Tougher links make stronger chains

Strengthening coffee cooperatives in Rwanda
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Further reading
- Fresh Cup Magazine, June 2010. All Inclusive Business Models could brighten the future for growers—and billions of others.
- MINAGRI, 2008. Strategic plan of agriculture transformation phase II.
- SNV, 2010. User guide IMS tool COCAGI.
Vision and Mission

Vision

SNV is dedicated to a society in which all people, irrespective of race, class or gender, enjoy the freedom to pursue their own sustainable development.

We help to alleviate poverty by focusing on increasing people’s income and employment opportunities in specific productive sectors, as well as improving their access to basic services including water, sanitation and hygiene, and renewable energy.

In a world characterised by persistent poverty, but also by fast developing opportunities and increasing local capacities, a supply driven and ‘one-size-fits-all’ development strategy increasingly misses the point. Demand-driven approaches, carefully crafted to the local context, and inspired and fed by a robust global knowledge base, are needed to realise the required breakthroughs in view of local needs and global challenges.

Mission

To improve the quality of life of approximately 40 million of the world’s poorest people in the period 2011-2015

SNV’s goal is to catalyse sustainable development processes. We support people to access and develop the capabilities, services and opportunities needed to live a healthy, productive and otherwise fulfilling life, while sustainably using the natural resources they depend on. Unlike many other development actors, SNV does not offer funding, but specialises in supporting the managerial and technical capacity required to transform coffee washing stations into viable enterprises; and by improving the skills, systems and procedures of cooperative unions.

Through a value chain approach we addressed bottlenecks, strengthening the chain as a whole and supporting a quarter of Rwanda’s cooperative coffee washing stations—with demonstrable results. Today we work with 30 cooperatives that have coffee washing stations and 15 coffee unions, representing 69,000 coffee farmers. These cooperatives are now more profitable operations, producing higher quantities of better quality coffee. Some have also been awarded at the national Cup of Excellence, the world’s most esteemed competition for top quality coffees. Between 2007 and 2010, 30 SNV-supported coffee washing stations improved their turnover. Between 2009 and 2011, income from coffee per farmer per annum increased from USD 89 to USD 207. Women are participating more and making decisions alongside men. Most importantly we have changed a collective mindset—encouraging those we work with to move from a donor-centric view of development and embrace, instead, a more independent and entrepreneurial spirit.

A lot of work remains to be done in Rwanda’s coffee sector. Significant local capacity has been built but needs to be reinforced. The fully-washed coffee industry currently contributes 30 per cent of the total national coffee production, whereas the government aims to produce 71 per cent fully washed coffee by 2017. If all actors pull together this is certainly attainable.

Rwanda has broken firmly into the ranks of specialty coffee nations but needs to consolidate that position. SNV remains fully committed to supporting the government and people of Rwanda to produce outstanding coffees, establish a strong name in the global coffee trade and, perhaps most importantly, to create a better quality of life for smallholder coffee farmers and their families.

Foreword

Rwanda produces the prized Arabica Bourbon coffee, highly sought after in specialty coffee markets worldwide. The process of getting this coffee from the farms to the cup is, however, a complex one—probably best appreciated by taking a holistic view of the coffee value chain. In this report, we bring you just such a view, revealing glimpses of the coffee journey and demonstrating how SNV and other actors support smallholder farmers to surmount various obstacles along the chain. That unique mug of coffee in your hands will begin to look a whole lot different when you see in it the challenges faced by coffee producer cooperatives, and when you know that the money you pay for it helps transform lives in the picturesque hills of rural Rwanda.

When SNV entered the Rwanda coffee scene in 2005, few of the country’s smallholder coffee farmers were members of a cooperative. Management structures were weak, most coffee washing stations operated inefficiently, there was a lack of working capital, and limited or no access to finance. Women were underrepresented in the sector and conspicuously missing from decision-making positions. Most importantly, the quantity and quality of coffee produced in the country fell below government targets.

With Rwanda’s coffee being produced entirely by about 400,000 smallholder farmers, we knew that any intervention that improved income and employment in this sector would directly impact on poverty and the livelihoods of these farmers. Any efforts to transform producer groups into profitable cooperatives would also fit well with government policy, which viewed such progress as critical to agricultural transformation.

At the time of intervention, coffee farmers already received varying levels of production and financial support from government and other actors. We wanted to complement that support by boosting the managerial and technical capacity required to transform coffee washing stations into viable enterprises; and by improving the skills, systems and procedures of cooperative unions.

Tougher links make stronger chains
The Republic of Rwanda is located in central and east Africa, a few degrees south of the Equator. All of Rwanda is at high elevation, with a temperate tropical highland climate. The country’s long-term development goals are embedded in its Vision 2020, which envisages real growth of eight per cent annually, to be achieved through the deepening of reforms, investment in infrastructure, increased agricultural productivity, and skills development. In line with Vision 2020, the government endeavours to diversify and transform the economy into a knowledge-based one focused on high-value services, jobs and incomes.

In Rwanda, productive sectors like agriculture, mining and tourism are actively supported in a bid to reduce donor dependency and improve the trade balance. In 2011, Rwanda’s Gross Domestic Product grew by an impressive eight per cent, while inflation stayed below double digits. Consistent follow-through of policies has resulted in the number of Rwandans living below the poverty line falling to 45 per cent, from 57 per cent in 2006 (Economic Development and Poverty Reduction Strategy 2008–12, GoR, 2007). Agricultural intensification would partly solve this problem but requires high levels of investment. Key skills are also lacking—only 10 per cent of Rwandans are educated beyond primary level. The country is highly dependent on foreign aid, which finances about 40 per cent of the national budget.

Rwanda produces the most exquisite Arabica Bourbon coffee, highly sought after in specialty coffee markets world over. Coffee was introduced to the country in 1904 and was first exported in 1917, quickly establishing itself not only as a major source of income for nearly half a million smallholder coffee farmers, but also a key source of foreign currency for Rwanda. Due to its national importance, the government was closely involved in all stages of the coffee chain: production, marketing and dry milling. In the early nineties, coffee exports accounted for about USD 58 million, or 60 per cent of
total exports. In 1994, however, nearly all production of coffee ceased and revenues plummeted.

After 1994, far from being a source of economic growth, Rwanda’s coffee sector was trapped in a low quality-low quantity loop. With international prices declining, producers all but gave up on coffee as a viable source of livelihood. The government however, remained optimistic, believing that Rwanda possessed the necessary comparative advantages to improve its position in world coffee markets. What was lacking, it believed, was technical capacity, market information and a coherent strategy.

In response, the government set into motion a national coffee strategy and action plan, the key tenets of which included increased coffee production, improved quality of coffee, and equity in value distribution so that players all along the coffee value chain could benefit. Rwanda’s coffee policy targets the specialty coffee segment as it enjoys higher and more stable prices than ordinary coffee.

Whether coffee is classified as ordinary or specialty coffee depends on the method used to process it: dry, semi-washed or fully-washed. The dry process, also known as unwashed or natural coffee, is the oldest method of processing coffee. After harvest, the entire coffee cherry is cleaned and sun-dried before being hulled. The semi-washed process is a hybrid process, where the outer skin of the cherries is removed using pulping machines. The coffee beans, still coated with mucilage, are then stored for up to a day. The mucilage is then washed off and the coffee is sun-dried before sale. In the fully-washed process, the fruit covering the beans is removed—using water—before they are dried. The wet method requires special equipment and substantial quantities of water. Coffee cherries are sorted in water, and the skin and pulp are removed through various wet processes. Coffee processed in this way is known as fully-washed coffee, and is classified as specialty coffee.

Government policy positions Rwanda as a producer of specialty coffee so that the sector can make the highest possible contribution to the economy. By implementing this policy, Rwanda has made spectacular strides in coffee. Prior to 2001, the country produced mediocre semi-washed Arabica coffee, but today Rwanda has come full circle and broken into the ranks of the top coffee producers in the world. Globally, the demand for Rwandan coffee is greater than the supply, and Rwandan coffees are highly sought after by importers, roasters and consumers alike.

So is the job done? Not by a long shot. The total national coffee production is still lower than government targets. The fully-washed coffee industry is still young in Rwanda, contributing only 30 per cent of the total national coffee production. Women remain underrepresented in the coffee sector, making up only 30 per cent of coffee farmers. Significant local capacity has been built by the Government, SNV and other development partners but this needs to be reinforced. In addition, for the sector to move onto a path of sustainable development and international competitiveness, the provision of technical assistance, capacity building services, and financial support must be transferred into Rwandan institutions.

Much has been done—but much still needs to be done in Rwanda’s coffee sector to bring it up to par with national aspirations.

About SNV

SNV is an international not-for-profit development organisation. Founded in the Netherlands in 1965, we work in 36 countries in Africa, Asia, Latin America and the Balkans. We aim to alleviate poverty by increasing income and employment opportunities in specific sectors—building capacity, and improving access to basic services including water, sanitation and hygiene, and renewable energy.

Our approach to development work is hardly conventional. We are very much aware of the fact that after 50 years of international aid and assistance, two billion people across the world still live on less than USD 2 a day. The traditional models of ‘development’—philanthropy, aid and private investment—have not always succeeded, and faith in those models is eroding. Clearly, a change is needed—strategies that go beyond philanthropy, aid and investment, to actively partnering with those we seek to help and enabling them to lead their own social and economic development. Essentially, teaching a man to fish. Whereas this concept may characterise the wind of change currently blowing across the world, in reality it is a concept that has always dominated the work of SNV.

The principles that guide our work

- **Localisation:** channelling services through local organisations means we embed capacity development services in those organisations, leaving the skills intact, in-country, when we withdraw.
- **Knowledge brokering:** developing and sharing knowledge means others can access it, benefit from it and use it for decision-making and policy development.
- **Evidence-based advocacy:** we influence the thinking, decisions and actions of key national and international players so that they invest in local development.
- **A value-chain approach:** we effect change throughout the system, bringing about equitable distribution of benefits.
- **Gender mainstreaming:** women’s economic and social rights are taken into account and systematically enforced in all spheres of activity, and resources are earmarked for this.
- **Social inclusion:** we close the opportunity gap, and thus the inequality, between disadvantaged groups and the rest of society—allowing them to participate more equally and pursue their own development.
- **Enabling environment:** we strive to bring about the conditions necessary for developing projects in a sustained and effective manner.
international development community, for us at SNV it has been the norm for decades. By incorporating people living at the base of the socio-economic pyramid into the value chain, and creating opportunities for advancement, we have been employing the ‘teach a man to fish’ principle for decades. Simply put, we believe that inclusive growth is essential for enduring success; that for sustained poverty reduction, poor people must contribute to, as well as benefit from, poverty alleviation efforts.

Our advisors work with local partners to equip communities, businesses and organisations with the tools, knowledge and connections they need to increase their capacity, strengthen governance systems, and make markets work for the poor.

Accountability, transparency, gender equality and inclusion of the poor and marginalised, are at the heart of all that we do. As a member of the Global Impact Investing Network and the Aspen Network of Development Entrepreneurs, SNV continually explores ways to strengthen financial services in developing countries, so that small- and medium-sized enterprises can access capital and grow.

By sharing our expertise, we contribute to solving some of the leading problems facing the world today—helping find local solutions to global challenges, and sowing the seeds of lasting change.

Our work in Rwanda’s coffee sector

SNV was established in Rwanda in 1980. We work with Rwandan organisations in three sectors: Agriculture, Renewable Energy, and Water, Sanitation and Hygiene—providing advisory services, supporting knowledge sharing, and linking practice and policy.

We have supported the development of the coffee value chain in Rwanda since 2005. Having worked to improve the efficiency and equitability of coffee value chains in Nicaragua, Peru, Ecuador and elsewhere, SNV was no newcomer to coffee.

Our work in Rwanda began with a diagnostic analysis of the coffee sector in 2005. Through this we were able to identify the weak links in the coffee value chain—and, thereby, a place to position ourselves. Since national policy positioned Rwandan coffee as specialty coffee, we chose to focus our efforts in increasing the quantity and quality of Rwandan coffee.

By analysing all stages of the process, from input to sales, we sought to develop the chain as a whole, addressing bottlenecks and improving practices. A key aim was to generate production, income and employment for Rwanda’s coffee farmers. Partnerships with other development agencies and the private sector are fundamental to our approach, and our main partner at inception was OCIR-CAFÉ (Rwanda Coffee Authority), now part of the National Agriculture Export Board of Rwanda (NAEB).

Indeed, success would have been impossible without strong partnerships and collaborations with a multi-sectorial cast of partners. In our coffee intervention in Rwanda we have proudly partnered with government bodies, international organisations, local NGOs, the private sector, banks and district offices.

On the ground, SNV advisors worked with the cooperatives that represent coffee farmers—providing technical, managerial, financial and governance-related advice to transform the cooperatives into robust, independent and profitable business enterprises. Today, we work with 30 cooperatives that have Coffee Washing Stations (CWS) and 15 coffee unions, representing 69,000 coffee farmers—steadily increasing the production and quality of Rwandan coffee.

Since inception in 2005, SNV has been a key supplier of capacity development services to coffee cooperatives, unions and the coffee federation. We have supported 25 per cent of cooperative CWS with demonstrable results: improved production, income, access to finance, and certification. We have built capacity along the value chain, contributed to good governance in the sector, improved market linkages, sensitised sector actors to gender issues, and contributed to improved coffee policy.

Most importantly we have changed the mind-set of those we work with, encouraging them to move from a donor-centric view of development to embrace, instead, a more independent and entrepreneurial spirit.
The diagnostic analysis we conducted in 2005, of the coffee value chain in Rwanda, highlighted a number of issues: many of the CWS still operated inefficiently and well below capacity, with weak management, insufficient working capital and no access to finance. Women were underrepresented in the sector, mainly due to Rwandan cultural practices where farms are owned and managed by men, and where women’s managerial capacities are underestimated.

Rwanda’s coffee is almost entirely produced by nearly 400,000 small-scale farmers. Interventions aimed at improving income and employment in this sector would, therefore, directly impact on poverty and livelihoods.

Additionally, any general improvement to the sector would trickle down to benefit these smallholders. Intervention in the sector would also align with Rwanda’s vision of agriculture-based economic development.

Positioning ourselves as a facilitator at macro- and meso-level, we put in place the groundwork needed to provide specialised support to producer groups countrywide. The strengthening of producer groups, and their organisation into financially viable and business-oriented cooperatives is seen by the government as a critical element in the agricultural transformation process.

SNV would bring to the sector its expertise in coffee, value chain development, governance, and its local presence. This would complement the more production-oriented and financial support from OCIR-CAFÉ (now part of NAEB) and other development partners. The intervention logic is illustrated on the facing page, in the generic results chain 2011, in the form of the outcomes of those results, and the overall impact on the system—which is increased production, income and employment.

Intended target group of the intervention

The ultimate beneficiaries of our intervention are small-scale farmers whose main cash crop is coffee, grown on 10-20 per cent of their landholding. In Rwanda, 30 per cent of these farmers are women. The farmers were organised in producer associations or cooperatives throughout the country, some with CWS and some without. Specific attention would be paid to sensitising farmers on gender issues and to positioning women in decision-making capacities.

Envisioned outcomes

We envisioned the outcomes of our intervention to be:

- Improved performance of producer cooperatives and CWS.
- Improved quantity and quality of coffee.
- Strengthened local capacity to provide capacity development services.
- Improved market linkages.
- Effective multi-stakeholder platforms at district level.
- A balanced representation of women in the sector, especially in decision-making positions.
- An inclusive and entrepreneurial mind-set and working culture of actors across the sector.
The goal
The overall objective of our intervention, in line with the government strategy, was to advance the position of Rwanda on the international coffee scene by increasing the quantity and quality of Rwandan coffee. This required an all-encompassing strategy: one that extended from the seedbed to the cup. One that worked with the government, the people who grew the coffee, the exporters and buyers—and everyone else in between. It required a clear-cut intervention strategy.

The Intervention Strategy
SNV crafted an intervention strategy that drew from a value chain approach and implemented it by engaging with a multi-sectorial cast of partners.

Specifically, we:
- Provided technical, financial, administrative and governance-related advice to 30 cooperatives with CWS.
- Helped facilitate financing so that 30 cooperatives could access loans for working capital. This included support in the preparation of business plans.
- Diversified sources of finance for cooperatives by introducing them to external institutions.

Implementation: An Intervention Strategy for sustainable coffee development in Rwanda

Linked 14 cooperatives to Fairtrade Labelling Organizations (FLO) International, and supported them through the certification process.

Facilitated the establishment of Coffee Task Forces (CTFs)—multi-stakeholder platforms to shape the development of the sector at district level.

Supported another 54 cooperatives indirectly through their unions.

Engaged LCBs, UGAMA/The Centre of Services to Cooperatives (CSC) and INADES, to provide capacity building services to cooperatives.

Engaged a third LCB (RWASHOSCCO) to help cooperatives access markets for specialty coffee.

Contributed to the formulation of coffee policy by collaborating closely with NAEB and other key players.

Sponsored a number of coffee events and supported cooperatives to attend them.

Established linkages between cooperatives and coffee buyers.

Supported cooperatives to participate in the Cup of Excellence (COE) awards, thereby increasing awareness of the importance of quality in the specialty coffee market.

Sensitised sector players to the importance of gender balance and the position of women in cooperatives.

See Annex 1 (Key events in our intervention) for a detailed timeline of activities.
Our clients

Our clients are cooperative coffee washing stations and cooperative unions.

Our partners

National Agriculture Export Board (NAEB)

NAEB is the government agency responsible for formulation and implementation of policy for export crops, including coffee. The government places great emphasis on professionalising the coffee sector. NAEB, which includes the former OCIR-CAFÉ, is especially keen to increase volumes of fully-washed coffee, and to promote and market specialty coffee.

NAEB coordinates the implementation of the national coffee strategy in collaboration with other development partners, including SNV. NAEB’s National Turnaround Programme works to improve the managerial skills of cooperatives. Since 2005, part of the CWS and cooperatives in the programme have been under SNV’s guidance.

From inception SNV aligned all interventions with NAEB/OCIR-CAFÉ through MoUs and annual assignment agreements. Specific aims of the collaboration were to:

- increase the productivity of coffee cooperatives
- improve the competitiveness of the coffee sector
- transfer knowledge to local organisations and coffee cooperative umbrella bodies by 2012.

SNV committed to providing advisors to deliver capacity development services, and NAEB committed responsibility for implementation of activities and for supporting SNV advisors.

Banque Rwandaise de Développement (BRD)

Providers of financial services have significant influence in the coffee sector. Not only on the volume of money they provide to actors in investments and credits, but also on the time the loans are delivered. All CWS owners and exporters require money to run their business. Financial support services are complementary to SNV capacity development support. SNV has worked closely with banks, facilitating links between BRD and CWS.

"The purpose of the NAEB-SNV partnership is to raise the quantity and quality of coffee; provide advice on market issues; develop partnerships with key stakeholders; and define the best ways of managing coffee cooperatives and coffee processing units.

Since 2006 CWS and cooperatives have been under SNV’s guidance in the National Turnaround Programme. We have noticed that the CWS and cooperatives who have been through this programme have really improved. We have collaborated very well on coffee with SNV. We work with cooperatives, farmers and extensionists, and SNV plays a key role in training and capacity building of cooperatives."

Dr Celestin Gatayariya
National Director
National Agriculture Export Board

"In working with SNV we have experienced several advantages—technical assistance and linkages to key partners. When we enter into negotiations with third parties, we find that they are very easy to deal with if we take SNV to the negotiation table with us."

In my view, the major impact of SNV’s work is the transforming of the collective mind-set of Rwandan coffee farmers. Through such initiatives, people get confidence; they don’t think anymore that donors are the solution to all their problems. They get that out of their heads and realise there is another, maybe better, form of development.

Through SNV we came into contact with international standards, a commendable work ethic and a culture of regular and timely reporting. They have taught us the importance of collating, disseminating and archiving data. They are definitely an inspiration to us."

Eustache Kabayiza
National Director of INADES

TechnoServe

Is an international NGO that provides financial and technical support to CWS. TechnoServe worked closely with SNV in supporting cooperatives.

Local Capacity Builders (LCBs)

A local capacity builder (LCB) is any actor, owned and governed within the country or regional context, who provides capacity development services to meso-level actors. SNV partnered with INADES, Ugama CSC, RWASHOSCO and INDIGO, jointly carrying out capacity building activities through annual contracts.

INADES, an LCB operating in ten African countries, has worked with SNV since 2005. Extension workers conduct courses for farmers and INADES actively promotes gender issues, working with cooperatives and gender organisations to offer training and monitoring of gender-based violence, which is a serious issue in Rwanda. Two representatives of INADES have been appointed to the Board of Directors of Rwanda Cooperative Agency, which deals with decision-making and strategic matters of cooperatives. This means the NGO is now in a position to make suggestions at a national level.
UGAMA/CSC is an NGO that supports and strengthens cooperative groupings across Rwanda. UGAMA/CSC provides management advice and technical support to improve the socioeconomic viability of cooperatives and its members, and has been a key partner in extending capacity building services to cooperatives.

RWASHOSCCO is a private company owned by member cooperatives. It exports coffee on behalf of its members and other CWS, providing capacity development in quality control and marketing. It processes a limited volume of coffee and participates in policy-level discussions. SNV and RWASHOSCCO collaborate closely and carry out joint activities.

INDIGO is a private company providing consultancy services for business development.

Rwanda Cooperative Agency (RCA)
The RCA is the public institution in charge of promotion, registration and regulation of cooperatives in the country. Its mission is to develop the cooperative sector so that it serves its members and empowers them economically. The RCA plays a key role in increasing participation of cooperatives in the sector, and ensuring that the voice of coffee producers is heard at different forums.

Fairtrade Labelling Organizations (FLO) International
FLO is an association of three producer networks and 21 national labelling initiatives that promote and market the Fairtrade Certification Mark in their countries. FLOs exist in 15 European countries as well as in Canada, the United States, Japan, Australia and New Zealand. FLO partners with SNV at global level.

Smallholder Cash and Export Crops Development Project (PDCRE)
PDCRE was an International Fund for Agricultural Development (IFAD)-funded project implemented by the ministry of agriculture to support agricultural exports, including coffee. The project ended in 2011, but a follow-up project: Project for Rural Income through Export (PRICE) started in 2012. PDCRE has invested significant funds into the development of the coffee sector. SNV and PDCRE share information and complement each other’s activities.

District Coffee Task Force (CTF)
District-level platforms bring key stakeholders together to promote and support the coffee sector. SNV and OCIR Café initiated the CTFs. SNV was intensively involved in facilitating meetings in the initial stages. Now our support is more limited. In total, we have worked with 15 CTFs.

We have been working with SNV for a very long time. They have done a lot of capacity building for cooperatives and coffee farmers. In Rulindo, SNV works closely with COCATU in capacity building, improving the value chain, agricultural techniques, checking production per tree and so on. SNV supports the whole system of coffee farming, and links us to important organisations such as INADES. We planted 800 hectares of coffee in 2012, and plan to plant 800 more in 2013. We want to be known as the district of coffee, so we hope SNV will stay with us!

Prosper Mulindwa
Vice Mayor of the District of Rulindo, Rwanda

Exporters
SNV links cooperatives and exporters. It has no direct working relationship with exporters, apart from RWASHOSCCO.

Cooperatives owning CWS
In working with cooperatives, we provided advisory services and technical training; linked cooperatives to capital and credit sources, export companies and buyers; sensitised them on gender issues; organised trainings and site tours; helped break down the intricacies of Fair Trade Labelling Organization (FLO) standards; and introduced the concept of networking.

Cooperative Unions and the Rwanda Coffee Cooperatives Federation (RCCF)
Unions and the RCCF have been put in place recently, and have been supported by SNV to develop strategic plans. RCCF participates in the coffee sector at policy level and, together with unions, represent the producer and CWS cooperatives. SNV support to unions has been specified in annual assignment agreements and provided through LCBS. Support to RCCF is incorporated in the MoU with NAEB. As SNV phases out, the LCBS and RCCF are expected to take over services to unions and cooperatives.
The impacts of our intervention

SNV has been a main supplier of capacity development services to coffee cooperatives, unions and federation since 2005. We have supported 25 per cent of the cooperative CWS—technically—with demonstrable results, and provided more general governance support to cooperative unions in 15 districts (in part through CTFs), reaching over half of the total number of coffee growers organised in cooperatives.

The results of our impact are visible and invisible, tangible and intangible. How does one place a value on the changing of a collective mind-set? Or on the transition of a culture from donor-driven to business-oriented? Or from the side-lining of women to a woman serving as the president of a cooperative union? These are unquantifiable impacts, indeed invaluable ones.

As far as the tangible and measurable impacts go, we count them as:

**Capacity building**

Coffee cooperatives have received the technical, administrative and financial skills to run profitable coffee operations. This has led to an increase in the quantity and quality of coffee. 15 CTFs have been established and market linkages have been improved. Governance structures have been put in place, in line with the Rwandan cooperative law and cooperatives are now governed efficiently. Procedures and manuals exist to guide activities. In addition, gender aspects are integrated into cooperative affairs and members are sensitised on child labour. SNV’s intervention has improved the partnership between cooperatives and NAEB, as well as other actors in coffee value chain. See Annex 2 (Actual support provided to cooperatives) for more details.

**Certification**

Six cooperatives have become FLO certified as a result of SNV intervention, and two more are awaiting final inspection. Through the partnership with FLO, SNV has supported a network of 23 cooperatives in total.

**Financial impacts**

28 cooperatives have become bankable and been able to access loans. By streamlining their activities, cooperatives regained access to credit lines. 30 SNV-supported CWS show improved turnover from coffee. Production and income have increased due to better management of CWS. Cooperatives are now able to monitor their operational costs and have attained a high level of transparency and accountability.

A snapshot of 2011 Coffee season results

- Income from coffee for farmers in SNV-supported cooperatives increased from USD 150 in 2010 to USD 207 in 2011.
- Production of fully-washed coffee by SNV-supported cooperatives increased by 40 per cent from 2010 to 2011.
- Total production of fully-washed green coffee went from 606 tonnes to 892 tonnes.
- Income from fully-washed coffee for 18,000 farmers in SNV-supported cooperatives, increased on average from USD 140 to USD 257.
- Number of clients involved in FLO certification increased from 12 to 14.
- SNV clients represented eight of the 32 winners of the Cup of Excellence, the most esteemed award given out to the very best coffee produced in a year.
- The number of cooperatives using the Information Management System (IMS) went from one to nine.

*This represents results of the 2011 coffee season. The 2012 coffee season was still in progress as of the time of publication of this report.*

To cite one example, production was boosted and revenues increased almost tenfold for COCAMU, a smallholder cooperative in the Eastern province of Rwanda, where with support and training from SNV and partners, a motivated team built a washing station and turned it into a highly efficient operation (see revenues graph on the left).

A better life for the farmer

69,000 coffee farmers, organised in 84 coffee cooperatives have been supported. We have improved their skills and increased their selling power. Average total income from coffee (both fully-washed and ordinary) has increased. The farmers now have improved access to markets and local capacity building services. They earn more from their coffee and enjoy an overall better quality of life.
A new place for women

There is increased participation of women in the coffee sector. Female participation in decision making has improved considerably. In terms of gender and social inclusion, the best testimony comes from Daphrose Mukaturatsinze, a member of COCAMU:

“In the past, women were assigned to the heavy tasks of cultivating and harvesting coffee, and never knew what happened with revenues from it. At the end of the coffee season, I was rewarded by my husband with just a piece of cloth once a year, and our children received a half a kilo of meat at Christmas. Now, COCAMU has introduced transparency in revenues management and all the money is at the family account in the SACCO for which we are signing, both me and my husband.”

In December 2010, Theopista Nyiramahoro, a member of COCAMU was appointed as one of the nine members of the Board of OCIR-CAFÉ/NAEB. She now heads the newly formed coffee cooperative union in Kirehe District and plays a leading role in linking stakeholders in the coffee sector through the CTF. In the past men held shares and represented families in coffee cooperatives. In COCAMU however, family shares are split and held by wives as well as husband, which gives women an opportunity to participate in cooperative affairs and activities.

The bigger picture

The data gathered in the course of our intervention can be used to influence future decisions. Cooperatives have developed a sense of confidence, and gained the trust of their members. Coffee farmers have a stronger position within the value chain. Cooperatives and CWS are now providing more employment opportunities to their communities. SNV has also facilitated and supported strategic events at national level, such as the First National Coffee Conference in 2008.

Bonus wins: The Cup of Excellence

When we set out to improve the quantity and quality of Rwandan coffee, we did not have the winning of any awards in mind. However, cooperatives supported by SNV have repeatedly been awarded at the National COE, the world’s most esteemed competition for top quality coffees, held annually since 1999. The competition is held in nine countries, with Rwanda being the first on the African continent. Underlining the importance of the COE, Alex Kanyankole, Director General of NAEB explains the national strategy for the coffee value chain:

“Our plan for 2012-2017 aims at increasing production of green coffee from 22,000 metric tonnes to 35,000 metric tonnes, and income from USD 78 million to USD 157 million. Organising a big coffee event like the COE is a way to acknowledge the farmers dedication to quality and to call attention to the national coffee strategy.”

Letting our clients talk for us

There is much to be presented in terms of data, evidence and information on our work and its impact. But when these come in the form of first-hand accounts from those we seek to help, they are that much more compelling.

“With the coming of SNV all things changed”

Stories of success from SNV-supported cooperatives

Several of the coffee cooperatives SNV works with started off as informal coffee associations formed mainly to find solutions to low coffee prices and market issues. SNV
facilitated the transition of these associations into cooperatives, sometimes linking two or three smaller associations to form cooperatives that would have better credibility with banks and stronger bargaining power with coffee buyers.

"With the coming of SNV all things changed," says Juvenal Bamurabako, the President of COCAMU. "We were taught about better accounting systems, financial management and good leadership. Through SNV we have gained networking skills and met trainers, partners and buyers—learning a lot from them all."

Aside from guiding cooperatives on administrative issues, SNV also trained them on strategic planning and facilitated connections with key partners.

"The banks know us now," says Juvenal. "The BRD has loaned us USD 185,590. Before, nobody knew us. Nobody could loan us anything. Now? Nobody even needs to see our papers. They know who we are. All thanks to SNV!"

Like other cooperatives supported by SNV, COCAMU has come a long way. It now has offices, a 5-tonne vehicle for transporting coffee, and a functional CWS. The members have new skills and the cooperative is FLO certified.

"Most important, though," says Juvenal, "our members have been withdrawn from poverty. SNV has stayed close to COCAMU through many challenges, helping us to work through them all."

Kopakaki cooperative, located in Karongi district, was originally two separate coffee associations. Bahati Thierry, the CWS manager, credits SNV with playing a major role in bringing the two associations together, "We gained more recognition and credibility as one cooperative than we could ever have hoped to get as two separate associations. As a result, the BRD loaned us money to build a coffee washing station."

When Kopakaki was set up, its entire workforce was new and inexperienced. SNV facilitated extensive training to impart all the skills needed to successfully run a coffee cooperative.

"When things were being set up in 2005, SNV advisors spent an entire week with the workers and farmers in Karongi, ensuring that everything was done correctly. This was a great form of moral support for us," recounts Bahati. "It was the same in 2007, when SNV worked very closely with us to set up the coffee washing station."

Kopakaki incurred a massive loss in 2008, from which it is still recovering. Even then, it was able to make a USD 52,346 margin in 2010 and has been paying bonuses to its members ever since. In 2010 they also won the COE Award.

Throughout Rwanda, coffee cooperatives now tell similar stories of success. Kabakanya cooperative in the south of Rwanda, has won the COE Award twice, and in 2011 they were able to distribute USD 26,970 of prize money to members. In that year they also made about USD 8,000 of profit from coffee sales.
Challenges remain for all the cooperatives we support, in the form of input shortages, equipment requirements, volatile coffee prices, heavy loan repayments, marketing, and several other challenges that crop up. In spite of that, these cooperatives have big plans for 2013.

COCAMU, for example, hopes to process 600 tons of coffee cherries, carry out maintenance on its CWS, train more staff, and identify three more sites for coffee harvesting. Juvenal hopes that COCAMU representatives can visit other countries and benefit from best practices there. They hope to explore new markets and find new buyers. They are keen to attend international conferences and establish new relationships. And of course, they want to keep acquiring new skills.

These cooperatives have already come a long way from their humble beginnings, from the days when they sat under trees in small groups, discussing low coffee prices. Now they discuss bigger issues and have bigger dreams. Dreams of international conferences, of processing 600 tons of coffee cherries a year, and of selling their coffee to far-off lands. We pride ourselves on the role we have played in opening up these new possibilities to them and helping them dream bigger dreams. By continuing to connect capacities in Rwanda’s coffee sector, we hope to make those bigger dreams a reality too.

“\"When evidence abounds, words are not needed\"”

\textbf{Praise from the farmers whose lives we impact}

\textbf{Thaciana Mukansengimana} has been growing coffee in Musaza, Kirehe District since 1980. She recalls that in those days coffee was processed using traditional methods, with poor results. Farmers sold their coffee to middlemen, who dictated the prices. It was, altogether, an unprofitable enterprise for the smallholder coffee farmers of Musaza, and indeed much of Rwanda.

Today things are vastly different. Of the estimated 400,000 farmers who tend their coffee on these picturesque hills of the Rwandan countryside, 80,000 farmers belong to coffee cooperatives. Thaciana is a member of COCAMU, a coffee cooperative that SNV has worked with since 2006. When asked what has changed since SNV’s engagement with COCAMU, she exclaims: \textit{Ahii! Many things have changed!} SNV has provided COCAMU with such good advice. It has made us known to the outside world. To buyers! Before, we used to sell our coffee to middlemen, now we sell to exporters or directly to buyers at much better prices.

\textbf{Emmanuel Manirakiza} was hired to operate the coffee processing equipment when COCAMU started operations in 2006. He, too, is all praise for SNV—citing from his own life, examples of how things have changed since COCAMU’s collaboration with SNV. Prior to 2006, Emmanuel had 1,500 coffee bushes. In 2007, Emmanuel used the additional income he earned at the CWS to purchase a cow—not a ‘local’ cow, he is quick to add, but a crossbreed costing USD 238.

At the same time, his coffee was being processed at the coffee washing plant and thus of better quality. This combined with the ready market in the form of the cooperative meant he earned steadily more from his coffee. In 2008 he purchased land worth USD 278 and planted an additional 900 coffee bushes. That’s not all. In 2009 he built a new house, twice the size of his older one; in 2010 he extended it, building a cowshed, finally adding a biogas plant in 2011.

Today Emmanuel shows visitors around his homestead—pointing proudly at his two cows, his new house, the rainwater harvesting structure with a foot-operated pump, the biogas plant that provides energy for his house, his wife’s sewing machine, his smiling children, and the vegetables growing around his house. Little things, perhaps, to those who never have to worry about basic human needs, but big things here in the heart of rural Rwanda, big things to those who might otherwise be living hand-to-mouth. Emmanuel expresses it best when he says: They have taught us so many new things. \textit{Tumeshukuru SNV.}

(We thank SNV)

\textbf{Jean-Marie Habyarimana}, the current Manager of COCAMU, is grateful to SNV for recommendations that were instrumental in securing loans—loans that made it possible for COCAMU to buy the all-important coffee processing equipment. He talks at length about how SNV trained members to use processing equipment and handle finances:

“SNV advisors came to us as friends. They exchanged ideas with us and found common ground, a common way. We have moved from being a coffee association to being a coffee cooperative. SNV opened our minds to bigger things and made us think of bigger opportunities such as the FLO certification. We are now registered, we have been trained, our lives have improved, our coffee is of better quality, we now know how to market it, we have buyers for it and we earn more from it. Without SNV none of this would have been possible.”

Throughout the coffee growing regions of Rwanda, coffee farmers share similar anecdotes of how their lives have improved since their cooperatives started engaging with SNV. COCAMU, for example, pays health insurance premiums for all members and their families, and offers school fees loans for those families that need it. Every cooperative member now has at least one cow.

Thaciana adds, “SNV taught us to go a step further. They said to us, ‘You can’t stay where you are’. Without SNV we would still be sitting in small groups discussing small things. But thanks to SNV we have received national and international acclaim. Our coffee has won awards, we are known outside this small area. You are asking how our lives have changed, but when the evidence is all around you, there is no need to waste words. There is nothing more to add. All I can say is, thank you SNV.”
Evidence of SNV’s contribution
The table below illustrates the evidence of SNV’s contribution to clients’ increased production and income through intermediate Outcomes and Outputs.

<table>
<thead>
<tr>
<th>SNV (LCB) Outputs</th>
<th>Outcome</th>
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<tbody>
<tr>
<td>• Strengthening of coffee producers’ cooperatives; they have been made profitable through increased quantity and quality of coffee. They have received training and coaching on management of cooperatives, management of CWS, quality control, financial management and good governance.</td>
<td>• Improved production and income of cooperatives.</td>
</tr>
<tr>
<td>• Provision of basic governance support to cooperatives not owning CWS, through their unions.</td>
<td>• Improved management of cooperatives (timely reporting; keeping of records; establishment of internal rules and procedures, and adherence to the same; internal and external audits conducted).</td>
</tr>
<tr>
<td>• Development of a low-cost computerised IMS tool to assist CWS.</td>
<td>• Improved financial management of cooperatives, enabling access to loans and profitability.</td>
</tr>
<tr>
<td></td>
<td>• Cooperatives now have approved business plans and access to loans and working capital.</td>
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<tr>
<td></td>
<td>• Cooperatives use the IMS tool leading to best management and reporting practices.</td>
</tr>
<tr>
<td>• CWS supported to obtain FLO certification.</td>
<td>• Cooperatives have contracts with buyers at national and international markets, either conventional or fair trade market, allowing them to obtain higher prices for their coffee.</td>
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<tr>
<td>• Linkages facilitated between cooperatives and exporters.</td>
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<tr>
<td>• Multi-Stakeholder Processes facilitated.</td>
<td>• CTFs, at district level, have improved coordination and dialogue between stakeholders.</td>
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<tr>
<td></td>
<td>• There is a common understanding of the national coffee strategy by key actors.</td>
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<tr>
<td>• Cooperatives and CWS supported to develop business plans and strategic plans that are then used to source funding.</td>
<td>• Cooperatives now have access to investment and working capital, and have established good relationships with banks.</td>
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</table>

Challenges, lessons learned and way forward
There is still a lot of work to be done in Rwanda’s coffee sector. There are presently 194 cooperatives and associations, but out of these only 80 receive capacity building support. SNV in Rwanda supports 30 CWS, along with 15 cooperative unions and the Rwanda Coffee Cooperative Federation. Only 20 per cent of Rwanda’s 400,000 coffee farmers are members of a cooperative. This low level of membership weakens farmers’ organisations and hinders coffee sector training and monitoring initiatives. Small associations are likely to face more capacity constraints, so bigger cooperatives are preferred.

- Currently only about 30 per cent of Rwanda’s coffee is fully washed and a much larger percentage could benefit from the added value that it brings.
- Production of coffee cherries is insufficient and producers have high operating costs.
- Security is a concern for some CWS, with coffee being stolen from drying racks. Fencing the stations is costly as each covers about five hectares.
- Other CWS don’t have enough natural sources of water.
- Loan repayments burden cooperatives, making it difficult to make profits and pay premiums.
- Some cooperatives are functioning with equipment that is old and in various states of disrepair. Replacements and repairs are costly.
- Coffee farmers operate in a volatile market. The global crisis means consumers now have less disposable income and are selecting cheaper coffees over more expensive ones.

All this trickles down to the farmers.

For Rwanda’s CWS to generate a reasonable profit, they must make some important operational changes. These include greater up-front cherry selection and the implementation of variable pricing. CWS must reduce their operational costs, especially transportation and labour. Most importantly, if national targets for fully-washed coffee are to be achieved, all smallholder coffee farmers must have access to a CWS.

Nonetheless there is much to be celebrated. In 2006, the SNV-supported cooperative COCAMU, made a gross margin of USD 1,065. In 2009 the figure was USD 28,754. This success—attributable to the will and efforts of the farmers, the extension services of NAEB, the advisory services of SNV and INADES, and the financial services of TechnoServe and the Rwanda Development Bank—serves as an excellent example of collaboration between development agencies. The clarity of the national coffee strategy and the commitment of the Government of Rwanda to that strategy, both deserve special mention. As do SNV’s alignment to that strategy and the participatory planning processes that put the target groups firmly in the driving seat of the intervention process. In three years COCAMU went from being a donor-driven association to a business-oriented cooperative, operating on the market and making profit.

The transformations we have helped bring about have not just been about money, profit, income and wealth. Or about volumes of coffee harvested, washed or processed. More importantly, our work has engendered a cultural transformation. In the cooperatives we support, a more entrepreneurial spirit has been taken to heart and put into practice. Farmers now know that they can make change happen. That prosperity lies within reach, lies indeed in their hands. Women are participating in the coffee industry, making decisions alongside men. Income is distributed fairly. All these changes strengthen the spirit of self-reliance, social inclusion and equitability.

SNV is committed to supporting the government and the people of Rwanda to reach their development goals. For this ‘land of a thousand hills’, breaking firmly into the ranks of specialty coffees nations was an unquestionable triumph. Now, it needs to steadily consolidate that position. We are confident that the local capacity builders we have partnered with will ensure successful continuation of our work, and remain hopeful that the future will bring lasting prosperity for Rwanda’s coffee sector and coffee farmers.
**Annex 1: Key events in our intervention**

<table>
<thead>
<tr>
<th>Events and critical breakthroughs</th>
<th>Period</th>
<th>Adaptation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coffee value chain diagnostic analysis</td>
<td>2005</td>
<td>SNV engaged in the coffee sector by supporting six producer cooperatives in cooperative governance, financial management, access to finance and markets. Improved facilitation of pre-financing and marketing (four cooperatives signed contracts with RWANDEX).</td>
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<tr>
<td>MoU with private companies: RWANDEX and ENAS</td>
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<tr>
<td>MoU SNV—OCIR-CAFÉ</td>
<td>2006</td>
<td>SNV increased its capacity development support to 42 cooperatives earmarked by OCIR-CAFÉ for financial support (investments, inputs) under STABEX. Selected SNV-supported cooperatives were linked to FLO to improve market opportunities, and supported with the certification process.</td>
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<tr>
<td>First partnership SNV-FLO (country level): corporate partnership was signed in 2009</td>
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<tr>
<td>MoU SNV—TechnoServe</td>
<td>2007</td>
<td>Five SNV-supported cooperatives were linked to TechnoServe to receive financial support for working capital and the development of mini CWS. SNV widened service provision to facilitate establishment of functional CTF (multi-stakeholder platforms to strengthen engagement of, and communication between, value chain actors at district level). 2 LCBs engaged (UGAMA, INADES Formation).</td>
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<tr>
<td>Contracts signed between OCIR-CAFÉ and districts to establish CTFs following SNV’s recommendation</td>
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<td>SNV localisation policy implemented</td>
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<tr>
<td>First National Coffee Conference organised by OCIR-CAFÉ, SNV, OTF; TechnoServe; facilitated by SNV</td>
<td>2008</td>
<td>Following recommendations SNV started to engage also at national level; National Coffee MSP organised to align interventions, as well as demand and supply for services. Inputs through LCBs increased, and number of advisors was reduced to three. Draft National Coffee Strategy was validated; it informed the 2009 support process to the coffee sector, and re-emphasised the need to focus capacity development support on cooperative CWS.</td>
</tr>
<tr>
<td>Coffee Census The EAFCA conference and exhibition was held in Kigali in February 2009. SNV sponsored the event.</td>
<td>2009</td>
<td>Baseline for planning and target setting updated. Diversification of sources of finance for cooperatives including external institutions like Shared Interest, a London-based financial institution that provides financing facilities to FLO certified cooperatives. Two SNV-supported cooperatives participated and one (COCAGI) is now financed by Shared Interest. Others are in process, and SNV will facilitate the linkages.</td>
</tr>
<tr>
<td>Networking and direct contact between cooperatives, and buyers and financing institutions</td>
<td>2009</td>
<td>Increased attention to quality in support to CWS. Engagement of third LCB (RWASHOSCCD) in 2010, to help cooperatives to access markets for specialty coffee (resulting in prominence of SNV-supported cooperatives amongst the winners in 2010 and 2011, with five and eight nominees respectively).</td>
</tr>
<tr>
<td>Cooperative Development (CDE) competition; cooperatives supported to participate</td>
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<tr>
<td>Coffee Unions and Federation established</td>
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<tr>
<td>MoU SNV—UNIFEM</td>
<td></td>
<td>Increased attention to position of women in cooperatives; baseline study conducted, results used for awareness creation in CTF meetings.</td>
</tr>
<tr>
<td>National Coffee Strategy (2009-12) with focus on turning CWS into entities based on business principles (Turnaround Programme)</td>
<td>2010</td>
<td>Number of coffee advisors reduced to two; service provision increasingly through LCBs. Support more strongly focused on CWS; number of CWS supported increased to 29.</td>
</tr>
<tr>
<td>Renewal MoU SNV-OCIR-CAFÉ with focus on the implementation of the Turnaround Programme</td>
<td></td>
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</tr>
<tr>
<td>Strategic re-alignment</td>
<td>2011</td>
<td>Number of cooperatives supported increased to 84; including 30 CWS. Number of coffee advisors reduced to one by end of year. Most service delivery through LCBs.</td>
</tr>
<tr>
<td>Government structure revised; OCIR-CAFÉ integrated in newly established National Agriculture Export Board (NAEB)</td>
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</tbody>
</table>
## Annex 2: Actual support provided to cooperatives

<table>
<thead>
<tr>
<th>Name of Cooperative</th>
<th>Name of District</th>
<th>SNV/LCB</th>
<th>NAEB/OCIR-CAFÉ</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Terimbere kawa yacu</td>
<td>GAKENKE</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning</td>
<td>Input supply; production extension services; investment (CFC)</td>
</tr>
<tr>
<td>2 Abakundakawa</td>
<td>GAKENKE</td>
<td>CWS processing and cooperative management; business planning; IMS tool; FLO</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>3 Ikawa yacu</td>
<td>GAKENKE</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning</td>
<td>Input supply; production extension services; investment (CFC)</td>
</tr>
<tr>
<td>4 COADECA</td>
<td>GAKENKE</td>
<td>CWS processing and cooperative management; market linkage; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>5 COCATU</td>
<td>RULINDO</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>6 Inyongeramusaruro</td>
<td>RULINDO</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning; IMS tool; external audit</td>
<td>Input supply; production extension services; investment (STABEX)</td>
</tr>
<tr>
<td>7 COGIPROCA</td>
<td>GICUMBI</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>8 Aburwagasabo</td>
<td>RWAMAGANA</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services; investment (STABEX)</td>
</tr>
<tr>
<td>9 COOCAFE</td>
<td>NGOMA</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>10 COCAMU</td>
<td>KIREHE</td>
<td>CWS processing and cooperative management; business planning; support with professional external audit</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>11 COCAHU</td>
<td>GATSIBO</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
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<tr>
<td>13 Terimbere Muhinzi wa kawa</td>
<td>KAYONZA</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>14 Dutezimbere kawa</td>
<td>NYANZA</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning; IMS tool</td>
<td>Input supply; production extension services; investment (STABEX)</td>
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<tr>
<td>15 KOGIMUWAKA</td>
<td>GISAGARA</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services; investment (STABEX)</td>
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<tr>
<td>16 KABAKANYA</td>
<td>NYARUGURU</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services; investment (CFC)</td>
</tr>
<tr>
<td>17 ABANGAKURUSHWA</td>
<td>NYAMASHEKE</td>
<td>CWS processing and cooperative management; market linkage; business planning</td>
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<td>KOBAKANYA</td>
<td>NYAMASHEKE</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>TUZAMURANE</td>
<td>RUSIZI</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning</td>
<td>Input supply; production extension services; investment (STABEX)</td>
</tr>
<tr>
<td>CDCAGI</td>
<td>RUSIZI</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning; IMS tool</td>
<td>Input supply; production extension services; investment (STABEX)</td>
</tr>
<tr>
<td>TURENGERIKAWA</td>
<td>RUSIZI</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>ARABICA</td>
<td>RUHANGO</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services; investment (CFC)</td>
</tr>
<tr>
<td>COCARU</td>
<td></td>
<td>CWS processing, financial and cooperative management; business planning;</td>
<td>Input supply; production extension services; investment (STABEX)</td>
</tr>
<tr>
<td>KOPAKAKU/DUTEGURE</td>
<td>KARONGI</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>INGOBOKA</td>
<td>RUTSIRO</td>
<td>CWS processing and cooperative management; business planning; IMS tool and FLO</td>
<td>Input supply; production extension services; investment (STABEX)</td>
</tr>
<tr>
<td>KOPAKAMA</td>
<td>RUTSIRO</td>
<td>CWS processing and cooperative management; business planning; IMS tool and FLO</td>
<td>Input supply; production extension services</td>
</tr>
<tr>
<td>KOABAKA</td>
<td>KAMONYI</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning</td>
<td>Input supply; production extension services</td>
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<tr>
<td>KOAKAGI</td>
<td>GISAGARA</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning</td>
<td>Input supply; production extension services</td>
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<tr>
<td>KOBAKAMU</td>
<td>MUHANGA</td>
<td>CWS processing and cooperative management; business planning</td>
<td>Input supply; production extension services</td>
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<tr>
<td>KODUKA</td>
<td>NGORORERO</td>
<td>CWS processing and cooperative management; financial and market linkage; business planning</td>
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