ZIGAMA CSS, the savings and credit cooperative for Rwanda’s security institutions, plans to raise its net profit from 39.3 billion to 42.2 billion Rwandan francs in 2026 while lowering loan interest rates for junior security personnel.

The cooperative said the measures are part of a broader strategy to expand services, improve economic welfare, and strengthen financial security for its members. ZIGAMA CSS serves personnel across multiple security institutions, including the Rwanda Defense Forces, Rwanda National Police, Rwanda Correctional Service, National Intelligence and Security Service, Rwanda Investigation Bureau, and the Rwanda Forensic Institute.

Defense Minister Juvenal Marizamunda highlighted ZIGAMA CSS’s role in supporting stability and socio-economic well-being among members of Rwanda’s security institutions, a view shared by Internal Security Minister Vincent Biruta.

Brig. Gen. Cooper Mike Mujuni, vice chairman of the cooperative’s board, said the organization made significant progress last year and remains committed to boosting gross income, net profit, and welfare programs for members.

The new policies, including reduced loan interest for lower-ranking personnel, reflect ZIGAMA CSS’s long-term commitment to supporting members’ financial security while continuing to expand operations and services.