



Annual Review **2020**



We specialise in
social business
incubation.



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A message from the chair

Written on 24 October 2020

"In these challenging times for our communities in Southeast Asia and the Pacific, Dana Asia's message to its stakeholders is one of reassurance and steadfast commitment to our purpose, no matter what the circumstances. In both the Philippines and Cambodia where our work is currently focused, COVID-19 has had a disproportionately devastating effect on people already struggling with living in poverty. This is also the case for the Pacific Islands, an area where we are expanding with our first education scholarship project in the Solomon Islands. Now more than ever, Dana Asia's work is vitally needed to lift the most vulnerable people out of poverty.

In order to achieve our vision, we have reviewed our governance to stress test our resilience to operate in such demanding circumstances. Foremost in my mind during the pandemic was to have management reassess priorities and, importantly, to ensure that we as a charity, and our projects, were living within our means. This we have achieved. Second in my mind was, and still is, how can Dana Asia contribute even-more to the plight of the world's most disadvantaged in our role as advisors and funders of programs, in a way that is sustainable, meaningful and scalable? This is our ongoing mission.

The Board encourages best practice whilst ensuring that our funding and advisory contribution makes a lasting and meaningful difference not only with beneficiaries but also with donors, many of whom are understandably cautious during these times. As such, our

Board's risk appetite has been re-evaluated and management have been provided with revised risk tolerance settings to work within. Given the practical constraints COVID-19 places on face-to-face delivery of support, we have been advising our management team to design and pursue more targeted and immediate activity that empowers communities crippled by COVID-19 to maintain resilience and get back on their feet.

Longer term, the Dana Asia Board and management team will continue to focus on our core strategic imperative of only selecting projects with the potential for social impact at scale. Dana Asia's value add in these projects is to serve as advisor and funder of social business, with education and training as a key foundation that must be in place as a precondition for social business to build-on."

David Landers



A message from the CEO

Written on 24 October 2020

"The year 2020 will go down in the history books. Our children's' children will no doubt write essays about it in their history lessons. One thing the Covid outbreak has brought to light is just how vulnerable we all are, no more so than in the developing world. In the countries where Dana Asia operates, we have seen dramatic economic downturns which have plunged the impoverished even further into poverty, with the World Bank estimates of an additional 100 million people falling into extreme poverty (USD 1.90 a day) during 2020. On top of that, we have seen severe weather activities linked to climate change. Such unprecedented catastrophes are having a devastating effect on our world's most vulnerable people.

Of particular note in Dana Asia communities:

- Disadvantaged children and youth have been out of class and not able to benefit from remote learning facilities due to poor internet access and lack of mobile devices. Out-of-school children (without access to remote learning) is estimated to be falling back to levels last seen in the 1980's.
- Reduction in economic activity has meant that traditional income sources for the poor have been lost. As a result, people are going hungry and desperation has hit hard.

2020 has enabled many of us to reflect on life and what is important. Nobel Peace Prize winner Professor Muhamad Yunus has been urging society to learn from the current mistakes and to make the most of opportunities to make powerful change presented by Covid-19.

Within the work of Dana Asia, we must I believe, focus on the 'essential needs' whilst recognising the crisis that many of our vulnerable beneficiaries are facing. Through it all we ask ourselves: What can we do to ensure that our charitable and social enterprising work maximises impact and gives the most marginalised a bright light at the end of their tunnel? Our strategy, to answer this question, is to focus on entrepreneurial education and creating self-employment opportunities, particularly around the "fair-trade" and the equitable production and distribution of food, whilst encouraging all our beneficiaries and entrepreneurs to value their environment and promote sustainably best-practice.

No doubt as we head towards 2021, we will meet new challenges. We are ready for them with the help of our very valuable stakeholders. We thank all for your very generous support and we strive to achieve "more with less" through these unprecedented times.

I hope to be in touch with you all personally over the coming months."

Duncan Power



Our mission

Dana Asia provides grant-making and advisory services to charitable organisations and businesses in the South East Asia and Pacific region for projects which address social problems through education and social business.

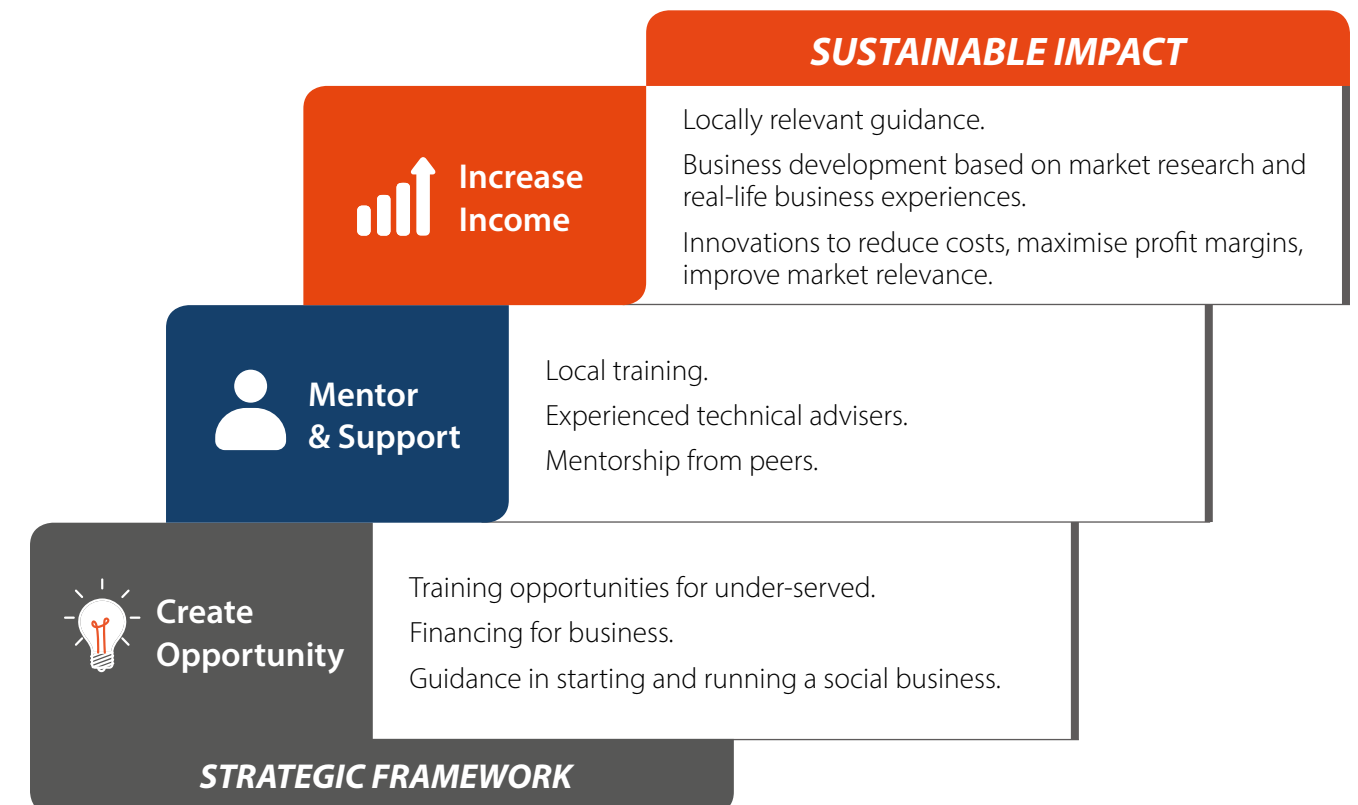
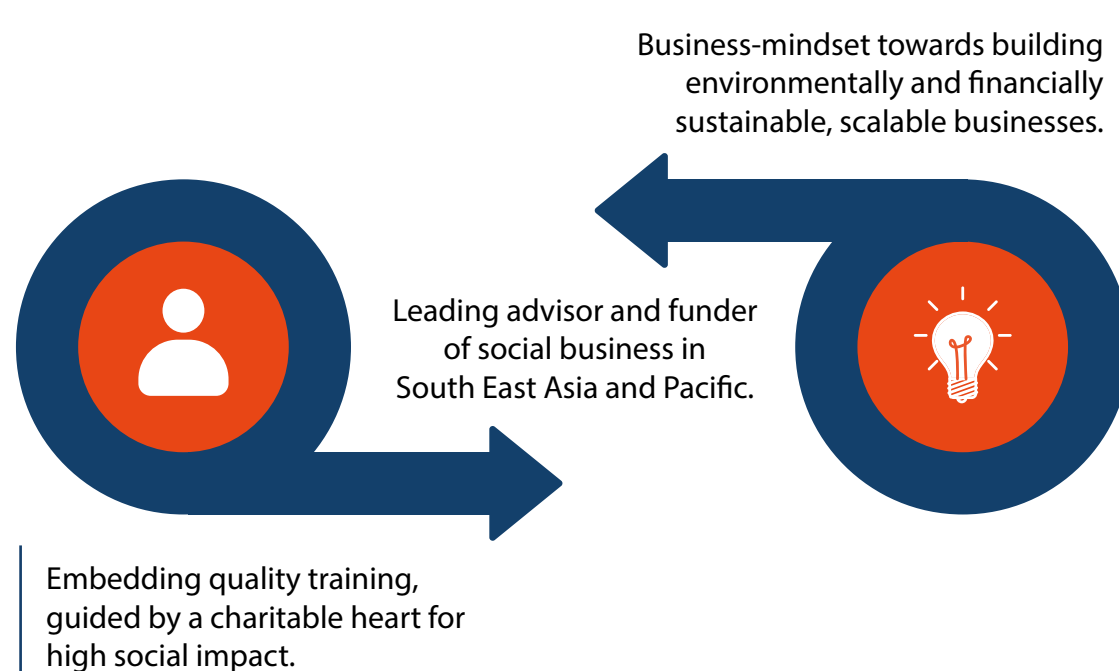
The year 2020 has seen a focus down into two clear objectives:

- 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

In order to achieve these objectives, Dana Asia supports local teams to fund specially-designed projects and advise throughout implementation.

STRATEGIC FRAMEWORK

Dana Asia works alongside local partners to develop tools that tackle the root causes of poverty in disadvantaged communities. Our framework comprises three main components: creating opportunity, mentoring and supporting and increasing income. These three tools are designed to empower the communities we work with to be active in deciding their own futures.



Our programs

Dana Asia continues to focus funding into three key areas:



Microfinance

Funding for Grameen-style microfinance loans targeting the very poorest in Manila, Philippines to help them start their own small businesses.

For the very poorest communities, microcredit simply isn't an option which cuts them off from a whole wealth of opportunities and destines them to stay in poverty. Dana Asia's microfinance funding aims to remove this barrier and path the way for the impoverished to become successful microentrepreneurs.



Education & Training

Training in vocational skills, such as poultry management, as well as entrepreneurship skills, business plan development and financial management.

Many from low income backgrounds in the developing world do not have opportunities for further study after school, and may have to leave school early to start earning a living. This means they are excluded from training opportunities that others have access to. Dana Asia aims to readdress this societal imbalance through education and training opportunities.



Social Business

Guiding the establishment of social business, turning ideas into income-generation opportunities within impoverished communities.

In the past year we have worked on integrating the education and training aspects of our work more closely into the social business side, creating more holistic packages of support for better chance of business success and greater long-term impact.

DANA ASIA THROUGH COVID-19

In March 2020, the Covid-19 pandemic hit the world in a way that was unprecedented. For communities in the Philippines and Cambodia, nationwide lockdowns and limited government aid meant that families suddenly found themselves without an income and with no access to basic goods and services. Families living in poverty with no financial savings or supplies faced an indefinite period without money and without food.

The effects of Covid-19 are very much ongoing in our target communities, and the long-term implications will be felt long after the virus itself has gone. Those who were living in poverty prior to the pandemic find themselves deeper than ever, and global economic recessions will present challenges for small business owners the foreseeable future. Dana Asia will continue to provide the much-needed funding, training, and guidance to deliver income generating opportunities to lift communities out of poverty, with the resilience and sustainability built in to overcome the various challenges they face.

FUNDRAISING CAMPAIGN

April 2020

Phase 1: Emergency Food Relief

May - June

Over 1500 food packages containing essential food items, including rice, noodles, dried goods and fruits, as well as vegetable seeds were delivered to in-need communities in the Philippines and Cambodia. These communities were unable to work due to lockdowns and were receiving no support from the government.

Phase 2: Realignment of priorities

July - ongoing

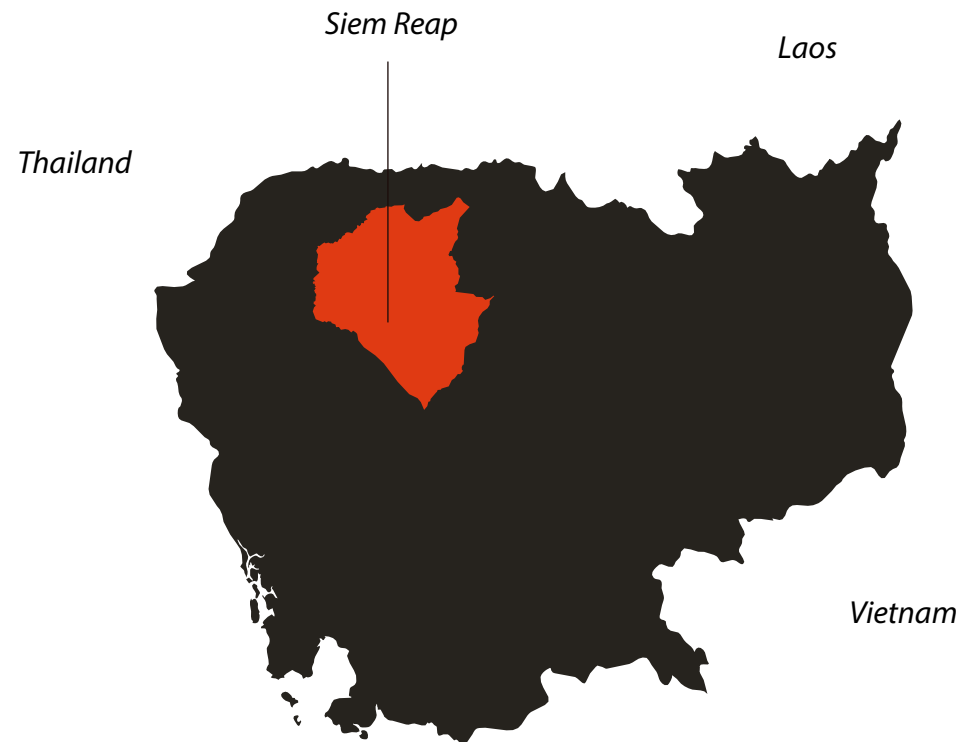
Evaluating and realigning local project towards reducing costs, developing business plans, improving resilience and encouraging sustainability. Through our funding and advisory service, Dana Asia's goal for phase two was to guide our local partners in delivering effective, long-lasting support to the communities who needed it most.

\$329,950 AUD

raised for a two-phase strategy.



Country: Cambodia



KJC Farm

A message from the KJC Farm Manager.



"2020 has been a tough year for KJC Farm, with the Covid-19 pandemic effecting Cambodia's poultry supply chain in the second half of the year. However, despite the challenges we have encountered, the KJC Farm team had worked together to overcome them by thinking creatively about new sales strategies, approaching alternative, more cost-effective sources for farm supplies and improving the day-to-day operations on the farm.

During the past year, KJC Farm was able to successfully expand the Outgrower project from one beneficiary family to the six beneficiary families currently on the project. In addition, KJC Farm set up two trial breeder sheds and was able to successfully produce parent stock eggs. This is a huge step forward in improving the sustainability of the business.

A new team structure has been established to manage KJC Farm operations and the Outgrower project. The change in team structure and improved Farm practices aims to increase the survival rate of chickens on KJC by 5%, and expand the Outgrower project to another 10 beneficiary families. Through whatever challenges the next year brings, KJC will continue to support the local community."

Suphachai Ramaddee

KJC Farm

Social Business, Cambodia

KJC Farm has had a busy year supplying chickens to the hotel and restaurant market in Siem Reap. The Farm employs 12 local staff who are trained in poultry management before commencing part or full-time employment on the farm.

In December 2019, new General Manager Suphachai joined the team. With over 30 years' experience in poultry farming, Suphachai is leading the KJC Farm team in streamlining operations and improving efficiency. Under his guidance, biosecurity on the farm has stepped up a gear and regular training is being conducted on all aspects of chicken care.

The Covid-19 pandemic brought the tourist industry of Siem Reap to a standstill, posing an ongoing challenge for Dana Asia's work on KJC Farm. With so many hotels and restaurants closed, the market for chicken sales has been severely reduced. In order to stay afloat, cost reductions were made on the Farm. The local team have adapted to find alternative markets such as local community celebrations to sell chicken too, as well as partnering with local NGOs offering food packages to families in poverty.

KEY ACTIVITIES

- 1 Training of outgrower farmers in all aspects of poultry farming on KJC Farm.
- 2 Close monitoring of outgrower farmers and their chicken management, including training on outgrower farms.
- 3 Continued running of KJC Farm as a social business, marketing chickens to the local restaurant and hotel market.

SUCSESSES

- 1 Training poultry farm of 3.5 hectares in operation.
- 2 Partnerships made with NGOs as customers of chicken as part of Covid relief food packages.
- 3 Improved biosecurity practices resulting in lower mortality rates on the farm.



Outgrower

Social Business, Cambodia

This year has seen a scaling of operations from KJC Farm into the Outgrower project. The project gives rural farmers an alternative source of income generation, first providing comprehensive training in chicken care and biosecurity and then constructing a carefully-designed chicken shed and supplying chicks. Outgrower farmers can potentially increase their household income significantly through the sale of healthy, mature chickens to the local restaurant market.

The outgrower shed design has gone through some changes over the past 12 months, with improvements made to airflow and temperature reduction at the same time as with cost saving methods. The design we have now is a 5m x 10m shed constructed using local materials and local labour. A double roof design encourages air-flow through the roof area to lower the overall temperature in the shed, decreasing mortality rates among the chickens and increasing productivity.

KEY ACTIVITIES

- 1 Training in poultry farming & business management by experienced local team, guided by international poultry experts.
- 2 Construction of specially-designed chicken sheds, with double rooves and solar panels producing clean water, hot water & electricity.
- 3 Mentorship from local team throughout training, and support of other outgrower farmers to monitor progress and encourage success.

SUCSESSES

- 1 6 outgrower farmers trained in poultry rearing and chicken production established, and the next 5 underway.
- 2 Successful use of solar technology for creating clean water and lighting.
- 3 First stage of construction of a breeder farm to produce local supply of eggs complete.



Breeder Farm

Local source of disease-free eggs and a significant reduction of import expenses will lay the foundation for more growth opportunities in years to come.

Supply to
KJC Farm

Supply to
Outgrower Farms

Breeder Farm Social Business, Cambodia

Phase one of construction on the Breeder farm got underway this year, beginning with land clearing, access roads and fencing. A water supply was established and a guard house, toilet block and staff accommodation constructed. Fundraising is currently underway for phase two, which will include setting up the electricity supply and construction of the first poultry buildings, vital visitor and vehicle washing stations, storage areas and more staff facilities.

Once complete, the Breeder farm will supply chicks to KJC Farm and the outgrower farms. Having a local source of disease-free eggs is essential to the sustainability of the project, as it reduces costs significantly compared to importing eggs from Vietnam.

Khnao Po High School Education, Cambodia

Last year, a need was identified at the Dana Asia-supported school, Khnao Po High School for more classroom space for the growing year 11 and 12 classes. Thanks to a generous donor, we were able to facilitate the construction of a new 3-classroom block as well as specialist Science equipment and other learning resources to enable the Grades 10, 11 and 12 teachers to provide a better quality of learning.

In March 2020 the Cambodian government closed all schools to reduce the risk of Covid-19 spreading. The construction continued as planned and was completed in July 2020. The Ministry of Education offered online learning via dedicated cable tv channels, but many students living in rural areas struggled to gain access.



Country: Philippines



A message from the GPMI CEO

Written on 24 October 2020



"Coming out of a very difficult first half of 2019, Grameen Pilipinas Microfinance, Inc. (GPMI) had to ensure a more stable and profitable future. It started with a review and clean-up of its outstanding portfolio and then looked into improving the existing loan marketing processes to ensure that they were at the least, 98% recoverable. Changes in organization structure and leadership brought a more cohesive working team, and certain modifications were introduced into the Operations Team and GPMI Centers. Two key changes were the increase of the minimum interest rate from 1% to 2%, and the unbundling of group loans into individual loans.

To reach new communities and scale GPMI's work, we focused our efforts on outreach to bring GPMI to new communities, establishing new relationships and finding new members. Unfortunately, in the midst of these essential marketing efforts the Covid-19 pandemic hit and put GPMI's plans on hold. The 3-month Enhanced Community Quarantine was a real challenge for GPMI borrowers and brought real hardship to families. With the support of Dana Asia, we were able to bring much-needed emergency food packages to borrowers to help them through the initial phase of lockdown. The communities in which we operate were locked down to trade and traffic (even foot traffic), making it impossible for borrowers and the GPMI team to visit centers to make and collect loan repayments.

The government initiated a moratorium on loan collections as part of the strategy to contain the spread of the Covid-19 virus.

We have also taken time during the Covid-19 lockdown to conduct staff training and improve our loan application and checking processes over Zoom. The challenges for GPMI borrowers are far from over, but we will continue to support them by adapting our loan products to meet the needs of the communities, and improving our processes."

Randi Lorica

With work on-the-ground halted from mid-March onwards, we used the time to improve our training programmes and upskill both GPMI staff and borrowers. Needs assessments were done to understand the current level of understanding and a training programme was designed by the GPMI training team to address the specific needs of accounts officers and centre staff.

For GPMI staff, trainings were held online to upskill on the loan process itself as well as how to mentor borrowers to support and help them be successful business people, and thus be able to pay back loans. For the borrowers, a series of training sessions was developed to be included as part of the loan package which is designed to upskill business owners to give them the best chance of success in the increasingly challenging business environment. Training topics include financial management, business plan development, marketing and entrepreneurship skills.

KEY ACTIVITIES

- 1 Development of new and existing loan products designed for small business owners from impoverished backgrounds.
- 2 Facilitation of over 1,500 loans to small business owners.
- 3 Training and capacity building of GPMI staff on loan application processes as well as mentoring of borrowers.
- 4 Development of a borrower training programme to teach entrepreneurship and business management skills.



SUCSESSES

- 1 Approximately \$450,000 USD dispersed in loans.
- 2 Loans made to 1,513 borrowers.
- 3 New eco-agri loan product developed for farmers to develop their agricultural businesses.
- 4 Borrowers made personal savings.



This year was an exciting year for Dana Asia's socialised housing project. The ever-growing crisis in the Philippine's socialised housing sector means there are around 1.5 million informal settler families (ISF) in Metro Manila alone. In 2015, the government approved the financing and construction of housing sites for these families. This year, Dana Asia facilitated social investment into the SRCC housing cooperative, supporting them to manage the urban poor estate and create sustainable livelihood opportunities. The provision of microfinance, skills training and mentoring enabled the establishment of a Coop Market where community members can buy and sell goods at fair prices. Through the project, the cooperative provides business opportunities to members and gains a small income to cover estate management expenses. The project has caught the attention of the Federation of Housing Cooperatives, who have approached Dana Asia to replicate project activities in more housing sites over the next year.

KEY ACTIVITIES

- 1 Capacity building of coop leaders and members in estate management and operational guidelines, plus training workshops and mentoring in business development, microfinance and entrepreneurial skills.
- 2 Microfinance for small business activities.
- 3 Setup of a coop market for sale and purchase of goods at affordable prices for community members.
- 4 Establishment of sustainable home gardens as a source of fresh food with the potential to sell surplus for a small income.



SUCSESSES

- 1 12 loans approved for social businesses.
- 2 Coop market set up and active with 11 vendors.
- 3 7 mobile vendor prototypes designed, built and actively selling in the community.
- 4 Partnership with local sustainable organic farm and food processing enterprise ArtFarm Sustainable Solutions to set up BahayAnihan-style home garden modules.



Grameen Café Lab

(Collaborative project with Telstra Foundation)

This year was the third year of the Grameen Pilipinas and Telstra Foundation Philippines collaborative project, funded by Dana Asia. The project gained great accomplishments for the continued education of poor students through microfinance and entrepreneurial initiatives.

Since the first Café Lab project piloted in Pasay City North High School (PCNHS) in August 2018, operation has been managed by the teacher-student committee and supervised by the Grameen-Telstra Project team. This innovative school-based social business project that targets triple impact – serving healthy food for students, providing hands-on entrepreneurship learning and creating income for students, parents and the school.

Based on the success of the pilot Café, a second Café Lab was launched November 2019, operated by the students and supervised by a teachers' group. The success of this Café Lab project was acknowledged by the Department of Education for Pasay City District which promoted its replication to other secondary schools. This year, discussions began with The College of Saint Benilde towards rolling out the Café Lab concept in the School of Hotel and Restaurant Management. When the Covid-19 pandemic closed schools and Universities, the practical plans were put on hold but will be resumed once possible.

KEY ACTIVITIES

- 1 Training of students and parents in hospitality, food prep, food hygiene, barista skills, business management.
- 2 Business linkages between Café Labs and farmer producers as suppliers to boost local economy.
- 3 Facilitation of microfinance for Café Lab social business and farmer suppliers to develop social businesses.
- 4 Setup of physical Café Lab in high school for training and income generation.
Organizing of students, parents and teachers' groups to manage and operate café.

SUCSESSES

- 1 Two café labs already launched in metro Manila schools.
- 2 Total of 140 students trained.
- 3 30 local businesses supported through microloans.
- 4 Plans for a third Café Lab at the College of Saint Benilde began prior to Covid pandemic.
- 5 Success acknowledged by the Department of Education – Pasay City District who is endorsing replication in capable schools.



Our partners in the Philippines and Cambodia

Our partner charity project funding

In 2020, Dana Asia facilitated funding to support its partner charity activities:



Cambodian Children's Fund (CCF)

Funding is ongoing for 8 University students in Phnom Penh, Cambodia through CCF. CCF provides essential support in one of the poorest areas in Phnom Penh. They now educate over 2,000 children in need, as well as providing community outreach, healthcare, childcare and vocational training programs. Their University scholarship program gives young adults from low-income backgrounds the opportunity to study at University.

Child's Dream

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

Foundation for Education and Development (FED)

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



Our beneficiaries

Meet some of our project beneficiaries.

Sokum

Outgrower farmer in Cambodia



Mr.Sokum and his wife Som Nerm live in Siem Reap province with their 4 children. They earn a small income raising chickens and growing vegetables and seedlings, but it is not enough to sustain the family. They were selected to become part of the Outgrower program based on their financial need and the entrepreneurial skills that they demonstrated.

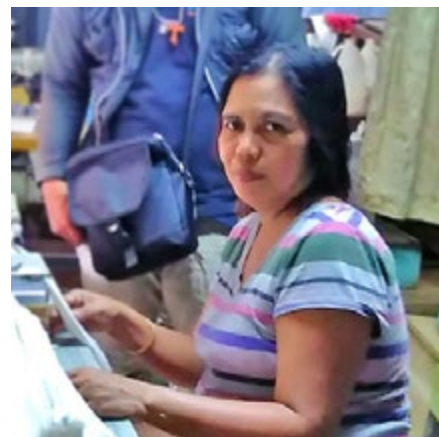
"First, thank you for sponsoring the outgrower shed costs to help Dana Asia's Outgrower project. I'm thankful to be one of the outgrower farmers: it helps my family a lot to have a source of sustainable income. Thanks also to Dana Asia for the full support in this project, especially for the training program which will help us become successful outgrowers. The trainer explained and demonstrated the program every day to improve our knowledge about raising chickens."

Maricris works as a seamstress, sewing curtains, pillowcases and garments. Prior to joining GPMI she was renting a sewing machine but in September 2019 she used her first GPMI loan to purchase her own machine. This meant she was able to save some money to rent a second machine and hire a friend to work with her, doubling their production. Now on her third GPMI loan, Maricris has a team of five seamstresses with seven sewing machines, three of which she owns and four rented. When Covid struck in early 2020, Maricris used her initiative and began making masks and other items of PPE. After 30 years, Maricris' family now owns their home in Rizal and her membership in GPMI allows her to save money and secure her business.

"I am thankful for GPMI's low interest rate and efficient service. I feel confident that I can grow my business and I'm happy that I can also help the women in my community. Many of the women are stay-at-home mothers who used to work in factories so now they can earn an income working with me while staying close to their families."

Maricris

Microentrepreneur in Manila



Our year ahead

The coming year will no doubt bring challenges with the ongoing effects of the Covid-19 pandemic. Our primary focus will remain on securing funding to build resilient and sustainable projects to improve opportunities and increase income levels in our target communities. We will also invest time in building Dana Asia's foundations in governance and compliance to better serve our donors and partners.

Key priorities:

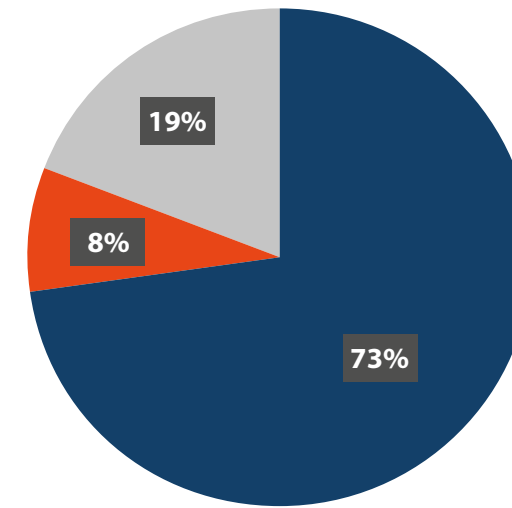
- 1 Strategic fundraising for existing and new projects.
- 2 Build Dana Asia brand and increase online activity and social media presence.
- 3 Register the Dana Asia Philippines branch office to increase capabilities in the Philippines.
- 4 Make partnerships with key stakeholders in-country and overseas to facilitate scaling of projects.
- 5 Improve monitoring and evaluation of projects to ensure positive impact of Dana Asia's work.
- 6 Build capacity of Dana Asia team, implementing partner teams and local communities through training and capacity building opportunities.



Headline impact

- 1 Grants made: reached AUD 20 million of grants made since inception in 2011.
- 2 Facilitated over 15,000 loans to micro-entrepreneurs in the Philippines.
- 3 Providing good quality schooling for over 2,000 students a year through sponsored schools in deprived areas of Asia
- 4 Established 9 successful social businesses providing direct employment or work-experience programs (to date) for over 200 vulnerable people

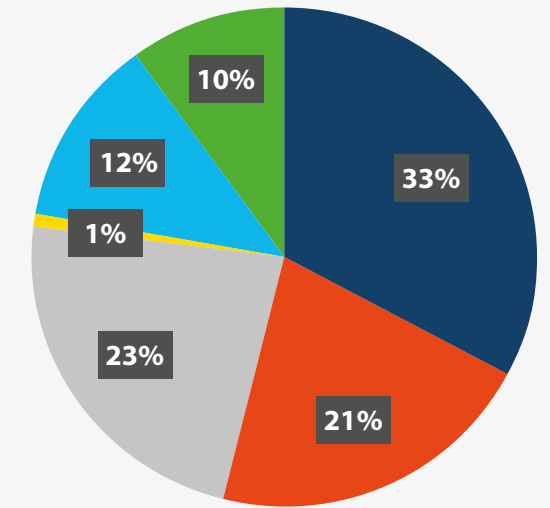
2020 Sources of Funds



- Donations received
- Advisory fee income
- Investment and other income

Sources of Funds	2020 AUD	2019 AUD	% Change
Donations Received	1,654,724	1,639,113	1%
Advisory Fee Income	182,935	160,011	14%
Investment and other income	431,983	305,730	41%
	2,269,642	2,104,854	8%

2020 Allocation of Funds



- Microfinance
- Social business
- Education
- Food aid
- Project development
- Administration and fundraising

Allocation of Funds	2020 AUD	2019 AUD	% Change
Microfinance	754,540	710,000	6%
Social business	476,499	384,000	24%
Education	532,113	545,113	-2%
Food aid	19,178	0	100%
Project development	275,625	203,551	35%
Administration and fundraising	218,918	225,392	-3%
	2,276,873	2,068,056	10%

Our team

In 2020 we welcomed two new Directors to the Board, Munzurul Khan and Caroline Juricic.

Dana Asia Ltd board:



David Landers
Chair



Elizabeth Masamune
Board Member



Munzurul Khan
Board Member



Caroline Juricic
Board member

Dana Asia Singapore board:



Elizabeth Masamune
Chair



Prometheus Siddiqui
Board Member

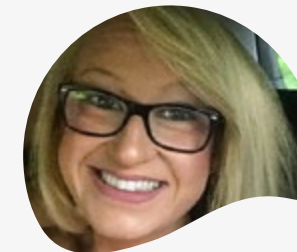


Nasir Haji
Board Member

Dana Asia executive team:



Duncan Power
CEO



Lotti Fraser
Director of Programs



Leo Alforte
*Director of Social
Business*



Sreykhuoch Chhenn
*Cambodia Projects
Assistant*



Diana Seva
HR/Admin Manager

“All people are
entrepreneurs, but many
don’t have the opportunity
to find that out.”

- Muhammad Yunus



CONTACT US

Dana Asia Ltd is a registered, tax-deductible charity in Australia, ABN 446 272 82 615.

Dana Asia Singapore is a registered charity in the Republic of Singapore, Company No. 201106512M

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