



Foundation

ANNUAL
REPORT
**20
25**



60 Years of excellence

Acronyms & Descriptions

| | |
|-------------------|---|
| ECD&F: | Early Childhood Development and Family |
| ESG: | Environmental, Social, and Governance |
| CSR: | Corporate Social Responsibility |
| ICT4E: | Information and Communication Technology for Education |
| MSMEs: | Micro, Small, and Medium Enterprises |
| NST2: | National Strategy for Transformation II |
| SDGs: | Sustainable Development Goal |
| STEM: | Science, Technology, Engineering, and Mathematics |
| STEAM: | Science, Technology, Engineering, Arts, and Mathematic |
| ToT: | Training of Trainers |
| TVET: | Technical and Vocational Education and Training |
| WASH: | Water, Sanitation, and Hygiene |
| AI: | Artificial Intelligence |
| IoT: | Internet of Things |
| 4x4 | Reform Program: National Health Workforce Development Reform Initiative |

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Environmental Sustainability Pillar

“Strategic investment in people, partnerships, and sustainable solutions drives our commitment to inclusive growth. At BK Foundation, we empower communities through education, entrepreneurship, and environmental sustainability, aligned with national priorities. Through strong partnerships, we continue to create opportunities that build resilient communities and lasting impact.”



Message from the Chairperson

Strategic investment in people, partnerships, and sustainable solutions remains central to advancing inclusive growth and long term development.”

At BK Foundation, our commitment to empowering communities and creating lasting impact continues to be guided by a clear purpose, to contribute to inclusive development by investing in people, opportunity, and sustainable solutions. As we implement our work across Education, Empowerment, and Environmental Sustainability, we remain aligned with Rwanda’s National Strategy for Transformation II and the broader vision of building resilient communities.

In education, we continue to support pathways that equip young people with future ready skills through STEM, TVET, digital learning, and scholarship programmes. Our investments in early childhood development and health education further reflect a commitment to strengthening human capital from foundational learning through advanced professional training.

Through empowerment initiatives, we continue to promote entrepreneurship, financial literacy, innovation, and inclusion. By supporting young innovators, expanding

career development opportunities, and strengthening financial capability, we are contributing to a generation better equipped to participate in economic transformation.

Our environmental sustainability interventions also continue to reinforce the importance of linking economic growth with responsible stewardship. Through support to green enterprises, agribusiness development, and climate responsive solutions, we are contributing to more sustainable and resilient livelihoods.

What continues to stand out is the power of partnership. The progress reflected in this report is made possible through collaboration with implementing partners, institutions, communities, and stakeholders who share our commitment to meaningful change.

As we look ahead, we remain committed to deepening impact, strengthening sustainability, and expanding opportunities that uplift communities and contribute to national development.

On behalf of the BK Foundation Council, I extend sincere appreciation to all those who continue to support this shared mission

Yvette Ingabire
Chairperson

Message from the Executive Secretary

2025 marked a year of strengthened delivery and measurable progress across BK Foundation programmes. Through focused implementation and strong partnerships, we continued translating strategy into practical interventions that improve lives and expand opportunity.

Under the Education pillar, we supported 620 students through STEM and TVET pathways, strengthened early childhood development through two ECD centres, and supported 789 students under the 4x4 Reform Program, contributing to skills development in critical sectors. We also expanded digital learning opportunities through Smart Ibiruhuko, reaching more than 10,000 young people and strengthening access to future ready skills.

Through the Empowerment pillar, the Career Development Programme connected 3,560 youth to mentors and career pathways, while financial literacy programmes reached 2,500 students across 25 schools. Through the NextGen Mentorship Program, young innovators received mentorship, exposure, and support to strengthen practical solutions with growth potential.

In Environmental Sustainability, the Urumuri Program supported 20 MSMEs with RWF 425.5 million in interest

free financing, while the Integrated Agribusiness Programme supported 13,490 farmers through financial literacy, capacity building, and market linkages. These interventions continue strengthening livelihoods while advancing climate responsive solutions.

Beyond these results, what stands out is the collective effort behind them. The impact reflected in this report is the result of strong partnerships, dedicated implementation, and a shared commitment to sustainable development.

As we look ahead, our focus remains on deepening programme quality, expanding impact, and strengthening partnerships that enable us to continue empowering communities and changing lives.

I extend sincere appreciation to our partners, stakeholders, and the BK Foundation team for making this progress possible.

Ingrid Karangwayire

Executive Secretary





“Meaningful impact comes from strong partnerships, effective delivery, and measurable results that improve lives sustainably. In 2025, BK Foundation strengthened its impact across education, empowerment, and environmental sustainability, reaching thousands and expanding opportunity. We remain committed to deepening progress and empowering communities for lasting development.”

13,490

Farmers supported through financial literacy & market linkages in Agribusiness

10,245

Youth reached via the Smart Ibiruhuko holiday digital learning program

3,560

Youth connected to mentors and career pathways

2,500

Students trained in responsible money management across 25 schools

**RWF
425.5M**

Interest-free financing deployed to 20 sustainable MSMEs

789

Medical Students supported under the National 4x4 Reform Program

About Us

BK Foundation is the philanthropic arm of BK Group, a leading financial institution in Rwanda. It is supported through 1% of profit before tax from BK Group subsidiaries.

Established in 2023, BK Foundation is a Rwanda Governance Board registered non-profit organization. It provides grant funding to partner organizations and focuses on measurable impact aligned with Rwanda's development priorities



Vision

Positively transform lives positioning Rwanda for a prosperous future.



Mission

Address unmet needs in education, empowerment and environmental conservation, with a focus on supporting key opportunities with Rwanda.



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.



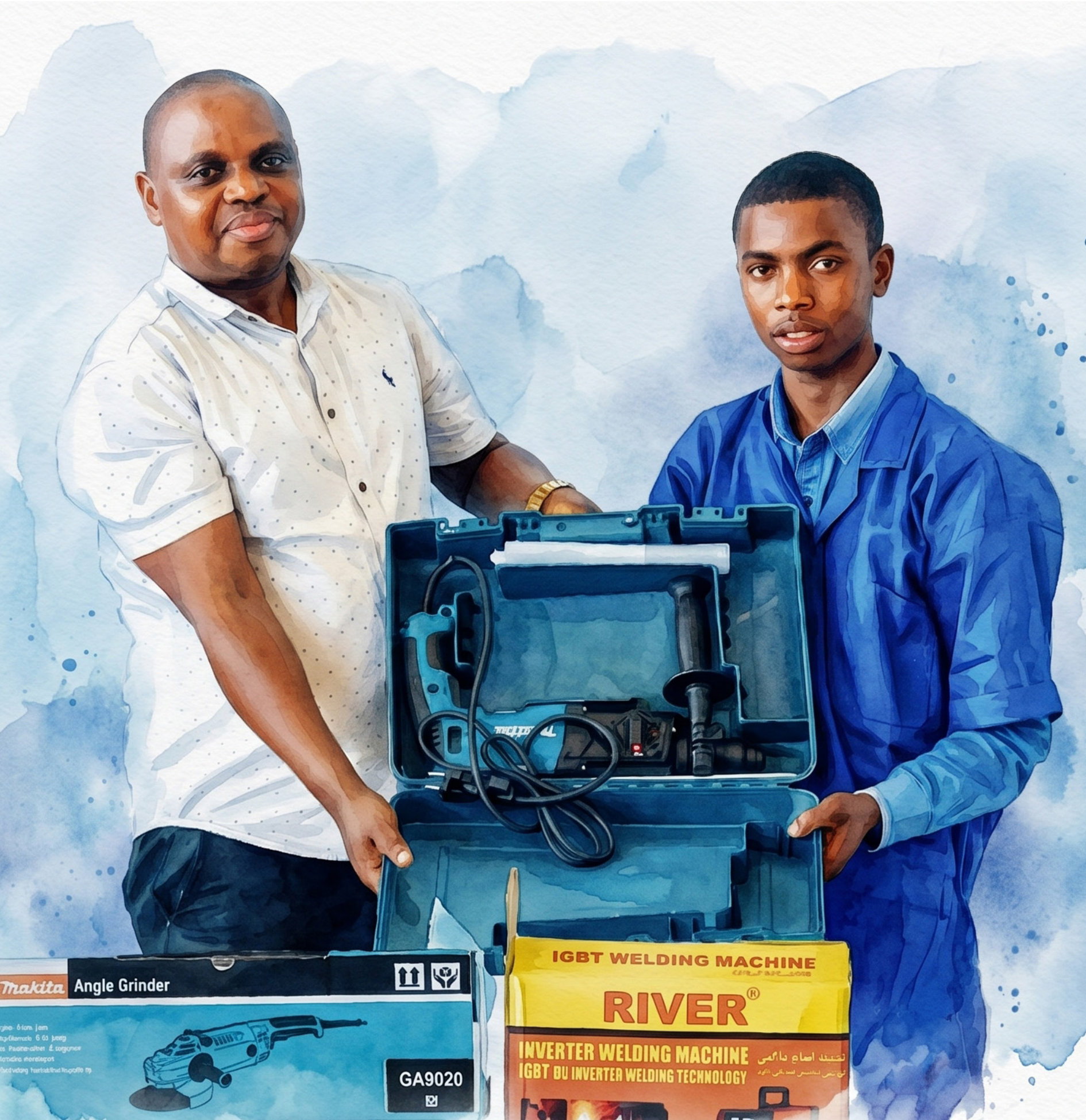
Generosity

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.



Makita Angle Grinder



GA9020

IGBT WELDING MACHINE

RIVER®

INVERTER WELDING MACHINE
IGBT DU INVERTER WELDING TECHNOLOGY

تستند اصاع نا اقمى
تق نئى نئائس لئء باقى الءوء

OUR PILLARS

At BK Foundation, our mission is delivered through three strategic pillars: Education, Empowerment, and Environmental Conservation & Sustainability. These pillars provide a framework for delivering sustainable and measurable impact, aligned with national development priorities in Rwanda and focused on long-term socioeconomic transformation.

1



EDUCATION

Ensure inclusive and equitable quality education, and promote lifelong learning opportunities.

2



EMPOWERMENT

Promote economic resilience through entrepreneurship development, financial inclusion, digital literacy, and access to employment and market opportunities.

3



ENVIRONMENTAL CONSERVATION & SUSTAINABILITY

Advance climate resilience, environmental protection, and the sustainable management of natural resources within communities and institutions.

BK Foundation Council



Mrs. Yvette Ingabire
Chairperson



Lydie Hakizimana
Board Member



Dr. Michel Masozera
Board Member



Liana Nsengimana
Board Member



Gedeon Rukundo
Board Member

BK Foundation Team



Ingrid Karangwayire
Executive Secretary



Zaina I. Amri Sued
Head of Sustainability



Pascal Nkurunziza
Program Manager



Noel Uwayo
Community Impact Officer



Christine Uwera
PR & Communications



Ignacienne Nishyirimbere
Finance Business Partner





Education Pillar

| | |
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Scholarship Program

BK Foundation supports access to quality education by investing in structured scholarship pathways that enable young people to complete their studies and prepare for future opportunities. The programme focuses on both academic and vocational pathways, ensuring that students develop relevant skills aligned with labor market needs.

Through partnerships with Imbuto Foundation and Agahozo Shalom Youth Village, BK Foundation supports students pursuing STEAM education. These partnerships provide access to quality learning environments, mentorship, and academic support, enabling students to build strong foundations in science and technology fields.

The programme also supports vocational education through

TVET under the IGIRE programme implemented by Pact implementing partners. This pathway equips young people with practical, industry-aligned skills that support employment, entrepreneurship, and income generation.

The programme maintains a strong focus on gender inclusion, ensuring that both girls and boys have access to education opportunities. Increased participation of girls in both STEM and TVET pathways reflects a targeted effort to address gender gaps in education and skills development.

By supporting both academic and technical education pathways, BK Foundation contributes to building a workforce equipped with the skills required to support economic growth and innovation.

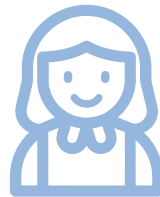


Snapshot of achievements



200

Number of students
in TVET



71%

Girls



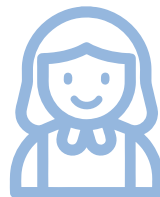
29%

Boys



420

Number of students
in STEAM



76%

Girls



24%

Boys



Supporting quality education through scholarships that empower young people with STEAM knowledge, practical skills, and mentorship building a skilled, inclusive, and future-ready workforce.

Early Childhood Development & Family (ECD&F)



BK Foundation strengthens early childhood development by expanding access to structured, safe, and inclusive learning environments for young children. The programme focuses on supporting children during the most critical stage of development, where early stimulation and care shape long term learning outcomes.

Through partnerships with Shelter Them Rwanda and Ubumwe Community Center, BK Foundation supported the establishment of two Early Childhood Development centres, including one community based centre and one centre of excellence. These centres provide integrated services that combine early learning, nutrition, health awareness, and hygiene education.

Children benefit from structured daily learning activities designed to support cognitive, emotional, and social

development. The learning environment includes child friendly classrooms, play areas, and inclusive infrastructure that ensures children with disabilities are supported within the same system.

The programme also strengthens the role of families and caregivers. Parents participate in awareness sessions focused on early childhood care, nutrition, and positive parenting practices, improving the quality of support children receive at home. Caregivers receive training to enhance their ability to deliver structured early learning and provide responsive care to children.

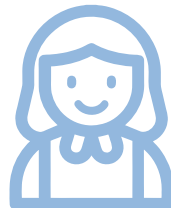
By combining infrastructure, service delivery, and community engagement, BK Foundation contributes to improving school readiness and strengthening the foundation for lifelong learning

Snapshot of achievements



159

Number of Children
to Be Enrolled



56%

Girls



44%

Boys



11

Caregiver
Training



7%

Children with
disabilities

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.

4x4 Reform Program Health Scholarships



BK Foundation supports the development of Rwanda’s health workforce by investing in higher education and specialized medical training. The initiative strengthens national capacity to train skilled health professionals who will contribute to healthcare services, research, and innovation.

In Partnership with the Ministry of Health, King Faisal Hospital Foundation, and the University of Rwanda, BK Foundation supports students pursuing studies in health-related fields under the national 4x4 Reform Program. The programme expands access to professional health education while preparing graduates who will serve within Rwanda’s healthcare system.

The initiative focuses on strengthening the pipeline of qualified health professionals through scholarships and advanced training opportunities. Undergraduate students receive support in priority health disciplines, while postgraduate training focuses on specialized fields that contribute to medical research and biotechnology development.

BK Foundation also supports the Master’s in Biotechnology program at the University of Rwanda College of Science and

Technology. The programme equips students with advanced knowledge in biotechnology, diagnostics, and biomedical research, strengthening Rwanda’s scientific capacity and supporting innovation within the health sector.

Through academic training and research exposure, students gain technical expertise and practical skills required to contribute to national health priorities. The programme strengthens both clinical capacity and research capability, ensuring graduates are prepared to support Rwanda’s evolving healthcare needs.

Participants gain access to advanced laboratory training, research methodologies, and biotechnology applications. These skills support the development of innovative health solutions and strengthen the country’s capacity in medical research and diagnostics.

Through the 4x4 Reform Program Health Scholarships, BK Foundation continues to support Rwanda’s health sector by investing in education, research capacity, and the development of skilled professionals who strengthen healthcare systems within Rwanda.



Building Rwanda’s health workforce through scholarships and specialized training.



586

Students Supported



510

Undergraduate Students
of Midwifery and Nursing



76

Masters in
Biotechnology program

Impact Story

Mukeshimana Grace Empowered Through Skills and Determination



Mukeshimana Grace’s journey reflects resilience and determination. While in Senior Three, she became a teenage mother and dropped out of school after completing her national exams. Despite this setback, she remained hopeful about building a better future for herself and her child.

Through the IGIRE Program, implemented by Caritas in Nyamasheke District, Grace was selected to train in tailoring, a trade she believed could provide sustainable income. Over six months of training and a three-month internship, she learned to design, stitch, and finish garments professionally. “Today, I can confidently call myself a designer,” she says.

During her internship, Grace earned RWF 20,000 per month, saving RWF 60,000, which she invested in one pig and 20 chickens to diversify her income. With the tailoring toolkit provided by the program, she plans to open her own small design business and support other young women in her community.

Grace’s story demonstrates how opportunity and skills training can empower young mothers to rebuild their confidence and independence.

From setback to self-reliance.

Through skills training and determination, Grace rebuilt her path now a confident designer, entrepreneur, and a source of inspiration for other young women.

Impact Story

From Home to Hope: Console Nyirahabimana's Story of Change



Residents of Nyarugenge Sector say that before the establishment of Early Childhood Development (ECD) centers, their children had no opportunity to receive early care and education until the age of seven.

Console Nyirahabimana, one of the parents whose child now attends the center, recalls how different things were before.

She explains that most parents believed children should only start school at seven because there were no facilities to care for younger ones. As a result, many children spent their early years wandering around the village with limited supervision.

“We were not used to the idea of sending a three-year-old to school,” she says. “They would spend the whole day moving around while we went to the fields, and life was very difficult. Those who thought of creating this center truly deserve blessings from God.”

Through the new ECD& F initiative, children in Nyarugenge now have access to a safe, nurturing environment where they can learn, play, and grow, giving parents peace of mind and hope for their children’s future.

Impact Story

Ishimwe Lucky – Learning to Create Change



Ishimwe Lucky, a Senior Four MPCB student at Agahozo Shalom Youth Village, is using science and technology to solve real problems in her community. Her journey shows how access to STEM education builds confidence, skills, and leadership among young people.

Through STEAM education at ASYV, Ishimwe developed strong skills in robotics, programming, and problem solving. Her interest in technology quickly turned into leadership when she became Vice President of the Robotics Club.

In this role, Ishimwe led the development of a small robot designed to remove floating waste from water. The innovation ranked third nationally in the First Lego League competition and later evolved into a STEAM project developed at ASYV.

Her work did not stop there. During technical training, Ishimwe also helped design a simple smoke detector which families near the school now use to improve household safety.

Beyond competitions and projects, Ishimwe is also committed to sharing knowledge with others. She co founded the Code Club at ASYV, where she teaches younger students the basics of Python programming and digital thinking.

“I want to use what I learn in science and programming to solve real problems and make a difference in my community,” she says.

Ishimwe’s story reflects how access to quality education equips young people with the skills, confidence, and purpose to lead change in their communities.



At Agahozo Shalom Youth Village, Ishimwe is using STEAM to solve real problems from building a water-cleaning robot to teaching coding. Her journey shows how education builds skills, confidence, and leadership to drive change.

Empowerment Pillar

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Digital Skills Development



BK Foundation supports digital skills development by expanding access to technology training for young people. The programme strengthens digital literacy and prepares youth with practical skills needed in a digital economy.

In partnership with MINICT, the Smart Ibiruhuko programme provided digital training to young people during the school holiday period using computer laboratories in schools and youth centres. The initiative created opportunities for students to strengthen their digital skills through structured learning sessions conducted during the holiday period.

Training centres were activated across schools and youth centres, allowing thousands of participants to access digital learning opportunities. Through these sessions, students were introduced to digital tools, basic programming concepts, and practical technology skills that support learning and future employment opportunities.

BK Foundation also supported the DevX bootcamp, which trained girls in Web Development and Artificial Intelligence, strengthening female participation in advanced digital skills.

Snapshot of achievements



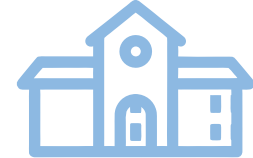
10,245

Participants
Signed Up



115

Training
Centres Activated



85

Schools



30

Youth Centres



12,889

certificates issued



131

girls in Web Development
& Artificial Intelligence

BK Foundation is expanding digital skills for young people through practical training and access to technology. From Smart Ibiruhuko with MINICT to the DevX bootcamp, the programme equips youth especially girls with coding, AI, and digital skills for future opportunities.

Career Development Program



BK Foundation strengthens career readiness by connecting young people with practical guidance, mentorship, and employment opportunities. Through strategic partnerships with higher education institutions, the programme supports students as they transition from education to the workforce.

In partnership with the University of Rwanda, BK Foundation organized the Career Summit to help students explore career pathways and better understand opportunities in the evolving job market. The summit brought together students, industry leaders, and mentors to share insights on professional development, innovation, and workforce expectations.

Through mentorship sessions, career guidance discussions, and practical learning engagements, students gained exposure to industry perspectives and developed the confidence to plan

their academic and professional journeys. The programme also created a platform for young people to interact with professionals, build networks, and access resources that support career growth.

These engagements strengthen the link between education and employment by preparing students with the knowledge, skills, and professional orientation required to succeed in the labor market.

Through this initiative, BK Foundation continues to support youth empowerment by expanding access to career guidance, mentorship, and employment pathways for young people across Rwanda.

Career Summit organized in partnership with the University of Rwanda



Youth connected to mentors & career pathways

3560



Direct job placements through the programme

111



NextGen Mentorship Program (ALX “Do the Hard Things” Challenge)



BK Foundation strengthens youth entrepreneurship by supporting young innovators to build solutions that respond to real challenges across Africa. Through its partnership with ALX Rwanda, the Foundation contributes to developing entrepreneurs equipped with practical skills, discipline, and business insight.

The NextGen Mentorship Program, delivered through the Do the Hard Things Challenge, brought together early stage founders from across Africa for an intensive learning experience focused on leadership, venture development, and market readiness. The programme created a platform for young innovators to test ideas, refine business models, and engage with mentors and industry leaders.

As part of this initiative, BK Foundation supported mentorship engagements that connected finalists with senior leadership from Bank of Kigali. These sessions provided direct exposure to practical business experience, with discussions focused on building sustainable enterprises, understanding financial systems, and strengthening operational discipline.

The programme also strengthened access to financing. BK

Foundation committed RWF 20,000,000 to support winning ventures, enabling selected innovators to pilot and implement their solutions.

During the final pitching phase, three innovations were recognized for their strong potential and practical application. Agricom Assurance from Ghana received USD 10,000 for a data driven solution supporting farmers with insurance and advisory services. Neem from Rwanda received USD 5,000 for a health technology solution improving diabetic care. URI from Nigeria received USD 3,000 for an AI platform supporting business growth.

The programme engaged innovators from eight countries, strengthening collaboration, and expanding opportunities for young entrepreneurs. Through mentorship, exposure, and financial support, participants gained the skills and confidence to grow their ventures.

This initiative strengthens BK Foundation’s commitment to equipping young innovators with the guidance, networks, and resources needed to build sustainable and impactful businesses.



BK Foundation is empowering young entrepreneurs across Africa through mentorship, skills development, and funding. In partnership with ALX Rwanda, the NextGen program equips innovators to refine ideas, build sustainable ventures, and access real financing turning bold ideas into impact.

Health Awareness and Early Cancer Detection



BK Foundation supports health awareness initiatives that promote early detection and community education on cancer prevention. Through the Annual Pink Campaign, the programme raises awareness on breast cancer while expanding access to screening and diagnostic services.

The campaign brings together community members, health professionals, and partners to strengthen public knowledge on early signs and symptoms of breast cancer. Through education sessions and outreach activities, participants receive information on prevention, early detection, and the importance of regular screening.

Health professionals also provided clinical screening and medical consultations during the campaign, allowing participants to access professional medical guidance and early detection services. These activities strengthen community awareness while encouraging individuals to seek timely medical care.

The initiative also supported vulnerable individuals who required further diagnostic care after screening. This support ensured that participants facing financial barriers could access necessary medical follow up and diagnostic services.



300

Participants
Reached



Dozens received
screening &
health education



18

vulnerable individuals
accessed diagnostic
support



BK Foundation promotes cancer awareness through the Annual Pink Campaign, expanding access to screening, early detection, and community education. By combining outreach, medical support, and follow-up care, the initiative helps communities take action on breast cancer early.

Financial Literacy and Entrepreneurship Program



BK Foundation promotes financial literacy among young people by supporting initiatives that equip students with practical knowledge and skills to manage money, make informed financial decisions, and plan for their financial future.

In partnership with iDebate Rwanda, BK Foundation supports the Money Makeover Challenge, a financial literacy initiative designed for secondary school students. The programme combines classroom learning, mentorship, and practical financial exercises to help students understand budgeting, saving, investing, and responsible financial decision making.

The initiative introduces students to real life financial situations and practical problem solving. Through structured learning sessions and mentorship guidance, participants analyze financial scenarios such as managing income, reducing debt, and planning savings for education or personal goals. These exercises strengthen financial planning skills and help students prioritize needs and responsible spending.

The programme also introduces students to financial systems and investment opportunities. Many participants gain exposure to savings

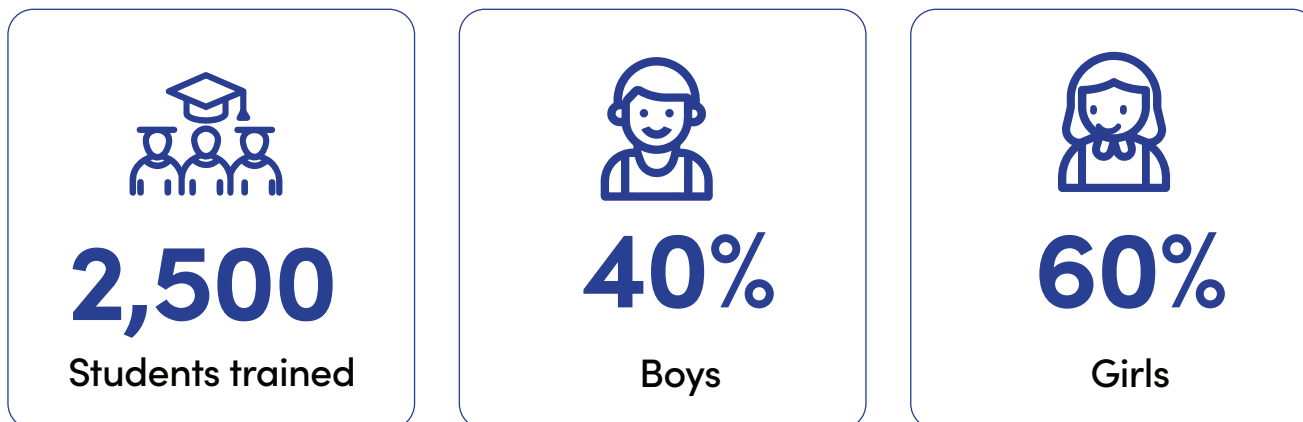
accounts, capital markets, and investment tools, helping them understand how financial institutions and markets support long term financial growth.

Through presentations and financial pitching activities, students strengthen communication and analytical skills while presenting financial solutions to mentors and industry professionals. These engagements build confidence, encourage critical thinking, and connect financial knowledge with real life decision making.

Participants also report stronger financial awareness and improved money management habits. Many students begin tracking spending, planning budgets, and setting financial goals after completing the programme, showing the practical value of financial education in shaping responsible financial behavior.

Through the Money Makeover Challenge, BK Foundation continues to support financial literacy and entrepreneurship education by expanding access to practical financial knowledge and responsible money management skills for young people within Rwanda.

Snapshot of achievements



Empowering smarter financial futures.

Through the Money Makeover Challenge, BK Foundation equips young people with practical money skills building confidence, strengthening decision-making, and shaping responsible financial habits for life.



Financial Inclusion for People with Disabilities



BK Foundation in partnership with ROJAPED supports initiatives that strengthen financial inclusion for people with disabilities through practical financial literacy and cooperative management training. The programme focuses on building knowledge, confidence, and leadership within disability led self help groups.

The initiative uses a Training of Trainers approach to strengthen community based learning. Selected representatives from self help groups and cooperatives receive structured training in financial management, savings group governance, and basic business practices. After completing the training, these participants act as community trainers and share knowledge with members of their groups.

Training sessions focus on practical financial management skills including budgeting, saving, responsible borrowing, and financial planning. Participants also learn principles of savings group management such

as leadership roles, meeting management, and transparent fund administration.

The programme also strengthens leadership and confidence among participants. Through participatory learning methods such as group discussions, scenario based exercises, and peer learning, trainees develop the ability to guide their groups in responsible financial practices and collective savings management.

The initiative promotes inclusion by strengthening the capacity of people with disabilities to manage financial resources, participate in cooperative activities, and engage with financial institutions. By strengthening community leadership and financial knowledge, the programme contributes to improved economic resilience and financial independence for people with disabilities.

Snapshot of achievements



60

Trainers trained



35

Female



25

Male

Supporting financial inclusion for people with disabilities through practical financial literacy and cooperative training.

In partnership with ROJAPED, the programme builds skills, confidence, and leadership within self-help groups driving stronger financial independence and resilience.





Integrated Agribusiness Programme

BK Foundation in partnership with BK launched the Integrated Agribusiness Programme to strengthen agricultural productivity and farmer livelihoods through financial literacy, capacity building, and improved market access.

The programme supports farmers within key agricultural value chains by combining financial education, access to finance, and structured market linkages. Through this approach, farmers strengthen their ability to manage agricultural investments, improve production practices, and participate more effectively in organized value chains.

The initiative introduced a network of Trainers of Trainers who will guide farmers through financial literacy sessions and practical agribusiness training. These trainers support farmers in improving financial management, understanding credit, and strengthening farm level planning and investment decisions.

The programme strengthens collaboration between financial institutions, agricultural stakeholders, and farmer groups. By combining financial education with agribusiness support, the initiative contributes to stronger agricultural value chains and improved economic opportunities for farmers.

Snapshot of achievements



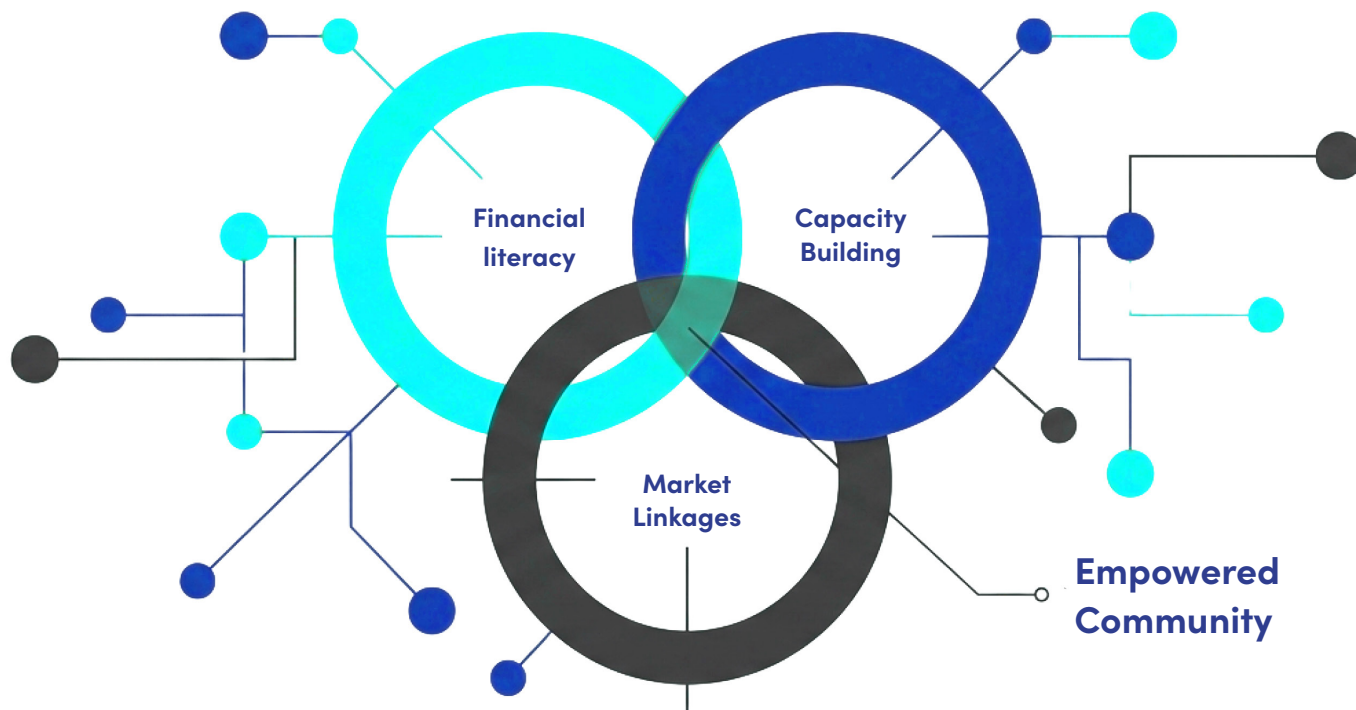
17

Trainers of Trainers introduced



13,490

Farmers



Promoting Climate Action and Circular Economy Solutions



BK Foundation supports sustainable entrepreneurship by strengthening the capacity of Micro, Small, and Medium Enterprises advancing climate action and circular economy solutions. Through targeted business development support and access to finance, the initiative promotes environmentally responsible enterprises that contribute to Rwanda's sustainable economic development.

In partnership with GIZ, BK Foundation implemented the Urumuri Green and Circular Business Initiative to support MSMEs advancing climate action and circular economy solutions within Rwanda. The programme focuses on strengthening business capacity while encouraging enterprises to adopt sustainable production practices and environmentally responsible operations.

Through entrepreneurship training, financial literacy, and business management support, participating enterprises strengthened their operational capacity and improved their ability to develop and expand sustainable business models. The initiative also supports enterprises working in environmental sustainability, waste management, and climate responsive production.

The programme also expanded access to affordable financing for green enterprises. Interest free loans were provided to selected MSMEs to support business growth and strengthen sustainable enterprises.



20 MSMEs
financed



RWF
425.5M
Interest free loans provided

**BK Foundation empowers MSMEs with skills, financing,
and business support to grow sustainable,
climate-focused enterprises driving circular economy
solutions and environmental impact across Rwanda.**



Urumuri Program Cohort 1 Supported MSME Profiles



AVOCARE LTD

Premium Cold-Pressed Avocado Oil | Huye District, Southern Province



32
Employees



8
women in
management



30M
Interest-Free Loan

Avocare Ltd is a Rwanda-based agribusiness located in Huye District, Southern Province. The company specializes in producing premium cold-pressed avocado cooking oil. It was established to address post-harvest losses within Rwanda's growing avocado value chain while creating reliable market opportunities for smallholder farmers.

The business processes fresh avocados sourced from local farmers into high-quality, export ready oil. It focuses on reducing post-harvest losses by converting surplus and grade B avocados through cold press extraction, preserving nutrients and ensuring food safety standards.

Avocare Ltd supports smallholder farmers by providing a reliable market, improving incomes, and strengthening Rwanda's avocado value chain. Its operations reduce agricultural waste and promote local value addition.

The company employs 32 people, including 22 women, with 8 women in management positions.

Its operations contribute to environmental impact through waste reduction and circular use of avocado by products for organic fertilizer production.

Through the Urumuri Program, the company received an interest-free loan of 30,000,000 RWF to expand processing capacity and scale operations.

Avocare Ltd plans to increase production, expand sourcing from farmers, and grow market access locally and internationally.



GREEN GROWTH ORGANICS LTD

Turning Abattoir Waste Into Agricultural Gold | Gasabo District, Kigali



“Green Growth Organics Ltd transforms 1,200,000 kg of waste into EZA Fertilizer, serving 570+ customers and cutting 3,240,000 kg of CO₂ emissions. With 6 staff and a 10,000,000 RWF Urumuri loan, it is scaling production from 1,200 to 1,800 tons annually to grow cleaner, more productive farming in Rwanda.”

Green Growth Organics Ltd is a Rwanda based agribusiness located in Gasabo District, Kigali City. The company specializes in transforming abattoir waste into organic fertilizer, supporting sustainable agriculture and reducing environmental pollution.

The business collects organic waste such as animal byproducts, manure, and agricultural residues and converts it into high nutrient compost using improved composting methods. The product, EZA Fertilizer, offers a cost effective and efficient alternative to traditional fertilizers while improving soil health and crop productivity.

Green Growth Organics Ltd currently employs 6 people, including 2 women with 1 in a management role. The company works with local suppliers and serves over 570 customers, including farmers, cooperatives, and urban growers.

Its operations recycle about 1,200,000 kg of organic waste and reduce approximately 3,240,000 kg of CO emissions. The business contributes to cleaner environments while supporting access to affordable and eco friendly agricultural inputs.

Through the Urumuri Program, the company received an interest free loan of 10,000,000 RWF to expand compost production and increase waste processing capacity.

The company plans to increase waste processing from 1,200 tons to 1,800 tons per year, expand market reach, and scale production of organic fertilizer to serve more farmers across Rwanda.

ENVISTEWAS LTD

Restoring Soil, Rebuilding Climate Resilience | Gicumbi District, Northern Province



EnvistEwas Ltd is a Rwanda based agribusiness located in Gicumbi District, Northern Province. The company specializes in organic fertilizer production, agroforestry, and sustainable land management, with a focus on improving soil health and supporting climate-resilient agriculture.

The business produces organic compost from biodegradable waste, including agricultural residues and organic matter. This process improves soil fertility, enhances water retention, and reduces reliance on chemical fertilizers. It also promotes agroforestry practices to prevent soil erosion and support sustainable farming systems.

EnvistEwas Ltd contributes to environmental protection by converting organic waste into valuable agricultural inputs, reducing pollution,

and supporting circular economy practices. Its approach strengthens farmers' resilience to climate change and improves land productivity.

The company employs 131 people across its operations. Women represent 80 employees, with 5 in management positions. The company also employs 2 people with disabilities, including 1 in a management role, and 100 employees are youth.

Through the Urumuri Program, EnvistEwas Ltd received an interest-free loan of 25,000,000 RWF to expand compost production, strengthen agroforestry activities, and scale its operations.

EnvistEwas Ltd plans to increase production capacity and expand its reach to more farmers across different regions.



131
Employees



80
Women



100
Youth



2
Disabilities

CMSEP LTD

Circular Economy Seeds, Compost, Reforestation | Kicukiro District, Kigali



CMSEP Ltd is a Rwanda based enterprise in Kicukiro District, Kigali City. The company operates in waste management, circular economy, and forest restoration.

The business collects organic waste and discarded seeds, including avocado seeds, and converts them into compost and tree seedlings. This reduces waste while improving soil health and supporting sustainable agriculture. It also produces fruit trees, native species, and ornamental plants for reforestation and agroforestry.

CMSEP Ltd promotes environmental protection through waste valorization and circular resource use. Its compost reduces reliance on chemical fertilizers, while tree planting supports carbon sequestration, biodiversity, and climate resilience.

The company employs 52 people. Women represent 35 employees, with 3 in management positions. The company also employs 2 people with disabilities, including 1 in a management role.

CMSEP Ltd serves about 5,000 customers and works with 30 local suppliers. Its operations have managed over 4,000,000 kg of waste through recycling and composting activities.

Through the Urumuri Program, CMSEP Ltd received an interest free loan of 25,000,000 RWF to expand production and strengthen its environmental impact.



52
Employees



35
Women
3 in Management



100
Youth



2
Disabilities
1 in Management

M.D.N MANUFACTURING LTD

Replacing Plastic Packaging | Rulindo District, Mbogo Sector



16
Employees



7
Girls
3 in Management



9
Boy

M.D.N Manufacturing Ltd is a Rwanda based enterprise located in Rulindo District, Mbogo Sector. The company operates in green manufacturing and circular economy.

The business produces biodegradable egg trays from recycled paper and cardboard, providing a plastic free packaging solution while reducing waste. Its production process uses recycled materials, a closed loop water system, and solar drying to reduce environmental impact.

M.D.N Manufacturing Ltd supports environmental protection by transforming waste into useful products and promoting responsible resource use. It also works with local waste collectors, creating income opportunities and strengthening circular practices.

The company employs 16 people. Women represent 7 employees, with 3 in management positions. The majority of employees are youth.

The business is expanding its reach from 6 to 32 markets and increasing production capacity. It is also contributing to environmental impact through carbon emission reduction projected to reach 365,250 kg CO and waste management projected to reach 500 kg. The company is also implementing community initiatives to support local development.

Through the Urumuri Program, M.D.N Manufacturing Ltd received an interest free loan of 30,000,000 RWF to scale operations and impact.



M.D.N Manufacturing Ltd, based in Rulindo District, turns recycled paper and cardboard into biodegradable egg trays, reducing waste through circular manufacturing. With 16 employees (7 women, 3 in management) and expansion from 6 to 32 markets, the company is scaling impact on production and distribution. It projects reducing 365,250 kg of CO emissions and managing 500 kg of waste, supported by a 30,000,000 RWF Urumuri Program loan to grow green manufacturing across Rwanda."

GSL CRAFT LTD

Youth-Led, Women-Powered, Waste-Transforming | Musanze District, Muhoza Sector



GSL Craft Ltd is a Rwanda-based enterprise located in Musanze District, Muhoza Sector, Bwuzuri Cell. The company operates in eco-friendly manufacturing and circular economy.

The business produces bags using eco-friendly leather and leather offcuts, reducing waste while promoting local production and export potential. It also creates furniture and home decor products from recycled materials such as old tires, glass, and construction waste, turning discarded materials into valuable products.

GSL Craft Ltd contributes to environmental protection by reducing waste and promoting sustainable production. Its activities support a circular economy while creating jobs and encouraging responsible use of local materials.

The company employs 8 people. Women represent 6 employees, with 1 in a management position. All employees are youth, contributing to local employment and skills development.

The business is expanding from 3 to 7 markets, increasing production capacity and product range. It is also strengthening its environmental impact by recycling up to 4,000 kg of waste and increasing community-based initiatives.

Through the Urumuri Program, GSL Craft Ltd received an interest-free loan of 7,000,000 RWF to scale production, improve product quality, and expand its market reach.

"GSL Craft Ltd is turning waste into value in Musanze, transforming leather offcuts, tires, glass, and construction waste into bags, furniture, and home décor. With 8 young employees (6 women, 1 in management), the company is creating jobs while expanding from 3 to 7 markets and recycling up to 4,000 kg of waste. Backed by a 7,000,000 RWF interest-free Urumuri Program loan, GSL Craft Ltd is scaling sustainable production and growing its impact."



ECO GREEN SOLUTIONS LTD

Clean Energy for Homes, Clean Air for Rwanda | Kigali – Gasabo & Nyarugenge



210
Employees



110
Women



147
Youth



5
Disabilities

Eco Green Solutions Ltd is a Rwanda based enterprise operating in Kigali City, with activities across Nyarugenge and Gasabo. The company focuses on clean energy, green manufacturing, and circular economy.

The business produces clean cookstoves and biomass pellets from agricultural and wood waste. These solutions reduce reliance on charcoal and firewood, lower emissions, and improve household air quality. Its model turns waste into sustainable energy while reducing environmental impact.

Eco Green Solutions Ltd supports environmental protection by reducing deforestation, cutting carbon emissions, and strengthening local supply chains.

The company employs 210 people. Women represent 110 employees, with 60 in management positions. The business also employs 5 people with disabilities, including 2 in management roles, and 147 employees are youth.

The business serves over 5,000 customers and is expanding from 12 to 15 markets. Its operations are projected to reduce over 30,320,000 kg of CO and recycle more than 3,400,000 kg of waste, while increasing community initiatives.

Through the Urumuri Program, Eco Green Solutions Ltd received an interest-free loan of 30,000,000 RWF to expand production and impact chains.

B.I.D.E.C GROUP LTD

Urban Waste to Agricultural Compost | Gasabo, Gisozi, Kigali



129
Employees



21
Women in
management



5000
Customers

B.I.D.E.C Group Ltd is a Kigali based enterprise operating in Gasabo, Gisozi. The company focuses on waste management and circular agriculture solutions.

The business collects organic waste from households, markets, and farms, then converts it into high quality organic compost for agricultural use. This reduces landfill waste, improves sanitation, and supports soil restoration. The compost is enriched with local inputs such as volcanic ash and plant materials to improve soil structure, boost fertility, and increase crop yields.

B.I.D.E.C applies a circular model where waste becomes a productive input. This reduces reliance on chemical fertilizers, lowers environmental pollution, and supports sustainable farming practices. The model also

creates value across the supply chain by linking urban waste sources with rural agricultural demand.

The company employs 129 staff, with strong female representation including 21 women in management roles.

It serves over 5,000 customers and works with more than 150 suppliers. The company manages large volumes of organic waste and contributes to emission reduction through composting.

Through the Urumuri Program, B.I.D.E.C Group Ltd received 25,000,000 RWF to scale waste collection, expand compost production, and reach more farmers.

LA FOI BENIE LTD

Liquid Organic Fertilizer for Smallholder Farmers | Rubavu, Kanzenze



“La Foi Benie Ltd produces liquid organic fertilizer in Rubavu, improving soil fertility while reducing chemical use. With 120,000 liters annual capacity and support from a 30,000,000 RWF Urumuri Program loan, the company is scaling sustainable farming solutions.”

La Foi Benie Ltd operates in organic fertilizer production, based in Rubavu, Kanzenze. The company produces liquid organic fertilizer to improve soil fertility and support sustainable farming.

The business has a production capacity of 10,000 liters per month, reaching 120,000 liters per year. Products are packaged in 1L, 3L, and 5L units to serve smallholder farmers and cooperatives.

The company employs 7 staff, including a production supervisor, accountant, security guard, and 5 waste collectors. This team supports raw material collection, processing, and distribution.

The production model uses organic inputs such as animal manure, plant residues, and natural additives. This reduces dependence on chemical fertilizers, lowers farming costs, and improves crop yields.

La Foi Benie addresses low soil fertility and limited access to affordable inputs. It also converts organic waste into useful products, supporting environmental sustainability.

Through the Urumuri Program, La Foi Benie Ltd received an interest-free loan of 30,000,000 RWF to scale production and expand its reach to more farmers.



Production Capacity
120000
LITERS PER YEAR



150+
SUPPLIERS



120+
CUSTOMERS

HAND IN HAND FOR SUSTAINABLE AGRICULTURE (HIHSA) LTD

Certified Seed Potatoes & Organic Inputs | Rubavu District, Western Province



Hand In Hand for Sustainable Agriculture Ltd is advancing climate-smart farming in Rubavu by producing certified potato seeds and organic fertilizers, engaging 239 people, recycling 1.8 million kg of waste, & expanding impact with a 26,000,000 RWF Urumuri Program loan.

Hand In Hand for Sustainable Agriculture Ltd is a Rwanda-based agribusiness located in Rubavu District, Western Province. The company focuses on sustainable agriculture through the production of certified Irish potato seeds and organic fertilizers, supporting resilient and climate-smart food systems.

The business operates a circular model that transforms biodegradable waste into high quality organic inputs using vermicomposting. These inputs improve soil health, increase water retention, and reduce reliance on chemical fertilizers. The company also uses aeroponic and sandponic technologies to produce disease free seed potatoes with high efficiency.

HIHSA engages 239 people, including 185 women, through its operations and cooperative network. The company works with farmers and

cooperatives to improve access to quality seeds and organic inputs while strengthening local agricultural productivity.

Its operations recycle about 1,800,000 kg of organic waste and reduce approximately 100,000 kg of CO emissions. The company also serves over 300 customers and supports the development of sustainable farming practices across multiple districts.

Through the Urumuri Program, the company received an interest free loan of 26,000,000 RWF to expand seed production and composting capacity.

The company plans to scale certified seed production, expand composting operations, and reach more farmers while strengthening climate resilient agriculture systems.



RECYCLING OF WASTE
1.8M kg



129
EMPLOYEES



185
WOMEN

SOLID MASTER LTD

Electric Motorcycle Transport – Clean Urban Mobility | Gasabo, Kinyinya, Kigali

Solid Master Ltd is a Rwanda based enterprise operating in Kigali City, with activities in Gasabo District, Kinyinya Sector. The company focuses on sustainable transport and e-mobility solutions.

The business provides electric motorcycle transport services as a clean alternative to fuel-based mobility. It operates a fleet of electric motorcycles supported by charging infrastructure, reducing emissions while offering efficient urban transport.

Solid Master Ltd contributes to environmental protection by reducing carbon emissions and promoting clean energy in the transport sector. Its model also creates employment opportunities for youth and women through motorcycle operations and support services.

The company employs 25 people. Women represent 9 employees, with 3 in management positions. The business also employs 2 people with disabilities, including 1 in a management role, and 19 employees are youth.

The business serves over 58,000 customers and is expanding from 4 to 6 markets. Its operations are projected to reduce carbon emissions to 4,000 kg CO and scale waste management efforts, while increasing community initiatives.

Through the Urumuri Program, Solid Master Ltd received an interest-free loan of 7,000,000 RWF to expand its fleet, increase charging capacity, and scale operations.



Solid Master Ltd provides electric motorcycle transport in Kigali, serving 58,000+ customers while creating inclusive jobs. Backed by a 7,000,000 RWF Urumuri Program loan, it is expanding its fleet and reducing emissions.



46000 KG
AVOCADO WASTE



6
EMPLOYEES



4
WOMEN

NADI LTD

Avocado Waste to Natural Skincare Products | Huye District, Ngoma Sector



NADI Ltd is a Rwanda-based enterprise located in Huye District, Ngoma Sector. The company focuses on waste management and eco-friendly product manufacturing.

The business transforms avocado seeds, avocado residues, and other organic materials into value added products. It produces natural solid and liquid soaps using avocado extracts and lemon, reducing reliance on chemical based products while promoting safe and affordable skincare. Organic residues from production are reused in compost, supporting sustainable agriculture.

NADI Ltd plays a key role in circular economy by collecting avocado seeds from local communities and turning them into useful products instead of waste. This reduces environmental pollution and creates income opportunities for suppliers who collect and sell raw materials.

The company employs 6 people. Women represent 4 employees, with 2 in management positions, and 5 employees are youth.

The business serves over 100 customers and works with more than 10 local suppliers. Its operations have managed over 46,000 kg of organic waste and reduced carbon emissions. The company is expanding across while increasing product lines and community activities.

Through the Urumuri Program, NADI Ltd received an interest-free loan of 10,000,000 RWF to expand production and scale operations.

NADI Ltd transforms avocado waste into natural soaps in Huye, promoting eco-friendly products and circular economy practices. With 6 employees (4 women, 2 in management), it has managed over 46,000 kg of waste and is scaling production with a 10,000,000 RWF Urumuri Program loan.



46000 KG
AVOCADO WASTE



6
EMPLOYEES



4
WOMEN

GREENCARE RWANDA LTD

Biowaste Processing & Organic Fertilizer | Gasabo District, Kigali



Greencare Rwanda Ltd is a Kigali based environmental enterprise specializing in waste management and circular economy solutions. The company converts biodegradable waste such as food waste, market residues, and agricultural by products into organic fertilizer, supporting sustainable agriculture while reducing landfill pollution.

The company designs and operates biowaste processing systems that transform organic waste into compost fertilizer. This process helps reduce methane emissions and improves soil health by reducing reliance on synthetic fertilizers.

Greencare Rwanda Ltd employs 42 people, including 32 full time and 10 part time staff. Women represent 13 employees, with 5 in management positions, while 28 employees are youth below the age of 35. The

business records an average annual turnover of about 81,000,000 RWF and an average annual profit of about 18,000,000 RWF.

The company serves about 1,200 customers and works with 15 local suppliers. Its operations have reduced about 54,000 kg of carbon emissions and processed around 3,600 kg of organic waste.

Through the Urumuri Program implemented by BK Foundation, the company received an interest free loan of 30,000,000 RWF to expand compost production and waste processing capacity.

Greencare Rwanda Ltd plans to increase compost production, expand waste recycling, and reach more markets across Rwanda while creating additional green jobs.



42
Employees



13
Women



5 Women in Management



28
Youth

DAVET LTD

Black Soldier Fly, Compost & Circular Agri-Waste | Kamonyi District, Runda Sector



DAVET Ltd is a Rwanda based agribusiness located in Kamonyi District, Runda Sector. The company focuses on waste management and circular economy solutions.

The business collects organic waste from markets, farms, schools, and abattoirs and converts it into valuable products. It produces Black Soldier Fly larvae used as a high protein animal feed and organic fertilizer from processed waste. The company also produces compost using an improved system that reduces processing time and environmental impact.

DAVET Ltd supports sustainable agriculture by reducing reliance on imported feed and chemical fertilizers while improving soil fertility. Its operations also reduce environmental pollution by managing large volumes of organic waste.

The company employs 35 people. Women represent 7 employees, with 3 in management positions. The business also employs 2 people with disabilities.

The company serves over 4,000 customers and works with more than 30 local suppliers. Its operations currently manage over 54,000 kg of organic waste and are projected to reach 600,000 kg, while reducing carbon emissions and expanding to 9 markets. The business is also increasing product lines and community initiatives.

Through the Urumuri Program, DAVET Ltd received an interest-free loan of 30,000,000 RWF to expand waste processing capacity and scale production.



35
Employees



7
Women



3 Women in
Management



2
Disabilities

INEZA MUSHROOM LTD

Oyster Mushrooms & Circular Agricultural Inputs | Muhanga District, Southern Province



INEZA Mushroom Ltd is a Rwanda based agribusiness located in Muhanga District, Southern Province. The company focuses on mushroom production and sustainable agriculture.

The business produces oyster mushrooms and supplies ready to plant spawn tubes to smallholder farmers. It uses agricultural waste such as coffee husks, rice husks, and bean residues to produce growing substrates, reducing waste and supporting circular economy practices.

INEZA Mushroom Ltd strengthens food security by providing affordable, nutritious food while creating income opportunities for farmers. It also trains farmers and supports them with production and follow up to ensure consistent yields.

The company employs 18 people. Women represent 8 employees, with 2 in management positions. The business also employs 1 person with disability, and 16 employees are youth.

The company serves over 1,200 customers and works with more than 10 local suppliers. Its operations have reduced about 13,546 kg of carbon emissions and recycled over 11,000 kg of agricultural waste. The business is expanding from 4 to 9 markets while increasing products and community initiatives.

Through the Urumuri Program, INEZA Mushroom Ltd received an interest free loan of 5,000,000 RWF to expand production capacity and scale operations.



35
Employees



7
Women



3 Women in Management



2
Disabilities

INGANJI GREEN FARM LTD

Integrated Rabbit Farming & Circular Agriculture | Gicumbi District, Mukarange Sector



Inganji Green Farm Ltd is a Rwanda based agribusiness located in Gicumbi District, Mukarange Sector. The company focuses on sustainable livestock farming and climate smart agriculture.

The business operates an integrated rabbit farming model that combines vertical rearing, organic fertilizer production, and hydroponic feed systems. Rabbit waste is processed into organic fertilizer and biopesticides, reducing the use of chemical inputs while improving soil health and farm productivity.

Inganji Green Farm Ltd promotes circular agriculture where waste is converted into valuable inputs. This approach supports soil regeneration, reduces environmental impact, and strengthens sustainable farming practices among smallholder farmers.

The company employs 74 people. Women represent 48 employees, with 6 in management positions. The business also employs 3 people with disabilities.

The company serves over 280 customers and works with local suppliers to support production. Its operations have managed over 3,500 kg of waste and are projected to reach 17,800 kg. The business is expanding across 27 markets while increasing products and community activities.

Through the Urumuri Program, Inganji Green Farm Ltd received an interest-free loan of 5,000,000 RWF to expand production capacity and scale its climate smart farming model.



74
Employees



48
Women



6 Women in
Management



3
Disabilities

MIND VALLEY RWANDA LTD Climate-Resilient Farming & Irrigation | Kayonza District, Mwiri Sector

Mind Valley Rwanda Ltd is a Rwanda based agribusiness located in Kayonza District, Mwiri Sector. The company focuses on climate-resilient farming, irrigation services, and organic fertilizer production.

The business supports farmers affected by drought by providing irrigation systems and water access. It also produces organic compost from agricultural residues and household organic waste, improving soil quality and reducing environmental pollution.

Mind Valley Rwanda Ltd employs 16 people. Women represent 10 employees, with 5 in management positions, and 12 employees are youth. The company also engages over 200 seasonal workers in farming activities.

The business serves more than 1,000 customers, including farmers and traders. Its operations promote water conservation through rainwater harvesting and storage, supported by three water reservoirs used for irrigation and community access. It also processes organic waste into compost, reducing emissions and improving soil health.

Through the Urumuri Program, the company received an interest-free loan of 20,000,000 RWF to expand irrigation systems and increase production capacity.



Mind Valley Rwanda Ltd is helping farmers adapt to climate challenges through irrigation, water access, and organic fertilizer production. By turning waste into compost and investing in water conservation, the company is improving soil health, supporting over 1,000 customers, and strengthening climate-resilient agriculture.



NJORDFREY LTD

Aquaponic Farming Fish, Vegetables & Solar Energy | Kayonza District

NjordFrey Ltd is a Rwanda based agribusiness located in Kayonza District, Eastern Province. The company focuses on climate-resilient agriculture through aquaponic farming systems that integrate fish and vegetable production.

The business uses a closed-loop system where fish waste provides nutrients for crops and plants purify water for reuse. This reduces water use by up to 90% and eliminates the need for chemical fertilizers. The systems are powered by solar energy, supporting low-carbon and resource-efficient food production.

NjordFrey Ltd contributes to sustainable agriculture by increasing productivity, improving food security, and reducing environmental

impact. The company also promotes circular economy practices by converting waste into productive inputs.

The company employs 10 people. Women represent 2 employees, with 1 in a management position, and 8 employees are youth.

The business serves a growing market and is expanding from 2 to 5 markets. Its operations are projected to reduce carbon emissions up to 30,000 kg CO and manage up to 5,000 kg of waste, while introducing new products and community initiatives. Through the Urumuri Program, NjordFrey Ltd received an interest-free loan of 30,000,000 RWF to scale production, expand systems, and strengthen climate-resilient farming.



10

Employees



2

Women



8

Youth



30M

interest-free loan

NjordFrey Ltd is advancing climate-resilient agriculture through solar-powered aquaponic systems that integrate fish and crop production. By cutting water use by up to 90% and eliminating chemical fertilizers, the company is improving food security, reducing emissions, and scaling sustainable farming across a growing market.



CABOG LTD

Organic Compost Production & Community Waste Management | Kigali



CABOG Ltd collects biodegradable waste from communities, markets, and farms, converting it into high-quality organic compost that improves soil fertility, reduces dependence on chemical inputs, and supports sustainable agriculture.

Targeting production of about 200 tons of compost per year, CABOG engages over 100 households in waste collection and aims to reach more than 500 households and over 300 farmers as beneficiaries. The company creates employment through waste collection, sorting, and compost production while working with local partners and farmer groups.

CABOG Ltd transforms biodegradable waste from communities, markets, and farms into organic compost that improves soil fertility, reduces chemical use, and supports sustainable agriculture while creating jobs and engaging hundreds of households and farmers.



100 Households Engaged



300 Farmers supported

FAMINGA LTD

AI & IoT Smart Farming Solutions | Kigali, Kicukiro, Nyarugunga



Faminga Ltd is a Rwanda-based AgriTech company providing a digital farming platform that integrates AI and IoT technologies. Its solutions include soil sensors that measure moisture, pH, and nutrient levels, combined with an offline-capable system for real-time crop disease detection helping farmers make better decisions, improve yields, and reduce post-harvest losses.

Faminga's solutions contribute to reducing farming-related emissions by about 15% while improving productivity on existing farmland. The company employs 11 people and aims to support over 10,000 technology-driven jobs across the agricultural sector by improving access to digital tools and market linkages.

“Faminga Ltd is advancing agriculture through smart digital solutions that combine AI and IoT to help farmers monitor soil health, detect crop diseases early, and improve productivity. By enabling data-driven farming, the company is reducing emissions, cutting losses, and expanding access to technology across the agricultural sector.”



15%
Reduces
farming emissions



10000
Tech-driven jobs
in agriculture

Abel Kamanzi – From Student to Smart Investor



At 18 years old, Abel Kamanzi, a Senior Six student at Petit Séminaire Saint Vincent, is already shaping his financial future with discipline and clear goals. His journey reflects how financial education can influence the decisions young people make about money and long term planning.

Abel participated in the Money Makeover Challenge, a financial literacy initiative implemented by iDebate Rwanda with support from BK Foundation. Through the program, he learned practical skills in budgeting, saving, and responsible financial decision making.

During the challenge, students analyzed real financial scenarios and developed solutions on managing income, planning savings, and making smart financial choices. These exercises helped Abel strengthen his understanding of how disciplined money management supports future opportunities.

Abel's team emerged among the winners of the Money Makeover Challenge – DAC Edition and received a prize of RWF 600,000. Rather than using the money for immediate spending, Abel chose to plan how it could support his future goals. He intends to invest part of the funds in government bonds to generate stable returns while reserving another portion to support his college preparation and applications.

Through the program, Abel developed stronger financial awareness and a clear approach to managing money. He now plans his spending carefully and continues learning about saving and investment opportunities.

Abel's story shows how financial literacy programs help young people build discipline, confidence, and the skills needed to make responsible financial decisions early in life.



At 18, Abel Kamanzi is already planning his financial future with discipline and purpose. After the Money Makeover Challenge, he's applying budgeting and investment skills choosing to invest in government bonds and save for university, showing how financial literacy shapes smart decisions early.

BK Foundation Statement Of Income And Expenses

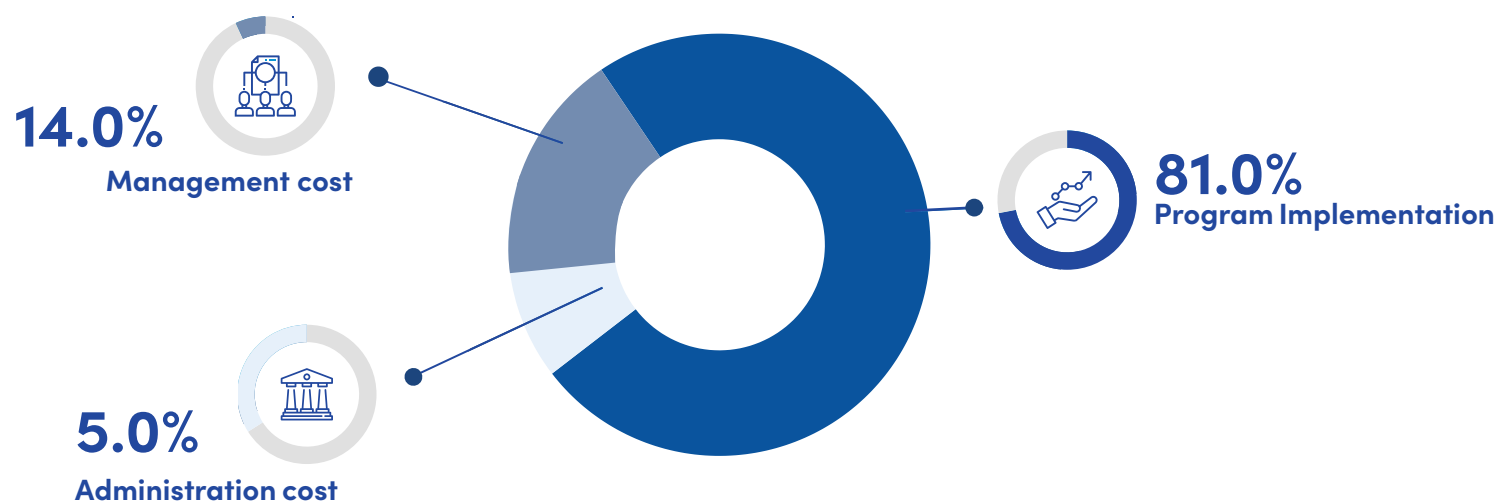
BK Foundation’s financial performance in 2025 reflects a deep commitment to our communities and a disciplined focus on maximizing impact. During the year, the Foundation deployed RWF 1,814,429,000 across high-impact programmes under its core pillars Education, Empowerment, and Environmental Conservation & Sustainability demonstrating sustained investment in meaningful change. In parallel, the Foundation mobilized RWF 3,791,036,000 through strong and deliberate fundraising efforts, reinforcing its growing credibility and positioning it to significantly scale impact in 2026.

Budget Execution

| | December 2025 | December 2024 | 2023 |
|--|------------------|------------------|------------------|
| | Frw'000' | Frw'000' | Frw'000' |
| Donations | 3,791,036 | 1,312,425 | 946,240 |
| Project direct Costs | (1,465,198) | (1,033,873) | (695,783) |
| Surplus after Direct Project Cost | 2,325,838 | 278,551 | 250,457 |
| Indirect staff cost | (256,721) | (131,352) | (106,983) |
| Administration cost | (92,510) | (132,534) | (147,475) |
| Total Indirect cost | (349,231) | (263,887) | (254,458) |
| (Deficit)/ Surplus | 1,976,607 | 14,665 | (4,001) |

BK Foundation Expenditures

Total Expenditure



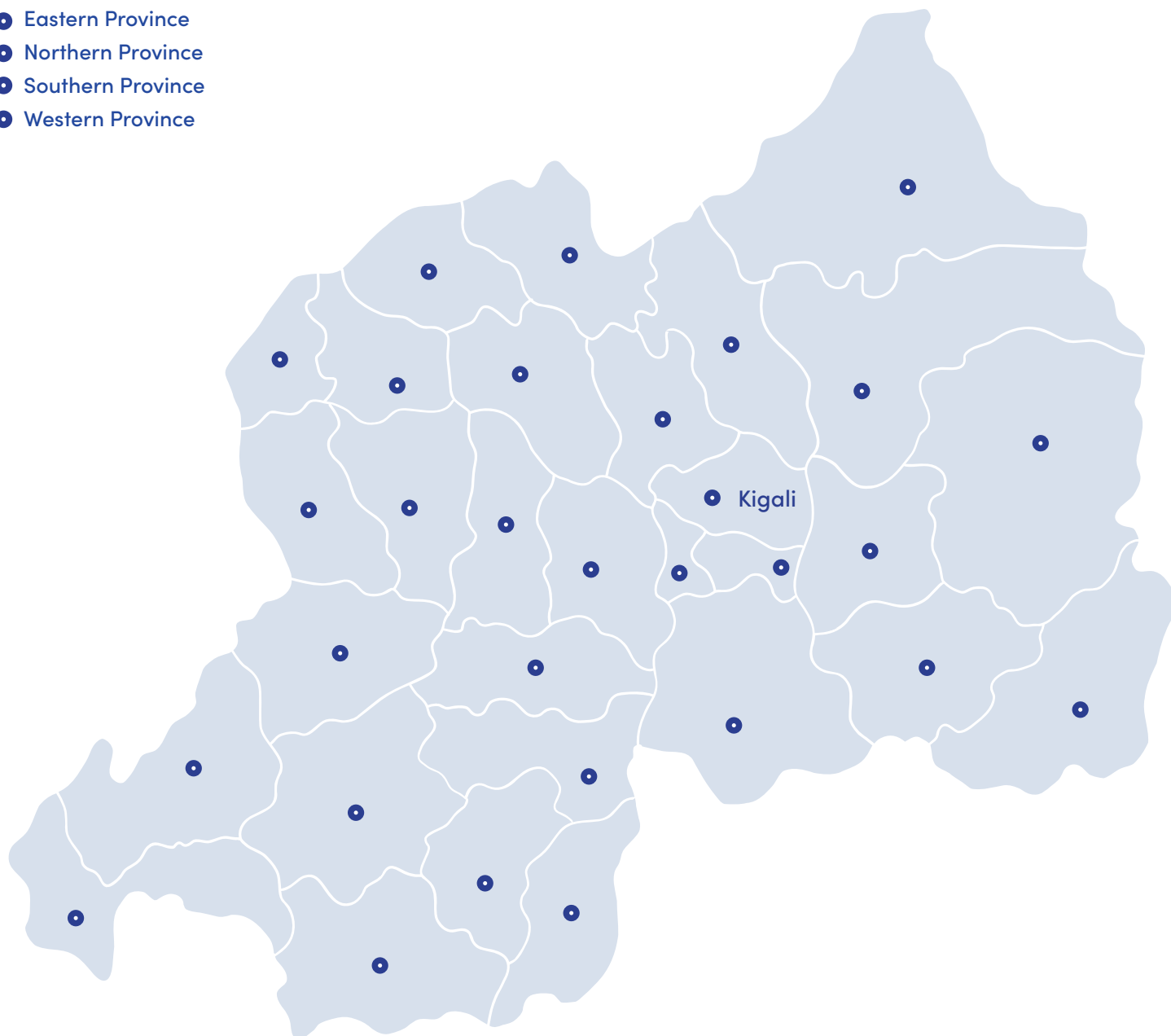




Our Programs Footprint

Operating nationwide, BK Foundation is committed to driving transformative and sustainable impact within Rwanda. Through its core pillars, Education, Empowerment, and Environmental Conservation & Sustainability, the Foundation continues to expand opportunities, strengthen underserved communities, and contribute to inclusive national development.

- City of Kigali
- Eastern Province
- Northern Province
- Southern Province
- Western Province



OUR PARTNERS





