



# SERVICE ACCESS POINTS STRATEGY

2025 - 2029

In Partnership with

**KOICA**

Korea International  
Cooperation Agency

# Table of Contents

Executive Summary

---

Introduction

---

Problem Statement and Objectives

---

Situation Analysis

---

Scope of SAP Services

---

Implementation Plan

---

Standards of Service Access Points

---

Operational Framework

---

Financial Sustainability Plan

---

Monitoring and Evaluation

---

Risk Management

---

Conclusion

---

# Executive Summary

The Service Access Points (SAPs) Strategy 2025-2029 represents a transformative initiative to bridge the digital divide in Rwanda by enhancing access to digital services, infrastructure, and literacy, particularly in underserved and rural areas. Developed under the leadership of the Rwanda Information Society Authority (RISA), the strategy aligns with key national goals, including the Strategy for National Transformation (NST2), Vision 2050, and the United Nations Sustainable Development Goals (SDGs). It seeks to empower citizens, drive economic growth, and promote inclusive digital transformation.

This strategy is informed by lessons from existing SAPs, which highlighted critical challenges such as infrastructure sustainability, insufficient local capacity, limited community awareness, and gaps in digital literacy and financial inclusivity. Addressing these, the SAPs Strategy introduces a phased renovation and expansion plan targeting 100 SAPs, emphasizing quality over quantity to ensure strategic resource allocation and alignment with evolving needs. These revamped SAPs will provide essential services, including e-governance platforms, digital literacy training, and fintech solutions, with each center serving as a hub for community engagement, innovation, and economic empowerment.

The operational framework incorporates flexible models—semi-autonomous, community hub, franchise, and hybrid—to suit diverse geographic and socio-economic contexts. Sustainability is a core focus, leveraging public-private partnerships, diversified revenue streams, and modernized infrastructure. Key priorities include fostering digital skills, enabling access to devices and high-speed internet, and integrating services for marginalized groups such as women and persons with disabilities.

Implementation will follow a three-phased approach: pilot, expansion, and full rollout. This ensures scalable and adaptive solutions, with rigorous monitoring and evaluation frameworks to track progress and impact. By 2029, SAPs aim to achieve universal digital literacy and significantly enhance citizen access to e-services, fostering an inclusive digital economy. The success of this initiative depends on the active collaboration of government agencies, private sector stakeholders, development partners, and local communities.

## Introduction

Service Access Points (SAPs) play a crucial role in expanding digital access across Rwanda, particularly in rural and underserved areas. These centers are designed to provide a range of digital services, including access to the internet, digital literacy training, and financial inclusion initiatives. Over time, the implementation and operation of SAPs have provided valuable lessons that inform the ongoing efforts to improve these centers and enhance their impact.

### Lessons Learned from Existing SAPs

The experiences gained from the early SAPs have shed light on several successes as well as challenges that must be addressed to ensure the long-term effectiveness of these initiatives. Key lessons from the current operations of SAPs include challenges related to infrastructure sustainability, operational management, community engagement, access to devices and internet connectivity, digital literacy training, and the integration of digital financial services.

### Infrastructure Sustainability Challenges

A major lesson from the operation of SAPs is the importance of planning for the long-term sustainability of infrastructure. Many of the earlier SAPs faced difficulties with maintaining the hardware and software necessary for their operation. The lack of clear sustainability plans in some cases led to reduced functionality and limited service reach. Moving forward, it is imperative to integrate comprehensive infrastructure plans, including sufficient budget allocation for regular maintenance and technological upgrades to ensure the continued success of SAPs.

### Operational Management and Capacity Building

Effective local-level management is essential for the success of SAPs. In several instances, while SAPs initially met expectations in delivering services, their long-term operation was hindered by challenges such as insufficient staff training, lack of clear operational guidelines, and limited monitoring and evaluation. Strengthening the management capacity of local administrators and staff, through targeted training and enhanced operational frameworks, is critical to ensuring sustained and effective service delivery at SAPs.

### Community Engagement and Awareness

Engaging local communities and raising awareness of the services offered at SAPs have been significant challenges, particularly in rural areas. Many individuals were unaware of the services available at their local SAPs, which limited their usage and overall impact. Lessons from previous SAP implementations have highlighted the need for robust community engagement strategies and awareness campaigns that inform citizens of the benefits and opportunities available through these centers.

### Access to Devices and Internet Connectivity

Although SAPs aim to provide access to digital services, the challenge of limited access to devices such as personal computers and smartphones remains a barrier for many citizens, particularly in underserved areas. It is essential not only to enhance the infrastructure available at SAPs but also to improve access to devices for the broader community. Strategies such as offering community-based device-sharing programs, and providing subsidies for disadvantaged populations have emerged as key solutions to bridging this gap.

### Digital Literacy Training Adaptability

The digital literacy training offered through SAPs has proven to be beneficial, but it has also underscored the need for adaptability in training programs. Different communities have varying needs, and the content of digital literacy training must be flexible to address these differences. For example, training for older populations or rural farmers may require a different approach compared to training for youth or entrepreneurs. Ensuring that the curriculum is context-specific, accessible, and relevant to diverse groups is critical to the success of SAPs.

## The Need for Service Access Points

The establishment and reinvigoration of SAPs respond to critical socio-economic and infrastructural challenges, including:

### ➔ Bridging the Digital Divide:

Urban centers have benefited significantly from ICT advancements, but rural and underserved communities continue to lag in internet access, digital literacy, and smart device ownership. SAPs are pivotal in mitigating these gaps by providing shared infrastructure and training programs.

### ➔ Enhancing Digital Service Delivery:

By decentralizing access points, SAPs reduce the need for citizens to travel long distances to obtain essential services. Beyond public e-services like Irembo—which processed over 3 million transactions in 2023 for services such as birth certificates, marriage licenses, and tax declarations—SAPs also facilitate access to a wider range of digital services, including fintech solutions. Limited access to digital financial services remains a significant barrier for many citizens, particularly in rural areas. Challenges such as a lack of digital literacy, inadequate infrastructure, and limited access to devices hinder their ability to utilize mobile banking, digital payment systems, and e-commerce platforms. These obstacles exacerbate financial exclusion and limit economic opportunities. By providing training, infrastructure, and affordable access, SAPs can bridge these gaps, fostering financial inclusivity and enabling citizens to participate fully in the digital economy.

### ➔ Promoting Socio-Economic Opportunities:

SAPs empower underserved populations through skills development, access to digital marketplaces, and employment opportunities. For instance, digital literacy training offered through SAPs has enabled rural entrepreneurs to engage in e-commerce, leading to increased household incomes and enhanced economic participation.

### ➔ Supporting Policy Goals:

SAPs directly contribute to national objectives such as the Strategy for National Transformation (NST2) and the Vision 2050 aspiration of a knowledge-based economy.

#### Up next: *Policy Environment.*

- ➔ Strategy for National Transformation (NST2)
- ➔ Sustainable Development Goals - SDGs
- ➔ Vision 2050
- ➔ National Fintech Strategy
- ➔ Digital Ambassador Program
- ➔ National Digital Skills Framework

## Mapping Existing Strategies and Policies

Service Access Points (SAPs) are integral to Rwanda's development agenda, directly addressing national and global objectives. By serving as hubs for digital access, education, and entrepreneurship, SAPs contribute to critical frameworks such as the Strategy for National Transformation (NST2), the United Nations Agenda 2030 for Sustainable Development, and Rwanda's Vision 2050.

### ➔ Strategy for National Transformation (NST2):

- *Economic Transformation*

SAPs play a key role in promoting technology-driven innovation and fostering a digitally enabled economy by expanding access to ICT infrastructure and services. They create opportunities for entrepreneurship and employment in ICT-related fields, supporting the country's economic growth.

- *Social Transformation*

Through digital literacy programs and capacity-building initiatives, SAPs enhance human capital development by equipping citizens with essential skills for the digital era. They also bridge the urban-rural divide, providing underserved communities with access to digital tools and services, thereby promoting inclusion and reducing inequalities.

- *Transformational Governance*

SAPs advance e-governance initiatives by enabling efficient delivery of public services and increasing citizen access to government e-services. Their presence fosters citizen engagement and supports transparent governance practices.

### ➔ Vision 2050:

- *Human Development and Innovation*

SAPs contribute to human development by offering platforms for digital literacy, entrepreneurship, and innovation, enabling citizens to actively participate in a knowledge-based economy.

- *Economic Growth and Competitiveness*

By supporting the integration of ICT in sectors such as agriculture, commerce, and public administration, SAPs enhance productivity and competitiveness, driving economic transformation.

- *Urbanization and Connectivity*

As Rwanda pursues urbanization, SAPs ensure that both urban and rural communities have access to essential digital resources, reducing disparities and fostering connectivity.

### ➔ National Digital Skills Framework:

By aligning with the NDSF, SAPs can become critical enablers of digital inclusion, offering structured training programs that help underserved populations acquire the skills necessary to access e-services, fintech solutions, and digital financial tools. SAPs complement the NDSF by serving as localized hubs for delivering training programs in digital skills, equipping citizens with the knowledge and confidence to utilize online services.

### ➔ Agenda 2030 (Sustainable Development Goals - SDGs):

- *SDG 4: Quality Education*

By providing access to digital tools and internet resources, SAPs act as learning hubs that support lifelong education and digital skills acquisition for all age groups.

- *SDG 8: Decent Work and Economic Growth*

SAPs empower small and medium enterprises (SMEs) and local entrepreneurs by offering access to digital technologies and training, fostering economic growth and creating jobs.

- *SDG 9: Industry, Innovation, and Infrastructure*

As hubs of ICT infrastructure, SAPs drive industrialization and innovation by ensuring equitable access to technology in both urban and rural areas.

- *SDG 10: Reduced Inequality*

SAPs bridge the digital divide by providing equitable access to ICT resources for marginalized and underserved populations, contributing to inclusive growth.

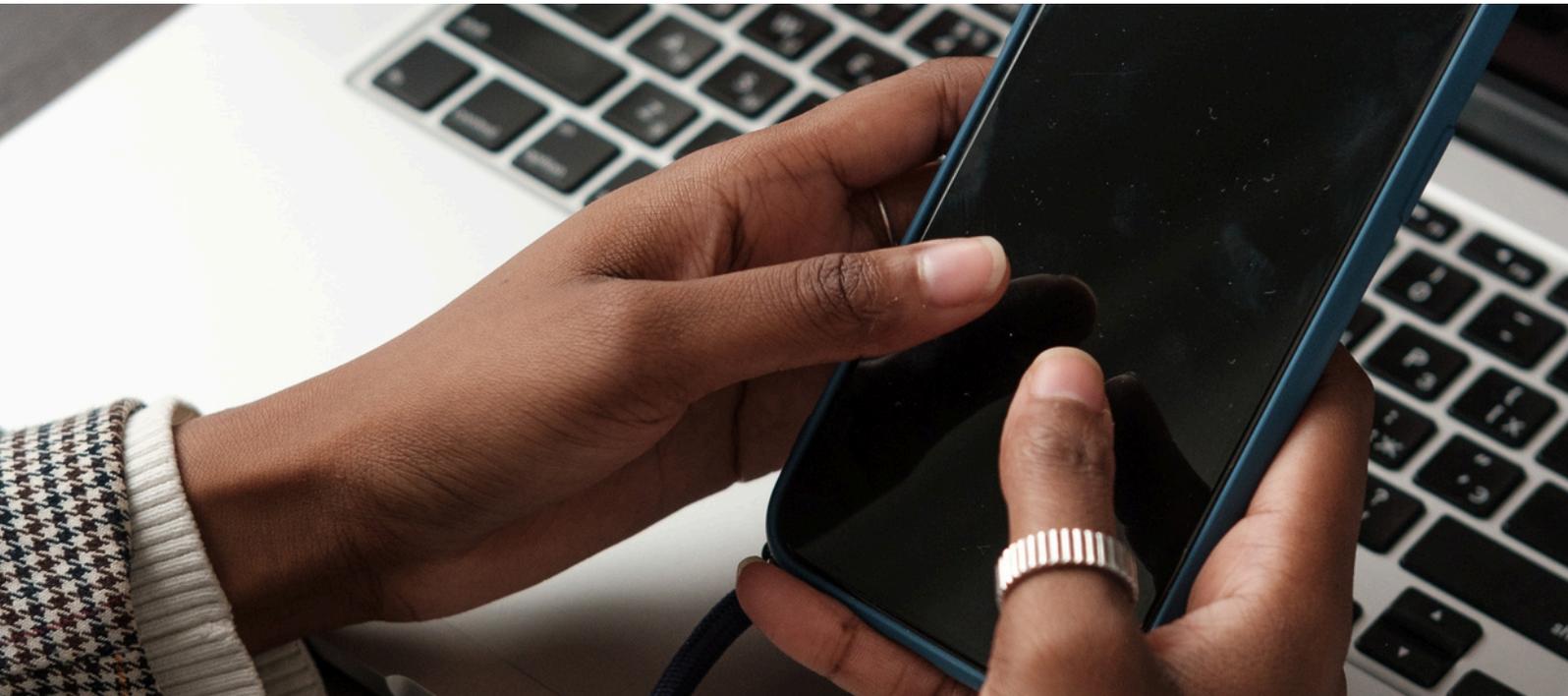
### ➔ National Fintech Strategy:

The National Fintech Strategy aims to advance digital financial inclusion and empower citizens to utilize fintech solutions. SAPs are positioned as community anchors for promoting financial literacy and digital skills. By integrating fintech training into SAP operations, the centers can bridge gaps in the adoption of mobile payments, e-commerce, and other digital financial services.

### ➔ Digital Ambassador Program

Launched in FY 2020/21, this initiative leverages SAP infrastructure to train citizens in digital literacy, complementing SAP's role in bridging digital gaps. By 2023, the program had trained over 50,000 citizens, demonstrating its impact in fostering digital skills across the country.

## Problem Statement and Objectives



### 2.1. Problem Statement

The Government of Rwanda has made significant investments in the digitalization of various economic sectors and public services. However, insufficient digital literacy, a lack of sufficient digital infrastructure for all people, and consequently limited access to digital services remain critical challenges. This hinders the full inclusion of the general public in this transformative journey. Despite ongoing efforts to decentralize digital transformation to reach even the most underserved populations, additional targeted initiatives are required to enhance digital literacy and accessibility comprehensively.

Service Access Points (SAPs) are envisioned as one-stop centers designed to address these challenges. These centers will provide underserved and rural communities with opportunities to gain digital literacy through structured training programs and access a wide range of digital infrastructure and services, thereby fostering inclusivity and bridging the digital divide.



## Primary Objectives of the SAP Implementation

The establishment of Service Access Points (SAPs) seeks to enhance existing digital transformation efforts by addressing barriers that hinder citizens from fully leveraging digital opportunities, such as the lack of access to smart devices and limited digital literacy. The primary objectives of SAPs include:

- ➔ **Expanding Digital Reach:** Extending essential technologies and services to underserved areas to ensure inclusivity, including initiatives like community-based device-sharing programs.
- ➔ **Bridging the Infrastructure Gap:** Providing communities with access to digital tools, IT equipment, and reliable internet connectivity.
- ➔ **Improving Service Efficiency:** Optimizing the delivery mechanisms to make digital services, especially e-Government services more user-friendly and accessible.
- ➔ **Building Digital Skills:** Implementing tailored programs to improve digital literacy and empower local communities.

## Specific Targets of SAPs to be Renovated

The plan highlighted in this strategy to renovate only 100 of the 262 previously established SAPs stems from an evaluation of their current operational challenges and alignment with Rwanda's Vision 2050. Many SAPs have faced operational difficulties, including closures due to inconsistent management and repurposing for administrative tasks by local sector or district staff. To address these challenges and maximize the efficiency and impact of SAP operations, this strategy focuses on the following key aspects:

## What's new with the Revamped SAPs?

- ➔ **Operational Independence:** SAP operations will be separated from sector or district administrative functions. Renovated SAPs will operate in independent, dedicated spaces to ensure they achieve their intended purpose.
- ➔ **Strategic Mapping:** The revamped strategy integrates existing initiatives, such as Hanga Hubs, with infrastructure in various districts to identify synergies and optimize resources effectively.
- ➔ **Adaptation to Vision 2050 Priorities:** Vision 2050 projects that 70% of Rwanda's population will reside in urban areas by 2050, equivalent to approximately 291 of the 416 sectors transitioning to urban settings. This urbanization reduces the demand for rural SAPs as access to IT equipment, the internet, and electricity improves. Renovating all 262 SAPs is therefore misaligned with these evolving dynamics, prompting a strategic focus on upgrading a targeted 100 SAPs to ensure they align with future needs and maximize impact.
- ➔ **Enhanced Services for Community Needs:** The revamped SAPs will feature assistive technologies for people with disabilities, multipurpose spaces for co-working, shared-access online learning courses, and advanced IT training through partners, fostering inclusive digital transformation and community engagement.

## Why Renovate Only 100 SAPs?

Renovating a smaller number of SAPs allows for:

- **Focused Resource Allocation:** Concentrating resources on 100 SAPs ensures high-quality renovation and strategic relocation to underserved areas where the need is most critical.
- **Sustainability:** Given the projected decrease in rural SAP demand, the phased renovation of 100 SAPs avoids overinvestment in areas likely to experience declining utility.
- **Enhanced Impact:** Each renovated SAP will incorporate modernized infrastructure, optimized operational models, and digital inclusion programs, ensuring they meet current and future demands.

## Renovation Timeline:

A phased renovation plan ensures methodical implementation:



## Services Offered at SAP

### ➔ Delivery of Digital Services:

The central service of SAPs is the provision of essential digital services. These services include access to key digital platforms, such as e-Governance tools like Irembo, fintech solutions, and other necessary digital resources that help community members engage with the digital economy. Additionally, SAPs will provide affordable administrative services like printing, scanning, and internet access to further enhance accessibility.

**Performance Target:** Serve a minimum of 50 individuals daily, offering essential digital tools and resources.

### ➔ Digital Literacy Training Programs:

SAPs are committed to advancing digital literacy across the community. This is achieved through a comprehensive range of training programs that cater to various skill levels:

- **Basic Training:** Includes essential digital tools like Microsoft Suite, Google Docs, etc.
- **Intermediate Training:** Covers digital tools such as Irembo, UrubutoPay, Photoshop, Canva, ChatGPT, and DALL-E.
- **Advanced Training:** Specialized programs, such as coding bootcamps, in collaboration with private companies and development partners.
- **Shared-Access Online Courses:** Professional online courses are offered via platforms like Coursera and Udemy.
- **Ad-hoc Training Programs:** Targeted community programs, such as driving license prep courses.

**Performance Target:** Train at least 250 unique individuals monthly, aiming for a 5% growth in training participants month over month.

### ➔ Additional Services and Future Potential:

While the core services of SAP focus on digital services delivery and literacy, SAPs will offer several important services to provide comprehensive community support and enhance accessibility. These services are designed to generate revenue, foster inclusion, and sustain operations:

- **Assistive Technologies:** SAP will offer assistive technologies such as screen readers and braille keyboards.
- **Multipurpose SAP Spaces:** SAPs will offer co-working spaces for remote professionals and startups.
- **Outreach Programs:** SAPs will develop outreach initiatives aimed at attracting partners, and beneficiaries, and promoting SAP services to the wider community.
- **Business Support Help Desk:** The business support desk will offer training on digital tools such as e-commerce platforms and digital payment systems, as well as help with onboarding to digital platforms to improve business operations.
- **Community Engagement:** Community-driven events like hackathons, digital Umuganda sessions, and digital awareness workshops will be organized to engage local youth and other community members in exploring emerging technologies. SAPs will also foster digital communities by using platforms like WhatsApp Channels to share technology trends, job opportunities, and tech-related news.

# SAP Schedule \_ Monday - Saturday

Assistive technologies, printing, scanning, facilitation for Irembo services, and RRA tax clearance support will be accessible throughout operational hours. Outreach programs and stakeholder engagement will occur outside scheduled hours for uninterrupted service delivery.

## 8:00 AM – 10:00 AM



### Basic Digital Literacy Training

Focus on foundational skills such as Microsoft Office Suite (Word, Excel, PowerPoint), email management, and other essential tools.

## 10:00 AM – 12:00 PM



### Intermediate Digital Literacy Training:

Training on digital platforms like Irembo, Canva, Photoshop, and emerging technologies like ChatGPT and DALL-E.

## 12:00 PM – 1:00 PM



### Business Support Help Desk:

Assistance for entrepreneurs with digital platforms and onboarding to digital tools

## 1:00 PM – 3:00 PM



### Advanced Digital Skills Training:

Coding bootcamps, online courses (via Coursera/Udemy), or in-person sessions, and share-access online programs.

## 3:00 PM – 4:00 PM



### Community Engagement Events

(Scheduled on specific days): Includes digital awareness workshops, hackathons, and digital Umuganda sessions.

## 4:00 PM – 6:00 PM



### Co-working Space Access or Ad-hoc Training:

Open for remote professionals, startups, and local talent to work. Driving license prep course or other targeted community programs.

## Situation Analysis

Rwanda has made remarkable progress in advancing its digital infrastructure and literacy, reinforcing its position as a regional leader in digital transformation. However, achieving universal digital access and inclusion remains a priority in the National Strategy for Digital Services Access Points (SAPs). Below, we outline the current landscape and strategic approach to addressing these challenges.



### Digital Infrastructure

#### Internet Access:

As of January 2024, approximately 4.91 million Rwandans (34.4% of the population) are connected to the internet, reflecting both significant progress and the opportunity to extend connectivity to underserved areas. Several initiatives are actively addressing connectivity gaps and strengthening Rwanda's digital infrastructure. These efforts aim to enhance internet penetration, improve broadband quality, and ensure affordability for all citizens.

#### E-Government Services:

Platforms like Irembo have revolutionized access to public services, offering over 100 public services online. This innovation has enhanced service efficiency, reduced administrative barriers, and empowered citizens with greater accessibility.



### Digital Literacy

#### Current State:

Digital literacy among Rwandans aged 15 years and above currently stands at 53%. While significant progress has been made, this figure highlights the pressing need to equip the remaining population with the skills necessary to thrive in a digital economy.

#### Strategic Goal:

By 2029, Rwanda aims to achieve 100% digital literacy, ensuring every citizen can confidently engage with digital tools and platforms. This goal reflects the country's commitment to fostering an inclusive digital society that leaves no one behind.

#### Capacity Building:

Initiatives like the Rwanda Digital Acceleration Project (Rwanda-DAP) play a pivotal role in equipping citizens with foundational and advanced digital skills. Targeted training programs will be delivered through SAPs to address local needs, empower communities, and build the human capital required for a sustainable digital future.

## SWOT Analysis

### ● STRENGTHS ●

- Strong government commitment to advancing digital transformation nationwide.
- Established digital infrastructure, including platforms like Irembo and the rollout of fiber optic cable across the country, has already demonstrated success in improving service delivery.
- Strategic alignment with national and global policies, such as NST2, Vision 2050, and the SDGs.
- Growing adoption of internet and mobile technologies, with 61% internet penetration and over 80% mobile phone usage.
- Existing community-oriented programs, such as the Digital Ambassador Program, which can complement SAP operations.

### ● OPPORTUNITIES ●

- The potential to address the digital divide by extending ICT access and services to underserved rural areas.
- Growing public and private sector partnerships, such as the Rwanda Digital Acceleration Project, that can support infrastructure development and sustainability.
- Increasing demand for digital financial services and e-commerce platforms, providing an opportunity to integrate fintech education into SAPs.
- Empowerment of marginalized groups, including women and people with disabilities, through targeted digital literacy and skills training programs.
- SAPs can act as catalysts for economic growth by fostering digital entrepreneurship and enabling rural communities to participate in the digital economy.

### ● WEAKNESSES ●

- Inconsistent sustainability models for existing SAPs, leading to operational challenges and closure of some centers.
- Limited technical capacity and managerial expertise to effectively operate and scale SAPs.
- Inadequate awareness among rural populations about the benefits and availability of digital services provided through SAPs.
- Dependence on external funding for infrastructure development and operational costs, which may pose long-term sustainability risks.

### ● THREATS ●

- Lack of free physical spaces in some sectors or districts to establish and operate SAPs.
- Inadequate internet connectivity in remote areas due to gaps in infrastructure development.
- Low levels of basic literacy (reading and writing) in certain populations, creating additional barriers to achieving digital literacy.
- Risk of outdated technology as digital tools and platforms continue to change quickly.
- Socio-economic inequalities that make it harder for people to access smart devices, increasing the digital divide in underserved communities.

# Key Stakeholders in SAP Operations

## Government Agencies

- Ministry of ICT and Innovation (MINICT) – Lead agency overseeing digital transformation efforts in Rwanda.
- Rwanda Information Society Authority (RISA) – Responsible for implementing ICT policies, including SAP infrastructure and operations.
- Local Government Authorities (Districts and Sectors) – Provide physical spaces and oversee day-to-day operations at the local level.
- Rwanda Utilities Regulatory Authority (RURA) – Regulates internet service providers and ensures infrastructure compliance.
- Rwanda Revenue Authority (RRA) – Supports the integration of digital financial services, such as tax declarations, through SAPs.
- Ministry of Education (MINEDUC) – Coordinates digital literacy initiatives through schools and community training programs.
- Ministry of Trade and Industry (MINICOM) – Links SAPs to support SMEs and entrepreneurs through digital marketplaces.
- Irembo – Provides e-government service platforms for online public services.

## Local Communities

- Community Members – The primary beneficiaries of SAPs, utilizing services like e-government platforms, ICT training, and digital literacy programs.
- Local Entrepreneurs and SMEs – Leverage SAP infrastructure to access digital marketplaces and grow their businesses.
- Civil Society Organizations – Advocate for equitable access to digital resources and contribute to awareness campaigns about SAP services.

## Private Sector

- Internet Service Providers (ISPs) – Deliver connectivity services to SAPs (e.g., MTN, Airtel, Liquid Intelligent Technologies).
- Fintech Companies – Enable financial inclusion by integrating mobile banking and digital payment solutions.
- Ecommerce Companies – Enable digital marketplaces for businesses and consumers.
- ICT Training Firms – Offer training programs on digital skills and basic ICT literacy.

## Development Partners

- Korea International Cooperation Agency (KOICA) – Supports SAP infrastructure development, capacity building, and technical expertise.
- Japan International Cooperation Agency (JICA) – Partners in digital transformation and capacity-building initiatives for SAPs.
- World Bank – Provides funding and strategic direction through the Rwanda Digital Acceleration Project.
- United Nations Development Programme (UNDP) – Supports digital literacy and ICT initiatives targeting underserved populations.
- African Development Bank (AfDB) – Contributes to ICT infrastructure investments in Rwanda.
- GIZ – Implements ICT programs aligned with Rwanda's Vision 2050.

## Other Stakeholders

- Educational Institutions – Collaborate on ICT training programs and internships.
- Non-Governmental Organizations (NGOs) – Partner in delivering digital literacy programs and improving ICT access for marginalized groups.

# Theory of Change

## Stakeholders Group

- *Private Tech Companies:* E-commerce platforms, Telcos, fintechs, and other ICT-related companies.
- *Government:* E-Governance service provider (Irembo), policy-making bodies, and implementing agencies.
- *Development Partners:* Organizations offering digital literacy training, capacity-building initiatives, and funding.
- *Local Businesses:* SMEs and entrepreneurs seeking to integrate digital tools for growth.
- *Students and Youth:* Aspiring professionals and young innovators eager to harness ICT.
- *General Public:* Citizens seeking inclusive and simplified access to digital services.

## Stakeholders Needs

- Establish effective channels for delivering digital services.
- Ensure seamless access to digital services, tools and solutions.
- Facilitate nationwide digital transformation.
- Address digital literacy gaps and barriers faced specifically by women and people with disabilities.

### IMPACT

*“A sustainable SAPs ecosystem that enables the digital transformation of local communities in Rwanda.”*

## Outcomes

- Simplified access to digital services, tools, and solutions for all citizens.
- Accelerated digital literacy rates, aiming for universal coverage within Rwandan communities.
- Increased awareness of digital opportunities, such as employment, entrepreneurship, and market expansion opportunities.
- Greater adoption of digital technologies, including e-commerce, e-governance, digital payments, and other innovations, by local businesses.
- Positioning SAPs as a catalyst for digital transformation and technological advancement within local economies.
- Enhanced community innovation and creativity through exposure to and use of digital tools and resources available at SAPs.
- Equitable access to digital services for women and people with disabilities, ensuring they benefit equally from digital opportunities.

## outputs

- Deployment of modern IT equipment to SAPs.
- Provision of a wide range of digital services to underserved communities.
- Implementation of comprehensive digital literacy training programs.
- Support for local businesses to onboard digital platforms and tools.

## Inputs

- **Financial Resources:** funds for setup, operations, and maintenance.
- **IT Equipment:** Computers, printers, high-speed internet, and other necessary tools.
- **Human Resources:** Skilled personnel dedicated to managing SAPs and delivering services.
- **Collaborative Frameworks:** Partnerships with local governments (districts and sectors), RISA, MINICT, development agencies, and private sector players.
- **Physical Infrastructure:** Secure spaces equipped with furniture, electricity, and other utilities.
- Budget for assistive technologies and accessible materials.
- Develop partnerships with organizations specializing in disability inclusion and gender equality.

## Assumptions & Pre-conditions

- Adequate internet connectivity will be available in all SAP locations.
- SAP managers will possess the requisite expertise to operate the centers effectively.
- All stakeholders will collaborate smoothly to support the initiative.
- Ensure that digital content and services are available in accessible formats for people with disabilities.
- Sufficient financial and material resources will be allocated for the program's full implementation.

## Activities

### CORE ACTIVITIES OF SAP

- Digital Services: Serve as one-stop centers for public and private digital services.
- Capacity-Building Programs:
  - General digital literacy courses
  - Advanced technical training (online and in-person)
  - Business transformation workshops focusing on digital technology adoption
  - Women-focused digital literacy training addressing unique needs and barriers
  - Assistive technology training for people with disabilities

### EXTRA ACTIVITIES OF SAP

- Assistive Technologies: Provide devices like screen readers and braille keyboards for people with disabilities.
- Multipurpose SAP Spaces:
  - Co-working hubs for remote professionals and startups
  - Flexible schedules for activities like digital awareness campaigns for cooperative leaders
- Outreach Programs:
  - Attract partners and beneficiaries
  - Promote SAP facilities through community engagement
- Business Support Help Desk:
  - Tailored training on digital tools (e.g., e-commerce, digital payments)
  - On-boarding assistance for digital platforms
- Community Engagement:
  - Organize hackathons and digital Umuganda sessions
  - Build digital communities using platforms like WhatsApp Channels to share tech trends and opportunities

## Implementation Plan

The implementation of the Service Access Points (SAPs) strategy is grounded in a phased rollout approach designed to ensure sustainable, impactful, and contextually relevant results. This section outlines the step-by-step methodology for achieving the strategic objectives, emphasizing geographic coverage, technology infrastructure, partnership models, and staffing requirements.

### ➔ Pilot Phase

The phased rollout of SAPs will begin with a pilot phase, focusing on renovating five existing Service Access Points (SAPs) as a starting point. These initial renovations will be carried out in selected regions to test operational models and service delivery methods. These pilot SAPs will serve as testing grounds to assess user adoption rates, infrastructure reliability, and operational efficiency. The pilot phase will be critical in identifying challenges and areas for improvement, ensuring that the program is well-tailored to meet the needs of diverse communities.

### ➔ Expansion Phase

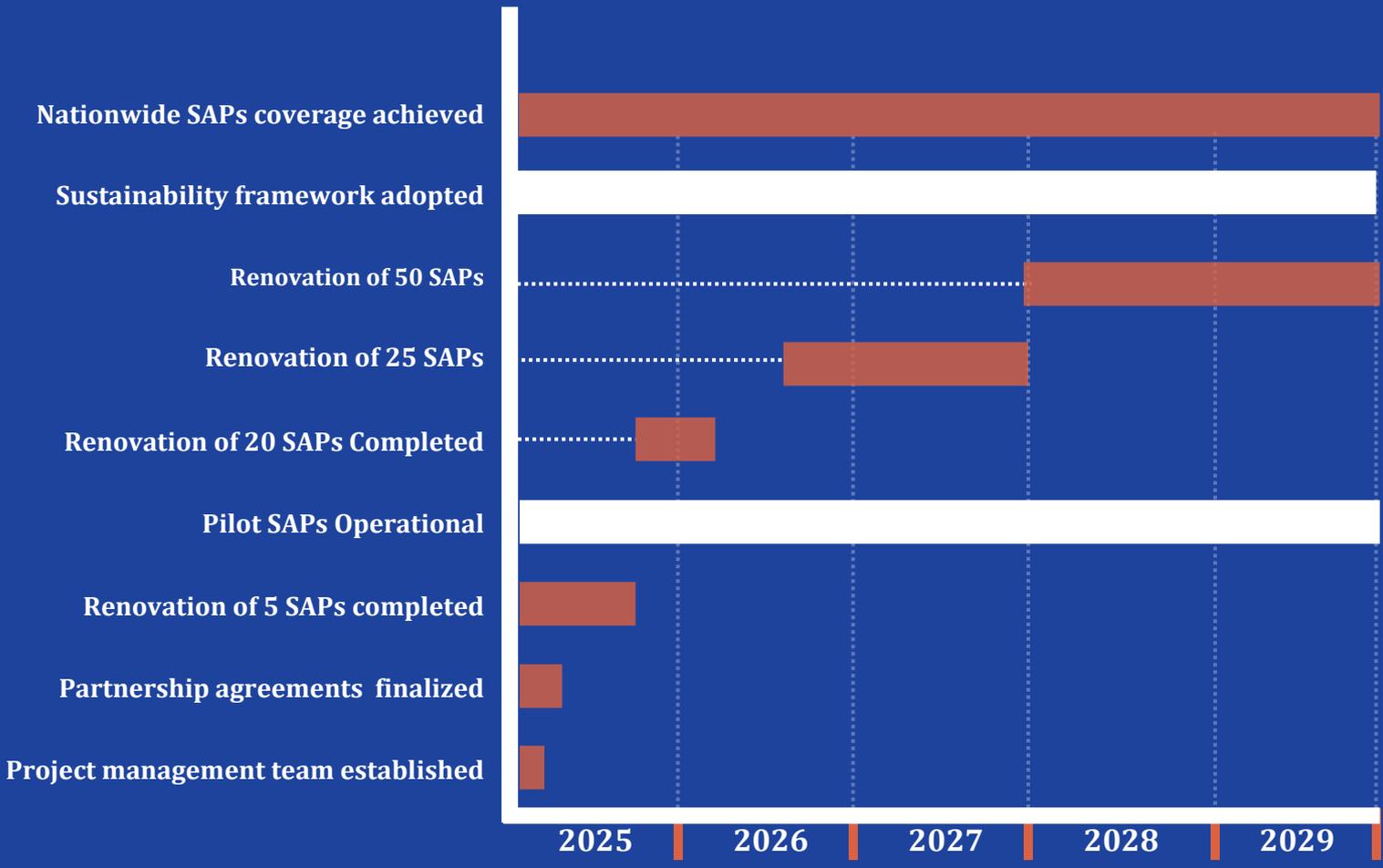
Once the pilot phase generates actionable insights, the expansion phase will extend the renovation and establishment of SAPs to additional districts and sectors, prioritizing areas with significant digital divides, especially in rural regions.

### ➔ Full Implementation

The final phase, full implementation, will aim to achieve nationwide SAP coverage, leveraging lessons learned from earlier stages to optimize the program's effectiveness and sustainability.



# Gantt Chart



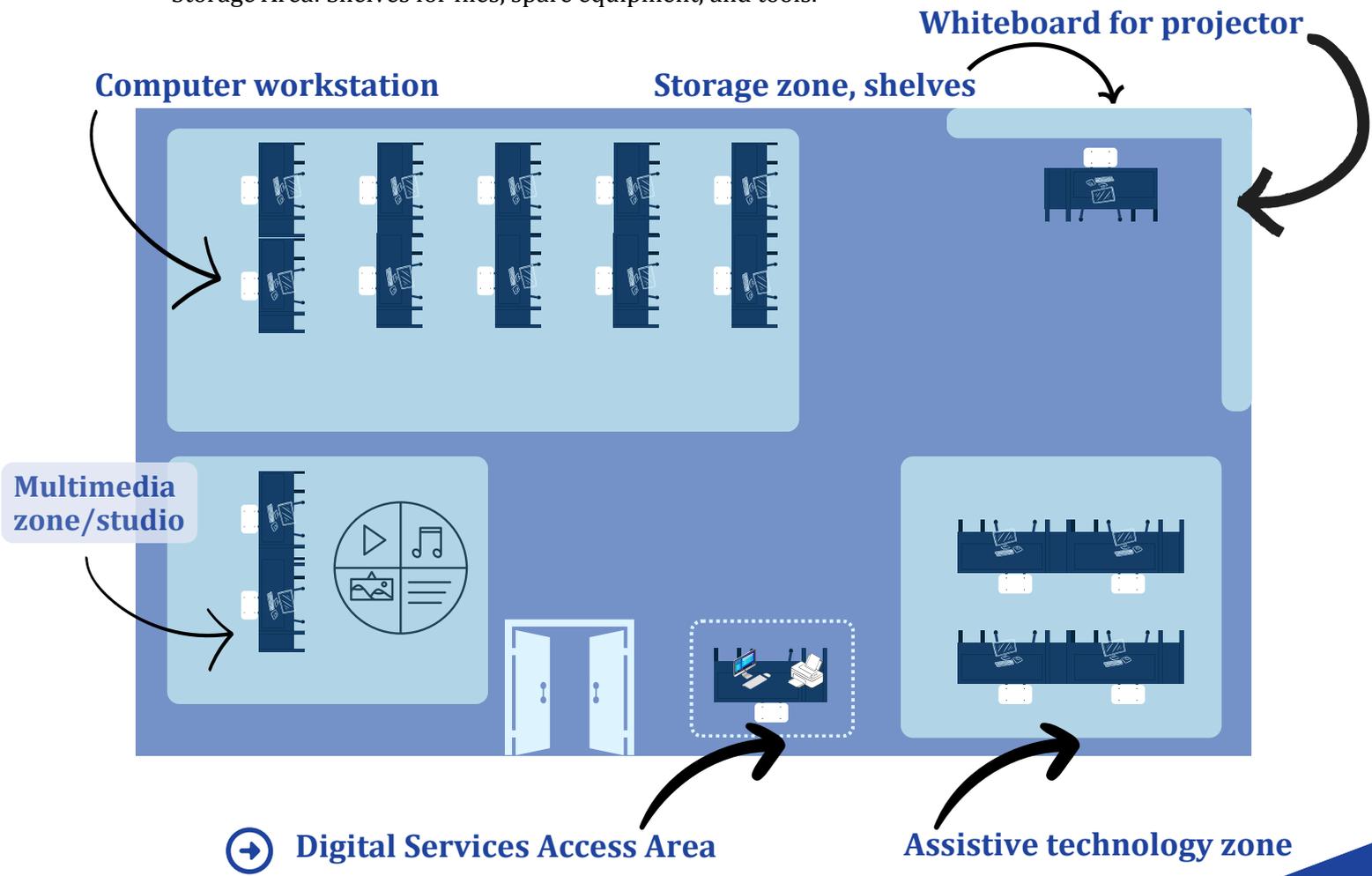
## Budget Required for One SAP in a Year

This section outlines the estimated budget for establishing and operating Service Access Points (SAPs) across Rwanda. The following table is a summary of budget for renovation of one SAP, and the detailed budget is attached to this strategy in excel format.

<b>Item</b>	<b>Total</b>
Renovation costs	30,000,000
Furniture	12,000,000
IT Equipment	25,000,000
Operational cost for one year (salaries, internet, consumables, utilities, etc.)	21,000,000
<b>Grand Total</b>	<b>88,000,000 RWF</b>

# Standard SAP Layout

- Entrance/Reception: Positioned near the main door for easy access.
- Computer Workstations: Arranged in rows of 5, with adequate spacing for ergonomic comfort and accessibility.
- Assistive Technology Zone: Dedicated area with assistive devices (e.g., Braille keyboards, screen readers).
- Multimedia Area: a studio area to help entrepreneurs in the entertainment industry to develop their skills.
- Manager’s Desk: Located at the back for supervision and administrative tasks.
- Digital Services Access Area: a help desk right at the entrance to delivery any digital services.
- Storage Area: Shelves for files, spare equipment, and tools.



## Operational Framework

Recognizing the diverse needs of Rwandan communities and the importance of maximizing the impact of Service Access Points (SAPs), this strategy proposes a flexible operational framework based on the following models. Each model includes a concise summary, pros and cons, and its suitability for renovating the five SAPs.

### A. Semi-Autonomous Model

This model grants SAPs significant operational autonomy to adapt service delivery hours and approaches to local needs while remaining under RISA's strategic guidance and local government oversight.

#### **Pros:**

- Flexibility to address specific local needs (e.g., extended hours for rural areas).
- Encourages innovation and tailored service delivery.
- Aligns with national ICT goals through monitoring.

#### **Cons:**

- Risk of inconsistent service quality without strong oversight.
- Requires robust monitoring mechanisms.

#### **RISA's Responsibilities:**

- Provide strategic guidance and ensure alignment with national ICT goals.
- Develop monitoring and evaluation frameworks to track SAP performance.
- Offer training and capacity-building programs for SAP operators.
- Cover establishment and operational costs for SAPs

### B. Community Hub Model

This model integrates SAPs into existing community spaces such as libraries, schools, or community centers, leveraging existing infrastructure.

#### **Pros:**

- Reduces setup costs by utilizing pre-existing facilities.
- Fosters community ownership and trust.
- Strengthens local engagement and participation.

#### **Cons:**

- Limited scalability if suitable community spaces are unavailable.
- Dependence on cooperation with local authorities and institutions.

#### **RISA's Responsibilities:**

- Identify and assess potential community spaces for SAP integration.
- Collaborate with local authorities to secure and optimize facilities.
- Provide equipment, training, and technical support for SAP operations.
- Cover establishment and operational costs for SAPs integrated into community hubs.

## C. Franchise Model

This model involves local entrepreneurs operating SAPs under a franchise agreement with RISA, receiving standardized equipment, training, and guidelines.

### *Pros:*

- Reduces operational costs for RISA by decentralizing management.
- Encourages private sector involvement and innovation.
- Facilitates rapid network expansion and sustainability.
- Generates revenue for RISA through franchise fees and partnerships.
- Supports local entrepreneurship and job creation.

### *Cons:*

- Requires significant initial investment to develop franchise packages and training.
- Risk of varying service quality without stringent quality control.
- Dependent on the entrepreneurial capacity of local operators.

### **RISA's Responsibilities:**

- Develop and distribute standardized franchise packages.
- Conduct competitive selection of franchisees and provide initial training.
- Offer ongoing support, software updates, and quality assurance.
- Monitor franchise operations to ensure service consistency.

## D. Hybrid Model

This approach combines elements of multiple models to address diverse socio-economic and geographic contexts. For instance, a semi-autonomous SAP in a district center could partner with local businesses and host digital literacy workshops in schools, integrating community hub elements.

### *Pros:*

- High adaptability to local contexts.
- Encourages collaboration between public and private sectors.
- Ensures continuous evolution to meet changing community needs.

### *Cons:*

- Complexity in management and oversight.
- Potential for inefficiencies if elements are poorly integrated.

### **RISA's Responsibilities:**

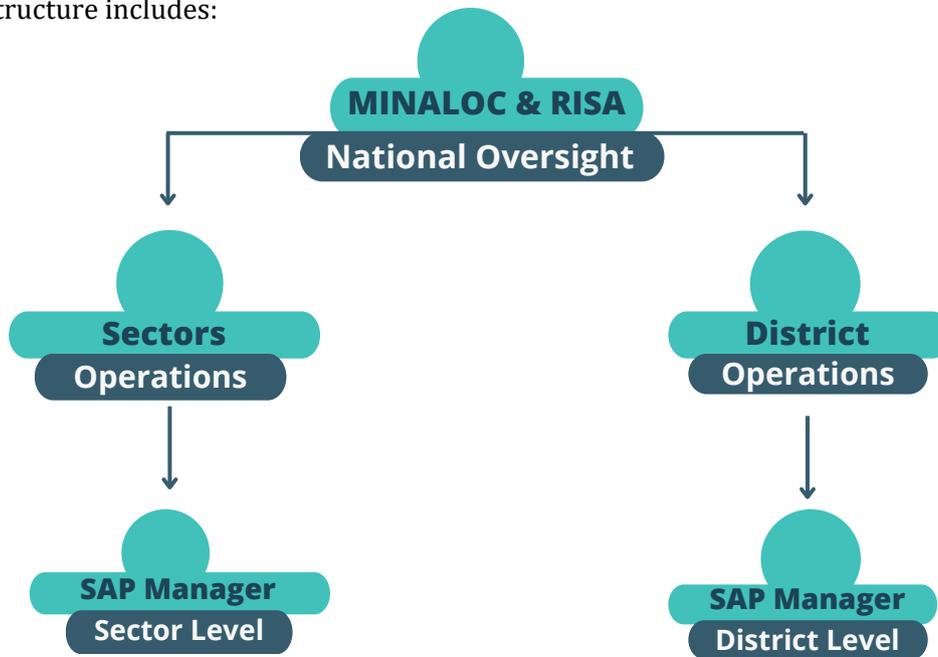
- Facilitate partnerships between SAPs and local businesses or institutions.
- Design flexible operational frameworks adaptable to diverse needs.
- Oversee implementation and integration of multiple model elements.

## Highlighted Models for Renovating the Five SAPs

- Semi-Autonomous Model: Implement for SAPs in rural and peri-urban areas to ensure local adaptability.
- Community Hub Model: Use in areas with strong existing public infrastructure to maximize resource utilization and community trust.
- Franchise Model: Introduce in urban and economically active regions to encourage private sector involvement and rapid expansion.
- Hybrid Model: Adopt for SAPs with varying demands, allowing a tailored approach to meet diverse community needs.

## Management and Coordination

To ensure effective collaboration and clear lines of responsibility, a Memorandum of Understanding (MoU) will be established between RISA and Local Authorities (Districts and Sectors) through the Ministry of Local Governance (MINALOC). The MoU will outline roles, responsibilities, and a streamlined management structure, ensuring clarity and accountability. The proposed structure includes:



### Roles and Responsibilities of Stakeholders

The successful implementation and sustainable operation of SAPs relies on the coordinated efforts of key stakeholders:

**Development partners** provide financial and technical assistance for establishing and building the capacity of SAPs, support digital literacy training programs, and collaborate with RISA and MINALOC on program design and implementation.

#### ➔ MINALOC

- Facilitate seamless collaboration between RISA, Districts, and Sectors nationwide.
- Provide ongoing support for SAPs by assigning a dedicated liaison to work closely with RISA.
- Ensure policy alignment and integration of SAPs within local governance frameworks.

#### ➔ RISA

- Oversee the strategic management of the SAP network.
- Recruit, train, and supervise SAP managers.
- Collaborate with Districts and Sectors to monitor SAP performance and ensure alignment with objectives.
- Develop and implement standardized operational procedures and service delivery guidelines.
- Secure funding and manage resources for SAP establishment, operation, and maintenance.
- Oversee the procurement and maintenance of necessary equipment and infrastructure (computers, internet connectivity, etc.).
- Conduct regular evaluations of SAP effectiveness and impact.

#### ➔ Districts & Sectors

- Provide suitable physical space for SAP operation, including allocating land for construction where necessary.
- Integrate SAPs into local development plans and community outreach initiatives.
- Facilitate community engagement and awareness of SAP services.
- Collaborate with RISA and MINALOC in monitoring and evaluating SAP performance.

## Procedures for Service Delivery

SAPs will offer a dual service delivery model:

### ➔ Assisted Service Delivery

Recognizing the needs of digitally underserved populations, each SAP will have a trained manager to provide personalized assistance with accessing digital services. This includes guidance on using online platforms, completing online forms, and navigating digital government resources.

### ➔ Self-Service Delivery

SAPs will be equipped with computers and internet access, enabling individuals with basic digital literacy to independently access online services like Irembo. This empowers users and promotes digital skills development.

## Operating Hours and Service Channels

### ➔ Service Channels

Services will be delivered primarily through physical SAP centers. Exploration of complementary service channels (e.g., a dedicated website or mobile app if applicable) will be considered to further expand access and convenience.

### ➔ Operational Hours

SAPs will operate for a minimum of 10 hours daily (8:00 AM to 6:00 PM). Extended hours may be implemented based on community needs and the operating hours of the host District or Sector center.



# Financial Sustainability Plan

The Smart Access Points (SAPs) will adopt a diversified revenue model designed to ensure financial sustainability while maintaining inclusivity and accessibility. The revenue streams include payable services, membership plans, program partner funding, and government subsidies, as detailed below:

## 1. Delivery of Payable Services

SAPs will offer tiered training programs aligned with the digital skill development needs of the community:

- **Basic Training:** Fundamental digital skills such as Word, PowerPoint, Excel, Microsoft Suite, Google Docs, and related tools. *Fee: RWF 5,000 per topic per trainee.*
- **Intermediate Training:** Practical digital tools, including platforms like Irembo and UrubutoPay, as well as multimedia and AI tools such as Photoshop, Canva, ChatGPT, and DALL-E. *Fee: RWF 5,000 per topic per trainee.*
- **Advanced Training:** Specialized programs, including coding bootcamps, delivered in collaboration with private companies and development partners.
  - *Sponsored courses:* Free of charge for participants.
  - *Non-sponsored courses:* RWF 10,000 per course per trainee.
- **Shared-Access Online Courses:** Facilitated learning using professional courses from platforms like Coursera and Udemy, offered at SAP centers through group sessions.
- **Ad-hoc Training Programs:** Community-specific training initiatives, such as preparatory courses for temporary driving licenses. *Fee: RWF 5,000 per trainee.*

*Performance Target: Serve at least 250 unique trainees monthly, with 50 participants per training category, achieving a 5% monthly growth rate.*

**Additional Services:** SAPs will provide essential digital and administrative services at competitive rates:

- **Printing:** RWF 50 per page (black & white), RWF 100 per page (color).
- **Scanning:** RWF 200 per document (up to 10 pages).
- **Internet Access:** RWF 500 per hour.

*Performance Target: Serve at least 100 unique users monthly across these services.*

**2. Program Partner Funding:** SAPs will leverage partnerships with private companies and development partners to secure funding for training initiatives, particularly for advanced and specialized programs. These collaborations will support the delivery of high-impact, cost-effective training to underserved communities.

**3. Government Subsidies:** To promote equitable access, SAPs will seek financial support from the government, particularly in underserved regions, to offset operational costs and enhance accessibility.

## 4. Membership Plans

SAPs will introduce subscription-based membership plans for individuals and businesses to generate recurring revenue while offering value-added services:

- **Individual Membership:**
  - Basic Tier: RWF 5,000/month
  - Premium Tier: RWF 10,000/month
- **Business Membership:**
  - Basic Tier: RWF 20,000/month
  - Premium Tier: RWF 30,000/month

## Membership Plans

### Individual Membership

#### ➔ Basic Tier: RWF 5,000/month

- Limited co-working space access (5 days a month and 3 hours per day).
- Restricted printing or internet usage (print 10 pages maximum per month).
- Discounted rates for workshops and training (5% discount).

#### ➔ Premium Tier: RWF 10,000/month

- Frequent access to co-working spaces (10 days a month and 3 hours per day).
- Extended usage of facilities (print 20 pages maximum per month).
- Priority registration for workshops and training.

### Business Membership

#### ➔ Basic Tier: RWF 20,000/month

- Access for up to 1 employee.
- Tailored facilities (bulk printing up to 50 pages).
- Promotion opportunities via SAP platforms (distribution of company promotional materials).

#### ➔ Premium Tier: RWF 30,000/month

- Access for 2 employees.
- Dedicated co-working spaces and priority access to equipment (10 days a month).
- Networking and collaboration opportunities with other SAP businesses.

# Financial Projection

Monthly Expenses	Total
Internet Subscription	300,000
Utilities (electricity, water, etc)	150,000
Salaries for 2 SAP staff	1,000,000
Security & Sanitation of the Center	100,000
Consumables (papers, cartridges, etc.)	200,000
<b>Grand Total</b>	<b>1,750,000 RWF</b>

Monthly Revenues	Total
Training Programs	1,250,000
Other Services	50,000
Membership plans	700,000
<b>Grand Total</b>	<b>2,000,000 RWF</b>

## Revenue Streams Explanations

### Payable Services: Training Programs:

Projection:

- Targeting 250 trainees monthly across all training categories, with an average fee of RWF 5,000 per trainee.
  - Revenue: 250 trainees × RWF 5,000 = **RWF 1,250,000.**
- Serving 100 users monthly across printing, scanning, and internet services. Assuming an average spend of RWF 500 per user.
  - Revenue: 100 users × RWF 500 = **RWF 50,000.**

### Membership Projection:

- Maintaining 100 active members monthly, with an average membership fee of RWF 7,000 (weighted between individual and business tiers).
  - Revenue: 100 members × RWF 7,000 = **RWF 700,000.**

# Monthly Financial Analysis

## Profitability & Sustainability

- Net Profit: RWF 250,000 per month (RWF 2,000,000 - RWF 1,750,000)
- Profit Margin: 12.5% (Net Profit / Total Revenue)
- The business is financially sustainable with a positive cash flow.
- The reliance on training programs as the dominant income source indicates potential risk if demand fluctuates. Diversification of revenue streams, such as increasing membership or expanding paid services, could enhance financial stability.

## Recommendations

- Cost Optimization: Explore more cost-effective internet subscription plans without compromising service quality.
- Revenue Diversification:
  - Increase efforts to attract more members to grow the membership plan revenue.
  - Expand other services like co-working space rentals, consultancy, or digital services to balance income sources.
- Growth Strategy: If the surplus profit is consistent, reinvesting in marketing, technology upgrades, or new training programs could enhance long-term growth.

## Role of the Government in the First Year

During the first year, the government will cover all setup and operational costs for each SAP, allowing for thorough testing and validation of the business model.

**Revenue Activation from Day One:** From the outset, SAPs will charge users for all payable services (training programs, memberships, and other services) to:

- Familiarize users with the pricing structure and service offerings.
- Collect operational data to assess the viability and relevance of services for the local context.

## Monitoring and Evaluation (M&E)

To ensure continuous improvement and effective impact assessment, the implementation of Key Performance Indicators (KPIs), regular reporting, and community feedback mechanisms for SAPs will be essential.

### ➔ Key Performance Indicators:

#### KPI 1: Reach and User Engagement

- **Active Users:** Serve at least 250 unique trainees monthly, ensuring that each training category (Basic, Intermediate, Advanced, Shared-Access, Ad-hoc) has at least 50 participants, with a 5% monthly growth in the number of trainees served.
- **Digital Literacy Engagement:** Enroll at least 100 participants monthly in digital literacy programs across all training categories.
- **Completion Rates:** Achieve a 90% completion rate for all training sessions, indicating high levels of engagement and successful skill acquisition through SAP programs.
- **Digital Platform Account Creation:** Facilitate the creation of at least 20 new individual accounts on various digital platforms (e.g., Irembo, UrubutoPay, etc).
- **Active Members:** 100 members who are active every month.

- **E-Governance Requests:** Ensure that at least 50% of requested services at SAPs are completed through users' personal accounts with minimal assistance, showcasing SAP's impact on enabling self-service and reducing dependency on manual assistance.
- **Digitalized Businesses:** Support at least 10 businesses per district annually in adopting digital tools and solutions, contributing to the digital transformation of local businesses.

#### KPI 2: Inclusion and Outreach

- **Community Engagement:** Conduct at least 4 outreach events monthly, such as digital Umuganda, to engage the community and raise awareness about SAP services.
- **Women's Participation:** Ensure that at least 20% of SAP program participants are women, fostering gender inclusivity in the digital transformation process.

#### Regular Reporting:

Regular and structured reporting is essential for transparent communication and continuous monitoring of SAP performance. SAP managers will need to provide:

- **Monthly Reports to RISA:** These reports will track key operational and strategic outcomes, including progress on KPIs, challenges faced, and adjustments made. The reports should include detailed analyses of user data, performance against targets, and any emerging trends or concerns.
- **Monthly Reports to District Offices:** Reporting to district offices will ensure that local authorities are kept informed of the services' impact on their communities. These reports will include updates on user engagement, local feedback, and service outcomes, allowing district offices to stay aligned with SAP activities and provide necessary support.

# Risk Management

## Potential Risks

The implementation of Service Access Points (SAPs) is subject to potential risks that could hinder the initiative's success. These risks can be categorized as:

### ➔ Technological Risks:

- The rapid evolution of technology could lead to the outdatedness of SAP equipment and software, requiring frequent upgrades and replacements.
- Inadequate internet connectivity in remote areas could disrupt service delivery and limit the functionality of SAPs, especially those located in rural areas with limited infrastructure.

### ➔ Operational Risks

- Insufficient technical capacity and managerial expertise at the local level could affect the efficient operation and maintenance of SAPs. This is particularly relevant in rural communities, where the availability of skilled IT professionals may be limited in certain regions.
- Lack of community awareness and engagement could lead to underutilization of SAP facilities and services. Effective communication and outreach strategies will be crucial to ensure that communities are aware of the benefits and opportunities offered by SAPs.

### ➔ Financial Risks

- Dependence on external funding could pose challenges for long-term financial sustainability. The Rwandan government should explore diverse funding mechanisms, including public-private partnerships and revenue generation strategies, to ensure the continued operation of SAPs.
- Unexpected costs associated with equipment repairs, maintenance, or security could strain the operational budget.

## Mitigation Strategies

To address these potential risks, the following mitigation strategies and contingency plans will be implemented:

### ➔ Technological Risks:

- Establish partnerships with technology providers to ensure access to updated software and hardware at a subsidized cost or through a lease model that includes upgrades.
- Develop a robust IT infrastructure with backup systems to mitigate the impact of internet disruptions. This could include the use of solar-powered backup systems in areas with unreliable electricity supply and the use of satellite internet (Starlink) in areas where there is no strong connection for the existing internet connectivity infrastructure.

### ➔ Operational Risks

- Invest in comprehensive training programs for SAP managers and staff to build local capacity and expertise. The training curriculum should be tailored to the Rwandan context, incorporating relevant local knowledge and best practices.
- Conduct regular community outreach and awareness campaigns to promote SAP services and encourage active participation. These campaigns should be culturally sensitive and utilize appropriate communication channels to reach diverse communities effectively.

### ➔ Financial Risks

- Diversify revenue streams by offering a range of services, including membership options, fee-based training, and facility rentals.
- Develop a contingency fund to cover unexpected costs and ensure the continuous operation of SAPs.

## Conclusion

The Rwanda Service Access Points (SAPs) strategy marks a significant milestone in advancing the nation's digital transformation agenda. By establishing and revitalizing SAPs, this initiative seeks to close the digital divide, empower communities, and drive sustainable economic growth. Achieving this vision will require the active commitment and collaboration of government entities, the private sector, development partners, and local communities, working together to create inclusive and impactful digital ecosystems.

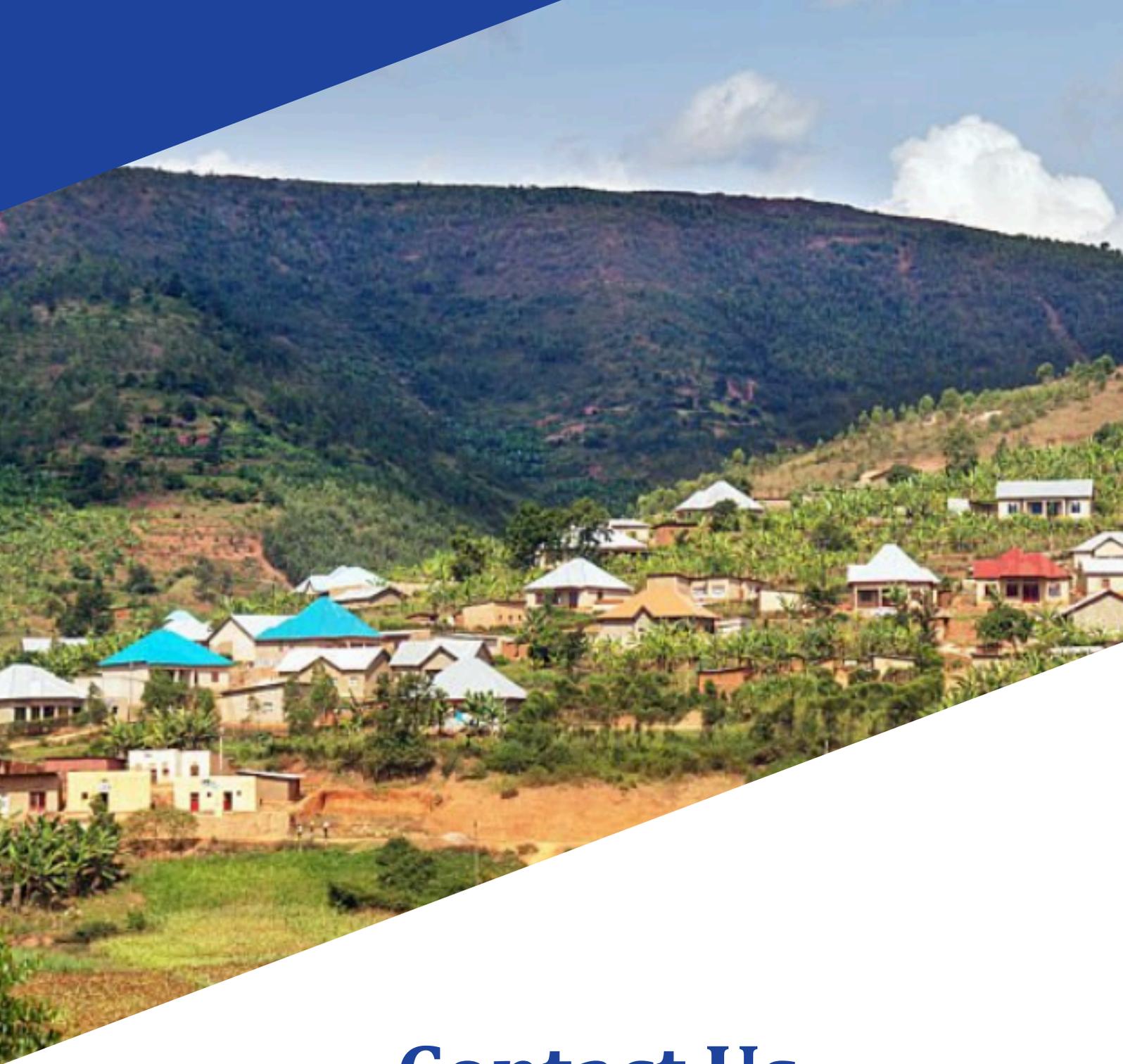
### Key Goals and Envisioned Impact on Citizens

The SAPs strategy is built around four primary goals that collectively drive its mission. The first is expanding digital reach, which involves extending critical technologies and services to underserved regions, ensuring inclusivity for all citizens. The second goal focuses on bridging the infrastructure gap by providing communities with modern digital tools, reliable IT equipment, and high-speed internet connectivity. Improving service efficiency is the third goal, aiming to optimize the delivery of digital services to make them more accessible and user-friendly. The fourth and final goal centers on building digital skills through tailored programs designed to empower individuals, enhance local capacities, and foster self-reliant communities.

The realization of these goals is anticipated to have a transformative impact on Rwandan citizens. By bridging the digital divide, SAPs will enable rural and underserved populations to actively engage in the country's digital transformation. Workforce development and job creation are critical outcomes, with digital skills training preparing citizens for employment opportunities and fostering a competitive workforce. Businesses will benefit significantly from access to digital tools, enabling them to streamline operations, reach broader markets, and enhance productivity. Public service delivery will also see substantial improvements, as SAPs provide centralized access to e-government services, leading to greater efficiency and citizen satisfaction. Additionally, SAPs will act as hubs of innovation, promoting entrepreneurship, creativity, and digital literacy. They will further advance financial inclusion by offering access to fintech services, empowering individuals and businesses to thrive in Rwanda's digital economy.

### Call to Action for Stakeholders

The success of the SAPs strategy hinges on the active engagement and collaboration of diverse stakeholders. Government agencies must provide strategic oversight, ensure alignment with national policies, and allocate resources to sustain SAP operations effectively. The private sector's role is equally crucial, as businesses are encouraged to invest in partnerships with SAPs, expanding digital services, contributing technical expertise, and fostering new market opportunities. Development partners are expected to offer financial support and technical assistance, which are vital for infrastructure enhancement, capacity building, and the implementation of digital literacy programs. Local communities, as the primary beneficiaries, must actively utilize SAP services, participate in training initiatives, and provide feedback to ensure the offerings are responsive to their needs and aspirations.



# Contact Us



[www.risa.gov.rw](http://www.risa.gov.rw)



[info@risa.gov.rw](mailto:info@risa.gov.rw)



Telecom House 8 KG 7 St, Kacyiru