



Rwanda
Cooperative
Agency

ANNUAL REPORT

2019-2020

GENERAL DIRECTOR'S FORWARDED



I am pleased to present to the public the annual report for year 2019-2020 of Rwanda Cooperative Agency (RCA) and this year has marked 12 years Rwanda cooperative Agency serving as government institution with the mandate of registering, regulating, promoting of cooperatives in Rwanda. Though year 2019-2020 was challenging with irruption of pandemic disease of COVID-19 in the middle of the year, Rwanda cooperative Agency

managed to serve the population diligently.

The year 2019-2020 has marked the vital role of cooperative movement in Rwanda under the direct leadership of RCA where most of cooperatives raised up for their members during the lockdown and provide something to help them to overcome those dark days and this has wakened up many people to see importance of working together to boost economic as well mutual helping among the members of cooperative.

Rwanda cooperative Agency has achieved its performance targets for year 2019-2020. The year 2019-2020 has brought the world to put trust in Rwanda cooperative movement by giving privilege to Rwanda cooperative Agency under the Government of Rwanda to co-organize and host the international conference on "**cooperative for development**" and the General assembly of ICA.

On behalf of Rwanda Cooperative Agency, I would like express my gratitude to all stakeholders, RCA staff and cooperative members for working hard to accomplish a lot more than you were asked to do.

Prof. HARELIMANA Jean Bosco
Director General/RCA



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I. INTRODUCTION

Rwanda cooperative Agency is public institution which is mandated for promoting, registering, monitoring and supervising cooperatives in Rwanda. RCA's main responsibilities include; implementing Government policy in matters relating to cooperative organizations, developing the Cooperative sector through policy and legal framework to facilitate attainment of the national social-economic goals in Rwanda, coordination, supervision and inspection, as well as audit of cooperative organizations, unions, federations and their Confederation. Since 2005, Government invested much in cooperative movement by establishment of task force which was responsible of cooperative promotion and development. In March 2006 at first time, a policy on the promotion of cooperatives was approved by the cabinet giving a clear direction for the promotion and strengthening of cooperative movement in Rwanda and of which National Policy on cooperatives in Rwanda was amended in 2018 which declares the responsibilities of RCA as well as for other key stakeholders for cooperative movement.

Rwanda cooperative Agency is an automatus government agency under Ministry of Trade and Industry of which its structure is made of Board directors on top, general Director as the head of institution with five (5) units namely:

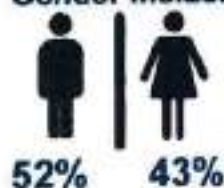
1. Administration and finance unit: Responsible for Coordinating the development, execution, monitoring of Rwanda Cooperatives Agency budgets and responsible to all other concern of RCA staff.
2. Legal affairs and registration unit: Responsible for all legal affairs concerning cooperative movement, arbitration in cooperatives and registration of new cooperatives.
3. Planning and cooperatives promotion unit: Responsible for planning, monitoring and evaluation of RCA, capacity building and promotion of cooperative as well as research in cooperatives.
4. Non-financial cooperative unit: Responsible for inspection, audit, tracking the issues in non-financial cooperatives and assisting in implementation of measures and recommendation out of the respected reports.
5. Saving and credit cooperative coordination unit: Responsible for capacity building, promotion and development, monitor applicability and compliance of cooperative law and principles in SACCOs.

Rwanda cooperative Agency has invested more in cooperative movement which led to increase in number of Cooperatives and it was revealed cooperatives are vital role in social-economic development of the country, whereby cooperatives have increased from 919 cooperatives (RCA, 2005) to 9,982 (RCA, April 2020) with more than 5.2 million of members whose share capital increased from 7,153,335Frw (RCA, 2005) to 51,175,708,873Frw (RCA, April 2020). Rwandan cooperatives are categorized basing on economic activities and the figure below demonstrates by June 2020 the percentage of each category.

Table 1: Demonstrates distribution of Rwandan cooperatives (June 2020)

Economic sector	No. of coops.	Membership			%	Share Capital
		Male	Female	Total		
Agriculture	2719	463,869	393,456	857,325	16.4	5,340,118,128
Livestock	1876	96,682	94,303	190,985	3.6	4,363,217,103
Trading	1404	141,973	136,713	278,671	5.3	9,217,403,008
Service	1062	133,763	121,731	255,432	4.9	2,459,750,380
Transport	603	24,134	3,130	27,264	0.5	1,929,985,800
Handicraft	1102	61,068	64,055	125,123	2.4	2,040,556,080
Transformi	165	13,486	11,549	25,035	0.5	778,262,708
Mining	126	48,517	46,804	95,321	1.8	664,086,100
Fishing	70	9,821	11,632	21,453	0.4	163,842,000
Housing	209	27,086	18,548	45,634	0.9	5,272,216,338
Other secto	74	51,361	49,312	100,673	1.9	498,431,800
SubTotal	9,410	1,071,760	951,233	2,022,916	38.6	32,727,869,445
SACCOs	437	1,640,736	1,298,790	3,219,670	61.4	18,218,682,753
Unions	150	-	-	-	-	211,716,675
Federation:	15	-	-	-	-	61,020,000
Grand Tot	10,012	2,712,496	2,250,023	5,242,586	100	51,219,288,873

Gender inclusiveness



Solidarity groups



Agriculture Livestock

27.7% 18.7%

Service Trade Other sectors

16.6% 14.0% 23.0%

RCA as government institution in achieving its targets, every fiscal year sign performance contract for targeted activities in line with government priorities. The year 2019-2020 most of the targets were achieved with incorporation of other activities came in relating cooperative

movements and below are detailed achievements of RCA of 2019-2020 are grouped in three main section.

II. Key highlight achievements

1. Drafting laws, Memorandum of Understanding (MoU) and other regulations

<p>The Draft Law governing Co-operative organizations in Rwanda, has been reviewed. This draft law was considered by IMCC on 18 November 2019, followed the Cabinet approval in its extraordinary meeting that took place on 28 December 2019. The Parliament (chamber of Deputies) was immediately seized for its rationale in January 2019.</p> <p>The Trade and Economic Commission of the Parliament started to analyze it in details article by article in March 2020.</p>	<p>The Draft proposal of Law aligning the Law n°48/2013 of 28/06/2013 establishing Rwanda Cooperative Agency with the Organic Law n°001/2016/OL of 20/04/2016 establishing general provisions governing public institutions, which has been modified by the Organic Law n°003/2018/OL of 18/05/2018, has been submitted to the Ministry of Trade and Industry for consideration on 5th November 2019.</p>
<p>A MoU on Collaboration in the development of Cooperative Organizations between RDDP/MINAGRI and Rwanda Cooperative Agency (RCA) was drafted and was made signed on 15th October, 2019.</p>	<p>An extension of MoU on Collaboration in the development of Cooperative Organizations between PASP/MINAGRI and Rwanda Cooperative Agency (RCA) was drafted and signed later on 28th July, 2019.</p>
<p>Drafting MoU on Collaboration in the development of Cooperative Organizations between Horticulture in Reality Corporation (HoReCo Ltd) and Rwanda Cooperative Agency (RCA), was drafted and signed on 6th February 2020.</p>	<p>Drafting MoU on Collaboration on strengthening cooperatives initiated by PLHIV between Rwanda Network of People Living with HIV and AIDS (RRP+) and Rwanda Cooperative Agency (RCA).</p>

2. International conference on “cooperative for development” and general assembly of international Cooperative alliance.

Rwanda cooperative Agency was Co-organizing and hosting of International conference on “cooperative for development” and general assembly of international Cooperative alliance. The conference was held in Kigali from 12-14 October 2019 and hosted 1200 participants from different continent





Higher officials pose photo during International conference on "cooperative for development" and General Assembly of international Cooperative alliance.

3. International Cooperatives Alliance (ICA) conference in Rwanda

Some participants in ICA conference from abroad visited Rwandan cooperatives including but not limited to ADARWA, ICYEREKEZO GATSATA, COCTRAMAVK, COOPERATIVE ZAMUKA, etc. Cooperatives shared with the visitors their best practices.



4. Hosting of a delegation of Swedish Parliamentarians

Rwanda cooperative Agency welcomed a delegation of Swedish Parliamentarians and the visit was purposely to know more about Rwandan cooperative movement and understand its contribution to the socio-economic development. Best experiences for both sides were shared.



Director General /RCA explaining Rwandan cooperative movement to Swedish delegation member of parliaments with high officials.

5. Minister visits cooperatives in Kigali City

Honorable Minister of Trade and Industry (MINICOM) visited cooperatives in City of Kigali. In this mission, cooperatives presented their best practices and challenges where there are. Honorable Minister with her delegation including RCA officials appreciated how cooperatives are performing and advising accordingly. This will lead to better performance and increased investment among cooperatives.

Some of the pictures during this visit.



Hon. Minister Soraya Hakuziyaremye/MINICOM, Prof. Harelimana Jean Bosco/DG-RCA, Mandam Mugwaneza Pacifique/CIDM-RCA and Cooperative members/COCTRAMAVK.



Hon. Minister Soraya Hakuziyaremye/Minicom, DG-RCA Prof. Harelimina Jean Bosco and other Officials visited COOPERATIVE ICYEREKEZO GATSATA.

6. Registration of cooperatives

From 1st July 2019 to 30th June 2020, Rwanda Cooperative Agency (RCA) registered **four hundred thirty-three (433)** cooperatives among them **430** are primary co-operative organizations, **one** SACCO (in Gicumbi District) and **two** Unions (IAMU and UCOTAMOKAKA) located in Musanze and Karongi Districts respectively.

Distribution of registered cooperatives.



Registered members:



Pooled share capital

8,450,372,300 Rwf

7. Arbitration of disputes/conflicts

Ninety-four (94) serious cases of conflicts/disputes that arose between co-operative members or co-operatives and their members and among co-operatives themselves were handled and settled during the financial year 2019-2020.

Table2: Number of cases handled per month from 1st July 2019 to 30th June 2020.

		Arbitration cases				Total
1	Jul-19	0		Jan-20	10	10
2	Aug-19	20		Feb-20	5	25
3	Sep-19	15		Mar-20	8	23
4	Oct-19	13		Apr-20	0	13
5	Nov-19	8		May-20	12	20
6	Dec-19	3		Jun-20	0	3
	TOTAL	59	TOTAL		35	94

The arbitration Officer, in whatever he did, was 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 channeled to the General Assembly from those to be channeled to Rwanda Cooperative Agency or 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 or employees, and embezzlement and dissolution/liquidation.

8. Legal and technical assistance to cooperative organization

Technical/ Legal Assistance was given to some primary cooperatives wishing to transform themselves into Companies, dissolve/liquidate themselves or merge to form one cooperative. In addition to this, people wishing to form cooperatives have been received and given relevant information on how to establish a cooperative and manage it. All legal requirements have been gathered in a booklet which was distributed to the population during the Service Delivery Week organized in May 2017. Affiches are posted where they are seen by every visitor. It is in this spirit that technical and legal assistance was provided to the following Cooperatives.

Table3: Table demonstrates cooperatives were assisted by Rwanda Cooperative Agency in legal concern July2019- June2020.

#	Name of coop	Location	Kind of assistance provided	Date
1	COEPROMU	Nyamabuye /Muhanga	Legal assistance in its restructuring.	27/09/2019
2	DUHAHIRANE Cooperative	Gisozi/Gasabo	Legal assistance in its restructuring.	15/09/2019.
3	COOJAD	Gasabo/Remera	Legal assistance in its dissolution and liquidation process.	
4	UBUZIMA BWIZA KMK	Kigabiro Rwamagana	Legal assistance in its dissolution and liquidation process	30/10/2019
5	Sugar Cane growers' cooperatives	MVK, South, East	Legal assistance on how to form a Union	11/10/2019
6	Nyanza Motorcycle Cooperative Union	Muhanga	Legal assistance on how to form a Union and elect member of organs.	13/11/2019

7	DUTERANINKUNGA MUHIMA	Muhima/ Nyarugenge	Legal assistance in its dissolution and liquidation process	2/10/2019
8	COOTP – PFUNDA	Nyundo/ Rubavu	Technical and legal assistance while being restructured	2 nd to 4 th December 2019
9	DUKUNDE KAWA	Ruli/Gakenke	Technical and legal assistance while being restructured	16 th to 20 th December 2019
10	GOBOKA	Kimironko/Gasabo	Legal assistance in its dissolution and liquidation process	
11	CAPLAKI	Nyarugenge/ Nyarugenge	Legal assistance in its dissolution and liquidation process	
12	KINYIMOCOOP	Kinyinya/Gasabo	Legal assistance in its restructuring.	

9. Cancellation of registration certificate of cooperatives.

Exercising its regulatory powers, especially basing on article 77 quarter of the Law n°50/2007 of 18/09/2007 on the establishment, organization and functioning of Co-operative organizations in Rwanda, as amended and complemented to date, and after consideration of inspection reports from the field, Rwanda Co-operative Agency (RCA) has taken the decision to cancel or to withdraw registration certificates from a certain number of cooperatives for different reasons such as:

- ♣ Dissolution/liquidation,
- ♣ Not working,
- ♣ Not respecting cooperative principles, laws and regulations,
- ♣ Transformation into a body other than a cooperative.

Some of those cooperatives have given back their registration certificates at their own initiative. More details are found in the annex 1.

10. Capacity building and promotion of cooperatives.

Rwanda Cooperative Agency strengthened the capacity of cooperative leaders and staff through training, coaching and recommendations from assessment.





70 youth cooperatives coached on cooperative governance and financial management.

108 large cooperatives assessed on performance and operations of a cooperative.

2015 horticulture cooperatives assessed, 75% of them are operational while 25% are not operational.

RCA strategic plan 2019-2024 developed and ready to be launched in August 2020.

Two hundred and eight (208) district and sector cooperative officers trained on cooperative governance and managerial skills. The training also focused on improving partnership and collaboration in cooperative development.



11. Inspections and audit of Non-financial cooperative

Audits, Full inspections and regular inspections of cooperatives were conducted from which at end of each activity's recommendation were provided accordingly and as well reports of audits were shared to RIB under collaboration with RCA for suspected embezzlements to be investigated and as well helping cooperative for justice. That is, 62 cooperatives were audited,

19 cooperatives were full inspected and 1,443 cooperatives were inspected to make sure cooperatives' managerial and financial procedures were fully observed for better compliance.

Table 4: Table demonstrates the number of non- financial cooperative audited and inspected

No	Province	No of coops Audited	Embezzlement amount	No of coops had Full Inspection	Number of coops inspected
1	Kigali city	23	196,237,411	0	318
2	Eastern	12	121,434,622	6	332
3	Western	13	278,121,523	5	275
4	Southern	8	29,277,291	0	243
5	Northern	6	182,152,056	8	275
TOTAL		62	807,222,903	19	1443

Rwanda Cooperative Agency basing on its audit recommendations and conflict resolutions supervised cooperative members to elect their leaders in different cooperatives and urged the new elected leaders to initiate good governance and proper managerial systems.



For instance, from 2nd to 3rd December 2019, COOPT tea cooperative in Rubavu district elected 125 delegates and board of Directors.

12. Financial cooperatives promotion and development

Under financial cooperative promotion and development, there are seven main activities achieved in the year 2019-2020 as detailed below.

Conducting needs assessment in USACCOs assessment in 310 SACCOs was carried out and as well conducted assessment of digital skills among USACCO employees in partnership with MINICT. Assessment revealed a big gap in digital skills among USACCO employees where 87% of assessed staffs are below 20% of required digital literacy and which is still challenging since USACCOs are in middle of digitalized. The assessment also revealed gap in management, product development and governance skills, and gaps in internal policies & procedures.	Training and coaching of financial coops. New Board Committees and staffs from 45 SACCOs were coached on management and governance. 100 SACCOs trained on corporate governance, loan management, Sacco internal controls, human resources and procurement management. Updating and validating USACCO internal policies. Internal policies of 24 SACCOs were updated and validated.
Follow up of USACCO automation and consolidation project. -Participated in testing and validation of in house built USACCO core banking software. Data Cleaning in 3 pilot SACCOs (Ruhango, Gisenyi and Kamonyi) and their automation.	Asses and handle the issue of overdue loans and embezzlement cases in NTF. -RCA Coordinated NTF which recovered 5,153,109,666Frw of NPLs and written off loans in USACCOs. -In relation with embezzlement cases, it was noted that some cases that were originally stuck in various levels (SACCO, RIB, Prosecution, courts) were pushed. However, recovering still have difficulties especially in tracing some people with loans.

13. Recovery of embezzlement amount in financial cooperatives

In the districts covered, RCA in collaboration with the National Task force has treated 138 embezzlement cases amounting to Frw 2.2 billion. Among those cases, 22 are still at SACCO level, 14 are at RIB level, 20 at prosecution level, 34 at court level and 46 are under execution. Note that among those cases, for 55 cases, the people who committed embezzlements have disappeared.

In fact, due to influence of National Task Force, the SACCOs pushed the cases and those that were at SACCO level, RIB level, Prosecution levels were pushed and many are now in courts.



The NTF phase II observed that about 16 cases that were originally stuck in other levels were taken to courts.

14. Challenges and Conclusion

a. Challenges

Rwanda cooperative agency has achieved a lot in Cooperative movement more specific in fiscal year 2019-2020 as highlighted above. However, like other sectors cooperatives movement is still facing some challenges of which are needed to all stakeholders to pay attention to. The following are challenges observed during this fiscal year 2019-2020.

- ❖ Some of cooperative members are still engaging themselves in embezzlements or mismanagement and this leads to backsliding of that specific cooperatives.
- ❖ Lack of ownership of some cooperative members due to lack of knowledge on their responsibilities;
- ❖ Interference in cooperative leadership and management by some cooperative stakeholders;

b. Conclusion

Though there are some challenges in cooperative sector but government of Rwanda through Rwanda cooperative Agency has empowered cooperatives to impact their members and RCA will continues to keep an open eye on cooperative to impact their members as uplifting their standards of living. RCA is continuing to collaborate with all stakeholders in cooperative movement and more specific with RIB in handling cases with embezzlement and as well as supporting cooperative to recover back the mismanaged amount and properties of cooperatives. Finally, RCA is putting measures to hinder mismanagement in cooperatives, cooperatives are profit centered of which leads to better standards of living of the owners.



Annex 1: Table demonstrates the listing of cooperatives were dissolve year 2019-2020

N ^o	Coop Name	Certificate	Activity	Reg. Date	Province	District	Sector	Reason for cancellation	Date of Dissolution/ transformation / merging
1	ABAKUNDA ISUKU BISATE	RCA/0111/2018	Cleaning Offices	02/03/2018	North	Musanze	Kinigi	Dissolution Numberbelo w 10	14/02/2019
2	IHESHE AGACIRO	RCA/0105/2016	Trading (imyaka)	05/02/2016	MVK	Casabo	Kimihurura	Dissolution	18/05/2019
3	ICYEREKEZO IWACU	RCA/0659/2014	Trading (imyaka)	17/07/2014	North	Rulindo	Shyorongi	Dissolution	04/02/2018
4	ABAKUNDISUKU BISATE	RCA/0111/2018	Service (Isuku)	02/03/2018	North	Kinigi	Bisate	Dissolution	
5	INDATWA ZA HUVE	RCA/0453/2013	Trading (Supermarket)	22/05/2013	South	Huye	Ngoma	Dissolution	29/07/2019
6	CAPLAKI	RCA/1184/2010	Trading (handcrafts)	25/10/2010	MVK	Nyarugenge	Nyarugenge	Withdrawal of LP	29/08/2019
7	INADECO	RCA/0014/2012	Agriculture (Maize)	05/03/2012	South	Nyanza	Busoro	Transformation	17/11/2018
8	KORANEZA	RCA/1050/2013	Mining	26/11/2013	West	Rutsiro	Kageyo	Withdrawal of LP	13/09/2019
9	Drivers' Family	RCA/0208/2017	Driving School	11/04/2017	East	Rwamagana	Kigabiro	Dissolution	24/04/2019
10	KARECO village	RCA/0893/2012	Trading (handcrafts)	31/12/2012	MVK	Kicukiro	Kicukiro	Withdrawal of LP	17/12/2019
11	UCOMIRU	RCA/1224/2009	Mining	10/06/2009	West	Rubavu	Kanama	Dissolution	

12	VIRUNGA POULTRY (CVP)	RCA/000 9/201	Chicken raising	09.01.2018	West	Rubavu	Gisenyi	Dissolution	
13	ABADASIGANA BA KINYINYA	RCA/0319/2 017	Agriculture (Vegetables)	09.06.2017	Mvk	Gasabo	Kinyinya	Dissolution	
14	COODAKI	RCA/0155/2 011	Agriculture (Vegetables)	22.03.2011	Mvk	Gasabo	Kinyinya	Dissolution	
15	ABASHIRIKABUTE BA GASABO	RCA/0324/2 015	Agriculture (Vegetables)	23.04.2015	Mvk	Gasabo	Kinyinya	Dissolution	
16	COPAKA	RCA/0843/2 2010	Agriculture (Vegetables)	18.6.2010	Mvk	Gasabo	Kinyinya	Dissolution	
17	KOPAIBIMBA	RCA/0839/2 2011	Agriculture (beans)	26.09.2011	East	Kayanza	Rwinkwavu	Dissolution	
18	COAMAKA	RCA/0264/2 2011	Agriculture (Maize)	31.03.2011	East	Kayanza	Rwinkwavu	Dissolution	
19	ABAVANDIMWE KAYONZA	RCA/0267/2 2011	Agriculture (Maize, Soya)	31.03.2011	East	Kayanza	Rwinkwavu	Dissolution	
20	KOTUIBU	RCA/0746/2 2013	Agriculture (Vegetables)	09.08.2013	West	Rubavu	Busasaman ^a	Dissolution	



Annex 2: The table demonstrates the list of the USACCOS' internal policies which were updated and validated

No	PROVINCE	DISTRICT	SECTOR	SACCO NAMES
1	South	Ruhango	Mbuye	SACCO IMBONEZACYERECYEZO
2	South	Nyaruguru	Busanze	SACCO JYAMBERE BUSANZE
3	South	Nyamagabe	Gasaka	INGENZIGASAKA SACCO
4	South	Muhanga	Nyarusange	SACCO DUKIRE NYARUSANGE
5	South	Huye	Huye	TUJYANE HUYE SACCO
6	South	Gisagara	Kibirizi	TERIMBERE KIBIRIZI SACCO
7	West	Nyamasheke	Bushekeri	BUSHEKERI SACCO
8	West	Rubavu	Kanzenze	ABADAHARANA SACCO
9	North	Gakenke	Muyongwe	SACCO KATAZA MUYONGWE
10	North	Burera	Gahunga	SACCO AKABANDO
11	North	Rulindo	Cyungo	SACCO TERIMBERE CYUNGO
12	North	Burera	Nemba	DUHORANE IJABO SACCO
13	North	Gakenke	Muhondo	SACCO TWAMBUTSANYE
14	North	Burera	Rwerere	RUGEZI SACCO
15	North	Gakenke	Muyongwe	SACCO KATAZA MUYONGWE
16	CoK	Gasabo	Kinyinya	SACCO ICYEREKEZO KINYINYA
17	CoK	Kicukiro	Kicukiro	IJABO SACCO KICUKIRO
18	CoK	Nyarugenge	Gitega	ICYIZERE SACCO GITEGA
19	CoK	Nyarugenge	Nyakabanda	KUNGAHARA SACCO NYAKABANDA
20	East	Rwamagana	Nzige	IZIGAMIRE NZIGE SACCO
21	East	Kirehe	Nasho	SACCO MENYIBANGA
22	East	Rwamagana	Kigabiro	IMBONI KIGABIRO SACCO
23	East	Kirehe	Kirehe	SACCO RUGERO
24	East	Rwamagana	Gishari	ICYIZERE GISHARI SACCO

Annex 3: List of Cooperatives Audited

#	Cooperative name	District	Activity
1	DUHUZUMURIMO WA KAROTI	NYARUGENGE	Commerce of carrots
2	KIMI	NYARUGENGE	Selling telephones
3	COMSS	KICUKIRO	Motorcycle transport
4	DUHAHIRANE GISOZI	GASABO	Building Commercial house
5	COTAVONYA	NYARUGENGE	Service

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6	GMTSC	GASABO	Transport
7	MBAHAFI	NYARUGENGE	Motorcycling
8	GCOVIM	GASABO	Transport by motorcycle
9	UMUHOZA RUSHESHE	KICUKIRO	Handcraft
10	TUZAMURANE VELO GASHYUSHYA	GASABO	Transport (Taxi Velo)
11	FATA VUBA UKORE	GASABO	Tailors
12	KINYIMOCOOP	GASABO	Transport by motorcycle
13	CO-CPPAR	GASABO	selling cereals
14	NCCR	NYARUGENGE	confederation of cooperatives
15	IBAKWE Motar	NYARUGENGE	Motorcyclists services
16	FERWACOTHE	KICUKIRO	Tea Cooperative federation
17	ABAHUJIMBARAGA	KICUKIRO	Selling of charcoal
18	FERWACOTAMO	GASABO	Federation of Motorcyclist
19	IMBARAGA Z'IGIHUGU ZUBAKA	GASABO	Transport on bicycle
20	SUN CITY TAXI MOTO COOPERATIVE "S.C.T.M.C"	KICUKIRO	Motorcyclist
21	TUZAMURANE MATWARE	GASABO	Trading crops
22	KORA WIGIRE TAXI-VELO	GASABO	Transport
23	KORANDEBE*	NYARUGENGE	Motorcyclists services
24	COEPROMU-ZIRAKAMWA	MUHANGA	MCC
25	COCODEKA	KAMONYI	Selling of beans , fruits and vegetables
26	KOTUA	RUHANGO	Mcc
27	COTRAVEMOMU	MUHANGA	Transport velos moteur
28	COTU	RUHANGO	rice and maize growers
29	TWONGERUMUSARURO MBAZI	HUYE	Rice growers
30	COAMALEKA	KAMONYI	Maize growers
31	KOKAR	MUHANGA	rice and maize growers
32	KOPAMOBU EJO HEZA	GAK ENKE	Veternary phammacy
33	COPEMOBU (Full Inspection)	GICUMBI	MCC
34	COAPTR (Full inspection)	BURERA	Irish potatoes

35	TUBUNGABUNGISUKU (Full Inspection)	MUSANZE	Gukora isuku
36	IMANZI GIRUBUKI (Full Inspection)	GAKENKE	Ubworozi bw'inzuki
37	DUKUNDE KAWA	GAKENKE	Coffe farmers
38	ABAHUJUMUGAMBI (full inspection)	GAKENKE	ubworozi bw'inka
39	CEPTL	BURERA	MCC
40	COVMB	BURERA	Guhinga ibirayi n'ibigori
41	AGIRAGITEREKA	MUSANZE	MCC
42	IMBEREHEZA MU BUZIMA	RULINDO	Sale different agricultural products
43	COGIAGI (full inspection)	GICUMBI	MCC
44	BUMBATIRUBUZIMA (FULL INSPECTION)	MUSANZE	Healthcare
45	HARANIRUBUZIMA KIMONYI (full inspection)	MUSANZE	Beans sellers
46	CORIMARU	BUGESERA	Rice Farmers
47	KOTUJU	BUGESERA	Trading fertiliser
48	BUCPCO	BUGESERA	Cassaca processing
49	COPAMUNYA	NGOMA	Maize Growers
50	DUKUNDAMATUNGO	RWAMAGANA	MMC
51	NMCU	NYAGATARE	Transport
52	GIRAMATA-KAYONZA	KAYONZA	MCC
53	KOAIGR	BUGESERA	maize, fruit, vegetables farmers
54	ISANGANO GIRAMATA GACUNDEREZI	NYAGATARE	MCC
55	G.F.CO	KAYONZA	MCC
56	COOPRIKI CYUNUZI (Full Inspection)	KIREHE	Rice growers /See GWIZINKINDI
57	ZIRAHUMUJE	NYAGATARE	Milk collectors
58	KOAIRWI INKOMEZAMIHIGO	GATSIBO	Maize Farmers
59	IMBARUTSO MU ITERAMBERE-Full inspection	GATSIBO	gucurusha ibikoresho by'ubwubatsi
60	KOAMANYA-Full Inspection	NYAGATARE	ubuhinzi bw'imboga
61	COCAMAU (full inspection)	KIREHE	Coffee washing
62	KOPZAMU (full inspectin)	GATSIBO	Wood making

63	COIMU (Full inspection)		MCC
64	DUSAZENEZA	RUSIZI	Salling of beans and rice
65	COTHEGA	NYAMASHEKE	Tea
66	KOPAKAMA	RUTSIRO	Coffe farmers
67	KOAIBUSA	RUBAVU	Irish potatoes
68	COOTP PFUNDA	RUBAVU	Tea
69	ICYERECYEZO MU ITERAMBERE	RUSIZI	Transport
70	KOAI SO	NGORORERO	Sweet potatoes
71	KOARUBA	NYABIHU	Sweet potatoes
72	TUZAMURANE NKUNGU	RUSIZI	UBUBAJI
73	COOPRORIKI	RUSIZI	Rice growers
74	RUTEGROC	RUTSIRO	Tea gowers
75	UCOTMURU (Full inspection)	RUBAVU	union of motor cycle cooperatives
76	CODAMIN	RUBAVU	MCC
77	COMORU (Full inspection)	RUSIZI	Transport
78	DUTERANINKUNGA (Full inspection)	NYAMASHEKE	Commercial of differrent commodities.
79	MWEZI COFFEE	NYAMASHEKE	Coffee washing
80	ICYERECYEZO CY'UBUKIRE (Full Inspection)	RUBAVU	Clothes sales
81	DUTERANINKUNGA (Full Inspection)	RUBAVU	Disability drivers

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