



**Rwanda
Cooperative
Agency**



**ANNUAL REPORT ON
IMPLEMENTATION ON RWANDA
COOPERATIVE ACTIVITIES
DURING FISCAL YEAR 2016-2017**



REPUBLIC OF RWANDA
RWANDA COOPERATIVE AGENCY



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October, 2017

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ACRONYMS

RCA : Rwanda Cooperative Agency

SACCO: Savings and credit cooperatives

U-SACCOs: Umurenge Savings and credit cooperatives

Appx: Appendix

WEMIS: WEB Enabled Management Information System

NPPA: National Public Prosecution Authority

No: Number

CCIs: Chief Cooperative Inspectors

LU: Legal Unit

DCOs: District cooperative Officers

SCOs: Sector Cooperative Officers

BACKGROUND

The first attempt to institutionalize cooperatives in Rwanda began with the enactment of the Co-operative Ordinance 1949 that operated until the current law No. 31/1988 was enacted on 12th October 1988.

Traditionally, Rwanda had its own self-help forms that conform to the principles of self-help. Some of these forms such as Ubudehe, umubyizi and Umuganda have survived to the present day. The cooperative movement in Rwanda was started as a tool for promoting colonial government and later in the 1960s the national government's policies. The interest of colonial governments was to get resources from Rwanda for the development of their own countries.

After independence, the Government used cooperatives as instruments of implementation of its policies and plans, thus becoming a tool for politicians. This attitude led to misconception of the notion of "cooperative" with "Associations".

Cooperatives had a false foundation in Rwanda. Although the government invested a lot of resources in them, most eventually collapsed because they lacked clear policies and strategies and the spirit of self-help among its members. The war and genocide of 1994 had further adverse effects on the rather weak cooperatives, at the level of human, material and financial resources.

In addition, to the fore going negative effects on the cooperative movement the State and development agencies including donors introduced the culture of dependency by conditioning external assistance to the formation of cooperatives and other forms of associations. Thus, members looked at a cooperative as a means of only getting financial assistance from donors rather than as an economically productive enterprise.

1. INTRODUCTION

Rwanda Cooperative Agency (RCA) is an autonomous regulatory institution established in 2008 with the task of promoting, registering, monitoring and supervising cooperatives in Rwanda. RCA's main responsibilities include amongst others; Implementing Government policy in matters relating to cooperative organizations.

The Cooperative Law N° 50/2007 of 18/09/2007 Determining the Establishment, Organization and Functioning of Cooperative Organizations in Rwanda, as amended to date provides the legal framework for promotion, registration, and development of cooperatives including. RCA is responsible for the development of the Cooperative sector through policy and legal framework to facilitate attainment of the national social-economic goals in Rwanda.

The Government is convinced that cooperatives among other social-economic sectors, would contribute to the achievement of Vision 2020. This notion is supported by the policies and strategies contained in the National Poverty Reduction Program (EDPRS II) that emphasize on economic transformation, rural development, productivity and youth employment, accountable governance and fundamental underpinning issues. All these pillars could fully and effectively be achieved when cooperatives in all sectors are empowered and promoted.

Therefore, currently 8,562 cooperatives from which 448 are financial cooperatives, 7,958 are non-financial primary cooperatives, 141 cooperatives are unions of cooperatives and 15 federations. Over 3.5 million of people in Rwanda are members of cooperatives.

The main responsibilities of RCA consist of coordination of promotion of cooperatives, their registration, supervision and inspection, as well as audit of cooperative organizations including primary cooperative, unions, federations and their Confederation (APEX Body). However, RCA is still having a direct stake in activities related to the promotion and capacity building of cooperative organizations. Rwanda Cooperative Agency has five Departments (or Units), namely: **(i)** Legal Unit, **(ii)** Planning and Cooperative Promotion Unit, **(iii)** Non- Cooperatives Inspection Unit, **(iv)** SACCOs Coordination Unit and **(v)** Administration and Finance Directorate. In addition, Rwanda Cooperative Agency has five Branches, one in each Province and in the City of Kigali; their Headquarters are embedded in Nyanza for the Southern Province, in Musanze for the Northern Province, in Karongi for the Western Province, in Rwamagana for the Eastern Province and, provisionally, in RCA Offices for the City of Kigali.

2. VISION AND MISSION

2.1. VISION

The vision of Rwanda Co-operative Agency (RCA) for the Co-operative sector is to promote an autonomous and economically viable Co-operative movement founded on the Co-operative values and principles and is able to enhance social integration and uplifting the standard of living of its members.

2.2. MISSION

Mission is to “serve its members equitably, efficiently and to empower them economically”.

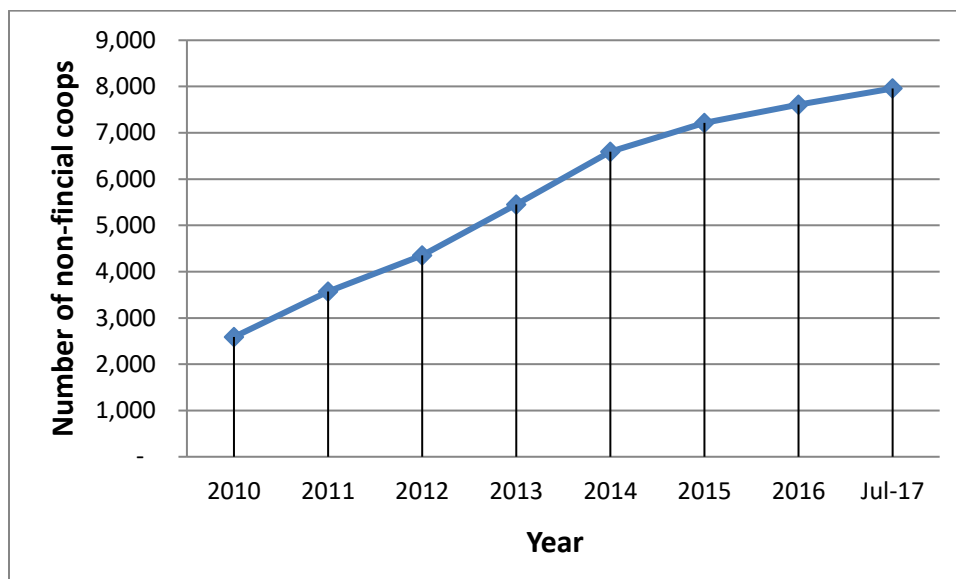
3. Registration of cooperative organizations

The number of cooperatives registered has increased along the last 7 years ago and fortunately people in the country are willing to operate within cooperatives.

3.1. Situation of registered cooperatives according to economic activities

Economic Activity	No. of coops.	Membership					Share Capital
		Male	%	Female	%	Total	
Agriculture	2,321	173,984	60	113,873	40	287,857	4,614,825,668
Livestock	1,586	45,762	51	43,546	49	89,308	3,823,229,765
Trading	1,142	28,368	53	25,359	47	53,727	8,118,307,711
Service	853	20,173	61	12,794	39	32,967	1,425,294,358
Transport	518	21,173	89	2,673	11	23,846	1,689,346,500
Handicraft	914	13,243	47	15,226	53	28,469	1,760,137,980
Transformation	93	3,806	60	2,573	40	6,379	713,875,500
Mining	112	1,725	79	465	21	2,190	582,456,100
Fishing	92	3,476	76	1,068	24	4,544	161,662,000
Housing	139	4,556	73	1,668	27	6,224	4,641,271,000
Other	188	4,956	63	2,972	37	7,928	490,044,000
SubTotal	7,958	321,222	59	222,217	41	543,439	28,020,450,582
SACCOs	448	1,665,844	57	1,278,242	43	2,944,086	13,836,318,670
Unions	141						193,166,100
Federations	15						61,020,000
Grand Total	8,562	1,987,066	57	1,500,459	43	3,487,525	42,110,955,352

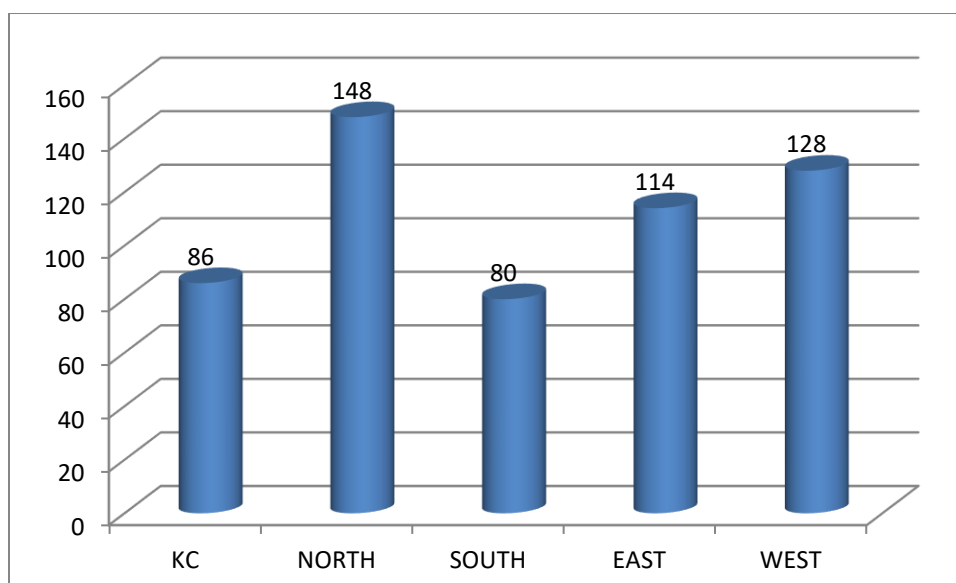
3.2. Evolution of registered cooperatives since the last 7 years ago



3.3. Registered cooperatives during budget year 2016-2017

During the year starting from 1st July 2016 and ending 30th June 2017, Rwanda Cooperative Agency registered **569** cooperatives; among them **556** cooperatives are primary co-operative organizations, **10** Unions, **2** SACCOs and **1** Federation.

The table below shows the distribution of registered cooperatives during FY2016-2017 at provincial level.



3.4. Distribution of registered cooperatives during the fiscal year 2016-2017 according to economic activity

Economic Activity	No. of coops.	Membership			Share Capital
		Male	Female	Total	
Agriculture	143	6,510	5,775	12,285	233,802,718
Livestock	112	3,217	2,345	5,562	287,737,499
Trading	82	1,915	1,177	3,092	282,317,609
Service	80	3,118	1,288	4,406	353,340,280
Transport	35	1,489	124	1,613	68,453,500
Handicraft	67	766	997	1,763	71,241,080
Transformation	10	179	144	323	11,883,000
Mining	7	158	28	186	93,950,000
Fishing	5	408	17	425	4,775,000
Housing	10	207	53	260	209,456,000
Other	5	46	28	74	8,609,000
SubTotal	556	18,013	11,976	29,989	1,625,565,686

3.5. Registered unions of cooperatives from July 2016 to June 2017

Province	Number of unions	Number of cooperatives joined unions
North	3	58
West	5	29
South	1	12
KC	1	3
Total	10	102

Despite primary and union cooperatives, also one federation and two SACCOs (savings and credit cooperative) in Kicukiro and Huye District were guaranteed legal personality.

4. ARBITRATION OF DISPUTES/CONFLICTS

Thirty seven (37) cases that arose between Co-operative members or Co-operatives and their members and among Co-operatives themselves (appendix II) were settled/arbitrated. And, this has gone beyond the expected results compared to the RCA Performance Contract July 2016- June 2017.

The Unit, in whatever it does, is always assisted by the whole team (LU and all CCIs). This contributed a lot to the improvement of the administrative and financial management of the concerned cooperatives.

When considering disputes, RCA assists Cooperative members and their leaders to differentiate issues to be channelled to the General Assembly from those to be channelled to Competent Courts. Most of those issues are in connection with misinterpretation of the provisions of the Law, mismanagement of cooperative property, ignorance of members' rights, ignorance of members' obligations, personal interests of Cooperative leaders and arbitrary dismissals of members and employees, and embezzlement cases especially in SACCOs and dissolution/liquidation..

4.1. Technical, legal assistance to Co-operatives

Technical/ Legal Assistance was given to some primary cooperatives wishing to **transform** themselves into Companies or to **dissolve** themselves.

Technical/ Legal Assistance was provided to Savings and credit Cooperatives (SACCOs) wishing to transform themselves into Companies and quitus were issued to each one after the requirements were fulfilled.

In addition to this, people wishing to form cooperatives have been received and given information on how to establish a cooperative and manage it. All legal requirements were put into booklets which were distributed to the population during the Service Delivery Week organized in May 2017. Affiches were posted on and where they are seen by every visitor.

4.2. Investigations of embezzlement cases observed in cooperatives

Four (4) embezzlement cases have been investigated this financial year. Two of them (IAKB/Ngoma District and RUTARE SACCO /Gicumbi District) have been concluded and reports submitted to the Prosecutor while the remaining (GIRUBUZIMA BWISHYURA/Karongi District and SACCO Gitambi/Rusizi District) are still pending as we still search additional information to complete those cases.

5. Capacity building and promotion of cooperatives

5.1. Capacity building of non-financial cooperatives

In order to strengthen the capacity of cooperatives and motivating people to join cooperatives, the following milestones were achieved.

- 190 CIP Cooperatives were trained and coached on cooperative management, financial accounting and internal control. These cooperatives were also assisted to well record all cooperatives' operations timely and properly filling their documents;
- 70 large coops were trained and coached on strategic planning, marketing and business planning and cooperative conflicts management;
- 65 youth coops trained on cooperative management, governance and financial management.
- 80 women coops trained on cooperative management, accounting, marketing and business plan
- 102 coops with business plans were assisted to sign contracts with anchor firm;
- 6 federations with limited financial capacity were supported to develop and implement strategic plan include FUCORIRWA, RWCCF, RFWC, FCMR, FECOPORWA, FEFICORWA;
- 9 training modules were developed and they will serve as aid materials for cooperative leaders and employees in their day to day activities;
- Cooperative service delivery week was conducted in 30 districts in order to solve cooperative issues and improve the quality of services delivered to members.

The picture below shows the cooperative members trained on cooperative governance and financial management.



The picture below shows cooperative members during the coaching



5.2.Capacity building of BDEs on e-registration of cooperatives

Rwanda Cooperative Agency (RCA) has, during the period starting from 12 December 2016 to 28 January 2017, the training of 361 District cooperative Officers (DCOs) and Sector Cooperative Officers (SCOs) on online registration through the Web Enabled Management Information System (WEMIS) was conducted. This system facilitates an e-registration of cooperatives.

In short, **30** Districts are currently using the online system to collect data on cooperatives and track applications.

In addition, 15 BDEs at sector level in Nyaruguru District were trained on cooperative governance, cooperative accounting, internal control within cooperative and cooperative regulations.

5.3. Training on of RCA staff engaged in investigating economic and financial crimes committed in cooperative policy.

Different crimes, such as embezzlement of funds, frauds, corruption, illegal awarding of tenders, mismanagement, etc are committed in cooperative organizations by some cooperative leaders and /or employees. They have to be investigated and prosecuted in order to get the culprits punished.

As RCA staff who is in charge of investigations of such crimes which hinder the development of cooperative members in particular and the country in general, does not have enough skills and knowledge to carry out this function, Rwanda Cooperative Agency (RCA), in partnership with the National Public Prosecution (NPPA), organized a workshop/training for its staff who have been given the Judicial Police Power by The Ministry of Justice through the Ministerial Order n° 137/08.11 of 05/05/2011 to only investigate Crimes committed in Cooperatives.

The objective of this workshop was to enable RCA staff mentioned above *to get* enough knowledge and skills to *play his part consisting of investigating crimes* committed in cooperative organizations which (crimes) constitute the bane of Rwandan development efforts.

This Training was a kind of capacity building for RCA staff, especially Auditors and Inspectors, who are daily handling cases of embezzling or mismanagement of funds and other properties belonging to cooperatives.

It has been an opportunity for the staff to get equipped with investigative skills and knowledge to better perform their duties and, at the same time, combat the vice. In short, from now on, they are able to understand and analyze such crimes and investigate them properly.

5.4. Coordination of the implementation of RCA activities

The unit of planning has monitored, coordinated RCA activities and produced monthly and quarterly reports for the institution. The unit has also prepared the action plan for FY 2017-2018 and facilitated RCA staff during the evaluation of signed performance contracts.

5.5. Coordination of Stakeholders' activities involved in cooperative promotion

5.5.1. Implemented activities in partnership with PASP

Rwanda Cooperative Agency (RCA) through PCPU in conjunction with Ministry of Agriculture and Animal Resources under SPIU/PASP organized the coaching of the Cooperatives operating in

Rubavu, Nyabihu, Musanze, Nyagatare, Kayonza, Gatsibo, Ngoma, Kirehe, Nyanza, Ruhango and Kamonyi. The coaching started on 08/05/2017 and ended on 18/05/2017.

It is important to note that nearly **280** CIP cooperatives have been trained and **135** coached in three years with the support of **MINAGRI/PASP**. This has improved the performance of farmers' cooperatives and increasing production not only for the cooperatives members but also for the market. The number of CIP cooperatives coached during the fiscal year 2016-2017 is 35 cooperatives from the above mentioned districts.

5.5.2. Implemented activities in partnership with RSSP

Rwanda Cooperative Agency (RCA) through PCPU in collaboration with MINAGRI/ LWH/RSSP project conducted the training of farmer's cooperatives during the FY2016/17.

5.5.3. Implemented activities in collaboration with MINICOM

The Ministry of Trade and Industry as mother ministry worked day to day with Rwanda Cooperatives Agency in different activities that led to the achievement of planned activities. It in that perception that RCA in collaboration with MINICOM organized and celebrated the International day of cooperatives at both national and village level on 29/06/2017. In addition, 482 Cooperatives leaders attended Itorero at Nkumba, Burera district.



5.5.4. Implemented activities in collaboration with LAND O'LAKES

Rwanda Cooperatives Agency in collaboration with LAND O'LAKES National consultative meeting concerning partnership with stakeholders involved in promotion of cooperatives was organized and held at UMUBANO HOTEL on 11/05/2017.

5.5.5. Implemented activities in collaboration with PROFEMME TWESE HAMWE

Rwanda Cooperatives Agency in collaboration with PROFEMME TWESE HAMWE has trained 80 women in informal cross border trade cooperatives leaders from 9 bordering district. Out of 80 members, 69 were female meaning 86% while 11 were male implying 14%.

5.6. Challenges encountered during the implementation of action Plan

Even though the department of planning has successfully achieved its targets, it has encountered many challenges such as:

- ♣ Lack of Director of the department;
- ♣ Insufficient staff compared to the number of activities that the department had to implement;
- ♣ The developed training modules in English was not translated in Kinyarwanda used by most of cooperative members;
- ♣ It was not easy to obtain training halls.

5.7. Recommendation for future improvement

Basing on different challenges the department faced during the implementation of planned activities, we recommend the following:

- ♣ To hire the Director of planning and cooperatives promotion unit;
- ♣ To afford all possible facilitation to PCPU team during the implementation of planned activities;
- ♣ To translate the training modules in kinyarwanda;
- ♣ To find solution for conducting training of cooperatives especially transport fees for the participants.

6. Situation of Umurenge Savings and Credit Cooperatives (SACCOs)

U-SACCOs facilitate access to financial services of Rwandan population especially those who were lagging behind by classical financial system. U-SACCOs recorded **5,518,678** of people above sixteen by the end of June **2017**. U-SACCOs have shown significant results as rate of **52%** of eligible people (above 16 years) joined these institutions by the end of June **2017**.

U-SACCOs recorded **2,870,932** registered members by the end of June **2017**. **84%** of registered members (**2,419,097** out of **2,870,932**) have remitted their shares and **98.9%**, opened account (**2,582,607** out of **2,870,932**).

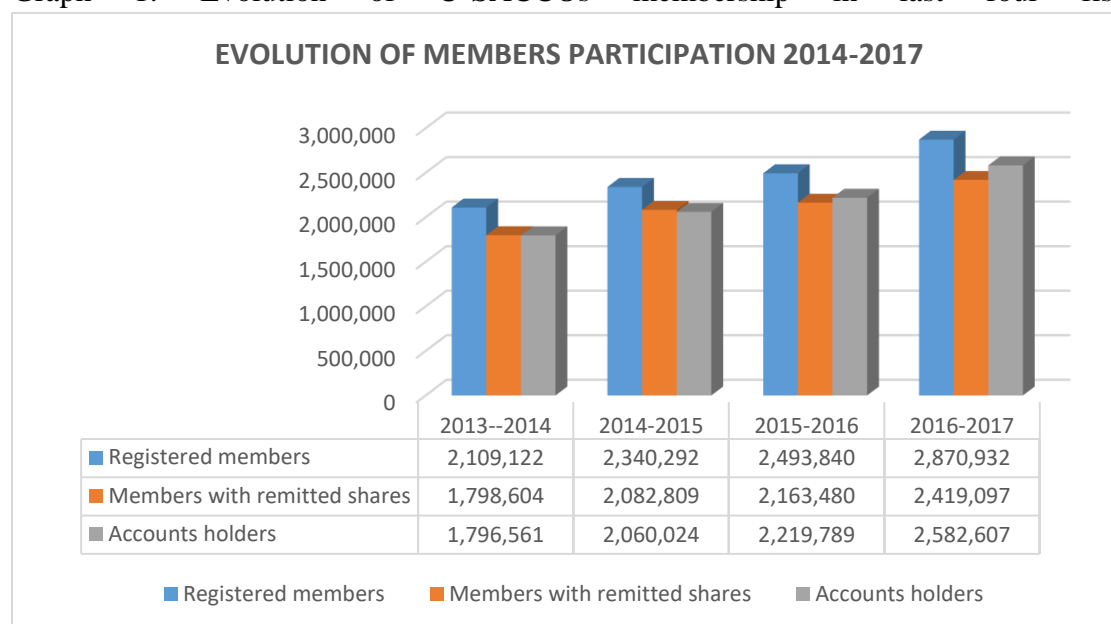
Pertaining to financial status, U-SACCOs recorded **16,482,288,920** Rwandan Francs of pledged shares and **69.6%** have been remitted by the end of June **2017** (**11,465,481,345** out of **16,482,288,920**).

U-SACCOs have mobilized **69,325,900,028** Rwandan Francs of Savings. By the end of fiscal year **2016-2017**, SACCOs had **37,142,769,963** Rwandan Francs of outstanding loan and **4,884,190,581** Rwandan Francs of portfolio at risk which gives NPL of **13.1%**.

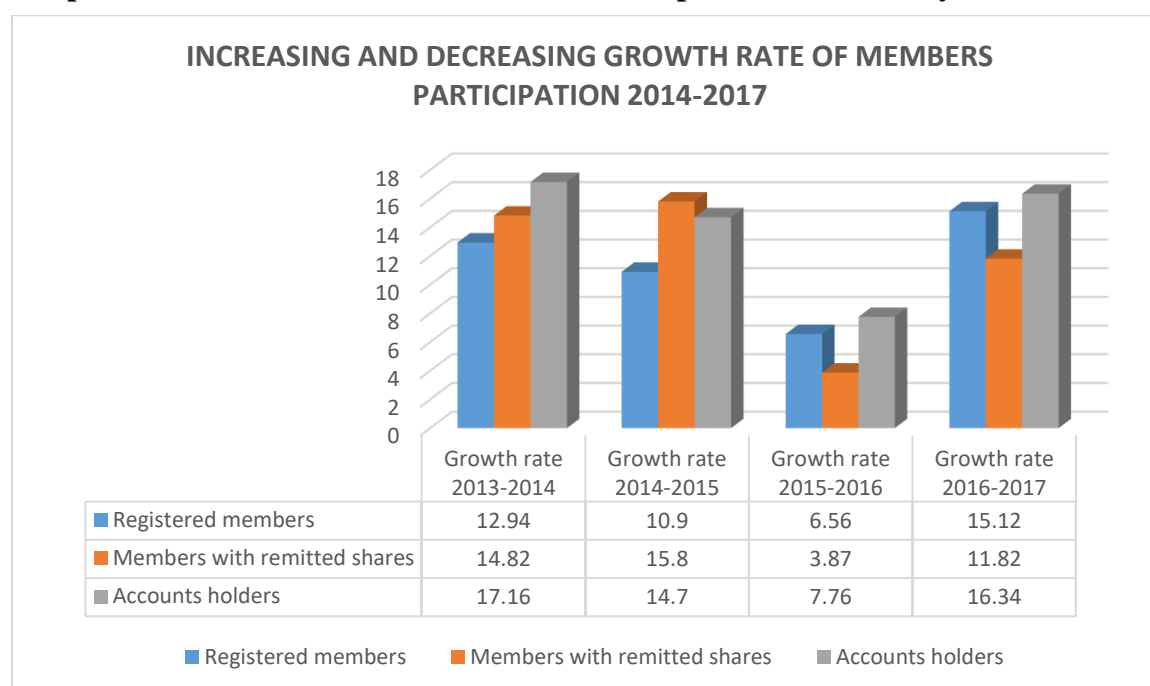
6.1. Membership status of U-SACCOs from June 2016-June 2017 at National level

The following graph illustrates the trend analysis of registered members and growth rate at national level.

Graph 1: Evolution of U-SACCOs membership in last four fiscal years



Graph 2: Growth rate of U-SACCOs membership in last four fiscal years



These decreasing and increasing of registered members, members with remitted shares and account holders after four years are due to poor mobilization of joining U-SACCOs.

6.2.FINANCIAL DATA OF U-SACCO IN JUNE 2016-JUNE 2017

In this report, pledged shares, remitted shares, deposits and savings, outstanding loans and portfolio at risk are the main financial data of U-SACCOs analyzed.

6.2.1. EVOLUTION OF PLEDGED AND REMITTED SHARES

The statistic shows that U-SACCOs have managed to mobilize both pledged and remitted shares. Eastern Province has the highest amount of pledged and remitted shares in the last four years while Kigali City has the lowest amount of shares. Despite the increase of shares, their growth rate has decreased in all Provinces in last two years except Southern Province which recorded an increasing growth rate of pledged shares and remitted shares in 2016-2017. The following table shows the progress of pledged and remitted shares in the last four years.

Progress on pledged and remitted shares of U-SACCOs in 2014-2017 at the Provincial level

PROVINCE	MEMBERSHIP	2014-2014	2014-2015	2015-2016	2016-2017	GROWTH RATE 2013-2015	GROWTH RATE 2014-2015	GROWTH RATE 2015-2016	GROWTH RATE 2016-2017
WEST	pledged shares	2,281,413,424	2,657,653,369	2,907,471,529	3,391,074,500	40.4	16.5	9.40	16.63
EAST		3,542,838,160	4,117,703,644	3,922,150,400	4,922,734,480	20.6	16.2	(4.75)	25.51
NORTH		1,627,031,400	1,827,373,800	2,006,605,000	2,330,010,940	21	12.3	9.81	16.12
SOUTH		2,433,183,000	2,985,402,500	3,354,562,000	3,867,702,000	28.1	22.7	12.37	15.30
KC		1,098,591,000	1,227,450,000	1,489,065,000	1,970,767,000	24.4	11.7	21.31	32.35
TOTAL		10,983,056,984	12,815,583,313	13,679,853,929	16,482,288,920	26.4	16.7	6.74	20.49
WEST	remitted shares	1,447,142,474	1,659,180,284	1,946,540,772	2,232,182,332	36.4	14.7	17.32	14.67
EAST		2,218,343,362	2,540,960,879	2,747,946,835	3,363,645,470	16.8	14.5	8.15	22.41
NORTH		1,003,336,297	1,155,707,345	1,395,208,333	1,588,716,786	15.9	15.2	20.72	13.87
SOUTH		1,728,688,761	2,203,374,996	2,545,965,699	2,911,676,951	23.9	27.5	15.55	14.36
KC		722,929,228	884,866,496	1,079,324,569	1,369,259,806	23.7	22.4	21.98	26.86
TOTAL		7,120,440,122	8,444,090,000	9,714,986,208	13,459,867,009	22.7	18.6	15.05	38.55

The above table reveals that U-SACCOs have improved their internal capitalization however the performance of these institutions is not good because growth rate of their shares has sometimes increased and decreased.

The growth rates presented in the table above indicates weaknesses of SACCOs in terms of internal capitalization hence their internal financing capacity which may affect capital adequacy ratio and ability to cover loans loss. In that case, SACCOs have to put more effort in increasing their capitalization. Therefore, SACCOs have to review their mobilization strategies in order to increase their members which in other to enhance their internal capitalization.

6.2.2. EVOLUTION OF SAVINGS AND DEPOSITS AT THE NATIONAL LEVEL

U-SACCOs program is one of strategy of domestic savings mobilization and building an inclusive financial system in Rwanda. This program has remarkable results as U-SACCOs managed to mobilize **69,325,900,028** Rwanda Francs by the end of June 2017. The following table shows the progress of U-SACCOs in the last four years.

Table 1: Evolution of Savings and deposits at national level (June 2014-June 2017)

Year	Savings and deposits	Growth rate %
2013-2014	44,009,342,194	19.24
2014-2015	57,627,625,385	30.78
2015-2016	67,574,207,913	17.26
2016-2017	69,325,900,028	2.59

The table above shows that U-SACCOs recorded an increment of savings from the last four years. U-SACCOs had saving of **44,009,342,194** Rwandan Francs in 2013-2014, which resulted into a growth rate of **19.24%**. In **2014-2015**, SACCOs recorded saving of **57,627,625,385** Rwandan Francs which gives a growth rate of **30.78%**. In 2015-2016, SACCOs recorded **67,574,207,913** Rwandan Francs which gives a growth rate of **17.26%** and in **2016-2017** SACCOs recorded saving of **69,325,900,028** Rwandan Francs which resulted into a growth rate of **2.59 %** compared to the previous year. This increasing was due to high level of SACCOs mobilization Rwandan to join U-SACCO program despite their decreasing growth rate somewhere.

6.2.3. EVOLUTION OF SAVINGS AND DEPOSITS AT THE PROVINCIAL LEVEL (2016-2017)

Referring to the performance of SACCOs in savings mobilization, Eastern province has the highest amount of savings in the last years of **16,882,107,412** Rwandan Francs respectively in 2016-2017 while KCC has the lowest amount of **8,451,998,300** Rwandan Francs of Savings in the last years as it is illustrated in the following table.

Table 2: Evolution of Savings and deposits at provincial level (June 2014-June 2017)

Provinces	2013-2014	2014-2015	2015-2016	2016-2017	Growth rate 2013-2014	Growth rate 2014-2015	Growth rate 2015-2016	Growth rate 2016-2017
West	8,450,784,029	11,133,209,583	13,226,877,579	14,275,689,150	23.97	30.9	18.81	7.93
East	10,587,305,778	13,594,640,492	16,589,355,534	16,882,107,412	3.93	28.41	22.03	1.76
North	7,872,246,126	10,460,416,333	11,621,368,823	12,966,348,307	29.38	32.88	11.10	11.57
South	11,972,942,951	15,091,538,432	18,214,998,592	16,749,756,860	23.25	26.05	20.70	(8.04)
Kigali city	5,126,063,311	7,347,820,545	7,921,607,385	8,451,998,300	24.9	43.34	7.81	6.70
Total	44,009,342,195	57,627,625,385	67,574,207,913	69,325,900,028	19.24	30.78	17.26	2.59

The figures in the above table reveal that SACCOs in all Provinces have increased their savings. Northern has the highest growth rate of savings of **11.57%** in 2016-2017 while Southern Province has the lowest growth rate of savings of **(8.04)%** the same year. Considering performance of SACCOs in savings mobilisation at District level, the current data indicates that Gasabo District has the highest amount of savings of **4, 092,969,515** Rwandan Francs while Ngororero District has the lowest level of savings of **1,412,820,561** Rwandan Francs. In all districts, only Gasabo District recorded above **4,000,000,000** Rwandan francs of savings.

Gisenyi SACCO located in Rubavu District has the highest amount of savings of **683,708,072** Rwandan Francs. kamabuye SACCO located in Bugesera District has the lowest level of savings of **32,531,518** Rwandan Francs.

1 (Gisenyi SACCO) out of **416** SACCOs have above **700,000,000** by the end of June 2017. The following table shows savings range of U-SACCOs from the last three years.

6.2.4. LOAN PORTFOLIO MANAGEMENT IN U-SACCOS

From the beginning of U-SACCOs in 2009 up to June 2017, all disbursed loans amounted **203,638,708,056** Rwandan Francs. U-SACCOs recorded outstanding loans of **37,142,769,963** Rwandan Francs and portfolio at risk of **4,884,190,581** which gives **NPL of 13.1%** at national level. It is noticed that loan management is not well managed as **84.8%** of SACCOs (**353** out of **416**) SACCOs have NPL greater than **5%** as benchmark. For more details on NPL, considering the performance of SACCOs in loan management at Provincial level, Eastern Province has the highest portfolio at risk of **15.5%** while Northern Province has the lowest NPL of **11.9%**.

Table 3: NPL status of U-SACCOs (June 2014-2017)

PROVINCE	Outstanding loans 2014-2015	portfolio at risk 2014-2015	NPL 2014-2015	Outstanding loans 2015-2016	portfolio at risk 2015-2016	NPL 2015-2016	Outstanding loans 2016-2017	portfolio at risk 2016-2017	NPL 2016-2017
West	6,190,388,712	443,632,828	7.17	7,214,478,474	1,028,609,338	14.26	7,845,435,893	980,119,117	12.5
East	7,034,650,051	769,376,577	10.94	7,465,225,314	1,020,806,598	13.67	8,254,472,213	1,283,103,087	15.5
North	5,638,637,515	358,818,235	6.36	6,861,743,900	730,285,191	10.64	8,223,672,870	981,202,176	11.9
South	6,643,260,047	449,469,982	6.77	8,437,028,569	756,392,500	8.97	8,633,557,292	1,086,086,999	12.6
KC	3,183,616,205	274,997,760	8.64	3,562,717,623	472,884,528	13.27	4,185,631,695	553,679,202	13.2
TOTAL	28,690,552,530	2,296,295,382	8	33,541,193,880	4,008,978,155	11.95	37,142,769,963	4,884,190,581	13.2

The table above shows a decreasing of NPL, respectively in Western and Kigali City. The increase of NPLs affect negatively the performance of these institutions thus effective loan portfolio management is crucial to ensure social and financial performance of U-SACCOs. It is therefore imperative for SACCOs to rework on their loan management and put in place loans recovery strategies.

6.2.5. NON-U-SACCOs MEMBERSHIP DATA

Non UMURENGE SACCO commonly known as “COOPECS”. As Umurenge SACCOs, the non-UMURENGE SACCOs have also played a big role in offering financial services to the Rwandan population.

Non-U-SACCOs have **132,976** registered members, **97,926** members with remitted shares and **141,512** account holders.

6.2.6. U-SACCOS PROGRESS IN 4th QUARTERS OF FISCAL YEAR (2016-2017)

In the fiscal year 2016-2017, U-SACCO recorded an increase of registered members from **2,493,840** to **2,870,932**; from **2,163,480** to **2,419,097** members with remitted shares and from **2,219,789** to **2,060,024** account holders.

Table 4: progress of membership of U-SACCO in the 4th quarter of fiscal year (2016-2017)

Membershi p status	Provinc e	Quarter 1 2016- 2017	Quarter 2 2016- 2017	Quarter 3 2016- 2017	Quarter 4 2016- 2017	Growth rate Q1 and Q2	Growt h rate Q2 and Q3	Growt h rate Q3 and Q4
Registered members	South	766,178	762,567	777,927	789,516	(0.47)	2.01	1.49
	North	479,603	490,344	501,648	513,787	2.24	2.31	2.42
	West	617,413	626,504	637,064	670,091	1.47	1.69	5.18
	East	654,430	655,282	668,083	681,864	0.13	1.95	2.06
	Kc	194,399	193,255	206,001	215,674	(0.59)	6.60	4.70
	Total	2,712,023	2,727,952	2,790,723	2,870,932	0.59	2.30	2.87
Members with remitted shares	South	678,544	668,942	682,300	700,134	(1.42)	2.00	2.61
	North	486,441	393,834	404,560	418,421	(19.04)	2.72	3.43
	West	523,598	542,162	565,527	587,969	3.55	4.31	3.97

	East	552,314	518,883	530,614	550,771	(6.05)	2.26	3.80
	Kc	149,989	144,035	160,931	161,802	(3.97)	11.73	0.54
	Total	2,390,886	2,267,856	2,343,932	2,419,097	(5.15)	3.35	3.21
Account holders	South	694,890	687,717	711,436	722,693	(1.03)	3.45	1.58
	North	388,999	396,426	418,771	429,831	1.91	5.64	2.64
	West	557,192	571,871	593,305	620,682	2.63	3.75	4.61
	East	631,671	633,157	640,127	638,558	0.24	1.10	(0.25)
	Kc	148,763	158,331	165,214	170,843	6.43	4.35	3.41
	Total	2,421,515	2,447,502	2,528,853	2,582,607	1.07	3.32	2.13

The above table indicates that SACCOs members are committed to remitted their shares and open account. Even though the percentage of members with remitted shares and account holders with regards to register members is higher and has generally increased in each quarter it increases very highly in these 4 quarters.

The following table illustrates financial progress of U-SACCOs in these 4 quarters.

Table 5: Financial progress of U-SACCO in the 4th quarter of fiscal year (2016-2017)

Variables	Province	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Growth rate Q1-Q2	Growth rate Q2-Q3	Growth rate Q3-Q4
Pledged shares	East	4,552,112,640	4,680,259,640	4,818,964,100	4,922,734,480	2.82	2.96	2.15
	North	2,132,543,176	2,193,383,283	2,234,136,725	2,330,010,940	2.85	1.86	4.29
	South	3,670,404,500	3,677,275,500	3,751,946,000	3,867,702,000	0.19	2.03	3.09
	West	3,084,016,800	3,162,294,589	3,321,430,540	3,391,074,500	2.54	5.03	2.10
	Kigali City	1,814,480,000	1,763,620,000	1,844,070,000	1,970,767,000	(2.80)	4.56	6.87
	TOTAL	15,253,557,116	15,476,833,012	15,970,547,365	16,482,288,920	1.46	3.19	3.20
Remitted shares	East	2,769,160,434	2,883,131,710.00	3,222,774,377	3,363,645,470	4.12	11.78	4.37
	North	1,403,092,540	1,439,863,250.00	1,532,918,918	1,588,716,786	2.62	6.46	3.64
	South	2,632,513,260	2,703,118,032.00	2,904,465,572	2,911,676,951	2.68	7.45	0.25
	West	1,995,826,153	2,069,783,723.00	2,219,700,420	2,232,182,332	3.71	7.24	0.56
	Kigali City	1,108,554,776	1,122,905,346.00	1,207,544,696	1,369,259,806	1.29	7.54	13.39
	TOTAL	9,909,147,163	10,218,802,061.00	11,087,403,983	11,465,481,345	3.12	8.50	3.41
Savings	East	15,487,916,847	13,071,455,947	15,768,061,540	16,882,107,412	(15.60)	20.63	7.07
	North	10,428,657,729	10,294,238,968	10,654,819,949	12,966,348,307	(1.29)	3.50	21.69
	South	16,319,475,557	14,852,266,680	15,234,519,042	16,749,756,860	(8.99)	2.57	9.95
	West	10,912,418,836	10,282,967,123	11,457,992,522	14,275,689,150	(5.77)	11.43	24.59
	Kigali City	7,990,870,693	7,225,002,433	7,734,757,785	8,451,998,300	(9.58)	7.06	9.27
	TOTAL	61,139,339,662	55,725,931,151	60,850,150,838	69,325,900,028	(8.85)	9.20	13.93

The above table indicates that SACCOs Pledged shares, Remitted shares and Savings are higher and have generally increased in each quarter it increases very highly in these 4 quarters.

6.2.7. LOAN PORTFOLIO MANAGEMENT IN U-SACCOS 2016-2017

Table 6: Evolution of all disbursed loans of U-SACCOs in the last four quarters

The following table illustrates the evolution of all disbursed loans of U-SACCOs in the last four quarters.

Membership status	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Growth rate Q1-Q2	Growth rate Q2-Q3	Growth rate Q2-Q4
Males	104,828,615,397	115,980,276,164	121,659,722,515	130,157,645,527	10.64	4.90	6.98
Female	42,894,635,121	44,864,984,442	48,200,417,115	52,364,533,823	4.59	7.43	8.64
Group	19,006,713,629	20,115,693,702	20,587,675,083	21,116,528,706	5.83	2.35	2.57
Total	166,729,964,147	180,960,954,308	190,447,814,713	203,638,708,056	8.54	5.24	6.93

The total loans disbursed have increased from U-SACCOs shifted from **166,729,964,147** Rwandan in the first quarter to **180,960,954,308** Rwandan Francs in the second quarter giving a growth rate of **8.54%**. In the third quarter all disbursed loans shifted to **190,447,814,713** Rwandan Francs however their growth rate decreased from **8.54%** to **5.24%** Rwandan Francs respectively in the second and third quarter of this fiscal year and in fourth quarter all disbursed loans shifted to **203,638,708,056** Rwandan Francs which give a growth rate of **6.93%**

Loan portfolio of U-SACCOs is not well managed. By the end the fourth quarter **2016-2017**, the outstanding loans of U-SACCO were **37,142,769,963** Rwandan Francs. The figures show that **4,884,190,581 Frws** of outstanding loans were at risk which indicates that loan portfolio is not well managed and compliance with prudential norms is not respected as NPL is **13.1%** which is greater than **5%** set by BNR. The table below shows outstanding loans and portfolio at risk in the last three quarter.

Table 7: Outstanding loans and portfolio in the last two quarters

Period	Membership	Outstanding loans	Portfolio at risk	NPL
Quarter two	Males	18,534,618,381	1,395,586,222	8%
	Female	6,730,436,921	417,463,729	6%
	Group	2,351,412,632	171,489,418	7%
	Total	27,616,467,934	1,984,539,369	7%
Quarter three	Males	17,722,800,628	1,573,635,989	8.88
	Female	6,438,206,282	456,755,815	7.09
	Group	2,113,049,293	211,267,900.00	10
	Total	26,274,056,203	2,241,659,704	8.53
Quarter four	Males	19,515,909,299	1,599,763,439	8.20
	Female	7,047,628,205	511,240,850	7.25
	Group	2,127,015,026	185,291,093	8.71
	Total	28,690,552,530	2,296,295,382	8.00

The table above indicates that portfolio at risk for male in four quarter is **8.2%**, **7.25%** for female and **8.71%** for group. It is important to note that this NPL is greater than prudential norms set by BNR of 5%. Furthermore, **63.7 %** of SACCOs (**265** out of **416**) SACCOs have NPL greater than **5%** as acceptable maximum. For more details on NPL, see the annex 5.

The statistics reveal that performance of SACCOs in loan management at Provincial level is poor as all provinces fail to comply with prudential norms. Eastern province has the highest portfolio at risk of **10.94%**, followed by K.C with **8.64%** of NPL, Western Province with **7.17%** of NPL, southern Province with **6.77%** and Northern **6.36%** in the fourth quarter **2016-2017**. The following table illustrates NPL of U-SACCOs at Provincial level in the last four quarters.

Table 8: status of U-SACCOs in the last four quarters

Province	Quarter 1	Quarter 2	Quarter 3	Quarter 4
South	6%	6.56%	6.83	6.77
North	7%	6.10%	6.94	6.36
West	6%	6.31%	9.25	7.17
East	9%	9.18%	11.07	10.94
KC	6%	7.01%	8	8.64
TOTAL	7%	7.19%	8.53	8.00

The table above shows that U-SACCOs have high NPL ratio which indicates that loan portfolio is not effectively managed. The increase of NPL affects negatively financial performance of these institutions and may lead them to bankrupt. It is therefore important to enhance effective loan portfolio management in order to ensure SACCOs financial sustainability by improving loan management and loan recovery strategies.

6.3. NON-U-SACCO FINANCIAL DATA

Currently the non-Umurenge SACCOs have pledged shares of **1,631,792,770 Frw**, **822,468,791 Frw** remitted shares, savings deposits of **2,393,998,000 Frw**, current loans of **2,801,381,481 Frw** with portfolio at risk of **242,954,223 Frw**, giving the percentage of **8,67%**.

For more information on Non-U-SACCOs, see the attached annex 4. This percentage has gone beyond BNR prudential norms, intensive strategies of supervising these SACCOs in order to bring them back in the normal range have been laid by SCU.

7. SUPERVISION, AUDIT AND CONTROL

In order to enhance the proper management of SACCOs different types of inspections were done namely: Supervision, Control or full inspection and Audit.

Supervision: This is a general and ordinary supervision or inspection of SACCOs with an objective of identifying likely problems usually found in SACCOs governance, administration and management. As mentioned earlier, the supervision of SACCOs tries to identify the issues likely to arise between SACCOs committees themselves, between committees and staff or between staffs themselves, then advise the ways of handling such issues.

Control: This is an abrupt supervision or inspection of SACCOs. Its aim is to find out the issues which were intentionally hidden during general supervision exercise and then take strong measures towards such issues.

Audit: This is an intensive and deep supervision of SACCOs. Its aim is to reveal the mistakes and issues already existing in SACCOs governance, administration and management. These are normally intended and unintended mismanagement cases like embezzlement, omissions, etc where punishments are suggested to the suspects.

7.1. SACCOs SUPERVISED, CONTROLLED AND AUDITED IN FISCAL YEAR 2016-2017

During the year **2016-2017**, RCA staff has conducted control, supervision and audit in different SACCOs. The purpose of these activities was to help these institutions to enhance their effective governance and financial management. The following table reveals supervised, controlled and audited SACCOs during this fiscal year (2016-2017).

Table 9: SACCOs supervised, controlled and audited in the fiscal year (2016-2017)

PROVINCE	U-SACCOs			NON-U-SACCOs		
	SACCOs Supervised	SACCOs Controlled	SACCOs audited	SACCOs Supervised	SACCOs Controlled	SACCOs audited
West	96	96	17	7	7	1
East	95	95	13	3	3	0
North	89	89	10	7	7	0
South	101	101	5	5	5	1
Kigali City	35	35	13	1	1	1
Total	416	416	58	23	23	3

The above table shows that all U-SACCOs and Non-U-SACCO were supervised and controlled. Each SACCOs have been supervised and controlled at least twice. Concerning audit conducted, the figures in the above table reveals that **13.9%** (58 out of 416) of U-SACCOs have been audited at national level while only **13.0%** (3 out of 23) of Non-U-SACCO have been audited in this fiscal year (2016-2017). It is noticed that Western Province has the many audited SACCOs (17) followed by Eastern Province and Kigali City with 13 audited SACCOs.

7.2.PROBLEMS OBSERVED DURING SUPERVISION, AUDIT AND CONTROL

During supervision, audit and control, some of the problems identified include:

- Poor governance (SACCO organs fail to convene meetings on time as it is stipulating in Law of Cooperatives),
- Failure to use the CGAP Management tools and to comply with internal regulations,
- Failure to trace SACCOs' operations in books of account on daily basis,
- Poor loan administration and loan recovery,
- High level of loan portfolio at risk in some SACCOs,
- Failure to plan Budget which lead to poor cash flow management,
- Weak and limited marketing strategies to attract members and mobilize more Savings
- Embezzlement and mismanagement

RCA SACCO staff have tried their best level to provided different advices and coaching to staff and committees of supervised, controlled and audited SACCOs in order to enhance governance and management of these institutions. Furthermore, continuous trainings are provided to SACCOs staff and committees and supervision activities were intensified to ensure good performance of these institutions.

7.3.PROGRESS ON ACTIVITIES CARRIED OUT IN THE CAPACITY BUILDING FOR SACCO 2016-2017

Through SCU one of department of RCA, different activities was organized in enhancing the capacities of SACCOs as follows:

- Assisting SACCOs to implement their business plan, Policies and coaching of SACCOs staff on the use of new management tools of computerization;
- Attending different general assembly in SACCOs and ensuring the GA is held in accordance to the Cooperative law;
- Organizing training on computerization in collaboration with RCA computerization project;
- Advocate SACCO to build their own premises;
- Follow up of Special program of women and youth in SACCOs;
- Induction of new committees and staff.

7.4.EMBEZZLEMENT CASES UP TO JUNE 2017 (Appx IV)

The embezzlement report is done on monthly and cumulative basis that is to say from the beginning of U-SACCOs program to date. Different cases of mismanagement and embezzlement are identified during supervision, full inspection and audit. If any embezzlement/fraud is noticed the suspects are handed over to the concerned authority in order to pursue them in the court of justice.

Up to date the total amount of embezzled funds in SACCOs is **1,595,898,599 Rwandan Francs**. After detecting fraud or embezzlement, some suspects are arrested and others are not arrested after refunding back the money mismanaged or suspended from their job depending on the gravity of the problem. The detail embezzlement reports up date is in the table below.

N.B:

- This is the cumulative report of embezzlement cases from the beginning of the program of Umurenge SACCO up to June 2017.
- Money is stolen sometimes due to poor internal control system, whereby some SACCOs staff get access to large sum of money and they escape with it.
- Fraud and forgeries due to weak internal control
- Lack of information technology solution
- Governance and management issues in term of professionalism and accountability;
- Low level of financial education
- The majority of embezzlement cases occurred in Gakenke, Kayanza, Karongi, Nyabihu, Ngororero, Rusizi, Nyamasheke, Nyarugenge, Gasabo, Nyagatare and Gicumbi districts.
- The refunded amount is still very low reasons being that some SACCOs don't take initiatives and responsibility of pursuing all suspects in court of justice.

7.5. GENERAL INSPECTION

Inspection conducted in different non-financial Cooperatives and financial cooperatives all 30 Districts of the country, where inspection conducted covered different cooperative management systems in terms of cooperative, development, management and governance and promotion. Special attention was given to conflict resolution within non-financial cooperatives and financial management within financial cooperative (SACCOs).

448 financial SACCOs were inspected and 1261 non cooperatives were also inspected for the purpose of solving all conflicts result among these coops.

7.6. WAY FORWARD RECOMMENDATIONS

- Intensify the supervision of SACCOs, punishing the suspect and recovering the embezzled funds in order to increase the people's confidence in SACCOs;
- To continue encouraging the SACCO members in constructing their own offices basing on the plan provided by the Rwanda cooperative agency (RCA) to guarantee secure working environment;

- To ensure proper control of the SACCOs as frequent as possible in order to slow down their mismanagement and embezzlement of funds;
- To provide safety measures of SACCOs funds in safe and in transit;
- To continue mobilizing Population to join SACCOs in order to increase membership and deposits;
- To ensure that proper internal control system of the SACCOs is put in place cut down the mismanagement and embezzlement of funds;
- To continue mobilizing weak SACCOs to merge with other SACCO to form strong SACCO that can successfully save the members' deposits;
- To provide safety measures of the SACCOs both in safes and in transit
- Consolidation of SACCOs
- Automation and computerization of U-SACCOs
- To ensure adaptation of harmonized policies and procedures in SACCOs
- Approach SACCOs with specific issues for special coaching

7.7. NON-FINANCIAL AUDIT

As per the action plan in the year 2016/2017, CIU department was assigned to audit 40 Non Financial cooperatives in the year 2016 to 2017. The targeted outcomes were also put into performance contracts of department staffs. The unit managed to audit 40 cooperatives and came up with final reports that needed to be presented to general assemblies of cooperatives which were located in different provinces. The CIU is also assigned to investigate cases of mismanagement and embezzlements remarked in audited cooperatives, whenever the time imparted allows auditors to finish auditing activities.

In the process of audit, the unit encountered different challenges regarding mismanagement which especially perpetrated by Board of Directors (BOD) and sometimes by members and cooperative employees. The most recurrent issue was also the management and accounting structure for many cooperatives which is disordered whereby weak internal controls, weak governance forms a big hindrance for development of cooperatives. We therefore give the needed recommendations that can help these cooperatives to progress.

7.8. ACHIEVEMENTS IN AUDITING OF NON-FINANCIAL COOPERATIVES

We managed to achieve what we had planned, whereby 40 cooperatives were audited and presented to the General assembly.

The following table shows a list of Non-Financial Cooperatives Audited in the year

No	Name of cooperative	Activity	District	Embezzlement suspected by audits.
1	COTAMOGI	Motorcyclist	Kicukiro	2,230,500
2	COTRAMO-MUSANZE	Motorcyclist	Musanze	235,400
3	COTRATAMONYA	Motorcyclist	Nyarugenge	1,544,250
4	NMCU	Motorcyclist	Nyagatare	13,913,387
5	IAKIB	Dairy farming	Gicumbi	349,760
6	IAKB	Coffee farmers	Ngoma	126,000
7	IGIRE MUCURUZI	Selling Bananas	Gasabo	29,523,558
8	COSTMO	Motorcyclist	Rubavu	6,906,500
9	KWIGIRA	Cattle keeping	Nyagatare	2,780,200
10	GECOM	Motorcyclist	Gasabo	400,400
11	KODUBMI	Pig farming	Gatsibo	12,071,738
12	COPRORIZ BUSORO	Rice farming	Nyanza	1,966,940
13	DUKUNDUMURIMO (KOADU)	Butchery	Rubavu	4,039,700
14	COMEMA	Carpentry	Bugesera	8,308,030
15	NUCMT	Transport (moto)	Nyarugenge	1,644,000.
16	COCOMANYA	Trading of clothes	Nyarugenge	289,000
17	UCOTMRU	Transport (moto)	Rubavu	12,154,900
18	KOTEMUNGA	Trading of seeds & fertilizers	Rulindo	3,333,125
19	IMBONEZAMIHIGO	Security	Rusizi	890,640
20	KOREMU	Maize , beans and coffee farming	Ngoma	25,062,782
21	ZIRAKAMWA	MCC (cow farmers)	BUGESERA	0
22	COVATRAMO	Motorcyclist	MUSANZE	380,000
23	BUMBATIRUBUZIMA	Pig farmers	MUSANZE	47,000
24	KAMU	Rice farmers	RUHANGO	9,076,169
25	TWUBAKE NYABUGOGO	Construction	NYARUGENGE	16,982,907
26	UCOTAMOKI	Motorcyclist	KICUKIRO	0
27	G.M.T.C.U	Motorcyclist	GASABO	590,000
28	KIDAFACO	MCC (cow farmers)	NGOMA	578,455
29	KOPAR	Pig farmers	GASABO	10,445,639
30	GCMC	Motorcyclist	GASABO	408,900
31	IREBERO	Rice growers	NYAMASHEKE	4,679,240
32	KIAI	Maize Growing	GATSIBO	1,312,800
33	COOCAN	Coffee Farmers	NYAMASHEKE	26,215,094
34	KOPAEMO	Milk collectors	GAKENKE	1,736,755
35	COTRAVEMOMU	Motorcyclists	RUTSIRO	2,000,000

36	RIWI	Environment Care	GASABO	7,344,610
37	FERWACOTAMO	Federation of Taxis moto	GASABO	15,704,214
38	TWUBAKE ICYIZERE	User of VIUP grant	GISAGARA	15,830,810
39	KOJYAMUGI	Maize Farmers	GISAGARA	32,333,550
40	UMUGAMBIMWIZA	Traders of sat	NYAMA SHEKE	1,370,000
41	UCOVANGO	Handcraft	NGORORERO	7,125,000
	TOTAL GENERAL			229,722,953

According to our plan, our target was to carry out audit in 40 cooperatives and our target was reached at 102.5 %.

Based on the above figures, audit was carried out in different fields of activities from which the main were as follows:

1st: Farming activities that owns 16 cooperatives audited meaning 39%

2nd Transportation services were 13 and rated at 31.7%

3rd Were trading activities that were totaling 5 and rated at 12.2 %.

Other activities concerned Butchery, Carpentry, Security services, construction handcraft business and other activities that represented 8 cooperatives meaning around 17.1% out of all cooperatives audited.

As shown by the above table, the amount of money suspected by audits to be embezzled was 229,722,953 Frws, and this was especially concentrated in farming sector where the amount embezzled was 126,390,922 frws with proportions of 55%. This area is represented as the most embezzled.

The trading activities were embezzled at level of 16.8% whereby amounts embezzled were 38,555,383 Frws and transportation related services cooperatives occupied 37,732,451 meaning 16.4 % and construction services occupied the 4th place with 16,982,907 of suspected embezzlements (7.4%). In different other areas, the embezzlement was.

Table 2: Number of cooperatives audited by province

No	Name of province	No of cooperatives audited.	Percentages

1	Eastern Province	9	22%
2	Western province	9	22%
3	Kigali City	13	32%
4	Northern Province	6	15%
5	Southern Province	4	10%
TOTALS		41	

As shown by the table above, Audit activities were mainly concentrated in Kigali City whereby the proportions amounted to 32%, the second is Eastern Province and the third was Western Province with 22% for each, Northern represented 15% and finally South province presented the frequency of audit at the proportions of 10%. The above figures show that the performance of CIU was outstanding at 102.5% which was over the targets of 40 cooperatives showed in action plan.

7.9. INVESTIGATION AND PROSECUTION OF NON-FINANCIAL COOPERATIVES

Table 3: List of cooperatives in which cases of embezzlement were investigated:

No	Name of Cooperative	District Location	Activity	Amount Money of Embezzled
1	IGIRE MUCURUZI	Gasabo	Selling Bananas	29 523 558
2	IBYIZABIRIMBERE	Kirehe	Maize farming	126 143 051
3	KTK	Gasabo	Trading	10 797 891
4	COHWI	Rubavu	Tailoring and clothing	10 224 280
5	MCAC	Rwamagana	Coffee farming and processing	26 821 382
6	KAMU	RUHANGO	Rice growers	9 076 169
7	KIDAFACO	NGOMA	MCC (cow farmers)	3 145 235
8	KAIH	HUYE	Tailors and Vendor of fabrics	1 729 564
IGITERANYO				217 461 130

According to data compiled in the table above, the unit has realized the 8 investigation for which judicial files were submitted prosecution authority. The total amount embezzled in such cooperatives was 217 461 130 Frws.

7.10. CHALLENGES, WAY FORWARD AND CONCLUSION

7.10.1. Challenges Presented by cooperatives

- **Challenges**

- The management and accounting system weakly constructed and cannot give the facility of control;
- Cooperatives don't have all books accounts which favour Auditors for good environment.
- Cooperative leaders have no skills in governance.
- We also faced a challenge of poor filing which sometimes could cost us too much time for auditing.
- Mismanagement issue caused by the leaders and employees,
- Conflicts among the members of the two committees,
- Inexistent of internal control and management system,

- **Way forward**

- Continues inspection should be done and inspectors also should emphasise on book keeping;
- Trainings on governance to new BoD members and cooperative accountants is also needed;
- To prosecute those who have done embezzlement.
- Participate in setting up strong internal control systems, accounting policies within cooperatives (the request will be introduced to RCA top leaders).

7.10.2. Challenges related to working conditions

Apart from challenges and other impediments encountered in auditing cooperatives related to structures and organizations of cooperatives, the activities of auditing are challenged by a small number of workers assigned in audit.

Insufficient staffs that have a task of auditing more than 9600 cooperatives dispatched all over the country. Furthermore, such cooperatives are required to be investigated by the same groups as the number of embezzlements grows day to day.

- **Way forward**

The unit will continue to remember the concerned authority to solve and remediate to the issue.

APPENDICES

APPENDIX I. List of cooperatives audited

No	Name of cooperative	Activity	District	Membersh ip	Share
1	COTAMOGI	Motorcyclist	Kicukiro	574	55,000
2	COTRAMO-MUSANZE	Motorcyclist	Musanze	578	4,000
3	COTRATAMONYA	Motorcyclist	Nyarugenge	387	30,000
4	NMCU	Motorcyclist	Nyagatare	7 coops	100,000
5	IAKIB	Dairy farming	Gicumbi	39 delegates	300,000
6	IAKB	Coffee farmers	Ngoma	1,325	5,100
7	IGIRE MUCURUZI	Selling Bananas	Gasabo	66	100,000
8	COSTMO	Motorcyclist	Rubavu	151	20,000
9	KWIGIRA	Cattle keeping	Nyagatare	286	100,000
10	GECOMO	Motorcyclist	Gasabo	625	30,000
11	KODUBMI	Pig farming	Gatsibo	60	30,000
12	COPRORIZ BUSORO	Rice farming	Nyanza	822	5,000
13	DUKUNDUMURIMO (KOADU)	Butchery	Rubavu	38	3,500,000
14	COMEMA	Carpentry	Bugesera	29	30,000
15	NUCMT	Transport (moto)	Nyarugenge	17 coops	500,000
16	COCOMANYA	Trading of clothes	Nyarugenge	1201	4,000,000
17	UCOTMRU	Transport (moto)	Rubavu	12 Coops	200,000
18	KOTEMUNGA	Trading of seeds & fertilizer	Rulindo	23	5,000
19	IMBONEZAMIHIGO	Security	Rusizi	107	5,000
20	KOREMU	Maize , beans and coffee farming	Ngoma	350	12,000
21	ZIRAKAMWA	MCC (cow farmers)	BUGESERA	104	16,000
22	COVATRAMO	Mortocyclist	MUSANZE	20	20,000
23	BUMBATIRUBUZIMA	Pig farmers	MUSANZE	147	3,000
24	KAMU	Rice growers	RUHANGO	120	25,000
25	TWUBAKE NYABUGOGO	Construction	NYARUGENGE	100	1,000,000

26	UCOTAMOKI	Motorcyclist	KICUKIRO	15	500,000
27	G.M.T.C.U	Motorcyclist	GASABO	14	500,000
28	KIDAFACO	MCC (cow farmers).	NGOMA	126	51,000
29	KOPAR	Pig farmers	GASABO	64	10,000
30	GCMC	Motorcyclist	GASABO	248	30,000
31	IREBERO	Rice growers	NYAMASHEKE	405	10,000
32	KIAI	Maize Growing	GATSIBO	345	30,000
33	COOCAN Achieved	Coffee	NYAMASHEKE	17	1,000,000
34	COPAEMO/ Achieved	Milk collectors	GAKENKE	234	28,000
35	COTRAVEMOMU	Motorcyclists	RUTSIRO	168	10,000
36	RIWI	Environment Care	GASABO	50	2,000
37	FERWACOTAMO	Federation of Taxis moto	GASABO	8 Coops	250,000
38	TWUBAKE ICYIZERE	User of VIUP grant	GISAGARA	194	192,397
39	KOJYAMUGI	Maize growers	GISAGARA	4080	20,000
40	UMUGAMBIMWIZA	Traders of sat	NYAMASHEKE	61	20,000
41	UCOVANGO	Handcraft	NGORORERO	216	50,000

APPENDIX II: ARBITRATION CASES (July 2016- June 2017)

N°	NAMES OF COOPERATIVES/ACTIVITY	LOCATION/DISTRICT	TYPE OF CONFLICT	OBSERVATIONS
1	COTRAF-GF (Transformation/beer & juice)	RULINDO	Share reimbursement.	Investigation has shown that this cooperative has been dissolved and is being liquidated. Therefore, we advised the applicant to wait as the liquidation is being done. We also assisted cooperative's leaders by explaining them how the liquidation process is done.
2	KODUKA (Trade in goods/ Vegetables).	NYARUGENG E	Claims for membership	Investigation has shown that there are members who are in cooperative without any evidence justifying their membership. We advised the general assembly to establish a special commission and be tasked to investigate this issue in collaboration with the previous and current committees.
3	MUSHIKIRI DEVELOPMENT SACCO (Savings and credit)	KIREHE	Non-execution of court judgement.	The analysis of this case has shown that the subject matter of the case does not enter into RCA's mandate. We, therefore, advised the applicant to look for professional court bailiff to execute the court judgement in his favor.
4	IZIGAMIRE NZIGE SACCO (Savings and credit)	RWAMAGANA	Abusive dismissal.	The analysis of the case has shown that the subject matter of the case does not enter into RCA's mandate. We, therefore, advised the applicant to submit his case to the labor inspector at District level.
5	ASSOPTHE (Tea farmers)	RULINDO	Breach of employment contract.	We observed that this case involves the misunderstandings between the employer and the employee, hence it is in the competence of the labor inspector. We advised the

				applicant to submit his case to the labor inspector at District level. we also assisted labor inspector of RULINDO District to clarify the case at the time he required our intervention while trying to conciliate the parties.
6	GOBOKA (Housing)	GASABO	Non-execution of court judgement	Investigation has shown that even if there are court judgments to be executed, GOBOKA is in liquidation process, therefore, we advised the applicant to collaborate with its liquidator since it is only him trusted with the liquidation task.
7	SACCO NYAKARIRO (Savings and credit)	RWAMAGANA	Breach of loan contract	We observed that this SACCO granted loans to its members and failed to pay them back. Therefore, it hired a lawyer to prepare court submissions. The claimed amount has been added on the fees given to the lawyer and the defaulters accept the remaining loan only. Therefore, we advised SACCO BoDs members to discuss with them the lawyer's fees since he already started his task.
8	CODACE (Transport/Taxi Voiture)	NYARUGENG E	Misunderstandings on the implementation of cooperative by-laws, internal regulations and general assembly resolutions.	We observed that members do not have a common view on the system of delegation used in the general assembly of this cooperative since the number of members has decreased considerably. We, therefore, advised the BoDs that the following general assembly be tasked to reconsider the system of delegation.
9	UCOTMRU (Transport/Motos)	RUBAVU	Non-compliance with transport regulations of its members.	The investigation has shown that among its members failed to reach the number of motorcycles required for acquiring a transport license. We, therefore, advised its leaders to mobilize them to merge themselves in order to fulfill the requirements for acquiring a transport license.

10	KOPETAMOBU (Transport/Motos)	RUBAVU	Non-compliance with transport regulations.	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license. We, therefore, advised it to merge with other cooperatives having the same case.
11	TWUBAKANE BYAHI (Transport/Motos)	RUBAVU	Non-compliance with transport regulations.	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license. Therefore, we advised to make a merger with other cooperatives having the same case.
12	COSLAMORU (Transport/Motos)	RUBAVU	Non-compliance with transport regulations.	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license. We, there, advised to merge with other cooperatives having the same case.
13	COOTAMORU (Transport/Motos)	RUBAVU	Non-compliance with transport regulations.	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license but it is all about to reach the required number. Therefore, we advised it to accelerate the process of acquiring the remaining motorcycles.
14	CIMORU (Transport/Motos)	RUBAVU	Non-compliance with transport regulations.	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license. We, therefore, advised it to merge with other cooperatives having the same case. Now, this cooperative has been merged with other cooperatives.
15	KOTAMONYARU (Transport/Motos)	RUBAVU	Non-compliance with transport regulations.	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license. Therefore, we advised to make a merger with other cooperatives having the same case. Now, it has been merged with other cooperatives.

16	KOTUMOTA (Transport/Motos)	RUBAVU	Noncompliance with transport regulations	The investigation has shown that this cooperative failed to reach the number of motorcycles required for acquiring a transport license. We, therefore, advised it to merge with other cooperatives having the same case. Now, this cooperative has been merged with other cooperatives.
17	COCTMO (Transport/Motos)	RUBAVU	Embezzlement	The investigation has shown that the suspicion of embezzlement done by cooperative's leaders. The general assembly decided to elect new ones. We assisted the general assembly to elect new leaders in conformity with the law.
18	COOTEMU (Irish potatoes farmers)	NYABIHU	Dismissal of members	The investigation has shown that the members in question have been legally dismissed after a long period of inactivity.
19	AHAZAZA HEZA KIYOVU (manpower)	NYARUGENG E	Illegal dismissal of a member	The investigation has shown that the member in question has been legally dismissed. Therefore, we advised cooperative's leaders to calculate and reimburse him his share as soon as possible.
20	SACCO MUGINA (Savings and credit)	KAMONYI	Embezzlement	The investigation has shown that the applicant decided to pay the amount suspected for having embezzled and is claiming that SACCO pays it back to him while the embezzlement case is still pending before the NPPA. Therefore, we advised him to wait for court judgement.
21	COMIKA (Mining)	KAMONYI	Illegal dismissal of a member	The investigation has shown that the member in question has been legally dismissed. Therefore, we advised cooperative's leaders to calculate and reimburse him his share.
22	COOCAMU (Coffee farmers)	RUTSIRO	Breach of contract	We observed that a businessman wanted to enter into a contract with this cooperative, but before the contract as such is finally signed there were some manipulations

				between the businessman and cooperative leaders individually. Therefore, there was an issue to determine if there was really a contract between the two parties. We recommended a deep investigation to clarify the issue raised and has been accepted as recommended. Now, we are waiting for a favorable time to do so.
23	TUBWAMBUKE SACCO NKOMANE (Savings and credit)	NYAMAGABE	Embezzlement and problems resulting to the liquidity	We observed that (1) the persons suspected for this embezzlement were being prosecuted; (2) there was a problem of liquidity, hence clients were not able to withdraw their money as they wish, hence they issued cooperative before the competent court and won the case. We, therefore, advised cooperative's leaders to be in touch with its Lawyer so as to follow these cases. In addition to this, we recommended the management of RCA to make an advocacy to BNR so as to find together a solution of the liquidity issue in this SACCO so as to enable it to continue its regular activities.
24	GUKORA NI KARE (Trade in goods)	NYABUGOGO	Illegal dismissal of members and non-compliance with cooperative law and other laws.	We observed that one applicant has been legally dismissed; the other one has resigned from membership. Therefore, we advised cooperative's leaders to reimburse them their share. We also recommended audit so as to verify how this cooperative complies with cooperative law and other laws in line with its activity/goals.
25	RFTDBT (Beauty treatment)	KICUKIRO	Conflict of interests	We observed that the chairman of this Federation has been accused of establishing a syndicate which conflicts with Federation's activities. Therefore, we recommended a full inspection. Now, the inspection has been conducted and the report is ready to be presented at any time.

26	KTVC (Transport/Taxi Voiture)	KICUKIRO	Non-compliance with cooperative law and other laws	Investigation has shown that members were broken up due to the fact that one part is ready to fulfill the requirements for membership whereas other part is not ready to do so. We helped members to understand what the law says. Therefore, those who have not yet fulfilled the requirements were temporarily suspended and those fulfilling the requirements were helped to elect their leaders.
27	COPEVEMU SECURITY (Security)	MUHANGA	Dismissal of a member	The investigation has shown that a member has been legally dismissed. We advised the parties to settle the issue amicably. Therefore, the dismissed member applied for pardon and fortunately the BoDs has provisionally pardoned him waiting for the final approval of the general assembly.
28	UDC (Ububaji)	RUBAVU	Dismissal of members	We observed that some of the applicants have been dismissed due to their faults whereas others are not yet members. We advised cooperative's leaders that once the dismissed ones bring back the machines entrusted to they can be readmitted as members and those who are not yet members should apply for membership after fulfilling the requirements.
29	COAME- ABISHYZEHAMWE	RUBAVU	Misunderstandings between members on the need of applying for a loan.	The investigation has shown that members are not equal in financial capacity, some of them have machines others do not. Therefore, some of them want cooperative applies for a loan to purchase modern machines whereas others do not. Thus, we advised them to put this item on the agenda of the following general assembly.

30	UNICOTVRU (Transport/Velos)	RUBAVU	Conflict between union and primary cooperatives.	We observed that the conflict is based on the fact that a primary cooperative used to take disciplinary measures (fines) towards members of another cooperative. We told the parties that Cooperative has power only on its members but collaboration between cooperatives is needed so as to protect the whole sector and therefore beneficial to all cooperatives. In addition to that gave them a guidance that all primary cooperatives having the same activity (transport/Bicycles) must join the union.
31	COCTVOGI (Transport/Taxi voiture)	RUBAVU	Disciplinary measures	We observed that BoDs has taken disciplinary measures towards a member for having broken internal regulations. Then, the applicant was not satisfied with the measures taken against him. Therefore, we helped them to reach an amicable solution since he accepted his faults.
32	COMOMARU (Transport/Motos)	RUSIZI	Dismissal of members	We observed that members have been dismissed for breaching cooperative by-laws and internal regulations. After that they applied for pardon. We advised the general assembly to give them pardon and to require them pay their arrears.
33	COMOINYA (Transport/Motos)	RUSIZI	Non-compliance with transport regulations.	We observed that this cooperative failed to fulfill the requirements of acquiring a transport license. Since, almost of its members joined another cooperative that has a transport license, we advised cooperative's members to dissolve it as the Law requires.
34	DUKUNDE KAWA (Coffee farmers)	GAKENKE		The analysis of this case has shown that the applicant raised an issue that NAEB in collaboration with GAKENKE District have put in place zoning strategy that conflicts with Cooperative Law, hence infringing cooperative members. We, therefore, advised RCA

				management to discuss this issue with NAEB. I think the issue has not yet discussed as advised.
35	GECOMO (Transport/Motos)	GASABO	Double payment of a share	The applicant has been complaining for being asked to repay a share. Fortunately, the case has been amicably settled.
36	COCOMANYA BERWA (Trade in goods)	NYARUGENG E	Share reimbursement	The applicants have been withdrawn from membership, cooperative's leaders resisted to reimburse them their share. We, therefore, advised the RCA management to conduct a meeting with Board of Directors and Supervisory committee so as to find together a favorable solution to both applicants and cooperative as well.
37	COUTAMOGA (Transport/Motos)	KICUKIRO	Dismissal of a member	The analysis of this case has shown that the applicant has been dismissed for embezzlement and the court declared him innocent. Then after, he wants to resume his membership and members resist. We, therefore, advised him to submit his claim to the competent court since we saw that the disciplinary measures do not depend on criminal measures.

APPENDIX III: Evolution of embezzlement observed from 2010-june 2017

Embezzlement evolution from 2010 june 2017																
Year		2010		2011		2012		2013		Dec-14		Dec-15		Dec-16		Jun-17
Category	No of cases	Amount embezzled	No of cases	Amount embezzled	No of cases	Amount embezzled	No of cases	No of cases	No of cases	Amount embezzled	No of cases	Amount embezzled	No of cases	Amount embezzled	No of cases	Amount embezzled
Embezzlement from the books of accounts	12	18,224,557	24	50,518,885	34	76,692,715	39	86,843,980	40	98,697,809	42	181,926,907	45	294,231,322	62	676,125,095
Embezzlement on the ledger cards	1	3,558,459	2	5,211,629	13	78,197,737	18	110,178,126	27	167,113,417	31	200,292,923	44	254,349,596	45	254,569,596
Liquidity cash stolen directly from the safe or during transportation	3	16,634,000	5	23,125,990	11	68,389,698	16	131,431,484	26	230,096,115	27	351,468,115	37	645,904,284	36	645,904,284
Mismanagement	5	5,742,500	9	13,915,600	12	18,749,397	13	19,299,397	13	19,299,397	13	19,299,397	13	19,299,397	16	19,299,397
Total	21	44,159,516	40	92,772,104	70	242,029,547	86	347,752,987	106	515,206,738	113	752,987,342	139	1,213,784,599	159	1,595,898,372

APPENDIX IV: Embezzlement cases from July 2016 to June 2017

No	PROVINCE	DISTRICT	NAME OF SACCO	MONEY EMBEZZLED	NAME OF CONCERNED PERSON	MONEY GIVING BACK	ACTION TAKEN
1	EAST	BUGESERA	KAMABUYE	1,352,160	GAHONGAYIRE Francine/cashier,NAYIGIZIKI Dieudonne/cashier,NTARINDWA Jean Claude/accountant, UWURUKUNDO Olive/manager	1,352,160	in court
2	EAST	BUGESERA	KAMABUYE	2,629,845	NTARINDWA Jean Claude/accountant, UWURUKUNDO Olive/manager	-	in court
3	EAST	GATSIBO	KABARORE	1,240,000	KANAMUGIRE Thacien/MUGENZI Mexes	1,240,000	In court
4	EAST	RWAMAGANA	MUNYAGA	57,034,500	CYUBAHIRO John/manager	-	escape but in court
5	EAST	RWAMAGANA	MUSHA	167,636,783	MUTETERI Donavine/cashier,UWAMARIYA Nadine/accountant, BIGANIRO Adrien/ manager,NYIRABITANGA Angelique/Cashier,UMURINZI Diane/ikiraka,MUJAWABEZA Jeanine/fichier	-	in court
6	KC	GASABO	NDERA	10,839,265	BISENGIMANA Marc/manager, KAREMERA Laurent/president, UMUTESI Ladegonde/cashier	-	in court

No	PROVINCE	DISTRICT	NAME OF SACCO	MONEY EMBEZZLED	NAME OF CONCERNED PERSON	MONEY GIVING BACK	ACTION TAKEN
7	KC	GASABO	COOJAD	117,251,333	Uwingeneye Modestine (Umuyobozi mukuru) n'Abahanga Abon (Umubaruramali)b'icyicaro I REMERA, BIZUMUREMYI GAKWANDI Umucungamutungo w'ishami rya GAHANGA, MARARA Egide Umucungamutungo w'ishami rya NYABUGOGO	-	in court
8	NORTH	BURERA	KAGOGO	14,153,750	UJENEZA Alian/manager,UWAMAHORO Beathe/comptable, NKURUNZIZA Charles/loan officer,HABUMUGISHA Edmond/cashier, NSANZUMUHIRE Jean Bosco/cashier	897,500	In court
9	NORTH	GICUMBI	NYAMIYAGA	202,000	UWIMANA Jean pierre/accountant	-	In court
10	NORTH	RULINDO	MBOGO	3,795,900	MAJYAMBERE Papias/ accountant	-	In court
11	SOUTH	HUYE	RWANIRO	16,966,719	MUREKEZI Emmanuel/manager, MUGEMENA Pierre Celestin/president CA	-	In court
12	SOUTH	MUHANGA	Nyamabuye	13,980,676	MUDAHERANWA Jean de Dieu na INGABIRE Delphine	-	in court

No	PROVINCE	DISTRICT	NAME OF SACCO	MONEY EMBEZZLED	NAME OF CONCERNED PERSON	MONEY GIVING BACK	ACTION TAKEN
13	WEST	NGORORERO	MUHORORO	2,806,800	MBONIZANYE Jacqueline	-	in jail
14	WEST	NYABIHU	RUGERA	4,738,150	BIMENYIMANA Celestin/manager na UWINEZA Emerence /loan officer	2,907,500	In court
15	WEST	NYAMASHEKE	NYABITEKERI	23,625,500	GOMBANIRO Justin/Manager,NAHAYO Cosma/accountant, MUKANDAYISABYE xaverine	-	In court
16	WEST	RUSIZI	GITAMBI	4,799,729	TUYIZERE Eugenie/manager	-	In court
17	WEST	RUSIZI	SACCO TEA SHAGASHA	55,483,003	AMANI Jean Claude/manager,BAMUGIZE Viateur/cashier,NDAYISHIMIYE Theogene/loan officer	-	In court
18	WEST	Rutsiro	RUSEBEYA	300,000	NIYONSABA Eveline	-	no action taken
19	EAST	NYAGATARE	MATIMBA	4,114,992	DUSHIMIMANA Liliane/manager	-	in court
20	NORTH	RULINDO	BUYOGA	1,468,000	TWIZEYIMANA Jean Felix/cashier	-	In court
21	SOUTH	KAMONYI	KAYENZI	220,000	Niwemufasha jean de Dieu/loan officer	-	In court
22	EAST	RWAMAGANA	NZIGE	4,500,000	MURAGIZI Albert/manager, UWINGENEYE Triphine/accountant	-	In court

No	PROVINCE	DISTRICT	NAME OF SACCO	MONEY EMBEZZLED	NAME OF CONCERNED PERSON	MONEY GIVING BACK	ACTION TAKEN
23	NORTH	GAKENKE	MUGUNGA	42,643,573	NYIRANGIRIMANA Marie Claire, KANYAMUHANDA Jean de Dieu na TORO Telesphore	-	In court
24	EAST	BUGESERA	NGERUKA	2,000,000	TUYISENGE Dative	2,000,000	In court
25	NORTH	GICUMBI	RUTARE	5,093,500	NSHIMIYIMANA Josephine/cashier	-	In court
	TOTAL			558,876,178		8,397,160	



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