Republic of Rwanda
Ministry of Agriculture and Animal Resources

LUXEMBOURG AID & DEVELOPMENT

AFR ACCESS TO FINANCE RWANDA

KWIHAZA

INKUNGA YUNGANIRA INGUZANYO/ IGISHORO

Iyi gahunda iri mu mushinga wa Kwihaza, uterwa inkunga n'Umuryango w'Ubumwe bw'Ibihugu by'i Burayi na Leta ya Luxembourg, ugashyirwa mu bikorwa na Access to Finance Rwanda (AFR). Iyi gahunda itanga inkunga y'amafaranga adasubizwa yunganira inguzanyo cyangwa igishoro bwite cya nyir'umushinga.

INTEGO Z'UMUSHINGA

- Gufasha abafite imishinga mito n'iciriritse (MSMEs) ndetse n'amakoperative kubona imari bakeneye kandi ibanogeye kugira ngo bagure ibikorwa n'umusaruro.
- Kongera amahirwe yo kugera kuri serivisi z'imari no gukorana n'ibigo by'imari.

ABEMEREWE INKUNGA:

- Imishinga mito n'iciriritse n'amakoperative bikora ubuhinzi bwa **avoka, amatunda, ibitunguru n'inyanya, ubworozi bw'amafi, uburobyi, ibiryo by'amafi** n'ibindi bikorwa bishamikiyeho.
- Imishinga mito n'iciriritse n'amakoperative biri muri kamwe muri utu **turere 22**: Bugesera, Burera, Gasabo, Gatsibo, Huye, Kamonyi, Karongi, Kayonza, Muhanga, Musanze, Ngoma, Nyagatare, Nyabihu, Nyamagabe, Nyamasheke, Nyarugenge, Rubavu, Ruhango, Rusizi, Rutsiro na Rwamagana.
- Ushobora kubona igishoro bwite cyangwa inguzanyo.

Turashishikariza abagore n'urubyiruko bafite imishinga gusaba iyi nkunga.

KU BINDI BISOBANURO

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IBYICIRO BY'INKUNGA ITANGWA

Agaciro k'umushinga (FRW)	Ijanisha ry'inkunga	Inkunga ntaregwa (FRW)	Urahare rwa nyir'umushinga
Kugeza kuri 7,500,000	50%	3,750,000	Igishoro bwite cg inguzanyo
7,500,001 – 25,000,000	40%	10,000,000	Nibura 30% by'inguzanyo
25,000,001 – 75,000,000	30%	22,500,000	Nibura 30% by'inguzanyo
75,000,001 – 150,000,000	25%	37,500,000	Nibura 30% by'inguzanyo

INGERO Z'IBISABIRWA INKUNGA

- Ibikoresho bikenerwa mu ituragiro ry'amafi cyangwa ubworozi bw'amafi.
- Ibikoresho bikonjesha, ibyumisha n'ibitwarwamo umusaruro.
- Ibikoresho by'ikoranabuhanga n'ibibungabunga ibidukikije, bikoreshwa mu bworozi bw'amafi, uburobyi cyangwa ubuhinzi.
- Ibikoresho byo gukora ibiryo by'amafi no kubigeza ku isoko.
- Ibikoresho byagenewe gutwara no kubika amafi.
- Ibindi bikenewe mu ruhererekane nyongeragaciro rw'uburobyi n'ubworozi bw'amafi ndetse n'ubuhinzi bw'imboga n'imbuto byavuzwe haruguru.

IBITEMEREWE GUTERWA INKUNGA

- Kugura no gukodesha ubutaka, kubaka aho gukorera cg kugura imitungo bwite.
- Ibikoresho byo kuhira imyaka.
- Abakora ibiryo bitari iby'amafi.
- Kwishyura imishahara, ubukode, amazi n'amashanyarazi cg kwishyura inguzanyo.

UKO WASABA INKUNGA

Kugaragaza ko ukeneye inkunga:

Niba wifuza gusaba inkunga kandi ukaba wujuje ibyangombwa bikurikira, watwandikira kuri imeli **kwihazacls@afr.rw** ugatanga amakuru akurikira.

1. Izina rya Bizinesi.
2. Aho ukorera, nomero ya telefone na imeli.
3. Icyemezo cyo kwandikisha bizinesi.
4. Ubwoko bw'umushinga.
5. Agaciro k'umushinga.

Ushobora no kuduhamagara kuri **+250 791 934 630**

Ibisabwa mu gusaba inkunga:

- Umushinga wanditse (business plan).
- Icyemezo cya CRB.
- Icyemezo cya RDB cyo kwandikisha bizinesi/icyemezo cya RCA cyo kwandikisha koperative cg ibindi byemezo byemewe byo kwandikisha bizinesi.
- Raporo y'imikoreshereze y'imari y'imyaka ibiri ishize.
- Raporo ya konti ya banki cya Mobile Money (mu mezi 12 ashize).
- Kugaragaza uburyo uzongera inkunga uzahabwa binyuze mu nguzanyo cg igishoro bwite.

Uburyo bwo gusaba inkunga:

Nyuma yo kugaragaza ko ukeneye inkunga, abakozi ba AFR bagusubiza, bakumenyesha ibikurikira.

Itariki ntarengwa yo gusaba inkunga: **27 Gashyantare 2026**

ABASABYE MBERE, NIBO BAZAFASHWA

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