



ECONOMIC EMPOWERMENT | Honduras THRIVE 2030

Progress Report

October 2024–September 2025

SUMMARY

Fiscal year 2025 was a year of transformation for thousands of Honduran families through the THRIVE (Transforming Household Resilience in Vulnerable Environments) 2030 program. The achievements detailed in this report are a reflection of God’s faithfulness, the efforts of hardworking staff and participants, and your generosity, which makes this work possible.

THRIVE 2030 completes second year

By the end of its second full year, THRIVE 2030 saw participating farmers record an amazing \$3.2 million in sales, far exceeding their target of \$1.7 million. This is due in part to increased producer group activity, as 263 producer groups were formed in FY25 alone (38 over target). These groups developed production plans in response to national and international market needs, increasing their profits. Other FY25 achievements include:

- Registered 14,753 households (26% of the life-of-program target), representing 96,203 people.
- Formed 818 savings groups comprised of 12,300 people who collectively saved \$929,026 (100% of annual target) and accessed credit to invest in their future.
- Partnered with churches to host Biblical Empowered Worldview (BEWV) workshops for 49,823 people, equipping them to recognize the resources available in their communities and adopt opportunity-driven mindsets.
- Launched new Credi-Enterprise loan product for producer

groups together with VisionFund, disbursing \$165,455 to 102 groups.

- Equipped 291 savings groups to transition from using paper records and cash boxes to the DreamSave app, a secure digital system.

THRIVE Plus takes off

FY25 marked a turning point for THRIVE Plus in Honduras. The project focused on improving competitiveness for producer groups that are more prepared to engage with buyers, and opening doors to high-value markets.

Participating groups reported \$14.57 million in sales (101% of their FY25 goal) from January to September 2025—representing more than 8.7 million pounds of products including coffee, cacao, vegetables, basic grains, and honey, and reflecting significant growth in productivity and market engagement. Additional FY25 highlights include:

- Registered 1,180 people in 26 producer groups (eight over target).
- Trained 22 producer groups to develop business plans tailored to identified value chains and market opportunities.
- Developed and strengthened market linkages and partnerships, including linking vegetable producer groups with national supermarket chains (La Colonia and Walmart) and regional buyers in El Salvador. Coffee cooperatives connected with specialty buyers at ExpoCafé, securing relationships with companies in the U.S., Spain, and Italy.



Don Antonio (pictured with his granddaughter) knew scarcity. He had scraped by for 40 years, growing only corn and beans. “Almost every year was a struggle,” he said, “but we had no other choice.” THRIVE offered him a different path.

“World Vision trained us in Biblical Empowered Worldview, and that changed everything,” he said. “It brought us closer to God, taught us to have a clean heart, to help others, and to work together.” Through THRIVE, Don Antonio and neighboring farmers formed a producer group and diversified their crops, planting tomatoes and jalapeños. His annual income is now eight times what it was before THRIVE. He can provide for his granddaughter, save for emergencies, and invest in his dreams. He’s traded scarcity for abundance.

CHALLENGES AND KEY LEARNINGS

THRIVE 2030: Savings group results have fallen short (compared to life-of-program goals) as we struggle to overcome the cultural hesitancy for individuals to use credit—from any source—to start or improve new businesses. Experience shows that with time, members of savings groups become more comfortable using credit available from the group. To bridge the gap, THRIVE and VisionFund launched the Credi-Enterprise loan for established producer groups and cooperatives.

THRIVE Plus: BEWV and Market Knowledge and Access (MKA) trainings started late in the fiscal year, largely due to the time-intensive process of developing and approving business plans before beginning training. This delayed the rollout of key activities. In FY26, we will accelerate BEWV and MKA rollouts by integrating them into the business plan development phase, ensuring parallel progress.



Sonia, 50, has grown coffee for years, but like many of her fellow farmers, felt stuck in a cycle of survival. Through THRIVE Plus, she had the opportunity to attend a BEWV workshop. She heard the message that she was created in God’s image and was worthy, capable, and called to steward resources wisely. This truth sparked a new mindset: She started to see herself as a capable leader. Sonia now manages her farm strategically, invests in her family’s future, and inspires others in her community.

“BEWV changed my way of thinking. It taught me that I wasn’t born just to work, but to lead, serve, and transform my environment with faith and wisdom,” said Sonia.

THRIVE LIFE-OF-PROGRAM UPDATE



*The goal was updated in FY25.

PLANS FOR THE NEXT SIX MONTHS

THRIVE 2030: To increase trust and confidence in the DreamSave app, we will scale up peer-to-peer learning sessions with “champions” who are already using the app, helping people understand its benefits—security, time savings, and convenience—while guiding them through how to use it.

THRIVE Plus: We will complete registration for producers and their households and continue connecting producer groups with national and international buyers via trade fairs and networking events.

THANK YOU

As Cesar Zelaya, THRIVE Program Manager, said “Words fall short in expressing how deeply moving it is to know that there are people like you—willing to help and make a difference in the lives of others. Your act of generosity has left a lasting mark on our lives and on the lives of those we serve.”



P.O. Box 9716
Federal Way, WA 98063-9716

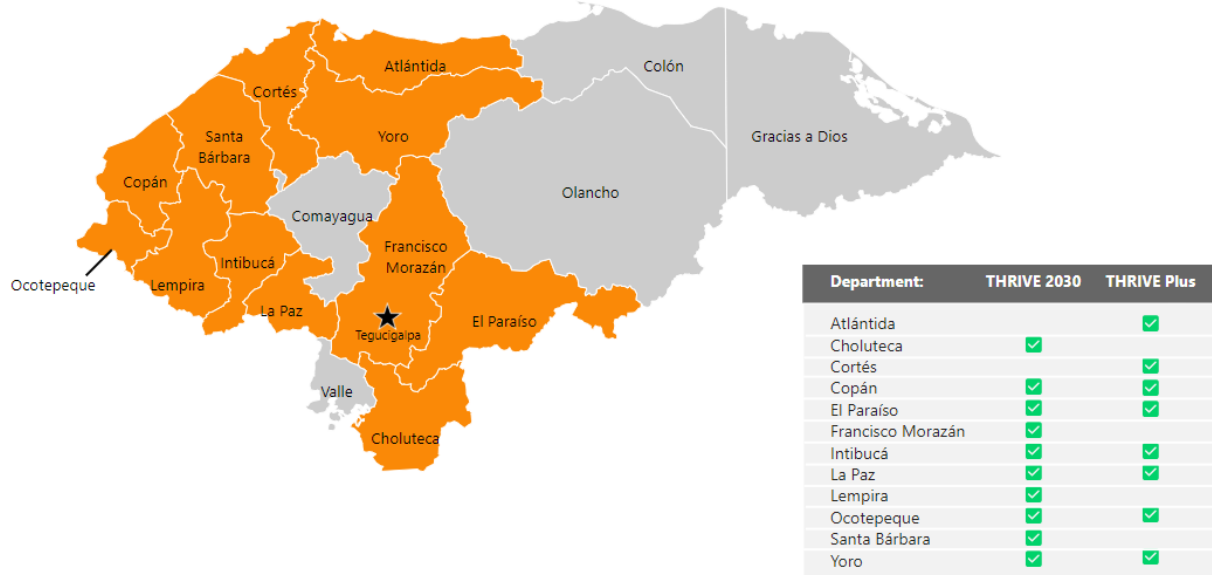


World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Motivated by our faith in Jesus Christ, we serve alongside the poor and oppressed as a demonstration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

For more information visit:
worldvisionphilanthropy.org/economic-empowerment

THRIVE 2030 PROGRAM MAP

The Honduras THRIVE 2030 program carries out interventions in three zones: Central East, Lenca, and North West.



LIFE-OF-PROGRAM THRIVE 2030 CORE ACTIVITIES

	Biblical Empowered Worldview Training # Direct Participants	Savings Groups # Active Members	Market Knowledge and Access Training # Direct Participants	Lending to Savings Groups (FAST) # Members Accessing Loans	Cumulative Savings by Savings Groups (USD)	Portfolio of Loans to Savings Groups (USD)	Total People Reached # Direct and Indirect Participants
Projected	40,000	27,420	4,200	957	\$1,261,440	\$494,630	148,068
Actual	62,258	14,060	3,832	215	\$929,052	\$193,646	202,266
%	156%	51%	91%	22%	74%	39%	137%

Status Key

80–100%+ of life-of-program target	Green
50–79% of life-of-program target	Yellow
0–49% of life-of-program target	Red

FINANCIALS

Program spending October 2024 through September 2025

	Life-of-Program Budget FY24-FY30	Program-to-Date Expenses	FY25 Annual Budget	FY25 Annual Expenses
Core Activity				
Biblical Empowered Worldview Training	\$ 649,110	\$ 161,410	\$ 218,200	\$ 104,386
Saving Groups Established and Operating	1,203,609	595,445	338,272	315,846
Market Knowledge and Access Training	4,422,834	814,791	939,713	422,051
Loans to Savings Groups	5,072,777	436,650	680,248	242,910
Technical Support and Field Program Management	7,332,148	1,969,051	954,324	946,186
Program Quality Assurance	982,134	249,192	161,879	128,697
WVUS Program Management and Fundraising	5,004,208	1,269,691	824,812	655,743
TOTAL	\$ 24,666,820	\$ 5,496,230	\$ 4,117,448	\$ 2,815,820
Honduras National Office Contribution	4,649,989	417,466	818,200	192,846
World Vision U.S. Contribution	20,016,831	5,078,763	3,299,248	2,622,974