

**2024 SUMMARY REPORT**

# WE ARE **Kaz'O'zah Keza.** And “Kaz'O'zah Keza” means: “**A BRIGHT FUTURE**”.

WE ARE a grassroots  
organization located in  
Burundi; focused on serving  
underserved communities.



# WE ARE (cont.)

## CELEBRATING 10 YEARS!

**Kaz'O'zah [Keza]** was founded and registered as a nonprofit in 2015; and is powered by 22 dedicated and passionate individuals.

**OUR MISSION** is to enable prosperity by providing women and youth with business development services and solutions.





# AN INCREDIBLE YEAR |

## WHAT AN INCREDIBLE YEAR 2024 has been!

More than **2,670 Burundian women were served** by the Kaz'O'zah Keza team; proudly offering business development services and solutions toward building financial stability and lasting social impact. We have had the pleasure of working with and to be funded by incredible organizations, to name a few: European Union Commission, Imago Dei Fund, KCB Bank Foundation, Segal Family Foundation, SEZ Development Corporation and the United Nation Development Programme; all of whom share our vision:

To see an economically and socially empowered Burundi; prosper and vibrant.

I am proud to announce that with the closure of 2024, 10 years and counting, we have reached a milestone of 22,000 total beneficiaries served. All these years of work could not be possible without our team devoting their time and energy to our cause, and our generous donors who support our mission. 2025 brings excitement, gratitude and promise toward a bright future for our communities.

Ange Muyubira - Founder & Executive Director



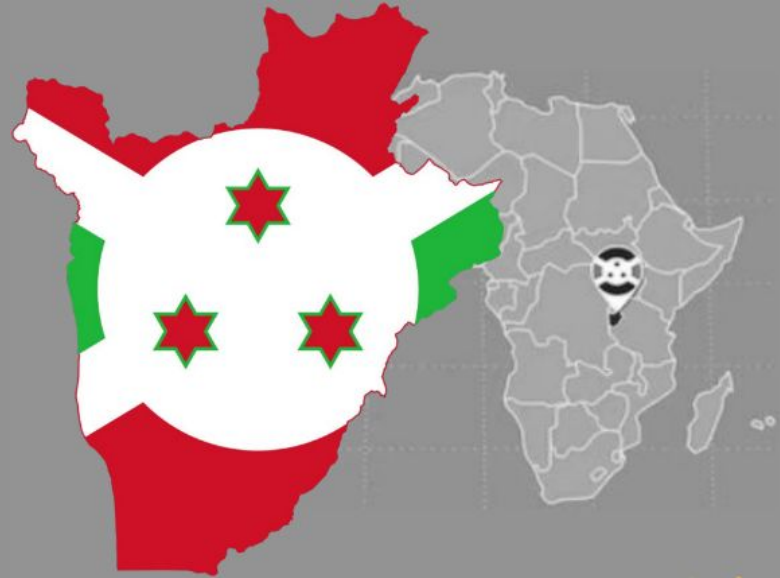
# WHERE WE ARE | At the **HEART** of Africa

## Burundi\*

- Population 14.3 Million;
- 11th Pop. Growth Rate Worldwide;
- **Median Age 16.4 years;**
- **Dependency Ratio 95.2;**
- Pop. Below Poverty Line 77.8%;
- GDP Per Capita \$262;
- >90% of Burundians rely on Subsistence Agriculture.

**“A Difficult Path to Prosperity.”**

\*World Bank, US State Department, UN DESA (2024)



# WE WORK FOR | WOMEN'S COOPERATIVES

Kaz'O'zah sponsors rural communities through women's empowerment:

- **22,000 Women & Youth Served;**
- **570 Fiscal Entities Registered;**
- 26 Bilateral Projects\*.

Beneficiaries are trained, registered with the State, coached on fiscal responsibility & investment readiness.

**Kaz'O'zah also offers emergency and humanitarian response services.**

\*Year to Date December 2024

\*\*2019-2024 Averages: Subject to Regional Variants



**Cooperatives working in Agrobusiness (70%),  
Services & Small Trade (30%).\*\***

**KazOzah**  
A BRIGHT FUTURE FOR COMMUNITIES



# WHY WOMEN ?

**Burundian women** are discriminated by cultural norms; disenfranchised by legal and social structure; all the while providing for the world's poorest nation\*.

Financial inclusion is the key to Kaz'O'zah's impact on Burundian households and whole communities.

There's no sustainable development without women's empowerment\*\*.

\*World Bank (2024)

\*\*UN Women (2018)



# OPERATING MODEL | FIELD OPERATIONS

## BANKABILITY

Business Registry,  
Loan Readiness,  
Fiscal Traceability.



## INVESTMENT

Physical Investment  
for Sustained Revenue,  
or Crisis Response.

## PARTNERSHIP

Bilateral Sponsorship,  
Subsidy or Program  
Outsourcing.

## TRAINING

Business Basics,  
Small Trade and  
GBV\* Awareness.

***“Building commercial foundations for Burundian women and their communities; providing a stable environment for each household.”\*\****

\*Gender-Based Violence

\*\* ITEZE IMBERE - KCB Foundation & Kaz'O'zah Keza (2024-2026)



# 2024 SDG SUMMARY UPDATE



**HOW KAZ'O'ZAH SOLUTIONS  
CONTRIBUTE TO  
SUSTAINABLE CHANGE  
[KEY AREA SAMPLE]**

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[sales@kazozah.online](mailto:sales@kazozah.online) / [www.kazozah.online](http://www.kazozah.online)

**5 GENDER  
EQUALITY**



**2024 was dedicated to  
Women Empowerment.**

**2,670 Women**  
achieved financial inclusion.

**370 Women displaced by floods**  
received a Selling Goods Subsidy.

**1 NO  
POVERTY**



Kaz'O'zah views “**NO POVERTY**”  
not as an objective but as  
residual of good business practice.

Kaz'O'zah sponsors learn to  
generate profit toward business  
and livelihood investment.

This Trickle-Down Effect  
translates into SDG Progress.

**8 DECENT WORK AND  
ECONOMIC GROWTH**



**\$175.80\***  
Sponsored Individual  
Monthly Income  
[Burundi = \$16.08\*\*]

**221%  
Growth**  
[East Africa = 5.1%\*\*]

**\$760,810**  
Sponsored Cooperative Sales  
from **\$291,760 Investment**

\*650 Active Women Sample  
\*\*World Bank, ADB - 2023, 2024.

**2 ZERO  
HUNGER**



**>2,670**  
NEW Households

**40%**  
3X MEALS  
PER DAY

**18%**  
Food Shortage Past 30 Days  
[Burundi = 40%\*]

\*World Food Programme - 2023.

**3 GOOD HEALTH  
AND WELL-BEING**



**64% Medical Insurance**  
[UHC Service Cov. Index = 41.1\*]

Kaz'O'zah ensures participants  
file for State-sponsored Medical  
Insurance; reducing the  
likelihood of hard-earned savings  
being spent on healthcare.

\*World Health Organization - 2023.

**4 QUALITY  
EDUCATION**



**87% Completion**  
for Household Dependents  
[Burundi = 43%\*]

**\$15,830**  
361 School Kit Investment

\*UNESCO IICBA - 2024

**9 INDUSTRY, INNOVATION  
AND INFRASTRUCTURE**



**63 Business & Farming  
Cooperatives Registered**  
**100 % Fiscal Traceability**  
[Burundi = 32%\*]

**66% Bank Accounts**  
[Burundi = 12%\*\*]

\*OBR - Burundi Revenue Agency - 2023  
\*\*BRB - Burundi Central Bank Authority - 2023

# NEW 2024

13 CLIMATE  
ACTION



KazO'zah  
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HOW CLIMATE CHANGE  
IS RESHAPING  
KAZ'O'ZAH SOLUTIONS.

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7 AFFORDABLE AND  
CLEAN ENERGY



2 Beauty Salons:  
Powered with Solar Panels &  
Uninterruptible Power Source.

97,490\$  
Community Investment



40 Solar Street Light-posts  
to secure a displacement camp perimeter.

20 Electrically Powered Grain Mills;  
**upgrading from diesel fuel**; improving  
environmental footprint while increasing profit.

15 LIFE  
ON LAND



## Land Relief Technology\*

In January 2024, Kaz'O'zah started to experiment with  
**Hydroponics** by subsidizing 2 Fodder Shadehouses.

Soil-Less Crops can Yield on Average  
**500 lbs/Weekly or 115\$ in Sales.**

Kaz'O'zah is actively fundraising to finance 30 crop  
sharing units for 750 women by December 2025.



\* 93% Burundi's land is deforested [US State Dept 2020-2025 est.] As regulation prohibits cattle and livestock from grazing on public land, serious feed scarcity arise twice yearly during dry seasons.



# 2022-2024 | EUROPEAN UNION COMMISSION

## ***“Support for women entrepreneurs in agribusiness and crafts.”***

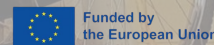
The conclusion of a 2-Year Commitment to 2,000+ **Burundian Businesswomen.**

- **2,044 Rural Women** organized in **38 Cooperatives**;
- Financial Literacy Training & Cooperative Registry;
- Networking with **9 Urban Businesswomen**;

- **\$1,501,050 Annual Sales<sup>1</sup>**  
from **\$154,980 Physical Capital Investment<sup>2</sup>**  
**(Business Kits, Production Units etc.)**

<sup>1</sup> 2024 Financials (Kaz'O'zah Keza Monitoring & Evaluation).

<sup>2</sup> Investment carried over 2023-2024.





## **Destructive Floods** in April 2024: **600 Displaced Households.**

**>90% Women and Children;** Living on **\$1.10 per Day.**

**26% School Attendance;** Temporary Displacement Camp (Martyazo).

## **Women's Empowerment through Business**

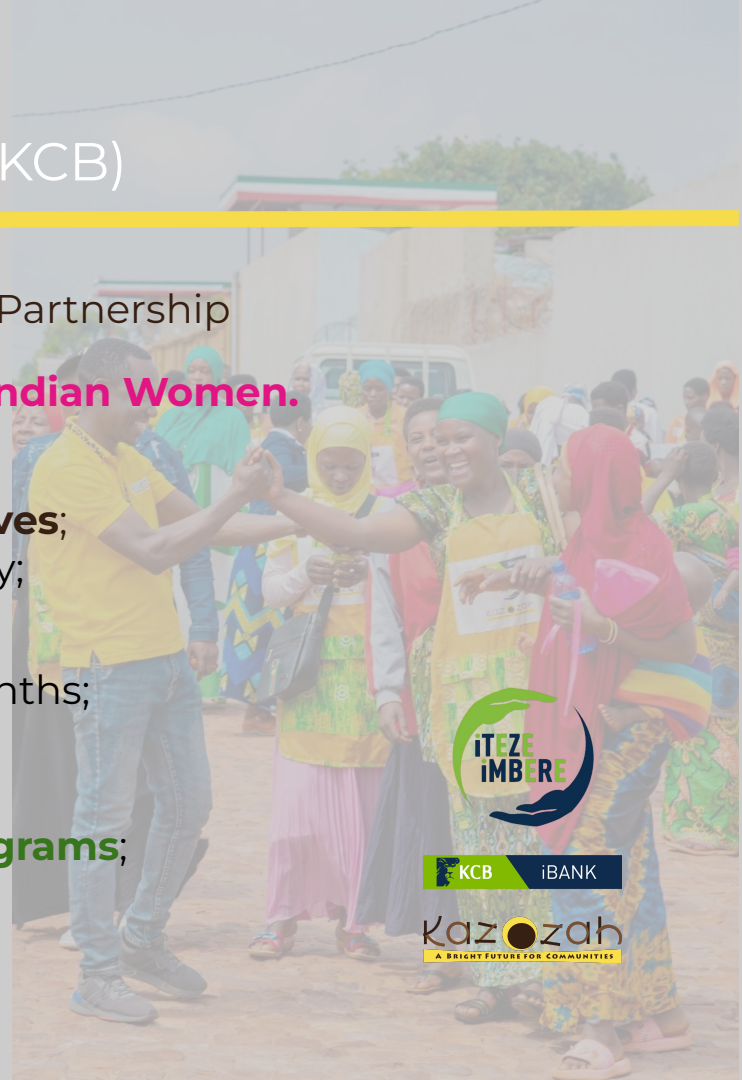
- **\$44,040** Selling Goods Subsidy: **120 Businesswomen;**
- Reimbursable Procurement & Delivery Program \*\*\* **NO CASH HANDOUTS \*\*\*;**
- **\$46,670 Revolving Fund Income**
- >1 Complete Return in <6 months;
- 2 Solar Powered Marketplace Installations;
- 361 School Kits;
- **\$9.62 per Day / 100% School Attendance.**

# 2024-2026 | KCB FOUNDATION (KCB)

## **“ITEZE IMBERE”** - Regional Bank Foundation Partnership

The start of a multi-region program for **Young Burundian Women**.

- Phase 1 of 2-Phase Program (Phase 2 in 2025);
- **Cohort 1: 257 Women** organized in **11 Cooperatives**;
- Financial Literacy Training & Cooperative Registry;
- Access to KCB Bank Burundi Services;
- **+323.87%** in Cooperative Revenues >8 months;
- **41.90%** Profit Margin Maintained Throughout;
- **\$20,636** in Annual **Savings & Loans Programs**;
- **30 Jobs Created**.



## Displaced Again

in November 2024. **600 Households on the move** from Temporary Holding to Permanent Relocation. (Ref, page 12 - SEZ)

### Women Empowerment & Community Infrastructure Support

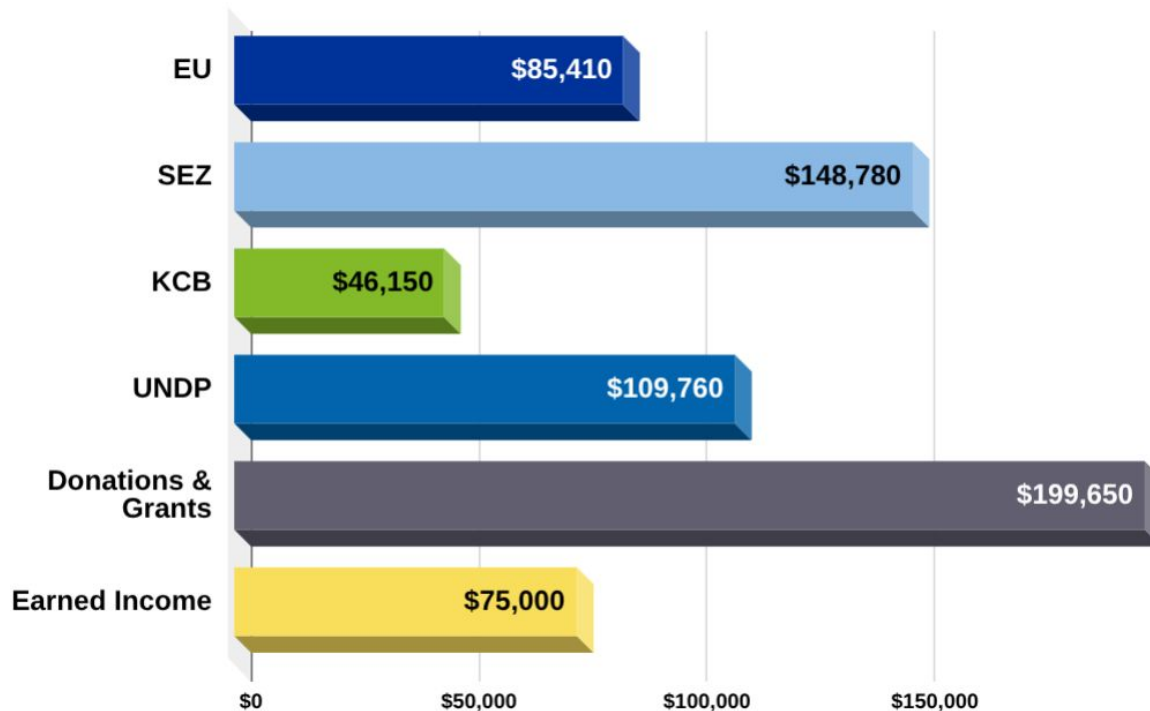
- **250 Women** organized in **10 Cooperatives**;
- Financial Literacy / GBV<sup>1</sup> Training;
- Cooperative Registry;
- **\$34,230 Cooperative Investment:**
  - Business Kits & Startup Selling Merchandise.
- **\$41,800 Community Infrastructure:**
  - Camp Perimeter Solar Lighting;
  - Government Building Solar Autonomy.

<sup>1</sup> Gender-Based Violence Awareness Training.





# FY 2024 BUDGETS | SUMMARY



*“A Year of New  
Investment &  
Partnership;  
Securing and  
Structuring  
Works to come.”*

# WE ARE EXPANDING

**Kaz'O'zah [Fund]** – est. 2024\*:  
financial division – conceived  
as a microcredit wing - to  
connect ethical lenders and  
credit foundations with  
Burundian women.

Investing for prosperity.

\*Pending Incorporation - State registry in process.

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# COMING SOON

## MICROFINANCING TRUSTEE PROGRAM

### Burundi\*

162 Public-Only MFIs

47% Women Clients

28% Loans to Women

20% Institutions with  
Services (User-Based,  
Training)

### Worldwide\*\*

7,000+ Private & Public MFIs

80% Women Clients

67% Loans to Women

71% Institutions with  
Services (User-Based,  
Financial Literacy)

### Kaz'O'zah Fund

BDI's 1st Private MFI\*

100% Women (FY24)

100% Women (FY24)

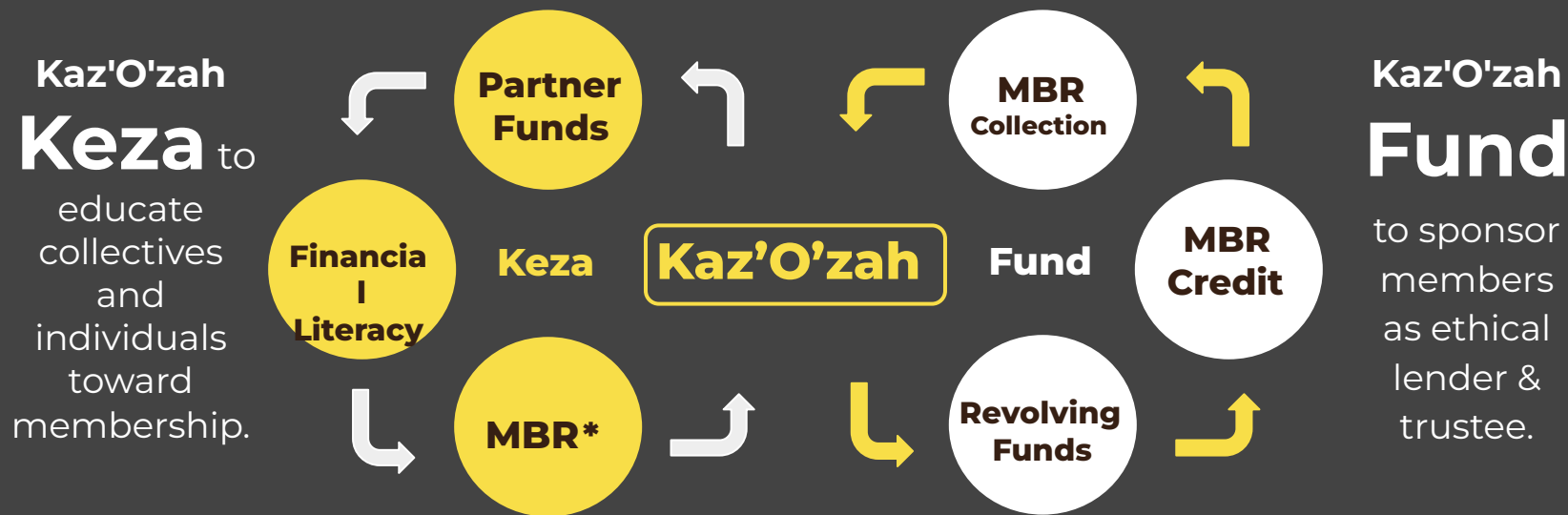
Business Devt. Services &  
Solutions, Monitoring,  
Investment & Trustee Prog.

\*BRB (Burundi Central Bank Authority), RIM (Burundi IMF Association) (2024)

\*\*World Bank, Atlas Research LLC (2023, 2024)



# SCALE | Training > Microfinancing & Trustee Program



\*Membership (MBR) Onboarding Program

# OUR SENIOR MANAGERS



**THIERRY NKENGURUTSE**  
Regional Programs Manager

[thierry.nkengurutse@kazozah.online](mailto:thierry.nkengurutse@kazozah.online)

Alongside our founder Ange, Thierry is the most senior team member at Kaz'O'zah; with over 20 projects under his belt.

His extensive field experience has contributed to several Kaz'O'zah staples including financial literacy training, and fiscal registration of sponsored cooperatives and women.

Thierry is responsible for Human Resources in the Field, managing all Regional Activities and Regulatory Process.



**ALAIN JUNIOR MUGISHA**  
Controller & Systems Manager

[alain.junior.mugisha@kazozah.online](mailto:alain.junior.mugisha@kazozah.online)

The interest to monitor and evaluate is not given to everyone let alone to every manager; but it was given tenfold to Junior.

In 2022, Junior put his business administration background to work when he was first assigned with driving computing systems forward. His very works are the tools we use today.

Junior develops Kaz'O'zah Solutions & Tools, and manages all Information Technology including Equipment & Systems.

# OUR DIRECTORS

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**ALIDA INGABIRE**  
Deputy Executive Director

[alida.ingabire@kazozah.online](mailto:alida.ingabire@kazozah.online)

Alida is the latest addition to Kaz'O'zah management. She onboarded in 2025 to develop strategy and oversee structure.

From over a decade of administrative career experience in the public sector overseas; to leading industrial relations process and services locally; Alida is our woman for the job.

Alida oversees Day-to-Day Operations, directs Partnership Accounts and Field Programs, and Seconds Representation.



**GWLADYS GAKIZA**  
Finance & Administration Director

[gwladys.gakiza@kazozah.online](mailto:gwladys.gakiza@kazozah.online)

Gwladys is a steady leader who joined in 2019. Having been raised 4 consecutive times, she embodies internal promotion.

As a software engineer, Gwladys first and organically appropriated herself with electronic data and tools. She then shifted her talents to building and directing financial systems.

Gwladys is responsible for Administration, Accounting, Payroll Systems, Regulatory Management and Treasury.



# OUR FOUNDER



## ANGE MUYUBIRA

**Founder, Executive Director  
& Legal Representative**

[ange.muyubira@kazozah.online](mailto:ange.muyubira@kazozah.online)

A social entrepreneur and a strong advocate for community and culture, Ange - a Burundian-born UK citizen - has been involved in Burundi promotion ventures regionally and internationally for the last two decades. Kaz'O'zah Keza was born of this passion in 2015.

Ange is the face of Kaz'O'zah, drives Fundraising, headlines Legal Representation, Partner Engagement and Public Relations.

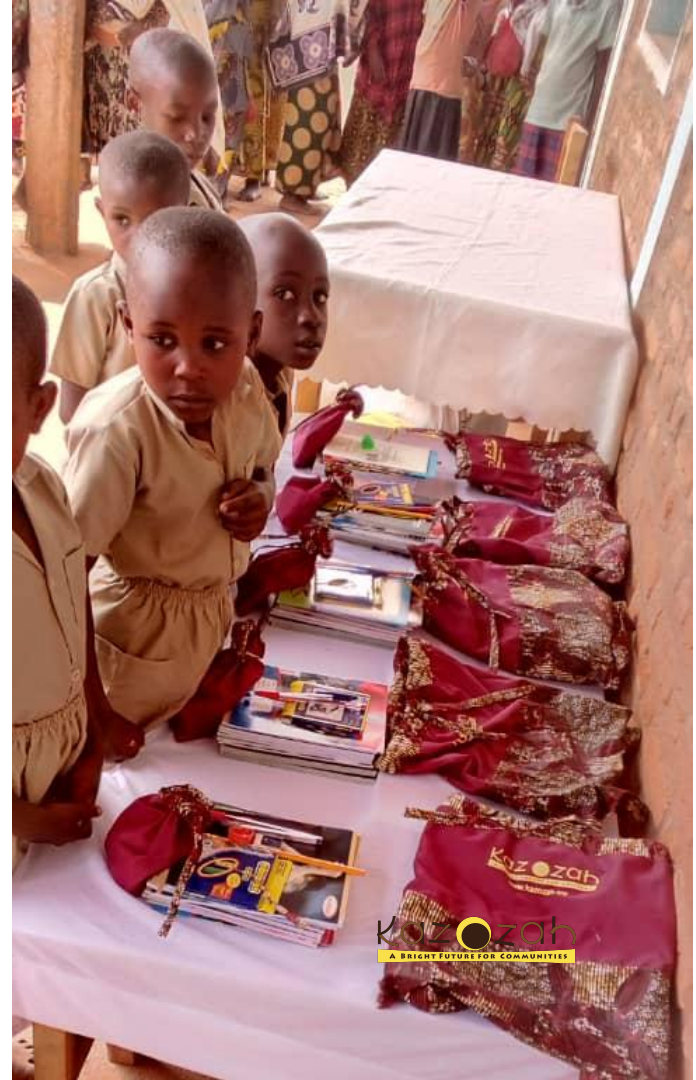
Ange is a frequent featured speaker and an active nonprofit sector mentor. She also sits on two US-based charities advisory boards.



## 2024-2025 CLIENTS, PARTNERS & SUPPORTERS



**ADD YOUR LOGO HERE**



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# Kaz'O'zah Keza



 **38 Boulevard Mao Tse Toung  
Rohero II, Bujumbura.**

## CONTACT US



+257 76 608 608



[www.kazozah.online](http://www.kazozah.online)



***Inquiries & Other:***  
[info@kazozah.online](mailto:info@kazozah.online)

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