

Scottish Government Rwanda Development Programme

End Year Report

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| 1. General Project Information | | | |
| 1.1 | Project Reference Number: | RWA 1 | |
| 1.2 | Name of Organisation: | CBM UK | |
| 1.3 | Lead Partner(s): | National Union of Disabilities' Organisations in Rwanda (NUDOR) | |
| 1.4 | Project Title: | SaveAbility Socio-Economic Empowerment of People with disability in RWANDA | |
| 1.5 | Reporting Period: | From: 01/10/2018 To: 31/03/2019 | |
| 1.6 | Reporting Year: | Year 2 | |
| 1.7 | Project Start date | October 1 st 2017 | |
| 1.8 | Project End date | March 31 st ,2022 | |
| 1.9 | Total Project Budget* | £1,347,777 | |
| 1.10 | Total Funding from IDF* | £ 1,333,792 | |
| 1.11 | Have you made any changes to your logframe? If so please outline proposed changes in the table below. Please note all changes require Scottish Government approval. If changes have already been approved, please indicate this in the table. No change to the logframe. | | |
| | Outcome/Output | Proposed Change | Reason for Change |
| | | | Date Change Approved and by Whom |
| | | | |
| | | | |
| 1.12 | Supporting Documentation Check box to confirm key documents have been submitted with this report | Up to date Logical Framework, which reflects any changes detailed above. | X |
| | | Up to date Budget Spreadsheet | X |
| | | Recent Case Study | See Mid Year |
| 1.13 | Please highlight any actions identified by the Scottish Government in your most recent review. Please tell us about what action you have taken to address this feedback, if relevant. | | |
| | Scottish Government Feedback: | Action taken: | |
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| - Feedback sought information regarding clarification on technical aspects of the MoU | Provided through email |
| - Request for proposal of underspend | This was provided via email |
| Report Author: | Signature: |
| [REDACTED] | [REDACTED] |

2. Progress and Results

Please use this section to give an update on the progress the project has made during this reporting period. This section will be reviewed together with your Logical Framework and budget spreadsheet.

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| 2.1 | <p>Please give an update on the progress your project has made during the reporting period. Please use this space to update us on what has gone well and any challenges you have experienced, detailing how you have overcome these. (Max 500 words)</p> |
| | <ol style="list-style-type: none"> 1) The Year 2 milestone of number of members in VSLAs has been reached (6,523) and it has been hugely positive to see that VSLA members have started running income generating schemes already. 2) Peer exchange visit for Business Mentors to VSL groups in Gasabo District: 44 Business Mentors have reinforced their knowledge about the VSLGs methodology and are committed to coach VSL groups using the lessons learnt. 3) Training on disability inclusion for other NGOs' VSL Agents: 24 persons from mainstream NGOs (15 Men and 9 Women) were trained on disability inclusion and now they are identifying challenges faced by people with disabilities in the community. A follow up will be done since all participants committed to promote disability inclusion within their respective organizations. 4) Training on improved farming methods and climate resilience: NUDOR and the University of Rwanda College of Agriculture (CAVM) MoU was signed to implement the 3 activities. The CAVM technical team was appointed to work with NUDOR on these activities. The terms of reference have been developed and discussed between the 2 parties. A needs assessment and training is scheduled for April 2019. 5) Subsidised provision of solar chargers for homes of the most vulnerable people with disabilities 110 solar panels were purchased and installed for 58 Male and 52 Female VSL group members in remote areas where there is no electricity. The community in the surroundings is happy as it is now easy to charge their phones. This will also help beneficiaries to increase their own income and the community will no longer do long distance to charge their phones. However, the number of solar panels is lower than planned due to the high unit cost on the market. 6) Subsidised installation of rainwater harvesting systems on homes of the most vulnerable: 155 water tanks were installed for 75 Male |

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| | <p>and 80 Female beneficiaries which has been very positive. They will no longer waste time to find water from water sources or elsewhere. The beneficiaries of water tanks are planning to sell water to the community members for income.</p> <p>7) Community awareness campaign on the rights and inclusion of Persons with disabilities in local government structures: 3 events have been organised in the community and the community members improved their knowledge of disability rights and inclusion. They accepted to adopt inclusive practices and to change their mind-set vis-à-vis people with disabilities. The local authorities committed to include persons with disabilities in government poverty reduction programmes.</p> <p>8) Quarterly stakeholder meetings in each District: 4 quarterly stakeholder's meetings were conducted with 34 participants including local authorities, services providers and beneficiaries. All were satisfied by the project achievements.</p> <p>9) Field visits by NUDOR Programme Coordinator to monitor and support BMs: The NUDOR Programme Coordinator conducted field visits of 12 VSLGs for monitoring and technical support to Business Mentors. As results, VSLA members are taking loans to initiate small businesses and are paying back the loans with interests on time. In addition, the majority of VSLAs and their members opened bank accounts in microfinance institutions.</p> |
| 2.2 | <p>Has the focus or plans for delivery changed significantly during the last year? Please highlight what issues or challenges prompted this change and how you anticipate any changes in focus will impact on the previously agreed outcomes. (Max 250 words)</p> <p>The agreement and signing of the MoU (with CAVM) took longer than was originally planned and therefore had an impact on the implementation plan of the training activities on improved farming methods and climate resilience, training in market-oriented agribusiness and ongoing coaching in agricultural practices activities. These activities are now underway and will be reported on in Year 3.</p> <p>Delays in fund transfers have had knock on affects to the implementation plan and led to some underspend on salaries and delayed activities. Following a meeting between CBM UK and the Scottish Government in March 2019 it was confirmed that our implementing partners may start activities budgeted within a new reporting period, without approval of the report from the previous reporting period. This is of course based on the understanding that CBM bear the financial risk of those activities should the previous report raise any issues with them.</p> <p>The project is working towards catching up with the delayed activities from Year 2 and the delayed activities started implementation in April 2019.</p> <p>The CBM Country Office Programme Officer left his position in December 2018 meaning the CO had to go through a recruitment process for the positon. The new recruited PO started at the end of March 2019.</p> |

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| 2.3 | <p>Taking into consideration what you have achieved during the last year, along with any challenges you have experienced, please highlight to us what lessons you have learned in this reporting period, and how these will be applied in the project in the future. (Max 250 words)</p> | |
| | <p>As highlighted above, there have been challenges in implementing some of the activities due the partnerships that have required discussion and logistics which can take longer due to number of stakeholders involved.</p> <p>Among the recommendations from the stakeholders meeting activity, the members have suggested that these meetings are done in six months and not by quarter. If done by semester, it will include all activities implemented in six last months, and the recommendations will help to improve the activities of the coming months prior to the end of the year.</p> | |
| 2.4 | <p>Project Impact In the table below, please list each of your project Impacts, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results. Progress should be updated within the logframe.</p> | |
| Impact : To alleviate poverty and increase the economic well-being and inclusion of women and men with disabilities in Rwanda in line with SDGs 1 and 8 | | |
| Impact Indicator | Milestone / Achievement | Progress |
| 1.1 GDP per capita in Rwanda | World Bank, measured annually | - \$748.3 according to World Bank Report |
| 1.2 Number of youth, women and socially marginalized involved in community development activities in each district | World Bank, measured annually | - 68.9%(according to the state of gender equality in Rwanda March 2018 by GMO) |
| 2.5 | <p>Project Outcomes In the table below, please list each of your project Outcomes, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results. Progress should also be updated within the relevant fields of your logframe</p> | |
| Outcome: 14,000 persons with disabilities in Nyanza, Ruhango, Rutsiro and Rusizi districts have improved incomes, economic resilience and involvement in community decision-making. | | |
| Outcome Indicator | Milestone / Target | Progress |
| 1.1. Percentage of Village Savings and Loans (VSL) group members (target 50% women) that have increased their income by 30%. | 5% | 9,09% |
| 1.2. Percentage increase in the number of persons with disabilities | 5% | 7,2% |

| (target 30% women) in local committees or in community leadership positions in target districts. | | | | | | | | | | | | | | |
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| Please add additional Outcomes / indicators as required as required | | | | | | | | | | | | | | |
| 2.6 | Project Outputs | | | | | | | | | | | | | |
| | In the table below, please list each of your project Outputs, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results. Progress should be updated within the logframe. | | | | | | | | | | | | | |
| Output 1: In the 4 target districts, people with disabilities have improved access to financial services and enhanced financial skills, through creation of Village Savings and Loans (VSL) groups. | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Output Indicator</th> <th style="width: 20%;">Milestone / Target</th> <th style="width: 40%;">Progress</th> </tr> </thead> <tbody> <tr> <td>Number of persons with disabilities in project VSL groups (at least 50% women)</td> <td style="text-align: center;">3,500</td> <td style="text-align: center;">6,519</td> </tr> <tr> <td>Number of project VSL group members with improved financial skills (target 50% women)</td> <td style="text-align: center;">4,000</td> <td style="text-align: center;">6, 519</td> </tr> <tr> <td>Percentage of project VSL group members who, in the past year, both wanted access to a loan and were able to access it (target 50% women)</td> <td style="text-align: center;">20%</td> <td style="text-align: center;">25.68%</td> </tr> </tbody> </table> | | | Output Indicator | Milestone / Target | Progress | Number of persons with disabilities in project VSL groups (at least 50% women) | 3,500 | 6,519 | Number of project VSL group members with improved financial skills (target 50% women) | 4,000 | 6, 519 | Percentage of project VSL group members who, in the past year, both wanted access to a loan and were able to access it (target 50% women) | 20% | 25.68% |
| Output Indicator | Milestone / Target | Progress | | | | | | | | | | | | |
| Number of persons with disabilities in project VSL groups (at least 50% women) | 3,500 | 6,519 | | | | | | | | | | | | |
| Number of project VSL group members with improved financial skills (target 50% women) | 4,000 | 6, 519 | | | | | | | | | | | | |
| Percentage of project VSL group members who, in the past year, both wanted access to a loan and were able to access it (target 50% women) | 20% | 25.68% | | | | | | | | | | | | |
| Output 2: Project VSL group members have improved vocational skills (at least 50% women) | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Output Indicator</th> <th style="width: 20%;">Milestone / Target</th> <th style="width: 40%;">Progress</th> </tr> </thead> <tbody> <tr> <td>Number of persons with disabilities receiving training in improved farming methods and climate resilience (target 50% women)</td> <td style="text-align: center;">450</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Number of persons with disabilities receiving advice and guidance regarding vocational skills development (target 50% women)</td> <td style="text-align: center;">1,800</td> <td style="text-align: center;">0</td> </tr> </tbody> </table> | | | Output Indicator | Milestone / Target | Progress | Number of persons with disabilities receiving training in improved farming methods and climate resilience (target 50% women) | 450 | 0 | Number of persons with disabilities receiving advice and guidance regarding vocational skills development (target 50% women) | 1,800 | 0 | | | |
| Output Indicator | Milestone / Target | Progress | | | | | | | | | | | | |
| Number of persons with disabilities receiving training in improved farming methods and climate resilience (target 50% women) | 450 | 0 | | | | | | | | | | | | |
| Number of persons with disabilities receiving advice and guidance regarding vocational skills development (target 50% women) | 1,800 | 0 | | | | | | | | | | | | |
| Output 3: Project VSL group members (at least 50% women) have access to sustainable sources of energy and water | | | | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 40%;">Number of project VSL group members provided with solar chargers (100% people with disabilities; target 50% women)</td> <td style="width: 20%; text-align: center;">155</td> <td style="width: 40%; text-align: center;">110</td> </tr> <tr> <td>Number of project VSL group members' homes equipped with rainwater harvesting system (100% people with disabilities;</td> <td style="text-align: center;">155</td> <td style="text-align: center;">155</td> </tr> </tbody> </table> | | | Number of project VSL group members provided with solar chargers (100% people with disabilities; target 50% women) | 155 | 110 | Number of project VSL group members' homes equipped with rainwater harvesting system (100% people with disabilities; | 155 | 155 | | | | | | |
| Number of project VSL group members provided with solar chargers (100% people with disabilities; target 50% women) | 155 | 110 | | | | | | | | | | | | |
| Number of project VSL group members' homes equipped with rainwater harvesting system (100% people with disabilities; | 155 | 155 | | | | | | | | | | | | |

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| target 50% women) | | | |
| Output 4: Greater political engagement by people with disabilities | | | |
| Number of community disability awareness and political representation sensitisation events run (average attendance 300 people) | | 4 | 3 |
| Percentage increase in the number of persons with disabilities (target 30% women) in local committees or in community leadership positions in target districts. | | 5% | 7,2% |
| Please add additional Outputs / indicators as required | | | |
| 2.7 | <p>If data is not available to update progress against planned milestones or targets for any Outcome or Output indicators, please provide an explanation below, including how you plan to overcome any gaps in monitoring data. (Max 250 words)</p> <p>According to the World Bank Report the GDP per capita in Rwanda is \$748.3 and the number of youth, women and socially marginalized involved in community development activities in each district is 68.9% (according to the state of gender equality in Rwanda March 2018 by GMO).</p> <p>The number of persons with disabilities receiving training in improved farming methods and climate resilience (target 50% women) and the number of persons with disabilities receiving advice and guidance regarding vocational skills development (target 50% women) are not yet available since these activities are not implemented due to the delay in MoU signature with UR-CAVM. The activities will be implemented from April 2019.</p> | | |
| | <p>Have any evaluations/ reviews been produced during the reporting period? Please give details of these below, including any key recommendations from these and how they will be addressed. Please attach any evaluations to the report. (Max 200 words)</p> <p>Any evaluation nor review has not yet been produced.</p> | | |
| 2.9 | <p>Changes to Logframe</p> <p>Please outline any changes you have made (with permission from SG) or would like to propose, to your logical framework. Please include full justification for proposed changes below.</p> | | |
| Indicator no | Proposed change | Reason for change | Date Change Approved and by Whom. |
| There is no change occurred except the progress | | | |
| Have you included an updated version of your logical framework, which reflects these proposed changes? | | | N/A |

3. Partnerships and collaboration

This section allows you to discuss how partnership working is progressing on the project, as well as wider collaboration and sharing of learning.

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| 3.1 | <p>Please give an update on how partnership working has progressed during this reporting period, letting us know about any highlights, challenges or changes to roles and responsibilities. (Max 350 words)</p> | |
| | <p>In the framework of implementation of the MoU with Care International, a training on financial literacy and linkages have been organized and given to all Business Mentors. After this training, they went back to their respective target sectors to teach VSLAs how the balance, which is not used for loan purposes, can be kept to the banks and MFIs and the services they can benefit from them.</p> <p>Field visits, on-going coaching and trainings have been continuously given to empower Business mentors and VSLAs in order to sustain initiated businesses.</p> <p>Note that the MoU with University of Rwanda (CAVM) has been signed but the logistics issues hindered the implementation of planned activities on time. The Terms of Reference of the activities have been developed and CAVM Team is ready to implement all activities from April 2019.</p> <p>Sense International: The activities related to Sense International were not all implemented as planned in the previous quarter due to competing and urgent activities to be carried out in Uganda as well as the meeting with their director from UK. They have promised those activities will be implemented in April after commemoration week of the Genocide.</p> | |
| 3.2 | <p>How are you monitoring and assessing your partners capacity to manage and deliver the project as it progresses? Please outline any plans for training, capacity building or shared learning between your organisation and your partner (s). (Max 300 words)</p> | |
| | <p>For any training to be delivered by Care International and Sense International, the content is discussed with NUDOR project staff and CBM who also participate in the training session. An evaluation is done by the trainees at the end of the training.</p> <p>CBM Country Office (CO) staff organise monthly meetings with NUDOR for project planning and evaluation. Also, CBM CO staff conduct quarterly field visits for project monitoring and partner capacity building.</p> <p>A number of trainings are planned over Y3 with our key partners as detailed elsewhere in this report (3.5).</p> | |
| 3.3 | <p>Please give details below of all visits to country during this reporting period, the purpose and outputs of each visit.</p> | |
| | <p>Date of visit</p> | <p>Key achievements / outputs of visit</p> |
| <p>January 24th, 2019/ Scottish Government Delegation</p> | <p>The visitors understood the physical existence of NUDOR saving groups and how VSLG methodology is being applied.</p> | <p>Visit other saving groups of the remaining districts</p> |
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Add more rows if required

3.4 Please tell us about any dissemination and learning throughout this reporting period. How have you promoted effective learning across the project? Please explain what processes you have used both internally and externally to share learning from the project so far, and how this learning is being used. (Max 300 words)

- NUDOR submit a report every quarter to district authorities in order to share the project achievements and challenges faced by the project staff.
- NUDOR attended 3 open days organised by Rutsiro, Ruhango and Rusizi districts in collaboration with other district stakeholders where the project is being implemented. Open days is an activity organised by district authorities in collaboration with district Joint Action Development Forum members in each district to share their achievements, best practices to community members and other stakeholders and accountability to the beneficiaries.
- Stakeholder' meetings and trainings on disability inclusion for other NGOs' VSL Village Agents have been organised in order to empower different participants in district development with enough skills about disability and inclusion. Consequently, these NGOs have agreed to involve People with disabilities in their respective programme activities.
- As a self-sustainable and self-replicating mechanism, VSLAs have the potential to bring financial access to more remote areas. Having Business Mentors to start the group facilitates its success and offering the ability to borrow in the short term gives households an additional financial option when the need arises. These are remote areas, where financial institutions typically have not reached yet. We know that with just a little bit of training to start these groups, people with disabilities in the poor communities can become their own bankers, and women with disabilities can gain more power in their households because they are also contributing to the Household and community development.
- Additionally, the awareness campaign on the rights and inclusion of people with disabilities in the local government structures helped to disseminate how disability inclusion is also necessary so as to have a sustainable impact on the livelihood of the community.

3.5 With reference to Q39a & 39b in your original application form, please highlight how you are maintaining an awareness of others working in this region, giving details of collaboration, joint working or partnerships with others. (Max 300 words)

The organisations operating with mainstream saving groups in Rwanda do not target people with disabilities. Among the recommendations of stakeholders workshops organised by SaveAbility Project in targeted districts, all organisations working with saving groups have agreed to involve persons with disabilities in their programmes for promoting inclusive and mainstreaming programmes. But, they have not committed to a certain percentage but some of them have started communicating with NUDOR for organising training to their field staff such as Action Aid, Hope and Home for Children.

Caritas Rwanda and World Vision, the main organisations working with VSLAs groups in Rusizi and Rutsiro proposed a special session in order to set up a good way of supporting the saving groups of people with disability. The district authorities committed to organise such meeting which will take place in 2019. CBM have also been in discussions with Opportunity International on how to share best practice between our two VSLA models.

The partnership with Sense International also continues with further technical training for business mentors to support people with deafblindness in VSLAs.

As already mentioned, the project has secured a strong relationship with the University of Rwanda through both the College of Agriculture and NUDOR and between the UoR and the University of Edinburgh (UoE). With the UoE Global Health Academy Summer School being hosted in Kigali, this Summer, it will bring together masters students, local practitioners and academic specialists engaged with the University's Global Health Academy. The aim of the programme is to offer students an opportunity to join a network of local peers and interact in person with the GHA's leading specialists in their field. The summer school has selected the SaveAbility project as a case study. During the summer school a group of students will visit the project and meet with implementers and participants.

4. Inclusion & accountability

With reference to question 38 in section E of your original application, please use this section to tell us how you are mainstreaming through your project, ensuring that you are aware of and actively working to reach vulnerable and marginalised groups.

4.1 Is the project still relevant for the beneficiaries you are working with? Please highlight how you ensure accountability on the project, ensuring beneficiaries have the opportunity to feedback on the project and influence its development? (max 250 words)

Following the recommendations of Rwanda Union of the Blind, the expert from Sense International-Uganda has assessed people with deaf blindness in the families indicated by Rwanda Union of the Blind. Each family has designed a guide communicator who will assist the deafblind during the touch-sign communication training.

Furthermore, the community members are sensitized about rights and inclusion of people with disability in different government structures through drama made by THT (Troupe des Handicapés Twuzuzanye), which is an organisation of people with disabilities.

Open day's events and Joint Action Development Forum meetings are also organised in the targeted districts and persons with disabilities are invited in these events where bests practices are shared and feedbacks from local authorities, others stakeholders and beneficiaries are provided in order to help the project to improve the quality of interventions.

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| 4.2 | <p>Do you have an awareness of particularly vulnerable or marginalised groups within the community in which your project is working? Please give details on how you are disaggregating data to recognise these groups across the project. (Max 250 words)</p> <p>Among people with deafblindness, there are children who have multiple disabilities: they cannot sit nor stand up. Advocacy for physical adaptation or physiotherapy is needed considering that most of them are coming from the poorest families who cannot afford the cost.</p> <p>10 people 93 males and 7 females) with deafblindness benefited from the project activities and they will be trained and their communicator guides on tactile sign language. There are also 120 deaf people from VSLGs who require training on sign language. Business Members need to be trained on sign language as well. A proposal for this has been submitted as part of the Year 1 ringfenced underspend.</p> |
| 4.3 | <p>How is your project working to actively meet the needs of these vulnerable and marginalised groups, ensuring they are benefiting from the project? Please outline any mechanisms you are using. (Max 250 words)</p> <p>The tactile sign language training is planned to be conducted in April 2019 to only deafblind persons with their communicator guides.</p> <p>Discussions are underway with Masaka Centre, a specialised rehabilitation centre for persons with blindness and deaf-blindness and using Sense International's expertise help with physical exercises affected children and train people with deaf blindness on life skills, mobility and orientation.</p> <p>The budget to organise a training for VSLAs members with hearing disabilities have been proposed and submitted using last year's underspend. Another proposed budget has been submitted for providing white canes to VSLGs with visual impairment for better mobility to and from their saving groups.</p> |
| 4.4 | <p>Taking into consideration some of the challenges of mainstreaming, please describe any challenges you have faced in reaching vulnerable and marginalised groups, how you have overcome these or plans you have developed to support inclusion on the project. (Max 250 words)</p> <ol style="list-style-type: none"> 1. People with psychosocial disabilities require particular attention when they are in crisis and sometimes their family members didn't want to support them while taking them to the hospital for treatment. To overcome this challenge, strong collaboration with local authorities, health professional in charge of mental health at the health centres and the community health workers trained on mental health is taking place to support persons with psychosocial disabilities with community health insurance and other facilities to be taken to the hospital. 2. Children with special learning needs are not attending schools because they can't attend Inclusive Schools due to the lack of trained teachers in those schools according to that type of disabilities. To overcome this |

challenge, collaboration with specialized centres working with people with intellectual disabilities (Developmental Disorders) is necessary. They are represented by their parents in the saving groups but still they have problems such as lack of appropriate education and health services. Work is continuing to improve our engagement on this and discussions are ongoing with the relevant District Officers.

5. Financial Reporting

This section will be reviewed alongside your budget report, which should be included alongside your narrative and logframe. Please ensure this spreadsheet is completed with both a detailed breakdown of expenditure for this financial year, along with your projected spend for the next financial year.

Please note carry over of funds to the next financial year should have been agreed with the Scottish Government by January 31st of the current financial year.

5.1 With reference to your budget spreadsheet, please give a detailed explanation of any variances between planned and actual expenditure, including reasons for the variances and whether these are as a result of timing issues, price achieved, quantity etc. If these are temporary variances, please outline plans for expenditure. (Max 350 words)

The project has experienced a total underspend totalling £73,834, however the majority of this spend (93%) are delayed activities from Year 2 to be carried over into Year 3 (£62,569) with a true underspend of £10,813 with an additional £5,115 added to the true underspend due to an error in reporting in Year 1. There was some underspend in salaries leading to higher than anticipated true underspend – this was mainly due to changes in positions, recruitment and delays in Y2 implementation.

A summary of the key delayed activities to be carried over into Year 3 are as follows (please see attached financial report for full details):

Other costs in country:

- Audit is scheduled in Year 3 (£4,000)
- Information accessibility scheduled in Year 3 (£1,220)
- Sign language interpreters scheduled in Year 3 (£1,404)

Output 1:

- Recruitment and training of Senior and Sector Business Mentors – the remaining SBM and BMs are scheduled for training in the first quarter of Year 3 (£4,460)
- Functional assessment of Persons with Deafblindness: Sense International (SI) activities were not all implemented as planned at the

end of Year 2 due to urgent SI obligations to be carried out in Uganda. Activities will be implemented in April after commemoration week of the Genocide against the Tutsi. (£3,635)

- Training in Tactile communications for persons with Deafblindness and communicator guides – as above re Sense International (£10,008)
- Mapping of persons with disabilities (£2,044) – this spend was in error due to confusion in last report (Partners thought amount of £5,115 was carried over into Y2 but was actually a negative amount. £5,115 will be added to the ringfenced true underspend going into Year 3.

Output 2:

- Training on improved farming methods and climate resilience (£1,944); Training in market orientated agribusiness (£1,944); ongoing coaching in agricultural practices (£10,051) – delay due to signing of MoU and subsequent logistics of organising training with UoR College of Agriculture (CAVM).

Output 3:

- Subsidised solar chargers: Overspend of £1,366 due to the increase of unit cost of solar panel on the national market.
- Subsidised installation costs of rainwater harvesting systems – The number of water tanks has increased from 132 to 155 following approval by the Scottish Government at the end of Year 1 – however the installation costs was higher than expected on (£9,218). However the project made savings in the procurement of water-tanks -£6,122 and has therefore reduced the over-spend on this activity to £3,096.

Output 4 - Monitoring, Evaluation and Learning (MEL):

- The scheduled MEL visit of the University of Edinburgh was supposed to take place in the first quarter of 2019 but was postponed until April 2019 due to availability meaning a carry-over of spend of £7,840.

As outlined above, the delay in starting activities for Y2 set the project back by a few months, however it has managed to catch up considerably. Most of the large delayed activities have been planned for April and May 2019 with the Y3 activities starting as quickly as possible thereafter.

Budget lines that were overspent:

- Health insurance for Nudor staff £240
- Sense International flights £252
- Mapping of persons with disabilities £2044
- Establishment of VSLA Groups £126:
- Motorbike maintenance: £82:

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| | <ul style="list-style-type: none"> • Subsidised solar chargers: £1366 • Subsidised installation of water tanks: £9,218 • Car hire for field visits: £321 • Office furniture: £28 <p>A proposal to utilise the true underspend (£10,183) will be submitted separately.</p> |
| 5.2 | <p>Please give details of any capital expenditure in this reporting period.</p> <ul style="list-style-type: none"> • Office furniture and computer for CBM Rwanda Programme Officer £804.67 • Furniture for Rutsiro sub-office including for conference room – £1,847 • Laptops, printers and digital camera - £653 • 4 motorbikes - £14,032 • Water tanks - £44,488 |
| 5.3 | <p>Please explain how you are working to ensure cost effectiveness on the project, whilst maintaining the quality of delivery. (Max 250 words)</p> <p>We have agreed with CAVM and Sense International to make available their assigned staff to NUDOR Project Activities in order to implement the activities as planned and written in the signed MoUs:</p> <p>Other key elements ensuring:</p> <ul style="list-style-type: none"> - Quality of service providers selected to delivers water tank, solar energy, - Business Mentors capacity to implement the project - Good planning - Key project tools used - Some strategies of maintaining all of solar energy and water tanks by the beneficiaries and other members of VSLs groups. |

6. Any other Information

Please use this section to tell us any other relevant information regarding your project. If the additional information included within this section is urgent please ensure it is highlighted. (Max 250 words)

Project Lesson learnt

The project is confident that the promising short-term outcomes reflected here are indicative of significant potential for long-term impact on resilience, household income and food and nutrition security.

Having a trained agent to start the group facilitates its success and offering the ability to borrow in the short term gives households an additional financial option when the need arises. These are remote areas, where financial institutions typically have not reached yet.

The Project has learned that with just a little bit of training to start these groups, people with disabilities in the poor communities can become their own bankers, and women with disabilities can gain more power in their households because they are also contributing to the Household and community development.

As a self-sustainable and self-replicating mechanism, VSLAs have the potential to bring financial access to more remote areas.

More specifically, the CBMUK Programme Manager will be travelling to Rwanda over the Summer for a programme monitoring trip. Part of this will include a budget review with the partners to see where adjustments in the budget if any sections require realignment/adjustments e.g. salaries, training outputs.