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BRAC South Sudan

South Sudan

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4

September 11, 2011

As part of an ongoing effort to fully migrate risk ratings to our new and enhanced risk rating system, Kiva has conducted a

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Lending to the working poor through Kiva involves risk of principal loss. Kiva does not guarantee repayment nor do we offer a financial return on your loan.

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re-assessment of the level of risk posed by this institution.

During this re-assessment, our analysts were able to gather updated operational and financial information about the institution, as well as speak with key members of the staff.

The information gathered during this process, together with the Kiva's new risk rating system and half-star support, has led us to revise BRAC South Sudan's risk rating from 3 to 2 stars. The analysts have found that BRAC South Sudan's risk variables, reviewed in the new risk rating model, were most representative of a 2-Star rating.

We have prepared a blog post with more information on Kiva's new and enhanced risk rating system, along with a chart showing the relative magnitude of the overall changes for Kiva's portfolio. To view that, please go here: <http://www.kiva.org/updates/kiva/2011/09/07/kiva-risk-ratings-now-with-half-stars.html>.

BRAC South Sudan has been informed of our analysts' findings and their corresponding change in rating.

Original Partner Description

In pursuance of the principle of south-south partnership, BRAC was registered as an NGO in southern Sudan in November 2006 and begun development activities from January 2007. The organization has already started Microfinance, IGVGDP (Income Generation for Vulnerable Group Development Program) and Health programs in the country.

Microfinance:

BRAC Southern Sudan microfinance is in its nascent stage



This field partner possesses these important
[Social Performance Strengths:](#)

[Anti-Poverty Focus](#)

[Vulnerable Group Focus](#)

| | |
|---|--------------------|
| Field Partner: | BRAC South Sudan |
| Field Partner Due Diligence Type: | Full Due Diligence |
| Field Partner Risk Rating: | |
| Time on Kiva: | 46 months |
| Kiva Entrepreneurs: | 4391 |
| Total Loans: | \$1,379,075 |
| Interest & Fees are Charged | Yes |
| Portfolio Yield: | 88.00% |
| Profitability (Return on Assets): | -7.7% |
| Average Loan Size (% of Per Capita Income): | 13.92% |
| Delinquency Rate: | 3.47% |
| Loans at Risk Rate: | 4.86% |
| Default Rate: | 0.00% |

with a network of six branches in the Juba area. However, it has already mobilized 4,000 poor women into 220 groups and disbursed loans to over 3,000 women borrowers with a cumulative disbursement close to \$0.8 million. The initial experiences in Southern Sudan suggest that microfinance opportunities and needs are substantial. Microfinance can play a powerful role in building sustainable peace and stability in Southern Sudan by supporting self-employment in the informal economy which supports the majority of the poor.

Program Objectives:

The overall objective of the program is to significantly contribute to the reduction of poverty, create employment opportunities and enhance the rural incomes of the rural poor.

The immediate objectives are:

To increase access to credit for poor households.
To strengthen the institutional structures at all levels for an efficient and effective management of the credit system.

BRAC Southern Sudan currently operates a network of 6 Branches of microfinance in and around Juba and, by December 2007, the program had the underlined performance;

- No. of Branch offices: 6
- No of Groups formed: 221
- No. of Members: 4,772
- Savings: US \$81,806
- Loan Disbursement: US \$810,100
- No of borrowers: 3,455
- Repayment: US \$417,972


Currency Exchange

Loss Rate: 0.02%

[See all loans from this field partner >>](#)

KIVA FUNDRAISING STATUS

Fundraising Status Active

[See all fundraising loans from this field partner >>](#) 

OTHER INFORMATION SOURCES

| | |
|----------------------------|----------------------------------|
| <u>MIX Profile</u> | View MIX Profile |
| <u>Network Affiliation</u> | BRAC |
| <u>Social Performance</u> | |
| <u>Reporting Level</u> | Not reporting |
| <u>Client Protection</u> | |
| <u>Principles</u> | Endorsed |
| <u>Field Partner</u> | |
| <u>Website</u> | View Website |
| <u>Email Contact</u> | None |

- Loans outstanding: US \$554,148

The recovery rate is 100%

The Microfinance Program targets the poor, particularly women, and the program is due to expand to other states of southern Sudan in 2008.

BRAC Southern Sudan Health Program:

The prime objective of BRAC Health program in southern Sudan is to reduce the mortality and morbidity rates under-5 year children and woman of child bearing age. The program also emphasizes prevention from death from some communicable diseases like Malaria, TB, HIV/AIDS and provides technical support to the community for access to safe drinking water and to ensure clean, disease free hygienic environment. Immunisation against eight lethal, but preventable, diseases for infants and tetanus for woman of reproductive period is another field where BRAC Health Program intends to provide its relentless efforts in the form of motivating and mobilizing the society. The program will raise consciousness among people against the hazards of population explosion through counseling about family planning measures, embracing of family planning methods and referral to Government and clinic facilities for surgical sterilization.

In view of the above, BRAC Health Program in southern Sudan, has recruited necessary staff for existing six branch offices in and around Juba.

Income Generation for Vulnerable Group Development Program.(IGVGDP)

This project intends to target households headed by widows

BRAC SOUTH SUDAN'S MISSION STATEMENT:

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 programs that enable men and women to realize their potential.

WHY KIVA WORKS WITH BRAC SOUTH SUDAN:

To push the frontier of access to financial services (?)

In post-conflict South Sudan, a large part of BRAC South Sudan's microfinance program is targeted towards returning war refugees. Due to civil war, there are huge numbers of widows, most of whom lack confidence, capital, skills in income-earning activities, and opportunities for financial access. Kiva supports BRAC South Sudan in providing these women access to savings and credit facilities, through its Income Generation for Vulnerable Group Development Program (IGVGDP). In addition to microlending, BRAC South Sudan manages health and education programs in the country,

and are taking care of children/ Orphans.

There are no statistics on the number of widows in southern Sudan but it is worth noting that, due to civil war, there are huge numbers of widows in Southern Sudan with most of them coming to settle down in and around Juba to find a living. They lack skills in income earning activities, confidence, capital and opportunities to get access to financial institutions for borrowing. These widows face tremendous pressures in maintaining families and the children with no daily meals and limited access to schools and health care. Moreover, it is not possible for them to get access to land for cultivation due to the scarcity of capital in and around Juba. BRAC southern Sudan will initially focus on 500 widows, identifying and organizing them, finding out their interests and prior experiences in income earning activities, providing them necessary trainings, supplying inputs, following up the progress of activities and providing them access to savings and credit facilities from BRAC micro finance program. BRAC Southern Sudan is partnering with CGAP and WFP to implement this program in Central Equatoria and will expand to other states if the program succeeds.

Program expansion in southern Sudan:

BRAC started expanding micro finance program in Western Equatoria, Eastern Equatoria and Lakes states and plans to set up new branch offices in Warab, Jonglie and Upper Nile states within 2008. The organization also plans to implement a comprehensive education program to provide training on mathematics and science teaching to the government and non government primary and secondary school teachers, running non formal education program for out of school children (especially girls), pre primary education for the

focusing on comprehensive services for their clients. BRAC South Sudan also manages UNDP's Sudan Recovery Fund, implementing 2.5 million dollars worth of small grants to make quick returns for the community.

children of 5 to 6 years old before entering in to formal education, and adolescent development programs to equip adolescent girls with life skills knowledge and income earning skills. BRAC Southern Sudan is to set up a training center in Juba which will provide capacity building services not only to BRAC staff but will serve other NGO's and government. BRAC Southern Sudan is also designing programs on agriculture and live stock development.

Staff position:

The current staff position of BRAC Southern Sudan is 41, out of them 3 are from Bangladesh, rest are recruited locally. The national staffs undergo trainings from BRAC before taking up responsibilities.

Repayment Performance on Kiva



| | This Field Partner | All Kiva Partners |
|---|--------------------|-------------------|
| Start Date On Kiva | Mar 1, 2008 | Oct 12, 2005 |
| + Total Loans | \$1,379,075 | \$270,119,575 |
| + Delinquency Rate | 3.47% | 3.65% |
| + Default Rate | 0.00% | 1.09% |
| + Currency Exchange Loss Rate | 0.02% | 0.00% |
| + Refund Rate | 0.14% | 1.28% |

Loan Characteristics On Kiva



| | This Field Partner | All Kiva Partners |
|---|--------------------|-------------------|
| Loans To Women Entrepreneurs | 99.95% | 75.11% |
| + Average Loan Size | \$315 | \$386 |
| + Average Time To Fund A Loan | 0.58 days | 3.78 days |
| Average Loan Term | 9.6 months | 9.25 months |

Journaling Performance on Kiva



| | This Field Partner | All Kiva Partners |
|---|--------------------|-------------------|
| Total Journals | 394 | 127,533 |
| Journaling Rate | 12.54% | 39.59% |
| Average Number Of Comments Per Journal | 0.15 | 0.17 |
| Average Number Of Recommendations Per Journal | 6.00 | 4.34 |

Borrowing Cost Comparison (based on 2009 data)



| | This Field Partner | Median for MFI Peers in Country | All Kiva Partners |
|--|--------------------|---------------------------------|-------------------|
| Average Interest Rate and Fees Borrowers Pay (Portfolio Yield) | 88.00% | N/A | 36.26% |
| Average Partner Return On Assets (Average Profitability) | -7.7% | N/A | -1.42% |
| Average Loan Size (% of Per Capita Income) | 13.92% | N/A | 43.57% |

Country Fast Facts





| | |
|--|---|
| <u>Country:</u> | South Sudan |
| <u>Capital:</u> | Juba |
| <u>Official Language:</u> | English, Arabic (Juba Arabic), and over 400 regional dialects including Nubian, Ta Bedawie, diverse dialects of Nilotic, Nilo-Hamitic, and Sudanic languages. |
| <u>Population:</u> | 7,997,700 |
| <u>Avg Annual Income:</u> | |
| <u>Labor Force:</u> | |
| <u>Population Below Poverty Line:</u> | 90% |
| <u>Literacy Rate:</u> | 24% |
| <u>Infant Mortality Rate (per 1000):</u> | 150 deaths |
| <u>Life Expectancy:</u> | 42 years |

Field Partner Staff

BRAC Southern Sudan