

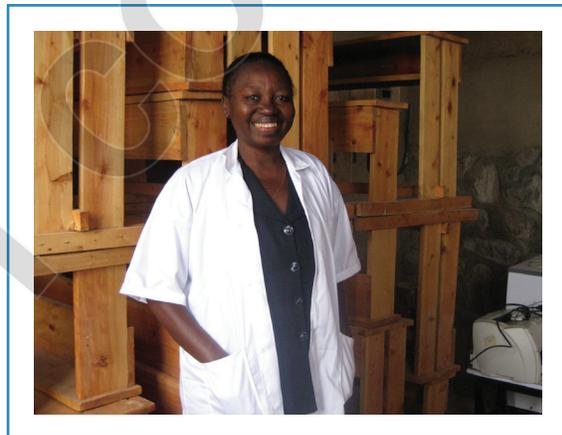
case 1-429-071
September 16, 2010

Women Entrepreneurs in Rwanda: Loans for the Lumberyard

It is February 2009, and Anastasie Nyirabukeye is watching as the workers bring in a new stock of timber and separate it into two piles: timber sold to construction companies and timber used to make furniture. Nyirabukeye is the CEO of NYINAWaJAMBO, a timber and woodwork business in Kigali, Rwanda, that sells unprocessed and processed timber and furniture, school desks in particular. She has just finished an entrepreneurship course called the Goldman Sachs *10,000 Women* program, and it has inspired her to be confident and think closely about how to grow her business in the coming years.

With 15 permanent workers and up to 17 temporary workers, Nyirabukeye's business is going strong. She started it because she wanted to improve her family's situation and support the Rwandan economy. Now, her business motivates her and challenges her to find creative solutions every day.

Nyirabukeye's husband has a construction company, so he often buys lumber from her. When asked if she gives him a discount, she waves the idea away with her hand and replies, "This is business." Her husband proudly calls her a true businesswoman. Anastasie Nyirabukeye has five children. One of her daughters, Chartine, works for the company as her permanent cashier while completing her degree in hotel hospitality and tourism.



The Rwandan government is Nyirabukeye's biggest customer. It often orders thousands of school desks for the country's primary and secondary schools through tenders, or government contracts.

Nyirabukeye applies for tenders that she sees in the newspaper. Her proposals normally include a description of her business, including how many assets and employees she has, that she is registered with the government, and her past experience. Since she started her business in 2007, she has taken out a small loan every time she has needed to buy more lumber for a tender.