



BRAC MYANMAR
ANNUAL REPORT 2021



“

When people ask me now what BRAC stands for, I like to think that we stand for an idea- an idea of a world where everyone has an equal opportunity to realise their potential.

Sir Fazle Hasan Abed KCMG
1936-2019

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MESSAGE FROM EXECUTIVE DIRECTOR



SHAMERAN ABED

Executive Director
BRAC International

Over the past year, we have seen new and complex challenges emerge that transcend borders. The impacts of the global pandemic, geopolitical tensions, and a visibly changing climate are all being felt in the places we work in. At a moment like this, the need for holistic, pragmatic and locally-led solutions are clearer than ever.

At BRAC International, we have been working to deliver impactful solutions through our integrated approach, combining social development with market-based solutions including microfinance and social enterprises. In 2021, our programmes reached 100 million people in nine countries in Asia and Africa, delivering services and creating opportunities in the midst of challenging conditions.

Our microfinance portfolio is growing stronger. The annual Lean Data impact surveys and the 60 Decibels Microfinance Index shows how our work is adding value to the lives of our clients and their families, and creating impact at scale. The establishment of a large debt facility, with support from Global Partnerships and Proparco, will help us reach over one million new clients in the next five years across Asia and Africa.

Our new social enterprises team has hit the ground running, supporting our enterprises in Africa to find the right balance between impact and viability, and exploring ways to unlock the potential that market-led solutions can have in changing people's lives for the better.

We are on our way towards delivering on our Audacious goal of helping 4.6 million households lift themselves out of extreme poverty by 2026, with plans in place for embedded teams in eight countries by the end of next year. This work could not be more urgent, given the millions of people who have been pushed into extreme poverty by the economic crisis caused by COVID-19.

In the coming years, we plan to significantly expand our efforts across our countries of operation, delivering high quality programming at the scale necessary for meaningful and lasting change. **As a Global South organisation, I strongly believe that we need to follow the example of the communities we work with, and in particular the women, who show amazing resilience and spirit in the face of incredible odds. The crises at hand requires us to think bigger and bolder, and we are firmly committed to rising to this challenge.** The people and the communities we serve deserve nothing less.

As long as we stay true to our values and develop innovative, scalable solutions grounded in local realities, I am certain we will find the resources and the space to continue our mission - of building a world where everyone has the opportunity to realise their potential.

On behalf of BRAC International, I thank our government counterparts, funding partners, affiliates, and other stakeholders for supporting us as we tackle the world's most urgent challenges. I would also like to thank our Supervisory Board for its guidance and support throughout the year. Finally, I take this opportunity to express heartfelt gratitude to our staff members, especially those on the frontline, whose insight and dedication drive us forward.

MESSAGE FROM COUNTRY DIRECTOR



Md. Sazaduzzaman
Acting Country Director
BRAC Myanmar

While the world was tackling COVID-19 in 2021, Myanmar underwent political challenges and negative consequences such as poverty, insecurity, macroeconomic unrest, and economic sanctions. With the compound effect of the pandemic and political turmoil, Myanmar's national economy diminished by 18%, with an increase of more than 10% in the new poor.

Despite all the challenges this year, BRAC Myanmar has continued its mission to serve people living in poverty through its microfinance services and social development programmes. By taking prudent safety and security measures for its 800 members of staff throughout the year, we were able to operate in 85 branch offices across eight regions/states with dedicated efforts to connect and serve the programme participants in a resilient manner.

In 2021, BRAC Myanmar supported Small-Scale Aquaculture Farmers with nutrition and fish farming training services in Sagaing Region, Mandalay Region, and Southern Shan State, linking them with the fish market value chain while backing value chain actors to develop their business. Awareness of nutrition and increased consumption of agro-based food have also been raised.

The organisation continued the Inclusive Financing Project in Kayin State for people displaced by conflict, people with disabilities, and migrant women in conflict-affected and peri-urban areas. Business, technical, and life skill training was provided to 700 people with disabilities, aiming to elevate participants into mainstream financial inclusion services to achieve daily livelihood and future socio-economic well-being by applying the BRAC Graduation Approach. In addition, training sessions on disability sensitisation, gender and nutrition, and financial literacy were also conducted.

BRAC Myanmar also continued its COVID-19 response initiative, such as awareness-building campaigns, and providing food and PPE support to 3,600 vulnerable communities. The organisation also responded to around 407 families affected by the flood.

We focus on developing and retaining human capital, particularly national staff and women, to deliver on these accomplishments and grow sustainably.

In this critical year, we are indebted to our programme participants for their positive attitude towards us in every aspect, despite all the challenges. A special thanks to our donors and partners, especially WorldFish and UNOPS-LIFT.

We will continue with our mission to serve the people living in poverty and vulnerable communities per global and national goals through our holistic development approach.

ABOUT US

BRAC INTERNATIONAL

BRAC International is a leading nonprofit organisation with a mission to empower people and communities in situations of poverty, illiteracy, disease, and social injustice. Our approach is grounded in the conviction that people living in vulnerable situations can be agents of change if they are empowered with the tools, skills, and hope they need to change their lives. We design proven, scalable solutions that equip people with the support and confidence they need to achieve their potential. BRAC's institutional expertise on successfully implemented programmes is applied across 9 countries, touching the lives of over 130 million people, where our models are adapted according to the country's context.

BRAC INTERNATIONAL HOLDINGS B.V.

BRAC International Holdings B.V. (BIHBV) was set up in 2010 as a private limited liability company and is a wholly-owned subsidiary of Stichting BRAC International. BIHBV is a socially responsible for-profit organisation engaging people in sustainable economic and income-generating activities. The core focus of BIHBV is to provide microfinance services to people, particularly women, living in poverty and hard-to-reach areas to build their financial resilience and improve the quality of life for them and their families.



DIRECT REACH BY PROGRAMME

AGRICULTURE, FOOD SECURITY AND LIVELIHOOD

19K

farmers received input support in
Sierra Leone, Liberia and Tanzania

EARLY CHILDHOOD DEVELOPMENT

7K

learners in 200 ECD centres with
223 playleaders in Tanzania and
Uganda

EDUCATION

174,130

students in Afghanistan,
Uganda, South Sudan &
Philippines

HEALTH

3,475,060

patients received treatment from
BRAC supported Health Facilities
in Afghanistan, Uganda, Sierra
Leone and Liberia

MICROFINANCE

685,200

borrowers in Rwanda,
Uganda, Myanmar, Sierra
Leone, Tanzania



ULTRA-POOR GRADUATION

5K

participants registered in
our Ultra-Poor graduation
programmes in Afghanistan,
Uganda and Liberia

YOUTH EMPOWERMENT

54K

registered adolescent and youth
(77% Female) in 650 clubs in
Uganda, Tanzania, Liberia, Sierra
Leone and South Sudan.

OUR REACH BY COUNTRY



1,234,506

People reached in
Afghanistan

54,485

People reached in
Liberia

140,738

People reached in
Myanmar



12,758

People reached in
Philippines

18,861

People reached in
Rwanda

163,425

People reached in
Sierra Leone



4,835

People reached in
South Sudan

515,187

People reached in
Tanzania

2,534,504

People reached in
Uganda



SAFEGUARDING IN 2021



BRAC International (BI) launched **Safeguarding Audit Review** provided on safeguarding indicators to support management in understanding policy compliance and incorporated **Safeguarding clause** in the procurement manual and partnership agreements to ensure compliance of partners and service providers.



BI arranged training on **Safeguarding Case Management and Investigations** as a part of continuous capacity development and continued **awareness-building** of staff and programme participants on the **Safeguarding Policy and sub-set policies**, which are as follows:

- Child and Adolescent Protection Policy
- Sexual Harassment Elimination and Protection from Sexual Exploitation and Abuse Policy
- Prevention of Workplace Bullying and Violence Policy
- Adults with Special Needs Policy
- Whistleblowing policy

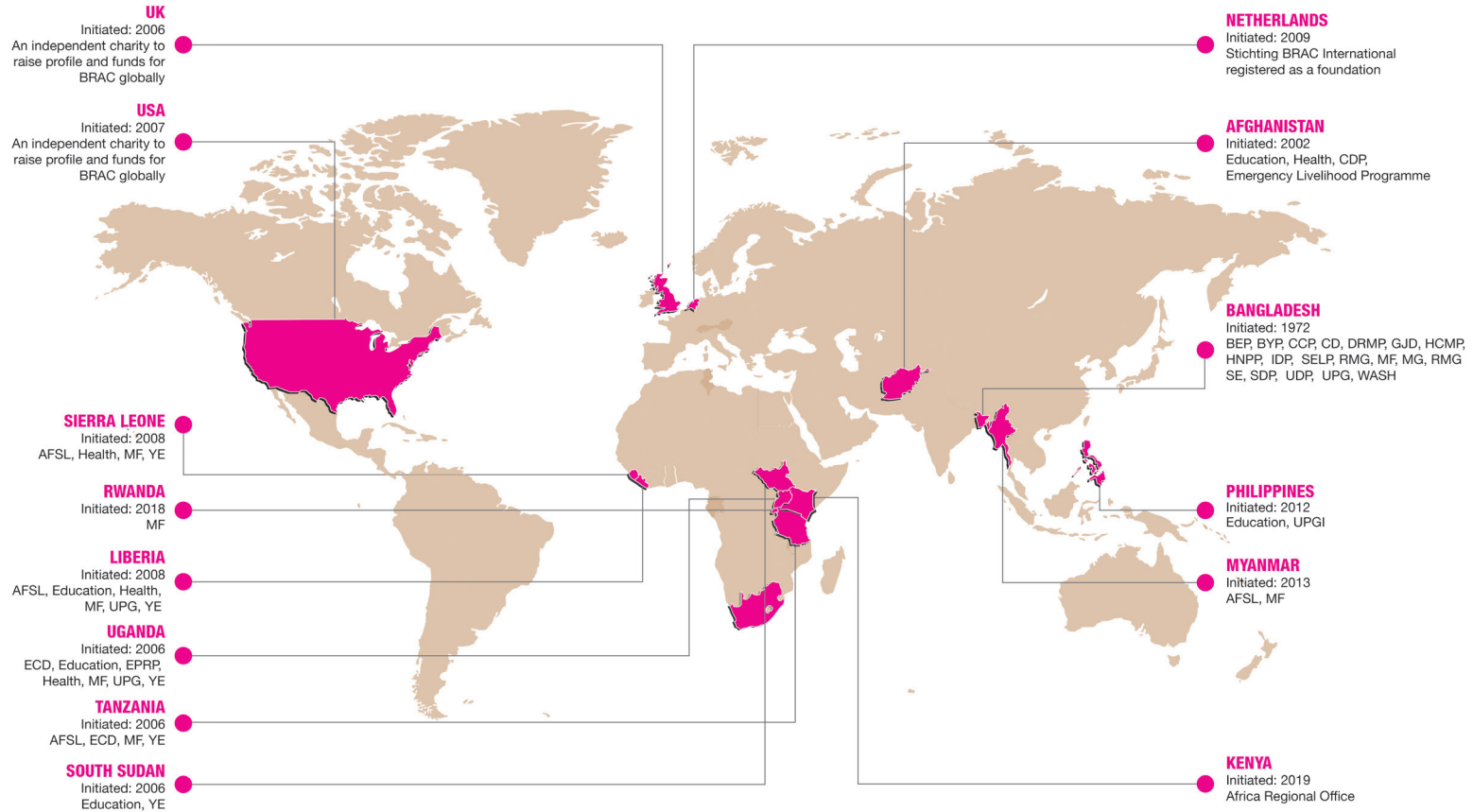


BI completed quarterly **safeguarding assessment checklist** to monitor safe organisational practices



BI formed **Inquiry Review Committee (IRC)** to review safeguarding cases to provide decisions and guidance on actions to be taken and developed an **online safeguarding register** to digitize the incident management process and to ensure confidential reporting

BRAC ACROSS THE WORLD



AFSL: Agriculture, Food Security and Livelihood
BEP: BRAC Education Programme
BYP: BRAC Young Professionals
CCP: Climate Change Programme
CD: Communicable Disease
DRMP: Disaster and Risk Management Programme

ECD: Early Childhood Development
EPRP: Emergency Preparedness and Response Programme
GJD: Gender Justice and Diversity
HCMP: Humanitarian Crisis Management Programme
HNPP: Health, Nutrition and Population Programme
HRLS: Human Resources and Legal Aid Services

IDP: Integrated Development Programme
MF: Microfinance
MG: Migration
RMG: Readymade Garments
SE: Social Enterprises
SELP: Social Empowerment Legal Protection

SDP: Skills Development Programme
UDP: Urban Development Programme
UPG: Ultra Poor Graduation
UPGI: Ultra Poor Graduation Initiative
WASH: Water, Sanitation and Hygiene
YE: Youth Empowerment

PROGRAMMES IN
BRAC MYANMAR

Agriculture, Food Security
and Livelihood

Financial Inclusion



AGRICULTURE, FOOD SECURITY & LIVELIHOODS PROGRAMME

BRAC Myanmar adopts a nutrition-sensitive approach to its Agriculture, Food security, and Livelihoods programme. Through small-scale aquaculture support to farmers, focusing on increasing the availability and access to freshwater aquaculture products that are produced sustainably by small-scale fish farmers, the project provides nutritious and affordable food and income to people living in poverty and vulnerable households. In addition, it aims to increase the consumption of nutrition-rich fish, especially by women and children. Modules covering aquaculture, pond-dike cropping, and nutrition are delivered to the households and producer groups in villages in Shwebo Township, Khin U, and Wetlet in Sagaing Region, and Madaya Township in Mandalay Region, Taunggyi, and Nanhsam Townships in Southern Shan State. The supply of quality input (seed farm, feed mill, and hatchery) continuously improve set objectives.



HIGHLIGHTS

2,253 participants were reached with direct services, of whom 1,590 were project participants (594 males and 996 females), 68 were CAP/CLPP/CLP, and 595 were reached through the nutrition campaigns.

129 farmers were provided with agricultural loans.

1,010 smallholder farmers are getting extension services from CAP/CLPP/CLP.

595 people were reached through the nutrition campaigns. 65 demo farms have been established.

100% of the farmers have been trained in new techniques and technologies.

1,502,990 metric tons of seed have been distributed to farmers.

Alignment with SDG



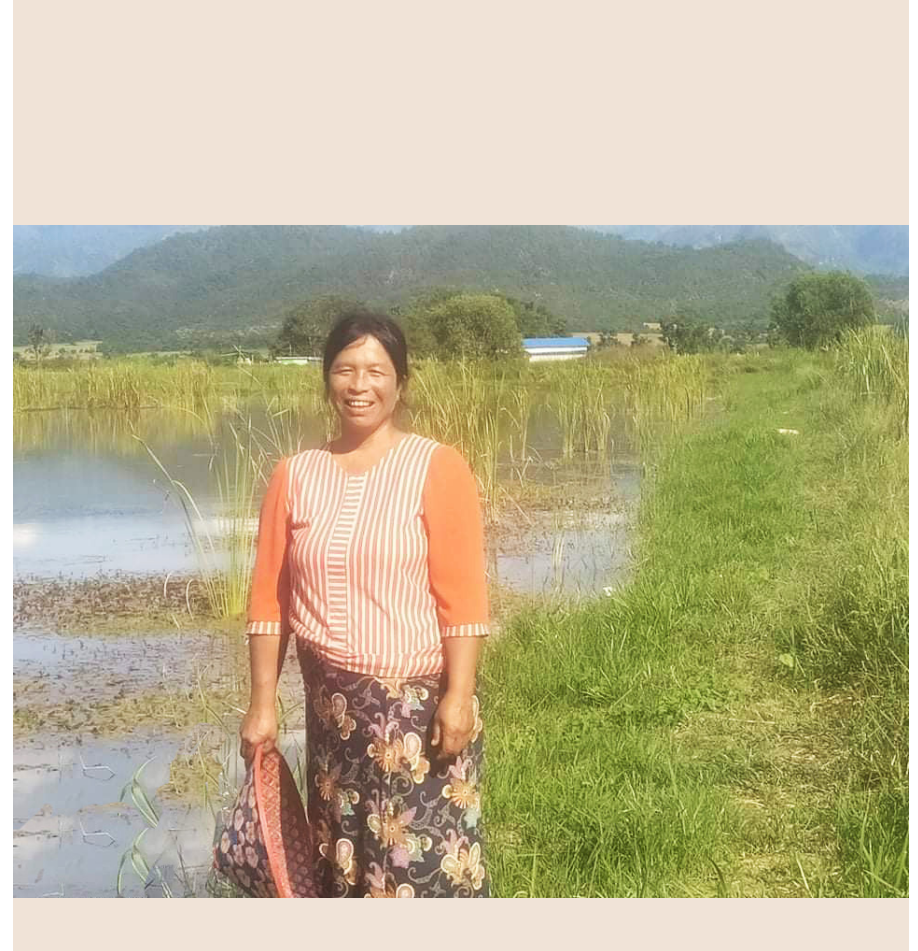
CATCHING A WAVE OF SUCCESS

Daw Nann Baung is 35 years old and earns a living running an agriculture farm with her husband in Naung Boat Village, Taunggyi Township. They have two children and struggle to pay for school because of high commodity and agricultural prices. Daw Nann also farms fish in her pond.

“After a visit from BRAC Myanmar’s fish programme, 27 farmers were trained and given different fish species,” Daw Nann explained.

“I received (1,876) Saffron fish and (536) Grass Carp in June 2020. Due to the large amount of fish in our pond, we made a profit of over 10 lakh Myanmar Kyat (US\$ 477). Working with the project team was very beneficial for us. We were motivated to extend the pond and try to produce even more fish,” Daw Nann said

Daw Nann wishes for her children to receive a complete education and plans to work harder to save money. “I appreciate the training, technical support, and fish species provided by World Fish and BRAC Myanmar,” she said.



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FINANCIAL INCLUSION PROJECT

BRAC Myanmar introduced the Financial Inclusion project in July 2020, which includes a microfinance and ability stream in Kayin State. The interventions involve loans from BRAC Myanmar Microfinance Company Ltd and BRAC's "Graduation Model", which builds on key components and gives people with disabilities the skills, preparation, and self-confidence they need to develop sustainable livelihoods.



HIGHLIGHTS

2,915 women have access to financial, thereby increasing participants' resilience.

1,070 women received training on Financial Literacy and Basic Livelihood.

595 participants, 99% of which were women, received gender and nutrition training.

26 Myanmar SMEs were sensitised on PWD issues to provide work access/hiring for their livelihoods.

64 PWDs and their families received "Graduation Model" training, which covered financial management, livelihood skills, and the advantages/disadvantages of loans.

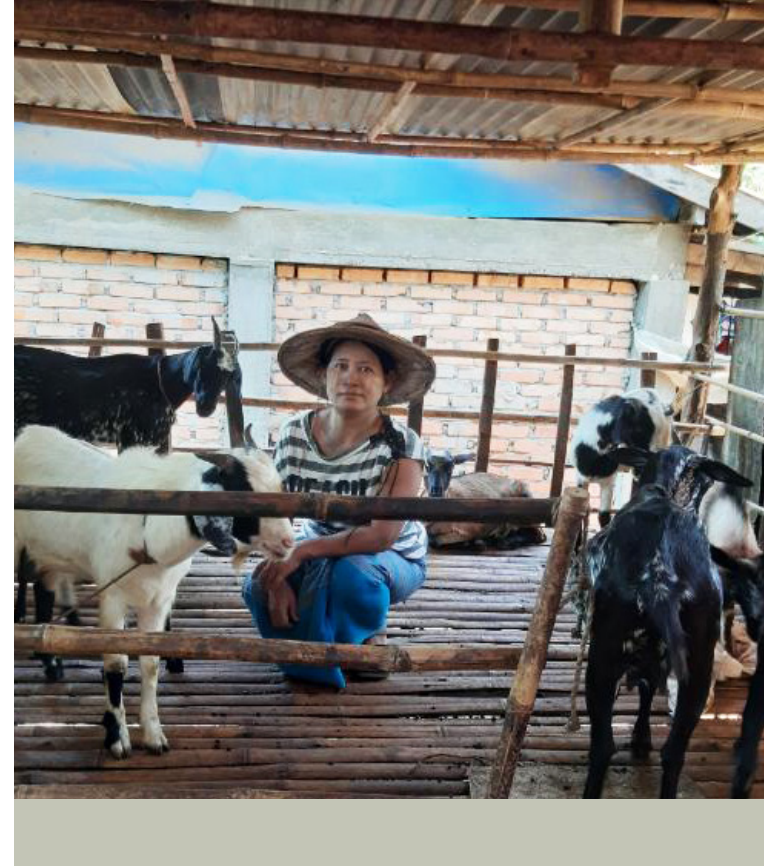
KEEPING THE DREAM ALIVE

Cho Cho Myint is 49 years old and runs a pig farm in Myaing Kalay Village, Hpa-an Township, in the Kayin State. Her spouse works at a cement factory and her two sons at the port as cargo labourers. Even though their income covers their living, medical, and educational expenses, Cho dreams of expanding her farm. “I started with only four pigs in 2019 and was always worried about feeding them since I didn’t have any additional cash,” she said.

“I heard about BRAC Myanmar when their team came to our village and talked about their loans. I took loans worth three lakh Myanmar Kyat (US\$ 140) that helped me grow my farm. I also have goats and hens now and earn an additional income for my family,” Cho Cho explained.

BRAC Myanmar introduced the Financial Inclusion Project in July 2020 and continues to significantly impact the lives of people living in vulnerable conditions. The project delivers financial access and practical training to support them in developing their livelihoods.”

“I want to build a small grocery store. My greatest hope is to educate my daughters. I want them to be successful businesswomen in the future,” Cho Cho shared. “Everyone should have a goal. Hard work is essential. If you fall, get back up. Never give up,” she expressed herself with enthusiasm.



“I want to build a small grocery store. My greatest hope is to educate my daughters. I want them to be successful businesswomen in the future.”



BRAC MYANMAR MANAGEMENT TEAM

Md.Sazaduzzaman Managing Director and Acting Country Representative

Naw Phyu Zar Thwin Head of HR & Training

Md.Ehsanul Islam Head of Operation

Dr Tun Lwin MEAL Specialist

Syed Bashir Ahmed Acting Head of Finance.



OUR PARTNERS

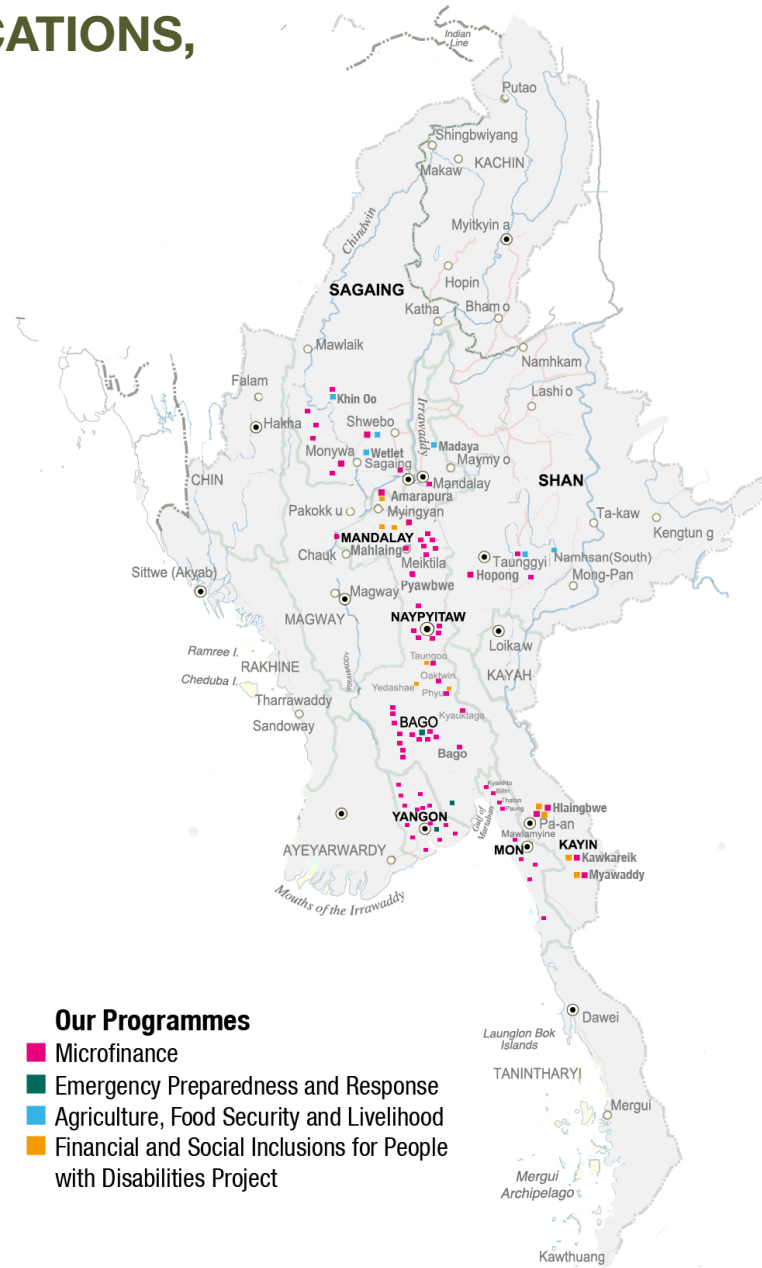


Livelihoods and Food Security Fund



managed by UNOPS

PROGRAMME LOCATIONS, BRAC MYANMAR



Our Programmes

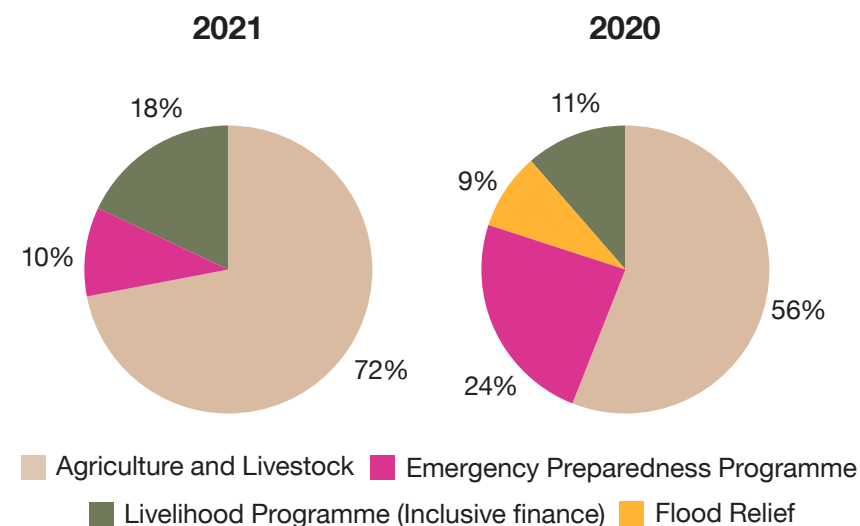
- Microfinance
- Emergency Preparedness and Response
- Agriculture, Food Security and Livelihood
- Financial and Social Inclusions for People with Disabilities Project

OPERATIONAL AND FINANCIAL HIGHLIGHTS

Total Project expenses for the year 2021 were USD 357,278 (USD 504,425 in 2020). Out of the total expenses, majority are expensed in Small-scale aquaculture and improved nutrition extension and training service delivery (Inland Mysap) by WorldFish and in Emergency preparedness and response programme supported by Bill & Melinda Gates Foundation. All most 81% of total expenditure is being used for programme service with only 19% being incurred for administrative expenses.

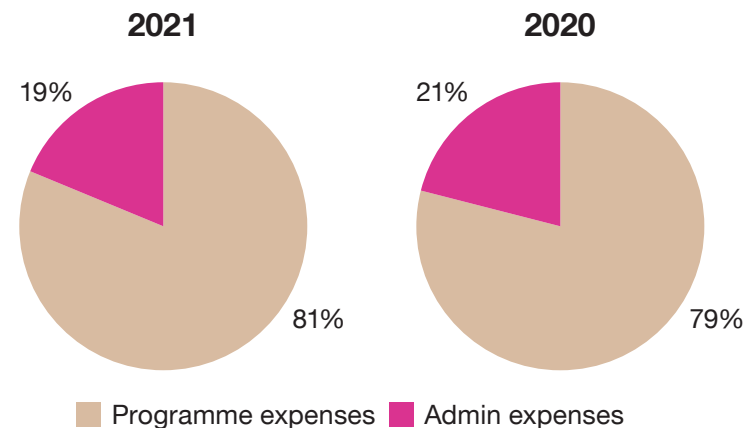
PROGRAMME COST BY NATURE OF PROGRAMME

Programme	2021		2020	
	USD	%	USD	%
Agriculture and Livestock	255,731	72%	282,360	56%
Emergency Preparedness Programme	37,615	10%	121,596	24%
Flood Relief	-	-	44,629	9%
Livelihood Programme (Inclusive finance)	63,932	18%	55,840	11%
Total	357,278	100%	504,425	100%

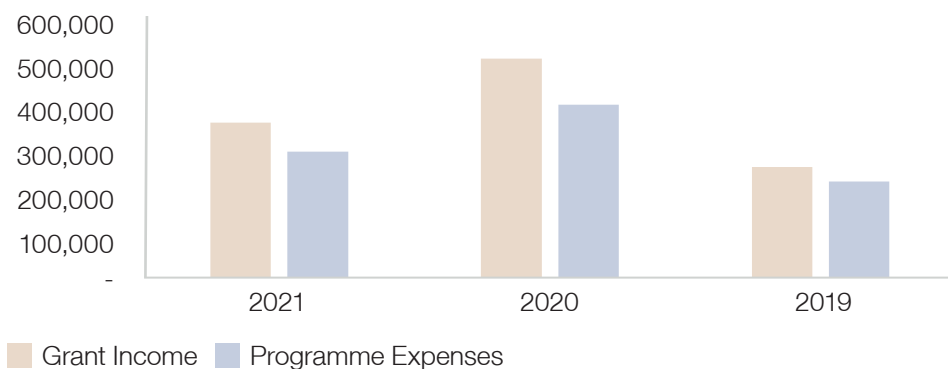


PROGRAMME COST BY NATURE OF EXPENSES

Expenses	2021		2020	
	USD	%	USD	%
Programme expenses	290,251	81%	398,461	79%
Admin expenses	67,027	19%	105,964	21%
Total	357,278	100%	504,425	100%



GRANT INCOME VS PROGRAMME EXPENSES



PERFORMANCE REVIEW

Particulars	2021 USD	2020 USD	2019 USD
Income Statement			
Grant Income	357,278	504,425	254,814
Other Income	-	-	-
Programme expenses	290,251	398,461	222,849
Admin expenses	67,027	105,964	31,965
Financial Position			
Cash at bank	1,078	62,086	270,015
Operational Statistics			
No. of Projects	4	4	3

CONTRIBUTION TO GOVERNMENT EXCHEQUER

Particulars	2021	2020
Staff Payroll Tax	9,706	15,532
Social Insurance	1,402	1,028



CONTACT DETAILS

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