



ECONOMIC EMPOWERMENT THRIVE 2030

Annual report for fiscal year 2023 | October 1, 2022–September 30, 2023

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ACRONYMS

AP	Area Program
BEWV	Biblical Empowered Worldview
FCI	Farm Concern International
FY	Fiscal Year
GESI	Gender Equality and Social Inclusion
HH	Household
LSG	Loans to Savings Groups (aka FAST)
MoU	Memorandum of Understanding
MKA	Market Knowledge and Access
RFP	Request for Proposal
SG	Savings Groups
SWSW	Strong Women Strong World
THRIVE	Transforming Household Resilience in Vulnerable Environments
VF	VisionFund International
WASH	Water, Sanitation, and Hygiene
WV	World Vision U.S.

Bold Text = Core Activity

THRIVE 2030 COUNTRIES

Africa: 8 countries



Central America: 2 countries



Asia: 1 country



GLOBAL SUMMARY

Fiscal year 2023 was both productive and encouraging! We successfully wrapped up the THRIVE pilot programs in Honduras, Rwanda, and Zambia (see pages 4 - 7) and started THRIVE 2030 in seven of the 11 countries in our business plan.

In December, at our kickoff workshop in Arusha, Tanzania, we brought together key stakeholders from participating field offices as well as our external partners. The momentum from the workshop launched us into the remainder of the year: We finalized project designs, hired and trained key staff, and finalized our monitoring, evaluation, and research framework and implementation plans for each country.

While we worked on startup activities for THRIVE 2030, we also carried out final evaluations in two of the four original THRIVE countries, and we completed the other two in the first quarter of FY24. The results from these evaluations tell a consistent story: The core components of THRIVE 2030 are equipping households to lift themselves out of poverty.

A primary focus for the year was to prepare communities and confirm each family's desire to fully participate in THRIVE. To do this, we began a comprehensive household registration process that will enable us to understand the unique challenges and resources of every household that will participate in THRIVE 2030.

Because this is the first time World Vision has registered individual households at this scale, this task has taken longer than expected. But as of the writing of this report, the work is on track to be completed by March of FY24.

We have begun organizing participants into groups that will choose their own leaders. We are also on track to establish a baseline that will serve as the foundation for measuring our progress through the remainder of the program.

In FY23, we celebrate exceeding initial projections for all core targets (see below and on pages 10 and 11), including reaching more than 1.2 million people.

THRIVE 2030 GOAL: *By 2030, we will equip 10 million people with access to the tools they need to lift themselves out of extreme poverty.*



GLOBAL PROGRESS SNAPSHOT

October 2022–September 2023

	Projected	Actual	%
Biblical Empowered Worldview Training (# Direct Participants)	67,400	166,058	246%
Savings Groups (# Active Members)	139,400	234,172	168%
Cumulative Savings by Savings Groups (USD)	\$1,490,000	\$9,467,671	635%
Market Knowledge and Access Training (# Direct Participants)	16,000	43,301	271%
Lending to Savings Groups (# SG Members Accessing a Loan)	37,900	42,461	112%
Loans Disbursed to Savings Groups (USD)	\$1,550,000	\$1,716,750	111%
Total People Reached (# Direct and Indirect Participants)	788,300	1,253,408	159%

THRIVE PILOT WRAP-UP

The end of FY23 marked the successful completion of THRIVE pilots in Honduras, Rwanda, and Zambia. Despite the significant impacts of COVID-19, massive hurricanes, and other extreme weather events, our teams pushed through and achieved or exceeded nearly all targets.

All three countries are included in the THRIVE 2030 plan, which means the most important components of the pilot are being scaled to new communities. During FY23, all three countries began key startup activities in addition to finishing the initial program.

Today, tens of thousands of families are lifting themselves out of poverty, including Maximino's in Honduras, Godeleive's in Rwanda, and Eunice's in Zambia (below). Their worldviews have shifted. They embrace their identity and value as children of God, capable of more than they imagined. Family relationships have improved, incomes are better, and most importantly, children are better cared for.

We thank you for your commitment and support, which helped make this possible, and look forward to our continued partnership as we bring THRIVE to 500,000 more households in these three countries by 2030.



Maximino, Honduras

“Allow me to tell you that I am very grateful to God and to World Vision because I have strengthened many aspects of my life, such as my family’s inclusion, increase in productive infrastructure, purchase of transportation, improvement of access roads, generation of employment, and economic improvement of the family.”



Godeleive, Rwanda

Godeleive and her younger son, Tuyizere, examine cabbage in their garden. She and her family saw their lives turned around through training in THRIVE and Biblical Empowered Worldview.

Once “always hungry at home,” Godeleive joined a savings group and used loans for farming and raising livestock.



Eunice, Zambia

“Before THRIVE, I took a 50-kilogram sack of unshelled peanuts and harvested six or eight bags. After THRIVE training, I planted a 50-kilogram sack of certified unshelled peanut seed and harvested 50-60 bags. With the income from this business, I have managed to build a very big house.”

Eunice is providing for her two daughters and three grandchildren, sending them all to school, with one daughter in her final year of nursing school.

HONDURAS PILOT WRAP-UP

SUMMARY AND FISCAL YEAR 2023 HIGHLIGHTS

Over the last seven years of the THRIVE program, we've reached over 76,000 people with tools to help transform their farms into profitable businesses, achieving 141% of our target. Thank you for faithfully partnering with families as they've learned new skills, connected to better markets, and increased their incomes.

Better markets, better prices

Since the beginning of the program, we've equipped coffee, bean, and vegetable farmers to form cooperatives so they can take advantage of group buying and selling and better market their products. This positions them to sell directly to exporters, earning much more than by selling locally or to a reseller. Over the life of the program, THRIVE farmers have formed 550 producer groups (double the target) with more than 15,000 members—the vast majority of those selling value chain products.

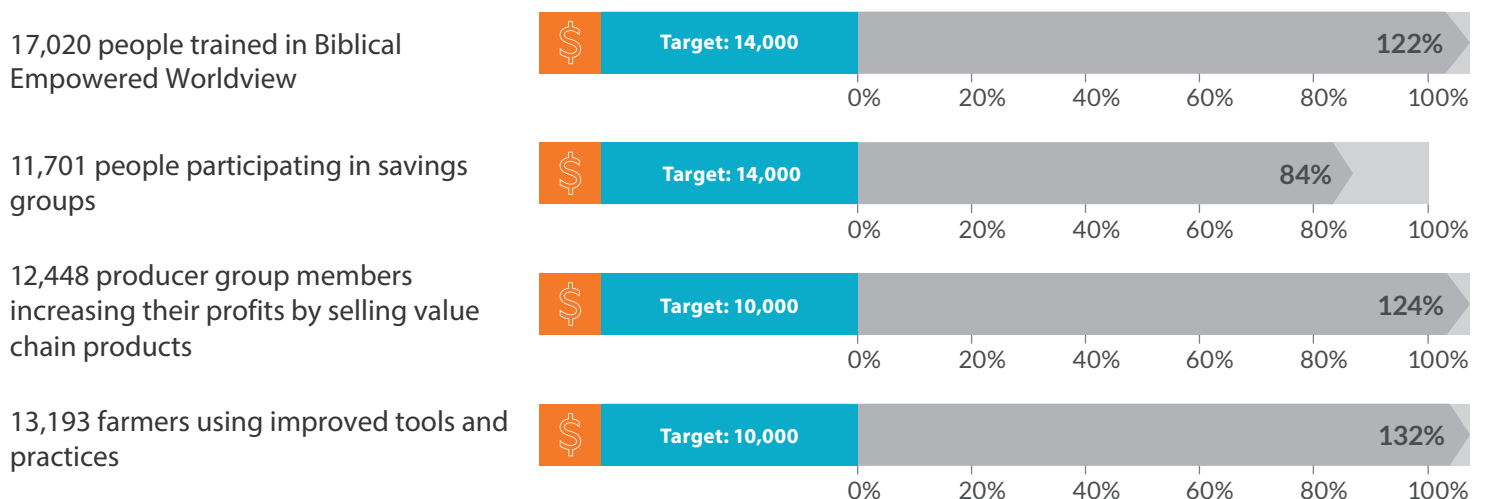
In FY23, we trained 60 farmers to grow new high-value crops: plantains and habanero peppers. We then connected them to companies who export these products internationally (where prices are better), which translates to more stable markets and higher income for the farmers.

Coffee sales

In FY23, individual THRIVE farmers earned \$184,942 selling clean cup and specialty coffees after impressing exporters at coffee competitions (not including sales generated by coffee cooperatives). The coffee sales contracts for the 2022 - 2023 crop totaled 6.6 million bags, a 14% increase over 2021 - 2022.

Visit the [THRIVE dashboard](#) to see progress overall since FY17.

CORE ACTIVITIES FINAL RESULTS (LIFE OF PROGRAM: FY17 - FY23)



RWANDA PILOT WRAP-UP

SUMMARY AND FISCAL YEAR 2023 HIGHLIGHTS

During FY23, THRIVE participants made significant gains by saving money, borrowing for livelihood activities, and providing better for their families. Nearly 65,700 Rwandans have been impacted since the program started.

Saving money and generating income

Participant savings rose nearly 20% in FY23, reaching a life-of-program total of \$485,938. More than 4,400 savings group members shared out \$271,739 during the reporting period. Using funds to generate income and enhance their futures, 1,501 members bought livestock, 503 acquired land, and 1,013 purchased agricultural inputs. Also, 1,229 invested in off-farm businesses, 490 bought family health insurance, 237 paid for their children’s education, and 207 improved their homes.

Using loans to support value chains

More than 4,300 participants received loans from VisionFund, World Vision’s microfinance subsidiary, totaling \$179,257—nearly double from a year earlier—to boost income-generating and value chain activities. Value chain sales in FY23 totaled \$4.4 million, led by farming (\$2.4 million), pigs (\$997,000), and poultry (\$911,000). In the fourth quarter of FY23 alone, 5,081 farmers harvested 3,680 tons of eggplants, cabbage, onions, and tomatoes.

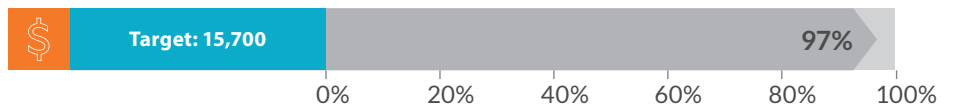
Becoming more self-reliant

Biblical Empowered Worldview (BEWV) training helped participants understand their value in God’s eyes and their ability to be more self-reliant. To date, 7,777 participants have opened bank accounts, and 13,685 farmers have a means of saving for emergencies other than savings groups.

Visit the [THRIVE dashboard](#) to see progress overall since FY17.

CORE ACTIVITIES FINAL RESULTS (LIFE OF PROGRAM: FY17 - FY23)

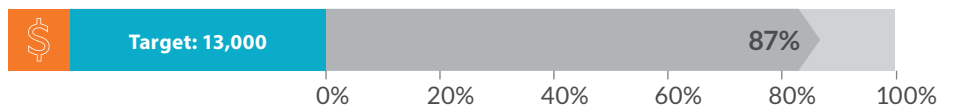
15,287 people trained in Biblical Empowered Worldview



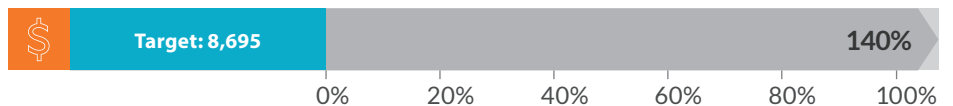
\$485,938 saved by savings group members to invest in their businesses and cover emergencies and expenses



11,524 producer group members increasing their profits by selling value chain products



12,170 people using VisionFund loans to invest in agriculture and small business



ZAMBIA PILOT WRAP-UP

SUMMARY AND FISCAL YEAR 2023 HIGHLIGHTS

World Vision completed the Zambia THRIVE program well, meeting or nearly reaching our key goals, as participants continued saving and improving farming in FY23 to meet economic challenges.

Savings groups remain strong

Participation in savings groups remained strong at 14,389 people, with cumulative savings nearing \$640,000.

Value chain success

Nearly 14,500 people have actively participated in selling value chain products in local markets. Onions, honey, goats, groundnuts (peanuts), and beans are value chains where THRIVE farmers have been working together, resulting in significant income improvements. The Mwamba-Kasama Onion Association has 4,000 members in 36 commercial producer groups selling 600 tons domestically and internationally.

Sustainable farming

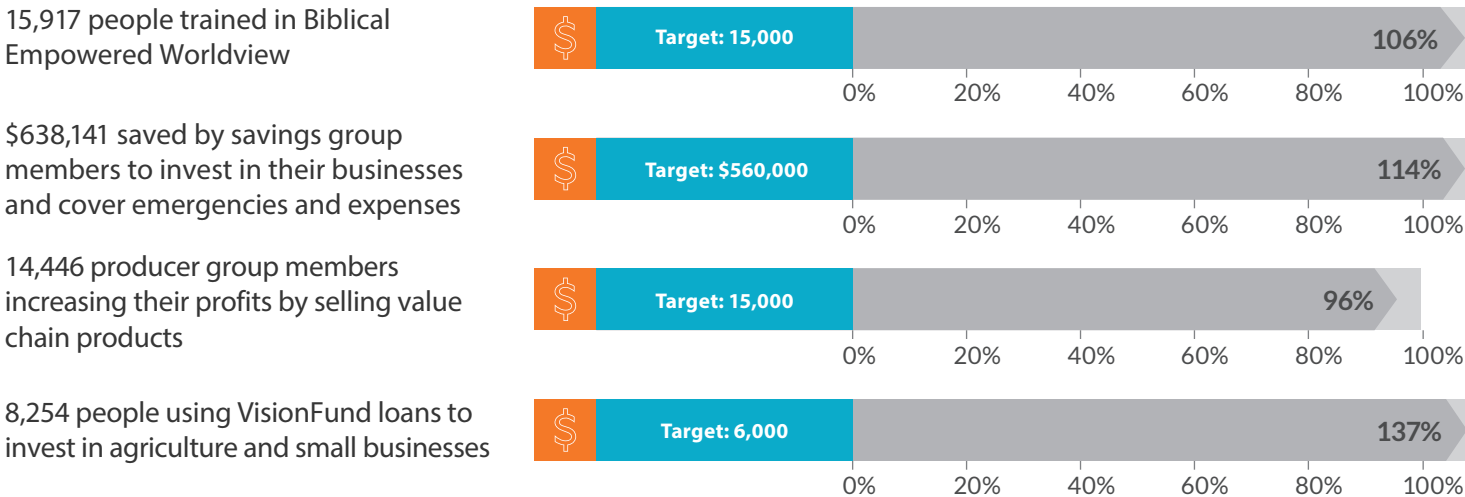
More than 11,000 farmers have been trained so far in our climate-smart agricultural approach. Participants are practicing sustainable farming techniques on 20% of land under production. The program also continues to work with traditional leaders to help protect land identified for conservation.

VisionFund loans

As expected with increasingly sophisticated farmers, VisionFund made more than 3,000 loans in this final year.

Visit the [THRIVE dashboard](#) to see progress overall since FY17.

CORE ACTIVITIES FINAL RESULTS (LIFE OF PROGRAM: FY17 - FY23)



UPDATE: STARTUP ACTIVITIES

In FY23, we launched THRIVE 2030 in seven countries: Guatemala, Kenya, Malawi, Senegal, Tanzania, Uganda, and Zambia. Four more countries will launch in FY24: Ghana, Honduras, Rwanda, and Vietnam.

In some countries, sponsorship programming has already implemented Biblical Empowered Worldview (BEWV) and savings groups. In others, we're integrating all four of the fundamental THRIVE 2030 interventions. This variability highlights the importance of our registration process so we can fully understand each household's status, what additional interventions would benefit them, and how to move them up the economic ladder without redundancy.

Below is a recap of core startup activities through September 2023. See next page for details by country.

Household registration

To ensure households are registered consistently, national offices spent time clearly defining the areas where they will implement THRIVE by considering, at a minimum:

- All households in target Area Programs that live below the extreme poverty line of \$2.15 per person per day
- Types of livelihoods available in the area
- Vulnerability, especially children

National offices may choose to use other factors to select households depending on their contexts, such as food insecurity or interest in participation. All offices will consider gender equality and social inclusion (GESI) principles to ensure people with disabilities, women, and indigenous people are included. Offices may also set specific targets for the number of female and male participants to ensure THRIVE 2030 proactively addresses historical disadvantages.

Our teams gathered key data on each household. Although this is a time-intensive and data-heavy process, it is a vital program investment. In the first year, we registered nearly a half-million households.

Staff recruitment and training

In addition to hiring new staff members, we also need to equip those staff to implement THRIVE interventions consistently—a huge undertaking across seven (and soon 11) countries. Countries are in different stages of the training process (see next page), but all will complete initial training by March 2024.

Key partnerships

Strategic partnerships are vital to achieving impact and sustainable results. Countries are in various stages of identifying potential partners and negotiating Memorandums of Understanding (MoU), as seen on the next page. Key partnerships across all THRIVE countries include:

- DreamStart Labs, which created the DreamSave application to digitize savings groups, helping them connect with financial services, such as loans to savings groups, more quickly and helping us improve global monitoring
- Farm Concern International (FCI), an Africa-based agribusiness partner that organizes farmer producer group supply chains for competitive markets
- Mastercard FarmPass, a digital platform that brings together various stakeholders from the agriculture sector in one marketplace, amplifying the collective positive impact on farming communities

In addition, national offices form partnerships with local organizations with expertise in their area.

UPDATE: STARTUP ACTIVITIES (CONTINUED)

October 2022–September 2023

	Household (HH) Registration	Staff Training				Key Partnerships	Due by March 2024
		BEWV	SG & LSG	MKA	GESI		
Guatemala	Registered 39,126 HHs	✓	✓			- Signed MoU with DreamStart Labs - Identified potential local partners	- Finish HH registration - Finish initial staff training - Finalize partner decisions
Kenya	Registered 42,000 HHs	✓	✓	✓		- Signed MoU with DreamStart Labs	- Finish HH registration - Finish initial staff training - Sign MoUs with FCI and Mastercard
Malawi	Completed Registered 52,070 HHs	✓	✓	✓	✓	- Signed MoUs with DreamStart Labs and FCI - Conducted value chain analysis with FCI	
Senegal	Registered 25,166 HHS	✓	✓	✓		- Signed MoU with DreamStart Labs	- Finish HH registration - Finish initial staff training - Sign MoU with Beer Sheba, a Christian agricultural training center
Tanzania	Registered 143,646 HHs	✓	✓	✓	✓	- Signed MoUs with DreamStart Labs and FCI - Formalized partnerships with Tanzania Horticultural Association and RECODA, a Tanzanian NGO	- Finish HH registration - Finish initial staff training - Finalize partner decisions with Tanzania Agriculture Research Institute, Small Industries Development Organization (SIDO), and Tanzania Agriculture Trust Development Bank
Uganda	Completed Registered 97,460 HHs			✓	✓	- Signed MoU with DreamStart Labs - Held discussions with FCI, Mastercard, and Yo! Uganda (a mobile payments service)	- Finish initial staff training - Sign MoUs with FCI, Mastercard, and Yo! Uganda
Zambia	Registered 75,860 HHs		✓	✓		- Signed MoU with DreamStart Labs - Assessed potential local partners	- Finish HH registration - Finish initial staff training - Sign MoUs with FCI, AgriEn Network, AgriPredict, and Good Nature Agro

UPDATE: CORE ACTIVITIES

Streamlining THRIVE to just four core interventions (Biblical Empowered Worldview, savings groups, market knowledge and access, and lending to savings groups) has made it possible to expand to new countries and, in the countries where THRIVE was already operating, new communities. Each country, each community—each family—is unique, and our startup activities are helping us fully understand each community and establish reliable baselines. Now, we start the next steps: starting families on THRIVE 2030 core activities so they can lift themselves, step by step, out of poverty.

On the next page, you'll see how each country is progressing in each of the core interventions. Each one provides a foundation for the next, allowing participants to build on their progress and advance strategically toward sustainable, life-changing transformation.



Erminia Gutiérrez studies her Bible in Honduras. She says she and her family have been transformed through Biblical Empowered Worldview. “[The training] has been a blessing because we have shared all of this not only within our family, but also with groups.”



This family in Honduras learned new agricultural techniques to diversify their crops and enhance their food security.



A proud member of a savings group in Rwanda displays the money she's saved.

UPDATE: CORE ACTIVITIES (CONTINUED)

October 2022–September 2023

		Biblical Empowered Worldview Training # Direct Participants	Savings Groups # Active Members	Market Knowledge and Access Training # Direct Participants	Lending to Savings Groups # SG Members Accessing Loans	Cumulative Savings by Savings Groups (USD)	Portfolio of Loans to Savings Groups (USD)	Total People Reached # Direct and Indirect Participants
Guatemala	Projected	0	0	0	0	\$0	\$0	0
	Actual	1,994	1,994	0	0	\$5,112	0	10,967
	%							
Honduras¹	Projected	0	12,000	1,000	0	\$290,000	\$50,000	59,000
	Actual	0	3,611	570	0	\$2,395	\$0	21,300
	%		30%	57%		1%	0%	36%
Kenya	Projected	15,000	22,000	14,000	5,000	\$0	\$100,000	\$109,000
	Actual	17,850	11,742	3,192	3,053	\$535,921	\$124,590	\$152,913
	%	119%	53%	23%	61%		125%	140%
Malawi²	Projected	0	16,000	0	5,000	\$200,000	\$200,000	80,000
	Actual	4,257	20,619	6,255	7,087	\$480,000	\$203,389	146,000
	%		129%		142%	240%	102%	183%
Rwanda¹	Projected	0	16,000	0	5,000	\$400,000	\$200,000	79,000
	Actual	15,287	15,287	9,922	9,856	\$485,938	\$337,549	65,668
	%		96%		197%	121%	169%	83%
Senegal	Projected	3,000	2,000	0	0	\$0	\$0	34,000
	Actual	1,342	20,790	1,205	0	\$1,124,744	\$0	199,584
	%	45%	1,040%					587%
Tanzania	Projected	2,000	2,000	1,000	11,000	\$0	\$500,000	66,000
	Actual	34,588	60,392	6,212	11,081	\$3,324,284	\$563,952	206,160
	%	1,729%	3,020%	621%	101%		113%	312%
Uganda	Projected	47,000	55,000	0	6,000	\$0	\$300,000	275,000
	Actual	62,416	47,954	0	6,511	\$626,699	\$299,278	280,872
	%	133%	87%		109%		100%	102%
Zambia²	Projected	400	14,400	0	5,900	\$600,000	\$200,000	86,300
	Actual	28,324	51,783	15,945	4,873	\$2,882,578	\$187,992	169,944
	%	7,081%	360%		83%	480%	94%	197%
Ghana³	Projected	0	0	0	0	\$0	\$0	0
	Actual	0	0	0	0	\$0	\$0	0
	%							
Vietnam³	Projected	0	0	0	0	\$0	\$0	0
	Actual	0	0	0	0	\$0	\$0	0
	%							
Total	Projected	67,400	139,400	16,000	37,900	\$1,490,000	\$1,550,000	788,300
	Actual	166,058	234,172	43,301	42,461	\$9,467,671	\$1,716,750	1,253,408
	%	246%	168%	271%	112%	635%	111%	159%

¹ Includes fiscal year 2023 activity for completion of THRIVE Phase 1

² Includes fiscal year 2023 activity for completion of THRIVE Phase 1 and THRIVE 2030

³ Country will begin THRIVE 2030 tracking activity in fiscal year 2024

Status Key

90% +	
60–89%	
0–59%	

GUATEMALA: THE POWER OF DIGITIZATION

Trinidad (at right with his family), 54, lives in a hilly, rural area of Guatemala. “I used to be a tree cutter, but then there were no more trees in the area, so I needed to find another job to support my family. When I was out of work, it was a very difficult time and I felt like I didn’t have anything. I really struggled. Then we got together as a family and decided what to do—and together, we decided to start this flower farm. I owe all my success to my family and their support,” he said.

After working in his flower farm for several years, Trinidad needed more capital to purchase seeds and plastic sheeting to protect his flowers from the weather. So, 10 years ago, Trinidad used his first VisionFund loan for seeds and plastic covering—which has really helped the business grow.

Because Trinidad has been a long-term client, he has also been part of the digital transformation taking place with VisionFund Guatemala. Clients used to have to fill out a 20- to 25-page form for each loan. Then it would take 12 to 15 days to process.

Now, the loan officer works with the client to input the data on their phone, and it only takes two to three days for the client to receive their loan, allowing them to more quickly put that capital to use.

Trinidad said, **“For me, the process is faster, and I only have one visit by Rigoberto, my loan officer, and I don’t have to travel to the branch multiple times. Also, within two to three days, Rigoberto will call me to tell me the check is ready.”** Trinidad said that he recently had an emergency where wind and hail took down some of his plastic sheeting and he needed funding quickly to buy more. With the digital process, getting the loan was so much faster, which allowed him to save his crops from extensive damage.

Rigoberto, like Trinidad, also says that the digital process saves him time, and all his documents are saved in the cloud, so none are ever lost (which could happen with the paper forms). The time savings allows him to do financial education training for clients, develop stronger relationships with them, and do more promotion work to sign up new clients.

Trinidad clearly loves his work, and loves working with his family. He says, **“I will keep working until I am 100! I love working with my family and being able to provide food and a home for my family.”**



Above: Trinidad and his family smiling on their flower farm. Below: Delivering flowers to a client.



INTEGRATION WITH GESI AND WASH

Gender Equality and Social Inclusion (GESI)

World Vision’s THRIVE projects have been pioneers in performing GESI evaluations, which give us critical insight into the vital roles that women, youth, people with disabilities, and other vulnerable populations play in driving change. By integrating what we learn from evaluations into our projects, we increase community inclusion and the sustainability of our outcomes.

BEWV: A GESI promising practice

World Vision partnered with Columbia University to evaluate BEWV as a promising practice to improve GESI outcomes when implemented alongside THRIVE in Malawi. Evidence from the GESI assessment found that BEWV helped reshape perceptions of women’s and men’s roles—particularly in how society perceived women’s roles in production and men’s participation in domestic activities.

“After the training, my heart and mind were changed. I decided to stop beer drinking which was a main force taking away my wife’s hard-earned income and also decided to start working together with my wife in the field to produce food for the family.” —Geoffrey, BEWV participant in Malawi

Overall, the evidence suggests that BEWV improved participants’ well-being by helping them break free of



After BEWV training, husband and wife Tael and Lucy in Malawi embraced how they could improve their lives by sharing household and business tasks equally.

harmful gender and social norms and mindsets that limited their freedom to make changes in their lives.

THRIVE integration with Water, Sanitation, and Hygiene (WASH)

As part of our “development narrative evidence-building” initiative, World Vision is conducting a study with the University of Illinois, our external evaluation partner, to establish empirical evidence on the benefits of integrating WASH and THRIVE. The study is taking place in two APs in Honduras and two in Zambia, and is measuring the compounded impact of WASH and THRIVE integration on household economic and gender relation outcomes, including women’s empowerment, mobility, and child well-being and health. The baseline for the study was conducted from April through June of 2022, and an endline evaluation will be conducted in 2026.

Strong Women Strong World (SWSW) Beyond Access Learning Initiative

World Vision’s SWSW: Beyond Access program was launched with the clear goal to go beyond providing access to conventional WASH and livelihoods programs by truly placing women at the center of all activities. This three-year program (2022–2025) spans four countries—Guatemala, Honduras, Kenya, and Zimbabwe—to define, refine, and measure a scalable, effective programmatic model to empower women and girls through transformative WASH and economic opportunities.

We completed the initial survey, together with our learning partner Emory University, in June 2023.

Learnings from the final survey, expected in late 2025, will be analyzed and used to ensure activities remain focused on the areas of greatest need.

“It is with great honor and deep gratitude that I write to express my heartfelt thanks for your unwavering support and generosity. Your kindness has made a profound impact on the lives of many in our community, and we want you to know how much we appreciate it.”

*—Dieudonne K. Safari,
THRIVE project manager in Rwanda
(in his annual letter to donors)*

THANK YOU

As you can see, your investment in THRIVE 2030 is already making a tangible difference in the lives of families across the globe.

As we follow Jesus into the margins, the work will be challenging. But we have faith that He has prepared us—all of us—to take on this unprecedented effort to equip 10 million people with access to the tools they need to lift themselves out of extreme poverty.

Without your vision, generosity, and partnership, this would not be possible.

May God bless you and the ones you love as we prayerfully and faithfully continue this journey together in the name of Jesus Christ.



Three women from the Satemwa savings group in Malawi pose proudly with their sons, who earn up to \$25 per day providing taxi services with the motorcycles their mothers purchased with help from the savings group.



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For more information visit:
[worldvisionphilanthropy.org/
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World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Motivated by our faith in Jesus Christ, we serve alongside the poor and oppressed as a demonstration of God's unconditional love for all people. World Vision serves all people, regardless of religion, race, ethnicity, or gender.

UPDATE: FINANCIALS

October 2022–September 2023

	Life-of-Program Budget FY23-FY30	Current Year Budget* FY23	Annual Expenses* FY23
Core Activity			
Biblical Empowered Worldview Training	\$28.50M	\$2.80M	\$2.35M
Savings Groups Established and Operating	\$30.50M	\$2.60M	\$1.78M
Market Knowledge and Access Training	\$34.20M	\$3.80M	\$1.82M
Loans to Savings Groups	\$61.70M	\$8.00M	\$6.77M
Complete THRIVE 1.0	N/A	N/A	\$4.99M
Technical Support and Field Program Management	\$58.30M	\$5.50M	\$3.58M
Program Quality Assurance	\$10.10M	\$1.20M	\$1.49M
WVUS Program Management and Fundraising	\$51.60M	\$6.10M	\$7.59M
TOTAL	\$275.00M	\$30.00M	\$30.38M
Local Field Office Contribution	\$68.70M	\$5.70M	\$7.28M
World Vision U.S. Contribution	\$206.30M	\$24.30M	\$23.10M

**Does not include Ghana and Vietnam*