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Jean Samuragwa : The contribution of Financial Institutions in Promoting Private Investments in Rwanda before purchasing it in order to gauge whether or not it would be worth my time, and all praised The contribution of Financial Institutions in Promoting Private Investments in Rwanda:

Bachelor Thesis from the year 2014 in the subject Economics - Finance, University of Rwanda, language: English, abstract: Financial institution development in Rwanda is one of the approaches that the government has focused its

attention in recent years in pursuit of its long term vision of providing sustainable financial services to majority of Rwandan population for investment. The study was therefore set to examine the contribution of financial institutions in promoting private investments in Rwanda. The study objectives were: To examine the strategies used by KCB in promoting private investments in Rwanda, examine the financial services KCB extends to private investors in Rwanda and the challenges Investors faces in accessing credit from KCB. To achieve the set objectives, the study collected Primary data from 2 business promotion senior managers, 6 employees and 91 customers from KCB. The study adopted descriptive and statistical approaches in processing data and Special Program for Social Studies (SPSS) computer program was employed in data analysis. The study findings found out the strategies used by KCB in promoting private investments in Rwanda and included among others; savings mobilization, provision of cheap medium of exchange, remittance of funds, provision of agency services and collection of statistics. The study also identified the financial services KCB extends to private investors in Rwanda which included; overdraft facilities, cash credit, discounting bills of exchange, term loan and letter of credit and travelers' cheques. However, the study identified challenges faced by private investors in accessing credit from KCB and among those was high interest rate, lack of information, lack of collateral/ security, bureaucratic processes and short repayment period. Therefore the study draws a conclusion that KCB should exert efforts to remedy such drawbacks in order to have effective services to the customers. The study recommended among others lowering of interest rate, and introducing variety of repayment modes.