



## BRAC INTERNATIONAL MICROFINANCE

Following decades of experience and insight in delivering financial services to populations living in poverty in Bangladesh, BRAC first expanded its microfinance operations internationally in 2002 and now operates in eight countries in Asia and Africa.

**Our mission is to provide a range of financial services responsibly to people at the bottom of the pyramid. We particularly focus on women living in poverty in rural and hard-to-reach areas, to create self employment opportunities, build financial resilience, and harness women's entrepreneurial spirit by empowering them economically.**

We provide inclusive and convenient loan and savings products tailored to local needs. Our core offer is a collateral-free, group-based microloan for women, bringing 15–25 community members together to access credit, build trust, and strengthen financial skills. Pre-disbursement orientation and financial, digital and life skills training help women grow their businesses, improve their livelihoods, and manage household challenges. For those with larger ambitions, we offer small enterprise loans, while our agrifinance product supports rural women farmers to boost yields and adopt better practices.

BRAC believes that sustainable, large-scale change must unite both economic and social development. Since we started microfinance activities in Bangladesh in 1974, microfinance has been an integral part of BRAC's holistic approach to development, equipping people with the tools to invest in themselves, their families, and their communities.



### OUR IMPACT

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

**97%** of clients earned more

**92%** of clients saved more

**95%** of clients managed their finances better

**78%** of clients spent more on children's education

These five results represent BI MF's social impact focus areas. They are measured annually in the Impact Survey conducted by 60 Decibels using Lean Data<sup>SM</sup> methodology in six of our operating countries. In 2024 a total of 1,929 clients were surveyed, all of whom were women.

### OUR APPROACH

Distinctive, localised and rooted in BRAC's integrated programmes

#### Socially driven



We deliver financial services in a way that is transparent, fair, and safe.

#### Inclusive financial services



We offer inclusive, accessible, and convenient loan and savings products tailored to the needs of the local community.

#### Empowering women



We primarily focus on providing access to financial services for women enabling them to become financially independent and improve the quality of life for their families.

#### Digital Innovation



We aspire to responsibly leverage technology to improve operational efficiency, grow our outreach and enhance client experience.

#### Holistic approach



We complement our microfinance services with our social development programmes, amplifying our mission.

### ABOUT BRAC AND BRAC INTERNATIONAL

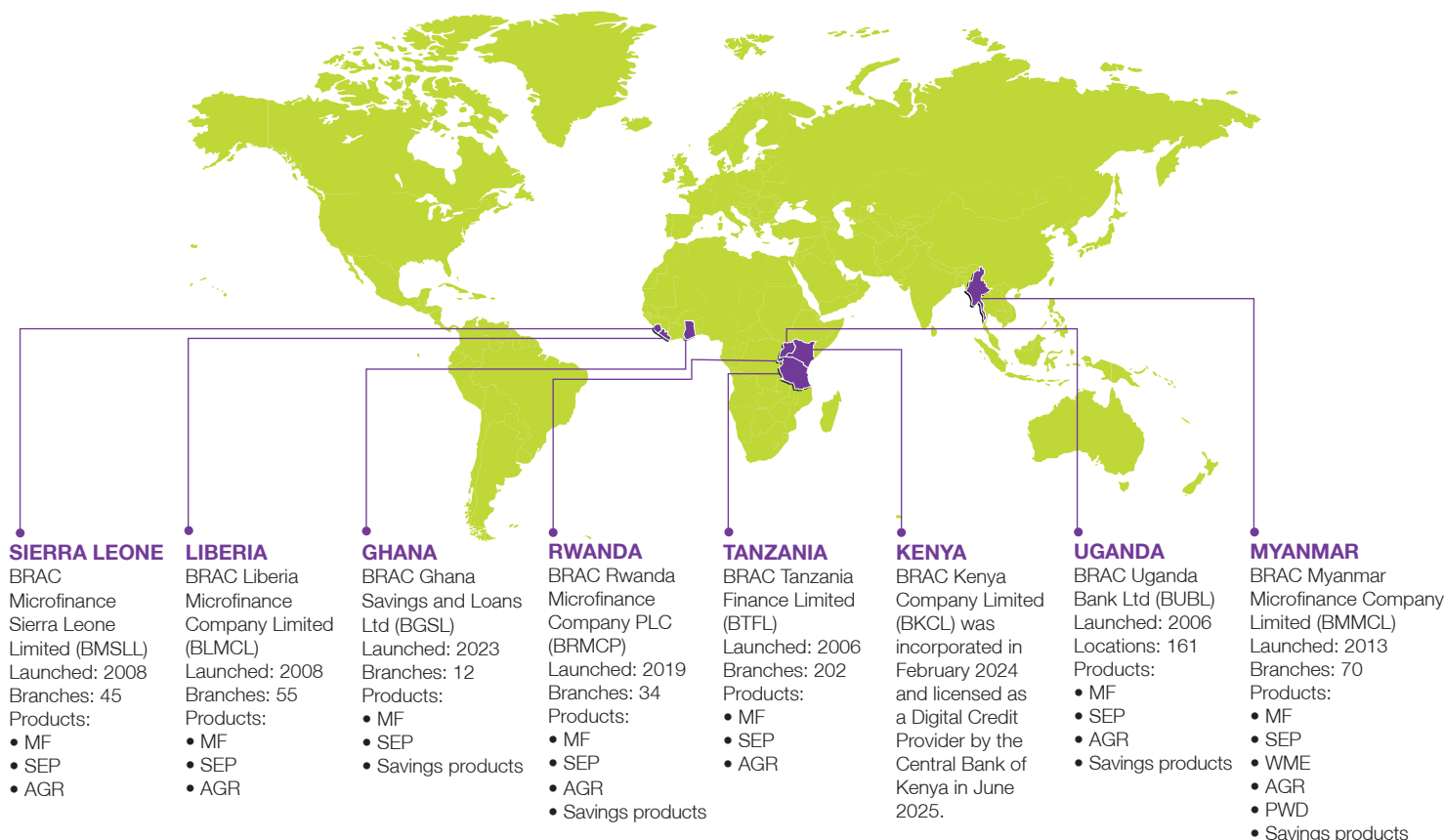
BRAC is an international development organisation founded in Bangladesh in 1972 that partners with over 145 million people living with inequality and poverty globally to create sustainable opportunities to realise potential. BRAC is born and proven in the south, and has become a world leader in developing and implementing cost-effective, evidence-based programmes at scale, with a particular focus on communities in marginalised, extremely poor or post-disaster settings across Asia and Africa.

Stichting BRAC International, a non-profit foundation formed in the Netherlands in 2009, governs all BRAC's entities outside Bangladesh with an objective to engage in charitable and social welfare activities in any country of the world.

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

## WHERE WE WORK

Each microfinance company of BRAC International Microfinance is registered as a separate legal entity and uniquely positioned to serve their markets. Our institutions in Ghana, Myanmar, Rwanda and Uganda are deposit taking.



**AGR:** Agriculture loans for smallholder farmers **MF:** Microfinance group loans for women **PWD:** Inclusive financing for persons with disabilities  
**SEP:** Small enterprise loans **WME:** Microenterprise loans for women

### OUR REACH



Data as at December 2025

<sup>1</sup>People living below \$5.5 a day

<sup>2</sup>Based on a sample of our clients in a third-party study in 2024

### SELINA'S MISSION

Selina Karoli Fissoo has been a client of BRAC Tanzania Finance Ltd. for the last fifteen years.

In 2011, she gathered a group of women from her neighbourhood in Arusha, Tanzania, so they could receive basic financial literacy training and receive loans from BRAC. With her first loan of TZS 150,000 (USD 70), she opened a small kiosk to sell grocery items near her home.

When her husband passed away, Selina persevered and managed to bring her business back to life. She applied for a bigger loan each time and with dedication and hard work, she was able to turn the small kiosk into a big retail store and also built a few rooms in her compound for rent.

Today, Selina is a very successful businesswoman. Alongside her shop and house rental income, she also earns decent profits from poultry farming and selling milk to her neighbours and nearby restaurants. Her current loan with BRAC is over TZS 2.5 million (USD 1200).

"I am a fighter and I work hard. I am a single mother who has managed to ensure my children are educated. I have managed to provide for my family and give them a better life," said a confident Selina.



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