

# REPUBLIC OF RWANDA



## RWANDA COOPERATIVE AGENCY

Toll free telephone: 4163  
P.o . Box 6249 Kigali-Rwanda  
Web site: [www.rca.gov.rw](http://www.rca.gov.rw)

## CITIZEN'S CHARTER

**December, 2011**

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## **FORWARD**

It is my pleasure to present to you this Service Charter for Rwanda Cooperative Agency (RCA).

This Service Charter has been prepared in tandem with the Government's reform agenda and in the spirit of being responsive to effective service delivery, transparency and accountability.

This service charter spells out the role of Rwanda Cooperative Agency, and highlights the services offered and requirements therein. It lists the service centers at which our services can be accessed and the guiding legal instruments.

The development of this Charter signifies our commitment to serve our clients with a view to creating a better understanding and enhancing our service delivery.

The image shows a handwritten signature in blue ink over a circular official seal. The seal is purple and features the coat of arms of Rwanda in the center, surrounded by the text 'RWANDA COOPERATIVE AGENCY' and 'AGENCE RWANDAISE DE COOPERATION'. The signature is written in a cursive style and overlaps the top and left sides of the seal.

**MUGABO Damien**

**Director General  
Rwanda Cooperative Agency**

The present Citizen's Charter reflects the service provided by RCA to its customers. Therefore, it contains different services, service standards, service delivery methods and timelines, grievance mechanisms. This citizen's charter shows the following elements:

- Vision and Mission statement of the RCA which affirms its commitment to deliver the services with:
  - Integrity
  - Judiciousness
  - Courtesy
  - Understanding
  - Objectivity and impartiality
  - Transparency
  - Accountability
  - Promptness
  - Efficiency and effectiveness.
- Details of services delivered by the RCA:
  - Specification of services provided by RCA,
  - Clear identification of the department to be approached or where specific services can be obtained. In this way citizens will know which office to approach and save time and energy;
  - Clear statement of the time it takes to deliver each service. This provides citizens with useful information and will prevent them from back and forth.
  - Setting of service quality standard by specifying service standards in term of timeliness, access, accuracy, reliability, affordability, responsiveness, fairness, sensitivity and courtesy in service delivery; On the basis of this, citizens can expect improvement
  - Clear information about the required document and procedures to get a service in RCA. For example, the documents to be shown, the available forms to be filled in.
- Details of the 'Citizens', groups/end users or People who are eligible for each service offered by RCA

- Contact information of key officers in charge of these services
- Complaint procedures or grievance redress mechanisms and how to access them
- Feedback mechanisms for interaction with Citizens to continuously improve services
- Information and dissemination for availability and visibility for services.

This Citizen's Charter is a tool to increase the information available to customers of RCA and sets standards for transparency in public services. It is expected that through Citizen's Charter, RCA's Clients will have faster access to services, setting an end to tremendous time wasting and delays in services delivery process.

Considering that its services have to be responsive to high expectations from citizens, RCA commits to inform them what services are available to them and what their rights and obligations are in accessing these services.

Realizing that RCA cannot go this route alone, it thus invite the citizens to keep a hawk's eye on its employees, to be correct, realistic and comprehensive in furnishing information to better meet their expectations and root out all activities which negate service delivery improvement.

Indeed, for a better implementation of this Citizen's Charter, RCA expects continuous interaction with citizens seeking its services. For this, RCA has developed the following instruments in order to actively obtain feedback from its clients:

- Citizens' feedback form available at each department;
- Suggestion box at entrance;
- Open days/Accountability day
- Citizen panels, focus groups
- Hot line services;
- Customer surveys
- Grievance redresses mechanism or Complaints Systems in order to offer customers an immediate channel for

feedback mechanism regarding the service they received.

This Citizen's Charter specifies also what actions will be taken when a service is not delivered, as it should. Thus, RCA encourages its clients to give their feedback through the complaints mechanisms that are accessible, approachable and open to all. It goes without saying that the RCA takes these complaints seriously and adopt prompt and proper action in a timely manner (fashion). Ideally, a time frame for dealing with these grievances and redresses has been set. The RCA is willing to share a more systematic review of the grievances with its clients. The key following elements will be considered during the implementation process of this Citizen's Charter:

- Establish regularly the channels through which users can log grievances. Potential channels include a website, text messaging, and customer surveys at the point of service delivery, complaints boxes, mail, and phone.
- Assign grievance redress responsibilities within the RCA and outline the internal grievance redress process for addressing each grievance subcategory.
- Devise standardized internal processes for logging grievances. Grievances can be logged either manually or, if resources allow, using a computer-based system that permits the RCA to identify "real-time" trends in the data.
- Set a clearly defined timetable for grievance redress, including time to initial acknowledgement of the complaint (if complainant is not anonymous), expected time to resolution for each stage of the investigation, and the time frame for updating beneficiaries on progress.
- Decide what measures will be taken if there is a violation of service standards.
- Establish a monitoring and evaluation system to monitor trends in grievances data.

For encouraging communication, feedback and dialogue on the implementation of its Charter, RCA commit to use new media and ICT such as sms, email, twitter, facebook, etc..., and any combination of these technologies.

To improve continuously the service delivery, RCA is considering using the tools and techniques below in the implementation process of the present charter:

- service delivery review;
- benchmarking with best practice;
- performance management;
- training, learning and knowledge management;
- empowerment or delegation of authority;
- diligent complaints management;
- information management.

Considering that information is the cornerstone of implementing and monitoring of Citizen's Charter, this Citizen's Charter will be delivered through various dissemination technologies and publicized widely through websites, radio, newspapers etc. to reach the public. Thus, RCA will seek to use the following channels to ensure maximum availability and visibility of its services to users and stakeholders:

- Public relations/information desk.
- Open day/Accountability day
- Publication of promotional material:
  - Leaflets,
  - Posters
  - Press releases
- Publications and creation of booklet: Production of brochures or handbills. The information contained in the brochure must be concise, clear, simple and easy to understand. The brochures should also easily be obtained;
- Print the Charter and display in front of the office and formally issue the Charter and place it on website;
- Formal announcement and publication in newspaper;
- Messages broadcasted on radio and television;
- Discussions on call-in radio and television shows;

- Internet and continuous update of the public institution web site:
  - Search engines
  - Public Websites
  - Partner Websites
  - Restricted Website
- SMS directions where to find the Charter;
- Distribution of copies to public representatives and key stakeholders;
- Newspaper articles;
- Conferences and other targeted events related to service delivery improvement.
- Trainings and orientation sessions to employees and their representatives.
- Other (mailing lists, web forums).

In brief, our customers include Public Institutions, private companies, local communities and local authorities, general public.

### **Commitment to our clients:**

This charter is a commitment by the RCA to provide high quality services to all our stakeholders/ customers. We in this regard endeavour to serve you effectively, with due diligence and professionalism. We shall uphold the utmost integrity in the delivery of our services.

### **Expectations from customers:**

In order to serve you better, you can help us improve performance by:

- Treating RCA staff with courtesy and respect;
- Abiding by the regulations governing the academics services;
- Suggesting ways of improving our services at RCA;

- Providing the RCA with adequate feedback on service delivery through various dissemination technologies;
- Addressing all complaints/compliments/suggestions to relevant department.

**Contact:**

**RWANDA COOPERATIVE AGENCY (RCA)**

Toll free telephone: 4163

P.o . Box 6249 Kigali-Rwanda

Web site: [www.rca.gov.rw](http://www.rca.gov.rw)

We shall acknowledge receipt and respond to all complaints made within 3 working days.

If the matter requires more investigation and time to be resolved, we shall inform you of the intended course of action and time frame of response.

**I. INTRODUCTION**

The Rwanda Cooperative Agency (RCA) was established by the Law N° 16/2008 of 11/06/2008) and determining responsibilities, the RCA responsibilities shall be the following:

- 1° implementing Government policy in matters relating to cooperative organizations;
- 2° registering cooperative organizations and assigning to them legal personality;
- 3° regulating and supervising cooperative organizations including the national cooperative unions, federations and confederations;
- 4° setting standards and formulate professional ethics for prudent management of cooperative organizations;
- 5° supervising of implementation of laws and instructions governing cooperatives;
- 6° promoting the cooperative organizations sector;
- 7° assisting cooperative organizations in their capacity building through training and seminars of its members and managers;
- 8° promoting business entrepreneurship in the cooperative organizations sector;

9° encouraging the cooperative movement to take advantage of investment opportunities at national, regional and international levels;

10° carrying out research and studies on cooperative organizations matters and ensuring their publication;

11° advising the Government on elaborating the national policies and strategies in relation with cooperative organizations;

12° ensuring the application of laws governing cooperative organizations and other laws that cooperative organizations are requested to observe;

13° developing good relations and collaborating with other agencies carrying out similar missions at both regional and international levels.

## **II. VISION:**

To promote an autonomous and economically viable cooperative movement founded on the cooperative values and principles and is able to enhance social integration and up lifting the standard of living of its members.

## **III. MISSION:**

To develop the cooperative sector such as it serves its members equitably, efficiently and empowers them economically.

## **IV. CORE FUNCTIONS :**

Promotion, Registration and Regulation of Cooperatives

**SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

**Type of service: Registration of Cooperative organizations**

<p><b>What is the service? Am I eligible?</b></p>	<p><b><i>To register cooperatives organizations, issue legal certificates; record all Cooperative organisations that are legally registered. Every cooperative organization is eligible.</i></b></p>
<p><b>Department to be approached</b></p>	<p><b><i>Registration and Legal Affairs</i></b></p>
<p><b>When can I access the service?</b></p>	<p><b><i>The service is accessible after transmission to RCA applications for legal status.</i></b></p>
<p><b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b></p>	<p><b><i>No time limit because you can also access online services from our Website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> For a cooperative to get legally registered takes 15 days on a condition that all legal requirements are fulfilled</i></b></p>
<p><b>What, if any, are the costs for accessing the service?</b></p>	<p><b><i>The registration of cooperative organizations at RCA is free of charge.</i></b></p>
<p><b>What documents are required ?</b></p>	<p><b><i>1° Application letter with sous couvert Mayor of the District in which the cooperative organization operates or has its headquarter. 2° An original copy of its bylaws 3° A original copy of its internal rules 4° The list of its members + their signatures each person</i></b></p>

	<p>5° <i>The list of members of the Board of Directors and their signatures</i></p> <p>6° <i>The list of t members of the Supervisory committee and their members</i></p> <p>7° <i>Minutes of the first meeting when establishing the cooperative organization and putting into place its organs</i></p> <p>8° <i>Provisional Certificate issued by the Mayor of the concerned District</i></p> <p>9° <i>A Legal registration fees of 1,200 Rwf due by any cooperative Organization, deposited in the District account</i></p> <p>10° <i>The list of members of the Credit Committee when it is a SACCO/COOPEC</i></p> <p>11° <i>Curriculum vitae of the manager if it is a SACCO or COOPEC.</i></p>
<p><b>What is the procedure?</b></p>	<p><i>Registration process starts at the Sector Level (article 21) and then at the District level (article 22) and lastly at Rwanda Cooperative Agency where a legal certificate is issued.</i></p>
<p><b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b></p>	<p><i>The Legal registration fees of 1,200 Rwf is paid once at the District level. No other payments required to be registered. For additional documents, please contact RCA headquarter.</i></p>
<p><b>Is there a complaint</b></p>	<p><i>When they do not fulfill all the</i></p>

<b>procedure?</b>	<i>requirements, they can ask for more clarifications.</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<p><i>The Bylaws of a cooperative society operating <u>at the District or National level</u> shall be certified by an authorized notary. From May 2011, a minimum number required to establish a primary cooperative Organization shall be ten (10) persons. A cooperative organization composed of a nuclear family is not acceptable. A nuclear family means « a husband and wife married under community of property and their adult children under living with them ».</i></p> <p><i>For any additional information, always visit RCA Website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163 for further information</i></p>
<b>Available forms</b>	<p><i>Forms are available not only on hard copies but also on soft copies. They are also available on the following site: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> (Model bylaws for ordinary cooperatives, unions, federation and confederation, model bylaws for SACCOS and their Unions).</i></p>
<b>Relevant legal documents</b>	<ol style="list-style-type: none"> <li data-bbox="524 1157 958 1348">1. <i>Law n°50/2007 of 18 September 2007 providing for the establishment, organization and functioning of cooperatives organizations in Rwanda.</i></li> <li data-bbox="524 1353 904 1414">2. <i>Law n°12/2011 of 27 May 2011 modifying and</i></li> </ol>

	<p><i>complementing the law n°50/2007 of 18 September 2007 providing for the establishment, organization and functioning of cooperatives organizations in Rwanda.</i></p> <p>3. <i>Ministerial order n° 01/2008 of 17/12/2008 determining the legal registration fees by a cooperative organization.</i></p> <p>4. <i>Instructions of the Minister of trade and industry n° 03/08 of 02/12/2008 determining the format of documents to be completed, the requirements and the mode of procedure for a cooperative organization to obtain legal registration.</i></p>
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## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Litigation**

<p><b>What is the service? Am I eligible?</b></p>	<ul style="list-style-type: none"> <li>■ <i>RCA provide technical assistance before judicial authorities for cooperatives.</i></li> <li>■ <i>RCA also provide technical assistance in financial audit reports; We follow cases that involve people who steal, misappropriate and misuse funds and other resources of a Co-operative until they are punished and made to pay back to the Co-operative in accordance with Co-operative</i></li> </ul>
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	law without delay or prejudice.
<b>Department to be approached</b>	<i>Registration and Legal Affairs</i>
<b>When can I access the service?</b>	<i>The service is accessed during and after cooperatives are audited.</i>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<i>No time limit because you can also access online services from our Website;<a href="http://www.rca.gov.rw">www.rca.gov.rw</a> From the reading of the audit report until cases are judged by competent Courts.</i>
<b>What, if any, are the costs for accessing the service?</b>	<i>No cost to access the service.</i>
<b>What documents are required ?</b>	<i>Audit reports and other supporting documents</i>
<b>What is the procedure ?</b>	<i>No procedure required</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>Police Prosecutor Courts</i>
<b>Is there a complaint procedure?</b>	<i>As required by the law.</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>Members or Leaders of cooperatives should bear in mind that RCA is going to do every thing in their shoes. It assists only. So they have to know that it is crucial to claim to pay back the money stolen or misused but also to repair the damage occurred by the cooperative society. For any additional information,</i>

	<i>always visit RCA Website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163</i>
<b>Available forms</b>	<i>No</i>
<b>Relevant legal documents</b>	<i>To assist cooperatives, we use the law of cooperatives as amended today and other relevant documents available.</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: Arbitration**

<b>What is the service?</b>  <b>Am I eligible?</b>	<ul style="list-style-type: none"> <li>■ <i>Arbitration/settlement of disputes within cooperatives or between Cooperatives.</i></li> <li>■ <i>Cases of misunderstanding and disputes <u>between members of Cooperatives or between cooperatives or between cooperatives and local authorities</u> or between <u>cooperatives and individuals</u> are handled with care and diligence.</i></li> </ul>
<b>Department to be approached</b>	<i>Registration and Legal affairs</i>
<b>When can I access the service?</b>	<i>At Rwanda Cooperative Agency Headquarter.</i>
<b>Time limit to access this service?or Once a request is made or an application is submitted, how long will it take?</b>	<i>No time limit because you can also access online services from our Website:<a href="http://www.rca.gov.rw"><u>www.rca.gov.rw</u></a></i>
<b>What, if any, are the costs for accessing the</b>	<i>No cost</i>

<b>service?</b>	
<b>What documents are required?</b>	<i>A simple request by writing.</i>
<b>What is the procedure ?</b>	<i>A request is addressed to RCA.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>Only RCA</i>
<b>Is there a complaint procedure?</b>	<i>For any complaint, please approach the Deputy director general or the director General of RCA</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>For any additional information, always visit RCA Website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163</i>
<b>Available forms</b>	<i>No form is required</i>
<b>Relevant legal documents</b>	<i>To settle the disputes we use the law of cooperatives as amended today and other relevant documents available.</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

**Type of service: Assist applicants coming to RCA's Office seeking advice on how to form a cooperative organization:**

<b>What is the service?</b>	<i>We receive per a week, between 50 and 80 persons seeking advice and clarification about the law,</i>
<b>Am I eligible?</b>	

	<i>bylaws, difference between coops and Associations They assist them by teaching them how to form a cooperative organization.</i>
<b>Department to be approached</b>	<i>Registration and Legal Affairs</i>
<b>When can I access the service?</b>	<i>From Monday 7:00 am to Friday 5:00 pm</i>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<i>No time limit because you can also access online services from our Website:<a href="http://www.rca.gov.rw"><u>www.rca.gov.rw</u></a></i>
<b>What, if any, are the costs for accessing the service?</b>	<i>There is no cost. The assistance we provide is free of charge.</i>
<b>What documents are required ?</b>	<i>No document is required. You simply lodge your query and a response is provided.</i>
<b>What is the procedure?</b>	<i>No procedure is required.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>RCA is the only institution to visit to get all you need about cooperative organizations.</i>
<b>Is there a complaint procedure?</b>	<i>For any complaint, please approach the Deputy director general or the director General of RCA</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>For any additional information, always visit RCA Website: <a href="http://www.rca.gov.rw"><u>www.rca.gov.rw</u></a> or toll free 4163</i>

<b>Available forms</b>	<i>No form is required.</i>
<b>Relevant legal documents</b>	<i>No document to bring in when seeking assistance to establish a cooperative.</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: COOPERATIVE PROMOTION**

<b>What is the service?</b>	<i>Promotion by mobilising and sensitising for primary cooperatives, Helping the process of transforming profit making associations into cooperatives</i>
<b>Am I eligible?</b>	<i>Promotion of cooperative umbrella organizations: Unions, Federations and Confederation The eligibility concern all profit making associations of more than 10 persons</i>
<b>Department to be approached</b>	<i>PLANNING &amp; COOPERATIVE CAPACITY BUILDING UNIT</i>
<b>When can I access the service?</b>	<i>From Monday 7:00 am to Friday 5:00 pm</i>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<i>No time limit because you can also access online services from our Website:<a href="http://www.rca.gov.rw">www.rca.gov.rw</a> 3 days</i>
<b>What, if any, are the costs for accessing the service?</b>	<i>In this department, service is offered at free of charge.</i>
<b>What documents are required ?</b>	<i>None</i>

<b>What is the procedure ?</b>	<i>Simply you submit a written request at RCA to help associations in the transformation process.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>Centre IWACU KABUSUNZU, service offered here is paid for.</i>
<b>Is there a complaint procedure?</b>	<i>For any complaint, please approach the Deputy director general or the director General of RCA</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>Always visit RCA website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163 for further information.</i>
<b>Available forms</b>	<i>No</i>
<b>Relevant legal documents</b>	<i>Procedure Manuals on: *Cooperative Management * Accounting *Leadership in Cooperatives *Audit &amp; Inspection Law of Cooperative</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: COOPERATIVE TRAINING**

<b>What is the service?</b>	<i>Training of Cooperative members and staff; Coaching and Guidance; We conduct study tours to Cooperatives.</i>
<b>Am I eligible?</b>	<i>Training of a pool of cooperative trainers</i>

	<i>All cooperatives with legal personality are eligible</i>
<b>Department to be approached</b>	<i>PLANNING &amp; COOPERATIVE CAPACITY BUILDING UNIT</i>
<b>When can I access the service?</b>	<i>From Monday 7:00 am to Friday 5:00 pm</i>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<i>No time limit because you can also access online services from our Website;<a href="http://www.rca.gov.rw"><u>www.rca.gov.rw</u></a></i>
<b>What, if any, are the costs for accessing the service?</b>	<i>In this department, service is offered at free of charge.</i>
<b>What documents are required ?</b>	<ul style="list-style-type: none"> <li>- <i>Legal personality;</i></li> <li>- <i>Location( area of operation);</i></li> <li>- <i>Main activity of the cooperative</i></li> <li>- <i>A written request letter for training</i></li> <li>- <i>A need assessment by cooperative inspectors</i></li> </ul>
<b>What is the procedure ?</b>	<i>Simply you submit a written request at RCA to train cooperative members. Where necessary RCA can organize training to cooperative members.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>Centre IWACU KABUSUNZU, service offered here is paid for.</i>
<b>Is there a complaint procedure?</b>	<i>For any complaint, please approach the Deputy director</i>

	<i>general or the director General of RCA</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>Always visit RCA website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163 for further information.</i>
<b>Available forms</b>	<i>No form is required</i>
<b>Relevant legal documents</b>	<i>Procedure Manuals on: *Cooperative Management * Accounting *Leadership in Cooperatives *Audit &amp; Inspection Law of Cooperative</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: Inspection**

<b>What is the service?</b>	<i>To find whether the cooperative organisations' structure and working abide by the cooperative law, principles, values and other relevant instructions.</i>
<b>Am I eligible?</b>	<i>Ensure that all cooperative registered comply with the national policy and the law governig cooperative societes in Rwanda and their by laws Systematically and permanently direct people on how to keep the books of cooperative organizations; Communicate the results of inspection to the general Assembly of a cooperative organization ; Take appropriate, urgent and protective measures in order to</i>

	<p><i>insure the safety of property in case of obvious malpractices or misuse of cooperative's funds by any one</i></p> <p><i>Report to Management all measures taken.</i></p> <p><i>We inspect all cooperatives which have the legal personality.</i></p>
<b>Department to be approached</b>	<i>Inspection and audit Unit</i>
<b>When can I access the service?</b>	<i>Work start at 7am to 5 pm in the working days of the week.</i>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<p><i>No time limit because you can also access online services from our Website:<a href="http://www.rca.gov.rw">www.rca.gov.rw</a></i></p> <p><i>Any request made or an application submitted can be immediately responded</i></p>
<b>What, if any, are the costs for accessing the service?</b>	<i>There is no cost. The assistance we provide is free of charge.</i>
<b>What documents are required ?</b>	<i>.A written request to the General Director of RCA and express your need.</i>
<b>What is the procedure ?</b>	<i>A request is addressed to the General Director of RCA</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>Only RCA</i>
<b>Is there a complaint procedure?</b>	<i>None.</i>
<b>Is there any additional information regarding</b>	<i>Always visit RCA website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163</i>

<b>this service that is useful to know?</b>	<i>for further information.</i>
<b>Available forms</b>	<i>No form is required.</i>
<b>Relevant legal documents</b>	<i>To inspect, we use the law n0 12/2011 of 27/05/2011 modifying and complementing Law n0 50/2007 of 18/09/2007 providing for the establishment, organization and functioning of cooperative organization in Rwanda and other relevant audit documents available.</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

**Type of service: Responsible and account for financial matters and transactions of RCA.**

<b>What is the service?</b>	<i>Establish and maintain systems of managing and controlling RCA's organizational costs with the objective;  Work out the budget of the Agency in collaboration with the Unit having Planning in its attributions;  Approve payments on benefit of suppliers and other creditors and draw monthly, quarterly and annually cash flow plans for the Agency;  Preparation and presentation of the RCA's budget;  Preparation of consolidated management reports and statutory financial accounts (including information about revenue collected and expenditure</i>
<b>Am I eligible?</b>	

	<i>incurred); Operation of advances for payroll purposes and other financial transaction processing; Operation of the RCA's internal financial procedures and controls;</i>
<b>Department to be approached</b>	<i>Department of Finance &amp; Administration</i>
<b>When can I access the service?</b>	<i>From Monday 7:00 am to Friday 5:00 pm (24hours online service through accessing our <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> )</i>
<b>Time limit to access this service?or Once a request is made or an application is submitted, how long will it take?</b>	<i>For the payment of supplier's invoices, It takes only 5 working days.</i>
<b>What, if any, are the costs for accessing the service?</b>	<i>No</i>
<b>What documents are required ?</b>	<i>An invoice indicating goods or service delivered.</i>
<b>What is the procedure ?</b>	<i>For payment, it is always possible after delivering goods or service and submission of an invoice at RCA.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>National Bank of Rwanda (BNR) because all payments are settled through Central Bank.</i>
<b>Is there a complaint procedure?</b>	<i>For any complaint, please approach the Deputy director general or the director General of RCA</i>

<b>Is there any additional information regarding this service that is useful to know?</b>	<i>Always visit RCA website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a>. Or toll free 4163 For further information.</i>
<b>Available forms</b>	<i>No form is required</i>
<b>Relevant legal documents</b>	<i>No</i>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: Training and Promotion of Saccos**

<b>What is the service Am I eligible?</b>	<ul style="list-style-type: none"> <li>• <i>mobilization and the sensitization of population on culture of savings and accessing financial services</i></li> <li>• <i>Training of SACCO Committees, staff and members in SACCO management and good governance of SACCOs, credit management, loan portfolio, saving and credit policy and cooperative law.</i></li> <li>• <i>Education on financial inclusion</i></li> <li>• <i>Helping SACCO Committees on settlement of different disputes</i></li> <li>• <i>Helping SACCOs in the elaboration of their business plan</i></li> </ul> <p><i>SACCOs which are not capable to finance their trainings, that show the need to be trained are supported by RCA</i></p>
<b>Department to be approached</b>	<i>SACCO development Department</i>

<b>When can I access the service?</b>	<i>From Monday 7:00 am to Friday 5:00 pm</i>
<b>Time limit to access this service?or Once a request is made or an application is submitted, how long will it take?</b>	<i>No time limit It took three days</i>
<b>What, if any, are the costs for accessing the service?</b>	<i>No charged</i>
<b>What documents are required?</b>	<i>SACCO must have legal status.</i>
<b>What is the procedure?</b>	<i>SACCO that needs training must write a Letter to RCA authority requesting for training. SACCO Should indicate also its contribution toward that particular training.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>BNR &amp; AMIR for Sacco registration</i>
<b>Is there a complaint procedure?</b>	<i>No complaint procedure for the training and promotion of Saccos</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>Always visit RCA website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163 for further information.</i>
<b>Available forms</b>	<i>No form is required</i>
<b>Relevant legal documents</b>	<i>No</i>



	<ul style="list-style-type: none"> <li>• <i>Abrupt Inspection where SACCOs committees and staff are caught unaware through such inspection.</i></li> <li>• <i>Inspecting whether SACCOs meetings are held regularly as indicated in their bylaws.</i></li> <li>• <i>Abrupt inspection of their books of accounts whether they are filled as advised during supervision.</i></li> <li>• <i>This inspection is purposely to find out problems what could have been hidden during the process supervision.</i></li> </ul> <p>➤ <i>Yes, all SACCOs which fulfil cooperative principles are eligible for this type of services rendered. But in particular the following SACCOs will be eligible:</i></p> <ul style="list-style-type: none"> <li>• <i>Only registered SACCOs</i></li> <li>• <i>SACCOs with a known address</i></li> <li>• <i>SACCO which has officially requested for these services</i></li> </ul>
<p><b>Department to be approached</b></p>	<p><i>SACCO Supervision Unit</i></p>
<p><b>When can I access the service?</b></p>	<ul style="list-style-type: none"> <li>- <i>All times as an initiative of RCA because it finds it very crucial and necessary to SACCOs, committees, staff and members.</i></li> <li>- <i>Any time it is requested by SACCOs members, committees and staff.</i></li> </ul>

	- <i>At the end of each year</i>
<b>Time limit to access this service?or Once a request is made or an application is submitted, how long will it take?</b>	- <i>Monday to Friday, from 7:00 am to 5:00 pm;</i> - <i>When a service is requested, it takes a minimum of one day to be delivered.</i>
<b>What, if any, are the costs for accessing the service?</b>	- <i>All those services are delivered without any cost;</i> - <i>Instead, the costs are experienced by RCA when sending the staff to field to deliver the above-mentioned different services.</i>
<b>What documents are required ?</b>	<i>12° The Laws on cooperatives ; 13° The Laws on Microfinance ; 14° Savings and Credits polycy ; 15° The Action Plans ; 16° Performance Contracts 17° Procedural Manual ; 18° Instructions on Internal and extrenal Aaudit.</i>
<b>What is the procedure?</b>	- <i>The services are delivered directly from the RCA headquarters;</i> - <i>SACCOs Supervision Unit (SSU) delivers these services to SACCOs members on regular basis.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>No other instructions needed to access services delivered by SSU in RCA.</i>
<b>Is there a complaint</b>	<i>Yes there is, in case SSU staff</i>

<b>procedure?</b>	<i>fails deliver the service the way it is supposed, any member of SACCO can approach the Director of SSU or the DDG or DG of RCA to settle the matter..</i>
<b>Is there any additional information regarding this service that is useful to know?</b>	<i>For any additional information, please visit the RCA website:www.rca.gov.rw or toll free 4163</i>
<b>Available forms</b>	<ul style="list-style-type: none"> <li>- <i>Supervision report format;</i></li> <li>- <i>Audit report format;</i></li> <li>- <i>Government support report format;</i></li> <li>- <i>SACCO accounting books format</i></li> </ul>
<b>Relevant legal documents</b>	<p>1° <i>The Laws on cooperatives ;</i></p> <p>2° <i>The Laws on Microfinance ;</i></p>

## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: AUDIT OF SACCOS**

<p><b>What is the service?</b></p> <p><b>Am I eligible?</b></p>	<p>➤ <i>Auditing how SACCOs finance is governed and managed which is done especially when:</i></p> <ul style="list-style-type: none"> <li>• <i>Mismanagement issues have been suspected</i></li> <li>• <i>SACCOs members have written a request for the audit</i></li> <li>• <i>Supervision and inspection has detected some abuses in a certain SACCO.</i></li> <li>• <i>The year has ended in order to find out how SACCOs were governed and managed within that very year ending.</i></li> </ul>
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	<ul style="list-style-type: none"> <li>➤ <i>Yes, one is eligible so long as:</i> <ul style="list-style-type: none"> <li>• <i>Is a cooperative legally registered</i></li> <li>• <i>Has requested officially to be audited</i></li> <li>• <i>Has been suspected for mismanagement or embezzlement</i></li> <li>• <i>Supervision and inspection has found that, cooperative and microfinance laws are not being respected</i></li> </ul> </li> </ul>
<b>Department to be approached</b>	<i>SACCO Supervision Unit</i>
<b>When can I access the service?</b>	<ul style="list-style-type: none"> <li>- <i>All times suspicion of mismanagement has been risen.</i></li> <li>- <i>Any time upon the request of SACCOs members, committees and staff.</i></li> </ul>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<ul style="list-style-type: none"> <li>- <i>Monday to Friday, from 7:00 am to 5:00 pm</i></li> <li>- <i>When a service is requested, it takes a minimum of one day to be delivered.</i></li> </ul>
<b>What, if any, are the costs for accessing the service?</b>	<ul style="list-style-type: none"> <li>- <i>All those services are delivered without any cost;</i></li> <li>- <i>Instead, the costs are experienced by RCA when sending the staff to field to deliver the above mentioned various services.</i></li> </ul>
<b>What documents are required ?</b>	<ul style="list-style-type: none"> <li><i>19° The Laws on cooperatives ;</i></li> <li><i>20° The Laws on Microfinance ;</i></li> <li><i>21° Savings and Credits polycy ;</i></li> <li><i>22° The Action Plans ;</i></li> <li><i>23° Performance Contracts</i></li> </ul>

	<p>24° <i>Procedural Manual ;</i>  25° <i>Instructions on Internal and external Audit.</i></p>
<b>What is the procedure ?</b>	<ul style="list-style-type: none"> <li>- <i>The services are delivered directly from the RCA headquarters;</i></li> <li>- <i>SACCOs Supervision Unit (SSU) delivers these services to SACCOs members on regular basis.</i></li> <li>- <i>The service is also delivered upon request or in case some mismanagement issues have been detected.</i></li> </ul>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<p><i>No other instructions needed to access services delivered by SSU in RCA.</i></p>
<b>Is there a complaint procedure?</b>	<p><i>Yes there is, in case SSU staff fails deliver the service the way it is supposed, any member of SACCO can approach the Director of SSU or the DDG or DG of RCA to settle the matter..</i></p>
<b>Is there any additional information regarding this service that is useful to know?</b>	<p><i>For any additional information, please visit the RCA website: <a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll free 4163</i></p>
<b>Available forms</b>	<ul style="list-style-type: none"> <li>- <i>Supervision report format;</i></li> <li>- <i>Audit report format;</i></li> <li>- <i>Government support report format;</i></li> <li>- <i>SACCO accounting books format</i></li> </ul>
<b>Relevant legal</b>	<p>3° <i>The Laws on cooperatives ;</i></p>

<b>documents</b>	4° <i>The Laws on Microfinance ;</i>
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## **SERVICES OFFERED BY THE RWANDA COOPERATIVE AGENCY**

### **Type of service: Transferring government financial support to SACCOs**

<p><b>What is the service?</b></p> <p><b>Am I eligible?</b></p>	<p>➤ <i>Transferring government financial supports to respective SACCOs through District authority;</i></p> <p>- <i>Following up of the transfers and the use of government financial supports to SACCOs;</i></p> <p><i>Yes, each SACCOs is eligible so long as:</i></p> <ul style="list-style-type: none"> <li>• <i>It has legal personality</i></li> <li>• <i>It has qualified staff as requested by RCA and BNR</i></li> <li>• <i>It gives a report of how the financial support has been utilised</i></li> </ul>
<b>Department to be approached</b>	<i>SACCO Supervision Unit</i>
<b>When can I access the service?</b>	<p>- <i>On quarterly basis whenever money is available on RCA budget.</i></p> <p>- <i>Can be also on monthly basis depending on the availability of that money in RCA budget.</i></p>
<b>Time limit to access this service? or Once a request is made or an application is submitted, how long will it take?</b>	<p>- <i>Quarterly basis</i></p> <p>- <i>Depends on the available budget.</i></p>

<b>What, if any, are the costs for accessing the service?</b>	- <i>This service is delivered without any cost;</i>
<b>What documents are required ?</b>	26° <i>The Laws on cooperatives ;</i> 27° <i>The Laws on Microfinance ;</i> 28° <i>Savings and Credits polycy ;</i> 29° <i>The Action Plans ;</i> 30° <i>Performance Contracts</i> 31° <i>Procedural Manual ;</i> 32° <i>Instructions on Internal and extrenal Audit.</i>
<b>What is the procedure ?</b>	- <i>The services are delivered directly from the RCA headquarters;</i> - <i>SACCOs Supervision Unit (SSU) delivers these services to SACCOs members on regular basis.</i> - <i>The service is also delivered upon request or in case some mismanagement issues have been detected.</i>
<b>What, if any, other institutions do I need to visit to access the service? (Eg. for payment of service costs or to get additional documents)</b>	<i>None</i>
<b>Is there a complaint procedure?</b>	<i>Yes there is, in case SSU staff fails deliver the service the way it is supposed, any member of SACCO can approach the Director of SSU or the DDG or DG of RCA to settle the matter..</i>
<b>Is there any additional information regarding this service that is</b>	<i>For any additional information, please visit the RCA website:<a href="http://www.rca.gov.rw">www.rca.gov.rw</a> or toll</i>

<b>useful to know?</b>	<i>free 4163</i>
<b>Available forms</b>	- <i>Report format for government financial support</i>
<b>Relevant legal documents</b>	5° <i>The Laws on cooperatives ;</i> 6° <i>The Laws on Microfinance ;</i>