

Kigali, 15th February 2023

Ref: SG/036/02/2023

Ms. Ndèye Aissatou Masseck Ndiaye
UNHCR Rwanda Representative

RE: Submission of 2022 Year-End report

Dear Ndiaye,

Please find attached the 2022 Year-End performance report of **Graduation Project**: Pathways to Economic Inclusion and Self-reliance of the refugees and their host communities in RWANDA. We are very grateful to UNHCR for the good partnership with Caritas Rwanda to give support to the most vulnerable.

Best regards

Father TWAGIRAYEZU Jean Marie Vianney
Secretary General




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Project Performance Report **(Final Report)**

PROJECT PERFORMANCE REPORT template
(Final Report - including for Multi-Year Agreement reporting)

Partner Name:	Graduation Project: Pathways to Economic Inclusion and Self-reliance of the refugees and their host communities in RWANDA.
Budget Year:	2022
Partner Code:	1223020
Cost Centre/s:	13081
Pillar/s:	Pillar 1
Situation/s: (if applicable)	1136, 1137
Project Start Date:	January 1 st 2022
Project End Date:	December 31 st 2022
Total Project Budget:	680,496,319FWF
Operation/Country:	Rwanda
Impact Statement/s (with Impact Area):	IA3: Empower: Beneficiaries in Rwanda enjoy the right to access for livelihoods & economic opportunities.
Outcome Statement/s (with Outcome Area):	OA13 Livelihood: Refugees & host community access to economic opportunities
Output Statement/s:	Increased Livelihoods and Economic Opportunities
Reporting Period:	1 st January to 31 st December 2022
Date of Report:	15 th February 2022

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1. OVERALL PERFORMANCE

During this reporting year, the project has made significant progress towards the project objective of ensuring that at least 70% of the targeted participants from refugee camps and their host are self-reliant and graduated out of extreme poverty. To progressively achieve the assigned objective, four pillars such as social protection, livelihood promotion, financial inclusion and social empowerment are implemented in partnership with key stakeholders that include UNHCR, MINEMA and local government of Rwanda as well as other partners operating in areas of the project implementation.

Caritas Rwanda implemented the Graduation project in the camps of Kiziba, Mahama and Nyabiheke and their host communities as well as in Kigali Urban area. To ascertain the ownership and sustainability of the project, UNHCR has been organizing and conducting monthly refugee coordination meetings for reflection and learning opportunities between key stakeholders. In the meetings, main emphasis is put on coaching program and synergy to avoid any duplication that may happen during the implementation. Participatory monitoring is also a focus in the meetings whereby monthly, quarterly and annual reports are shared with UNHCR and MINEMA to inform programming and to serve the purpose of accountability.

Regarding the **social protection pillar**, following the results of a recent baseline survey showing that 58.33% reduced their food consumption, 36.53% reduced the quantity of food served to children, 41.24% skipped at least two meals a day while 38.03% skipped meals for a whole day and that should absolutely affect the performance of Graduation project.

It is with this regard that Caritas Rwanda provided consumption support to 60 most vulnerable refugee households that are in third category to facilitate them meeting their basic needs. In Mahama, 49 households from Mahama with 134 family members and 11 households in Kiziba with 36 family members were served and supported in terms of consumption support. Each household receives 7,000Frw for each household member. Another factor contributing to Rwanda's good progress on this pillar is the government's continued provision of official refugee identity cards, which allow them to freely conduct business and agricultural activities.

In terms of **livelihood pillar**, in this reporting year, a total of 470 participants (239 refugees and 141 host community members) have received productive asset transfer for the purpose of livelihood promotion. These participants were trained on financial literacy, entrepreneurship, household business development plans before receiving the productive assets in the form of cash grants to begin running their businesses and generating income. Each participant household receives an 800 USD cash grant to be invested in a variety of livelihood activities of their choice including mainly retail shops, horticulture, cheese, MTN airtimes and money transfer, and so on. The monitoring and mentoring sessions are continuously being conducted by the project staff and volunteers to ensure continuous capacity building and accompaniment.

The program beneficiaries demonstrated a positive mind-set change in terms of **social empowerment pillar** after participating in different trainings provided by Caritas Rwanda. The coaching sessions at the household and saving group levels resulted in that significant change. The active participation and ownership of saving and internal lending community groups (SILC) by gaining access to financial services, combined with productive asset transfer in the form of cash grants and regular household visits gradually influenced participant behaviour to manage stress.

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In terms of **financial inclusion**, the project recorded 470 new members in addition to 1,318 which makes a total of 1,788 members of SILC groups counting for 98.5% of the total population target of the project since 2020 to 2022. According to the current situation, total savings increased to Frw100,987,170. Access to internal loans increased to Frw36,769,250. Savings and loans assist participants in increasing the starting capital of their business in order to meet market demand for the products or services they are offering in order to generate income on the one hand, and to access education and health services (health insurance, scholastic assistance) on the other.

2. CHANGES AND AMENDMENTS

During this reporting period, it was noticed that the total project budget was reduced from RWF735,566,246 to RWF 680,496,319 following the budget revision performed in October 2022. That change caused a postponement of some activities like *Refresher training of 2022 beneficiaries on Income generating activities, entrepreneurship and SILC methodology (in Mahama and Kiziba); Endline survey for 2021; the second instalment of cash grant for 2022 to 28 beneficiaries* to be resumed in 2023 while other activities like the project achievements' documentary video and the 4th quarterly meeting with the project volunteers were definitely removed.

In this reporting year, the project was targeting to enrol 70 youth beneficiaries to be supported in TVET programs. However, it was observed that this target was reduced from 70 to 65 participants. The difference of 5 participants from Kiziba refugee camp was caused by 5 youth who were enrolled intending to follow TVET programs but finally decided to shift from TVET programs to other businesses. That change has not negatively affected the performance in a significant manner as the project overall target of 470 households was reached.

Regarding the cash grant disbursement, each beneficiary was intended to receive Frw800,000 through 2 instalments. However, there are 7 beneficiaries (1 from Mahama and 6 from Kiziba) who failed to get the second instalment of their entitlement due to different reasons. The reasons of this failure include, for Kiziba: 2 youth beneficiaries who dropped out of TVET schools (we consider their school fees as the first instalment of cash grant). One of them is girl who got pregnant and denied to continue with the project while the other was sucked by the school due to his misconduct; 2 beneficiaries who were resettled to third countries, 1 beneficiary who disappeared and 1 beneficiary who mismanaged the first instalment and, according to the monitoring visit, he does not willingness to continue the implementation. For Mahama, the one beneficiary who failed to continue the implementation of his Income Generating Activities of running a hair dressing saloon because he was in jail following his misconduct.

Regarding the budget, the total target of Cash grant was Frw378,252,000 to be distributed to 470 beneficiaries. The total amount of cash grant distributed is Frw375,491,832 which indicates the performance of 99.2%. This includes, an amount of Fw363,536,432 distributed up to 31st December and Frw11,955,400 distributed in January 2023 because that was postponed and it is part of the 2023 project budget. The amount of cash grant that was not distributed due to the reasons of the 7 beneficiaries explained earlier, is Frw3,033,168 which corresponds to 0.008%.

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3. ACTUAL PROGRESS ACHIEVED TOWARDS PLANNED RESULTS (MEASURING RESULTS)

The table below summarizes the actual results achieved against the targets reported from the project start date, until the end date of the reporting year.

REGULAR MONITORING TEMPLATE										
Output statement	Resources in budget	Output indicator	Site (s)	Output target per Site	Output target	Reporting				Comments/Observations
						Actual results per Site	Implementation rate per Site (%)	Cumulative actual results	Cumulative (%)	
Increase the livelihood and economic opportunity	735,566,246 RWF	Proportion of beneficiaries who self-report positive change in their income	Kiziba	165		129	78.1%			Comparing the actual values of business with their previous values
				70		37	52.8%			
			Mahama	164	470	135	82.3%	341	72.5	
				71		40	56.3%			
		Proportion of beneficiaries of working age who are employed	Kiziba	165		154	93.3%			Counting beneficiaries with well operating businesses or who have got jobs
				70	470	69	98.5%			
			Mahama	164		161	98.1%	454	96.5	
				71		70	98.5%			
		# of Beneficiaries enrolled	Kiziba	165		165	100%			Reports on enrollment
				70	470	70	100%			Reports on enrollment
			Mahama	164		164	100%	470	100%	Reports on enrollment
				71		71	100%			Reports on enrollment
		# of volunteers recruited	Mahama	10	14	10	100%			Volunteers' recruitment files & Attendances
				4		4	100%	14	100%	Volunteers' recruitment files & Attendances
			Mahama	10		10	100%			Attendance lists
				4	14	4	100%	14		Attendance lists
		# Of refugees and Host communities provided with trainings on entrepreneurship, Business plan, SILC and Financial Literacy	Kiziba	165		164	99%			2 Youth dropped out of TVET
				70	470	69	99%	233		
			Mahama	164		164	100%		99.57%	Attendance lists
				71		71	100%	235		Attendance lists

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REGULAR MONITORING TEMPLATE												
Reporting												
Output statement	Resources in budget	Output indicator	Site (s)	Output target per Site	Output target	Actual results per Site	Implement ation rate per Site (%)	Cumulati ve actual results	Cumulati ve (%)	Means of verification	Comments/Obser vations	
		# of Beneficiaries who are members of SILC groups	Kiziba	165	470	164	99%	468	99.57%	SILC groups files of members	The 2 youth didn't join	
				70		69	99%			SILC groups files of members		
		Mahama	164	164	100%	SILC groups files of members						
			71	71	100%	SILC groups files of members						
		# of SILC groups linked with financial institutions	KIZIBA	8	22	8	100%	22	100%	Reports related		
				2		2	100%			Reports related		
		Mahama	8	8	100%	Reports related						
			4	4	100%	Reports related						
		# of refugees and host communities who received production kits/training/inputs for agriculture /livestock activities"	Kiziba	24	130	24	100%	130	100%	Reports and observation through visits		
				44		44	100%			Reports and observation through visits		
		Mahama	23	23	100%	Reports and observation through visits						
			39	39	100%	Reports and observation through visits						
		# of HHs provided with consumption support	Kiziba	11	60	11	100%	60	100%	Reports and visits to supported HHs		
				49		49	100%			Reports and visits to supported HHs		
		Kiziba	165	470	164	99%	468			99.57%	Reports and random sampling of beneficiaries	2 youth were not linked
			70		69	99%	Reports and random sampling of beneficiaries					

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REGULAR MONITORING TEMPLATE											
Reporting											
Output statement	Resources in budget	Output indicator	Site (s)	Output target per Site	Output target	Actual results per Site	Implement ation rate per Site (%)	Cumulati ve actual results	Cumulati ve (%)	Means of verification	Comments/Obser vations
	# of refugees and Host communities who receive cash grants to start up or improve their income generating activities.	Mahama		164		164	100%			Reports and random sampling of beneficiaries	
				71		71	100%			Reports and random sampling of beneficiaries	
			Kiziba	165		165	100%			Visiting supported refugees and checking reports	Only 463 received the 2 nd installment
			70	470	70	100%	470	100 %	Visiting supported refugees and checking reports		
		Mahama	164		163	99%			Visiting supported refugees and checking reports		
			71		71	100%			Visiting supported refugees and checking reports		
	# of businesses monitored and mentored	Kigali		127		126	99%			Reports and FGD on how they were monitored	6 beneficiaries were resettled to 3 rd countries before getting monitored
				20		20	100%			Reports and FGD on how they were monitored	
			Kiziba	353		351	99%			Reports and FGD on how they were monitored	
			79	969	79	100%	958	98.86 %	Reports and FGD on how they were monitored		
		Mahama	164		163	99%			Reports and FGD on how they were monitored		
			71		71	100%			Reports and FGD on how they were monitored		
	# of SILC groups monitored	Nyabiheke		135		128	95%			Reports and FGD on how they were monitored	
				20		20	100%			Reports and FGD on how they were monitored	
			Kigali	16		16	100%			Reports and FGD on how they were monitored	
		Kiziba		25	80	25	100%	80	100%	Reports and FGD on how they were monitored	
				5		5	100%			Reports and FGD on how they were monitored	

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REGULAR MONITORING TEMPLATE											
Reporting											
Output statement	Resources in budget	Output indicator	Site (s)	Output target per Site	Output target	Actual results per Site	Implement ation rate per Site (%)	Cumulati ve actual results	Cumulati ve (%)	Means of verification	Comments/Obser vations
			Mahama	8		8	100%			Reports and FGD on how they were monitored	
				4		4	100%			Reports and FGD on how they were monitored	
			Nyabihek e	18		18	100%			Reports and FGD on how they were monitored	
				4		4	100%			Reports and FGD on how they were monitored	

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3.1 Identification of new Beneficiaries to enrol into Graduation Project

During the identification of beneficiaries, Caritas Rwanda collaborated with MINEMA, UNHCR, community members, local leaders and other key partners in the selection of the beneficiaries from the camps and host community after discussing the selection criteria and selection process.

Year 2022, Caritas identified 470 beneficiaries from Kiziba and Mahama camps and its host communities. 235 beneficiaries were identified at Mahama 54 beneficiaries are Congolese (32Female and 22Male), 110 beneficiaries are Burundian (67Female and 43Male) and 71 beneficiaries are Rwandans (33Female and 38Male) from Munini, Kamombo, and Mwoga cells in Mahama Sector.

At Kiziba site, 235 beneficiaries were identified including 165 Congolese (91 Female and 74 Male) refugees and 70 host community members including 38 females and 32 males, we identified host community members from Rubazo and Nyarusanga cells.

The target was reached at 100 %

because the selection was targeting 470 households and the same figure was reached.

Graduation project followed the followed criteria:

- Age band of 18-59 years old (Economically active) 18-59;
- Household at high risk of vulnerability (PLD; Survivors of SGBV, Poverty,);
- Willingness to participate in the graduation process;
- Capacity to manage income-generating activities;
- Active refugee status or neighbor of the camp;
- Able to engage him/herself without sticking to rumors;
- Willing to maintain good relationship with other beneficiaries;
- Beneficiaries with profitable business ideas; and
- Gender and disability inclusion will be taken into account.

Baseline survey:

After the identification of beneficiaries, a baseline survey was administered to understand the socio-economic status of beneficiaries at the beginning of the project. The survey was carried out on 468/470 beneficiaries including 327 refugees and 141 host community members while two refugees. Both quantitative and qualitative data were gathered and analyzed. The findings revealed that the project enrolled 57.91% of females, 42.09 of males, and 48.5% of youth. This baseline survey found also that 49.57% of the respondents rely on social protection assistance provided by WFP and the Government of Rwanda under VUP program. More specifically, 92.67% are refugees receiving WFP money transfers for food consumption while only 7.33% are the host community members receiving social support from the VUP program. Yet, the major challenge they are facing is the lack of enough food for the household members. Furthermore, the consultant confirmed that there is a need to provide cash grant associated with training in different domains for improving the well-being of refugees and host communities.

3.2 Recruitment, trainings and quarterly meetings of Volunteers

To reach the beneficiaries as much time as needed, Caritas Rwanda uses community-based volunteers who are recruited to support the project field staff in monitoring and mentoring the project beneficiaries in their businesses related to either income generating activities or SILC groups. At Mahama site, Graduation project recruited 14 Community-Based Volunteers including 10 refugees and 4 Rwandans; 10Male and 4Female by respecting Caritas Rwanda recruitment procedures. While the project continued to work with the existing 27 community-based volunteers. The target was reached at 100%.

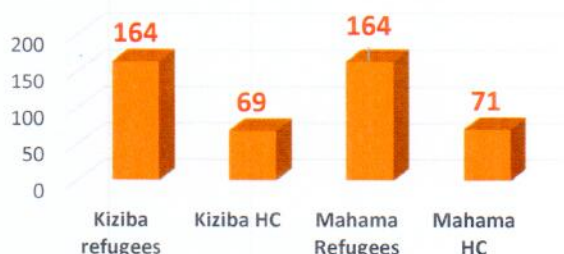
At Mahama site, the 14 recruited **volunteers were trained on SILC methodology** to provide them with knowledge and skills on SILC book recording, capacities on monitoring and mentoring SILC groups until they meet autonomy and self-management level and guidance on the SILC Share-out practices.

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UNCHR staff in Mahama camp have facilitated the training on protection. They emphasized on the protection principles such as DO NO HARM. They emphasized on how to protect them from the violence and other forms of abuse. Protection of the most vulnerable people is the responsibility of every one who works in humanitarian sector. Key Elements of focus include: *Safety, Dignity, Meaningful Access* and *STAFF CONDUCT*.

Refugees and host communities provided with trainings



As usual, the **volunteers were trained on community mobilization** focusing on Definitions (Beliefs, values, language, territory, religion, culture, occupation); Why community Mobilization; Techniques of community Mobilization; Benefits of community mobilization; Key tasks involved in community mobilization; How to conduct community mobilization and the reporting on community mobilization activities. The skills gained from the trainings allowed the volunteers get adequate capacities to carry out effective social / community mobilization in the target sites; for implementation of project activities in coordination with project staff; for networking and coordination with other stakeholders; collection of data and information for report and project writing.

Caritas Rwanda conducted **quarterly meetings with community volunteers** at all project implementation sites. At Kigali site, the participants were 13 out of 15, 2 of them have been excused. In Nyabiheke 17 out of 17, Mahama 14 out of 14, and Kiziba 25 out of 31 attended. Meeting participants discussed on the different points concerning the graduation project: the project 2022 work plan SILC Book keeping, progress of project activities, monthly reporting form, PDM Reporting form, quarterly reporting form, code of conduct, timesheet form, annual performance evaluation for existing volunteers and recall of Caritas Rwanda code of conduct, review of SILC data recording, among others.



Volunteers after quarterly meeting at Kiziba. June, 2022

3.3 Training of beneficiaries on SILC methodology and financial literacy

468 adult and youth beneficiaries identified from Mahama (235) and Kiziba 233) refugee camps were trained on SILC methodology, financial literacy, IGA, Entrepreneurship, and business plan business plan development.

- Training on SILC methodology and financial literacy

The training focused on the SILC methodology overview and background, its basic principles and norms, SILC structure and management, SILC regulations, SILC record keeping and how to conduct

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SILC meeting as well as principles of share out practices. The participants were also trained on financial literacy emphasizing on principles of effective utilization of money, the principles of wise spending and the importance of micro loans and savings schemes. That was an opportunity to discuss the financial inclusion and the participants were eager to participate in SILC groups and to be facilitated in opening their bank accounts as individuals and as SILC groups.

- Training on IGA, Entrepreneurship, and business plan development

As content, the training discussed the following topics: Qualities of a good entrepreneur; steps for transforming business idea into reality; controlling the use of resources using financial books such as cash book, purchase book, sales book and debtor's book. The training explored more on strategies choosing viable income generating activities such as market analysis, knowledge and skills in running the IGA, initial working capital and running capital, selling and counting interest and finally household expenditure. Every step was discussed and exercises were done.

Finally, the beneficiaries were facilitated to elaborate their business plans subject to revision by project site managers and approval by site mentors. Only the viable business plans were funded with seed capital.

3.4 Grouping SILC beneficiaries into SILC groups

As the results of the training, 10 SILC groups were created in Kiziba camp including 8 groups of refugees and 2 of host community members while 12 groups were created in Mahama grouping 200 participants within 8 SILC groups of refugees from the Camp and 2 SILC groups of host community members. All the 10 established SILC groups elected their management committees made of 8 leaders per group and immediately started their weekly meetings where they contribute their weekly savings and social funds. The SILC groups are composed by an average of 20 members per each. They meet on a weekly basis. Members meet regularly and contribute into the group's fund of savings as well as social fund. The created SILC groups received their SILC kit composed by SILC register, pens, rulers, individual passbooks, cash boxes, bowls, pencils, calculators and rubbers.

3.5 Providing beneficiaries with production kits/training/input for agriculture /livestock activities"

For capacity building, 130 beneficiaries, 68 from Kiziba and 62 from Mahama who preferred agriculture and livestock as business orientation were trained on Agriculture and livestock promotion focusing on modern agricultural techniques.

The following topics were of focus:

Soil management, soil erosion control, soil improvement, agriculture practices, pest and plantation diseases control, types of agriculture inputs, Conditions for animal farming success such as good shade, good nutrition/feeding, protection and disease control and reproduction follow up, farming techniques especially for pigs, goats, chickens and cow.

They applied how to improve agriculture & Livestock technics, increasing yields and then income.

3.6 Regular Monitoring of SILC Groups and their financial linkage

In all sites, Caritas Rwanda supports SILC groups by doing regular monitoring, mentoring and give advice on good ways to implement SILC methodology. The SILC group members meet on regular

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basis doing the SILC activities such as; pulling savings, providing loans to members, and contribute into their social funds. All sites have 81 SILC groups, which are operational in Kiziba 31, in Nyabiheke 22, in Mahama 12 and in Kigali 16.

The following table shows the aggregate wealth of the groups:

SILC activity report	Value (in Rwf)			Kigali	TOTAL
	Kiziba	Mahama	Nyabiheke		
Total savings:	32,053,600	33,125,000	18,364,100	17,444,470	100,987,170
Total disbursed loans:	2,816,750	20,508,610	2,186,100	11,257,790	36,769,250
Total social fund:	768,160	1,005,250	802,800	789,000	3,365,160
Total cash on hand:	5,528,000	150	4,240	42,700	5,575,090
Total cash at bank:	5,634,426	21,378,790	6,816,150	7,579,800	41,409,166



Twitezimbere SILC group meeting. Kiziba, December 2022

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TVET program to youth beneficiaries

In this reporting year, the project was targeting to enrol 70 youth beneficiaries to be supported in TVET programs. However, it was observed that this target was reduced from 70 to 65 participants. The difference of 5 participants from Kiziba refugee camp was caused by 5 youth who were enrolled intending to follow TVET programs but finally decided to shift from TVET programs to other businesses. That change has not negatively affected the performance in a significant manner as the project overall target of 470 households was reached.

65 young beneficiaries were supported in TVET program; Kiziba: 30 young including 21 from the camp and 9 from Host Community (21 M & 9 F); Mahama: 35 Youth, 24 from the camp and 11 from host community, (19F, 16M) were linked

to the hosting TVET Schools based on the following trades of their choice. There are 49 trainees at Butamwa TVET School and 16 in Gacuriro TVET School. 5 beneficiaries in construction, 28 in hair dressing, 12 in tailoring in Butamwa TVET School, 11 in Automobile Mechanics, 6 in culinary arts and 3 trainees in welding.

Photo: Monitoring of young beneficiaries at TVET School



The TVET students were visited at school. Butamwa, June 2022

3.7 Providing beneficiaries with cash grant

The project beneficiaries' cash grant disbursement was done through their bank accounts opened in Cogebank with specific purpose of running income-generating activities. The full package is 800,000RWF per each beneficiary and that is disbursed in two instalments.

Before providing cash grant, all identified beneficiaries elaborated business plans, Caritas staff reviewed them and then the project site managers approved them. For beneficiaries who are attending TVET schools, their financial support is also 800,000Frw which is composed of the education cost, considered as their first installment, and the rest is supposed to be used in purchasing startup kit as well as covering other costs related to the business start.

This reporting year, the program targeted 470 households and each beneficiary was intended to receive Frw800,000 through 2 instalments. All 470 beneficiaries received their first instalment while 463 received their both instalments. However, there are 7 beneficiaries (1 from Mahama and 6 from Kiziba) who failed to get the second instalment of their entitlement due to different reasons. The reasons of this failure include, for Kiziba: 2 youth beneficiaries who dropped out of TVET schools (we consider their school fees as the first instalment of cash grant), 2 beneficiaries who were resettled to third countries, 1 beneficiary who disappeared and 1 beneficiary who mismanaged the first instalment and, according to the monitoring visit, he does not willingness to continue the implementation. For




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Mahama, the one beneficiary who failed to continue the implementation of his Income Generating Activities of running a hair dressing saloon because he was in jail following his misconduct. Regarding the budget, the total target of Cash grant was Frw378,252,000 to be distributed to 470 beneficiaries. The total amount of cash grant distributed is Frw375,491,832 which indicates the performance of 99.2%. This includes, an amount of Frw363,536,432 distributed up to 31st December and Frw11,955,400 distributed in January 2023 because that was postponed and it is part of the 2023 project budget. The amount of cash grant that was not distributed due to the reasons of the 7 beneficiaries explained earlier, is Frw3,033,168 which corresponds to 0.008%.

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3.4 Monitoring and mentoring in their income generating activities

After disbursing cash grant to the beneficiaries, Caritas Rwanda does regular monitoring for strengthening the capacity of beneficiaries to well manage their income generating activities. 469 beneficiaries were monitored, 234 from Mahama and 233 from Kiziba. All beneficiaries with their businesses in the camp and around the camp were reached physically for monitoring their income generating activities and mentoring the business owners in collaboration with our community-based volunteers.



A beneficiary from Kiziba, doing agricultural business

In Mahama, the businesses of 235 beneficiaries (164 are Refugees and 71 are Rwandese) are categorized as follow: 48 in Agriculture, 112 businesses in commerce, 18 in livestock sector are running well, 22 in services sector and 35 Vocational activities all businesses are well running.

Kiziba, 230 out of 233 businesses are well operating, their income generating activities are categorized as follow: 48 in agriculture, 23 in Livestock, 105 in commerce, 37 in Vocational activities and 3 of beneficiaries have been resettled.

4.8 Consumption support for the most vulnerable beneficiaries

Based on results of a recent baseline survey, 58.33% reduced their food consumption, 36.53% reduced the quantity of food served to children, 41.24% skipped at least two meals a day while 38.03% skipped meals for a whole day. This issue should be of concern for graduation project. It is absolutely true that people sustain their businesses and save a portion of their income once they have the minimum basic needs, especially food, shelter and clothes. Therefore, effective graduation of the project beneficiaries should focus on providing feeding for the most vulnerable and on economic empowerment on other hand.

It is with this regard that Caritas Rwanda opted to incorporate consumption support in the package provided by Graduation project to its beneficiaries.

This support is provided to the most vulnerable refugee households that are in third category to facilitate them meet their basic needs. In Mahama, 49 households from Mahama with 134 household members and 11 households in Kiziba with 36 family members were served and supported in terms of consumption support making a total of 60 households counting 170 individuals where each household member receives 7,000Frw. That support is oriented in consumption for social protection purpose and to prevent the mismanagement of the cash grant by orienting the grant into consumption rather than investing in income generating activities.

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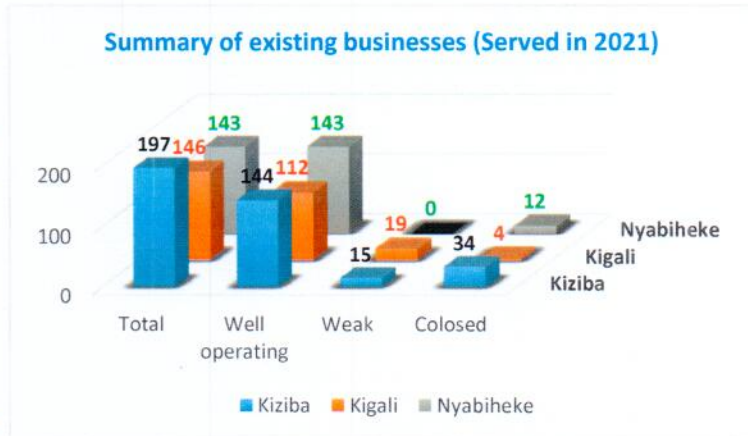
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4.9 Monitoring of existing beneficiaries

Caritas Rwanda has the beneficiaries identified and supported in 2021, they are monitored on regular basis as others to strengthen their capacity in managing their income generating activities.

In Kiziba, 197 businesses were monitored. 144 businesses are well operating, 15 are weak, 43 failed and stopped due to shortage of business products on the market and increasing of prices. According to activity sectors, 102 business owners are traders, 73 are in Agriculture & Livestock, 8 are in services (photography, Moto, wedding clothes) and 14 in vocational activities.



In Kigali, 146 businesses were monitored. Among them, 112 are well operating, 19 Business are weak, the owners of 4 businesses were resettled and subsequently their businesses stopped.



Monitoring businesses in Kigali. August, 2022

There is other 15 businesses which were closed due to different reasons such as loss/steal (5), sicknesses (9) and misallocation of funds (1).

In Nyabiheke, 143 Business are well operating, the owners of the remaining 11 were resettled while 1 beneficiaries of Host community died of sickness.




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4. POPULATION COVERAGE

This reporting year of 2022, Graduation project has target of 470 beneficiaries to be enrolled and benefited from the project-planned activities but there is other category of beneficiaries identified last year 2021 to be monitored through their income generating activities and SILC groups.

Total reached number of beneficiaries is 968; 467 selected in 2022 and 501 beneficiaries identified in 2021

The table below shows the details of all reached beneficiaries:

	BURUNDIAN			CONGOLESE			RWANDAN			
Beneficiaries identified in 2021	F	M	T	F	M	T	F	M	T	TOTAL
KIZIBA	0	1	1	143	45	188	4	6	10	199
KIGALI URBAN	52	45	97	15	15	30	16	4	20	147
NYABIHEKE	0	0	0	82	53	135	13	7	20	155
TOTAL FOR 2021	52	46	98	240	113	353	33	17	50	501
Beneficiaries identified in 2022										
KIZIBA	0	0	0	92	71	163	38	31	69	232
MAHAMA	67	43	110	32	22	54	41	30	71	235
TOTAL FOR 2022	67	43	110	124	93	217	79	61	140	467
G/TOTAL	119	89	208	364	206	570	112	78	190	968
Percentage	21%			59%			20%			

5. PARTICIPATION OF AND ACCOUNTABILITY TO THE AFFECTED POPULATIONS

During this reporting period, it was discovered that the targeted participants are engaged and take ownership of the project interventions. This can be seen in the various and diverse livelihood activities carried out by participants in both host communities and refugee camps. Nonetheless, participants demonstrated a willingness to fully engage in working with host communities for the purpose of integration. For instance, we have identified camp-based refugees who purchased land plots, while others are renting land in host communities. This was the result of effective collaboration and partnership with the local government at the district level, which resulted in refugee access to land.

6. RISK MANAGEMENT AND INTEGRITY

The project did not record any risks during implementation during this reporting.

7. PROGRESS ACHIEVED TOWARDS PROTECTION AGAINST SEXUAL EXPLOITATION AND ABUSE (PSEA) CAPACITY-STRENGTHENING IMPLEMENTATION AND MONITORING PLAN *(if applicable)*

In Caritas Rwanda, the PSEA policy was developed and all staff and volunteers sign and follow the Caritas Rwanda code of conduct and other including article on protection against sexual harassment, exploitation and abuse. All Graduation project staff have been trained on PSEA. This session increases their capacity and readiness to work with the community without exposing themselves or the project beneficiaries to potential risks of sexual exploitation and abuse.

8. EXIT STRATEGY AND SUSTAINABILITY

To ensure that participants from both host and refugee camps continue to have access to financial services, the project has connected them with financial institutions that can finance their MSMEs and connect them to other products and services.

However, another factor that contributes to the exit and sustainability mechanisms is the management of community-based volunteers. To ensure that households and saving groups are mentored and coached on a timely and consistent basis by people who live in the community alongside the beneficiaries. Caritas, as a local implementing partner, builds the capacity of volunteers so that they can transfer acquired knowledge and skills to the targeted participants.

Working closely with UNHCR and MINEMA in management meetings on a monthly and quarterly basis allows the project to review, adjust interventions and facilitates the project management teams and participants' overall integration processes. The active participation of local government authorities through Joint Action Development Platforms at the district level demonstrates the project initiatives' synergy and sustainability.

10. LESSONS LEARNED

Refugees have found an opportunity of potential market out of refugee camps. That allowed the refugees to get a wider market for their businesses as they have right to free movement throughout the country;

It was noticed that it takes a lot of time and energy to get documents for bank accounts opening that may delay the cash transfer process and negatively affects the implementation of some beneficiaries' IGAs. Therefore, the collection of support documents for bank account opening should start immediately at the time a beneficiary is identified and confirmed.

All beneficiaries were mobilized to be gathered into SILC groups. This facilitated the monitoring of beneficiaries as they have a well-structured meeting plan with fixed meeting venue, day and time which allows the project staff and volunteers to carry out the collective monitoring and really help save time.

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11. VALUE FOR MONEY/COST EFFECTIVENESS

Under the coordination of UNHCR during budget review, Caritas Rwanda managed to save the budget of Frw2,287,600 which was planned to perform the transportation and distribution of Startup tool kits to the youth graduating from TVET as this service was facilitated by UNHCR through another partner (ADRA). The saved budget was used to serve other priorities.

Moreover, the joint monitoring usually organized by UNHCR and MINEMA contributes towards the value of money as it allows UNHCR and other partners to identify how services were given to beneficiaries and that creates a room of accountability and recommendations can be provided for improvement.

In addition, the competitive procurement process which is followed by Caritas Rwanda allows to select the best service providers with competitive technical and financial offers. That permits to meet cost effectiveness.

12. COORDINATION

To ascertain the ownership and sustainability of the project, UNHCR organizes and conducts monthly refugee coordination meetings for reflection and learning opportunities between key stakeholders. While Caritas Rwanda organizes internal quarterly meetings of project staff to review/evaluate the progress of activities, discuss the achievements realized, assess the challenges faced and propose solutions to the encountered challenges as well as setting the priorities of the period ahead.

For instance, on May 31st, 2022, 'Graduation Project' in Nyabiheke Refugee Camp organized a one-day mini exhibition to showcase the achievements of the project's beneficiaries to partners and stakeholders. The event was hosted at the Nyabiheke basketball stadium, the event united over 150 people including Gatsibo District officials, UNHCR representatives, MINEMA representatives, partner organizations, Caritas Rwanda staff and the project's beneficiaries.

Aiming at tracking the project's implementation progress from the year 2020 to the year 2022, the event's audience witnessed the impact of Caritas Graduation project, through success storytelling and digital testimonials that were printed and exhibited at the venue.

One of the most exiting achievements is the results of 8 SILC groups created in 2021 which were in their share out ceremony.



Partners together with beneficiaries in celebration of their saving cycle closing. Gatsibo, May 2022

The total amount saved by the SILC members in cohort 2 is RWF 23,871,900, while the total amount shared by 148 members is 31,344,900 Rwf, with the highest share being RWF 647,100 and the lowest being RWF 121,300. The funds shared by beneficiaries after the saving cycles are used by beneficiaries to either increase investment capital for their existing income generating activities, to open secondary businesses and/or increase their assets in household.

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In addition to the mini-exhibition organized by Caritas Rwanda in Nyabiheke refugee camp, Caritas Rwanda also participated in the open days organized by Districts in the area of Graduation interventions namely Kirehe, Gatsibo, Gasabo, Nyarugenge and Kicukiro. In the open days, Caritas Rwanda won certificates of participation and especially in Kirehe District, Caritas Rwanda was awarded a trophy of second position exhibitor among over 70 partner participants.



Graduation project in open day at Kirehe District after winning the trophy of 2nd exhibitor

13. PARTNERS/THIRD PARTIES

No third parties

14. graduation of beneficiaries served since 2021

Following the **graduation approach** as pioneered the in 2002, which has proven effective in providing the “big push” people need to escape the poverty trap long term, Caritas Rwanda assists refugees and their host communities to lift themselves out of extreme poverty. The assistance provided by Caritas Rwanda throughout the graduation journey lasts for 24 months focusing on meeting basic needs, income generation, social empowerment and financial support & Savings.

In this regard, Caritas Rwanda conducted an assessment to evaluate the socio-economic status of the refugee and host community households that were assisted by Graduation Project regarding graduation.

Elements taken into account to recommend graduation

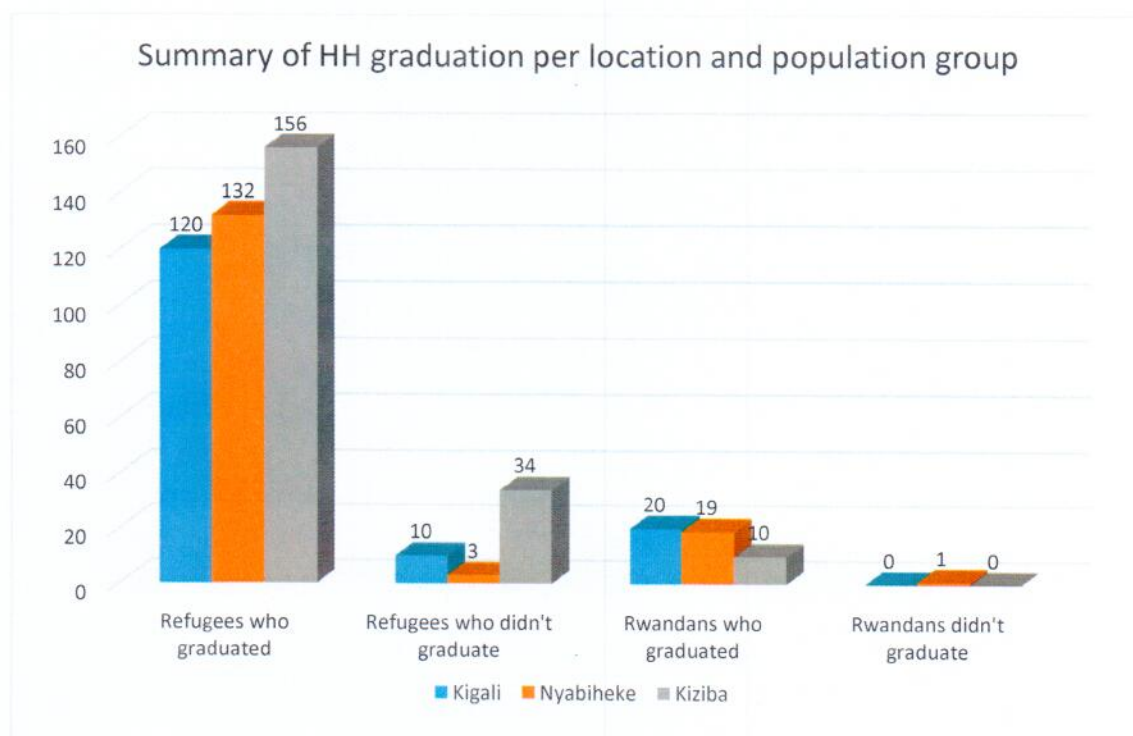
Any case of malnutrition in last 6months in the HH?; The HH gets balanced diet?; was the beneficiary trained on SILC methodology?; Received cash grant through individual bank account?; Received regular Monitoring?; Has the HH sources of income? ; Monthly income; Is a member of SILC group?; Is the SILC linked to MFI/Bank?; Has ever taken loan from SILC?; Has repaid the taken loan?; Has a bank account? Monthly savings; Is informed about local dirty water born illnesses? ; What is the insurance scheme used by the HH?; Any school drop out in the HH?; Trained on IGA?; The HH income facilitates to meet basic needs?; The HH has improved shelter; The HH members can get better clothing; HH is confident to become self-reliance. Each item is given marks for its contribution in the HH welfare.

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The assessment results revealed that 90.4% (457/505) are ready to graduate while 9.6% are not ready to graduate due to different reasons including weaknesses caused by illness; ineffective IGAs which generate very little income which cannot sustain the HH livelihoods; lack of focus and mismanagement; misconduct causing some of the participants to be imprisoned among others.

The total of beneficiaries/households who were is 505:

- Kigali=150
- Nyabiheke:155
- Kiziba=200



For more details, the list of households that graduated together with the score is annexed.

Note: The endline survey, which is under process, will confirm the final figures of households that are to graduate.




Annex 1. Story of change.



Nsanzumuhire Dismas, a 38, host community member of the Kiziba camp is married and has a 5-year-old child. Before becoming the Graduation, Project beneficiary and opening his shop, he was always hopeless because of the vulnerability of his family as he says. "Due to the injury, I had in the past years, I am unable to accomplish heavy works,

unless I take a risk to become sick. This kept my family in constant poverty. We were really poor, to meet the basic needs on daily basis was a problem for us". Dismas declared.

He always wanted an easy job or starting a small business that does not require heavy works, but it was not easy for him to get the start-up capital. Before, he and her wife used to cultivate others' farms for getting money, but he was often ill. After the Graduation project identified him in 2022 as a beneficiary, he was immediately given the training about the project elaboration and its implementation.

Nsanzumuhire is one the host community members of the Kiziba camp in Rwamkuba Sector, Karongi District, in the Western Province of Rwanda. He was identified as the beneficiary of the Graduation Project (in March 2022). According to him, he found the training on business plan elaboration as an opportunity to improve economically, and immediately elaborated his shop business plan, as income generating activity. Explaining his choice, he said that the shop doesn't require heavy works.

"When they trained us on Business plan elaboration, they asked every one of us to make his/her own business plan. I didn't hesitate to elaborate the shop business plan because it doesn't require a lot of physical efforts. The project staff helped me to improve my business plan, and then the project gave me money to start my small project", he said. He added that the money was given to them in installment. "After getting the first amount of money of Frw400,000, I immediately went to buy the goods so as not to waste it in useless expenses. When the second-round of money came, I expanded my business by adding other products that were not included before".

As of now, my retail shop contains daily necessities, except perishable food items. When you look at it from the back, it looks small, but when you get inside, it is so full of goods that there is little space left. It includes packaged foods such as sugar, flour, salt, biscuits, etc., cleaning products such as soaps, lotions, and various other items such as notebooks, shoes, radio batteries, etc. It means that the goods that are often needed by the community are available in Nsanzumuhire's shop.

Regarding the channel of goods from the distributors to him, he says that there are people who have trucks near the camp, so when he needs some goods, he goes in Karongi City, buy them and return with the transporting trucks.

Although he is not a refugee, he says that he came he installed his shop in the camp because there are many people, what makes it easier for him to find buyers. He first sold goods outside the camp in Nyabiyaga Center which is close to the camp, at least 5 minutes by foot, but he didn't get the clients.

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"There's a lot of money in the camp! I don't sit for a while without getting a customer. I get about 16,000 Rwf per day, with 6,000 Rwf as profit", said Nsanzumuhire.

He has a dream of owning a big store / supermarket





Nsanzumuhire says that although 6 months is too late for him to realize something important, his family no longer misses food, and he has managed to expand his business little by little. Through saving groups with other beneficiaries, he always saves between Rwf2,000 and Rwf5,000 per week and borrows when it is needed.

His dream, as he says, is to move from the shop to the supermarket level (or a big store). *"I have a dream. Little by little I will grow my business and I will own a big store or a supermarket like those ones I see in the city".*

Nsanzumuhire thanked Caritas Rwanda through the Graduation project, as well as its sponsors, for helping him to come out the poverty. "Now if they didn't help me, I'd still poor, in loneliness, ... But now I see a better future for me and my family."

The Graduation Project is implemented by Caritas Rwanda, with the support of the United Nations Refugee Agency (UNHCR). The project operates in refugee camps of Nyabiheke, Kiziba, Mahama and Kigali urban.

Annex 2: Other program documents/Reports

Name of the document	The document
The list of the potential graduates for the beneficiaries served since 2021	 List of graduated households as served
Graduation checklist which is used to prepare the list of potential graduates	 Graduation checklist-Individual-hi
Caritas Rwanda annual indicator report	 Caritas Rwanda annual indicator repoi
List of project beneficiaries served in 2022	 List of beneficiaries served in 2022 with c

Prepared by:
NSABIYAREMYE Jean D'Amour
Graduation Project Manager

Prepared by:
Fr. TWAGIRAYEZU Jean Marie Vianney
Secretary General



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Annex 3. Annual Feedback Forms

PARTNER TO UNHCR ANNUAL FEEDBACK FORM

Year: 2022

Country: Rwanda

Agreement Symbol:

UNHCR aims to enhance partnership and project management in order to achieve the desired results in providing protection to refugees and other Persons of Concern. Please provide concise comments and suggestions (a maximum of 2 pages, to be submitted with the end-of-year report):

1. Was your organization invited to participate in the Strategic Planning process?	✓ <input type="checkbox"/> YES <input type="checkbox"/> NO
2. Was your organization informed about the outcome of the Strategic Plan?	✓ <input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, when?	
3. Was the Partnership Agreement signed before the 2 nd week of January?	✓ <input type="checkbox"/> YES <input type="checkbox"/> NO
If no, when?	
4. Was there a common understanding reached during the negotiation process leading to the Project Agreement?	✓ <input type="checkbox"/> YES <input type="checkbox"/> NO
If no, please explain	
5. Was there timely release of funds in accordance with the terms of the Partnership Agreement and implementation rate?	✓ <input type="checkbox"/> YES <input type="checkbox"/> NO
If no, please provide further detail	
6. Was a joint monitoring plan developed within the first trimester of the Project?	✓ <input type="checkbox"/> YES