



## Stellar Results Once Again!

Greetings Hope Haven Family,

We pray you and your families are doing well and adapting to the changing of the seasons, wherever you may be. In Rwanda, the season is changing from dry to rainy, and the students are adapting to starting their school year in the fall for the first time in their lives! School starts Monday, October 11th. Hope Haven will have close to 900 students on campus every day in three preschool levels as well as grades 1 through 9.

**We received FANTASTIC news from the Rwanda Education Board this week!**

**100% of our sixth grade students passed the national exam with scores in Division 1 - the highest division in the nation! Praise God!**

He is the one to whom all glory is due for these tremendous results. Our students work diligently to learn as much as they can. Hope Haven's Rwandan education team also provides top-notch education for eight hours every day. But there's only one way that these students, the majority of whom live in poverty and in mud-walled homes with no water or electricity, can score in the top 5% of the country – that is **GOD working in their lives and honoring their efforts!**



The number of students who took the national exam in Rwanda this July was **251,906**. Officially, 18% of them failed – they didn't even complete the test to be able to be scored. Another 25% scored in the bottom division. Unfortunately, this means they won't be continuing on to secondary school (grades 7-12). Another 30% scored in Division 3, which means they might be able to continue on, but schooling at the secondary level will be very challenging for them. They're unlikely to continue for more than a year or two, or at most, three years. This means that **only 27% of the students who took the exam – less than 70,000 – will continue on with a high likelihood of secondary success**. As you can see, the education sector in Rwanda still needs a lot of work.

This is why we are so thankful for your ongoing support of these students, and for your partnership with us and with God in this mission. **The Hope Haven Secondary School is well under construction. Our plan is to open the school building and a large portion of the dorms by September 2022** when the next school year starts.



There aren't enough secondary schools in Rwanda, and we look forward to being part of the solution – educating Christian world leaders and job creators for the country of Rwanda, the continent of Africa, and wherever God leads them from there!

**From the bottom of our hearts, thank you for being part of the Hope Haven success story!**

In Christ,

Wendy Raffaeli, Director of Finance and Development

## KUGABA Korner



Monday marks the first day of school at Hope Haven Rwanda! Celebrate with us as we welcome nearly 900 bright minds onto campus!

**Letter Writing Day** is scheduled for October 28th. Thank you for taking the time to write to your Kugaba Kid(s), your words are a huge blessing to them! Be on the lookout for a response letter and an updated school photo between Thanksgiving and Christmas.

**Speaking of Christmas, It's time to make your annual gift donation.** Please do so by [logging in here](#). From your home page click on My Account > Make a Donation in the top menu. We are asking for \$20 per student, you are welcome to give more to provide gifts for unsponsored students. **This year, the gift is an in-home water filtration system for every Hope Haven family!**

We are excited to announce that **the next 50 students sponsored between now and the end of the calendar year will be matched by a generous donor.** This makes a great gift during the holidays. [Visit our website](#) to search for an unsponsored child.

## Colorado Gives Day

Colorado's largest day of giving, **Colorado Gives Day, is taking place on Tuesday, December 7.** On this day, thousands of people come together to support Colorado nonprofits like ours. When you donate to Hope Haven, you are helping to transform Rwandan families through a holistic approach to education and discipleship, actively demonstrating the love, hope, and truth of Jesus Christ.



This year's \$1.6 Million Incentive Fund is made possible by Community First Foundation, FirstBank, and other community members to boost the value of every donation. To donate to us on Colorado Gives Day, go to [ColoradoGives.org](#). Or, beginning November 1, schedule your donation early!



## Tax Considerations: Changes are coming!

*The following is information you may find helpful as you plan for future tax filings. As always, talk with your tax advisor for more details and specific advice and application.*

In 2020 and 2021, the CARES Act expanded charitable giving, allowing up to 100% of Adjusted Gross Income (AGI) to be deducted for tax purposes. The pre-CARES Act limit was 50%, generally.

**In 2022, the CARES Act will expire, and donations will be limited to 50% of AGI again.**

For Colorado residents, additional 2022 tax changes are already in place. Starting next year, tax filers with \$400k or more in AGI will experience limits on their itemized deductions (Schedule A on Form 1040). Total itemized deductions will be limited to \$60k for married filing joint filers and \$30k for single filers. This can be a significant decrease from current itemized deductions, which typically include:

- Mortgage interest
- Property and State taxes (already limited to \$10k per year)
- **Charitable donations**

Many people anticipate a similar change at the federal level because the current administration has put forth similar ideas in proposals to be addressed by Congress.



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