

## SUMMARY

Fiscal year 2022 ended on promising notes in Rwanda for the Transforming Household Resilience in Vulnerable Environments (THRIVE) Project. Mass vaccinations decreased the impact of the COVID-19 pandemic, easing restrictions as participants resumed activities, nearing or exceeding many savings and sales targets.

### Savings group update

During the reporting period, 628 Savings for Transformation groups saved \$406,487 and helped 15,712 families to feed themselves, pay school fees for children, and meet other essential needs.

### Transformed minds and actions

Trainings in Biblical Empowered Worldview (with 17,737 participants to date, 121% of target) and cooperative management helped people transform their mindsets and improve their farm-based livelihoods.

### Crop and livestock farming

In the fourth quarter of FY22, 88 families bought land, 714 invested in agricultural supplies and equipment, 1,980 acquired small livestock, and 141 improved their houses.

Sales from value chains rose to \$679,033 in the fourth quarter, a 128% increase from the first quarter. To make livelihoods more sustainable, the project created five points of sale for 350 farmers to market their produce, as well as three points of sale and a pig slaughterhouse for pig farmers. Improved breeding helped 86 producer groups earn \$240,450 from pig and manure sales.

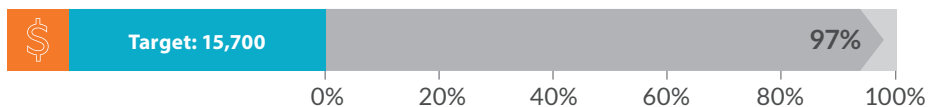
Our new [Economic Empowerment Business Plan: THRIVE 2030](#) aims to reach 10 million people in 10 countries—including Rwanda—with the tools they need to lift themselves out of extreme poverty.



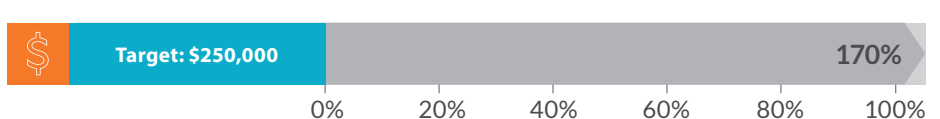
*“Thanks to [THRIVE], I have built a network that spans the whole community. I learned to manage my business better, using modern farming skills and tools,” said Christine, a mother of three children. Kickstarted by a savings group loan, she raises more than 250 chickens and sells eggs to hotels, restaurants, and in the community, helping to provide for her family’s needs.*

## PROGRESS ON CORE ACTIVITIES (LIFE OF PROJECT: FY17-FY23)

15,287 people trained in Biblical Empowered Worldview



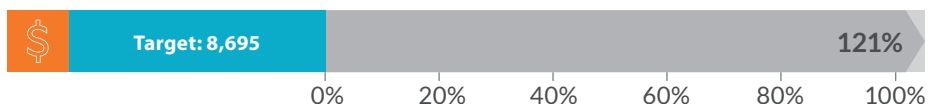
\$426,158 saved by savings group members to invest in their businesses and cover emergencies and expenses



11,524 producer group members increasing their profits by selling value chain products



10,515 people using VisionFund loans to invest in agriculture and small businesses



## KEY LEARNINGS

A midline evaluation by TANGO International, our research partner, found that:

- 81% of THRIVE households are participating in savings groups (compared with 5.7% in a control group), and 90% have cash savings on hand.
- 69% of THRIVE households have taken out a loan in the past year. More THRIVE families have improved access to credit to support their businesses and family needs, and to invest in their children's well-being.
- THRIVE participants who engaged in promoted value chains report significantly higher annual revenues (\$1,260) than comparison households (\$705) involved in the same activities.

Despite strong challenges posed by the pandemic, THRIVE participants are moving out of poverty, increasing assets, diversifying diets, and achieving better food security than nonparticipating households.

## LIFE-OF-PROJECT UPDATE

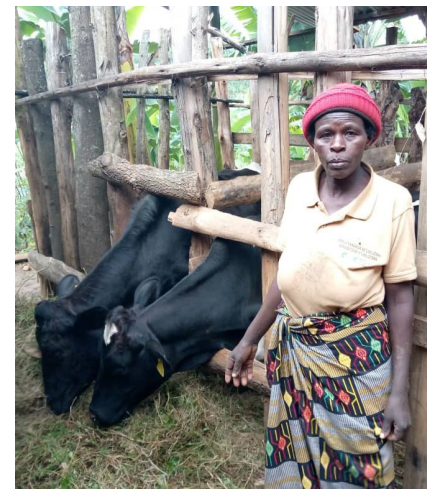


## PLANS FOR THE NEXT SIX MONTHS

- Prepare to expand into the new THRIVE 2030 plan, with lead farmers playing a key role in helping us sustain impact and momentum
- Increase opportunities for members of savings and producer groups to access capital, including share-outs from savings groups and loans from VisionFund and other microfinance institutions
- Strengthen value chains by training people in up-to-date practices in agriculture and pig and poultry farming

## THANK YOU

Through training and hard work, vulnerable families are creating better lives. Your generous support and investment in participants are helping them increase not only their incomes but their hopes for their children's future.



Anatolie, a mother of five children, became empowered through THRIVE trainings. "I had a plan of renovating my house through monthly savings of [\$2.40] and this allowed me to buy a pig, which farrowed nine piglets. I later sold them and got [\$134]," Anatolie said. This allowed her to upgrade her house with cement walls. With \$325 from her savings group share-out and a loan, she added an iron roof and bought her first cow, using its milk for income and to help feed her children.

*From the fruit of their lips are people filled with good things, and the work of their hands brings them reward.*

—Proverbs 12:14 (NIV)



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World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Motivated by our faith in Jesus Christ, we serve alongside the poor and oppressed as a demonstration of God's unconditional love for all people. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

## FINANCIALS

Program spending October 2016 through September 2022

<b>Summary</b>	<b>Project-to-Date Funding Released to Project</b>	<b>Project-to-Date Spending</b>	<b>Project-to-Date Spending Rate</b>
Increased household incomes and productive assets	\$ 3,995,233	\$ 3,842,418	96%
Households adopting an improved on-farm and off-farm natural resource base	2,048,978	2,242,595	109%
Increased resilience of community livelihood systems to shocks and disasters	33,353	38,870	117%
Smallholder farmers and their families transformed from dependence to a biblically empowered worldview	1,516,359	1,390,639	92%
Management and fundraising	2,531,308	2,504,841	99%
<b>TOTAL</b>	<b>\$ 10,125,231</b>	<b>\$ 10,019,363</b>	<b>99%</b>