



Foundation

ANNUAL  
REPORT

20  
24



**BEYOND NUMBERS**

Empowering Communities, Changing Lives



# Acronyms & Descriptions

<b>ECD&amp;F:</b>	Early Childhood Development and Family
<b>ESG:</b>	Environmental, Social, and Governance
<b>CSR:</b>	Corporate Social Responsibility
<b>FinTech:</b>	Financial Technology
<b>ICT4E:</b>	Information and Communication Technology for Education
<b>MSMEs:</b>	Micro, Small, and Medium Enterprises
<b>NST:</b>	National Strategy for Transformation
<b>SDGs:</b>	Sustainable Development Goals
<b>SMEs:</b>	Small and Medium Enterprises
<b>STEM:</b>	Science, Technology, Engineering, and Mathematics
<b>TTC:</b>	Teacher Training Colleges
<b>TVET:</b>	Technical and Vocational Education and Training
<b>WASH:</b>	Water, Sanitation, and Hygiene

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# About Us

**Launched in 2023**, BK Foundation is the driving force behind BK Group's philanthropic mission, dedicated to creating lasting impact across Rwanda. More than just a funder, we are catalysts for progress, investing in transformative solutions in education, innovation, and environmental conservation. Our commitment goes beyond numbers; we focus on measurable, meaningful change that is deeply rooted in the needs of the communities we serve.

By leveraging strategic partnerships and data-driven approaches, we ensure that every contribution translates into sustainable progress. Through education, we empower the next generation; through innovation, we nurture bold ideas that shape the future; and through environmental conservation, we protect the resources that sustain us all. Together, we are building a resilient Rwanda, one where opportunity is within everyone's reach.



## Vision

A future where every Rwandan has the opportunity to grow, thrive, and build a resilient, prosperous life.

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## Mission

To drive sustainable development and empower communities by supporting transformative initiatives in education, innovation, and environmental conservation.

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## Values

Our core values are more than principles, they are the foundation of our commitment to driving meaningful change. They shape our actions, guide our decisions, and ensure that every initiative we support creates lasting impact.

## Core Values

An **IMAGE** representing our core values visually:



### Integrity

We uphold honesty, transparency, and ethical conduct in all our initiatives and partnerships, ensuring trust and credibility in everything we do.



### Mission Driven

We are committed to advancing social progress and sustainable development, aligning our efforts with national priorities and BK Group's strategic vision.



### Accountability

We steward resources responsibly, ensuring every contribution translates into measurable, lasting impact in the communities we serve.



### Generosity

We believe in the power of giving to uplift households and communities. Our work is rooted in generosity, ensuring meaningful contributions to social and economic well-being.



### Empathy

We listen, understand, and respond to community needs with compassion, ensuring that our initiatives are inclusive and truly transformative.



# OUR PILLARS

**At BK Foundation, our mission comes to life through three strategic pillars: Education, Innovation, and Environmental Conservation.**

These pillars address the most pressing needs of Rwandan communities, ensuring that our efforts create sustainable, long-term impact. By investing in knowledge, fostering ingenuity, and protecting natural resources, we are building a future where opportunity is within reach for all.



●

EDUCATION

Unlocking Potential, Transforming Futures

Rwanda’s vision for a knowledge-based economy makes education a national priority.

At BK Foundation, we enhance learning outcomes through scholarships, financial inclusion, and programs that empower students to thrive.

We also invest in early childhood development and family well-being, ensuring a strong foundation for lifelong success.

To equip youth for a competitive job market, we support TVET programs and promote STEM education, enabling the next generation to drive innovation and economic growth

●

INNOVATION

Powering Bold Ideas for a Brighter Tomorrow

Innovation is key to solving Rwanda’s social and economic challenges.

BK Foundation supports entrepreneurship, incubation centers, and creative solutions that address financial and environmental issues.

We create an enabling environment where risk-taking, learning from setbacks, and resilience fuel progress.

By empowering local innovators, we drive transformative change and economic opportunities.

●

ENVIRONMENTAL CONSERVATION

Safeguarding Our Future

Sustainability is at the core of our mission.

BK Foundation promotes responsible environmental management through tree planting, pollution reduction, and urban green spaces.

Through strategic partnerships, we work to reduce carbon footprints, promote renewable energy, and safeguard Rwanda’s biodiversity.

By prioritizing environmental conservation, we ensure a greener, more resilient future for all.

Sustainability has become  
our foundation, this year  
marked a step  
forward in our journey  
of impact and  
transformation.  
Looking ahead,  
we're committed  
to growing our reach  
and driving change.  
The future holds even  
greater possibilities  
for Rwanda.

“



# Message from the Chairperson

At BK Foundation, our unwavering commitment to transforming lives and empowering communities across Rwanda continues to be our guiding light. As we navigate an evolving landscape of economic, social, and environmental challenges, we remain anchored in the National Strategy for Transformation (NST2), ensuring our efforts align with Rwanda's broader development priorities.

This year, we sharpened our focus across three key pillars—Education, Innovation, and Environmental Sustainability—while supporting impactful initiatives in Financial Empowerment and Early Childhood Development. By expanding access to quality education, supporting visionary entrepreneurs, and strengthening families through financial literacy and inclusive community services, we are working to build a Rwanda that is resilient, self-sustaining, and full of opportunity.

I am particularly proud of our continued efforts in advancing financial inclusion and in equipping youth with future-ready skills through STEM and TVET scholarships. These initiatives are creating long-term value not just for individuals, but for entire communities.

As Chairperson, I am deeply inspired by the dedication of our team, the resilience of those we serve, and the unwavering support of our partners. Your continued trust fuels our momentum and reinforces our collective drive to make a meaningful difference.

On behalf of the BK Foundation Council, thank you for standing with us as we move forward in pursuit of inclusive, sustainable development for all.

**Yvette Ingabire**  
Chairperson

True success lies in  
creating both financial  
and social value.

By investing  
in initiatives that uplift  
communities and  
protect the environment,  
BK Foundation ensures  
that its contributions  
drive sustainable  
progress while  
aligning with its core  
mission of fostering  
positive, lasting impact

“



# Message from the Executive Secretary

2024 was a truly transformative year for BK Foundation—marked by strategic growth, renewed purpose, and measurable impact across the communities we serve. With the guidance of our newly appointed Council and the dedication of an expanded team, we significantly enhanced both the reach and quality of our programs throughout Rwanda.

Under our Education Program, we awarded 459 scholarships in General Education, STEM, and TVET—equipping students with critical, future-ready skills to meet the demands of a modern economy. Construction also began on two Early Childhood Development (ECD) centers in Bugesera District as part of our Early Childhood Development & Family (ECD&F) initiative, expanding access to safe, nurturing learning environments for young children.

Through our partnership with the Ministry of Education, the Dusangire Lunch Initiative now provides over 100,000 children with daily nutritious meals—an effort that is improving both school attendance and academic performance nationwide.

In the Innovation Program, we supported an additional

25 women entrepreneurs through business training and mentorship, with five of them receiving interest-free loans to help scale their enterprises. This initiative reflects our continued commitment to inclusive entrepreneurship and job creation.

We are also proud to have facilitated the creation of 506 new jobs, with an intentional focus on promoting gender equity and supporting persons with disabilities. On the environmental front, we planted 25,000 agroforestry and fruit trees in Kayonza District and provided clean energy solutions—solar systems and improved cookstoves—to 141 households, contributing to both climate action and improved quality of life.

Looking ahead to 2025, our priorities are clear: scale what works, harness data for smarter decision-making, and deepen partnerships that multiply our impact. While there is still much to do, we move forward with confidence, knowing that with your continued support, we can drive lasting change.

To our stakeholders, partners, and the entire BK Foundation family—thank you. Together, we are building a more inclusive, resilient, and sustainable nation.

**Ingrid Karangwayire**  
Executive Secretary

## BK Foundation Council



**Yvette Ingabire**

Chairperson



**Lydie Hakizimana**

Expert in Education



**Emmanuel Nkusi**

Legal Expertise



**Liana Nsengimana**

Expert in Grant Management &  
Innovation for Entrepreneurs



**Dr. Michel Nasozera**

Expert in Environment

## BK Foundation Team



**Ingrid Karangwayire**

Executive Secretary



**Pascal Nkurunziza**

Program Manager



**Noel Uwayo**

Community Impact Officer



**Christine Uwera**

PR & Communications

# Our Fiscal year Programs achievements





# Education

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# Early Childhood Development & Family (ECD&F)

BK Foundation is committed to transforming early childhood education and promoting holistic child and family development through its Early Childhood Development and Family (ECD&F) program. By addressing systemic challenges and closing infrastructure gaps, the program supports the national agenda outlined in the National Strategy for Transformation (NST1 and NST2), ensuring every child has the opportunity to grow, thrive, and learn in a safe and inclusive environment.

In Bugesera District, two model ECD&F centers are under construction in the Nyarugenge and Juru sectors. These centers are designed to deliver integrated services across key domains: health, nutrition, hygiene (WASH), education, child protection, and positive parenting. The approach ensures that children not only receive foundational education but also benefit from nurturing care that supports their cognitive, emotional, and physical development.

To strengthen delivery, caregivers including men, women, and persons with disabilities will be trained in inclusive, gender-sensitive early childhood methodologies. This aligns with the Foundation's commitment to promoting equitable representation and building the capacity of local service providers.

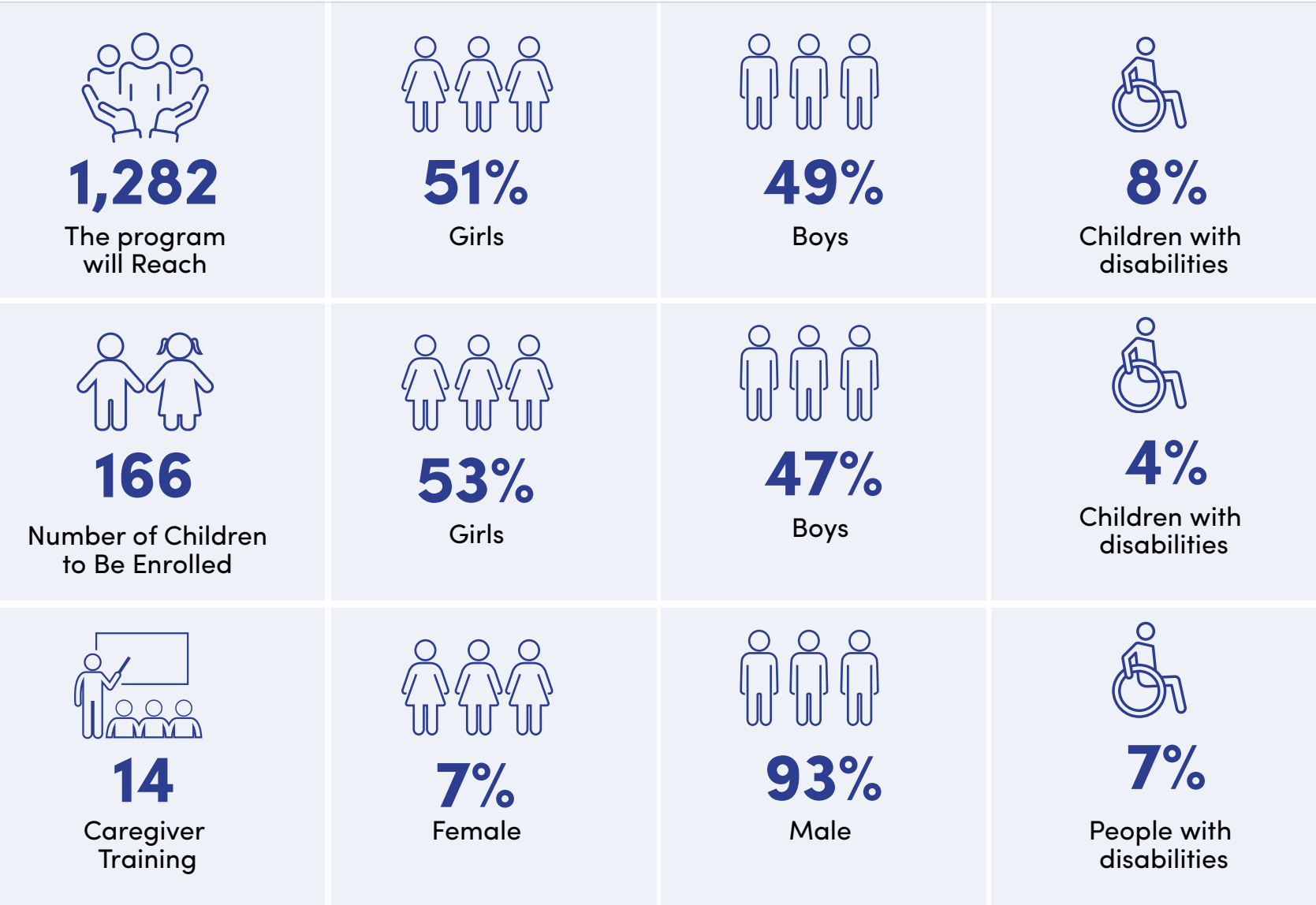
The ECD&F centers will also be equipped with large-capacity water tanks to ensure access to clean water, improving hygiene standards and child health outcomes. The focus on WASH (Water, Sanitation, and Hygiene) underscores BK Foundation's emphasis on creating sustainable and supportive learning environments.

Enrollment will prioritize diversity, ensuring gender balance and the inclusion of children with disabilities. Outreach efforts such as caregiver training, home visits, and community-based workshops will extend the program's impact beyond the centers, empowering families with the tools to support their children's development at home.

By centering inclusion, gender equality, and early learning, BK Foundation's ECD&F program lays the groundwork for lifelong learning, strong communities, and an equitable future where every child is given the opportunity to reach their full potential.



# Snapshot of achievements



BK Foundation is committed to transforming early childhood education, ensuring equitable opportunities for all children and families through inclusive ECD&F centers in Bugesera District, fostering holistic development and sustainable communities.

# Scholarship Program



BK Foundation is shaping Rwanda's future by investing in education that equips young people with the knowledge, skills, and confidence to succeed in a dynamic and evolving world. Through its Scholarship Program, the Foundation addresses educational gaps and expands opportunities for learners from underserved communities.

The program focuses on priority areas that support national development goals particularly Technical and Vocational Education and Training (TVET) and Science, Technology, Engineering, and Mathematics (STEM). TVET scholarships empower students with practical, industry-aligned skills that open pathways to employment and entrepreneurship, especially for young women entering fields where they remain underrepresented. STEM scholarships support the development of innovative, analytical thinkers who are ready to lead in science and technology-driven sectors.

Gender equity is woven into the program's design. BK Foundation intentionally reduces barriers to education for both young women and men, ensuring inclusive access and fostering diversity across all fields. This commitment enhances national resilience by building a workforce that reflects the full potential of Rwanda's youth.

BK Foundation's commitment to scholarships goes beyond individual students, it is a commitment to families, communities, and Rwanda's broader social and economic transformation. By enabling access to quality education, the program contributes to a future where youth are empowered, self-reliant, and positioned to become agents of change in their communities.

These efforts reflect BK Foundation's mission to uplift lives and foster inclusive growth through education that is relevant, empowering, and accessible.



**“Investing  
in education  
to empower  
youth, foster  
innovation, and  
promote gender  
equity for a  
resilient, diverse  
workforce.”**



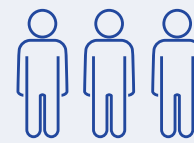
**235**

Number of students  
in TVET



**68%**

Girls



**32%**

Boys



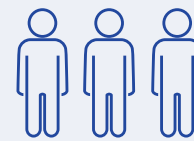
**229**

Number of students  
in STEM



**65%**

Girls



**35%**

Boys

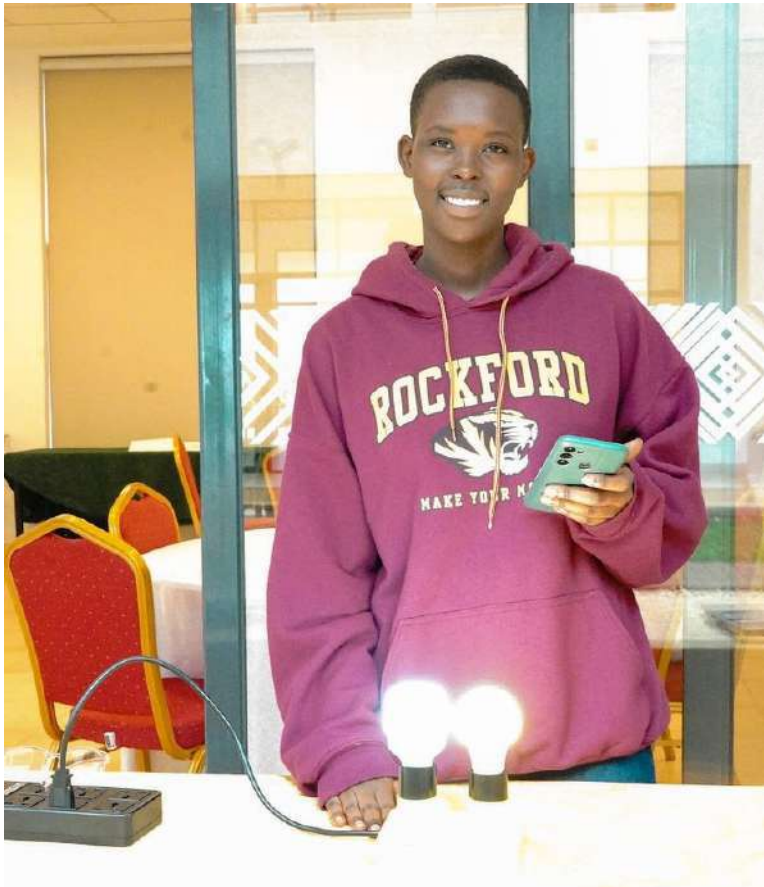
# Impact Story

## Empowering Innovation: Leila's STEAM Journey

Leila Ihezagirwe, an Intwari Grade student at the Agahozo-Shalom Youth Village (ASYV), recognized a challenge in her community that many might overlook. People with disabilities, as well as those fatigued after long days, often struggled with basic tasks like switching lights on and off. Driven by a desire to make a difference, Leila turned to technology for a solution. With the skills she gained at ASYV, she designed and developed a Bluetooth-controlled lamp using an Arduino application. This innovative lamp allows users to control lighting remotely, promoting greater independence for individuals with mobility challenges.

Leila's project not only addressed accessibility, but also championed environmental sustainability. By ensuring that lights are used only when necessary, her lamp promotes energy conservation, reducing unnecessary power consumption. The project, which was a highlight of ASYV's 2024 STEAM Fair, reflects the Village's commitment to nurturing problem-solving skills and creativity among its students.

Leila's ingenuity earned her recognition within the ASYV community and showcased how education and innovation can intersect to create meaningful change. Her dream is to become an engineer, using her skills to continue developing technologies that improve lives. With the support of BK Foundation, students like Leila are not only empowered to dream but also to act, leaving a lasting impact on their communities.



## Empowering Future Leaders: Esther's STEM Legacy

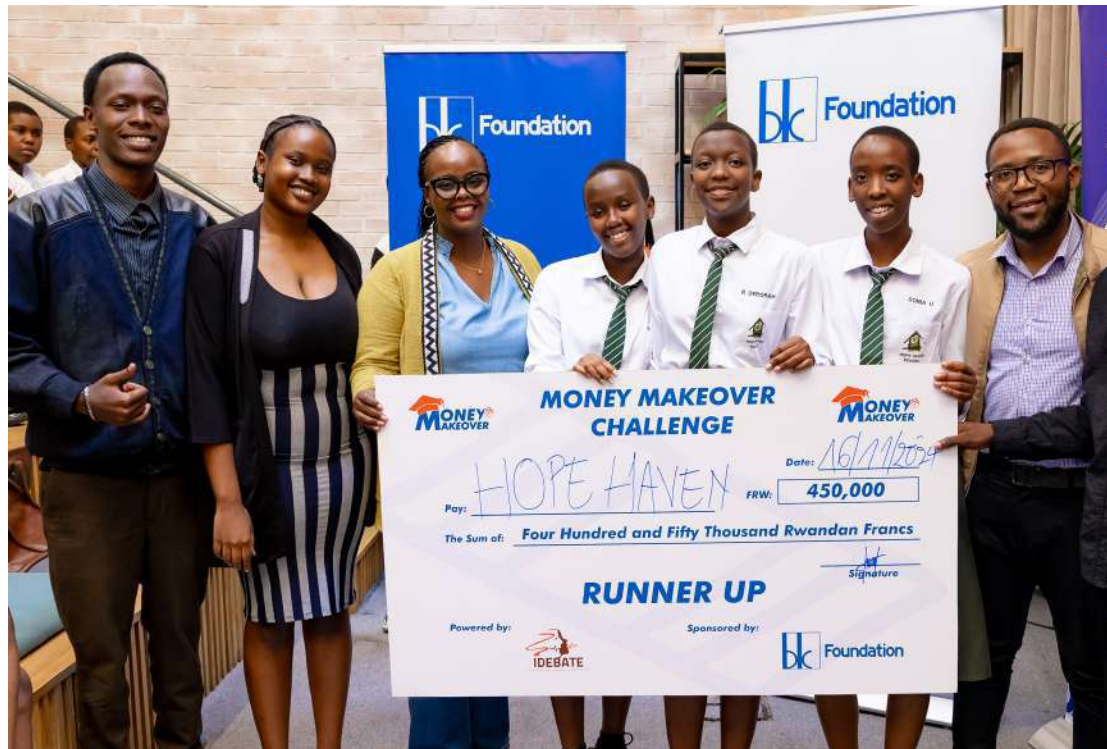
For Asiimwe Esther Nyllah, the journey into STEAM (Science, Technology, Engineering, Arts, and Math) began with a spark of curiosity ignited by ASYV's inclusive programming. Her talent led her to an extraordinary opportunity: representing Rwanda in the prestigious 2023 TechGirls program in the United States. This transformative program provided Esther with hands-on experience in molecular modeling, algorithmic music programming, and automating systems with microprocessors.

Upon her return to ASYV, Esther launched a class to teach STEAM skills to over 20 girls, empowering them to explore new possibilities in technology and science. Her mentorship paid off when two of her mentees advanced to the final rounds of the TechGirls selection, with one chosen for the next cohort.

Esther's impact didn't end there. Using the resources at ASYV's Maker Space, she continued to work on innovative projects that showcased her creative spirit. Her journey is a testament to the power of education and mentorship and highlights the ripple effect of investing in one individual's potential.

Supported by the BK Foundation, Esther's achievements reflect a broader commitment to fostering gender equity and inspiring leadership in STEAM. Her story reminds us that empowering one young woman can spark a chain reaction, shaping individual futures and uplifting entire communities.

# Financial Literacy and Entrepreneurship Program



BK Foundation's Financial Literacy and Entrepreneurship Program equips individuals and communities with the knowledge and skills needed to navigate financial systems with confidence. By addressing financial literacy gaps, the Foundation empowers people to make informed decisions, strengthen their resilience, and actively contribute to Rwanda's sustainable development.

At the heart of this work is a commitment to helping individuals rewrite their financial narratives. Initiatives such as the Money Makeover Challenge transformed financial education into a practical, hands-on experience, where participants explored real-life scenarios in saving, budgeting, and investing. This dynamic approach cultivated financial confidence, encouraged innovation, and inspired young people to become changemakers in their communities.

The Foundation also supports economic independence by empowering those driving innovation and growth. In partnership with Inkomoko, the BK Urumuri 8th Edition provided women entrepreneurs with tailored training, mentorship, and access to interest-free financing. These efforts enabled participants to grow their businesses, generate employment, and overcome structural barriers, contributing to inclusive economic progress.

Recognizing the role of the informal sector in Rwanda's economy, BK Foundation launched the FESY initiative to enhance financial inclusion and stability. By forming savings groups and delivering customized training, participants gained essential tools to start sustainable businesses and build long-term financial security. These efforts fostered a culture of collective commitment and reinforced economic resilience in underserved communities.

Together, these programs reflect BK Foundation's steadfast commitment to financial empowerment. By delivering tools, mentorship, and opportunity, the Foundation is laying the groundwork for thriving, inclusive communities that are equipped to lead Rwanda's economic transformation.

**Financial Literacy Program empowers communities with the skills to navigate financial systems, fostering resilience and sustainable growth.**



**2,200**  
Beneficiaries



**62%**  
Female



**38%**  
Male



**1%**  
People with Disabilities



**27**  
Saving Group



**732**  
Saving Group Members



**59%**  
Girls



**41%**  
Boys



Founda



**31,599,761 RWF**

Collective financial achievements of the savings groups

## Impact Story



### Money Makeover Challenge: Umwamikazi's Journey to Financial Empowerment

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**The Money Makeover Challenge transformed my life. From a biochemistry graduate with no interest in business, I became a confident entrepreneur, all thanks to the financial lessons from iDebate Rwanda and the BK Foundation.**

customized training, participants gained essential tools to start sustainable businesses and build long-term financial security. These efforts fostered a culture of collective action and reinforced economic resilience in underserved communities.

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# Literacy Boost Program :

## Empowering Young Minds Through Literacy

The Literacy Boost Program is enhancing foundational learning across Rwanda by creating inclusive opportunities for children to develop essential reading and comprehension skills. Implemented in collaboration with schools and educators, the program has reached thousands of learners, particularly in underserved communities.

By addressing early literacy gaps, the initiative equips students with the tools they need to succeed academically and beyond. It places a strong emphasis on supporting children with disabilities, promoting equitable participation, and fostering inclusive learning environments for all.

Beyond basic literacy, the program encourages creativity, imagination, and critical thinking. It empowers children to express themselves, engage with new ideas, and build confidence in the classroom. By strengthening these foundational skills, the Literacy Boost Program is shaping a future where every child has the ability and opportunity to thrive.



325

Total number of School Participation



2,500

Total number of Children who participated



180

Finalists Selected



Private Schools

43%



Female

54%



Male

20%



Public Schools

20%



Female

46%



Male

12%



Government-Aided

37%



Female

2%



Male

5%

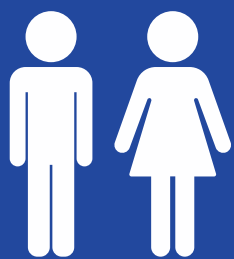
# School Nutrition and Feeding Program

In partnership with the Ministry of Education, BK Foundation implemented the Dusangire Lunch School Feeding Program to combat hunger and malnutrition among schoolchildren. By providing daily meals, the initiative enables learners to concentrate in class, participate actively, and perform to their full potential fostering an environment that supports academic success.

The program has contributed to noticeable improvements in school attendance, focus, and retention. Teachers and school administrators report that students are more engaged and better equipped to absorb lessons, laying a stronger foundation for lifelong learning and personal development.

Beyond meals, the initiative reflects a broader commitment to holistic education. Through awareness campaigns on nutrition and health, communities are empowered to support children's well-being at home and in school. The active involvement of caregivers and educators reinforces a collective approach to nurturing both physical growth and cognitive development.

This initiative is sustained through resource mobilization and the unified efforts of BK Group and its subsidiaries Bank of Kigali, BK Insurance, BK Techouse, and BK Capital through BK Foundation. Together, they demonstrate an unwavering dedication to transforming education by addressing the critical link between nourishment and learning.



The total number of children who benefited from the Dusangire Lunch School Feeding Program

Total  
**100,000**



The total amount of funding Mobilized to sustain the program

Amount  
**300 Million Frw**

**“BK Foundation, in partnership with the Ministry of Education, launched the “Dusangire Lunch” program to combat hunger and enhance learning. By providing daily meals, it improves attendance, performance, and development, while promoting nutrition awareness in communities. This initiative reflects BK Foundation’s commitment to transforming education and addressing nutrition gaps.”**

# Career Development Program



BK Foundation continues to lead transformative efforts in career development through initiatives that bridge the gap between education and employment. In 2024, the Foundation hosted two flagship events: the University Fair and the Career Summit designed to equip young people with the tools, guidance, and confidence needed to navigate their academic and professional journeys.

The University Fair served as a vital platform for students to engage with higher education institutions, explore academic pathways, and learn about available scholarships. Integrated financial literacy sessions further empowered participants with essential money management skills, building the foundation for both financial independence and future career stability.

The Career Summit 2024 marked the official launch of the Career Professionals Hub, a dynamic resource center offering mentorship, hands-on training, and personalized career support. Industry leaders facilitated conversations on emerging workforce trends, including artificial intelligence and digital literacy preparing students to thrive in a rapidly evolving job market.

**“BK Foundation’s 2024 events bridged education and employment, empowering students with mentorship, financial literacy, and career resources, paving the way for a skilled, resilient workforce.”**

Through these efforts, BK Foundation is addressing systemic gaps in career development and workforce readiness. By fostering mentorship, promoting innovation, and championing inclusivity, the Foundation is not only shaping the futures of individual students it is contributing to the growth of resilient, skilled communities across Rwanda.

Innovation and Inclusion: BK Urumuri Program

# Innovation

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# Empowering Women Entrepreneurs to Lead Change



## 225

Trained Entrepreneur  
(2017- 2024)



## 25

Women Entrepreneurs  
Support (2024)



## 5

Interest-Free loans  
awarded (2024)

The 8th Edition of the BK Urumuri Program celebrated the resilience, creativity, and leadership of women entrepreneurs with a strong focus on agribusiness and environmentally sustainable ventures. Delivered in partnership with Inkomoko, the initiative offered tailored business acceleration, expert mentorship, and access to interest-free financing, equipping participants with the tools to overcome challenges and scale their enterprises.

Over a six-month period, participants took part in an intensive business development journey covering financial management, marketing strategy, and investment readiness. The program's hands-on approach including field visits to finalists' businesses enabled entrepreneurs to apply concepts in real time, strengthen their operations, and pursue sustainable growth.

Women-led businesses stood out as engines of innovation

and inclusion, contributing meaningfully to climate resilience, economic transformation, and local job creation. Through their work, they are demonstrating that entrepreneurship can be both profitable and purpose-driven.

A defining feature of the program was the provision of interest-free loans, allowing finalists to invest in new equipment, expand production, and create employment within their communities. Beyond financial success, these women have emerged as role models, their achievements sparking inspiration, strengthening ecosystems, and driving inclusive economic progress.

Through BK Urumuri, BK Foundation continues to champion innovation, women's economic empowerment, and inclusive entrepreneurship as key pillars of Rwanda's development.

**"BK Urumuri Program empowered women entrepreneurs with mentorship, business support, and interest-free loans, driving sustainability and economic transformation."**

# A Taste of Success: Skaï Red Hot Chili Sauce

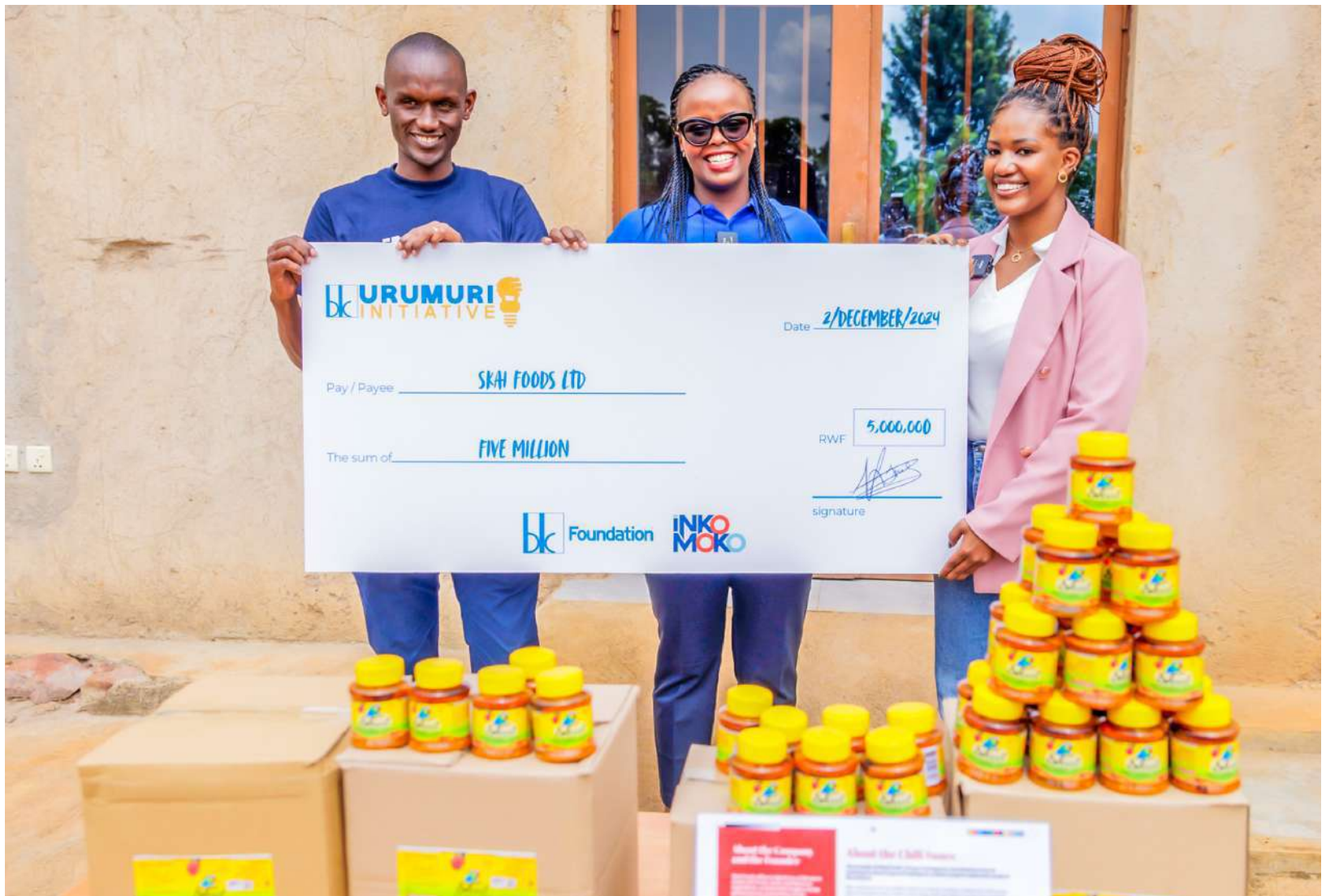
For Soraya Vuningoma, founder of Skaï Foods Ltd, food is more than just nourishment it's an opportunity to support local farmers and create lasting impact. Her signature Skaï Red Hot Chili Sauce quickly became a favorite among consumers, but scaling production to meet growing demand proved challenging.

Through the BK Urumuri 8th Edition, Soraya gained tailored mentorship, specialized training, and an interest-free loan, enabling her to double her production capacity from 250 to 500 kilograms. This expansion not only improved efficiency but also created 14 new jobs and increased sourcing from chili farmers in Bugesera District, strengthening the local supply chain.

**"Soraya Vuningoma of Skaï Foods Ltd doubled production & created jobs with the BK Urumuri Program, turning her vision into reality."**

"The training taught me how to work in a more organized and efficient manner, significantly improving our planning and productivity," Soraya shared. More than just business growth, her success underscores the power of investing in women-led enterprises.

With renewed confidence and strategic insights, Soraya now sets her sights on expanding into international markets, further elevating her business while driving local economic growth. "This program gave me the tools to turn my vision into reality. I encourage other entrepreneurs to embrace such opportunities and build something meaningful," she reflected.





ION

- Inclusive and
- Education, facilitate
- ing, and enhance
- od development
- ntial nutrition and
- es for sustainable
- nity well-being.

# Job Creation and Economic Empowerment

## New Jobs Created Through Innovation Pillar Initiatives



Total  
**526**



**57%**  
Female



**42%**  
Male



**3%**  
Disabilities



BK Foundation is reshaping Rwanda's economic landscape by addressing workforce challenges, promoting entrepreneurship, and championing inclusive job creation. Through its strategic programs, the Foundation fosters economic resilience by equipping individuals especially women and persons with disabilities by providing tools to secure employment and generate sustainable income.

Initiatives across the Education, Innovation, and Environmental Conservation pillars have created meaningful job opportunities while strengthening capacity within underserved communities. These efforts have not only enhanced livelihoods but also improved household stability and financial independence for hundreds of beneficiaries.

A core priority is advancing the economic inclusion of people with disabilities and ensuring equal access to opportunity. By investing in women-led enterprises and supporting small businesses, BK Foundation is fostering innovation, boosting productivity, and catalyzing local development.

Through these inclusive and targeted approaches, BK Foundation is not only generating jobs it is building stronger, self-reliant communities. Each opportunity created contributes to a broader vision of national growth where no one is left behind.

**"BK Foundation is reshaping economic growth by fostering inclusivity, creating job opportunities, and empowering entrepreneurs, strengthening communities, and promoting economic stability for all."**

# Environment and Conservation





# Environment

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# Agroforestry and Fruit Tree Planting



In collaboration with the Rwanda Environmental Development Organization (REDO), BK Foundation is championing environmental sustainability through agroforestry and tree-planting initiatives that revitalize ecosystems and empower communities. In Kayanza District a region challenged by low rainfall and environmental degradation these interventions are restoring hope and transforming landscapes.

By actively engaging local residents, particularly through umuganda (community service), the Foundation supports the rehabilitation of degraded land, improves soil fertility, and promotes long-term climate resilience. In Gahini Sector, residents united to plant thousands of agroforestry and fruit trees,

enhancing green cover and boosting agricultural productivity.

Community members have embraced the initiative, recognizing the tangible benefits of trees in attracting rainfall, preventing soil erosion, and providing valuable resources such as firewood and timber. This program aligns with Rwanda's national reforestation strategy, which aims to expand forest cover and contribute to global climate goals.

Through this initiative, BK Foundation reaffirms its commitment to environmental stewardship. By restoring ecosystems and strengthening rural resilience, the Foundation contributes to a greener, healthier Rwanda for today and for future generations.



“

In partnership with REDO, BK Foundation is leading sustainable agroforestry and tree-planting initiatives in Kayonza District. By actively involving local communities, these efforts combat deforestation, improve soil fertility, restore landscapes, and strengthen resilience to climate change.



**25,000**  
Trees planted

**70%** tree  
survival rate

# Clean and Renewable Energy Solution Program



Access to clean and reliable energy is fundamental to sustainable development and improved quality of life. In collaboration with Energy Private Developers (EPD), BK Foundation launched a transformative initiative to bridge the energy access gap in underserved communities. The program provides solar power systems and improved cookstoves, directly addressing household energy needs while advancing environmental sustainability.

The solar systems have brought consistent lighting and phone charging solutions to homes that previously lacked access to electricity. This has significantly improved daily life, allowing children to study after dark, enhancing academic performance, and creating safer, more functional living environments.

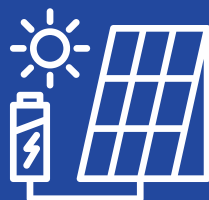
The introduction of improved cookstoves has further strengthened household well-being. These stoves reduce indoor air pollution, lower cooking-related health risks, and cut down on the need for firewood and charcoal. As a result, families are spending less on fuel while contributing to forest conservation and improved air quality.

This initiative is closely aligned with Rwanda's national energy access and climate goals. By promoting clean technologies and engaging communities in the transition to sustainable energy, BK Foundation is lighting the way toward healthier homes, empowered families, and a greener future.



Households supported

141



Solar lighting

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Improved cook stoves

141

# Impact Story



## Transforming Lives with Clean Energy

Anne-Marie Twagiramana, a mother of three, lives in a rural area with limited access to electricity. For years, her family relied on kerosene lamps and traditional firewood stoves, which were expensive and hazardous to their health. The cost of buying firewood every three days placed a constant financial strain on her household.

Through the BK Foundation-EPD collaboration, Anne-Marie received a solar power kit and an improved cookstove, a change that immediately transformed her family's daily life.

**"Our children can now study at night without worrying about running out of light,"** she shared with pride. The improved lighting has enhanced their academic performance while also creating a safer home environment.

The improved cookstove has also brought financial relief. "A bundle of firewood that used to last only three days now stretches to two weeks. This has saved us money and reduced pressure on nearby forests," she explained. In addition, reduced indoor air pollution has significantly improved her family's health.



## A Brighter Night, A Better Tomorrow

Felicien Nkundakozera, another program recipient, echoed similar sentiments. Living in an off-grid area, he relied on candles and firewood, which were costly and inefficient.

With the solar kit provided by BK Foundation and EPD, his household has been transformed. **"The lighting ensures safety at night, and my children can study without interruption,"** he said.

The improved cookstove has also helped Felicien save money. "What we used to spend on firewood every week now lasts two weeks. It has significantly reduced our expenses," he noted.

He also emphasized the environmental impact, stating, **"Our trees finally have a chance to survive now that we use less firewood."**

# **Environmental, Social, and Governance (ESG)**





# Environmental, Social, & Governance

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# Sustainability



In 2024, BK Foundation deepened its commitment to Environmental, Social, and Governance (ESG) principles, recognizing their vital role in fostering sustainable progress and equity across communities. The Foundation's focus on responsible governance, inclusive practices, and environmental stewardship reflects a broader mission to create lasting, people-centered impact.

Over the year, ESG efforts spanned four key areas: strengthening stakeholder capacity, empowering organizational champions, promoting disability inclusion, and preserving Rwanda's historical heritage. These initiatives go beyond compliance they represent a vision for a future where every Rwandan can access opportunity and contribute meaningfully to society.

Through these efforts, BK Foundation is embedding ESG values across its ecosystem and laying the groundwork for long-term, community-driven transformation.





### Empowering ESG Champions Across The Group

BK Foundation trained ESG Champions from across BK Group subsidiaries, instilling in them the tools to promote environmental awareness, inclusive governance, and responsible social practices.

These champions now serve as internal advocates, embedding ESG values in everyday operations and influencing positive change within their spheres of work.



### Advancing Disability Inclusion

As part of its commitment to social equity, BK Foundation delivered disability awareness training across its network.

These sessions raised understanding of disability rights, challenged workplace bias, and equipped staff to foster inclusive environments.

The initiative underscores the Foundation's belief that inclusion must be intentional, practiced, and supported at every level.



### Preserving Rwanda's Historical Heritage

BK Foundation supported the preservation of Rwanda's collective memory by documenting and sharing stories from the 1994 Genocide Against the Tutsi.

Educational materials including a published book and documentary film were developed to promote remembrance, reconciliation, and healing. This work ensures that future generations inherit not just a history, but a sense of responsibility to uphold peace and unity.

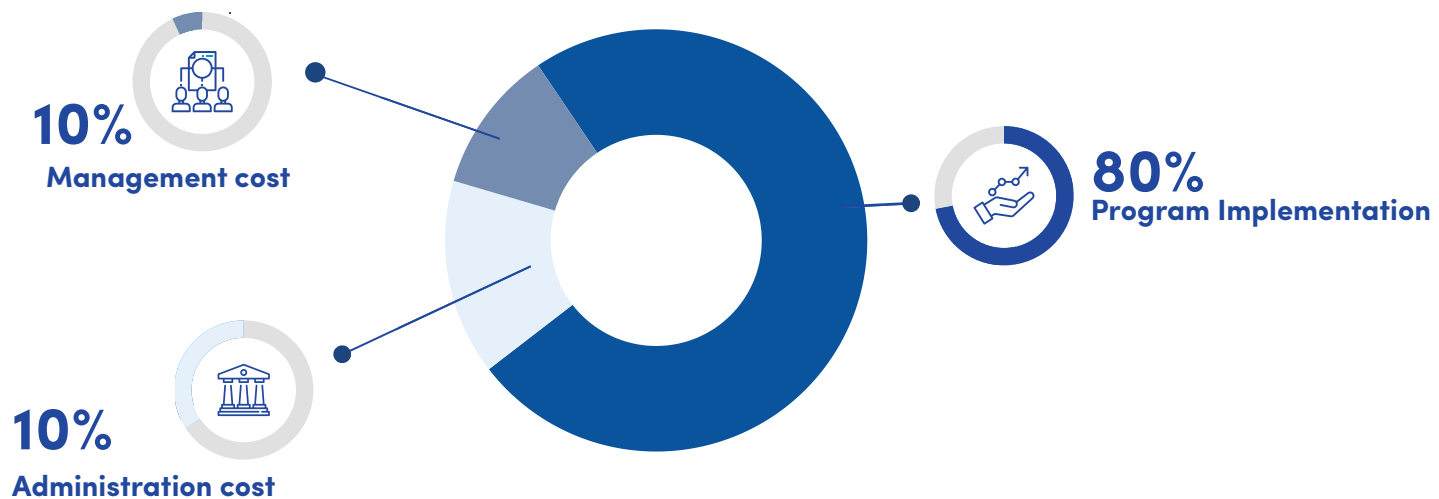
**“BK Foundation prioritized ESG in 2024, focusing on capacity-building, diversity, and preserving Rwanda’s history. We trained 30 ESG champions and 486 staff in Disability Awareness, fostering inclusion and sustainability. Additionally, we supported the preservation of Rwanda’s 1994 Genocide history through a book and video, reaffirming our commitment to social equity and environmental responsibility.”**

# Statement Of Income And Expenditures For The Period Ended 31st December 2024

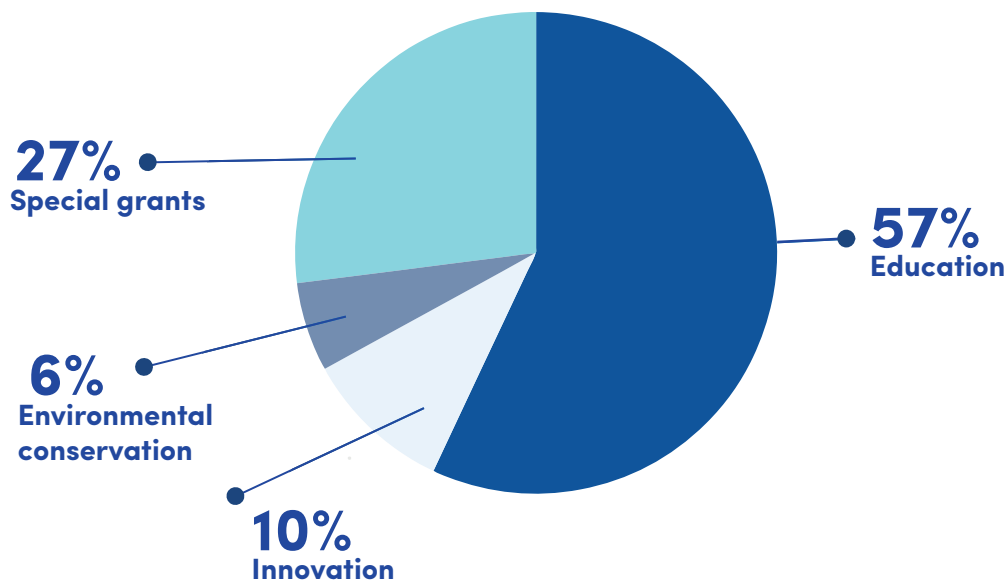
The BK Foundation's financial management in 2024 reflects our commitment to transparency, efficiency, and maximizing the impact of every Rwandan Franc invested in our programs. In 2024, the BK Foundation recorded an annual spending of **Frw 1,312,425,000**, reflecting our significant commitment to impactful programming and operational efficiency. These funds were strategically allocated across our three core pillars Education, Innovation, and Environmental Conservation

## BK Foundation Expenditures

### Total Expenditure



## BK Foundation Program Expenditures



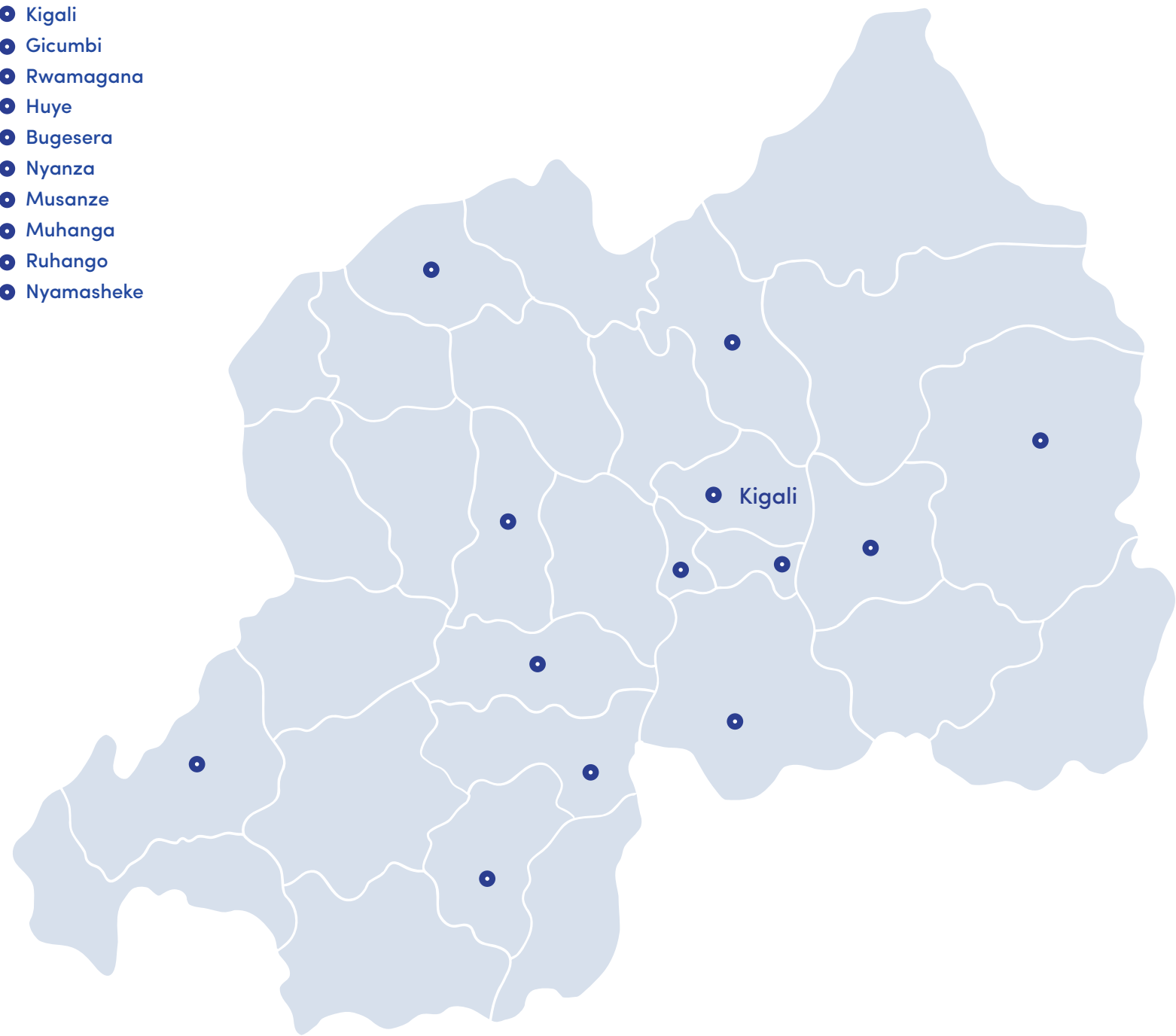




# Our Programs Footprint

Operating nationwide, BK Foundation is deeply committed to driving transformative change across Rwanda. By focusing on underserved communities, our Foundation is expanding its reach and ensuring that the impact of our three core pillars, Education, Innovation, and Environmental Conservation, creates sustainable progress throughout the country.

- Kigali
- Gicumbi
- Rwamagana
- Huye
- Bugesera
- Nyanza
- Musanze
- Muhanga
- Ruhango
- Nyamasheke



# OUR PARTNERS







**Agroforestry and Fruit Tree Planting in Kayonza During Umuganda**



**Equipping Senior Six Students at the 2024 University Fair: Financial literacy sessions and a lifesaving blood donation drive took place.**



**Visit of BK Group Chairperson Mr. Jean Philippe Prosper to BK Foundation Activities**



**Career Summit at UR-Huye equipping students with workforce skills and launching the Career Professional Hub**



**Celebrating the Graduation of the Inganji Grade Class of 2024**



**Awarding Ceremony for Best Videos in One Egg Per Child Challenge: Recognizing impactful contributions to combating stunting.**



**Awarding Top Performers in Writing Competition Season 3**



**Money Makeover Second Cohort Awarding Event**

This image shows a full page of blank, lined paper. It features approximately 20 horizontal blue lines spaced evenly across the page, typical of notebook or legal stationery. The lines are thin and light blue, set against a plain white background. There is no handwriting, printed text, or other markings on the page.

[illegible]

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