

# KWIHAZA CREDIT-LINKED SUBSIDY (CLS) FACILITY

The CLS Facility is a financing instrument under the Kwihaza Project, funded by the European Union and the Government of Luxembourg, and implemented by Access to Finance Rwanda (AFR). The facility provides a matching grant to compliment a loan or own funds or a combination.



## PROGRAM OBJECTIVES

- To support cooperatives and MSMEs to access appropriate finance for productivity and business growth
- To promote financial inclusion and bankability

## FOR MORE INFORMATION

✉ : [kwihazacls@afr.rw](mailto:kwihazacls@afr.rw)  
📞 : +(250) 791 934 630

## WHO CAN APPLY

- MSMEs and Cooperatives in:  
**Aquaculture, Capture fisheries, Avocado, Passion fruit, Tomato, Onion Value Chains, and Fish Feed Manufacturing.**
- **22 Eligible Districts:** Bugesera, Burera, Gasabo, Gatsibo, Huye, Kamonyi, Karongi, Kayonza, Muhanga, Musanze, Ngoma, Nyagatare, Nyabihu, Nyamagabe, Nyamasheke, Nyarugenge, Rubavu, Ruhango, Rusizi, Rutsiro, and Rwamagana.
- Able to co-invest into the project through loan or own funds.

*MSMEs owned by women and youth are encouraged to apply.*



## MATCHING GRANT STRUCTURE

Total Project budget (FRW)	Grant %	Max CLS Grant (FRW)	Beneficiary contribution
Up to 7,500,000	50%	3,750,000	Own funds or Loan
7,500,001 – 25,000,000	40%	10,000,000	At least 30% of loan
25,000,001 – 75,000,000	30%	22,500,000	At least 30% of loan
75,000,001 – 150,000,000	25%	37,500,000	At least 30% of loan



## EXAMPLES OF ELIGIBLE INVESTMENTS

- Aquaculture inputs, hatcheries
- Cold storage, solar dryers, packaging stations
- Digital tools and climate-smart technologies
- Feed production and distribution infrastructure
- Cold chain logistics for fish marketers
- Other relevant investments within the supported value chains

## INELIGIBLE EXPENDITURES

- Land acquisition, office buildings, personal assets
- Irrigation systems
- Non-fish feed manufacturers
- Salaries, rent, utilities, debt servicing, etc

## HOW TO APPLY

### Expression of Interest

If you are interested and have the below required documents, reach out to us via email: **kwihazacls@afr.rw** and provide the following details.

1. Business Name
2. Location & Contact details
3. Registration Certificate (RDB or RCA)
4. Value chains
5. Total Project Budget

Alternatively, you can call us on **+250 791 934 630**

### Required Documents

- RDB Registration Certificate/RCA License or other relevant formal business registration
- Business/Investment Plan
- Financial statements for past 2 years (Non audited statements are accepted)
- Bank/MoMo Statements (last 12 months, if available)
- CRB Report
- Confirmation on how you will match the grant (loan, own funds or a combination)

### Application Process

After evaluating the expression of interest, AFR team will reach out with details about the next steps.

Application Deadline: **27<sup>th</sup> February 2026**  
**FIRST COME, FIRST SERVED**