

2002 Institutional Action Plan for Practitioners in Developing Countries

Name of Institution (please print): BRAC

Country: Bangladesh

	Strategic Objective	As of 31 December 2000 (actual)	As of 31 December 2001 (actual)	By 31 December 2002 (proposed)	By December 2005 (proposed)
1	Total number of active clients (clients who currently have a loan)	3 million	3.1 million	3.5 million	5 million
2a	Total number of active clients who were among the poorest* when they received their first loan	1.6 million	1.66 million	1.90 million	2.75 million
2b	What poverty measurement tool was used to determine Number 2a (e.g., estimate, CASHPOR House Index [†] , Participatory Wealth Ranking, CGAP Poverty Assessment Tool, other)	Cost of basic needs approach	Cost of basic needs approach	Cost of basic needs approach	Cost of basic needs approach
2c	Percent of Number 2a, above, who are female	100%	100%	100%	100%
3	Average first loan per borrower (in US\$)	76 US\$	81 US\$	85 US\$	110 US\$
4	Total number of active savers	3.4 million	3.8 million	4.1 million	6 million
5	Average savings per saver (in US\$)	21 US\$	21 US\$	22 US\$	25 US\$
6a	Number of clients who were among the poorest when they took their first loan and have now crossed the poverty line.	18%	19%	20%	25%
6b	What impact measurement tool was used to measure Number 6a (e.g. AIMS, estimate, other)	Survey method is adopted for collecting data. Analysis of panel data gives us the result	Survey method is adopted for collecting data. Analysis of panel data gives us the result	Survey method is adopted for collecting data. Analysis of panel data gives us the result	Survey method is adopted for collecting data. Analysis of panel data gives us the result

* "Poorest" in developing countries refers to families whose income is in the bottom 50 percent of the population living below their country's poverty line.

[†] For more information on Participatory Wealth Ranking and the CASHPOR House Index visit our website at <http://www.microcreditsummit.org/newsletter/best6.htm>

2002 Institutional Action Plan for Practitioners in Developing Countries

Name of Institution (please print): BRAC

Country: Bangladesh

	Strategic Objective	As of 31 December 2000 (actual)	As of 31 December 2001 (actual)	By 31 December 2002 (proposed)	By December 2005 (proposed)
7	Financial services, in addition to credit and savings, offered to clients who were among the poorest at the time of their first loan. (For example: life insurance, health insurance, pension plans, etc.)	After the death of a borrower Tk. 5,000 (\$100) is given to his/her successor and any outstanding loan is written off. In the case of natural disasters, BRAC compensates for the members' assets. Free annual medical check-up.	After the death of a borrower Tk. 5,000 (\$100) is given to his/her successor and any outstanding loan is written off. In the case of natural disasters, BRAC compensates for the members' assets. Free annual medical check-up.	After the death of a borrower Tk. 5,000 (\$100) is given to his/her successor and any outstanding loan is written off. In the case of natural disasters, BRAC compensates for the members' assets. Free annual medical check-up.	After the death of a borrower Tk. 5,000 (\$100) is given to his/her successor and any outstanding loan is written off. In the case of natural disasters, BRAC compensates for the members' assets. Free annual medical check-up.
8	Business development services offered to clients who were among the poorest at the time of their first loan. (For example: training, on-site technical assistance, marketing assistance, etc.)	1. Training a. V.O & Credit Mgt b. Human rights & Legal awareness education c. Planning & mgt of agriculture & social forestry; poultry & livestock; fisheries, sericulture, restaurants & grocery shops; essential healthcare 2. Technical assistance to borrowers 3. Marketing Assistance	1. Training a. V.O & Credit Mgt b. Human rights & Legal awareness education c. Planning & mgt of agriculture & social forestry; poultry & livestock; fisheries, sericulture, restaurants & grocery shops; essential healthcare 2. Technical assistance to borrowers 3. Marketing Assistance	1. Training a. V.O & Credit Mgt b. Human rights & Legal awareness education c. Planning & mgt of agriculture & social forestry; poultry & livestock; fisheries, sericulture, restaurants & grocery shops; essential healthcare 2. Technical assistance to borrowers 3. Marketing Assistance	1. Training a. V.O & Credit Mgt b. Human rights & Legal awareness education c. Planning & mgt of agriculture & social forestry; poultry & livestock; fisheries, sericulture, restaurants & grocery shops; essential healthcare 2. Technical assistance to borrowers 3. Marketing Assistance
9	Percent financial self-sufficiency: (What percent of your operating and financial expenses are you covering with income from interest and fees?)	111%	112%	115%	125%