



# Annual Review **2021**



WE **OVERCOME POVERTY** BY DELIVERING **SUSTAINABLE** AND **SCALABLE SOLUTIONS**



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# ABOUT US

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WE DELIVER  
SUSTAINABLE  
SOLUTIONS THAT  
TARGET INEQUALITY  
AND POVERTY  
THROUGH SOCIAL  
BUSINESS,  
MICROFINANCE  
AND EDUCATION.

## WHO WE ARE

Dana Asia is a registered not-for-profit organisation in Australia, Singapore and the Philippines, operating in South East Asia. Dana Asia works to source funds to be given in grants for the development of projects and activities in target communities, working with local partners to inspire and fund the creation and scaling of viable social business and educational activity aimed at lifting people away from poverty.



## MESSAGE FROM THE CHAIR & CEO

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MR. DAVID LANDERS  
DANA ASIA CHAIR



MR. DUNCAN POWER  
DANA ASIA CEO

**This year has been one of unprecedented challenges and tragedies. The prolonged closure of international borders has had a terrible effect on the world's poorest citizens and, while much of the attention around the world has been diverted internally, the plight of those most in need in the developing world has been largely overlooked. The World Bank estimates the COVID-19 pandemic will push 150 million people into poverty this year. Not only will the pandemic cause mass devastation through loss of life, it will also result in wider social issues that must be urgently addressed as the world lifts itself out of the current crisis.**

As we contemplate the 'new norm' in a COVID-recovering world, we also face the great challenge of climate change. The progress made in poverty eradication throughout the past 30 years has hit an almighty roadblock due to the catastrophic effects of COVID-19, which will be compounded by global warming and extreme weather conditions, resulting

in reduced agriculture yields and an increase in climate refugees.

Dana Asia works to overcome inequalities in some of South East Asia's most impoverished communities. Escalating economic inequality as a result of the pandemic threatens social sustainability, with income inequality growing due to higher rates of underemployment. Education inequalities have been exaggerated by reduced access to education, particularly for low-income students, and ongoing disruption to schooling will have long-term effects on limiting further education and formal work opportunities for young people.

In light of the above, we have made the conscious decision to highlight sustainability at the heart of our charitable objective to alleviate poverty. Our mission for the coming years is to work towards the United Nation's Sustainable Development Goals to provide those most badly affected with

the tools to rebuild their lives and prosper. Our new emphasis on environmental sustainability will see us working proactively with the world's poorest communities so they too can become environmental warriors by reducing their reliance on single-use plastics, recycling their waste and promoting sustainable agricultural practices.

Finally, we strive towards good governance. Throughout the next year, Dana Asia will continue to practice the highest international levels of robustness to ensure we maximise our effectiveness in delivering life-changing solutions to achieve zero poverty. The empowerment of women and girls – by addressing the root causes of inequality of economic opportunity and education – is paramount.

During the past year, 90% of all funds received by the Dana Asia Group were used on projects in-country, and we are looking forward to raising more funds to scale our impact in the coming year.



## OUR VISION

Dana Asia aspires to overcome poverty by delivering sustainable and scalable solutions that empower the most disadvantaged in South East Asia and the Pacific, particularly women and girls.



## OUR MISSION

Dana Asia provides funding and advises local implementation partners to enable sustainable business and community development activities in pursuit of two objectives:



To raise income levels in target communities across South East Asia and Pacific through focused, locally relevant and community-driven development of social business.



To foster sustainability and long-term impact through capacity building and empowerment of local community.

## OUR PROGRAMS

In order to meet our vision, Dana Asia channels funding and advisory services into three key program areas:



### Social Business

Turning ideas into sustainable businesses through funding and advisory services within impoverished communities for lasting solutions to poverty.



### Microfinance

Grameen-style microfinance loans targeting the poorest districts in Metro Manila, Philippines to help impoverished aspiring entrepreneurs start and grow small businesses.



### Education

Addressing education inequality through tertiary education scholarships and vocational skills training that bring opportunities to the marginalised.

# WHAT WE AIM TO DO

Our strategic framework

Poverty alleviation

Equal opportunities

Education & training

Empowerment

## SOCIAL EMPOWERMENT

Capacity building to achieve more through expert-led training in a variety of personal and professional development areas.



**ZERO POVERTY**



Clear targets

Transparent reporting

Compliance

Best-practice governance

## ECONOMIC VIABILITY

High-engagement social investment in small businesses and guidance towards viability and sustainability, while advocating for fair-trading throughout the supply chain.



## ENVIRONMENTAL SUSTAINABILITY

Taking responsibility for the environmental impact of our funded projects and promoting environmentally sustainable practices to safeguard the future of our work.

Recycling & zero waste

Renewable energy

Responsible consumption

Sustainable agriculture

**DANA ASIA IS  
WORKING TOWARDS  
10 OF THE  
UN SUSTAINABLE  
DEVELOPMENT  
GOALS**

**1 - ZERO POVERTY**

Commit US\$5 million in funding to social business & microfinance initiatives to create income-generating opportunities as a way of alleviating poverty.



**2 - ZERO HUNGER**

Establish 1,000 sustainable micro-businesses that promote enhanced food security.



**4 - QUALITY EDUCATION**

Fund 100 tertiary education scholarships to promote educational opportunities for disadvantaged students.



**5 - GENDER EQUALITY**

Balance gender inequalities in education and work by committing 90% of total funding to support women and girls.



**8 - DECENT WORK AND ECONOMIC GROWTH**

Increase opportunities for impoverished communities in decent work, supporting 3,000 microentrepreneurs to start their own businesses.



**10 - REDUCED INEQUALITIES**

Bring opportunities to 3,500 marginalised individuals and reduce education and wealth gaps in society.



**14 - LIFE BELOW WATER**

Reduce the amount of plastic waste entering water sources by introducing zero waste & recycling initiatives into 75% of all projects.



**13 - CLIMATE ACTION**

Measure the impact of our work and make adjustments to eliminate our negative impact on the environment in 100% of DA-funded projects.



**12 - RESPONSIBLE CONSUMPTION & PRODUCTION**

Actively promote responsible consumption and production through zero waste objectives to reduce food/water/plastic waste by 50% in all social business projects.



**11 - SUSTAINABLE CITIES AND COMMUNITIES**

Design projects for self-sufficiency in 15 communities to promote the importance of local and reduce reliance on large corporations by making sustainable goods affordable.



## MEET THE TEAM

Dana Asia board:



**David Landers**  
*Chair*



**Elizabeth Masamune**  
*Board Member*



**Munzurul Khan**  
*Board Member*



**Caroline Juricic**  
*Board member*

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Dana Asia executive team:

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**Duncan Power**  
*CEO*



**Lotti Fraser**  
*Director of Programs*



**Leo Alforte**  
*Director of Social Business*



**Sreykhuoch Chhenn**  
*Cambodia Projects Manager*



**Diana Seva**  
*HR & Admin Manager*



**Amanda Webb**  
*Marketing & Communications  
Advisor*



## ACTIVITIES AND ACHIEVEMENTS IN 2021

**The COVID-19 pandemic has heightened the vulnerabilities of rural and urban poor families in health, food security and livelihoods across the globe. While few countries haven't experienced struggle during this time, it is the world's poorest communities that feel the effects the hardest and will take the longest to recover.**

Since the start of the pandemic, approximately four million more people in the Philippines are living under the poverty threshold of 12,000 pesos (AU\$330) per month. Unemployment reached almost 18% at the height of the pandemic and thousands of self-employed small business owners are still unable to operate their businesses. Many have turned to bank loans to survive, loans that they are unable to pay back.

In Cambodia, the prolonged lack of tourism has left thousands without work. The country's tourism capital Siem Reap has seen an 80% drop in international tourists compared to before the pandemic. Desperate families have been forced to turn to unscrupulous

loan schemes. Cambodia has the world's highest average debt per borrower and an estimated 2.7 million microloans in a country of 3.3 million households.

In light of this, Dana Asia's work has never been more needed. Over the past year, Dana Asia has funded several programs in pursuit of its mission to empower disadvantaged communities to overcome inequality and poverty, while also funding emergency relief programs to bring urgent support to those communities most affected by the COVID-19 pandemic.



## DANA ASIA THROUGH COVID-19

The COVID-19 pandemic has had a significant impact on the developing world, particularly for those communities already living in poverty. While Dana Asia's core objectives and activities have not changed in the wake of COVID, emphasis has shifted towards improving

resilience and sustainability within the projects it currently supports, building capacity of local teams to implement and manage them, and creating more income generation opportunities for marginalised communities.

### PHASES

### CAMBODIA

### PHILIPPINES

1

#### COMPLETE

Food packages distributed to 173 families in 3 impoverished communities.

#### COMPLETE

Food packages are currently being distributed to 140 families in 5 impoverished communities.

2

#### COMPLETE

Livelihood skills training complete for 9 people in home-based vegetable growing. A community vegetable farm is being set up on KJC land that can be used by community members to grow vegetables for sale.

#### EARLY 2022

Livelihood skills training scheduled for early 2022 in various home-based small business initiatives, including mushroom and vegetable growing.

3

#### EARLY 2022

Capital grants to facilitate setup of home-based vegetable and poultry small businesses as a means of income.

#### MID 2022

Microfinance facilitating setup of home-based microenterprises as a means of income.



A photograph of three young people in Cambodia, smiling and posing together. They are wearing straw hats and lanyards. The person on the left is wearing a red and white checkered shirt. The person in the middle is wearing a black shirt with a green logo. The person on the right is wearing a beige and red striped shirt. They are all smiling and looking towards the camera.

## SOCIAL BUSINESS

Raising income levels through community-driven development of social business.

## EDUCATION

Improving access to education opportunities for marginalised students to address education inequalities.

# CAMBODIA

# CAMBODIA

## KEY IMPACT FIGURES

### 2021



**60%** increase in average annual household income for farmers.



**3** tertiary-level scholarships for the next academic year.



**85%** average survival rate of chickens to point-of-sale.



**19** students enrolled in English classes at Australian Centre for Education, Siem Reap.



**11** outgrower farms successfully in operation.



**20** farmers trained in poultry raising, disease management and biosecurity.



**4** schools received COVID-19 cleaning supplies to enable their safe reopening.



**21,000** healthy, disease-free chickens produced for sale into the local market.



**1** new breeder farm facility constructed and on target for opening in early 2022.



**AU\$83,735** total revenue for chickens grown on KJC and Outgrower farms.

## MESSAGE FROM CAMBODIA PROJECT MANAGER

**In Cambodia, Siem Reap province has felt the impact of the COVID-19 pandemic on the tourist industry. In Siem Reap town, which relies on income from tourists, many hotels and restaurants are still closed. Ninety per cent of people employed in the tourist industry are unable to work and are unable to earn an income to support their families. Many have loans to the bank that they are unable to pay back, plunging them further into poverty.**

In 2021, Dana Asia continued to support KJC Farm through a difficult year. The KJC team has worked incredibly hard to keep operations going, developing new product ideas to increase sales potential and reach new markets.

As well as poultry raising, the KJC team has completed training in vegetable growing for further diversification. We look forward to progressing this more in 2022 to give more families opportunities to earn an income through home-based vegetable gardens and poultry farms.

Dana Asia's Education program has supported 19 students from Khnao Po high school to study English at the Australian Centre for Education (ACE) in

Siem Reap. Due to COVID-19, classes have taken place online but the students have shown great dedication to their studies in the face of a challenging learning environment.

Next year, Dana Asia will support another group of students to attend ACE, as well as three university scholars.

Despite the challenges of 2021, we look towards 2022 with hope. The Cambodian government has set plans to reopen the country to tourists, giving us hope that the restaurant and hotel market will start to improve. In line with this, we plan to open a KJC store in Siem Reap town as a hub to sell chicken and vegetable products. More outgrower farmers will be supported and more students will have an opportunity to study, scaling the impact of all Dana Asia programs in Cambodia.



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**MS. CHHENN SREYKHUOCH**  
**CAMBODIA PROJECT MANAGER**





# KJC FARM

CAMBODIA  
POULTRY SOCIAL BUSINESS

## STRATEGIC PRIORITY

Social business chicken farm in Siem Reap, Cambodia offering training and employment opportunities in poultry farming within impoverished rural communities.

## PROJECT SDGs



## KEY ACTIVITIES



**Training of rural farmers on KJC Farm in poultry care, biosecurity and disease management.**



**Construction of the Breeder Farm facility to become the source of eggs for KJC Farm and outgrower farms.**



**Diversification of KJC Farm products, such as chicken parts and pre-packaged products to increase sales potential in the market.**

## 2021 update

Dana Asia continues to support KJC Farm, a social business chicken farm in Siem Reap, Cambodia. The past year has seen continued struggles with a reduced market for chicken sales with the tourist industry at a standstill since the start of the COVID-19 pandemic. In order to keep the farm afloat, cost reductions were made over the year and the team has worked hard to diversify product offerings for new potential revenue streams.

This year, Dana Asia completed construction of a new Breeder farm facility, which will soon produce healthy chicks to supply to KJC Farm and outgrower farms to reduce costs and improve overall financial sustainability.



## 2021 UPDATE

Dana Asia's outgrower program trains rural farmers in poultry rearing and business management and offers funding opportunities to enable them to become small business owners, rearing chickens in their own backyards for vital income to support their families.

The past year has seen expansion of the outgrower project from 6 to 11 outgrower farms. The lack of tourists has meant a reduced market for chicken, meaning expansion of the project has been slower than originally planned to ensure the supply of chickens met the market demand.

The outgrower training program went through developments this year to improve biosecurity in particular. Improved survival rates to point-of-sale has meant that all 11 of the outgrower farmers are able to successfully increase their annual household income by an average of 60%.

# OUTGROWER

CAMBODIA  
POULTRY SOCIAL BUSINESS

## STRATEGIC PRIORITY

Equipping impoverished rural farmers in Siem Reap with the skills and resources to become successful microentrepreneurs.

## KEY ACTIVITIES



Construction of 6 new outgrower farms as small business ventures for impoverished farmers, bringing the total to 11.



Training of 11 farmers in poultry raising and business management.



Formation of a specialised Outgrower team to train, monitor and mentor farmers.

## PROJECT SDGs



# MEET OUTGROWER FARMER LET PENH

## CASE STUDY



**Forty-nine year old Let Penh lives with her husband in Trapang Thom village, some 20km from Siem Reap town in northwestern Cambodia. Prior to joining the Outgrower project, Let and her husband worked at the local dumpsite collecting plastic, cans, metal and other items they could sell for recycling. Between them, they were able to earn about A\$1,160 per year performing this dangerous, back-breaking work. On such a low income, the couple lived very much hand-to-mouth and had no funds to cover unforeseen expenses such as medical costs in case of illness or injury.**

Let was introduced to the Outgrower project when Dana Asia's project team visited the dumpsite to speak to the workers about the opportunities for

training at the organisation's KJC Farm. She was immediately interested in joining the scheme to have the opportunity to learn new skills and gain a second income stream to alleviate some of the financial pressure on her family.

Construction of an Outgrower shed commenced on Let's land in September 2020 and she began the comprehensive training program at KJC Farm. Let passed the training with flying colours and was given her first batch of 250 chickens at the end of November 2020. With close monitoring and support from the Outgrower team, Let achieved excellent results with her first batch of chicks. Her attentiveness to biosecurity and careful flock monitoring ensured only eight chickens died before they reached maturity, meaning a good number were available for sale to the local market. At the end of the initial 80-day cycle, Let was delighted to achieve a net income of US\$350. The extra income she earns by being a part of the Outgrower project goes towards essential healthcare for herself and her husband.

Let is a shining example of how the model can really work and truly makes a long-

term, sustainable difference in people's lives. The team at Dana Asia hopes that in the future she will become a mentor for other Outgrower farmers to inspire more individuals to join the project and help upscale its extraordinary impact.







# SCHOLARSHIPS

CAMBODIA  
EDUCATION

## STRATEGIC PRIORITY

Increasing access to quality education opportunities for financially disadvantaged students living in remote communities in Cambodia.

## PROJECT SDGs



## KEY ACTIVITIES



**Funding of scholarships** for high school graduates from financially disadvantaged backgrounds to attend English classes.



**Provision of COVID-19 cleaning supplies** to rural primary and high schools to enable safe reopening during the pandemic.



**Development of a university scholarship program** to give rural students an opportunity to attend university.

## 2021 update

In 2021, Dana Asia has continued to support Khnao Po High School, a rural high school in Siem Reap province. With COVID-19 restrictions remaining in place for much of the year, classes have continued online, which has presented some challenges for students with limited internet connectivity. Towards the end of the year, the school reopened for Grades 9 and 12 students to take their final exams, and Dana Asia facilitated safe reopening by providing cleaning materials and other COVID-19 prevention supplies.

This year, Dana Asia launched a new scholarship program to give graduating Grade 12 students the opportunity to study English at the Australian Centre for Education in Siem Reap. With tourism being such a key industry in Cambodia, English is an essential skill in work and life. These scholarships bring equal opportunities for low-income students to access further study and help prepare them for future work.

Next year, we will take these scholarships to the next level with the launch of our first university-level scholarships.

# MEET SCHOLARSHIP STUDENT SEIYA MEAN

## CASE STUDY



**Seiya Mean is 18 years old and lives with her grandmother and mother in a remote rural community in Siem Reap province, Cambodia. Her father passed away when she was young and she has no siblings. Her mother is the sole income earner and she earns a small living growing rice.**

Rice farming is getting increasingly difficult due to changes in climate bringing more extreme droughts and rain spells. Having only a small farm area and unreliable harvests, she earns just AU\$140 per month. With this household income, the family can barely afford enough food to sustain themselves. There is no money remaining for Seiya Mean's education and without a scholarship she would have no hope of being able to go to university.

Seiya Mean joined Dana Asia's ACE English scholarship program early in 2021 and started attending English classes at the Australian Centre for English in level 1. She has now taken three modules of English classes and has reached level 4. When Dana Asia announced opportunities for university scholarships, Seiya Mean was very eager to apply:

"I want to decide my dreams and find knowledge for myself. When I have knowledge and experience, I will be able to find a good job where I can help to support and provide for the children from my village."

— Seiya Mean

With a strong application and excellent academic record from high school and ACE, Seiya Mean was offered a scholarship to study English at the University South East Asia in Siem Reap in the 2021/22 academic year. A university degree will open up all sorts of opportunities for Seiya Mean in her future work, helping her escape that cycle of poverty. We look forward to seeing how she gets on in this exciting next phase.







## MICROFINANCE

Making microfinance available to marginalised microentrepreneurs to enable them to start their own business.

## SOCIAL BUSINESS

Raising income levels through community-driven development of social business.

## EDUCATION

Improving access to education opportunities for marginalised students to address education inequalities.

# PHILIPPINES



# PHILIPPINES

## KEY IMPACT FIGURES

### 2021



**AU\$1,017,000**  
in microfinance funding.



**20%** average increase in  
crop harvests.



**1** home-based mushroom  
house.



**2,244** microfinance  
loans made.



**12** mobile vendor carts.



**1** aquaponics module.



**499** new businesses  
created.



**7** housing co-ops  
trained in fundamentals of  
entrepreneurship.



**10** Nursing university  
scholars supported.



**200** business owners  
trained in entrepreneurship  
and business development.



**2** social housing developments  
enlivened through new social  
business activity.



**3** Agriculture university  
scholars supported.



**16** organic farmers  
supported to upscale farm  
activity.



**25%** average increase in  
household income as a result of  
social business activity.



**2** university partners and 1  
NGO partner.

## MESSAGE FROM GRAMEEN PILIPINAS MICROFINANCE INC. CEO

Throughout 2022, GPMI's team has seen the communities in which we operate struggle to survive the unfortunate conditions brought about by the pandemic. Now more than a year into this global crisis, the economic instability in the Philippines has appeared to be unsolvable – it seemed as if all hope of survival was turning to despair.

However, as the year progressed, we saw this was not the case. While the challenges remain complex, this year, GPMI has shifted focus to ensure we are making the best of the circumstances for our members. We are fortunate that the GPMI member base primarily operates food-related businesses, and such businesses have remained essential throughout the pandemic. GPMI member sari-sari store owners and food vendors have stepped up this year to serve their communities through their micro-businesses. Granted certain 'mobility' privileges as business owners, they were able to bring their services directly to people to help them through the crisis while keeping their businesses going.

While these businesses have fortunately been able to operate at a somewhat reduced capacity, many of the GPMI members have been unable to restart

and their future remains uncertain. To provide much-needed, urgent support, GPMI and Dana Asia launched the Grameen BUHAY (Livelihood Interventions for the Enterprising Poor) project in the second part of the year. This tripartite initiative by Dana Asia, Grameen Pilipinas Microfinance and the Rotary Club of Manila aims to bring support to communities identified as being most in need during the pandemic. Grameen BUHAY supports beneficiaries to:

1. Access food relief.
2. Engage in training in practical livelihood skills.
3. Start their own businesses through microfinancing.

The project was inspired by the proverb: "Give a man a fish and he eats for a day; teach a man to fish and he eats for a lifetime." As of the time of writing, Grameen BUHAY is into its fourth month of implementation and has brought hope and inspiration to the beneficiaries themselves and their families and friends alike.

The cloud of dust has not yet settled, but nevertheless, there is light shining in the dark and we at GPMI and our partners are highly motivated to take on 2022 and the new challenges it will bring.



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MR. RANDI OVIDIO G. LORICA  
VICE PRESIDENT AND CEO, GPMI



## GRAMEEN MICROFINANCE

## PHILIPPINES MICROFINANCE

### STRATEGIC PRIORITY

Using Grameen-style microfinance, combined with training and mentorship, to enable small business owners to grow their enterprises, helping them out of poverty while also having regard to environmental best practices.

### PROJECT SDGs



### KEY ACTIVITIES



**Processing of microfinance loans** to enable micro-entrepreneurs to start or grow small businesses.



**Development of new microfinance products** aimed at establishing sustainable social businesses.



**Training in entrepreneurship and business management** for small business owners to thrive in the challenging COVID-19 business environment.

## 2021 update

Dana Asia remains the primary funder and partner of Grameen Pilipinas Microfinance in the Philippines. With COVID-19 still impacting communities throughout the year, priority for microfinance funds was directed towards essential business activities, such as food businesses. With strict lockdowns in place across Manila for much of the year, those businesses that were able to operate had to adapt to become more mobile, bringing their services to the community. Resilience has been key, and GPMI's account officers have been upskilled to advise businesses operating in very challenging circumstances.

Dana Asia has also advised on new loan products to bring microfinance into rural farming communities for the setup of sustainable agri-businesses, promoting sustainable agriculture as a viable livelihood for rural poor communities.

# MEET GPMI MEMBER MARIFE ANDALES SAMARITA

## CASE STUDY



**Marife Andales Samarita is a shining example of an entrepreneur who has turned a small, home-based business into a successful enterprise with the help of microfinance loans.**

Marife lives in East Rizal, close to Manila in the Philippines and she is the proud owner of TGS Merchandise, a custom clothes manufacturing enterprise that has been in business for more than a decade. She is also the mother of two young professionals, with a third child still in college.

Born into a poor family, her parents could not afford to support her studies past secondary school but this did not dampen her drive to succeed. When she left school, Marife challenged the embedded patriarchal social stereotypes

by becoming a tricycle driver and providing a school transport service in her community. In 2015, she learnt about Grameen Pilipinas (GPMI) and its microfinance loan offerings. At that time, she was working in rag-making but struggled to make enough to support her family of five, with two children in university. She was apprehensive of GPMI at the time – many microfinance institutions were marketing their services in her area and she wasn't sure which she could trust, but assurance from her friend convinced her to become a member. Marife became one of GPMI's first member borrowers in Lupang Arenda, Taytay, Province of Rizal, starting with a loan of PHP 5,000 (AU\$136).

Now, she has completed 10 loan cycles. Her most recent loan was for PHP 50,000 (AU\$1,363) and all loans have been used to expand her business, upgrade machinery and start new ventures. As well as growing her business, she has been able to save some money for her children's education, medical expenses and any other unexpected costs.

Microfinance loans have enabled her to turn her informal rag-making business into a custom clothing enterprise. She

employs four seamstresses, whom also rent space from her.

“Good seamstresses are hard to come by. They also easily get pirated in the area. To protect my investment, I thought of setting up rooms for rent for my staff, so they do not have to commute going to work and leave their children behind. They get free meals during work hours as part of the terms of employment. I think this set-up is mutually beneficial.”

— Marife Andales Samarita

Marife has six specialised machines in her workshop that are used by her seamstresses, as well as one industrial fabric cutter. Microfinance loans enabled her to purchase these. Her business has been so successful that she now partially supplies a popular children's clothing brand, frequently worn and endorsed by child celebrities.

Marife hopes to keep growing her business, employ more local women from her community and inspire others to follow their dreams.

## MESSAGE FROM DIRECTOR OF SOCIAL BUSINESS

The year 2021 was challenging for many reasons – livelihood constraints, health risks and restricted activities heightened hardships for Filipino communities. Even Dana Asia's social business project implementation encountered difficulties amid the COVID-19 pandemic situation. However, overcoming these challenges brought out innovative ways to continue achieving our project goals.

Dana Asia supervised the expansion of the Grameen Pilipinas new Eco-Agri loan product, an initiative that has enabled the upgrading of farmer production and resulted in an average 12% increase in income. The vegetables grown by these farmers also contributed to addressing fresh produce shortages and food trading problems brought about by the pandemic.

Dana Asia's COVID emergency relief action progressed this year from basic food aid to a proactive entrepreneurial initiative, named the Grameen BUHAY (Life) project – Livelihood Initiatives for Enterprising Poor. Grameen BUHAY aims to reboot microenterprises affected by the pandemic crisis. This collaborative project of Dana Asia, Grameen Pilipinas, and Rotary Club of Manila provides food

subsidies integrated with livelihood skills training and microcredit to 133 enterprising poor in four marginalised communities. We are working with marginalised community partners on proactive strategies to ensure the continuity of activities in social business project sites under COVID lockdown restrictions.

One thing has become clear during the past year: the experience of our project stakeholders inspires and empowers us to be more than resilient in this COVID crisis. We are all the more committed to achieving our project objectives for sustainable, long-term impact and express our gratitude to donors for their valuable support.



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MR. LEO ALFORTE  
DIRECTOR OF SOCIAL BUSINESS





## SUSTAINABLE AGRICULTURE

### PHILIPPINES SOCIAL BUSINESS

#### STRATEGIC PRIORITY

Establishing community-based enterprises that utilise local resources to upgrade small farmer productivity and increase income to agricultural co-operatives while addressing issues of food security.

#### PROJECT SDGs



#### KEY ACTIVITIES



**Facilitation of loans and training to organic vegetable farmers.**



**Construction of an organic fertiliser facility.**



**Development of farm-to-urban marketing network to connect rural supply with urban demand.**

## 2021 update

With a growing focus on environmental sustainability, Dana Asia is prioritising funding to support the growth of sustainable agri-social businesses in the Philippines. Through microlending, training and technical advisory services, the aim is to mature smallholder farms into profitable agri-enterprises by improving equipment and farming techniques, upscaling production and developing farm-to-urban market networks.

This year, our funding has supported organic farming co-operatives to become more organised, upscale production and access new markets for fresh vegetables and processed products, such as pickled vegetables.



# MEET ORGANIC FARMER JOELITO DOROTEO

## CASE STUDY



Joelito Doroteo is a 36-year-old farmer from Antipolo, Rizal. He is a member of an upland tribal community association with Ancestral Domain claim of the upland areas, part of the main watershed area of Metro Manila. Agriculture and vegetable farming are the main sources of income, but due to the community's remoteness and bad road access, marketing their crops is difficult, which significantly reduces their potential income. Farmers are often exploited by traders who buy their crops cheaply and sell them for profit, taking income away from the farmers.

Joelito is married with five children. His wife and two older children help him with the farming, but they are only able to earn an average of 7,000 PHP (AU\$195) per month – way below the poverty threshold in the rural areas. For additional income, Joel and his sons perform some contractual farm labour work, gathering saleable forest resources such as honey from wild bees and bamboo poles.

The farm's vegetable production is very limited due to a lack of capital to buy farm supplies. Joel learnt about microfinance opportunities through GPMI as the interest rates and repayment schemes were very reasonable for his situation, and he would also have access to technical advice on crop production and marketing assistance.

Joel took his first loan with GPMI of 10,000 PHP (AU\$280), which he used to buy farm inputs. The loan was fully repaid in five months and he was able to double his cultivated vegetable farm area to 3,000m<sup>2</sup>, with a 20% increase in harvests and 12% income gains. He took a second loan of 12,000 PHP (AU\$335) to purchase much-needed farm equipment and farm supplies to further increase vegetable

production. Once this loan is repaid, he plans to increase the loan amount to buy a water pump to irrigate his farm to attain maximum crop production.

“Our productive experience with GPMI agri-loans has boosted our farming capacities. My farm's success has been recognised by our tribal leaders and has encouraged broadened interest in the community to avail more GPMI loans.”

— Joelito Doroteo



## SOCIAL HOUSING DEVELOPMENT

## PHILIPPINES SOCIAL BUSINESS

### STRATEGIC PRIORITY

Facilitating community development in urban social housing developments through microlending, capacity building and social business generation.

### KEY ACTIVITIES



**Facilitation of microfinance** to stimulate microentrepreneurship and social business startups.



**Mobilisation of community and co-operative leaders** towards organised housing estate management.



**Incubation of community-relevant sustainable social businesses** to promote income-generating opportunities in urban poor communities.

### PROJECT SDGs



## 2021 update

This year, Dana Asia has funded the initiation of social business and community development activity within two social housing development sites in Metro Manila, with the support of the Federation of Housing Associations and other local partners. Serving as resettlement sites for former urban slum residents, Dana Asia works to transform these new housing developments into thriving microeconomies with livelihood opportunities for community members.

This year, capacity building for community leaders in housing estate management and business planning has helped turn new housing sites into organised communities, with microfinance facilitating initiatives such as home-based vegetable and mushroom growing and community-managed aquaponics.

With COVID-19 still having a big impact on communities, Dana Asia's advisory team has spent time this year assessing emerging needs in communities and developing appropriate social business activities to stimulate income generation, in an effort to lift the overall GDP in urban poor communities for longer term security.

# MEET JAY NOLEAL: SRCC CO-OP MEMBER AND CO-OP VENDOR CART OPERATOR

## CASE STUDY



A 37-year-old Filipino microentrepreneur, Jay Noleal is married with two children in grade school. For 15 years, Jay and his family lived in a shared household within a densely populated informal settler community in Quezon City, Manila. The site was owned by the government, which planned to demolish the existing housing structures to construct a mixed-use commercial centre. This would have left Jay and his family homeless.

Jay is an active member of the SRCC housing co-op, a group that championed the relocation of informal settlers to a

new social housing site. In May 2019, Jay and his family were relocated to the SRCC housing site where they finally had their own house.

Jay worked as a contractual maintenance worker, earning just 9,000 PHP (AU\$245) per month, but was forced to stop work in March 2020 when the pandemic hit. When Dana Asia initiated social business activities in the SRCC site in March 2021, Jay applied for a microloan with Grameen Pilipinas to start a food vendor business. His first loan of 7,000 PHP (AU\$190) gave him the start-up capital he needed to kickstart his business selling burgers and sandwiches.

He and his wife worked hard together to operate the business through community lockdowns and were able to repay the initial loan and secure a second loan of 10,000 PHP (AU\$272) and a third loan of 15,000 PHP (AU\$408). All loans were used to buy more capital and diversify the snacks on offer to attract more customers. Their current average sales total 4,000 PHP (AU\$109) per day, with a net income of 1,000 PHP (AU\$27): more than twice the daily income Jay earned as a contractual worker.

“We’re very grateful to the Grameen-SRCC microcredit program to have provided the opportunity to grow our business. From this new income, we can sustain our food, medicine and children’s education. As part of the SRCC Co-op, we are very grateful for the various livelihood initiatives brought about through social business initiatives. These opportunities have helped 20 co-op members and families to gain income and overcome hardship caused by COVID-related community lockdowns.”

— Jay Noleal





# SCHOLARSHIPS

## PHILIPPINES EDUCATION

### STRATEGIC PRIORITY

Increasing access to quality education opportunities for financially disadvantaged students living in rural and urban poor communities in the Philippines.

### PROJECT SDGs



### KEY ACTIVITIES



**Funding of BA Nursing scholarships** for financially disadvantaged students in rural and urban poor communities as a field of great need during the COVID-19 pandemic.



**Funding of BA Agriculture scholarships** for financially disadvantaged students in rural communities to upskill the next generation of organic farmers.



**Partnerships with universities and NGOs** to facilitate scholarship programs.

## 2021 update

In 2021, Dana Asia expanded its education program to bring new scholarship opportunities to disadvantaged students in the Philippines.

The COVID-19 pandemic has highlighted the great need for nurses within the Philippines. As such, Dana Asia partnered directly with the University of the Philippines, School of Health Sciences to offer 10 BSc Nursing scholarships for the academic year 2021/22, selecting students from impoverished backgrounds to promote equal educational opportunities.

The Philippines agriculture sector is in desperate need of modernisation and new skills in sustainable and organic farming. As part of Dana Asia's work in sustainable agriculture, Dana Asia partnered with NGO PhilDev to offer three scholarships in BA Agriculture for the academic year 2021/22 to students from remote rural communities to enliven the next generation of farmers in marginalised rural communities.

# MEET NURSING SCHOLAR ROMA MAY H. CABULIT

## CASE STUDY



Twenty-five-year old Roma May H. Cabulit lives in Masbate, one of the centrally-located island provinces in the Philippines. She lives with her father and three siblings all of whom are still studying. Tragically, their mother died some years ago. Her father, the sole income earner in the household, finds irregular work as a motorcycle taxi driver but is only able to earn approximately 5,000 – 8,000 PHP (AU\$138 – \$222) per month. This income is barely enough to feed the family, and there is nothing left over to pay for the children's education.

Roma has always wanted to be a nurse and she applied to the University of the Philippines, School of Health Sciences hoping to secure a scholarship to support her studies. Without a scholarship, university would not be an option for her.

Dana Asia's scholarships target students from extreme poverty to address the education inequality in impoverished communities. When she was offered a Dana Asia scholarship, Roma said:

“Nursing is my dream. I worked in the community as a midwife and many people were seeking the services of a nurse. This motivated me to pursue my dream. I’m very thankful to Dana Asia for giving me a chance to take the next step. This scholarship is a big help for me, but even more so for my father, since he is the one who provides for the daily needs of the family, studies and other expenses after my mother’s death.”

— Roma May H. Cabulit

# CHARITY PARTNER FUNDING

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THIS YEAR, DANA  
ASIA FACILITATED  
FUNDING TO  
PARTNER CHARITIES  
IN CAMBODIA AND  
THAILAND.



## **Cambodian Children's Fund (CCF)**

Funding is ongoing for university scholarships for impoverished students in Phnom Penh, Cambodia through CCF. CCF provides essential support in one of the poorest areas in Phnom Penh. The organisation now educates more than 2,000 children in need, as well as providing community outreach, healthcare, childcare and vocational training programs. CCF's university scholarship program gives young adults from low-income backgrounds the opportunity to study at university.



## **Child's Dream**

Funding is ongoing for scholarships and a university preparation program for Burmese students studying in Thailand. Child's Dream works to empower marginalised communities in Myanmar, Laos, Thailand and Cambodia to enhance the quality of healthcare and education. Dana Asia supports Child's Dream's scholarship program, which gives low-income students the opportunity to receive a university education.



## **Foundation for Education and Development (FED)**

Dana Asia continues to fund ongoing activity at the Unified Learning Centre in Khao Lak, Thailand. FED works to support and develop the Burmese migrant community, providing health care and training to Burmese families and education and a safe learning environment for their children. The ULC currently provides primary education for more than 350 children of Burmese migrant families living and working in Thailand.



# THE YEAR AHEAD

THE UPCOMING YEAR  
WILL SEE DANA ASIA  
DEDICATING TIME  
AND RESOURCES  
TO IMPROVE THE  
ENVIRONMENTAL  
SUSTAINABILITY  
OF ALL DANA ASIA-  
FUNDED ACTIVITIES.

With the climate in crisis, our impact on the environment cannot be ignored. The world's most disadvantaged are those most affected by the pandemic, and also those who will feel the longer term effects of climate change, including increasing extreme weathers, irregular wet and dry season patterns, loss of land and livelihood because of decreased opportunity, and increased debt. These challenges are real and require urgent action.

## OUR COMMITMENT

Dana Asia has an obligation to its donors, partners, communities and the planet to take responsibility for the environmental impact of all Dana Asia-funded projects and small businesses. To improve the environmental sustainability of our work, we are developing circular economies, sustainable supply chains, and carbon neutral models with the aim to:



Reduce dependence of projects / businesses on natural resources.



Reduce amount of waste produced by projects / businesses.



Recycle / repurpose waste produced by projects / businesses, where possible.



Reduce our overall negative impact on the environment.

## Dana Asia commits to fundraising for the following ongoing and new activities in Cambodia and the Philippines:

- 1 Funding for microfinance and demonstrably sustainable social businesses, prioritising environmental sustainability in new projects and working to reduce the negative impact of current projects.
- 2 Training small business owners in entrepreneurship, business planning & development, and financial management for best chance of business success.
- 3 Funding educational scholarships to give more students from marginalised backgrounds opportunities to access learning.
- 4 Implementation of a multi-phase COVID-19 relief action plan to support urban and rural poor communities most affected by the pandemic to rebuild their lives through livelihood skills training and social business opportunities.
- 5 Ongoing monitoring and evaluation of project performance and impact to ensure objectives are being achieved, with transparent reporting and good governance.

# FINANCES

## INCOME



### Donations <sup>(1)</sup>

**\$1,166,108**

2020: 1,654,724  
Change: **-29.53%**



### Advisory <sup>(2)</sup>

**\$81,212**

2020: 182,935  
Change: **-55.61%**



### Investments & Others <sup>(3)</sup>

**\$281,979**

2020: 431,983  
Change: **-34.73%**

**\$1,529,299**

2020: \$2,205,226  
Change **-30.66%**

(1) Due to the pandemic, grants received were down 29% as funds required for projects were reduced.

(2) The team was unable to travel to undertake advisory work. Instead, existing projects were maintained in survival mode.

(3) Reduction in Investment income due to lower interest rates and smaller endowment base.

## ALLOCATION

**\$1,593,545**

### Microfinance

**\$428,415**

**27%**

### Social Business

**\$266,000**

**17%**

### Education

**\$658,000**

**41%**

### Emergency Relief

**\$75,000**

**5%**

### Administration

**\$166,130**

**10%**



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Dana Asia Ltd is a registered, tax-deductible charity in Australia, ABN 44 627 282 615  
For more information on our projects, feel free to contact us using the details above.