NEWVINES INTERNATIONAL

Empowering the Poor. Restoring Dignity. Making All Things New.

TEN YEARS OF BLESSING THE POOR

2026 Annual Report & 10th Anniversary Retrospective



Graduation of 21 new NVI trainers, Tanzania — 2026

Kenya • Uganda • Rwanda • Tanzania • Côte d'Ivoire • Burundi

NVI Leadership Council — Virgil Hughes · David O'Kongo · Jerry Custer

A Letter to Our Partners

Dear Friends,

This year marks ten years since NewVines International first set out to bless the poor across East and West Africa. We began that journey with a single tool: the small, zero-interest micro-loan. A decade later, that same conviction — that the poor deserve dignity, opportunity, and the chance to build a better life — has grown into something far larger than we imagined. This report looks back at how far we have come, and shares the fruit of the past year's work in the field.

Thanks to your faithful partnership, we continue to see lives changed and, increasingly, entire church cultures transformed across Kenya, Uganda, Rwanda, Tanzania, Côte d'Ivoire, and Burundi. What follows is both a celebration of ten years of God's faithfulness and an honest account of where we believe He is leading NVI next.

Thank you for standing with us. It remains a privilege to be your partner in all God is doing.

Our Ten-Year Journey: How "Blessing the Poor" Has Grown

NVI started with a sole focus on blessing the poor through micro-lending — small loans intended to give families a first foothold out of poverty. Over ten years of prayer, practice, and watching what actually works on the ground, our understanding of what it means to bless the poor has deepened considerably. Micro-lending remains part of our toolkit, but it is no longer the whole of it.

From Projects to People

Perhaps our clearest lesson has been this: the poor must always come first — before the institution, before the program, before the metrics. We have found, somewhat to our surprise, that what truly works for the very poor works for everyone else as well. As one Parish liaison in Tanzania put it, other organizations tend to arrive wanting to "build capacity" at the parish or institutional level, while NVI takes its training directly to individuals first. That distinction has become central to our identity.

From Program to Mission

We have also moved deliberately toward a mission-based structure and operating philosophy, modeled on the missionary societies of old. In practice, this means simplifying NVI's own structures to radically promote local responsibility, and giving more attention to ministry and discipleship rather than to meeting program metrics. It is a shift from running a program to sending and equipping missionaries — a shift that now shapes everything we do.

From Financial Literacy to Biblical Ethics and Culture

Financial education and small-business development were where we began, and they remain foundational — this is now known internally as Phase 1: Financial Stewardship. But we came to see that money management alone does not change a culture – and it is mostly culture that is the

real driver of poverty. Over the past year we have unveiled Phase 2: Biblical Ethics and Culture, which goes deeper into honesty, fiscal integrity, purity, family life, and public conduct, and is offered only to groups that have truly implemented Phase 1. Alongside it, we have placed growing emphasis on Christ-centered marriage (single parent homes are a key driver of poverty), family unity, and shared spiritual disciplines, and on framing all of this explicitly within Christian discipleship rather than as neutral financial training.

From Handouts to Stewardship

Underneath all of these shifts lies a single change of mindset that we now actively teach and watch take root: moving people from a poverty mindset — "What can I get?" — to a stewardship mindset — "How can I faithfully use what God has given?" This is showing up in the data we watch informally in the field: fewer requests for money, more children fed, more marriage harmony, and, slowly, more tithing.

Independent Validation

This year we also took the step of comparing our program against published research on poverty alleviation. It turns out that our approach — developed over a decade largely through prayer and observation rather than academic design — meets five of five (or four of five, depending on the study) best practices identified in that research. Independent analysts consistently show that single-purpose programs tend to fail (or, at least, not make much of a dent in poverty), because the causes of poverty are not one-dimensional. NVI's instinct to pursue a "both/and" strategy — financial, ethical, spiritual, and practical — rather than an "either/or" strategy, turns out to be exactly what the evidence supports.

At the heart of everything we do is one goal: to align family life, church life, work, ethics, and culture with biblical values in practical, sustainable ways.

This Year in the Field

In June, members of our Leadership Council traveled across East and West Africa to visit teams, partners, and church leaders. What they found was a wave of momentum behind Phase 2 and behind the broader shift toward discipleship-centered mission. Here are highlights, country by country.

Kenya: Grassroots Transformation

In Nairobi, our team sat with five young women who had each ended up on the streets through rape, trafficking, or self-destructive choices, all now seeking a way out through a recovery community led by a former addict NVI trained years ago — who now walks alongside 50 to 70 former addicts toward sobriety and new life in Christ.

In the Kuwinda slum, former trainee Chris Kimani — who asks nothing for himself and supports his family by driving for Uber — has used NVI's training to set up a Self-Help Group that went on to launch a clean-water business, secure city water access and donated filters, win regular trash collection from local authorities, build a neighborhood soccer field with youth and women's teams, and organize a washing-machine micro-business jointly funded by NVI and the women themselves. At a recent group meeting, members spoke of moving from a poverty mindset to a stewardship mindset — understanding that financial freedom is about how one stewards what one has, not how much one can get.



Chris Kimani's Self-Help Group with a jointly-funded washing machine, Kuwinda, Nairobi

In Western Kenya, Pastor Charles and his leaders in Kisii are launching NVI's first citywide conference, “Receiving God's Blessings,” moving beyond a single-church model to a city-focused effort on repentance, reconciliation, integrity, stewardship, and generosity. In Katito, our Regional Directors and Senior Trainers held a strategic Leadership Conference rolling out four initiatives: the Phase 2 curriculum, teaching on Christ-centered marriage, a restructuring of NVI toward a missionary ethos, and practical help for the poorest through numeracy-training (financial literacy) and micro-farming techniques such as cone gardens and homemade chicken feed.



Regional Directors and Senior Trainers, Leadership Conference, Katito, Kenya

In Eldoret, home of NVI's pilot Adopt-a-Widow Program, a Bishop already using NVI's Stewardship training wept as he described the ethical compromises, driven by money and fear, he sees in his own churches — and welcomed Phase 2 as the necessary next step.

Uganda: A Hunger for Biblical Teaching

NVI's Uganda work now spans 70 churches in a multi-national Protestant denomination across Northern and Eastern Uganda, 7 churches in the Palabeck Refugee Settlement, and 16 churches in the Southwest. In Mbale, sixty senior pastors gathered for a two-day conference on money and biblical stewardship; years of mixed "prosperity gospel" teaching surfaced in their questions, and NVI's team emphasized that true prosperity begins with obedience and integrity rather than technique or "guaranteed" wealth. Asked for 12 volunteers to pilot Phase 2, the group offered 34. Their Bishop closed the conference with an unplanned, nearly hour-long sermon urging his pastors toward exactly the message NVI hoped would unfold over two years — on day one.



Sixty senior pastors gather for a two-day stewardship conference, Mbale, Uganda

Rwanda: Returning to a Revival Heritage

In the Gahini Diocese (Anglican) — birthplace of the East African Revival — our team spent a day with the local Bishop and his House of Archdeacons walking through NVI's full program, from financial stewardship through the harder questions of ethics and culture, with particular care to guard against prosperity-gospel distortions. By the end of the session, the House of Archdeacons voted unanimously to adopt NVI's Stewardship Program as a discipleship tool, moved by testimonies of widows becoming self-supporting and communities learning honesty, hard work, and accountability.



Meeting with the Bishop of Gahini Diocese, birthplace of the East African Revival

Tanzania: Parish-Wide Multiplication

Near Mount Kilimanjaro, a Catholic parish of roughly 5,000 believers celebrated the graduation of 21 new NVI trainers from 12 villages, each having completed 55 hours of stewardship and small-business training — and each now equipped to train others, freeing the parish from dependence on outside trainers. NVI's cone-garden demonstrations showed families that, unlike the year-long maturation of the region's staple banana crop, vegetables can be harvested in just 30 days, a visible contrast that is shifting households from subsistence farming toward profitable stewardship of their land.

> *The NVI Training goes right to the individual's lives. The other groups that come to work with the Parish are trying to build capacity in the Parish with big projects, but the NVI training goes right to the individuals first. We can feel the difference.* ***—Thomas, NVI Parish Liaison, Tanzania***

Côte d'Ivoire: Self-Help Groups and New Requests

In Abidjan, a self-help group NVI seeded with a single zero-interest loan now re-lends repaid funds among its own members, functioning like a small, church-based credit union for the poor; two new small-business loans were added there, plus two more for a similar group in the interior. There, an Assemblies of God Bishop has asked NVI to train pastors leading a group of his congregations, after a large Western NGO's self-help groups focused mainly on gender issues

rather than practical money management or applied Christian stewardship — leaving him, in his words, hungry for “practical, biblical teaching.”



A church-based self-help group meets in the interior of Côte d'Ivoire

Burundi

Our newest field of work centers on one large Evangelical church, where 30 local trainers are now being equipped to carry NVI's training forward.

This Year, By the Numbers

Exact figures are difficult to maintain across so many decentralized, locally-led groups — below are our best current estimates.

Total individuals served (excluding Burundi)	**28,325***
"Regaining Dignity" groups (formerly Adopt-a-Widow)	**3**
Cone gardens placed	**175***
Churches engaged in Uganda	**70**
Churches in Palabeck Refugee Settlement, N. Uganda	**7**
Churches in Southwestern Uganda	**16**
Churches / parishes engaged in Côte d'Ivoire	**23**
Trainers equipped in Burundi	**30**
New NVI trainers graduated, Tanzania parish	**21**
Churches engaged in NW Kenya	**60**

**Best current estimate.*

Where We Work

- Western Kenya — NVI-Africa headquarters; outreaches in NW Kenya (60+ churches, first "Adopt-a-Widow" group of 25 women), SW Kenya (3 churches), and Nairobi (2 new Regaining Dignity groups)
- Uganda — Northern & Eastern Uganda (70 churches), Palabeck Refugee Settlement (7 churches), Southwestern Uganda (16 churches)
- Côte d'Ivoire — 1 large Evangelical denomination (20 churches), 3 Roman Catholic parishes
- Tanzania — 1 large Roman Catholic parish encompassing over 1,200 families (5,000 people)
- Burundi — 1 large Evangelical church, 30 trainers
- Rwanda — Gahini Diocese (Anglican)

Looking Ahead

Leaders across our network are explicitly asking for biblical teaching on money, ethics, and culture — not simply outside projects — and Phase 2 is designed precisely to answer that request. In the coming year we expect to see Phase 2 expand from its pilot groups in Uganda and Kenya, into a standard next step for any group that has completed Phase 1; the first citywide conference model piloted in Kisii, Kenya, tested and, if fruitful, replicated elsewhere; and continued growth in gifted local leaders — trainers, self-help groups, and grassroots missionaries like Chris in Nairobi

and Thomas in Tanzania — who are multiplying NVI's impact well beyond what our own team could accomplish alone.

As NVI's local trainers bring God's Word to life with practical application, and as people embrace it, we believe we are seeing the outworking of Revelation 21: “See, I am making all things new.” We will see it fully then. We are seeing a foretaste now.

Thank You

Ten years ago, NVI began with a simple conviction and a small loan fund. Today, because of your faithfulness, that conviction has grown into a movement of local pastors, trainers, self-help groups, and families across six countries — one that is being asked, again and again, to go deeper into biblical teaching on money, ethics, marriage, and culture. None of this happens without you.

Thank you for standing with us as God does His work. It is a privilege to be your partner in all He does.

With gratitude,

NVI Leadership Council
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