Property Magazine

PROPERTIES AND REAL ESTATE IN RWANDA

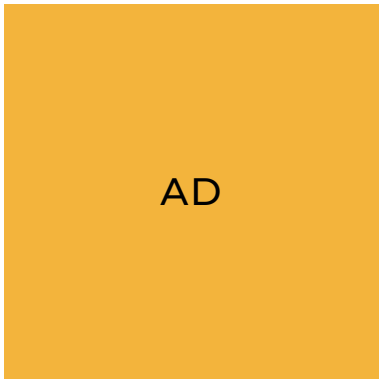
December 2022

Issue 1



# Modern Living in Kigali

UDL's Vision City Phase 2 is redefining modern luxury living in Rwanda. The first details - Page XXX


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# RWANDA IS BOOMING.

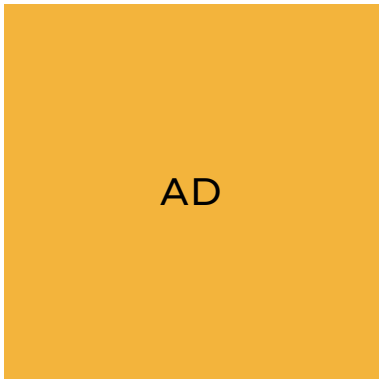
# AND THE REAL ESTATE LANDSCAPE IS CHANGING

The association of co-owners has the responsibility to insure its property against any risks while the owners of the units insure their own units. The association of co-owners carries the liability in relation to the condominium but does not carry liability for the obligations of its members, likewise the members shall not carry liability for the obligations of the association.

As for taxation, since each unit together with its participation co-share over common elements constitutes a separate parcel of real estate, each unit is assessed and taxed separately. Where such unit is used for other income generating activities, the owner shall pay any other applicable taxes. Owners, tenants and lessees shall carry liability for not paying on time for the units they own or rent.

The author of this article is a lawyer at Trust Law Chambers.

Trust Law Chambers is a leading corporate and commercial law firm in Rwanda that has been providing world class legal advice and transaction services to a wide range of international and local clients since 2004.


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Picture: A living room in Vision City Phase 2.
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# Making the most of a small plot







## Making the most of a Small Plot

### ...Less is more

This two storied property sits on a plot of just 450sqm while managing to provide a green modern look from the very first glance. Walking onto the paved front yard that boosts a flower bed, the outdoors give the property a feel of lightness with the clean white color. The volcanic stone finish used on the front façade continues to draw attention all the way up to the glass balcony on the first floor, truly completing the modern look of the property.

Each unit is complete with an open floor plan for the ground floor that sits the lounge, kitchen and dining spaces while four bedrooms are found on the first floor with bathrooms found on both levels of the residential. The living spaces achieve the modern look with minimalistic clean lines combined with wooden floors and natural light complimenting the all-white paint job. With simple fixtures on both floors and through the stairwell, this property manages to give the rich and yet effortless modern look.



## Break-out spaces

The property encourages an intimate relationship with the green front yard and backyard through its glass openings that fill every living space with natural light while on the first floor the balcony gives the views and benefits of a storied building with sitting outdoor space.

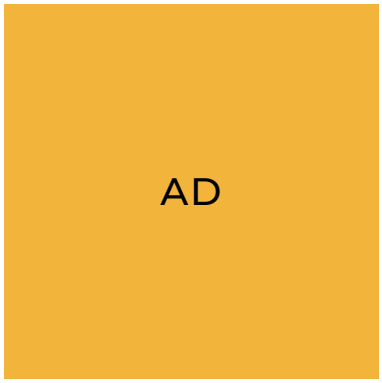







## Want to know the cost?

The whole process costs for $14,500.


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# Vision City Phase 2

## History and background

The ‘Vision city’ project is unique to Rwanda in regards to size and its potential to inspire new ways to build cities especially in an African context. UDL, a leading architectural firm in Rwanda, together with Datum zero, plan to transform 158 hectares into a ‘Vision city’. Located in the heart of Kigali, is one of the largest real estate projects in Rwanda with over 4500 units, was developed in 2013 as a response to rapid urbanization and a high demand for housing. The city model proposes a self-sufficient city, with high-quality housing that offers smart sustainable living and prioritises wellness, both at a city and individual scale.

## Vision city: Phase two

This master plan was created in four phases, each with a different typology. Phase one included design of apartments, villas of 4-5 bedrooms and townhouses with three bedrooms.

However, to develop a better housing typology for phase two, UDL met with the inhabitants of the housing in phase one to gather feedback/information that would influence innovations to create better living experiences. Using the study of their unmet needs, global market trends for a healthier lifestyle, environmental awareness and digital analytics, a new proposal for a smart sustainable city was developed.

This is an initiative that UDL, as property management, is striving towards for the commercial buildings but also for residential projects like in Vision city. With this new concept, the services offered would be a trail test,to evaluate how they work in some of these units.

The design proposal in phase two intends to promote social living through mixed-use developments where residents can work, live, shop and socialise. In addition to a commercial building, a Pub-house, which currently serves as the hub of activity, would eventually be transformed into a clubhouse with swimming pools, restaurants and sports facilities. Retail and recreational areas are located on the lower floors, and residential areas with usable green roofs are located on the upper levels. This project also includes "Single residences," the largest units with 5–6 bedrooms, as well as townhouses and villas with 4-5 bedrooms. The difference between the townhouses in the city and these, is that city ones are 800 m² and the proposed ones are about 500 m². In addition, a new housing typology known as Row houses was included in the design proposal.

The townhouses will be built in clusters of eight, each with a central public space and a commercial area to create an attractive urban core. Residents have a variety of possibilities within these recreation spaces and an unprecedented array of indoor and outdoor amenities for any lifestyle. This includes; playing with kids in playgrounds, or in the pool at the clubhouse, taking walks, socialising in nature, sports and fitness among others. In order to promote *"more walking, less driving"* the project is also planned as a walkable city, which makes these outdoor experiences safer, encourages active living, and promotes social interaction.

.

## Smart , Green & Resilient

In regards to wellness on an individual scale, UDL collaborated with Dilos to create a system that can track the air quality and energy consumption for each house. This would be achieved with automated curtains that mimic the outdoor sun from the beginning to the end of the day. This would minimise the impact of harsh sunlight, which in combination with natural ventilation and building systems, would yield both internal comfort and minimise energy use. Integrated air purifying devices to improve the air quality, are also implemented in all of the units, depending on their size, along with other smart equipment.

## Public acquisition

With phase one units completely sold out, phase two units are now available to everyone, whether local or foreign. Once the model units are finished, these can be purchased using a booking system.

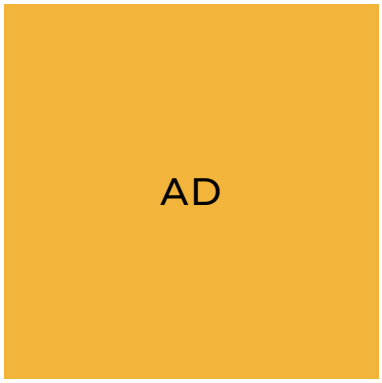
At the moment, people can express their interest on the Vision City website. The payment plan for purchasing a unit will have no interest rates and a short payment duration of roughly two years.

If someone wants to pay for more than two years, they must approach a bank.

Once a house is bought, it comes with a title deed. There is also a home ownership association, from phase one that is being established for phase two.

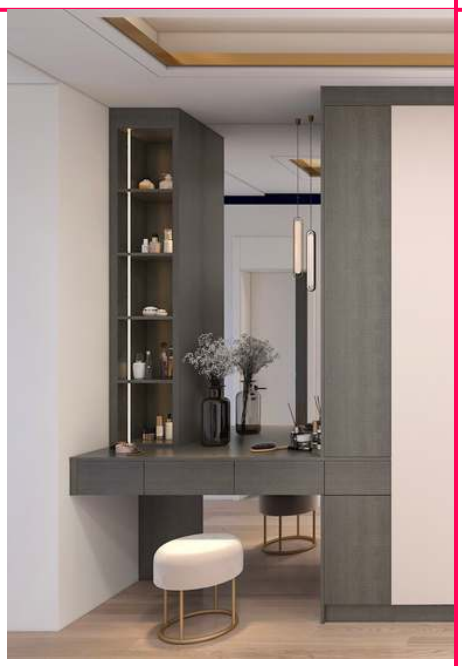
This association is in charge of the communal area and making sure that everyone is abiding by the regulations. Since it was the home owners in phase one who created this association that was new in Rwanda, they are being equipped with the skills they need to be stable, and the same will be set up for phase two.

In regards to the appliances in each unit, if someone is unable to upgrade from the bare minimum that is installed, they will not be charged, but these appliances would not function.


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# What you need to know about buying properties in Rwanda

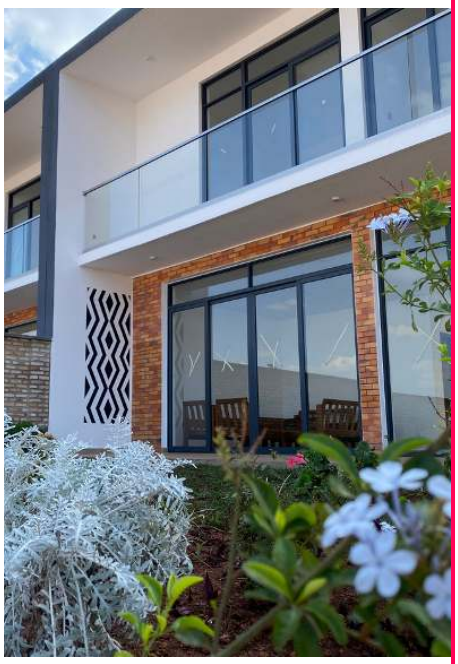
**At VIBE Real Estate, we are assisting our clients throughout the entire process. Below, we answer the most frequently asked questions.**



## Can foreigners buy properties in Rwanda?

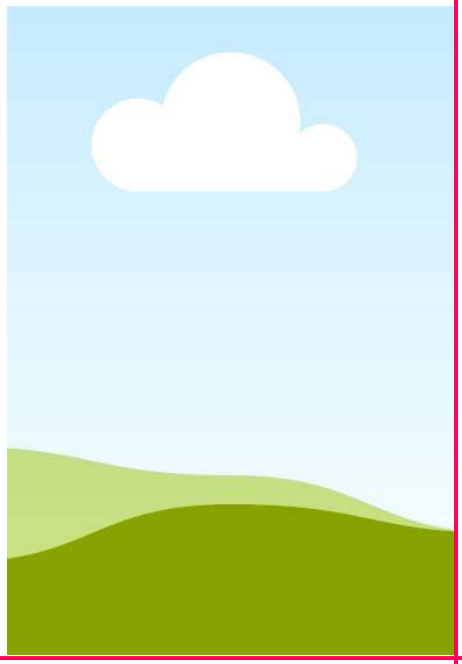
Foreigners can own one property in their name for residential purposes and generally, the process of buying property in Rwanda is pretty straightforward.

Any additional property will be considered an investment and thus will have to be bought in a company's name. Luckily, the process of registering a company for real estate investments in Rwanda is straightforward too. To make things easier, VIBE - Real Estate offers a package that includes the company registration itself, the preparation of the business plan (which is required for the investment certificate) and the application for the investment certificate. The whole process usually takes around 2-3 weeks. Especially for foreign clients or clients who just don't have the time to deal with those things, this can be a real time safer.



There will be no extra costs for foreigners when purchasing a property compared to a local purchase. Notary fees are about USD 2.5 per page and there will be a few other expenses which however shouldn't exceed about $200-300.

To inquire more about our consulting services, get in touch with us via info@vibehouse.rw.



## What are typical real estate agency fees in Rwanda?

Most real estate agencies in Rwanda are working on success-based fees and usually, there is no up-front payment required. This means that you don't have to pay anything, if an agent or the agency couldn't find the right property for you.

VIBE - Real Estate follows the same approach: For a signed contract of a minimum rental period of six months or longer, our fee is one half month's rent ( both residential and commercial properties). For sales, our fee is 2,5% of the final gross sales price.

## In which countries and cities does VIBE Real Estate operate?

VIBE Real Estate has its roots in Kigali and this is where their main operations are, but is now also working in Nairobi, Kenya.

## What kind of properties are listed on VIBE Real Estate platform?

With increasing demand, VIBE Real estate has adapted its positioning and now mostly focuses on commercial properties, land and the luxury residential market in Kigali with rental properties starting at around USD 1,000 per month and properties for sale at around USD 150,000.

## What is the difference between a leasehold and a freehold property?

The difference between a leasehold property and a freehold property lies in its ownership . In a leasehold property, the ownership remains with the concerned local authority or the government (as the case may be). The lease period varies typically between 30 to 99 years. But, this does not prevent the individual owner from selling or perform other transactions with the property, provided the lease deed is registered.
In case of a freehold property, the owner of the property is the legal owner and can sell/lease/rent the property as per his/her wish

## Are the properties at VIBE Real Estate available for short-term rentals?

VIBE Real Estate doesn't offer its services for short-term rentals anymore (less than six months) as most of the landlords we are currently working with, are mostly interested in long-term tenants.

We offered short-term properties in the past but it made the general process and communication between tenants, landlords and us a lot harder resulting in clients we couldn't assist the way we always want to. For short-term rentals, we usually recommend Airbnb.

VIBE REAL ESTATE

With its focus on service excellence, Vibe Real Estate has established itself as one of the leading agency in Kigali and has been trusted to be the sales and letting agent for some of Kigali's most prestigious developments.

With its strong online presence, a large number of Vibe's clients are international individuals and companies interested in investing or renting properties in Rwanda.

**info@vibehouse.rw**

**www.vibehouse.rw**

# ...from an old mansion to a modern luxury house.









From the cocoon of an old home comes the beautiful modern golf looking house, a place so clean and fresh that one could stay, the soul of the new renovated house is at rest. The property owner gave this old mansion a face lift to a modern elegant look that any home owner would kill for. Its new exterior speaks of calm nice and peace and it's clean front promises rest and comfort within. The property comes with maximum privacy and plenty of open space with lavish green, entering the main gate one is greeted by a new white face look and then has a glimpse of the lavish gardens at the bottom of the property as well as a glimpse of an exterior poach that looks through the dining.

The house comprises of four bedrooms, living space, a kitchen and spacious bathrooms, the master bedroom features a nice balcony overlooking the lavish green gardens of the property. The ground floor comprises of a welcoming living room with a nice poach overlooking the garden, a private kitchen and a long dining area featuring a long window that connects you to an outdoor poach visually.





Before...



...and after

# FROM CLASSIC MANSION TO MODERN DREAM HOME

**The remarkable transformation of this classic mansion in Rebero is an inspiration for all upmarket renovation projects.**

From the cocoon of a villa in a classic design comes the beautiful modern designer home, a place so clean and fresh that one gets the impression that the soul of the newly renovated house is at ease. The property owner gave this mansion a facelift to a modern elegant look that reflects the changing standards in Kigali's real estate market - open spaces, clean colors and lines, and high-end finishes.

When looking at the exterior of the newly renovated house, it is easy to see why someone would want to live there. The front of the house is clean and promises rest and comfort within. The property comes with maximum privacy and plenty of open space, there is a lavish green garden at the bottom of the property, and from around the property, you have stunning views of Kigali's skyline in the distance.

In total, the house comprises four bedrooms and spacious bathrooms, generous living spaces both on the ground floor and on the first floor, and a semi-open kitchen. A special highlight is the main bedroom, which features a balcony overlooking the lavish green gardens of the property and presenting a stunning view of Kigali.

On the ground floor, the exterior is linked to the interior by the large covered porch, connecting the dining room with the garden and creating an indoor-outdoor living experience. The guest room, en-suite of course, also faces the garden from the ground floor, enjoying the same indoor-outdoor setup. This house is sure to provide its residents with everything they need for a comfortable life.



**Before...**



**...and after**





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The second floor comprises of the remaining three bedrooms, with the main bedroom featuring the aforementioned balcony and a marble bathroom. Each of the rooms has unique finishes and interior tastes feature hand-picked pieces. This thoughtful combination of timeless pieces and a modern design gives the property a timeless appearance and makes it a comfortable everyday space to live in.

A special design highlight is a semi-open kitchen. Bold yellow and blue design elements harmonize perfectly with chessboard tiles and an otherwise clean white fit-out. As one would expect, the appliances used are of the highest quality, supplied by the legendary Italian manufacturer Smeg.

If you want to see the house in more detail, there is a full tour on our Youtube Channel.



**Watch the full tour of this property on Vibe Real Estate's Youtube channel.**

https://youtu.be/l6FKGVCnERo







The second floor comprises of the three bedrooms with a master bedroom featuring a balcony and a marble bathroom. Each of the rooms has very unique finishes and interior tastes that cannot be missed and make the interior of the furnished house a wonder, all the rooms feature hand picked pieces for their interior starting from living room to the bedrooms

This thoughtful combination of antic timeless pieces and a modern exterior facelift gives the design and makes it seem timeless and makes it a comfortable everyday space to live in.

The modern house is a beauty of its own that stands clean in it's all white and big windows that offer bold light. The combination of art pieces on the interior and on the walkway together with perfectly picked light pieces make it a must have.

This property is listed for sale feel free to contact the vibe house if you would like to visit or purchase the property.



***"The quality and craftsmanship is very evident in every inch of the furniture pieces and additions. The rooms are flowed with natural light which is seamlessly and lights unto the antic pieces of furniture. "***







# REBERO NEIGHBORHOOD: 5 STEP TOUR

Rebero is one of three mountain peaks in and around Kigali. It was a strategic site in the capital's battle 28 years ago, and it has recently given some people reason to stay. Rebero has developed into an ideal high-end residential area in the last five years. Rebero has earned the moniker "Beverly Hills of Kigali" and has attracted large investments such as the 30-hectare entertainment village.



## 01 Neighborhood outlook

As one looks out over the city from the top of Rebero Hill, they breathe in the pure and clean air that is proudly supported by the neighborhood's current flora. It is primarily distinguished by a series of storey mansion-like residences that expand in size as one ascends Rebero Hill. The majority of the residences are located in separate compounds with own gates and share a nearby fence. Six years ago, the same property sold for $250,000. There is a primary school nearby with more than enough school vans to carry students to and from various locations.






## 02 The Vibe Canal Olympia

The Canal Olympia in Rebero is a fantastic facility with something for everyone. There's always something new at this facility, whether you're wanting to catch up on your favorite movie or enjoy some live music and activities with friends. The infrastructure is cutting-edge. During concerts and large-scale events, the theater can seat up to 300 people indoors and several thousand people outdoors thanks to the outdoor stage. Canal Olympia has an escape game to diversify its entertainment and leisure offering, so look for an escape room as well. Furthermore, movie tickets are affordable and simple to purchase using mobile payments, and reservations are permitted. A regular movie ticket costs as little as Rwf2,000.



## 03 Eat + Drink 1000 hills

If you are a beer lover, you need not worry that you might lack things to do in Rebero. 1000 hills Distillery is the only distillery in Rwanda and was founded in 2014. One can have a distillery tour followed by some tapas at the restaurant. The tour is more of a casual chat about how the various spirits are made followed by a short tasting. It is quite an interesting short tour and you will leave knowing how whiskey, vodhka, gin and coffee liquor are made.

Beyond the beer the distillery's location is so stunning, with framed views on the hill of the valleys below worth a sunset drink or a dinner even if you do not do the tour.







## 04 Explore Genocide memorial

The Rebero Genocide Memorial is located near the Kigali Entertainment Center, and unlike other Rwandan Genocide memorials, it does not house the bodies of Tutsis killed in the area. It serves as a memorial to politicians who were killed during the genocide, either because they were Tutsis or because they opposed the brutal regime, and who became victims of their political views because they were portrayed as a hindrance to the genocide's planned execution. Exhumed from a mass grave at CHUK, Nyamirambo at ONATRACOM, Lycee de Kigali, Gikondo, Gitega, and other victims are also buried at the memorial. It is the final resting place for 12 politicians and over 14,400 Tutsi genocide victims. The commemoration of politicians killed prior to and during the Tutsi genocide began in 2006. This was in response to a cabinet resolution dated June 21, 2006, designating July 2, 2006 as a day to commemorate politicians who were victims of the Tutsi genocide, with the event taking place at the Rebero Genocide Memorial. This event was commemorated in subsequent years at the conclusion of Memorial Week, which takes place every year on April 13th.

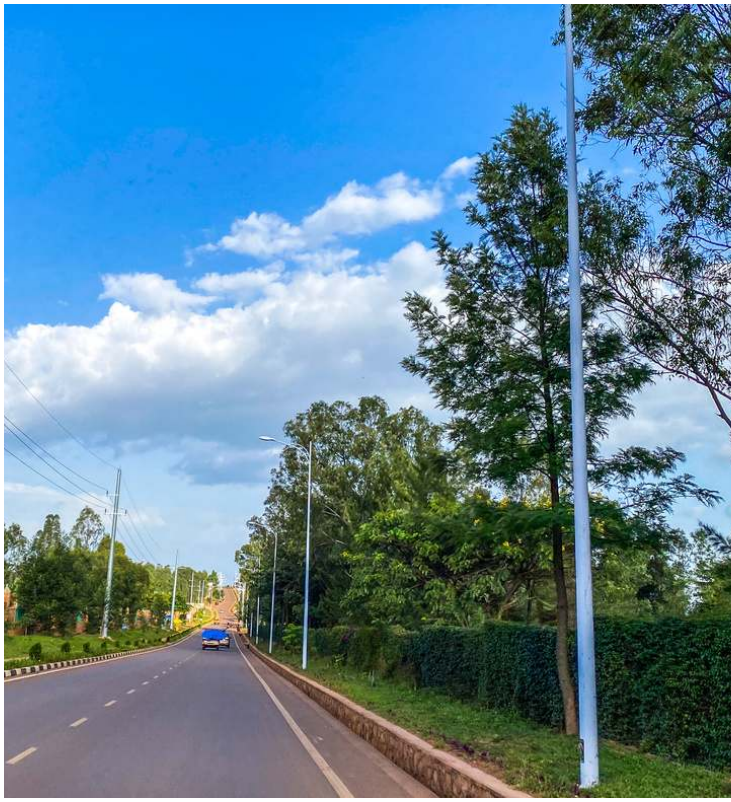


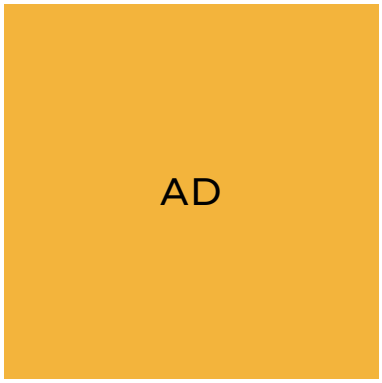


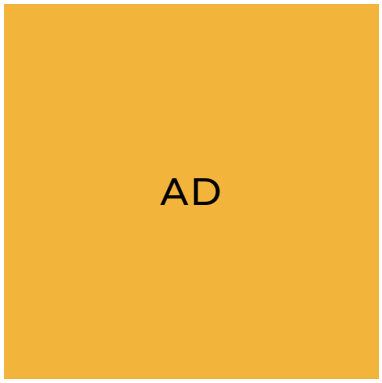

## 05 Shop Sawa Citi

Sawa Citi Ltd has a retail outlet in Rebero that sells a variety of snacks, alcoholic and non-alcoholic beverages, as well as the supermarket's famous BROOD bread and other baked goods.

It's an excellent location for modern retail and basic necessities in the area. So no need to panic about where to buy things when in Rebero.




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# Let's talk mortgages with I&M Bank

## WHAT DOES THE TERM MORTGAGE MEAN?

A mortgage loan is a loan whose performance is secured by a real property (fixed property such as a house).

## MORTGAGE POLICY ?

The mortgage is registered through online RDB system which then provides one with a mortgage abstract (A document that combines all legal documents into one). This abstract is supposed to be signed by both the lender, the borrower and his/her spouse and the owner of the house or land in case he or she is different from the borrower.

Benefits of registering a mortgage:

- For the borrower: It helps a borrower to get the loan from a financial institution
- For the bank:
  - It is the only proof of security
  - Eliminates confusion between different institutions It creates a visibility for other institutions as they can't take charge over the property that has been registered.

When is the mortgage valid: it is valid when registered at the Office of the Registrar General upon written approval of the borrower and the house owner, a lender registers a mortgage.

When is a marital home mortgage valid?
A marital home mortgage is valid when all supporting documents are signed by both the husband and wife living in that marital home.

Can the borrower get back property after paying the debt? Yes, the borrower can get back his or her property after paying off the debt. De-registration is done by the lender once the borrower has paid the loan in full and the caveat is removed

Can a borrower have more than one mortgage on the same property? Yes, the borrower can have more than one mortgage on the same property.

What is the effect of mortgage registration? Once a house has been used to acquire a loan, the lender has the right to possess it and use it for any purpose if a borrower fails to pay the loan.

How long does the process of mortgage registration take? The process takes a maximum of 24 hours upon submission of an application to the Registrar General and all necessary documents.

## WHAT DOES THE TERM MORTGAGE MEAN?

Mortgage is one of the house loans we offer to clients. Below are the house loans we currently have:

- Construction loan: Secured term loans designed to suit customers' construction needs. The maximum tenor is 20 years.
- Home Equity loan:Secured medium to long term loans designed to suit personal needs of the customer through equity release. Tenor lasts for a period of up 20 years.
- Mortgage loan: Secured term loans for customers that are designed to suit their housing needs for a maximum period of 25 years.

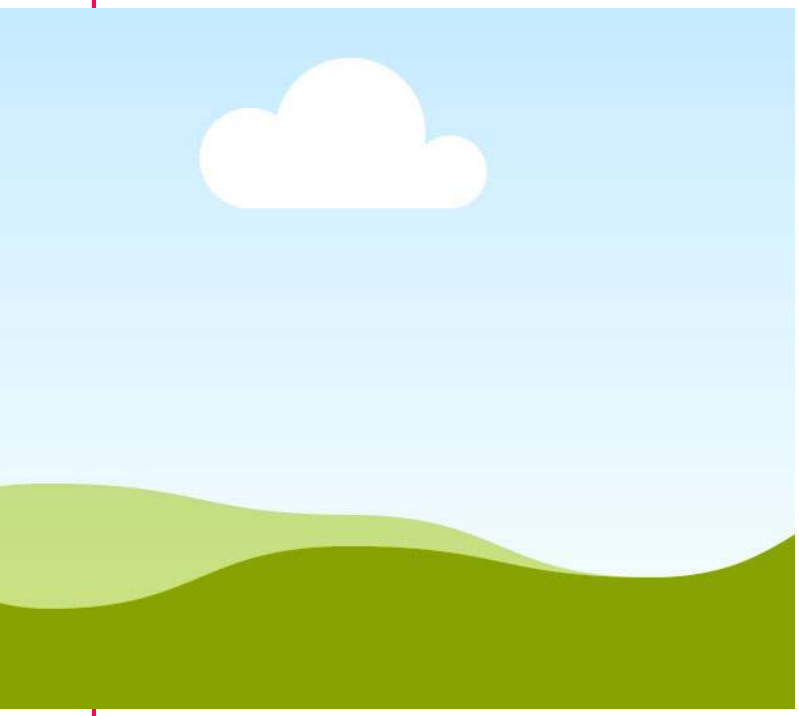
## QUALIFICATIONS/ REQUIREMENTS

Below are the qualifications and requirements for a client to be offered a mortgage loan.

Retail Banking clients:

- The tenor is 20-25 years
- The maximum amount is tied to customer's repayment capacity
- The tenor doesn't exceed 10 years if rental is the sole source of income
- Mud bricks materials are accepted in accordance with RHA policy
- Net salary certified by the employer is considered and other repayment sources such as lumpsums, rentals, etc
- Minimum age is 21 and maximum is the retirement age (60 for private sector and 65 for Gov't employees)
- CRB should be clean
- Borrowers with Permanent contract and short-term contracts are accepted
- Resident Foreigners with valid working permit are eligible for this facility
- Non-resident foreigners willing to buy a house locally are also eligible for this facility.
- The property to be mortgaged must be located in Rwanda in a district which is zoned for residential development.
- The spouse's salary may be taken into account on condition that it is credited to a joint account with I&M Bank (Rwanda) Plc

# LET'S TALK MORTGAGES WITH I&M BANK



### What does the term Mortgage mean?

A mortgage loan is a loan whose performance is secured by a real property (fixed property such as a house).

### Asian Apple Slaw

Mix rice vinegar and lime juice with salt, sugar and fish sauce. Toss with julienned jicama and apple, chopped scallions and mint.

### Mortgage POLICY ?

Toss tomato and peach wedges with red onion slices. Drizzle with cider vinegar and olive oil; season with sugar, salt and pepper.



### Squash and Orzo Salad

Sauté zucchini, yellow squash and scallions in olive oil until tender. Toss with cooked orzo, parsley, dill, goat cheese, salt and pepper.

https://vibehouse.rw/

# Let's talk mortgages with I&M Bank

## QUALIFICATIONS/ REQUIREMENTS

Required documentation:

- Loan application form and reference letter duly signed by the employer
- Bank statement for at least 3 months if required
- Deed plan
- House Lease contract
- An original title deed, when available.
- Valuation report
- Fire and allied perils insurance covering the house. The bank's interest as loss payee should be noted in the policy.

MSME clients:

- Tenor is up to 10 years as per the credit policy
- Same property is used as collateral (for either construction, acquisition and equity release purpose)
- Required Customer Contribution: 30% "plot's value included" which is applicable on Construction and acquisition of the developed property)
- Equity release can go up to 70% of the Open Market Value of the property.

Required documentation:

- Application letter
- The identification documents of the applicant (i.e. for sole proprietors: personal identification documents e.g. national identification document, passport, etc.,; for legal persons: certificate of incorporation)
- Minimum 3 years in business
- Adequate Cash flow
- Provided security is located in Kigali or secondary cities such as Rubavu, Musanze and other cities that are not remote
- Clean/Positive CRB report
- Tax clearance certificate or tax repayment plan provided by RRA.
- The Balance Sheets (Audited or unaudited) covering a period of at least 3 years (where applicable)

## COMMON MISTAKES CUSTOMER DO WHEN REQUESTING FOR MORTGAGE LOAN:

- Some borrowers request loan without fulfilling the equity contribution as per requirement
- Borrowers fails to provide sales agreement, documents thus elongating the time of getting the loan (for the bank to offer a mortgage the borrower must present documents of the house that he/she would like to purchase and a sales agreement between him/her and owner.

# Norrskeen's landscape that supports urban work life.



Norrskeen, a design practice that aims to empower entrepreneurs dedicated to tackling the world's greatest challenges, achieves this by designing spaces to coven innovators and creatives. These spaces are designed as a new opportunity for startups to investigate and exhibit their initatives, network with different people and get exposure.
As a new prototype for urban spaces in East Africa, Norrskeen commissioned the Seyani brothers to give an abandoned site with significant historical background a new identity. The initiative started in Kigali, one of the safest cities, with low levels of corruption, dependable access to internet and electricity along with a government that is keen on forward-thinking.This was a huge asset in establishing this urban space and fostered an environment where it could flourish.






The project is conveniently located near three major roads, banks, pharmacies, hospitals, and in close proximity to the car-free zone. The site also previously held a primary and secondary school and with this historical background, the narrative of preservation was crucial to the design. The classrooms, the terrain and trees above 2 meters were retained in order to create a landscape that incorporated both nature and the urban environment while preserving its heritage. The new building was designed to complement its surroundings and optimize the existing features.





**The landscape:**
A variety of trees and plants species were added to the site depending on the function, climate and color. As a result, the landscape influenced the spatial quality resulting in a series of garden rooms/green pockets as working and social spaces. Various tree and plant heights within the outdoor spaces act as walls and 'shade' and as a result creating open but intimate spaces. To allow users experience the landscape in different ways, these spaces are offer diverse seating options. The green pockets both indoors and outdoors also allow the users to interact with nature, while also providing a tranquil and refreshing microclimate. The combination of various plant species mimics the atmosphere of wilderness, which turns into a natural landscape in the city and timeless space.

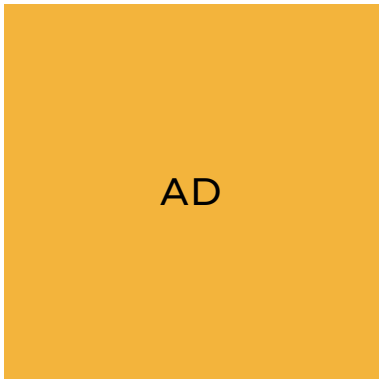


**Energy efficiency and site conservation :**
Renewable energy was prioritized in addition to building with nature, with almost all the roofs being covered with solar panels, generating the buildings energy needs. The structure is also designed with perforated walls that host nature and also allow natural ventilation to serve as the main ventilation system indoors. Recycled bricks and natural materials such as teak were incorporated in the design.

With the fusion of nature and space, innovators are able to meet, create and exhibit initiatives, engage and enjoy nature within an urban environment.






AD

# Forty second space

In this section we have a chat with one of the newest interior art and design company in Kigali.

**Talk to us a little bit about 40seconds space including how it got established, when it started, its identity, and how you got to this specific location in Kigali?**

Our identity is a minimalist and modern interior design style combined with the Rwandan culture into our designs using our artistic creations. As a growing interior design studio, we have a workshop where we make furniture for both indoor and outdoor use, and use our art pieces to integrate and blend the Rwandan culture into our interior design style.

**What were some of those tasks and activities that you did during the pandemic and how did you manage to actively work through that to still effectively launch during the pandemic?**

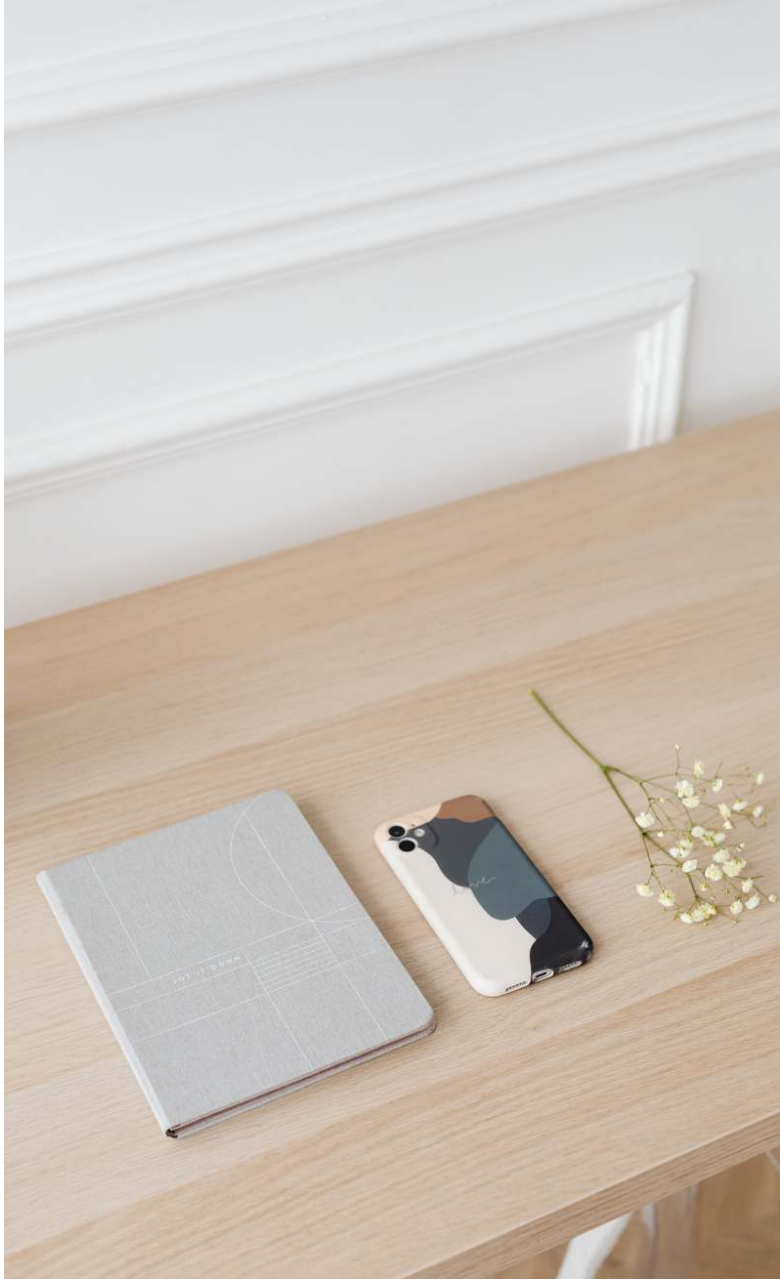
Since we wanted to preserve the Rwandan culture, we spoke to elders, family members, and individuals who truly understand the culture and its myths during the two and a half years of the pandemic.
Our main challenge was determining whether or not we would still be considering this product and, more importantly, if consumers would still be interested in it, in the event of an any other lockdown.

**Would you say that the lockdown gave you a moment to structure yourself or it just pushed you to start?**

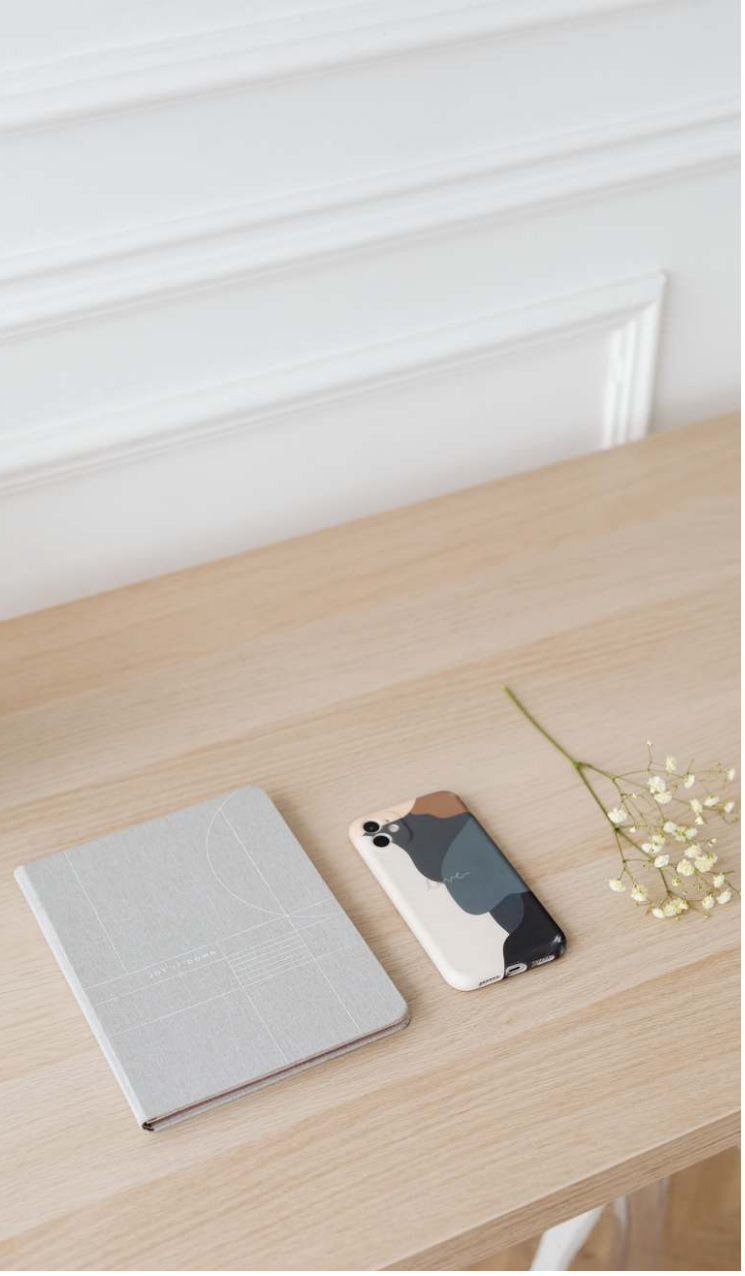
It was a blessing in disguise. It gave us enough time to mature the idea and properly get on our feet.

**Your decision to focus on the Rwandese culture was it a journey of discovery or did you have some designs in mind, what really pushed you to base on the Rwanda culture?**

We've had various Rwandese designs for years, and getting this identity wasn't a quick process for us, It was a journey during which we learnt a lot from other people and designers, and it strengthened the decision to base it on Rwandan culture.







**What are some of the key factors that this company takes into account when developing a piece or product? Can you walk me through the steps you use to create a product?**

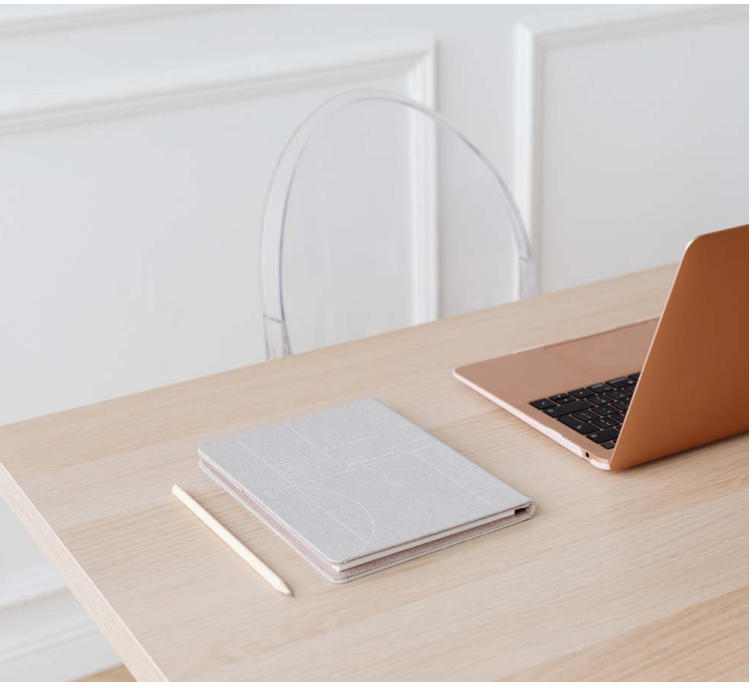
we truly take into account the culture of Rwanda, especially from its history and iconic sites. For instance, we created a sofa that tried to mimic the shape of the Sabyinyo volcano. Therefore, even with our artwork, we aim to integrate interior design and art, first through a sketch idea and solicit input from a range of people before making a prototype. This is then designed as close to the finished product as possible before constructing and producing it.
Furthermore, we also visit people's houses as well, to create products based on their interests. It is our hope that it may strike a chord with Rwandans and inspire others.

**Do you have a piece that was inspired by any of the designers who influence your work?**

We appreciate the work of is Phillip Stark, Lucy Kate and Axel Vervoordt(interior design) as well as Basquiat and Andy Warhol(art). The last Queen of Rwanda, Rosalie Gicanda, and Andy Warhol, both had an influence on one of our pieces.

**How and where do you source your materials to protect the Quality of the products?**

Our materials are 95% from Rwanda and 5% from other nations like Dubai. Fortunately for us, we have discovered and worked with a team that is familiar with our vision, which significantly improves the quality of our products.

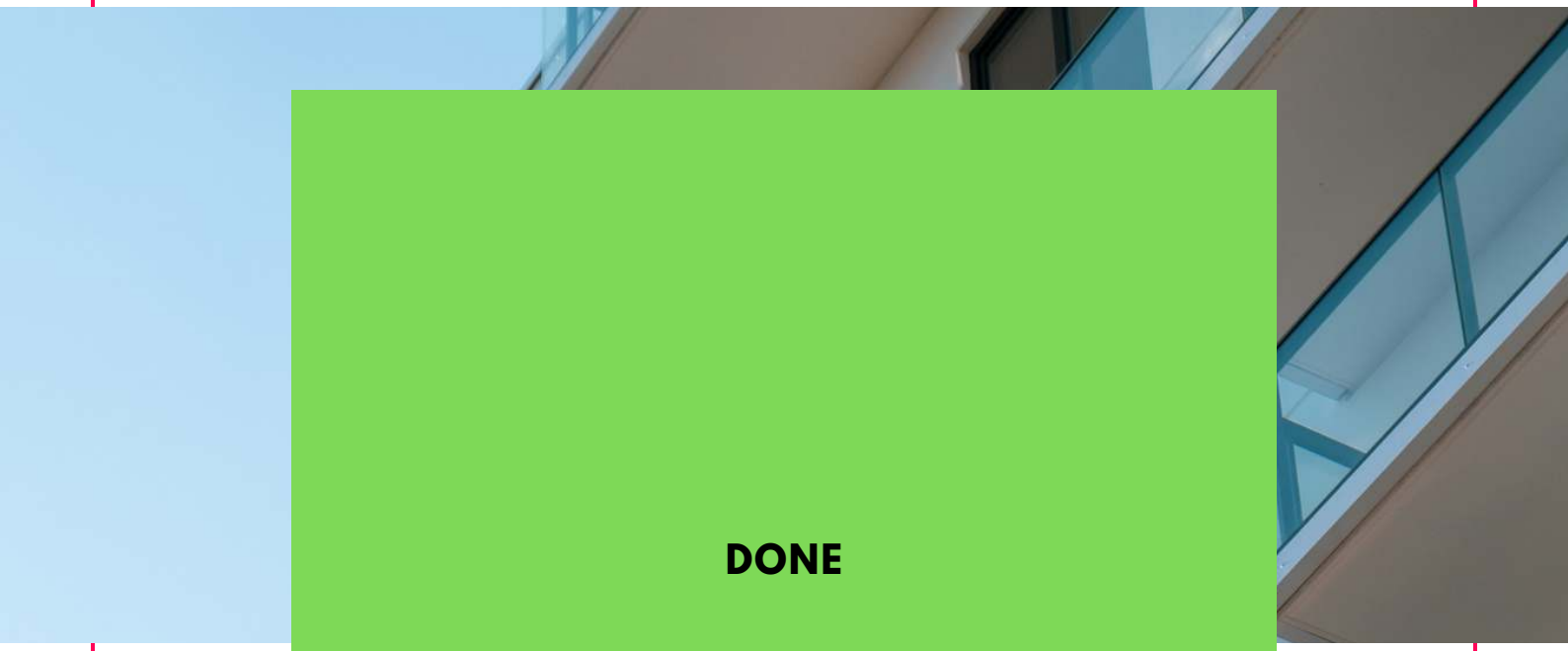


**What are your favorite pieces produced from the workshop?**

The Queen, Ingangurarugo, which was inspired by traditional Rwandese warriors. We came up with the idea while discussing cubism; we saw a picture of a warrior and thought it would be lovely to represent the cubism style. Another piece is the volcano sofa that we tried to mimic, but was quite difficult to make due to the quality, time, and preset requirements because it represents much more than just furniture.

**What do you aspire as a company?**

We primarily want to have quality products and demonstrate to others that Rwandan products are also of high quality; we want to change and keep the creativity alive; and if we achieve this, the value of products will rise.
We wish to promote the importance of art and artists in Rwanda. We also wish to contribute to the progress of Rwandan culture and art, raising the value of local production.



DONE

# WHAT Y
# CONDO

BY ARNOLD NDAH

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## What is a Cond

The Law N° 15/2010 of 07/05/2010 creating and organizing condominiums and setting up procedures for their registration on condominiums defines them as a type of joint ownership of real estate in which portions of the property are commonly owned and other portions are individually owned.

Such real estate can be apartment blocks of flats, or several buildings or residential houses compactly located within a single land plot. A condominium is established by the co-owners or by the request of the Rwanda Housing Authority, when conditions of a condominium are met. The co-owners that establish a condominium form what's referred to as an association of co-owners established for an open-ended period unless provided otherwise by the articles of association.

The association shall oversee the management of the condominium and construct and repair the common elements among other things.

association chosen by the owners.

There are two particular concepts one has to understand when it comes to condominiums, especially condominium units, that is, Common elements and Co-share participation. Common elements are parts of a condominium designed for common use by all owners of the condominium and they include: land on which the building is erected, the walls, stairs, halls, lifts, external walls of the units etc.
Common elements cannot be alienated separately from ownership in the units which are within the condominium hence the common elements are in joint ownership of co-share owners, which is where co-share of participation comes in.

Owners of units have to make a contribution to the common costs for maintenance of the common elements that is proportionate to the total surface area of the units they own; this is the Co-share participation.

## How is a Condominium and its units registered?



A condominium is registered in the name of the association of
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It's also important to note that in case of transfer of units, the new co-owner takes over all the rights and obligations of the former co-owner in the condominium. In case of sale of one unit in a condominium, both parties stipulate the terms for settling outstanding debts for utilities and other services. Otherwise, the outstanding debts shall be paid by the purchaser.

## Insurance and taxation of Condominiums

The association of co-owners has the responsibility to insure its property against any risks while the owners of the units insure their own units.

The association of co-owners carries the liability in relation to the condominium but does not carry liability for the obligations of its members, likewise the members shall not carry liability for

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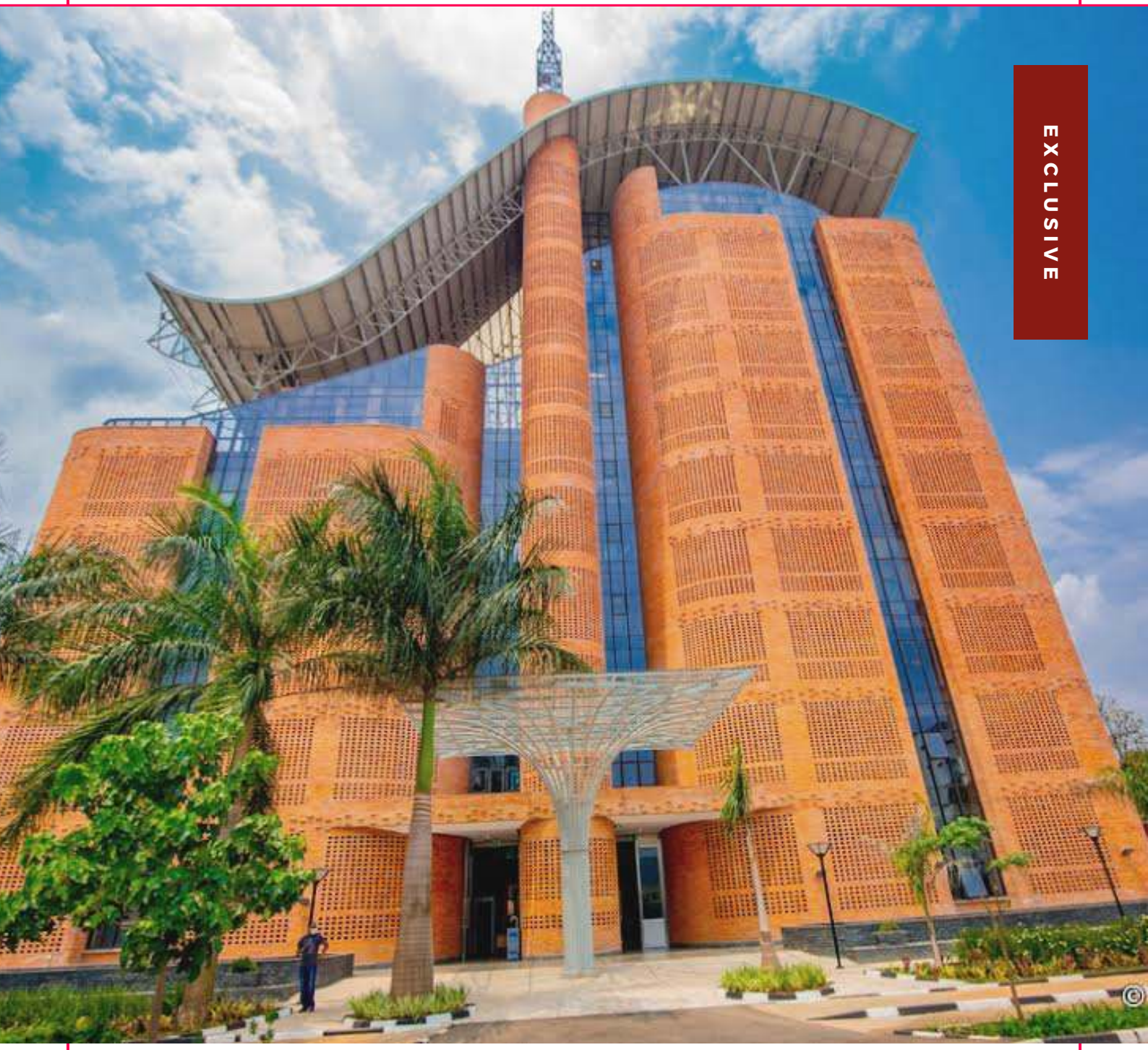
## About the author

The author of this article is a lawyer at Trust Law Chambers.

Trust Law Chambers is a leading corporate and commercial law firm in Rwanda that has been providing world class legal advice and transaction services to a wide range of international and local clients since 2004.

TRUST LAW CHAMBERS

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EXCLUSIVE

# KIGALI'S NEW LANDMARK

**I&M Bank's stunning new building has set new standard's for commercial properties in Kigali**

BY JULIAN NAGADDYA

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# ARCHITECTURAL HIGHLIGHT-
## I & M BANK COMMERCIAL BUILDING



Since its inception in 2016 and construction beginning in 2017, this commercial building was opened to the public just over a year ago, booming with activity all day. The building construction is mostly done with locally sourced bricks and granite and catches the eye even before reaching its actual location. The brick facades announce a familiar yet towering presence that makes the building blend into the context seamlessly.

From the street, a water feature at the building's entrance welcomes you into the atrium, revealing a naturally lit interior. The commercial building is made up of two towers and sits on a plot of 8,688 m2. The project was designed with one tower having nine floors and 2nd tower completed with five floors both connected by an articulate curvy roof.



Since the building's opening, more than a year, the 9-floor tower has been rented out to outside enterprises, while the I&M bank strictly operates on the tower with 5 floors. The bank is situated on the ground floor while the data center, meeting rooms & other services are distributed through other floor. For both towers however, each floor is an open floor plan designed to offer 422m2 of space that is customized by each tenant however they want.

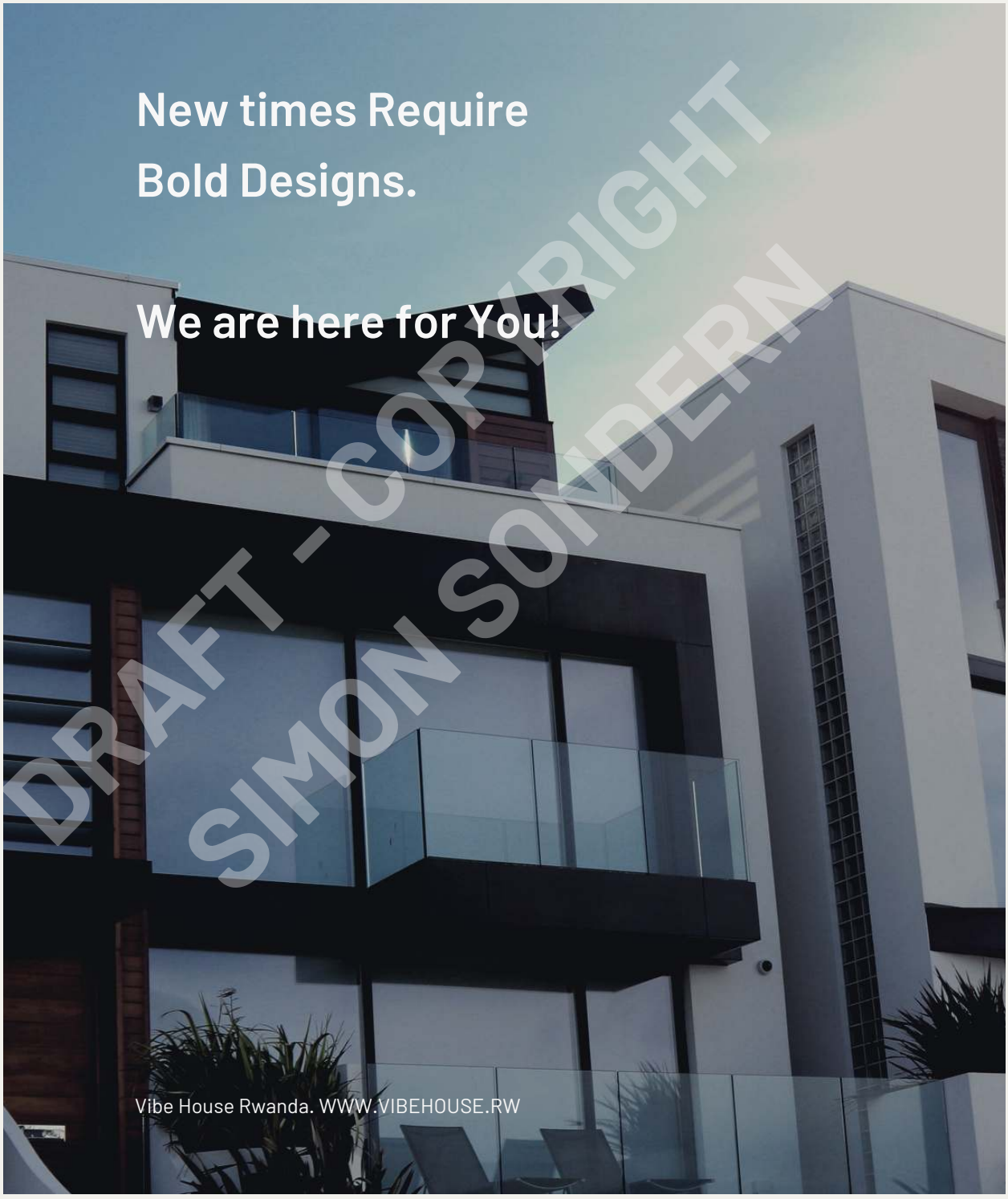
Evidently, the design utilizes hollow bricks and the roof design to create a natural flow of air to aid ventilation through all spaces. The roof is held up by steel members that allow a natural flow of air from the basement through the atrium and all spaces.To maintain the atrium well-lit, the roof is constructed with iron sheets that blend with translucent material.
Additionally, the property has a rainwater collection tank and solar panels that are geared to meet the demand and lower the building's overall energy and water costs.










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