



# Building Hope

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BRAC USA 2021  
Annual Report





# I am BRAC



Photo by Alison Wright

**Dear friends,**

As a teenager, I left my remote village in Liberia to move to the city and study at Monrovia University. But amid the Civil War, I was unable to finish my studies. My biggest regret is that I never finished college.

I understand the importance of education and mentorship for young girls on their life path. Although I could not finish college, I now run a home for nearly 40 underprivileged girls who are orphaned or whose families cannot care for them, ensuring they receive a quality education and the resources to thrive. It is my dream job.

I learned about BRAC a few years ago after picking up pig farming to provide food for the girls. I received pigs to breed and additional training that helped boost my pig farming business. With my increased earnings, I bought chickens. I started small, buying 50, then 70, then 100 chicks. After raising my first few batches of chicks into healthy young chickens, I gained the confidence to grow my business.

Because of my success, BRAC trained me as an entrepreneur, raising chicks into young chickens that can be sold to other poultry farmers. I also began raising hens to lay eggs. Today, I have over 700 chickens to support myself and the orphanage. We can always rely on fresh eggs, chicken, pork, and fresh produce from our garden to feed the girls nutritious meals.

My hope is for these girls to grow up to be independent, responsible people. I want them to be proud of themselves. I tell them to raise their heads high when they hear their names.

My parents emphasized to me to always be truthful. Be truthful to others, and most importantly, be true to yourself. The knowledge and tools I gained with BRAC have helped me be true not only to myself, but to the girls I spend every day working for.

I'm proud to be building hope in my community and beyond alongside BRAC. I hope you are, too.

Sincerely,  
**Selena**

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# Letter from the President & CEO

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**Dear friends,**

Although this annual report highlights some of BRAC's key achievements during the fiscal year 2021, as I write this, we have just begun celebrating BRAC's 50th year and its incredible achievements since its founding in 1972.

Many of you know that BRAC was born in Bangladesh after the Bhola cyclone, one of the deadliest natural disasters ever recorded, and in the aftermath of the Liberation War that secured the nation's independence.

Those two events changed the course of our founder's life. In the face of such tremendous suffering in his home country, Sir Fazle Hasan Abed left a promising corporate career, sold his apartment in London, and with the proceeds, started BRAC, believing that people should not die because they are poor. He believed in a society, nation, and world free from all forms of poverty and discrimination, where everyone could realize their potential. Sir Fazle's vision became BRAC's mission, to which it has remained true for 50 years.

## As we look back at 2021—and BRAC's history—it's hard to express what a tremendous journey it has been.

From a small relief operation in Sulla in northeastern Bangladesh in 1972, BRAC has become one of the largest, most effective international development organizations in the world, employing over 100,000 people and reaching over 100 million people through its work across Asia and Africa. From the beginning, women have been at the heart of our efforts, as teachers, farmers, paralegals, healthcare providers, and entrepreneurs. From the beginning, BRAC has also believed in the power of people, prioritizing hope and self-belief as catalysts for change—and investing in education as the greatest equalizer.

At the heart of all BRAC's work is the knowledge that poverty and inequity are human made, so they can be unmade. But knowing this is not enough. Change happens only when vision intersects with action.

Together, in 2021 we were called to act as we faced the continuation of a worldwide pandemic that has marked every single one of us. It changed our appreciation for the most simple things, and transformed the way we live, interact, work, and educate. We saw historic breakthroughs in science and health care with the development of new vaccines, witnessed the ongoing heroic service of our essential workers everywhere, and endured terrible loss.

The pandemic also triggered a huge spike in the number of people living in extreme poverty for the first time in decades—and strained even the world's most robust health systems to the point of near collapse. All this, while the growing impact of climate change threatened the livelihoods and resources of the most vulnerable communities.

Even in the midst of such tests, we rallied. We worked together to provide safety nets, education, health care, food, clean water, access to financial services, livelihoods, opportunities, support, and solutions to help people rise above crisis and poverty. Put simply, we truly showed up for each other.

Through it all, I often returned to the words of our founder when he was once asked what he valued most. He said, "Success to me means that I have been able to make somebody else's life better."

Last year, despite huge challenges, your support helped us ignite hope and make the lives of more than 100 million people better. I am tremendously proud of our team for the achievements highlighted in this report, all of which were made possible thanks to you. I am excited to share more news as we continue celebrating our 50th anniversary throughout 2022.

On behalf of everyone at BRAC, thank you for your trust and belief in our work.



**Donella Rapier**  
President and CEO  
BRAC USA





# At BRAC, we believe that everyone has potential: People just need the opportunity to realize it.

But just knowing this is not enough. Change happens only when vision meets action. The world's most urgent challenges demand the most effective solutions. The most audacious goals demand the most practical delivery.

There is no injustice on earth that cannot be solved by compassion and courage. We believe there is always a way, if we work together. We do not know every solution, but we are always working hand-in-hand with communities, listening, learning, and evolving.

We are not just dreaming of a better world. We are building it.

Learn more at [bracusa.org](https://bracusa.org)



## About BRAC

BRAC is a global development organization that equips people with the opportunities, skills, and support they need to **rise above poverty**.

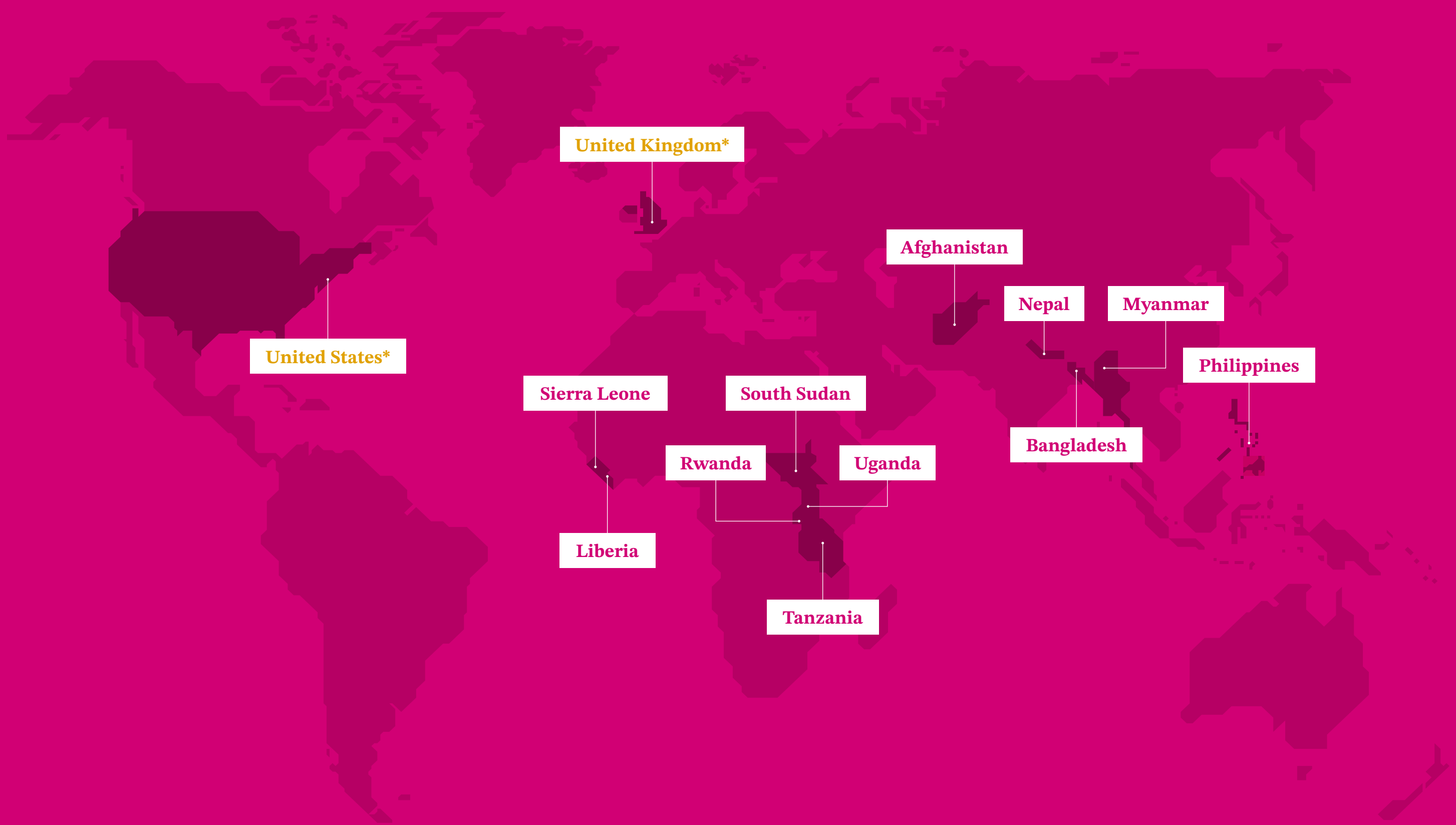
We act as a catalyst, creating opportunities for people to realize their potential. We innovate, pilot, perfect, and scale interventions—working in partnership with governments, communities, and others—to reach the most people with the most effective solutions. Born in Bangladesh in 1972, BRAC now reaches more than 100 million people across Asia and Africa through proven programs in education, youth empowerment, health care, agriculture, financial inclusion, social enterprises, humanitarian response, and more.



## About BRAC USA

Based in New York City, BRAC USA is an independent 501(c)(3) nonprofit that amplifies BRAC's impact by raising awareness about our work, mobilizing resources to support its programs, and working closely with its international counterparts to design and implement evidence-based poverty innovations worldwide.





\*Affiliates



## Meeting basic needs

A lack of access to basic needs like health care, nutritious food, clean water, and shelter prevent many people from escaping the poverty trap. Particularly since the onset of the COVID-19 pandemic, these basic needs are under threat for millions more families—and the most vulnerable families have been hit the hardest.

In 2021, BRAC continued to prioritize meeting basic needs through programs in health and nutrition; water, sanitation, and hygiene; and humanitarian response. Our network of more than 50,000 community health workers delivered critical primary health care to families around the globe while spreading knowledge about COVID-19 to over 80 million people. In Uganda, health workers were trained on a digital health application to better deliver critical frontline care. And through a new partnership to empower water entrepreneurs in Cox's Bazar, Bangladesh, BRAC created affordable, sustainable access to clean water for 12,000 people.



**4K+**

community health workers in Uganda trained on digital health application to better deliver critical frontline care

**6**

new water treatment plants providing clean water in Bangladesh

**56M**

masks distributed to prevent the spread of COVID-19 in Bangladesh

**700K+**

Rohingya refugees received comprehensive support



“

**I was very happy to receive three colorful masks. I always wear a mask when I go out and wash it immediately with soap and water after coming home as instructed.**

**I wear the mask when I go to work and the local market to do my groceries. I no longer have to think about buying a new mask!**

**—Ayesha**

---

Ayesha wears her mask while shopping at a local market. She is one of more than 18,000 people that received reusable masks in early 2021 amid a new wave of COVID-19 in Bangladesh. BRAC contracted local artisans to produce the masks, providing them with an additional source of income while promoting public health in the most vulnerable communities.





## Unlocking potential

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Everyone has potential, but not everyone has the opportunity to fully realize it. Through its programs in education and youth empowerment, BRAC strives to ensure that everyone has the opportunity to reach their potential and live a life of choice.

In 2021, BRAC's flagship early childhood development model, Play Labs, continued to reach young children in Bangladesh, Tanzania, and Uganda through remote learning opportunities on the radio, television, internet, and phones. New research from Bangladesh revealed that Play Labs improved children's developmental outcomes and reduced gaps among learners. Leveraging lessons from its flagship girls' empowerment program, Empowerment and Livelihoods for Adolescents, BRAC also reached youth in 11 countries across Africa through direct programming and technical assistance.

**1.4M**

young children reached with remote learning opportunities since the onset of the global pandemic

**13M**

children graduated from BRAC schools

**11**

countries across Africa reached with youth empowerment programming, including through technical assistance



“

ELA transformed my life.  
It helped me to find my  
passion and gave me life and  
work skills so that I am able  
to make my own money.

—Josephine

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Josephine, 20, graduated from BRAC's Empowerment and Livelihoods for Adolescents program in November 2021. Through BRAC's support, Josephine received free vocational training as an auto-electric mechanic at a garage, an untraditional path for women. Now, she is continuing full-time as an apprentice at the garage, where she earns income to support her two daughters.





## Building back better

The pandemic has pushed 100 million people into extreme poverty, reversing decades of progress. The pandemic has not only brought on new challenges. It has also exacerbated challenges that existed long before the emergence of COVID-19, serving as a wakeup call. In 2021, BRAC resolved to build back better by empowering communities with the tools for economic success.

In 2021, BRAC's Ultra-Poor Graduation Initiative worked with governments and partners in Egypt, India, the Philippines, Rwanda, and Tunisia to support programs that enable women to "graduate" out of extreme poverty, expanding on our flagship Graduation approach developed in Bangladesh. BRAC continued to expand financial inclusion offerings and services, growing to reach approximately 9 million clients around the globe who are borrowers or savers. In Liberia, BRAC kicked off a new phase of an agriculture program that will train more than 7,000 farmers in climate-smart agriculture or raising poultry and livestock.



**2.1M+**

households graduated  
out of extreme poverty  
in Bangladesh

**9M**

microfinance borrowers  
and savers accessing  
financial services globally

**2.1K**

smallholder farmers trained in  
climate-smart agriculture or poultry  
and livestock farming in Liberia



“

**I love spending time with my family and grandson. I have enough money now, and I am planning to build a big farm outside of my house like I have always dreamt of.**

**—Khin Thu**

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Khin Thu runs a pig farm in Shwe Nat Taung, Myanmar. At first, she struggled to get her business off the ground. But when she applied for a low-interest agriculture loan from BRAC, she was able to invest in her business by purchasing more piglets and feed. Since then, her monthly income has tripled, and she is using her increased earnings to invest in her family's future and deposit a portion in her BRAC savings account each month.





## 50 years of igniting hope

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“Sir Fazle Abed’s nearly 50 years of visionary leadership at BRAC transformed millions of lives in Bangladesh and beyond, and changed the way the world thinks about development. **Driven by an unwavering belief in the inherent dignity of all people**, he empowered those in extreme poverty to build better futures for themselves and their families.”

—Bill Clinton

42nd President of the United States  
Founder and Board Chair, Clinton Foundation

March 2022 marked the 50th anniversary of BRAC’s founding in Bangladesh in the wake of a civil war that secured the nation’s independence and a devastating cyclone that left it paralyzed. From those humble beginnings, BRAC has evolved to become the world’s largest Southern-based international development organization. Today, thanks to our committed supporters and partners, we reach over 100 million people with proven poverty innovations.

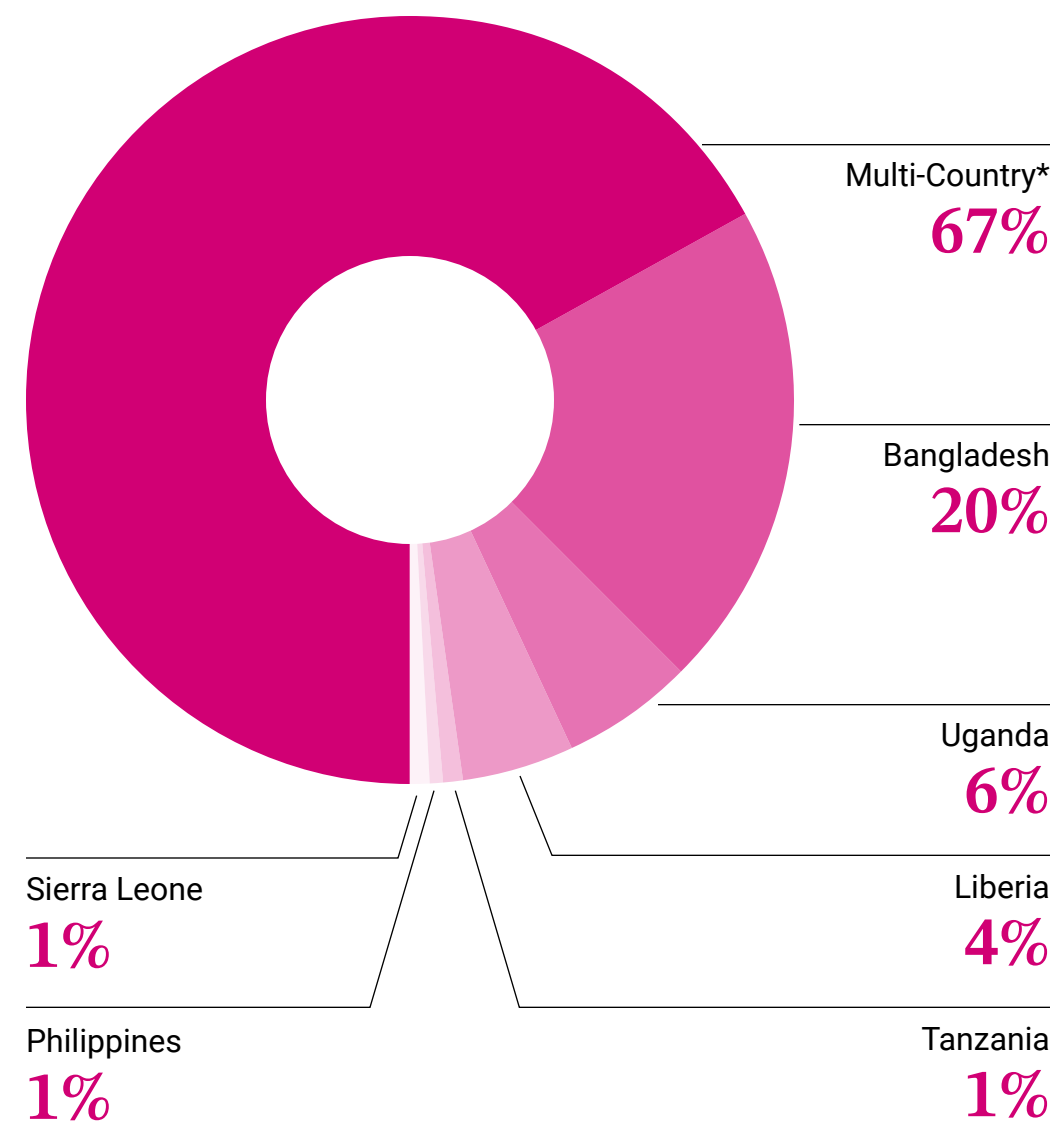
BRAC’s founder, Sir Fazle Hasan Abed, believed unquestioningly in the power of people. He built BRAC on that belief. For 50 years, BRAC has proven that with the right tools, knowledge, and opportunities, people in situations of poverty and inequality can tackle their own challenges and become the most powerful drivers of change.

As we celebrate BRAC’s history, we are reminded of how far we’ve come—and of the challenges and opportunities that lie ahead. Thank you for remaining committed to BRAC’s journey. There is almost no challenge we cannot overcome together.

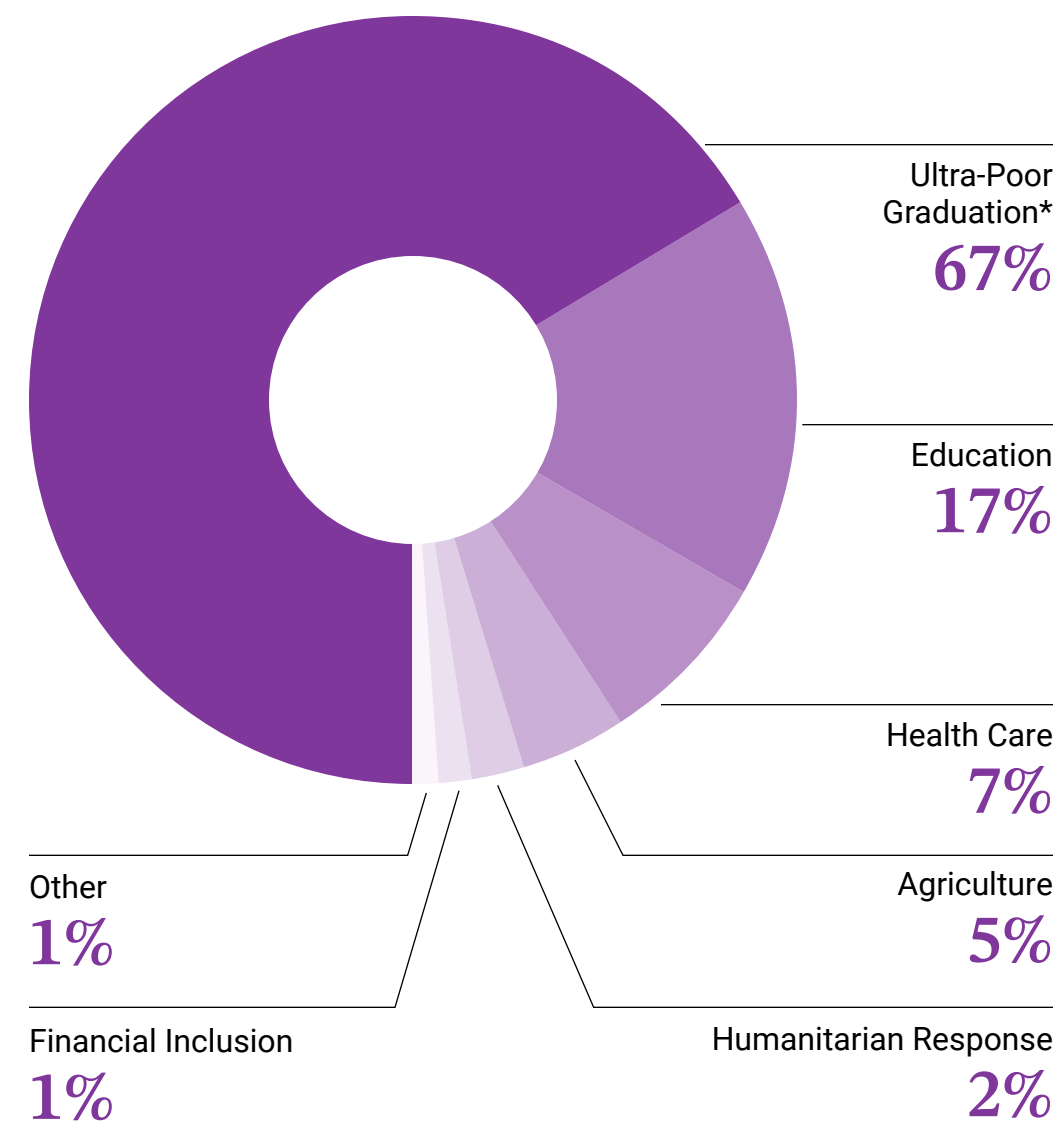




Grants by Country  
FY 2021



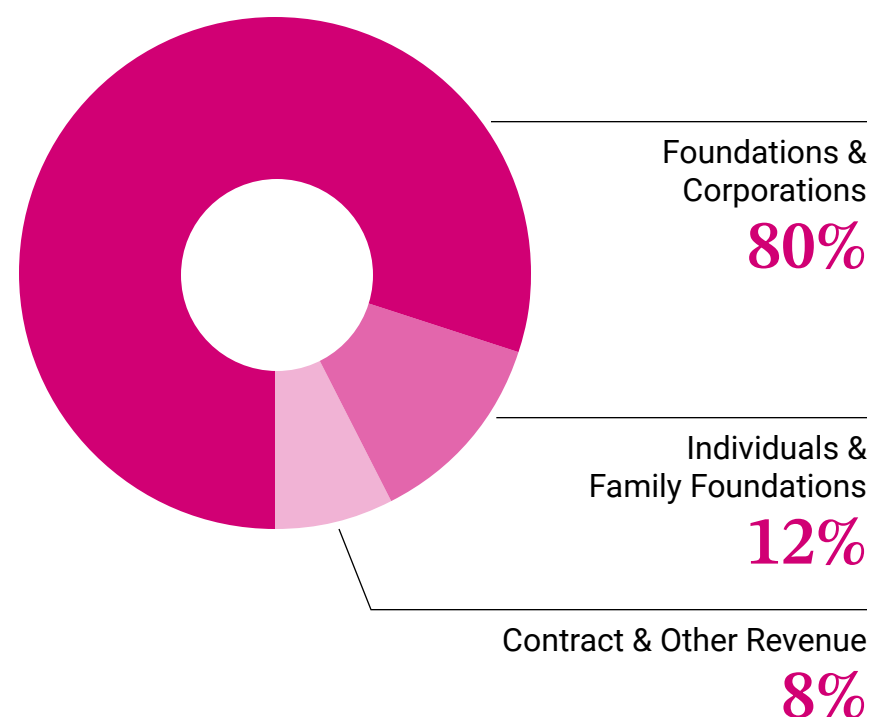
Grants by Program  
FY 2021



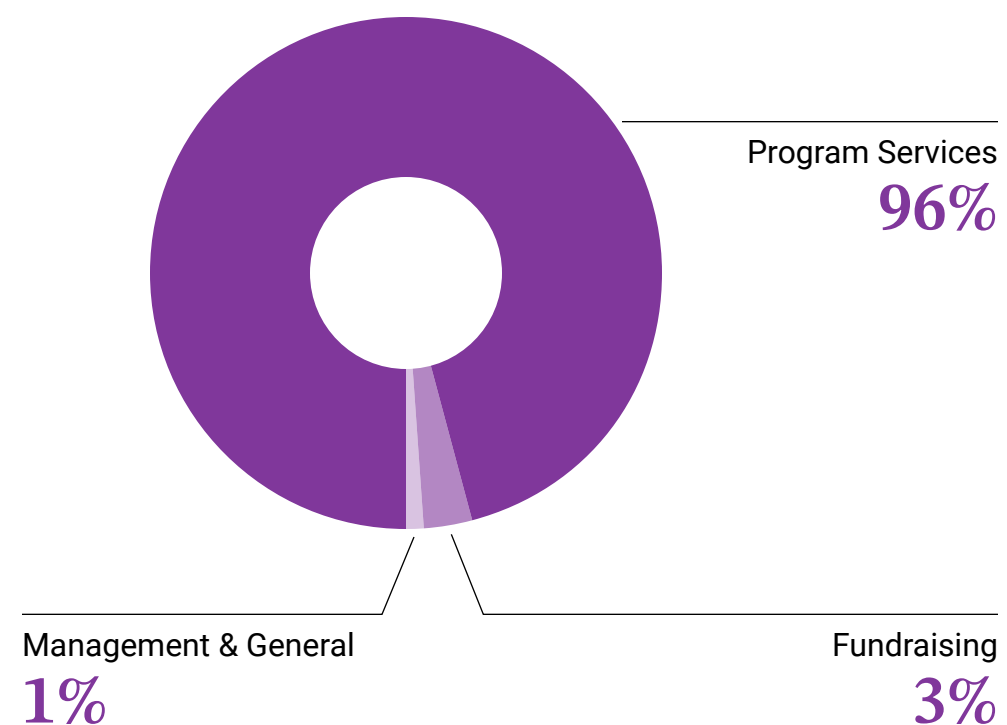
\*Includes \$39M Audacious Project funding that was granted to BRAC International for BRAC’s Ultra-Poor Graduation Initiative.



### Revenues by Sources FY 2021



### Breakdown of Expenses FY 2021



### Statement of Activities

For the fiscal year ended September 30

|  | 2021                | 2020              |
|--|---------------------|-------------------|
| <b>Revenue &amp; Other Support</b>       |                     |                   |
| • Foundations & Corporations             | 20,922,407          | 18,943,184        |
| • Individuals & Family Foundations       | 3,216,542           | 53,212,776        |
| • Contract & Other Revenue               | 1,950,533           | 1,437,170         |
| <b>Total Revenue &amp; Other Support</b> | <b>26,089,482</b>   | <b>73,593,130</b> |
| <b>Expenses</b>                          |                     |                   |
| • Program Services: Grants & Contracts   | 59,030,632          | 14,918,299        |
| • Program Services: Program Management   | 5,817,915           | 4,626,554         |
| • Fundraising                            | 1,930,681           | 1,599,682         |
| • Management & General                   | 700,986             | 863,751           |
| <b>Total Expenses</b>                    | <b>67,480,214</b>   | <b>22,008,286</b> |
| <b>Surplus (Deficit)</b>                 | <b>(41,390,732)</b> | <b>51,584,844</b> |

In FY20, BRAC's Ultra-Poor Graduation Initiative was selected as a 2020 Audacious Project Partner with grant commitments (some conditional) totaling \$64.5 million, of which \$53 million was recorded during FY20, giving rise to the large surplus in that year. In FY21, \$39M of these funds were granted to BRAC International, giving rise to the large deficit. Additional funds will be granted in future years as commitments are received.



## Statement of Financial Position

As of September 30

|   | 2021              | 2020              |
|---|-------------------|-------------------|
| <b>Assets</b>                             |                   |                   |
| Cash & Cash Equivalents                   | 17,195,449        | 57,513,716        |
| Restricted Cash                           | 1,257,580         | 1,256,324         |
| Accounts Receivable                       | 461,378           | 525,327           |
| Unconditional Promises to Give            | 19,779,946        | 16,382,047        |
| Prepaid Expenses & Other Current Assets   | 124,700           | 132,125           |
| Property & Equipment, Net                 | 181,919           | 164,506           |
| Security Deposits                         | 73,214            | 73,472            |
| <b>Total Assets</b>                       | <b>39,074,186</b> | <b>76,047,517</b> |
| <b>Liabilities</b>                        |                   |                   |
| Accounts Payable & Accrued Expenses       | 1,714,419         | 1,357,594         |
| Grants Payable                            | 15,658,449        | 11,882,910        |
| Deferred Income                           | 343,753           | 51,021            |
| Deferred Rent                             | 112,606           | 120,301           |
| <b>Total Liabilities</b>                  | <b>17,829,227</b> | <b>13,411,826</b> |
| <b>Net Assets</b>                         |                   |                   |
| Board Designated Reserve                  | 1,500,000         | 1,500,000         |
| Undesignated                              | 7,429,839         | 8,155,161         |
| With Donor Restrictions                   | 12,315,120        | 52,980,530        |
| <b>Total Net Assets</b>                   | <b>21,244,959</b> | <b>62,635,691</b> |
| <b>Total Liabilities &amp; Net Assets</b> | <b>39,074,186</b> | <b>76,047,517</b> |







\$1,000,000+

King Philanthropies  
LEGO Foundation  
Living Goods  
Open Society Foundations

\$500,000+

Anonymous  
Bezos Family Foundation  
Bill & Melinda Gates Foundation  
Conrad N. Hilton Foundation  
The Horace W. Goldsmith Foundation  
Visa Foundation

\$100,000+

Affinity Impact  
Alexander Family Fund, a Donor Advised Fund of Renaissance Charitable Foundation  
Anonymous (2)  
Asian Development Bank  
Internet Society Foundation  
Lynn Tong and Thomas Pogge  
Medtronic Foundation  
Microsoft Philanthropies  
PepsiCo Foundation  
Sandy River Charitable Foundation  
Sanjay Ghemawat  
Together Rising

\$50,000+

African Evangelistic Enterprise, Rwanda  
Baylor College of Medicine Children's Foundation Lesotho  
Botswana-University of Maryland School of Medicine Health Initiative  
Crown Family Philanthropies  
Janet and Deonne Kahler  
Nirapon  
Pierre and Pamela Omidyar  
The International Fund for Agricultural Development  
UNICEF  
World Bank

\$10,000+

|   |   |  |
|---|---|--|
| Andrew Dsida                                | Gerrish and Gail Milliken   | Communities, Botswana                            |
| Anonymous (7)                               | Government of Guinea, National Agency for Economic and Social Inclusion | Philippe Spalart                                 |
| Asif Iqbal                                  | Guerrant Foundation   | Population Services International (PSI)          |
| Barbara and Edward Shapiro                  | Infectious Diseases Institute, Makerere University                      | Rachel Karliner and Neil Binder                  |
| Barbara Lucas and Richard Nesson            | James Carlson   | Rakai Health Sciences Program                    |
| Bart Burstein and Leslie White              | Makerere University Walter Reed Project                                 | Ralph and Janice James                           |
| Brian Armstrong                             | Management Sciences for Health  | Sawaris Foundation for Social Development, Egypt |
| Brian Hegarty                               | Mary Miller   | Scott and Laura Malkin                           |
| Charles Helm                                | Maryland Global Initiatives Corporation                                 | Semilla Fund                                     |
| David Coolidge and Sumaiya Balbale          | Michael Stubbs  | Susan Breyer                                     |
| Dr. Joan Egrie                              | Mrs. Lore Aloro   | Susan Freeman                                    |
| Edward Vazquez                              | Olivia Leitermann   | Thomas and Emily Franeta                         |
| Emmanuel Crabbé and Kerry Reinertsen Crabbé | Pact  | TOMS   |
| Every Good Thing, LLC                       | PCI Global  | Virgil Page                                      |
| Floyd and Charlotte Hale                    |   |  |
| George Shaw                                 |   |  |



5,000+

Aliya and Mushtak Khatri  
Andrew McGaan and Lori Lehman  
Ann Geddes  
Anonymous  
Cate Muther  
Daniel and Marie-Jo Newlon  
Debra Wetherby  
Donella Rapier and Andrew Pickett  
Dr. Donald Ferrin  
Florita Sheppard  
Jan McGee  
Julia Backoff  
Julia Bent  
Linda Wisnewski  
Martha and Lincoln Chen  
Mr. and Mrs. William F. Biggs  
Mr. Quaid Saifee  
Noam and Lauren Lockshin  
Qasim Ahmed  
Reza Eghbali  
Robert & Elizabeth Casey Fund of  
The Oregon Community Foundation  
Robert P. Lorenz and Christine H.  
Comstock  
Roslyn Payne  
Sarah M. Hays  
Scott Troost and Shannon Fillion  
Seema Ahsan Khan  
Susan and Benjamin Baxt  
Suzanne Boyer  
The Clear View Project  
Thomas and Janet Nelson  
William Holman

1,000+

Abdul Munshi  
Afeef Ahmed  
Ailey Crow  
Alex Okun  
Alexander Bennett  
Alexander Wolz  
Aloka Banerjee  
Andrew Bernstein  
Andrew Springer  
Andy Samberg  
Anne Bolla  
Anonymous (18)  
Arafat Hossain  
Arshad Mumtaz  
Arthur Applbaum and Sally Rubin  
Avi Bhuiyan  
Barbara Chestovich  
Barry Ehrlich and Barbara  
Blumenthal  
Benjamin Knelman  
Brenda Loh  
Brendan McKeough  
Brian Huang  
Cameron Joynt  
Carol Rubin  
Chad DeChant and David Butler  
Charles and Lael Chester  
Christopher Small  
Crispin and Kate Murira  
Curtis and Caitlyn Cournale  
Cynthia Ballard  
Dan Johnson  
David Bruschino  
David Frankel  
David Neuwirth  
David Tartter  
Davina Pujari  
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Dr. Robert Homer  
Dr. Stephen Smith  
Drew Behnke  
Edward and Sharon Rubin  
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Elaine Nonneman  
Elizabeth Kidd  
Elizabeth May Buffington  
Wende Fund  
Elliot Sanborn  
Elyse Newman  
Faizi Jamal  
Flatten Family Charitable Fund  
Francis Lux  
Gail Artrip  
Gerald and Beverly Little  
Giselle Reggiani  
Greta Bull  
Hamayoun Khan  
Huck and Emma Dorn  
Ian Smith and Tammy Baltz  
Irina Long  
James J. Colt Foundation  
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James Torrey and Diana Bowes  
James von Herrmann  
Jason Akram  
Jason Owens  
Jean and Michael Manning  
Jean Ritok  
Jeff and Jill Eschman  
Jeffrey Brune  
Jenna Levine  
Jennifer Widom  
Jill Friedlander and  
Michael Goroff

Jingni Wu and Yu Lun Lo  
Joan Blessing  
John Dickinson  
John Greene and Tasnim  
Tanveer  
John Hopkins  
Johnhenri Richardson  
Joshua Willey  
Joyce Majure  
Judy Harrington  
Kathleen and Lee Price  
Ken Girotti  
Kenneth Rawie  
Kevin and Nancy Cooper  
Kevin McGrath  
Kira Gaza  
Lark and Frank Smith  
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Leonidas Nguyen  
Leslie and James Eichenberger  
Lisa Gallerano  
Longleaf Pine Fund  
Lucille Werlinich  
M. Catherine Bacon  
M&B Fund  
Madeline Lee  
Margaret Weitz Muenzing  
Charitable Gift Fund  
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Marlene Somsak and Jerry  
Burger  
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Marya Bangee  
Matthew and Marci Rozen  
Melinda and Thomas Wolf  
Merle Kurzrock  
Merna Salama  
Mimi Wang  
Mohammad Etminan  
Moira Madonia

Mona Karim  
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Mr. Wayne L. Bullaughey and  
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Muniba Adil and Mohammed  
Sattar  
Murray Metcalfe  
Naimul Chowdhury  
Nancy and John Wortmann  
Nancy Rubin  
Naomi Rubin  
Natalie Wexler  
Nina Kuruvilla  
Nora Whitehead  
Noreen, Tanvir, Saliha,  
and Sulaiman Ahmad  
and Nusrat Omar  
Omar Ahmed  
Patricia Macgowan  
Paul Kuykendall  
Peter Kim  
Phil Cohen  
Pia and Razia Asem  
RA5 Foundation  
Rachel and Kevin Visscher  
Rafiq Ahmed  
Rakiba and Dipakbin Chowdhury  
Rebecca Cohencious  
Rebecca Schumm  
Reihan Salam  
Richard Friedlander  
Rishad Habib  
Robert and Elke Hagge  
Robert Coffland and Ellen Moore  
Robert Mills and Judith Kleen  
Roger Hallowell  
Roger Warren

Rosalind Benoit  
Roy Beaty  
Rumana Mallick  
Ruth Kotecha  
Salahuddin Tariq  
Samantha Nguyen  
Samuel Yang  
Sara Ransford  
Sarah Nesset  
Sarah Ochel  
Sarah Rings  
Searle and Susan Hart Wadley  
Seham Al Husaini  
Shahaf Abileah  
Sidney Schuler  
Someshwar Bhattacharya  
Stephanie Drescher  
Stephanie Simon  
Steven Vanbever  
Steven Wish  
Stuart Haber and Ellen Matathia  
Susan Berger-Jones  
Suzanne Besnia and Victor L. Richey  
Syfur Rahman  
Tara Chivukula  
Tawhida Khatoon  
Tayyaba Khokhar  
Ted Thomas and Dr. Colette  
Chabbott  
Teresita Schaffer  
Teva Sienicki and Adrienne Russman  
Thomas Sherman  
Thomas Wilberding  
Tim and Loretta Little  
Tim Reagan  
Tom Kaul  
Viena Yeung  
Wendy O'Neill  
Wolfensohn Family Foundation  
Zan Larsen

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Donella Rapier  
Asif Saleh  
James Torrey  
Debra Wetherby



# You are BRAC



## How can you help?

### Make a gift

- Donate online at [bracusa.org/donate](https://bracusa.org/donate)
- Add BRAC USA to your will
- Make a wire transfer or donate stock
- Give with cryptocurrency
- Give through a donor-advised fund

[Discover ways to give](#)

### Fundraise for change

Activate your community and help build an equitable world where everyone has the opportunity to reach their potential. Whether you are running a race, celebrating a birthday, or hosting an event, fundraising for BRAC is an incredible way to inspire your community.

[Fundraise](#)

### Stay connected

Follow us on social media and sign up for our newsletter to receive exclusive updates about the global fight to end poverty and discover the latest news from our frontline work.



[Connect](#)





