



Miller Center
for Social Entrepreneurship



PICO International
Unlocking the Power of People™

Entrepreneurial Action Community Enterprise Business Plans



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EXECUTIVE SUMMARY

PICO Rwanda envisions a future where Rwandans are equipped with the skills to solve any and all problems they face.

PICO cooperatives have expressed interest in starting community enterprises, but lack the formal business knowledge and appropriate planning methods to put these dreams into action. PICO seeks a business planning process that engages communities in fostering their own financial independence.

Over eight weeks, we engaged in a co-creation design process with two PICO community cooperatives in Mumeya and Nyange. We led weekly business plan development workshops with the cooperatives. Our workshops centered on an active learning philosophy. We discovered that participatory business planning produces sustainable paths for cooperative development.

Two business plans were completed, and we developed a business-planning curriculum geared towards community enterprises.

If PICO uses this curriculum to instruct its cooperatives, the cooperatives will gain the business knowledge and planning methods necessary to put their entrepreneurial ideas into action. These hard skills will build upon PICO's traditional leadership training and thus push the cooperatives further along towards their goals for community development.

The intelligence, attentiveness, love, and positive energy that Kiki brought to community visits was incredible. We could not have accomplished this work without her cultural knowledge and business background. It is thanks to her that this project ran smoothly and allowed for the most meaningful impact on cooperative members.

**During the summer of 2018, Miller Center Fellows and Interns used human-centered design thinking to provide community enterprise development workshops for PICO Rwanda's cooperatives. This collaboration laid the foundation for our work.*

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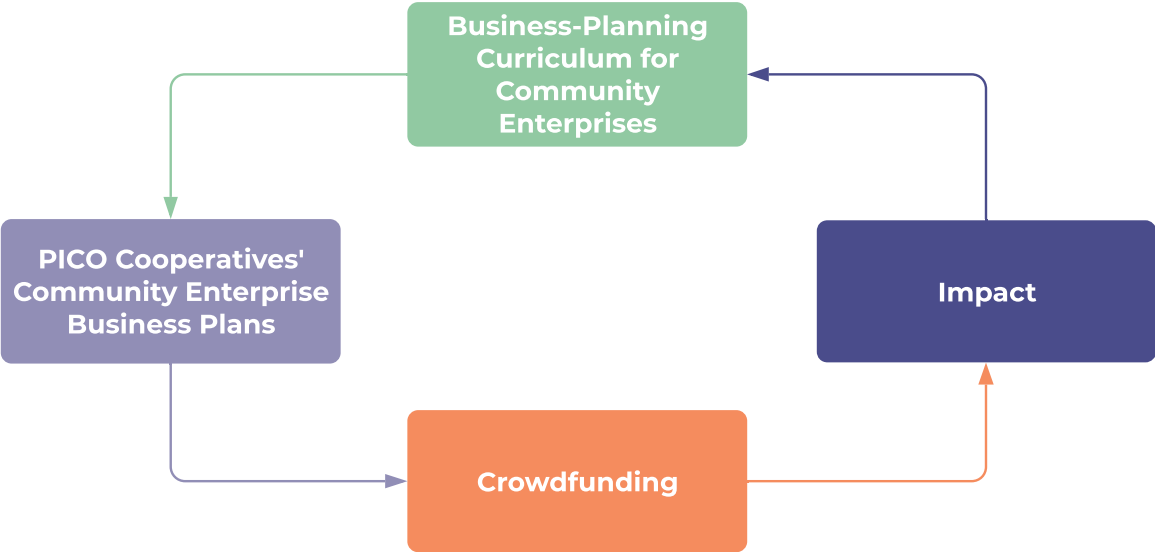
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How do the deliverables connect?



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The PICO Model



PICO Rwanda & Faith in Action International

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PICO Rwanda Business Background

Turikumwe - 'we are together' in Kinyarwanda. This togetherness propels positive and sustainable action which uplifts communities from poverty. PICO supports change in rural Rwandan communities by walking with people. The PICO Model acknowledges that people have the power within themselves to drive change. PICO training equips community members with the knowledge and skills necessary to solve any and all problems they face. PICO communities have already worked through the PICO Model and are hungry to use their community-organizing wisdom and determination to move forward. Building sustainable sources of income is the next step in propelling PICO communities out of poverty. Cooperative members are eager to continue learning and have an enthusiastic entrepreneurial spirit. They are ready to work on the startup and scaling of community enterprises. To do so, cooperatives look to develop formalized business plans for their community enterprises.

During our eight weeks walking alongside two PICO cooperatives, we fostered a co-creation learning environment with PICO Mumeya and PICO Nyange cooperatives. We developed a curriculum and led business-plan-development workshops. We gathered on a weekly basis to discuss information pertinent to starting and scaling each cooperative's enterprise. This environment led to increased engagement and excitement, instilling the desire to continue learning - a foundation for sustained, independent growth.

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Our weekly meetings with cooperatives also led to the development of formalized business plans. The benefit of this process is twofold. The business plans can be leveraged internally by cooperatives as self-evaluation tools and externally for potential supporters as investment-evaluation tools.

Our full results, or business plans, are presented below in a way that demonstrates what we thought would work best. The results are not ours, however. Their creation was driven by the cooperative members, made possible by collaborating, listening, and supporting. The business plans provide two models that communities came up with themselves. They prove that with a little mentoring, cooperatives can come up with well-articulated, formalized business plans. For more information about community enterprise business plan development process, please refer to the detailed recipe, also known as the Business Planning Workbook for Community Enterprises.

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Results

Further development of formal business skills and knowledge



Ezra from Mumeya, running through some numbers

Constructive conversation enables clarification



Nyange cooperative members reviewing construction contract terms with Fr. Innocent

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Engaged community discussions



Greetings with PICO Mumeya

Fostering of new relationships



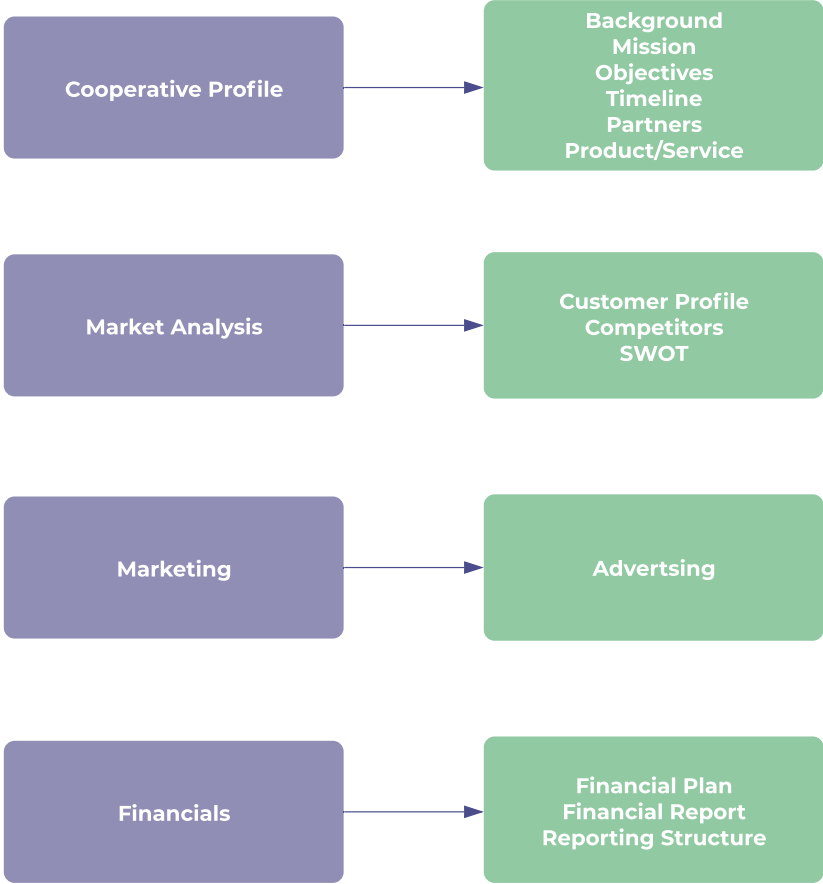
Visit with PICO Nyange

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Framework

Below is the basic template we used for cooperatives to develop their business plans. Each section has a subsection, and cooperatives were able to include important information respective to their enterprise operation and/or entrepreneurial vision. One cooperative was looking to expand its business while the other was starting from scratch. The scenarios are reflected in the different sections of the business plans below.



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Business Plans

PICO Mumeya KOGUGA Cooperative

Ubusobanuro bwumushinga Cooperative Profile	
Imbuganyuma Background	<ul style="list-style-type: none"> • Koperative ya Mumeya PICO: KOGUGA PICO Rwanda Mumeya Cooperative: KOGUGA • Abanyamuryango 12 12 members • Washinzwe/watangiye: 2006 Established: 2006
Ubutumwa bugize intego Mission Statement	<ul style="list-style-type: none"> • Gutezimbere abanyamuryango ba koperative bose na baturage batuye mu bice bibakikije To lift up all of the cooperative members and their surrounding community
Intego Objectives	<ul style="list-style-type: none"> • Kwizigama kugirango kumpera yumwaka buri munyamuryango agabane To save money so that at the end of the year each member can receive a portion <ul style="list-style-type: none"> • Gukorana na bahinzi bo murikigice kugirango bafashanye/bazamurane To work together with farmers in the community to support each other • Kuguriza abanyamuryango bakishura ikiguzi gito kuruta abandi muhanganye/bakora ibisa nibyany To give out loans to members at a lower interest rate than the competitors

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<p>Abafatanyabikorwa Partners</p>	<ul style="list-style-type: none"> • PICO Rwanda • Faith In Action International • Abayobozi ba leta mu kagari, umurenge no mu karere <p>Government leaders at the local, sector, & cell levels; Ministry of Health</p> <ul style="list-style-type: none"> • SACCO
<p>Ibikorwa Products</p>	<ul style="list-style-type: none"> • Amasaka- amafaranga 400 ku kilo Sorghum - 400RF/kg • Ibishyimbo - amafaranga 450 ku kilo Beans - 450RF/kg • Ibigori - amafaranga 300 ku kilo Maize - 300RF/kg

Uko Isoko rigetanijwe/riteguye

Marketing Plan

<p>Kwamamaza/ gutezimbere Advertising/ Promotions</p>	<ul style="list-style-type: none"> • Telephone Cellphone • Gushiraho icyapa kumuhanda Putting a sign up on the road • Amatangazo Announcements/notice
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	<p>1. Ivuge uwo uriwe? Who are you?</p> <p>2. Ndi umunyamuryango wa koperative KOGUGA: koperative yo gucuruza imyaka Gatore. I am a member of KOGUGA co-op: my co-op sells crops in Gatore.</p> <p>3. Sobanura ibikorwa byawe? What do you do?</p> <p>4. Ubucuruza bw'imyaka. We sell crops.</p> <p>5. Sobanura ibyo ukora? What do you sell?</p> <p>6. Nchuruzama amasaka, ibigori, ibishyimbo I sell sorghum, corn, and beans.</p> <p>7. Guhanga udushya What makes you different/unique?</p> <p>8. Gufunga mu dufuko duto, gutandukana amoko y'imbuto Small sacs with specific types of seeds</p>
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Iteganywa ry'imari Financial Plan		Note: As of October 17, 2019 per 924.94 Rwandan Franc to 1 USD	
Ibiciro byikenewe Start-Up Costs			
Ibikenewe Assets		Igiciro kuri buri kantu Unit Cost	Igiteranyo cy'igiciro Total Cost
Raw Materials	Amasaka Sorghum	10 tons x 350,000 Frw/ton	3,500,000 Frw
	Ibishyimbo Beans	10 tons x 400,000 Frw/ton	4,000,000 Frw

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	Ibigori Maize	10 tons x 250,000 Frw/ton	2,500,000 Frw
Equipment (One-Time Purchases)	imbaho Wood	140 panels x 1,000 Frw/panel	140,000 Frw
	Imisumari Nails	10 kg x 1,500	15,000 Frw
Supplies	Imifuka y'amasaka Sorghum sacks	Imifuka 100 x 300 kumufuka 100 sacks x 300/sack	30,000 Frw
	Imifuka y'ibishyimbo Bean sacks	Imifuka 100 x 300 kumufuka 100 sacks x 300/sack	30,000 Frw
	Imifuka y'ibigori Corn sacks	Imifuka 100 x 300 kumufuka 100 sacks x 300/sack	30,000 Frw
	Ibidongi by'indodo Thread to close bags	3 rolls x 1,500 Frw/roll	4,500 Frw
	Imiti y'udukoko Pesticide	Amapaki 2 x 1,500 Frw kwipaki 2 packages x 1,500 Frw/package	3,000 Frw
Total Cost of Start-Up Assets			10,252,500 Frw
Ibikenewe bikeneye amafaranga Expenses	Ibyariby Description	Igicro kuri buri kintu Unit Cost	Igiteranyo cy'amafaranga akenewe Total Cost

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Abakozi Labor	Ubwikorezi kuva ku bahinzi ba mumeya kugera kuri kubuko mumeya Transportation from farmers to Mumeya storage	2 trucks x 30,000 Frw/ truck	60,000 Frw
	Gupakira no gupakurura Loading & unloading of crops into/out of trucks	30,000 kg x 10 Frw/kg	300,000 Frw
	Umuzamu Guard	15,000 Frw 15,000 Frw/month	15,000 Frw
Ibikewe rimwe Labor (One-Time Expense)	Umufundi Carpenter	Iminsi 2 x 3,000 Frw kumunsi 2 days x 3,000 Frw/day	6,000 Frw
Other Expenses	Guhamagara Communication (cell service)	2,000 Frw 2,000 Frw/month	2,000 Frw
Igiteranyo cy'ibiciro by'ibikenewe Total Cost of Start-Up Expenses			383,000 Frw \$ 414.08
Igiteranyo cy'amafaranga yose akenewe Total Start-Up Capital Required			10,635,500 Frw \$ 11,498.52

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Imiterere ya raporo

Reporting Structure

**Igihe raporo
izajya
itangwamo**
Reporting Period

- **Tuzajya dutanga raporo mu gihe kingana namezi 3 (igihembwe)**
We'll be doing our reports after every 3 months

PICO NYANGE Abisunganye Gaseke Cooperative

Ubusobanuro bwumushinga

Cooperative Profile

Imbuganyuma
Background

- **PICO Rwanda Nyange Cooperative: Abisunganye Gaseke**
PICO Rwanda Nyange Cooperative: Abisunganye Gaseke
- **Abanyamuryango 13**
13 members
- **Washinzwe/watangiye: 2012**
Established: 2012

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<p>Intego Objectives</p>	<ul style="list-style-type: none"> • Kubaka imisarane ya kijambere na amazi Build modern toilets with water • Unushinga mugari (urimo udushinga twinshi): parikingi, kantini, jaride, Ikicaro cyabanyamuryango Rest stop: parking, canteen, garden, community center • Kwagura aho gukorera Expand workspace • Abafatanyabikorwa, abashoramari, Partnerships, investors, MFIs • Kongera umusaruro wibikorwa/ibicuruzwa Increase tile and brick production • Kwigisha abandi ibyo mukora Teach other communities about the work they do
<p>Kwiha igihe Timeline</p>	<ul style="list-style-type: none"> • Mu mpera zukwezi kwa munani: kurangiza/kuzuza imisarane End of August: complete toilets • Mu mpera zu kwezi kwa cyenda: kuzuza/kurangiza umushinga wamazi End of September: complete water project • Mu mpera zu mwaka: kurangiza/kuzuza inzu ya koperative End of the year: complete community center

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Abafatanyabikorwa Partners	<ul style="list-style-type: none"> • PICO Rwanda • Faith In Action International • Abayobozi ba leta mu kagari, umurenge no mu karere Government leaders at sector, cell, and district level • SACCO
Ibikorwa Products	<ul style="list-style-type: none"> • Amatofali asanzwe: amafaranga 25 buri tofali Standard bricks: 25 RF/brick • Amatofali yikicro chohejuru: 50frw buri tofali High-quality bricks: 50 RF/brick • Amategura: 50frw buri tegura Tiles: 50 RF/tile

Iseengura ry'isoko

Market Analysis

Abakiliya Customer Profiles	Abakiliya b'amategura & amatofali Tile & Brick Customers <ul style="list-style-type: none"> • Leta / Government: <ul style="list-style-type: none"> • Ibyambere bigurwa namatofali Primarily purchase bricks • Itanga matwgura ku bantu batishoboye Provides tiles for people who are financially unstable • Igura amategura yibisenge bya amashuri na matofali yamashuri niizindi nyubako Purchases tiles for school roofs, bricks for schools and other buildings
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<p>Abakiliya Customer Profiles</p>	<ul style="list-style-type: none"> • Abantu kubiti byabo / Individuals: <ul style="list-style-type: none"> • Bagura amategura Primarily purchase tiles • Abahinzi / Farmers • Abakozi ba leta / Government workers • Abikorera / Self-employed • Abagabo na bafite bagitangira ingo/imiryango Young men and women starting families
<p>Abakiliya Customer Profiles</p>	<p>Abakiliya ba parikingi, imisarane, jaride, inzu yinama Rest Stop Customers</p> <ul style="list-style-type: none"> • Abanyura kumuhanda bakeneye gukoresha ubwiherero Passerby looking for toilets • Imiryango mu mirenge no mutugari bakeneye ahogukorera amanama Groups within the sector or cell who need a space to host meetings • Abashyitsi bo muri PICOPICO visitors
<p>Aboduhanganye nabo Competitors</p>	<p>Abandi bakora amategura & amatofali Tile & Brick Competitors</p> <ul style="list-style-type: none"> • Harabahera kuro 5 muraka gace About 5 local individuals in the area • Amafaranga 40 kwitegura 40 Frw/tile • Amafaranga 20 kwitofali 20 Frw/brick

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<p>Aboduhanganye nabo Competitors</p>	<p>Abandi bafite ubucuruzi bwi misarane, jaride, parikingi, inzu yinama Rest Stop Competitors</p> <ul style="list-style-type: none"> • Ntabandi muraka gace bafite ubwo bucuruzi/ibyo bikorwa No one in the area currently has a space with toilets, parking, or water • Biro zu mirenge ninsengeru aho abantu bakodesha gukorera amakwe Local government (cell) offices and churches that have rooms people can rent for weddings
<p>Imbaraga/ Inyungu Strengths/ Advantages</p>	<p>Imbaraga za koperative Cooperative-Wide Strengths</p> <ul style="list-style-type: none"> • Abanyamuryango gufatanya/gukorana Teamwork • Ubumenyi Knowledge • Kugira ibyo dukora ibyacu Ownership of what we do • Gukundana no gukunda umurimo/ibyo dukora Our love of each other and of the work we do

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**Imbaraga/
Inyungu**
Strengths/
Advantages
Continued

**Imbaraga zacu mu bucuruzi
bwamategura&amatofali**

Tile & Brick Strengths

- **Abandi dukora ibisa barikorera kandi bakora bitemewe namategeko (1) bakagira umusaruro muke (2) ntibashobora gukorana na leta**

Local competitors operate illegally as individuals so they (1) produce less and (2) cannot partner with the government.

- **Amategura yinyange no manini kurisha ayababahiga niyo mpamvu agurishwa ku giciro cyohejuru kurushabandi**

Our tiles are larger than their competitors and therefore are sold at a higher price.

- **Korana na leta aho leta izabanza guhza isoko rya nyange mbele yo kuba yakorana nabandi**

Relationship with government - the government approaches us first to fill its demand before pursuing other vendors

- **Amabati atangira gusaza nyuma yimyaka itanu mugihe amategura ashobora kumara imyaka 40. Iyabantu basana amazu yabo bakoresha amategura yinzu zishaje kuko aba arayagaciro ko hejuru.**

Iron sheets start to wear out after five years while tiles can last for over 40 years. When people rebuild their houses they reuse tiles of the old house because they are high quality.

- **Amategura ahendutse kurusha amabati**

Tiles are less expensive than iron sheets

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<p>Imbaraga/ Inyungu Strengths/ Advantages Continued</p>	<p>Imbaraga zacu mu bucuruzi bwa hayride, imisarane, parikingi, inzu yinama Rest Stop Strengths</p> <ul style="list-style-type: none"> • Abafatanyabikorwa bafasha abafite ubushake bwo guterimbere Partners supporting the endeavor • Umushinga urihariye muraka gace Project is unique to the area
<p>Intege nke/ ahakwiye impinduka mwiterambere Weaknesses/ Areas for growth</p>	<ul style="list-style-type: none"> • Ikora ibintu byikuciro cyo hasi/ibintu biciriritse Produce a low quantity of products • Ntabikoresho nki mashine zo gukora amategura na matofali byo kurwego rwo hejuru Do not have the machines to make high quality or large quantities of tiles and bricks
<p>Amahirwe Opportunities</p>	<p>Amahirwe koperative ifite Cooperative-Wide Opportunities</p> <ul style="list-style-type: none"> • Kongera abanyamuryango Bringing on new members • Gukorana abafatanyabikorwa bashya Creating new partnerships • Kugira umuryango wa bantu bagufa mu mugongo baguterinkunga mu bumenyi niterambere Having a community of people who have each other's backs and are always there to support you and grow in knowledge and skills every year.

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<p>Amahirwe Opportunities</p>	<p>Amahirwe mu bucuruzi bwa mategura & amatofali Tile & Brick Opportunities</p> <ul style="list-style-type: none"> • Ibikerwa biruta ubwinshi ibitangwa Demand is greater than supply. • Bashora kubona bimwe mubyo leta ibasaba Only able to fill part of the government's order • Abakiriya bagomba gukora urugendo bakaja muhanga kugura amatofali na mategura menshi kurusha ayo Inyange yababonera Customers must drive far to Muhanga to purchase bricks and tiles at quantities larger than we can fill • Gahunda za leta zitanga isoko Government programs creating demand • Guhama uburezi kugeza mu wa 12 kuri bese. Mbere abanyeshuri benshi bagarukiraga mu 6. Leta irubaka ibyumba /amashuri 2 buri mwaka Ensuring education through year 12 for all people. Previously, most students stopped around year 6. Government is building about 2 new rooms/schools • Buri muturage agomba kuba munzu yubakishijwe amategura cyangwa amabati mu mwanya winzu zibyatsi Every citizen must live in a house with a roof made with tiles or iron sheets instead of grass-thatched • Buri rugo rugomba kuba rufite umusarane usakaye Every household should have a roofed toilet • Abahinzi bagomba gutunga inka mubiraro bisakaye kugirango zitarwara Farmers must keep cattle under roofs so they don't get sick
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Amahirwe

Opportunities

Amahirwe mu bucuruzi bwa parikingi, jaride, inzu yinama nimisarane

Rest Stop Opportunities

- **Aho turi dutuye kumuhanda uva kigali ukagera kibuye bivuga ko abantu benshi bahanyura bashaka aho bahagarara bagafata akantu bakanaja mubwiherero**

Our location on the main highway between Kigali and Kibeyo means that many people pass by looking for a place to stop

- **Abantu benshi inaha bakenera gukodesha aho bakorera amanama, amakwe, nibindi birori**

Many community members need a place to rent for meetings, weddings, and gatherings

- **Kugira amazi hafi yaho dutuye**

Get water closer to where we live

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<p>Imbogamizi Threats / Challenges</p>	<p>Imbogamizi ku bucuruzi bwa mategura & amatofali Tile & Brick Threats</p> <ul style="list-style-type: none"> • Ibihe byimvura biratudindiza ntidushobore gutanga umusaruro mwiza wa mategura & amatofali. The rainy season slows down our ability to produce tiles and bricks. • Mu gihe ki mvura ubukerarugendo buragabanuka bigatuma nimodoka zinyurahano ziba nke bityo ubucuruzi bwa jaride, parikingi, inzu yinama nimisarane nabwo bugahagarara During the rainy season tourism is slower so less cars pass by the Rest Stop. • Inkwi zo zikoresha gutwika amategura/amatofali zirahenda Wood to heat tile kiln is very expensive • Ubucuruzi bwa amategura & amatofali yo mu yagaciro ko hejuru kandi menshi hafi ya Nyange na Kigali Tile and brick businesses near Nyange and in Kigali who produce large quantities or high-quality tiles
<p>Imbogamizi Threats / Challenges</p>	<p>Imbogamizi bwa parikingi, jaride, inzu yinama nimisarane Rest Stop Threats</p> <ul style="list-style-type: none"> • Ibihe byimvura bihindagurika bishobora kubangamira ubwubatsi An unpredictable rain season can halt construction • Imisoro iri hejuru High taxes

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Uko Isoko rigetaniye/riteguye

Marketing Plan

Kwamamaza Advertising	<ul style="list-style-type: none"> • Icyapa kumuhanda Road sign • Intebe/ifomu Benches • Kwa mamaza mumagambo Word of mouth
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Iteganywa ry'imari

Rest Stop Toilet Financial Plan

Ibiciro byikenewe Start-Up Costs	Note: As of October 17, 2019 per 924.94 Rwandan Franc to 1 USD		
Ibikenewe Assets	Igiciro kuri buri kantu Unit Cost	Igiteranyo cy'igiciro (Frw) Total Cost (Dollars)	
Gucukura fosse 2 Digging 2 pits		Forfait Flat fare	
Amabuye Stones	Amakamy o 2 5 truckloads	Amafaranga 50,000 kwi kamyo 40,000 Frw/ truckload	200,000 Frw

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Guhoma n'umucanga na ciment mubyobo Filling the holes/pits with sand and cement	Ibyuma 10 fer a beton (10 iron bars) (130)+10kg fil defer		780,000Frw
Imbaho Wood	imbaho 17 17 pieces of wood	1,500 Frw kurubaho 1,500 Frw/piece	25,500 Frw
	Imbaho zumukara 15 15 pieces of dark wood	3,500 Frw kurubaho 3,500 Frw/piece	52,500 Frw
	Imbaho 10 nkizintebe ni mbaho 6 zo kurusenge 10 pieces of bench wood & 6 pieces of roof wood	...	39,000 Frw
Amatofali Bricks	1.5 benne 1.5 tippers	amafaranga 25 buri tofali 25 Frw/brick	220,000Frw
Gusakara Roofing	Amabati (12) 12 iron sheets		90,000 Frw

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	Madrier (10) 10 timber		30,000Frw
	Imisumari 10kg 10kg of nails		15,000Frw
Installation y'ama toilette + accessoir + udukarabiro 2 Installation of toilets + accessories + 2 sinks	8 Pieces 8 coudes+ (...) 8 elbows+ (...)		280,000Frw 40,000Frw 40,000Frw
Gukinga To close (doors & windows)	6 portes en bois 6 wooden doors		120,000 Frw
Gushyiramo amazi (Water installation)			
Gushyiramo amakaro (Tile installation/ Fixing tiles)		58,72sqm	381,680Frw
Tiyou y'umwuka Air pipe			16,000Frw

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Isuku muri rusange birangiye no gukoter (General cleaning jointage)			
Amabuye Stones	7 benes 7 tippers		420,000Frw – 200,000Frw
Imicanga Sand	6 Benes 6 tippers		240,000Frw
Isima Cement	80 sacs		880,000Frw
Abakozi Labor	forfait	flat fare	600,000Frw
Ibikenewe bikeneye amafaranga Expenses	Ibyaribyo Description	Igiciro kuri buri kintu Unit Cost	Igiteranyo cy'amafaranga akenewe Total Cost
Abakozi Labor	Gucukura ibyobo Digging holes	ibyobo 2 x 35,000 Frw ku cyobo 2 holes x 35,000 Frw/hole	70,000 Frw
Igiteranyo cy'ibiciro by'ibikenewe Total Cost of Start-Up Expenses			156,100 Frw \$ 169.86
Igiteranyo cy'amafaranga yose akenewe Total Start-Up Capital Required			4,112,680 Frw \$ 4,475.21

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Imiterere ya raporo

2018 Tile & Brick Financial Report

Ibyinjiye Revenue	Amategura Tiles	950,000 Frw
	Amatofali Bricks	185,000 Frw
Igiteranyo kubyinjiye Total Revenue		1,412,500 Frw
Ibiciro byumu- saruro Production Costs	Ibumba (amaf. 200,000) imyaka 5 Clay (200,000 Frw for 5 years)	40,000 Frw
	Ibiti Firewood	400,000 Frw
Igiteranyo cyibiciro byumusaruro Total Production Costs		(440,000 Frw)
Inyungu rusange Gross Profit		972,500 Frw
Ibyasohotse Operating Expenses	Abikorera Amategura Tile-transport labor	280,000 Frw
	Abikorera amatofali Brick-transport labor	185,000 Frw
Igiteranyo cyibisohoka Total Operating Expenses		(465,000 Frw)
Inyungu Net Profit		507,500 Frw \$ 548.68

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Imiterere ya raporo
Reporting Structure

**Igihe raporo
izajya
itangwamo**

Reporting Period

- **Tuzajya dutanga raporo mu gihe kingana namezi 3 (igihembwe)**
We'll be doing our reports after every 3 months

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Works Cited

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