



PHOTO CORDAID

In the hills of Cyaruhogo Cell, Rubona Sector in Rwamagana District, a community-led initiative is proving that environmental restoration can also create economic opportunity. What began as a commitment to plant trees has evolved into a thriving nursery enterprise, providing income, strengthening livelihoods and restoring hope for dozens of families.

This is the story of Duterimbere- meaning "those who move forward together"- a group of 42 members who transformed a shared vision into a sustainable business. With support from the TREPA Project, implemented by the International Union for Conservation of Nature (IUCN) in partnership with the Rwanda Forestry Authority, ICRAF, World Vision and Cordaid, the group has shown how investing in nature can generate lasting social and economic benefits.

Today, the nursery is more than a source of seedlings. It is a source of income, resilience and opportunity, demonstrating that when communities are equipped with the right knowledge, skills and support, environmental conservation and improved livelihoods can grow side by side.

"From trees to livelihoods"

THE STORY IN FIGURES

Implemented by Cordaid - TREPA Project Partner



1.5 RWF
revenue
first harvest



42
saving group
members



2M RWF
group savings



17
seasonal jobs
created



Cyaruhogo, Rubona Sector
Rwamagana District, Rwanda

A COMMUNITY CALLED TO PLANT AND LEAD

In late 2024, the TREPA Project convened community meetings with a bold ambition: to plant agroforestry trees across 400 hectares of farmland using a fully community-led model. People themselves would take every step from nursery bed preparation through to long-term maintenance.

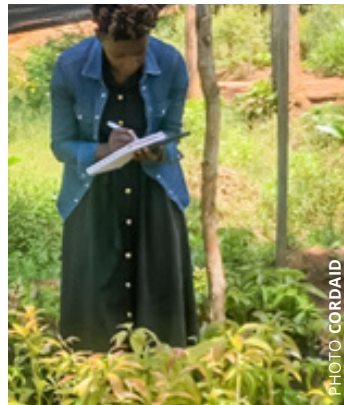
Community members elected a president and 40 block leaders, each responsible for at least 10 hectares. They received hands-on training in nursery techniques, tree spacing, hole digging, and site supervision. It was at this moment of empowerment that the seeds of Duterimbere were first sown.

THE MISSING LINK: TURNING SKILLS INTO OPPORTUNITY

While technical skills enabled the community to establish and manage the nursery, lasting economic benefits required more than knowledge alone. Through the TREPA Project, Cordaid complemented the restoration work by supporting community members in strengthening their financial resilience and turning their skills into sustainable livelihoods.

Members were organised into savings groups and received training in financial literacy, climate change adaptation and financial inclusion. The sessions helped participants understand how to manage their earnings, build savings and develop the nursery into a viable and sustainable enterprise.

Cordaid also supported the group in linking their savings to formal financial institutions, improving access to secure financial services and credit to invest in and expand their business. By combining environmental restoration with financial empowerment, the project enabled community members to transform a tree nursery into a reliable source of income and long-term opportunity.



Mrs. Mutesi Joie Celine,
President, Duterimbere
Saving Group

"We had the skills and we could see the demand, but we didn't know how to turn it into income. Cordaid showed us the way: save together, invest together, and build something that will outlast this project."

FROM 380,000 RWF IN SAVINGS TO A FLOURISHING NURSERY BUSINESS

The group's journey demonstrates how collective action, combined with financial discipline, can create lasting economic opportunities. By setting aside part of the wages earned through TREPA activities, the 42 members built collective savings of RWF 380,000. This became the group's first investment, enabling them to establish a eucalyptus nursery with 100,000 seedlings.

By August 2025, the seedlings had generated RWF 1.5 million in sales. Rather than sharing the proceeds, the group reinvested the income to expand the business. They established an avocado nursery with an investment of RWF 700,000, expected to generate approximately RWF 2 million, while also starting a new batch of eucalyptus seedlings to meet growing demand. Today, Duterimbere has grown its collective savings to RWF 2 million. Beyond financing the nursery, these savings provide members with access to affordable loans at an interest rate of just 5 per cent, without collateral. For many members, this is the first time they have had access to reliable and affordable financial services, enabling them to invest in their livelihoods and respond to household needs with greater confidence.

STORIES FROM THE GROUND

Behind the numbers are real people whose lives have been meaningfully transformed.

For Adeline, being entrusted with leadership as a block leader was a turning point. Her husband, who also welcomed her active membership in the savings group, saw real results. Through the group, she purchased chickens for nutrition and income and procured crop drying sheeting that has significantly reduced post-harvest losses for her household.



Mrs Irakoze Adeline, 35

"Before, anything extra had to come from my husband's earnings. Now I have my own source of income; I've bought chickens for our nutrition and a crop-drying sheet that has saved us from post-harvest losses. The saving group gave me independence I didn't know was possible."

Grace's story is one of the most striking. As a single mother who previously depended on her parents for basic needs, TREPA gave her not only employment but dignity. With her earnings, she was able to clothe and feed herself and her children, purchase bedding, afford the national community-based health insurance (Mutuelle de Santé), and support her parents with agricultural inputs such as fertilizers and improved seeds. Through the saving group, she has since acquired chickens and goats as household assets.



Miss Niyomwungeri Grace, 27

"I used to depend on my parents for everything — clothes, food, even basic health cover. TREPA gave me my first real income, and Duterimbere taught me how to hold onto it and grow it. Today I own chickens and goats, my children have health insurance, and I help my parents buy fertiliser. I never imagined any of this."

Theonest is one of the two permanent employees of the Duterimbere Saving Group and its resident nursery bed expert. His employment has enabled him to renovate his home, purchase proper bedding materials, and cover his children's school supplies. Beyond the income, Theonest has gained valuable professional skill expertise in modern nursery bed preparation and knowledge of high-quality, high-demand tree species.



Mr Mukomeza Theonest Permanent Nursery Technician

"This job has let me renovate my home, buy proper bedding, and cover my children's school materials. But what I value most is the knowledge; I now understand how to establish a modern nursery and know which tree species command the highest value. That skill is mine forever."

A GREENER, MORE PROSPEROUS RWAMAGANA

The aspirations of Duterimbere are as ambitious as their beginnings were humble. In the next five years, they will envision greening the entire Cyaruhogo area and beyond, becoming the primary supplier of quality fruit tree seedlings in Rwamagana District, and contributing significantly to the district's forestry landscape by building a nursery capacity sufficient to serve the whole territory. Above all, the members aspire that every one of them man, woman, and youth achieves financial stability and can meet their household essentials without hardship.

"Through these restoration activities, the TREPA project didn't just plant trees in our land it planted potential in us."

FIVE-YEAR VISION

- Green the entire Cyaruhogo area and expand the model beyond Rubona Sector
- Become the leading supplier of quality fruit tree seedlings in Rwamagana District
- Green the entire Cyaruhogo area and expand the model beyond Rubona Sector
- Provide forestry seedlings at a scale that serves the entire Rwamagana Forest landscape
- Ensure every member — man, woman, and youth — achieves financial stability for their household



ABOUT THE TREPA PROJECT

The Transforming Eastern Province through Adaptation (TREPA) Project is a Green Climate Fund (GCF)-supported initiative implemented by the International Union for Conservation of Nature (IUCN) in partnership with the Rwanda Forestry Authority (RFA), CIFOR-ICRAF, World Vision Rwanda, and Cordaid. The project aims to restore 60,000 hectares of degraded landscapes while strengthening climate resilience and improving livelihoods across seven districts of Rwanda's Eastern Province.

As the lead partner for Access to Finance, Cordaid empowers communities through financial literacy, savings group strengthening, financial inclusion, and the development of climate-smart financial products in partnership with financial institutions. These interventions enable households to invest in sustainable enterprises such as agroforestry, climate-smart agriculture, clean cooking solutions, renewable energy, and other green businesses.

The Duterimbere Saving Group exemplifies TREPA's vision by demonstrating how community-led restoration, combined with financial inclusion, can generate lasting environmental, social, and economic benefits. Their journey shows that restoring landscapes is not only about planting trees, but also about restoring livelihoods, building resilience, and creating sustainable prosperity for future generations.

TREPA AT A GLANCE

- Landscape restoration target: **60,000 hectares.**
- Geographic coverage: **Seven districts of Rwanda's Eastern Province.**
- Focus: **Climate adaptation, landscape restoration and resilient livelihoods.**
- Cordaid's role: **Access to finance, financial literacy, savings groups and climate-smart finance.**

ABOUT CORDAID

Cordaid is an international emergency relief and development organisation. We believe in a world where people can break down the barriers of poverty and exclusion and influence the decisions that affect them. We operate in fragile environments where citizens lack access to basic services due to poverty, armed conflict, or power imbalances.

We support local communities and their efforts to improve healthcare, food security, education, safety, and justice. We come from Christian social traditions. The values of human dignity, justice, and compassion guide our work.

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