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The Digital Bridge Programme

Design, Impact and Investment Case

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Rwanda has built digital infrastructure faster than it has built the human capacity to use it. National computer literacy stands at approximately 12.8 percent, and falls to 6.6 percent in rural districts. Every new digital-first public service compounds the exclusion of the same population.

The Digital Bridge Programme is CODAFRIQA's answer. It is a tiered training programme with a single governing rule: whatever level you arrive with, there is a programme that will move you up from there. It is built around the learners other providers cannot reach, and priced so that the learners who can pay do so at a rate a Rwandan household can actually meet.

This version revises all fees downward and denominates them in Rwandan francs. Section 8.1 explains the pricing principle, and section 8.5 states plainly what the reduction costs the programme.

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1. Executive summary

Rwanda’s digital transformation has an unusual shape. The infrastructure is genuinely strong for a country at this income level: citizen services are consolidated on a national platform, identity is digitised, and mobile money functions as the effective financial system. The capability to use any of it is not there. Approximately 12.8 percent of the population is digitally literate. In rural districts the figure is 6.6 percent.

This is not a hardware problem and no longer a connectivity problem. It is a human capital problem, and the existing training market does not address it. Providers specialise at one level, either advanced bootcamps for people who are already capable or short basic-skills interventions that lead nowhere. Nobody serves the full distribution, and nobody has built an on-ramp for a person who has never touched a keyboard.

The Digital Bridge Programme runs sixteen programmes across four families, from a five-week first-contact course for adults who have never used a computer through to a ten-month career conversion intensive. Learners are placed by assessment rather than self-declaration, so the person who most needs help is routed correctly instead of being asked to navigate a catalogue they cannot read.

Fees are set close to fully-loaded cost and are payable monthly. The flagship six-month professional intensive costs RWF 950,000, or RWF 158,000 a month. Every fee-paying programme covers its own full cost with a modest surplus, and no programme in the framework runs at a loss other than the foundation courses, which are subsidised deliberately.

MEASURE	THREE-YEAR MODELLED OUTCOME
37,565 learners	Trained across four programme families, of whom 15,000 in Year 3 alone pay nothing.
RWF 120,000 per learner	Blended all-in cost, roughly USD 89, including facilities, staff, platform and capital.
70% self-financed	Share of the three-year cost base covered by earned income rather than grants.
4,500 teachers	Reached by Year 3, each of whom will teach hundreds of pupils over a career.
RWF 33,000 of external funding	Grant and concessionary capital required per learner trained, across three years.
RWF 158,000 per month	Cost of the flagship six-month professional intensive, paid in instalments.

All figures are modelled from the assumptions stated in section 15. They are projections, not commitments, and the statistics cited require primary-source verification before external publication.

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1.1 How access works — the two routes at a glance

Digital Bridge has two permanent access routes, and the paid route divides into two commercially distinct arrangements. The table below is the whole model on one page. Sections 4.6 to 4.8 set out the operating detail.

	PARTNER-SPONSORED ACCESS	INDIVIDUAL PAID ACCESS	INSTITUTIONAL CONTRACT DELIVERY
Who it serves	Refugees, persons with disabilities, and people from underserved or financially disadvantaged communities.	Members of the public enrolling for themselves, almost always paying monthly.	Staff of an employer, or teachers and officers of a public institution.
Who pays	Foundations, corporate sponsors, government programmes or development partners.	The learner, or their family.	The employer, ministry, agency or development programme, under written contract.
Where it is taught	Close to participants: partner premises, community facilities, a nearby hub or a mobile lab. Where the programme requires a specialist facility, the sponsorship establishes one to specification.	CODAFRIQA's established training facilities.	CODAFRIQA facilities, the institution's own premises, or both.
What CODAFRIQA provides	Curriculum, facilitators, equipment, technical maintenance, accessibility provision, assessment and verified learning reports.	Reliable facilities, qualified teaching, assessment and recognised certification.	All of the above, plus contract reporting against agreed targets and an agreed service standard.
What the payer receives	Assessed learning reports for every participant: entry level, exit level and verified progression, disaggregated for the sponsor's own reporting.	A recognised certificate and a portfolio of assessed work.	Certified staff, cohort progression reporting, and a defined service level.
Typical commitment	A district for a year: 20 cohorts, 240 learners, approximately RWF 9.8 million.	Per learner, from RWF 10,000 to RWF 1,425,000 depending on programme, payable monthly.	Per cohort, priced at full cost plus margin.

Assessment determines the learner's level. Route determines who pays. Programme determines the venue. These three decisions are made independently of one another, which is why a sponsored learner may enter an advanced specialist course and a paying professional may enter the first-contact course. Both outcomes are expected.

2. The problem

Three separate failures compound into one. Each is well documented; together they are self-perpetuating.

2.1 The capability baseline

National digital literacy at approximately 12.8 percent, and 6.6 percent rural, means the overwhelming majority of Rwandans cannot independently use the digital services their government has built. A separate government measure puts the share of citizens aged 15 and over with basic digital skills at 35.1 percent, a figure describing a different and

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looser construct which we treat as a distinct measure rather than blending it with the first. Whichever definition is adopted, the direction is unambiguous and the rural gap is the sharper problem.

2.2 The infrastructure gap in schools

Digital skills cannot be taught without digital tools, and the tools are unevenly distributed. Around 44 percent of schools have no internet access at all. The Smart Classroom programme, despite real progress, had reached roughly 10 percent of primary schools and 45 percent of secondary schools. A learner from the remaining majority arrives at university or at work having never practically applied a digital skill, regardless of what appeared on the curriculum.

2.3 The teacher competency bottleneck

This is the failure that receives least attention and matters most. Where hardware has been installed, teachers frequently revert to traditional methods because they lack the confidence and the basic operational skill to use it. Historic device distribution programmes struggled for precisely this reason: laptops arrived in schools where no adult could operate an operating system, let alone teach with one. The scale of the remedial effort now under way, a national push to bring tens of thousands of basic education teachers to a digital literacy baseline, is itself the clearest statement of how deep the gap runs.

Distributing devices without first training the teachers converts expensive hardware into furniture.

2.4 Why it perpetuates

STEP	THE COMPOUNDING CHAIN
1	A child in a rural district attends one of the 44% of schools with no internet access, and one of the 90% of primary schools without Smart Classroom equipment.
2	That child is taught by a teacher who has no personal laptop and lacks the confidence to use school equipment even where it exists.
3	The child completes secondary school having never meaningfully used a keyboard, and either leaves education or enters university unable to operate a computer.
4	If they train as a teacher, they return to an underserved community without digital fluency, and the cycle begins again with the next cohort.

The cycle has one structural weak point. A teacher is the only actor in it who touches hundreds of learners. Intervening at step two is worth an order of magnitude more than intervening at step three, which is why teachers are a headline family in this programme rather than an afterthought.

3. Why this matters to Rwanda

For government, the case is arithmetic. Every service migrated to digital delivery produces a saving that is only realised if citizens can actually complete the transaction. At 12.8 percent literacy, most digital-first services still require an intermediary, which means the cost was moved rather than removed. Raising literacy is what converts infrastructure investment already made into the return projected for it.

For citizens, the effect is immediate and personal. A person who cannot use the national service platform pays someone to do it, waits longer and travels further. A trader who cannot keep digital records cannot access credit. A young person who cannot use a computer is excluded from the formal labour market regardless of ability. Digital

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exclusion in Rwanda today is not a matter of convenience; it is a direct constraint on income and on access to the state.

For national strategy, digital empowerment and human capital development sit at the centre of Vision 2050 and the second National Strategy for Transformation. The infrastructure targets are being met. The capability targets are the binding constraint, and they are the ones this programme addresses.

For the technology sector, there is a supply problem alongside the literacy problem. Roughly 44 percent of schools need connecting and maintaining, and there are not enough trained people to do it. The professional tracks are designed against that domestic demand rather than an abstract idea of employability.

4. The programme design

4.1 The governing rule

One sentence governs every design decision that follows: whatever level you arrive with, there is a programme that will move you up from there. No learner is turned away for knowing too little, and none is held back for knowing too much. Every family is a valid entry point and a valid stopping point.

This has a consequence that distinguishes Digital Bridge from a conventional training provider. The programme cannot be organised as a catalogue that learners browse, because the learners of highest priority cannot browse. A person with no computer skills cannot use a web portal to find the course for people with no computer skills. That paradox is resolved in the intake design, not left to the learner.

4.2 Four families, sixteen programmes

Family A is free and community-delivered. Family B addresses the systemic layer of schools and teachers, and contains the highest-leverage intervention available. Family C bridges academic transitions. Family D is professional and intensive. Fees are shown both in full and as the monthly instalment, because the instalment is how almost every learner will actually pay.

REF	PROGRAMME	WHO IT IS FOR	LENGTH	FULL FEE	PER MONTH
A1	Using a Computer for the First Time	Adults and youth who have never used a computer.	5 weeks	Free	—
A2	Getting Things Done Online	Anyone needing Irembo, email and safe transacting.	6 weeks	Free	—
A3	Digital Skills for Finding Work	Job seekers needing CV, typing and documents.	10 weeks	RWF 10,000	RWF 4,000
A4	Digital Skills for Your Business	Traders, cooperative members, small business owners.	8 weeks	RWF 12,000	RWF 6,000
B1	Teacher Digital Foundations	Teachers with little or no digital proficiency.	10 weeks	Funded	—
B2	Teaching With Technology	Teachers with equipment they do not currently use.	10 weeks	Funded	—

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REF	PROGRAMME	WHO IT IS FOR	LENGTH	FULL FEE	PER MONTH
B3	Digital Starter for Rural Pupils	Pupils in schools without working equipment.	5 weeks	Free	—
B4	Advanced Tech Enrichment	Students seeking depth beyond the school syllabus.	6 weeks	RWF 280,000	RWF 140,000
C1	Post-S3 Computer Science Readiness	Senior Three completers entering advanced secondary.	8 weeks	RWF 190,000	RWF 95,000
C2	Post-S6 University Tech Readiness	Senior Six completers entering a technology degree.	10 weeks	RWF 245,000	RWF 98,000
D1	Software Engineering Intensive	Computer science and IT graduates.	6 months	RWF 950,000	RWF 158,000
D2	UI/UX Design Intensive	Graduates entering product and interface design.	4 months	RWF 680,000	RWF 170,000
D3	Data and AI Intensive	Graduates entering data and applied machine learning.	5 months	RWF 815,000	RWF 163,000
D4	Cybersecurity Entry Track	Graduates entering security operations.	4 months	RWF 705,000	RWF 176,000
D5	Networks and Systems Administration	Graduates entering infrastructure and connectivity.	4 months	RWF 690,000	RWF 172,000
D6	Career Change into Technology	Graduates of unrelated disciplines converting career.	10 months	RWF 1,425,000	RWF 142,000

All fees are in Rwandan francs. Instalments are the default payment method rather than a concession, and carry no surcharge. Section 8.4 sets out the fee-assistance provisions for learners who cannot meet even the reduced fee.

4.3 Naming is a recruitment decision

Programme names describe what a learner will be able to do, never what they currently lack. This is not presentation; it is the difference between filling a cohort and not filling one. An internal tier label that reads accurately on an organisational chart, such as zero-to-one basics, tells a forty-five-year-old farmer that he is a zero, and he will not enrol. The internal competency scale exists for placement and reporting. It is never the public offer.

The Kinyarwanda names for Family A are the actual recruitment instrument and will be developed with the facilitator team rather than translated from English.

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4.4 Placement, not self-selection

Every learner is assessed on entry against a four-level scale. Placement is assigned, not declared, for a practical reason: a person who has never used a computer cannot accurately self-report their level, and someone hoping to skip ahead will overstate. Assessment protects both.

LEVEL	DESIGNATION	WHAT THE LEARNER CAN DO ON EXIT
L0	Pre-foundational	Entry state, never an exit state. No prior computer use. Assessed by facilitator observation against a printed rubric.
L1	Foundational	Navigate an operating system, manage files, type with confidence, browse, use email, transact safely, recognise a scam.
L2	Applied	Produce documents and spreadsheets, collaborate online, handle structured data, work to academic or workplace standard.
L3	Specialist	Perform to entry professional standard in a chosen track: design, development, data, security or infrastructure.

The L0 assessment is conducted by facilitator observation against a printed rubric. A computer-administered placement test cannot measure a person who cannot operate a computer, and this constraint shapes the entire intake architecture.

4.5 Three ways in

- Agent-assisted registration. A facilitator, sector officer, teacher or cooperative leader registers learners on a single device and administers the observational rubric. This is the primary route for Family A and is expected to carry the largest share of priority enrolment.
- Feature phone registration. A USSD and SMS path for anyone without a smartphone or data connection, covering registration of interest, venue assignment and session reminders.
- Self-service web registration. For digitally capable applicants, principally Families C and D. It serves the most literate minority and is a convenience rather than the front door.

Required fields at registration are deliberately minimal. A facilitator enrolling twelve learners in a crowded room will not complete a detailed profile, and a rich schema populated at sixty percent produces reporting that cannot be trusted. Profiles are enriched during the first session, when time and a trained adult are both available.

4.6 Two routes in, three ways they are paid for

Access to Digital Bridge runs on two permanent routes. Partner-sponsored access serves refugees, persons with disabilities and people from underserved or financially disadvantaged communities, and is financed by foundations, corporate sponsors, government programmes or development partners. Paid access serves everyone else. Both routes contribute to the same national objective and both receive the same standard of teaching.

Paid access divides into two commercially distinct arrangements, and the programme treats them separately because their contracting, pricing and reporting differ entirely. Individual enrolment is a learner, or their family, paying a fee in instalments. Institutional contract delivery is an employer purchasing places, or a ministry commissioning teacher training, at full cost plus margin against a written contract with defined reporting. Institutional contract income is already a quarter of projected Year 3 earned income, and Families B1 and B2 sit within it entirely.

4.7 Route decides who pays. Assessment decides the level. Programme decides the venue.

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These three decisions are independent, and keeping them independent is what prevents the sponsored route from quietly becoming a lesser offer. A sponsored learner who assesses at L3 enters the software engineering intensive; a paying professional who assesses at L0 enters the first-contact course. Neither outcome is unusual and both are expected.

Venue follows the programme's technical requirements, not the learner's route. A foundation course runs wherever there is a suitable room, a mobile unit and power. A professional intensive requires a studio, extended-hours laboratory access and an employer review panel, and cannot be delivered from a transit case. Where a sponsor wishes delivery to take place near the participants, the sponsorship therefore covers establishing a facility to the specification the programme requires. Where that is impractical, the alternative is for the sponsor to fund the participants' travel and living costs in Kigali, which is the exception rather than the default. The governing principle is that sponsored learners are not restricted to the programmes a mobile unit happens to support.

4.8 What a sponsorship must cover

- Teaching, equipment use and maintenance, consumables, transport, coordination, accessibility provision and an appropriate share of central overhead. Funding equipment alone transfers the cost of delivering the promise onto CODAFRIQA, and a sponsorship structured that way will be declined.
- Facility establishment to programme specification, where the sponsor requires delivery near the participants and the programme cannot run from a mobile unit.
- A written agreement on the use of sponsor-funded equipment outside sponsored cohorts. Where that equipment also serves paid classes, the arrangement is agreed in advance and the cost apportionment is recorded.
- Assessed learning reports, which CODAFRIQA supplies as standard: entry level, exit level and verified progression for every participant.

The practical unit of sponsorship is a district for a year, not a handful of cohorts. Twenty foundation cohorts serving 240 learners costs approximately RWF 9.8 million fully loaded. A request at that scale is legible to the funders described in section 9; a request to fund three cohorts, at roughly RWF 1.5 million, falls well below the threshold at which most of them operate.

5. Classroom and facility design

Physical design is treated here as a delivery variable rather than a procurement detail, because at the foundation levels it determines whether learning happens at all.

5.1 Five principles

- One device per learner at L0 and L1, without exception. A beginner sharing a keyboard does not learn; they watch. Sharing is acceptable only for children, where peer learning is a deliberate method rather than a budget compromise.
- Every screen visible to the facilitator from a single standing position. A beginner who is stuck does not raise their hand; they freeze and then disengage. The facilitator must see the difficulty before the learner reports it, which dictates horseshoe seating rather than rows.
- Printed materials at L0, not digital ones. Handing a reference sheet to someone as a file they must locate and open is a test disguised as support.
- Small groups at the bottom, larger at the top. Twelve at L0, eighteen at L1 and L2, thirty at L3. Support intensity is highest exactly where confidence is lowest.

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– Teachers practise on the equipment they will actually face. The teacher practice room is a deliberate replica of a Smart Classroom, because competence on unfamiliar equipment does not transfer under the pressure of a live lesson.

5.2 Room specification

ROOM TYPE	MAX SIZE	DEVICES	LAYOUT AND FIT-OUT	SESSION	STAFFING
L0 foundation room	12	One per learner, never shared	Horseshoe, all screens visible to the facilitator from one standing position. Large projected screen. Printed handouts. Natural light. Level access.	90 min, twice weekly	1 facilitator plus 1 assistant
L1–L2 applied lab	18	One per learner	Pods of three. Projector. Shared network drive. Wall-mounted reference posters.	2 hours, three times weekly	1 facilitator
L3 professional studio	30	One per learner, dual monitors on half	Pods of five for pair work. Whiteboard per pod. Extended-hours access. Review corner.	4 hours, evening shift	1 lead plus 1 teaching assistant
Children's room (B3)	24	One per two pupils, by design	Paired seating. Peer learning is the method, not a compromise. Colour-coded keyboards. Floor space for unplugged work.	45 min, twice weekly	1 facilitator plus class teacher
Teacher practice room	16	One per teacher, plus one interactive display	Deliberate replica of a Smart Classroom, so teachers practise on the equipment they will face. Rear observation seating.	3 hours weekly	1 master trainer
Mobile unit	15	Rugged laptops in transit cases	Deployed into a school hall, sector office or cooperative building. Router, inverter and battery bank. Sets up in under 40 minutes.	2 hours, flexible	1 facilitator plus 1 driver-technician

Professional studios run on an evening shift so that the same facility serves foundation cohorts by day. This two-shift pattern, together with cohorts of thirty rather than twenty-four, is what makes the reduced Family D fees possible without operating at a loss.

5.3 Age is a grouping constraint, not a filter

No programme has an upper age limit. Several have age-banded cohorts, which is a different thing and matters more than it appears.

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- Adult foundation cohorts are banded, with learners over thirty grouped separately from those aged sixteen to twenty-four. An adult will not risk visible incompetence in front of teenagers, and mixing the two loses the older learner in the first week. This single decision affects Family A retention more than any curriculum choice.
- Family B3 is age-appropriate by school level, delivered inside the school day, with pupils never mixed with adult learners.
- Families C and D are unbanded. A thirty-eight-year-old career changer and a twenty-three-year-old graduate sit together productively, because both arrive by choice and with comparable assessed capability.
- Teacher cohorts are grouped by school and district rather than by age, so colleagues train together and return to a school with more than one confident adult in it.

5.4 Three facility types

The network is built from three replicable units. The design intent is that a district hub can be established by following a specification rather than by repeating a design exercise.

FACILITY TYPE	CAPITAL COST	ANNUAL OPERATING	COMPOSITION AND ROLE
Flagship hub, Kigali	RWF 115m	RWF 46m	Two applied labs, one L0 foundation room, one professional studio, one teacher practice room. Also houses curriculum development, facilitator training and platform operations.
District hub	RWF 61m	RWF 24m	One applied lab and one L0 foundation room. Serves a district and anchors the mobile units operating around it.
Mobile unit	RWF 30m	RWF 12m	Fifteen rugged laptops, router, inverter, battery bank and transport. Reaches communities that cannot travel to a hub.

The mobile unit is the strategic asset. It is what allows the programme to reach the 6.6 percent rather than merely describe them in a funding application, and no competing provider in the market currently operates one.
A fourth arrangement exists outside this network. Where a sponsor funds delivery near a participating community, the facility is established to the specification of whichever of the three types the programme requires, and is funded by the sponsorship rather than from CODAFRIQA capital. Permanent facilities are converted to CODAFRIQA operation only where sustained demand and continuing funding both exist.

6. Delivery and quality

Funding can be raised faster than facilitators can be trained, which makes facilitator supply the real limit on growth. The programme establishes a master trainer cadre in Phase 0, before launch, and treats facilitator development as a permanent function rather than a recruitment exercise.

The teacher programme doubles as the recruitment pipeline. The strongest graduates of B1 and B2 are the natural facilitator pool for Family A: they are already trained educators, they already work in the communities the programme serves, and they teach in Kinyarwanda as a first language. This is a structural advantage a provider without a teacher programme cannot replicate.

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A certificate that no employer or institution recognises is a poor return on a learner's ten weeks. Two steps make the credential tradeable: mapping the internal four-level scale onto a recognised external framework, and pursuing national accreditation through the Rwanda TVET Board. Accreditation is submitted in Phase 0 and is worth as much as the grant income that may accompany it.

7. The supporting platform

The programme is delivered in person. The platform, designated B2DL, exists to remove the administrative ceiling on how many learners can be enrolled, placed, scheduled, assessed and reported on. It handles multi-channel intake, placement and routing, admissions decisions, cohort scheduling, attendance, resource distribution and demographic reporting.

It is being built as a final year project by an assigned candidate at the Adventist University of Central Africa, under a separate brief, with CODAFRIQA as industry sponsor. That arrangement carries a governance consequence worth stating plainly: Phase 1 of the programme is designed to operate on paper and spreadsheet. The platform removes a constraint on scale; it is not a precondition for teaching. Delivery risk and platform risk are deliberately decoupled.

8. Financial model

8.1 Pricing principle

Fees in this version are set by a single rule: the lowest price at which a programme still covers its fully-loaded cost and contributes a modest surplus. Fully-loaded cost means direct delivery cost plus that programme's share of facilities, central team and platform, allocated by learner contact hour. Pricing at direct cost alone would look affordable and would quietly bankrupt the organisation, because direct cost excludes every fixed cost the programme actually carries.

Two operating decisions made the reduction possible rather than merely wishful. Professional studios now run an evening shift, so the same facility serves foundation cohorts by day and the fixed cost is spread across roughly twice the teaching hours. Professional cohorts are sized at thirty rather than twenty-four, which reduces staff cost per learner by about a fifth. Together these cut fully-loaded cost enough to take roughly a quarter off Family D prices without moving any programme into loss.

Family A is the deliberate exception. A1, A2 and B3 are free, and A3 and A4 are priced at a fraction of cost, because a fee at that level is a barrier rather than a revenue line. Those programmes are funded by grant income and by the surplus on Families B4, C and D.

One further rule is permanent rather than transitional. Every sponsored cohort carries its own funding and is not cross-subsidised from the paid route. At the fee levels set in this version the paid route carries a surplus of approximately 13 percent, which covers its own allocated overhead and contributes modestly beyond it. It does not generate the margin required to finance sponsored delivery, and the programme does not plan on the assumption that it will.

8.2 Unit economics

The table below shows, for every programme, what it costs to deliver directly, what it costs fully loaded, what it is priced at, and the surplus that remains. No fee-paying programme sits below its fully-loaded cost.

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REF	PROGRAMME	DIRECT COST	FULLY LOADED	PRICE	SURPLUS
A1	Using a Computer for the First Time	RWF 29,700	RWF 40,900	Free	Subsidised
A2	Getting Things Done Online	RWF 35,100	RWF 48,600	Free	Subsidised
A3	Digital Skills for Finding Work	RWF 54,000	RWF 67,500	RWF 10,000	Subsidised
A4	Digital Skills for Your Business	RWF 43,200	RWF 53,300	RWF 12,000	Subsidised
B1	Teacher Digital Foundations	RWF 74,250	RWF 87,750	RWF 114,750	24%
B2	Teaching With Technology	RWF 78,300	RWF 91,800	RWF 121,500	24%
B3	Digital Starter for Rural Pupils	RWF 18,900	RWF 25,650	Free	Subsidised
B4	Advanced Tech Enrichment	RWF 94,500	RWF 108,000	RWF 280,000	61%
C1	Post-S3 CS Readiness	RWF 128,250	RWF 168,750	RWF 190,000	11%
C2	Post-S6 University Readiness	RWF 162,000	RWF 216,000	RWF 245,000	12%
D1	Software Engineering Intensive	RWF 625,050	RWF 827,550	RWF 950,000	13%
D2	UI/UX Design Intensive	RWF 456,300	RWF 591,300	RWF 680,000	13%
D3	Data and AI Intensive	RWF 541,350	RWF 710,100	RWF 815,000	13%
D4	Cybersecurity Entry Track	RWF 480,600	RWF 615,600	RWF 705,000	13%
D5	Networks and Systems Administration	RWF 468,450	RWF 603,450	RWF 690,000	13%
D6	Career Change into Technology	RWF 936,900	RWF 1,240,650	RWF 1,425,000	13%

Fully-loaded cost allocates facilities, central team and platform at RWF 338 per learner contact hour, derived from the Year 3 overhead base and total learner hours. Teacher programmes are priced to the institutional contract rather than to the learner.

8.3 Three-year projection

LINE, USD	YEAR 1	YEAR 2	YEAR 3
Learners trained	2,540	9,165	25,860
of which pay nothing	1,500	5,200	15,000
Learner fee income	145,574	374,870	883,407
Institutional contract income	25,500	138,000	390,000
Corporate training income	15,000	65,000	160,000

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LINE, USD	YEAR 1	YEAR 2	YEAR 3
Platform licensing income	—	—	85,000
Employer placement income	—	18,000	62,000
Total earned income	186,074	595,870	1,580,407
Direct delivery cost	146,710	464,970	1,215,860
Facilities and central overhead	156,000	271,000	521,000
Capital expenditure	107,000	134,000	335,000
Total cost	409,710	869,970	2,071,860
Grant requirement	223,636	274,100	491,453
Self-financing ratio	45%	68%	76%
All-in cost per learner	USD 161	USD 95	USD 80

8.4 Affordability provisions

A lower price is still a price. Four provisions exist so that the fee does not become the filter that the application form was designed not to be.

- Monthly instalments are the default, not a concession, and carry no surcharge. A learner is enrolled on an instalment plan unless they choose to pay in full.
- A fee-assistance pool funded from grant income covers full or partial fees for learners who cannot meet them. The target is 700 awards in Year 3, and awards are reported as a standing indicator in section 11.
- Employer sponsorship agreements, in which an employer funds a place in exchange for first interview rights. This is the intended route for the majority of D4 and D5 places.
- Deferred payment for Family D, in which a proportion of the fee is payable only after the graduate is employed. Offered on a limited number of places per cohort, since the working capital cost falls on the programme.
- A standing accessibility fund, drawn on by any learner on either route. Screen reader configuration, sign language interpretation, accessible transport and adapted materials cost more than a standard place. Without a dedicated fund these costs fall outside both the sponsorship budget and the fee, and the paid route becomes inaccessible in practice while appearing inclusive on paper.
- Eligibility screening is applied only where a place carries significant value, which means sponsored places in Families C and D, worth between RWF 190,000 and RWF 1,425,000. Families A and B3 remain free to anyone who presents, and the nominal fees on A3 and A4 remain waivable on request without means testing, because at that level the means test is itself the barrier the programme exists to remove.

8.5 What the numbers say

- Every fee-paying programme covers its fully-loaded cost. Family D carries a 13 percent surplus, Family C 11 to 12 percent, and B4 61 percent. B4 is deliberately the highest because it serves families who can pay and is the clearest cross-subsidy in the model.

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- The reduction is real and it has a price. Self-financing in Year 3 falls from 86 percent under the previous fee schedule to 76 percent, and the three-year grant requirement rises from roughly USD 668,000 to USD 989,000. That is the honest cost of affordability, and it is stated here rather than buried.
- All-in cost per learner falls from USD 161 to USD 80 across three years as fixed costs spread across rising volume. This remains the strongest efficiency argument available to a funder comparing delivery options.
- External funding required is approximately RWF 33,000 per learner trained across three years, counting both grant income and concessionary capital. That is the figure a funder should judge the programme on.
- 15,000 learners in Year 3 pay nothing. That is the output the grant funding buys, verifiable per learner rather than asserted in aggregate.

9. Grant strategy

9.1 Why this programme is fundable

Most training providers in this sector can report only two things: how many people attended, and whether they enjoyed it. They cannot report learning, because assessment was never built into enrolment and cannot be added afterwards. Digital Bridge assesses every learner on entry and on exit against the same rubric, and can therefore report movement, disaggregated by district, gender, age band and education background.

That capability is the fundraising asset. It converts a funding conversation from a claim into an audited output, it satisfies the reporting requirements bilateral and multilateral funders impose, and it is the precondition for results-based finance, the largest single opportunity in the pipeline.

9.2 Where the money is, and how to reach it

SOURCE CATEGORY	TARGET FAMILY	INDICATIVE RANGE	ROUTE AND MECHANISM
Mastercard Foundation	A, D	USD 200k – 900k	Young Africa Works country strategy. CODAFRIQA leadership already delivers training in partnership with the Foundation through the AUCA Innovation Center, so this is a warm relationship rather than a cold application.
World Bank basic education programme	B1, B2	USD 250k – 1.2m	Delivery sub-contract against the national effort to bring basic education teachers to a digital literacy baseline. A procurement route, not a grant application.
MINICT and RISA	A, B	USD 100k – 500k	Direct delivery contracts and framework agreements against national digital skills targets. Requires verified progression reporting, which the platform supplies.

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SOURCE CATEGORY	TARGET FAMILY	INDICATIVE RANGE	ROUTE AND MECHANISM
MINEDUC, REB and Rwanda TVET Board	B, C	USD 80k – 400k	Accreditation plus per-learner delivery agreements. Accreditation is as valuable as the money, because it makes certificates tradeable.
UNHCR, MINEMA and protection partners	A, B3	USD 100k – 500k	Camp and host-community education budgets. Mobile units are the deployable asset these funders lack.
UNICEF and child-focused foundations	B3	USD 80k – 350k	Rural pupil access, targeted at the 44% of schools with no connectivity.
Bilateral agencies — GIZ, Enabel, KOICA, JICA, EU	A, B, D	USD 150k – 800k	TVET and employability windows. Multi-year, slow to originate, highly renewable once established.
Scholarship and fee-assistance funds	C, D	USD 100k – 450k	Directly funds the fee-assistance pool described in section 8.4, so that the reduced fees remain reachable for learners who still cannot pay them.
Corporate and in-kind	All	USD 120k – 600k	MTN and Airtel connectivity and data; banks for CSR; Cisco Networking Academy and Huawei ICT Academy for curriculum and certification; device refresh programmes for hardware.
Challenge funds and prizes	Platform, M&E	USD 50k – 250k	GSMA Innovation Fund, Google.org, continental innovation prizes. Fastest to close, useful for platform and measurement capability.
Results-based financing	A, B	USD 250k – 2m	Payment on verified level progression rather than attendance. Requires an auditable pre- and post-assessment trail. Detailed in section 9.4.

Ranges are indicative, based on the typical scale at which these funders operate in comparable Rwandan and East African programmes. They are not offers, applications in progress, or commitments, and each requires direct verification of current window, eligibility and timing.

9.3 Pipeline against requirement

The indicative pipeline spans roughly USD 1.5 million to USD 7.9 million across three years, against a modelled requirement of USD 989,188. The programme does not need the pipeline to convert well; it needs a modest fraction of it to convert at all. That margin is deliberate, and it is why the strategy pursues many mid-sized sources rather than depending on one anchor funder.

Sequencing matters more than total volume. Challenge funds and corporate in-kind contributions close in months and are pursued first. Institutional delivery contracts and bilateral windows take a year or more to originate but renew reliably once established, and are pursued in parallel from Phase 0 rather than after launch.

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9.4 Results-based financing

The most valuable instrument available is one most providers cannot access. Under results-based financing a funder pays on verified outcome rather than on activity, for example a fixed sum per learner independently confirmed to have advanced a competency level. Because the placement diagnostic doubles as a baseline and the exit assessment as an endline, Digital Bridge can produce exactly the audit trail such an agreement requires.

It is pursued from Phase 2 rather than Phase 1, because the instrument requires a track record of measured progression before a funder will price it. Phase 1 exists in part to generate that record.

10. Capital requirement

10.1 What capital funds, and what grants fund

This distinction should be stated before any return figure. Grants fund the free tier. They are not a return-bearing instrument and no investor should be shown grant income as revenue against their capital.

Capital funds the physical network: the flagship hub, the first district hub, the mobile units, and the working capital that bridges the gap between delivering a cohort and collecting its instalments. It is repaid from the surplus on the commercial lines.

The reduced fee schedule changes the character of that capital, and this must be said plainly. At the previous fee levels the commercial book generated a Year 3 EBITDA near USD 300,000 and supported a conventional equity case at 2.0x to 2.7x. At the reduced fees the same book generates a Year 3 EBITDA of approximately USD 31,000. Digital Bridge is therefore no longer an equity investment, and we are not presenting it as one. It is a blended-finance social programme seeking concessionary capital alongside grant income.

10.2 Use of funds

APPLICATION	AMOUNT, USD	PURPOSE
Flagship hub build-out	85,000	Kigali facility: labs, foundation room, professional studio, teacher practice room, backup power.
First district hub	45,000	Establishes the replicable unit the rest of the network copies.
Mobile units, first three	66,000	The asset that reaches the 6.6%, and which no competing provider currently operates.
Platform hardening and deployment	20,000	Production engineering on B2DL after academic handover: security, scale, observability.
Working capital	34,000	Bridges the gap between cohort delivery cost and instalment or grant receipt.
Total	250,000	Approximately RWF 337 million.

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10.3 Return

Three instruments fit a programme with these economics. All three are structured for capital preservation and a modest nominal return rather than a growth multiple, and all three are repaid from commercial surplus rather than from grant income.

INSTRUMENT	MODELLED OUTCOME	STRUCTURE AND SUITABILITY
Concessionary loan	Capital returned, 1.1x to 1.2x over 7 years	Zero or low interest, repaid from commercial surplus from Year 3. Suits a development finance institution or an impact lender seeking capital preservation with measurable social return.
Recoverable grant	Capital returned if targets met, forgiven if not	Repayment triggered only once the commercial lines clear a defined surplus threshold. Suits a foundation willing to carry downside in exchange for scale.
Revenue share	1.1x to 1.3x over 7 years	Three percent of commercial line revenue to an agreed cap. Begins returning in Year 2 rather than at exit, and self-adjusts if enrolment underperforms.

For a funder whose return is measured in outcome rather than cash, the relevant figure is different and considerably stronger. Across three years the programme requires approximately RWF 33,000, about USD 26, of external funding per learner trained, and delivers 37,565 learners of whom more than half pay nothing. We would rather present that number honestly than dress a training programme as a venture business.

10.4 Downside protection

- Capital expenditure is staged and discretionary. If enrolment underperforms, hub expansion pauses without affecting learners already enrolled or fees already contracted.
- The commercial lines do not depend on grant conversion. A professional cohort is viable on fees alone: a cohort of thirty in the software engineering intensive generates RWF 28.5 million against RWF 18.8 million of direct cost.
- Institutional contract income is 25 percent of Year 3 earned income, not the majority. Losing it raises the grant requirement; it does not break the model.
- Physical assets retain value. Laptops, network equipment and fit-out are realisable, which is not true of a software-only venture at the same stage.

11. Expected results

Every indicator below is measured through the platform and verified by assessment rather than self-report. These are the figures against which the programme expects to be held.

INDICATOR	YEAR 1	YEAR 2	YEAR 3	VERIFIED BY
Learners enrolled	2,540	9,165	25,860	Platform enrolment record

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INDICATOR	YEAR 1	YEAR 2	YEAR 3	VERIFIED BY
Learners advancing at least one level	1,900	7,100	20,700	Pre and post assessment
Level progression rate	75%	77%	80%	Assessment comparison
Learners entering at L0	1,000	3,200	10,500	Observational rubric
Teachers certified	300	1,600	4,500	Assessment plus accreditation
Female participation	45%	48%	50%	Disaggregated dashboard
Rural and underserved share	35%	45%	55%	District-level reporting
Fee-assistance awards granted	60	260	700	Finance and enrolment record
Professional track employment at 6 months	60%	70%	75%	Alumni follow-up survey
Districts reached	3	8	18	Delivery records

The indicator that matters most is the fourth. If the programme trains 25,860 people in Year 3 but only a small share entered at L0, it will have served the partly-literate and missed its purpose while reporting growth that looks excellent. Enrolment by entry level is therefore reported to the board monthly from month one, and it is the metric on which the programme should be judged.

12. Adaptability

Three properties make the design portable rather than bespoke.

- Segment is separated from curriculum. A refugee learner at L0 and a Kigali adult at L0 receive the same curriculum; what differs is language, venue, pacing, fee tier and funding source. Serving a new population is a delivery decision rather than a development project.
- The facility unit is specified, not designed each time. A district hub is a documented specification with a known capital and operating cost. Expansion is procurement.
- The platform is multi-tenant in design. Extending it to a second country, or licensing it to another provider, requires localisation rather than rebuilding.

The same architecture accommodates categories not in the launch catalogue without redesign: sector and cell-level civil servants who process citizen service requests, learners with disabilities, women returning to the workforce, and parents of children in Smart Classroom schools. Each is a new programme instance within an existing family, not a new organisation.

13. Risks

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RISK	CONSEQUENCE	MITIGATION
Foundation learners do not enrol	The programme reaches the already-literate and misses its purpose entirely.	No application form at A1, free at point of use, familiar venues, age-peer cohorts, agent-assisted registration. Enrolment by entry level is reported to the board monthly from month one.
Reduced fees prove still unaffordable	Professional intakes under-fill and the commercial contribution falls further.	Monthly instalments as the default rather than the exception, a fee-assistance pool funded from grant income, and employer sponsorship agreements signed before each cohort opens.
Thin commercial margins absorb any cost overrun	A 13% surplus does not survive a large increase in device or connectivity cost.	Two-shift facility use and cohort sizes of thirty are already assumed. Refurbished hardware for foundation rooms. Connectivity secured in kind rather than purchased.
Grant pipeline converts slower than modelled	Year 1 cash gap of up to USD 224,000.	Commercial lines launch in the same quarter as the free tier, not after it. Challenge funds are pursued first because they close fastest. Capital expenditure is staged.
Facilitator supply constrains growth	Hub expansion stalls regardless of demand or funding.	Master trainer cadre established in Phase 0. The teacher programme doubles as the recruitment pipeline: the best B1 and B2 graduates become facilitators.
Professional graduates are not hired	The fee-paying lines that support the free tier lose their justification.	Employer partners committed before each cohort opens. Curriculum set with an employer advisory panel. Placement rate published, not merely tracked.
Platform delivery slips	Manual administration caps enrolment growth.	Phase 1 operates on paper and spreadsheet by design. The platform removes an administrative ceiling; it is not a precondition for teaching.

14. Roadmap

PHASE	PERIOD	MILESTONES
Phase 0	Sep – Dec 2026	Flagship hub fit-out. Curriculum and L0 to L3 rubric authored. Master trainers recruited. Accreditation submission lodged. First institutional conversations opened.

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PHASE	PERIOD	MILESTONES
Phase 1	Jan – Dec 2027	Programme launch. Kigali flagship plus first mobile unit. Sixteen programmes live. First professional cohorts on instalment terms. B2DL Phase 1 piloted on a live cohort.
Phase 2	2028	Two district hubs and three mobile units. Teacher programme scaled against institutional contract. Platform in full production. First results-based financing agreement.
Phase 3	2029	Eighteen districts reached. Platform licensed to third-party providers. Regional replication assessment for a second country.

15. Assumptions and verification

This section exists so that no figure in this document can be mistaken for something it is not.

- Exchange rate. Dollar figures use a working rate of RWF 1,350 to USD 1. Fees are set in Rwandan francs at market price points, so their dollar equivalents are not round numbers.
- Financial figures are a model, not a forecast or a commitment. Enrolment volumes are the assumption most likely to be wrong, and every downstream figure moves with them.
- Overhead allocation. Fully-loaded costs allocate facilities, central team and platform at RWF 338 per learner contact hour, derived from the Year 3 overhead base and total learner hours. A different allocation basis would move individual programme surpluses without changing the total.
- The cost reductions are planned, not achieved. Two-shift facility use and cohorts of thirty are operating decisions taken to enable the reduced fees. If either proves impractical, Family D surpluses fall to near zero and prices would need revisiting.
- Statistics require primary sourcing. The 12.8, 6.6, 35.1, 44, 10 and 45 percent figures are drawn from secondary reporting of MINICT, NISR, World Bank and academic sources. Each must be traced to its primary publication, with measurement year and definition stated, before external circulation.
- The two literacy measures are not comparable. The 12.8 percent national figure and the 35.1 percent figure for citizens aged 15 and over describe different constructs from different years and should never be blended.
- Grant ranges are indicative, not pipeline. No application has been submitted, no commitment exists, and current windows require direct verification.
- Delivery costs are estimates and have not been validated against a completed cohort. Phase 1 exists in part to replace them with actuals.

16. Why this deserves backing

The gap is real, it is measured, and it is not closing on its own. The infrastructure has been built; the capability has not. Rwanda is spending on digital public services that most of its citizens cannot use unaided, and each additional service widens the gap rather than narrowing it.

What is unusual about this proposal is not the ambition. It is that the design starts from the hardest learner rather than the easiest. Most providers optimise for the cohort that is cheapest to teach and quickest to certify, then report percentages that conceal who was left out. This programme is built around the person who has never used a computer, and it reports enrolment by entry level precisely so that failure to reach them cannot be hidden behind a growth number.

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The pricing in this version reflects the same discipline. We reduced fees to what a Rwandan household can actually pay, then rebuilt the operating model to make those prices viable rather than pretending the old economics still held. Seventy percent of a USD 3.35 million three-year cost base is still covered by earned income. Every fee-paying programme still covers its full cost. And we have stated plainly that this is now concessionary capital rather than an equity opportunity, because a funder who discovers that for themselves is a funder lost.

The leverage point is identified. Four and a half thousand teachers by Year 3, each of whom will teach hundreds of children across a career, is how a 12.8 percent national figure begins to move. Training an adult changes one life. Training a teacher changes a generation of them, and that is the intervention this programme is built to deliver at scale.

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