FXB International is a non-governmental organization (NGO) that has been fighting against extreme poverty and social injustice since 1989. 18 million adults and children have already benefited from our FXBVillage economic and community development, infrastructure renovation, nutrition, access to water and sanitation, education, HIV/AIDS and human trafficking protection and prevention programs.

Our Vision
A world where everyone has a chance not only to survive but also to thrive.

Our Mission
Make lasting changes in countries where we operate to eradicate extreme poverty and advance social justice.

FXB’s history began in 1986, when the son of Albina du Boisrouvray and Bruno Bagnoud, François-Xavier, a rescue helicopter pilot, tragically lost his life at the age of 24 during a helicopter mission in Mali.

Three years later, surrounded by her family and friends, Albina created an association named after her only son, to which she was to devote 3/4 of her resources.

The objectives of FXB International are underpinned by the values of generosity and compassion by which François-Xavier Bagnoud lived.

“We while we, his parents, his relatives or friends do not know how François would have led his life, we know for a fact what his guiding values were. He would have been proud of and happy with what has been accomplished in his name over the past 30 years”.

Albina du Boisrouvray et Bruno Bagnoud
Le Magazine Time a qualifié 2020 comme la pire année de tous les temps. Time Magazine called 2020 the worst year ever. Much hope was pinned on a gradual return to regular life in 2021. Yet everywhere, epidemic waves have continued to roll in, punctuated by the appearance of new variants. In our countries of intervention, we have experienced a sudden and terrible explosion in the number of infections and deaths in India. We also mourn the passing of a young and formidable doctor in FXB Myanmar after contracting COVID-19.

In this country, where we have been working for nearly 30 years with a hundred local collaborators, we woke up on February 1st to the shock of learning that the army had declared a state of emergency.

In August, all the scenarios studied in the 6th IPCC (Intergovernmental Panel on Climate Change) report forecast that the objective set by the Paris Agreement in 2015 - to limit global warming to less than 1.5°C compared to the pre-industrial era - will not be achieved. For UN Secretary-General Antonio Guterres, this is a «red alert for humanity».

2021 was also dramatically marked by the return of the Taliban to Afghanistan and unprecedented escalations of violence in many countries, including South Africa, where we are developing out-of-school support programs for children living in the townships of Soweto or Witbank. As always, these crises weaken the most vulnerable. Those to whom we offer FXB interventions. They also remind us of the inextricable links between the issues of fundamental rights, freedoms and public health that are at the heart of our commitment.

2021 marked the 30th anniversary of our Community Economic Development model, the FXB Village. In the beginning, when the entire international community was turning to microcredit as the solution to large-scale poverty, Albina, FXB’s founder and honorary president, was convinced that this method was not suitable for people living in extreme poverty; they would never be able to repay loans. So each family in our first program to help children orphaned by war or AIDS, launched in Uganda in 1991, was given the means to start an economic activity and support the children’s nutrition and schooling. These were the first steps of the VillageFXB model, whose basic premise remains the same today: to provide families with the means to meet their basic needs so they can raise, protect and provide a dignified future for children.

The strength of our model is that it tackles the multiple causes of extreme poverty by acting simultaneously on all the factors that underlie it. All its dimensions have been designed to ensure the sustainability of the impacts. Instead of creating dependency on external aid, FXB strengthens the overall capacities of the participants in its programs. Thus, each person, through their work and commitment, ensures the sustainability of the results in their quality of life.

FXB pioneered the development and implementation of a Graduation Approach to increase the income and resilience of the poorest people as early as 1991. Its main innovation is the donation of seed capital - instead of a loan - which will enable families to achieve economic self-sufficiency within three years. We have replicated VillageFXB programs two hundred times in twelve countries in Africa, South America and Asia and; we are pleased to see that many organisations are now also using a progression model that is delivering significant results.

The lives of thousands of families have been impacted by the activities of our association in 2021. On behalf of them and our staff around the world, whose unwavering commitment is a key to our success, we extend our sincere thanks to all our donors and partners, to whom we are most grateful.

We work with the deep conviction that investing in children, youth, and women is a global investment in peace and security.

The needs are massive, and the stakes are high for us all. Thank you for continuing to carry this conviction with us.

Christine Eggs
General Director
Didier Cherpitel
President FXB International
Stanislas Pottier
President FXB France
Key features

FXB in 2021:

- 258,144 Direct beneficiaries
- 449,108 Impacted community members
- 59 Projects in 12 countries
- 300 Employees
- 5 Areas of action

Projects in 12 countries and employees.
Our Areas of Intervention

Whether it is extreme poverty or social injustice, each of our interventions is thought through and designed to address the multidimensional causes of the problems. It is about addressing the root causes, not just the symptoms. We ensure that solutions are tailored to the specific needs of the vulnerable communities and people we work for, in order to accompany them on their way to sustainable development.

The COVID-19 pandemic has continued to disrupt the lives and habits of many people. Confinement, isolation, and infection have had a major impact on the poorest communities. Active in 12 countries, this year FXB teams have once again had to struggle and innovate to continue to carry out existing programmes and develop new ones.

With the protection and positive development of children and the empowerment of women in focus, FXB concentrates its efforts in 5 areas of intervention to meet global development challenges and the Sustainable Development Goals. All of our actions strengthen the development capacities of the communities in which we operate. Discover five concrete examples of programmes carried out in 2021 in response to our five areas of action.

Community and Economic Development

With nearly 800 million people already living on less than $1.90 a day, the consequences of the COVID-19 pandemic could push an additional 100 million people into extreme poverty with terrible human, climatic and political consequences. The goal of the organisation’s Community and Economic Development projects - 13 VillageFXB Programs or other projects related to economic strengthening - is to build the capacity and knowledge of participants so that they can protect and nurture their children, have a positive impact on their communities and lead a dignified life in their country.

Poverty is multidimensional. It is not simply a matter of insufficient income and resources to ensure a sustainable livelihood. Poor people face a large variety of complex challenges, such as malnutrition, lack of clean water, limited access to education and information, disease, unhealthy housing and environment, discrimination and social exclusion, and unfavorable weather conditions. FXB’s Economic and Community Development projects simultaneously address the various factors that underlie poverty through 5 pillars: Economic Strengthening, Access to Food Security, Access to Health, Access to Education and Information, and Safe Housing and Environment.

In 2021, 13 VillageFXB programs were underway in Burundi, Namibia, Rwanda and Myanmar. These programs benefited 11,854 beneficiaries directly and 13,067 indirectly. In addition, there were 7 other economic development projects in Burundi, India, Mongolia and Myanmar. These projects directly improved the economic and social living conditions of more than 22,327 people. In addition, 43,232 community members benefited from the impacts of these different programs, notably through activities related to changes in WASH practices or access to crucial social or health information.

What is FXB Village Model?

Each of our programs networks around 100 families who will receive a sliding scale of support over three years; the time needed to move from extreme poverty to sustainable economic and social self-sufficiency. The fundamental pillar of our model is economic strengthening. Its main innovation is the donation of seed capital - instead of a loan - that will enable self-sufficiency.

With this grant, combined with training in business management and financial literacy, families will be able to start income-generating activities (micro-businesses) and thus gradually obtain sufficient income to meet their daily needs and continue to prosper after the programme ends. In addition to economic strengthening, FXB will ensure that each member of the family supported has access to their fundamental human rights through 4 other pillars: food security, access to education and crucial information on health and social issues, and access to adequate health services, healthy home and environment.

For FXB, fighting against poverty also means fighting against all forms of discrimination in general and gender discrimination in particular, to balance relations between men and women so that the latter, who are more exposed to poverty, can access the same economic and social opportunities.
FXBVillage in Burundi: Contribute to the eradication of multidimensional poverty in the province of Bujumbura Rural

Political, social and economic crisis, extreme food insecurity, COVID-19, malaria epidemic, and the negative impact of climate change: Burundi is in the grip of a major humanitarian crisis. In this African country, almost three-quarters of the population live below the poverty line, and 51% of children under 5 suffer from chronic malnutrition. In 2021, the cyclical occurrence of natural disasters, the significant return of Burundian refugees from neighbouring countries since the second half of 2020, the resurgence of certain epidemics such as malaria and measles, as well as the socio-economic impact of the COVID-19 pandemic with the long closure of land borders, have not reduced humanitarian needs by a long shot.

FXB implemented this holistic approach to poverty reduction (Graduation approach) as early as 1991; to address simultaneously five underlying factors: economic poverty, malnutrition, lack of access to health care, lack of access to education and information, poor housing, health care, lack of access to education and information, and unsanitary housing and environment.

Highlight on Burundi

Objectives
In Burundi, FXBVillage’s objective is to improve economic and social status and livelihood. For 200 families, 2021 was their second year in the FXBVillage program. It was a pivotal year that allowed them to strengthen their Income Generation Activities (IGA). They also increased their savings through weekly contributions to their VSLA (Village Savings and Loans Association) groups and ensured food security for families living in rural areas and extreme poverty.

2021 Achievements
For 100 participating families in the commune of Kanyosha, 2021 was the first year of participation in a FXBVillage program. The basic foundations of the three-year program that will accompany them to economic and social autonomy were laid, VSLA groups were created, the first IGAs were distributed, and children were enrolled in school and duly equipped. In addition, the communities have been made aware of nutrition, hygiene, disease prevention and the rights of women and children. Families have established development plans, and the project team has created a relationship of trust with the participants.

All beneficiaries have also begun to benefit from the services offered by the TUVUZANYE health insurance scheme initiated and promoted by FXB in the province of Bujumbura Rural in 2021.

Other ongoing projects in Burundi
In addition to FXBVillage programs, Burundi FXB staff undertakes two other development projects for vulnerable communities. The project called AMIE (Approche Multisectorielle Intégrée de empowerment des femmes) aims to strengthen 100 women-headed families’ resilience. While the start and the promotion of TUVUZANYE mutual health insurance will allow Bujumbura province’s inhabitants access to adequate healthcare.

Key Figures for the FXBVillage Programme in 2021:
- 300 members of 12 VSLA (Village Savings and Loans Associations) groups saved 16,988,000 FBU (about 8,949 USD)
- 300 families have a profitable IGA (Income Generating Activity), and 2/3 of them have been able to diversify their microenterprises to multiply their sources of income
- FXB built or rehabilitated 182 latrines, ensuring access to improved sanitation facilities for beneficiary family members
- 1,188 children and young adults were supported to access different levels of education: primary, secondary and vocational training

7 155
Impacted community members

5 571
Direct beneficiaries in Burundi in 2021
More than 260 million children and adolescents don’t attend school, almost one-fifth of the world’s population in this age group. In addition, more than half of all children and adolescents do not have the minimum level of reading and maths skills. Whether through our FXBVillage programs or our dedicated programs, our goals are to promote inclusive education, build life skills and foster vocational training opportunities.

Over the past decade, massive progress has been made in improving access to education and increasing enrolment rates at all levels, particularly for girls. However, the impact of the COVID-19 pandemic may jeopardise this hard-won progress in improving the quality of education globally. Never in history have so many children been out of school simultaneously, disrupting their learning and turning their lives upside down, especially for the most vulnerable and marginalised children.

### Education in South Africa: Building the resilience of tomorrow’s adults - After-school education and life skills development

South Africa’s youth face an inadequate education system that limits their ability to break out of the vicious cycle of poverty. Despite 20 years of democratic rule, the reality is that most black children, particularly in the townships, continue to receive a poor quality education - condemning them to stagnation in the lower class of society where poverty and unemployment are the norms. Indeed, poor quality education denies young people access to a dignified future and negatively impacts their self-esteem.

**Objectives**

- We conduct our after-school education programs in communities characterised by high unemployment rates, crime, sexual abuse, violence and HIV infection. After-school education programs aim to limit the impact of these on the daily lives of our young participants, alleviate their emotional distress and provide them with a more dignified future.

- FXB’s intervention is mainly focused on education. FXB launched its first after-school education and life skills development program in the Alexandra district; the model has since been replicated, year after year, in Pimville and Soweto (Johannesburg), Witbank (Mpumalanga) and Cape Town. Nearly 4,500 children and adolescents and their families have benefited from these programs.

**2021 Achievements**

- In 2021, FXB was simultaneously running 6 after-school programs. In 2020, as a reaction to COVID-19 and to cope with the very precarious conditions in which the children had to be confined, FXB urgently developed new support tools such as the FXB Workbook, which combined schooling support, creative activities and psychological support.

- We initiated digital education two years ago. Since it has been implemented in all six programs, pupils have access to 3G tablets that allow them to connect to the internet, take advantage of educational or career guidance programs and, in addition, open up to the world through different themes.

- Self-sufficiency is also emphasised through the promotion of vegetable gardens; at home and school, where land is available. The families of our young people are given seeds and all the knowledge they need to start small food gardens at home. The children of Winnie’s school in Soweto can cultivate their school garden after school and are very proud to distribute some of their harvests to people in need.

- In 2021, we initiated Parents’ support groups for the close entourage of the young participants in the programs, especially women - their mothers, sisters, and guardians - who often face complicated life situations. By organising workshops for parents/guardians, FXB wishes to provide them with a meeting place to share the problems they face and to exchange ideas on how to remedy them. This new activity stems from the undeniable need to support the people who make up the youth’s social and emotional network.

Highlight on South Africa

- In 2021, in addition to the education-related interventions in our FXBVillage programs, FXB was running 4 direct education-related projects in South Africa, Myanmar, India and Rwanda, impacting over 82,000 children and youth directly and over 180,000 people indirectly.

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Protection

Protecting “Women and Girls first”

In Myanmar, gender inequality and women’s exposure to violence, harassment and abuse are critical protection risks. Women and girls must have full access to education, training, economic opportunities and leadership capacities.

Even if progress has been made toward gender equality as part of the realisation of the United Nations Millennium Development Goals, girls and women keep undergoing violence and discrimination around the world. 35% of women experienced at least once physical/sexual abuse from an intimate partner or another person. Even if progress has been made toward gender equality as part of the realisation of the United Nations Millennium Development Goals, girls and women keep undergoing violence and discrimination around the world. 35% of women experienced at least once physical/sexual abuse from an intimate partner or another person. By the way, adult women represent almost half of the victims of human trafficking around the globe. Whether it is our FXBVillage programs or our dedicated programs, FXB focuses on defending children’s and women’s rights and preventing any types of insecurity or violence towards them. FXB promotes gender equality and sees women’s empowerment as a crucial factor in the fight against poverty.

Gender equity is not only a fundamental human right but also a necessary foundation for a peaceful, prosperous and sustainable world. Our goal is to promote inclusive and peaceful societies. Each of our programs is a response to putting into practice - in the daily lives of children - their rights as defined by the Convention on the Rights of the Child, adopted by the United Nations General Assembly on 20 November 1989. For the first time, children globally saw their rights recognised, including the right to survival, development, protection and participation. For FXB, it is also a question of fighting against gender discrimination and balancing relations between men and women so that the latter, who are more exposed to poverty, can access the same economic and social opportunities.

Highlight on Myanmar
Objectives
FXB Myanmar’s «Women and Girls First» protection program, conducted in partnership with UNFPA in 7 states of Burma, aims to prevent gender-based violence and to inform and train women, girls and adolescents from ethnic minorities and other vulnerable and marginalized groups - including those affected by conflict - in sexual and reproductive health and rights.

FXB began its activities in Myanmar in 1993 to ensure the economic and social reintegration of 95 Burmese girls rescued from forced prostitution during a police raid (in Thailand) initiated by FXB founder Albina du Boisrouvray and the Thai government. Since then, FXB has been developing programs that provide thousands of women and girls with access to information on critical health and social issues, vocational training, economic opportunities, and leadership capacity building. The aim is to enable them to participate in mainstream decision-making, both in their families and within their communities.

Achievements
The combined effects of the COVID-19 pandemic and political instability had tragic consequences in the rise of violence and abuse against women.

Thus, in 2021, FXB’s activities are focused on 3 main undertakings:

- Shelter for women and girls who are victims of gender-based violence in northern Shan State: This shelter provides them with access to various services such as safe accommodation, psychological support, full meals, adequate care, technical and theoretical training for income-generating activities as well as training to strengthen their knowledge on health and social issues and to develop their skills.

- Raising awareness on sexual and reproductive health and rights and related sexual and reproductive rights for populations affected and/or displaced by conflicts in Shan State through capacity building of 5 associations with a heavy local presence.

- Capacity building for all FXB Myanmar staff in the crucial area of sexual and reproductive health and rights education. The aim is to broaden the spectrum of our employees’ skills to raise awareness among the greatest number of young people, their parents and vulnerable populations in remote areas.

Other ongoing projects in Myanmar
Located on the outskirts of Yangon, our vocational training center permanently hosts around 100 apprentices who are offered different training paths - ranging from 3 to 24 months - in the fields of garment making, interior decoration, weaving, hotel management and wood and metal work. The centre also takes in around 30 street children or those who have dropped out of the school system. They are taught mathematics, reading and writing and personal development lessons. These two projects have benefited nearly 200 children and young people. In addition, some forty people, trained internally, produce high-quality Burmese handicrafts that are sold in FXB’s social shop in Yangon.

By 2021, two FXB Village programs were also underway in Mon State. More than 1,500 adults and children are benefiting from the implementation of this program. While the challenges related to COVID-19 and the political situation are enormous, it is a relief to see how our FXBVillage poverty reduction model fits into a comprehensive post-COVID rehabilitation strategy.

In particular, it enables the families we support on their way to economic and social autonomy to generate regular income and ensure their food security at this stage.

FXB runs a floating clinic that provides free access to fundamental health care to vulnerable populations living in remote areas along the Irrawaddy River. In 2021, it conducted 314 consultations. In 2022, a second clinic boat will be launched to keep increasing our impact.

The Human Drama program, which has been in place since 2011, aims to help people become aware of various crucial social issues such as human trafficking, road safety and gender equality through participatory theatre performances. In 2021, 18 programs (Human Drama) were broadcasted on Padamyar FM. These programs raised awareness among 500,000 people about gender and domestic violence.

Keyfigures for the “Women and Girls First” program in 2021:
FXB provided 10 victims of gender-based violence and their children with safe accommodation and direct assistance by FXB Myanmar.
429 parents, 200 youths and 71 women were sensitised on health and sexual and reproductive rights.
81 out-of-school youth, 31 parents and all youth in the training program received comprehensive sexuality education at the FXB vocational training centre (located in Shwe Pyi Thar township in Yangon).
This protection program impacted directly 1,860 community members.
5 local organisations in Shan State have had their sexual and reproductive health capacity strengthened through FXB Myanmar’s work.
18 radio programs dealing with gender-based and domestic violence were broadcast on Radio Padamyar FM, reaching 500,000 people.
Climate Change

Poor people and poor countries are particularly exposed and vulnerable to climate shocks; to natural disasters that destroy their livelihoods; to water-borne diseases, such as diarrhoea, which have a higher incidence during heat waves, floods or periods of drought; or to crop failures and food price spikes following extreme weather events. To end poverty, climate change and its effects on social injustice in all of its programmes to young people, significant actors of change, through disasters. We work to build community resilience development policies.

FXB integrates climate change adaptation measures into its strategies to fight poverty and social injustice in all of its programmes to anticipate and reduce the risks of natural disasters. We work to build community resilience through a number of interventions, including:

- The economic and social empowerment of women, who are disproportionately affected by climate change.
- Promoting more productive and sustainable agricultural systems; cultivating fields and gardens for self-consumption.
- Raising participants’ awareness of more sustainable consumption, water use and production patterns, as well as environmentally friendly waste recycling.
- Access to weather information.
- Initiation of a micro-insurance system in savings, credit and support groups to enable members to meet costs related to climatic hazards.
- Construction of outdoor kitchens and use of improved cooking stoves to reduce respiratory infections and deforestation.
- Use of solar lighting.

FXB Climate Advocates

In partnership with its sister association in the USA, FXB promotes the commitment and mobilization of young people, significant actors of change, through its FXB Climate Advocates initiative, which consists of a network of young activists committed to the climate. This initiative aims to inform, empower and mobilize young people in the North and South to take action on the climate emergency. The young people involved in this initiative are taking various measures to protect the environment, such as reducing energy consumption in schools, launching municipal composting initiatives and replacing polystyrene with reusable plastics in large school districts. These young people are also trying to harness Artificial Intelligence to help fight climate change. FXB youth climate advocates are trained, coached and mentored. While mobilizing for the climate, they also develop their leadership and advocacy skills. The FXB Climate Advocates program provides young people with powerful tools to better understand the challenges created by climate change and to engage in environmental conservation and community advocacy. Since its inception in January 2020, the FXB Climate Advocates program has reached more than 160 young people in 12 US states and 20 countries.

FXB USA has also established strategic partnerships with like-minded organizations. The goal of these partnerships is to bring together activists and experts to share resources, tools and platforms in order to strengthen the impact of these different actors.

In 2021, FXB teams implemented 13 programs related to nutrition, health and/or WASH in 7 countries: Burundi, Niger, Uganda, Rwanda, India, Myanmar and France. These projects directly benefited 94,777 people and indirectly 223,226 community members.

Nutrition – Health – WASH

«We cannot defeat any of the infectious diseases that afflict developing countries until we win the battle for clean water, sanitation and fundamental health care.» – Kofi Annan

One in nine people in the world is undernourished, and food insecurity also causes stunting in millions of children. 3 out of 10 people lack access to safely managed drinking water services, and 6 out of 10 people lack access to improved sanitation facilities. At least 892 million people still practice open defecation. More than five million children die before their fifth birthday each year.

In addition, many regions currently face serious health risks, including high maternal and neonatal mortality rates, the spread of infectious diseases such as COVID-19, non-communicable diseases and poor reproductive health. Today, 38 million people are living with HIV/AIDS worldwide.

Through our VillageFXB and dedicated programs, we aim to reduce inequalities and promote access to fundamental human rights such as food security, health, water, sanitation and hygiene. These activities also strengthen the development capacities of the communities in which we work.

Access to food security, adequate health care, water, sanitation and hygiene are essential pillars for a dignified life.
**AMIEP Project in Rwanda: Reduce the level of new HIV infections among at risk girls, adolescents, and young women in Kamonyi District.**

COVID-19 has disrupted all other disease control programs while weakening the most vulnerable.

In Rwanda and the project intervention area (Kamonyi district), the fertility rate is very high, and poverty leads to great difficulties in educating, protecting and raising children. Early or unwanted pregnancies are numerous and represent a vicious circle for girls: motherhood at a young age compromises their academic success and economic potential. Despite considerable progress in the global fight against HIV/AIDS, the number of new infections among women aged 15 to 24 is very high in Rwanda, as it is throughout sub-Saharan Africa. They are twice as likely to be infected with HIV as men.

**Objectives**

The global objective of the AIDS-free Mentored Integrated Empowered project (AMIE) is to help reduce the disproportionate level of new HIV infections among GAYWs (Girl and Young Women) in the Runds area of Kamonyi district. This objective is achieved by building the capacity and knowledge of 700 at-risk girls, adolescents and young women (10-24 years). Informed, educated and empowered, they can look forward to an AIDS-free future and realize their full economic and social potential.

Reducing HIV among girls, adolescents, and young women (GAYW) is not just about prevention or improving testing opportunities. Because the cause of their vulnerability to HIV is systemic, FXB’s response must also be systemic, simultaneously addressing the interrelated biological, behavioral and structural factors that create this vulnerability. The project, therefore, focuses on improving participants’ practical knowledge of sexual and reproductive health and HIV prevention, the social and economic empowerment of participants and their families, and community participation. The project started in 2021, and each GAYW is integrated into the activities for 12 months.

**Achievements**

For the 700 GAYWs and their families, 2021 was the year of their integration into the AMIE project. During this period, the 700 GAYWs were divided into 35 groups according to their age and the project’s categories: girls in school, girls, young mothers and sex workers. The groups met weekly in safe spaces where mentors supervised them and organized training modules in SRH (Sexual and Reproductive Health) and HIV prevention. They have been encouraged to test voluntarily, and FXB referred positive cases to health centers. At the same time, the adult GAYWs (18-24 years old) are part of Village Savings and Loans Associations (VSLA) and will initiate Income Generating Activities. The younger ones are supported for their schooling in primary and secondary schools and vocational training. Their parents are also integrated into the VSLA. Finally, the FXB team started mediation between the GAYWs and their parents and made the latter aware of positive parenting.

**Other ongoing projects in Rwanda**

In addition to this health-related project, FXB Rwanda was conducting 8 other projects in 2021 regarding Education and Economic and Community Development. Four FXBVillage programs are underway in Rwanda. The organization implements its projects in nine districts.

**Key Figures for the AMIE project in 2021:**

- 245 GAYW meetings organized in safe spaces
- 30 VSLA were initiated, 15 for the GAYW and 15 for their parents
- 1,850 condoms have been distributed
- 90% of GAYW know their HIV status

**147,550** Impacted community members

**103,383** Direct beneficiaries in Rwanda in 2021
India

Although India is one of the world’s top five economies, half its population is poor, and nearly a third lives in extreme poverty, according to the UNDP (United Nations Development Programme). More than 500 million Indians have no toilets and relieve themselves in the open air. This issue is a public health scourge that causes severe infections and fatal diarrhoea.

Child malnutrition is another scourge in the country, which holds one of the world’s records for malnutrition in children under five. More than 2 million people have HIV in India, the third largest HIV epidemic in the world. Many states also have limited access to adequate health care.

Most young Indians do not receive an adequate education, and many have to drop out of school after primary grades for various reasons related to poverty. The situation of girls is even more dismal as the estimations say that they have, on average, less than four years of education in their lifetime.

In addition, human trafficking, child abuse, forced child labor and early marriage are among the most severe Indian human rights violations. Despite legislative reforms, women are severely vulnerable to discrimination, sexual harassment, rape, domestic violence and honor crimes.

COVID-19 in India in 2021

India had the second highest rate of COVID-19 infection in 2021. The situation was improving at the beginning of the year when the country was hit hard by a new wave in March. The country’s health system struggled to cope with the situation, especially due to the lack of oxygen supplies. Total lockdown and curfews were imposed between April and May to control the situation. Curfew hours were relaxed in June, but schools remained closed and gradually reopened according to school levels.

Highlight on the FXB Daycare Centre for Railway Children in Jaipur

Jaipur is a well-served railway station, and many children arrive at this station after boarding a train to escape poverty and abuse. They hope for a better life in the big cities. Once on the streets, they are vulnerable to all forms of exploitation. In all cases, they will beg and steal for food. Children living in the extreme precariousness of the slums face the same problems. Since 2007, the FXB daycare centre has welcomed many of these children daily, where they can cask, eat, learn, socialize.

The FXB Daycare Centre aims to build resilience and skills among children and adolescents in and around, undertake considerable work regarding developing essential psychosocial and interpersonal skills. Topics such as sexual and reproductive health education, HIV/AIDS prevention, sexual abuse, violence and gender equality are discussed and worked on with the young people during sessions.

In 2021, 52 children actively attended the FXB day centre in Jaipur. They were able to wash, rest and eat there, as well as build their resilience and capacity through the activities carried out. A total of 3,304 people benefited from our resilience-building programme for youth at Jaipur railway station and surrounding slums. Beneficiaries received hygiene kits, food kits, information on COVID-19 prevention and school support during school closures. The team also ensured that the children could follow the lessons at a distance by having access to a tablet or a mobile phone: 3304 children, young people and adults were impacted by this project.

FXB India developed a new project in 2021. The project is named: Integrating Human Trafficking and Gender-Based Violence Screening and Services in India. This research project aims to highlight data on human trafficking and gender-based violence.

221,892
Impacted community members

111,885
Direct beneficiaries in India in 2021

FXB in India in 2021:
- 19 ongoing programs
- 333,777 direct beneficiaries and impacted community members
Mongolia

Mongolia is a landlocked country between Russia in the north and China in the south, with particularly harsh climatic conditions. Almost half of the country’s population - 3 million people - live in the capital. Rural-urban migration is a massive problem, generating slum areas on the outskirts of Ulaanbaatar. Unfortunately, the migrant populations have very few job opportunities and live in poor sanitary conditions. 45% of Mongolians are just above the poverty line, risking a collapse in the event of unforeseen shocks, such as COVID-19, which has led to successive periods of confinement since 2020.

COVID-19 in Mongolia in 2021:
Covid-19 had a severe impact on the country for almost two years. Strict containment measures limited the number of infections but had a massive effect on citizens. Borders were closed, as were shops and schools, and containment measures severely restricted movements within the country.

Prevent Rural Exodus
The aim of Dornogovi is in the southeast of the Gobi Desert, which is limited to a vast, flat, desolate area. More than 23% of its 67,000 inhabitants live in great poverty, with an unemployment rate of 68%. FXB’s main objective is to help families in this desert region create or seize opportunities in their area rather than migrate to Ulaanbaatar.

FXB Mongolia has already conducted the first VillageFXB Economic and Community Development programme there, which contributed to significantly improving the quality of life of about 100 families. This programme was completed in December 2021, and a new one will be launched in the first half of 2022.

FXB in Mongolia in 2021:
• 1 FXBVillage program
• 463 beneficiaries who have completed this Economic and Community Development programme ending in 2021
• 100% of families developed an Income Generating Activity and reached economic and social autonomy

Namibia

Namibia is a middle-income country. However, its per capita income is one of the most skewed in the world, with 55% of the total revenue for 10% of the total population. The country has a population of over 2.6 million, 43% of whom are under 15 years of age. Socio-economic inequalities inherited from the years under apartheid persist, despite generous public spending on social programs.

COVID-19 in Namibia in 2021:
Namibia experienced two waves of infection in 2021, including one that coincided with the outbreak of the Omicron variant in the South African sub-region. Despite this and international travel restrictions, the country’s internal measures didn’t have a significant effect on the population and FXB’s projects.

FXBVillage and prevention of gender-based violences
The objectives of FXB’s projects in Namibia are to reduce the multidimensional poverty of vulnerable populations, to contribute to the defence of the human rights of women and children at risk, and to ensure that these are respected and protected.

In September 2021, the first FXBVillage program pilot in Namibia ended after 3.5 years of implementation with 100 beneficiary families. Despite the negative impacts of the COVID-19 pandemic on the well-being of vulnerable populations, the situation of households at the end of the program has improved significantly, particularly in terms of economic strengthening, a pillar of access to other fundamental rights. In October, FXB and its local partner officially started a new FXBVillage program for 100 new beneficiary families.

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The GBV prevention and management project took off in 2021. Increased community awareness has allowed survivors to dare to go beyond embarrassment and taboos and finally announce themselves in our safe spaces and be taken care of. Meanwhile, thanks to their training, community leaders and local authorities are now better equipped to respond to violence cases and set up appropriate follow-up protocols. A significant component of this project is to educate men and boys to become advocates for women’s and girls’ rights and agents of change in their communities; their positive response and commitment throughout the awareness-raising events in 2021 bodes well for the success of this project at its conclusion.

Uganda has a population of 46 million, of which more than a third live below the poverty line. It ranks 159 out of 189 on the UNDP (United Nations Development Program) Human Development Index. In this country, 40% of families boil their water to disinfect it. However, many families do not treat it at all. The impurity of the water that households use leads to acute diarrheal diseases that are often fatal.

COVID-19 in Uganda in 2021
The COVID-19 pandemic has mainly limited internal travel. In the case of FXB Uganda’s project, this did not have a massive impact at the community level as it is implemented in a specific district. However, no activities could take place in the school structures, which remained closed for 22 months.

Improving equitable access to clean water
FXB Uganda’s 2021 project objective was to improve equitable access to clean water in 100 schools, 10 health centres and 2,000 households in the Wakiso district. Faced with the measures to counter the COVID-19 pandemic in Uganda, the project had to adapt and could not operate in health centres and schools. Activities were significantly intensified at the community level, through direct support to the 1410 targeted households and the establishment of structures such as Village Savings and Credit Associations (VSCA). A significant amount of training and capacity building for community leaders has been undertaken to ensure the project’s sustainability and its effects. The current project’s phase will be expanded in 2022 through the construction and rehabilitation of water sources and capacity building of all stakeholders in the water sector in the Wakiso district.

**FXB in Namibia in 2021:**
- 2 FXBVillage programs and 1 project for the prevention and management of victims of gender-based violence (GBV) developed in 3 informal settlements in the country
- 1,923 direct beneficiaries of the Economic and Community Development projects
- The GBV prevention campaigns impacted 2,500 people.

**FXB in Uganda in 2021:**
- 1 drinking water access project in the Wakiso district
- This project impacted 1,410 families, i.e. 7,500 Children
- 240,000 water purification sachets were distributed to beneficiary families to treat drinking water correctly

**Uganda**

**Direct beneficiaries in Uganda**
- 10,320

**Impacted community members in Uganda**
- 20,640
Niger

Niger is one of the poorest countries in the world, ranked last on the UNDP Human Development Index. Landlocked in the sub-Saharan region, its economy depends on crops, livestock and uranium. In recent years, cycles of drought and desertification have led to massive food crises.

Provided drinking water for the Tuareg population

Cycles of drought and desertification have caused massive food crises in the country. The lack of water and the scarcity of vegetation is leading to the increasing displacement of nomadic populations, as shepherds can no longer rely on the often-dried-up lakes to water their herds. The water shortage also increases the population's dependence on wells, many of which, unfortunately, can no longer be used. Their wooden structure is deteriorated or rotten, and they are also too shallow.

Since 2001, on the initiative of Agathe Bagnoud, François-Xavier Bagnoud’s godmother, FXB has been building or restoring damaged wells with and for the Tuareg population, a minority ethnic group. A 20th well was dug in 2021, significantly improving the living conditions of more than 1,000 people in remote and arid areas.

Addressing the most urgent hygiene needs: supporting women and mothers living in street situations

French women or migrant women represent more than 17% of people in street situations in Paris and Île-de-France. The lack of hygiene they face has a direct influence on the deterioration of both physical and mental health. For the past three years, to meet their most urgent needs in this area, FXB, in partnership with ADSF (Agir pour la Santé des Femmes), has been distributing first-hand hygiene products for babies and sanitary towels for mothers. Although the measures related to the COVID-19 crisis have hampered our distribution networks, we have been able to distribute sanitation materials during health patrols.

Christmas is an extra burden and stress for a single mother in a very precarious situation. A mother who cannot give a present to her child experiences this as heartbreak. Thanks to the generosity and incredible commitment of the children of the Ecole Sainte Clotilde in Paris, in the 7th arrondissement, we were able to give more than 500 gifts to mothers so that they could give their children joy at Christmas.

France

FXB in Niger in 2021:
- 1 projet to provide drinking water to the Tuareg population
- 1 well drilled brought to 20 the number of wells created by FXB since 2001
- This new development impacted 1,000 people living in remote and arid areas

FXB in France in 2021 c’est:
- 1 ongoing project to meet the most urgent hygiene needs of mothers and women living on the streets
- 950 950 packs of nappies and 600 packs of sanitary towels were distributed during health patrols
- 500 gifts given to mothers so that they can give joy to their children at Christmas

18 000
Bénéficiaires Direct
beneficiaries since the mission began in 2001

420
Direct beneficiaries in France in 2021
Switzerland

Since 1991, FXB has fulfilled the dreams of more than 200 children living in Switzerland, suffering from serious illnesses or whose health has been severely affected after an accident. Many similar initiatives have come and gone, and we have gradually put aside this beautiful action, which is so well taken care of by other organisations.

In 2021, however, we were fortunate to realise the dream of Coralie, who suffers from Di-George syndrome. Coralie is practising computer drawing and came 2nd in the Angoulême Comics Festival, disability section. In 2021, as part of her school curriculum, she was able to take a computer drawing option. Coralie knows that IT is her future. She enjoys it very much, and this passion helps her to cope with her multiple treatments. However, she cannot be vaccinated against COVID-19, as her body cannot take it, and she has to follow her courses at a distance. She, therefore, expressed the wish to receive a computer with which she could fully realise her talents. We worked with a computer specialist to find a complete set of equipment, adapted to her disability, which Coralie received in September.

«I would like to thank the association for the great gift I have just received. I’m thrilled and waiting for my big sister to put it on with all my adapted material. The computer is very convenient and, I will send you some pictures when I work on it with my teacher. Once again, thank you so much for helping me to make my dream come true.»

The beginnings of a new Switzerland program to be launched in 2022

Whether they come from Ukraine or elsewhere, people seeking integration find themselves without a job, a real scourge for those who have already experienced traumatic breaks in their lives. In 2021, we drew up the outlines of an adventure that will launch next year in Valais. This new project will include a therapeutic micro-farm designed to create meaningful places of employment, taking into account the environmental and human values that are the basis of all sustainable development. The second part of this project consists of promoting respectful and sustainable agriculture among children from a very young age and raising their awareness of the problems of climate change and ecology. We are delighted that this project has been launched in Switzerland.
### BALANCE SHEET AS AT 31 DÉCEMBRE 2021

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>31.12.21</th>
<th>LIABILITIES</th>
<th>31.12.21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquidity</td>
<td>CHF 1,226,790</td>
<td>Miscellaneous payables</td>
<td>CHF 9,984</td>
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<tr>
<td>Miscellaneous receivables</td>
<td>CHF 539</td>
<td>Accrued liabilities</td>
<td>CHF 26,551</td>
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<tr>
<td>Accrued income</td>
<td>CHF 1,000</td>
<td>Short-term foreign capital</td>
<td>CHF 36,535</td>
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<tr>
<td>Prepaid expenses</td>
<td>CHF 15,711</td>
<td>Funds invested in operating assets</td>
<td>CHF 80,971</td>
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<tr>
<td>Showroom inventory</td>
<td>CHF 23,100</td>
<td>Donations received in advance - appropriated</td>
<td>CHF 110,263</td>
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<tr>
<td>Current assets</td>
<td>CHF 1,267,140</td>
<td>Earmarked funds</td>
<td>CHF 1,183,624</td>
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<tr>
<td>Security deposits</td>
<td>CHF 8,493</td>
<td>Endowment capital</td>
<td>CHF 100,000</td>
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<tr>
<td>Long-term loans</td>
<td>CHF 207,000</td>
<td>Surplus of receipts from previous years</td>
<td>CHF 140,301</td>
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<tr>
<td>Tangible fixed assets</td>
<td>CHF 57,871</td>
<td>Surplus of receipts from this tax year</td>
<td>CHF 82,034</td>
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<tr>
<td>Fixed assets</td>
<td>CHF 273,364</td>
<td>Uncommitted funds of the Association</td>
<td>CHF 322,336</td>
</tr>
<tr>
<td>Total assets</td>
<td>CHF 1,540,504</td>
<td>Total liabilities</td>
<td>CHF 1,540,504</td>
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</tbody>
</table>

### 2021 INCOME STATEMENT

<table>
<thead>
<tr>
<th>RECEIPTS</th>
<th>31.12.21</th>
<th>EXPENDITURE</th>
<th>31.12.21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donations and contributions</td>
<td>CHF 2,266,813</td>
<td>Program expenses</td>
<td>CHF 1,797,415</td>
</tr>
<tr>
<td>Donations and contributions</td>
<td>CHF 2,266,813</td>
<td>Fundraising and communication expenses</td>
<td>CHF 212,812</td>
</tr>
<tr>
<td>Other Income</td>
<td>CHF 7,378</td>
<td>Administration expenses</td>
<td>CHF 144,380</td>
</tr>
<tr>
<td>Other Income</td>
<td>CHF 7,378</td>
<td>Total Expenses</td>
<td>CHF 2,094,607</td>
</tr>
<tr>
<td>Total Receipts</td>
<td>CHF 2,274,191</td>
<td>Personal expenses</td>
<td>CHF 110,262</td>
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<tr>
<td></td>
<td></td>
<td>Other expenses</td>
<td>CHF 34,118</td>
</tr>
<tr>
<td>Donations from foundations and associations</td>
<td>CHF 873,917</td>
<td>Administration Expenses</td>
<td>CHF 144,380</td>
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<tr>
<td>Donations from individuals and businesses</td>
<td>CHF 879,485</td>
<td>Personal expenses</td>
<td>CHF 132,872</td>
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<tr>
<td>International Solidarity Service of the Canton of Geneva</td>
<td>CHF 50,000</td>
<td>Other expenses</td>
<td>CHF 79,940</td>
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<tr>
<td>Federal Department of Foreign Affairs (DFAE)</td>
<td>CHF 0</td>
<td>Fundraising and communication expenses</td>
<td>CHF 212,812</td>
</tr>
<tr>
<td>UNFPA</td>
<td>CHF 308,894</td>
<td>Program Expenses</td>
<td>CHF 1,737,415</td>
</tr>
<tr>
<td>Bequests</td>
<td>CHF 0</td>
<td>Program Expenses</td>
<td>CHF 1,737,415</td>
</tr>
<tr>
<td>European Union (EU)</td>
<td>CHF 0</td>
<td>Interim income/loss for the tax year</td>
<td>CHF 179,584</td>
</tr>
<tr>
<td>Government of the Principality of Monaco</td>
<td>CHF 98,518</td>
<td>Net foreign exchange gain / (Loss)</td>
<td>CHF 7,432</td>
</tr>
<tr>
<td>Valais Solidaire</td>
<td>CHF 24,000</td>
<td>Bank charges and interest</td>
<td>CHF -2,639</td>
</tr>
<tr>
<td>State of Valais</td>
<td>CHF 30,000</td>
<td>Investment income and interest</td>
<td>CHF 4,793</td>
</tr>
<tr>
<td>Donations from Cantons and Municipalities</td>
<td>CHF 2,000</td>
<td>Income/loss before change in funds</td>
<td>CHF 184,377</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Use of funds</td>
<td>CHF 1,419,137</td>
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<tr>
<td></td>
<td></td>
<td>Allocation of funds</td>
<td>CHF -1,521,461</td>
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<tr>
<td></td>
<td></td>
<td>Change in funds</td>
<td>CHF -102,343</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Annual income/loss after change in funds</td>
<td>CHF 82,034</td>
</tr>
<tr>
<td>Total receipts</td>
<td>CHF 2,266,813</td>
<td>Allocation / (use) of uncommitted funds</td>
<td>CHF -82,034</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Annual income/loss after allocations</td>
<td>CHF 0</td>
</tr>
</tbody>
</table>

These financial statements include the accounts of the FXB association in Switzerland with its offices in South Africa, Burundi and Myanmar. The accounts were prepared and audited in accordance with accounting standard (Swiss GAAP RPC 21). They are audited annually by FIDAG.

The financial statements of the other FXB entities worldwide are audited separately and available on request.

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**Annual income/loss after change in funds**: CHF 82,034

**Allocation / (use) of uncommitted funds**: CHF -82,034

**Annual income/loss after allocations**: CHF 0

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**Program expenditure**: CHF 1,737,415

**Fundraising and communication expenditure**: CHF 212,812

**Administration expenses**: CHF 144,380

**Total Expenses**: CHF 2,094,607

---

**Endowment capital**: CHF 100,000

**Surplus of receipts from previous years**: CHF 140,301

**Surplus of receipts from this tax year**: CHF 82,034

**Uncommitted funds of the Association**: CHF 322,336

**Total liabilities**: CHF 1,540,504

---

**83%**: Program expenditure

**7%**: Administration expenditure

**10%**: Fundraising and communication expenditure
We express our deepest gratitude to our public and private funders, donors, supporters and partners who trust us. Their generosity and support help us accomplish FXB’s mission for the most vulnerable.

THANK YOU to all our donors, especially the following foundations, organisations, families and companies, for their commitment to us (this list is not exhaustive):

Asia Foundation
Commune de Bagnes
Commune de Crans-Montana
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Fondation d’Entreprise Alstom
Fondation Arcanum
Fondation Augusta
Fondation Michèle Berset
Fondation Coromandel
Fondation Johann et Luzia Grässli
Fondation Greendale
Fondation Maurice Machoud
Fondation Madeleine
Fonds de Soutien Migros
Fondation Pomena Enfance
Fondation Raja
Fondation pour la Recherche et le Traitement Médical (FRTM)
Fondation Roi Baudouin
Fondation Sisley
Fondation TotalEnergies
Fondation Vajra
Fondation J&K Wonderland
Fonds pour Eux
Fonds de solidarité de la République et Canton de Genève
Gebauer Stiftung
Le Gouvernement de la Principauté de Monaco
If! International Foundation
International Labour Organization
Juanita Children Foundation
Réjane et Michel Lacoste
Liselotte Stiftung
MAC AIDS Fund
Orano CSR
Organisation Internationale de la Francophonie
P&G Fund of the Greater Cincinnati
Sobecski Family Foundation
Solidarity Accor Hotels
Symphasis Charitable Foundation
The Pro Aremorica Trust
The Rose Charitable Trust
UNFPA
Union Européenne
U.S. Agency for International Development (USAID)
Valais Solidaire
Ville de Paris
Ville de Sierre
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and donors wishing to remain anonymous.

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Philanthropy and Partnership Manager, FXB International

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Director, FXB India Suraksha

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