



**ANNUAL  
REPORT  
2024**

[www.theborderconsortium.org](http://www.theborderconsortium.org)

# THE BORDER CONSORTIUM (TBC)

## VISION

TBC envisions a future where displaced communities can realise human rights and embrace diversity to live in safety and with dignity.

## MISSION

TBC is an alliance of civil society organisations working together with displaced and conflict-affected people of southeastern Myanmar to address humanitarian needs and to support rights-based and community driven approaches in pursuit of justice, peace and development.

## VALUES

Dignity and Respect  
Justice and Equity  
Trust and Integrity  
Meaningful Participation and Leadership

## MEMBER ORGANISATIONS

Christian Aid, United Kingdom (UK) and Ireland; Church World Service, USA; Dan Church Aid, Denmark; Diakonia, Sweden; Cordaid, Netherlands; Inter Pares, Canada; International Rescue Committee (IRC), USA; the National Council of Churches Australia (NCCA)-Act for Peace, Australia; and Norwegian Church Aid, Norway.

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# ABOUT TBC

TBC is an association of nine international non-governmental organisations (INGOs) from nine countries. It is governed by a seven-member Board of Directors and led by an Executive Director who reports to the Board. Membership is open to INGOs with similar interests and objectives. TBC's head office is in Bangkok, with three field offices in Thailand.

TBC works in cooperation with the Royal Thai Government (RTG), in accordance with regulations of the Ministry of Interior (Mol). TBC is an Executive Committee member of the Committee for Coordination of Services to Displaced Persons in Thailand (CCSDPT), which consists of twelve INGO members and coordinates with the United Nations High Commissioner for Refugees (UNHCR). TBC's programmes are consistent with the CCSDPT/UNHCR Strategic Framework for Durable Solutions and are implemented through partnerships with Refugee Committees, community-based organisations (CBOs), and civil society organisations (CSOs).

TBC is a signatory to the Code of Conduct for The International Red Cross and Red Crescent Movement and NGOs in Disaster Relief. TBC has a strong commitment to the protection of children who fall under its mandate. TBC's Code of Conduct, Child Safeguarding and Protection Policy and Prevention of Sexual Exploitation, Abuse and Harassment (PSEAH) Policy bind all staff members, board members, partners, contractors, and visitors. TBC strives to deliver timely, quality services to the refugees in Thailand and to conflict-affected communities in southeastern Myanmar. The overriding working philosophy is to maximise participation of the community in programme design, implementation, monitoring, and feedback.

TBC is a company limited by guarantee in England and Wales (Company Number 05255598). It is also registered with the Charity Commission for England and Wales (Number 1109476). TBC's registered office is at 35 Lower Marsh, London SE1 7RL. As an organisation, TBC evolved from the Consortium of Christian Agencies (1984) to the Burmese Border Consortium (1991), the Thailand Burma Border Consortium (2004), and finally to its current identity, The Border Consortium (2012).

TBC's 2024 combined operating expenditures for programmes was Thai baht (THB) 1,137,974,795 million (approximately United States dollars (USD) 33.45 million). Donations can be made through the TBC website at [www.theborderconsortium.org](http://www.theborderconsortium.org). TBC also can be found on Facebook and X.

# EXECUTIVE SUMMARY

This report covers the period January to December 2024 and outlines TBC's progress based on the organisation's Strategic Directions for 2023-5. Multi-sectoral responses by TBC and local partners reinforced the resilience of 610,000 displaced and conflict-affected individuals during 2024. This included over 106,000 people in nine refugee camps inside Thailand, more than 20,000 especially vulnerable individuals dispersed along the Thailand-Myanmar border and at least 485,000 villagers in southeastern Myanmar.

In Thailand, TBC met the immediate humanitarian needs of the 106,454 refugees who remained in refugee camps as of the end of 2024, through the provision of food under our Food Card System and shelter material support. Support for maternal, infant and young child feeding (MIYCF) nutrition activities continued and our 2024 Biennial Nutrition Survey took place as scheduled. Technical support to Camp Committees and the provision of capacity building trainings continued throughout the year. Outside of camp, humanitarian support was provided to new refugee arrivals as part of our emergency response plan. The slow scale of third country resettlement to the US, plus continued new arrivals to camp, meant the camp population increased by 19% over the course of 2024.

In Myanmar, TBC and partners mitigated the vulnerability of more than 485,000 internally displaced persons. The humanitarian imperative was prioritised by improving access to food, shelter, health care and education in emergencies. Resilience and recovery were strengthened by promoting community-led agricultural extension, natural resource management, and nutrition initiatives. Efforts to foster protection and safer futures included raising awareness of human rights and international humanitarian law and mobilizing social protection systems. Local governance was enhanced through investments in land administration, public administration capacities, inter-agency coordination, and community feedback mechanisms.



## Refugee Camp Population: December 2024



Temporary Shelters	TBC Verified Caseload <sup>1</sup>			TBC Assisted Population <sup>2</sup>	MOI/ UNHCR Verified Population <sup>3</sup>
	Female	Male	Total	Total	Total
<b>MAE HONG SON</b>					
Ban Mai Nai Soi	4,758	4,517	9,275	8,805	7,993
Ban Mae Surin	1,582	1,528	3,117	3,009	1,897
Mae La Oon	6,265	5,764	12,029	11,729	8,909
Mae Ra Ma Luang	6,860	6,165	13,025	12,607	9,799
<b>Subtotal:</b>	<b>19,472</b>	<b>17,974</b>	<b>37,446</b>	<b>36,150</b>	<b>28,598</b>
<b>TAK</b>					
Mae La	19,633	18,078	37,711	36,736	34,063
Umpiem Mai	5,577	5,497	11,074	10,976	10,609
Nu Po	5,527	4,939	10,466	10,299	9,345
<b>Subtotal:</b>	<b>30,737</b>	<b>28,514</b>	<b>59,251</b>	<b>58,011</b>	<b>54,017</b>
<b>KANCHANABURI</b>					
Ban Don Yang	1,589	1,426	3,015	2,996	2,437
<b>RATCHABURI</b>					
Tham Hin	3,514	3,228	6,742	6,366	5,712
<b>Total Refugees</b>	<b>55,312</b>	<b>51,142</b>	<b>106,454</b>	<b>103,523</b>	<b>90,759</b>

### Refugees by Ethnicity

Karen	81.7%
Karenni	8.9%
Burman	4.8%
Mon	0.5%
Other	4.2%

### Refugees by Age Groups

New Born < 6 months	0.6%
6 months < 5 years	8.4%
5 years < 18 years	33.5%
>= 18 years	57.4%



### Notes

1. The verified caseload includes all persons, registered or not, confirmed living in camp & eligible for rations.
2. The TBC Assisted Population is the number of beneficiaries who collected rations during the previous month. Rations are only provided to those who are physically present at distributions.
3. The Royal Thai Government and UNHCR conducted a verification exercise of registered and unregistered refugees from January to April 2015. This was last updated end December 2022.



# CHAPTER 1: SITUATION UPDATE

TBCs work in 2024 remained driven in response to the humanitarian crisis in Myanmar. Since the coup on the 1st of February 2021, the State Administration Council (SAC) has killed over 6,050 civilians, detained and imprisoned over 27,800 human rights defenders. The Myanmar Armed Forces (MAF) intensified airstrikes and heavy artillery attacks in southeastern Myanmar after losing significant territorial control. These indiscriminate assaults placed civilian lives in grave danger, with schools and hospitals among the many targets destroyed actions that constitute clear violations of customary international law. As a result of the fighting, there are over 3 million people displaced nationwide and over 1 million displaced in southeastern Myanmar. Human security was also impacted by widescale flooding in southeastern Myanmar, damaging crops and exacerbating food insecurity.

Conflict-affected people with acute humanitarian needs have also continued to seek safety in Thailand. This includes rural villagers as well as

human rights defenders and pro-democracy activists. While many sought refuge in the camps, many others have chosen to stay in hiding in remote areas along the Thai Myanmar border, seeking work in farms or plantations.

Third-country resettlement resumed in 2024, under a joint UNHCR, US Embassy and Royal Thai Government (RTG) initiative, which will allow eligible refugees to resettle in the US. While up to 60,000 refugees are eligible for the process, under 2,000 refugees departed this year.

On 16th August, Paetongtarn Shinawatra became the latest Thai Prime Minister, after the removal from office of Srettha Thavisin, who was dismissed by the Thai Constitutional Court on 14th August. Thailand's political situation remained broadly stable. Some anti-government and anti-monarchy protests took place, predominately in Bangkok, and concerns around Thailand's repression of media and civic space have not abated.

# CHAPTER 2: HISTORIC BACKGROUND



The inflow of refugees from Myanmar to Thailand commenced in 1975, sparked by counter-insurgency operations executed by the Burma army. These operations intentionally targeted civilians in the southeast of the country. Reacting to this crisis, RTG founded refugee camps in 1984, deeming them as temporary shelters. Today, nine of these camps extend from Mae Hong Son Province in the north to Ratchaburi Province in the southwest of Bangkok, aligning along the border.

Unlike the situation on the Cambodian border, where a large international presence had developed, the RTG chose not to invite UNHCR to coordinate the delivery of humanitarian assistance. As a result, UNHCR had limited field presence during the early stages when people first fled from Myanmar to Thailand. Instead, in 1984,

a group of voluntary agencies responded to the RTG's request and provided basic humanitarian assistance to the refugees. These agencies formed the Consortium of Christian Agencies, which later evolved into the secular agency today known as The Border Consortium. Relief programmes were coordinated in partnership with existing administrative and governance structures within the refugee communities. Former village and district leaders from Myanmar took charge of implementing relief programmes. Over time, these structures became integrated into the current camp management systems, guided by international principles and standards for humanitarian assistance. At present, all key leadership roles within the camps are elected positions, ensuring community representation and participation.

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## CAMP OVERVIEW

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The nine camps on the Thailand-Myanmar border are home to a diverse population, with approximately 90% belonging to the Karen and Karenni ethnic groups, and the remaining 10% identifying as other ethnicities. The Karen Refugee Committee (KRC) and Karenni Refugee Committee (KnRC) play crucial roles in managing camp structures and administration in camps predominantly populated by their respective ethnic groups. The KnRC oversees Ban Mai Nai Soi and Ban Mae Surin camps in Mae Hong Son Province, while the KRC manages Mae La Oon, Mae Ra Ma Luang, Mae La, Umpiem Mai, Nu Po, Ban Don Yang, and Tham Hin camps in four provinces.

These camps serve sizable communities, ranging from approximately 3,015 individuals in Ban Don Yang camp to 37,711 individuals in Mae La Camp. Within each camp, an elected Camp Committee governs the population, overseeing committees and working groups responsible for areas such as food assistance, livelihoods, shelter, social affairs, and community security. Each camp is further divided into sections, with two elected leaders responsible for managing the affairs of each section. Elections in the camps adhere to the agreed guidelines set by the KRC and KnRC, with efforts made to ensure that at least 30% of the successful candidates are women.

TBC prioritises the strengthening and support of all camp governance structures and mechanisms, aiming to align them with international standards such as the Core Humanitarian Standards and the Sphere Project. Training is provided on various topics, including financial management, communications, gender equity, social inclusion, code of conduct, child protection, strategic planning, sexual and gender-based violence, and staff management.

The Committee for Coordination of Services to Displaced Persons in Thailand (CCSDPT) is a network comprising 12 NGOs that coordinates essential assistance and services across multiple sectors in the camps. It serves as the primary

liaison between NGOs and the Ministry of Interior's Operation Center for Displaced Persons (OCDP), ensuring adequate provision of essential services. TBC, along with other agencies, plays a vital role in delivering basic food assistance (via a cash voucher system), providing shelter support, offering key nutrition support, facilitating livelihood opportunities, and supporting capacity building and camp management. Other organisations focus on healthcare, water and sanitation, education, legal aid, protection, and community services. TBC has established multi-modality accountability and feedback mechanisms that ensure individual voices are heard, and issues are addressed in a cohesive and transparent manner.

Similar accountability mechanisms have been developed by other service providers within the camps. The Ministry of Interior (MoI) is responsible for maintaining and securing the perimeters of all nine camps. As the temporary shelters are proximal to the Thai-Myanmar border, they fall under the border security purview of the Royal Thai Army. Additionally, some camps are situated in environmentally protected areas, which brings the jurisdiction of the Royal Thai Forestry Department into play. The MoI reports to the National Security Council on all camp-related matters. In each camp, a local Thai government official, known as the Palad, serves as the Camp Commander and is responsible for managing the site. The Palad coordinates with the Aw Saw, a group of paramilitary volunteers hired as security personnel by local authorities, many of whom come from the same ethnic group as the camp residents. Since UNHCR was permitted by the RTG to establish a formal field presence in 1998, the agency has been tasked with fulfilling its core mandate of providing protection services to the camp population. It is noteworthy that the RTG does not officially recognise the individuals in the camps as refugees, but rather as 'displaced persons' residing in 'temporary shelters'. Thailand has not ratified the 1951 UN Refugee Convention or the 1967 Protocol relating to the Status of Refugees. However, over the past four decades, the RTG has provided assistance and support to a significant number of refugees, including approximately two million individuals from Vietnam, Cambodia, and Laos.



# CHAPTER 3: PROGRAMME



In 2024, TBC focused on achieving four strategic objectives: humanitarian needs, resilience and recovery, protection and safer futures, and strengthening local governance. Despite facing numerous challenges, TBC, alongside local partners, made significant strides in enhancing the living conditions of refugees in Thailand and responding to the escalating needs of communities affected by conflict in southeastern Myanmar.

## STRATEGIC DIRECTION #1

### Prioritise the Humanitarian Imperative:

*Address the humanitarian needs of displaced and conflict-affected communities, with a focus on especially vulnerable people. Provide equitable access for displaced communities to food, shelter and non-food items.*

### HIGHLIGHTS

- Meeting the immediate humanitarian needs of an expanding refugee population despite rising food prices.
- The Emergency Response Plan continues to evolve and adapt to the shifting humanitarian landscape.
- Greater donor appetite to support humanitarian assistance in southeastern Myanmar

TBC conducted major humanitarian activities throughout the year. Food assistance to over 103,000 refugees in the nine camps continued through our Food Card System. Food security was complemented by ongoing in-kind charcoal cooking fuel distribution under the coordination of refugee Camp Committees and warehouse staff. Each quarter, TBC conducted nutritional assessments of the food card value to ensure that the most vulnerable refugees in camp were able to secure a fully nutritional food basket each month.

In-camp Shelter Working Groups and Teams successfully distributed shelter materials and maintained stockpiles of key building materials to ensure they are prepositioned for distribution as required.

The Annual Population Verification process took place in 2024. This census of encamped refugees was conducted with the collaboration of TBC staff and Camp Committees. Results, combined with monthly updates in population figures, showed an annual increase of 19%

Outside of camp, TBC continued to implement its emergency response plan for new refugee arrivals. This was done through the distribution of in-kind support, including food, shelter and hygiene items to refugees in TSAs. Working through local partners, TBC also provided similar in-kind support to refugees outside of TSAs, hidden in forested areas and among border communities. However, due to their lack of documentation, their situation remains precarious with significant protection concerns.

In Myanmar, TBC partners distributed cash transfers and food aid to mitigate the vulnerability of approximately 180,000 IDPs who were affected by atrocities. This was complemented by ethnic health service providers administering medical treatment for over 220,000 patients in remote areas. The multi-sectoral approach to humanitarian relief also included distribution on a smaller scale of temporary shelters for newly displaced communities and non-food items such as dignity kits for girls and women.

## STRATEGIC DIRECTION #2

### Reinforce Resilience and Recovery:

*Mitigate the longer-term impact of displacement on food security and nutrition. Enhance nutrition, environmental hygiene, climate-smart agriculture, small businesses and access to employment for displaced and conflict-affected communities.*

### HIGHLIGHTS

- Community gardens and enhanced camp-based agricultural supplies enabled refugees to supplement their diets with fresh, locally grown vegetables, building resilience to market fluctuations
- Increasing cash transfers to conflict-affected pregnant women and lactating mothers has proven highly effective in meeting their nutritional needs
- The Community Loans programme supported over 483 refugee households to undertake income generation and livelihood activities.

In Thailand the 2024 Biennial nutrition survey took place as scheduled, the full results will be published in 2025. However, the results from our quarterly Food Security & Nutrition (FSN) Post Distribution Monitoring (PDM), showed that the nutritional health of refugees remained stable. The Healthy Babies Bright Futures programme continued to provide BabyBRIGHT fortified complementary food to young children, complemented by maternal, infant and young child feeding (MIYCF) education and activities. Each month, caregivers of approximately 2,000 children aged 6-24 months enrolled in educational sessions focusing on best nutritional practices.

The Livelihoods Committees distributed agricultural supplies and vegetable seeds in all nine camps, and the Savings and Loans Committees gave access to loans for small businesses in camp. Numerous capacity building activities enhanced refugees' income generational skills, such as the construction of bamboo furniture or cement block making. The Community Driven Natural Resource Management (CDNRM) program continued to protect the local environment and promote awareness of the importance of environmental protection.



The Food Security Post Distribution Monitoring (PDM) was carried out quarterly, offering essential insights into the food security status among the refugee population. At the end of 2024 94.7% of households reported having an acceptably diverse diet and 94.5% of households reported little to no hunger.

The PDMs found that the balance provided on the Food Cards were primarily used to purchase rice and cooking oil, which are essential items with relatively high cost. To supplement their diet, households relied on fresh vegetables obtained from community and home gardens. In 2024, all nine camps received new agricultural equipment, ranging from watering cans, pipes, water tanks, gardening tools and a distribution of vegetable seeds to increase the productivity of community and home gardens.

In Myanmar, interventions promoting nutrition-sensitive and climate-smart agriculture and sustainable natural resource management engaged over 13,500 upland farmers and more than 9,000 farmers are now reporting increased agricultural productivity. This has been complemented by initiatives promoting nutrition and access to safe water supply and environmental hygiene which reached 34,000 remote villagers. Over 16,000 pregnant and breastfeeding mothers were reached with MIYCF interventions in southeastern Myanmar.

## STRATEGIC DIRECTION #3

### Promote Protection and Safer Futures:

*Reduce the exposure of displaced and conflict-affected communities to harm and mobilise safe and dignified pathways. Defend human rights including access to human security in Myanmar, temporary shelter and work in Thailand and resettlement to third countries.*

### HIGHLIGHTS

- In 2024, extensive discussions on durable solutions outside of camp took place, bringing together a diverse range of stakeholders and fostering collaboration toward more sustainable outcomes for refugees.
- There is increased awareness among the Royal Thai Government (RTG) of the benefits that allowing refugees to work can bring for Thailand, along with the recognition of the need for long-term opportunities for refugees outside of camp.

The coup and poor situation of human security in Myanmar has meant plans for the return of refugees in camp to Myanmar remain largely on hold. Following the announcement in 2023, the first departures of the refugee resettlement program to the US took place in 2024. However there has been less than 2,000 departures, meaning it will potentially take a significantly long time for all 60,000 eligible refugees to depart.



There also exists uncertainty over the continuation of the resettlement program under the incoming new US administration. Moreover as not all refugees will be eligible and as new arrivals to camp continue, there will be a significant population remaining in camp, for whom alternate sustainable futures will need to be identified. TBC has continued to push for alternative futures beyond camps, which will be crucial for those encamped refugees ineligible to resettle in the US.

Despite multi-faceted advocacy undertaken by TBC, pathways to legal employment for refugees remain difficult to secure, yet some refugees have been able to leave camp temporarily for unofficial locally sanctioned work.

In Myanmar, 126 human rights reports documenting atrocities were collected by ethnic human rights groups and released to the media. Over 1,500 civilians were reached with human rights education. Community media were supported to disseminate messages on a range of topics, including early warning about imminent military attacks and/or natural disasters. Local governance was strengthened by providing 26 capacity building trainings for ethnic land administration bodies and ethnic health systems.

## STRATEGIC DIRECTION #4

### Strengthen Local Governance:

*Diversify representation and enhance accountability in the ownership and oversight of programs and services. Responsibly and transparently manage change in collaboration with refugee and civil society partners, local authorities, donors and other stakeholders.*

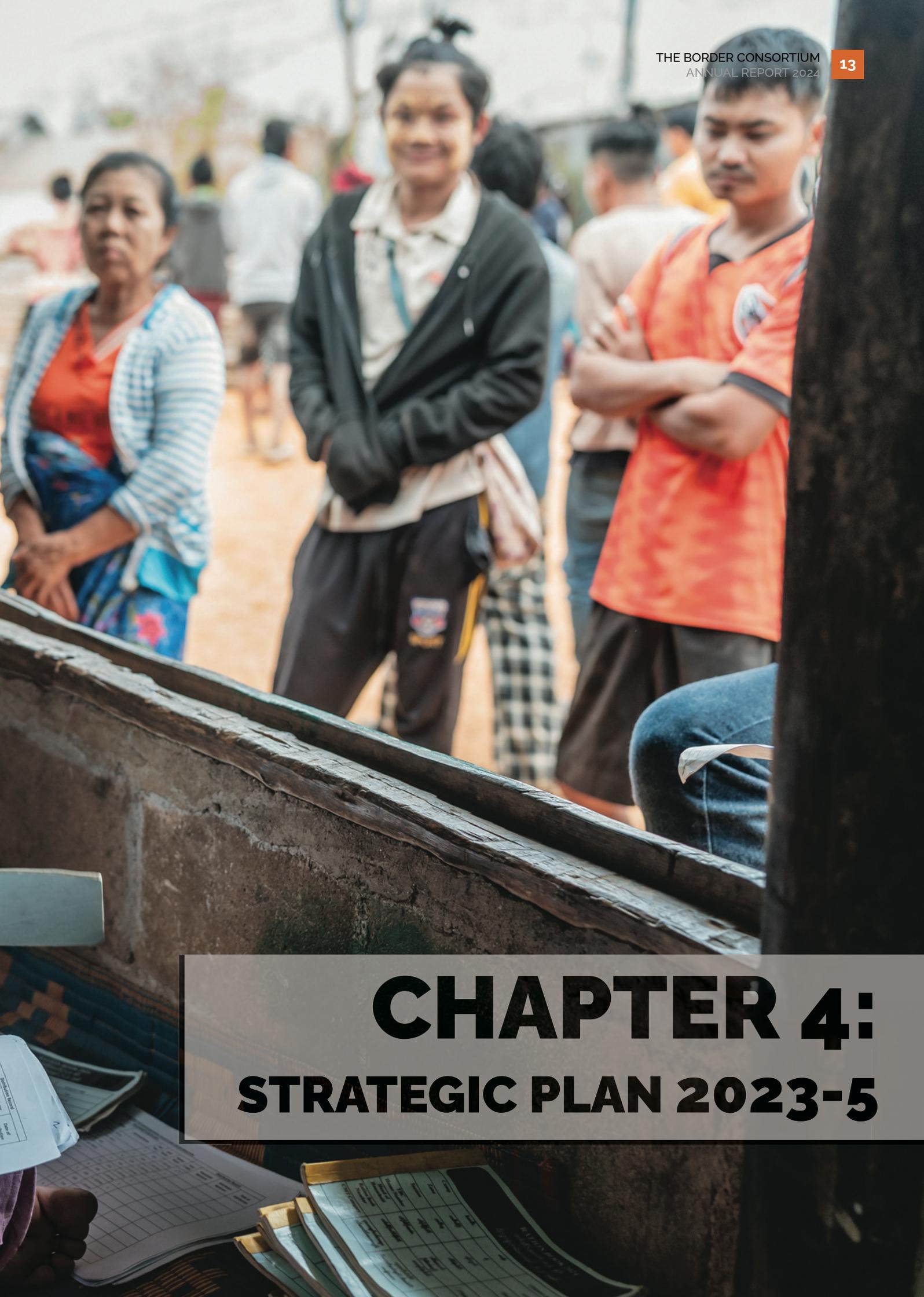
### HIGHLIGHTS

- Community camp management has become a global best practice in refugee camp governance, empowering refugees and improving camp operations.
- Proactive planning for the impact of resettlement on camp committees has successfully ensured that the departure of committee members does not adversely affect camp operations, maintaining stability and continuity in camp management.
- Incorporating new ethnic governance partners into capacity-building trainings has proven essential in enhancing their effectiveness and increasing their engagement in humanitarian coordination, ultimately improving the overall humanitarian response.

The nine refugee camps on the Thai-Myanmar border, are run by elected refugee Camp Committees with support through TBC's Community Management and Preparedness Programme (CMPP). The program is locally managed and led and includes various refugee entities such as women and youth groups, education providers, and human rights activists. The Code of Conduct for the camps was devised and managed by the Refugee and Camp Committees themselves, demonstrating that refugee-designed codes can lead to protection and security impacts. All incoming staff received comprehensive onboarding in Code of Conduct, PSEAH and Child Protection Policy, while existing staff and local partners received refresher trainings. Regular capacity building trainings took place, relating to office management, computer skills, fraud mitigation and needs assessments were undertaken to inform future capacity building trainings. Despite challenges relating to new arrivals and increasing food prices, the Camp Committees were able to manage most challenges themselves through established governance mechanisms.

In Myanmar, TBC continued its support for ethnic land administration and health systems, expanding its efforts to include capacity-building initiatives for public administrators across various sectors. These initiatives also involved facilitating public consultations, promoting inter-agency coordination, and supporting effective policy development in southeastern Myanmar.





# CHAPTER 4: STRATEGIC PLAN 2023-5

An overview of the strategic plan is presented below. You can find a full copy of TBCs new strategic plan on TBC's website.

## STRATEGIC DIRECTIONS (2023-25)

### 1. Prioritise the Humanitarian Imperative:

Address the humanitarian needs of displaced and conflict-affected communities, with a focus on especially vulnerable people. Provide equitable access for displaced communities to food, shelter and non-food items.

- 1.1 Evidence-based innovation, including digital monitoring, that improves equitable access to adequate nutritious food, cooking fuel and shelter is facilitated for refugees in Thailand.
- 1.2 Market-based food-card system in the camps is monitored and regulated to ensure access to diverse, nutritious, quality food as well as sustainably-sourced charcoal at fair prices with monitoring information regularly shared with camp residents.
- 1.3 Housing materials in the camps are efficiently managed and houses dismantled when no longer needed.
- 1.4 Displaced and conflict-affected communities in southeastern Myanmar and in Thailand can quickly access food, temporary shelter and non-food items in emergencies.
- 1.5 Access to basic health care and education is reinforced for displaced and conflict-affected communities in southeastern Myanmar during emergencies.
- 1.6 Civil society preparedness for human-induced or natural disasters is strengthened through targeted and innovative disaster risk reduction (DRR) initiatives on both sides of the border.

### 2. Reinforce Resilience and Recovery:

Mitigate the longer-term impact of displacement on food security and nutrition. Enhance nutrition, environmental hygiene, climate-smart agriculture, small businesses and access to employment for displaced and conflict-affected communities.

- 2.1 Healthy maternal, infant and young child feeding (MIYCF) practices are adopted and sustained within displaced and conflict affected communities, with an emphasis on the first 1,000 days of life.
- 2.2 Nutritional status of displaced and conflict affected communities is monitored and supplementary feeding is prioritised for pregnant and breast-feeding women, with a focus on children under five years of age.
- 2.3 Increased adoption of climate-smart and nutrition-sensitive agricultural practices improves productivity, income, and food security.
- 2.4 Support for sustainable entrepreneurial development and economic empowerment, focusing on women, strengthens local market engagement and legal local work opportunities in Thailand.
- 2.5 Productivity of agricultural practices and sustainability of natural resource management is increased on both sides of the border while land tenure security is reinforced in southeastern Myanmar.
- 2.6 Household access to safe water and environmental hygiene is enhanced in southeastern Myanmar.

### 3. Promote Protection and Safer Futures:

Reduce the exposure of displaced and conflict-affected communities to harm and mobilise safe and dignified pathways. Defend human rights including access to human security in Myanmar, temporary shelter and work in Thailand and resettlement to third countries.

- 3.1 Community leaders and civil society organisations foster protective and gender sensitive environments by practising the principles of social inclusion, equity and accountable leadership.
- 3.2 Community-based protection is promoted through the documentation of violence and abuse and advocacy to promote human rights and international humanitarian law.

- 3.3 Social protection mechanisms, including psycho-social support and community rice banks, are reinforced for the most vulnerable groups.
- 3.4 Reinforce and mainstream safeguarding policies, procedures, and consistent responses to protect vulnerable groups from abuse, exploitation, and harm.
- 3.5 Community-driven responses to sexual and gender-based violence, including referral services, counselling and safe houses, are strengthened.
- 3.6 Displaced communities and civil society organisations are engaged in planning and preparedness for refugee lives beyond the camps, enabling refugees to make better informed decisions about their futures.

#### 4. Strengthen Local Governance:

Diversify representation and enhance accountability in the ownership and oversight of programmes and services. Responsibly and transparently manage change in collaboration with refugee and civil society partners, local authorities, donors and other stakeholders.

- 4.1 TBCs structure and programmes are increasingly governed by local partners and adapt responsibly to changes in context, needs, and concerns of displaced and conflict- affected communities.
- 4.2 Financial, administrative and human resource management policies, procedures and capacities are enhanced within both TBC and local partners to promote accountable, transparent and sustainable institutions.
- 4.3 Technical capacities are developed, monitored and evaluated to ensure both TBC and local partners and providing responsive, effective and efficient services of high quality.
- 4.4 Feedback and beneficiary complaints mechanisms encourage broad community participation including non-dominant minority groups and help ensure TBC and partners' accountability to communities.
- 4.5 Risk mitigation is prioritised with a particular interest in minimising physical security risks for local partners by negotiating with donors for TBC to assume additional fiduciary risks.
- 4.6 Representative and accountable local governance bodies in southeastern Myanmar are promoted through investments in democratic principles, public administration capacities and building federalism from below.





# CHAPTER 5: FINANCE

## GENERAL

TBC is registered in the United Kingdom and conforms to the UK Statement of Recommended Practice for Charities. TBC has adopted the legislated FRS 102 SORP in its financial reporting since 2015. Both income and expenses are reported on an accrual basis, and there is clear separation of restricted and general funding. The Trustees Annual Report (TAR) and audited financial statements for 2024 were audited by KPMG UK LLP and have been filed with the UK Charity Commission and Companies House. TBC accounting records are maintained in Thai baht (THB), and the Audited Financial Statements are presented and filed in Thai baht. TBC uses QuickBooks Enterprise as its accounting software.

This chapter outlines TBC's financial performance against the operating budget for January to December 2024. All figures and analysis are denominated in Thai Baht (THB) and for the 2024 calendar year unless otherwise stipulated.

## TBC FINANCIAL REVIEW JANUARY– DECEMBER 2024

Figure 5.1 Financial Summary 2024

Item in THB (Millions)	Projection	Actual	Variance
Income	961	1,139	177
Expenses	(920)	(1,142)	222
<b>Net Movement in Funds</b>	<b>41</b>	<b>(3)</b>	<b>(44)</b>
Opening Fund Balance	553	553	0
<b>Closing Fund Balance</b>	<b>594</b>	<b>550</b>	<b>(44)</b>
Restricted Funds	495	446	(49)
Designated Funds	61	33	(28)
General fund	38	71	33
<b>Total fund Balance</b>	<b>594</b>	<b>550</b>	<b>(44)</b>
<b>Balance Sheet:</b>			
Net Fixed Assets	1	1	0
Receivable from Donors	493	310	(183)
(Payable) to Suppliers	(50)	(24)	(26)
Outstanding Advances	25	30	5
Bank Balance	125	233	108
<b>Net Assets</b>	<b>594</b>	<b>550</b>	<b>(44)</b>
<b>Liquidity</b>	<b>75</b>	<b>209</b>	<b>134</b>

## Summary of financial position at the end of 2024 and highlights

TBC's total spending in 2024 was THB 1.142 billion, with income reaching THB 1.139 billion. This resulted in a small net decrease of THB 3 million, bringing the year-end fund balance to THB 550 million.

This balance includes:

- THB 446 million in donor-restricted funds
- THB 33 million in designated funds
- THB 71 million in general reserves and fixed assets

TBC regularly reviews its general reserves and aims to maintain at least THB 25 million to help manage financial risks.

The potential closure of TBC was actively discussed before the COVID-19 pandemic and the escalation of the Myanmar crisis in early 2021. However, given the worsening humanitarian situation and rising refugee population, the close-down budget is no longer under consideration. TBC's continued presence is needed, and a return to Myanmar remains unlikely in the near future. Meanwhile, the refugee population in the nine camps in Thailand grew to over 106,000 people by the end of 2024.

TBC managed 87 subgrants (up from 84 in 2023). On average, THB 66 million in advances was outstanding throughout the year. Due to the lack of formal banking systems in some border and Myanmar areas, cash-based transactions are still necessary. TBC uses strict reporting and documentation reviews to manage financial risks.

Banking operations are handled through Siam Commercial Bank in Thailand, with accounts held in Thai Baht, US Dollars, and British Pounds. TBC continues to explore banking options in the UK but made no changes in 2024.

Key governance events during the year included the Extraordinary General Meeting (EGM) in May, the Annual General Meeting (AGM) in November, a donor field visit to Tham Hin refugee camp, and TBC's annual Donors' Meeting in Bangkok.

TBC completed six project audits and one organization-wide audit in 2024. All audits were completed as required by donors and external auditors, with no material concerns identified. TBC remains committed to transparency and accountability, and its systems are independently reviewed each year to ensure integrity in operations.

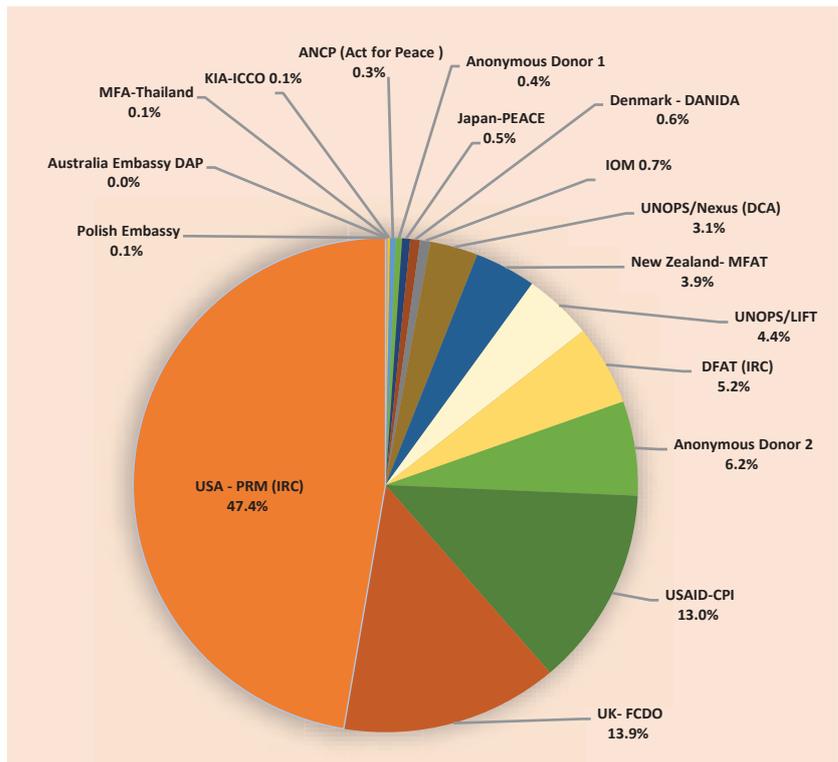
## INCOME

TBC follows the UK accounting standard (FRS 102 SORP) for recognizing income. This means income is recorded when TBC gains the right to receive a grant and there is reasonable certainty of its value and payment. In most cases, income is recognized once a contract is signed, even before the funds are received, and is recorded as a receivable until payment is made.

Some program and management funding is not received directly by TBC but is secured by our international NGO partners in their home countries and then sub-granted to TBC. Several of these partners are also members of the TBC consortium and provide additional private grants and donations.

In 2024, TBC recorded a total income of THB 1.139 billion, which exceeded the budget by THB 172 million (17%) and surpassed the previous year's income by THB 186 million. Foreign exchange gains totaled THB 3.8 million, which was lower than the THB 24 million gain realized in 2023.

**Figure 5.2 FUNDING SOURCES 2024 (THB 1.139 billion)**



TBC's work was supported by the governments of the United States, United Kingdom, New Zealand, Australia, Denmark, Japan, Poland, Switzerland, and Thailand, which collectively funded 99% of TBC's annual budget. Additional support came from the European Union through the UNOPS-managed Nexus Response Mechanism, and the LIFT (Livelihoods and Food Security Trust) program, also administered by UNOPS.

The Bureau of Population, Refugees, and Migration (PRM) was TBC's largest donor, providing 60% of the overall portfolio. These funds supported cooking fuel, the Food Card System (FCS), and other refugee services in the camps. In 2024, PRM also funded emergency support for people displaced by military attacks in Myanmar. In January 2025, after the issuance of the U.S. Executive Order 14169, continued funding was uncertain but in the end, it was fully honored.

The Foreign, Commonwealth & Development Office (FCDO) is TBC's second-largest donor. A cost extension was signed in March 2024, extending support to March 2025, totaling GBP 3.5 million. FCDO supports shelter, nutrition, and camp management in Thailand, as well as development programs and civil society training in Myanmar.

Australia's Department of Foreign Affairs and Trade (DFAT), through the International Rescue Committee (IRC), continued its three-year agreement (2023–2025). DFAT supports a wide range of activities across all nine camps, including food, shelter, nutrition, civil society support, and Myanmar emergency response.

The Ministry of Foreign Affairs and Trade (MFAT) extended its agreement to June 2025, contributing THB 53 million annually to support programs responding to the Myanmar crisis. A new four-year agreement was signed in May 2025, for NZD 11M.

BC entered the second year of a three-year agreement with the U.S. Agency for International Development (USAID) in consortium with Community Partners International (CPI). However, the grant was officially terminated on 28 February 2025 by the U.S. government.

Other governmental financial support for TBC's regular programs in Thailand came from the Australian NGO Cooperation Program (ANCP) via Act-for-Peace, Denmark (DANIDA) via Danish Church Aid (DCA), Japan-PEACE, the Embassy of the Republic of Poland, MFA-Thailand, and the Swiss Embassy. Non-governmental funding came from Kerk-in-Actie, and regular donations from loyal individuals throughout the year.

The LIFT Phase II project ended in July 2024 and was immediately followed by LIFT Phase III, a five-year program supporting local partners in Myanmar with sub-grants focused on rehabilitation and peacebuilding.

Approximately THB 206 million (22% of annual income) supported emergency responses along the Thai-Myanmar border and inside Myanmar. Key contributors included:

- Australia – DFAT: THB 17 million
- New Zealand – MFAT: THB 44.7 million
- UK – FCDO: THB 31.6 million
- UNOPS-NEXUS via DCA: THB 34.8 million
- Anonymous Donor 2: THB 69 million
- International Organization for Migration (IOM): THB 7.5 million

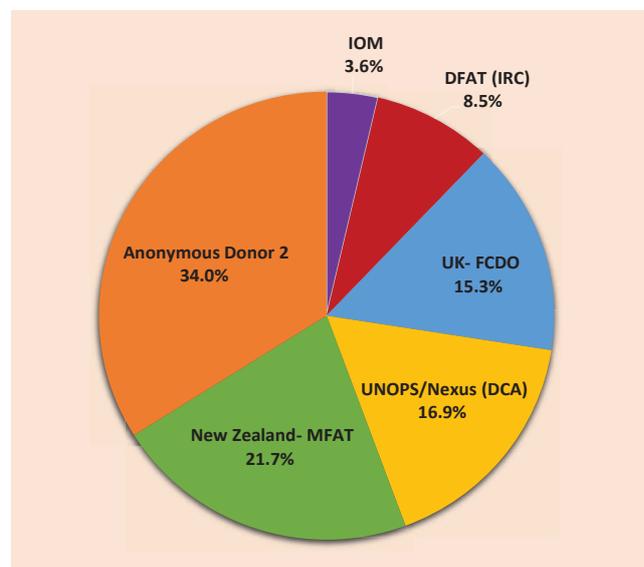


Figure 5.3 shows a funding breakdown by individual donors. With these funding levels, TBC expects that the immediate programming needs should be covered, thus it considers itself a going concern.

Figure 5.3 Income 2024

Funding Source		Projection		Actual		Change from original budget	
GOVERNMENT BACKED FUNDING	Currency	Foreign Currency	Thai Baht 000	Foreign Currency	Thai Baht 000	Thai Baht 000	%
<b>GOVERNMENT BACKED FUNDING</b>							
Australia ANCP (Act for Peace )	AUD	160,000	3,520	155,000	3,923	(403)	11%
Australia DFAT (IRC)	AUD	1,655,731	36,426	1,828,400	41,794	5,367	15%
Australia Embassy DAP	THB	-	-	159,600	160	-	-
Denmark - DANIDA (DCA)	DKK	1,150,000	5,740	1,400,000	7,124	(1,384)	24%
UK FCDO (MYN)	GBP	1,200,000	51,600	375,000	16,946	(34,654)	-67%
UK FCDO (Thailand)	GBP	3,000,000	129,000	2,425,000	109,585	(19,415)	-15%
UNOPS - LIFT Fund Phase II	USD	1,699,878	56,096	699,850	34,703	(21,393)	-38%
UNOPS - LIFT Fund Phase III	USD	-	-	444,164	15,679	-	-
USA PRM	USD	12,067,318	398,221	15,300,000	537,306	139,084	35%
Poland	USD	20,000	660	20,000	677	17	3%
USAID-CPI	USD	1,893,259	62,478	4,271,271	147,687	85,209	136%
SDC	THB	-	-	200,000	200	-	-
Japan-PEACE	THB	6,000,000	6,000	5,798,815	5,799	(201)	-3%
MFA-Thailand	THB	-	-	1,000,000	1,000	-	-
Anonymous Donor 1	THB	-	-	4,681,383	4,681	-	-
<b>Emergency Funding</b>							
New Zealand- MFAT	NZD	2,000,000	44,000	2,000,000	44,700	(700)	2%
Anonymous Donor 2	THB	-	-	69,993,941	69,994	(69,994)	-
UK FCDO	GBP	500,000	21,500	700,000	31,633	10,133	47%
UNOPS/NRM (DCA)	USD	1,495,600	49,355	987,315	34,820	(14,535)	-29%
US-PRM	USD	1,835,510	60,572	-	0	(60,572)	-100%
Australia DFAT (IRC)	AUD	760,795	16,737	765,000	17,486	(749)	4%
IOM	THB	10,000,000	10,000	7,500,000	7,500	(2,500)	-25%
<b>TOTAL GOVERNMENT BACKED:</b>			<b>951,906</b>		<b>1,133,397</b>	<b>181,491</b>	<b>19%</b>
<b>Non-Government Funds</b>							
Caritas Australia	AUD	250,000	5,500	-	3	(5,497)	-100%
Church World Service	USD	50,000	1,650	-	0	(1,650)	-100%
KIA-ICCO	EUR	40,000	1,440	40,000	1,485	45	3%
FX Gain	THB	-	0	-	3,822	3,822	-
Other Income	THB	-	1,000	-	157	(843)	-84%
Interest Income	THB	-	-	-	-318	(318)	-
Disposal of Asset	THB	-	-	-	350	350	-
<b>TOTAL OTHER:</b>			<b>9,590</b>		<b>5,499</b>	<b>(4,091)</b>	<b>-43%</b>
<b>TOTAL INCOME</b>			<b>961,496</b>		<b>1,138,896</b>	<b>177,400</b>	<b>18%</b>
Expenses			920,000		1,141,665	221,665	24%
Net Movement Current Year			41,496		(2,769)	-	-
Funds Brought Forward			552,665		552,665	0	0%
Total Funds carried Forward			<b>594,160</b>		<b>549,895</b>	(44,265)	-7%
Less: Restricted Funds			495,000		446,108	(48,892)	-10%
Designated Funds			61,000		33,250	-	-
Net Fixed Assets			1		1	-	-
<b>General Funds Freely Available</b>			<b>38,159</b>		<b>70,536</b>	<b>32,377</b>	<b>85%</b>

**Figure 5.4 Expenditure by Strategic Objectives**

Strategic Objectives 2023-2025	Budget	Actual Direct	Resources	Total Actual
1. Prioritise the Humanitarian Imperative	680,000,000	852,336,101	3,392,654	855,728,755
2. Reinforce Resilience & Recovery	31,000,000	44,877,339	1,938,659	46,815,998
3. Promote Protection & Safer Futures	57,000,000	50,079,977	726,997	50,806,974
4. Strengthen Local Governance	151,400,000	181,453,518	6,323,395	187,776,912
sub-total Activity Cost	<b>919,400,000</b>	<b>1,128,746,935</b>	<b>12,381,705</b>	<b>1,141,128,640</b>
Cost of Generating Funds	600,000	223,354	313,206	536,560
<b>Total Expenditure</b>	<b>920,000,000</b>	<b>1,128,970,289</b>	<b>12,694,911</b>	<b>1,141,665,200</b>

## Expenditure 2024

In 2024, TBC continued implementation of its 2023–2025 strategic plan. This strategy marked a shift from a focus on voluntary repatriation to exploring a broader range of durable solutions for displaced populations. The strategic plan is structured around four key objectives, with program-related costs aligned accordingly.

Actual direct expenditure is analyzed by the strategic objectives, with related costs to ensure continued access to adequate nutritious food and appropriate shelter split between the refugee camps (humanitarian assistance) and internally displaced persons (emergency relief). In some cases, such as nutrition, shelter, stipends, and camp administration, different activities can fit into multiple objectives, which are broken down by cost centers, each with separate accounting codes.

Each strategic objective encompasses specific program-related costs aimed at achieving its respective goals:

1. **Prioritize the Humanitarian Imperative:** This objective focuses on addressing immediate humanitarian needs. Program-related costs include expenses associated with the food card system, provision of cooking fuel, shelter initiatives, and most emergency response efforts. In 2024, TBC spent THB 856 million under this objective.

2. **Reinforce Resilience and Recovery:** This objective aims to enhance community resilience and facilitate recovery. Program-related costs encompass activities such as natural resource management, agricultural extension services, nutrition promotion initiatives, and interventions related to water, sanitation, and hygiene. Total expenditure under this objective reached THB 47 million.

3. **Promote Protection and Safer Futures:** This objective is centered on promoting protection and ensuring safer futures for displaced populations. Program-related costs include camp management stipends and administration, expenses related to facilitating futures, and initiatives aimed at providing social protection. A total of THB 51 million was spent under this objective in 2024.

4. **Strengthen Local Governance:** This objective focuses on enhancing local governance structures and organizational systems. Program-related costs encompass activities such as quality control of commodities, safeguarding and compliance monitoring efforts, shelter monitoring and assistance initiatives, support for local governance structures, and TBC organizational costs. Expenditure for this objective totaled THB 188 million.

Total actual programme expenditure was THB 1.142 billion, representing a 23% increase from THB 931 million in 2023.

Resource costs encompass salaries, benefits, and other indirect expenses associated with program implementation. Some of these costs are directly tied to specific activities, while others are allocated based on management estimates of staff time dedicated to various tasks. In 2024, the cost of supporting one refugee in the camps amounted to approximately THB 6,575 (GBP 148), a decrease from THB 6,868 (GBP 161) in 2023. Resource and governance costs combined for less than 1% of the total expenses incurred during the year.

The largest varying expenditure remained related to programs that address the humanitarian crisis triggered by the Myanmar coup. TBC carried over a balance of restricted funds from 2023, and expenditure increased in proportion to the new funds raised in 2024.

Total expenditure directly contributing to the emergency amounted to THB 310 million, with THB 45 million utilized in Thailand (compared to THB 60 million in 2023) and THB 265 million directly supporting Myanmar (compared to THB 153 million in 2023). These figures reflect a net increase of THB 97 million.

The majority of TBC Thailand's camp costs are typically stable, with variations primarily occurring in response to changes in population numbers, rations, and commodity prices. In 2024, both camp population and commodity prices continued to rise. TBC's operations in Thailand accounted for THB 703 million of the total program expenditures, while Myanmar programs accounted for THB 128 million.

TBC initially projected a 6% increase in the population, from 86,000 to 92,500, over the course of the year. However, the actual assisted population peaked at over 109,500 before the end of the year. Despite efforts to maintain stable food card rations, budget constraints and population increases necessitated difficult adjustments.

## Highlights of Actual Expenses in 2024

A breakdown of the overarching program expenditure and the major cost centres are described below:

**Food Card System:** TBC's largest camp-related budget line. Expenditure totalled THB 365 million, compared to THB 317 million in 2023.

**Charcoal:** TBC's second-largest camp-related budget line, with expenditure totalling THB 119 million, compared to THB 100 million in 2023. This increase is attributed to the continued rise in camp population and price increases.



**Shelter Materials:** Typically covering only minimal needs in the camps, additional restricted funding for shelter allowed TBC to increase procurement, resulting in an overspend of 22% for a total of THB 26.5 million, caused by an unexpected donation from Anonymous Donor 1 for more materials mid-year.

**Camp Management Costs:** Stayed in line with the budget at THB 21 million. Additional pressures from a growing population are expected to drive future increases.

**Stipend Costs:** Remained on budget at THB 31 million. This includes a long overdue increase for camp committee administration.

**Food Security and Livelihood Programme:** Spending came in over budget at THB 26 million due to the delayed procurement of Baby Bright products at the end of 2023, which were delivered and expensed in 2024.

**Total Organizational Costs:** Amounted to THB 103 million, exceeding the budget by 4%. Personnel-related costs accounted for THB 84 million, covering salaries,

benefits, staff insurance, and home travel. The appointment of a new Executive Director in February and an Organizational Support Director in November contributed to the increase.

**IT and Communication Costs:** Totaled THB 18.5 million, exceeding the budget due to several special events related to TBC's 40th anniversary and international donor engagement.

**Audit Fees:** Increased slightly to THB 2.75 million from THB 2.6 million in the previous year.

**Myanmar Expenditure:** Development-related expenditure was THB 118.5 million. Emergency-related expenditure reached THB 265 million—an increase of 73% from 2023, driven by increased funding for lifesaving activities.

In summary, the increase in spending over the originally planned budget was primarily driven by TBC's response to ensure that basic needs and protection were met for the refugee population in the nine camps along the border. The increase reflects the additional funds raised from an anonymous donor, to respond to the coup in Myanmar through lifesaving activities and programs.

Despite fluctuations in foreign exchange markets, TBC avoided significant losses and was able to maintain financial stability throughout the year.



## Balance Sheet

**Figure B.1** Appendix presents cash and bank balances at year end totaling THB 204 million, a increase of THB 72 million from the previous year. This increase was largely due to the early transfer of funds from two major donors in anticipation of emergency needs in early 2025.

When income is recognized before cash is received, it is accrued as a receivable. Some funding is remitted in installments and some only on receipt of a report and certification of expenditure receipts. The level of funds receivable can vary greatly during the year, depending on when agreements are signed and remittances made. The receivables from donors at the end of December totaled THB 310M.

TBC's normal term of payment to suppliers for deliveries to camp is 30 days from completion of delivery. Accounts payable represent the value of expenses incurred where the suppliers and vendors have not yet been paid. The balance owed at the end of December was THB 24M. Outstanding advances of THB 35M ended the year.

The ending fund balance totaled THB 550 million, reflecting a net movement of THB -3 million. The fund balance is split into the following categories:

- **Restricted Funds:** These are funds that the donor stipulates for a particular purpose or activities, totaling THB 447M.
- **Designated Funds:** TBC's total designated funds are THB 33M to cover potential staff severance costs in full in the event there is no longer a need for TBC to support the displaced people of Myanmar. The fund is adjusted annually in proportion to staff departures and accrued long service. THB 30M to cover the estimated cost of eventual closedown of the organization was removed from the designated fund and added to the general fund, per the Trustees agreement in 2024 AGM.
- The net amount of fixed assets is valued at THB 281,068.
- **Freely Available Reserves:** The remaining balance of THB 70 million makes up the freely available reserves and fixed assets. This represents the strongest general fund balance TBC has maintained since 2017, and provides essential flexibility to manage cash flow and minor expenses not covered under specific donor agreements.

## Cash Flow Figure B.2

**Figure B.2** Appendix presents, in Thai baht (THB) 000's, the actual monthly cash flows and liquidity surplus/ (shortfall) for 2024. The net cash flow for the year was THB (4.3)M, consisting of cash receipts totalling THB 1.219 B and payments made to suppliers of THB 1.119 B.

Liquidity is closely monitored, and typically not a major problem when donors transfer funds on time. However, TBC is sensitive to delays in receiving advances from donors, especially in quarters two and three when procurement for large amounts of shelter supplies and charcoal stockpiling occur. TBC typically expends over 60% of its budget in the first half of the year.

Although TBC did not experience any major cash-flow issues in 2024, the increase in advances to partners to support emergencies, and the timing of donors transferring advances to TBC versus how soon TBC disburses the same funds to partners, remain continual challenges to manage.

The number of subgrants with partners slightly increased from 84 in 2023 to 87 in 2024, with some receiving multiple advances for multiple projects. On average, THB 66M was consistently outstanding in advances throughout the year. When balances are low, this amount can limit how much TBC is able to do at a given moment.

Donors need to release emergency funds as soon as the agreement is signed; otherwise, there will be delays in execution. This is particularly critical when donors integrate emergency funds into regular grant cycles and TBC must wait until it comes full circle.

## Grant Allocations

**Figure B.3** Appendix displays individual donor expenditure allocations within TBC's overall strategy by objective.

Restricted fund allocations are separated into designated and general funds. Income and expense transactions of restricted funds are directly allocated to objectives within TBC accounting records. For donors who do not require specific allocations for contributions, funds are allocated off-line to strategic objectives in the bottom half of the table. Balances carried forward represent income recognised for which expenses have not yet been incurred.

## 2024 Actual and budget forecast 2025

Strategic Objectives 2023-2025	2024 Actual	2025 Mid year Projections
1. Prioritise the Humanitarian Imperative	545,500,000	313,700,000
Emergency Myanmar	265,000,000	86,000,000
Emergency Thailand	45,000,000	17,000,000
2. Reinforce Resilience and Recovery	47,000,000	25,000,000
3. Promote Protection and Safer Futures	51,000,000	43,300,000
4. Strengthen Local Governance	85,000,000	28,000,000
Organizational Costs	103,000,000	90,000,000
<b>Grand Total THB</b>	<b>1,141,500,000</b>	<b>603,000,000</b>
<b>Grand Total USD</b>	<b>35,000,000</b>	<b>18,000,000</b>

## Income

TBC's income outlook for 2025 remains uncertain due to major funding disruptions. The suspension of U.S. foreign assistance under Executive Order 14169 officially ended the USAID funding and initially stalled the PRM, which together made up a significant portion of the 2024 budget. While support from other key donors—such as DFAT (Australia) and FCDO (UK)—is expected to continue, delays or reductions remain possible. As of mid-2025, TBC has confirmed income of THB 362 million. This reflects a cautious approach given the current donor environment, with especially steep cuts to emergency response programs in Myanmar and food assistance in the camps along the Thailand border.

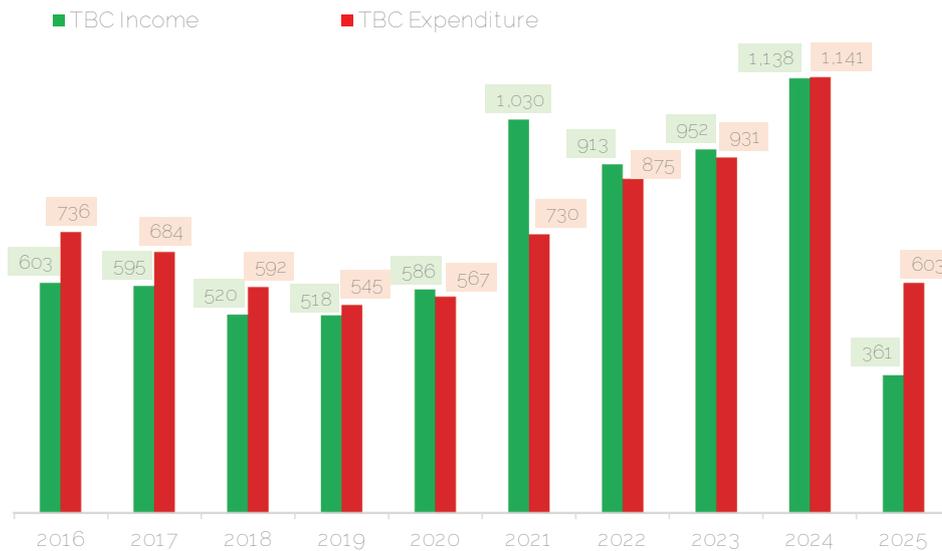
## Expenditure Assumptions – based on mid year projection

- Refugee population levels: Projections were initially based on 96,000 refugees, but surveys in early 2025 recorded more than 110,000, before decreasing to around 108,000 by mid-year. TBC will continue to monitor population changes closely.
- Food card rations and cooking fuel: These remain the largest expenditure item. With the anticipated conclusion of the US-PRM grant in September, TBC is preparing to reallocate funding from existing donors to continue providing rations for the most vulnerable households at least through the end of the year. A cost-extension request of more than USD 5M has been submitted and is pending approval. Additional donor support will still be needed to cover the remaining gap.
- Foreign exchange rate fluctuations: Currency movements remain a major factor affecting TBC's budget, given the multi-currency portfolio (USD, THB, GBP, etc.), and will continue to require close monitoring and cash flow management.
- Organizational streamlining: In response to the loss of funding, TBC's Task Force developed a downsizing plan to reduce staff numbers by at least 13 by the end of 2025. This reduction affects all departments.

- Emergency response: TBC will remain flexible and ready to respond to border and in-country emergencies as funding becomes available. In the first half of 2025, approximately THB 138M was mobilized for emergency efforts, highlighting the speed at which such funds are utilized compared to regular camp operations.

## Funding

Figure 5.5 Income & Expenditure 2016-2024 with 2025 projections (THB million)



## FINANCIAL OUTLOOK 2025-2026

TBC continues to prioritize support for the most vulnerable refugees in the camps while creating pathways for livelihoods and resilience outside of camp settings. The situation in Myanmar remains volatile, with no prospect of large-scale returns in the near future, underscoring the continuing importance of TBC's presence on the border and its partnerships within southeastern Myanmar.

For 2025, TBC has set a reduced operational budget of THB 603 million, aligned to a conservative income projection of THB 362 million. This significant adjustment reflects the loss of two long-standing U.S. funding streams—PRM and USAID—alongside delays and uncertainty from other donors. To manage this contraction, TBC has undergone a downsizing and reorganization process to reduce at least 13 staff positions across all departments by the end of 2025. While challenging, these measures ensure that resources are directed to sustaining food assistance, cooking fuel, and essential services for camp populations.

Funding requirements for Myanmar programs remain urgent. Humanitarian needs have intensified as conflict deepens and displacement spreads, particularly in southeastern states. TBC's Myanmar program will continue focusing on emergency response and community-led initiatives. Despite the loss of some donor contributions, the program remains relatively sustainable due to ongoing partnerships with FCDO, UNOPS-LIFT, and MFAT. As at the writing of this report, the NRM-Nexus project will not continue beyond July.

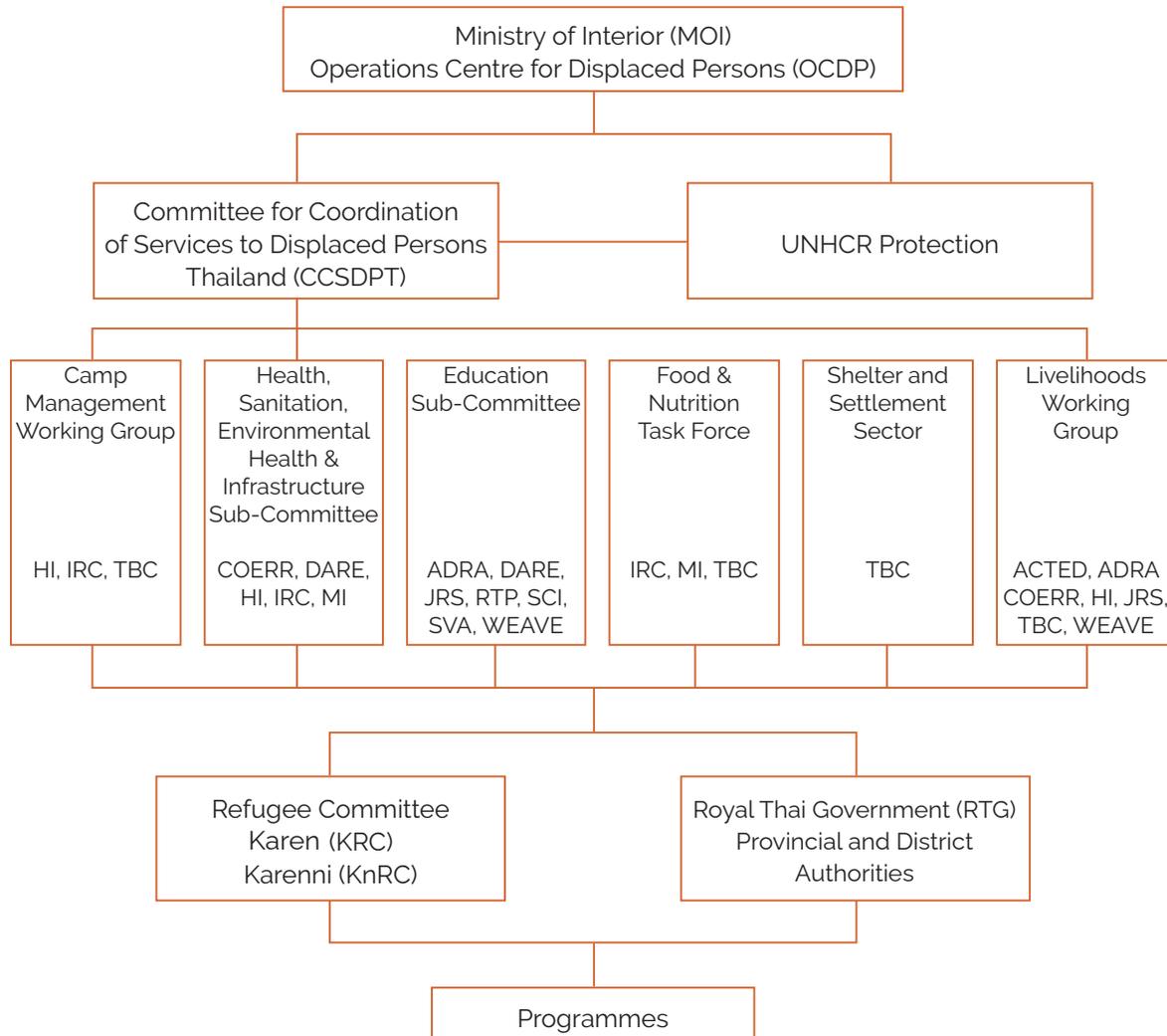
Looking ahead into 2026, TBC faces continued financial risks due to the unpredictability of donor commitments and the geopolitical environment. The Board and Management are actively working to diversify funding sources, strengthen alliances with international and regional partners, and reallocate resources to protect core services. Conservative planning assumes that the 2026 budget will reflect the full effect of current cost-saving measures, while also allowing TBC to respond rapidly to humanitarian emergencies in Myanmar and maintain its vital role along the border.



# APPENDIXES

## APPENDIX A

### CCSDPT/UNHCR Coordination Structure



<b>ACTED</b>	Agency for Technical Cooperation and Development	<b>MI</b>	Malteser International
<b>ADRA</b>	Adventist Development and Relief Agency	<b>RTP</b>	Right to Play
<b>COERR</b>	Catholic Office for Emergency Relief and Refugees	<b>SCI</b>	Save the Children International
<b>DARE</b>	DARE Network	<b>SVA</b>	Shanti Volunteer Association
<b>HI</b>	Humanity and Inclusion	<b>TBC</b>	The Border Consortium
<b>IRC</b>	International Rescue Committee	<b>WEAVE</b>	Women's Education for Advancement and Empowerment
<b>JRS</b>	Jesuit Refugee Service		

## APPENDIX B FINANCIAL CHART

Figure B1 Balance Sheet as of December 31, 2023 and December 31, 2024

	Thai Baht	
	31 Dec 23	31 Dec 24
<b>ASSETS</b>		
Current Assets		
Cash at bank and in hand		
Bank	132,316,715	233,150,775
Cash	232,457	62,145
Total Cash at bank and in hand	<b>132,549,172</b>	<b>233,212,920</b>
Accounts Receivable	<b>410,423,398</b>	<b>310,846,653</b>
Other Current Assets		
Advance Expenses	370,106	730,962
Advance Programme Expense to partners	32,032,782	36,235,076
Accrued & Deferred Expen	330,441	365,279
Deposits	452,480	513,981
Total Other Current Assets	<b>33,185,809</b>	<b>37,845,298</b>
Total Current Assets	<b>576,158,379</b>	<b>581,904,871</b>
Fixed Assets		
Gross Fixed Assets	21,750,834	20,309,682
Accumulated Depreciation	(21,469,767)	(20,227,015)
<b>Total Fixed Assets</b>	<b>281,067</b>	<b>82,667</b>
<b>TOTAL ASSETS:</b>	<b>576,439,446</b>	<b>581,987,538</b>
<b>LIABILITIES</b>		
Current Liabilities		
Accounts Payable	17,445,575	24,284,484
Deferred Income	0	118,302
Accrued Expenses	2,622,630	2,648,904
Suspense Account	1,170,426	1,575
Payroll Liabilities Myanmar	0	2,115,433
Total Current Liabilities	<b>21,238,631</b>	<b>29,168,698</b>
Long Term Liabilities		
Myanmar Provident Fund (MMK)	2,535,997	2,923,409
<b>TOTAL LIABILITIES:</b>	<b>23,774,628</b>	<b>32,092,107</b>
<b>ASSET LESS LIABILITIES:</b>	<b>552,664,818</b>	<b>549,895,431</b>
<b>FUND</b>		
Opening Balance Equity	91,755,882	91,755,882
Retained		
Earnings	439,227,511	460,908,937
Net Movement Funds	21,681,426	(2,769,388)
<b>FUND BALANCE:</b>	<b>552,664,819</b>	<b>549,895,431</b>
Restricted Fund	447,318,543	446,108,348
Designated Fund-Severance Provision	29,522,195	33,249,723
Designated Fund-Closedown Provision	30,000,000	-
Freely Available Reserves	45,824,080	70,537,360
<b>TOTAL FUND:</b>	<b>552,664,818</b>	<b>549,895,431</b>

Figure B.2 Cash Flow: January to December 2024 (THB 000)

Thai Baht 000's	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
	Actual												
<b>Government-backed funding</b>													
Act for Peace - AncP	-	-	752	-	543	-	-	1,638	-	905	-	-	3,838
Caritas Australia-Nutrition	-	1,450	-	-	-	-	-	-	-	-	-	-	1,450
Danish Church Aid (DCA)	-	2,971	-	-	-	-	-	2,918	-	-	-	1,181	7,070
DFAT	-	25,725	-	-	12,672	-	9,631	-	-	15,008	-	-	63,036
ICCO KIA	-	-	-	-	-	-	-	-	-	-	1,920	-	1,920
IOM	-	-	10,000	-	2,500	-	-	-	-	-	-	-	12,500
SDC	-	-	-	-	-	-	-	-	200	-	-	-	200
LIFT - UNOPS Myanmar II & III	24,394	-	-	-	-	-	-	7,060	8,114	116	-	-	39,684
New Zealand- MFAT	-	-	-	-	-	44,700	-	-	-	-	-	-	44,700
UK-FCDO	-	-	32,012	-	42,175	-	-	12,335	-	-	-	55,714	142,237
UNOPS-Nexus/DCA	-	17,120	-	-	-	-	-	17,725	-	-	-	-	34,845
USAID-LEARN-CPI	-	10,812	19,766	-	-	14,317	-	-	20,460	-	-	24,109	89,464
US-PRM	218,118	-	-	-	177,984	-	8,837	50,890	-	99,841	149,541	-	705,212
Polish Embassy	-	-	-	-	-	-	-	-	-	-	-	682	682
PEACE- Japan	-	5,168	-	-	-	-	-	-	-	-	-	-	5,168
Anonymous Donor 1	-	-	-	-	-	43	-	-	-	539	-	1,000	1,582
Anonymous Donor 2	-	-	-	-	-	-	-	20,386	-	22,097	-	22,800	65,282
<b>Total Government-backed:</b>	<b>242,512</b>	<b>63,246</b>	<b>62,530</b>	<b>0</b>	<b>235,875</b>	<b>59,059</b>	<b>18,468</b>	<b>112,952</b>	<b>28,773</b>	<b>138,507</b>	<b>151,461</b>	<b>105,485</b>	<b>1,218,869</b>
<b>Non Government</b>													
DAP	160	-	-	-	-	-	-	-	-	-	-	-	160
Donations	-	-	-	-	-	-	-	-	-	-	-	143	143
Interest Income	-	-	-	-	-	-	-	-	-	-	-	943	943
Other Income	-	-	-	-	-	-	-	-	-	-	-	(318)	(318)
<b>Total other:</b>	<b>160</b>	<b>0</b>	<b>768</b>	<b>928</b>									
<b>Total receipts:</b>	<b>242,672</b>	<b>63,246</b>	<b>62,530</b>	<b>0</b>	<b>235,875</b>	<b>59,059</b>	<b>18,468</b>	<b>112,952</b>	<b>28,773</b>	<b>138,507</b>	<b>151,461</b>	<b>106,253</b>	<b>1,219,796</b>
Total payments	310,185	(127,095)	101,118	83,502	96,706	98,196	99,992	107,893	54,011	121,951	62,022	110,651	1,119,133
Net cash flow	(67,513)	190,341	(38,588)	(83,502)	139,169	(39,136)	(81,524)	5,059	(25,238)	16,556	89,438	(4,398)	100,664
Opening bank balance	132,549	65,036	255,377	216,789	133,287	272,456	233,320	151,796	156,854	131,616	148,172	237,610	132,549
<b>Closing bank balance</b>	<b>65,036</b>	<b>255,377</b>	<b>216,789</b>	<b>133,287</b>	<b>272,456</b>	<b>233,320</b>	<b>151,796</b>	<b>156,854</b>	<b>131,616</b>	<b>148,172</b>	<b>237,610</b>	<b>233,213</b>	<b>233,213</b>
Less accounts payable	(17,530)	(21,564)	(24,349)	(12,159)	(29,263)	(27,378)	(13,647)	(10,956)	(11,616)	(12,801)	(27,278)	(24,284)	(24,284)
<b>Liquidity surplus/(shortfall)</b>	<b>47,507</b>	<b>233,814</b>	<b>192,441</b>	<b>121,128</b>	<b>243,193</b>	<b>205,941</b>	<b>138,149</b>	<b>145,899</b>	<b>120,000</b>	<b>135,371</b>	<b>210,332</b>	<b>208,928</b>	<b>208,928</b>

Figure B.3 TBC Fund Allocation and Balance (THB) January to December 2024

Funding sources	2023 Fund balance	Income 2024	1. Prioritise the Humanitarian Imperative:	2. Reinforce Resilience and Recovery	3. Promote Protection and Safer Futures	4. Strengthen Local Governance	Organizational & Governance Costs	Total expenses December 2024	Fund Balance
<b>Restricted</b>									
Act for Peace -AnCP	1,819,391	3,923,422	80,400	44,829	289,460	514,360	3,083,698	4,012,747	1,730,065
Anonymous donor 1	-	4,681,383	-	-	70,472	2,376,281	119,631	2,566,384	2,114,999
Caritas Australia-Nutrition	2,425,153	2,680	991,943	787,144	-	-	648,745	2,427,831	-
CPI USAID	(6,639,393)	147,686,569	50,473,510	3,359,768	5,214,081	11,258,989	9,237,032	79,543,380	61,503,796
DAP-Aus Embassy	-	159,600	-	-	-	130,220	29,380	159,600	-
DFAT	12,524,241	59,279,937	24,495,427	3,831,408	14,187,506	4,010,983	16,527,477	63,052,800	8,751,378
ICCO-KIA	886,313	1,484,808	-	1,934,455	-	-	62,600	1,997,055	374,066
IOM	(1,989,002)	7,500,000	5,510,998	-	-	-	-	5,510,998	-
LIFT UNOPS II	(461,797)	34,702,553	5,698,560	13,006,110	3,704,823	5,792,182	6,039,080	34,240,756	-
LIFT UNOPS III	-	15,678,989	41,436	5,826,190	924,842	3,419,755	1,577,552	11,789,774	3,889,215
MFA Thailand	-	1,000,000	801,130	-	-	148,870	50,000	1,000,000	0
New Zealand- MFAT	25,403,345	44,700,000	35,893,721	1,187,314	1,435,908	7,178,855	4,903,822	50,599,621	19,503,724
PEACE Japan	-	5,798,815	5,271,651	-	-	-	527,165	5,798,816	-
Polish Embassy	-	676,993	-	676,993	-	-	-	676,993	-
PRM 2023	383,907,460	23,140,683	374,557,900	610,020	99,860	5,019,397	26,760,967	407,048,143	-
PRM 2024	-	514,165,190	205,777,220	194,540	453,970	2,025,784	19,781,618	228,233,132	285,932,058
SDC	-	200,000	-	-	-	-	-	-	200,000
UK-FCDO 2022-2024	27,057,799	158,164,300	69,794,866	9,703,061	22,599,203	8,688,966	26,051,773	136,837,869	48,384,230
UNOPS-Nexus/DCA	2,385,034	34,820,231	8,905,039	3,715,507	1,099,853	7,141,269	2,618,779	23,480,447	13,724,818
Anonymous donor 2	-	69,993,941	64,042,299	-	-	3,346,799	2,604,843	69,993,941	-
<b>Total Restricted</b>	<b>447,318,544</b>	<b>1,127,760,093</b>	<b>852,336,101</b>	<b>44,877,339</b>	<b>50,079,977</b>	<b>61,052,709</b>	<b>120,624,163</b>	<b>1,128,970,288</b>	<b>446,108,349</b>
General Unrestricted									
Danish Church Aid (DCA)	-	7,124,013	5,420,733	1,703,280	-	-	-	7,124,013	-
Church World Service	349,567	-	349,567	-	-	-	-	349,567	-
Donations	133,090	143,000	163,056	113,034	-	-	-	276,090	-
Interest Income	242,516	(317,650)	-	-	-	-	-	-	(75,134)
Other Income	60,408	14,227	-	74,636	-	-	-	74,636	-
Disposal of assets	-	350,000	-	350,000	-	-	-	350,000	-
FX Gain	-	3,822,128	-	447,128	-	-	-	3,822,128	-
Transfer to Designated Fund	-	-	-	-	-	-	3,375,000	-	-
General Reserve	45,038,500	-	-	99,433	3,100	33,220	562,724	698,477	26,272,472
<b>Total Unrestricted</b>	<b>45,824,080</b>	<b>11,135,720</b>	<b>5,933,356</b>	<b>2,787,511</b>	<b>3,100</b>	<b>33,220</b>	<b>(22,334,748)</b>	<b>(13,577,561)</b>	<b>70,537,361</b>
Designated fund	59,522,195	-	-	-	-	-	26,272,472	26,272,472	33,249,723
<b>Total Fund</b>	<b>552,664,819</b>	<b>1,138,895,813</b>	<b>858,269,457</b>	<b>47,664,850</b>	<b>50,083,077</b>	<b>61,085,929</b>	<b>124,561,887</b>	<b>1,141,665,199</b>	<b>549,895,433</b>

## APPENDIX C ACRONYMS

<b>AF</b>	Accountability Framework
<b>APV</b>	Annual Population Verification
<b>BCRM</b>	Beneficiary Complaints Response Mechanism
<b>BDY</b>	Ban Don Yang
<b>BMN</b>	Ban Mai Nai Soi
<b>BMS</b>	Ban Mae Surin
<b>BPHWT</b>	Backpack Health Worker Team
<b>CBO</b>	Community Based Organisation
<b>CCSDPT</b>	Committee for the Coordination of Services to Displaced Persons in Thailand
<b>CDNRM</b>	Community Driven Natural Resource Management
<b>CIT</b>	Camp Information Team
<b>CMPP</b>	Camp Management and Preparedness Programme
<b>CMT</b>	Community Managed Targeting
<b>CMWG</b>	Camp Management Working Group
<b>CNPA</b>	Community Nutrition Programme Assistants
<b>CRR</b>	Karen Committee for Refugee Return
<b>CSO</b>	Civil Society Organisation
<b>DRR</b>	Disaster Risk Reduction
<b>EAO</b>	Ethnic Armed Organisation
<b>ESP</b>	Ethnic Service Provider
<b>FCDO</b>	Foreign, Commonwealth and Development Office
<b>FSN</b>	Food Security and Nutrition
<b>FSNO</b>	Food Security and Nutrition Officer
<b>FCS</b>	Food Card System
<b>FCSWG</b>	Food Card System Working Group
<b>GM&amp;P</b>	Growth Monitoring and Promotion
<b>GoUM</b>	Government of Union of Myanmar
<b>HEM</b>	High Energy Milk
<b>HI</b>	Humanity and Inclusion
<b>HIS</b>	Health Information System
<b>HRD</b>	Human Rights Defender
<b>INGO</b>	International Non-Governmental Organization
<b>IOM</b>	International Organization for Migration
<b>IYCF</b>	Infant and Young Child Feeding
<b>KHRG</b>	Karen Human Rights Group
<b>KnHRG</b>	Karenni Human Rights Group
<b>KnMHC</b>	Karenni Mobile Health Committee
<b>KNOW</b>	Karenni National Women's Organisation
<b>KNPP</b>	Karenni National Progressive Party
<b>KnRC</b>	Karenni Refugee Committee
<b>KnRRRWG</b>	Karenni Refugee Repatriation and Reconstruction Working Group
<b>KNU</b>	Karen National Union
<b>KnYO</b>	Karenni Youth Organisation
<b>KORD</b>	Karen Office of Relief and Development
<b>KRC</b>	Karen Refugee Committee
<b>KSWDC</b>	Karenni Social Welfare and Development Center
<b>KWO</b>	Karen Women's Organisation
<b>KYO</b>	Karen Youth Organisation
<b>LIFT</b>	Livelihoods and Food Security Trust Fund
<b>MAF</b>	Myanmar Armed Forced
<b>Moi</b>	Ministry of Interior
<b>ML</b>	Mae La
<b>MLO</b>	Mae La Oon
<b>MoHS</b>	Ministry of Health and Sports
<b>MPR</b>	Monthly Population Report
<b>MRML</b>	Mae Ra Ma Luang
<b>MUAC</b>	Mid Upper Arm Circumference
<b>MWA</b>	Muslim Women's Association
<b>MWO</b>	Muslim Women's Organisation
<b>NGO</b>	Non-Governmental Organisation
<b>NLD</b>	National League for Democracy
<b>NMSP</b>	New Mon State Party
<b>NP</b>	Nu Po
<b>NWG</b>	Nutrition Working Group
<b>OHSS</b>	Occupational Health and Safety/Security
<b>PAA</b>	Pre-Award Assessment
<b>PAR</b>	Participatory Action Research
<b>PDM</b>	Post-Distribution Monitoring
<b>PSEAH</b>	Prevention of Sexual Exploitation, Abuse and Harassment
<b>QA</b>	Quality Assurance
<b>RTG</b>	Royal Thai Government
<b>SAC</b>	State Administration Council
<b>SFP</b>	Supplementary Feeding Programme
<b>SGBV</b>	Sexual and Gender-Based Violence
<b>SME</b>	Small and Medium Enterprise
<b>SoP</b>	Standard Operating Procedure
<b>SSN</b>	Shelter Special Needs
<b>SWG</b>	Shelter Working Group
<b>TBC</b>	The Border Consortium
<b>TFP</b>	Therapeutic Feeding Programme
<b>TH</b>	Tham Hin
<b>ToT</b>	Training of Trainers
<b>UM</b>	Umpiem Mai
<b>UNCRC</b>	UN Convention on the Rights of the Child
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>UNOPS</b>	United Nations Office for Project Services
<b>VRC</b>	Voluntary Repatriation Centres
<b>WASH</b>	Water, Sanitation and Hygiene
<b>WFP</b>	World Food Programme
<b>WHO</b>	World Health Organization



TBC would like to thank its Donors and Members for their generous contributions and support



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- This publication has been funded by the Australian Government through the Department of Foreign Affairs and Trade.
- The views expressed in this publication are the author's alone and are not necessarily the views of the Australian Government.
- Funding provided by the United States Government.
- The views expressed by the author(s) do not necessarily reflect those of IRC or PRM.

