The committee recommended to BRAC Governing Body for approval of the proposed revised budget for the period between January 2015 and December 2015
- The committee suggested that business plans (including financial projection for

next three years) of BRAC Enterprises including fee-paying schools and Nobodhara schools, which are making a loss should be submitted at the next meeting of the committee

- The committee suggested developing a Standard Operating Procedure (for BRAC Enterprises)
- The reports prepared by internal audit will segregate incidents of fraud and irregularities'
- The respective programme directors must be present in the audit review committee meeting
- The committee approved the Internal Audit Plan for 2015
- The risk management services department will present reports on their activities to the next meeting of the committee
- The committee approved the revision of the Internal Audit Charter
- The committee suggested that the respective programme directors should certify the valuation of inventory
- The committee recommended that the BRAC Governing Body nominates a new member for the finance and audit committee

Investment committee

The investment committee oversees BRAC investments. The governing body constitutes of BRAC's investment committee and the following members:

1. **Sir Fazle Hasan Abed**
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.

In 2014, two meetings of the investment committee were held. The committee decided in favour of purchasing land adjacent to Purbachal Model Town (Narayanganj district).

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. This includes grievances such as maladministration and misuse of power, and examples would include, among others, corruption, abuse of discretion, negligence, oppression, nepotism, rudeness, arbitrariness, unfairness and discrimination. 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 takes the report to the BRAC Governing Body for their consideration.

Mr Ahmed Ataul Hakeem FCMA, Ex-Comptroller and Auditor General, has been appointed as the fourth ombudsperson for BRAC for the period between December 1, 2013 and November 30, 2016.

During 2014, the ombudsperson's office received 136 complaints from BRAC staffs, out of which 111 from men and 25 from women; 91 complaints were settled.

Membership of the INGO Accountability Charter

The INGO Accountability Charter was incorporated in 2008. BRAC became a full charter member of the INGO Accountability Charter in December 2013. It is registered as a company in the UK, with its secretariat based in Berlin, Germany. The objective is to create and develop a charter relating to the accountability of non-governmental organisations. There are currently 20 charter members.

The Accountability Reports submitted by BRAC are available on BRAC's website and the INGO Accountability Charter website.

External auditors

The Annual General Meeting of BRAC held on 19 June 2014 approved the appointment of SF Ahmed & Co, Chartered Accountants, Bangladesh, and Ernst & Young, Chartered Accountants, Malaysia as the joint auditors for the annual audit of BRAC for the year ending 31 December 2014.

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 Education
 Ministry of Fisheries & Livestock
 Ministry of Food and Agriculture
 Ministry of Health and Family Welfare
 Ministry of Primary and Mass Education
 Ministry of Social Welfare
 Ministry of Foreign Affairs
 Directors General of Health Services
 Department of Agricultural Extension

Ministry of Women and Children Affairs
 Ministry of Youth and Sports
 National Institute for Local Government
 Tongi Paurashava
 All-Party Parliamentary Group
 Bureau of Manpower Employment and Training
 Ministry of Expatriate Welfare and Overseas Employment
 Bangladesh Overseas Employment and Services Limited
 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 poor 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-two years, BRAC has consistently ensured that programmes funded by development partners are efficient, effective, and achieving results at scale. BRAC's organisational strategy shapes its efforts to complement the Government's plans to achieve the MDGs. For these reasons, in 2012, two of BRAC's major donors – 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 efforts 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.



Hover over the logos to hear messages from our partners

MAJOR INSTITUTIONAL DONORS



KNOWLEDGE PARTNERS



Revenue Expenditure

	Year 2014		Year 2013	
	USD million	%	USD million	%
Microfinance	171.35	31.89%	164.30	30.13%
Health	61.82	11.50%	57.16	10.48%
Education	64.99	12.09%	90.7	16.63%
Water, Sanitation and Hygiene	31.02	5.77%	19.69	3.61%
Agriculture and Food Security	6.68	1.24%	6.75	1.24%
Ultra Poor	30.84	5.74%	30.65	5.62%
Social Enterprises *	150.41	27.99%	143.16	26.25%
Others **	20.27	3.77%	32.86	6.03%
Total	537.38	100.0%	545.27	100.0%

Notes:

- * Social Enterprises include Social Enterprises and Program Support Enterprises
- ** Others include the following: House property, Gender Justice and Diversity, Community Empowerment Programme, Human rights and Legal Aids Services, Policy Advocacy, Other development projects.

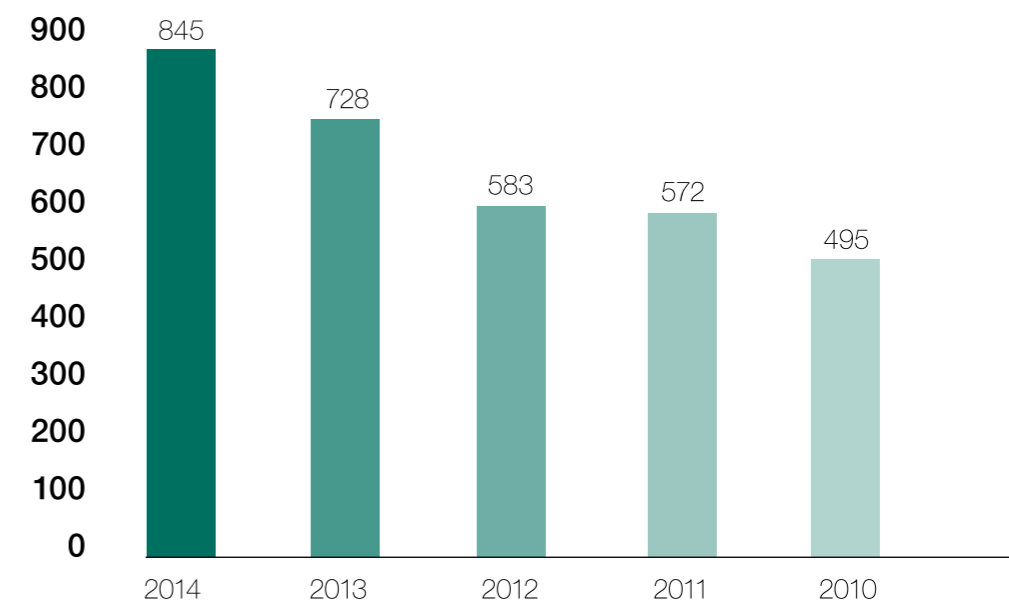
Contribution of BRAC to Government Exchequer

Income Year	2014		2013	
	BDT	USD	BDT	USD
Income Tax deduction at source by third parties	86,528,390	1,109,338	89,203,247	1,143,631
Tax deduction at source from third parties	140,829,291	1,805,504	149,949,936	1,922,435
Income Tax deduction at source from Staff salary	28,262,260	362,337	24,114,035	309,154
VAT collection from customers	446,012,259	5,718,106	437,495,772	5,608,920
Import Duty paid	909,137	11,656	308,647	3,957
Total	702,541,337	9,006,940	701,071,637	8,988,097

Grant Composition

Name of Donor	Year 2014		Year 2013	
	USD million	%	USD million	%
DFID	89.05	46.52%	100.85	48.77%
DFAT	46.46	24.27%	43.59	21.08%
The Global Fund	21.13	11.04%	20.45	9.89%
EKN/NOVIB	9.45	4.94%	13.23	6.40%
BRAC USA	5.89	3.08%	5.31	2.57%
EACI, QATAR	2.97	1.55%	1.85	0.90%
UNICEF	2.91	1.52%	4.04	1.95%
Family Health International 360	2.40	1.25%	3.87	1.87%
Others	11.17	5.84%	13.58	6.57%
Total	191.44	100.00%	206.77	100.00%

Annual Expenditure in Million USD



BALANCE SHEET CONVERTED TO USD
as at December 31, 2014
(NOT PART OF AUDITED FINANCIAL STATEMENTS)

	2014		2013	
	BDT	USD	BDT	USD
ASSETS				
Cash in hand and at banks	18,663,715,348	239,278,402	16,000,082,561	205,129,264
Advance, deposits and prepayments	3,297,318,487	42,273,314	2,759,742,135	35,381,309
Inventories	3,477,460,108	44,582,822	3,633,398,684	46,582,034
Grants and accounts receivable	1,806,548,216	23,160,875	1,648,357,818	21,132,793
Microfinance loans	85,680,765,603	1,098,471,354	67,013,205,289	859,143,658
Motorcycle loans	796,996,894	10,217,909	739,565,719	9,481,612
Investments in securities and others	1,291,350,000	16,555,769	237,350,000	3,042,949
Investments in related undertakings	12,543,181,846	160,810,024	9,626,307,409	123,414,198
Property, plant and equipment	11,504,955,982	147,499,436	10,625,485,462	136,224,173
TOTAL ASSETS	139,062,292,484	1,782,849,904	112,283,495,077	1,439,531,988
LIABILITIES AND NET ASSETS				
Liabilities:				
Liabilities for expenses and materials	5,599,599,179	71,789,733	5,882,838,350	75,421,004
Bank overdrafts	10,992,516,759	140,929,702	3,694,856,519	47,369,955
Term loans	19,075,261,360	244,554,633	15,402,000,309	197,461,542
Members' savings deposits	34,180,809,446	438,215,506	29,034,851,689	372,241,688
Grants received in advance account	6,740,890,268	86,421,670	8,061,468,930	103,352,166
Deferred income	235,500,016	3,019,231	272,431,158	3,492,707
Other long term liabilities	10,619,583,309	136,148,504	9,879,776,479	126,663,801
Provision for taxation	1,386,941,030	17,781,295	1,046,941,030	13,422,321
Total Liabilities	88,831,101,367	1,138,860,273	73,275,164,464	939,425,184
Net Assets:				
Capital fund				
Unrestricted	49,131,940,934	629,896,679	37,976,777,730	486,881,766
Temporarily restricted	1,099,250,183	14,092,951	1,031,552,883	13,225,037
	50,231,191,117	643,989,630	39,008,330,613	500,106,803
TOTAL LIABILITIES AND NET ASSETS	139,062,292,484	1,782,849,904	112,283,495,077	1,439,531,988

Exchange rate: 1 US \$ = Tk.78

Statement of Income and Expenditure Converted to USD
as at December 31, 2014
(NOT PART OF AUDITED FINANCIAL STATEMENTS)

	2014		2013	
	BDT	USD	BDT	USD
Income				
Donor grants	16,226,200,866	208,028,216	16,728,674,946	214,470,192
Revenue from:				
- Social Enterprises	8,654,361,118	110,953,348	8,065,228,858	103,400,370
- Program Support Enterprises	4,492,976,308	57,602,260	4,300,606,387	55,135,979
Service charges on microfinance loans	21,106,797,751	270,599,971	17,802,363,604	228,235,431
Interest on bank accounts and fixed deposits	1,292,065,957	16,564,948	1,169,934,441	14,999,160
Investment income	662,691,206	8,496,041	419,026,368	5,372,133
Other income	832,069,183	10,667,554	502,281,172	6,439,502
Income from House Property	91,365,205	1,171,349	100,732,324	1,291,440
Total income	53,358,527,594	684,083,687	49,088,848,100	629,344,206
Expenditure				
Social Enterprises	7,615,422,453	97,633,621	7,153,738,687	91,714,599
Program Support Enterprises	4,116,999,760	52,782,048	4,013,429,845	51,454,229
House Property	100,942,249	1,294,131	74,452,205	954,515
Education Programme	5,069,581,690	64,994,637	7,075,275,163	90,708,656
Ultra Poor Programme	2,406,137,155	30,847,912	2,391,244,399	30,656,979
Community Empowerment Programme	317,494,987	4,070,449	341,007,837	4,371,895
Human Rights and Legal Services	240,445,413	3,082,634	195,568,393	2,507,287
Policy Adcocacy	156,788,921	2,010,114	86,040,129	1,103,079
Health Programme	4,821,668,757	61,816,266	4,458,592,932	57,161,448
Water, Sanitation and Hygienic Programme	2,419,632,575	31,020,930	1,535,677,979	19,688,179
Gender, Justice and Diversity Programme	298,568,038	3,827,795	209,703,788	2,688,510
Micro Finance Programme	13,365,418,399	171,351,518	12,815,333,779	164,299,151
Agriculture and Food Security	520,785,414	6,676,736	527,051,524	6,757,071
Other Development Projects	465,759,212	5,971,272	669,506,888	8,583,422
Grants	-	-	984,488,882	12,621,652
Total expenditure	41,915,645,023	537,380,064	42,531,112,430	545,270,672
Surplus of income over expenditure before taxation	11,442,882,571	146,703,623	6,557,735,670	84,073,534
Taxation	(340,000,000)	(4,358,974)	(206,000,000)	(2,641,026)
Net surplus for the year	11,102,882,571	142,344,648	6,351,735,670	81,432,509

Exchange rate: 1 US \$ = Tk.78



AFSP - Agriculture and Food Security Programme **Ag** - Agriculture Programme **AGI** - Adolescent Girls Initiative **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
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 **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
TUP - Targeting the Ultra Poor **WASH** - Water, Sanitation and Hygiene **YLP** - Youth Lead Programme

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