

# BRAC Rwanda Microfinance Company Plc

## NEWSLETTER - QUARTER 1

April 2026

Issue 03

<https://brac.rw>



### Quarte One's Insight

Pacing From Inclusion to Resilience: How Clients and Staff Are Shaping Financial Futures

Welcome to Q1 2026! Celebrate client progress, staff dedication, and key milestones as we turn financial inclusion into real resilience across our communities.

### Microfinance Operations Snapshot



**34 Branches**



**43,316 borrowers**



**55,791 savers**



**98.9% women clients**



**RWF 6,670,530,000 disbursed in loans**

### Stories & Signals from the field:

- Aligning for Impact: BRAC Rwanda Hosts High-Level Stakeholders
- Purpose in Action: Staff and Clients Celebrate BRAC Day & Women's Day
- Living the Values: Ruth Wins the 2026 Sir Fazle Hasan Abed Values award
- One Team, One Mission: Staff Assembly 2026
- Driving Better Outcomes: Strengthening Transition to Microfinance
- From Isolation to Independence: Theopista's Story
- From Branch Accountant to Internal Auditor: Josiane's Journey of Growth, at BRAC
- Staff & Branch Challenge! Lets' make it fun

# Aligning for Impact: BRAC Rwanda Hosts High-level Stakeholders

BRAC Rwanda convened its annual High-Level Stakeholders Engagement Meeting on 27th February 2026 at the Kigali Marriott Hotel, bringing together key partners to reflect on progress and strengthen collaboration for greater impact.

The BRAC Rwanda Country Director highlighted the achievements of the AIM program, noting its role in empowering young women to start and grow businesses, build confidence, and take on leadership roles within their communities.

In her remarks, Honorable Minister Uwimana Consolee (MIGEPROF), urged all stakeholders to align their interventions with national priorities to better protect and empower young people.



During the High-Level Stakeholders Engagement Meeting, clients shared inspiring stories, including Gaudence Muhongerwa from Ruhango, who credited AIM and BRAC Microfinance for helping her expand her business.

Over 70 attendees participated, including representatives from MIGEPROF, MOYA, MINALOC, MINEMA, and local officials from multiple districts, led by **Governor Alice Kayitesi (Southern Province)**. The event reinforced BRAC Rwanda's commitment to **integrated programming** that empowers women, strengthens communities, and fosters strategic partnerships to drive sustainable development through the AIM, Microfinance and UPGI programs.

## Purpose in Action: Staff and Clients Celebrate BRAC Day & International Women's Day

On March 27, BRAC Rwanda jointly celebrated BRAC Day and International Women's Day, bringing together MF, NGO, and UPGI. The event reflected on BRAC's journey while honouring women at the centre of its impact.

The celebration marked 54 years since BRAC's founding and a milestone of reaching over 1,000,000 clients/participants globally, reinforcing commitment to women's empowerment and gender equality.

Across the 34 branches in 30 districts, staff, clients, and participants gathered, with over 442 attendees and several women sharing testimonies of improved livelihoods, confidence, and social standing through BRAC programmes.

The events were vibrant and inclusive, with strong local leadership presence. BRAC leaders reaffirmed their mission and emphasized collective responsibility, unity, and empathy to sustain impact across communities.



**BRAC Rwanda's dual celebration engaged over 500 staff, clients, participants & guests, marking 54 years of community impact.**



### A Celebration Rooted in People and Impact

*"Before joining, I had limited opportunities to earn and support my family. Today, I can access financial services, run my small business, and provide for my children. My confidence has grown, and I now feel respected in my community."*

Jane's story—and many others shared during the event—captured the true essence of both celebrations: recognizing progress while amplifying the voices of women whose lives have been transformed.

# Living Values: Ruth Wins the 2026 Sir Fazle Hassan Abed Values Award!



## Ruth leads with empathy and integrity

Ruth’s leadership was especially evident during the crisis linked to the conflict in eastern Goma, which directly impacted operations near the Rubavu branch. During this period, she demonstrated exceptional composure and strategic thinking, successfully coordinating a continuity plan that safeguarded clients’ portfolios and ensured service delivery.

Her achievement is not only a personal milestone but also a proud moment for BRAC Rwanda, reinforcing our commitment to values-driven impact.

BRAC Rwanda is proud to celebrate a remarkable milestone as Ruth Bayambaze, Area Manager – Microfinance Kicukiro, has been named one of the recipients of the prestigious Sir Fazle Hassan Abed Values Award for 2026.

This globally recognized award honours exceptional staff across BRAC who exemplify the organization’s core values through both their professional work and personal conduct. Each year, candidates from across BRAC’s countries of operation undergo a rigorous multi-stage selection process, making this recognition a truly outstanding achievement.



## Ensuring Safety and Continuity: Leadership on the Frontlines of Crisis



Ruth is a 39-year-old mother and Area Manager for Kicukiro at BRAC Rwanda Microfinance, where she oversees branches in Kicukiro, Gikondo, and Nyamata. She 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.

Ruth began her journey as Branch Manager in Gatsibo, where she led a young team through operational challenges while consistently achieving targets through collaboration and perseverance. She was later promoted to Area Manager, first overseeing Mahoko and now Kicukiro—a role that requires stronger strategic oversight and leadership across multiple branches.

# One Team, One Mission: Staff Assembly 2026



In early March, BRAC Rwanda Microfinance Company PLC (BRMCP) held its 2026 Town Hall at the Nobleza Hotel Kicukiro, bringing together over 400 staff to reflect on performance, align on priorities, and celebrate impact.

The Head of Operations, Rezaul Karim, shared encouraging updates, noting that 82% of BRMCP's 34 branches have now achieved operational efficiency and self-sustenance—an important milestone reflecting the dedication and discipline of teams nationwide. Leadership also reaffirmed its commitment to recognizing and rewarding high performance as a central priority for 2026.

CEO Upoma engaged staff in an open dialogue, addressing questions and reinforcing the organization's commitment to employee welfare, empowerment, and effective work facilitation. She highlighted key strategic priorities for the year, including reducing client pain points to improve retention, strengthening savings mobilization, and accelerating service delivery through digitization and remote operations



A major highlight of the event was the recognition of over 100 staff members for outstanding performance in client outreach, loan disbursement, and portfolio quality management—contributing to greater impact among women, rural communities, and underserved populations.

The event concluded on a celebratory note, with vibrant traditional dance performances from Musanze and Kigali. Staff joined in the festivities, closing the day with a strong sense of unity, pride, and renewed motivation for the year ahead.



# Driving Better Outcomes: Strengthening Transition to Microfinance

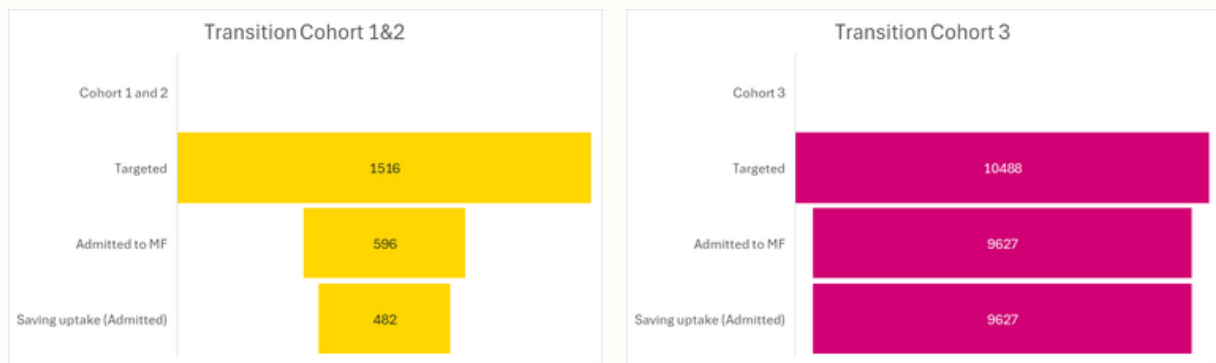
As part of BRAC Rwanda's commitment to sustainable economic empowerment for young women in the AIM program, a critical operational shift is improving how participants transition into microfinance (MF) services.

BRAC Rwanda identified a key bottleneck in transitioning young women from AIM into microfinance (MF). Under the previous VSLA-based pathway, only 39% of 1,516 targeted participants successfully transitioned, with even fewer actively saving or accessing credit—limiting long-term financial inclusion.

To address this, a direct transition model was introduced, integrating participants straight into MF Saving Groups and pairing onboarding with financial, digital, and life skills training.



## From bottleneck to breakthrough: Cohort 3 shows significant gains so far



Under the current pathway - transition through MF Saving Groups - 80% of targeted participants joined and close to 100% of those admitted actively saving.

## From Isolation to Independence: Theopista's Story



In Ruhango District, Theopista, a 31-year-old single mother of two, has worked hard to change her life. After leaving school because of an early pregnancy, she struggled for many years to provide for her children and often relied on her parents.

Her life began to change in February 2024 when she joined BRAC's AIM program. At the Karama Club, she learned new skills, gained confidence, and started a small vegetable business with cash grant from BRAC. She also learned to save regularly, putting aside 3,000 RWF every two weeks. In January 2025, she got a loan from BRAC Microfinance to grow her business to the local market.

Today, Theopista has regular/month earnings. She can support her children's education, help her parents, and is recognized as a trusted leader in her community. Her story shows how learning, saving, and using finance responsibly can bring lasting change.



Thanks to the AIM program and the Transition-to-Microfinance initiative, over 15,000 young women are receiving support this year. They are building their savings, gaining livelihood skills, and preparing to run small businesses, creating a path to independence and stronger communities.

## From Branch Accountant to Internal Auditor: Josiane’s Journey of Growth, Loyalty, Patience and Rising Leadership at BRAC



Josiane Umugwaneza joined BRAC Rwanda Microfinance Company PLC in October 2020 as a Branch Accountant, inspired by BRAC’s mission of empowering women and transforming communities. Reflecting on her journey, she says, ***“I started at the branch, but I never limited my vision to the branch.”***

What began as an entry-level role quickly evolved into steady growth across the organization. Through discipline and a willingness to learn, she progressed from Branch Accountant to Area Accountant, then Country Accountant, and today serves as an Internal Auditor—gaining experience across branch, regional, and national levels in less than four years, and demonstrating strong loyalty and consistency.

She attributes her growth to embracing every opportunity fully: ***“Every role I held prepared me for the next one.”*** This mindset helped her build strong technical and leadership skills while working across different departments.

A defining moment in her journey came during the transition to a new core banking system, where she worked closely with Finance and IT teams to resolve audit and financial discrepancies and improve processes. She reflects, ***“Growth comes when you stay committed, even when the work feels small.”***

Today, Josiane is an inspiring example for young women at BRAC—showing that starting small does not limit how far one can go. She encourages others, ***“As young women, we should not wait for opportunities—we should grow into them.”***

Looking back, she recognizes both personal effort and organizational support: ***“BRAC gave me a platform, but I had to believe in my own potential.”***

Her story continues, but her message is clear—**stay committed, keep learning, and step forward with confidence.**

**We know the amazing work happening across our branches  
–now it's time to share it and celebrate each other!**

**Tuzi ibikorwa byiza cyane biri kubera mu mashami yacu–ubu  
ni igihe cyo kubisangiza abandi no kubyishimira hamwe!!**



### **BRAC Values Champion (Individual Challenge)**

#### **Indashyikirwa mu kwerekana indangagaciro za BRAC (Ku Mukozi Ku Giti Cy)**

Who is your branch's star? Each branch is invited to nominate one staff member to share, in just 100 words, how they've brought one BRAC value to life in their daily work. Keep it real, inspiring, and uniquely you!

Ni nde musitari kw'ishami ryanyu? Buri shami rirasabwa gutoranya umukozi umwe wandika mu magambo 100 gusa asobanura uko yashyize mu bikorwa imwe mu ndangagaciro za BRAC mu kazi ke ka buri munsu. Bibe iby'ukuri, bishimishije kandi bitera abandi imbaraga!



### **Client Protection in Action (Team Challenge)**

#### **Indashyikirwa mu kurengera abakiriya muri BRAC Rwanda Mikorofinance**

Calling all branch teams! Led by your Branch Manager, show us how you're protecting and supporting your clients through strong Client Protection Standards. Tell your story (100 words) —what are you doing differently? What impact are you seeing?

Amashami yose muratumiwe! Muyobowe na Branch Manager, mutubwire uko mushyira mu bikorwa amahame yo kurengera abakiriya (Client Protection Standards) mu kazi kanyu ka buri munsu (Mubyandike mu magambo ijana gusa). Ni iki mukora kidasanzwe? Ni akahe kamaro bimaze kugirira abakiriya banyu?

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📅 Igihe ntarengwa: 30 Kamena 2026

🏆 Abazatsinda bazahabwa ibihembo kandi inkuru zabo zigaragazwe mu nyandiko itaha!  
Reka turyoshye, twerekane udushya, kandi dusangize na bagenzi bacu! ❤️