



igniting hope

BRAC USA FY 2015 ANNUAL REPORT

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COVER PHOTO

A school-girl in Karachi, Pakistan attends a BRAC primary school where her teacher fosters creative learning through play rather than rote-memorization. © 2015 BRAC/MAJORITY WORLD/ASAD ZAIDI

FROM THE CHAIRPERSON FROM THE PRESIDENT



LINCOLN CHEN Chair

Building on what works

Despite her passion for learning, Nabasumba Resty from Uganda was forced to drop out of school because her parents couldn't afford the expenses.

When she had children, she was determined they wouldn't share the same fate. Nabasumba received training and small loans from BRAC to start her own business. Now, she sells hundreds of eggs every month. Her enterprise is thriving. She has even earned enough to send her son to college.

For 43 years, BRAC has supported millions of women living in poverty, like Nabasumba,

with the tools and opportunities to create better lives for themselves and their children.

BRAC's funding partners, volunteers and staff are part of a movement that is not only dedicated to ending poverty, but also one that is testing and adapting programs to better meet people's needs.

Almost 10 years ago, Susan Davis, President and CEO of BRAC USA, began BRAC's movement in North America. Starting from scratch, but imbued with commitment to BRAC's outstanding work, Susan focused her ceaseless energy and talent to build BRAC USA, brick-by-brick, from a venture start-up to a robust, grant-making organization. Over the decade, Susan has

NABASUMBA RESTY pictured in Kampala, Uganda next to her house and chicken coup that she started with the help of BRAC © 2014 EMILY COPPEL/BRAC

led BRAC USA in raising over \$107 million as well as leveraging over \$300 million in debt, equity, and grants for BRAC entities. This month, we acknowledge her success in building an innovative organization that reaches 138 million people. We are grateful for Susan's leadership and the dedication of so many who have helped BRAC expand on a basic model that works: empowering people and transforming lives to create a better future.

We look ahead to a future ripe with opportunity. Just this year, BRAC's tested approach to 'graduating' the ultra-poor out of poverty was featured in *The New York Times*, *The Economist*, *The Guardian* and others (pages 10-11). As other organizations seek to adopt BRAC's tested methods, BRAC USA is well poised to offer technical assistance. There is huge potential to duplicate this model with BRAC's other successful programs: reaching adolescent girls (pages 14-15), early childhood education (pages 16-17), and economic recovery after disasters (pages 18-19) to name a few.

Thank you for joining us to empower women like Nabasumba. Together, as part of a global social movement, we know that we can end poverty in this generation. BRAC USA and Susan Davis demonstrate what each of us can do to make a difference.

Lanich Chen

Lincoln Chen

Creating a global family

Through our grants to BRAC in a dozen countries, we partner with some of the most disadvantaged, vulnerable, and remarkable people. With our support, these individuals—mostly women and girls—become heroes in their own stories and build the foundation they need to lift themselves, their families, and communities out of poverty. I've been privileged to be a traveler in this journey.

After a decade since starting BRAC USA, I will complete my role as President and CEO on December 31, 2015. Just as BRAC has evolved to become a more forward-thinking and global organization in its 43-year history, so, too, has BRAC USA.



SAIO JALLOH was the first person in her village to survive Ebola and come back. BRAC is providing psycho-social support to Ebola survivors like Saio to help them overcome the trauma of the disease.

© 2015 ROB BEECHEY

825- MD

When Dr. Alan Rosenfield, Dr. Richard Cash, and I established BRAC USA almost 10 years ago, we were operating out of my living room. In addition to receiving half of the Kravis Leadership Prize from BRAC's founder, Sir Fazle Hasan Abed, we raised vital initial support from a few generous partners, the Bill & Melinda Gates Foundation, and Peter and Jennifer Buffett's new NoVo Foundation.

We are now raising millions of dollars for catalytic grants for BRAC and BRAC University and providing technical assistance to programs in the field. We are especially proud of our Ebola response in West Africa and work there towards long-term social and economic recovery. In Bangladesh, we have

seen how victims of tragedies like the Rana Plaza building collapse and Tazreen factory fire continue to face hardships many months later. Our continued support enables BRAC to remain on the frontlines.

And finally, most significantly, we are leading the adaptation of BRAC's successful model to help those living in ultra-poverty improve their lives in Bangladesh by making this program accessible to others facing abject poverty around the world.

BRAC USA has an exciting future ahead—one that is made possible by all of you. Your time, compassion, and contributions are lifting spirits in tangible ways.

Our collective potential has excited me every morning. While I pass the baton to another leader at the end of December 2015, BRAC USA's important work will carry on. With the new UN global goals, we have an exciting future ahead. We are so happy that you are a part of it.

Susan Davis



SUSAN DAVIS President & CEO

ABOUT BRAC USA



Meet BRAC. We're the world's largest NGO.

Formerly Bangladesh Rural Advancement Committee, BRAC now works across 12 countries.

BRAC employs 120,000 people who are dedicated to our mission: ending poverty. Over the past 43 years we have done just that—helping over 138 million people lift themselves out of poverty, cultivating the power of human enterprise, and igniting hope for a better future.

At BRAC, we believe that poverty is neither natural nor inevitable. It's a system that we can disrupt. We partner with people living in poverty, to be the heroes in their own stories.

Three pillars—good health and well-being, an education that builds critical thinking, and access to markets and jobs—form the bedrock of helping people not just survive, but thrive.

This approach—with a particular focus on vulnerable populations like adolescent girls and the

ultra-poor—is how BRAC has disrupted systems of poverty for over 43 years.

Our results speak for themselves. We have:

- Graduated 1.6 million women living in ultrapoverty,
- Built 45,000 BRAC schools that enroll 1.1 million children each year, who will join our 11.2 million graduates,
- Brought microfinance to 4.9 million people who have collectively borrowed \$1.4 billion to build better lives for themselves, their families and their communities.

BRAC is a data-driven organization that builds upon our success, learns from our failures, and won't stop working until all people are able to realize their potential.

For more on BRAC, visit brac.net.



Meet BRAC USA. BRAC's North American affiliate.

We are determined to root out the systemic causes of poverty, mainly through the empowerment of women and girls—and to design solutions that can be scaled up to reach millions.

BRAC USA mobilizes resources, makes grants, and implements programs to support BRAC's work—enabling people who live in situations of extreme poverty, vulnerability, and conflict to learn, earn, and thrive.

Founded in 2007, BRAC USA is an independent affiliate of BRAC with its own Board of Directors, who exercise full fiduciary responsibility for all grants, philanthropic programs, and services.

BRAC requires external grant support to scale up successful programs and innovate new ones, especially outside Bangladesh.

In Bangladesh, a majority of BRAC's budget is generated from its own social enterprises and

investments and we are now encouraging this model in other countries as well.

BRAC USA provides catalytic grants to kick-start innovations in microfinance, health, education and human rights; responds to humanitarian disasters such as Ebola and floods; offers strategic advice and support for BRAC's programs; and educates the public on effective development and ways to get involved. We actively monitor and report on grant performance.

In Fiscal Year 2015, BRAC USA disbursed 23 grants totaling \$13.9 million to BRAC programs in six countries, bringing our cumulative total to \$77 million in grants made since inception. For a complete list of grants for the fiscal year, see pages 22-23.

For more on BRAC USA, visit bracusa.org.

BRAC USA Annual Report FY2015 Sprac BRAC USA Annual Report FY2015

By the numbers

BRAC has been called one of the earliest examples of a "learning organization," with its efforts to quantify success, address failures, and fine-tune our programs based on hard evidence of what works and what doesn't.

Here is a snapshot of some of the numbers that demonstrate BRAC USA's impact on the ground.

8 COUNTRIES
Bangladesh, Liberia, Nepal, Pakistan, Sierra Leone, South Sudan, Tanzania, Uganda

438,178 PATIENTS received healthcare services

1,600,000 PEOPLE IN ULTRA-POVERTY reached through BRAC*



MICROFINANCE AND **BEYOND**

110,063 FARMERS received agricultural support

2,520 ADOLESCENT GIRL ENTREPRENEURS received loans

164,224 BORROWERS received microfinance loans

GENDER JUSTICE AND EMPOWERMENT

95,575 ADOLESCENT GIRLS empowered through girl clubs



CREATING OPPORTUNITIES THROUGH EDUCATION



RESILIENCE AFTER EMERGENCIES

COMMUNITY HEALTH WORKERS mobilized for Ebola response

ADOLESCENTS benefited from empowerment

*BRAC USA is sharing this 'graduation' approach worldwide to reach those living in extreme poverty.

IGNITING HOPE AND PRODUCING RESULTS:

The theme for this year's Annual Report is "igniting hope." In the pages that follow, we have highlighted six of the programmatic areas in which BRAC USA is making a difference and igniting hope for 138 million people each year.

Our ultimate goal? To end extreme poverty by 2030.

GOAL To reduce maternal, infant and newborn morbidity and mortality, and to significantly improve nutrition, health and well-being for over 100 million people.

BRAC believes that access to affordable and quality health care is a basic human right. Good health, nutrition and access to clean water and sanitation build the foundation for a productive, healthy, and happy life.

BRAC's health programs provide preventative and basic diagnostic healthcare for vulnerable communities—especially mothers and young children—around the world.

BRAC revolutionized the primary healthcare approach through our model of care focused on health workers from the communities in which they work. These community health workers enable BRAC to provide millions of people with essential and lifesaving care. In the last year alone, BRAC's network of 111,000 workers reached 2.9 million people across Bangladesh.

Afghanistan, Pakistan, Liberia, Sierra Leone, South Sudan, and Uganda.

BRAC USA's support of the health sector cuts across several issues. Most significantly, for the past four years, we have administered the Bill and Melinda Gates Foundation's \$15.9 million Innovations in Sustainable Sanitation grant in Bangladesh. Bolstered by this support, BRAC's hygiene and sanitation program has reached more than 66 million people—about half of the rural population of Bangladesh-since the program started in 2006.

As the Ebola outbreak lessened in intensity, BRAC USA is actively working with governmental, non-profit and private sector partners in West Africa to help prevent future outbreaks and build stronger health systems to respond to everyday

NALONGO TOMUSANGE is a community health promoter in Kitemu, Uganda. Twice a month she attends trainings to provide basic health services to her neighbors, selling goods from a dispensary in her home including medicine, sanitary pads, malaria medication, and Maama kits for safe deliveries. © 2014 Alison Wright/BRAC



health problems and future emerging infectious threats. See pages 18-19 for more on BRAC's Ebola response.

BRAC USA has been a key supporter of BRAC's peer-based approach to sexual and reproductive health in Uganda. BRAC trains adolescent girls to become health promoters who offer counseling in family planning and other health education to their peers (see page 14-15). Membership in BRAC's adolescent clubs is 312,000 worldwide and growing. In Uganda, where the program is largest outside Bangladesh, researchers from the London School of Economics, University College London and the World Bank recorded a significant decline in risky behaviors.

BRAC USA is supporting research initiatives in Bangladesh to pilot and evaluate comprehensive early childhood nutrition programs. We also support essential healthcare programs in Pakistan and South Sudan, as well as the BRAC Haiti Limb and Brace Center, which provides custom-fit prosthetic limbs and braces for children and adults who were injured in the massive 2010 earthquake.

BRAC has done what few others have. They have achieved success on a massive scale, bringing life-saving health programs to millions of the world's poorest people.

BILL GATES Co-Chair, The Bill & Melinda Gates Foundation, 2004 Gates Award for Global Health Press Release



SHARMIN SHARIF Health Program Manager, BRAC Uganda

My mother nearly died giving birth to me in Bangladesh. She had internal hemorrhaging, an infection, and a high fever. The doctors gave her all of the antibiotics they had.

Remarkably, she survived.

Growing up in Bangladesh, I witnessed close friends and family members dying from preventable diseases like malaria and typhoid fever. Many families went into debt trying to pay for health services.

I migrated as a teenager with my family to Canada and gained access to free healthcare and education. It feels fundamentally wrong that life and death are predicted by the country in which a person is born, or by one's socio-economic status. It doesn't have to be this way. That's what motivated me to do the work that I do.

After earning my bachelor's degree from the University of Toronto, I received a Master's in Public Health from BRAC University. My desire to reach mothers and babies in developing countries who are in need of basic healthcare brought me to BRAC.

BRAC takes a community-based approach to serve families in the most remote areas, bringing healthcare to their doorsteps. This year in Uganda, we provided support to 366,000 mothers to help them deliver their babies safely. We treated 280,880 people for malaria.

Together, we can save lives.

To read more stories from BRAC's team in the field, visit medium.com/@BRACWorld.



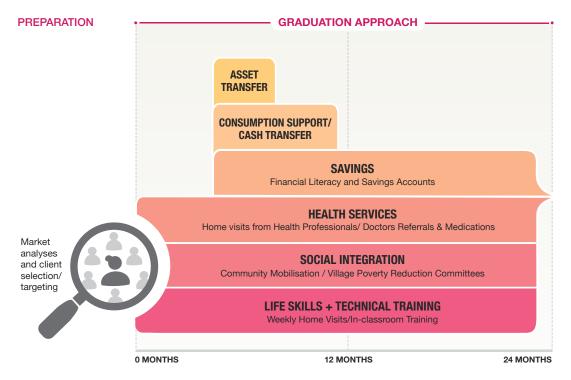
GOAL To lift 1 million more people out of ultra-poverty by 2020.

The ultra-poor are a sub-set of those living in extreme poverty: In Bangladesh, they live on only 70 cents or less each day. At the bottom of the economic ladder, usually living handto-mouth, the ultra-poor require a unique set of tools to escape ultra poverty.

In May 2015, Science magazine published groundbreaking research on BRAC's approach to 'graduate' people from ultra poverty. Researchers from Yale and the Massachusetts Institute of Technology demonstrated that BRAC's model empowers the poorest to begin climbing the ladder out of extreme poverty in just two years. BRAC's well-tested graduation approach provides weekly stipends, technical and life skills training, financial education, and health support,

as well as a productive asset like a goat or a cow. Results from a series of randomized control trials demonstrate that the model worked in six countries. In Bangladesh alone, BRAC has reached over 1.6 million households through this program.

The initial financial investment is offset drastically by the income of the women who come out of the program. And, the results stick: People who participate have been shown to maintain their upward economic trajectory even three years after the program is complete. Renowned economists like Esther Duflo say this can be explained by something called hope. See excerpt from The New York Times article, "The Power of Hope is Real," on the following page.







Sustainable Livelihoods

- ✓ Increased Assets
- ✓ Food Security
- ✓ Savings & Financial Inclusion
- ✓ Better Health
- ✓ Increased Social Capital
- ✓ Productive Skills



JORINA participated in BRAC's ultra-poor program and received weekly stipends, healthcare, a productive asset, as well as hands-on training in savings and financial management for 24 months. Jorina grew her business into the largest general store in her district in Bangladesh. Now, she earns enough to support her two sons and her parents. © 2015 BRAC

PRESS

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BRAC USA directly implements a global advocacy and technical assistance initiative to share BRAC's model with partners and encourage governments, nonprofits, and microfinance institutions to adopt and expand this method. Working together, BRAC USA, Amplifier Strategies, and Erol Foundation have created a vision for a global movement to unite philanthropists with governments and bring the graduation approach to those who need it most.

With BRAC USA's leadership, the graduation approach is now being adapted in countries around the world. BRAC USA completed an implementation guide so that others committed to poverty reduction such as Concern Worldwide, CARE and CGAP can adapt BRAC's model at the local level. In Kenya, BRAC USA is consulting directly with the national government. Discussions with Mozambican NGO's about further expansion are also underway. The potential for transformational scale and impact has just begun. •

THE POWER OF HOPE IS REAL

Below are excerpts from Nicolas Kristof's May 21, 2015 The New York Times piece, "The Power of Hope is Real," describing research findings on BRAC's ultra-poor graduation model:

"An awkward truth for bleeding hearts like myself is that there has never been much rigorous evidence that outside aid can sustainably lift people out of poverty.

Sure, evidence is overwhelming that aid can overcome disease, boost literacy and save lives. But raising incomes is trickier—and the evidence in that arena has been squishier.

Now that's changing. A vast randomized trial the gold standard of evidence—involving 21,000 people in six countries suggests that a particular aid package called the graduation program (because it aims to graduate people from poverty) gives very poor families a significant boost that continues after the program ends."

Read the full article here.

GOAL To foster greater economic opportunities, wider and more productive livelihoods, and pathways to prosperity for those living in poverty.

Though microfinance on its own is often not enough to lift families out of poverty, when coupled with other programs, BRAC has found that it can make a powerful impact. BRAC takes a unique approach, combining microcredit with livelihood training and financial literacy skills.

This set of initiatives creates an enabling environment that allows people—especially women—to take control of their lives.

BRAC USA supports microfinance and livelihood development programs across four African countries: Sierra Leone, Liberia, Tanzania, and Uganda. These programs have been especially helpful in fostering economic recovery in Sierra Leone and Liberia, where many endured economic hardship in the wake of Ebola outbreaks.

In Uganda alone, almost 4 million people currently receive critical BRAC services in microfinance, agriculture, poultry and livestock, health and youth empowerment with support from The MasterCard Foundation. With 78

percent of Uganda's population under the age of 30, BRAC focuses on engaging young people between the ages of 15 and 30—especially women—in agricultural training. These individuals gain access to better quality seeds and farming land in addition to receiving trainings in financial literacy and efficient farming techniques. They also benefit from ongoing peer mentorship. Young women are gaining the capacity to go beyond subsistence farming to become small enterprise owners by growing enough food to sell.

BRAC USA also supports several research initiatives in this area, including an evaluation of the BRAC Uganda "Microfinance Multiplied" program, an evaluation of a pilot project on job creation for youth in Uganda, and pioneering research on the migrant labor market in Bangladesh. Initial research findings show that agriculture extension services combined with microcredit can increase household income from crop production by as much as 50 percent—more than either agriculture or microfinance alone. •

WOMEN IN TANZANIA gather in a microfinance group to repay loans and disperse new ones. © 2014 ALISON WRIGHT/BRAC



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We have called into question the fatalistic belief, prevalent throughout history, that widespread human misery is an immutable part of nature. We understand, finally, that things once considered an inevitable aspect of the human experience, often thought to be ordained by a higher power—things like hunger, poverty, seasonal famine, the oppression of women, and the marginalization of great portions of society—are in fact changeable through the power of human activity. And we understand that even the poorest among us can be the agents of this change.

SIR FAZLE HASAN ABED BRAC Founder and Chairperson, World Food Prize Laureate Address, Des Moines, Iowa, October 16, 2015



SOWING THE SEEDS OF HOPE THROUGH AGRICULTURE

In July 2015, BRAC's founder, Sir Fazle Hasan Abed, was awarded the <u>World Food Prize</u> for "for his unparalleled achievement in building a unique, integrated development organization that many have hailed as the most effective anti-poverty organization in the world."

Worldwide, up to a billion people suffer from severe hunger and as the world's population continues to grow and increasing pressure is being placed upon natural resources. BRAC is playing an important role to address this challenge and supports agriculture programs in Sierra Leone, Liberia, Tanzania, and Uganda.

One of the ways in which BRAC helps farmers is by providing access to credit. As a July 2015 *National Geographic* article explains, "In recent years, many microfinance NGOs have been criticized for burdening small-scale farmers with debts they can't repay. Sir Fazle says his organization avoids putting farmers into debt by making sure borrowers have multiple sources of income to repay the loan." By focusing on scalable solutions, BRAC's food programs have turned into sustainable social enterprises that provide inputs and access to stable markets for people living in poverty in rural areas.

At the World Food Prize ceremony, the U.S. Agriculture Secretary Tom Vilsack said, "I offer my sincerest congratulations to Sir Fazle and appreciation for the progress he has made in improving people's lives, alleviating hunger, and providing pathways out of poverty."



GOAL To ensure gender equality as well as the social and economic rights of women and girls globally.

EMPOWERMENT AND LIVELIHOOD OF ADOLESCENTS

Results from a 2008-2010 randomized control trial—the gold standard for assessing the effectiveness of a program—revealed powerful results from the ELA program in Uganda: higher rates of education and general economic empowerment.

Compared to girls who haven't participated in the program, ELA girls are:

- 72% more likely to engage in incomegenerating activity
- 26% less likely to be a teenaged mother
- 50% less likely to be victims of forced sex (self-reported)
- 58% less likely to be a child bride

In sub-Saharan Africa, people under 25 make up 60 percent of the population. This age group also comprises the majority of the unemployed and of those living in poverty. In Africa and many parts of Asia, adolescent girls who lack steady incomes face earlier rates of marriage and pregnancy, as well as health-related challenges such as sexually transmitted diseases, including HIV.

Equipping vulnerable girls with educational opportunities, life skills, and vocational training can reduce their incentives to marry and bear children early, and give them a leg up in the labor market. Groundbreaking BRAC programs are aiming to do just that. In fact, BRAC has been a pioneer in viewing women and girls as agents for change in their communities—starting in the 1990s. Investments in women and girls have enormous benefits for everyone. They pay off in terms of higher incomes, better healthcare, and more educational opportunities for entire families.

The primary program that BRAC USA supports in this area is Empowerment and Livelihood for Adolescents (ELA), which empowers adolescent girls and builds their capacity to generate more equitable and sustainable livelihoods. The ELA program is built on a strong foundation from Bangladesh: Between 1993 and 2013, BRAC developed 40,000 adolescent clubs that had financial empowerment and literacy skills training components and reached one million girls. These projects in Bangladesh created the basis for a model that now spans five Sub-Saharan countries: Liberia, Sierra Leone, South Sudan, Tanzania, and Uganda—all of which BRAC USA supports financially and through technical assistance.

ELA's programs are helping girls to lead more stable lives. Life skills trainings strengthen girls'



SIERRA LEONE Adolescent girls listen to school lessons through the radio at girls' clubs across Sierra Leone during the Ebola outbreak. © 2015 BRAC

social confidence by enhancing the control they have over their own bodies and how they interact with wider society overall. ELA participants also gain an opportunity to take out microfinance loans to jump-start their own businesses. These community-based clubs enable girls who had dropped out of school to become more employable and in some cases, ELA participants who earn money through their businesses are able to use that money to return to school.

Beyond ELA, BRAC USA also supports girls' empowerment through our education programs (see page 16-17), as well as women's rights in Bangladesh through a property rights initiative. The project provides basic legal training and lead aid services to vulnerable and poor people—particularly women—so that they can better understand, express and claim rights to property and land. The project recently won the HiiL Innovation award for being one of the most "promising" and "disruptive" ideas. •

THE PRESS

BRAC HELPS GIRLS KEEP UP WITH **SCHOOL IN MIDST OF EBOLA OUTBREAK**

During and following the Ebola outbreak in West Africa, adolescent girls were left particularly vulnerable.

Orphaned girls became the main household providers, many became pregnant, and others dropped out of school because of movement restrictions. With support from the Malala Fund, BRAC bought radios for 1,200 of the most marginalized girls in Sierra Leone. BRAC used its existing network of girls clubs to create 40 informal classrooms in which six to seven girls worked with a mentor to discuss daily lessons that were broadcast by the government. This structure created a safe space for girls to keep learning even when restrictions kept them from school.

Read more about the radio schools on NPR.



GOAL To develop opportunities across the educational value chain to improve access to education for all, especially girls.

A global champion for education

With partners around the world, BRAC USA is helping to shine a global spotlight on the 58 million children who are out of school globally. BRAC USA is a key actor in the Collaboration to Harness Resources for Girls Education (CHARGE)—a global advocacy initiative launched at the Clinton Global Initiative in September 2014. Through CHARGE. BRAC has pledged to educate 2.7 million additional girls by 2019 and enroll 311,000 more participants in its adolescent girls clubs. In early 2015, BRAC also collected over 1.2 million signatures to support the Up For School petition as part of a global campaign to ensure all children left behind receive an education.



In Bangladesh, we have found a way to bring quality education to the poor, with schools that cost just \$36 per student per year. With community support, local women are trained to teach children to think for themselves. One-room schools operate out of rented and borrowed spaces to save costs. A majority of the students in every classroom are girls.

SIR FAZLE HASAN ABED BRAC Founder and Chairperson, May 2015

BRAC works to ensure that violence. discrimination, displacement, and extreme poverty do not stand in the way of any child receiving an education.

BRAC's primary schools give a second chance at learning to disadvantaged children who are left out of the formal education system due to extreme poverty, violence, displacement or discrimination. Girls face additional challenges, including gender-based violence and harassment, early pregnancy and early marriage, and parents who prioritize male education.

As a July 2015 article in The Guardian notes, "BRAC schools have raised primary and pre-primary enrolment rates in six countries [Bangladesh, Afghanistan, Pakistan, the Philippines, Tanzania, and South Sudan], getting 1.3 million more children into classrooms most of whom are girls and all of whom would otherwise be left behind."

As the world's largest private, secular education provider, BRAC has made a significant contribution to Bangladesh's education system and is a powerful example of achieving impact at scale. Approximately 97 percent of Bangladeshi children are now enrolled in primary school. BRAC's education programs are also relatively low-cost, especially compared to governmentrun schools.

BRAC USA is supporting BRAC's education program from the pre-primary school level all the way to the university level. Through BRAC USA's new partnership with the LEGO Foundation, we will be developing and piloting the Play Lab concept, which is a model for integrating playbased learning into the lives of children between the ages of three and five. The \$4.7 million, three-year project aims to reach 7,200 children

and train 500 adolescent girls as play leaders. We are also partnering with the British and Canadian governments to fund primary schools in South Sudan, Afghanistan, and Pakistan regions plagued by low school attendance rates due to conflict and other challenges.

At the secondary school level, BRAC USA serves as a liaison to The MasterCard Foundation Scholars Program at BRAC Uganda. This initiative aims to provide 5,000 young Ugandans with a quality secondary education through 2020. As the program moves into its third year, a key priority for BRAC USA will be to ensure program graduates seize opportunities after graduation. The program considers multiple pathways for graduates, including tertiary education, employment, and entrepreneurship. Watch our video to learn more about this groundbreaking

At the university level, BRAC USA mobilizes resources for BRAC University, which has brokered new partnerships with our assistance, including with Harvard University. With our support, 10 students received three-year scholarships and began their studies at BRAC University in the spring of 2015. Six of the recipients come from the poorest parts of rural Bangladesh and four of the 10 scholarships went to women. •



MEET MASTERCARD SCHOLARS PROGRAM BETTY LUNKUSE

In 2015, Betty completed her secondary school education as part of The MasterCard Foundation Scholars Program at BRAC Uganda. For her full profile, please click here.

"My graduation as a MasterCard Foundation Scholar means a lot to me. As a writer, and now a MasterCard Foundation Scholar graduate who has learned the importance of giving back, I intend to be a leader in my community.

Together with the other pioneering Scholar graduates from around central Uganda, we formed the Central Chapter of the recently launched Scholars Alumni Network. Our chapter plans to visit hospitals like Mulago Hospital and carry out clean up campaigns, as well as offer our time, effort and skills to volunteer at different charitable organizations.

I enjoy writing, and through my poetry and plays I hope to advocate for children's and human rights and speak out against racism. I intend for my publications to be available online via CreateSpace. com and Amazon.com. I see myself as a leader who points others in the right direction with pens and books, not guns and terrorism, and who spells out the great value of embracing education. Through this scholarship, I have attended workshops that have strengthened my resolve to be a journalist. For these I am grateful.

The MasterCard Foundation Scholars Program has planted in me the knowledge and desire to improve my community. With literacy and knowledge, I believe that we Africans in Africa can make the continent a better place especially if we reach out to each other and offer a helping hand."

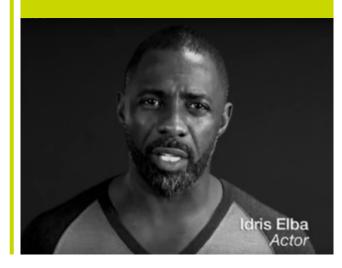


GOAL To build BRAC family capacity to more efficiently and effectively prepare and respond to disasters and emergencies so as to reduce suffering, save lives and property, and mitigate risks.

#CrushEbolaNow

BRAC USA teamed up with several other humanitarian organizations to create the **Ebola Survival Fund.**

The coalition enlisted celebrities such as Alicia Keys, Idris Elba, Tony Blair, and Naomi Campbell to raise attention to the crisis in this #CrushEbolaNow YouTube video, which has been viewed over 10,000 times. This contributed to BRAC USA's fundraising efforts.



BRAC works alongside government, other organizations, and local communities to build resilience, foster adaptation and respond holistically to the effects of climate change and disasters. This year, BRAC USA has played an instrumental role in bolstering BRAC's capacity to respond to several disasters in Asia and Africa—namely, the Ebola outbreak, the Rana Plaza building collapse, Tazreen factory fire, and the Nepal earthquake.

Over 11,000 people died of Ebola in West Africa after the first outbreak in March 2014. As the virus began gaining ground, farming activity came to a near standstill. Since agriculture is the main source of income for most families in Sierra Leone, households already devastated by the deaths of loved ones found themselves in dire financial straights. In partnership with the Soros Economic Development Fund and the Google Foundation, BRAC USA has helped to prevent the spread of Ebola through community health promoters, and is supporting the economic recovery of the country's agriculture and livestock farmers. BRAC is creating more agricultural opportunities for women to help solve the pressing problems of food insecurity and malnutrition. In Liberia, we worked with the ministries of health and education to develop educational materials on infection prevention, which were disseminated to hundreds of schools and community organizations.

When the Rana Plaza factory complex collapsed in Bangladesh in 2013, more than 1,100 garment workers died and more than

2,500 were injured. To date, BRAC USA has raised more than \$5.43 million through the Bangladesh Humanitarian Fund. The Fund supports three program areas:

- 1) the Rana Plaza Donors Trust Fund (chaired by the International Labor Organization), which supports survivors and victims' families;
- 2) BRAC's counseling and rehabilitation services for garment workers; and
- 3) a "social safety net" for workers impacted by other tragedies. Major donors have included Wal-Mart Stores Inc., Asda, Wal-Mart Foundation, the VF Corporation. The Children's Place, and The Gap Foundation.

To sustain donor engagement two years after the tragedy, BRAC USA's Scott MacMillan, appeared on CNN in April 2015. This year, BRAC USA also made a planning grant to BRAC University to conduct research on how to make the ready-made garment sector in Bangladesh safer and more resilient to accidents like Rana Plaza.

Most recently, after the 7.8 magnitude earthquake in Nepal, BRAC sent an emergency operations team. In coordination with the government and other groups, BRAC provided essential medication, equipment and medical care to earthquake victims. As Nepal transitions from the relief phase to rehabilitation and rebuilding, BRAC will build 400 permanent houses in the district most severely affected. •



AISSATOU DIALLO Senior Program Associate, West Africa, BRAC USA

I originally became a lawyer because I wanted to prosecute Charles Taylor, former president of Liberia, who was responsible for ushering in the Liberian civil war. Thankfully, the Special Court for Sierra Leone beat me to it, a month after I passed the bar.

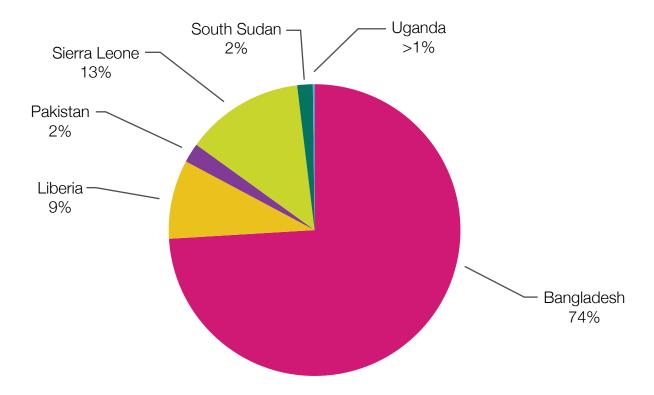
After a few years of practicing law, I transitioned to international development. My goal was to advocate for human rights and change societies and mindsets to help the most marginalized and politically disadvantaged.

This work can be challenging. But during my visits to the field I have seen very tangible examples of how my efforts have contributed to saving a mother's life, keeping a young girl out of prostitution, and providing food for a family affected by the Ebola crisis. These people make it worthwhile.

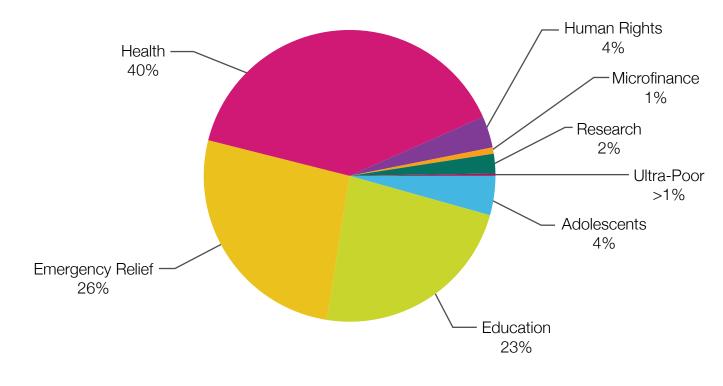
As an organization, BRAC aims for scale and the multiplier effect. There is also something special in acknowledging the power of the individual her story, her life—and her role in transforming her community and society.

To read more stories from BRAC's team in the field, visit medium.com/@BRACWorld.

Grants by country



Grants by program area



BRAC USA FY2015 GRANTS

BRAC USA grants in FY2015

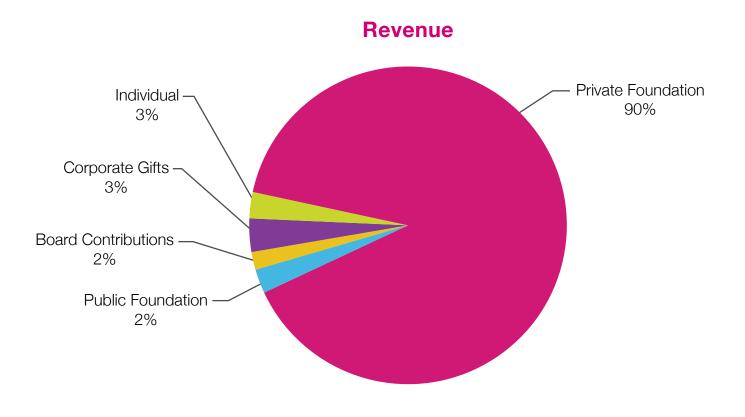
Amount	Account Name	Description
\$177,095	American Institutes for Research	In partnership with BRAC Research and Evaluation Department, the American Institutes for Research (AIR) will evaluate the effectiveness of the BRAC Nutrition Program and the complementary effects of the BRAC Early Childhood Development (ECD) program, which combines health, nutrition and education services coupled with parenting support, for age appropriate interactive care and stimulation.
\$1,051,000	BRAC	To administer medical and allied care for a targeted body of 96 affected Ready-Made-Garment workers who were involved in the Rana Plaza building collapse that occurred on April 24, 2013.
\$58,195	BRAC	To provide safe births to women in Bangladesh through BRAC's network of community health workers and dissemination of safe-birthing kits.
\$92,734	BRAC	In partnership with BRAC Research and Evaluation Department, the American Institutes for Research (AIR) will evaluate the effectiveness of the BRAC Nutrition Programme and the complementary effects of the BRAC Early Childhood Development (ECD) program which combines health, nutrition and education services coupled with parenting support for age-appropriate interactive care and stimulation.
\$204,896	BRAC	Early Childhood Development pilot project to provide holistic and comprehensive childhood services including health, education and protection with the aim to improve overall childhood development of 52,260 children under the age of five.
\$37,450	BRAC	Capacity building grant to provide support for BRAC's TUP Global Advocacy campaign to promote the program and provide technical assistance to interested partners.
\$4,913,009	BRAC	To support sustainable sanitation coverage for two million people in Bangladesh.
\$500,000	BRAC	To scale up BRAC's property rights initiatives to ensure rights for disenfranchised populations, particularly women, in Bangladesh.
\$100,000	BRAC Pakistan	Support for 500 women in Pakistan to receive vocational training opportunities and seed capital for their businesses. The Women Empowerment Project will facilitate the convergence of market and technical skills with provision of financial access.
\$200,000	BRAC Pakistan	Grant to enable BRAC Pakistan to reach 350,000 under-served women and children to address persistent health issues in Pakistan.
\$1,221,244	BRAC Liberia	To support community mobilization for preventing the spread of Ebola and supporting the recovery, via general health support and livelihood/agriculture/livestock support in the post Ebola period in BRAC's intervention area of Liberia.

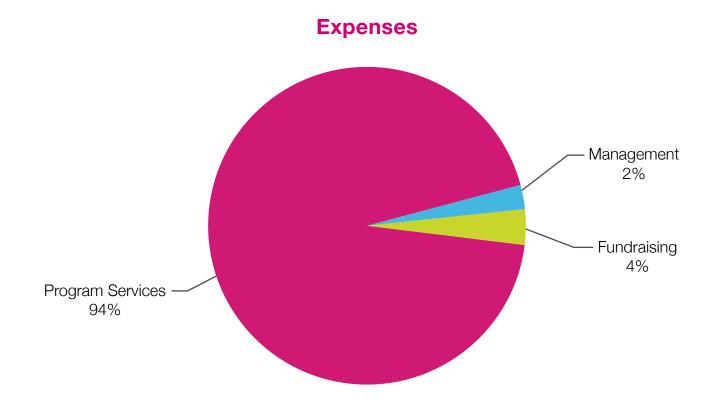
(continued)

Amount	Account Name	Description
\$1,236,826	BRAC Sierra Leone	To support community mobilization for preventing the spread of Ebola and supporting the recovery, via general health support and livelihood/agriculture/livestock support in the post Ebola period in BRAC's intervention area of Sierra Leone.
\$595,600	BRAC Sierra Leone	To support BRAC Sierra Leone in implementing Ebola response strategies into its ELA program as well as providing leadership support to the Sierra Leone Adolescent Girls Network, in alignment with the government's strategy.
\$212,263	BRAC South Sudan	Research and monitoring and evaluation on the effects of BRAC's girls empowerment projects in South Sudan.
\$28,000	BRAC Uganda	To support the scale up of several ongoing pilots to develop a more robust ELA Plus platform. Activities include expansion of adolescent health promoter and boys engagement activities, life skills to all ELA clubs including in Karamoja, and enhanced support for improved livelihood starter kits.
\$92,051	BRAC University	To improve the Ready-Made Garment sector by using data to track and monitor factories, facilitate research on current and effective interventions to improve buildings, and secure consensus from relevant stakeholders.
\$218,367	BRAC University	To provide seven scholarships to BRAC University students based on financial need and support graduate students in various subject areas.
\$3,000,000	BRAC University	To provide access to education through academic scholarships for underrepresented students at BRAC University.
\$275,000	International Labour Organization (ILO)	To support the Rana Plaza Donor Trust Fund which was created in January 2014 to provide compensation and assistance to the victims of the tragic building collapse in Savar, Bangladesh on April 24, 2013.
\$2,500	STARS Foundation	To support the STARS Foundation (Scholarship for Talents Advancement Resources and Services) in Bangladesh to provide financial aid in the form of talent scholarships to school children at primary and secondary levels.
\$3,743	University of California, Berkeley	Research will explore innovative ways to improve data collection for the Ultra-Poor program using mobile devices for remote survey collection as a low-cost, high-frequency research and monitoring tool.
\$71,713	University of California, Berkeley	To evaluate BRAC's Safe Migration Program.
\$24,236	University of California, San Diego	This study explores the role of social learning, social norms, and gender attitudes for South Sudanese young women. The project will evaluate the impacts of a BRAC empowerment program, known as the Adolescent Girls Initiative (AGI), on beliefs and aspirations in the community, then assess impacts on actual schooling and health outcomes.

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^{*}These year-end grantmaking totals, based on the unaudited financials, might differ due to prior year adjustments.





*Full financial reports and 990s are available on our website.

	2015 Full Year	2014 Full Year
Changes in Unrestricted Net Assets		
Revenue and Other Support		
Contributions	14,865,590	6,543,312
In-Kind Donations	140,487	285,274
Earned Income	797,577	1,055,352
Interest Income	12,009	11,931
Miscellaneous Income	-	3,183
Total Revenue & Other Support	15,815,662	7,899,052
Satisfaction of time and program restrictions	2,787,004	6,003,444
Total Revenue & Other Support and Net Assets released from restriction	18,602,666	13,902,496
Expenses		
Program Services	15,623,127	12,189,459
Supporting Services		
Management and general	409,582	393,391
Fundraising	600,278	750,827
Total Supporting Services	1,009,860	1,144,218
Total Expenses	16,632,987	13,333,677
Increase / (Decrease) in Unrestricted Net Assets	1,969,678	568,819
Changes in Temporarily Restricted Net Assets		
Contributions	2,539,877	5,323,127
Net Assets released from restriction	(2,787,004)	(6,003,444)
Increase (Decrease) in Temporarily Restricted Net Assets	(247,127)	(680,317)
Increase (decrease) in net assets	(817,326)	(111,498)
Net assets, beginning year	10,913,871	11,025,369
NET ASSETS, END OF YEAR	\$10,096,545	\$10,913,871

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ACKNOWLEDGMENTS

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TAKE ACTION



WASFIA NAZREEN has climbed the highest mountains in seven countries to celebrate women in BRAC. © 2013 BRAC UK

Be part of BRAC's mission to end poverty.

Find out more about how you can get involved on BRAC USA's new website bracusa.org.

BRAC supporters have hosted salon-style dinners in honor of BRAC to discuss empowerment and transformation worldwide, fundraisers, run races, climbed mountains and more.

Tell others about what BRAC means to you, write a review on Great Non-profits.

<u>Download our student toolkit</u> to find out more about our programs and get ideas for your own fundraiser.

Contact

BRAC USA 110 William Street 29th Floor New York, NY 10038 1 (212)-808-5615

BRACusa.org Facebook.com/BRACworld Twitter.com/BRACworld info@bracusa.org



BRAC USA scores 100 out of 100 in accountability and transparency ratings (and 97.8 overall) from Charity Navigator, an independent charity watchdog. Only nine percent of charities receive four stars in four consecutive years!

