



BUILDING AN INCLUSIVE FINANCIAL SECTOR IN RWANDA

Support Programme to the Implementation of the National Microfinance Strategy

Rwanda

This project improves financial service delivery to women and youth in low-income populations by engaging with key stakeholders at four levels:

♥ **Client level:** Build the capacity of women and youth to manage medium and small enterprises (MSEs) and access financial services.

♥ **Micro-level:** Support the professionalisation of microfinance institutions and innovations to promote broader and sustainable financial services.

♥ **Meso-level:** Develop the financial infrastructure to support the sustainability of inclusive financial services.

♥ **Macro-level:** Support the coordination and framework of the sector to promote financial inclusion in Rwanda.

The strategy of UNDP and UNCDF aims mainly to support the plans of action of the respective entities. Its focus is on supporting the regulatory and institutional framework, strengthening financial infrastructure and professionalising micro-finance institutions (MFIs).



"I am the president of Vunga Coffee cooperative. The income from the business helped me to transform my house. In addition, I am able to pay school fees my children, family health insurance and feed my children."

Daphrose Uwimana



"I am member of Vunga Coffee cooperative of 360 members composed of 65% women and 35% men. The cooperative bought a coffee processing machine from a loan of \$6,230 contracted from UCU. The cooperative buys coffee from its members, processes and sells to the market. From the money generated from this business, the members are able to cater for their personal needs. In my case, I was able to get bride price, buy land, and am constructing my house."

Bizimana Alexis



"At 20 years old, I am in charge of my four siblings and my old father. I attend a daytime school as a senior five student. My late schooling was due to lack of tuition fees. I approached a Umutanguha micro-finance institution that granted me a loan of \$200 to run a business. My business involves transporting passengers in a traditional manual boat. With this business, I now get a monthly income of \$50. With the money I am earning, I am able to pay school fees for my siblings and myself as well as feeding them. In addition, I am able to pay the family health insurance."

Musafiri Ildphonse

The ROK-UNDP MDG Trust Fund has contributed \$17.85 million towards nine country projects and two global projects that seek to improve livelihoods of the poor and vulnerable.

Objectives:

Improve productivity and enhance access of small producers and small- and medium-scale and micro-enterprises (SMSMs) to markets.

Contribute to poverty reduction and to the economic and social development of the most vulnerable in Rwanda, in rural as well as in urban areas, by promoting an inclusive financial sector.

Our goals:

Macro-level

Contribute to capacity building of the Ministry of Finance and regulatory body.

Meso-level

Disseminate, advocate, and train for MFI best practices. Establish a network of professional, small-scale MFIs and Savings and Credit Co-operatives (SACCOs). Provide mobile financial services to target groups.

Micro-level

Enhance the response capacity of MFIs, improve refinancing. MSEs receive equity financing and improved access to markets.

Client-level

Provide financial education and business development services to clients.

As part of the programme model for scaling up, the Research and Development Phase has begun to provide additional contextualisation and implementation details. This phase will also seek to establish baseline information for the program.

For more information:
www.undp.org/rofund

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