

KWIIHAZA INTEREST RATE SUBSIDY (IRS) SCHEME

WHAT IS IT ABOUT?

The Kwihaza Interest Rate Subsidy (IRS) Scheme is an initiative implemented by Access to Finance Rwanda (AFR) and partner financial institutions to facilitate access to affordable finance for actors in selected agricultural value chains. The initiative is funded by the European Union (EU) and the Government of Luxembourg. Through targeted interest rate subsidies, the scheme addresses high borrowing costs challenges that constrain productivity and investment, particularly for cooperatives, and Micro, Small, and Medium Enterprises (MSMEs).

WHO CAN APPLY?

MSMEs and Cooperatives in the following agricultural value chains



Aquaculture



Capture
Fisheries



Avocado



Passion Fruit



Tomato



Onion



Fish Feed
Manufacturers

ELIGIBILITY CHECKS:

- ✓ Business Registration by RDB for MSMEs, Registration certificate by RCA for cooperatives.
- ✓ Valid Trading License.
- ✓ Proof of active engagement in the value chain for at least two years.
- ✓ Purpose-aligned loans (inputs, equipment, working capital) in the selected value chains.
- ✓ Maximum Loan Amount Eligible for IRS subsidy: **RWF 150,000,000**

Note: MSMEs owned by women and youth are encouraged to apply.

PARTNER FINANCIAL INSTITUTIONS

