

Newsletter - Quarter IV (2025)

July - December

A word from the CEO

Dear Team,

After closing a challenging yet rewarding year, I want to sincerely thank each of you for your extraordinary efforts towards achieving our 2025 targets. Your dedication has kept BRMCP on course toward greater efficiency, stronger impact, and long-term sustainability.

I am particularly proud of your commitment in the second half of 2025 to enhancing customer relations and service excellence. Reports of inadequate service decreased, and many clients shared how our services—including digital tools and financial literacy initiatives—have made a tangible difference in their businesses and lives.

Walking this journey of financial inclusion alongside all of you has been deeply rewarding. While we have achieved much, we are only beginning to realize the full potential ahead. Let the successes of 2025 serve as a foundation for even greater impact in 2026.

Take pride in what we have accomplished together, and let's carry this momentum forward to empower communities and alleviate poverty.

Happy New Year 2026!

Upoma Antara Husain
Chief Executive Officer



Highlights

Customer Service Week

Staff story

Staff Assembly

MMT Connect

Financial Inclusion Campaign

The Winners of "Snap the DFL Superpower" 2025

Cheers to Our Clients, Boosting Our Community Spirit Customer Service Week 2025 at BRMCP



Between 6 and 10 October 2025, BRAC Rwanda Microfinance Company Plc (BRMCP) celebrated Customer Service Week across its 34 branches nationwide, bringing together over 3,000 clients and staff. The week highlighted BRMCP's commitment to client-centered service, trust, and strong community relationships.

The celebrations recognized 34 outstanding clients for their saving discipline, timely loan repayment, and loyalty, while applauding frontline staff for their dedication to quality service. The CEO personally commended all frontliners for their exceptional effort and unwavering commitment to serving clients, making the week even more meaningful. These moments of appreciation brought BRMCP's values of effectiveness, inclusiveness, integrity and effectiveness to life, strengthening the bond between clients and staff.



"Since joining BRAC in 2021, my small clothes business has grown into a thriving enterprise. With BRAC's support, I've learned to save wisely and repay loans on time—building trust, opportunity, and a brighter future for my family. I am proud to celebrate Customer Service Week alongside BRAC staff, honoring the excellent service that makes this possible."

— Marine, Rusizi Branch

Rising Higher: Ruth's Journey from Dreams to Leadership



My name is Ruth Bayambaze, a 39-year-old mother and Area Manager for Kicukiro at BRAC Rwanda Microfinance, overseeing branches in Kicukiro, Gikondo, and Nyamata.

I joined BRAC in October 2019, inspired by its mission to deliver financial and non-financial services to women with low incomes in hard-to-reach areas. Having personally experienced poverty, I deeply understand how opportunities can transform lives, and I was motivated to be part of BRAC's noble cause.

I started as Branch Manager in Gatsibo, navigating the challenges of a young team while achieving targets through collaboration and perseverance. I later became Area Manager, first in Mahoko and now in Kicukiro, a role that demands strategic thinking and strong leadership. One of my proudest moments was guiding my team safely through the security challenges posed by the armed conflict in neighboring Goma (DRC), ensuring continuity of operations without losses.

Today, my focus remains on integrity, effectiveness, and inclusive innovation, motivating my teams to serve clients with excellence while staying true to BRAC's mission of empowering communities.

Staff Assemblies That Inspire: Together We Deliver Impact



Between July and December 2025, BRMCP brought together over 300 staff through regional assemblies across the Rwamagana, Muhanga, and Musanze regions. These vibrant gatherings combined celebration, reflection, and honest dialogue, reinforcing the power of teamwork and shared purpose. The CEO and Head of Programs emphasized leadership that listens, collaboration that delivers, and a collective focus on creating real impact in clients' lives. The assemblies renewed energy, strengthened unity, and reaffirmed our commitment to deliver results—together.

Nyagatare, Nyamagabe and Mukamira branches were recognised as top-performing branches in their respective regions, lauded for their significant impact across several key areas. These included a high rate of younger clients (aged 18-35), extensive outreach to women living in poverty, superior client retention, and an impressive attendance rate in the AIM digital and financial literacy training.



Connecting, Learning, Achieving: The MMT Way



In the second half of the year 2025, our CEO introduced Microfinance Management Team (MMT) Connect—an initiative designed to strengthen collaboration and teamwork within the MMT by taking leadership out of the boardroom and into the field.

Through shared branch, client, and group visits, MMT members worked side by side, learning directly from real operational experiences. The July MMT Connect engaged teams in Kimironko, Rwamagana, and Kayonza, while the October sessions took the team to Rusizi, Nyamasheke, and Bugarama.

These hands-on interactions helped MMT members better understand each other's roles and challenges, leading to stronger coordination, more open dialogue, and weekly MMT meetings that are increasingly practical, aligned, and solution-driven.

Driving Financial Growth and Inclusion, One Step at a Time



In the second half of 2025, BRMCP worked hard to make financial services more accessible, understandable, and useful for our clients, focusing on access, financial literacy, client protection, and digital tools.

We introduced a digital disbursement platform, making it easier for Credit Officers to disburse loans and collect payments via mobile phones. Our financial literacy training reached 12,361 clients, with 78% attending most sessions. Feedback from clients helped us improve products and services to better meet their needs. We also launched a Financial Inclusion Innovation Hub to create practical solutions for young women with low incomes in hard-to-reach rural areas—ensuring no one is left behind.

Between July and September 2025 alone, client savings grew from 528M to 595M RWF, with 6,429 new depositors. The Product and Business Support teams introduced new savings options tailored to clients' evolving needs, while digitizing credit and savings processes, to help us serve clients more efficiently, transparently, and conveniently than ever before.

Gisagara Branch Team THE WINNERS!!!!!!! Snapped their DFL superpower



In our last newsletter, we challenged branch teams to capture creative ways they make Digital Financial Literacy sessions fun and impactful. The **Gisagara Branch** Team stood out with photos showing a session on “Building Trust”:



Clients role-played a skit, bringing real-life scenarios to life, which sparked laughter, discussion, and reflection. They explored the importance of confidentiality, respect, and safe sharing, learning firsthand the difference between the right behaviour and the wrong one in building trust.

This team’s engaging approach made the lesson memorable and sets a great example for how learning can be interactive, relatable, and fun!