THE REPUBLIC OF RWANDA

MINISITERI Y'UBUHINZI N'UBWOROZI

MINISTRY OF AGRICULTURE AND ANIMAL RESOURCES

Rural Investment Facility (RIF 2)

What is RIF 2?

RIF 2 is the Second Rural Investment Facility. It is a grant program worth 10 million USD that is under the Ministry of Agriculture and Animal Resources (MINAGRI) and is administered by the BRD Business Development Fund (BDF).

The purpose of this facility is to provide incentives for both financial institutions and for entrepreneurs to make productive investments in agriculture. The RIF 2 provides a grant for a certain portion of an investment loan taken by a beneficiary to fund projects that represent investments along the agricultural chain. Working capital or operating costs (e.g. fertilizer input costs or wages) do not qualify.

Who may benefit?

The following are eligible for application:

-Individuals

-Farmer associations

-Primary and secondary marketing and productive cooperatives; and

-Corporate bodies

Those that received support under RIF 1 can, in principle, obtain a second grant under the RIF 2 as well. An applicant can obtain support only *once* during the implementation of RIF 2.

Applicants are entitled to obtain other forms of support in parallel, and are encouraged to request support from guarantees provided by the BDF, for example under its Agricultural Guarantee Fund (AGF), and/or credit lines.

Note: Those persons among Senior Government Officials, MINAGRI, Ministry of Finance and Economic Planning (MINECOFIN) and BDF who are in any way involved in the design, decision-making, implementation or monitoring of the RIF 2 grants program, and their immediate family members, i.e. their spouses, parents, children and siblings are *excluded* from participation.

What kinds of investments qualify for RIF 2 support?

The RIF 2 is supported by MINAGRI to promote investments in the agricultural sector in order to realize the high potential for growth and income generation in agriculture for Rwanda. There are three main categories of investments that qualify for RIF 2 support:

Category I (Primary Agricultural Production)

This includes investments such as machinery (e.g. feed mixers, traction equipment or irrigation equipment), construction of agricultural buildings (e.g. animal housing, breeding floors), land acquisition and improvements, storage facilities, transport facilities, etc.

Project costs can be between RWF 1-50 million.

Loans up to RWF 10 million receive a grant of 25% of the investment loan, while loans above this receive a grant of 20% of the investment.

At least 45% of the total RIF 2 facility will be used for this category

Category II (Processing of agricultural products)

This category includes processing equipment, construction of processing facilities, etc.

Project costs can be between RWF 2-150 million.

Loans up to RWF 50 million will receive a grant of 25% of the investment loan, while loans above this will receive 20% of the investment.

A maximum of 35% of the total RIF 2 facility will be used for this category

Category III (Agricultural support services)

This category includes seed chain investments, extension services, capacity building (e.g. farmer training businesses), technical assistance (e.g. extension service business) , etc.

Project costs can be between RWF 2-150 million.

Loans will receive a grant worth 15% of the investment loan.

A maximum of 20% of the facility will be used for this category.

Other points about eligibility...

Excluded from grant support under the RIF 2 are: Projects funded by an investor from equity or loans outside the banking sector; Recurrent and operational expenses of projects including audit expenses (i.e. working capital); Minor fixed assets of a value of less than the equivalent of USD500 per item. In the case of production loans for cattle, there is a *ceiling* for cattle loans of USD 7 500. Note also that *no more than 30%* of the total amount for any RIF 2 application can be related to vehicle acquisition.

How does one access RIF2

The potential beneficiary shall write a loan application to a participating financial institution (PFI). If the loan is approved, the PFI shall make a RIF 2 grant application to BNR on behalf of the potential beneficiary.

The project should be technically feasible, financially viable, with a projected cash flow that will enable repayment within a maximum duration of 5-6 years and a minimum of 12 months, and is in accordance with standard environmental norms.

The application should include a solid business plan with the following:

-A project description;

-An assessment of the socio-economic impact;

-A projection of the expected purchases from local raw material suppliers;

-Detailed assumptions for the planned sales/income and expenses, including a realistic assessment of the marketing prospects;

-A realistic assessment of the sustainability of the project after the end of the loan;

-An analysis of the risks that may be encountered and the risk mitigation measures proposed by the applicant;

-A financing plan, including the investment loan, equity and other contributions of the applicant, such as a working capital loan; and

-A summary schedule of the collateral offered.

How is the grant paid?

The approved grant amount will be paid out to the investor through the designated loan account through which the respective PFI receives installments from the principal borrower. Upon signature of the loan and grant agreements by all parties, the grant will be conditionally disbursed to the PFI by the BDF. Upon total payment of principal and interest minus the grant amount, the debt will then be off-set. In case the principal borrower would not meet her/his obligations, i.e. a delay of payment installments for more than six months, the bank will inform the principal borrower that the grant arrangement has been cancelled, and that as from now on, s/he would have to repay the entire loan amount without grants, notwithstanding any other penalties that the financial institution would foresee.

PARTICIPATING FINANCIAL INSTITUTIONS IN RIF2

	BANKS	SECTOR	DISTRICT	PROVINCE
1	ACCES BANK	NYARUGENGE	NYARUGENGE	KIGALI CITY
2	URWEGO OPPORTUNITY BANK OF RWANDA S.A. (UOB)	NYARUGENGE	NYARUGENGE	KIGALI CITY
3	Rwanda Development Bank (BRD)	NYARUGENGE	NYARUGENGE	KIGALI CITY
4	AMASEZERANO COMMUNITY BANKING	KICUKIRO	GASABO	KIGALI CITY
5	BANQUE POPULAIRE DU RWANDA(BPR)	NYARUGENGE	NYARUGENGE	KIGALI CITY
6	BANK OF KIGALI (BK)	NYARUGENGE	NYARUGENGE	KIGALI CITY
7	COGEBANQUE	NYARUGENGE	NYARUGENGE	KIGALI CITY
8	COMMERCIAL BANK OF RWANDA (BCR)	NYARUGENGE	NYARUGENGE	KIGALI CITY
9	FINA BANK	NYARUGENGE	NYARUGENGE	KIGALI CITY
10	ECOBANK	NYARUGENGE	NYARUGENGE	KIGALI CITY
11	KCB BANK RWANDA (KCB)	NYARUGENGE	NYARUGENGE	KIGALI CITY
12	AGASEKE BANK	REMERA	GASABO	KIGALI CITY

13	FINA BANK	NYARUGENGE	NYARUGENGE	KIGALI CITY
14	UNGUKA BANK	NYARUGENGE	NYARUGENGE	KIGALI CITY
	MICROFINANCE			
1	ZIGAMA CSS	KACYIRU	GASABO	KIGALI CITY
2	RESEAU INTERDIOCESAIN DE MICROFINANCE "RIM S.A."	NYARUGENGE	NYARUGENGE	KIGALI CITY
3	VISION FINANCE COMPANY S.A.	NYARUGENGE	NYARUGENGE	KIGALI CITY
4	DUTERIMBERE IMF	MUHIMA	NYARUGENGE	KIGALI CITY
5	GOSHEN FINANCES S.A.	MUHIMA	NYARUGENGE	KIGALI CITY
6	COOPEDU	NYARUGENGE	NYARUGENGE	KIGALI CITY
	SACCOs			
1	COOJAD KIGALI	REMERA	GASABO	KIGALI CITY
2	UMWALIMU SACCO	REMERA	GASABO	KIGALI CITY
3	COOPEC UBAKA	REMERA	GASABO	KIGALI CITY
4	Home Basket SACCO KIMIRONKO	KIMIRONKO	GASABO	KIGALI CITY
5	SANGA SACCO	JALI	GASABO	KIGALI CITY
6	ZAMUKA BUMBOGO SACCO	BUMBOGO	GASABI	KIGALI CITY
7	ITEGANYIRIZE SACCO REMERA	REMERA	REMERA	KIGALI CITY
8	UMUNARA SACCO	JALI	GASABO	KIGALI CITY
9	IJABO REMERA SACCO	REMERA	GASABO	KIGALI CITY
10	MUHIMA HOPE SACCO	MUHIMA	NYARUGENGE	KIGALI CITY
11	SACCO MAGERAGERE ICYEREKEZO (SAMI)	MAGERAGERE	NYARUGENGE	KIGALI CITY
12	COOJAD BUGESERA	NYAMATA	BUGESERA	EAST
13	TWIFATANYE SACCO RWINKWAVU	RWINKWAVU	Kayonza	EAST
14	SACCO SHIRUBUKENE NGOMA (SSN)	NGOMA	NGOMA	EAST
15	SACCO GWIZA	RWAMAGANA	RWAMAGANA	EAST
16	TUGANEHEZA SACCO RWIMBOGO	GATSIBO	RWIMBOGO	EAST
17	UMUHIGO SACCO	MUHURA	Gatsibo	EAST
18	KARANGAZI UMURENGE SACCO (KUS)	KARANGAZI	NYAGATARE	EAST
19	SACCO NTARAMA	NTARAMA	BUGESERA	EAST

20	RILIMA SACCO	RILIMA	BUGESERA	EAST
21	SACCO KATABAGEMU (CESEKA)	KATABAGEMU	NYAGATARE	EAST
22	IJABO NGERUKA SACCO	NGERUKA	BUGESERA	EAST
23	KAMABUYE SACCO	KAMABUYE	BUGESERA	EAST
24	GITOKI IZERE SACCO	GITOKI	GATSIBO	EAST
25	BADUKASHYORONGI SACCO	RWAHI	SHYORONGI	NORTH
26	SACCO REBAKURE	COKO	GAKENKE	NORTH
27	TWIYUBAKE RWANKUBA SACCO	RWANKUBA	GAKENKE	NORTH
28	WISIGARA RUSHAKI SACCO (GICUMBI)	RUSHAKI	GICUMBI	NORTH
29	IMBONI SACCO KAGEYO (GICUMBI)	KAGEYO	GICUMBI	NORTH
30	UMURAVA SACCO BIGOGWE	BIGOGWE	NYABIHU	NORTH
31	SACCO IJABO MURAMBI/RULINDO	MURAMBI	GAKENKE	NORTH
32	CYINZUZI IGISABO SACCO	CYINZUZI	RULINDO	NORTH
33	CLECAM BIRUYI	BIRUYI	BURERA	NORTH
34	HIRWA CYUMBA SACCO	CYUMBA	GICUMBI	NORTH
35	TUGENDANE N'IGIHE SACCO KANIGA (GICUMBI)	KANIGA	GICUMBI	NORTH
36	INDASHYIKIRWA SACCO NEMBA	NEMBA	GAKENKE	NORTH
37	INGANZA SACCO/NTARABANA	NTARABANA	RULINDO	NORTH
38	BUKURE SACCO	BUKURE	GICUMBI	NORTH
39	IBAKWE SACCO MUKARANGE	MUKARANGE	GICUMBI	NORTH
40	INYANGE SACCO (MUSANZE)	NYANGE	MUSANZE	NORTH
41	KIMONYI SACCO (MUSANZE)	KIMONYI	MUSANZE	NORTH
42	IMBARUTSO SACCO RUSIGA (RULINDO)	RUSIGA	RULINDO	NORTH
43	COOPEBAMU SACCO MASORO	MASORO	RULINDO	NORTH
44	MFANSHANKIRE SACCO NYANKENKE	NYANKENKE	GICUMBI	NORTH
45	MBOGO DEVELOPMENT COOPERATIVE	MBOGO	RULIND0	NORTH
46	SACCO KUNGAHARA GAKENKE	GAKENKE	GAKENKE	NORTH
47	TSIMBURA SACCO SHANGASHA	SHANGASHA	GICUMBI	NORTH
48	SACCO ABAHIZI TUMBA	TUMBA	RULINDO	NORTH
49	IMIRASIRE Y'ITERAMBERA SACCO RUKOMO	RUKOMO	GICUMBI	NORTH

50	NEZERWA 2020 SACCO	SHINGIRO	MUSANZE	NORTH
51	SACCO TERIMBERE CYUNGO	CYUNGO	RULINDO	NORTH
52	SACCO KOTUKI	KINIHIRA	RULINDO	NORTH
53	SACCO AKABANDO	GAHUNGA	BURERA	NORTH
54	KAVISACCO	BURERA	BURERA	NORTH
55	IMBADUKO SACCO BUREGA	BUREGA	RULINDO	NORTH
56	SACCO RUGARAMA IMBEREHEZA	RUGARAMA	BURERA	NORTH
57	GARAGAZA UMUSARURO	RUKOZO	RULINDO	NORTH
58	ISANGANIRO SACCO OF CYANZARWE	CYANZARWE	RUBAVU	NORTH
59	UMURAGE SACCO	RUGENGABALI	BURERA	NORTH
60	UMURUNGA W'ITERAMBERE/SACCO CYERU	CYERU	BURERA	NORTH
61	RUGEZI SACCO	BURERA	BURERA	NORTH
62	NDORWA SACCO	BUTARO	BURERA	NORTH
63	SACCO GIRUBUKIRE	RULINDO	BUYOGA /MUVUMBA	NORTH
64	SACCO UMUSINGE MW'ITERAMBERE (UMITE)	KISARO	RULINDO	NORTH
65	RUHUNDE SACCO	BURERA	GITOVU	NORTH
66	GITOVU SACCO	GITOVU/RUNOGA	BURERE	NORTH
67	TWIZIGAMIRE BYUMBA SACCO	BYUMBA	GICUMBI	NORTH
68	SACCO REBAKURE RUSARABUYE	RUSARABUYE	BURERA	NORTH
69	IZIYIGIHE SACCO	KAMUBUGA	GAKENKE	NORTH
70	HASHYUBUKENE SACCO	RWAMIKO	GICUMBI	NORTH
71	COPEDEBU SACCO BUSHOKI	BISHOKI	RULINDO	NORTH
72	ABAMUHOZA SACCO	MUHOZA	MUSANZE	NORTH
73	ICYERECYEZO KIZIMA	KIVUYE	BURERA	NORTH
74	GIRINTEGO SACCO	KIVURUGA	GAKENKE	NORTH
75	IYUNGURE SACCO CYANIKA	CYANIKA	BURERA	NORTH
76	NEW VISION SACCO	GACACA	MUSANZE	NORTH
77	UMUSINGI RWAZA SACCO	RWAZA	MUSANZE	NORTH
78	SACCO REBAKURE	COKO	GAKENKE	NORTH

79	IHIRWE BUSOGO SACCO	BUSOGO	MUSANZE	NORTH
80	SACCO TWAMBUTSANYE	MUHONDO	GAKENKE	NORTH
81	INYONGERA SACCO	CYUVE	MUSANZE	NORTH
82	UMUSINGI SACCO RUSHASHI	RUSHASHI	GAKENKE	NORTH
83	UMUTUZO SACCO	MUSANZE	MUSANZE	NORTH
84	DUHORANE IJABO SACCO	NEMBA	BURERA	NORTH
85	SACCO IZUBA BASE	BASE	RULINDO	NORTH
86	IMBONERA SACCO RULI	RULI	GAKENKE	NORTH
87	SACCO KATAZA MUYONGWE	NEMBA	BURERA	NORTH
88	IGIHONDOHONDO SACCO	NKOTSI	MUSANZE	NORTH
89	"SACCO URUFUNGUZO RW'UBUKIRE" RUNDA	RUNDA	KAMONYI	SOUTH
90	CLECAM EJOHEZA KABAGALI	KABAGALI	MUHANGA	SOUTH
91	CLECLAM EJOHEZA MUHANGA	MUHANGA	MUHANGA	SOUTH
92	CLECAM EJOHEZA KAMONYI	KAMONYI	MUHANGA	SOUTH
93	ITEGANYAGIHE SACCO RUTARE	RUTARE	MUHANGA	SOUTH
94	CLECAM EJOHEZA NDIZA	NDIZA	MUHANGA	SOUTH
95	CLECAM EJOHEZA RUHANGO	RUHANGO	RUHANGO	SOUTH
96	SACCO TUGEREHEZA KARAMA (HUYE)	KARAMA	HUYE	SOUTH
97	INGENZI SACCO (BYIMANA)	BYIMANA	RUHANGO	SOUTH
98	KIAMISACCO (KINAZI AMIZERO SACCO) - HUYE	KINAZI	HUYE	SOUTH
99	SACCO ICYEREKEZO MUSHISHIRO	MUSHISHIRO	MUHANGA	SOUTH
100	COOPEC INGERI GISHAMVU	GISHAMVU	HUYE	SOUTH
101	SACCO EJOHAZAZA NYAGISOZI	NYAGISOZI	NYARUGURU	SOUTH
102	SACCO ITEZIMBERE NYARUGURU	MATA	NYARUGURU	SOUTH
103	SACCO IMBONI KIBEHO	KIBEHO	NYARUGURU	SOUTH
104	UBWUGAMO MUKURA SECTOR	MUKURA	HUYE	SOUTH
105	DUKIRE SIMBI SACCO	SIMBI	HUYE	SOUTH
106	UKURI NYABIMATA SACCO	NYABIMATA	NYARUGURU	SOUTH
107	SACCO WISIGARA MUNINI	MUNINI	NYARUGURU	SOUTH
108	SACCO INKINGI Y'ITERAMBERE KIVU	NYARUGURU	NYARUGURU	SOUTH

109	SACCO INOZAMIHIGO RUSENGE	RUSENGE	NYARUGURU	SOUTH
110	SACCO KORUKIRE RURAMBA	RURAMBA	NYARUGURU	SOUTH
111	MBAZI ISONGA SACCO	MBAZI	HUYE	SOUTH
112	SACCO IZERE GIKONKO	GIKONKO	GISAGARA	SOUTH
113	IMBONI Y'AMAJYAMBERE SACCO KINAZI	KINAZI	RUHANGO	SOUTH
114	SACCO BATUREBEREHO	RUHANGO	RUHANGO	SOUTH
115	SACCO VISION - BUSORO	BUSORO	NYANZA	SOUTH
116	SACCO TUZAMURANA KIBILIZI	KIBILIZI	GASAGARA	SOUTH
117	KIRA MARABA SACCO	MARABA	HUYE	SOUTH
118	SACCO UMURAVA KIGOMA	KIGOMA	NYANZA	SOUTH
119	TWIZIGAMIRE SACCO NGERA	NGERA	NYARUGURU	SOUTH
120	SACCO JYAMBERE BUSANZE	BUSANZE	NYARUGURU	SOUTH
121	SACCO ZAMUKA NGOMA	NGOMA	NYARUGURU	SOUTH
122	ABADAHARANA SACCO	KANZENZE	RUBAVU	WEST
123	ABESAMIHIGO SACCO	NYAKARENZO	RUSIZI	WEST
124	BUSHEKERI SACCO	BUSHEKERI	NYAMASHEKE	WEST
125	BUSHENGE SACCO	BUSHENGE	NYAMASHEKE	WEST
126	BWIRA SACCO	BWIRA	NGORORERO	WEST
127	CLECAM BUKONYA	BUKONYA	GISENYI	WEST
128	CLECAM GASEKE	GASEKE	RUBAVU	WEST
129	CLECAM GISENYI	GISENYI	GISENYI	WEST
130	CLECAM KAYOVE	KAYOVE	GISENYI	WEST
131	CLECAM NYAMUGALI	NYAMUGALI	RUBAVU	WEST
132	CLECAM NYAMYUMBA (NYAMYUMBA)	NYAMYUMBA	RUBAVU	WEST
133	CLECAM NYARUTOVU	NYARUTOVU	GISENYI	WEST
134	CLECAM ZAMUKA	GISENYI	GISENYI	WEST
135	COOPEC COMICOKA/RUBAVU	KANAMA	RUBAVU	WEST
136	DUFITUMURAVA SACCO/MUSHUBATI	MUSHUBATI	RUTSIRO	WEST
137	DUKA SACCO	KARENGERA	NYAMASHEKE	WEST
138	GIHEKE IREMBO SACCO	GIHEKE	RUSIZI	WEST

139	GISHYITA SACCO	GISHYITA	KARONGI	WEST
140	HAGURUKA UKORE MUHAMBA	MUHANDA	NGORORERO	WEST
141	HINDIRO SACCO	HINDIRO	NGORORERO	WEST
142	IMBONERA SACCO MUDENDE	MUDENDE	RUBAVU	WEST
143	IMPANIRAKURUSHA SACCO	MURAMBI	KARONGI	WEST
144	INDATSIKIRA SACCO GASHALI	GASHALI	KARONGI	WEST
145	INDATWA GITAMBI SACCO	GITAMBI	RUSIZI	WEST
146	INDORERWAMO KINYABABA SACCO	KINYABABA		WEST
147	INGENZI GASAKA SACCO	GASAKA	NYAMAGABE	WEST
148	INKERAGUTABARA SACCO RUBAVU	RUBAVU	RUBAVU	WEST
149	ISHAKWE SACCO OF NYAMYUMBA	NYAMYUMBA	RUBAVU	WEST
150	ISOKO Y'AMAJYAMBERE SACCO	MUKAMIRA SACCO	MUKAMIRA	WEST
151	JYAMBERE NDARO SACCO	KANAMA	RUBAVU	WEST
152	JYAMBERE NDARO SACCO	NDARO	NGORORERO	WEST
153	KAGANO SACCO	KAGANO	NYAMASHEKE	WEST
154	KANJONGO SACCO	KANJONGO	NYAMASHEKE	WEST
155	KARAMBI VISION SACCO "KVS"	KARAMBI	NYAMASHEKE	WEST
156	Koperative INTARUTWA SACCO RUGERERO	RUGERERO	RUBAVU	WEST
157	MAGIRIRANE SACCO	GATORE	NGORORERO	WEST
158	MATYAZO SACCO	MATYAZO	NGORORERO	WEST
159	MUHORORO SACCO	MUHORORO	NGORORERO	WEST
160	NGIRANKUGIRE NKOMBO SACCO	NKOMBO	RUSIZI	WEST
161	NKAMIRA SACCO	KAMEMBE	RUSIZI	WEST
162	NTUSIGARE SACCO	NYAKABUYE	RUSIZI	WEST
163	NYABIRU SACCO	NYABIRASI	RUTSIRO	WEST
164	REBIMBERE SACCO NKAKA RUSIZI	NKAKA	RUSIZI	WEST
165	SACCO CYATO	Nyamasheke	Nyamasheke	WEST
166	SACCO GIRUBUKIRE SOVU	SOVU	NGORORERO	WEST
167	SACCO GITESI	GITESI	KARONGI	WEST

168	SACCO IBAKWE RYA BONEZA	BONEZA	RUTSIRO	WEST
169	SACCO IBYIRINGIRO UWINKINGI	NYAMAGABE	NYAMAGABE	WEST
170	SACCO ICYEREKEZO RUSEBEYA	RUSEBEYA	RUTSIRO	WEST
171	SACCO IMBANZAMIHIGO MUSASA	MUSASA	MUSASA	WEST
172	SACCO INDAHIGWA KAMEGERI	KAMEGERI	NYAMAGABE	WEST
173	SACCO INDASHYIKIRWA	MURUNDA	KIBUYE	WEST
174	SACCO INTOZAMUCO	BUSASAMANA	RUBAVU	WEST
175	SACCO INYANGE NSIBO	NYANGE	NGORORERO	WEST
176	SACCO ISONGA RUGANDA	RUGANDA	KARINGI	WEST
177	SACCO KABAYA JYAMBERE	KABAYA	NGORORERO	WEST
178	SACCO KIRABURUHUKIRO	BURUHUKIRO	NYAMAGABE	WEST
179	SACCO KIRA-KABATWA	KABATWA	NYABIHU	WEST
180	SACCO NGWINO UREBE KIGEYO	RUTSIRO	KIGEYO	WEST
181	SACCO NYABITERI NYAMASHEKE	NYABITERI	NYAMASHEKE	WEST
182	SACCO RUBENGERA	RUBENGERA	KARONGI	WEST
183	SACCO SERUKA GISENYI	GISENYI	GISENYI	WEST
184	SACCO TEGANYA BUSASAMANA	BUSASAMANA	NYABIHU	WEST
185	SACCO TERIMBERE MUSHONYI	MUSHONYI	RUTSIRO	WEST
186	SACCO TUGANEHEZA	KAVUMU	NGORORERO	WEST
187	SACCO TUGENDANE N'IGIHE MUKURA	RUTSIRO	KIBUYE	WEST
188	SACCO TWIHUTE KARAGO	KARAGO	NYABIHU	WEST
189	SACCO UMUKORE	KAGEYO	NGORORERO	WEST
190	SACCO UMWIMERERE	NYUNDO	RUBAVU	WEST
191	SACCO WISIGARA RANGIRO	RANGIRO	NYAMASHEKE	WEST
192	SHANGI SACCO	SHANGI	CYANGUGU	WEST
193	TERIMBERE RUHARAMBUGA SACCO	RUHARAMBUGA	NYAMASHEKE	WEST
194	TURAHUMURIJWE SACCO	BUGESHI	RUBAVU	WEST
195	UMUSINGI SACCO GATUMBA	GATUMBA	NGORORERO	WEST
196	URUYANGE SACCO	BUGARAMA	RUSIZI	WEST

197	MASHYUZA SACCO	MUGANZA	RUSIZI	WEST
198	SACCO GASE			WEST
199	TWUMBA SACCO	TWUMBA	KARONGI	WEST
200	TUBEHO SACCO BWEYEYE	BWEYEYE	RUSIZI	WEST

For further details please contact the following address:

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