RWANDA CHAMBER OF COMMERCE

PRACTICAL STRATEGIC ACTION PLAN (2026–2028)

Aligned with Rwanda National Strategy for Transformation (NST2)

1. EXECUTIVE SUMMARY

This Strategic Action Plan presents a realistic, implementable, and financially feasible roadmap for the Rwanda Chamber of Commerce for the period 2026–2028. The plan is aligned with Rwanda's National Strategy for Transformation (NST2), Vision 2050, the Private Sector Development and Youth Employment priorities, and regional trade integration objectives under the East African Community (EAC) and African Continental Free Trade Area (AfCFTA).

The Action Plan focuses on achievable priorities that directly support business growth, job creation, SME formalization, investment attraction, digital transformation, and export development.

The strategy emphasizes:

- Practical implementation
- Public-private collaboration
- Revenue-generating initiatives
- Measurable outcomes

2. STRATEGIC ALIGNMENT WITH RWANDA NST2

NST2 Priority Area	**Chamber Contribution**
Private Sector Development	Business support services and advocacy
Job Creation	SME growth and entrepreneurship programs
Export Growth	Trade facilitation and market linkages
Digital Economy	Digital business services and e-commerce support
Financial Inclusion	SME financing and investment readiness
Skills Development	Business training and mentorship
Regional Integration	Cross-border trade and AfCFTA opportunities

3. VISION, MISSION & CORE OBJECTIVES

Vision

To become Rwanda's leading private sector institution driving sustainable business growth and competitiveness.

Mission

To empower businesses through advocacy, partnerships, trade facilitation, innovation, and capacity development.

4. STRATEGIC PRIORITIES (2026–2028)

The Chamber will focus on six practical and realistic priorities:

1. Membership Growth and Retention
2. SME Development and Job Creation
3. Trade and Investment Promotion
4. Policy Advocacy and Business Environment Reform
5. Digital Transformation and Innovation
6. Institutional Sustainability and Governance

5. DETAILED ACTION PLAN

PRIORITY 1: MEMBERSHIP GROWTH & RETENTION

Objective

Increase active membership from current levels by at least 25% within 3 years.

Key Activities

Activity	Timeline	Responsible Unit	Estimated Budget (RWF)
Creation of new associations in the sector of commerce	Quarterly	Operations Unit	45,000,000
Launch digital membership registration platform	Year 1	Operations Unit	30,000,000
Quarterly business networking events	Quarterly	Operations Unit	36,000,000
Introduce member benefits package	Year 1–2	Operations Unit	15,000,000
Annual Chamber Business Awards	Annually	Operations Unit	25,000,000

Expected Outcomes

- Increased membership revenue
- Improved member retention
- Stronger business networking ecosystem

KPIs

- Number of active members
- Membership renewal rate
- Event participation rate

Total Budget: 151,000,000 RWF

PRIORITY 2: SME DEVELOPMENT & JOB CREATION

Objective

Support SME growth, entrepreneurship, and employment creation aligned with NST2 targets.

Key Activities

Activity	Timeline	Responsible Unit	Estimated Budget (RWF)
SME business training workshops	Quarterly	Operations Unit	60,000,000
Youth entrepreneurship mentorship program	Annual	Operations Unit	35,000,000
Women in Business Initiative	Annual	Operations Unit	28,000,000
Financial literacy and tax compliance training	Semi-Annual	Operations Unit	20,000,000
SME access-to-finance forums with banks	Quarterly	Operations Unit	18,000,000

Expected Outcomes

- Increased SME formalization
- Improved access to finance
- Increased youth and women participation in business

KPIs

- Number of SMEs trained
- Number of jobs supported
- Percentage of SMEs accessing financing

Total Budget: 161,000,000 RWF

PRIORITY 3: TRADE & INVESTMENT PROMOTION

Objective

Promote exports, investment opportunities, and regional trade participation.

Key Activities

Activity	Timeline	Responsible Unit	Estimated Budget (RWF)
Organize annual Rwanda Business & Investment Forum	Annual	Operations Unit	80,000,000
Participate in regional trade fairs (EAC/AfCFTA/COMESA)	Annual	Operations Unit	65,000,000
Business-to-Business (B2B) matchmaking events	Quarterly	Operations Unit	24,000,000
Export readiness training for SMEs	Semi-Annual	Operations Unit	30,000,000
Develop investment promotion materials	Year 1	Operations Unit	12,000,000

Expected Outcomes

- Increased export opportunities
- Enhanced investment attraction
- Stronger regional business partnerships

KPIs

- Number of businesses linked to markets
- Number of trade deals facilitated
- Export participation growth

Total Budget: 211,000,000 RWF

PRIORITY 4: POLICY ADVOCACY & BUSINESS ENVIRONMENT REFORM

Objective

Strengthen the Chamber's role as the voice of the private sector.

Key Activities

Activity	**Timeline**	**Responsible Unit**	**Estimated Budget (RWF)**
Conduct annual business climate survey	Annual	Operations Unit	25,000,000
Public-private dialogue forums	Quarterly	Operations Unit	20,000,000
Policy research and position papers	Semi-Annual	Operations Unit	18,000,000
Stakeholder consultations with ministries/agencies	Quarterly	Executive Office	15,000,000
Media advocacy and awareness campaigns	Annual	Operations Unit	12,000,000

Expected Outcomes

- Improved policy engagement
- Better business environment reforms
- Increased private sector representation

KPIs

- Number of policy recommendations adopted
- Stakeholder engagement level
- Advocacy reports produced

Total Budget: 90,000,000 RWF

PRIORITY 5: DIGITAL TRANSFORMATION & INNOVATION

Objective

Modernize Chamber operations and improve service delivery.

Key Activities

Activity	**Timeline**	**Responsible Unit**	**Estimated Budget (RWF)**
Implement integrated Chamber Management System	Year 1	Operations Unit	70,000,000
Develop Chamber website	Year 1	Operations Unit	40,000,000
Digitize member services and payments	Year 1–2	Operations Unit	18,000,000
Staff digital skills training	Annual	Operations Unit	12,000,000
Launch virtual learning and webinar platform	Year 2	Operations Unit	15,000,000

Expected Outcomes

- Improved operational efficiency
- Increased digital accessibility
- Reduced administrative costs

KPIs

- Percentage of services digitized
- Online member engagement
- Reduction in service turnaround time

Total Budget: 155,000,000 RWF

PRIORITY 6: INSTITUTIONAL SUSTAINABILITY & GOVERNANCE

Objective

Strengthen governance systems and financial sustainability.

Key Activities

Activity	Timeline	Responsible Unit	Estimated Budget (RWF)
Governance and policy review	Year 1	Board & Legal	18,000,000
Staff capacity development	Annual	Operations Unit	25,000,000
Internal audit and compliance strengthening	Annual	Finance Department	15,000,000
Resource mobilization and partnership strategy	Year 1	Executive Office	10,000,000
Monitoring & Evaluation framework implementation	Annual	Operations Unit	22,000,000

Expected Outcomes

- Improved governance
- Better financial management
- Stronger accountability systems

KPIs

- Audit compliance score
- Staff performance indicators
- Revenue diversification ratio

Total Budget: 90,000,000 RWF

6. CONSOLIDATED THREE-YEAR BUDGET (2026–2028)

Strategic Priority	Budget (RWF)
Membership Growth & Retention	151,000,000
SME Development & Job Creation	161,000,000
Trade & Investment Promotion	211,000,000
Policy Advocacy	90,000,000
Digital Transformation	155,000,000
Institutional Sustainability	90,000,000

TOTAL ESTIMATED BUDGET:

858,000,000 RWF

7. PROPOSED FUNDING SOURCES

Funding Source	Estimated Contribution
Membership Fees	60%
Development Partners & Donors	10%
Sponsorships & Events	15%
Training & Consultancy Services	5%
Strategic Partnerships	10%

8. IMPLEMENTATION TIMELINE

Phase	Period	Focus
Phase I	2026	Institutional strengthening and digital setup
Phase II	2027	Expansion of SME, trade, and investment programs
Phase III	2028	Sustainability, scaling, and impact evaluation

9. MONITORING & EVALUATION FRAMEWORK

Reporting Structure

- Monthly departmental reports
- Quarterly Board performance reports
- Annual strategic review meetings

Performance Monitoring Tools

- KPI dashboard
- Financial tracking system
- Membership performance reports
- Program impact assessments

10. RISK MANAGEMENT

Risk	**Mitigation**
Limited funding	Diversify revenue and donor partnerships
Low member participation	Improve communication and incentives
Economic shocks	Flexible annual operational planning
Technology adoption challenges	Staff and member digital training
Delayed partnerships	Dedicated resource mobilization strategy

11. CONCLUSION

This Action Plan provides a realistic and actionable roadmap for positioning the Rwanda Chamber of Commerce as a stronger catalyst for private sector growth and economic transformation under NST2.

The plan balances ambition with feasibility by focusing on:

- Practical implementation
- Financial sustainability
- Measurable impact
- Public-private collaboration
- Institutional strengthening

Approval and support from the Board will enable the Chamber to effectively contribute to Rwanda’s economic transformation agenda while delivering tangible value to businesses and stakeholders across.