

**INKO  
MOKO**

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# Fostering Inclusive Purchasing in Rwanda



## Table of Contents

1. Executive Summary .....	1
1.1 Key Findings	
2. Background .....	2
3. Methodology .....	2
4. Findings .....	3
4.1 Overview of Sample	
4.2 Approaches to Purchasing	
4.3 Challenges Faced by Buyers	
4.4 Buyer Perceptions	
4.5 Commitment to Working with Refugee MSMEs	
4.6 Opportunities	
5. Conclusion .....	6
6. Recommendations .....	6
7. Market Linkages Impact Stories .....	7

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## Preface

The writing and research of this report was led by Bright Ntambara, Program Manager of Market Linkages at Inkomoko. While it focuses on Rwanda, where Inkomoko is headquartered, similar reports will follow for Ethiopia and Kenya where the organization also operates large programs supporting refugee entrepreneurs. Both are expected in early 2024.

The purpose of the report is to inform strategies that can enable and increase purchasing from local micro, small, and medium-sized enterprises (MSMEs). It included in-depth, in-person interviews with 126 buyers across 12 different districts in Rwanda. MSMEs are defined as businesses that are refugee and Rwandan-owned.

While this research is not comprehensive, it offers an initial assessment into the opportunities and challenges associated with local procurement in and around refugee communities in Rwanda.

Inkomoko is a non-profit organisation that was started in 2012. Its mission is to improve livelihoods and create thriving communities across Africa through entrepreneurship. The organization offers in-person and digital services that support refugee-owned businesses in Kenya, Rwanda, Ethiopia, and South Sudan. Strategies focus on the key levers of growth – business and financial management, market linkages, and access to a below market rate investment fund. Since its founding, Inkomoko has supported more than 60,000 businesses through access to training and USD 13 million in loans, which has helped create an estimated 30,000 jobs.

Inkomoko is grateful to the survey participants who offered their time and shared their insights and experience, which were critical to the development of this short report. If you have questions about the report, or Inkomoko's programs, please contact us at [info@inkomoko.org](mailto:info@inkomoko.org).

## 1. Executive Summary

Today, there are over 100 million people who have been forcibly displaced, a third of which reside in African markets that are already constrained by limited infrastructure, inadequate investment, and low productivity. With global issues such as climate change and geopolitical conflict on the rise, refugee populations are only likely to grow. While this creates many challenges for refugees and their hosts, it also presents opportunities.

Refugee communities possess skills, start enterprises that enable their survival, and in some cases, refugee camps can become large economic hubs with thousands of working businesses. However, they remain vulnerable with few prospects for sustainable growth and scale as they have extremely limited networks and in-roads to larger buyers and markets. In Rwanda, where Inkomoko has served more than 43,000 MSMEs and disbursed USD 7 million in investments, MSMEs have yet to be fully integrated into mainstream markets. They lack access to reliable market information and are inadequately prepared to compete for market opportunities. This, in addition to misconceptions about their capacity to serve buyers beyond their communities, hinders their full participation in the markets.

In response to these barriers, Inkomoko has added market linkages as a core service for its MSME clients, in addition to business development and investment. This is also part of its 2030 strategy, which aims to accelerate livelihoods transformation and economic integration for refugee communities.

As a starting point, Inkomoko conducted surveys with a range of buyers operating across Rwanda, with three primary objectives. 1) to understand the purchasing dynamics between buyers and MSMEs, 2) to identify where improved and new services might expand relationships, and 3) to mobilise various actors, especially buyers in the INGO sector, to recognize refugee communities as viable markets for conducting business. This, Inkomoko believes, is key to fostering sustainable livelihoods and economic transformation for refugees and the communities that host them.

### 1.1 Key Findings



The top two sectors buyers reported purchasing from were agriculture (e.g., agribusiness, processing, and farming) (68%) and wholesale and general trading (26%). Purchased goods include foods (fresh and dry), services (accommodation), training and education materials, among others. Other sectors included IT and tourism and hospitality.



There are opportunities for buyers to increase their procurement with local MSMEs in the general wholesale and trading, agribusiness, and hospitality and tourism sectors.



Buyers struggle to find suppliers, but 64% said that they do not use brokers or intermediaries to assist them with local purchasing, and only 20% publish their tenders.



Fifty-five per cent of buyers expressed interest in increasing business relationships with MSMEs, but 79% gave MSMEs a score of 3 or less (1 being low and 5 being high).



Seventy-eight per cent of INGOs said they would be willing to share their tenders and 64% believed that basic due diligence and capacity building of local businesses would increase their access to local suppliers.



The top challenges that buyers report facing when working with MSMEs include: reliability in delivery of goods and services (22%), capacity to meet supply needs (14%), quality of products (13%), and an inadequate understanding of procurement protocols (10%). Fifty per cent reported a combination of other issues related to customer service, sudden price changes, and lack of professionalism (e.g., failure to meet contractual obligations).



Overall, there seems to be a disconnect between country policies and strategies and the development of services that can successfully integrate refugees into the Rwandan economy.

## 2. Background

Rwanda, known as “the land of a thousand hills” is a landlocked country with a population of 13 million. Despite a devastating genocide in 1994, the country has emerged as one of the fastest-growing economies in sub-Saharan Africa. Poverty has declined significantly, an attractive investment landscape has emerged, and it is considered a leader in gender equality and social services (more than 90% of the population has healthcare coverage).

Rwanda also faces a range of challenges. The country has five refugee camps that host more than 125,000 refugees who are predominantly from the Democratic Republic of Congo and Burundi. And while it is one of the highest aid recipients in East Africa, contributions are declining. In addition, The United Nations Refugee Agency (UNHCR)'s budget requirement for 2023 for Rwanda is \$90 million, but as of October, only 32% was funded. Compared to other refugee hosting countries, the Rwandan Government is seen as progressive as it has enacted new policies and strategies that enable refugees and host

communities to economically integrate. This includes access to identity documents, the right to work, business registration for entrepreneurs, the ability to open bank accounts, and freedom of movement. However, in spite of these commitments, many barriers persist that are preventing or slowing progress.

One is a willingness, on the part of buyers to look beyond their existing suppliers to include refugee-owned businesses in their supply chains. This would allow refugee entrepreneurs to gain exposure to commercial business and market opportunities, hone their skills, and attract new buyers and customers.

One group of buyers that are primed to take this risk are those carrying out aid and development services around refugee communities. This includes more than 22 INGOs operating in Rwanda that have an estimated annual budget of USD 144M.

## 3. Methodology

For the purposes of this research, Inkomoko's market linkages team conducted in-depth, in-person interviews with 126 organisations/buyers. Buyers included international non-governmental organisations (INGOs), private sector organisations, MSMEs, and public institutions. MSMEs are defined as refugee and Rwandan-owned enterprises and fall within the following criteria:

Business Category	# of Employees	Annual Turnover (RWF)
Micro	1-2	≤ 1,000,000
Small	3-20	1,000,000 – 20,000,000
Medium	21-100	20,000,000 – 50,000,000

The above definitions are adopted from the latest Entrepreneurship Development Policy by Rwanda's Ministry of Trade and Industry. For context, more than 90% of Inkomoko's micro businesses have only one employee (usually the business owner) and make, on average, RWF 100,000 or less in monthly sales revenue.

Buyers were located across 10 districts, including Kigali, Musanze, Karongi, Nyamagabe, Kirehe, Gatsibo, Huye, Gisagara, Muhanga, and Rubavu. Five of the 10 locations are home to refugee camps and six are secondary cities.

Forty-one per cent were based in Rwanda's capital Kigali, the biggest location both in terms of population and economic activity. Buyers were selected based on predefined criteria. This included the location of the buyer, with a primary focus on communities where Inkomoko operates as well as regions with significant economic activity. Other criteria include buyer size and potential to work with MSMEs. The

research team used a combination of emails and direct phone calls to invite buyers to participate in the survey. Additionally, buyers were represented by employees with knowledge of their respective organisation's procurement processes. Surveys were conducted using Kobo Toolbox and consisted of 54 questions. The survey focused on buyer preferences and perceptions and took between 45 minutes – 1.5 hours. All surveys took place at the respondent's office or preferred location.

The development of the survey and its findings are complemented by Inkomoko's deep and extensive work delivering services to refugee entrepreneurs across East Africa and the organization's knowledge of the Rwandan market. Through desk research, Inkomoko also drew upon research conducted by other organisations relevant to the space and topic.

<sup>1</sup>See <https://www.minema.gov.rw/refugees-management>

<sup>2</sup>See <https://www.minema.gov.rw/refugees-management>

<sup>3</sup>See <https://data.unhcr.org/en/documents/details/103394>

<sup>4</sup>See Joint Strategy on Economic Inclusion of Refugees and Host Communities in Rwanda

[https://www.minema.gov.rw/fileadmin/user\\_upload/Minema/Publications/Laws\\_and\\_Policies/MINEMA-UNHCR\\_Joint\\_Strategy\\_of\\_economic\\_inclusion\\_of\\_refugees\\_and\\_host\\_communities\\_2021-2024.pdf](https://www.minema.gov.rw/fileadmin/user_upload/Minema/Publications/Laws_and_Policies/MINEMA-UNHCR_Joint_Strategy_of_economic_inclusion_of_refugees_and_host_communities_2021-2024.pdf)

<sup>5</sup> This figure is derived from UNHCR's Funding Update to organisations supporting refugees. It is available upon request

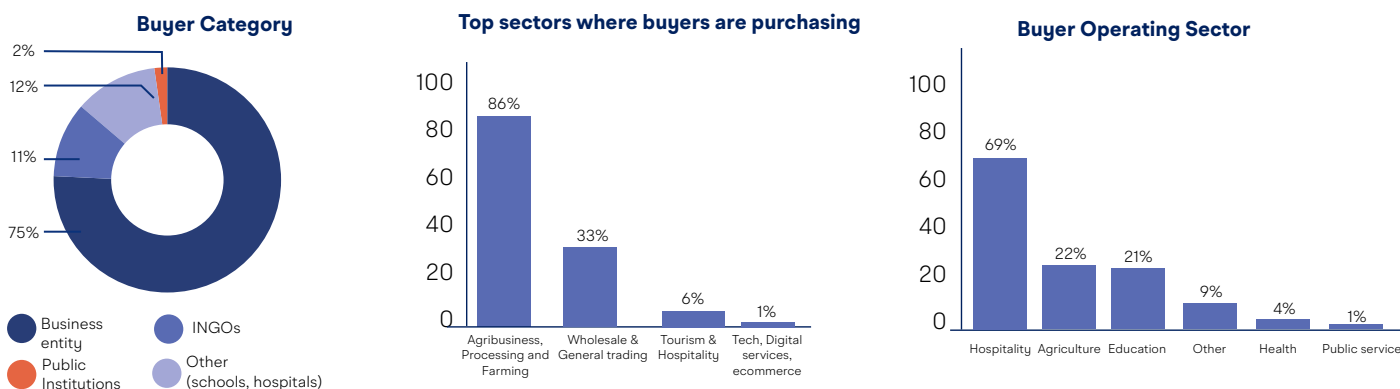
<sup>6</sup> See [https://www.minicom.gov.rw/fileadmin/user\\_upload/Minicom/Publications/Policies/Entrepreneurship\\_Development\\_Policy\\_-\\_EDP.pdf](https://www.minicom.gov.rw/fileadmin/user_upload/Minicom/Publications/Policies/Entrepreneurship_Development_Policy_-_EDP.pdf)

# 4. Findings

## 4.1 Overview of Sample

Buyers surveyed fell into the following categories: 1) business entities such as MSMEs and hotels, 2) INGOs, 3) public institutions, and 4) other (e.g., privately-owned schools, hospitals, and civil society organisations). As shown in the chart below, “business entities” was the largest category (75%) with INGOs coming second at 11%.

Buyers were further classified according to their self-reported primary sector. The majority, 64%, are in the Travel, Tourism, and Hospitality, and 17% reported that they operated in the agriculture sector. Sixty-eight per cent of buyers are purchasing a wide variety of agriculture goods, including fresh fruits and vegetables and dry foods while 26% purchased products in the wholesale and general trading sector, 48% of which is office equipment, stationeries and toiletries and similar products.



## 4.2 Approaches to Purchasing

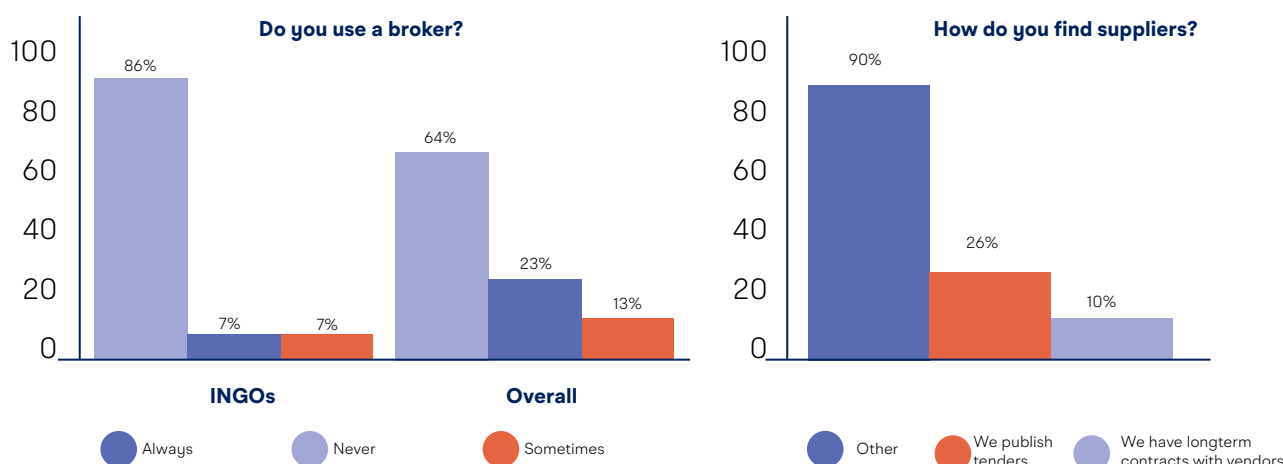
Overall, 64% of buyers surveyed do not use brokers to find suppliers. For INGOs, this number was much higher at 86% (see figure 3 below). This is somewhat surprising given most reported that they struggle to find reliable suppliers on the market, oftentimes relying on the same ones, repeatedly. This might be attributed to an inability to easily access information on new suppliers, including those led by refugees, perceptions about quality and reliability, or resources and budget needed to source new suppliers.

Only 20% of buyers surveyed said they publish tenders (see figure 4 below). Eight per cent reported that they have long-term contracts with vendors, and 71% stated that they employ other strategies to

find suppliers, such as direct sourcing in local markets, referrals from procurement officers in other organisations, and internal vendor lists. For INGOs, 71% publish tenders and share tender opportunities among INGO platforms and networks.

Among the organisations that publish tenders (20% of the total sample), 46% use online tendering platforms while the rest use either government tender platforms or media outlets. These approaches are unfavourable to local MSMEs, particularly refugee-owned enterprises, who are isolated from mainstream markets and tend to live in communities with the lowest digital penetration, low literacy levels, and with little to no access to market information.

Figure 3 and 4. Do you use Brokers (intermediaries) and how do you find suppliers?



### 4.3 Challenges Faced by Buyers

The top challenges that buyers report facing when dealing with MSMEs included poor reliability, such as delays in delivering goods and services (22%) and lack of capacity to meet supply needs (13%). Sixty-one per cent of buyers reported a combination of challenges including lack of professionalism, inconsistent or unjustifiable change in prices, low product quality, and running out of stock.

This research found that there is high demand for agricultural products (68%); however, this could be unfavourable for local micro and small businesses, especially refugee-owned businesses, as they lack access to land and space to carry out commercially oriented activities. In addition, high quality-sensitivity may prevent MSME owners from pursuing high value opportunities with larger buyers. For example, three high-end hotels surveyed require a HAACCP certification from their suppliers. For most small enterprises, this certification is unattainable due to access and high cost.

### 4.4 Buyer Perception

When asked about refugee and host community business capacity, 43% of buyers gave a rating of 3 (1 being low and 5 being high) and 36% gave a rating below 3. Others were unable to provide a ranking as they reported that they did not have sufficient knowledge or experience with businesses in refugee and host community context on which to base their rating.

Overall, 57% of buyers surveyed said they believe that MSMEs are missing market opportunities (INGOs were higher at 78%), with many citing reasons such as a lack of meaningful networks and relationships outside their communities, a lack of information about market opportunities, and strong competition from bigger “fish” in local markets.

### 4.5 Commitment to Working with Refugee MSMEs

For INGOs surveyed 64% reported having a direct commitment to working with refugee communities. Direct commitment can include humanitarian assistance for refugees, ad hoc programs designed exclusively for refugees, mandatory employment of refugee staff, and/or providing certain essential services such as education and insurance, among others. For non-INGO buyers, the number was lower at 32%. This is not surprising given most respondents have no direct link with refugee communities.

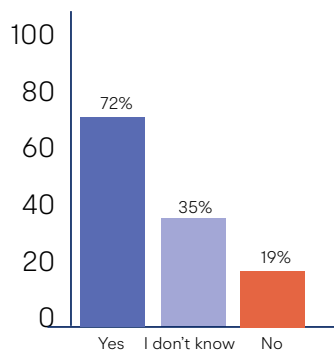
Eight-five per cent of buyers surveyed purchase in the domestic market, primarily from large enterprises located far from refugee and host communities, many of which are owned by foreign-nationals. However, many of the buyers demonstrated strong will to work with locally owned enterprises, particularly those within their immediate communities. One procurement officer mentioned that his organisation is committed to spending locally, going out of its way to track the percentage of its spending allocated to suppliers in its specific local area.

### 4.6 Opportunities

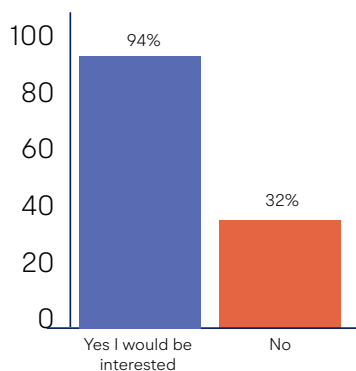
Seventy-four per cent of buyers are willing to share tenders and other procurement opportunities with refugee-owned enterprises, and 66% reported that shortlisting suppliers against some criteria would improve their ability to include new suppliers in their procurement. For INGOs, 89% said they are willing to share tenders and 64% said that being able to access vetted supplier shortlists would enhance their procurement. Opportunities also exist to enhance the capacity of local MSMEs to fulfil bulk supply requirements from large organisations. For example, some buyers mentioned the need for training while others noted that smaller suppliers in similar sectors may have a better chance of securing larger contracts if they worked cooperatively.

Additionally, there appear to be opportunities for buyers to increase their procurement with local MSMEs in the following sectors:

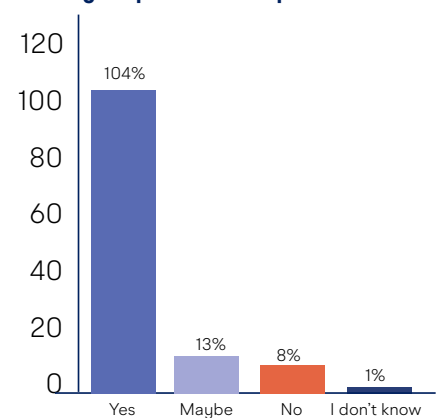
**Figure 5. Do you think refugee and migrant businesses are missing out on market opportunities**



**Would you be interested in sharing tenders?**



**Would supplier shortlists improve your procurement process?**



<sup>7</sup>HAACCP: Hazard Analysis Critical Control Points is an international standard defining the requirements for effective control of food safety). More here: <https://rwandatrade.rw/procedure/736?l=en&includeSearch=true>

<sup>8</sup> See: <https://poverty-action.org/sites/default/files/publications/Procuring-Firm-Growth.pdf> and [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3670497](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3670497)

<sup>9</sup> See: <https://innovation-entrepreneurship.springeropen.com/articles/10.1186/s13731-022-00258-9>

**1. Wholesale Retail Trade:** The trading sector is particularly attractive for both refugee and local MSMEs because of its low barriers to entry. Entrepreneurs usually just need sufficient working capital and space to set up a retail shop and become traders, making it an accessible avenue for economic participation. For large INGOs that procure a wide range of products to support their operations such as education and training materials (e.g., pens and books), telecommunication products (phones and radios), clothing (blankets and footwear), hygiene kits (soaps), among others, there is a significant, low-risk opportunity to purchase from refugee-wholesalers.

**2. Hospitality and tourism:** Six buyers, mostly INGOs, run workshops and meetings throughout the year, in different parts of the country. Such meetings and conferences, many of which are about how to improve livelihoods, require decent conference infrastructure, food, and other event related materials. Unfortunately, market opportunities like this often go to already established hotels in or around the community because refugee businesses lack the space to cater for these kinds of meetings. At the very least, buyers should consider reserving services such as food catering and supply of conference materials for refugee businesses.

**3. Agribusiness:** Locally produced products such as beverages are very common in rural regions that host refugees. One Inkomoko client, Jean Pierre, makes about USD 200 every month producing and supplying juice and other beverages to residents in Kiziba camp. Unfortunately, because his product lacks the Rwanda Standards Board certification, he is unable to tap into the growing beverages market in Rwanda. He cannot supply to nearby high-end hotels or get his product on supermarket shelves in more economically vibrant regions like Kigali. There are hundreds of entrepreneurs like Jean Pierre in both host and refugee communities who lack necessary certifications but have significant growth potential.

**4. Logistics and transport:** to and from the camps and cities: For MSMEs that are capable and willing to compete for market opportunities outside the camps, getting around is still costlier and takes longer. This challenge, in addition to the existence of similar MSMEs in host communities and bigger cities with easier access, makes it unattractive for refugee owned enterprises to venture into these markets.

**5. Services such as cleaning, decoration, gardening:** and similar, low-skill, low-cost opportunities exist for refugees and refugee-owned businesses. Buyers, such as INGOs and private organisation, can support their growth by favouring can make these exclusively reserved for refugees and refugee-owned enterprises.

## 5. Conclusion

Case studies show that when MSMEs have access to markets outside their communities, their performance improves as they move from entrepreneurship as a survival mechanism to being driven by profit, growth, and scale. This important shift is what can ultimately lead to improved livelihoods and sustained economic development for both refugees and their host communities. However, many organisations that aim to improve the capacity of local MSMEs are often short-sighted, only striving for quick wins, or fail to include market linkages programming into their work. This is, in part, because market linkages are hard and require more than a good policy environment. They require the willingness to take risks, trusted relationships, and a deep understanding of factors that influence markets – especially demand and supply. Further, because refugee enterprises exist within camps, are informal, and operate outside of value chains, they require additional philanthropic and technical support.

With its evolving policy environment, Rwanda offers a unique opportunity to target some of the key challenges that refugee and host businesses face in growing and accessing new markets. This will require coordinated efforts among public and private stakeholders alongside strategies that allow for short and long-term gains.

## 6. Recommendations

The following recommendations are intended for local and international actors. The specific strategies and services Inkomoko is putting in place, or currently testing, are also included.

	Recommendation	Inkomoko Action
Private & INGO Sectors	Increase transparency about available procurement opportunities to local MSMEs. For example, share tenders and other opportunities, ensuring that they are accessible to MSMEs. For example, translate them in the local language and use channels that are accessible.	Currently piloting a service that disseminates market information, including tenders, via WhatsApp and phone calls to its network of more than 43,000 MSMEs in Rwanda.
	Set measures to promote local MSME participation in the procurement process. E.g., reserve certain goods and services for MSMEs and allocate a certain percentage of procurement budget to MSME vendors; simplify procurement and tendering processes to encourage MSME participation. E.g., reduce or remove prohibitive tendering fees, extensive documentation, and other unnecessary requirements	Will organise buyer-focused events to share learnings and ways buyers can encourage and attract MSMEs to participate in procurement processes.
	Provide concessional capital so MSMEs can favourably compete in the market. E.g., financing options such as quick loans at low interest rates and factoring, can improve the capacity of small businesses to compete in the market.	Facilitating access to capital through its in-house investment fund, Inkomoko Capital, which provides below market loans (10%).
Business Development Support Organisations	Maintain a reliable registry of refugee and host community suppliers that will allow buyers to access information on local MSMEs.	Building a market-oriented client data systems that will make access to refugee suppliers faster, convenient, and reliable.
	Improve MSME capacity to compete for market opportunities, including tenders. For example, provide training that improves skills and knowledge needed to meet commercial requirements.	Expanding existing training programs to better prepare MSMEs to compete for market opportunities beyond their current communities.
	Guide refugee-entrepreneurs towards high-growth, high demand sectors, such as agribusiness, and empower them to exploit low-hanging fruit in the retail and trade sector.	Will pilot a program that helps small-scale, value adding and innovative businesses, such as agro processors, in refugee and host communities to acquire standard certification for their products.
Government	Include refugees in the new National Strategy for Transformation that will replace the current (2017-24) one, <sup>2</sup> which includes job creation and graduating from poverty.	Will share research and data that highlight the challenges and opportunities local MSMEs, and buyers face in doing business together.
	Enact procurement policies that give purchase preferences to local firms. E.g., reserve certain goods and services for local MSMEs and allocate a certain percentage of the district's procurement budget to local MSME vendors.	Will pilot a program that helps small-scale agro-processors in refugee and host community to acquire standard certification for their products.



## 7. Market Linkages Impact Stories

Through market linkages services, our clients were connected to market opportunities offered by buyers, including those we approached for the survey. Below are some of the impact stories from the Market Linkages program.

### Transforming Lives One Haircut at a Time



In the heart of Nyamagabe district near Kigeme camp, three determined entrepreneurs carved out their paths to success, each finding their own unique journey through the support of Inkomoko and their relentless spirit of entrepreneurship.

Hakizimana Ernest, a resident of Kigeme camp since 2012, embarked on his entrepreneurial odyssey in 2021 by starting a salon business. Through Inkomoko's guidance, what began as mere business ideas

transformed into a flourishing venture. Linked to TSS de Bosco Nyamagabe, he found a steady stream of clients among the students, propelling his income to new heights. With his earnings, he invested in a cinema, envisioning an expansion of his services beyond mere haircuts. His sights set on Mugombwa camp in Gisagara district, where his siblings reside, he plans to extend his business and provide entertainment services through cinema, all while receiving invaluable advice on client acquisition from Inkomoko.

Meanwhile, Usengimana Innocent, who lived near Kigeme camp, received support from Inkomoko since 2019 to grow his salon business. Despite facing setbacks like a fire, he never gave up. Inkomoko's training changed his mindset and made him better at handling challenges. He also connected with TSS de Bosco Nyamagabe, which helped his business even more. Now, he offers additional beauty services and employs more people. Recently, he happily celebrated his wedding, showing how he went from being an employee to a successful entrepreneur.

Similarly, Emmanuel Nshimijimana, who lived in Nyamagabe district, turned to Inkomoko's services in 2019 when he started his salon business. Like others, he made the most connections with educational institutions, especially TSS de Bosco Nyamagabe, to grow his business. The steady flow of students seeking salon services helped him earn a reliable income. He used this income to invest in livestock and rebuild after facing challenges. Emmanuel's salon not only served loyal customers but also contributed positively to his community through various initiatives.

Ernest, Innocent, and Emmanuel, despite their divergent paths, shared a common bond of resilience, determination, and unwavering support from Inkomoko. Grateful for their connection to Don Bosco Nyamagabe TSS, they achieved success by providing hair cutting services to 669 students monthly, earning 15,000 RWF (\$12) monthly from TSS only as an addition revenue generation!

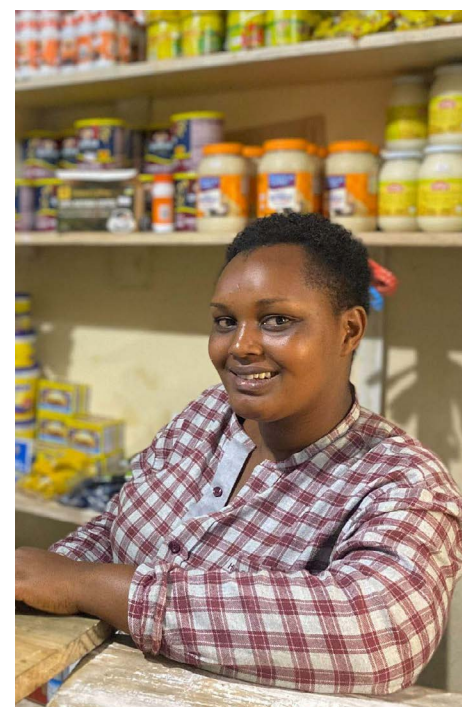
### Chantal's Flourishing Business

#### How Chantal Transformed Her Small Shop into a Thriving Hub

Nyirahirwa Chantal, an urban refugee residing in Karongi district, embarked on a transformative journey—one that would elevate her small shop into a thriving enterprise. Guided by the unwavering support of Inkomoko, Chantal's entrepreneurial spirit found fertile ground. Through their network, she was introduced to a remarkable opportunity: Kepler Campus, a university nestled within the Kiziba camp. The mission? To supply essential provisions—water, snacks, and juice—to the university community. Chantal seized this chance with determination.

The linkage with Kepler Campus proved to be transformative. Chantal's revenue soared, adding over 1,600,000 RWF (approximately \$1,280) to her coffers. No longer a mere shop owner, she became a consistent supplier to the university, ensuring that students and staff had access to quality products. Through Inkomoko services, Chantal was able to receive investment guidance and market linkages. The latter was the game-changer, as

it's helped Chantal's business gaining visibility. A vivid example: Before the restaurant linkage facilitated by Inkomoko, Chantal sold a modest 5 packages of cheese per week. Few knew of her cheese offerings. But then came The Millar, a restaurant that changed the game. Suddenly, Chantal was moving over 30 packages of cheese weekly. Her reputation blossomed, and fellow entrepreneurs took notice. Chantal's joy is palpable. "Currently," she shares, "I'm elated by my business's status." And rightfully so. Armed with newfound success, she invested in two production machines. These marvels churned out more, allowing her to sell abundantly. The result? High revenues that not only sustained her family but also fueled dreams of further expansion. Chantal's gratitude knows no bounds. Inkomoko's unwavering support has been her compass. "My business has flourished," she declares. "I owe it to Inkomoko's vision and dedication."

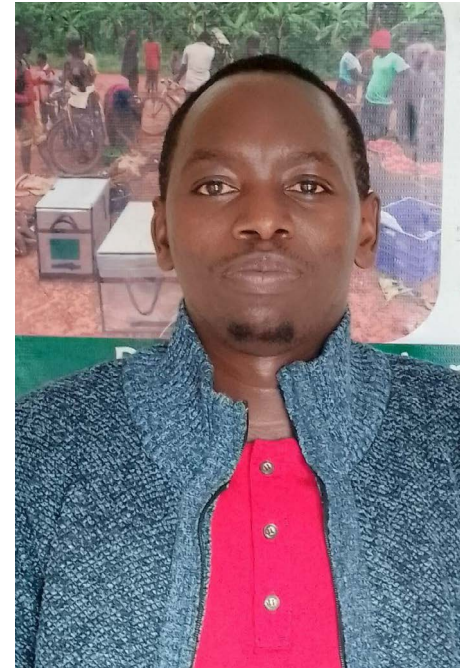


## Afri-farmers Market Flourishes Through Strategic Linkages The Transformative Partnership Between Afri-farmers Market and Local Farmers

Afri-farmers Market, a dynamic supplier of fresh fruits and vegetables, has transformed its operations and achieved remarkable growth in the past 2 years. In 2021, Norman Mugisha, the owner of Afri-farmers Market, received comprehensive training and personalized coaching from Inkomoko through the SNV project. One pivotal aspect was the establishment of strong farmer linkages and a market for supply. Through Inkomoko's network, Afri-farmers Market connected with local farmers who supplied fresh produce to be supplied to Afri-farmers' clients. This not only ensured a steady supply but also fostered a sense of community among producers. Meanwhile, across town, Ezra Boutique Hotel faced a challenge. Reliable suppliers were scarce, impacting their operations. Our team saw an opportunity to connect the hotel to Norman's business. Since September 2023, Afri-farmers Market became

the hotel's trusted supplier. Ezra Boutique Hotel has enjoyed a consistent supply of fresh produce from Afri-farmers Market. The partnership has been a game-changer. Norman reflects on the journey with immense satisfaction. "I feel so excited about the business," he shares. "I'm grateful for the multitude of farmers we've connected with. Our expansion has been phenomenal, and our three operational stores now employ around 45 people."

Norman's reliable service has translated into tangible results. The business revenue has surged, with monthly earnings exceeding 2 million RWF only from supplying at the Ezra Boutique Hotel. Most notably, Afri-farmers Market's sales have multiplied twentyfold a testament to the power of collaboration and strategic linkages.





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