



T5A

5 Years of Partnership



4

program
areas

257

funded
projects

70

grantees



77,418

beneficiaries

12,256,544

leva total project funding

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CEO Letter

As I look back over the past five years, I am filled with a deep sense of gratitude. In a very short amount of time, the Trust for Social Achievement (TSA) has been privileged to collaborate with seventy grantees, hundreds of schools and kindergartens, and an impressive group of institutional partners. Together, we have positively impacted more than seventy-seven thousand project beneficiaries, including children, youth, parents, and families from throughout Bulgaria. We have made tangible progress toward our vision to help Bulgaria's most disadvantaged achieve educational and economic success.

As a grant-maker and an incubator for new approaches and ideas, TSA continues to act as a thought-leader and a coalition builder. We are testing how best to tackle deeply rooted achievement gaps, and we are investing significant time and energy in the creation of networks and coalitions of like-minded allies. We believe that change is possible, but it will take time and cooperation to achieve scope and sustainability.

We know that the best-laid plans will only bear fruit if the correct seeds are planted, and so we have emphasized evaluation and results-based decision making. This is reflected in our work with the World Bank to implement Bulgaria's first national randomized impact evaluation of its kind. Similarly, our partnership with the Nurse Family Partnership program, one of the most rigorously tested programs in the world, demonstrates our commitment to achieving and demonstrating true impact on the lives of the families we serve.

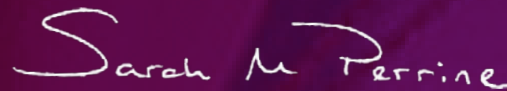
Real progress also requires a willingness to take some risks, and TSA has found many opportunities over the past five years to test new ideas and to challenge the status quo. Our pioneering spirit attracted international recognition, when we were honored for our "Outstanding Contribution" by the United Nations Environment Programme and the Global Forum on Human Settlements in New York City. This award recognized our groundbreaking work in partnership with three municipalities to plan and zone long-standing unregulated neighborhoods.

Since our founding, we have improved access for mothers and infants to life-saving health services,

increased participation in pre-primary learning, achieved greater home security for families, enriched school environments, boosted graduation rates, facilitated preparation and entry into the labor market, and enhanced income stability.

None of this would have been possible without the true sense of collaboration and optimism that has marked these past five years. Nor would it have been imaginable without the substantial support of the America for Bulgaria Foundation, and so many others who have generously given to this cause.

The following pages highlight just a few of the lives we have touched. We hope that they will inspire you, in the same way they have inspired us, to continue to push forward in our efforts to create a more equitable world. We have laid a solid foundation, but it is just the beginning. This is a long-term challenge, requiring great vision, persistence, and resourcefulness. Still, these five years show that change is possible, and that together, we can make a difference!



Sarah M. Perrine





Early Childhood Development

First Foundations

Early Learning and Care

101

funded projects

33

grantees

18,116

beneficiaries

4,942,111

leva total project funding

429

beneficiaries
in maternal and
infant health

150

beneficiaries in
specialized home
visiting care

9,487

beneficiaries in
preschool and
kindergarten



First Foundations

Because the start of life sets the stage for later human development, TSA's Early Childhood Development program focuses on a child's earliest moments, with particular attention given to the first thousand days, which play a critical role. A solid **first foundation** is built on three core pillars¹ – including a safe and stable home, free from chronic stress; healthy brain development, which is linked to nutrition and experience; and active stimulation and interaction with caretakers.

Lack of early stimulation, poor nutrition, toxic stress, and other poverty-related risks may lead to falling behind in school and later reduced employment and earnings. Thankfully, this process can be reversed, with early prevention programs proven to provide high impact and long-term effects.

Recognition of the importance of early childhood development programs has grown in recent years, with Bulgaria's public sector showing an increased commitment toward early prevention programs, including a new pathway for universal access to nurse home visits for pregnant women, contained within the National Program for Improvement of Maternal and Infant Health 2014-2020.

Despite this progress, gaps in vulnerable communities persist, and while Bulgaria has reduced its infant mortality rate, it is still 80% higher than the EU

average (6.6 versus 3.6 per thousand births.) In some concentrated Roma settlements, this rate can reach levels 200% higher than the national average.²

The risk of infant mortality is compounded by malnourishment, with 42% of Bulgaria's Roma malnourished, compared to 6% for the generation population.³ 61.2% of Roma children also demonstrate high levels of iron-deficiency at 6-11 months and 30.2% of Roma 0-3 year-olds experience a delay in growth linked to poor nutrition.⁴ Both stunting and anemia can result from poor nutrition and put toddlers at risk for poorer cognitive, motor, social-emotional, and neurophysiologic development.⁵

This is why TSA is putting an emphasis on **maternal health and well-being** and is investing in the adaptation and expansion of proven interventions that target vulnerable communities and ensure healthy pregnancies, positive birth outcomes, and later cognitive and socio-emotional development—all with the aim to provide a solid foundation for a child's future.

This includes the adaptation and implementation of the Nurse Family Partnership program, which pairs nurses and midwives with first-time mothers, as well as other local initiatives that promote better linkages between health care professionals and pregnant women and mothers.



“My nurse gives me a feeling of security and calmness. I am not worried about anything. She helped me to find a gynecologist and prescription medicine.”

NFP mother

Healthy Children Create Healthy Communities



Story Location **Sofia**



Nadia* was only seventeen and pregnant. She lived in a makeshift house with one room and a kitchen together with her husband, father-in-law, and a relative. Electricity was spotty and sometimes went out for days. Though her home lacked many things, it did not lack love. Nadia held onto a fierce hope that her child would have a better future, so when she learned about a program that matches nurses with first-time mothers, she eagerly enrolled.

The Nurse Family Partnership Program (NFP) follows a careful script of more than two years of regular home visits. Nurses and midwives guide mothers and other family members through conversations about pregnancy, how to prepare and care for a new infant, how to communicate with and stimulate the child, as well as goal-setting for the future.

Nadia met regularly with her nurse and by the time her baby was born, she was already beating the odds – arriving full-term and at a healthy 6.8 pounds. Her nurse shared that “[her baby] is very lucky – her mother’s natural curiosity, responsibility, and desire to change her circumstances really pushed her to take advantage of the opportunity that the NFP provides.”

At nine months, her little girl is developing normally for her age. Many babies in Nadia’s neighborhood are given sugary water, flour paste, or other harmful substitutions, but Nadia’s baby was given only breastmilk and formula during her first five months. She was regularly taken to checkups with her pediatrician, and Nadia actively plays and interacts with her, often reading children’s books together.

Both baby and mother still face many challenges. Nadia’s neighborhood is unregulated and overcrowded, filled with hastily built shacks. Like more than half of the mothers participating in the NFP, her home lacks plumbing, running water, and an indoor toilet. Still, Nadia is taking steps to ensure a better future for her child, and with the encouragement of her nurse she is looking for part-time employment. As an eighth-grade dropout, it will not be easy, but she is determined.

Nadia is one of 600 parents and infants who will receive support from home visitors in Sofia and Plovdiv as a part of an NFP pilot program. TSA is the first in Eastern Europe to receive a license to test the NFP, and the program is off to a great start. One mother shares, “initially I was indifferent, but now I cannot wait for my nurse to visit. I cannot wait to share with her.”

The NFP has been implemented in the United States for more than 40 years. Multiple randomized control trials underline the program’s success, demonstrating long-reaching impacts on both mother and child, including improved school-readiness, increased maternal employment, and greater intervals between births. Even though the program ends at age two, children at age 15 have half as many arrests on average, and mothers have spent 30 fewer months on welfare. Based on its success, the NFP is now being implemented in eight countries throughout the world.

** Nadia’s name is changed at her request to preserve confidentiality.*

Saving Lives through Improved Access to Services



Story Location **Targovishte**

Vezhdie and Katrin* had never seen a gynecologist, but this didn't seem unusual to them. "Some girls might go early to get an allowance for pregnant mothers, but we don't usually go to the hospital until it's time to give birth," shared Katrin.

They are not alone. More than 52% of Roma are not insured⁶, and prenatal visits are rare. This has consequences – of all infant deaths in Bulgaria, half are linked to preterm births, which are often the result of lack of prenatal care. Teenage pregnancy also plays a role, with Bulgaria experiencing the second highest rate of teen pregnancies in the EU (nearly 12%).⁷

because I'd never been to one before."

Still, she agreed to go, and the doctor quickly discovered that only a cesarean would save both the baby and the mother. The resulting procedure meant a long hospitalization, but both Katrin and her baby's lives were spared. This would not have been the case without NGO Club Targovishte's timely intervention.

Meanwhile, Vezhdie was also starting to experience complications with her pregnancy. After a terrifying dream where she lost her child, she made up her mind to ask the NGO for help. They took her to see a doctor, and she discovered that she had anemia.

He prescribed medication, but it wasn't enough, and soon after she was rushed to a hospital.

"If Vezhdie hadn't come to the hospital prior to her baby's birth, we wouldn't have had any idea about her condition, and the outcome could have proven fatal," stated her doctor. Staff at the hospital shared that, sadly, many mothers arrive at their doorstep to give birth without ever having come for a prenatal checkup.

With TSA's help, NGO Club Targovishte was able to reverse this trend. They provided support to women and families living in an isolated Roma



Katrin had no money and no insurance, and she wasn't sure what to do when she started to experience pain during her pregnancy. Thankfully, TSA was helping a local NGO to provide support to uninsured women in her neighborhood. They heard about her plight, but when they approached Katrin, she shared that she "was wary, because I couldn't imagine that someone would want to help me without wanting anything in return. And I was afraid to go to the hospital,

neighborhood as well as in three surrounding villages. Their project facilitated prenatal checks for uninsured pregnant women, and also included six home visits, developmental screening, informational workshops, as well as support for parents of kindergarten-aged children.

** Katrin's name is changed at her request to preserve confidentiality.*



“In my village, girls don’t go to see a gynecologist.”

Katrin



Early Childhood Development

Early Learning and Care

When children are given tools to master cognitive, social, and emotional competencies at a young age, they find it easier to learn at a later stage and are more likely to continue in school.⁸ For this reason, TSA's is prioritizing **early learning and care**. This includes both parental engagement, which is key to a child's early learning, as well as access to quality early education programs that can broaden a child's exposure to new information and learning.

Long-term studies have demonstrated that quality early education will improve later school performance⁹ and will also increase earnings and employment.¹⁰ In fact, Nobel-prize winning economist James Heckman has calculated that high quality early education delivers a greater return than any other social investment made later in life.¹¹

Early education is gradually becoming more of a public priority, but progress has been uneven. Bulgaria still lacks a national policy on kindergarten fees, which has led to cost barriers. Moreover, a 10% reduction of kindergarten services from 2011-2016 (primarily in rural areas)¹² led to a decreased number of free spots available for children to enroll.

When TSA began its work in 2012, only 45% of Roma 3-6-year-olds attended kindergarten.¹³ To find how best to increase participation in early learning, we

designed and piloted a project in 2013 together with the World Bank. This project, called "**Springboard for School Readiness**", was launched nationally in the fall of 2014. It was implemented in 240 settlements with the help of 23 NGOs partners, engaging 10% of all kindergartens in Bulgaria. Each settlement was randomly assigned an intervention such as information, fee removal, or food vouchers conditional on attendance, with 4046 children aged 3-6 receiving direct support.

To test which intervention was most cost effective, the World Bank conducted the first independent, national randomized control trial impact evaluation of its kind for Bulgaria. While conducting its research, the World Bank discovered that Roma kindergarten enrollment had increased to 68%.¹⁴ This was perhaps linked to a change in the law, which ties welfare payments to kindergarten participation. And still, of all tested interventions, the removal of kindergarten fees proved to be most significant. Once fully removed, the World Bank predicts that Roma kindergarten participation will increase to 84%.¹⁵

With the results of the World Bank study in mind, TSA has been actively advocating for the **removal** of kindergarten **fees** and hidden costs for all children in Bulgaria.

Once engaged in early education, children also need **quality** instruction and an inclusive, supportive environment. This became apparent when the World Bank's evaluation revealed that while one year of kindergarten participation was enough to boost end-of-year assessment scores for ethnic Bulgarian children, it was not sufficient to improve scores for

minority children, and in fact sometimes led to dips in performance.¹⁶ This may mean that children from different linguistic and cultural backgrounds need more time to adapt to kindergarten. It may also signal the need for new and **more inclusive teaching** practices, in order to ensure that all children receive the support they need to benefit from early education.

World Bank Evaluation Shows that Free Kindergarten Will Significantly Boost Roma Participation

“Springboard for School Readiness” Project



Overcoming Adversity through Early Education



Story Location **Botevgrad**

Hristo grew up an only child with a single mom at his grandparents' home. While Hristo was deeply loved, he wasn't often able to leave the house, and he was shy around other children.

It came as a surprise when he was selected to participate in the "Springboard for School Readiness" project, and when his mother enrolled him at kindergarten, he was wary and closed. He kept his distance from other children and refused to take part in classroom games. His teachers wondered if he was destined to end up like so many other children from his impoverished neighborhood – aloof and aimless, circling the streets.

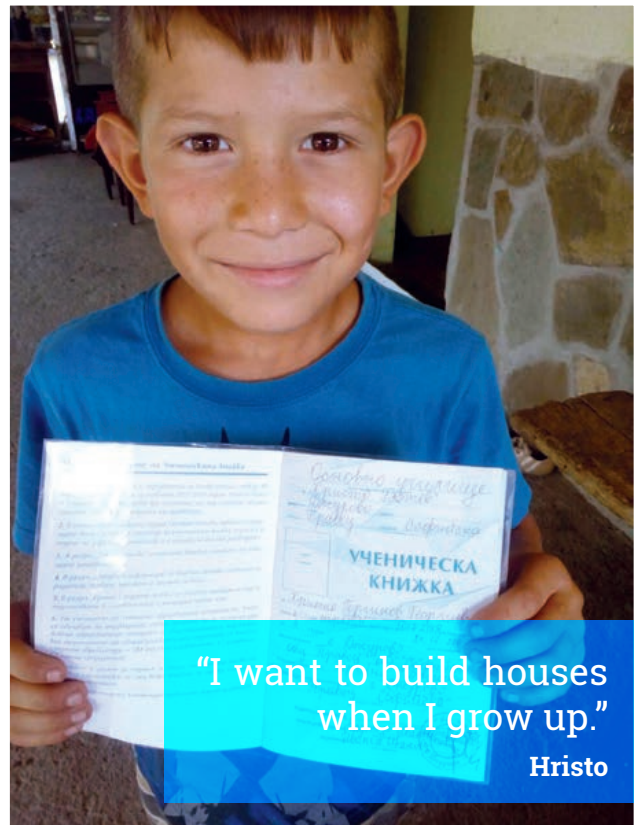
Another young girl who started to attend his kindergarten because of this project was also having a difficult time adjusting. Stefani was the fifth child in her family and no stranger to other children, but she could not speak Bulgarian. The other children teased her for not being able to speak and even mocked her for her dirty clothes. She retaliated with aggressiveness and irritability.

Hristo and Stefani were two of 53 children enrolled in the "Zvanche" kindergarten, thanks to TSA's "Springboard for School Readiness" project and the work of the local NGO partner Diverse and Equal.

Because of this project's support, both children were able to attend regularly. Day by day their teachers worked with them to help them adjust. And, while at first it was difficult, gradually they overcame their shyness and hostility and settled into the routine of daily instruction.

When Hristo finished kindergarten and entered the first grade, his teacher could not hide her pride in his hard work, good reading skills, and overall success. These days, Hristo radiates happiness. He likes to draw, play sports, sing, and recite poems.

Stefani has also transformed. She exudes confidence and greets everyone she meets with a large smile. Calm, self-sufficient, and communicative, she takes part in kindergarten games and loves to draw and sing. Her teachers are now certain that she is indeed ready for school!



Mothers With a Mission



Story Location **Rakitovo**

Nikolay is an only child. He grew up in a one room shack, and his family has always struggled to get by. His father found work when he could as a seasonal woodsman and his mother was unemployed. No one knew how they would manage to send Nikolay to school, much less to kindergarten, where attendance fees were far beyond the family's means.

Still, "a child is a child... and he wanted so badly to play with other children," his mother Asya mused. Seeing her child's loneliness, she was intrigued when she heard about TSA's "Springboard for School Readiness" project, which was being implemented in her community by Future Foundation Rakitovo. She joined a group of mothers at a community meeting to get more information.

As Future Foundation started to talk about the project and the possibility to cover kindergarten fees, Asya could feel the mothers around her growing more and more excited. The facilitator continued to explain that kindergarten was not only an important first step to get ready for school, but in fact also mandatory for five and six year olds. Once the mothers understood how much it could help their children, they exclaimed, "I want my child to go to kindergarten too!" and "Where should we go?!"

Unfortunately, the mothers' enthusiasm quickly hit a wall when they learned that there were not enough vacancies at the full-day kindergartens in their town. With only two full-day kindergartens in the center

and one in the Roma neighborhood, spots were hard to come by. The other option – two half-day groups at the local school—did not offer the same depth and breadth of services, and already had nearly only Roma children in attendance.

Asya gathered again with the mothers to reflect on the situation. "What if more of us get together and make an appeal? Then the mayor will have to pay attention!" one of the mothers cried out. Inspired, the parents went to the mayor on the very next day to insist that additional spots be opened, at least for the five-year-old children. And, as a result of their efforts, more spots were opened!

Asya's son was one of the lucky children to win a spot. "My boy learned to read and to write letters in kindergarten. Now he has no difficulty in school, because he attended kindergarten regularly and paid good attention." Nikolay also shares that he loves school – even more than kindergarten. After class he plays football with his friends, and he is doing great in class, because he was well-prepared in kindergarten.

In total, 112 children attended kindergarten in the Rakitovo area because of the "Springboard for School Readiness" project. Today, these children are attending school and are excellent pupils. Their participation in kindergarten prepared them well for school.



"If more of us get together and make an appeal, then the mayor will have to pay attention!"

Project Mother

With Access Comes Excellence



Story Location Blagoevgrad



The Predel neighborhood is poor and isolated, a hidden corner in the bustling town of Blagoevgrad. To better meet the needs of local families, TSA encouraged D3 Navigators to establish a community center in Predel. This center helped prepare and connect young children with kindergartens and provided after-school activities to help primary school pupils stay in school. By integrating creative approaches like a community laundry, D3 Navigators was also able to attract and work closely with parents.

These parents shared how integral D3 Navigators was in helping their families to succeed. One mother, Milena, confided: “I always wanted my children to study, but I had no idea how to help. I felt that it would be difficult, if not impossible, to enroll my children in kindergarten and even in school. In the beginning, I was afraid to talk to an administrator or a teacher, because I thought they might not understand me – I don’t speak Bulgarian very well. Now, however, my son Bozhidar is in the first grade and my daughter Natalie is in kindergarten!”

Another mother, Gergana, told us: “I always wanted my children to study and to have a different kind of life, because I can’t even write my name. But I wasn’t sure what to do. I was afraid that my children would behave like I did at their age and skip their classes. But now Evgeni is in the first grade, and his teacher says she’s proud of his efforts. And my daughter Maria received an award for regular kindergarten attendance last year.”





“Years ago, my son’s teacher complained that she’d never seen such an irresponsible parent. Now she is so happy, that she says she wants more parents like me.”

Milena

Early Childhood Development





Educational Achievement

82

funded projects

25

grantees

52,993

beneficiaries

A strong economy requires a strong work-force, and Bulgaria's future development and growth depends upon its ability to prepare its citizens for work and for life. Serious gaps in educational outcomes harm both individuals as well as society as a whole. For this reason, TSA is supporting initiatives that increase **educational achievements** for disadvantaged pupils.

Roma youth, in particular, are struggling to succeed in school. With only half finishing the eighth grade and approximately 15% graduating from secondary school¹⁷, this is a serious challenge with long-term repercussions. In fact, the World Bank has calculated that Bulgaria loses nearly 526 million annually because Roma are ill-prepared and therefore not able to successfully integrate into the labor market.¹⁸

Often the problems start early, with children who do not speak Bulgarian at home at particular risk of low literacy. Failure to establish basic literacy skills during the first few years of school creates barriers that reverberate throughout a child's progression through school. In Bulgaria, fifteen percent of Roma youth aged 16+ are unable to read or write.¹⁹

Once in school, minority children may encounter a hostile or apathetic environment, with one-fourth of all teachers in Bulgaria stating that they believe Roma children should study in segregated schools and one-fifth convinced that children from different ethnic backgrounds have different abilities.²⁰ This is why TSA is investing in programs that work closely with teachers in more than 200 schools throughout

the country to challenge limiting beliefs and to **positively transform school environments**.

Cost barriers also play a serious role, especially for pupils living in remote or rural areas with no secondary schools. Until recently, no support existed for these youth. To continue, they needed to first find sufficient financial resources to cover both transportation as well as the cost of textbooks. To meet this need, TSA designed the "Equal Chance" program and, with the cooperation of 19 NGOs, has provided 1580 stipends to help youth continue.

TSA is prioritizing **high school** (secondary school) **graduation**, because we know that it has the power to make a profound impact on a young person's later life outcomes, with Roma secondary school graduates earning 83% more than their non-graduating peers.²¹

Equally important is our focus on **leadership** and positive **role models**. With only 1% of Bulgaria's Roma graduating from the university, programs that support university preparation and graduation are needed. To create long-term, systemic change, it is important that Roma enter positions where they can act as role models, both for other young Roma as well as for society as a whole. TSA has also supported programs that encourage reciprocity and volunteerism. By engaging successful Roma in building solutions that bring positive change in their communities, we ensure longer-term engagement and greater sustainability of our work.

52,381

beneficiaries
stayed in school
and/or graduated

612

entered university

4,128,326

leva total project funding

A Father's Journey Brings Hope



Story Location **Karlovo**

Asen defies all stereotypes. When he starts to speak, he looks shy and worried, but when he discusses his dreams, his eyes begin to shine. "I always wanted to study," he begins. But his path was not an easy one.

While his first ten years were uneventful, the transition to democracy brought not just one profound change but two. After his parents decided to get divorced, he was sent to live with his uncle. He had to drop out of school and to start working. Still, he remained thirsty for learning. When he heard that juvenile detention would give him the opportunity to study, he started getting into trouble. Yet even this did not work. Gradually, he made his way into adulthood and started employment as a construction worker, where he was gradually promoted to supervisor.

Many years passed before he was given another chance, when his children came home with exciting news. Their school was participating in a network of schools supported by an NGO called Center for Interethnic and Cultural Dialogue "Amalipe". At Amalipe's urging, the school had applied for external funding through a program that offered after-school lessons for adults. Eagerly, Asen enrolled. After much hard work and support from teachers at the school, he proudly graduated from middle school together with his children.

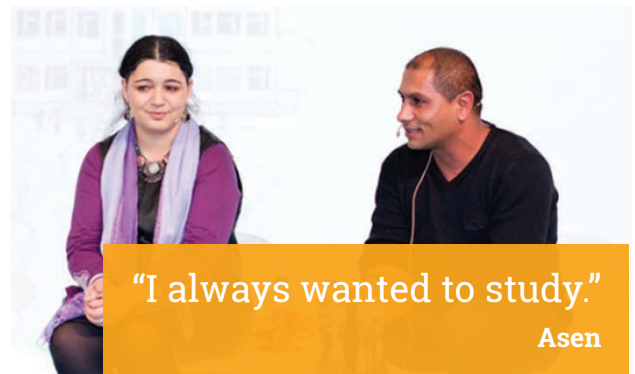
Now he wants to stay engaged and to give back. He has high aspirations for his own children, who he'd like to see graduate from high school.

TSA has provided long-term support to Amalipe to scale up its "Every Child Can be a Winner" project, which now involves 258 schools in nearly every corner of Bulgaria. Amalipe works closely with schools to implement its model, which includes intercultural education, teacher exchange and peer learning, student parliaments, and parent clubs. This four-pronged model has been demonstrated to

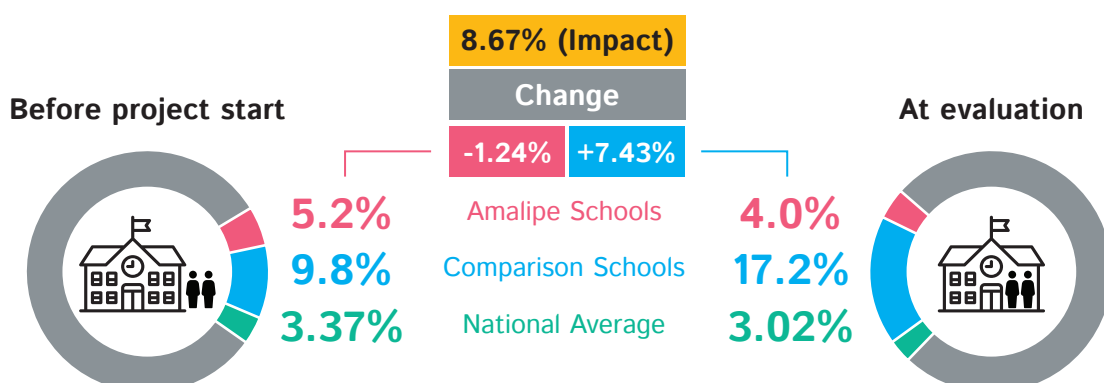
decrease pupil dropout rates.

After his positive experience, Asen is keen to help create a bridge between Roma families and schools, and with Amalipe's help he has helped set up a parents' club in his children's high school in Karlovo. This club is one of 197 similar parents' clubs throughout the country. Asen has gotten guidance and training from Amalipe to learn how best to reduce tension between the school and parents, as well as to increase understanding on both sides. Being a Roma parent himself, he is able to mediate between parents and the school and to maintain a presence for Roma parents, so as to ensure that minority pupils are fully integrated into the life of the school.

Initially, he admits that a lot of people in his community laughed at his efforts and even wondered how much he was getting paid. They were even more perplexed when they learned that he is a volunteer. Still, Asen did not give up. He explains, "In the beginning, no one joined me and it was hard. I was alone for nearly a year and a half. Then I found one or two more active people, and now we have grown to a group of six parents. It wasn't easy, but now it's working. People say that 'spotting a sparrow does not make it spring', but I would add that it does give hope that spring is on its way."



Amalipe Project Decreases Dropout Rates in Grades 5-8





Center Amalipe Open Heart Festival - Veliko Tarnovo



Transporting Kids to Opportunity



Story Location **Dupnitsa**

Many young people in Bulgaria do not continue on to high school (secondary school) because of the cost of transportation and textbooks. This is a problem faced by the nearly 18% of all children in Bulgaria who attend schools in villages. Given that more than half of Bulgaria's Roma live in rural areas, it is also a challenge that disproportionately effects this community and adversely impacts high school graduation rates for Bulgaria's Roma as a whole.

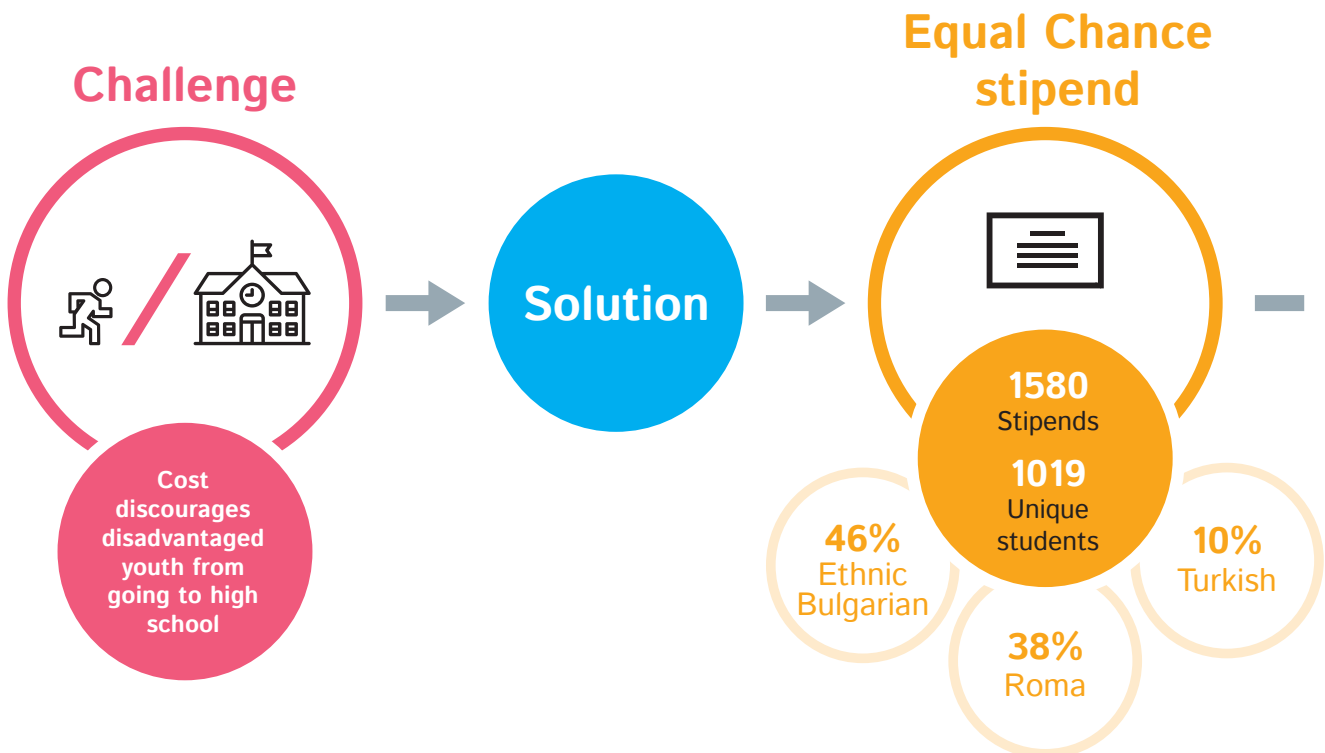
"I know how bad it can be when you want something, but there's no way to make it happen," shares Georgi. He is one of 58 students supported by the Dupnitsa-based NGO Amala-Friends through TSA's "Equal Chance" program, which helps to cover the cost of transportation and text books for high school students throughout the country.

Georgi lives in the village of Krainitsi. It is only 17 kilometers from his high school, but the distance

has still been far enough to stop many of his friends from continuing. Thankfully, Georgi has received both textbooks and transportation for the past three years through the "Equal Chance" program, and this has allowed him to study at the Vocational School for Clothing, Economics, and Management in Dupnitsa. His friends Violina and Violeta are also supported by Amala and are now both in the 10th grade.

Amala's support has been instrumental in helping them to stay in school. It is still not easy, and many young people share that they also work part-time to help their parents and families. Still, despite these difficulties, Georgi, Violina, and Violeta remain persistent. Georgi dreams of one day becoming a pediatrician, while Violina wants to become a hairdresser, and Violeta aspires to become a lawyer.

Removing Cost Barriers Increases High School Graduation and Improves Life Outcomes



"I know how bad it can be when you want something, but there is no way to make it happen."

Georgi



95% complete each school year



95% graduate from high school (93% men; 97% women)



Result

53% of graduates continue to university



73% of graduates who do not continue to university are employed



Source: ALPHA RESEARCH, Ltd.

The Freedom to Believe in Their Own Potential



Story Location **Sofia**

Ralitsa and Sofia are not your typical teenagers. To begin with, once they graduate they will join the just 1% of Roma in Bulgaria who have successfully obtained a university degree. Ralitsa is studying psychology and Sofia is majoring in business and economics. They traveled different paths to get to this point in life, but one thing binds them together - a passion to give back and to motivate others.

Both attended events organized by the Areté Youth Foundation, which over the past five years has benefited from TSA's financial support and guidance to innovate and strengthen its program activities, including leadership camps, a volunteer network, informational services to prospective university applicants, and the creation of a professional network that offers career counseling, soft skills training, and other opportunities to help youth connect with the labor market.

Ralitsa and Sofia participate in Areté's volunteer network and were recently selected to receive modest support to help implement their dream - a project at the 94th School in Sofia.

As a part of this initiative, which they designed and initiated, Ralitsa and Sofia are meeting with a group of ten children in the 9th and 10th grades, who were competitively selected to participate. The project aims to help teach them how to set goals, get motivated, and dream big. Activities include

games and discussions designed to build leadership, team work, and tasks to help each participant better define and map out what they want to achieve and how to get there.

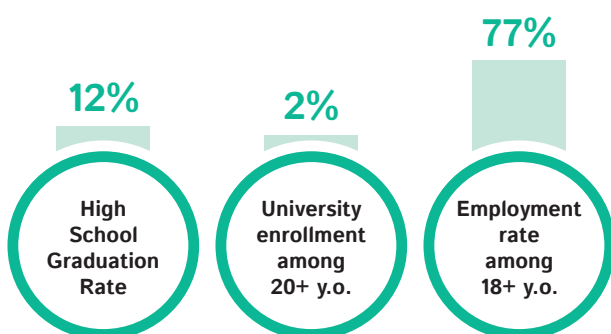
These two volunteers describe how inspired they felt when they not only became friends with the young participants, but also very quickly became trusted advisors. "Our young people sometimes even skip other events to meet with us, even though it's just an extracurricular activity."

Ralitsa and Sofia share that they plan to make this one-year project an "adventure" and to then "take it on the road". Based on the participants' feedback, it looks like their efforts have been successful so far. Ani, a 9th grader, says: "I had no expectations, but now I feel inspired. I've learned a lot, including about my own emotions." Her classmate Denitsa adds, "I've learned that everyone is different, and I've discovered more about who I am."

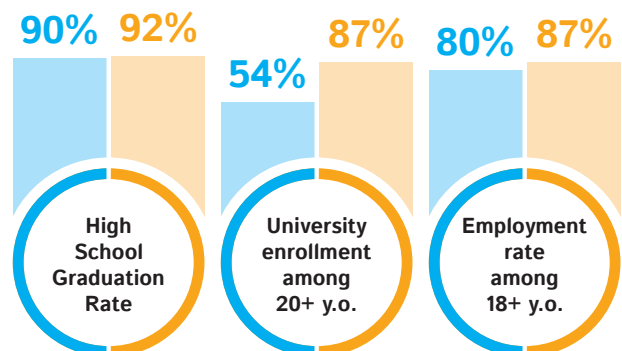
"Students don't feel that they have the freedom to believe in their own potential," says Ralitsa. "Ever since they were children, they've been told to view themselves in specific ways by the community and by their parents." Thankfully, their work is changing this, and both volunteers and students share that they are so inspired by the experience that they plan to continue to meet throughout the summer months.

Areté Youth Excel In High School Graduation, University Enrollment, and Employment

Average for surveyed Roma in same age group



Average for Areté youth and a comparable group of ethnic Bulgarian youth



85% of Areté beneficiaries declared that the program motivated them to continue their education.



■ Surveied Roma
■ Comparison group of ethnic Bulgarians
■ Areté's Beneficiaries

Source: Global Metrics, Ltd. and Proxima Consult, Ltd.

The Professional Woman



Hometown Radomir

“I was always told that I’m different and more mature than other girls. People teased me that I wouldn’t have time to get married, if all I cared about was studying. That’s because Roma girls often get married in their teens.”

With a welder for a father and a cleaning lady for a mother, Natalie describes her childhood as fairly typical. She grew up with two other siblings and grandparents at home, surrounded by a family who encouraged her dreams.

Her hard work helped her to win admission to an English language high school, but she never imagined that she would be able to continue on to the university.

“On the one hand, I had no idea who I wanted to become. I didn’t know of any examples of successful Roma women. Not only that, but I felt that it would be very hard to break the mold and to make something of myself.”

Then she learned about an unexpected opportunity at the American University in Bulgaria (AUBG) and slowly the idea took root that she might apply. So, she started to prepare. With TSA’s guidance during crucial steps of the application process, she was admitted and awarded a scholarship provided by the America for Bulgaria Foundation.

Natalie joins one of six Roma students who have enrolled at AUBG, thanks to TSA’s help. TSA has played a critical role in popularizing the scholarship opportunity and making sure Roma candidates have the needed information and skills to apply. In addition, four students have received financial support from TSA to attend the English Language Institute in Blagoevgrad, in order to better prepare for AUBG admissions.

At AUBG, Natalie discovered an environment that was far more tolerant than the one she had grown up in. Her life aspirations are expanding, and she feels that she has moved past the pessimistic voices that tried to discourage her by telling her that AUBG would be too expensive and too much work.

Highly motivated, she intends to major in Business Administration, with a possible second major in Computer Science. She has also found time to explore new activities, like the debate club and an applied voice class to develop her singing talent. Now her friends look at her in a new way, saying: “look at how well you’ve done and how smart and accomplished you’ve become.” And indeed, Natalie is taking great strides toward creating her dream of becoming a professional Roma woman, who acts as an inspiration for her community.



“I felt that it would be very hard to break the mold of what it means to be Roma and to make something of myself.”

Natalie



“I want to go back to my hometown of Velingrad and to work in the Roma neighborhood.”

Rashka

Giving Back to Her Community through Professional Achievement



Hometown Velingrad

No one in her family had ever been to the university, but Rashka had known since she was a teenager that she wanted to become a doctor. The question was, how?

One day, while pondering this question, she learned about an NGO, the Student Society for Interethnic Dialogue (SSDID). For the past five years, TSA has enabled SSDID to help Roma high school students and young adults to prepare for and enter the university. Rashka applied to their program and was selected to receive support for additional after-school tutorials in biology. Not only that, but SSDID also provides counseling on where and how to apply, as well as on how to identify and apply for external scholarship support.

At twenty-one, she is now living her dream and is one of a handful of Roma studying medicine at Sofia University. Having achieved this goal, Rashka now has another. "I want to go back to my hometown of Velingrad and to work in the Roma neighborhood. The challenge is that the community is poor and uninsured, and most have hardly ever, if ever, visited a doctor. So, my care is greatly needed in the community."

When she succeeds, she will become Velingrad's first Doctor's Assistant of Roma origin. This is a new degree in Bulgaria, designed to prepare health professionals in areas such as emergency care, GP assistance, and medical care in schools and social centers. Rashka is excited to be a part of something new. "By becoming a Doctor's Assistant, I want to be a part of the change in the health-care system, a change that I think is well past due and necessary."

Her family is extremely proud of her success, and she has inspired her brother, who now wants to study dentistry.

As she enters her last year of lectures, Rashka is getting ready to start a residency in emergency care. Along the way, she has also spent time in the department for premature babies. She says she is hungry for knowledge and aims to learn as much as she can from each professor. "I see that a doctor needs to be responsible, and always ready to develop and grow. Many people think that medicine is a thankless and difficult profession, but for me it's worth it, even if only to see the warm and grateful eyes and smiles of every single person I meet."



Educational Achievement





Family Economic Success

Housing

Stable homes and well-regulated neighborhoods provide an important stepping stone for families. However, the ongoing existence of non-regulated neighborhoods not only exacerbates multi-generational poverty and restricts property ownership, but also poses important health and safety problems.

Unfortunately, more than half of Bulgaria's Roma live in unregulated neighborhoods, with 80% of residents

lacking access to sewage and hot water and many others also without electricity and running water.²² This is why one of TSA's most pioneering efforts is aimed at the **regulation of long-standing Roma neighborhoods.**



11

funded projects

8

sites

3,389

families served

2,054

families received legal consultations

442

family homes were legalized or received forbearance certificates

542,477

leva total project funding

Families living in these neighborhoods lack security, and many share that they are afraid of being forcibly evicted from their homes. This uncertainty adversely impacts future generations, with a child's early development undermined by toxic stress and worry.

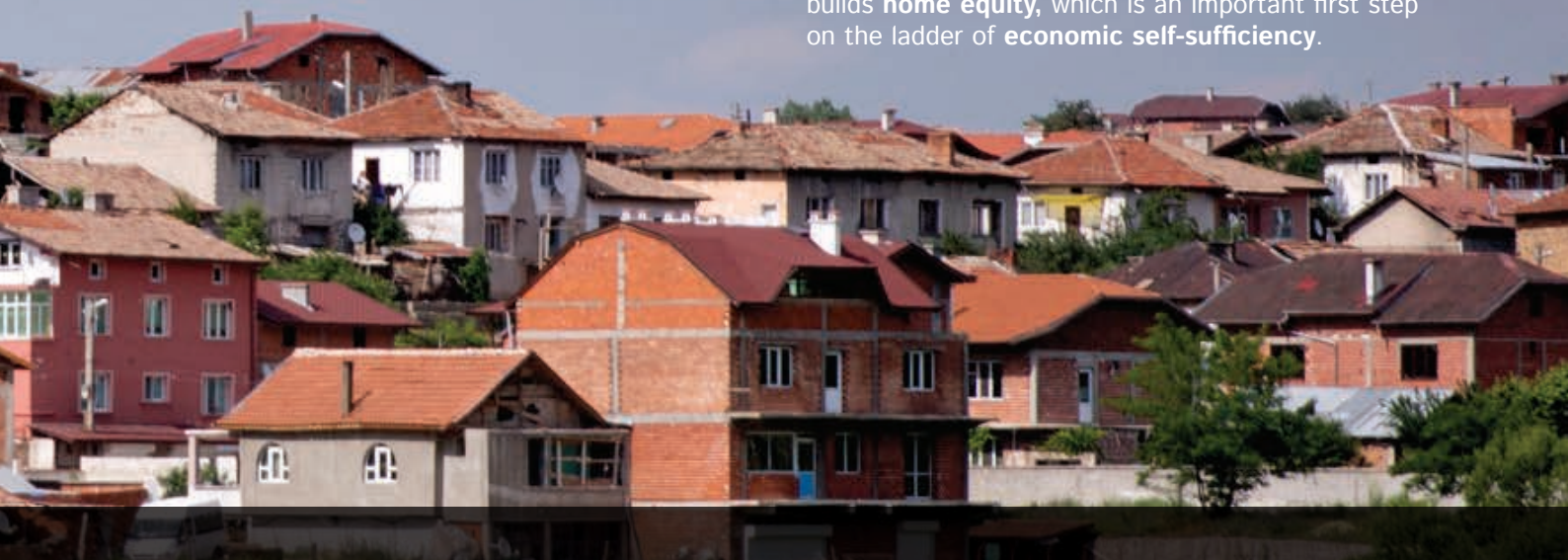
Moreover, relegation of Roma to the informal economy and a lack of documented property prevents them from being able to utilize their homes as assets and sharply limits these residents' ability to break the poverty cycle. This deep, multi-generational cycle is demonstrated in the high percent (72%) of Roma who live below the poverty line.²³

Because a **family's economic success** is so closely linked with this issue, TSA is working in close partnership with municipal and regional authorities, as well as local residents, to address this challenge. Our approach takes into account local voices and their strong desire to maintain social cohesion within

their communities, while also identifying pragmatic alternatives for municipalities.

We begin by matching teams of legal experts, architects and local advocates with residents of unregulated communities. Our aim is to map each neighborhood, to create an urban plan, and to introduce this zoning plan into the general cadaster for the city. Ultimately, we seek to help residents purchase land plots and to legalize their housing structures.

By creating zoning plans, we are promoting a sense of stability and permanence in the community, which will lead to a more stable and healthy home environment- an important precondition for a child's development and later success. Moreover, by legalizing neighborhoods, we are lessening social distance and promoting integration of neighborhoods into the larger community. Finally, our approach builds **home equity**, which is an important first step on the ladder of **economic self-sufficiency**.



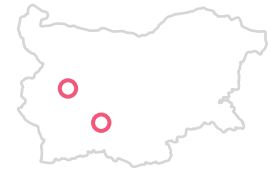
TSA's work in this field is cutting edge. In October, 2017, TSA was selected to travel to UN Headquarters in NYC to receive a "Sustainable Cities and Human Settlements Award for Outstanding Contribution" for our work to zone and legalize Roma settlements. This is an annual prize given by the Global Forum on Human Settlements and supported by the UN Environment Programme.



“Not having a regulated house meant it could be destroyed at any time, and it felt like we might as well be living on the street.”

Tzvetanka

Legal Aid Helps Create Vibrant Communities



Story Location **Sofia and Peshtera**

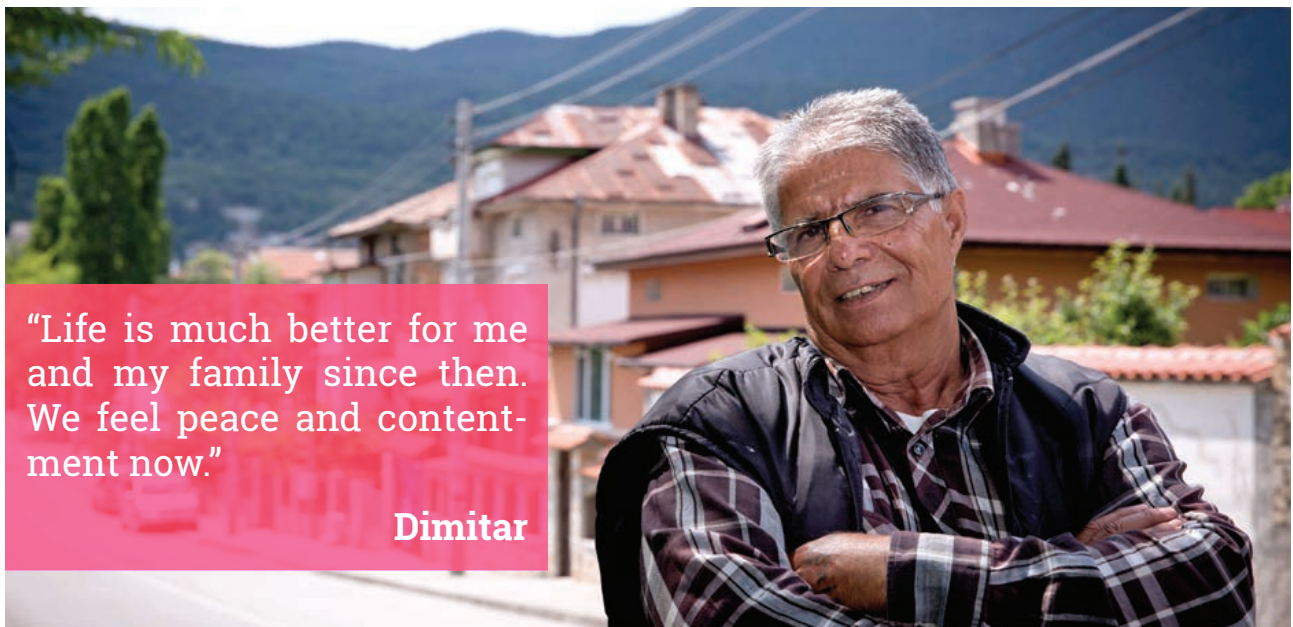
Dimitar grew up in a small home, crowded with multiple generations of his family. He knew he wanted something better for his own wife and children, so in 1996 he was one of the first in his neighborhood to buy a plot of land. He immediately started to build, but soon realized that it wouldn't be so simple. Without construction plans, documents, and a project, he could not access running water, electricity, or other utilities.

Desperate for space, he moved his fledging family into the semi-finished structure and continued to reside there, off and on, until one day in 2013 he met a group of lawyers conducting meetings in his neighborhood.

built nearly 40 years ago, with three generations passing through its doors.

“Even though we had a document demonstrating that we owned the land, we did not have evidence that we owned the home,” they shared. “So, it felt like the house could be destroyed at any time, and we might as well have been living on the street. Once we obtained a forbearance certificate, we felt that we could calm down and begin more serious renovations.”

Based on this early success, TSA is piloting a project in the Dupnitsa, Kyustendil, and Peshtera municipalities, with the aim to zone and regulate



“Life is much better for me and my family since then. We feel peace and contentment now.”

Dimitar

This group was engaged in a project initiated by Equal Opportunities Association and TSA. It took just one month for the team to help Dimitar file for a forbearance certificate, which provides legal standing for his home. “Life is much better for my family and me since then. We feel peace and contentment now,” smiles Dimitar. They also own a warehouse for soft-drinks and a shop and now describe life as pretty “normal.”

Dimitar's is one of 442 homes throughout the country that received legal standing with the help of this project.

Tzvetanka and Traiko also received support through this project. They were living in a home that had been

entire communities. Kiril, a legal expert on this team, shares that:

“Solutions exist even now, we just need to piece them together and to create a systematic approach. So, we are creating a model that shows how to solve construction problems and to regulate Roma neighborhoods. In this way, a vulnerable segment of the population will benefit from feeling that they've not lost what they've built over the years, while increasing their standard of living by creating more regulated communities and access to infrastructure. This will serve all of society. As Roma develop their own potential, they will contribute toward society as a whole.”

Family Economic Success

Employment and Income Generation

Employment is one of the most dignified and sustainable outcomes for individuals and families, which is why all of TSA's programs are designed with this end goal in mind.

To prepare individuals for the labor market, we start by considering how best to develop human capital – a cycle that starts in the child's earliest years, continues with their transition to early learning, and culminates with their education and graduation. These efforts contribute toward an individual's ability to generate income and to achieve economic self-sufficiency.

This is a long-term goal, but the end results are immediate, with, for example, Roma high school (secondary school) graduates in Bulgaria typically earning 83% more than their peers without a degree.²⁴

Still, with 53% of Bulgaria's Roma engaged in **unskilled**, low-paid work²⁵, the need for ongoing efforts in vocational training, improved qualifications, and small business development continues to be critically important.

Of particular concern are women and youth, who with the Roma experience the lowest rates of labor market participation in Bulgaria.²⁶ Young Roma women are especially isolated from the labor market, which is why TSA is supporting projects such as the

Nurse Family Partnership program, which has been shown in the U.S. to reduce a mother's reliance on welfare and to increase her employment. The "Springboard for School Readiness" project has also demonstrated that parents whose children received free kindergarten increased their monthly income.

The **Family Economic Success** program is designed to help beneficiaries who want to increase their income, but lack skills, knowledge, or pathways to employment. We begin by focusing on projects that bolster the entire family, such as support for the start and expansion of family **businesses and small farms**, through hands-on mentoring and support, together with access to capital.

Special attention is also directed toward youth. Many lack the skills needed to connect with the labor market. This includes hard skills as well as soft skills such as communication, teamwork, critical thinking, and problem solving, with one fourth of all employers citing soft skills as a reason for difficulty in filling a vacancy.²⁷ For this reason, TSA has supported projects that help young people to develop a variety of hard and soft skills as well as deepen necessary knowledge for a specific profession.

Lastly, given that discrimination continues to play a role, TSA is also working closely with employers to address stereotypes and to **create** better **pathways** for minorities to access employment opportunities.

33

funded projects

23

grantees

2,665

beneficiaries

2,500,628

leva total project funding



1,943

**beneficiaries increased skills
and/or were linked with
employment opportunities**

722

**beneficiaries increased
family income through
small business development**



“Positive thinking is key; looking positively at life helps to overcome challenges.”

Ilian

Encouraging Success by Empowering Business Owners



Story Location **Sofia**

This wasn't the first time Ilian had tried to start a bakery. Nor the second nor the third. It was his fourth try, and this time he meant business. When he was seventeen, he had asked his mother to teach him how to make her banitsa, a buttery pastry stuffed with cheese. He knew it was better than anything he'd found sold on the streets, so they decided – why not sell it? However, Ilian very quickly realized that his mother, while an extraordinary cook, lacked business skills. They tried again, only to be evicted when their landlord failed to pay the municipality the required rent. Ilian then decided to go abroad. After working for six months in a bakery in Switzerland, he returned with renewed zeal – at last he had honed his pastry-making skills. So, they opened again. This time the location they chose did not get enough traffic, and they failed to attract regular customers.

Not one to give up, he came across a relevant program launched and piloted by TSA when speaking with his entrepreneurial friends.

The “Business Achievement” program is a licensee of the Workshop in Business Opportunities (WIBO) program, which was founded in 1966 in Harlem to boost economic empowerment. It has since gone on to train nearly 18,000 entrepreneurs, 54% of whom are still in business after five years (more than two and a half times the national average.) Based on WIBO's track record, TSA piloted the program in Bulgaria from 2015-2017. Two cohorts of 41 participants took part in 18 intensive sessions on how to build and grow a profitable business, conducted by Bulgarian business expert volunteers.

For four and a half months, Ilian faithfully participated in WIBO's three-hour sessions and worked hard with his mentor to develop a business plan for the program's graduation competition. This time, he was ready. On the day of the event, he stood before the jury and carefully laid out each step of his business plan. Impressed, the jury awarded him with the second place prize of 7,000 leva.

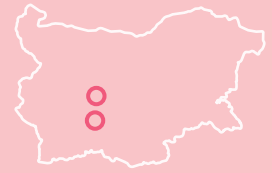
These days you can find Ilian at Sofia's Sitniakovo market. He spent a year looking for the right place, first assessing traffic, location, and the potential for regular clients. Once he found the perfect spot, he observed it carefully for a week before signing. With WIBO, Ilian has discovered the tools he needs to build a solid foundation. He shares, “I now know how to look at the financials. I know how to attract and retain customers. A good mood and a smile are the most important thing. Each customer deserves an individual approach, and I know how to treat people so that they feel welcomed. Now I want to build a brand name for my banitsa shop and to develop it into a chain with master bakers and salespeople. Everyone loves my mother's recipe; it's unique and the banitsa is very crispy.”

Up at 2:00 a.m. to help his mother bake, Ilian continues his day by reviewing the financials, looking for suppliers, and contemplating how best to develop



distribution. By 2:00 p.m., his banitsa is completely sold out. “Only five percent of my baked goods remain at the end of the day,” says Ilian. “I donate them to people in need – a bag of three pastries to this person, a bag to another person, and then they are gone. I am grateful for everything negative I've experienced along the way, because it has taught me something I needed to learn. Now I know what I need to do.”

New Languages and New Outlooks



Story Location **Pazardjik and Peshtera**



English is a skill that is in high demand across industry and profession and opens many doors. Still, young people living in Pazardjik's Iztok neighborhood never imagined that they would have the chance to learn English with a native speaker. But this is exactly what happened when Anna, a Fulbright Teaching Assistant, started to volunteer with TSA's "A Step to Success – Access to English for Youth in Roma Communities" (ASTS) project.

Anna joined a team of nine ASTS teachers and ten teacher-aids, who deliver extracurricular English classes both directly in Pazardjik, as well as throughout the country with the help of an online platform. She shared, "I am impressed by the motivation of most of the students and their willingness to spend 200 minutes of free time a week to study English."

TSA launched the project in 2017, with 170 youth actively participating in one of three components – traditional classroom-style instruction in Pazardjik, an online platform for youth living in different corners of Bulgaria, or a blended approach which combines both online instruction with a structured meeting place and supervised environment.

Students say that they find the ASTS classes helpful, because instruction corresponds with what they know, while also providing space to grow. By learning English, participants also have the chance to build study skills and to expand and explore their understanding of the world. ASTS lessons may focus on career counseling,

cultural and holiday differences, as well as American history and values. Participants have been able to enjoy other unique opportunities, such as a field trip to the U.S. Embassy or community service projects and camps, organized together with the Areté Youth Foundation and CORPluS Foundation.

Participants still face many difficulties. Anna shares, "I find that the main challenge for many of my Roma and Turkish children is that they lack role models. If your parents didn't finish school, how do you see the importance of studying – even if your parents do tell you that they don't only want you to do well, but to do even better than they did? So, a program like this offers new possibilities, since it demonstrates what it means to 'do better'. Most of all, I want them to open their minds and to broaden their horizons."

When speaking with participants, it is clear that ASTS teachers are doing even more. Elena, who is 14 and participates in online lessons, shares that she used to be shy, closed, and ashamed of talking. Since she started taking online English classes twice a week, she has gained confidence. "I am a very high achiever and make high demands on myself. I want to do well. Now I've started studying English both at school and online with the help of TSA, and I'm very satisfied with my results. I feel so much more confident!"

Kalinka, the ASTS project manager, adds that students are "not only gaining confidence, they are also doing better in school."

“My Work Is a Dream Fulfilled”



Story Location Kostandovo

Nestled in the western half of the Rhodope mountains, the village of Kostandovo is home to Hemus Ltd., a small family business producing unique, hand-crafted carpets. This rural, non-industrialized region is home to many minority groups, including Bulgarian Muslims and Roma. Unemployment is high, but Hemus has been able to give unemployed women the chance to shine. Though most of these women have not completed elementary school, they are often very skilled, coming from families with a tradition of textile-making. Work with Hemus turns tradition into income, provides opportunities for professional development, and allows weavers to contribute toward the creation of exquisite rugs, which have been featured in castles and homes across the UK and Bulgaria.

However, these days fewer and fewer younger women are interested in crafts, a worrying trend that is jeopardizing the future of the weaving industry. In response to this challenge and in recognition that training a new generation of weavers would take time and mentorship, TSA supported a program that allowed Hemus to match its experienced weavers with 15 new apprentice weavers for an intensive training period. Svetla, one of the young women involved in the training, shared, “I had no job and no idea what to do. Now I create works of art and have a secure job and a chance to develop. I have two daughters, and

through my work as an apprentice weaver, I can pay for my older daughter’s expenses while she studies.”

Mariana, another participant, confided that, “just two years ago, we were all picking potatoes in the field.” Now she and her sister work at Hemus. Her fellow weaver Violeta declared, “Before this, I was poor and unemployed. Now my work is a dream fulfilled, and I can start to have even bigger dreams for my home and family.”

As a part of their project, Hemus also sought to test new, more modern carpet designs and to expand its markets. This included a widely publicized exhibition at the project’s end in Sofia, held under the patronage of the President of the Republic of Bulgaria.



Exhibition of hand-made carpets in Sofia held under the patronage of the President of the Republic of Bulgaria.



Connecting Competent Individuals to Job Training



Story Location **Kuklen**

Mona* was stuck at a dead-end job, plagued with repetitive sexual harassment and a sense that there was no way out. She thought about her dreams. Once she had hoped to become a doctor, or a lab technician, or any kind of well-trained and stable professional... but her reality was far different. She made up her mind to leave. Still, she was worried. What would she do next? She was ashamed to return home a failure, jobless, with no real prospects. Feeling doomed to poverty, she suddenly remembered a lesson she had once learned: "There is always a solution, don't give up! Another option exists, and often it turns out to be even better than the first." Determined, though devastated, she left.

That very same evening, she bumped into a representative of a local NGO, Indi-Roma. "We were just about to call you!" they exclaimed, "we have a wonderful opportunity for vocational training – it will be perfect for your skilled fingers! And it is free. We have an open spot, and you can start immediately. You said you wanted a chance to develop, well this

is sponsored by an organization called the Trust for Social Achievement. Once you finish, you can start work immediately..."

Mona did not need to be asked twice. She signed up and threw herself into the tailoring course. Meanwhile, Indi-Roma was creating strong connections with local employers to ensure job prospects for graduates. As a bright and motivated trainee, Mona finished with flying colors and was immediately offered employment. Today, she is one of the best tailors working at a small factory in nearby Perushtitsa.

With TSA's support, Indi-Roma was able to train fifteen women like Mona, of which nine were able to find employment with their help. By starting work, these women are creating stability and a future for themselves and their families.

** Mona's name is changed at her request to preserve confidentiality*



Support for Small Farms and Businesses Builds a Brighter Future for Families



Story Location **Chalakovi**

Ilia grew up in a small village outside Plovdiv. Though he had managed to finish school with his parents' support, he still struggled to find meaningful work. So, he decided to migrate with his young wife to Greece to pick olives. "This was the hardest part of my life," he shared. "I was separated from my parents and children. I wanted us to all be together, so this was not a good long-term solution."

expert agricultural and business consultations to beneficiaries to help them plan for and overcome many of the challenges inherent in the agricultural industry.

Together, they helped Ilia to increase his yield and to stabilize his production by developing a crop rotation strategy. The team then also helped Ilia to apply for

an EU-financed program for young farmers, which allowed him to purchase 13 more acres of land, a tractor, and other necessary tools.

The Land Source of Income Foundation has received support and guidance from TSA to deepen its efforts in villages surrounding Plovdiv and to also train five NGO partners across Bulgaria to implement its model. Ilia's family is one of more than 40 families in the Chalakovi village who are building successful farms and small businesses with the



Families in Bulgaria's small towns and villages are finding it increasingly difficult to survive, often fleeing abroad or to major urban hubs to escape high unemployment rates and low-paid jobs. But Ilia wanted to make a home for his family in his village of Chalakovi. Desperate for options, he learned about the work of a Plovdiv-based NGO, the Land Source of Income Foundation. This group helps Roma families to purchase land and assets through a lease-to-own program. With their support, Ilia purchased four acres of land.

Eager to start, Ilia initially made many of the mistakes typical for a new farmer, like planning monocrops, which exhausted the land. Over time, lower yields, intense competition, and the high cost of herbicides gradually reduced his family's income.

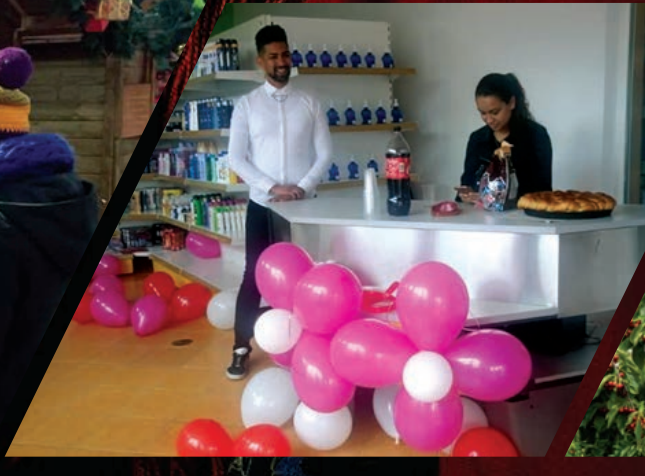
Now Ilia was ready for the second, and perhaps the most important element of the Land Source of Income Foundation's program, and he turned to them again for help. Their extension services provide

Land Source of Income's help. Throughout the past five years, 722 families throughout Bulgaria have been empowered to increase their income through the creation and development of small farms and businesses.

Ilia knows the impact of this project first-hand. Because of TSA's support to the Land Source of Income Foundation, he is now able to produce better quality produce and owns nearly 30 acres of land. Not only that, but his vegetables have been picked up by one of Bulgaria's leading supermarket chains – Metro- and are now sold throughout Bulgaria.

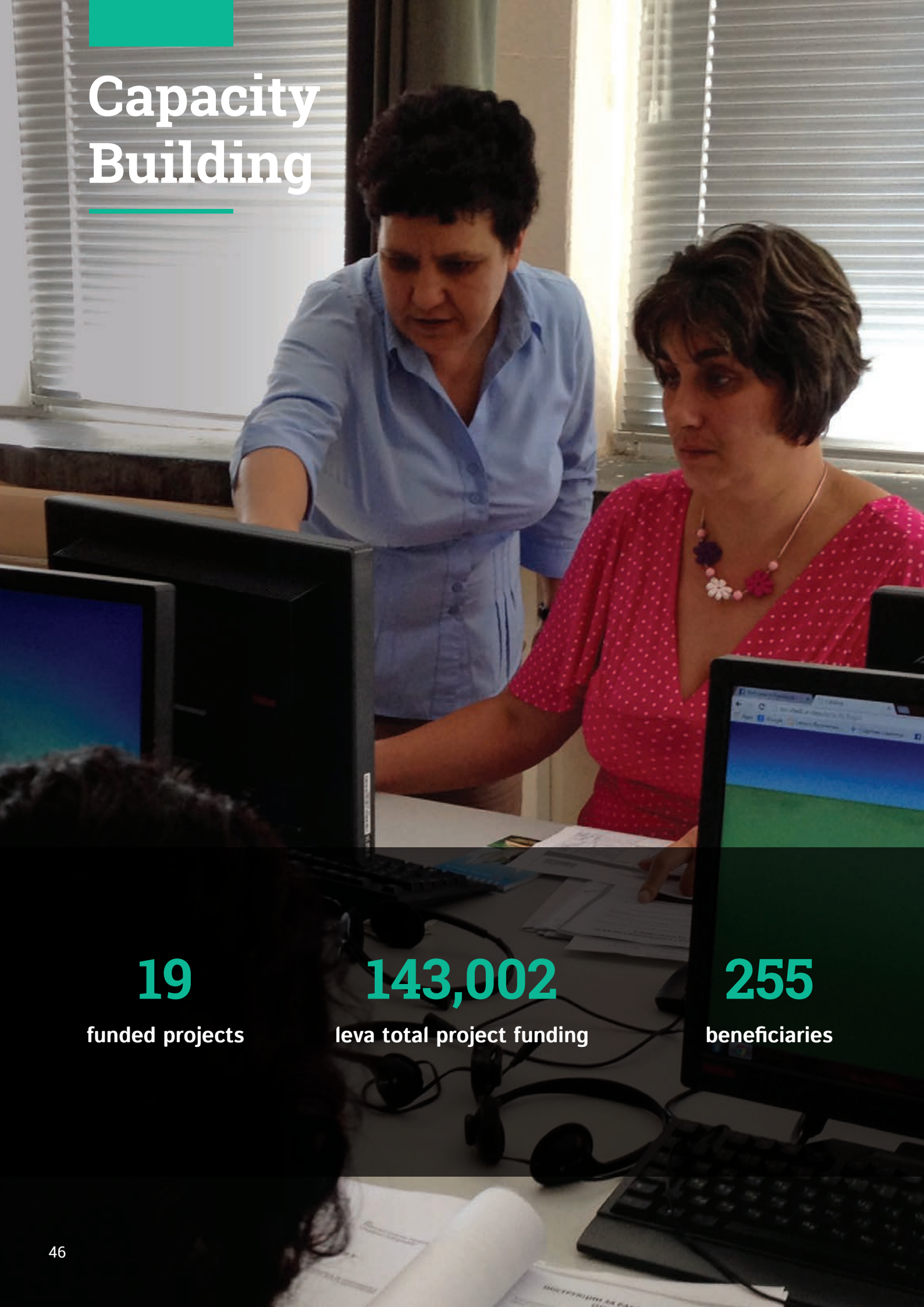
He is happy that his children are benefiting from the stability of the income he is generating, and he is proud of them for surpassing his own achievements – they are both graduates of the agricultural high school in Belozem and plan to stay in Bulgaria to work. They hope to continue to build on Ilia's legacy and to one day take over the family farm.

Family Economic Success





Capacity Building



19

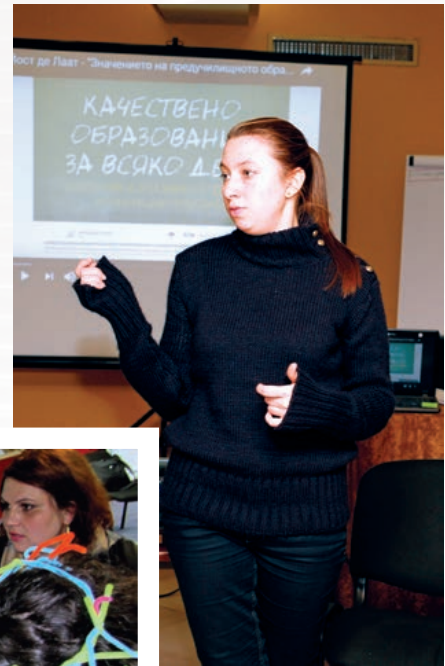
funded projects

143,002

leva total project funding

255

beneficiaries

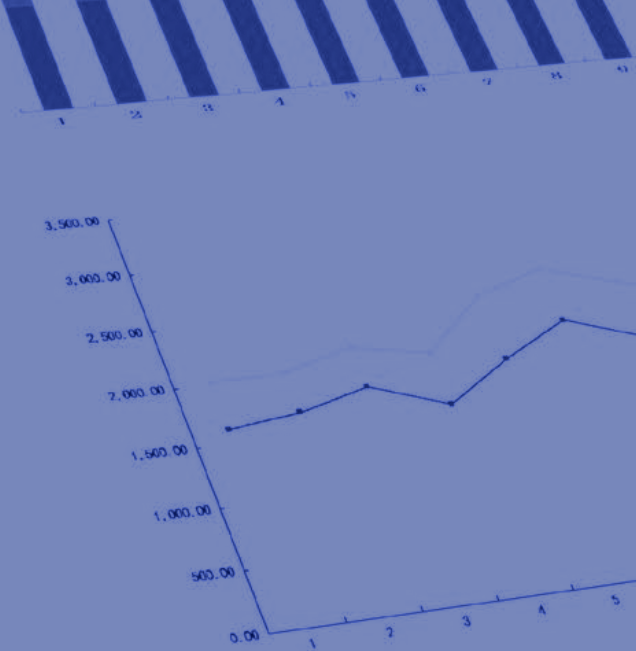


TSA aims to reduce achievement gaps and to help disadvantaged families, youth, and children get the tools they need to succeed. This is a long-term goal, and it cannot be solved alone. Sustainable and scalable change requires strongly motivated, highly capable individuals and organizations working in multiple locations, in multiple sectors, throughout the country, for decades to come. In short, it is important that we create a movement of invested and engaged individuals and organizations with sufficient capacity to sustain operations and activities, to build public confidence in our results, and to make a real and lasting difference in the lives of the beneficiaries we serve.

TSA therefore invests time, energy, and resources into capacity building activities. This includes direct work with grantees; organization of thematic conferences, training events, and external speakers; creation and development of networks; and support to grantees and individuals to participate in external training, coaching, and mentoring opportunities. Additionally, we provide scholarships for participation in leadership programs and boost financial capacity through a Grantee Audit Fund.

Financial Review

Statements and Summary



Financing Granted (BGN '000)

4,942

4,128

2,501

542

143



12,257
Total in BGN

40% Early Childhood Development

34% Educational Achievement

20% Family Economic Success

5% Housing Projects

1% Capacity Building / Other

Financial Review

Profit and Loss Statement

for the year ended 31 December 2017

	2017 BGN '000	2016 BGN '000
<i>I. Expenses</i>		
A. Expenses for regulated activity		
1. Financing expenses	1 780	2 370
2. Programs and projects expenses	640	704
Total A:	2 420	3 074
B. Administrative expenses	1 052	1 021
Total I:	3 472	4 095
<i>II. Finance costs</i>		
3. Foreign currency exchange losses	21	8
Total II:	21	8
<i>III. Total expenses</i>	3 493	4 103
<i>IV. Result form non-profit activities for the year (total revenues - total expenses)</i>		9
Total (III + IV)	3 493	4 112

	2017 BGN '000	2016 BGN '000
<i>I. Revenues</i>		
A. Revenues from regulated activity		
1. Net revenue from conditional financing	3 472	4 095
Total I:	3 472	4 095
<i>II. Finance income</i>		
2. Interest income	-	1
3. Foreign currency exchange gains	1	16
Total II:	1	17
<i>III. Total revenues</i>	3 473	4 112
<i>IV. Result form non-profit activities for the year (total revenues - total expenses)</i>	20	-
Total (III + IV)	3 493	4 112

Balance Sheet

as at 31 December 2017

	2017	2016
	BGN '000	BGN '000
ASSETS		
A. Non-current (long-term) assets		
I. Intangible assets		
1. Concessions, patents, licences, trademarks, software and other similar rights and assets	54	7
2. Advances granted and intangible assets in progress	-	52
Group I total:	54	59
II. Tangible fixed assets		
1. Land and buildings, including:	460	483
- land	7	7
- buildings	453	476
2. Equipment and other	120	37
Group II total:	580	520
Section A total:	634	579
B. Current (short-term) assets		
I. Debtors		
1. Trade debtors	67	35
2. Other receivables	5	7
Group I total:	72	42
II. Other current assets	52	34
III. Cash and cash equivalents, including:	540	482
- cash in current bank accounts (deposits)	540	482
Group III total:	540	482
Section B total:	664	558
C. Deferred expenses	17	15
TOTAL ASSETS (A + B + C)	1 315	1 152

	2017	2016
	BGN '000	BGN '000
NET ASSETS OF THE FOUNDATION AND LIABILITIES		
A. Net assets of the Foundation		
I. Reserves		
1. Other reserves, including:	445	465
- from prior years	465	456
- for the current year	(20)	9
Group I total:	445	465
Section A total:	445	465
LIABILITIES		
B. Creditors		
1. Trade creditors, including:	82	103
up to 1 year	82	103
2. Other liabilities, including:	14	8
payables to personnel, including:	12	7
up to 1 year	12	7
payables for social security, including:	2	1
up to 1 year	2	1
Section B total, including:	96	111
<i>up to 1 year</i>	96	111
C. Grants and deferred income, including:	774	576
- grants	774	576
TOTAL NET ASSETS OF THE FOUNDATION AND LIABILITIES (A + B + C)	1 315	1 152

Summary of the Significant Accounting Policies of the Foundation

The financial statements of the Trust for Social Achievement Foundation have been prepared in accordance with the (new) Accountancy Act effective as of 1 January 2016 (SG 95/08.12.2015) and National Accounting Standards (NAS), approved by the Council of Ministers by CMD No 46/2005 (SG 30/07.04.2005) and amended and supplemented by CMD No 251/2007 (SG 86/26.10.2007) and by CMD 394/2015 (SG 3/12.01.2016), in force as of 1 January 2016, by observing the specific requirements of AS 9 "Presentation of Financial Statements of Non-profit Entities".

The Foundation keeps its accounting books in Bulgarian Leva (BGN) and prepares its official financial statements in accordance with Bulgarian accounting legislation. The data in the annual financial statements and the notes thereto is presented in thousand Bulgarian Leva (BGN'000).

The financial statements for 2017 have been prepared by AFA Consultants OOD and audited by PricewaterhouseCoopers Audit OOD. The complete audited annual financial statements since its founding in 2012 are published on TSA's website: <http://socialachievement.org/en/about-us.html>

Cash Flow Statement

for the year ended 31 December 2017

	2017 BGN '000	2016 BGN '000
I. Cash and cash equivalents at 1 January	482	1 060
II. Cash flows from non-profit activities		
A. Cash proceeds from non-profit activities		
1. Proceeds from conditional financing	3 655	3 497
2. Proceeds from bank and currency transactions	-	15
3. Other proceeds	16	-
Total cash proceeds from non-profit activities	3 671	3 512
B. Cash paid for non-profit activities		
1. Financing granted	1 780	2 370
2. Cash paid for programs and projects	591	610
3. Cash paid to employees and for social security	685	633
4. Cash paid to suppliers	467	395
5. Other taxes paid	67	66
6. Payments for bank and currency transactions	23	11
7. Other payments	-	5
Total cash paid for non-profit activities	3 613	4 090
C. Net cash flows from non-profit activities	58	(578)
III. Cash and cash equivalents at 31 December	540	482
IV. Change in the cash flows for the year	58	(578)

Income

The income of the Trust for Social Achievement Foundation is from received financing – either contingent or unconditional.

The income from contingent financing requires the execution of certain obligations. It is recognized on a systematic basis in the periods in which the

Foundation recognizes as expense the respective costs that the gratuitous funds are intended to compensate so that the preliminary set condition is satisfied.

Income from unconditional financing is recognized when originated.

Expenses

Expenses of the Foundation are recognized as they are incurred, following the accrual and matching concepts.

The Foundation spends its financial resources in line with a budget, approved by the Board of Directors,

which covers all operating expenses and the overall plan for financing of the authorized number and amount of grants in each of the project areas related with the fulfilment of its mission as a non-profit organization for performing activities in public benefit.

Financing expenses

For the purpose of attaining its objectives, the Trust for Social Achievement Foundation is entitled to co-finance and support with resources activities, initiatives and projects by awarding financing (grants). Only physical persons or legal representatives of

juridical persons, which are non-profit associations, public institutions registered as juridical persons or trade entities performing non-profit activities, have the right to apply for and obtain project funding from the Foundation.

Our Grantees



GRANTEE NAME	PROGRAMS
"3D Soft Solutions", Ltd.	●
Alliance "Society for Hiring Unemployed Persons - DEMO"	●
Alliance for Children and Youth	●
"Amala-Friends" Association	●
"Areté Youth Foundation - Bulgaria"	● ●
"Bauersachs" Foundation	●
Bulgarian Charity Aid Foundation	● ●
"Bulgarian Center for Not-for-Profit Law" Foundation	●
Bulgarian School of Politics "Dimitry Panitza"	●
Bulgarian-American Commission for Educational Exchange	●
"Business Institute" Foundation	●
"Caritas Ruse" Association	●
"Caritas Sofia" Association	●
"Center for Interethnic Dialogue and Tolerance - 'Amalipe'" Association	● ● ●
"Club of Non-governmental Organizations" Association	● ● ●
"Community Investment Fund - Peshtera" Foundation	●
"Concordia Bulgaria" Foundation	●
"Co-participation" Association	●
"Cornerstone" Foundation	●
"Corps for Education and Development - CORPluS" Foundation	●
"Crime Prevention Fund - IGA" Foundation	● ● ●
"D-3 Navigators" Association	● ● ●
"Diverse and Equal" Association	● ● ●
"Equal Opportunities Initiative" Association	● ● ●
"Equilibrium" Association	●
"Ethnic Minorities Health Problems" Foundation	●
"European Center for Mediation and Arbitration - ESMA" Foundation	●
"Fabrika 360" Ltd.	●
"Faithful Guardian" Association	●
"FAR - Fund for an Alternative Development"	●
"Friends of Karin Dom" Association	●
"Future for All" Association	●
"Future" Foundation - Rakitovo	● ● ●
"Health and Social Development - HESED" Foundation	●
"Health for Roma" Foundation	●

GRANTEE NAME	PROGRAMS
"Helping Hand" Foundation	● ● ●
"Hemus", Ltd.	●
"Indi-Roma 97" Social Foundation	● ● ●
Institute for Progressive Education	●
"Integro" Association	● ● ● ●
"International Council of Cultural Centers" Association	●
"Karin Dom" Foundation	●
"Knowledge - Lovech" Association	● ● ● ●
"Land Source of Income" Foundation	● ● ● ●
"LEADER" Association	● ● ●
"Liberal Alternative for Roma Civic Unification - LARGO" Association	● ● ● ● ●
"Light - Samokov" Association	● ● ●
"Lozenec" Foundation	● ● ●
"MOST Bulgaria - Civic Education" Foundation	● ● ●
"National Alliance for Volunteer Action - NAVA" Foundation	● ● ●
"New Way" Association	● ● ● ●
"Open Society Institute - Sofia " Foundation	● ● ●
"Opportunity and Protection" Association	● ● ● ●
"Organization Drom" Association	● ● ● ●
"Parents" Association	● ● ● ●
"PINK" Foundation	● ● ● ●
"Pleven Community Fund 'Chitalishte'" Association	● ● ● ●
"Politronic" Association	● ● ● ●
"Regional Roma Union - Burgas" Foundation	● ● ● ●
"Roma Academy for Culture and Education" Association	● ● ● ●
"Roma Foundation - 'Iskra'"	● ● ● ●
"Romano Drom - 2002" Community Center	● ● ● ●
"Second Specialized Obstetric-Gynecological Hospital for Active Treatment Sheinovo" Plc.	● ● ● ●
"Student Society for the Development of Interethnic Dialogue" Foundation	● ● ● ●
"Tabitha Bulgaria" - Foundation	● ● ● ●
"Teach for Bulgaria" Foundation	● ● ● ●
"Tolerance and Mutual Assistance" Foundation	● ● ● ●
"Uk" Foundation	● ● ● ●
"Workshop for Civic Initiatives" Foundation	● ● ● ●
"World without Borders" Association	● ● ● ● ●

Our Team



First row (from left to right): Valentin Tapchev, Doriana Basamakova, Sarah Perrine, Kalinka Vassileva, Nevena Tzeneva, Ivan Ivanov. **Middle row:** Lyubka Georgieva, Polina Pavlova, Alyona Denyakina, Paola Patseva, Maria Metodieva, Petya Zeynelova, Takuhi Elmokian, Eugenia Volen. **Last row:** Kristina Boeva, Boyan Dimitrov, Petar Pavlov, Evtim Evtimov, Maria Evgenieva, Iskra Stoykova, Karina Baltova.

Our Board



From left to right: Rossen Ivanov, Veneta Ilieva, Emilia Karadocheva, Latchezar Bogdanov, Victoria Blazheva, Sarah Perrine (non-voting member and founder).

Our Donors

AMERICA FOR BULGARIA FOUNDATION

Our work would not be possible without the generous support of the America for Bulgaria Foundation.

The America for Bulgaria Foundation (ABF) is an independent, non-partisan and non-political American philanthropic foundation. Founded in 2008, ABF is a successor to the Bulgarian-American Enterprise Fund, an investment fund created under the SEED Act of 1989 through the U.S. Agency for International Development.

ABF assists in strengthening a vibrant market economy and the institutions of democratic society in Bulgaria, helping the country to realize its full potential as a successful, modern European nation. The philanthropic aid provided by ABF builds on the legacy of goodwill and friendship that exists between the American and Bulgarian people. For more information, please visit: www.us4bg.org.

Support for TSA is provided by the America for Bulgaria Foundation. The statements and opinions expressed herein are solely those of TSA and do not necessarily reflect the views of the America for Bulgaria Foundation or its affiliates.

Our special thanks as well to the following:



And to all those who individually contributed to our work.

Institutional Partners



Call to Action

You too can help give marginalized children, youth, and adults the chance they need to succeed. The Trust for Social Achievement relies on the strong support of its donors, as well as on the generosity of interested individuals. To support our work, donations may be made directly to the Trust for Social Achievement or to our partner organization registered as a 501c3 in the United States.

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