

**Imbereheza "Bright Future" Kigembe Empowerment Group, Rwanda
Partnered with Suntree UMC, January 2023 – December 2025**

FIRST YEAR GROUP REPORT AS OF FEBRUARY 2024



Imbereheza Group participating in table banking.

GROUP PROJECTS

Table banking

After receiving business grants from Zoe, Imbereheza Group started a table banking project so that participants could access loans at a low interest of 5%. The returned interest payments will be distributed to participants after a period of accumulation. Loans are usually used to boost small businesses and purchase household materials and livestock.

Mutual help activities

The group conducts mutual help activities to support each other and people in the community. The following are examples of what they have accomplished so far:

- All 24 households were helped in compost pit digging and dish rack construction
- 1 household was helped in brick making for house construction
- 15 households were helped in house painting
- 6 households were helped in toilet construction
- 1 member from the community outside of the Zoe program received support in kitchen garden planting
- 1 elderly woman from the community received support in house plastering

HOUSEHOLD INCOME GENERATING ACTIVITIES (heads of household and siblings)

Vocational businesses	Farming and/or livestock*	Prepare & sell food/drinks	Retail of food or dry goods	Total IGAs
0	17	9	15	41

* Families often earn additional funds from their agricultural activities, but they are not considered businesses

Vocational training

Two youths are attending vocational training in carpentry through apprenticeship using their own resources.

HOUSEHOLD AGRICULTURAL ACTIVITIES

Before Zoe, the families struggled to get enough food in quality and quantity, often children went hungry. None of the families had vegetable gardens or owned livestock, and the few who tried to grow crops were not successful due to lack of knowledge and inputs. Now, most families in Imbereheza Group can eat at least one satisfying and nutritionally balanced meal every day and 84% are considered food secure.

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

- All 24 planted maize and beans
- 15 planted green bananas
- 12 planted sweet potatoes
- 10 planted peas
- 22 planted arrowroots
- 24 planted fruit trees

Kitchen and/or vegetable gardens: All 24 households have kitchen gardens and 18 families also have vegetable gardens in marshlands.

Livestock: Zoe provided all 24 households with pigs or goats according to each family's choice. The youth bought additional livestock using their group savings fund and their business profits.

- 16 households have pigs (18 in total)
- 14 households have goats (22 in total)
- 3 households have hens (8 in total)
- 10 households have rabbits (52 in total)

OTHER ACCOMPLISHMENTS

- All Imbereheza Group members have joined the Ejoheza pension program
- 17 households now have modern beds so they no longer sleep on the floor

Imbereheza "Bright Future" Kigembe Empowerment Group, Rwanda

24 households and a total of 88 children



Angelique (f) 16

Sandra (f) 1

Clarisse (f) 16

Jacqueline (f) 10

Francoise (f) 5

Daniel (m) 18

Joseph (m) 14

Feza (f) 9

Irene (f) 5

Emelyne (f) 16

Vincent (m) 13

Jean Baptiste (m) 7

Jean Claude (m) 5

Jean Pierre (m) 16

Jean Paul (m) 15

Benita (f) 10

Jean de Dieu (m) 6

Alice (f) 5

Eric (m) 20

Delphine (f) 18

Emmanuel (m) 9

Esther (f) 19

Alex (m) 4

Faustin (m) 17

Sifa (f) 13

Thiery (m) 8

Christian (m) 5

Innocent (m) 17

Emmanuel (m) 19

Vincent (m) 14

Francois (m) 9

Jean Pierre (m) 16

Shadia (f) 14

Sandrine (f) 12

Gervais (m) 3

Pascal (m) 1

Janvier (m) 16

Pacifique (m) 12

Elissa (m) 4

Janviere (f) 19

Jean Claude (m) 14

Josua (m) 4

Jean de Dieu (m) 18

Jean de Dieu (m) 16

Confiance (m) 14

Samuel (m) 8

Michael (m) 16

Ancille (f) 14

Isaie (m) 8

Jean Pierre (m) 16

Olive (f) 13

Eric (m) 8

Divine (f) 6

Rosine (f) 4

Ntawiheba (m) 16

Olivier (m) 14

Faustin (m) 13

Jean Baptiste (m) 19

Jean Claude (m) 15

Marie Claudine (f) 20

Jean Claude (m) 16

Yakini (m) 9

Hariyeri (m) 8

Pascal (m) 17

Henriette (f) 12

Jean de Dieu (m) 10

Cyriaque (f) 8

Thierry (m) 16

Divine (f) 9

Vanessa (f) 4

Elissa (m) 2

Ratifa (f) 19

Emmanuel (m) 16

Nadia (f) 13

Elie (m) 7

Vanessa (f) 5

Angelique (f) 3

Sandrine (f) 18

Mireille (f) 14

Cedric (m) 11

Deborah (f) 9

Merci (m) 6

Amani Boaz (m) 2

Valentine (f) 18

Egide (m) 14

Immaculee (f) 12

Vincent (m) 18

Lucie (f) 12

The following is an overview of how the Zoe Empowers program enables youth-led families of orphaned and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those living in extreme poverty.

Group Formation

When Zoe first enters a community to help children, we begin by engaging the local leaders. Staff members explain how Zoe is an empowerment program, enabling children to move from crippling poverty and dependency to economic and social self-sufficiency. Although different from the usual relief approach, it resonates with leaders who want to see sustainable change in their village. Since staff are indigenous to each country in which Zoe operates they understand local customs, challenges, and resources available.

During the first meeting the youth elect leaders, make rules to guide their meetings, choose a group name, and decide when and where to hold weekly gatherings. The youth complete training on topics of food security, health and disease prevention, business management, and child rights within the first six months. If they have access to land they receive seeds to start gardens and plant crops. If siblings are not attending school, Zoe provides uniforms and other resources to get them back into classes. Children who have skills are provided start-up resources to begin their small businesses; others receive grants to start income projects or begin vocational training. To strengthen peer bonds, groups begin shared income activities or agricultural projects. They also begin “mutual help” activities which involve visiting each other’s homes and working together on large tasks like farm preparation and harvesting; establishing kitchen gardens; and house/latrine cleaning, repair, or construction.

The Dream

One of the first tasks new members complete is the creation of their “Dream” chart. Most orphaned and vulnerable children entering the Zoe empowerment program face a daily struggle to survive; there is neither time to think about the future nor reason to hope for something better. But through Zoe and your partnership, the children learn to imagine a new life and prepare to make it a reality.

The Zoe program facilitator leads members through an exercise called the Dream process where they examine their current situation and then set their goals. After considering their family’s hopes and needs, the youth who is considered the head of the household and is the primary member of their empowerment group creates a poster of responses to a standard set of questions:

- What makes you feel sad?
- What makes you happy?
- What happens in the community that you do not like?
- What is your dream for the future?
- What will be your guiding principles to achieve your dream?

This youth then presents the Dream to the rest of the group members who express support and give feedback, especially concerning the primary goal. These Dream documents help the program facilitators better understand the conditions of the children’s lives so they can address specific needs or traumas suffered. The family keeps a copy of their Dream, often displaying it in their home to provide daily motivation as they strive to create their new life. As they progress through the empowerment program they will often update their Dream.



Connections

One of the biggest disadvantages orphaned and vulnerable children face is isolation from peers and the larger community. Struggling on their own, the children lack moral support, access to community resources, and a network of people to help them progress and face challenges. Zoe creates connections.

Peer group. The youth served by Zoe have often dropped out of school and stopped attending church or community events. They do not even realize how many others share their plight, but at the first group meeting, when each new member tells their story, the bonding process begins. By working together on group projects and helping each other make improvements to their homes, friendships form and the group becomes an extended family committed to helping each other face challenges and achieve their dreams. New Zoe group members are also introduced to youth who have graduated from Zoe or been a member of another group for a couple of years. These relationships provide advice based on experience, networking possibilities, and inspiration.

Program facilitator and mentor. Zoe program facilitators usually hold a diploma in social work or related fields and have experience working with children. They care deeply about the children and are available to provide counseling as needed, but they do not fill the role of guardian nor do they attend all the group meetings. This is important so that the youth develop their own problem-solving abilities and can become fully self-reliant. Each group has a local mentor which they select to help represent and guide the group within their community. Mentors receive training from Zoe and then attend weekly meetings, make home visits, and help resolve challenges in the community.

Community leaders and government officials. This includes school administrators to help children return to classes; local leaders who can address cases of abuse and improperly seized property; government officials and specialists who can provide expert advice on business development, agriculture, and higher education; and health service providers. In Rwanda, many government programs exist to promote better use of land for agricultural purposes, support entrepreneurship, and recognize innovation. Zoe staff works closely with the groups to increase awareness of these opportunities and make sure the youth know how to take advantage of them.

And a powerful connection is you! All Zoe groups know the opportunities they receive are from God, through the love and concern coming from their partners far away. They are amazed that you would care for them without ever having met them. This powerful connection is further strengthened if a partner can visit the country to witness what the youth have achieved.

Child Rights

A major focus of Zoe's empowerment program is teaching children about the rights their local government and international laws promise. Such training is often conducted by the local officials in charge of enforcing child rights so the children get to know those who are responsible for their protection. Additionally, Zoe's group-based model creates crowd support through which the youth can defend each other from all forms of abuse; physical, financial, or emotional.

In the many communities where Zoe works, young girls are particularly vulnerable to abuse and often feel they are powerless to resist. Protecting the rights of girls includes educating the entire community about the dangers and harm inherent in all forms of mistreatment, especially child marriage, sex trafficking, and female genital mutilation. Zoe's emphasis on forming gender-mixed groups strengthens the support available to girls within their groups and creates leaders who will encourage fair and just treatment for all.

Zoe's goal is to ensure that all children are able to stand up for themselves and their rights in the community. Often children in the Zoe group learn these lessons so well that they not only defend their own rights, but also the rights of others who may be abused or neglected in their communities.

Food Security

Children entering the Zoe empowerment program struggle every day to alleviate their hunger. They usually try to find work, but because they lack status or an adult advocate in their community, they are paid extremely low wages or small amounts of food. They might try growing their own food, but they do not have the resources or knowledge to succeed. It is not unusual for these children to go two or three days without eating. Occasionally they must resort to begging or even taking from a neighbor's field just to survive. Even those children who do manage to eat daily suffer health consequences from the poor nutritional quality of their meals.

With guidance from Zoe program facilitators, new groups learn what foods they need to eat as well as explore different ways to attain a stable food source. Because Zoe is an empowerment program, the children are not told what to do, but are instead given options and training so that they can devise their own approach to becoming food secure and self-sufficient.

Children in rural areas who can access land will learn about the best agricultural practices for their region and then be given the seeds, fertilizer, and tools to begin vegetable gardens and/or plant crops like corn. Other Zoe households might start with raising small animals, like rabbits or chickens, after learning about animal husbandry. All children are encouraged to begin earning money as soon as possible to increase their food security.

Income Generation

Zoe helps the children generate an income at both the group and household level. A group project might involve growing a cash crop, raising small livestock, or producing and selling a product like soap. These projects provide experience, foster group cohesion, and produce profits for the group's savings and loan fund. Individual households also start small income-generating activities like buying and reselling food items, phone calling cards, clothing, etc. Some youth who are already skilled immediately receive resources to begin businesses in trades like tailoring, auto mechanics, or hairstyling. Zoe urges youth to continue growing their wealth and financial security by completing vocational training, expanding their business into new markets, or starting multiple businesses.

Before distributing resources, Zoe trains all empowerment group members on how to craft a business plan and manage money. After this training, the group members take the following steps:

- Brainstorm what businesses could succeed in their community
- Create individual and group business plans and present these to the group for discussion
- Vote to approve the proposals or help the members create a better plan

Once the business plan is approved, the individual receives a micro-grant and/or a start-up kit. Throughout this process, the Zoe program facilitator is available to provide guidance but does not tell the group what to do or make decisions for them. If a poor decision is made, the youth will learn from the experience, but will still have the support of their group and Zoe to try again.

Merry-Go-Round Funds and Table Banking in Rwanda

In many African countries, informal cooperative societies exist to pool and invest savings. Merry-go-round funds are used by nearly all Zoe groups to promote savings and are established soon as soon as possible. At each meeting, all group members contribute a small amount into a single pool of money which is then given in full to a

different member each time. One of the variations of the merry-go-round concept sometimes used in Rwanda involves saving the money until there is enough to make bulk purchases of small livestock, groceries, or housewares to be distributed to each member.

With table banking, all group members contribute the same amount then the money is immediately given out as short terms loans. Interest is paid up front and also made available for loans. These short-term loans are most commonly used to quickly expand businesses. The fund grows fast, and dividends are paid to all members. Many group members also join table banking and savings groups in their village in addition to the one within their empowerment group, which helps with their reintegration into the community. One of the goals of the Zoe program in Rwanda is for every family to join local banks, community savings, and table banking groups by their third year.

Health and Disease Prevention

Zoe's goal is to address immediate health needs, teach the children how to live healthy lives, and connect them to medical resources. Preventative education includes:

- Basic hygiene practices such as hand washing, boiling water, and keep their home and surroundings clean
- Nutrition, especially important since the children have often had very limited diets
- Diseases transmission and treatment; especially for malaria and HIV/AIDS
- Dangers of substance abuse
- Specialized training for girls' personal health and safety

Many of the children have lost a parent to HIV infection and often the children are also suffering from the virus. Because of the associated stigma, they are usually reluctant to discuss their status and sometimes even avoid treatment. Zoe provides supportive opportunities for children to be tested, helps them access medications, and educates them to counter the many misconceptions held in the community.

After youth achieve basic health and hygiene standards in their homes, Zoe provides the first distribution of items like mosquito nets, sleeping mats, blankets, and hygiene products. Zoe helps families enroll in health insurance plans and/or access medical care by providing financial assistance. For continued self-care, the youth learn to budget their own money for insurance, emergencies, and health-related products.

Training also includes teaching the children about the importance of improving their physical appearance and keeping their home clean and attractive to increase their status in the community. When the children look "smart" their confidence increases, they feel better about themselves, and others in the community begin treating them with respect and acceptance. In the second and third years of the program, it is possible to pick out the once-ragged Zoe children because they are often the cleanest looking children in the village and carry themselves with pride and dignity.

Housing

Often, children entering Zoe are living in houses left by their deceased parents that are in disrepair or are homeless without a permanent residence. It is also common for orphaned and vulnerable children to work in exchange for a room; this leaves them vulnerable to abuse and with little time for other activities or to earn money for food. In general, Zoe does not provide housing for the children, but it does give the group funds which they can use to help out those members in greatest need by providing temporary rent assistance or materials to make emergency repairs. Zoe will also provide basic construction materials like roofing materials or windows in limited quantities. Usually, the youth save money to improve their housing and their groupmates provide labor

assistance as needed. In some areas, Zoe is able to partner with local governments or villages to find housing for these children or to supply land and other resources. Zoe's emphasis is on helping the children find appropriate housing while also teaching them how to save money to repair or purchase their own homes. Sometimes this means they move in with another group member or find a reasonable renting situation while they save profits from businesses to buy land and build their own home.

Education

Zoe does not need to teach the children and young caregivers who join empowerment groups about the importance of education. These children desperately want to attend school. Prior to joining Zoe, many children participated in school, but were forced to drop out due to chronic illness, hunger, social ostracism, lack of clothing, and/or lack of money. Once in the program, the young heads of households (many of whom have been out of the educational system for too long to be reintegrated) are eager to see their younger siblings back in school as soon as possible.

So that children can quickly return to school, Zoe will meet with school administrators and assist with some of the expenses such as uniforms, fees, and materials. The group may also pay for some of these materials when there is a special need. As with all other aspects of the Zoe program, the emphasis is on empowering the children to pay for their own educational expenses. It is a great source of pride and self-esteem for the youth who are the heads of their households to share how they are able to work to send their younger siblings to school. It is like hearing parents brag about the accomplishments of their children and it is very moving to see in a sibling.

Spiritual Strengthening

Often the isolation that the children feel when they begin the Zoe program extends to their thoughts about God. Because they are abused and discriminated against by their community - and often this includes Christians in their village - they believe God has also abandoned or even cursed them. At other times they believe that maybe God does not exist, or if God does exist that they are somehow beyond God's love. In the very first meeting, a Zoe staff member often shares the Lord's Prayer with the children and talks about how they are not truly orphans because they have their heavenly Father who loves them.

Meetings usually begin with Scripture readings, prayer, and devotions led by a group member, but while this is available to the children they are never coerced into the Christian faith. Zoe's program is religiously non-restrictive, yet offers a compelling view of the love Christians show to others. One of the most powerful parts of the empowerment program is the way these children put their faith into action in their own community. They forgive those who have harmed them; feed others who are even poorer than themselves; adopt other children and share their resources and knowledge with them; pray and care for one another; and pay fair wages to those who had once taken advantage of their situation with hard labor and poor pay. These children return good for evil and can be examples to all of what it means to live as Christians.