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RWANDA PRIVATE SECTOR DRIVEN AGRICULTURAL GROWTH (PSDAG)

FISCAL YEAR (FY) 2015

QUARTERLY PROGRESS REPORT: APRIL 1, 2015 – JUNE 30, 2015



July 2015

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Cover photo: Women Members of IMPABARUTA Cooperative, a PSDAG Post-Harvest Handling grantee, in the Southern District sorting Season A maize for quality assurance

DISCLAIMER

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ACRONYMS

| Acronym | Definition |
|-----------------|--|
| BRD | Banque Rwandaise de Development |
| COP | Chief of Party |
| EIA | Embedded Investment Advisor |
| EMMP | Environmental Mitigation Monitoring Plan |
| FY | Fiscal Year |
| GoR | Government of Rwanda |
| IPAR | Institute of Policy Analysis and Research |
| IRG | International Resources Group |
| ISU | Investment Support Unit |
| M&E | Monitoring and Evaluation |
| MINAGRI | Ministry of Agriculture and Animal Resources |
| MINICOM | Ministry of Trade and Industry |
| NABC | Netherlands African Business Council |
| PHH | Post-Harvest Handling |
| PPD | Public-Private Dialogue |
| PSDAG | Private Sector Driven Agricultural Growth Program |
| PSF | Private Sector Federation |
| PSTA III | Plan for the Transformation of Agriculture in Rwanda III |
| PWD | People with Disability |
| RAB | Rwanda Agriculture Board |
| RDB | Rwanda Development Board |
| REoI | Request for Expression of Interest |
| RFA | Request for Application |
| SOW | Scope of Work |
| SPIDS | Senior Policy/Institutional Development Specialist |
| STTA | Short-Term Technical Assistance |
| TOR | Terms of Reference |
| USAID | United States Agency for International Development |

I. PROJECT PERFORMANCE

I.1. PROGRESS AGAINST WORK PLAN COMMITMENTS

I.2.1. OBJECTIVE I

I.2.1.1. INTERMEDIATE RESULT I.1: ESTABLISH AN INVESTMENT FRAMEWORK

PSDAG carried out several tasks with the aim of facilitating the Government of Rwanda (GOR) to establish an investment framework in the agriculture sector.

Investment Support Unit

During Q3, the PSDAG Embedded Investment Advisor (EIA) for MINAGRI continued to support the Investment Support Unit (ISU). The EIA is supporting MINAGRI on the implementation of MINAGRI flagship projects/ programs, mapping of public marshland under MINAGRI custody that can be leased to investors in agriculture, and updating and maintaining the investor issues tracker and database.

Agribusiness Investment Roadmap

PSDAG worked with the RDB Agribusiness Specialist to review the 2013 Agribusiness Investment Roadmap. Major issues identified are as follows:

1. The graphic illustration of business registration, land acquisition, electricity and energy acquisition and other processes are not clearly presented. Specifically, the use of icons, “yes-no” flow processes, and an unfamiliar “roadmap key” is confusing.
2. While generally referring to processes relevant to an agribusiness investment, the map does not break out discreet processes by commodity or production/processing. So, for example, it does not reflect specific information available through MINAGRI, and related MINAGRI contacts, for poultry production or processing. It also does not highlight the disaggregation of GoR responsibilities for production or processing. So, for example, while MINAGRI may be the best point of contact for rice production investments, rice processing investments can be best informed through contact with the Ministry of Commerce.
3. While the roadmap refers to the documentation requirements listed on the RDB website it does not effectively complement the on-line processes available through RDB’s website. In addition, RDB, in collaboration with MINAGRI, had pioneered development of “Agriculture Investor Info Packs”. While still in draft these information packs could be made available as part of an initial meeting, or on-line communication, between a potential investor and RDB.
4. It may be that Environmental Impact Assessment (EIA) requirements would differ substantially between production and processing investments. If so, describing these requirements more specifically for those different types of investments may help investment promotion.
5. Land acquisition requirements, including the time it takes to identify suitable and available land, will be different if a processing investment (where the area needed will be smaller and most likely located near an urban area) and production investments (where the area needed would be larger

and, depending on the commodity, located away from urban areas). The current roadmap does not delineate between public and private land acquisition processes, as well.

As a result of these issues identified, the group discussed the strengths and weaknesses of an information system with a structure that presented specialized information needed by major agriculture category – Food Staples, Horticulture/Floriculture, Dairy & Livestock, and Processing - and then broken down by the four general investment processes - Expression of Interest, Business Planning, Implementation, and Operationalization. This new structure would internalize the fact that specific investments have different labor, technical (e.g. food safety standards and EIA requirements), energy, infrastructure, tax structure, investment promotion and government policy environments. This would mean that some steps would be eliminated or added for some commodities or processes; information and contacts would be specific for the end product envisaged; and the investor would be brought up to speed on investment-specific requirements. The different commodity-specific “Agribusiness Promotion Information System” would therefore contain product specific information on requirements and processes for each process or step.

| Agribusiness Promotion Information System | | | | | |
|---|-------------------------------|---|--|-------------------------------|---|
| Production | | | Processing | | |
| Food Staples (grains, tubers, bananas, etc.) | Horticulture, Floriculture | Dairy, Livestock (including poultry) | Food Staples (grains, tubers, bananas, etc.) | Horticulture, Floriculture | Dairy, Livestock (including poultry) |
| Expression of Interest: Information Gathering | | | | | |
| Business Planning: Registration Checklist | | | | | |
| Implementation: Required Documentation, Land, Infrastructure, Electricity | | | | | |
| Operationalization: Production, Processing, Distribution | | | | | |

Other issues noted were lack of clear regulations and procedures on how to access land and a lack of ‘After Care’ and ‘After Care’ tools. Initial input concerning the revised structure and content of the Roadmap was presented to the MoS on June 26. It was decided that the completion of the new information system would need to be a more collaborative effort between PSDAG, MINAGRI, and RDB. PSDAG will create an action plan for the development of an Agriculture Investment Framework Sub-working Group in July.

Agribusiness Policies

PSDAG also worked on developing a simple policy matrix that identifies key relevant agriculture and investment policies and their status. This matrix is for internal use by the PSDAG staff to help determine which policies should be prioritized for further analysis and support. This will be discussed with relevant government ministries for concurrence on the need and timing of review in Q4. In the interim, the project developed a draft Request for Expression of Interest to locate qualified consulting companies that could conduct subsequent policy analysis, where and if needed.

National Agribusiness Strategy

During May, PSDAG was requested by the Agriculture Sector Working Group (ASWG), chaired by the Permanent Secretary of MINAGRI and USAID, to draft a terms of reference (TOR) to develop the National Agribusiness Strategy. The project therefore developed a draft TOR that was distributed to ASWG members for comment and feedback. A follow-on ASWG meeting is scheduled for July to discuss the results.

Investment Framework

PSDAG is planning a consultancy beginning in Q4 to work closely with the Rwanda PSDAG staff, PSF, MINAGRI, RDB, and other public and private stakeholders to:

1. Map and describe the current roles and responsibilities of public institutions, donors, and private sector entities involved in Rwanda's current Investment Framework;
2. Assess capacity building needs of public Investment Framework institutions mapped;
3. Make recommendations for improvement or adjustments to be made to the current Investment Framework;
4. Assess current public/private dialogue process and make recommendations for improvement.

1.2.1.2. INTERMEDIATE RESULT 1.2: IDENTIFY AND DEFINE ROLES AND RESPONSIBILITIES OF PUBLIC ENTITIES

Input to achieve the deliverables under this result will be addressed by Dr. Harrison's Q4 consultancy.

1.2.1.3. INTERMEDIATE RESULT 1.3: STRENGTHEN CAPACITY OF RELEVANT PUBLIC ENTITIES

Input to achieve the capacity strengthening deliverables under this result will be addressed by a Q4 consultancy. Assessment findings are expected to inform specific capacity building plans targeting public entities.

During Q3, PSDAG was informed by the MoS that recruitment is taking place to staff the ISU with three MINAGRI-supported employees – Investment Specialist, Agronomist, and Agri-business Specialist. The World Food Program has also committed to sending a Marketing Specialist as part of the team. In the meantime, the PSDAG EIA for MINAGRI continues to provide the only direct support to the ISU at MINAGRI.

1.2.1.4. INTERMEDIATE RESULT 1.4: ENHANCE THE ABILITY OF GOVERNMENT AND BUSINESS TO PRODUCTIVELY ENGAGE EACH OTHER

During Q3, PSF presented PSDAG with a proposal for reviving the Public/Private Dialogue (PPD) Agriculture Forums. PSF requested that PSDAG assist the organization in launching the forum in June. After feedback from the MoS that the forums are not effective and standardized, PSDAG decided to hold off on the launch until further data and analysis could be conducted. This will be addressed by a Q4 consultancy. Assessment findings are expected to inform the structure of a more effective and standardized public/private dialogue process that pro-actively engages a wider range of private sector stakeholders. The consultancy will also identify capacity building needs of public and private entities in the PPD process.

1.2.1.5. OTHER OBJECTIVE I ACTIVITIES

Airfreight Study

During Q3, PSDAG contracted the Institute of Policy Analysis and Research (IPAR) to conduct a study of the competitiveness of the airfreight sector as it relates to agricultural exports. A stakeholder's review of initial findings is expected to take place in Q4.

Livestock Study

In addition, PSDAG was approached by MINAGRI / MINCOFIN and USAID to combine and conduct two studies concerning the livestock sector in Rwanda. The request for MINAGRI and MINCOFIN to conduct a study originated from animal feed businesses that requested an exemption from VAT (18%). The businesses claim the tax renders their businesses unprofitable and uncompetitive, yet they have been informed by GoR that their businesses are vital to the competitiveness of downstream agricultural production. The VAT exemption was granted but only through June 2016. The response from GoR was to request MINAGRI and MINCOFIN to look into the root causes of the lack of competitiveness of the livestock industry as a whole in order to inform the government on how to proceed with appropriate interventions. The specific information they have requested in order to determine the 'competitiveness' of the industry is:

- An analysis of the bottlenecks facing all stakeholders along the value chain including inputs, production, processing and marketing. This would include quantifying the impact of these constraints.
- Recommendations for smart interventions to improve the competitiveness of the sector (i.e. Subsidies, tax exemptions, or are there other things that can be done, example in the energy sector?)
- Sensitivity analysis of different interventions, specifically tax exemptions (i.e. If GoR grants a 10% exemption instead of 18%, how would that affect the profitability of the businesses.)

At the same time, USAID requested if PSDAG could conduct a livestock value chain assessment that, in addition to identifying and quantifying the market and value chain constraints, would include assessing cultural factors (i.e. preferences, gender dynamics, ability of households to supply and purchase), regional trade dynamics, recommendations for interventions by donors and opportunities for PPP, and an institutional mapping and capacity assessment. PSDAG created a combined TOR for the two studies, along with a projected budget that was presented to MINAGRI and USAID for feedback.

PREFER District Field Agents

Finally, in Q3, PSDAG was approached by MINAGRI and USAID to determine if the project could absorb the cost and TORs for 18 months for 30 District Field Agents (DFAs) currently employed by USAID's PREFER project, which closes at the end of August. The DFAs are deemed crucial to MINAGRI's sustainability plan of the Fertilizer Subsidy Program. PSDAG met with MINAGRI and with PREFER staff and developed feedback for USAID. While it was found to be within PSDAG's scope of work to support input supply networks and improve access to quality inputs for the private sector, more information was needed in order to determine if this is possible. PSDAG will continue conversations with USAID, MINAGRI, and PREFER in Q4.

1.2.2. OBJECTIVE 2

1.2.2.1. INTERMEDIATE RESULT 2.1: IDENTIFY MARKET OPPORTUNITIES AND LINK VC ACTORS TO OPPORTUNITIES

Selection of Priority Value Chains

PSDAG conducted a study to inform the selection of priority value chains. The selection of value chains was informed by four main criteria, namely; economic impact, development impact-farmer income, stakeholder priority, and social impact (women and youth). Using these criteria, the following crops were identified for selection.

Table 2.1: Ranking of Selected Crops

| Top Ranked Crops | Other Crop of Interest |
|--|---|
| <ul style="list-style-type: none"> ❖ <i>Coffee</i> ❖ <i>Dairy</i> ❖ <i>Irish Potatoes</i> ❖ <i>Maize</i> ❖ <i>Cassava</i> | <ul style="list-style-type: none"> ❖ <i>Tea</i> ❖ <i>Soy</i> ❖ <i>Sorghum</i> ❖ <i>Beans</i> ❖ <i>Horticulture</i> |
| | <ul style="list-style-type: none"> ❖ <i>Rice</i> |

Coffee, dairy, cassava, tea, soy, and sorghum were removed from the priority list of crops on the following grounds:

- Dairy is already receiving investment from USAID-funded Dairy Competiveness II Program.
- Coffee and tea, while important opportunities, already have significant private sector investment and are considered in a strong position without additional value chain donor support.
- Cassava and sorghum are high on the selection matrix but were excluded from the PSDAG final selection because they both have issues of potential to increase smallholder farmer income.
- Soy is excluded from the list because the dramatic changes in production indicate key questions in the underlying demand and business case.
- Rice is key to privatizing the GoR’s investment in irrigation infrastructure, so even though it is not a focal VC for PSDAG, the program may consider engaging in this commodity.

Therefore, PSDAG selected priority value chains are Irish potatoes, maize, beans and horticulture. A desk review informing an in-depth value chain analyses was conducted for these priority value chains to identify constraints and opportunities for upgrading. The draft analysis was submitted to USAID for initial feedback. During Q4, the PSDAG technical staff will update the analysis with information from key informant interviews. The information will be used to further define Q4 and Year 2 activities.

Private Sector Engagement Strategy

The project developed a Private Sector Engagement Strategy, which is based on a facilitative, market systems approach to inclusive agriculture development that catalyzes investment in productivity-enhancing technologies, builds the capacity of partners to grow their businesses and contributes to improved livelihoods and economic opportunities for Rwanda’s farmers. This engagement strategy provides a structured framework for partnerships under grants and non-grant partnerships with private

sector actors. This has streamlined the process of identifying and selecting eligible private sector actors for strategic and responsive PSDAG interventions.

Mapping of Private Sector Market Opportunities in Selected Value Chains

During Q3 and in preparation for Q4 and the Year 2 Work plan, PSDGA staff met with private sector entities in order to gauge market size and interest in partnering with PSDAG (Examples presented in Annex III). PSDAG will continue mapping stakeholders in Q4 (such as MINIMEX and BRALIRWA, H2O, and Hollanda Fair Foods) and, in addition, will release a Request for Application (RFA) for a Value Chain Competitiveness Grant. Private sector businesses will be encouraged to apply and selection for partnership will be based on a competitive process.

Support to Horticulture Mission to the Netherlands

In June, PSDAG in partnership with the Dutch Embassy, SPARK (a Dutch NGO) and Netherlands African Business Council (NABC), supported six (6) local horticulture businesses to attend a horticulture trade mission in the Netherlands (see Annex IV). It is expected that newly acquired knowledge and contacts made by the six firms will lead to enhanced horticulture sector development in Rwanda and will strengthen the ties between the Netherlands and Rwandese horticulture business community. During the mission, the businesses participated in the following activities:

- Company visits
 - Roveg (Fruit & Vegetable Distributor, Q&A export regulations)
 - Tomatoworld (Greenhouse Technology)
 - Levoplant (Orchid Production, Sorting & Packaging)
 - Nature's Pride (Fruit & Vegetable Distributor and Processor)
 - Hoogse Wetering (Greenhouse production of strawberries)
 - Rijk Zwaan (Vegetable Breeding Company)
- Workshop - *'How to create a sustainable value-chain' & 'How to find business partners & attract finance'* (Soil & More and Verbos Business Development)
- Business-to-Business Matchmaking - The Netherlands-African Business Council searched for partners, investors and other relevant contacts for the participants. Through individual meetings business opportunities can be discussed.
- Attended meetings and presentations:
 - 2nd meeting Horti Platform Netherlands- Rwanda
 - Presentation given by the Dutch Horticulture Trade Board
 - International conference "NO MORE FOOD TO WASTE"
 - Presentations given by The SMART-companies -Bosman van Zaal, Hoogendoorn, Rijkzwaan, Koppert on the programs and their business activities in Rwanda.



Rwandan horticulture businesses and participants of the Dutch Horticulture Mission to the Netherlands visiting Roveg, a fruit and vegetable importer and distributor (June 15, 2015)

Prior to departure and as a condition of support, PSDAG signed MOUs with each of the businesses to provide PSDAG with a trip report specifying what they learned and how they intend to utilize the

experience to expand their businesses. To date, four (4) out of the six have turned in a report - GREFEX, East African Growers, Green Pathways and DUFATANYE Cooperative.

Among initial lessons learned and feedback by the companies are the following:

- Potential to export to the Netherlands, especially avocados, chili, sweet potatoes, tree tomatoes (ibinyomoro), passion fruits(maracuja) , pineapple, french beans and sugar naps peas;
- Rwandan exporters must take into consideration market-oriented farming, well-planned logistics systems, proper storage, packaging, branding, Global GAP certification (proper pesticide use, minimum residue monitoring), and client-specific certifications;
- The value of having a good business plan and networking to find funding opportunities;
- Methods for maximizing crop production in small production areas (green house technology); and
- Some initial contacts were made with prospective buyers.

In July, PSDAG will attend an update meeting with the Dutch Embassy and the private businesses to receive additional feedback on their experiences. Also, businesses will be invited to apply for the Value Chain Competitiveness Grant.

1.2.2.2. INTERMEDIATE RESULT 2.2: STRENGTHEN VERTICAL AND HORIZONTAL VC LINKAGES AND BUILD CAPACITY

Maize Cooperative Post-Harvest Handling (PHH) Grants

In Q3, PSDAG followed up on the successes and failures of the Maize Cooperative Post-Harvest Handling (PHH) grants in Q2.

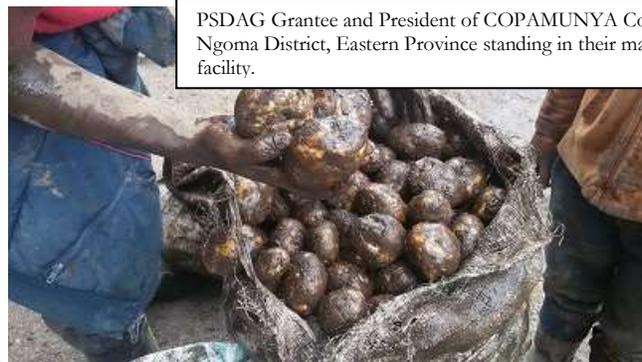
Through the evaluation process, PSDAG noted some issues with the program design and execution. First, the delivery of some shellers to the cooperatives was delayed, meaning farmers were not able to use them in that season. Second, in situations where cooperatives span more than one sector, it was difficult for some farmers to transport their maize to the cooperative location to utilize the sheller (the shellers are not mobile). Finally, some cooperatives have not yet paid their cost-share to the supplier for shellers and tarpaulins.

Potato Aggregation Centers and Farmbook

The ministry of Trade and Industry (MINICOM) in collaboration with MINAGRI and Ministry of Local Governance (MINALOC) are in the process of introducing a new structured trading system for the Irish potato value chain that will engage farming groups, traders, and wholesalers in a system designed to more evenly distribute income along the value chain. The project will establish 150 potato collection centers at key locations that



PSDAG Grantee and President of COPAMUNYA Cooperative in Ngoma District, Eastern Province standing in their maize storage facility.



Collection of potatoes by KOMTEBU Cooperative in Karera Sector of Nyabibu District.

contain adequate storage facilities and put in place systems and processes for weighing, sorting, and grading the different varieties of potatoes in order to determine accurate prices for each variety. During Q3, PSDAG staff consulted with members of MINCOM to discuss the strategy and to gauge interest in partnering with PSDAG to utilize Farmbook within the process.

In June, a PSDAG consultant conducted a rapid assessment of the potato value chain in order to establish a viable and sustainable market-driven strategy for the utilization of Farmbook. The assessment identified variety of seeds, production, and marketing as key constraints that Farmbook could address. In addition, the assessment identified costs and sustainability concerns that need to be addressed during the life and beyond the life of the project. In Q4, PSDAG will pilot the use of Farmbook with 40 cooperatives, aggregation points, and/or potato farming groups that may potentially form part of the 150 MINICOM aggregation centers. Below is list of recommended groups based on the assessment. A competitive selection process will be conducted in Q4 to locate the groups and to assess needs for upgrading the aggregation points with new technology.



Trader transporting potatoes by bicycle to the Gataraga roadside village market in Musanze District.

Table 2.2: Recommended Irish Potato Groups for Farmbook Pilot

| Target | Where (district) | Number | Justification | Remarks |
|------------------------------------|------------------|--------|---|---|
| Large cooperatives | Nyabihu | 10 | Well organized, already have own organized marketing | Could be easiest to engage |
| Union, consisting of various coops | Musanze | 1 (5) | Organized, but not enough members to organize marketing | Farmers of various cooperatives may be spread out widely |
| Seed coops | Musanze, Shaba | 5 | Key player in varietal adoption | May not a huge membership |
| Aggregation centers | Burera Rubavu | 15 | May collect from non-members and members of small coops | Further follow-up need to establish interest, and membership of aggregation centers |
| MINAGRI | 4 districts | 4 | Counterpart of field managers | Continue support groups after life of the project |
| Total | | 35 | | |

1.2.2.3. INTERMEDIATE RESULT 2.3: STRENGTHEN INPUT SUPPLY AND OTHER SUPPORTING SERVICES

Support to Banque Rwandaise de Development

During Q3, Banque Rwandaise de Development (BRD) requested PSDAG to provide technical assistance to implement an Agriculture Lending Strategy, developed with the support from a PSDAG STTA in Q2. BRD is currently still restructuring the agriculture department based on the strategy developed, but looks forward to establishing a Memorandum of Understanding (MOU) with PSDAG.

Mapping of Financial Service Providers

During Q3, a mapping exercise of available financial products and service providers was conducted by PSDAG staff. The exercise identified constraints and training needs of financial service providers. In addition, the mapping will assist PSDAG to link farming groups and business in need of financing for value chain activities. In total, twelve (12) financial institutions including three (3) active commercial banks, six (6) MFIs and one (1) development bank were consulted during the mapping exercise. The institutions acknowledged the importance of financing for the agriculture sector and expressed interest in extending their services to more actors in the value chains, however, and a number of challenges exist for both lenders and borrowers that limit delivery of services to the sector.

Challenges faced by lenders include:

- Limited understanding of agriculture market dynamics;
- Limited information on opportunities available in the agriculture sector and unavailability of appropriate mechanisms for responding to demand side signals;
- Limited expertise, tools to appraise loans and manage risks, which affects lenders' decisions to finance investments in agricultural value chains;
- Information gap/asymmetry causing delays on loan requests and approvals creating high risk of deviation of funds and defaults;
- Limited funds for lending because banks mainly rely on deposits.

Challenges faces by borrowers in agricultural value chains include:

- Limited understanding of agriculture market dynamics;
- Fear to seek finances from formal financial service providers, prefer use of tontines (informal group lending);
- Lack of borrower readiness – borrowers do not have formal financial records, are not formally registered, do not have a history of profitable operation or management of money, do not have a viable business plan, and/or do not have sufficient collateral;
- Lack of understanding on how to manage and use loans appropriately leading to defaults;
- Weak horizontal and vertical relationships between value chain players leading to limited embedded financing mechanisms;
- Limited technical expertise in agribusiness investments affecting efficiency in business causing high losses.

Resulting conditions in the current financial sector that contributes to limited access to financial services for the agricultural value chains include:

- Financial services limited to thriving value chains;
- Limited financing for investment activities compared to working capital loans;
- High cost of lending to both lenders and borrowers;
- High demand for fixed collateral;

- Difficulty accessing guarantee facilities;
- Lending services limited to established businesses only leading to limited innovation and realization of new investment ideas in the agricultural value chains;
- Limited value chain embedded financing;
- Farmers rely on informal group lending (tontines).

The stakeholder mapping information will be used to structure a Training of Trainers (ToT) that will be conducted by a consultancy in Q4.

Dutch Embassy Agrifinance Workshop

During Q3, PSDAG staff attended a workshop organized by the Dutch Embassy and ICCO Cooperation, a Dutch NGO, with the aim of linking financial service providers, borrowers and stakeholders facilitating access to finance for agricultural value chains. In this meeting, PSDAG made contacts that were useful in the stakeholder mapping exercise. This was also an opportunity to learn best practices from other projects supporting similar value chain financing activities.

2. MONITORING & EVALUATION AND CROSS-CUTTING PROGRAMS

2.1. SOCIAL INCLUSION

Two key activities were initiated with the aim of ensuring integration of social inclusion in PSDAG interventions. First, a gender and social inclusion stakeholders mapping was conducted and 74 potential social inclusion stakeholders were identified including 31 working in gender equality and mainstreaming, 16 in empowerment of women, 21 in empowerment of youth and 6 in empowerment of People with Disability (PWD). Among those identified, 23 have been assessed in preparation for conducting a social inclusion baseline and integration plan for the project in Q4 (Lists provided in Annex VII). So far, the assessment has revealed that beneficiaries of these programs have had some success with improving agriculture production, but lack market information and linkages to buyers.

Second, a TOR for a Social Inclusion Consultancy was prepared. The objectives for the consultancy are to conduct a baseline of key constraints facing women, youth, and PWD separately in four value chains (maize, beans, Irish potatoes, and horticulture); map key implementing partners for social inclusion; prepare a project social inclusion integration plan for gender, youth, and PWD separately, including description of specific activities if applicable; prepare impact assessment strategy, including recommendations for data gathering and any custom indicators; conduct PSDAG feedback and social inclusion training workshop. Recruitment the consultancy began in Q3 and it is expected the project will begin in Q4.

2.2. CAPACITY BUILDING & KNOWLEDGE MANAGEMENT

Agrostudies Plus Program

PSDAG staff continued to support the Agrostudies Plus program through technical assistance given to the National Coordination Committee. Agrostudies Plus is an eleven-month paid internship and training program in Israel that seeks to build agricultural capacity of Rwandan youth.

To date, the PSDAG Knowledge Management and Capacity Building Specialist has provided technical assistance in the formation of the National Coordination Committee of the Agrostudies Plus program. In June, PSDAG staff participated in the National Coordination Committee mission to Israel (14th-20th June 2015) to assess the program's scope, relevance and leverage points-of-benefit for Rwanda's agriculture sector. In addition, the mission's aim was to seek ways to promote the students' future post-training absorption by the agriculture sector via jobs and/or entrepreneurship initiatives.

The Coordination team mission to Israel (14th-20th June 2015) aimed at meeting Agrostudies team and students in general in Israel. Key discussions covered the following areas:-

- Selection process of the students;
- Agrostudies students' Funding details (medical fees, airfare, passports and visa fees);

- Payments and accruing taxes for the interns;
- Training received while in Israel;
- Internship courses and alignment with work to be conducted on farms in Israel.

Challenges and key constraints identified were:

- Rwanda has not been meeting their quota of providing 120 students per year. (In previous years the total was 30 in 2013 and 107 in 2014.) The Rwanda mission ensured the Agrostudies program that in 2015 they would meet the minimum requirement through an improved competitive selection process.
- Rwandan interns are the only students in the program who are fully subsidized by their government (i.e. all medical examinations, visa, passports, and airfare). The Agrostudies program felt this was a reason for apathy, lack of motivation, and unrealistic expectations exhibited by some of the Rwandan interns. Interns from other countries have to pay their own travel expenses for the program. Unfortunately, many of the rural Rwandan students applying for the program do not have such means. In addition, up to now, the recruitment and selection process in Rwanda has not communicated a cost-share requirement with ample time for students to locate adequate resources. For 2015, the students will still be fully subsidized, but in the meantime, MINAGRI is considering restructuring the program such that the students either pay their own way or receive some type of loan based on need.
- Interns complained that their pay was not commensurate with the amount of work completed. Interns work eight hours a day, six days a week and are paid 180 Shekel per day, approximately \$1,152 USD per month. From their income, interns pay for medical insurance, food, accommodation, and training. Interns attend training sessions once per week and pay 950 Shekel (\$251 USD) per month. The State of Israel deducts taxes from their gross pay, further reducing the amount available for these expenses. Often, interns are asking to work overtime to make up the difference. The Agrostudies program is therefore looking into waiving the taxes for the interns. (Note the survey conducted by PSDAG below found that there are a lot of student who return with saved income.)
- In prior years, Rwandan interns were not properly matched to their assigned workplace according to their area of study and interest. For example, many students who had majored in Animal Husbandry were found to be working in the seed industry. Therefore, students were not learning practical skills to complement their academic knowledge that could then be appropriately applied to jobs or entrepreneurship opportunities upon return to Rwanda. The responsibility to properly match students with farms lies both with Agrostudies (to provide farm profiles) and MINAGRI (to match selected students.) It seems that Agrostudies may have sent farm profiles to MINAGRI in the past, but prospective students were not properly matched. Both Agrostudies and the Rwandan mission recognized this gap and agreed use profiles to select and match interns properly for the September 2015 program.
- PSDAG has also recognized that there is a need for GoR to follow up with alumni and evaluate the effectiveness and impact of the program. In addition, GoR should assess the training that the students are receiving while they are in Israel, both in curriculum and structure. Currently, all Agrostudies students receive classroom training in agriculture topics from Kfar Silver Center, a center organized exclusively for the Agrostudies program. Curriculum is neither developed in consultation with GoR, nor shared. Also, interns do not have an opportunity to integrate with

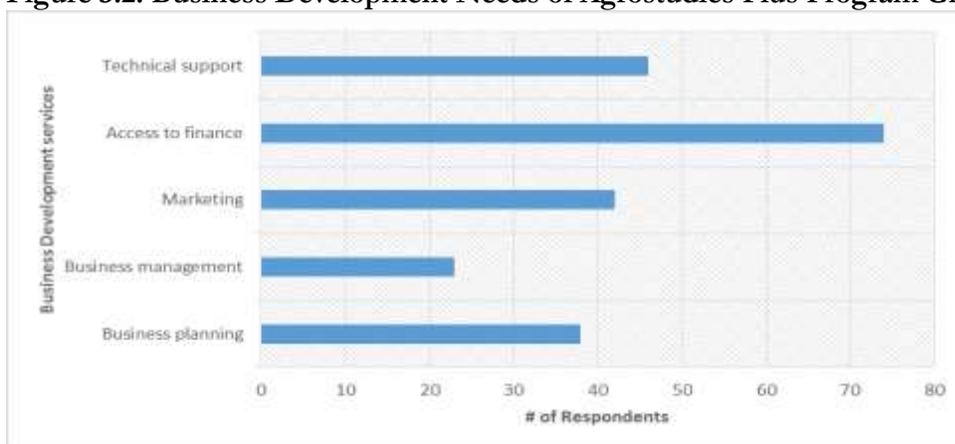
their Israeli peers who are receiving training at other colleges and universities. (Note that this feedback has not yet discussed with Agrostudies and MINAGRI.

In Q4, PSDAG staff will continue to support the program in the screening and selection process of the next cohort of 120 students expected to depart for Israel in September.

Agrostudies Plus Alumni Survey

PSDAG conducted an Agrostudies Plus Alumni Survey utilizing Survey Monkey and SMS texting. The aim of the survey was to establish a baseline of former graduates of the program that would inform a PSDAG small grant program. Of 152 graduates of the program queried, 111 responded to the survey (73% response rate). Among the major findings was that access to finance is a major constraint for the Agrostudies program graduates as presented in Figure 3.1.

Figure 3.2: Business Development Needs of Agrostudies Plus Program Graduates



Source: PSDAG survey, June 2015

In Q4, PSDAG will use survey findings to prepare a sustainable grants program targeting Agrostudies program alumni and other youth interested in developing agribusinesses and a Request for Expressions of Interest for Financial Institutions willing to partner with PSDAG to provide financing for youth business initiatives.

2.3. ENVIRONMENTAL COMPLIANCE

In June 2015, a draft EMMP was submitted for USAID to review. As it is an Initial Environmental Examination (IEE) requirement to have the environmental review forms for all PSDAG grants approved by the COR and MEO, the forms submitted as part of this EMMP will be used to obtain that approval. The various responsibilities as well as the monitoring and reporting forms and systems are also laid out in this EMMP.

In January and February 2015, an international consultant was hired to work in the field with PSDAG staff to draft the PSDAG PERSUAP. As part of that process, the consultant reviewed and commented on the GoR list of pesticide active ingredients that will be put into law. Subsequent discussions with the USAID Mission led to an expansion of the crops, pests, diseases and pesticides reviewed in the PERSUAP that would cover all EG/Agriculture projects' anticipated crops, pests and pesticides (i.e. those beyond the scope of PSDAG).

Training will be provided within the context of identified business models that meet market opportunities and as part of the requirements for the SUAP and PSDAG's EMMP. PSDAG is also considering assisting producers and processors to meet Global GAP and Hazard Analysis and Critical Control Point (HACCP) standards where market opportunities and subsequent needs are identified. PSDAG is also currently evaluating what can be done to assist the GOR with the interaction between pesticide use and agriculture production/trade.

3. PARTNERSHIPS AND LINKAGE WITH OTHER PROJECTS

In Q3, the PSDAG project continued to identify and collaborate with USAID and third party-funded projects with similar mandates with the aim of establishing partnerships and linkages to ensure cost-effectiveness in project implementation. Below is a sample list of major opportunities identified:

Africa LEAD - PSDAG continued to interact with the USAID global project Africa Lead, with a view to utilize findings of irrigation scheme investment profiles. In June, PSDAG attended an irrigation profiling exercise organized by Africa LEAD with financial support from USAID. The purpose of the meeting was to determine a better sustainable business model to manage and turn-around public investments in 20 irrigation schemes to find out which ones could attract private sector investment. The Africa LEAD/World Bank team was tasked with collecting and analyzing site specific data so as to identify sites that potentially could be offered to private investors in order to achieve the dual objectives of cost reduction for MINAGRI and increased land productivity. For those sites with no potential for private investor involvement, the project was tasked with making specific recommendations that would lead towards financial self-sufficiency and increased land productivity. For PSDAG, there exists opportunities to leverage Africa LEAD results and processes by testing proposed businesses models that can then be scaled up to other irrigation schemes across the country.

Grow Africa - Grow Africa is a multi-stakeholder platform with the goal of accelerating private sector investment in 12 CAADP Country Partners including Rwanda. In June, Grow Africa engaged with PSDAG to discuss how to continue working with PSF and RDB to prepare profiles of potential SMEs engaged in fruit/vegetables in order to link them with potential investors at the Grow Africa Investment Forum in Cape Town that took place June 2 – 3, 2015. The forum in Capetown was not a huge success for Rwanda, in part due to poor attendance from visa issues, in part due to poor organization by GoR and PSF. Rwanda will host the next World Economic Forum and GAIF in June 2016, which is already providing motivation for GoR and PSF to plan and prepare. Grow Africa will support preparation for the WEF by championing a multi-stakeholders group through the Agriculture Sector Working Group. Grow Africa and PSDAG can also work together when Grow Africa has identified prospective investors who have signed a Letter of Intent to invest.

USAID LAND Project - is a five year program supported by the United States Agency for International Development (USAID). Its primary goal is strengthening the resilience of Rwandan citizens, communities and institutions and their ability to adapt to land-related economic, environmental and social changes. PSDAG staff met with the LAND COP to understand the current status of policies and laws

The International Finance Corporation (IFC) - A member of the World Bank Group, it is the largest global development institution focused exclusively on the private sector in developing countries. During Q3, PSDAG and IFC met on several occasions to explore working relationships and collaborative ventures in the horticulture and maize value chains. IFC is evaluating a US\$25 million 5-7 year senior loan to Brasseries et Limonaderies du Rwanda (Bralirwa). Bralirwa and a local maize processor (Minimex) have partnered to establish the BraMin irrigated maize farm in East Rwanda (Kayonza District). The BraMin farm has the capacity to produce around 40% of the maize grits Bralirwa needs for local beer production. A strategic priority for Bralirwa is to secure a local source of supply for the remaining 60% of maize grits it requires. Bralirwa can reduce input costs and foreign exchange risks if maize can be sourced locally from a network of smallholder and commercial farmers. Currently Bralirwa plans to procure from 20 cooperatives in Rwamagana and Kayonza districts. PSDAG will soon issue a request for applications (RFA) targeting the maize value chain of which buyers (Minimex and Bralirwa) and existing and additional cooperatives served by BraMin may apply for funding their maize-related activities. In addition, IFC is also supporting ‘Trade for Competitiveness’ and ‘Governance for Competitiveness’ initiatives which work with the National Agriculture Export Board to improve public/private dialogue and engagement for horticulture exports and provide consultancies to analyze and push forward business enabling environment policies for seed, fertilizer, and pesticides.

Dutch Embassy and SPARK - The Dutch embassy together with SPARK, a Dutch NGO partnered with PSDAG to support horticultural companies and stakeholders to attend a horticulture trade mission in the Hague, Netherlands. The purpose of the visit was to expose Rwandan emerging horticultural companies to the Dutch and European markets where most of the products are exported. 6 out of 13 companies attended the week-long event due to Schengen visa restrictions. PSDAG facilitated this activity with hotel accommodation for the 6 participants which include a horticulture growers’ cooperative. The Dutch are very interested in facilitating horticulture for export due to demand for imports in the Netherlands of high value crops. They are therefore heavily involved in improved seed production (potatoes), introduction of new technologies (greenhouses), and business-to-business matchmaking.

The World Food Program (WFP) has been working to support maize and beans cooperatives under their Purchase for Progress (P4P) and collaborated previously with another USAID FTF project, in the areas of post-harvest, handling and storage (PHHS) capacity building with cooperatives. Rwanda is one of the 21 focus countries under P4P with a limited quality market, low capacity in post-harvest, associated with lack of/and access to finance for the participating cooperatives. In Q3, PSDAG’s COP and DCOP met with the WFP Deputy Country Director and PPP coordinator to explore working relationships and collaborative partnerships in areas of common interest to both entities. WFP is planning to continue its support maize cooperatives (around 50 or so) who would engage in pre-planting forward contracting with a maize buyer before September planting. These cooperatives could be good candidates to apply for PSDAG competitiveness grants for post-harvest activities.

4. PLANNED ACTIVITIES IN QUARTER 4

5.1. OBJECTIVE 1 PROJECTED ACTIVITIES

- Hiring and start of SPIDS and RDB EIA. Candidates will be submitted to MINAGRI, RDB, and USAID for concurrence and approval.
- In partnership with MINAGRI, establish model and proof of concept for Land Verification System of selected portion of the government-owned marshlands.
- Completion of Public Private Dialogue & Investment Framework Institutional Capacity Assessment (STTA) that will inform stakeholder mapping, capacity building needs, and revitalization of PPD process.
- Finalize TOR for National Agribusiness Strategy that will include the foundation for establishment of the Investment Framework Sub-working Group.
- Establishment of Investment Framework Sub-working Group. The IFSF will work to complete simplification and updating of Investment Roadmap, among other action items as identified by the group.
- In partnership with GoR, facilitation of Livestock Value and Chain and Competitiveness study that will inform current GoR incentive programs.
- Finalize study of Competitiveness of Airfreight Sector in relation to agricultural exports.
- Issue Request for Expression of Interest to locate local and regional firms capable of conducting policy analysis. Conduct review and analysis of policies in agricultural sector as identified by MINAGRI if needed.
- Follow up on AFRICA LEAD's recommendation for the divestment of 20 irrigation schemes by suggesting workable models for private sector investment with the inclusion of small holder farmers.
- If approved, transition 30 DFAs and 1 Coordinator from PREFER project to PSDAG to continue to monitor and implement MINAGRI's Input Subsidy Program.
- Draft, finalize, and submit Year 2 work plan to MINAGRI for feedback and USAID for approval.

5.2. OBJECTIVE 2 PROJECTED ACTIVITIES

- Hiring and start of Senior Value Chain Specialist and Investment Specialist.
- Irish Potatoes – Roll out Farmbook with 30-40 of the groups engaged in potato aggregation centers. PSDAG will issue RFAs for grants and will also consider utilizing the grant fund to help upgrade the aggregation points.
- Maize –
 - PSDAG will issue a competitive RFA for key stakeholders (traders, buyers, warehouse managers, and financial service providers) that are involved in the high quality maize for purchase sector. PSDAG will identify partnerships with other donors (such as WFP and IFC) to conduct grant programs.

- Once key stakeholders and market opportunities are clearly defined, PSDAG will issue a competitive RFA for suppliers.
- Through a Rapid Market Assessment (RMA), the project will also explore business models and opportunities to improve the quality and efficiency of smaller scale local millers that produce lower quality maize flour.
- Beans – Through a Rapid Market Assessment (RMA), the project will also explore business models and opportunities to provide single variety and processed beans to local and regional markets. The project will explore collaboration opportunities with CIAT (single variety), Harvest Plus (fortified beans), and H2O (processing).
- Horticulture – PSDAG will issue a competitive RFA to existing vegetable businesses to help with special business needs and investing in new technology where market opportunities are identified. Once key stakeholders and market opportunities are clearly defined, PSDAG will issue a competitive RFA for suppliers.
- Inputs, mechanization and irrigation –
 - Conduct analysis of competitiveness of mechanization industry.
 - Work with MINAGRI on plan to divest 20 irrigation schemes by suggesting workable models for private sector investment with the inclusion of small holder farmers.
 - Continue to explore opportunities to privatize improved seed supply.
 - Continue to explore opportunities to encourage safe pesticide use and achieving Global GAP certification for export horticulture crops.
- Agrostudies Plus – Facilitate entrepreneurship and new employment through an RFA to supply grants to youth.
- Access to Finance –
 - Complete financial sector stakeholder mapping and identification of demand for agriculture loan and insurance products.
 - Issue REoI to Financial Institutions.
 - Conduct training –of –trainers (TOTs) for financial institutions in risk assessment/loan evaluation, agribusiness and value chain financing (STTA).
- Draft, finalize, and submit Year 2 work plan to MINAGRI for feedback and USAID for approval.

5.3. OTHER PROJECT ACTIVITIES

5.3.1. GENDER AND SOCIAL INCLUSION

- Completed mapping of social inclusion partners.
- Conduct social inclusion baseline study and prepare integration plan (Social Inclusion STTA).

5.3.2. M&E, CAPACITY BUILDING AND KNOWLEDGE MANAGEMENT

- Deploy electronic data collection in selected consolidation networks.
- Collect baseline data for new value chains such as potato, vegetables and beans.
- Prepare and submit revised M&E results framework for Year 2.
- Support to finalize Agrostudies Plus survey report.
- Technical assistance to Agrostudies Plus National Coordination Committee in the selection and placement of students.

ANNEX I:VALUE CHAIN STAKEHOLDER MAPPING EXAMPLES

Beans and Maize:

East African Exchange – East Africa Exchange (EAX) is a regional commodity exchange based in Kigali, Rwanda which was established to link smallholder farmers to agricultural and financial markets, secure competitive prices for their products, and facilitate access to financing opportunities. Their current and future operations consist of auction, spot, forwards, and futures trading, as well as warehouse operations. EAX and PSDAG have engaged in discussions to see how the two organizations can work together. In Q3, a TOR to support EAX in trading coffee was submitted to PSDAG but unfortunately could not be executed because coffee is not a value chain to focus on.

East African Grain Council – The Eastern Africa Grain Council (EAGC) is a regional membership organization based in Nairobi, Kenya whose members include grain producers/farmers, grain traders, grain handlers, processors/millers, input suppliers among other stakeholders in the grain value chain. On 24th June 2015 at Grand Legacy Hotel, the Eastern Africa Grain Council (EAGC) hosted the Rwanda Grain Sector Multi-stakeholders Forum that gathered stakeholders in the grain sector in Rwanda representing the public sector, private sector, development partners, financial institutions, and the media to discuss recent developments in the grain sector as well as to create a platform for handling challenges relevant to the sector through the establishment of Working Groups. Meeting was attended by both the DCOP and the Horticulture Specialist, and recommended that stakeholders a follow-on meeting took place with EAGC at PSDAG offices to discuss the possibility of sponsorship for their Bi-Annual Grain Summit, capacity building in the implementation of grain standards as well as advocacy.

Potatoes:

IBISUBIZO Ltd. - This is a potato marketing company based in Musanze Town specializing in supply of mature, washed, brushed, and sorted potatoes to supermarkets, hotels and restaurants, mainly in Kigali. The company has identified business opportunities beyond Rwandan borders (Uganda, Kenya and South Sudan) that need to be developed. The company is already engaged in contract farming with farmers in Musanze District.

BONDAGI Ltd. - This is a potato marketing company based in Kigali that supplies hotels and supermarkets. The company was forced to cancel supply contracts with hotels due to lack of operating

capital. (Hotel clients were paying every two months.) The company also has engaged in a business partnership with SAWA CITY Supermarkets locally and in Uganda, but has experienced losses due to transactions with transporters.

Horticulture:

Private entities in horticulture range from local companies and cooperatives operating mainly in vegetable production on subleased marshlands and in green houses, to specialized export companies, generally run by foreign investors.

GET IT! – This is a start-up company based in Kigali that offers a large range of grocery products, including fresh produce for online order and home delivery in urban areas. The company is still building their clientele and supply chain. Among the constraints listed are locating consistent volumes of high quality fresh produce and understanding storage and pack-house techniques. The company is currently supplying approximately 2 MT per week to local restaurants in Kigali. The company is also planning a model that would allow them to expand to rural areas.

Proxi Fresh Ltd. – Foreign-owned, but locally registered production and export company engaging in out grower schemes to produce French beans, snow peas and sugar snaps for export to European Union.

Lotec Rwanda Ltd. - Foreign-owned (Kenyan), but locally registered production and export company engaging in out grower schemes to produce French beans, snow peas and sugar snaps for export to European Union.

East African Growers - founded in 2008, a locally owned horticulture/ floriculture company involved in fruits, vegetables and flower production. The company has been allocated 50ha land by GoR and has planted avocados (HASS variety) which are intended for export to Europe and the Middle East. With the help of NAEB, they are working with over 200 small scale farmers who have planted and will supply the company pack house with the required volumes of avocados.

DUFATANYE Cooperative – founded in 2008, a locally owned cooperative of 56 members (40 women and 16 men) engaged in vegetable production on 10 ha of land for domestic sale.

GREFEX - founded in 2009, a locally owned company in trade and distribution of fresh vegetables & fruits along with processed fruits (jam, juices) to local and regional markets (Uganda and soon Burundi.)

Input Suppliers and Services

Potato Seed Multipliers – Businesses supplying potato seed range from individual farmers, to cooperatives, to companies specializing. The seed producers are also responsible for marketing their own seed, though to date, the GoR has been the largest buyer. PSDAG interviewed two companies both based in Musanze Districts:

1. **Hinga Volcanoe Seed Company** – under land consolidation program, engages in out growers schemes and contract farming associated with loans for inputs loans and a 30 RWF per kilo premium price compared to ware potato market price;
2. **Gahinga Seed Marketing Company** - produces and buys seeds from producers for commercial distribution.

There are three major seed importers licensed by the GoR, Kenya Seed Company, Seed Co., and Pannar. These companies have historically imported improved varieties of seed but have recently been encouraged by the GoR to engage in production of improved varieties in Rwanda.

Green Pathways – Founded in 2012, a locally owned company specializing in inputs (crop protection, improved seeds, nutrients) and harvesting and irrigation equipment.

Mechanization - PSDAG Lead Finance Facilitator met with private sector stakeholders involved in mechanization at the request of MINAGRI/Mechanization Unit. The purpose of this activity was to identify stakeholders currently providing mechanization services and ascertain whether there is demand for such services. About 5 companies (VST Tillers, VOLUNTUS Agricon, MAHINDRA, AGRICON, GM Investments Ltd) show interest in partnering with PSDAG to provide mechanization services to smallholders farmers involved in the same value chains that PSDAG is focusing on. Discussions highlighted issues related to financing mechanization services, innovation and lack of diversity in the range of services to be provided, gap of service providers i.e. demand surpasses supply and VAT on mechanization services.

VAC Voluntas Agricon – Foreign-owned, locally registered service provider in mechanization working in the Eastern province (Nyagatare, Kayonza, Rwamagana & Bugesera Districts). In June 2014, the company signed a MoU with MINAGRI for 15 years to provide mechanization services to farmers for a fee. The company has been granted a temporary VAT exemption and faces challenges with locating qualified equipment operators and spare parts and with collecting payment for services from farmers. Services provided are land clearing and maintenance on consolidated land for maize, beans, soya bean and groundnuts.

ANNEX II: SUCCESS STORY

The Ripple Effect: Post-Harvest Handling Changing Farmers' Livelihood

“Maize farmer encourages others to adopt post-harvest techniques.”



Photo: PSDAG/Christelle Kamaliza

Marie Claire UWINGABIRE, a maize farmer in KOREMU Cooperative in Ngoma District, Murama sector proudly stands in her newly acquired plot

“The Post-Harvest Handling Training given by USAID allowed me to have greater quality maize in Season A 2015 with lower loss and now I’m encouraging all my neighbors to adopt these great techniques”

- Marie Claire Uwingabire

To address the challenge of post-harvest in Rwanda, the United States Agency for International Development’s (USAID) Private Sector Driven Agricultural Growth (PSDAG) project provided equipment and training in handling techniques to 21 maize cooperatives, reaching over 21,000 farmers across Rwanda to help them sell as much of their produce as possible.

One of these farmers is Marie Claire Uwingabire, a young single mother of two residing in Ngoma District in the Eastern Province of Rwanda and a member of KOREMU Cooperative. At a young age Marie Claire began helping her parents farm their small plot for home consumption. She decided to join KOREMU Cooperative to earn more income for the household.

On a small, 0.43 hectare plot, Marie Claire could never bring to the market over 500 kg of maize due to post-harvest losses. After receiving proper training through the PSDAG post-harvest and handling activity in February 2015, she learned to let her maize mature before harvesting and applied new drying and shelling techniques. As a result of her efforts, her plot yielded 1 metric ton of maize for the market.

Her experience prompted her to engage more women in her village to adopt good post-harvest handling techniques and technology through cooperatives. In June 2015, an additional 10 women joined KOREMU cooperative as a result of her recommendation.

With better yield and quality this season, Marie Claire is planning to buy 50 more acres (0.50 ha) to add to her plot. As she says with a smile “I want to leave a legacy for my children, and this a good start.” As a result of the PSDAG-supported activity, farmers experienced an estimated increase in sales of USD \$625K due to higher volumes.

ANNEX III: FINANCIAL INSTITUTION STAKEHOLDER MAPPING

| # | Institutional name | Bank/MFI | Description of Agriculture Portfolio | Lending Terms | Challenges | Capacity needs |
|---|----------------------------------|----------|--|--|---|--|
| 1 | Duterimbere MFI | MFI | <ul style="list-style-type: none"> 30% of the entire credit portfolio Finances 5 VC (horticulture, dairy, maize, potatoes, cassava, mushroom) Have 4 developed products to finance the sector Major clients are smallholders, cooperatives and agribusiness SMEs Maximum loan size is RWF 30million NPLs is 3-4% Source of financing ; deposits or credit lines from partners | <ul style="list-style-type: none"> Must be an established business Business banking with Duterimbere Clean credit history Collateral requirement- 150% of the loan value. This could be fixed assets, stored grains, solidarity group or leased equipment and part of BDF facility Past financial transaction/ cash flow for the business Business plan Interest rate- 15% flat Loan fee Rwf 5000 Repayment period; seasonal for working capital loans and maximum 4 years for investment loans | <ul style="list-style-type: none"> Financially illiterate clients leading to mismanagement of funds Insufficient business management skills Cooperative mismanagement Delays in collateral registration with RDB and accessing guarantee facility with BDF leading to delayed loan approval Clients' lack of market information and market linkages in the investment made | <ul style="list-style-type: none"> Staff skills in agriculture project appraisal Loan monitoring and management tools Product development Identification of agriculture financing market opportunities |
| 2 | Banque Populaire du Rwanda (BPR) | Bank | <ul style="list-style-type: none"> Consist of 9% of the credit portfolio Finances all crop VCs and livestock Have about 5 developed lending products for the sector Services are present in all 30 districts Clients includes individual private farmers, small holders, cooperatives, agro dealers, SMEs and large corporate | <ul style="list-style-type: none"> Both startups and established businesses can be financed Business must be connected to established output market Loan security; 125% of the required loan (this can be fixed assets, leased equipment or stored crops) Must present viable business plan Interest rate 18% flat per annum Repayment is flexible depending on trading cycle (0-1year for short term loans; 1-5years medium term loans; 5-10 years long term) | <ul style="list-style-type: none"> Poor cooperative governance Potential clients lack business management skills and financial literacy Limited collateral Small scattered land holding for clients | <ul style="list-style-type: none"> Product development Agriculture financing for untrained staff in branches |

| | | | | | | |
|---|-----|-------------------|---|--|---|--|
| | | | <p>agribusinesses</p> <ul style="list-style-type: none"> • Minimum loan size is Rwf 5Million • 80% of the portfolio is working capital loans and 20% investment loans • NPLs 5.5% • Source of funding is clients deposits and share capital | | | |
| 3 | UOB | Microfinance Bank | <ul style="list-style-type: none"> • 12% of the credit portfolio • Focus VC includes horticulture, Soy, Rice, Wheat, Beans, Dairy, Coffee and Tea • 3 developed agri finance product (input financing, working capital and post-harvest financing) • Services are available for clients in all 30 districts • 99% of the clients are cooperative members, 1% individual private farmers • Loan size range from Rwf 15000 to 200million • NPLs 0.01% • Major loans provided are working capital loans and few investment loans | <ul style="list-style-type: none"> •Borrower must have account with UoB •Borrower must submit a loan application form •Present a purchase order •A borrower must be guaranteed by a registered cooperative •Must present off taker contract from a potential buyer •Interest ate range from 1.5-1.67% •Loan repayment vary depending on the crop cycle, average time is 8 months •No fixed collateral is required, group guarantee or stored grain and guarantee from BDF are considered | <ul style="list-style-type: none"> • Farmers' poor seasonal planning • Dishonoring contracts with buyers due to side selling practice • Mismanagement of funds for non-cooperative members • Poor cooperative management and organization limits operationalization of value chain financing model • Limited market information and linkages hinder financing actors of value chains like horticulture | <ul style="list-style-type: none"> • Development of long term financial products in areas of irrigation, mechanization and postharvest infrastructure • Product to finance agro dealers and monitor their transactions |
| 4 | KCB | Bank | <ul style="list-style-type: none"> • 10% of the credit portfolio • Has financed projects | <ul style="list-style-type: none"> •Must a filled in application form •Must be an established business with an account in KCB | <ul style="list-style-type: none"> • Borrower's mismanagement of funds • Risk of lending to agro dealers (lack of traceability) | <ul style="list-style-type: none"> • Limited capacity to develop long term financing products |

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|---|---------------------|------|--|---|---|---|
| | | | <p>in in 4 VC (rice, maize, beans, irish potatoes, soy beans) and poultry</p> <ul style="list-style-type: none"> 95% of the agriculture loans are for financing working capital only 5% are for capital investment Clients may be coop members in solidarity groups, registered cooperatives, individual agribusinesses Loan size ranges from Rwf 30000 to over 200 million NPLs 1.3% | <ul style="list-style-type: none"> Financial statements of the company/business Legally registered cooperative or company, Must submit a legally registered collateral (fixed assets , grains in the stock, leased assets, off taker contract are accepted) Interest rate 19.75% flat for production loans and 17.25% degrading for collection and processing loans and 9% for CHAI/IFC loan clients Flexible loan structure depends on trading or production cycle; for production loans repayment is between six months to 2 years | <ul style="list-style-type: none"> Loan monitoring cost/inefficiency Stakeholders' contract ownership in value chain financing model Bureaucracy in collateral registration with RDB Delays from BDF to authorize the use of guarantee facilities | <ul style="list-style-type: none"> Training for loan officers to appraise agriculture projects, assess risk, monitor loans Limited capacity to assessment of financing opportunities in agriculture markets Insufficient funds to lend Limited resources for efficient monitoring |
| 5 | Bank of Kigali (BK) | Bank | <ul style="list-style-type: none"> The bank has no specialized focus in agriculture lending however they lend to profitable projects in the sector Financed VC so far includes rice, maize, coffee, beans, potatoes, tea and dairy Types of loan includes working capital loans, stock loan, trade financing Major clients includes cooperatives, SMEs and large corporate agribusiness companies Loan size is flexible depending on project demand | <ul style="list-style-type: none"> Must be an established business Submit loan application documents which includes; application letter, copy of ID, bank statements for 12 months Financial statement for 3 years (six seasons) Copy of valid contracts for stock loans Proof of repayment capacity Value of current stock for seasonal loans Proof of clients experience in the activity Profit and loss account for the seasonal activity to be financed Interest rate 17.5% to 18.5% flat per annum for both working capital and investment loans Repayment period is flexible depending on the loan structure, for seasonal loan maximum is 2 years Collateral required is 150%-200% of the loan value. Fixed assets leased assets or off taker contract can be used as collateral. BDF guarantee facility can also be used | <ul style="list-style-type: none"> Insufficient collateral from borrowers High cost of lending especially for seasonal loans Market information asymmetry in agriculture especially price and markets Borrower's insufficient technical and business skills in the profession | No institutional capacity needs identified |

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| 6 | Vision Finance Company (VFC) | MFI | <ul style="list-style-type: none"> • 10% of the credit portfolio, however no specific focus is given to agriculture sector • Financed projects are in the following VC; honey, dairy, rice, potatoes, horticulture, maize • The types of loans taken are for , working capital, input financing, trade financing, leasing of machinery eg power tillers • Clients are located in 28 different location in Rwanda; these may be individual smallholders, VSLA groups, cooperatives, MSMEs or a cooperative member • Loan size ranges from Rwf 500,000 to 30 million depending on project size and client category • NPLs 1.63% • Source of fund for financing; client deposits, grants, shareholder capital | <ul style="list-style-type: none"> • Loan must be for an established business • Submit a filled loan application form • Applicant must be guaranteed by a VSLA group or cooperative if does not fulfill the collateral requirement • Borrower must have capacity to repay monthly interest and capital at the end of the season • Project must be profitable • Interest rate; 2.5% per month flat with all other charges included eg. Loan processing fee, insurance, VAT • Repayment period is flexible based on the loan structure; seasonal loans are paid as a bullet payment at the end of the season • Interest rates are paid monthly, grace period is only for principal amount • Collateral is not a pre requisite; group security is a common practice | <ul style="list-style-type: none"> • Borrowers' financial illiteracy • Limited professionalization in business • lack of technical and business management skills • Cooperative mismanagement • Limited skills of loan officers to efficiently appraise agriculture loan • Lack of appropriate products for the underserved • Insufficient funds to lend to agriculture based clients | <ul style="list-style-type: none"> • To understand the type of agriculture clients in their niche and financing needs • Training to loan officers and appraising agriculture loans, analyse, monitor, understand the dynamics of agriculture value chains • TA to assist product development |

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| 7. | AMASEZERANO COMMUNITY BANKING Ltd | MFI | <ul style="list-style-type: none"> No specific agriculture financing program 17% of the credit portfolio are agriculture clients Financed projects are in the rice, potatoes and vegetables All projects required input financing Types of clients includes savings groups, individual farmers and cooperatives Maximum loan size is RWF 10million NPLs 60% | <ul style="list-style-type: none"> Must be an established business Must be Amasezerano client at least for 2 months Must have sufficient collateral Interest rate: 17% per year flat Repayment period is flexible based on the loan structure Working capital and seasonal input loans pay once at the end of the season Collateral required is 200% of the loan size Only fixed assets can be considered for collateral | <ul style="list-style-type: none"> Borrowers' financial illiteracy Limited professionalization in business Limited technical and business management skills | <ul style="list-style-type: none"> Limited institutional capacity in terms of staff knowledge and systems used to appraise agriculture loans Lack of specialized products for agribusinesses |
| 8 | Cooperative of Financing & Progress INEZA (CPF) | MFI | <ul style="list-style-type: none"> 30% of the entire credit portfolio Finances 5 VC (horticulture, dairy, maize, potatoes, cassava, mushroom) Have Asset finance, input finance, post-harvest finance, and small scale irrigation Major clients are smallholders, Groups, cooperatives and agro dealers SMEs Maximum loan size is RWF 20million NPLs is 4% Source of financing ; deposits or credit lines from partners | <ul style="list-style-type: none"> Both member and cooperative/ Individual to hold account with the bank at least for two months; The loan Application signed to the cell level for client recognition; Filled in business plan form; Submission application letter; Collateral title; Must have an established business; Interest rate- 2% declining balance interest per month; Loan fee Rwf 5000; Repayment period; seasonal for working capital loans and maximum 3 years for investment loans; Collateral requirement- 150% of the loan value. This could be fixed assets and part of BDF facility. | <ul style="list-style-type: none"> Borrowers' financial illiteracy; Limited skills of loan officers to efficiently appraise agriculture loans | <ul style="list-style-type: none"> Training to Loan officers on agriculture loan management; Development of needed specific agriculture finance product. |

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| 9. | Rwanda Development Bank (BRD) | Development Bank | <ul style="list-style-type: none"> • Agriculture is among the bank's priority sectors • 33% of the credit portfolio are agriculture clients • Financed projects are in all profitable value chains/projects • Types of financing provided includes: input, mechanization, irrigation, working capital, exports and refinancing • Types of clients includes cooperatives, individual agribusinesses, Companies(SMEs), corporate businesses • Minimum loan size is RWF 15million, maximum size should not exceed 25% of the Bank net worth • NPLs less than 5% | <ul style="list-style-type: none"> • A feasibility study for the project (technical and financial). • Can be a new or established business • Adequate technical capacity in the field of the project for which finance is being sought • Capacity to manage the project • Adequate market share to ensure a good turn-over level and project profitability • A minimum participation by the promoter varying between 30% and 50% of the cost of investment according to the size of the project. • Must submit details of the proposed collateral • Interest rate: 8-16% per year depending on project cost and risks • Repayment period is flexible based on the loan structure, however for investment loans up to 12years is acceptable • Working capital and seasonal input loans pay once at the end of the season • Collateral valued at a min of 75% of the Bank risk (Principal+30% of the principal) • Agriculture guarantee fund and other guarantee funds that can support 30%, 50% or 75% of the risk for agriculture, some projects or projects presented by youth and female clients | <ul style="list-style-type: none"> • Borrowers' financial illiteracy • Limited professionalization in business • Limited technical and business management skills | <ul style="list-style-type: none"> • Limited institutional capacity in terms of staff knowledge and systems used to appraise agriculture loans • Lack of specialized products for agribusinesses |
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| 10 | UNGUKA Bank Ltd | MFI | <ul style="list-style-type: none"> • 30% of the credit portfolio • Focus VC includes potato, Rice, Cassava, Maize • 3 developed agri finance product (input financing, working capital and post-harvest financing) • Services are available for clients in 11 districts • The clients are cooperatives, individual, groups, Agro dealers • Loan size range goes up to Rwf 100million • NPL is less than 5% • Major loans provided are working capital loans and few investment loans • Source of found is Deposits and share capital. | <ul style="list-style-type: none"> • Established business; • Be an UNGUKA Bank Ltd customer at least for 2 months relationship period; • For group lending ; individual accounts and group account for beneficiaries is required; • Be involved in the crop farming; • Owning land used for farming or authorization for using it; • Loan application and justification of repayment capacity; • Hard Security covering the lender at 150% and interpersonal guarantee for group borrowers ; • Optional weather risk insurance cover varying between 6% to 10% of insured loan amount; • Mandatory customer life insurance cover; • Processing fee of 2% with Rwf 5,000 minimum +VAT; • Interest rate- 21% flat per year; • Max 5 years for asset finance and working capital flexible according to season length; • Collateral requirement: 200% of the required loan and should be a fixed asset. | <ul style="list-style-type: none"> • Borrower's limited technical and business skills • Bank's staff with limited skills and information on agriculture sector • Unavailable products to finance the sector • Weather risks | <ul style="list-style-type: none"> • Technical assistance to develop agriculture lending products • Agriculture financing skills for loan officers |
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| 11 | RIM | MFI | <ul style="list-style-type: none"> • 38% of the agriculture credit portfolio • Agriculture is one of the focus sectors • Financed VC include potatoes, cassava, maize, rice, banana and coffee • Typed of financing provided include, inputs, post- harvest finance and pre harvest finance • Types of financed clients includes individual farmers, cooperatives, groups and agro dealers • Maximum loan size is Rwf 50 million • NPLs 4% • Source of funds is client deposits | <ul style="list-style-type: none"> • Borrower must have an account with RIM • For group loan each member should have at least 20,000 as preliminary savings • Only established business are considered • Technical experience in the investment area is required • Interest rate; 18%flat • Repayment period maximum is 2 years • Collateral required is 200% of the loan size • Only fixed assets, grain stock and solidarity groups can be considered as collateral | <ul style="list-style-type: none"> • Climate unpredictability • Market price fluctuation • Limited number of trained staff dedicated for agriculture loans • Weak monitoring system for agriculture loans | <ul style="list-style-type: none"> • Staff capacity development is required • Development of clients technical and business management skills is required • Need to develop agriculture specialized products and incorporate insurance to reduce weather risks |
| 12 | Equity Bank | Bank | <ul style="list-style-type: none"> • So far no statistics for the portion of the portfolio in agriculture sector; • Equity bank deals with all crops that is no specific value chain finance was developed; • Fertilizers distribution; • Working capital finance; • Type of client s includes small holder farmers, farmers groups; • The agriculture loan size is not specified, is flexible based on type of the agribusiness | <ul style="list-style-type: none"> • Filled in application form; • Financial statements of the company/business; • Account with Equity bank Rwanda; • Legal status of the company or cooperative; • Legally registered fixed collateral with all the supporting documents; • Must be an established business; • Collateral requirement: 150% of loan, Warehouse receipt, BDF. | <ul style="list-style-type: none"> • Financial illiteracy of the targeted customers; • Business management skills; • Financial services Information asymmetry; • Limited professionalization in agribusiness. | <ul style="list-style-type: none"> • No needs so far claimed. |

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| | | | <p>project;</p> <ul style="list-style-type: none"> • No statistics for the Performance of Agriculture portfolio; • Base Lending Rate is 18-20% per annum; • Loan period: Maximum 4 years for working capitals; • Source of funds: Deposits | | | |
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ANNEX IV: SOCIAL INCLUSION STAKEHOLDER MAPPING

I. Gender promotion

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|----|---------------------------------------|-----------------------------------|--|-----------------------------|--|
| 1. | RWAMREC | National NGO | <ul style="list-style-type: none"> - Gender promotion - Lobbying and advocacy - Capacity building - Networking and linkages building | Men and women | Kigali City Gisimenti – ECOBANK Building |
| 2. | Gender Monitoring Office (GMO) | Public Institution | <ul style="list-style-type: none"> - Gender balance promotion - Lobbying and advocacy - Gender monitoring | Men and women | Kigali City Gasabo District Near Tele 10 |
| 3. | RWANDA COOPERATIVE AGENCY (RCA) | Public Institution | <ul style="list-style-type: none"> - Cooperatives empowerment - Cooperatives management | Cooperatives | |
| 4. | PSF – Private Sector Federation | Private institution | <ul style="list-style-type: none"> - Business and investment promotion - Private sector capacity building | Business actors | Kigali City Kicukiro District Gikondo Industrial Park |
| 5. | Federation des Cooperatives du Rwanda | Private | <ul style="list-style-type: none"> - Cooperatives representation - Cooperatives empowerment - Lobbying and advocacy | Cooperatives | Kigali City Nyarugenge District Kabusunzu IWACU Center |
| 6. | Urugaga Imbaraga | National NGO | <ul style="list-style-type: none"> - Farmers empowerment - Lobbying and advocacy - Farmers representation | Farmers | Kigali City Kicukiro District Rubirizi |
| 7. | CIAT/Harvest Plus | International Public Organization | <ul style="list-style-type: none"> - Farmers empowerment - New varieties introduction and research: beans, Sweet potatoes | Farmers | Kigali City Gasabo District |

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| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|-----|--|------------------------|--|-----------------------------|---|
| | | | | | Kacyiru Sector Near MINAGRI |
| 8. | MIGEPROFE | Public Institution | - Gender promotion - Family welfare development through agriculture sector development | Men and women | Kigali City Primature Office |
| 9. | MINAGRI – Gender Mainstreaming Department | Public institution | - Agriculture and animal husbandry | Women and men | Kigali City Gasabo district Kacyiru sector |
| 10. | NEAB – Horticulture Department | | - Horticulture and cash cropping | Women and men | Kigali City Kicukiro District |
| 11. | RAB – Rwanda Agriculture Board – Gender Department | Public Institution | - Agriculture and livestock development | Community | Kigali City Nyarugenge District |
| 12. | Rwanda Development Board (RDB) | Public institution | - Business and investment development | Community | Kigali City Gasabo District Gishushu |
| 13. | CARITAS Rwanda | Christian organization | - Community empowerment - Agriculture - Micro enterprise | Community | Kigali City Nyarugenge District Caritas Library |
| 14. | HAGURUKA Asbl | National NGO | - Human Rights - Lobbying and advocacy - Women empowerment and family promotion - Justice | Community | Kigali City |
| 15. | RWARRI | National NGO | - Community development | Community | Eastern Province Nyagatare District |
| 16. | RDO | National NGO | - Community rural development | Community | Eastern Province Nyagatare District |
| 17. | INYANGE Industries | Private | - Processing and transformation | Community | Kigali City Kicukiro District Mulindi |

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|-----|-------------------------|-----------------------------------|---|-----------------------------|---|
| 18. | URWIBUTSO Enterprise | Private | - Processing and transformation | Community | Northern Province Rulindo District Nyirangarama |
| 19. | UNCOPAGI | Umbrella of farmers cooperatives | - Cooperatives empowerment and representation | Community | Southern Province Nyamagabe District |
| 20. | INGABO Asbl | Regional NGO | - SMEs capacity building and advisory services - Rural development | Community | Southern Province Muhanga District |
| 21. | CSS UGAMA | Regional NGO | - SMEs capacity building and advisory services - Rural Development | Community | Southern Province Muhanga District |
| 22. | Service Social Gitarama | Regional NGO | - Social inclusion and support for vulnerable people - Rural development | Community | Southern Province Muhanga District |
| 23. | SDA Iriba | Regional NGO | - Rural development - SMEs capacity building and advisory services | Community | Southern Province Nyamagabe District |
| 24. | Concern Worldwide | International NGO | - Social protection - Community development - Education - Health, Hygiene and sanitation | Community | Kigali City Nyarugenge District |
| 25. | TechnoServe | International NGO | - SMEs capacity building and advisory services - Coffee value chain development | Community | Kigali City Nyarugenge District |
| 26. | ADENYA Asbl | Regional NGO | - Community integrated development | Community | Southern Province Nyaruguru District |
| 27. | FECOPORWA | Irish Potatoes Farmers Federation | - Farmers representation - Lobbying and advocacy - Capacity building | Farmers | Northern Province Musanze District |
| 28. | CCOAIB | National Umbrella | - Capacity building of community organizations | Community organizations | Kigali City Gasabo District Kimihurura Sector |
| 29. | TROCAIRE | International Organization | - Community livelihoods security - Capacity building | Community | Kigali City Nyarugenge District Kiyovu |
| 30. | CARITAS Rwanda | National NGO | - Solidarity Saving and Credits Scheme - advisory services | Community – | Kigali City |

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| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|-----|--------------------------|----------------------|---|--|---|
| | | | <ul style="list-style-type: none"> - Microfinance - Community development | Vulnerable groups (Women, People with disabilities, PLHIV) | Nyarugenge District |
| 31. | Search for Common Ground | International NGO | <ul style="list-style-type: none"> - Gender balance promotion - Peace dialogue - Capacity building for sustainable development | Community | Kigali City Kicukiro District Remera Sector |

2. Women empowerment

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|----|-------------------------------------|----------------------|--|-----------------------------|---|
| 1. | National Women Council | Public institution | <ul style="list-style-type: none"> - Women representation - Women empowerment - Lobbying and advocacy | Women | City of Kigali Gasabo District Remera – Gisimenti Near Chez Lando Hotel |
| 2. | Women for Women International (WWI) | International NGO | - Women empowerment | Women | City of Kigali Gasabo District Kimihurura Sector |
| 3. | Action Aid International (AAI) | International NGO | - Women empowerment | Women | City of Kigali Kicukiro District Near CSS Headquarter and National Stadium Remera |
| 4. | DUTERIMBERE Asbl | National NGO | <ul style="list-style-type: none"> - Women empowerment - Entrepreneurship capacity building - Access to finance | Women | City of Kigali Kiyovu – Paillage SOPETRAD Road |
| 5. | Rwanda Women Network | National NGO | - Women empowerment | Women | Kigali City Kicukiro District Kicukiro Sonatube |

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|-----|--|-----------------------------------|---|-----------------------------|---|
| 6. | Profemmes – TWESEHAMWE | Women NGOs National Consortium | - Women empowerment - Lobbying and Advocacy | Women | Kigali City Kicukiro District Gikondo- Rujugiro Estate |
| 7. | AVEGA – AGAHOZO | Association | - Women survivors of 1994 genocide - Women empowerment - Lobbying and advocacy | Women Orphans | Kigali City Gasabo District Near La Croix du Sud Polyclinique |
| 8. | Women Importers & Exporters Network (WIEN) | Private | - Women entrepreneurs representation - Market Information sharing - Capacity building | Women | Kigali City Gikondo Industrial Park PSF |
| 9. | UN – Women | International Public Organization | - Women empowerment | Women | Kigali City Nyarugenge District One UN |
| 10. | Care International | International NGO | - Women empowerment - Solidarity saving and credit technical support and advisory services | Women | Kigali City Gasabo District |
| 11. | World Vision International | International NGO | - Women empowerment | Women Youth | Kigali City Gasabo District |
| 12. | Oxfam UK | International NGO | - Women empowerment - Livelihoods security | Women Youth | Kigali City Gasabo District |
| 13. | Urwego Opportunity Bank | Private | - Finance - Solidarity Saving and Credit Schemes | Women | Kigali City Nyarugenge District |
| 14. | CRS | International NGO | - Women empowerment - Solidarity Saving and Credit Scheme | Women | Kigali City Nyarugenge District Chadel House |
| 15. | ACCORD | International NGO | - Women entrepreneurs capacity building | Women | Kigali City Nyarugenge District |
| 16. | BAIR | Regional NGO | - Rural Development - Community initiatives advisory services | Women | Western Province Rubavu District |

3. Youth empowerment

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|----|-------------------------------|----------------------|--|-----------------------------|---|
| 1. | National Youth Council (NYC) | Public institution | <ul style="list-style-type: none"> - Youth representation - Youth empowerment - Lobbying and advocacy | Youth | City of Kigali Nyarugenge District Gitega Sector |
| 2. | Y.E.S. | International NGO | <ul style="list-style-type: none"> - Youth empowerment in entrepreneurship - Job creation | Youth | City of Kigali Gasabo District Kimihurura Sector |
| 3. | CYUDA – KOUNTABLE | Private Company | <ul style="list-style-type: none"> - Access to finance - Market facilitation | Youth | City of Kigali Kicukiro District Remera |
| 4. | Global Communities – Ejo Heza | International NGO | <ul style="list-style-type: none"> - Youth empowerment in entrepreneurship - Job creation through SMEs - Vocational trainings | Youth | City of Kigali Gasabo District Kacyiru Sector Near MINAGRI |
| 5. | SNV – Smart development | International NGO | <ul style="list-style-type: none"> - Agriculture - Renewable Energy - Hygiene and sanitation | Youth | City of Kigali Gasabo District Kacyiru Sector Near MINAGRI |
| 6. | MYICT | Public institution | <ul style="list-style-type: none"> - Youth empowerment - ICT development | Youth | Kigali City Nyarugenge District SOPETRAD Road |
| 7. | APIB Asbl | National NGO | <ul style="list-style-type: none"> - Community empowerment - Youth entrepreneurship and vocational development | Youth | Northern Province Musanze District |

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|-----|-------------------------------|----------------------|--|--------------------------------------|--|
| 8. | One Acre | International NGO | - Agriculture transformation - Community development - SMEs advisory services | Youth | Western Province Karongi District |
| 9. | AGROPLAST LTD | Private | - Manufacturing packages - Plastic waste recycling | Youth Women Traders Farmers | Kigali City Gasabo District |
| 10. | ULK – Gisozi Campus | Private | - Youth empowerment - Job creation - Community technical advisory services - Development studies | Youth | Kigali City Gasabo District |
| 11. | ULK – Gisenyi Campus | Private | - Youth empowerment - Job creation - Community technical advisory services | Youth | Western Province Rubavu District |
| 12. | UNILAK Kigali | Private university | - Youth empowerment - Job creation - Community technical advisory services | Youth | Kigali City Kicukiro District |
| 13. | UNILAK Nyanza | Private University | - Youth empowerment - Job creation - Community technical advisory services - Business development | Youth | Southern Province Nyanza District |
| 14. | INES Ruhengeri | Private University | - Youth empowerment - Job creation - Community technical advisory services - Soil Analysis | Youth | Northern Province Musanze District |
| 15. | IPB | Private University | - Youth empowerment - Job creation - Community technical advisory services - Rural development | Youth | Northern Province Gicumbi District |
| 16. | Nyagate Polytechnique College | Private University | - Youth empowerment - Job creation - Community technical advisory services | Youth | Eastern Province Nyagatare District |
| 17. | UNATEK | Private University | - Youth empowerment - Job creation - Community technical advisory services - Rural engineering | Youth | Eastern Province Ngoma District |
| 18. | Jomo Kenyatta University | Private University | - Youth empowerment - Job creation | Youth | Kigali City |

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| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|-----|------------------------|----------------------|--|-----------------------------|--|
| | | | <ul style="list-style-type: none"> - Community technical advisory services - Agriculture - Agribusiness | | Kicukiro District |
| 19. | Mount Kenya University | Private University | <ul style="list-style-type: none"> - Youth empowerment - Job creation - Community technical advisory services | Youth | Kigali City Kicukiro District |
| 20. | University of Kigali | Private University | <ul style="list-style-type: none"> - Youth empowerment - Job creation - Community technical advisory services | Youth | Kigali City Kicukiro District |
| 21. | EDC – AKAZI KANOZE | International NGO | <ul style="list-style-type: none"> - Youth Livelihoods Security - Sustainable development - Education | Youth | Kigali City Gasabo District Kacyiru Sector |

4. PWD empowerment

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|----|--|----------------------|--|-----------------------------|---|
| 1. | National Council of People with Disabilities (NCPD) | Public institution | <ul style="list-style-type: none"> - PWD representation - PWD empowerment - Lobbying and advocacy | PWD | City of Kigali Gasabo District Kacyiru Sector Near UK Embassy |
| 2. | UPLHV | National NGO | <ul style="list-style-type: none"> - PWD empowerment - Lobbying and advocacy - Representation | PWD | City of Kigali Gasabo District Kacyiru Sector Near UK Embassy |
| 3. | National Union for Disability Organization of Rwanda (NUDOR) | National NGO | <ul style="list-style-type: none"> - PWD empowerment - Lobbying and advocacy - Representation - PWD capacity building | PWD | City of Kigali Gasabo District Near CSS Headquarter and National Stadium Remera |
| 4. | VSO | International NGO | <ul style="list-style-type: none"> - PWD local organizations empowerment - PWD cooperatives technical support - Lobbying and advocacy | PWD | Kigali City Gasabo District |

| N° | Names of stakeholders | Type of stakeholders | Sector of intervention | Categories of beneficiaries | Head office locations |
|----|------------------------|----------------------|--|-----------------------------|------------------------------------|
| | | | - Education | | Remera |
| 5. | Handicap International | International NGO | <ul style="list-style-type: none"> - PWD local organizations empowerment - PWD cooperatives technical support - Lobbying and advocacy | PWD | Kigali City Nyarugenge District |