



Stichting
BRAC International
Annual Report 2024





“ Only by putting people living in poverty in charge of their own lives will we remove poverty and deprivation from the face of the earth. ”

Sir Fazle Hasan Abed KCMG
1938 - 2019

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Message from the Chairperson

From protracted conflict and climate emergencies to public health threats and shrinking funding in development, the world faced overlapping challenges in 2024 that disproportionately affected those furthest behind. Amidst all this, BRAC has remained steadfast in its mission: creating meaningful change rooted in community knowledge at the last mile. Whether working with adolescent girls and young women in hard-to-reach areas communities across Africa, or reaching vulnerable students with vital education support in the Philippines or Afghanistan, BRAC continues to listen first, and then act—designing solutions with, not just for, the communities it serves.

In 2024, BRAC deepened its integrated programming across health, early childhood development, youth empowerment, agriculture, and humanitarian response. The expansion of our flagship Accelerating Impact for Young Women (AIM) programme, which aims to reach 1.2 million adolescent girls and young women with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses, and the continued evolution of our early childhood and microenterprise models are testaments to our ambition and our belief in holistic, layered interventions that change lives.

We continue to collaborate with our partners to drive systemic change at the national level, particularly through our Ultra-Poor Graduation Initiative, which is collaborating with governments to scale high-quality Graduation programmes that empower families to break free from the cycle of extreme poverty.

As we look ahead, we are aware that the journey will not be easy. The global development landscape is becoming increasingly uncertain. However, we are optimistic because BRAC's strength—and its future—rests on the power of communities, the vision of local leadership, and the support of partners who believe that real, scalable change is possible.

On behalf of the Supervisory Board of BRAC International, I extend my deepest gratitude to the communities, our partners, the governments, donors, regulatory bodies and who continue to put their trust in our work and work with us. To our incredible staff—at the frontlines, behind the scenes or in leading positions—thank you for your hard work, courage, and commitment.

Together, we will continue to chart a bold course forward, even in the most challenging of times.

A handwritten signature in black ink, appearing to read 'Irene Khan'.

Irene Khan

Chairperson
BRAC International



Message from the Executive Director

The year 2024 was marked by escalating conflict and complexity. Around the globe, we witnessed political instability, widening inequality, disease outbreaks and an ever-growing climate crisis. In this era of polycrisis, we also experienced first-hand the extraordinary resilience, innovation, and hope — especially among the communities we work with at the last mile.

At BRAC International, we believe that those who are closest to the challenges, are also closest to the solutions. We co-create programmes with the communities we serve, learn with them to iterate and improve interventions, and collaborate with partners, peers and governments to scale solutions towards meaningful, lasting change.

Today, we are working in 13 countries across Asia and Africa, implementing multiple, layered interventions that work together including to address the complex challenges of poverty and inequality, including development programmes,

microfinance services, social enterprises, and the Ultra Poor Graduation Initiative (UPGI).

A key focus of our work is empowering marginalised adolescent girls and young women in hard-to-reach communities. Today, BRAC International is one of the world's largest providers of financial services in its countries of operation, serving over 1.47million clients — 96% of whom are women. This is not just about financing — it's about power, dignity, and expanding the agency of women living in poverty.

Building on our microfinance footprint, the Mastercard Foundation Accelerating Impact for Young Women (AIM) in Partnership with BRAC programme is equipping 1.2 million adolescent girls and young women with age-appropriate life skills and livelihood and entrepreneurship support. Across five countries, AIM has already reached over 300,000 adolescent girls and young women and their families, and we aim to scale further and reach millions more in the coming years.

Our Ultra-Poor Graduation Initiative continues to demonstrate that poverty is not an individual failure but a systemic trap — and that it can be broken with the right support. This approach is now supporting governments and partners in six countries to strengthen their existing investments in tackling poverty, ensuring government programmes work better for families living in.

As we look ahead, we recognise that development must evolve to meet the demands of a changing climate. We are developing inclusive, locally-led adaptation strategies, placing women smallholder farmers at the centre. In Bangladesh, Liberia, Tanzania, and Uganda, we aim to lift millions of people out of climate vulnerability by 2030 — setting a bold precedent for development in a changing climate.

As we move forward into 2025, the world's challenges may grow, but so does our resolve. At BRAC, we remain committed to finding pragmatic, scalable solutions that put people — especially women and girls — at the centre.

I am deeply grateful to our funding partners, government counterparts, regulators, our Supervisory Board, and all those who walk this journey with us. To our frontline staff, and to the communities who lead the way — thank you for your courage, your trust, and your partnership. Together, we are building the world we want.

Shameran Abed
Executive Director
BRAC International

BRAC International Supervisory Board



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Farzana Ahmed
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BRAC International Executive Leadership Team



Shameran Abed
Executive Director



Bridget Dougherty
Managing Director
BRAC International Holdings B.V. Ultra-Poor Graduation Initiative



Gregory Chen
Managing Director



Sajedul Hasan
Director
Asia Region and Humanitarian Programme



Anna Minj
Director
Programmes



Aoishwarya Khisa
Associate Director
Human Resources



Shahrukh Yasmin Mirza
Chief of Staff to the
Executive Director



BRAC International at a glance

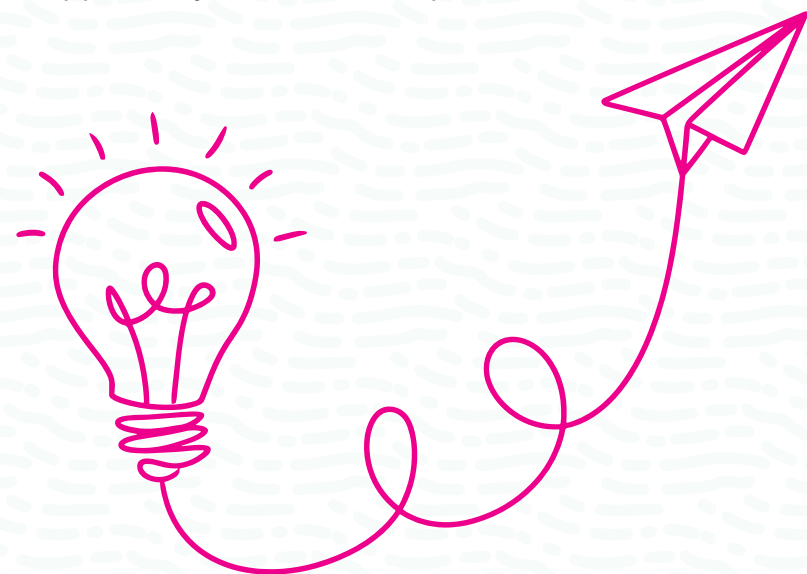
BRAC is an international development organisation founded in Bangladesh in 1972 that partners with over 100 million people living with inequality and poverty to create opportunities to realise human potential.

We are known for our community-led, holistic approach and delivering long-term impact at scale. We work with communities in marginalised situations, hard-to-reach areas and post-disaster settings across Asia and Africa, with a particular focus on women and children. The organisation operates as a solutions ecosystem, including social development programmes, social enterprises, humanitarian response and financial inclusion.

BRAC is born and proven in the south, has become a world leader in developing and implementing cost-effective, evidence-based programmes, and has been recognised as the number one development organisation in the world for multiple consecutive years by Geneva-based independent media organisation, NGO Advisor.

Our vision

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



Our mission

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



Our
overall reach

Over
6 MILLION
People reached



Direct reach
by programme

2,210,752

Indirect reach

3,828,617



Climate
Resilience
1,872



Humanitarian
and Emergency
Response
8,382



Ultra-poor
Graduation and
Livelihoods
5,579



Agriculture
and Food Security
7,412



Early
Childhood
Development
15,719



Health
Nutrition,
and WASH
392,167



Youth
Empowerment
48,968



Accelerating
Impact for
Young Women
252,055

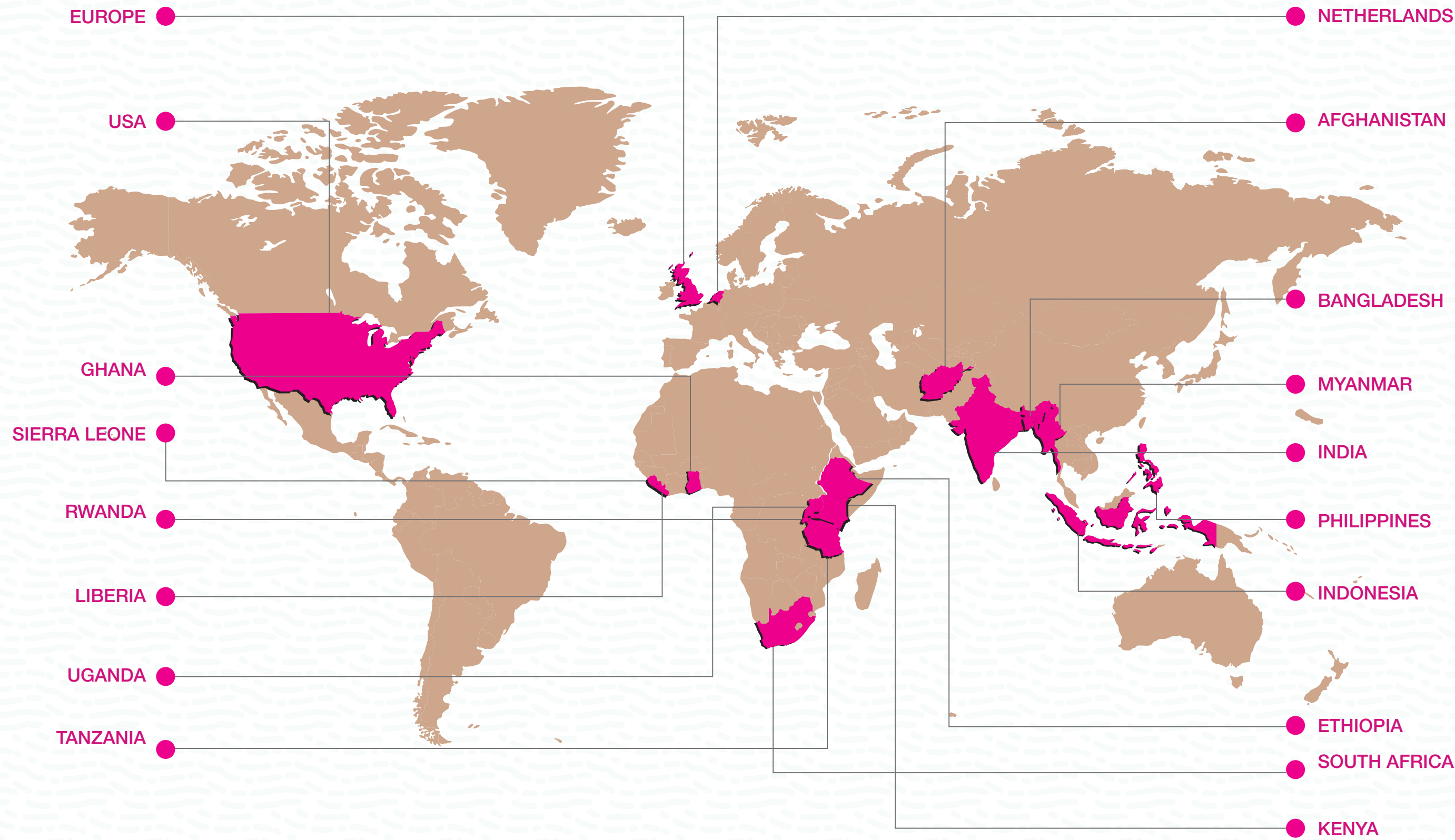


Education
11,714



Microfinance
1,466,884

BRAC ACROSS THE WORLD





OUR PROGRAMMES

Education: Investing in the next generation



Building on 50 years of experience in driving a community-based, participatory approach to learning, our low-cost, scalable schooling model has made us the world's largest provider of private sector education.

The approach is continuously being replicated in post-conflict and fragile settings across Asia and Africa, opening up lifelong learning opportunities for a generation of children, many of whom are the first in their families to attend schools. Our education programme also acts as a bridge for those who have dropped out of schools to return to education using a community-based and accelerated approach.

We prioritise joyful learning, and use participatory, alternative and innovative approaches for socio-emotional learning, and character development. The schools and learners are supported by a cradle-to-career network of pre-primary, primary and secondary schools, as well as continued education in emergencies and scholarships to enable tertiary education. We also support governments and non-governmental organisations with teacher training, curricula development and mentoring.

Programme insights

Our education programme envisions inclusive and quality education for all and is tailored keeping in mind the accessibility of all participants.

Elevating girls' education

BRAC elevates girls' education by recruiting female teachers, offering classes at convenient times of the day, locating schools close to where girls live and advocating and engaging communities on the importance of girls' education.



Access to education for those farthest behind

By working closely with communities in hard-to-reach areas, we ensure that children in some of the most marginalised conditions have access to high-quality, cost-effective, community-based education.

Accelerated learning programme

The accelerated learning programme, tailored to the country of operation, provides learning opportunities for older children or children who dropped out to gain literacy and numeracy skills so they can transition into formal schools for higher education.

Education in humanitarian settings

Our one-room classrooms emphasise learning and healing through play, extend psychosocial support, child protection, gender and disability inclusion while fostering a sense of community among displaced people.

Secondary and vocational education

We offer training in demand-driven trades to prepare learners to join the workforce or start their own business. It also offers scholarships.



Projects under the programme

Afghan Girls Education (AGE): After-school learning centres

Funded by Global Affairs Canada (2020-2025), the project aimed to improve access to quality education and enhance learning outcomes for Afghan girls and boys. Until early 2024, BRAC operated 864 community-based education (CBE) and accelerated learning programme (ALP) classes across 10 provinces in Afghanistan. In line with the Ministry of Education's directive, BRAC transferred these classes to the Provincial Education Department by the end of the first quarter. At the time of the handover, 29,303 students were enrolled who were supported by 864 teachers. To continue addressing Afghanistan's educational needs, BRAC launched the after school learning centres (ASLC) model in the fourth quarter of 2024, establishing 76 centers in 38 locations. These centres enrolled 1,710 girls and 190 boys, offering equitable access to safe, secure, quality, inclusive education with 21st-century skills development, mental health and psychosocial support, and a safe academic environment for Afghan girls and boys amid the country's evolving context.

Abot Kaalaman sa Pamilyang- Bangsamoro (AKAP) Programme:

Funded by Department of Foreign Affairs and Trade (DFAT) through Pathways Palladium 2020-2025, the project aims to provide equitable access to quality elementary education in barangays of the BARMM, Philippines – where there are no schools – by establishing learning centres in these communities. AKAP is one of the education flagship programmes of the Ministry of Basic, Higher, and Technical Education, where BRAC plays a critical role in building the knowledge, skills, and teaching practices of the learning facilitators who deliver lessons at AKAP learning centres. Each centre offers kindergarten to Grade 3 education and is connected to a nearby public 'catchment school' within the barangay's geographic area. Within December 2024, the programme trained 261 learning facilitators, engaging 8,402 learners across the centres. Of those trained, 104 facilitators have now become licensed professional teachers.

Way forward

The focus will be on developing and implementing education interventions aligning with evolving needs in the areas of gender and disability inclusion, climate change adaptation, ICT and digital solutions and inclusion of psychosocial wellbeing.

THE BIG PICTURE



39,605
learners reached,
of which
81% are girls



1,125
teachers trained

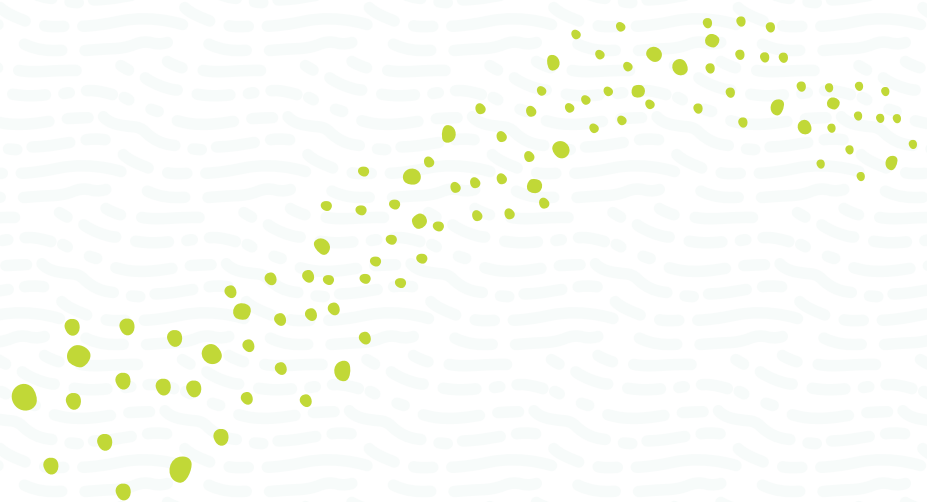


76
learning centers
established with
advanced facilities
like laptops and
solar panels

The innovation corner

The AGE-ASLC initiative established solar-powered classrooms equipped with laptops, providing students in hard-to-reach areas with access to modern technology and quality education. This approach not only bridges the digital divide but also ensures sustainable learning environments, even in regions with limited infrastructure in Afghanistan.

With provision of age-appropriate books and materials such as LCD TVs, puzzles, games, workbooks, playbooks, story books, stationery, charts, flashcards etc and library corners in these regions, the initiative addresses critical challenges while creating opportunities for students to thrive in a rapidly changing world.



On the global stage

In 2024, the education programme participated in several prestigious global and regional conferences. Attending conferences Global Conference on Innovations in Education, Skoll World Forum's Marmalade Festival and the 5th International Mental Health Conference further reinforced our programmes efforts to integrate mental health and psychosocial support into education initiatives.

These gatherings also informed our education programme's upcoming strategy, by highlighting the need and best practices in inclusion of ICT and climate change resilience for fostering sustainable educational systems.



Stories of change

Teaching amidst conflict in one of the remotest island provinces of The Philippines

“I had always wanted to be in the police force. But life had other plans. I am actually glad for it.”

Soraya Bari,
A learning facilitator
in Tawi Tawi, Philippines.

The Abot Kaalaman sa Pamilyang-Bangsamoro (AKAP) programme aims to provide access to quality elementary education, kindergarten to grade 3, in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM), where no formal schooling exists. AKAP is one of the flagship programmes of the Ministry of Basic, Higher, and Technical Education in the Philippines, and covers 62% of the estimated 210 school-less areas in BARMM.

Soraya – who did not want to share her real name – is a learning facilitator in Tawi-Tawi, a province in BARMM where we work on training and equipping teachers in collaboration with the government. Getting to Tawi-Tawi is no easy feat. It is over 1,000 kilometres away from the capital Manila with no direct flights. To reach the islets of Taw-Tawi, one has to take motor-run *bancas* and local boats, across the Sulu sea.

In these resource constrained circumstances, Soraya managed to beat odds, making do with the little support she got to ensure young children are getting access to education in some of the remotest corners of the world.



“Ever since I was a child, I dreamed of wearing a uniform. I thought people wearing uniforms had superpowers. I even pursued a four-year degree in criminology to join the Philippine National Police. But things did not fall into place and I could not pass the exam. I was devastated. I did not know what to do after that.

In 2010, at 25, I got married and moved to a new *barangay* (the administrative district forming the most local level of government) in the Tawi-Tawi province, the southernmost frontier of the Philippines. There is no phone or internet connection in most areas here, and in places where it is available, it’s extremely unreliable. Children generally have to trek long distances and sometimes cross rivers to get to school, but with this learning centre, they are now able to access it more easily.

Families here face challenges like limited access to education and healthcare, economic struggles, and governance issues that make daily life difficult. It has been 14 years since I have been married and living here. We tried to have a baby but could not. I love children, and this was yet another blow for me.

My husband was the primary earner in our household at the time and to support him, I took up farming, shopkeeping, and other small jobs. But I did not enjoy it. I felt depressed most of the time. My father-in-law noticed this and I believe it got him thinking.

In 2021, he told me about a project hiring teachers in our area. I applied and got selected as a learning facilitator. I started taking classes for children in class-1 at one of the 131 learning centres - an initiative of the Abot Kaalaman sa Pamilyang-Bangsamoro programme (AKAP).

Initially, I looked at it as just a job that pays well. But soon enough, I started enjoying the work – watching my students enjoy their classes made everything worthwhile.

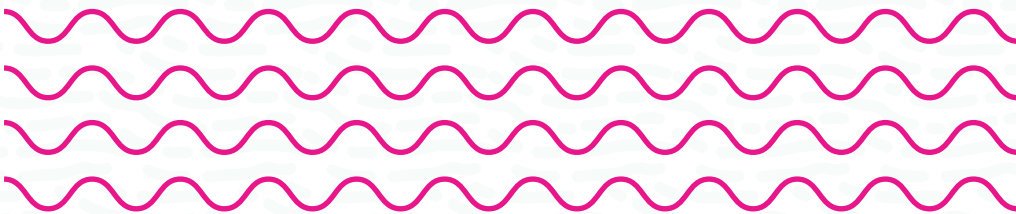
It has not been easy though. Our learning centre is located in one of the remotest parts of the country and lacks basic stationeries or supplies. In my *barangay* (the administrative district forming the most local level of government) this is the only place that provides free education. But many parents feel hesitant to send their children to classes because they cannot afford other school supplies.

But that does not stop us from trying - we regularly sit with the parents and counsel them on the importance of education for children. Another harsh truth is that when a family is trying to meet basic needs like food and shelter, education falls off the priority list. Sometimes, I try to save money to buy scholastic materials for my students. I have seen firsthand how access to learning opens doors, especially for young girls who might otherwise be forced into early marriage or labour. Education is their only way out.

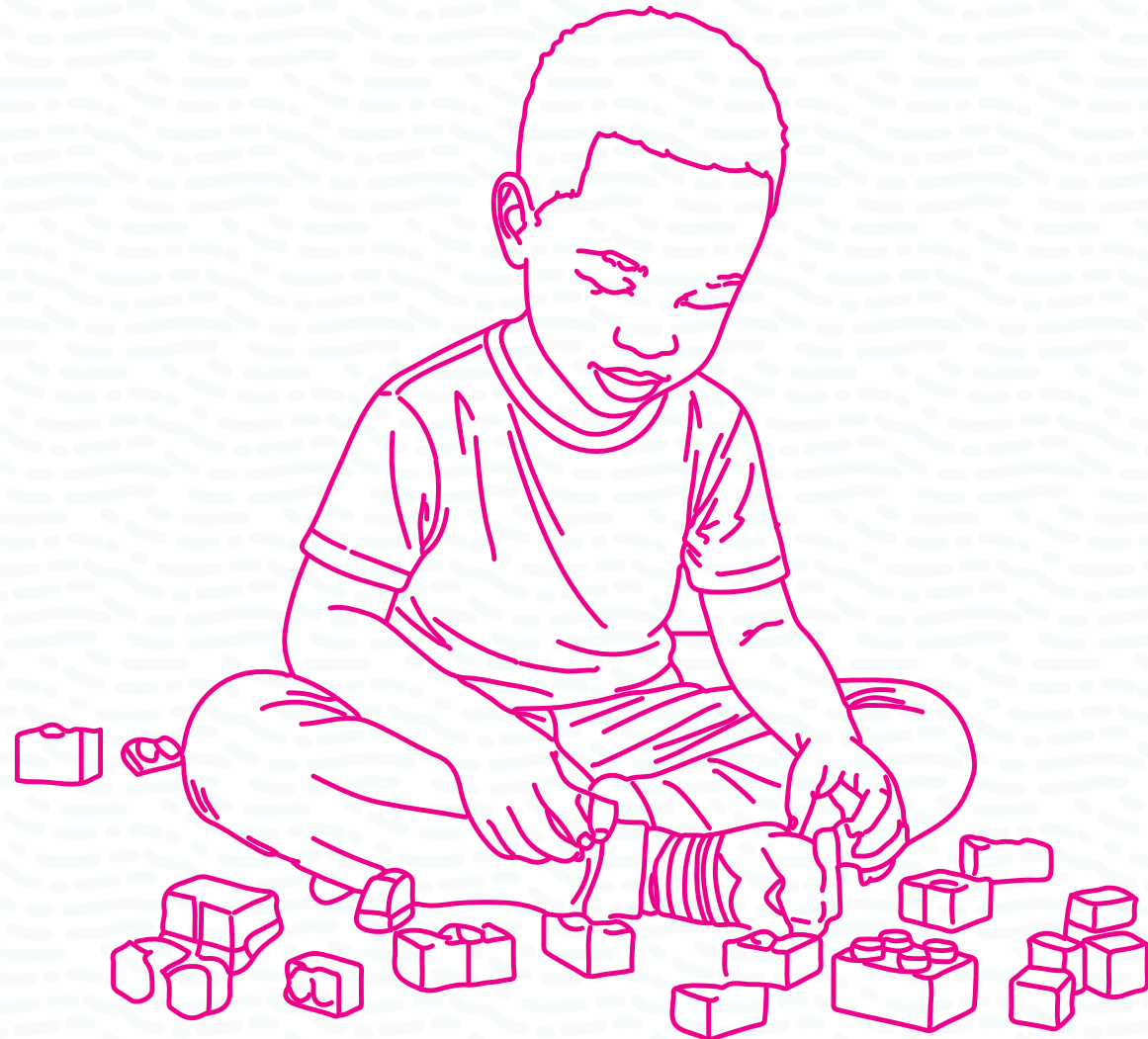
I have gone through several capacity-building and refresher training sessions. But I didn't have a teacher's license and I often heard people talking poorly of me. They thought I wasn't good enough to teach, because I didn't have a teaching license. I tried to ignore them and their words but I simply could not. And then one day in 2023, I decided to resign.

Two days after I left my job, more than 50 people turned up in my front yard. They were my students and their parents. They told me they missed me and wanted me to return. Some of my students told me I was their *Darna*. Believe it or not, Darna is a superhero and the lead character in a local television series. I was overwhelmed. After all, this is what I had wanted – to have the power to do good. To have superpowers. And what better way to use my power than to shape a generation of future leaders - to teach them right from wrong!

Someday, I will earn a teaching certificate and get the formal license to teach. Although it may take some time, I know I will earn it some day. Until then, I know my work is making an impact.



Early Childhood Development: Pioneering playful, inclusive, and quality early learning opportunities



BRAC's early childhood development programme provides early learning opportunities to 3-6 years old children at play labs. BRAC's Play Labs are safe spaces, run by trained play leaders who foster children's cognitive, socio-emotional and physical development through playful learning techniques. The centres are either community based or co-located with government primary schools. The programme also actively involves parents and community members through sessions and volunteering opportunities, fostering a supportive and sustainable learning environment for children. It is currently operating in a number of countries, including Philippines, Tanzania, Uganda and Sierra Leone.

Programme insights

Play Labs combine vibrant, fun play spaces, engaging facilitators, and a love for local culture with an evidence-based curriculum to give all children the early start they deserve.

Play leaders

Play leaders are at the heart of the Play Lab. They are equipped with the knowledge and skills they need to promote child development and lead child-centred, playful activities.

Play materials

Materials in the Play Labs are made by local communities and for local communities. Caregivers and communities create play materials from low-cost or no-cost materials, often recycled, that reflect local culture.

Play spaces

Play Labs can take place in many different playful spaces, from locally rented or donated buildings to available classrooms in primary schools. We update the spaces to reflect local architecture and design, and introduce innovative features to create a more climate-conscious and accessible physical environment.

Caregivers and communities

Caregivers and communities are a critical part of every child's life. Play Labs engage caregivers and community members on a regular basis.

Play curriculum

Our play curriculum was designed by international experts in child development, education, and mental health. The curriculum takes a child-friendly, playful approach to encourage creativity, innovation, and child-led activities that reflect local traditions and heritage.



Projects under the programme

Play Lab Micro-Enterprise Childcare Initiative

Funded by Mastercard Foundation 2023-2027

The initiative aims to empower young women, between the ages of 18 and 35, socially and economically while creating access to quality early learning services for 3 to 6 years old children in the communities. This initiative supports selected women from AIM clubs with knowledge, skills, and capital to establish and run ECD micro-enterprises, providing quality child care services within their communities.

Early Childhood and Graduation Programming in Refugee Settlements in Uganda

Funded by Conrad N. Hilton Foundation 2022-2025

The project aims to enhance children's development and create sustainable livelihoods for their families. The project supports 700 ultra-poor households from Rhino and Imvepi refugee settlements in Uganda by integrating BRAC's Play Lab and Graduation models.

Community-Led Two-Generation Approach in Sierra Leone

Funded by Echidna Giving 2023-2027

The project aims to empower adolescent girls and young women through life skills education, financial literacy, and economic opportunities, while ensuring their children's early learning through existing ECD centres.

Playlabs in BARMM

Funded by Quantedge Advancement Initiative through UBS Optimus Foundation Singapore Ltd 2023-2025

The project equips young children with foundational skills through play-based learning. Implemented in two provinces of the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) in the Philippines, the project operates 15 Play Labs providing play-based early learning for children aged 3 to 5.

Playful Learning Across the Years (PLAY) 2.0

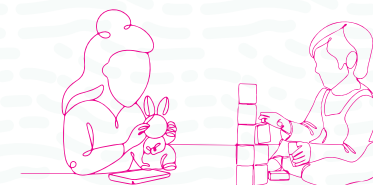
Funded by The Lego Foundation 2022-2025

PLAY 2.0 is a measurement tool, testing, and research project that aims to address critical measurement gaps in quality learning, whilst further refining the PLAY tools and toolkit for users. PLAY 2.0 observation and survey tools are being tested in 170 households from Uganda's Early Childhood and Graduation Programming in Refugee Settlements, focusing on parent-child interaction.

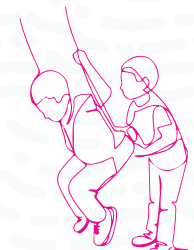
Way forward

Our early childhood development programme will include a gender-transformative approach, psychosocial support and climate-resilient approach in all its interventions. It will expand the play lab micro-enterprise model to Uganda and expand operations of play labs in the Philippines outside of the BARMM region. In Sierra Leone, the programme will implement a community-led two-generation approach, integrating ECD and youth empowerment and designing the project through participatory rural appraisal.

THE BIG PICTURE



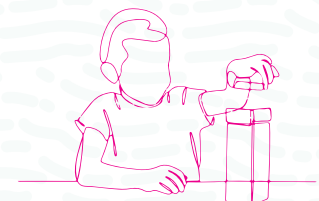
10,959
children attended
the play labs



258
play labs



471
play leaders



84
humanitarian
play labs

The innovation corner

Two-generation approach

Recognising that children's wellbeing is deeply linked to their caregiver's economic and social stability, the programme has focused on the two-generation approach to early childhood development to support both young children and their caregivers. In Uganda, early childhood development services are provided to children from ultra-poor households in humanitarian settings, while their families receive livelihood support to ensure long-term stability. Similarly, in Sierra Leone, young mothers are trained and empowered to secure income-generating opportunities while their children access quality early childhood development services. Addressing both generations' needs, our efforts are targeted at paving the way for better education and economic resilience and breaking the cycle of intergenerational poverty.

On the global stage

This year, the programme participated in conferences such as Comparative and International Education Society, [Eastern Africa Regional Early Childhood Conference](#), USAID Global Education Conference, [World Forum on Early Care and Education](#), and ARNEC. These conferences provided us with platforms for engagement, collaboration and learning from other ECD stakeholders and donors.

The year-long International Day of Play campaign, initiated by the LEGO Group and the LEGO Foundation and coordinated by a network of organisations, culminated in the United Nations General Assembly adopting 11 June as the International Day of Play (IDOP). BRAC, one of the founding members of this campaign, celebrated IDOP this year with parents and children through playful engagements, parenting tips and material development sessions in Bangladesh, Tanzania, Uganda, Philippines and Sierra Leone.



Stories of change

“ Now when I walk down the streets, they call me teacher Tanzania’s Lenny shows what it is like when dreams do come true ”

Lenny always dreamed of becoming a teacher. Born in Tanzania’s Iringa, she never lost sight of her goal. After completing her secondary education, she went on to get a diploma in education from a university in Dar es Salaam. Armed with her diploma, Lenny returned home. But the job she worked so hard for continued to elude her. Applications to schools continued to go unanswered.

To make ends meet, Lenny joined her parents on their farm, helping with food and cash crops, but it was not the future she had imagined. Hurtful comments from neighbours and even loved ones, often made her question her decision to pursue a higher education. What was the point of trying so hard, if she could not become a teacher.

Even as she continued to work on the field - Lenny saw a job announcement at BRAC’s office in Bagamoyo, recruiting mentors for a project supporting young women. Curious, she visited the office and learned about the AIM programme and its enterprise childcare initiative. The more she heard, the more it resonated. Six months later, after completing training at the Shimo la Punda centre, she decided to start her own early childhood development (ECD) centre, something that aligned with her passion and purpose.

Not everyone understood her decision at first. Her husband thought it was a waste of time. Parents in the neighbourhood said their children would only start school when they turned five. Others questioned how families would afford to pay fees. But Lenny held firm. She went door to door, speaking to parents, sharing what she had learned, and why early education matters. Some listened. Some enrolled their children. And slowly, the transformation began.

Children grew more confident. Parents noticed. Word spread. Today, Lenny runs two classrooms and employs two assistant teachers and a cook, and saves her income through mobile banking. Three children from families who cannot afford to pay attend for free.

But Lenny’s own transformation wasn’t just professional. At AIM club sessions, she learned about financial literacy and the value of responsible borrowing—changing her long-held fear of loans. She learned about family planning, and how to make choices that support both her home and her work. Her husband, once unsure, now helps her draw educational materials and build toys for the children. Her youngest, David, is in her class. At just two and a half, he’s already speaking more clearly, playing with others, growing into the best version of himself.

Lenny hopes to build three new classrooms in the next three years. She wants to grow, but not just for herself, for her children, her community, and the girls like her who are still waiting for a chance.

“ In the next three years, I want to build three new classrooms. I want the children in my community to get the chance they deserve at education. ”



Health: Bringing critical care to the last mile



Our model of community-based healthcare has brought lifesaving health services and information directly to the doorsteps of people living in poverty, across Asia and Africa. Each part of the system keeps quality, accessibility, and affordability at its centre, and takes lived realities, such as remoteness or lack of sanitary facilities, into account.

Our all-women community health workers (CHWs) form a vital network of para-professionals who deliver quality, affordable primary healthcare services in their own communities and facilitate linkages with formal providers. Through regular door-to-door visits, they raise awareness, provide counselling, facilitate access to contraceptives and support antenatal and postnatal care. We believe that smart investments in healthcare have a profound impact on individual wellbeing, particularly for mothers and children, and yield long-term social and economic benefits for society as a whole.

Programme insights

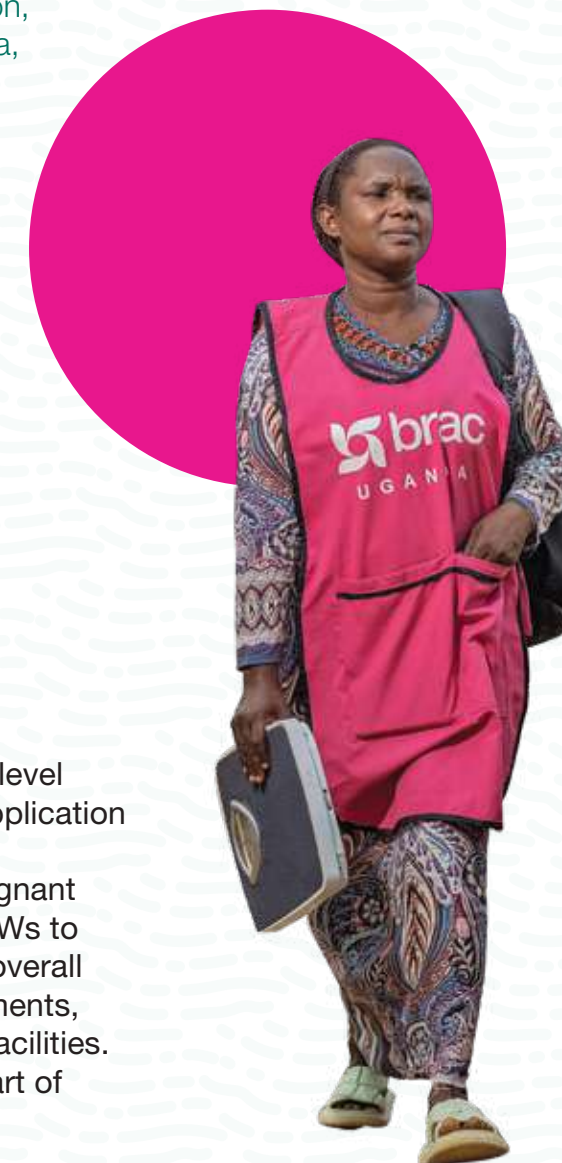
We focus on a systems strengthening approach, supporting governments to reduce neonatal and child mortality, and morbidity, improve knowledge about reproductive health and access to family planning services, promote nutrition, combat infectious diseases like tuberculosis and malaria, and prevent non-communicable diseases.

Community Health Workers (CHWs) Model

We establish a network of community-based health service providers, known as Community Health Workers (CHWs), selected from the local community with support from the local government. CHWs help bridge the gap between communities and hospitals by identifying danger signs, referring patients to the nearest health facility, following up on referrals, and sometimes accompanying patients to the hospital.

Digital Healthcare

BRAC has been a pioneer in introducing community-level digital health solutions in Uganda. The BRAC Afya application is used by Community Health Workers as a digital decision-support tool while providing services to pregnant women and children under five. The app enables CHWs to register households in their catchment area, assess overall household health, conduct under-five health assessments, and support the referral process to and from health facilities. Data is collected seamlessly in the background as part of routine service delivery.



Projects under the programme

Emergency response to health crises

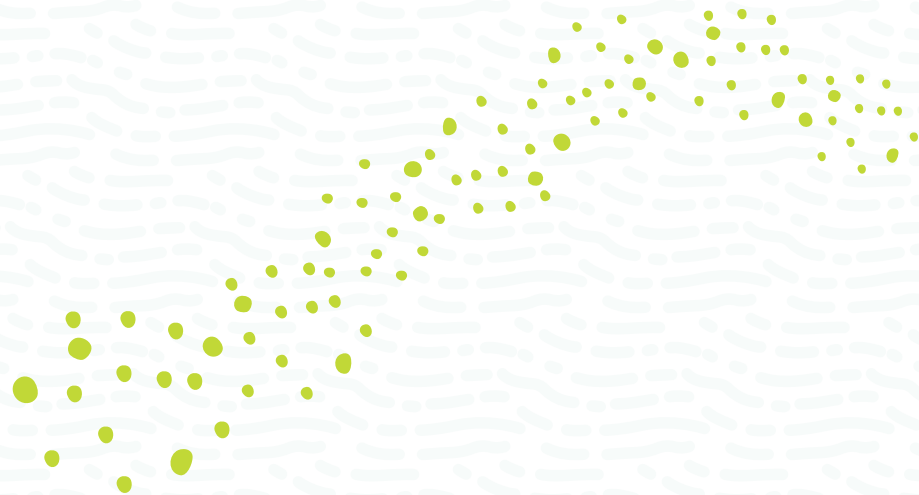
In response to the Ebola outbreak in Uganda, BRAC worked in close coordination with the country's Ministry of Health to strengthen prevention and awareness efforts at each level. Community health workers delivered life-saving information through household visits and outreach activities, while staff across high-risk areas were equipped with emergency resources to support safe operations. Standardised government guidelines and messaging were shared and implemented organisation-wide to ensure consistency, and BRAC actively participated in national and district-level task forces to support a unified response.

Enhancing maternal health services

BRAC is working to expand access to self-injectable contraception, supporting women to have greater autonomy over their reproductive health. By strengthening community-based reporting tools and improving data systems, the project is enhancing the visibility and uptake of self-injection methods. This approach supports more responsive and inclusive maternal health services, ensuring that women can make informed choices, access care closer to home, and take control of their reproductive futures with confidence and dignity.

Improving livelihoods through better access to healthcare

Clear vision is essential to sustainable livelihoods, yet millions struggle with age-related vision loss. BRAC is addressing this barrier by bringing affordable eye care to the last mile, improving livelihood opportunities for those over 35. Through community-based outreach and access to simple tools like reading glasses, the initiative is helping people continue working and engaging in meaningful activities.



Way forward

We aim to ensure quality and equitable healthcare in line with the national health strategies of the countries we work in, and the 2030 Sustainable Development Goals. BRAC prioritises integrated health programming using the platform of its other development initiatives.

THE BIG PICTURE



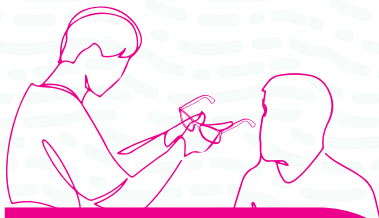
265,705 people reached through a network of **1,315** community health workers operating in 55 districts across Uganda



883 village health team members and 54 ToTs trained to expand access to self-injectable family planning



153,960 people received vision screening



78,821 individuals were diagnosed with presbyopia, and 55,416 accessed affordable reading glasses



432 community health promoters trained to distribute affordable reading glasses, creating a self-sustaining, incentive-based distribution model

Stories of change

Women in charge of wellbeing: Voices from the largest community health network in Uganda

Under-5 mortality rates have made significant improvements globally but disparities persist across regions and countries, especially those affected by high rates of poverty and conflict. Research has shown that poverty significantly impacts patient experiences, often hindering access to essential healthcare and resources, resulting in deaths due to avoidable causes.

So, how does one address these disparities in healthcare access? For BRAC, the answer lay in training and mobilising a network of community health workers, all recruited from the community they work in, in order to ensure trust as the first building block. This is the story of Arizio Anna, a healthcare worker from Uganda's Moyo district.



“My name is Arizio Anna and I am 48 years old. I have lived in this Elenderea village for the last 32 years. As a community health worker, I conduct health assessments for pregnant women, conduct follow-ups, and advise antenatal care based on the patient’s condition. My responsibilities also include registering new households and providing care for children under-five.”

There are 170 households in this village and the nearest hospital is 1.5 kilometres away. Even though that is not a great distance, most people have to either walk or take a *boda boda* (motorcycle) in case of emergencies, which can be difficult when a patient needs immediate care. “The roads are bumpy and sometimes people have to get on and off the motorcycle to avoid potholes and bushes. For many, I am the nearest healthcare professional at moments of crisis,” says Arizio.

Arizio is trained in providing primary care, providing advice on vaccination for children, and overall health monitoring of the community. When people come with more serious conditions that are out of Arizio’s purview of services, she refers them to the closest hospital and ensures that all her patients, especially pregnant women, are swiftly attended to. In fact, this is one of the primary goals of the community health workers – bridging the gap between people in communities and hospitals.

Arizio joined BRAC as a health worker in 2016 and she believes she not only grew professionally but has also learned some great values to work and live by.

“Over the years, our work has changed. Now I use the eCHIS app to better organise my work and patient load. I don’t have to go for random follow-up visits anymore, rather I conduct my follow-up visits and referrals as directed by the system that also alerts me when I do not meet my daily targets.”

“The biggest change I notice is that fewer women give birth at home now. As a result, deaths during childbirth have also gone down in comparison to the time when I was a child. In addition, my knowledge in healthcare has improved, and now I can confidently educate people around me on many common health issues,” says Arizio.



Humanitarian programme: Standing with communities in response to crises



BRAC's Humanitarian programme works on supporting and enhancing the resilience of individuals and communities facing emergencies and natural disasters in fragile and conflict-affected settings through improved systems, standard operating procedures and preparedness plans for disaster response, disaster risk vulnerability assessments and capacity building initiatives for its key staff. Our area of expertise include food security and livelihood including cash-based intervention, public health awareness and infection prevention and control in epidemics and pandemics, WASH, early childhood development and protection through the humanitarian play lab.

Programme insights

The humanitarian programme has three key priorities - integrating disaster risk reduction, strengthening preparedness and engaging in effective response and recovery in areas we work in.

Local emergency preparedness and response

To strengthen the capacity of local governments and multiple stakeholders who effectively contribute to preparedness and response in local communities in The Philippines and Uganda.



Response to natural disaster

We focus on meeting the immediate needs of drought-affected households in the municipality of Talayan and Ampatuan BARMM region of the Philippines by improving agricultural productivity, and enhancing safe water and hygiene.

Provision of emergency fund within savings groups

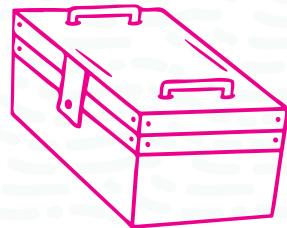
The village savings loan association usually includes regular savings and a provision for social funds. Under the LEPR project BRAC introduced an emergency fund where group members save a given amount as a preparedness measure for future disaster or emergency. In the end line assessment, we found that the emergency fund was valuable to them and the members spent the money after floods and drought. A total of 51 percent of the VSLA members borrowed emergency funds after a disaster.



THE BIG PICTURE



459 disaster management committee members and students received disaster management and skill training i.e. first aid, search and rescue, fire fighting



940 savings group members with provision of emergency response fund



900 households received cash assistance



3,535 individuals are benefitting from drainage channel construction, river excavation and pedestrian bridges



800 households have received agricultural input

Stories of change

A box, some pouches, and the story of a few women in Uganda saving for the first time

To many it's only a box, but for Angela Masika and a few other women in Uganda's Bulembia, it holds the key to a future full of possibilities.

Masika never really considered saving a part of her income for rainy days. It did not make sense to her to store away some money when she had so many more immediate needs. But she nonetheless decided to give the savings group – initiated by BRAC – in her community a good old try.



Every week, Masika and other group members, all women, would get together and store away a part of their income. In the span of one saving cycle, she saved \$100.

Masika is not the only one who benefited from the savings group. This is the first time some of the women saved some of their income, stored away for lean periods.

With her proceeds, Masika bought stock and invested in her clothing and tailoring business. Masika’s story inspired four more women to join the savings group, or Village Savings Loan Association (VSLA) as it is formally known.

“The savings group made me a little more deliberate with my expenses - making sure I kept some money on the side to put into the savings box. When I started my clothing and tailoring business, this motivated my neighbours. They recently asked me to convince the other savings group members to allow them to join in the new cycle,” says Masika.

Masika is among the participants benefiting from the BRAC project of Local Emergency Preparedness and Response.

“I am positive that the business I started will generate more profits and I will continue to save.”



I am positive that the business I started will generate more profits and I will continue to save.

Youth Empowerment: Setting the stage for a new generation of empathetic leaders



At BRAC, we believe that unlocking the potential of young people is essential for building inclusive, resilient, and prosperous communities. Our youth-focused programmes emphasise a holistic and positive youth development approach, grounded in local realities. We work to ensure young people have access to safe spaces, mentorship, life skills, education support, and opportunities for employment and enterprise development.

We actively engage youth themselves alongside parents, communities, local partners, and governments to co-create solutions that respond to systemic challenges. Through tailored skills training, entrepreneurship support, and youth-friendly financial services, we enable young people to build sustainable livelihoods and exercise greater agency over their futures. Our approach not only addresses immediate barriers but also lays the foundation for long-term transformation across generations.

Programme insights

Our goal is to create opportunities that support sustainable outcomes for adolescent girls and young women and enable them to transform their lives, families and communities.

Safe spaces

Our safe spaces offer adolescent girls and young women in their communities a place to connect, learn life and social skills, and develop their voice, confidence, and decision-making abilities, empowering them as confident individuals.

Mentor and role models

Our safe spaces are managed by mentors chosen from the communities. Leveraging their knowledge and strong interpersonal skills, these mentors deliver the life skills curriculum, provide practical tips and suggestions, refer and connect the participants with various service providers.

Life skills

Our curriculum equips adolescent girls and young women with essential life skills, including wellbeing, gender roles, sexual health, employability, financial literacy, and citizenship, helping them make informed life choices.

Livelihood support

We support participants to choose from four livelihood pathways based on their goals and skills: agriculture, entrepreneurship, vocational training, or apprenticeships. They receive tailored training, start-up support, and connections to employers and markets to build sustainable incomes.

Access to finance

Our access to finance support includes savings groups, start-up capital for new businesses, booster capital for existing ones, and connections to formal financial institutions. All participants receive financial literacy training to build long term financial stability.

Stakeholder engagement

Engaging families, community leaders, government actors, and the private sector is central to creating an environment where adolescent girls and young women can thrive. This approach helps shift harmful norms and supports lasting change.

Innovation and digitisation

We promote innovation and digitisation by building young people’s skills in areas like green jobs and digital literacy, while using sports, storytelling, and gamification to engage adolescent girls and young women.



ELA in Schools

Funded by Bill & Melinda Gates Foundation

Aimed at generating a pathway to scale through government schools, ELA in Schools (or ELAS) is a multistage project implemented by BRAC Uganda. The project piloted a school-based intervention involving 6,000 adolescents to study its impact on empowerment, education retention, and health outcomes. Currently, the economic empowerment curriculum is ongoing, with 100 kits being distributed across 100 schools in Uganda, as well as financial training for 100 mentor/teachers in the schools.

YEAH project

Funded by UNFPA

The SIF-funded Youth Empowerment Accelerator for Health (YEAH) integrates Adolescent Sexual and Reproductive Health and Rights within economic empowerment initiatives to prevent early and unintended pregnancies, by increasing access to sexual and reproductive health with emphasis on contraceptive services and reducing exposure to gender-based violence. By focusing on the holistic development of young people, the intervention aims to unlock their full potential and enhance their quality of life. 500 girls were directly economically empowered through this project while 2,000 more indirectly supported by the project in both Rwanda and Liberia.



Youth and skills in the Philippines

Funded by Signify Foundation

Under this project, young people living in marginalised situations are trained as electrical technicians in the Bangsamoro Autonomous Region in Muslim Mindanao. The project aims to provide meaningful and sustainable livelihood opportunities for women and girls aged 16-30 from marginalised households in communities in the BARMM by setting them up as trained technicians and green entrepreneurs for last mile distribution of clean energy, solar lighting and provision of electrician services. Further emphasise sustainable livelihoods for young people by training 50 girls as electricians and distributors of affordable lighting solutions, benefiting both participants and their communities. This initiative not only ensures steady income opportunities but also improves energy access for up to 35,000 people in Bangsamoro Autonomous Region in Muslim Mindanao.

GOAL Project in Tanzania

Funded by Standard Chartered Bank (SCB) - (Women Win)

GOAL is a life skills and financial literacy programme which uses sport as a tool to transform the lives of adolescent participants globally. The programme empowers adolescent participants aged 15 to 24, living in low-income urban and rural settings, through personal and economic development, providing knowledge and offering a safe place to play. Through a combination of sports and livelihood training, Goal programme has equipped 1,812 adolescent girls with the competencies and skills needed to find employment or start their own business.

Universal Access to SRHR in Liberia

Funded by UNFPA

This project supports 28 community health facilities to function as Youth Friendly Centers (YFCs), offering comprehensive sexual and reproductive health (SRH) services tailored to young people’s needs and rights. These YFCs have created safe, youth-responsive environments and have reached 321 males and 6,206 females with sexual and reproductive health services. The project also strengthens schools to deliver sexuality education in line with the national curriculum, reaching both adolescent girls and boys.

Projects under the programme

Scholars Transition Entrepreneurship Fund (STEF)

Funded by Mastercard Foundation

BRAC in partnership with the Mastercard Foundation, launched the Scholars Transition Entrepreneurship Fund (STEF) to support 200 alumni in their journey toward economic independence. The initiative aims to enhance access to dignified and gainful employment through tailored entrepreneurship training. Participants are equipped with the skills needed to launch, manage, and sustain innovative and diversified small and medium enterprises. Of the 200 alumni supported, half received seed capital to start new ventures, while the other half received booster funding to strengthen existing businesses. By nurturing entrepreneurial potential and strengthening the surrounding ecosystem, the initiative fosters long-term growth and opportunity for young graduates.

THE BIG PICTURE



20,000 girls and young women in 6 countries—Liberia, Sierra Leone, Uganda, Tanzania, Rwanda, and the Philippines – got help to learn important life skills and grow more confident



660 safe places where 20K girls and young women gather to learn, share, and support each other



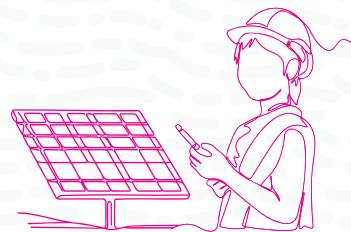
500 girls supported through economic interventions, and 2,000 more reached through indirect support in Rwanda and Liberia



200 scholars supported with financial services



6,206 women accessed sexual and reproductive health services in Liberia



50 girls trained as electricians and clean energy entrepreneurs, bringing light and income to over 35,000 people in BARMM

Stories of change

Sugar lender to soap maker: Josephine Matambi makes a case for starting small but dreaming big

Josephine Steven Matambi is a 30-year-old mother of two from Kibaha, Pwani in Tanzania. Matambi's story is one of finding her own even as life was not so fair with her.

In early 2023, she heard a group of young women singing near the village government offices. Curious, she approached them and met Mariam, the group's leader, who introduced her to the GOAL project. The programme helps young women enhance both life and business skills. Josephine joined immediately and began classes the next day after she joined.



During the course of the project, Josephine learned how to budget, save, start and manage a business. She also picked up on practical skills, including making batiki, soaps, and shampoos. With two children to support, Josephine was keen on building a more stable future for them and also ensuring they get a good education.

Before joining the project, Josephine used to lend sugar to her neighbours and other locals as a means of making some income. After the training, she moved from lending sugar to producing and selling soap and batiki. Today, she produces up to 100 litres of liquid soap every two weeks, nearly all of which sells out. She later started selling charcoal as well, slowly diversifying her income sources.

The money she earns helps meet some of her family's needs. And Josephine says she finds courage in the knowledge that she is not dependent on anyone for financial support. Her small venture is also making her quite the presence in her community. She now encourages other young women to keep going, even when things feel hard, reminding them that progress often starts with one small step.

The Mastercard Foundation Accelerating Impact for Young Women in Partnership with BRAC



The Mastercard Foundation Accelerating Impact for Young Women in Partnership with BRAC - or the AIM programme, is an initiative designed to equip 1.2 million adolescent girls and young women (AGYW), with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses. The five-year programme applies BRAC's globally recognised, evidence-based approaches which enable individuals to improve their own lives and livelihoods.

Programme insights

AIM applies a "best-of-BRAC" approach, achieving social and economic development for AGYW by drawing from several programmatic models already shown, through rigorous research, to achieve positive impact in a way that is both scalable and cost-effective. It leverages evidence, expertise and resources of BRAC's work in poverty alleviation, youth empowerment, skills development and agriculture, and network of microfinance institutions in Africa and Asia.

Evidence of impact

Having established a footprint in more than 2,000 communities across the five implementing countries over the past two years, evidence now suggests the programme is having much of its intended impact. AIM already rests on a solid foundation of pre-existing evidence: multiple rigorous impact evaluations have shown that a holistic curriculum of livelihood and life skills, delivered to adolescent girls and young women by mentors in a safe space setting, will have positive impact along multiple dimensions, including gender-based violence (GBV), sexual and reproductive health (SRH), and income; and that a multi-faceted livelihood program can give participants an income boost sufficient to break the poverty trap. The evidence gathered during AIM's first two cohorts points to similar impact, with notable achievements across the programme's three programmatic pillars: social empowerment, economic empowerment, and enabling environment.

Early Signs of Impact

- 98.7% of participants reported to experience positive changes (i.e. higher confidence, aspiration for future, improved income) in their lives due to the programme
- Over 80% of participants reported improved problem-solving and communications skills
- Within 1-3 months of receiving start-up support, 45% generated income and 63% became active savers
- Over a third of participants reported better relationships with their families, partners or husbands

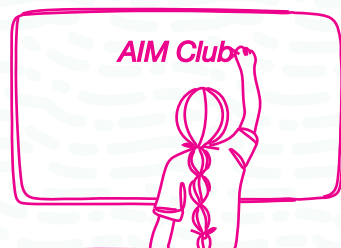
The positive effect has to do with recognition and respect from community stakeholders and family, and improvements in my ability to control a group of people. In a family of seven, I am the only person who is trying to acquire a university degree. With the stipend received from the mentorship program and allowance from my husband, I can pay fees and take care of family commitments. Honestly, there is no negative effect of being a mentor.

Mentor, Mabolleh Community,
Sierra Leone

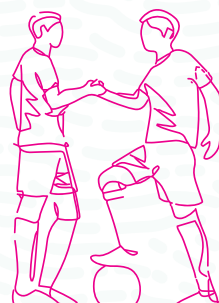
Through the financial literacy training, we started saving as a group. With our savings, we bought goats. Last year we started with two goats and now we have 35. In the future, we plan to sell the goats when our herd grows. So that we can benefit ourselves along with our families.

Financial Literacy Training Client,
Turiani, Tanzania.

THE BIG PICTURE



208,945 adolescent girls and young women reached in safe spaces with life skills training in Uganda, Tanzania, Rwanda, Liberia, Sierra Leone



43,110 adolescent boys supported with essential life skills



2,128 AIM clubs established



92,457 young women aged 18 to 35 years received financial and digital literacy training in microfinance groups



3,027 savings groups formed with over 53K savers



4,256 mentors supported

The innovation corner

AIM 2.0 Redesign: In 2024, the AIM programme entered a redesign phase grounded in the importance of iterative learning and adaptation. Two years of implementation underscored that addressing the complex challenges faced by adolescent girls and young women requires constant reflection, testing, and course correction. Field experiences revealed the need for extended coaching and mentorship, more robust livelihood support to grow beyond subsistence, and deeper engagement with families and communities to drive meaningful social change.

Strategic discussions during a high-level visit in June 2024 by the Mastercard Foundation reinforced the need to deepen AIM's impact and scale what works. AIM 2.0 builds on these insights by strengthening ongoing support, enhancing linkages to education and markets, and ensuring access to essential services. The redesign reflects true co-creation between Mastercard Foundation, BRAC International, the communities we serve, and the young women engaged in AIM.



Stories of change

How to build trust: Lessons from Theresia’s work with girls and young women in Tanzania

Theresia Orasa is one of over thousand dedicated staff members championing change through the Accelerating Impact for Young Women in Partnership with BRAC (AIM) programme, powered by the Mastercard Foundation. The initiative aims to reach 1.2 million adolescent girls and young women with age-appropriate entrepreneurship, employability, and life skills training—giving them the tools to start and scale their own businesses.

But for Theresia, it’s more than just numbers. “I’ve always been a dreamer,” she says. “And I’m still dreaming.” As a programme assistant for AIM, Theresia works in some of the most marginalised communities in her country, helping girls and young women unlock their potential—socially, economically, and emotionally. And in their stories, she sees reflections of her own. “The women and girls I work with are experiencing what I did when I was younger,” she says. “Struggling to be seen. To be heard. I don’t want them to go through the same thing I did.”



Theresia quickly learned that building trust doesn't come easy. Working with adolescent girls—one of the most dynamic, often misunderstood age groups—demanded more than just technical know-how. It required creativity, empathy, and sometimes, doing “all the crazy stuff” just to get them to open up.

And then there were the women—some older than her, some sceptical of being led by someone younger. “I had to wear the shoes of a 35-year-old woman,” she says with a laugh, “just to meet the mind of a 35-year-old woman.” But slowly, the trust began to build. “The very first time someone called me Madame Theresia, I knew I had earned it.”

Today, Theresia sees the difference. Girls who once hid behind silence now speak with confidence. Women who once doubted their abilities are running businesses, taking charge of their finances, and inspiring others in their communities. “I tell them—step up. Get out of that box full of anxiety. Start climbing that mountain. Show the world what you’re capable of.”

And every time a girl dares to dream, every time a woman finds her voice, Theresia knows she’s doing more than her job. She’s creating change that lasts. “It makes me feel like I’ve helped a young girl’s dream come true,” she says. “It makes me feel like now—I have a story to tell.”



Ultra-poor Graduation: A proven pathway out of extreme poverty



The Graduation approach aims to empower participants to reach a certain level of resiliency where their households are on a sustainable pathway out of extreme poverty. This resilience is defined by household level progress across the four pillars of – meeting basic needs, income generation, financial support and savings, and social empowerment.

To successfully graduate from the programme, participants must meet key criteria, including increased assets, diversified livelihoods, improved food security, and enhanced access to financial institutions, markets, and services. Additionally, the approach focuses on improving access to government services, fostering social capital, and driving social behavior change and mindset shifts. These elements collectively support individuals to achieve lasting, transformative progress.

Programme insights

The two-generation approach

The two-generation approach based in Uganda's West Nile region, combines BRAC's Humanitarian Play Lab (HPL) model with the UPG approach to enhance early childhood development for children aged 3-6, while promoting economic empowerment for their caregivers. Targeting both ultra-poor refugee and host communities in the Rhino and Imvepi settlements, the project provides a range of support, including asset transfers, skill development, financial services, and social assistance. Additionally, it offers coaching, mentorship, psychosocial support, child protection, and resilience-building through play. Caregivers also benefit from a playful parenting curriculum designed over the course of three years, the project aims to support 700 caregivers in transitioning out of extreme poverty, helping them become more self-sufficient and resilient.



Disability inclusive graduation

Based in Tanzania's central and western zones, the DIG project works on empowering ultra-poor households, with a special focus on those led by women and individuals with disabilities. Participants are supported with asset transfers, skill development and financial services. They are also extended social support which is tailored to the needs of each individual. Additionally, participants are provided with rehabilitation, psychosocial support, coaching, and mentorship, creating sustainable pathways for long-term change and self-sufficiency. The initiative targets 1,050 households, including 892 led by women and 158 by individuals with disabilities, fostering empowerment and resilience for these vulnerable communities.

THE BIG PICTURE



In Tanzania



1,050 participants accessed community health insurance, ensuring basic medical care



95% of households now have access to nutritious meals throughout the year



75% of participants are saving through 53 VSLAs, with total savings of USD 44,000

In Uganda



700 ultra-poor households supported to acquire **15,487** productive assets



4,383 children reached through **84** Humanitarian Play Labs



1,133 learners supported to transition to primary school

The innovation corner

Research shows that the right intervention and proper adaptation enables a person with disability to participate in the development process as much as any other participant. Despite challenges such as societal attitudes and accessibility barriers, meaningful participation of persons with disabilities in the livelihood programme is possible through reasonable customisations to the programme. Through tailored interventions like rehabilitation, psychosocial support, task adaptation, reasonable accommodation etc, the programme aims to empower persons with disabilities to fully participate in and benefit from the programme. This innovation not only promotes better health and psychosocial wellbeing of the participants but also fosters socio-economic resilience.



On the Global Stage

The Ultra-Poor Graduation (UPG) programme has been adopted by over 100 organisations across 50 countries, collectively reaching nearly 14 million people. In its efforts to scale the programme, the UPG programme is now closely collaborating with the Ultra-Poor Graduation Initiative (UPGI) focusing on scaling the Graduation approach through a government-augmented delivery model, combining government leadership with BRAC's extensive field experience to expand the programme's reach and impact.

Stories of change

I want my daughters to see that their mother stood up and changed things.



“I used to see myself as a housewife with no options,” Gloria says. “Now, I see myself as an entrepreneur. At the Imvepi settlement in northern Uganda, life was harsh. Gloria says she was doing everything she could just to keep her children fed and clothed. “We had nothing,” she recalls. “Not even the hope that things could change.”

That hope began to grow when she joined the Ultra-Poor Graduation programme. Her family was identified during a baseline survey. Gloria is quick to point out that it wasn’t just about receiving support—it was about what she did with it.

“They gave me goats and chickens, yes,” she says, “but more importantly, I found knowledge and confidence to build something with my own hands.”

Through one-on-one coaching, training in financial literacy, and mentoring, Gloria learned how to manage a small business. She began rearing livestock and reinvesting her earnings. Slowly but surely, things started to shift. “I started saving small amounts,” she says. “And every time I saved, I felt stronger and more hopeful.”

Today, Gloria runs a growing livestock and poultry business. She ensured all her children go to school. “Before, I waited for help. Now, I make decisions. I can choose what is best for my family.”

It wasn’t just financial, her participation in the savings group helped improve her confidence. “I speak up in meetings now,” she says. “I tell other women to believe that they can change their lives too, because I could do it. We don’t have to stay where we started.”

Gloria’s story is not one of handouts—it is a story of stepping up. With the right support and opportunities, she rewrote her own narrative.

“I want my daughters to see that their mother stood up and changed things,” she says. “I want them to believe that they can do even more.”



Agriculture and Food Security: Elevating farmers into improved food security and sustainable livelihoods



BRAC's Agriculture and Food Security programme aims to improve food security, sustainable livelihoods and resilience of smallholder farmers, especially women and youth, and contribute to agriculture-led economic growth by promoting and developing highly productive, environmentally sustainable farming mechanisms. Our work has shown us that smallholder-farming is a reliable pathway for economic empowerment of communities in marginalised conditions. The programme worked in six countries across Africa and Asia - Liberia, Sierra Leone, Tanzania, Uganda, Afghanistan and Myanmar.

Programme insights

Our approach focuses on smallholder farmers, organised in groups and cooperatives, to address the rapidly changing climatic conditions. The work we do aims to improve the resilience and adaptive capacity of smallholder farmers, incorporating work on the interface of energy and the environment, linking them with the market, extension services and financial institutions to get inputs and services on time.

Projects under the programme

Food Security Nutrition and Resilience Activity project

The Feed the Future, Liberia Food Security, Nutrition and Resilience (FSNR) activity funded by USAID worked closely with 9,000 smallholder farmers, nascent and established cooperatives, and the private sector to promote agriculture-led household economic development that unlocks business opportunities, improves nutrition, and strengthens the resilience of participants. The main activities included technical extension services, input support, social and behaviour change in nutrition, organisational capacity strengthening of cooperatives, basic financial literacy, village savings and loan associations, linkages to microfinance institutions, mapping of markets and investment opportunities, and facilitating market linkages.

LEH GO GREEN

BRAC Liberia (led by UNDP and FDA) implemented, as a partner, the EU-funded project supporting increased forest-based revenue and livelihoods for forest user and forest fringe communities in the Gola and Grebo-Krahn Landscape (LEH GO GREEN). The two-year (2024–2026) activity targeted 20 cluster forest-based communities consisting of local women and youth (900 direct participants) to develop and enhance their technical capacity for alternative livelihoods, including vegetable gardening, low-land rice farming, honey production, etc., and to promote livelihoods in addition to women's involvement in VSLAs.

UN-World Food Programme

The project supported 750 smallholder farmers (mostly women) in Liberia—to improve their food and nutrition security and increase their income to meet their livelihood needs by increasing their production and productivity, particularly in lowland rice and vegetable production. Activities included farmer training on best agricultural practices in crop farming, climate-smart agriculture, and pre- and post-harvest techniques and technologies. The project also provided skills training on income-generating activities such as poultry, goat rearing, small trade, etc. Improved crop management and market value chains helped reduce post-harvest losses by 80%, including strengthening community storage and warehouses for effective crop preservation to ensure a sustainable market. Drying and threshing floors were constructed, and agribusiness centres were established to provide seed/tool banks and support regular activities, including information sharing among farmers and cooperatives.

Vijana Kilimo Biashara (VKB) Project

The Sorghum and Sunflower Value Chain by WFP is the Vijana Kilimo Biashara (VKB) Project, with the objective to increase access to community storage infrastructure for 40,000 households, reduce post-harvest losses, and improve the quality of harvested sorghum and sunflower in project areas. Smallholder farmers were trained through the Trainer of Trainee (TOT) modality to undergo training on Good Agricultural Practices (GAP), post-harvest management, smart climate practices, financial literacy, and entrepreneurship.

THE BIG PICTURE



950,000
farmers reached



4M people indirectly
impacted through
the programme



10,000 community
agriculture promoters
and community
livestock/poultry
promoters
trained as extension
service providers

The innovation corner

The programme focused on a cross-sector approach to serve the multi-dimensional, locally specific needs of young women and youth through proven, scalable interventions, working closely with our microfinance services to extend financial services delivered responsibly to smallholder farmers.

Way forward

Holistic approach through collaboration: We will take a cross-sector approach that serves the multi-dimensional, locally specific needs of young women living in poverty and their communities, through proven, scalable interventions that layers on all existing programming.

Incorporate climate resilience interventions: We will work closely with the climate resilience programme to achieve its big bet by incorporating climate mitigation and adaptation in the agricultural sector projects.

Facilitate private sector-led approaches to leverage investments: We will support small and medium size businesses that serve agriculture sector and build relationships with them as partners, to leverage technology platforms, expand service delivery offerings, and generate revenue by identifying areas of alignment with the private sector actors that allow smallholder farmers to grow their businesses.

Utilise humanitarian-development-market nexus approach: We will respond through the “recovery” and mitigation phase of a humanitarian crisis to build resilience into BRAC’s programmes.



Stories of change

“I don’t just sell fertilisers to farmers, I teach them all that I know” – Liberia’s Ezekiel believes in knowledge sharing, not gatekeeping!

Ezekiel Dolo is a farmer from Liberia, a West African nation where the economy is heavily dependent on agriculture. Alongside his farming, Ezekiel owns a shop selling agricultural products like fertilisers and pesticides in Palala, the town where he lives.

Over the years, he has become a household name in Palala and its surrounding villages. Farmers in his community and beyond rely on him not just for his products but for his agricultural knowledge and inputs.



But when he was starting out, Ezekiel did not have someone to guide or support him. Ezekiel started out as a vegetable farmer thanks to a loan from a friend. After his first successful harvest, he paid back his debt and opened his own agro-input business. Initially, his business was too small— he was operating out of a wheelbarrow, and most days went without earning much in sales.

This was happening due to a number of reasons: lack of knowledge of the products he was selling, lack of access to a market, and lack of business know-how. Things changed when one day, during his sales rounds, Ezekiel met a BRAC agent. “I knew I wanted to pursue farming as a business, but I lacked the knowledge on how to approach it.” Ezekiel explains, “The training I received from BRAC taught me how to earn doing what I love, and what I am good at.”

BRAC Liberia recruited Ezekiel to its agro-entrepreneur training programme where he received business skills training and a booster capital of USD \$1,000 to invest into his business. The programme, aimed towards building the resilience of smallholder farmers who are struggling to earn a livable income, equips them with knowledge on financial literacy, business practices, low-cost and climate-smart agri-practices and inputs for high yields, and more.

With new inventory and a better knowledge of his products, Ezekiel was able to expand and improve his business. Three years later, Ezekiel is now the owner of the HarvestMore Business Center in Duta, a town in Bong County. Ezekiel has also set up another shop in neighboring Palala town that will open soon.

“I value the knowledge and support I received from BRAC. As a matter of fact, I have started teaching others. When I go places, I don’t only sell agro-chemicals, I teach them everything I have learned.”

Ezekiel swerves through the populated Palala township with his motorbike to not only sell agro-chemicals, but also to teach his many customers how to apply them for the best yields. With Ezekiel’s new knowledge, his personal farm has also prospered, and he has been able to support himself, his wife, and his nine children.



Microfinance: Unlocking the entrepreneurial spirit of women

For over 50 years, access to financial services has been a central part of BRAC's holistic approach to development, equipping people who would otherwise be excluded from formal financial systems with the tools to invest in themselves, their families, and their communities.

BRAC International Microfinance provides inclusive, accessible, and convenient loan and savings products tailored to the needs of local communities, particularly women and people living in poverty in rural and hard-to-reach areas who are often excluded from the formal financial system.

We complement our services with financial and digital literacy training, empowering clients to make informed decisions and manage their finances better. In all our endeavors we adhere to the Universal Standards for Social and Environment Performance Management and the Client Protection Principles, placing clients' wellbeing at the centre of everything we do to achieve our mission.

BRAC began its microfinance programme in Bangladesh in 1974 and expanded internationally in 2002. At present, BRAC International Microfinance has institutions in seven countries outside of Bangladesh - Myanmar, Tanzania, Uganda, Rwanda, Sierra Leone, Ghana and Liberia. Together, these seven entities serve more than 920,000 clients, 96% of whom are women.



Programme insights

Financial and Digital Literacy Training Programme

The impact of responsible financial services could be even greater if women are provided with knowledge on digital literacy and how to budget, save and invest wisely. The Financial and Digital Literacy Training programme was first launched in Myanmar in 2021. The training, provided to group loan clients, all of whom are women, aims to equip them with the necessary knowledge and skills to better manage their finances. It covers topics on personal well-being, financial literacy, business development, and digital skills.

In 2023, the training was launched in five countries in Africa - Sierra Leone, Liberia, Uganda, Tanzania and Rwanda with support from the Mastercard Foundation Accelerating Impact for Young Women (AIM) programme. Since the launch of the programme more than 400,000 women have completed the training, including clients in Myanmar.

The AIM programme serves as a foundational step, helping young women build confidence, manage finances, and establish small enterprises. Upon successful completion and business establishment, participants were provided with the opportunity to transition to BRAC Microfinance, gaining access to larger loans and savings accounts to further their journey towards sustainable livelihoods.

Our impact

Being in the community and listening to clients has always been part of BRAC's DNA. In 2019, we conducted our first impact surveys using Lean DataSM methodology in partnership with 60 Decibels. These surveys let us listen directly from our clients and address their challenges, understand whether we are serving women and people living in poverty, and whether our services are improving their overall quality of life.

We measure client-level outcomes on five social outcome focus areas of BRAC International Microfinance: quality of life, financial resilience, women's economic empowerment, self-employment and livelihood opportunities, and household welfare.



Results from 2024 Lean DataSM impact survey

Six years of Lean Data surveys show BI MF outperforms peer MFIs on multiple metrics as per the 60dB benchmark, delivering gains in quality of life, outreach and income. In 2024, we spoke with 1929 clients from six countries, all of whom were women.

Highlights from the 2024 Lean DataSM Impact Survey

97% of clients
said their **quality of life**
had improved

97% of clients
earned more

95% of clients
manage their finances
better

92% of clients
saved more

78% of clients
spent more on
children's education

THE BIG PICTURE



7 countries



921,243
borrowers



887,686
savers



USD 478.7
million disbursed
in loans



USD 235.29
loan outstanding



96%
of clients
are women



54%
outreach to people
living in rural areas



66%
outreach to people
living in poverty*



38%
clients are youth
and young adults

*below \$5.5 a day As at December 2024

Stories of change

Hellen's paycheck wasn't enough for her family - so she decided to take a risk. Did it pay off?



A few years ago, Hellen lived in a cramped, one-room house in Nantwala village, Buikwe town, struggling to provide for her five children. With her salary barely covering basic needs, a better future seemed out of reach, until she took a chance on a small loan. Today, she owns a thriving business, multiple farms, and a spacious home. This is her story.

Hellen's journey to financial freedom

Hellen's turning point came when she opened a small shop outside her home. It wasn't much, but it was a start. Growth was slow—until she heard women in her village talk about BRAC's microloans. Encouraged by her husband, Sebunya Joseph, she decided to try.

Getting her first loan required a Local Council letter, her husband's support, and reliable guarantors. It wasn't easy, but Hellen pushed through. With UGX 350,000 (USD 95.6) in hand, she expanded her shop, adding new products and increasing her customer base.

Repayment came with discipline, and as her confidence grew, so did her loan amounts—eventually reaching UGX 3,500,000 (USD 956.72). With each step, her ambitions grew. She invested in poultry farming, raised cows, and bought a plot of land.

"I started with one room," Hellen says. "Now, we have a big house. My children were in day schools—today, they're in boarding schools. I no longer worry about school fees."

Fighting through the tough times

The journey wasn't easy. Disease sometimes wiped out her poultry, and slow markets forced her to sell to her customers on credit while managing loan repayments. But BRAC's financial literacy training taught her to save alongside repaying loans. Those savings became her safety net.

"Even when things get tough, I know I have my savings with BRAC to rely on," she says. "That gives me peace of mind."

Helping other women rise

Today, Hellen doesn't just focus on her own success—she lifts others with her. As the secretary of the Nantwala group, she encourages women in her community to take control of their financial futures.

"If you come to me for advice, I am ready to help," she says. "Let's lift each other up." Her vision for the future is clear: buy more land and build rental properties, securing long-term income for her children.

One step can change everything

"Where I once had nothing, now I lack nothing," says Hellen and her message is simple: "If you're struggling, don't give up. Sometimes, one step is all it takes to change everything."



Ultra-poor Graduation Initiative: Scaling Graduation through governments



The **Ultra-Poor Graduation Initiative (UPGI)** is a global programme within BRAC International building momentum to end extreme poverty by scaling the evidence-backed, multifaceted Graduation through government. Graduation is a sequenced, adaptive approach that over a two-year period tackles multiple constraints within the local context and provides the “big push” needed to build long-term trajectories out of poverty. UPGI partners with governments across Africa and Asia and supports their efforts to leverage existing resources and poverty alleviation programmes to deliver high-quality Graduation at scale and reach millions more people.

Through government-to-government knowledge exchange and highlighted successes of government-led Graduation programmes, we demonstrate the feasibility to scale through existing efforts and advance individual and collective efforts to enhance programmes by incorporating what rigorous evaluations identify as the Graduation ABCs, three key components needed to achieve lasting impact for people living in extreme poverty, which include a productive Asset to help generate income; Basic needs support; and intensive, ongoing Coaching to unlock agency, know-how, and hope—which need to be provided in a sequenced, adaptive manner over a two-year period.

Country efforts to scale Graduation through governments

Ethiopia’s rural and urban nationwide safety net programmes

BRAC officially welcomed Endegenashenafi as our Ethiopia Country Director, effective September 1, 2024. Looking ahead, BRAC aims to actively participate in the design of the next phase of Ethiopia’s rural Productive Safety Net Programme (PSNP), while also seeking positive and meaningful ways to contribute to the success of the largest government livelihood component contribution (\$200 million) in 2025, the final year of the current PSNP phase. There is also an Urban Productive Safety Net and Jobs Project (UPSNIJP) which started in 2018 and is overseen by the Ministry of Urban and Infrastructure. This urban programme is designed to reach 160,000 households across 88 cities. BRAC’s long-term vision is to lay a foundation for a strong, national, multi-sectoral Graduation programme that tackles deep poverty through sustainable livelihoods and economic opportunities across urban and rural contexts through PSNP and UPSNIJP.

India’s inclusive livelihood programme

India’s National Rural Livelihood Promotion Society, under the Ministry of Rural Development (MoRD), recently launched an inclusive livelihood programme, Samaveshi Aajeevika Yojana, for the most vulnerable populations to be scaled in five states as part of the national framework to end the deepest poverty by 2035, including Karnataka, Maharashtra, Chhattisgarh, Telangana, and Tamil Nadu. BRAC is supporting the design of programmes within existing government delivery systems and providing ongoing operational support to the government’s delivery across the five states alongside partners. Last year, BRAC signed agreements with the following states in support of India’s national, Graduation-inspired inclusive livelihood programme: Karnataka, Maharashtra, Telangana, and Tamil Nadu, along with local partners such as the Aga Khan Foundation and J-PAL. The governments of Karnataka and Maharashtra also launched their inclusive livelihood programmes during 2024 to empower vulnerable and poor people within their state.

India’s urban Graduation programme in Bihar

Through the Government of Bihar’s Satat Jeevikoparjan Yojana Shahari (SJY Urban), we are designing the first government-led urban Graduation programme in Asia. The government has already budgeted about \$47 million as part of the overall SJY Graduation programme to test SJY Urban with 18,000 households in the next three years. We have built a consortium of partners to support the government’s leadership of programme management and implementation. The first cohort of 3,200 households has been enrolled in two major cities of Bihar: Patna and Gaya.

Indonesia’s uptake of Graduation

BRAC made strides toward a formal partnership with the National Development Planning Agency (BAPPENAS) to develop and test a government-led Graduation model and integrate Graduation programming into strategic development plans with a Memorandum of Understanding (MoU) signed in August 2024. A letter of Intent was also signed with the West Nusa Tenggara province in 2024 to support their adoption of the Graduation approach.

The Philippines’ convergence of existing poverty programmes

Through UPGI, BRAC focused on supporting the Philippine Department of Labor and Employment (DOLE) and Department of Social Welfare and Development (DSWD) on incorporating elements of the Graduation approach through the convergence of existing government programmes to combat poverty.

Rwanda’s National Strategy for Sustainable Graduation

As part of BRAC’s support for the Government of Rwanda’s National Strategy for Sustainable Graduation, which aims to enable 900,000 households to escape extreme poverty by 2030, all provincial coordinators carried out field visits and met with district planners to discuss integration of the Graduation approach into district development strategies in 2024, which will guide the districts in their 5-year development pathway.

South Africa’s Graduation-style programme:

In South Africa, BRAC is partnering with FinMark Trust to support the Department of Social Development (DSD) and its two implementing agencies, the South African Social Security Agency (SASSA) and the National Development Agency (NDA), to design and implement a Graduation-style programme that builds on existing Government programmes and bundles them together, known as ‘Generating Better Livelihoods’ (GBL). The programme is embedded at the national level and provincial levels and seeks to transform the livelihood opportunities and support available to young women who are currently Child Support Grant recipients. The overarching objective of the GBL is to enhance the institutional and technical capabilities of the DSD, SASSA and NDA to link unemployed social grant recipients with economic and livelihood opportunities implemented by the private and public sector organisations. The ultimate aim is to cultivate an economic opportunity system that provides a “big push” and can effectively scale up within the government. This strategic initiative will result in improving the efficiency and effectiveness of the social system in South Africa to foster inclusive socio-economic growth and reduce poverty and inequality.

Global efforts to support government-led scale of Graduation

Partnership for Economic Inclusion (PEI):

Making World Bank investments more evidence-based for those living in extreme poverty. BRAC’s investment in the PEI multi-donor trust fund at the World Bank continues to validate Graduation and bring visibility within the World Bank and beyond.

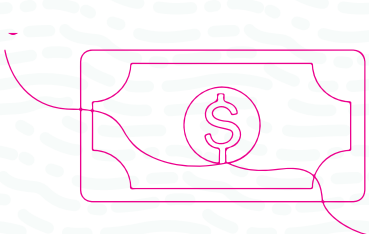
Reimagining Coaching:

One of the major constraints to scaling high-quality Graduation programming is the lack of budget for well-trained frontline workers, around whom the coaching component has been traditionally built. This Big Bet is a jointly resourced effort with the Center for Exponential Change (C4EC) to tackle this challenge by developing tools to assist coaches to do their job, continuously train and improve their capabilities, connect them to a network of other actors and experts they can crowd in to support the coaching activities, and support them in ensuring that Graduation participants receive quality coaching and training support.

South-South Immersion & Learning Exchange (ILE):

Generating demand and advancing government-led efforts to expand Graduation. Alongside the Government of Bihar’s Rural Livelihoods Promotion Society, locally known as JEEViKA, and local NGO Bandhan-Konnagar, BRAC supported knowledge exchange visits to Patna, Bihar with delegations from South Africa, the Philippines, Indonesia, Ethiopia, Rwanda, and multiple delegations from other Indian states. As part of the visit, delegates met participants, community organisations, staff, and coaches and discussed critical components of the programme that have contributed to its success. Through this South-South government knowledge exchange, we demonstrate that governments can deliver Graduation and encourage delegations to share insights and galvanise wider support for and uptake of Graduation.

THE BIG PICTURE



\$4 average return for every \$1 invested in Graduation programmes, with benefits ranging from **\$1.21 to \$11**



\$5B total government commitments based on BRAC’s Graduation model could generate up to **\$55B** in economic benefits



622 participants enrolled in South Africa’s Generating Better Livelihoods programme across **7 pilot** sites



4,240 households enrolled in Bihar’s Urban SJY programme

Stories of change

When the graduation approach leads to sweet returns: How a self-taught baker started her own business in South Africa

Hlengiwe Zandile Mkhanya is the founder of Hlengokuhle Cakes in Madadeni, KwaZulu-Natal, South Africa. A self-taught baker, Hlengiwe had the skill and the drive but lacked the resources to turn her passion into a business.

Through the Generating Better Livelihoods programme in South Africa, a government-led initiative aligned with the Ultra-Poor Graduation approach, Hlengiwe received business management training from the National Youth Development Agency (NYDA), earning a certificate upon completion.



The Graduation approach is a sequenced, adaptive pathway out of poverty that addresses multiple challenges over time, combining livelihood support, training, financial inclusion, and social protection. In Hlengiwe's case, after receiving psychosocial and family support to strengthen her foundation both personally and professionally, she applied for a grant and was awarded R45,000 from NYDA. This enabled her to acquire essential equipment and establish a fully functional bakery.

Even after completing the programme, Hlengiwe continues to receive mentorship and coaching—core elements of the Graduation model that provide a sustained “big push” toward resilience and independence. Today, she is expanding her business and navigating challenges with confidence, exemplifying how coordinated, comprehensive support can unlock pathways out of poverty and into opportunity.

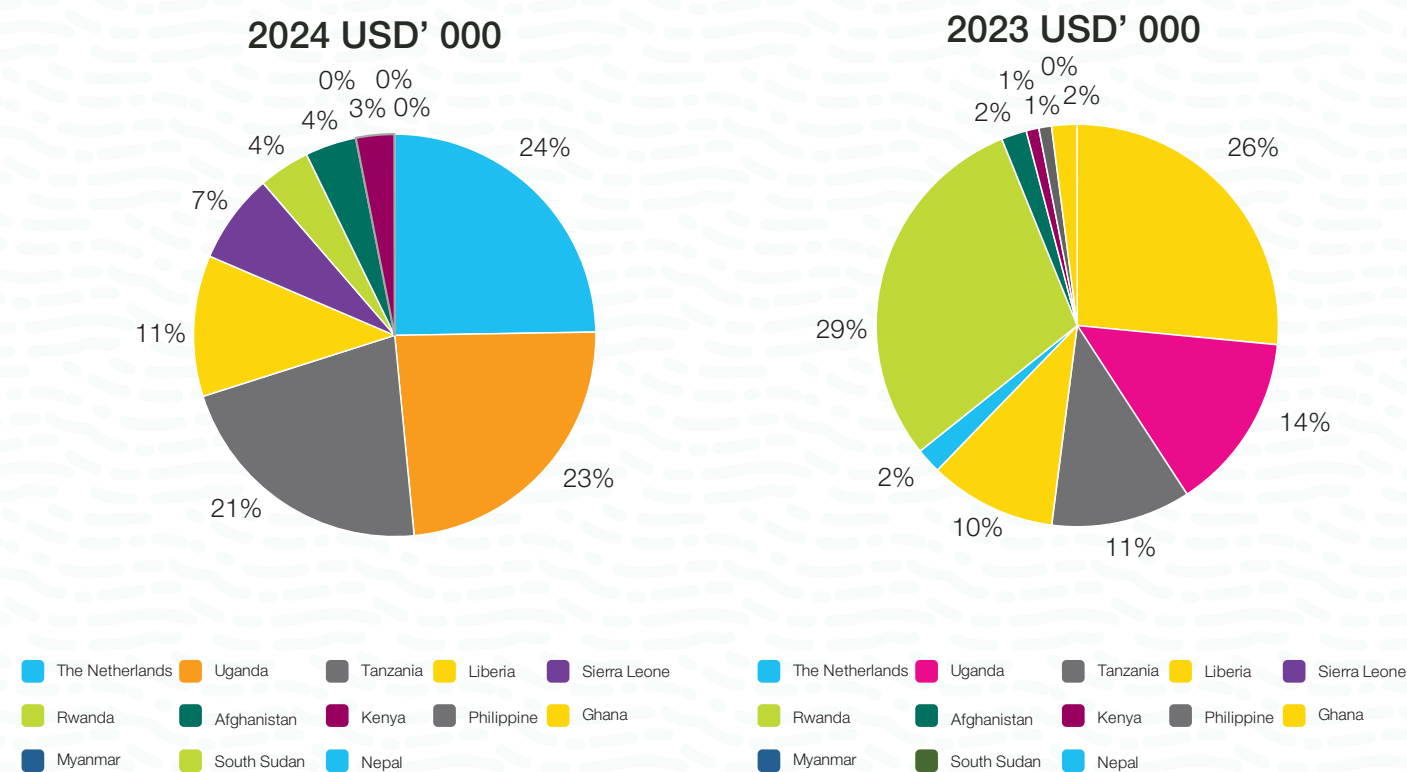


Financial Highlights

GRANT INCOME BY COUNTRY	2024	2023
The Netherlands	17,108,048	14,659,739
Uganda	16,015,876	14,315,530
Tanzania	14,445,818	7,727,337
Liberia	7,487,688	5,854,978
Sierra Leone	5,265,177	5,251,751
Rwanda	3,020,031	1,195,782
Afghanistan	2,571,806	16,163,377
Kenya	2,095,396	1,316,938
Philippines	1,249,590	1,180,082
Ghana	442,026	506,925
Myanmar	258,628	675,211
South Sudan	105,486	1,221,210
Nepal	-	762
Total Grant income	70,065,571	70,069,624

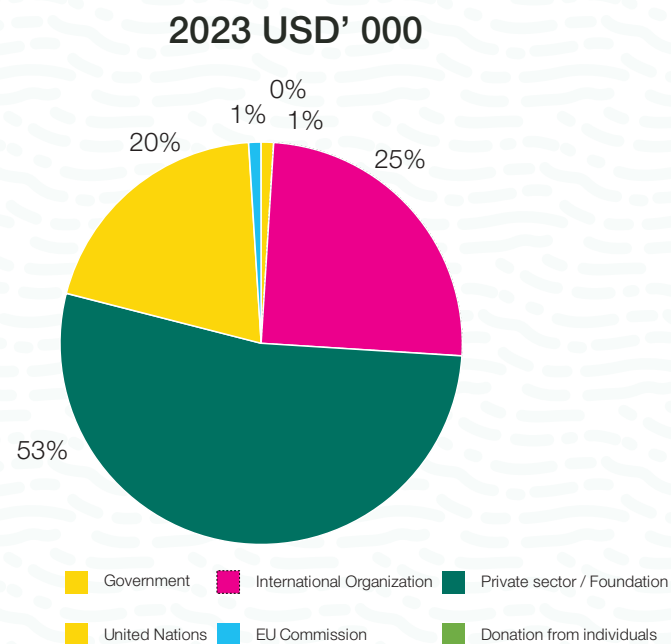
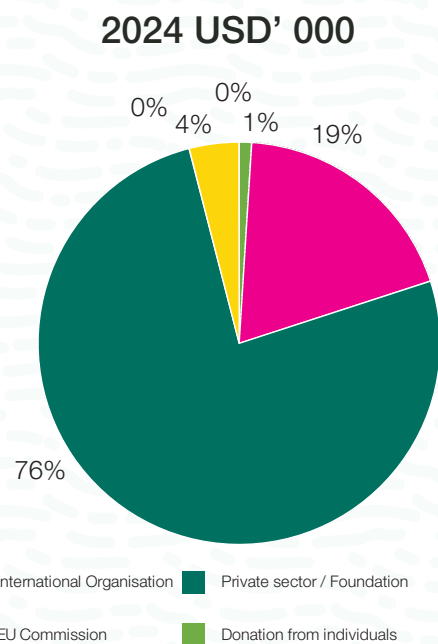
GRANT INCOME BY DONOR TYPE	2024	2023
Government	822,002	861,453
International Organisation	13,515,858	17,426,817
Private sector / Foundation	52,899,085	37,014,342
United Nations	2,776,792	13,863,245
EU Commission	41,689	887,490
Donation from individuals	10,145	16,277
Total	70,065,571	70,069,624

CONTRIBUTION TO GOVERNMENT EXCHEQUER	2024	2023
Corporate Income Tax	4,671,020	8,301,946
Personal Income Tax plus social contribution	15,528,581	13,420,758
Withholding Tax	4,521,973	5,726,004
Total	24,721,574	27,448,708



SERVICE CHARGE BY COUNTRY	2024	2023
Uganda	25,684,892	22,785,796
Tanzania	41,333,361	37,786,512
Sierra Leone	6,706,922	5,193,443
Myanmar	8,061,541	8,294,134
Liberia	9,828,376	7,897,309
Rwanda	1,879,992	1,467,618
Ghana	368,372	7,070
	93,863,456	83,431,883

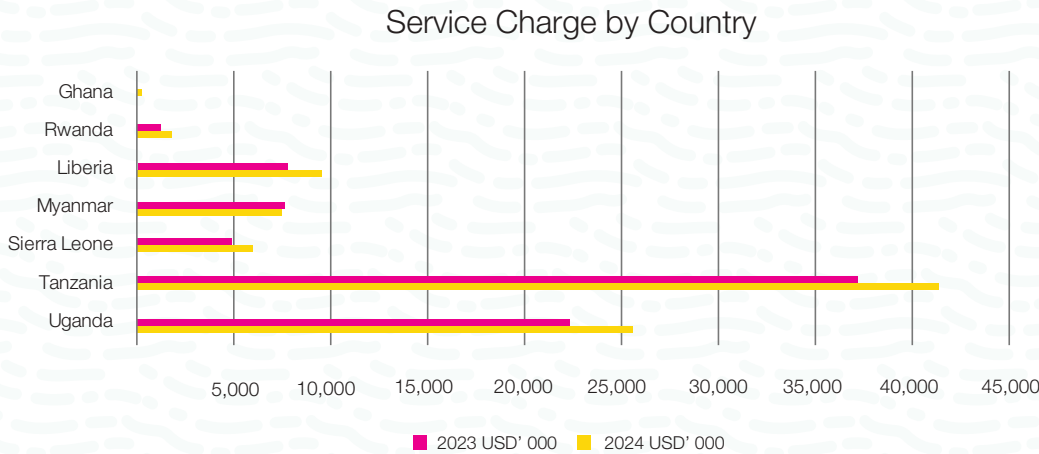
PROGRAM EXPENSES	2024	2023
Microfinance	108,004,487	92,451,754
Social enterprise	1,343,521	1,871,425
Education	1,838,594	5,751,987
ECD	816,321	2,197,146
Health	1,385,396	1,692,699
AFSL	1,415,257	2,194,122
Youth Empowerment	1,801,283	1,378,503
UPGI	11,011,232	8,038,285
AIM	37,433,415	23,816,271
Others	10,447,527	20,419,750
Secretariat cost	15,176,929	14,548,561
	190,673,961	174,360,504



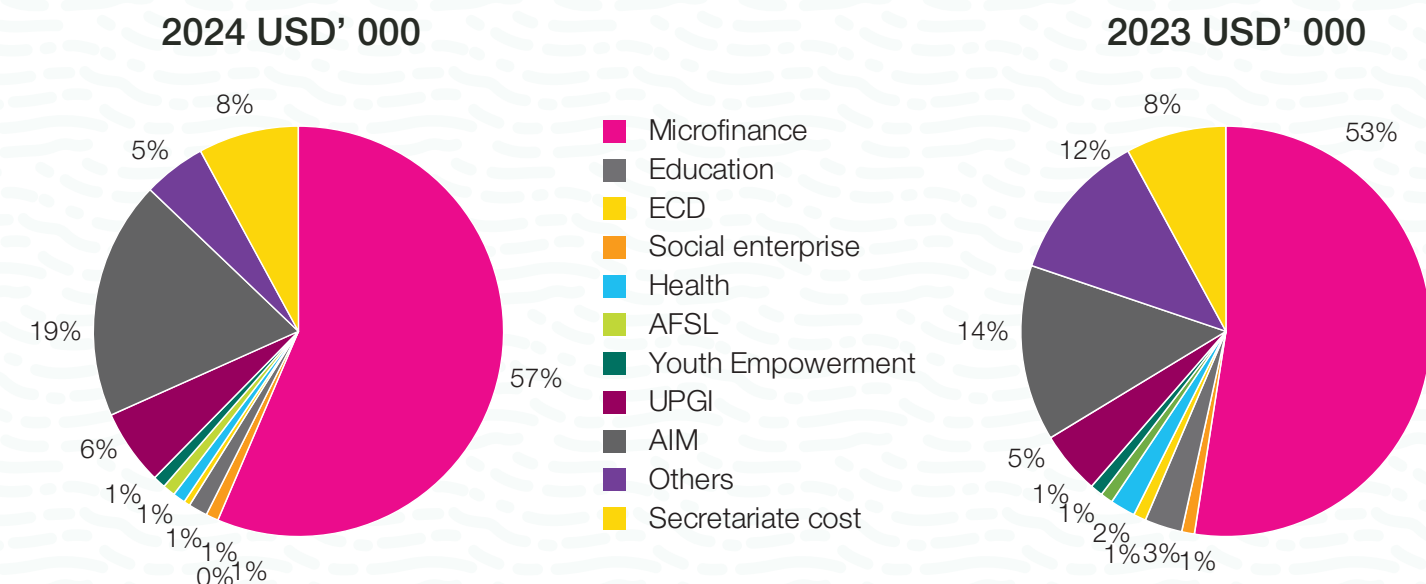
GRANT INCOME BY COUNTRY		
COUNTRY	2024 USD' 000	2023 USD' 000
The Netherlands	17,108	14,660
Uganda	16,016	14,316
Tanzania	14,446	7,727
Liberia	7,488	5,855
Sierra Leone	5,265	5,252
Rwanda	3,020	1,196
Afghanistan	2,572	16,163
Kenya	2,095	1,317
Ghana	1,250	1,180
Philippines	442	507
Myanmar	259	675
South Sudan	105	1,221
Nepal	-	1
Total Grant income	70,066	70,070

GRANT INCOME BY DONOR TYPE		
DONOR TYPE	2024 USD' 000	2023 USD' 000
Government	822	861
International Organisation	13,516	17,427
Private sector / Foundation	52,899	37,014
United Nations	2,777	13,863
EU Commission	42	887
Donation from individuals	10	16
Total	70,066	70,070

CONTRIBUTION TO GOVERNMENT EXCHEQUER		
Particulars	2024 USD' 000	2023 USD' 000
Corporate Income Tax	4,671	8,302
Personal Income Tax plus social contribution	15,529	13,421
Withholding Tax	4,522	5,726
Total	24,722	27,449



SERVICE CHARGE BY COUNTRY	2024	2023
COUNTRY	2024 USD' 000	2023 USD' 000
Uganda	25,684	22,786
Tanzania	41,333	37,787
Sierra Leone	6,707	5,193
Myanmar	8,062	8,294
Liberia	9,828	7,897
Rwanda	1,880	1,468
Ghana	368	7
Total	93,863	83,432



PROGRAMME EXPENSES	2024 USD'000	2023 USD'000
Microfinance	108,004	92,452
Social enterprise	1,344	1,871
Education	1,839	5,752
ECD	816	2,197
Health	1,385	1,693
AFSL	1,415	2,194
Youth Empowerment	1,801	1,379
UPGI	11,011	8,038
AIM	37,433	2,381
Others	10,448	20,420
Secretariat cost	15,177	14,549
Total	190,673	152,926

Stichting BRAC International

Zuid-Hollandlaan 7
2596 AL Den Haag
Netherlands

E: info.bracinternational@brac.net
W: www.bracinternational.org

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