

Access to Finance Rwanda (AFR) has launched Terimbere MSME Facility, a program designed to help small and medium-sized businesses access financing and development support. The initiative targets entrepreneurs across Rwanda, with a special focus on rural areas and city outskirts.

The program brings together business owners, development experts, and financial institutions. Its goal is to remove obstacles that often hinder SMEs, including limited access to funding, insufficient business support, and lack of information needed to expand operations and create jobs.

Through Terimbere, entrepreneurs can receive guidance on financial management, improving operations, marketing, and investment planning. AFR partners with banks and other financial institutions to provide loans, loan guarantees, interest subsidies, and grants. The program also offers specialized services for women and youth entrepreneurs.

Entrepreneurs and service providers can register on the program's website, www.terimberemsme.rw, to request support or offer services. The platform connects participants with the appropriate partners and resources.

To reach rural and peri-urban entrepreneurs, Terimbere has opened offices in Musanze, Rubavu, Rusizi, Kayonza, and Huye. These offices help business owners access tailored support and affordable financing close to home.



Jean Bosco Iyacu, CEO of Access to Finance Rwanda

Jean Bosco Iyacu, CEO of Access to Finance Rwanda, said, "Terimbere MSME Facility is a major step in advancing the entrepreneurial sector in Rwanda. The program connects entrepreneurs with the support and financial services they need to grow their businesses and create jobs."

He added, "The program also gives business development service providers a chance to reach those who need their services and helps financial institutions identify qualified entrepreneurs."

The initiative emphasizes inclusion, ensuring women, youth, refugees, people with disabilities, and rural residents can access resources for business growth. Terimbere also works with policymakers to recommend improvements to laws and regulations

affecting SMEs.

In October 2025, AFR released Rwanda MSME FinMap, a study showing that 83% of small and medium businesses in Rwanda have access to financial services. Despite this, some businesses still face barriers that prevent them from fully benefiting from available support.