



ECONOMIC EMPOWERMENT THRIVE 2030

Annual report for fiscal year 2024 | October 1, 2023–September 30, 2024

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ACRONYMS

AP	Area Program
BEVV	Biblical Empowered Worldview
FCI	Farm Concern International
FY	Fiscal Year
GESI	Gender Equality and Social Inclusion
HH	Household
LSG	Loans to Savings Groups (aka FAST)
MoU	Memorandum of Understanding
MKA	Market Knowledge and Access
SG	Savings Group
THRIVE	Transforming Household Resilience in Vulnerable Environments
VF	VisionFund International (World Vision's microfinance subsidiary)

Bold Text = Core Activity

THRIVE 2030 COUNTRIES

Africa: 8 countries



Central America: 2 countries



Asia: 1 country



GLOBAL SUMMARY



“When you’re poor, you’re not happy, and you don’t give happiness to the people around you. Now, we have time to play games and laugh.”

—Jean Damescene, THRIVE farmer in Rwanda

Jean Damescene remembers when his family survived on \$30 a year. He couldn’t provide more than one meal a day for his children or afford to send them to school. But in 2017, Jean joined THRIVE (Transforming Household Resilience in Vulnerable Environments). Steadily, Jean’s income grew. Eventually, he and his neighbors formed a successful vegetable cooperative.

In 2024, Jean expects to earn \$745. His children are now well fed and in school. In the evenings, Jean and his wife often sit together, reflecting on how far they’ve come.

Our vision is for all THRIVE participants to experience this kind of happiness—to see their family thriving and have time to play games and laugh like Jean’s family. This is why we are on this journey: to equip people with the tools to lift themselves out of extreme poverty and experience fullness of life.

Global update

We have now completed year two of our eight-year THRIVE 2030 business plan, and we are achieving massive scale. We’ve seen incredible commitment by staff, especially in new THRIVE countries that have struggled to implement such a robust program. We’ve launched THRIVE in Viet Nam, where the unique context demands extreme adaptability. And we’ve learned more about how to serve participants through household registration.

THRIVE countries also faced significant weather and political challenges in FY24. Our focus on vulnerable communities means we expect these challenges, though their timing and impact are unpredictable. Facing difficulties underscores the importance of THRIVE’s work to help families prepare for and recover from disasters, whatever their nature.

In all 11 countries, we see God transforming lives through THRIVE. We see happiness growing in participants and spreading to those around them. Thank you for making this work possible.

GLOBAL PROGRESS SNAPSHOT

October 2023–September 2024

	Projected for FY24	Actual as of September 2024	%
Biblical Empowered Worldview Training (# Direct Participants)	584,029	425,251	73%
Savings Groups (# Active Members)	399,541	374,119	94%
Cumulative Savings by Savings Groups (USD)	\$3,737,896	\$12,349,201	330%
Market Knowledge and Access Training (# Direct Participants)	174,855	108,804	62%
Lending to Savings Groups (# SG Members Accessing a Loan)	135,084	127,915	95%
Loans Disbursed to Savings Groups (USD)	\$6,444,974	\$5,653,990	88%
Total People Reached (# Direct and Indirect Participants)	1,956,986	2,408,425	123%

(See explanation of variance and notes on projections on page 8.)

UPDATE: STARTUP ACTIVITIES

THRIVE 2030 countries are now moving into the heart of THRIVE programming, using the knowledge gained during household registration to refine their planning.

Household registration nearly complete

Phase 1 household registration is now complete in all countries except Viet Nam, and households are working through core activities: Biblical Empowered Worldview (BEWV), savings groups (SGs), market knowledge and access (MKA), and loans to savings groups (LSG).

Phase 2 household registration is expected to start in FY27 and will expand THRIVE 2030 to more participants in additional area programs (APs).

Baseline evaluations

All countries are now focusing on baseline evaluations. Unlike household registration, baselines gather data specific to the project's outcome indicators, setting a clear benchmark to measure impact. They also identify context-specific factors likely to affect outcomes.

- We will conduct a baseline evaluation after each phase of household registration so that households registered in Phase 2 go through the same process.
- Abt, a global third party researcher, is conducting the baseline evaluations in Kenya, Ghana, and Viet Nam. In the other eight countries, a local or regional consultant will conduct the baselines. The World Vision Evidence and Learning team will review all the baseline evaluations to ensure all countries have gathered consistent, thorough data, which will prepare us to measure our impact accurately.
- Senegal, Uganda, and Zambia have completed their baseline evaluations and are using the data to inform programming. The other eight countries have baselines currently in progress.

Because data collected through baseline evaluations is specific to THRIVE 2030 indicators, this information will equip us to focus on areas with the most reported need and measure results with razor-sharp accuracy.

Building Local Capacity: World Vision Technical Academy

As THRIVE scales across three continents, more staff are being trained via World Vision's online Technical Academy. The Academy complements in-person training and offers two- to three-month courses in BEWV, SGs, and MKA. Key benefits of the Technical Academy include:

- Rigorous training: Certifies staff to train others, cascading learning to peers and participants
- Local capacity building: Equips local staff as trainers, increasing knowledge within the community for greater long-term impact
- Sustainability: Empowers local trainers to perpetuate skills, reducing the need for outside training

Since THRIVE 2030 began, 400 staff have been certified through the World Vision Technical Academy and we expect this number to keep growing.



“Not only has Biblical Empowered Worldview transformed my family’s daily lives, but I can also confidently say my house is no longer ultra-poor as result of my new financial independence.”

—Kilina, 34, THRIVE farmer in Malawi

UPDATE: STARTUP ACTIVITIES (CONTINUED)

October 2023–September 2024

	Household (HH) Registration	Staff Training				Key Partnerships	Due by March 2025
		BEWV	SG & LSG	MKA	GESI		
Ghana	Registered 135,593 HHS Completed Phase 1 registration	✓	✓	✓		- Signed MoU with DreamStart Labs	- Complete baseline evaluation - Sign quadri-partite MoU with FCI, Esoko, GCX, and Fairtrade
Guatemala	Completed Phase 1 registration in FY23	✓	✓	✓	✓	- Signed MoU with Agropecuaria Popoyan - Signed MoU with Foundation for Integral Development	- Complete baseline evaluation - Sign MoUs with municipal governments and private sector partners
Honduras	Registered 75,158 HHS Completed Phase 1 registration	✓	✓	✓	✓	- Signed MoU with DreamStart Labs - Signed MoU with churches	- Complete baseline evaluation - Sign MoUs with private sector partners
Kenya	Registered 134,069 HHS Completed Phase 1 registration	✓	✓	✓	✓	- Signed MoU with DreamStart Labs - Signed MoU with FCI	- Complete baseline evaluation - Train staff and project volunteers on the e-THRIVE platform - Formalize partnerships with government institutions for sustainable agricultural practices and capacity building of producer groups
Malawi	Completed Phase 1 registration in FY23	✓	✓	✓	✓	- Signed a revised MoU with FCI - Signed a new MoU with Agriculture Commodity Exchange	- Complete baseline evaluation - Finish staff training - Sign MoU with Buffalo Bicycles
Rwanda	Registered 156,078 HHS Completed Phase 1 registration	✓	✓	✓		- Signed MoU with Africa Improved Foods	- Complete baseline evaluation - Finalize the update of demographic profile data for all participant households - Sign planned agreements with maize, horticulture, livestock, and poultry value chain partners
Senegal	Registered 51,827 HHS Completed Phase 1 registration	✓	✓	✓	✓	- Signed MoU with Beer Sheba - Signed MoU with DreamStart Labs	- Plan partnerships with MKA partners
Tanzania	Registered 4,794 HHS Completed Phase 1 registration	✓	✓	✓	✓	- Signed MoU with Tanzania Agriculture Research Institute - Signed MoU with Small Industries Development Organization	- Complete baseline evaluation - Sign MoU with Sustainable Agriculture Tanzania
Uganda	Completed Phase 1 registration in FY23	✓	✓	✓		- Signed MoU with FCI and Yo-Uganda on digitization of producer groups	- Finish staff training in SGs and MKA - Roll out e-THRIVE in partnership with district local government partners - Train staff in GESI
Viet Nam	Registered 34,180 HHS	✓	✓	✓	✓	- Obtained government approval for THRIVE in 23 of 25 APs - Signed MoU with DreamStart Labs	- Complete baseline evaluation - Obtain government approval for remaining 2 APs - Finish HH registration - Finish initial staff training - Sign MoU with Viet Nam Central Women Union and private sector partners
Zambia	Registered 2,140 HHS Completed Phase 1 registration	✓	✓	✓	✓	- Signed MoUs with Agri-predict, AgriEn Network, Farmers' Outgrower Foundation, FCI, Wuchi Wami, and Kick Start	- Roll out e-THRIVE platform - Continue staff training on BEWV and SGs

✓ = initial staff training complete (training for new staff, as well as refresher training, is ongoing)

UPDATE: CORE ACTIVITIES

In THRIVE's first core activity, BEWV, participants begin envisioning greater well-being and set bold goals for their families. In the second core activity, joining an SG, they take concrete steps toward achieving their goals.

How savings groups create change

Each savings group is made up of about 15 to 25 members, each of whom saves what they can every time the group meets—often less than a dollar a week. The amount is small, but it represents a radical shift in behavior. Instead of spending all available cash on the clamoring needs of survival, members prioritize saving for the future. This is tough when funds are limited, but members encourage each other. How it works:

- Members save by buying shares. The group determines the cost of a share, and the funds grow as members buy them.
- Some groups in very rural areas still use physical money boxes with locks, but groups are rapidly digitizing to make saving even easier and to improve visibility into the group's progress.
- Once they have a large enough pool, the group can provide small loans to members to start or boost small businesses, which are paid back with interest.

At the end of a savings cycle, members cash out their shares and see how their money has grown after having saved and invested in their neighbors' businesses.

Savings groups build accountability and community solidarity because when one person succeeds, everyone benefits.



"My savings group was a lifeline. With their support, I could start tailoring activity where I was sewing clothes for my neighbors, which opened up new opportunities."

—Edward, THRIVE participant in Rwanda

Going a step further: social funds

Most savings groups decide to start social funds to support neighbors in times of need, reinforcing the community's solidarity and providing a social safety net where no other may exist.

The Nuntaa Tiertaa savings group in Ghana, for example, saw children in school struggling because they couldn't afford the required workbooks. The group bought 200 workbooks and distributed them to the students who needed them most (some of whom are pictured at right). Teachers said they've since seen increased participation and excitement in the classroom.



UPDATE: CORE ACTIVITIES (CONTINUED)

October 2023–September 2024

		Biblical Empowered Worldview Training # Direct Participants	Savings Groups # Active Members	Market Knowledge and Access Training # Direct Participants	Lending to Savings Groups # SG Members Accessing Loans	Cumulative Savings by Savings Groups (USD)	Portfolio of Loans to Savings Groups (USD)	Total People Reached # Direct and Indirect Participants
Ghana	Projected	200	200	0	10,692	\$145,194	\$524,880	200
	Actual	17,956	13,013	8,669	3,861	\$258,433	\$225,169	68,344
	%	8,978%	6,507%		36%	178%	43%	34,172%
Guatemala	Projected	4,640	4,640	0	0	\$90,000	\$0	16,704
	Actual	4,809	4,111	0	0	\$145,192	\$0	17,503
	%	104%	89%			161%		105%
Honduras	Projected	10,000	2,000	1,000	0	\$5,000	\$0	35,000
	Actual	12,435	2,581	1,056	165	\$145,030	\$74,630	48,792
	%	124%	129%	106%		2,901%		139%
Kenya	Projected	61,739	40,838	8,911	10,032	\$889,754	\$530,358	417,655
	Actual	76,285	48,932	12,023	7,499	\$2,728,345	\$247,041	435,308
	%	124%	120%	135%	75%	307%	47%	104%
Malawi	Projected	193,865	50,850	88,000	21,186	\$42,886	\$759,165	326,881
	Actual	51,297	49,440	23,813	23,650	\$1,022,222	\$556,514	215,369
	%	26%	97%	27%	112%	2,384%	73%	66%
Rwanda	Projected	149,073	149,073	24,631	15,972	\$972,030	\$648,602	149,073
	Actual	77,546	70,380	8,581	20,413	\$3,209,505	\$601,597	768,970
	%	52%	47%	35%	128%	330%	93%	516%
Senegal	Projected	11,175	2,500	3,017	10,692	\$1,750	\$401,592	55,726
	Actual	15,583	39,345	6,470	6,009	\$2,897,046	\$225,036	85,657
	%	139%	1,574%	214%	56%	165,545%	56%	154%
Tanzania	Projected	40,001	40,001	11,880	21,626	\$58,479	\$1,144,212	228,103
	Actual	41,569	27,561	12,444	30,747	\$142,682	\$1,716,239	259,153
	%	104%	69%	105%	142%	244%	150%	114%
Uganda	Projected	63,872	63,872	26,426	21,956	\$468,834	\$1,011,732	510,730
	Actual	70,388	62,008	18,592	16,734	\$509,008	\$756,553	231,523
	%	110%	97%	70%	76%	109%	75%	45%
Viet Nam	Projected	765	765	0	950	\$3,060	\$766,250	6,174
	Actual	13,534	10,717	2,169	962	\$405,000	\$811,118	36,644
	%	1,769%	1,401%		101%	13,235%	106%	594%
Zambia	Projected	48,699	44,802	10,990	21,978	\$1,060,909	\$658,183	210,740
	Actual	43,849	46,031	14,987	17,875	\$886,737	\$440,093	241,162
	%	90%	103%	136%	81%	84%	67%	114%
Total	Projected	584,029	399,541	174,855	135,084	\$3,737,896	\$6,444,974	1,956,986
	Actual	425,251	374,119	108,804	127,915	\$12,349,200	\$5,653,990	2,408,425
	%	73%	94%	62%	95%	330%	88%	123%

Status Key

90% +	
60–89%	
0–59%	

(See explanation of variance and notes on targets on next page.)

EXPLANATION OF VARIANCE

Global target recalibration

THRIVE 2030 is 30 times bigger than our original THRIVE program. The assumptions and annual targets made a number of years ago are due for an update, now that Phase 1 registration is complete and the program is scaling. As is to be expected, some of our assumptions were wrong, some contexts have shifted, some critical partners have seen significant change, and some data about family sizes is out of date. In our household registration process, we found family sizes to be smaller than the expert-published data at the time.

As a learning organization, we expect to complete a detailed update of annual country targets and plans, and we expect to publish revised details of our THRIVE 2030 business plan within the next semiannual report.

Malawi and Uganda

In Malawi, actual participants reported for BEWV, MKA, and LSG decreased from the semiannual to annual period due to errors discovered in data collection.

In Uganda, total participants decreased from semiannual to annual due to errors in data collection. Malawi and Uganda conducted a data cleaning process and introduced unique household IDs to avoid double counting in the future.

Rwanda

In Rwanda, data cleanup based on the completion of Phase 1 registration, as well as rapid program acceleration, led to a significant increase in total participants from the semiannual to annual period.

Lending to savings groups

We made significant progress on our lending to savings groups target in several countries. However, delays in procurement and hiring in Ghana, Kenya, and Senegal prevented VisionFund (VF) from opening enough new locations to meet FY24 targets. Despite this, current VF locations performed well, with over half of loan clients being repeat clients, helping us exceed the target for the dollar amount disbursed to SGs.

Design, monitoring, and evaluation workshop in Zambia

To improve data collection and accuracy, Zambia hosted a week-long monitoring and evaluation workshop for staff from all THRIVE countries in July. The workshop enhanced understanding of the THRIVE 2030 framework and increased accountability for performance monitoring and data accuracy. Workshop objectives were to:

- **Establish** uniform procedures and guidelines for data collection
- **Equip** program staff with the knowledge and skills needed to apply the THRIVE 2030 monitoring and evaluation framework
- **Ensure** a clear understanding of objectives, expectations, and performance indicators
- **Enhance** comprehension and integration of various digital platforms



“The fact that my family could have the life we live today, the assets we have today, is thanks to the support of the Nhu Xuan District Microfinance Unit (VisionFund) ... who have helped us access these favorable loans and rise out of poverty in a sustainable way.”

—Nguyen Thi Quy, Viet Nam

FY24 COUNTRY HIGHLIGHTS

Ghana

- THRIVE Ghana is supporting the Dry Season School Garden project, which equips schools to engage in year-round gardening to generate income for the school and improve nutrition for students.

Guatemala

- The BEWV facilitator manual and participant workbook were contextualized to *Cosmovisión Bíblica Empoderada*, with updated images and trainers kit, to be more user-friendly to Guatemalan participants.

Honduras

- 79 producer groups with 1,056 members were trained on selected high-value chains, generating \$156,692 in sales in local and national markets.

Kenya

- THRIVE conducted spiritual landscape assessments in all 16 APs to identify spiritual and cultural root causes of vulnerability as an entry point to BEWV training.

Malawi

- THRIVE farmers earned \$2,224,801 selling produce, about 53% of which was profit; 62% of the produce was sold locally, 38% to national and regional buyers.

Rwanda

- Pig farmers used heat synchronization technology to bring pigs into heat simultaneously, allowing THRIVE farmers trained in artificial insemination to work more efficiently. These technologies help farmers to raise high-demand breeds for stock and meat products.

Senegal

- THRIVE and Beer Sheba trained 26 producer group representatives in conservation agriculture. Representatives will train their respective groups.

Uganda

- 750 DreamSave champions were trained on the app and equipped to onboard their SGs. Nearly 1,100 groups are now using the app.

Viet Nam

- Staff undertook the huge task of recontextualizing BEWV to meet government requirements. BEWV became Community Development Based on Internal Resources, and it still addresses fatalistic mindsets and empowers people to view themselves as valuable and capable of change.

Zambia

- 10,074 producer group members proactively accessed information on weather and support services using THRIVE digital platforms.

Farm Concern International (FCI) partnership in Tanzania

In Tanzania, a partnership with FCI has led to incredible strides in market access for THRIVE farmers. Using the e-THRIVE platform (accessible by phone), FCI connects farmers to its extensive network of local and national markets, creating more lucrative selling opportunities. Thanks in part to FCI's partnership, in FY24:

- 10,114 farmers from 778 producer groups were connected to buyers.
- 64 producer groups were linked to farm input suppliers, allowing farmers to save money by buying in bulk.
- 2,076 farmers learned how to increase the value of their crops through post-harvest management. This means farmers can attract more lucrative buyers with help from FCI.

CHALLENGES AND LESSONS LEARNED

THRIVE equips families to face extreme weather

Rural farming communities are extremely vulnerable to severe weather. Families often have little to no savings, and their income depends on good weather. A flood or drought can be devastating. But in an unpredictable world, THRIVE is a proactive solution.

THRIVE equips families to build resilience through strategies like diversifying income sources and growing cash savings, which equip them to meet critical needs without resorting to negative coping mechanisms that can keep them trapped in extreme poverty.

Major challenges in FY24 included:

El Niño response in Malawi and Zambia

The growing season in Malawi was severely impacted by El Niño, causing prolonged dry spells, and the government declared a state of disaster in 23 out of 28 districts. Despite this, effective produce aggregation led to high sales in less affected areas, and in Chigodi AP in Lilongwe, soybean sales excelled due to above-average rainfall. The southern region, hardest hit, saw minimal sales, highlighting the potential for higher yields with better weather conditions.

In Zambia, 84 of 112 districts were affected by the El Niño-induced drought. THRIVE staff used BEWV training to help participants adopt proactive mindsets. As a result, many households grew early maturing maize varieties during winter to prepare for expected food deficits. Almost 16,000 farmers were trained in conservation agriculture—the number was greater than expected as so many participants were eager to learn techniques to help them farm in dry conditions.

Global challenges

Significant challenges from THRIVE countries included:

- **Ghana:** Communal clashes in Wa West District and election-related conflicts in Zabzugu District disrupted community gatherings.
- **Guatemala:** Political demonstrations and heavy rains caused mudslides that hindered progress.

- **Honduras:** Household size was much lower than expected, largely due to migration, and staff are reevaluating targets based on new population data.
- **Tanzania:** A cholera outbreak and El Niño-induced heavy rains have disrupted activities, destroyed infrastructure, and affected farms.
- **Viet Nam:** Government regulations delayed the approval for 2 APs to begin household registration. In September, Typhoon Yagi caused significant damage to homes, livelihoods, and infrastructure.

Lesson learned: BEWV is better together

We've seen that BEWV is significantly more effective when both partners train together. When only one spouse attends, it is challenging for them to fully engage their partner. But when couples attend together, the mindset change goes deeper, because couples co-create a new vision for their family.

We now actively encourage couples to attend BEWV together so they can set and achieve goals jointly.



Enock (above, left) struggled with excessive drinking, leaving his wife, Gilder, to support their children alone. When BEWV came to their village in Zambia, they trained together. Enock realized he was wasting resources and decided to spend more time working alongside his wife. Together, they set new goals: building a home and educating their children. Now, they are working in unity, and they've seen a fourfold increase in farm production.

CELESTIN'S CHANGE BRINGS NEW HOPE TO CHILDREN AND GRANDCHILDREN

Celestin (70) and his wife Berancille (64) live in a beautiful house. Their home has electricity, a cement floor, and comfortable furniture. There are plenty of rooms for when their grandchildren come to visit. Best of all, there is a water tap right outside the door—just for them. Celestin paid to have water piped to his home so he and Berancille don't have to leave home to collect water.

The couple's son Jean Pierre never thought his parents would live in such a nice home. The family was too poor. At one point, Jean Pierre had to drop out of school because his parents couldn't afford his school fees. Before Celestin joined THRIVE, he earned only about 15 cents a day by farming cassava and maize. It wasn't nearly enough.

Celestin joined THRIVE in 2017 and started by taking BEWW training and joining an SG. Soon after, THRIVE trained Celestin and many of his neighbors to raise pigs for profit.

Celestin was eventually able to sell up to 40 piglets per year. He and Berancille bought a cow and chickens to diversify their income, which also helped cover school fees for their six children.

For Jean Pierre, now 34, being able to go back to school and complete his education changed his life. Now, he's studying geography and history at the University of Rwanda and working as a teacher to support his own wife and two children. The change he's seen in his parents inspires him.

"It's really amazing and gives me hope when I see this house compared to where they were a few years ago," Jean Pierre says. "They had courage for doing what they have done, so it's our opportunity to learn from them and do more than they've done."

Today, Celestin estimates that he earns about 5,000 Rwandan Francs a day, or about \$3.73—up from 15 cents in 2017. He still raises vegetables, but about 80% of his income now comes from his livestock. Because of the change he made in his life, his children, and now his grandchildren, have more hope for their future. Celestin and Berancille are sharing their happiness with the next generation.



Celestin smiles as he takes one of his pigs to the processing center, which is run by his THRIVE cooperative group.



Celestin and Berancille stand in front of their home with two of their sons and four of their grandchildren.

*“The thief comes to steal
and kill and destroy. I have
come that they may have
life, and have it to the full.”*

—John 10:10 (NLT)

THANK YOU

Through THRIVE, countless individuals are experiencing some of life's sweetest joys: savoring nutritious meals, witnessing their children thrive in school, and reaping the rewards of their hard work.

Thank you for being faithful partners in the transforming work God is doing through THRIVE 2030. May your joy increase abundantly by knowing the joy you have so generously shared with others.



Anjela, 49, feeds her chickens in Mbuyuni Village in Tanzania. BEWV training changed her life. She learned to keep chickens and have faith that she could succeed. Today, she is a successful businesswoman.



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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.

UPDATE: FINANCIALS

October 2023–September 2024

	Life-of-Program Budget FY23-FY30	Program-to-Date Expenses	FY24 Annual Budget	FY24 Annual Expenses
Activities				
Biblical Empowered Worldview Training	\$29.61M	\$6.35M	\$6.17M	\$4.62M
Savings Groups Established and Operating	\$31.41M	\$6.06M	\$6.89M	\$4.63M
Market Knowledge and Access Training	\$36.92M	\$9.01M	\$6.79M	\$7.19M
Loans to Savings Groups	\$62.11M	\$15.34M	\$7.09M	\$8.59M
Technical Support and Field Program Management	\$53.26M	\$14.74M	\$12.86M	\$11.58M
Program Quality Assurance	\$10.12M	\$2.49M	\$1.84M	\$1.80M
WVUS Program Management and Fundraising	\$51.57M	\$12.07M	\$9.39M	\$9.15M
TOTAL	\$275.00M	\$66.69M	\$51.03M	\$47.56M
Local Field Office Contribution	\$68.71M	\$15.89M	\$13.49M	\$10.96M
World Vision U.S. Contribution	\$206.29M	\$50.80M	\$37.55M	\$36.60M