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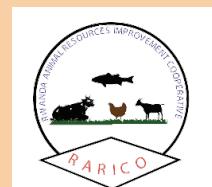


IMFASHANYIGISHO KU BWIZIGAME N'INGUZANYO

“Ibikubiye Mu Mahugurwa Ku Bwizigame n’ Inguzanyo”



Rwanda Agriculture and Animal
Resources Development Board



Rwanda Animal Resources
Improvement Cooperative

“Iyi mfashanyigisho yateguve na **RARICO** itangwa ku makoperative y’aborozi b’amafi mu Rwanda ku bufatanye n’ikigo cy’igihugu gishinzwe guteza imbere ubuhinzi n’ubworozi mu Rwanda (**RAB**). Ku bindi bisobanuro wahamagara kuri **0780667848** cyangwa ukatwandikira kuri **info@rarico.rw**”

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1. Intangiro

Aya mahugurwa agenewe abayobozi b'amakoperative yatoraniwe hamwe n'abafashamyumvire bayo bakorana n'abaturage akaba agamije kubongerera ubumenyi mu gutezimbere amatsinda y'abarozi mu bijyanye n'ubwizigame no kubona inguzanyo. Agenewe amakoperative yose aterwa inkunga n'umushinga wa **PFFP/MPRL** mu bice **RARICO** ikoreramo mu gihugu.

Aya mahugurwa Azamara iminsi ibiri kandi iki gihe kirahagije ukurikije urwego rw'ubumenyi abagenerwabikorwa bariho n'ubunraribonye bafite mu kuyobora. Ingingo zizitabwaho zirimo ubwizigame n'akamaro kabwo mu kubona inguzanyo itangwa n'amatsinda yo kwizigama n'ibigo by'imari.

2. Isobanurajambo

Ubwizigame ni amafaranga yinjjwe ntasohoke, cyangwa ayasigaye ku yagombaga gusohoka.

Uburyo bwo kwizigama burimo kubika amafaranga, nk'urugero, kuri konti yo kwizigama, kuri konti yubwiteganyirize, ikigega cy'ishoramari, cyangwa ukayabika nk'amafaranga afatika.

- i. Kwizigama birimo kandi kugabanya amafaranga asohoka,nko kugabanya amafaranga akoreshwa mu kugura no kwishyura ibantu bitandukanye. Kubirebana n'imicungire y'imari y'umuntu ku giti cye, kwizigama bivuga kubika amafaranga ahantu atahura n'ibibazo byinshi muri rusange nko kuri konti yo kwizigama ugereranyije no kuyashora aho aba ashobora guhomba;mu Imenyabukungu bivuga amafaranga yinjjwe ntahite akoreshwa.
- ii. Mu Imenyabukungu **ubwizigame** ni umubare w'amafaranga asigara iyo andi amaze gukoreshwa mu by'amabanki ubwizigame bivuga konti zo kwizigama, ziba ari iz'igihe gito, amashyingu yunguka muri banki cg ikindi kigo cy'imari.

3. Ibiranga amatsinda yo kwizigama

Abagize itsinda ryo kwizigama barangwa n'imyitwarire ngengamikorere isa, ikubiyemo ikurikira n'ubwo harimo n'indi:

- i) Imibereho imwe
- ii) Icyizere abanyamuryango bagirirana nk'abantu b'inyangamugayo kandi buzuza inshingano buri wese afite ku bandi.
- iii) Ubunyangamugayo no gukorera mu mucyo muri byose.
- iv) Umugambi umwe/intego imwe mubikorwa byose.
- v) Amahame y'ubwumvikane n'uburyo bwo gukurikirana imigendekere y'ibikorwa
- vi) Kubaka ubushobozzi bw'abanyamuryango n'amatsinda mu by'imari
- vii) Kwerekeza amaso ku iterambere ry'ejo hazaza
- viii) Imigabane shingiro irambye mu matsinda no mu banyamuryango.

Uruhurirane rw'ibi byose rutuma imigabane shingiro, amafaranga atunga abanyamuryango uburyo bwo kugera ku mari, uruhare mu bikorwa no kubyiyumvamo kw'abanyamuryango n'amatsinda muri koperative byiyongera.

4. Uburyo kuzigama bikorwamo mu matsinda na koperative

Uburyo kuzigama bikorwamo bushingira ku ngano n'ubushobozzi bw'amatsinda kandi bugomba kwita ku mugambi n'intego by'igihe kirekire. Bugomba kuba buciye mu nzego zubatse neza zihamye kandi ziramba zizatuma abanyamuryango bagira ikizere. Zimwe mu ntambwe zigize inzira yuzuye y'uburyo kuzigama bikorwamo ni:

- i. Kugena amahame ngenderwaho y'itsinda ryo kwizigama
- ii. Gushyiraho intego - Hagomba gushyirwaho no gusobanura intego zihamyezikaba ari zo zizaba igipimo mu gihe cy'igenanyungu.
- iii. Kugena ingano w'umusanu w'ubwizigame - Buri munyamuryango agomba kubasha gutanga uyu musanzu ku matariki yagenwe.
- iv. Kugena amatariki yo gutanga umusanu w'bwizigame- Hagomba kugena amatiriki yo gutanga umusanu akemezwa kandi akamenyeshwa abanyamuryango bose.
- v. Guhitamo umuyobozi – Hagoma gushyirwaho amasinda mato mato y'ubuyobozi cyangwa agatorwa ku bwizigame bw'abanyamuryango kandi akagira inshingano zo guzunga ubwizigame.

- vi. *Kwita ku nshingano & kubahiriza amategeko n'amahame: Ibikorwa by'ubuyobozi bigomba kugira igihe bisubirizwa kandi ibivuye mw' isuzuma bikamenyesha abanyamuryango mu ruhame mu itsinda ryose.*
- vii. *Inzego zirambye no gutegura abayobozi b'ejo: Ubuyobozi bukwiye kugira umubare wa manda ntarengwa kandi bugasimburwa n'ubundi bugizwe n'abantu batoranijwe kandi babitojwe hakiri kare*

5. Imicungire y'amatsinda yo kwizigama

Imicungire ya buri munsi y'itsinda isaba gukorera mu mucyo no kubazwa inshingano n'abanyamuryango n'izindi komite zo mu buyobozi. Ibi bituma habaho ikizere n'ikurikizwa ry'amategeko n'amahame ngenderwaho bigenga ibikorwa by'itsinda. Hashobora kubamo ibi bikurikira:

- i) Raporoz'igihe runaka zikozwe na za komite ngenzuramikorere
- ii) Amasuzumamikorere ku ntego zari zarashyizweh mbere-
Raporoy'ibyakozwe kuri kontihamwe n'igereranya ry'amakuru yo kuri konti n'ari mu bitabo by'ibaruramari
- iii) Icyizere n'icyubahiro ku banyamuryango bose mu itsinda – bigomba kuba mpa nguhe hagati y'abanyamuryango n'abayobozi.
- iv) Imigenzereze myiza mu micungire y'amafaranga – kwandika ibyakozwe no kubika inyandiko
- v) Gufata ibyemezo muri demokarasi: *ibyemezo byose bigomba gufatwa hakurikijwe ubwiganze mu matora*
- vi) Kubahiriza uburinganire (jenda) mu bagize ubuyobozi-urubyiruko, abakobwa, abagore, n'abagabo bagomba kugaragara mu nzego z'ubuyobozi.

6. Uburyo bwo kwizigama

Ubwizigame bushobora gukorwa mu buryo butandukanye bitewe n'amahitamo y'itsinda ndetse nibyo bashyize imbere. Bubarwa mu mafaranga by'umwihariko n'ubwo bushobora kwerekana mu buryo butandukanye burimo ubu bukurikira:

- i) Amafaranga
- ii) Imitungo
- iii) ibishoro
- iv) Impapuro z'agaciro
- v) Impapuro zishyurwa inyungu
- vi) Impapuro z'ubucuruzi

7. Akamaro k'ubwizigame

Ubwizigame bufite akamaro ku banyamuryango ubwabo no ku matsinda mu rwego rwo kugera ki ntego. Akamaro kubwizigame ni kanini kakaba gashobora kuvugwa mu ngingo zirimo izikurikira:

- i) Kongera imari yinjira – amatsinda abona amafaranga cyangwa ibantu by'agaciro k'amafaranga biturutse ku bwizigame bw'amafaranga bwayo
- ii) Kongera umusaruro mbumbe w'ighugu (GDP) n'umusaruro ku muntu umwe
- iii) Kuzamura imikoranire myiza n'ibigo by'imari
- iv) Umutekano kandi uhamye mu byubukungu
- v) Kugabanya umuco wo gutagaguza amafaranga mu banyamuryango bizigama
- vi) Gukoreaha amafaranga ku buryo buteguye mu banyamuryango b'itsinda
- vii) Gukemura ibibazo byacu bwite mu buryo bworoshye
- viii) Kongera umubare w'abasoreshwa
- ix) Gushora imari mu bucuzzi no mu bigo by'imari mu ggihe kizaza
- x) Gutanga inguzanyo ku banyamuryango b'itsinda

Inguzanyo ni amasezerano cy'imari cyemereramo kuguriza umukiriya umubare ntarengwa w'amafaranga mu gihe runaka. Inyungu ibarwa ku mubare w'amafaranga asigaye kwishyura.

Inguzanyo ni amasezerano uguza ahabwamo ikintu cy'agaciro runaka muri iki gihe akemera kuzishyura uwagurije mu gihe kizaza, akenshi hakiyongeramo n'inyungu.

8. Gusaba no kubona inguzanyo muri Banki

Kubona inguzanyo n'ideni mu ma banki y'abacuzzi n'ibindi bigo by'imari bikurikiza amabwiriza , amategeko, inzira , intambwe n'ibindi bisabwa.

8.1 Ibisabwa

Kugira ngo dosiye yo gusaba ideni itangire kwigwa, dore ibigendarwaho kugirango yemerwe:

- i) Impamvu isobanutse kandi yakwakira
- ii) Kuba uzwi neza mu ma banki kandi mafitanye imikoranire myiza
- iii) Kuba ufite ubushobozi bwo kwishyura
- iv) Kuba ufite ingwate
- v) Kuba uftiwe icyizere
- vi) Ubunyangamugayo

8.2 Ubwoko bw'inguzanyo

Ubwoko bw'inguzanyo bushingiye ku gihe imara no ku mpamvu itangwa.
Ubwoko bw'inguzanyo bumenyerewe burimo ubu bukurikira

- i) Inguzanyo y'igihe gito (Amezi atarenze 12)
- ii) Inguzanyi y'igihe gicirirtse (hagati y'amezi 24 na 60)
- iii) Inguzanyo y'igihe kirekire (igihe kirenze amezi 60)
- iv) Inguzanyo y'ubufatanye bw'inzego za Leta n'Abikorera-(Biterwa n'intego. Urugero: *imihanda, ibibuga by'indege, ibitaro, n'ibindi*)

8.3 Inguzanyo zihariye zitangwa n'amabanki

Akensi ziba zihariye bitewe n'intego igamijwe zikaba zirimo izikurikira:

- i) Avanse/inguzanyo y'ukwezi kumwe: (Ishingirwa ku mafaranga ynjira ku kwezi kandi ntirenga 50% y'ayo ynjira)
- ii) Inguzanyo y'umtu ku giti cye (Yemezwa hashingiwe ku mafaranga ynjira ku kwezi kandi nta ntego igaragazwa iba yakiwe)
- iii) Inguzanyo yo kugura ibikoresho (itangwa hashingiwe ku igura ry'ibikoresho by'agaciro hakurikijwe ibiciro bigaragara ku mpapuro bizagurirwaho)
- iv) Inguzanyo y'ikodeshagurisha (Itangwa hashingiwe igura ry'ibikoresho cyangwa umutungo)
- v) Inguzanyo y'imodoka (Isuzuma hashingiwe ku busabe bwo kugura imodoka)
- vi) Inguzanyo y'inzu (itangwa kugirango hagurwe inzu yo guturamo cyangwa iy'ubucuruzi)
- vii) Inguzanyo ibikuzwa ku bushake bw'uwayihawe (yemezwa hashingiwe ku masezerano y'ubucuruzi arimo gushyirwa mu bikorwa)
- viii) Inguzanyo y'ubucuruzi mpuzamahanga (Isuzumwa hashingiwe ku bikorwa by'ubucuruzi hagati y'inganda, abaranguza n'abacuruzi)
- ix) Inguzanyo y'ishoramari (Akensi itangwa ku nyigo z'imishinga y'igihe ya Leta n'iyibigo biyishamikiyeho)

8.4 Kwiga dosiye

Kwiga dosiye isaba inguzanyo bireba ku bintu by'ingeri nyinshi birimo ibi bikurikira:

- Ibaruwa isaba inguzanyo (igaragaza impamvu, inomero ya konti, ingwate n'igihe inguzanyo izishyurwamo)
- Inyandiko y'umushinga igaragaza uko azaza n'uko azakoreshwa(yerekana ayinjira)
- Gusura umushinga (uburyo bwo kwirinda guhohotera umukiriya-kumenya umukiriya mukorana)
- Igenagaciro ry'ingwate yatanzwe (igenerwa agaciro hakanononsorwa ko akagenwe ariko koko)

- Gusuzuma ibyatera ingorane (*kwemeza umubare w'amafaranga y'inguzanyo no kureba uburyo bwo kugabanya ingorane zavuka*)
- Guha raporo komite ishinzwe kwemeza inguzanyo kugirango ifate umwanzuro (***umwanzuro rusange kandi utabogamye***)
- Kumenyesha umwanzuro (*kumenyesha umwanzuro wafashwe n'ibigomba gukurikizwa bishingiye kuri uwo mwanzuro*)
- Gusinya amasezerano (*kwemeza amategeko n'amabwiriza*)
- Kwandikisha ingwate (*kwemeza agaciro k'umutungo watanzweho ingwate*).
- Kurekura amafaranga (*amafaranga ashirwa kuri konti y'umukiriya*)

8.5 ubwoko bw'ingwate

Habaho amoko menshi y'Ingwate zishobora gutangwa mu mabanki n'ibindi bigo by'imari bitanga inguzanyo akaba ari izi zikurikira:

- Imitungo iramba (*inzu, ubutaka, uruganda, ibikoresho, n'ibindi*)
- Imitungo itaramba (*imigabane, amafaranga, ibantu mvunjwamafaranga, ibishoro n'impapuro z'agaciro*).
- Ibigega by'ingwate(BDF,ikigega cy'ingwate cy'urubyiruko n'abagore)
- Amatsinda (*kwishingirwa n'abagize inama y'ubutegetsi y'ikigo, komite y'ubuyobozi, inshuti, kwishingirana hagati y'abashakanye*
- Ibigo by'ubwishingizi (*kwishyura ubwishingizi bw'inguzanyo*)
- Ubwishingizi bw'isoko cyangwa umushinga (*butangwa n'ibigo by'imari cyangwa by'ubwishingizi*)
- Ubwishingizi bwa Leta (*butangwa na Leta mu bijyanye n'inguzanyo z'imishinga ya Leta*)

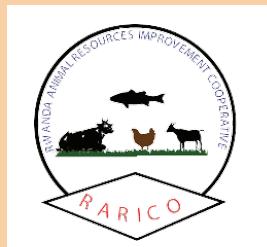
8.6 Imfashanyo, inkunga n'impano

Imfashanyo ni ubwoko bw'amafaranga atangwa n'umuterankunga agenewe igikorwa runaka. Impamvu cyangwa intego ishobora kuba ishingiye ku iterambere kandi akensi iba iri mu murongo w'ibikorwa Leta yimirije imbere.

Impano zo zitangwa kigirango ibikorwa byihariye by'ikigo cyangwa umuryango runaka bikomeze gukorwa kandi birambe.

Inkunga ziba ari amafaranga cyangwa ibikoresho zikagira uruhare mu kwimakaza iterambere ry'ikigo runaka.

Ibi byose bimaze kuvugwa bifite uruhare mu gaciro k'umutungo ugaragazwa mu nyandiko y'ibaruramari (Balance sheet) byongera uruhare n'ubushobozibwo kwinjiza by'uguza akaba ari na byo bituma utanga inguzanyo ayitanga atuje kuko aba atishoye mu bibazo bikomeye.



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