

Umunezero "Happiness" Bweramana Empowerment Group, Rwanda Partnered with FUMC, Belmont, July 2023 – June 2026

FIRST YEAR GROUP REPORT AS OF JUNE 2024



Umunezero Bweramana Group participating in table banking

GROUP INCOME PROJECTS AND ACTIVITIES

Merry-go-round fund: Shortly after group formation, the participants started a merry-go-round fund by making small, weekly contributions. The collected money is given to one youth to buy livestock as an investment. In the beginning, the youth can contribute only a very little amount of money, but it is an important way for them to develop habits of saving and build group cohesion. With the money, each head of household was able to purchase either a rabbit or a hen.

Table banking project: After receiving initial grants for starting businesses, the group members shifted from the merry-go-round fund to a table banking project. This project allows group members to get loans at a low interest rate. At the end of the year the interest will be shared as dividends. The loans help them boost their businesses, start second businesses, buy livestock, address household needs, and pay school fees for siblings.

Farming/agricultural projects: The group rents two pieces of land to grow tomatoes and cassava for additional income. They meet once a week for this farming project. Zoe provided vegetable seeds, fertilizers, and pesticides. The tomato harvest was good, and they had enough to share for family consumption and had surplus to sell. They used the profits to boost their individual savings. The cassava has not yet been harvested.

Mutual help activities: The group conducts mutual help activities to support each other. The following are examples of what they have accomplished so far:

- All 24 households helped each other grow crops, plant kitchen gardens, and construct dishracks
- 8 households were helped in digging compost pits
- 15 households were helped in toilet construction
- 1 household was helped in house repair
- 10 households were visited

HOUSEHOLD INCOME GENERATING ACTIVITIES

All heads of household have at least one income project and eight of the siblings have also started projects.

Vocational businesses	Farming and/or livestock	Prepare & sell food/drinks	Bicycle taxi services	Retail of food or dry goods	Total IGAs
2*	25	13	1	11	52

* These youths used their own resources to do an apprenticeship for hair braiding and masonry.

Additionally, one youth is doing an apprenticeship in tailoring.

HOUSEHOLD AGRICULTURAL ACTIVITIES

Before Zoe, the young families lacked food security and often had to miss meals. There were six families that attempted to plant crops, two had vegetable gardens, and four had a small number of livestock, but these efforts were not enough to support the families. Through Zoe, the youth received training and inputs of certified seeds and tools to harvest sufficient amounts of food for their families' consumption. Now, all families in the group can eat at least one substantial and nutritionally balanced meal every day and 70% are considered food secure.

Crop production: All 24 households plant crops. Harvests have been good and families got enough for consumption and had surplus to sell.

- 22 planted cassava
- 21 planted sweet potatoes
- 20 planted beans
- 19 planted sorghum
- 17 planted taro root
- 18 planted maize
- 15 planted soybeans
- 10 planted peanuts
- 11 planted peas
- 9 planted Irish potatoes

Kitchen and/or vegetable gardens: All 24 households have kitchen gardens and 10 households also have larger vegetable gardens.

Livestock: All 24 households have livestock. Zoe provided all households with livestock according to each family's choice and youths bought additional livestock with their merry-go-round funds and business profits.

- 10 households have 32 rabbits
- 24 households have 86 hens
- 24 households have 39 goats
- 7 households have 20 pigs

OTHER ACCOMPLISHMENTS

- 5 youths joined the Ejoheza pension program (a government sponsored saving scheme that allows low-income individuals to save small amounts over a long period so they can benefit from a pension)
- 2 youths rented additional land for crop growing

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24 households and a total of 83 children



Adelphine (f) 16	Dorothee (f) 20	Jeannette (f) 20	Pacifique (m) 19	Jeannette (f) 20
Bernadette (f) 13	Arsene (m) 16	Claude (m) 17	Josiane (f) 15	Esperance (f) 14
		Elia (m) 14	Dieudonne (m) 11	Robeni (m) 6
Charlotte (f) 20	Evariste (m) 19	Samuel (m) 1	Bruno (m) 6	Fiette (f) 4
Rozarie (f) 15	Louise (f) 16			
Rosine (f) 15	Emmanuel (m) 14	Marie Claire (f) 16	Shemeya (m) 16	Jesca (f) 20
Simbi (f) 4		Florence (f) 9	Clarisse (f) 14	Sandrine (f) 18
	Gregoire (m) 19	Alphonsine (f) 9	Didier (m) 10	Jeannine (f) 16
Denyse (f) 17	Etienne (m) 16	Honorine (f) 3		
Marie Louise (f) 15	Epiphanie (f) 16		Solange (f) 16	Leatitia (f) 18
Crealie (f) 10	Melanie (f) 10	Olive (f) 16	Albert (m) 12	Alexia (f) 16
Delice (f) 2	Elissa (m) 8	Fanny (f) 13	Michel (m) 9	Celestin (m) 14
	Elisé (m) 3	Amose (m) 8		Faustin (m) 13
Donathille (f) 17			Vanessa (f) 17	Erneste (m) 10
Diane (f) 13	Janvier (m) 21	Pacifique (m) 17	Fabrice (m) 15	
Beatrice (f) 12	Emmanuel (m) 10	Josiane (f) 15	Aline (f) 12	Samweli (m) 18
	Bosco (m) 7	Dieudonné (m) 11	Pasience (f) 6	Jean Paul (m) 14
Jeannette (f) 20		Fabrice (m) 5	Joseph (m) 3	Theophile (m) 5
Samuel (m) 15	Mutesi (m) 16			
Marie Jeanne (f) 12	Josiane (f) 17	Jeannette (f) 20	Xavier (m) 17	
Jacqueline (f) 6	Claudine (f) 9	Consolée (f) 12	Olivier (m) 16	

Because your partnership pledge for this Rwanda group was made during the Imagine Campaign, funding will be provided by anonymous donors to support the 2023 Sayuni "Zion" Empowerment Group in Tanzania. This means an additional 25 families with 99 orphaned and vulnerable children are receiving Zoe resources and training to transform their lives.