REPUBULIKA Y'U RWANDA

IKIGO CY'IGIHUGU GISHINZWE ITERAMBERE RY'AMAKOPERATIVE(RCA)

IMFASHASHANYIGISHO KU MIYOBORERE N'IMICUNGIRE Y'AMAKOPERATIVE MU RWANDA

Rwanda Agriculture and Animal Resources Development Board

Rwanda Animal Resources Improvement Cooperative

“Iyi mfashanyigisho yateguwe na **RCA** Ikwirakwizwa na **RARICO** mu 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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TUMENYE KOPERATIVE

KOPERATIVE INZIRA Y'AMAJYAMBERE

KOPERATIVE MU RWANDA

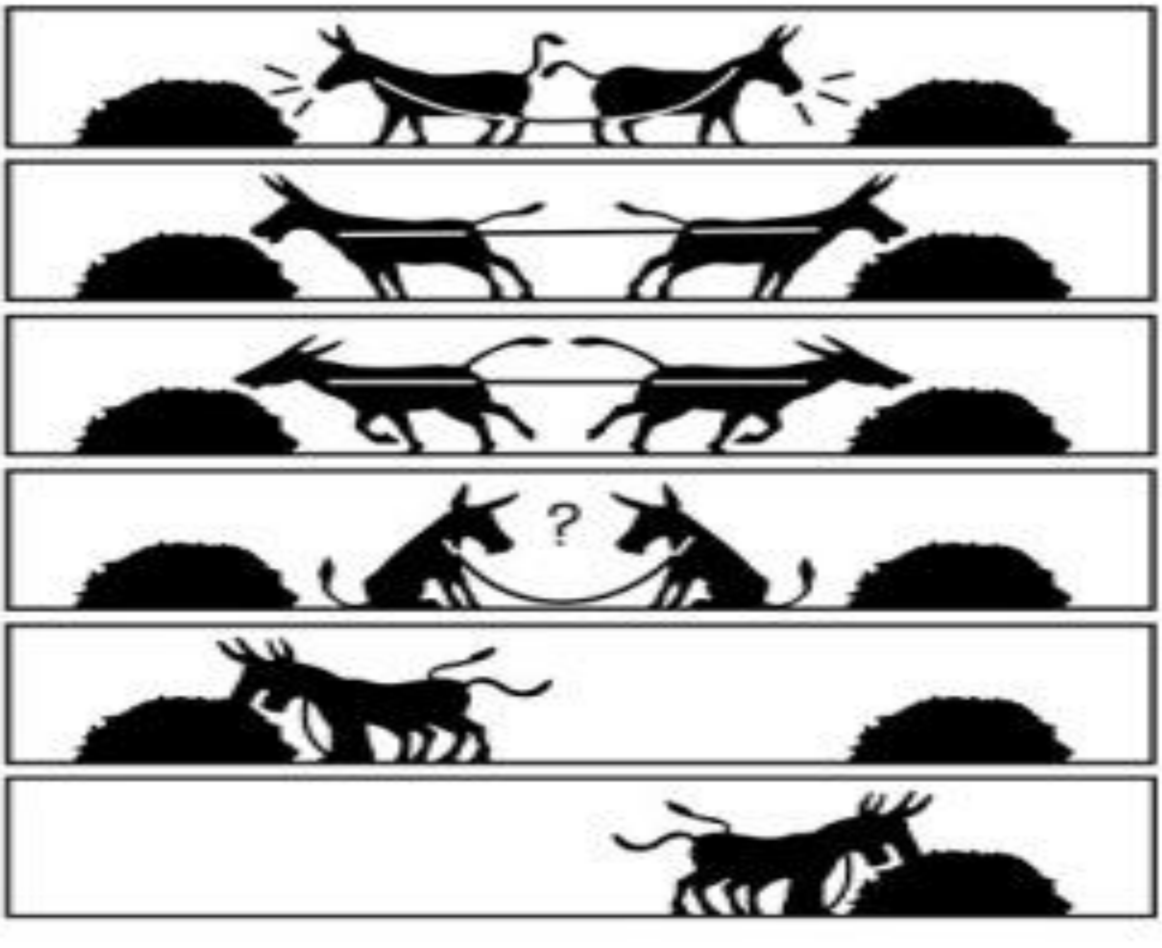
- Kuva na kera koperative zahozeho, koperative ya mbere yabayeho mu 1948, mu 1962, ku gihe cy'ubwigenge hariho koperative 8 muri zo twavuga SOMUKI, GEORWANDA, IMPALA, NKORA, ABAHIZI, TRAFIPRO, THE NTENDEZI, na CODAR.Izi koperative zari zishingiye ahanini ku bihaye Imana(CODAR, TRAFIPRO), kugurisha ibihingwa ngengabukungu hanze y'igihugu(IMPALA, NKORA, ABAHIZI) ndetse no ku bucukuzi bw'amabuye y'agaciro(SOMUKI GEORWANDA).
- Mu myaka yakurikiyeho koperative zakomeje kwiyongera urugero:SONAFRUITS, koperative yo kubitsa no kuzigama(bank populaire).Gusa muri icyo gihe koperative zarangwaga n'umuco wo kumva ko zihari kugira ngo zifashwe kurusha kumva ko zigomba gukora zunguka ziteza abanyamuryango imbere.Mu gihe cya genocide yakorewe abatutsi 1994 koperative zarasenyuts.e
- Kuwa 29/07/2005, niho Guverinoma y'ubumwe yashyizeho task force ishinzwe guteza imbere amakoperarative.
- Itegeko No 16/2008 ryo ku wa 11/06/2008 niryo ryashyizeho ikigo kihariye gishinzwe guteza imbere amakoperative(RCA) rigena n'inshingano n'imikorere yacyo.Ni ikigo kigenga gishamikiye kuri Minisiteri y'Ubucuruzi n'Inganda.

IKIGO CY'IGIHUGUGISHINZWE ITERAMBERE RY'AMAKOPERATIVE MU RWANDA

Inshingano za RCA:

- - Kwandika no gutanga ubuzimagatozi ku makoperative
- -Gushyiraho amategeko n'amabwiriza agenga amakoperative(Itegeko n° 50/2007 ryo ku wa 18/09/2007,   nk'uko ryavuguruwe kugeza ubu)
- -Kongerera ubumenyi n'ubushobozi amakoperative
- - Gukora ubugenzuzi mu makoperative(inspection&audit)

KUKI TUGOMBA GUKORERA HAMWE



- gukorera muri Koperative ni imwe mu ngamba Leta y'u Rwanda yabonye ko zishobora kuvana abaturarwanda mu bukene. Iyo abantu bibumbiye muri Koperative bahurizahamwe imbaraga zabo: imbaraga z'ibitekerezo , imbaraga z'ibikorwa n'imbaraga z'umutungo; maze icyo umwe atari kugeraho babihuje bakagishobora.

KOPERATIVE ICYO ARI CYO

- Koperative ni umuryango wigenga, uhuriweho n'abantu bawugiyemo ku bushake bwabo, bagamije gushyira mu bikorwa ibyifuzo byabo no gukemura ibibazo bahuriyeho mu by'ubukungu, mu mibereho myiza no mu by'umuco, bakorera hamwe ibikorwa byunguka. Baba basangiye umutungo kandi bafite uburenganzira bungana mu micungire y'uwo mutungo.

Koperative icyo ari cyo

Mumagambo make, Koperative igizwe n'abantu:

- Bihangiye ibikorwa rusange byunguka,
- Bayobora umuryango wabo mu bwisanzure no mu buringanire,
- Batanga imigabane ingana mu mari-shingiro,
- Bakiyemeza gusangira igihombo cyangwa inyungu bivuyemo,
- Bakanashishikarira kugira uruhare mu mirimo y'uwo muryango

Akamaro ka Koperative ku banyamuryango

- Kubona ibikoresho bitandukanye binyuze muri Koperative (ifumbire, imiti, imbuto, ibicuba,…)
- Gukura mu bukene abanyamuryango bayo
- Kubakura mu bujiji
- Kubashakira amasoko ku giciro cyiza
- Kwigisha kwihangira imirimo
- Kwimakaza umuco wa demokarasi
- Kubashishikariza kugira umuco wo kuzigama
- Kubigisha gukora imishinga iciriritse.

Akamaro ka Koperative mu iterambere ry'ubukungu bw'igihugu

- Koperative zifasha mu kongera umusaruro
- Koperative zigira uruhare mu gushyiraho no kubungabunga ibikorwa remezo
- Gutanga imisoro
- Koperative zigira uruhare mu kurwanya ubukene zitanga akazi
- Koperative zifasha abanyamuryango bayo kubona inguzanyo bakabasha gukora imishinga ibyara inyungu
- Koperative zifite uruhare mu kwegereza abaturage ikoranabuhanga (ICT)

- Koperative zifite uruhare mu kongerera ubumenyi abanyamuryango binyuze mu mahugurwa bigatuma umwuga bakora utanga umusaruro utubutse
- Koperative zifite uruhare mu mibanire n'imihahirane hagati y'igihugu n'amahanga, bityo ubukungu bukarushaho kwiyongera.

Urugero: Akamaro ka Koperative mu iterambere ry'ubukungu bw'igihugu

INGENZI ZA HUYE

Rubavu

1. **KOADU: Ibagiro rya kijyambere**
2. **COTRARU: Ubwikorezi-inzu**
3. **KOPIBU: Gutwara ibishyingwe**

COOPROZI NTENDE (rice). In Dec 2017, Ha: 900, Members: 3,710. Imari shingiro: Miliyoni 910.

Akamaro ka Koperative ku banyamuryango

ADARWA (Ubukorikori), Gisozi: Yatangiye ifite Members: 113, male: 56, female: 57;

NDUBA SACCO: Igiceri program; Savings from 2014-2015: 92 M
Members: 7,505
4 people obtained loan. Bank Mondial provides financial education

Umuco amakoperative agenderaho

- Uburinganire no kugira uruhare rungana ku mutungo
- Ukuri no gukorera mu mucyo (Honesty)

- Kuvuga icyo utekereza (Openness)
- Umuco wo kwifasha (Self-help)
- Kugobokana (Mutual responsibility)
- Kwita ku iterambere ry'akarere Koperative ikoreramo (social responsibility)

Ubwoko bw'Amakoperative

- Amakoperative yo Kuzigama no Kugurizanya (SACCO/COOPEC)
- Amakoperative yo kongera umusaruro no gushakisha amasoko (Production & Marketing)
- Amakoperative y'ubucuruzi n'ayabaguzi(Commercial)
- Amakoperative akorera abandi imirimo
- Amakoperative afashe impu nyinshi (Multi-purpose)

Amahame remezo agenga amakoperative

1. Kuba umunyamuryango ku bushake nta gahato kandi nta n'umwe uhejwe mu muryango
2. Gukora ibintu mu buryo bwa demokarasi,umunyamuryango agira ijwi rimwe ringana n'irya mugenzi we
3. Umunyamuryango agira uruhare mu mizamukire y'ubukungu bwa koperative
4. Ubwigenge n'ubwisanzure bwa buri koperative
5. Kwigisha guhugurwa no guhabwa amakuru ku banyamuryango
6. Kwita ku bufatanye hagati y'amakoperative
7. Kuzirikana iterambere ry'abaturage mu karere koperative ikoreramo.

IMYUBAKIRE Y'AMAKOPERATIVE MU RWANDA

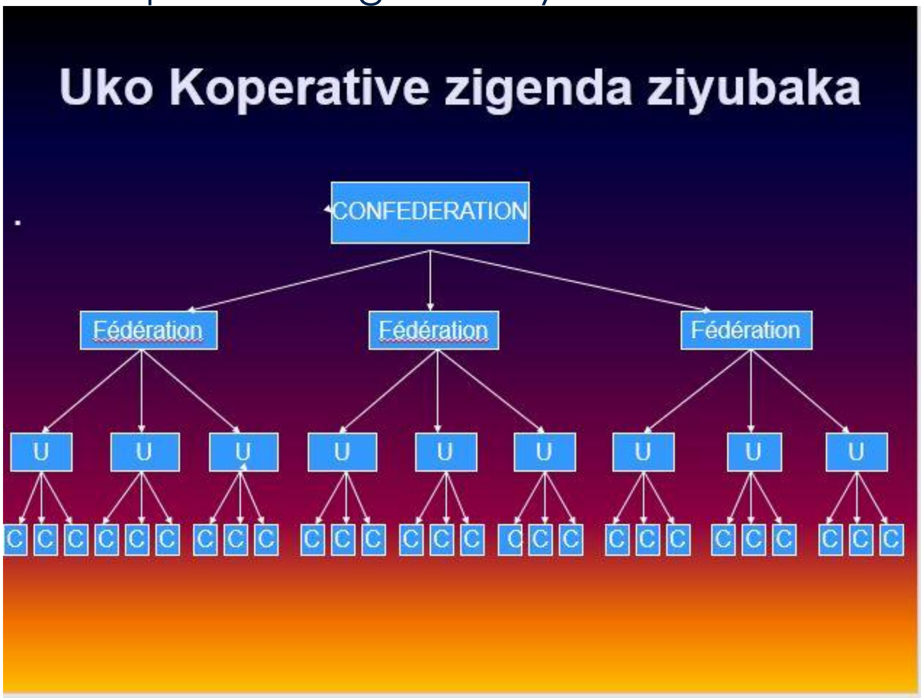
- **Koperative y'ibanze (primary cooperative**): igirwa n'abantu 10 gusubiza hejuru bahuriye ku gikorwa kimwe kibyara inyungu.
- Ihuriro(union):igizwe na koperative 3 gusubiza hejuru zikora ibikorwa bimwe bibyara inyungu

- Impuzamahuriro (Federation): igizwe n'amahuriro 3 gusubiza hejuru ahuriye ku gikorwa kimwe.
- Urugaga rw'amakoperative(apex):ni urwego rw'ikirenga rw'amakoperative rugizwe n'impuzamahuriro 3 gusubiza hejuru.Ruhagararira amakoperative ku rwego rw'igihugu no hanze y'igihugu.

NB: ubu urugaga ruri muri

- ICA(International Cooperative Alliance)
- ICA in Africa

Uko Koperative zigenda ziyubaka



Inshingano z'umunyamuryango

- Kwitabira inama rusange ya koperative, gutanga ibitekerezo no gufata ibyemezo hamwe n'abandi banyamuryango;
- Gushyigikira koperative mu bikorwa byayo byose by'ubukungu kandi nta nyungu bwite akurikiye;
- Gukurikiza no gushyira mu bikorwa imyanzuro n'ibyemezo by'inzego z'ubuyobozi bwa koperative;
- Kumenyesha inzego za koperative ibikorwa bibangamiye inyungu yayo igihe yabimenye;
- Kwishyura imyenda koperative ifite kugera ku gaciro k'umugabane afite;
- Gukurikiza amategeko n'amabwiriza ya koperative.

Uburenganzira bw'umunyamuryango

- **Gukorerwa imirimo yose itangwa na koperative**
- **Gufata ijambo no gutora ibyemezo mu nama rusange ya koperative**
- **gukorerwa imirimo yose itangwa na Koperative;**
- **gutora no gutorwa mu mirimo y'abagize Inama y'ubuyobozi, ubugenzuzi, komisiyo ishobora kwemezwa n'Inama Rusange;**
- **kugeza ku Nama y'ubuyobozi umushinga wose n'ibitekerezo bigamije gutunganya kurushaho imirimo ya Koperative;**

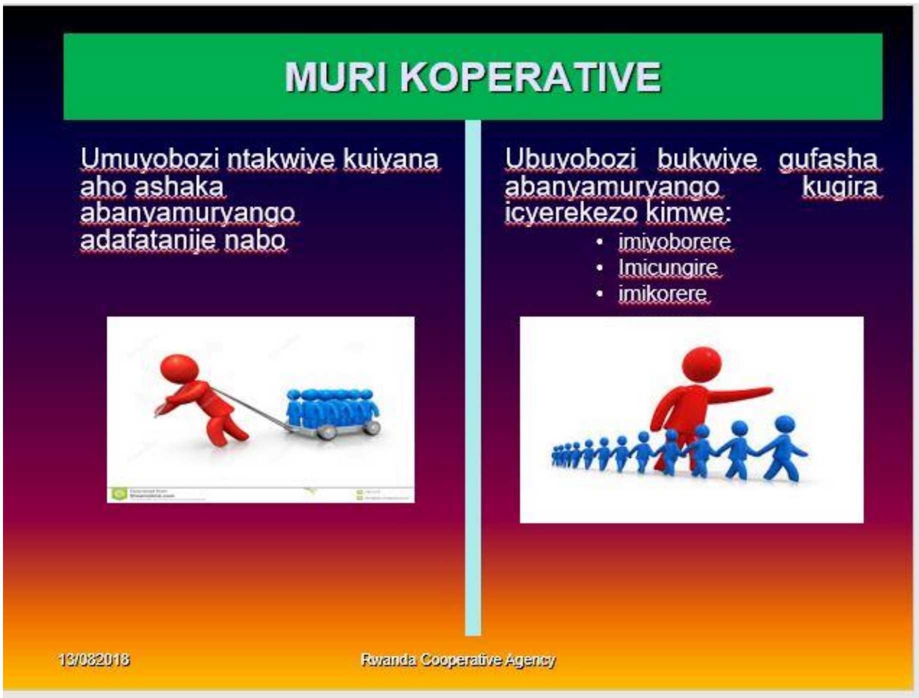
- kumenyesha Inama y'Ubugenzuzi amakosa yose y'abagize inzego z'ubuyobozi za Koperative;
- gutanga ibitekerezo byubaka no kugira inama inzego zatowe;
- gutumiza Inama Rusange idasanzwe mu gihe bibaye ngombwa kandi hakurikijwe amategeko agenga amakoperative mu Rwanda;
- uburenganzira bwo guhabwa amakuru no guhugurwa;
- uburenganzira bwo kwinjira cyangwa kuva muri koperative igihe imubangamiye;
- kumenyeshwa uko umutungo wa Koperative wunguka n'uko ucungwa;
- kwandikisha umuntu uzamuzungura igihe azaba yapfuye;
- guhabwa inyungu ku migabane buri mwaka igihe koperative yungutse
- guhabwa ku mafaranga y'igicumbi igihe asezeye cyangwa yirukanywe muri Koperative cyangwa iyo iseshwe.

IBIBAZO MU MATSINDA

1. Ni ryari umuntu areka kuba umunyamuryango wa koperative?
2. Ni izihe mpamvu zishobora gutuma umunyamuryango yirukanwa?
3. Kugira ngo umunyamuryango yirukanwe binyura mu yihe nzira?
4. a)Ni ibihe bibazo by'ingutu bidindiza imikorere y'amakoperative yanyu?

b) Byakemuka gute?

IMIYOBORERE Y'AMAKOPERATIVE



Ibiranga umuyobozi muri koperative

Umuyobozi muri koperative agomba kurangwa n'imyitwarire ikurikira:

- Gushyira inyungu za koperative imbere y'ize bwite;
- Kubaha abandi banyamuryango;
- Kumenya ibikenewe no kubihuza n'ibigomba gukorwa;
- Gukorera muri demokarasi, mu mucyo no kujya inama n'abo ayobora;
- Kwakira neza no kumva abamugana;

Ibiranga umuyobozi muri koperative

- Kwita ku iterambere rya koperative;
- Ubushobozi bwo gushakisha umutungo kugira ngo koperative igere ku nshingano zayo;
- Kwemera no kumenya gucunga impinduka;
- Kwemera nta mananiza ibivuye mu matora y'Inteko rusange yateranye kuburyo bwemewe n'amategeko;

Ibibujijwe umuyobozi muri koperative

Umuyobozi muri koperative abujijwe:

- Ivangura iryo ari ryo ryose ryakorerwa abanyamuryango;
- Gutanga, kwaka no kwakira ruswa, gukoresha ikimenyane
- Kutamenyesha abanyamuryango imiterere y'umutungo wabo

INZEGO ZA KOPERATIVE, UKO ZITORWA N'INSHINGANO ZAZO

Koperative igizwe n'inzego zikurikira :

- Inteko Rusange
- Inama y'Ubuyobozi
- Inama y'Ubugenzuzi
- Utunama tw'impuguke

Inteko rusange

- Inteko rusange nirwo rwego rukuru rwa Koperative.
- Igizwe n'abanyamuryango ba koperative bose.
- Inteko rusange isanzwe iterana nibura kabiri mu mwaka (mu mpera z'igihembwe cya mbere-Werurwe no mu ntangiriro z'igihembwe cya kane-Ukwakira) ku munsi, isaha n'ahantu hagenwe n'inama y'ubuyobozi.

Inshingano z'inteko rusange
yo muri werurwe

- Gusuzuma no kwiga ibiri ku murongo w'ibyigwa by'inama y'inteko rusange
- Gusuzuma no kwemeza inyandikomvugo y'inama y'inteko rusange iyibanziriza
- Kwemeza amategeko ngengamikorere ya Koperative
- Gutora no gukuraho abagize inama y'ubuyobozi, n'abakora mu tunama tw'impuguke
- Raporo y'ibyakozwe na Koperative umwaka ushize
- Gusuzuma no kwemeza imibaruro y'umutungo
- Kugena uko inyungu zizakoreshwa
- Kwemeza ko Koperative ifata umwenda, yishingira umwenda w'umunyamuryango
- Kwemeza inyungu zigomba gutangwa ku migabane n'uko zatangwa
- Kujya impaka ku kindi kibazo cyose kiri ku murongo w'ibyigwa

Inshingano z'inteko rusange
yo mu ukwakira

- Gusuzuma no kwiga ibiri ku murongo w'ibyigwa by'inama y'inteko rusange
- Gusuzuma no kwemeza inyandikomvugo y'inama y'inteko rusange iyibanziriza
- Gusuzuma ko kwemeza gahunda y'imirimo ya koperative mu mwaka ukurikiyeho

- Kwemeza ingengo y'imari mu mwaka ukurikiyeho
- Kwemeza abanyamuryango bashya
- Gusuzuma no kwemeza uko ishusho y'imikoreshereze y'umutungo wa koperative ihagaze
- Kwemeza amafaranga ateganyijwe kwinjira no gusohoka mu mwaka w'imari ukurikiyeho
- Gushyiraho umugenzuzi uturutse hanze ya koperative no kwemeza igihembo azahabwa bibaye ngombwa
- Kujya impaka ku kindi kibazo cyose kiri ku murongo w'ibyigwa

Inshingano z'inteko rusange idasanzwe

- Gusuzuma ibiri ku murongo w'ibyigwa by'inama y'inteko rusange
- Gusuzuma no kwemeza inyandikomvugo y'inama y'inteko rusange iyibanziriza
- Guhindura amategeko rusange ya koperative, kuyihinduramo ikindi kigo, kuyivanaho cyangwa se kuyisesa,
- Gufata icyemezo cyo kwinjiza koperative mu mahuriro hamwe n'izindi koperative, mu mpuzamahuriro no mu ruganga rw'amakoperative
- Gusuzumwa ibindi bibazo byose bishobora kwigwa mu nama y'inteko rusange isanzwe, uretse kwemeza imikoreshereze y'amafaranga ya koperative.

Itumizwa ry'inteko rusange isanzwe

- Inama rusange isanzwe itumizwa nibura iminsi 15 mbere y'uko iterana
- Itumiza ry'inama rigomba kugaragaza ibiri ku murongo w'ibyigwa, itariki, isaha n'aho inama izabera
- Itumizwa na Perezida cyangwa Visi Perezida (iyo Perezisa adahari) w'inama y'ubuyobozi. Mu gihe Perezida w'inama y'ubuyobozi adatumije inama, 3 bayigize bitoramo uyitumiza akanayiyobora. Ishobora guterana kandi bisabwe na 1/3 cy'abanyamuryango ba koperative

Ifatwa ry'ibyemezo

- Inteko rusange iterana ikanafata ibyemezo nibura ¾ by'abanyamuryango bahari
- Iyo uwo mubare utabonetse ku nshuro ya mbere, inama rusange itumizwa bwa kabiri mu minsi 7 mu buryo nk'ubwa mbere ikiga ku ngingo zari ziteganyijwe mu nama ya mbere
- Ibyemezo birebana n'amategeko shingiro ya koperative, kwifatanya n'andi makoperative (ihuriro, impuzamahuriro, ingaga) bisaba ubwiganze mu majwi bya 2/3 by'abanyamuryango bemewe, bari mu nama kandi batoye

Komite Nyobozi

Ni urwego rushinzwe gukurikirana imirimo ya buri munsi ya Koperative

Igizwe n'abantu 5 : Perezida, Visi Perezida, umunyamabanga n'abajyanama 2

Igira manda y'imyaka 3 yongerwa inshuro 1 gusa

Inshingano z'inama y'ubuyobozi

- Kuyobora koperative
- Gutegura inama y'inteko rusange
- Gutegura amategeko ngengamikorere ya koperative
- Gusuzuma no kwemeza dosiye y'abashaka kuba abanyamuryango
- Gushyikiriza raporo y'ibikorwa n'iy'imicungire y'imari bya koperative inteko rusange
- Gutegura umushinga w'ingengo y'imari y'umwaka ukurikira
- Gutegura imishinga ifitiye koperative akamaro
- Gusinya amasezerano mu izina rya koperative
- Kubungabunga umutungo wa koperative
- Guhagararira koperative imbere y'amategeko
- Gukoresha inama igihe cyose bibaye ngombwa

Ifatwa ry'ibyemezo
mu nama y'ubuyobozi

- Inama y'ubuyobozi iterana rimwe mu gihembwe

n' igihe cyose bibaye ngombwa ariko ntirenze rimwe mu kwezi ihamagawe na Perezida wa Koperative cyangwa umusimbura

- Iyo bombi batabonetse, inama ikoreshwa n'undi mu bagize inama y'ubuyobozi wabitorewe
- Kugira ngo ibiyivugiwemo byemerwe, inama y'ubuyobozi igomba kuba iteraniwemo nibura na 2/3 by'abayigize.
- Ibyemezo bifatwa bakurikije ubwiganze bw'amajwi, igihe amajwi angana irya Perezida rikemura impaka.
- Iyo Perezida yanze gutumiza inama y'ubuyobozi, ishobora gutumizwa na 51% by'abayigize kandi igafata ibyemezo bya ngombwa nkaho yatumijwe na Perezida
- Umucungamutungo ashobora gutumirwa mu nama y'ubuyobozi ya Koperative ariko ntashobora gutora

Inama y'Ubugenzuzi

- Ni urwego rushinzwe kugenzura imikorere n'imicungire ya Koperative
- Igizwe n'abantu 3

- Igira manda y'imyaka 2 yongerwa inshuro 1 gusa

INSHINGANO Y'INAMA Y'UBUGENZUZI

- Kugenzura imicungire ya Koperative byibura rimwe mu mezi atatu (3) n'igihe cyose bibaye ngombwa;
- Gushyikiriza raporo yayo abanyamuryango n'abagize Inama y'Ubuyobozi ;
- Gukurikirana ko umurongo washyizweho n'Inteko Rusange ukurikizwa nk'uko washyizweho no kureba niba unoze
- Kugenzura niba Inama y'Ubuyobozi n'izindi nzego za Koperative zishyira mu bikorwa ibyemezo byose byafashwe hagamijwe kurengera inyungu rusange z'abanyamuryango.
- Kugira inama inama y'ubuyobozi
- Kugenzura ifoto y'umutungo y'umwaka no kubikorera raporo ishyikirizwa inama rusange, ikayigaragariza icyifuzo cyayo ku byerekeye kwemeza iyo raporo no kugaragaza ko inama y'ubuyobozi numucungamari bakoze akazi kabo neza

Iterana ry'inama y'ubugenzuzi

- Inama ngenzuzi iterana rimwe mu gihembwe n'igihe cyose bibaye ngombwa cyangwa igihe cyose ibisabwe nibura na 1/5 cy'abanyamuryango ba Koperative.
- Ubutumire bugaragaza ibizigwa, umunsi, isaha n'aho izabera bikamenyeshwa inama y'ubuyobozi.
- Ibyemezo bifatwa ku bwumvikane, bitaba ibyo, ku bwiganze bw'amajwi y'abagenzuzi benshi
- Inama ngenzuzi ibazwa ubugenzuzi ku micungire yose ya Koperative: ikurikizwa ry'amategeko agenga amakoperative mu Rwanda, amategeko agenga Koperative ubwayo, ishyirwa mu bikorwa ry'ibyemezo by'inama rusange n'iby'inama y'ubuyobozi.

Utunama tw'Impuguke/komite zihariye

- Utunama tw'impuguke mu makoperative dushyirwaho hakurikijwe igikorwa koperative ikora.
- Mu makoperative y'ubuhinzi n'ubworozi usanga utu tunama dukenewe cyane kandi dufite imirimo ifatika.
- Muri aya makoperative birakwiriye ko habamo akanama gashinzwe kongera umusaruro, akanama gashinzwe gushaka amasoko, akanama gashinzwe kongerera ubushobozi abanyamuryango.
- Akanama k'impuguke kagomba kugeza ku nama y'Ubuyobozi raporo y'ibikorwa byako buri gihembwe.

- Buri munyamuryango ashobora gutorerwa kujya muri komite, ariko uko byagenda kose, perezida w'inama y'ubuyobozi ntashobora kuba umwe mu bagize komite itanga imyenda n'inguzanyo ku banyamuryango ba koperative

Umucungamutungo n'abakozi bamufasha

- Inama y'ubuyobozi ishyiraho umucungamutungo wa koperative n'abandi bakozi bahembwa umushahara, bakemezwa n'inteko rusange kandi bigakurikiza amategeko y'igihugu agenga umurimo.
- Umucungamutungo ushyizweho ntashobora gukora indi mirimo isa n'iyo koperative ikora
- Inshingano kuri buri mukozi zigomba kuba zisobanutse kugirango ibyo ashinzwe ashobore kubikurikirana no kubitangira raporo.
- Abakozi ba Koperative bagomba guhabwa ibikenewe mu kazi kabo ka buri munsi kugirango bashobore kurangiza inshingano zabo neza.
- Inama y'ubuyobozi ni rwego rwe rukurikirana imikorere y'abakozi ariko rutivanze mu bikorwa byabo bya buri munsi.
- Abakozi bagomba kongererwa ubushobozi kugira ngo bagendane n'igihe.
- Mu makoperative y'ubuhinzi n'ubworozi, urwego rw'abakozi (Technical staff) rusabwa kuzuzanya cyane na twa tunama tw'impuguke.

Gucunga neza umutungo wa koperative

- Buri koperative igomba kugira ibitabo by'icungamutungo birimo ibi bikurikira:
- -Igitabo cy'abanyamuryango n'imigabane yabo
- -Igitabo cy'isanduku
- -Igitabo cya Banki
- -Igitabo cy'umusaruro w'abanyamuryango
- -Igitabo cy'ibyacurujwe
- - Igitabo cy'ibibitswe
- -Igitabo cy'abatishyuye/igitabo cy'abatishyuwe

-Igitabo cy'itubyamutungo/Igitabo cy'iyongeramutungo

- Igitabo cy'ibiramba

IBINDI BITABO KOPERATIVE IGOMBA GUTUNGA

- - Iteganyabikorwa ry'igihe kirekire(Business plan)
- - Gahunda y'ibikorwa(Action plan)
- -Amategeko ngengamikorere(procedure manuals)
- -Amategeko y'umwihariko

- -Itegeko rigenga amakoperative No 50/2007
- - Amabwiriza agenga imyitwarire y'abayobozi No 001/2013

- Igitabo cy'inama(inama rusange, komite nyobozi na komite ngenzuzi

- Andi mategeko.

Gucunga neza umutungo wa koperative

- Umucungamari agomba kubika ibyemezo by'uko amafaranga yagiye akoreshwa.Bimwe muri ibyo byemezo twavuga:inyemezabuguzi, inyemezabwishyu,amasezerano,…
- Buri faranga ryinjiye cg risohotse muri koperative rigomba kwandikwa byibuze mu bitabo 2 kandi hakabikwa icyemezo
- Agomba kandi gukora raporo y'imikoreshereze y'umutungo,ifoto y'umutungo na raporo y'urwunguko rwa koperative buri gihembwe na buri mwaka.

<u>Umwanzuro</u>

- Kwishyira hamwe ni imwe muri za gahunda igihugu cyihaye ngo kive mu bukene, kijye mu nzira y'iterambere rirambye. Kwishyira hamwe si iby'abakennye gusa.
- Kwishyira hamwe ni umuco, ni uguhindura imitekerereze, umuntu akareka kuba nyamwigendaho yerekeza ku gukorana n'abandi, bagatizanya ingufu, bakungukira hamwe.
- Inyungu rusange ntizibangamira inyungu z'abantu ku giti cyabo.
- Muri koperative bisaba ko abantu bagira discipline, cyane cyane abayobozi, bakirinda umururumba, ahubwo bakagira umurava, ubwihangane, ubunyangamugayo no gukunda igihugu n'abagituye.
- Nitubigeraho, tuzaba twageze ku iterambere nyaryo, tuzaba twageze ku mpinduramatwara y'ubukungu igihugu cyacu cyiyemeje.

IBIBAZO MU MATSINDA

1. Tandukanya koperative, company n'imiryango idaharanira inyungu ku ngingo zikurikira:

- - Abanyamuryango
- - umugabane
- - isaranganya ry'urwunguko
- - Amajwi ku bijyanye n'amatora
- - ubuzimagatozi
- -
- 2. Vuga ibintu 3 byingenzi biranga koperative ikora neza

- 3. Ni ayahe mategeko koperative yifashisha kugira ngo irusheho kunoza imikorere yayo mu gufata ibyemezo

UBUGENZUZI MU MAKOPERATIVE

INTANGIRIRO

- Gukorera mu Makoperative mu Rwanda byabayeho kuva ku mwaduko w'abazungu. Ariko amateka y'imikorere y'ayo makoperative atugaragariza ko atigeze ateza imbere abayarimo kandi ariyo ntego ya mbere ya Koperative nk'uko tubisanga mu bihugu byinshi byo ku isi aho abaturage baho bateye imbere kubera amakoperative. Muri ibyo bihugu harimo ibyo duturanye nka Kenya n'ibindi nka USA, Ubuyapani, Singapulu…
- Icyo tuzi ni uko mu Rwanda amakoperative yagerageje gukomera akagira umutungo byabayeho igihe gito ubundi aza gusenyuka (TRAFIPORO, MERA…)
- Umuntu yakwibaza impamvu y'uko guhomba kw'amakoperative y'icyo gihe aho kugira icyo yungura abayarimo?
- Impamvu ni nyinshi ariko iz'ingenzi ni izifitanye isano n'imishingirwe y'amakoperative yabaga yashinzwe n'abatari ba nyirayo, imiyoborere mibi ndetse n'imicungire mibi y'umutungo wa Rubanda.
- Kubera iyo mpamvu Leta yasanze ko Koperative icunzwe neza ari imwe mu nkingi zafasha abanyarwanda kwikura mu bukene.

Nyuma y'iri somo uhugurwa azaba afite ubumenyi bukurikira:

- Gutanga igisobanuro cy'ubugenzuzi, ibiranga ubugenzuzi, ubwoko bw'ubugenzuzi, akamaro n'imbogamizi zabwo.
- Kwerekana uburyo bwo gutegura ubugenzuzi, n'uburyo bukoreshwa mu kugenzura
- Uburyo bwo kugenzura imitungo iramba, inguzanyo mu gihe cy'ubugenzuzi
- Kumenya gutegura raporo nziza y'ubugenzuzi, ibigomba kugaragara muri iyo raporo n'uburyo bwo kuyitangaza

IBISOBANURO

Ubugenzuzi ni ijambo dukoresha muri rusange ariko risobanurwa mu magambo atandukanye bitewe n'ubugenzuzi bwakozwe.

Iyo tuvuze ubugenzuzi dushobora kubwumva mu buryo butatu:

- Igenzurana/ubugenzuzi bw'imbere (internal controls),
- Ubugenzuzi(inspection/supervision),
- Ubugenzuzi bwite/ bwimbitse(Audit)

Igenzurana/ubugenzuzi bw'imbere (Internal control)

Ni uburyo koperative ishyiraho politiki n'amategeko ndetse n'amabwiriza igenderaho kugira ngo icunge umutungo wayo neza no kuwukoresha neza. mu buryo bukurikira:

- Gukoresha neza umutungo kandi mu buryo bwunguka
- Gucunga neza umutungo no kwirinda ibibazo bijyanye nuwo mutungo.

Igenzurana rikorwa mu buryo bubiri:

- ➢ Igenzura mu miyoborere (administrative controls) ryita ku buyobozi, imiterere y'inzego n'ibikorwa bashinzwe.
- ➢ Igenzura mu by'imari (financial controls) ni ibikorwa byita kuri politiki , amategeko, amabwiriza, uko ibintu bikorwa (procedures), ibikorwa (actions) bituma imicungire y'umutugo yubahirizwa.

Ubugenzuzi(inspection/ supervision)

- Ni isuzuma ryigenga rikorwa rigamije gusuzuma imikoreshereze y'umutungo w'inkoramirimo, n'uburyo amategeko ayigenga yubahirizwa nta gusesagura.
- Ubu bugenzuzi bugaragaza niba ibitabo by'icungamutungo byuzuzwa neza kandi ibigaragaramo akaba ariyo shusho nyakuri y'umutungo w'inkoramirimo kuri iyo tariki.

Ubugenzuzi bwimbitse (Audit)

Iri ni igenzura rikorwa hasuzumwa kandi hakanasesengurwa imikoreshereze y'umutungo hagamijwe gufata ingamba zo gukumira kugaruka kw'ibibazo

NB: nkuko biteganywa n'itegeko 50/2007' koperative isabwa gukoresha igenzura ry'umutungo rigakorwa n'abantu baturutse hanze yayo bashyizweho n'inteko rusange nibura inshuro imwe mu mwaka.

Itandukaniro ry'ubugenzuzi bw'imbere n'ubugenzuzi buturutse hanze

Ubugenzuzi bw'imbere muri koperative

- Bukorwa ku nyungu z'ubuyobozi n'abanyamuryango
- Bugendera ku mategeko ngengamikorere ya koperative
- Bukorwa buri gihembwe n'igihe cyose bibaye ngombwa
- Bukorwa n'abanyamuryango babisobanukiwe (komite ngenzuzi)
- Bugamije guteza imbere no kunoza imikorere ya koperative
- Komite ngenzuzi ya koperative niyo ishyiraho aho ubwo bugenzuzi bugomba Kugarukira
- Raporo y'ubugenzuzi bw'imbere igezwa ku nama rusange no kuri komite nyobozi hagamijwe gukosora amakosa yakozwe
- Bukorwa nk'umuco wa koperative mu gusesengura no kugenzura imikorere ya koperative.

- **Ubugenzuzi buturutse hanze ya koperative**
- Bukorwa ku nyungu za Koperative n'abafatanyabikorwa
- Bugendera ku mahame n'amategeko mpuzamahanga
- Bugira igihe bukorerwamo cg rimwe mu mwaka mu mpera z'umwaka w'ibaruramari
- Bukorwa n'umugenzuzi wabyigiye kandi ubifitiye ubushobozi
- Bukorwa n'umugenzuzi wigenga ututrutse hanze
- Bwerekana ishusho nyayo y'uko umutungo uhagaze
- Itegeko rigenga amakoperative ryerekana aho ubu bugenzuzi bugarukira
- Raporo y'ubu bugenzuzi ikoreshwa n'abanyamuryango ndetse n'abafatanyabikorwa
- Umugenzuzi agomba kuba yizewe n'abandi bazakoresha iyo raporo.

KUKI HAKORWA UBUGENZUZI MU MAKOPERATIVE

- Kureba niba Koperative zikiriho;
- Kureba niba koperative igifite intego yari ifite igishingwa
- Kureba niba Koperative ikigendera ku mahame-remezo ya koperative ndetse na politiki n'amategeko bya Koperative
- Kureba niba hari icyo yamariye abanyamuryango bayo kuva ibayeho;
- Kureba niba abafatanyabikorwa bakorana n'amakoperative bayafasha gutera imbere;
- Kujya inama y'icyakorwa kugira ngo koperative irusheho gutera imbere.

Intego z'ubugenzuzi bw'icungamutungo

- Kureba niba ibiboneka muri raporo z'icungamutungo zifite agaciro (credibility) ku buryo zakwizerwa kandi zigakoreshwa mu gufata ibyemezo;
- Kureba niba icungamutungo rikorwa hakurikijwe amategeko;
- Kureba niba icungamutungo ririmo amakosa;
- Kureba niba icungamutungo ririmo ubujura (frauds);
- Kureba niba mu micungire y'umutungo harimo intege nke (system weaknesses);

Intego z'ubugenzuzi bw'icungamutungo (suite)

- Kugaragaza intege nke zaba ziboneka mu bakozi (niba zihari);
- Kureba niba uburyo bw'icungamutungo bwubahiriza uburyo mpuzamahanga bwemewe mu gucunga imari (International accounting standards);

- Kureba niba icungamutungo n'ibaruramari bigendera ku mahame ya Koperative;
- Gutanga umuti (propositions) w'ibibazo igenzura riba ryabonye uko byakemuka.

Akamaro k'ubugenzuzi

- ➢ Ubugenzuzi bugaragaza amakoperative akora neza akeneye gushyigikirwa
- ➢ Ubugenzuzi bugaragaza ko hari amakoperative afite ubushobozi buke akeneye gufashwa binyuze mu mahugurwa
- ➢ Ubugenzuzi bugaragaza amakoperative akora nabi, n'impamvu y'imikorere mibi bigatuma hafatwa ingamba zo kugira ngo ahindure imikorere

Ni bande bakora ubugenzuzi bwa koperative?

- Komite ngenzuzi ya Koperative;
- Ihuriro, impuzamahuriro n'urugaga;
- Internal auditor wa Koperative;
- Rwanda Cooperative Agency (RCA);
- Izindi nzego za leta zibifitiye ububasha zihabwa n'amategeko.

Amahame y'ingenzi mu bugenzuzi

- Ubunyangamugayo, kutabogama no kwigenga
- Kugira ibanga
- Kugira ubushobozi n'ubumenyi
- Kugenzura ibyakozwe n'abandi
- Guhera ku nyandiko zakozwe
- Gutegura ibizakorwa
- Inyandiko mpamo
- Kuba hari uburyo bw'ibaruramari n'uburyo bwo kugenzura umutungo
- Umwanzuro w'ubugenzuzi no gukora raporo y'ubugenzuzi

Ibyibanze umugenzuzi agomba kumenya

1. **Gusobanukirwa n'imiterere ya Koperative:**

- Itegeko No 50/2007 rigenga amakoperative
- Amategeko shingiro ya Koperative,
- Amategeko y'umwihariko ya Koperative,
- Ibyemezo by'inama rusange

2. Gusobanukirwa n'umutungo wa Koperative

- Inkomoko y'umutungo
- Ingengo y'imari
- Amabwiriza agenga imikoreshereze y'imari;
- Inshingano za buri rwego mu zikoresha umutungo

3. Kubasha gusesengura ubwuzuzanye bw'inzego:

- Gusesengura igenzurana mu nzego
- Kubasha gusesengura intege nke mu igenzurana n'impungenge zatera
- Gushyiraho ingengabihe n'ingamba zishyirwa mu bikorwa ry'inama z'umugenzuzi

Ibiranga umugenzuzi n'imyifatire imukwiye

- Kuba nta makemwa
- Guharanira inyungu rusange
- Kuba inyangamugayo
- Kugira ukuri
- Gukoresha neza ububasha uhabwa
- Kugira ibanga
- Imyitwarire iranga umwuga
- Ubwigenge mu kazi (kwirinda inyungu bwite ziva ku masano, kumva amabwire)
- Gufata imyanzuro ishingiye ku mahame y'ubugenzuzi no kwisunga amategeko
- Ubumenyi bw'umwuga (professional competence, ubumenyi bw'ibanze(basic knowledge) n'ubunararibonye (work experience)

Ibibujijwe umugenzuzi w'umutungo

Nta muntu ukora ubugenzuzi mu gihe:

- Ari umwe mu bagize inama y'ubuyobozi, umucungamutungo cyangwa undi mukozi wa koperative;
- Yarashakanye n'umwe mu bagize inama y'ubuyobozi cyangwa umukozi wa koperative
- Ashinzwe kwakira umutungo
- Afitiye umwenda koperative
- Yarirukanywe muri koperative yarabereye umunyamuryango
- Afite inyungu zigaragara izarizo zose muri iyo koperative

THE GOOD CO-OPERATIVE AUDITOR

Competence, Independence and Integrity

Assignment

Distinguish which characteristics are necessary and which are not. Give your reasons why.

IBIRANGA UBUGENZUZI

Umugenzuzi agomba:

- ✓ Kwemeza ukuri ku bijyanye nuko umutungo uhagaze, kwemeza raporo z'imicungire y'umutungo no kugaragaza ukuri nyako ku bijyanye n'imiterere y'umutungo.
- ✓ Kugenzura, kugereranya, kureba , gusubiramo, kwiga neza impapuro mpamo, kureba uko amakuru ahererekanwa, inyandikomvugo y'inama rusange, ibyemezo bya komite nyobozi, amasezerano, kugira ngo hashyirweho umurongo nyawo w'imicungire y'umutungo.

Urugero: Ibisabwa mu gutegura ubugenzuzi bwa Koperative

Ku ruhare rwa komite ngenzuzi: kubimenyesha ubuyobozi n'abakozi mu ibarwa bakababwira ibizakenerwa (inyandiko z'ibaruramari, ibitabo by'inama, ibitabo bya koperative n' abantu bireba, gutegura insimburamubyizi, etc.)

Ku ruhande rw'ubuyobozi n'abakozi:

Gutegura inyandiko zose zizifashishwa mu gihe cy'ubugenzuzi ikanamenyesha abazakenerwa mu gihe cyo kugenzura.

TEKINIKE Z'UBUGENZUZI

Ibigomba kwitabwaho:

- Ubunini bwa Koperative
- Amategeko ngengamikorere
- Ibitabo byizewe byandikwamo
- Amakosa yakwihanganirwa

- Ikigero cy'ikizere gikenewe
- Gusuzuma kuri buri rwego amakuru y'ingirakamaro
- Gusubiramo icungamutungo ryakozwe ryose kuva aho batangiriye kugera aho barangirije
- **TEST –CHECKING (Ubugenzuzi buhereye ku makuru yafashweho urugero/ Sampling)**

Tekinike z'ubugenzuzi (suite)

- Urugero rw'amakuru rwahereweho rugomba kuba rugaragaza amakuru yose kandi buri kantu kagasesengurwa ku buryo bunoze.

Ni ryari ubugenzuzi bwo kugenzura uhereye ku makuru wafasheho urugero rikorwa (sampling):

- Ubwinshi bw'ibitabo

- Igihe
- Imibare mu gitabo isa
- Amategeko ngengamikorere

UBWOKO BW'AMAKOSA

- **Amakosa atagambiriwe (unintended errors):** Aya ni amakosa agaragara mu icungamutungo ariko aba atagambiriwe gukorwa n'umucungamutungo. Ikosa ryakozwe atari ku bushake rikorwa n'umukozi bitewe n'ubumenyi buke ku mahame agenga icungamutungo
- **Fraud:** Ni ikosa ryakozwe ku bushake handikwa nabi mu bitabo by'icungamutungo bikozwe n'umwe mu bayobozi, abakozi, cyangwa umufatanyabikorwa. Aya ni amakosa aba agamije kwiba/kuriganya/guhuguza/kunyereza umutungo ashinzwe gucunga. Ibi abacungamutungo babikora nkana.
- **Gusesagura no kwangiza (waste and extravagance):** Aya makosa akorwa mu rwego rwo gusesagura no kwangiza umutungo.

KUREBA AMAKOSA NA FORODE

- **Ubwoko bwa forode**:

1. Forode rusange:

- Gukoresha impapuro mpimbano
- Kwiyitirira ibicuruzwa haba ku bakozi cyangwa ku bayobozi
- Kwibira ku makonti bitewe no kudakurikiza politiki y'icungamutungo
- Umurengera cg igihombo mu bitabo by'icungamari n'ibindi bitabo

2. **Uburiganya mu mafaranga:**

- Kutandika mu bitabo amafaranga yakiriwe

- kwandika amafaranga make yinjiye ugereranije nayakiriwe

- Kwandika amafaranga menshi yakiriwe kurusha ayishyuwe

- Kwandika amafaranga yishyuwe adahwanye n'ukuri

3**. Gukoresha nabi umutungo**

Uburyo bukoreshwa mu kumenya amakosa

- Kugereranya ibyakozwe mu myaka ibanza n'iby'ubu
- Kureba ko imibare ihura muri raporo z'icungamutungo
- Kureba ko amazina y'amakonti ahura na konti zanditse mu bitabo by'icungamutungo
- Kureba urutonde rw'abaturimo imyenda mu gitabo cy'imyenda
- Kureba igiteranyo mu bindi bitabo bikoreshwa

Uburyo bukoreshwa mu kumenya amakosa (suite)

Kwibira kuri konti bitewe n'imwe mu mpamvu zikurikira:

- Amafaranga ubuyobozi bufata buvuga ko buri gukora akazi ka koperative.
- Gufata amafaranga menshi ya komisiyo ku nyungu iba yabonetse
- Kugurisha imigabane ku giciro cyo hejuru kugira ngo bongere agaciro mu igurishwa ry'imigabane
- Gufata umwenda wa koperative kugira ngo berekane ko koperative ifite amafaranga menshi
- Gukangurira abashoramari gushoramo imigabane kugira ngo bazamure imari

KUGENZURA UMUTUNGO N'IMYENDA

Ubugenzuzi bwa koperative nta kamaro bugira iyo nta kugenzura umutungo uwureba ndetse n'imyenda ihari.

Kugenzura bisobanura kureba ibintu ko bihari ubireba hamwe n'imyenda. Muri icyo gikorwa umugenzuzi agomba gukurikiza ihame rikurikira (DOVE).

Ni ukuvuga:

- ✓ D=Description(gutanga ubusobanuro buhagije/ Ubwoko)
- ✓ O=Ownership(Nyiri kintu)
- ✓ V=Valuation(Agaciro)
- ✓ E=Existence(kureba ko ibyo agenzura bihari)

Uburyo bukwiye gukurikizwa mu kugenzura imitungo

- Kureba ibiri mu gitabo cy'umutungo niba gihura nibiri mu ifoto y'umutungo

- Kugenzura umutungo bawureba
- Kwemeza agaciro k'umutungo ufata agaciro cyaguriweho ugakuramo ubwisazure kugeza uwo munsi
- Kumenya niba umutungo nta musoro ugomba gutangirwa
- Kureba niba umutungo waraguzwe ku buryo bwemewe n'impapuro waguriweho (Inyemezabwishyu, amasezerano, kontaro, icyangombwa cy'ubutaka,..)
- Gusaba umukozi kugira igitabo cy'umutungo kirimo: ikiguzi cy'uwo mutungo, uhari, ibyiyongereyeho, ibyaguzwe, ibyasohotse n'ubwisazure.

Uburyo bukwiye mu kugenzura imiyoborere

- Ni ngombwa ko abagenzuzi basobanukirwa n'imiterere n'inshingano za buri rwego muri koperative:
- - inama rusange
- - Komite nyobozi
- - Komite ngenzuzi
- - Utundi tunama
- - Abakozi

Inama rusange

Igizwe n'abanyamuryango bose ba koperative.

Ni rwo rwego rukuru rufata ibyemezo bya koperative cyane cyane ibijyanye n'ishoramari.

Umugenzuzi agomba gusesengura no kureba uburyo ibyemezo bifatwa muri koperative n'ishyirwa mu bikorwa ryabyo.

Komite Nyobozi

- Komite Nyobozi igomba kugenzura Raporo zitangwa n'izindi komite ikaba iterana byibuze rimwe mu mezi atatu (nkuko bivugwa mu ngingo ya 68 yo mu Itegeko rigenga imikorere y'amakoperative mu Rwanda No 50/2007). Iyi komite kandi isabwa gufata ibyemezo bitajenjetse ku ishyirwa mubikorwa ry'Inama ziba zagaragaye muri za Raporo zitandukanye.

Komite ngenzuzi

- Komite Ngenzuzi igenzura ibikorwa by'igenzura ry'isanduka biba byakozwe
- Komite Ngenzuzi igenzura ireme ry'imibare iba yanditswe mu bitabo by'Ibaruramali
- Iyi komite kandi igenzura Ishusho y'Umutungo ya Koperative ndetse na konti Igaragaza ituburamutungo ndetse n'itubyamutungo (harimo Imitungo itimukanwa, Imyenda koperative ifite niyo ifitiwe, amafaranga yinjiye nkinyungu ndetse nayasohotse mu ikoreshwamali)

- Igenzura ibikorwa by'izindi komite harimo Komite Nyobozi, komite ishinzwe gutanga amasoko n'izindi…
- Bagenzura uburyo koperative ikora ikurikiza amategeko atandukanye ayigenga harimo itegeko rigenga amakoperative mu Rwanda, itegeko ry'Umulimo, amategeko shingiro ya Koperative, ndetse n'amabwiriza Ngengamikorere ya Koperative
- Igenzura ishyirwa mubikorwa ry'Inama ziba zatanzwe n'Inteko rusange, inama zitangwa n'umugenzuzi w'imbere muri Koperative cyangwa uturutse hanze, igenzura ishyirwa mubikorwa ry'inama iyi komite ubwayo iba yaratanze, ikanagenzura n'inama zitangwa n'ibigo bishinzwe iterambere rya koperative Union, RCA, cyangwa Akarere.
- Igenzura ishyirwamubikorwa n'ikurikizwa ry'ibikorwa biba byanditse mu gitabo cy'ibikorwa by'umushinga, ingengo y'imali ndetse n'ishyirwa mubikorwa ry'ibyemezo biba byafashwe na Komite Nyobozi n'ibindi
- Iyi komite igenzura ko nta cyuho kigaragara muri koperative gishobora guha urwaho abashaka kwangiza ndetse no kwiba umutungo wa koperative
- Iyi komite ishikiriza byibuze buri mezi atatu Raporo iba yakoze komite Nyobozi, igaragaza inama zisobanutse (zidatera urujijo) iba yatanze, igaragaza kandi igihe ntarengwa ibyemezo baba bafashe bigomba gushyirirwa mu bikorwa n'ushinzwe kubishira mubikorwa.
- Roporo ya Komite Ngenzuzi igomba gusomerwa muri buri inama y'Inteko Rusange, bibanda kunama baba batanze, ndetse n'Ingamba baba barashizeho kugirango ibibazo bagaragaje muri raporo bikemuke

UTUNDI TUNAMA

Muri koperative Akanama gashyirwaho bitewe n'intego ya koperative.Buri kanama gashyirwaho gahabwa inshingano kagomba kuzuza.

Inshingano z'abakozi

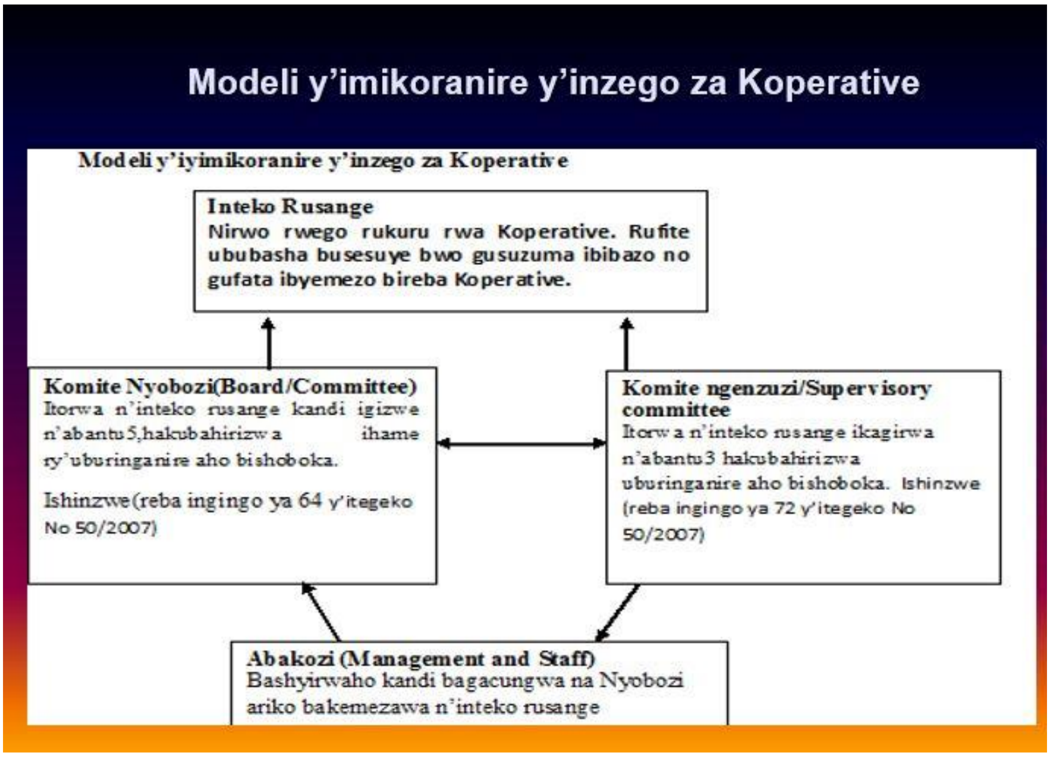
- 1. **Umucungamutungo** niwe Muyobozi w'ikirenga mubijyanye na tekiniki muri Koperative. Agomba kugenzura ibikorwa byose bya koperative kandi akagira inama inzego zatowe ibigomba gukorwa, kugirango Koperative ibashe gukora muburyo bw'umucyo
- Umucungamutungo akora igenzura ryaburi munsi ndetse n'icukumbura ry'ibihombo byabaye.
- Guhora agenzura ko ibitabo byose byujujwe kugihe kandi neza
- Guhora agenzura ko imibare yanditswe mubitabo by'Ibaruramali yanditswe n'Umucungamali ari ukuri

Umucungamali

- Umucungamali abazwa ibijyanye n'ibaruramali byose, kuzuza ibitabo, gushyingura impapuro zibaruramali ndetse no gutegura Raporo z'imali
- Umucungamali agomba guhora agenzura ko ibitabo byuzuzwa neza kandi ku gihe (igitabo cy'Ikoreshwamali, igitabo cy'isanduku ndetse n'igitabo Rukomatanyo)
- Umucungamari agomba Gushyingura impapuro z'ibaruramali uko ibihe bigenda bisimburana
- Umucungamali niwe ubazwa ibibazo byose bishobora kuvuka mu icungamali harimo ibura (itakara) cyangwa iyangirika ry'impapuro zimali, iyuzuzwanabi ry'impapuro zimali, Raporo zimali zidahuye n'Ukuli, no kutubahiriza amabwiriza ngengamikorere ajyanye n'ikoreshwamali.

Umukozi ushinzwe isanduka

- Kwakira amafaranga ndetse no gusohora amafaranga, agomba guhora yitwararitse ku mafaranga asohoka anyuze mu ntoki ze, agahora yitwararika kuburyo ayo mafaranga asohoka muburyo bukurikije amategeko
- Kwishyura abanyamuryango ba Koperative baba bayihaye serivisi, bitewe nicyo koperative ikora kandi bigendeye ku mabwiriza ngengamikorere ya Koperative, kandi akanuzuza ibitabo by'ibanze by'ibaruramali byijyanye nibyo bikorwa byo gusohora amafaranga
- Niwe ubazwa ibibazo byose bishobora kuvuka mu bikorwa bya buri munsi by'isanduka harimo ibinyuranyo bishobora kuvuka ku isanduka (Ibihombo cyangwa Umurengera w'isanduku), iyuzuzwa nabi ry'ibitabo by'ibaruramali ashinzwe kuzuza, ndetse n'izindi mpapuro zibaruramali aba yakiriye



HAKORWA IKI?

Kugira ngo habeho uburyo bwo kwirinda amakosa no kugenzura nyabwo ni ngombwa ko politiki n'amabwiriza bigomba kuba:

- **Byanditse** – akenshi amabwiriza yo ku rurimi aravuguruzanya kandi ntiyumvikane neza;
- **Byumvikana/bisobanutse** – bigomba kudaca iruhande kandi bikagusha ku ngingo; gukoresha ibishushanyo byerekana uko ibintu bikorwa bifasha kumva kurushaho;
- **Biboneka** – gukora ibishoboka kugira ngo buri mukozi abe afite kopi ya za politiki zigenga umurimo akora
- **Byumvikana** – ni ngombwa guhugura abakozi bose kuri izo politiki n'ayo mabwiriza
- **Bifite ireme (agaciro)** –iyo politiki runaka ihindutse bigomba kumenyeshwa kandi amahugurwa akwiye agatangwa
- **Bishyirwa mu bikorwa** – abakozi bagomba kumenyeshwa ko bose bagomba kubahiriza politiki n'amabwiriza uko biteye.

RAPORO Y'UBUGENZUZI

Raporo y'ubugenzuzi igomba kuba igizwe nibi bikurikira:

- Inyandiko yemeza ko umugenzuzi yagenzuye ibitabo byose by'icungamutungo n'izindi mpapuro zose za ngombwa
- Inyandiko yerekana igitekerezo cy'umugenzuzi k'uburyo ibitabo by'icungamutungo bibitswe n'uburyo amategeko ngengamikorere yubahirijwe
- Inyandiko yemeza ko ibitabo by'icungamutungo byuzuzwa hakurikijwe icyo koperative ikora

RAPORO Y'UBUGENZUZI (suite)

IBY'INGENZI BYUBAKA RAPORO Y'UBUGENZUZI

1. Intangiriro (hakagaragaramo):

- Impamvu y'igenzura n'abakoze ubugenzuzi ndetse n'igihe bwakorewe
- Imiterere ya koperative (amavu n'amavuko)
- Aho iherereye n'icyo ikora
- Inzego za koperative n'amategeko ayigenga
- Intego y'ubugenzuzi

2. Ibyavuye mu bugenzuzi

2.1. Imiterere, imikorere n'imiyoborere (inzego, abakozi, ibikorwa/intego ya Koperative, ishyirwa mu bikorwa ry'imyanzuro, etc.)

2.2. Ubugenzuzi bw'imari (ingengo y'imari, ifoto y'umutungo, konti y'ikoreshwamari, imikoreshereze y'imari, ibitabo n'imyuzurize yabyo, etc.)

- Ibibazo byagaragaye ku hakozwe ubugenzuzi
- Impungenge biteye/ ingaruka
- Inama
- Ibisobanuro byanditse byatanzwe n'urwego rwakorewe ubugenzuzi

3. Umwanzuro n'inama (Recommendations)

4. Imikono y'abakoze ubugenzuzi

ICUNGAMUTUNGO MU MAKOPERATIVE

INTANGIRIRO

Iyi mfashanyigisho yateguriwe by'umwihariko abanyamuryango b'amakoperative, ikazabafasha kunoza imikorere n'imicungire yayo, ikazanafasha kandi abafite igitekerezo cyo gushinga koperative mu kubona umurongo bakwifashisha mu gushyira mu bikorwa ibitekerezo byabo.

1. IBISOBANURO RUSANGE KU ICUNGAMUTUNGO

1.1. Icungamutungo ni iki ?

Icungamutungo ni ubuhanga bwo gukurikiranira hafi imiterere n'imihindagurikire y'umutungo wa koperative cyangwa w'umuntu bwite, bisesengurwa kandi byandikwa mu bitabo byabigenewe.

Urugero : Umucungamutungo iyo aranguye ikawa agomba kumenya ko ibiro yaguze abyandika ku ifishi, amafaranga yaranguje akandika ko yasohotse mu isanduka niba ariho yavuye cyangwa akandika ko yasohotse muri Banki niba ariho yaturutse.

1.2. Icungamutungo rimara iki?

Akamaro k'icungamutungo ni ugufasha gufata ibyemezo bikwiriye kandi ku gihe

- Ibyo byemezo birebena n'ishoramari
- Ibyemezo birebana n'ikoreshwa ry'urwunguko
- Ibyemezo birebana n'imikoreshereze ya buri munsi y'imari

Ibikorwa byose n'impamvu byakozwe byandikwa mu bitabo byabigenewe kimwe n'amafaranga yinjiye cyangwa yasohotse. Bityo umucungamutungo, abanyamuryango n'abakorana na koperative bakaba bakwiyambaza ibyo bitabo ngo barebe aho umutungo wa koperative uva naho ugana ; haba hari ibitagenda neza bagafata ibyemezo byo kubikosora.

12.1.Intego z'icungamutungo

Kugwiza inyungu *:*Buri koperative yose ishora imari ishaka kugwiza no kubona inyungu nyinshi ishoboka ;ariko aha twakibaza inyungu ivugwa iyo ari yo

Ese ni inyungu mbere yo gusora cyangwa nyuma yo gusora?

Ese ni inyungu yo kugabanwa hagati y'abanyamuryango cyanga ikagirwa ibicumbi?

Aha icyo twavuga ni uko intego yo kugwiza inyungu yirengagiza agaciro nyako k'amafaranga kubera idatandukanya inyungu yabonywe uyu mwaka n'inyungu izabonwa umwaka utaha.

Uregero: niba koperative yarabonye inyungu y'amafaranga 200,000 uyu mwaka ,ikaba itegnya kuzabona inyungu y'amafaranga 250,000 umwaka utaha ;ese inyungu nyishi ni iyihe?

Kugwiza umutungo:ibi byemerwa n'abacungamari nk'intego y'ingenzi mu icungamutungo kuko irenga imipaka y'igwazanyungu.

Kugirango rero umutungo wa koperative ucungwe neza umucungamutungo asabwa gukura amakuru cyane cyaneku mucungamari wa koperative.

Icungamari ni iki?

Icungamali ni ubuhanga bwo gukurikiranirahafi imiterere n'imihindagurikire y'umutungo wa koperative, wandikwa mubitabo byangombwa byabigenewe;ikibaye cyose ku imari ya koperative; usesengura ibyo ukora n'agaciro kabyo mu mafaranga.

Urugero:

Iyo muri koperative haranguwe ibicuruzwa umucungamari agomba kumenya ibyaguzwe akabyandika ku ifishi amafaranga yarangujwe akayandika ko yasohotse

mu isanduku niba ariho yavuye cyangwa akndika ko yasohotse muri banki niba ariho yaturutse.

1.3.Ibaruramari, ibitabo by'ibaruramutungo n'igenzura-mutungo

1.3.1. Umwaka w'ibaruramari, ibitabo n'inyandiko by'ibaruramari

Igihe fatizo cy'ibaruramari muri koperative gitangira ku itariki ya mbere Mutarama kikarangira ku ya 31 Ukuboza buri mwaka. Igihe fatizo cy'ibaruramari ku mwaka wa mbere gitangira Koperative imaze kubona ubuzima gatozi kikarangira ku wa 31 Ukuboza k'uwo mwaka.(Ing.93)

1.3.2. Ibitabo by'Ibaruramari

Buri Koperative igomba kugira ibitabo by'ibaruramari n'ibindi bitabo byandikwamo ibikorwa byose bya Koperative bifitanye isano n'ishoramari, amafaranga, imirimo n'umutungo byayo.(Ing.94)

Koperative:

1° igenzura niba amafaranga yose yishyurwa ku buryo bwemewe kandi neza, kandi ko amafaranga yinjiye, ayasohotse, umutungo n'imyenda bigenzurwa bihagije ;

2° igira ibitabo by'ibaruramari n'ibitabo by'umutungo byerekana umutungo nyakuri wa Koperative, ku buryo umugenzuzi uhoraho wa Koperative cyangwa undi uturutse hanze ashobora kubigeraho mu gihe kitarambiranye;

3° ikora ku buryo ibitabo byerekana imicungire y'imari ku mwaka byandikwa neza kandi bikagenzurwa hakurikijwe ibiteganywa n'itegeko n'amategeko shingiro ya Koperative.

1.4. Imimerere y'umucungamutungo

a) Kudahemuka

b) Agera ku kazi ku masaha ategetswe n'igihe cyose akenewe

c) Yakira neza abaguzi

d) Yubahiriza amategeko n'amabwiriza

e) Aribwiriza

1.4.1. Amahame y'ingenzi mu icungamutungo

Gucunga umutungo wa koperative bisaba ko umuntu yuzuza ingingo remezo esheshatu z'ingenzi.

a) Buri gikorwa cy'icungamutungo gikorwa hakurikijwe intego rusange yatumye abantu bishyira hamwe. Nta gikorwa rero na kimwe kinyuranya n'iyo ntego rusange.

b) Gucunga koperative bisaba ko buri munyamuryango yishyira akizana, haba mu bitekerezo, mu gufata ibyemezo cyangwa se mu bikorwa. Iyo koperative icunzwe neza abanyamuryango bose baba bafite uburenganzira bumwe kandi busesuye.

c) Gucunga koperative ni no kwita ku nshingano zo guhugura abanyamuryango. Koperative ntizigamije ubukungu gusa: zigamije rero no kujijura abanyamuryango, bakagira ibitekerezo bishya, bakamenya kwicungira umutungo wabo no kugendera ku bitekerezo bya demokarasi.

d) Gucunga koperative neza ni ukwita ku mibereho myiza y'abanyamuryango bayo. Akamaro ka koperative si ako gushaka inyungu y'amafaranga gusa, n'ubwo ari imwe mu nshingano z'ingenzi, igomba no gutoza abanyamuryango gufatanya,

kumvikana, gushakira hamwe inyungu zabo no kubana mu mahoro no mu bwumvikane.

e) Gucunga neza koperative ni ugukora ku buryo ihindura ku buryo bushimishije aho ikorera. Ni ukuvuga ko ibikorwa byaryo bigomba kugirira akamaro ako karere.

f) Gucunga neza koperative ni ukumenya kubika amwe mu mafaranga koperative yabonye ku nyungu. Igice kimwe cy'inyungu gihabwa abanyamuryango ho ubwasisi ikindi kikabikwa kugira ngo kizashobore gushorwa mu bindi bikorwa bigamije kugabanya ingorane z'abanyamuryango. Mu Rwanda itegeko riteganya ko ubwasisi buhabwa abanyamuryango hakurikijwe uko bakoranye na koperative.

1.4.2. Ni bande barebwa n'icungamutungo?

Nkuko byavuzwe, abantu bakeneye kumenya uko umutungo wa koperative uhindagurika ni benshi.

- ***Abo koperative ifitiye imyenda*** : bakeneye kumenya uko umutungo wifashe, bamenye niba ibyo batanze bazabibonera igihe, bakamenya niba koperative itazahomba ngo babure ibyabo.

- ***Abakiriya ba koperative***: hari igihe koperative iba ifite abantu bayigurira ibintu. Abo nabo baba bakeneye kumenya uko umutungo wayo umeze kugira ngo bayigirire icyizere.

- ***Abakozi ba koperative*** : hari igihe koperative iba ikoresha abakozi bahembwa, abo nabo rero bakeneye kumenya uko umutungo wifashe kugira ngo babashe kuyigirira icyizere.

- ***Ubutegetsi*** : Mu makoperative afite imirimo isoreshwa, umusoro uva ku nyungu ; ni ngombwa rero ko koperative igaragariza ubutegetsi uko inyungu ingana.

- ***Abanyamuryango***: koperative ni iyabo. Ni ngombwa rero ko bagomba gukurikiranira hafi icungamari ryayo ngo barebe niba bunguka cyangwa bahomba ; banarebe niba uwo bahaye gucunga umutungo wayo awucunga neza.

1.4.3. Imiterere y'umutungo rusange (imbonerahamwe y'umutungo) ya koperative

Ku ruhande rumwe, iyo miterere y'umutungo rusange igaragaza inkomoko y'umutungo koperative yakoresheje (aho umutungo ukomoka) : uko ungana n'aho uturuka.

Ku rundi ruhande, iyo miterere y'umutungo rusange yerekana uburyo koperative yakoresheje inkomoko y'umutungo yahawe (aho umutungo uherereye) : uko ungana n'uko wakoreshejwe.

AHO UMUTUNGO UHEREREYE (IBYO WAKORESHEJWE)		AHO UMUTUNGO WATURUTSE (INKOMOKO Y'UMUTUNGO)	
Icyo wakoreshejwe	**Uko ungana**	**Aho ukomoka**	**Uko ungana**
Umutungo utimukanwa - imirima - amazu - ibikoresho - amatungo - ibikoresho by'ubuhinzi		**Umutungo bwite** - imigabane y'abanyamuryango - ibicumbi (reserves)	
Umutungo w'ibyazanyungu - inyongeramusaruro zihunitswe - imbuto zihunitswe - ibikoresho bihunitswe		**Umutungo uturutse hanze** - imfashanyo y'imari ikoreshwa - imfashanyo z'ibikoresho by'ibanze - imyendayishyurwa mu gihe kirekire cyangwa kiringaniye - imyenda yishyurwa mu gihe gito - ubwizigame bw'abanyamuryango	
Amafaranga azaboneka vuba - imyenda y'ubucuruzi - andi mafaranga azishyurwa vuba			

Amafaranga ahari - ayari muri banki - ayari mw'isanduku			
IGITERANYO		**IGITERANYO**	

2. INYANDIKO ZIFASHISHWA MU ICUNGAMUTUNGO

Kimwe n'izindi nkoramirimo, amakoperative abagomba kugira ibaruramari riboneye, rihoraho kandi rijyanye n'urwego barimo.

Inyito z'inyandiko z'imiterere yombi y'imari zimaze kuvugwa (imbonerahamwe y'ikoreshwa ry'imari n'imbonerahamwe y'umutungo) zitanga igitekerezo cy'ibitabo by'ibaruramari bigomba kwuzuzwa buri gihe mw'icungwa ry'ibyazanyungu :

Ibyemezo ntangamugabo

- igitabo cy'isanduka
- igitabo cya banki
- igitabo cy'abatishyuye
- igitabo cy'abatishyuwe
- igitabo cy'abanyamuryango n'imigabane yabo
- igitabo cy'ibyaranguwe
- igitabo cy'ibyacurujwe
- igitabo cy'itubyamutungo rusange
- igitabo cy'ibyongera umutungo binyuranye…
- amafishi y'ibibitswe (ibikoresho, inyongeramusaruro, imbuto, …)
- amafishi y'ibiramba

- ifishi y'umutungo washowe n'abanyamuryango (ya buri muntu cyangwa ya rusange)
- ifishi y'ibaruramutungo

Ibyo bitabo by'ibaruramari bishobora kwuzuzwa kimwe kimwe cyangwa bigahurizwa mu **gitabo Rukomatanyo** kizatuma hakurikiranwa icyarimwe ibikorwa byose by'ibaruramari byabayeho.

2.1. Ibyemezo n'impapuro z'icungamari

- ***Icyemezo*** : ni urupapuro ruhamya ko watanze ikintu cyangwa amafaranga. Nyirugutanga icyemezo asigarana kopi akazayerekana haramutse havutse impaka. Nta rugero uru n'uru rutegetswe, ariko icyemezo kigira ibi bikurikira ; izina ry'uwakiriye amafaranga cyangwa ibintu, umubare w'amafaranga mu mibare no mu nyuguti, izina ry'utanze ibyo bintu cyangwa ayo mafaranga, itariki bikoreweho n'umukono w'uyakiriye.

Urugero rw'icyemezo : **Resi**

Koperative : ………………………. …	Umubare w'amafaranga *(mu mibare)*………
Aho ibarizwa…………………………………………	
………………………………………	
Jyewe : …………………………………, mpawe na …………………………., amafaranga……………………………………………kubera ………………………..	
Itariki ………………………..	Umukono w'uwakiriye amafaranga

- ***Impamyabuguzi :*** nk'uko izina ribivuga impamyabuguzi ni urupapuro rwereka umuguzi ibyo aguze n'agaciro kabyo. Ibereyeho kandi kwereka ushinzwe ibicuruzwa imihindagurikire yabyo kuko abibonera kuri kopi asigarana.

Urugero : **Impamyabuguzi**

<table>
<tr><td colspan="4">Aho ibarizwa : Itariki ....

Impamyabuguzi n° : ....

Bwana / Madamu ....agomba kwishyura amafaranga ....kubera ibi bikurikira :</td></tr>
<tr><td>Ibyo aribyo</td><td>Uko bingana</td><td>Ikiguzi cya kimwe</td><td>Ikiguzi cya byose</td></tr>
<tr><td></td><td></td><td></td><td></td></tr>
<tr><td colspan="3">IGITERANYO</td><td></td></tr>
<tr><td colspan="2">Umukono w'ugurishije</td><td colspan="2">Ayishyuwe kashi :
Asigaye :
Igihe azishyurirwa :</td></tr>
</table>

- ***Indangabintu – mperekeza***.

Indangabintu-mperekeza ni urupapuro ruherekeza ibintu bivuye ahantu bijya ahandi. Rubereyeho guhamya ko umucuruzi yohereje ibintu ; bityo ibibaye byose ku bicuruzwa bitari byagera k'uwo byohererejwe bikabazwa ubyakiriye kuko aba ariwe wabishyizeho umukono.

Indangabintu - mperekeza rero ijyana n'ibicuruzwa byinjira cyangwa bisohoka ; ikorwa kandi ku mpapuro eshatu : urupapuro rumwe rusigara k'utanze ibicuruzwa kugira ngo ajye arwibukiraho, naho izindi ebyiri zigatwarwa n'ujyanye ibicuruzwa : ubyakiriye asigarana kopi n'ubijyanye akabika indi.

Urugero : **Indangabintu – mperekeza.**

Koperative : ………………………………………… Itariki ……………………

…………………………………………

…………………………………………

Indangabintu n°………..

- Uwohereje ibintu : ……………………………………
- Aho bijya : ……………………………………………

Ibyo aribyo	Uko bingana	Icyitonderwa

Izina ry'ubitwaye : …………………………	Ibicuruzwa mbibonye bimeze neza
Itariki : ………………	Izina ry'ubyakiriye : ………………..
Umukono w'ubitwaye	Itariki : ………….
	Umukono w'ubyakiriye :

2.2. Amafishi akoreshwa mu icungamutungo

- ***Amafishi y'ibibitswe***

Ibibitswe ni ibintu biba biri mu kigega (sitoki), bihunitswe. Ku makoperative acuruza, ibibitswe ni ibintu bitegereje gucuruzwa : ni ibicuruzwa ; bishobora kuba ari ibyaranguwe cyangwa ari ibyo biyejereje (umusaruro).

Ifishi y'ibibitswe rero ni urupapuro rwandikwaho imihindagurikire y'ibintu bibitswe. Mu bucuruzi, ni urupapuro rw'imihindagurikire y'ibicuruzwa.

Urugero: **Ifishi y'ibibitswe**

Aderesi z'abakoresha iyo fishi	Igicuruzwa / ikibitswe :………
	Urugero-fatizo : ……….
………………………..	Ifishi n° ………..
………………………..	
………………………..	

Itariki	Icyemezo N°	Impamvu	Ikiranguzo cya kimwe	Ibyinjiye	Ibyasohotse	Ibihari

. Ifishi y'ibiramba

IBIRANGA KOPERATIVE					
Itariki akiboneyeho	**Icyo aricyo**	**Agaciro**	**Ubwisazure bwa buri mwaka**	**Ubwisazure bwose**	**Agaciro gasigaye mu bitabo**

- ***Ifishi y'ibaruramutungo***

Ibaruramutungo ni ibarura nyaryo ry'ibintu byose Koperative itunze. Ntabwo bita ku buryo ibyo bintu byose Koperative yabibonye

2.3. Ibitabo

- **Igitabo cy'isanduka**

Igitabo cy'isanduku cyandikwamo amafaranga yose yinjira n'asohoka mu isanduku gusa bitewe n'ibikorwa bitandukanye. Dore uko giteye:

<u>Imbonerahamwe y'igitabo cy'isanduka</u>

Itariki	**Nimero y'urukurikirane rw'ibikorwa**	**Impamvu (inyemezabikorwa, ayimuwe)**	**Ayinjiye**	**Ayasohose**	**Ahari**

Amafaranga yinjira n'asohoka mu isanduku agenda abarwa akandikwa ku murongo wa buri gikorwa cyatumye yinjira cyangwa asohoka. Ibyo bikaba bifasha kumenya buri gihe amafaranga agomba kuba afitwe by'ukuri n'umubitsi. Umubitsi agomba kuba azi neza gusoma, kubara no kwandika kandi ari inyangamugayo.

Igisika cya 1: Itariki

Handikwamo itariki igikorwa cyabereyeho.

Igisika cya 2: Inimero

Handikwamo nimero y'urukurikirane rw'ibikorwa imwe ku yindi kuva umwaka utangiye kugeza urangiye uhereye kuri nimero ya mbere.

Igisika cya 3: Impamvu

Handikwamo ibisobanuro by'ibyakozwe. Impamvu igomba kuvugwa muri make kandi ikaba yumvikana. Hiyongeraho nimero y'impamyagikorwa. Ni ngombwa kugira impamyagikorwa buri gihe hasohotse cyangwa hinjiye amafaranga.

Igisika cya 4: Ayinjiye

Handikwamo amafaranga yinjiye mu isanduku avuye mu bicuruzwa, mu ishimwe, mu migabane y'abanyamuryango, mu bihembo, abikujwe muri banki, inguzanyo n'ibindi. Ibyo bikorwa byose byandikwa ku buryo buri gikorwa kigira nimero yacyo.

Igisika cya 5: Asohotse

Handikwamo amafaranga yose asohotse mu isanduku, ajya kurangura, guhemba abakozi, kwishyura imisoro, mu ngendo, kwakira abantu, kwishyura imyenda, gukodesha imodoka, gusana ibyangiritse, kugura lisansi n'ibindi. Byumvikane neza ko iyo uguze ibicuruzwa ukishyura amafaranga atavuye mu isanduku, icyo gikorwa cyandikwa ahandi nticyandikwa mu gitabo cy'isanduku.

Igisika cya 6: Ahari

Handikwamo ikinyuranyo cy'ayinjiye n'ayasohotse. Amafaranga asigaye agaragara mu gitabo cy'isanduku agomba kuba angana n'ari mu isanduku mu by'ukuri. Iyo ari mu isanduku aruta ayanditse cyangwa ari make ku yanditse, haba hari ikinyuranyo. Birabujijwe guhita witwarira arenga cyangwa se ngo wishyure abura nta genzura rikozwe kuko akenshi biba bitewe n'amakosa ashobora kuba yakozwe mu kwandika mu gitabo cy'isanduku (ibikorwa bimwe byibagiranye cyangwa se byanditswe inshuro zirenze imwe cyangwa hari ikosa mu guteranya imibare cyangwa se no kuyandika).

- Buri munsi, umubitsi areba niba amafaranga yanditse mu gitabo angana n'ayo afite mu isanduku.
- Buri gikorwa cyandikwa ku murongo wacyo. N'iyo haba hari ibikorwa bibiri cyangwa byinshi bikorewe rimwe, kimwe muri byo giharirwa umurongo wacyo na nimero yacyo.
- Iryo hame rigomba gukurikizwa no ku bindi bitabo byose by'icungamari.

Gusoza urupapuro no gutangira urukurikiyeho

Iyo urupapuro rw'igitabo cy'isanduku rurangiye, ukora igiteranyo cy'ayinjiye n'icy'ayasohotse. Nyuma ukareba ahari, ukayandika.

Uritonda ukareba niba igiteranyo cy'ayinjiye gukuramo igiteranyo cy'ayasohotse bingana n'ayo ubonye ahari.

Igiteranyo cy'ayinjiye, icy'ayasohotse n'ahari byimurirwa ku rupapuro rukurikiyeho ku murongo wa mbere. Mu gisika cy'impamvu handikwamo "ayimuwe" ntubihe nimero y'urukurikirane.

Ayimuwe yandikwa n'ikaramu itandukanye n'iyakoreshejwe.

Dore urugero rw'urupapuro rumwe rw'igitabo cy'isanduku rukurikira:

Imbonerahamwe y'urugero rw'igitabo cy'isanduku

Itariki	Nimero y'urukurikirane rw'ibikorwa	Impamvu (inyemezabikorwa, ayimuwe)	Ayinjiye	Ayasohotse	Ahari
09/04/09	1	**Avuye muri banki**	100 000		100 000
10/04/09	2	Kugura ibitabo by'icyongereza		45 000	55 000
15/04/09	3	Kugurisha igitoki cyo mu murima w'ishuri	30 000		85 000
15/04/09	4	Guhemba abazamu		84 000	1 000

- **Igitabo cya banki**

Mu buryo bwo gukurikirana imihindagurikire y'umutungo uri kuri konti muri banki, hifashishwa igitabo cya banki. Iki gitabo cyuzuzwa buri gihe hagize amafaranga abikijwe cyangwa abikujwe muri banki. Ubikije cyangwa ubikuje muri banki bamuha icyemezo cy'uko babonye amafaranga abikije cyangwa bamuhaye ayo abikuje. Araza akakibibika neza agategereza ko bazamwoherereza inyandiko igaragaza ko amafaranga yageze cyangwa yavuye kuri konti ye, igihe yagereyeho cyangwa yaviriyeho, n'umubare wayo.

Umucungamutungo yitondera itariki yandikwa ku cyemezo banki imuha isobanura igihe amafaranga agereye kuri konti cyangwa aviriyeho kugira ngo atazabikuza amafaranga ataragera kuri konti kuko banki zibicira ibihano.

Dore uko icyo gitabo giteye mu mbonerahamwe ikurikira:

Imbonerahamwe y'igitabo cya banki

Itariki	N° y'igikorwa	Impamvu (kubitsa, kubikuza)	Ayinjiye	Asohots e	Asigaye

Icyo gitabo cyuzuzwa kimwe n'igitabo cy'isanduku.

- Igisika cya mbere kigenewe itariki igikorwa cyakoreweho ari na yo kigomba kwandikirwaho;
- Igisika cya kabiri cyandikwamo nimero z'urupapuro mpamyagikorwa;
- Igisika cya gatatu gishyirwamo impamvu isobanura igikorwa cyabaye yumvikana (kubitsa, kubikuza);
- Igisika cya kane cyandikwamo umubare w'amafaranga yinjiye muri banki, ni ukuvuga ayo wabikije;
- Igisika cya gatanu kijyamo amafaranga yasohotse muri banki ni ukuvuga ayabikujwe ajya mu isanduku cyangwa ajya gukoreshwa;
- Igisika cya gatandatu cyandikwamo amafaranga asigaye muri banki.

Igitabo cya banki cyandikwamo amafaranga yose abikijwe n'abikujwe muri banki na sheki igiye muri banki ibarwa nk'amafaranga, agaciro kayo kandikwa mu gitabo cya banki.

Urugero:

Ku itariki ya 1 Werurwe 2009, Mariya yacuruje imyaka amafaranga 30 000, akuramo amafaranga 20 000 ayajyana kuri banki, amafaranga 5 000 ayaranguza imyaka andi ayarekera mu isanduku. Andika ayo mafaranga yakoresheje mu bitabo byabugenewe.

<u>Igisubizo</u>

Itariki	Nimero y'urukurikirane rw'ibikorwa	Impamvu	Ayinjiye	Asohotse	Ahari
01/03/2009	1	Ayacurujwe	30 000		30 000
01/03/2009	2	Agiye muri banki		20 000	10 000
01/03/2009	3	Aranguye imyaka		5 000	5 000

Imbonerahamwe y'urugero rw'igitabo cya banki (umwitozo)

Itariki	**N° y'igikorwa**	**Impamvu**	**Ayinjiye**	**Ayasohotse**	**Asigaye**
01/03/2009	1	Kubitsa	20 000		20 000

- **Igitabo cy'ibyaranguwe**

Igitabo cy'ibyaranguwe kigenewe kwandikwamo uko ibicuruzwa bigenda birangurwa n'agaciro kabyo.

Dore imiterere yacyo:

Imbonerahamwe y'igitabo cy'ibyaranguwe

Igicuruzwa : **................**

Urugero fatizo: **.............**

Itariki	N° y'icyemezo	Icyaranguwe	Ingano	Igiciro cya kimwe	Ikiguzi cyose

Urugero:

Ku itariki ya 15/10/2008, Umucuruzi ufite iduka ry'ibiribwa yaranguye umuceri (Kg 50) ku FRW 15 000, isukari (Kg 100), ni ukuvuga imifuka ibiri yuzuye ku FRW 25 000 buri mufuka. Uzuza igitabo cy'ibyaranguwe. Bamuhaye fagitire imwe iriho ibyo bicuruzwa byombi n° 23/10/08

Imbonerahamwe y'igitabo cy'ibyaranguwe

Urugero fatizo: **Umufuka wa Kg 50**

Itariki	N° y'icyemezo	Icyaranguwe	Ingano	Igiciro cya kimwe	Ikiguzi cyose
15/10/2008	Fagitire n° 23/10/08	Umuceri	1	15.000	15.000
15/10/2008	Fagitire n° 23/10/08	Isukari	2	50.000	100.000

- **Igitabo cy'ibyacurujwe**

Imbonerahamwe y'igitabo cy'ibyacurujwe

Igicuruzwa:................

Urugero fatizo: ....

Itariki	N°	Icyacurujwe	Ingano	Igicuruzo cya kimwe	Igicuruzo cya byose

Cyuzuzwa buri munsi nyuma y'akazi hifashishijwe inyemezabuguzi zatanzwe**.**

- **Gucunga ibiri muri sitoki (inventory management)**

Imyaka cyangwa ibicuruzwa bihunitswe na Koperative ni kimwe mu mitungo y'ingenzi y'iyo cooperative. Kubera iyo mpamvu kumenya gucunga neza kandi mu buryo bwiza ibyo bihunitswe ntibigomba kwirangagizwa. Uburangare ubwo aribwo bwose mu micungire y'ibihunitswe bishobora guteza igihombo gikomeye koperative bikaba byatuma itagera kuntego yayo.

Intego z'ingenzi zo gucunga stoki y'ibihunitswe zishobora gufatwa ugutatu:

a.Kunezeza abagana koperative: Kunezeza abakiriya: abagana koperaive ni igice cy'ingenzi kigomba kwitabwaho, kuko hari igihe bashobora gushaka serivisi cyangwa ibicuruzwa ntibababibonere igihe muri koperative bitewe n'uko byashize.ibyo bishobora gutuma koperative iterwa ikizere n'abayigana. Bityo umucungamutungo agomba kumenya urugero rw'ibihunitswe bigomba kubikirwa bakiriya ariko kandi yibuka ko iyo abitse ibirenze ibikenewe nabwo koperative iba ihahombera

b.Gushora imari nke mu bihunitswe: umucungamutungo ashobora gushaka guharanira ko abakiriya ba kopearative batabura ibicuruzwa cyangwa serivisi agashiduka yashoye muri icyo gikorwa imari nyinshi yagomba kuba irigukoreshwa ibindi byungura koperative.Aha rero umucungamutungo agomba kumenya kugabanya bishoboka imari ishorwa mu bihunitse.

C.Kugabanya ikiguzi cy'imirimo ikorwa na koperative: Mu gihe cyo guhunika hakenerwa aho guhunika hahagije, n'imirimo yindi ijyana na byo, icyo gihe rero umucungamutungo abareyeho kugeregeza gukora ku buryo ikiguzi cy'iyo mirimo cyaba gito gishoboka

- **Impamvu zo kugira sitoki**

Impamvu ya mbere: Nkuko twabivuze haruguru abaguzi bagura ibicuruzwa cyangwa serivisi mu gihe bumva babikeneye,iyo babikeneye rero ntibabibonere igihe bashobora gutera ikizerekoperative bityo ikaba yatakaza abakiriya kuburyo bworoshye.

Impamvu ya kabiri ni iy'uko umusararo ushobora kuba uri kugurishwa ku giciro gito bityo ukabikwa kugirango uzagurishwe igiciro cya zamutse ;mu gihe uzaba umaze kuba mucye ku isoko.

Impamvu ya gatatu : dufashe urugero kuri koperative y'ubwubatsi ishobora kubika muri stoki yayo ibikoresho by'uwubatsi mu rwego rwo kugirango itazabigura ku giciro gihenze igihe izaba ibikeneye. Cyangwa imirimo ikadindira kubera ibura ry'ibikoresho.

Aha umucungamutungo agomba kuzirikana ku kiguzi cyo kugira ibibitswe cyangwa ibihunitswe muri stoki.

- **Igitabo cy'abatishyuye**

Ubucuruzi ntibuburamo gutanga imyenda. Ibyo bikaba bituma icyo gitabo giteganywa, kikuzuzwa ari uko amafaranga yose agurishijwe cyangwa igice cyayo atishyuwe ako kanya.

Iyo amadeni yatinze cyane, abarwa nk'igihombo, akaba abaye itubyamari. Dore urugero rw'ifishi y'abatishyuye:

<u>Imbonerahamwe y'igitabo cy'abatishyuye</u>

Amazina y'uwahawe umwenda**: ……………….**

Itariki	**Impamvu**	**N° y'ibyemezo**	**Uko Umwenda ungana**	**Ayishyuwe**	**Asigaye**	**Igihe azishyurira**	**Umukono w'ufashe ideni cyangwa uryishyuye**

Byaba byiza icyo gitabo cyujujwe n'ucuruza ako kanya nyir'ukugura ikintu agihabwa umwenda agasinya ko awufashe, ndetse agasinyira n'igihe azishyurira. Bityo ntihabeho kwibagirana cyangwa guhakana umwenda.

Abafashe umwenda bishyura umubitsi, akayandika mu gisika kigenewe ibyishyuwe giteganyijwe na cyo mu gitabo cy'abatishyuye.

- **Imicungire y' ibyo abakiriya bagomba koperative (Receivables Management)**

Koperative ishobora gutanga serivisi cyangwa ibicuruzawa byayo ku mwenda mu rwego rwo kwongera ingano y'igicuruzo cyayo.iyo ibicuruzwa bitanzwe ku mwenda uwo mwenda uba umwe mu mitungo ya koperative.gutanga ibicuruzwa ku mwenda ni kimwe mu bituma ibicyuruzwa bya koperative bigurwa vuba.

Iyo koperative itanze ibicuruzwa ku mwenda umucunga mutungo agomba kuzirikana ibi bikurikira:

- ✓ Kumenya ko ushobora guhura n'ingorane yo kutishyurwa (risk),ibyo bisaba umucungamutungo kwitonda mu gihe yemera ko koperative itanga ibicuruzwa cyangwa serivisi ku mwennda.

- ✓ Umuguzi aba atwaye ibicuruzwa ku gicuruzo cy'ako kanya ,mu gihe koperative iba izabona amafaranga y'ibyo bicuruzwa mu gihe kiri imbere ,icyo hagombye gutekerezwa ku gaciro k'ifaranga k'igihe umwenda utangiweho n'ak'iryo faranga mu gihe kiri imbere

- **Ikiguzi cyo gutanga ibicuruzwa cyangwa servisi ku mwenda**

Umucungamutungo wa koperative asabwa kumenya ikiguzi cyo gutanga ibicuruzwa cyangwa serivisi ku mwenda bityo bigafasha uwo mucungamutungo gufata icyemezo cy'uko iyo koperative yakopa cyangwa itakopa ibicuruzwa byayo

- ✓ Iyo ibicuruzwa cyangwa serivisi bitanzwe ku mwenda koperative iba itaboneye igihe amafaranga yari guhita ikoresha mu bindi biyibyarira inyungu
- ✓ Hari ikiguzi kandi cyo kubanza kumenya niba uwo koperative ikopye azabasha kwishyura, n'ikiguzi cyo kujya kuzana ayo mafaranga.
- ✓ Koperative ishobora kutishyurwa mu gihe abahawe ibicuruzwa ku mwenda bananiwe kwishyura,icyo gihe umucungamtungo agomba gushishoza akareba ko igihe ibyo bicuruzwa byaba bitishyuwe batatuma koperative isenyuka.

- **Igitabo cy'abatishyuwe**

Iki gitabo giteye nk'igitabo cy'abatishyuye, usibye ko aho kwandikamo ibirebana n'amafaranga batugiyemo, handikwamo ayo twe tugiyemo abandi. Bityo ibisika birahinduka. Igihe hakoreshwa amakayi, ufitiwe umwenda aharirwa urupapuro rwe.

Igitabo cy'abatishyuwe giteye gitya:

Imbonerahamwe y'igitabo cy'abatishyuwe

Utanze umwenda**: ....**

Itariki	**N° y'icyemezo**	**Impamvu**	**Umwenda duhawe**	**Igihe tuzishyurira**	**Ayishyuwe**	**Asigaye**

Ni ngombwa kugaragaza muri icyo gitabo, igihe uteganya kwishyurira kandi ukagenda ubiteganya mu mikoreshereze y'imari yawe. Umwenda si impano ugomba kwishyurwa mu gihe mwumvikanyeho n'uwuguhaye.

.Igitabo cy’ibibitswe

Iki gitabo cyuzuzwa buri gihe hagize ibintu byinjira cyangwa bisohoka mu bubiko. Buri kintu giharirwa urupapuro rwacyo mu gitabo.

Imbonerahamwe y'igitabo cy'ibibitswe

Igicuruzwa : **……………………**

Urugero fatizo: …………………

N°	Itariki	Impamvu	Ikiranguzo cya kimwe	Ibyinjiye	Ibisohotse	Ibihari

Aho gukoresha ibitabo by’ibibitswe ushobora guhitamo gukoresha amafishi akunze kugurwa mu mangazini cyangwa ukayikorera. Ayo mafishi ntaho ataniye na buri rupapuro rugize ibitabo tumaze kubona. Nk’uko byavuzwe haruguru, muri icyo gihe, buri fishi iharirwa igicuruzwa kimwe. Bityo amafishi yose yakoreshejwe, iyo uyabumbiye hamwe asa na za mpapuro zose zigize igitabo cy’ibibitswe.

Urugero rw'igitabo cy'ibibitswe

Ikibitswe:						**Umuceri**
Urupapuro….						
Urugero fatizo: Kg						
Itariki	N°	Impamvu	Ikiranguzo cya 1	Ibyinjiye	Ibisohotse	Ibihari
01/06/2009	0	Iby'intangiriro	315	-	-	20
02/06/2009	1	Kurangura	300	120	-	140
08/06/2009	2	Kuranguza	-	-	80	60
10/06/2009	3	Kurangura	300	200	-	260
15/06/2009	4	Kuranguza	-	-	180	80

Ifishi y'ibibitswe ituma umucungamutungo amenya:

- Ibintu afite mu bubiko uko bingana
- Aboneraho uko akazi kagenda.
- Umutungo we uri mu bintu.

- Ni byiza kugenzura nibura buri kwezi niba ibiri mu mpapuro z'ibibitswe bingana mu by'ukuri n'ibiri mu bubiko. Niba hari ibirengaho cyangwa ibiburaho, shakisha ikosa ry'aho wibeshye nibinanirana utange ibisobanuro by'ikinyuranyo (ibyaboze, ibyangiritse cyangwa se ibyibwe).
- Ibyinjiye mbere ni byo bisohoka mbere kugira ngo bitazasaziramo.

- **Igitabo cy'ibiramba**

Ibiramba ni ibintu byose bimara nibura igihe kirenze umwaka byaba ibikoresho, imashini, ibinyabiziga cyangwa se inyubako. Ushobora kuba warabiguze cyangwa se ari impano.

Ingero: Inzu, umurima, intebe, ameza, ikiraro cy'amatungo, ibyuzi by'amafi, imodoka, igare, ipikipiki, amamashini yo kudoda cyangwa kubaza, n'ibindi bikoresho bimara igihe.

Dore urugero rw'igitabo cy'ibiramba:

Umwaka**: ………..**

N°	Itariki cyaguriweho cyangwa cyakiriweho	Icyo ari cyo	Agaciro cyaguriweho	Igihe kimara	Ubwisazure bw'umwaka	Ubwisazure Bwose kuva kigurwa	Agaciro gasigaye

Ubwisazure : Ubwisazure ni itubyamari rivuka bitewe no gukoresha ibiramba koperative itunze nk'imashini, inzu imodoka n'ibindi.

Uko ibyo bikoresho bikoreshwa bigende bitakaza agaciro ; bityo umucungamutungo wa kopearative asabwa gukurikiranira hafi ko byazigamiwe amfaranga azatuma habasha kugurwa ibindi bishya byo gusimbura ibyo byashaje.

Kuzigamira ibiramba kandi bifasha koperative kutishyura amafaranga menshi y'umusoro kuko ayazigamiwe ubwisazure afatwa nk'itubyamari bityo agakurwa ku rwunguko mbere yo kubara umusoro uhabwa Leta

Urugero: Imashini yaguzwe amafaranga 24000 Ikaba ishobora kumara imyaka 10 ikoreshwa nyuma y'imyaka icumi izaba itagishoboye gukora kandi izaba isgaranye agaciro ka 5000. Kugirango hamenywe agaciro k'amafaranga y'ubwisazur azajya ateganywa buri mwaka kuri iyi mashini hashobora guakoreshwa uburyo bukurikira:

$$\frac{24000-5000}{10}=1900$$

Bityo buri mwaka hazajya hateganyirizwa imashini ubwisazure ku buryo bukurikira

Umwaka	Umwaka	Umwaka	Amafarnga
1	1900	7	1900
2	1900	8	1900
3	1900	9	1900
4	1900	10	1900
5	1900	Scrap	5000
6	1900	Total	24000

Urugero rwa2

Umwaka ubarirwa ubwisazure: **2009**

N°	Itariki cyaguriweho	Icyo ari cyo	Agaciro cyaguriweho	Igihe kimara	Ubwisazure bw'umwaka	Ubwisazure Bwose kuva cyagurwa	Agaciro gasigaye
1	10/03/08	Imodoka	3 000 000	4	750 000	1 354 167	1 645 833
2	11/03/08	Inzu ya rukarakara	780 000	10	78 000	141 917	638 083

a. Ubwisazure ku mwaka ku modoka = $\frac{3\ 000\ 000frw}{4}$= 750 000frw

Igihe yakoreshejwe mu wa 2007= iminsi 290

Ubwisazure 2009= $\frac{750\ 000frw \times 290}{360}$= 604 167frw

- Ubwisazure 2009: 750 000 frw

- Ubwisazure bwose : 750 000 frw + 604167 frw =

b. Inzu ya rukarakara

- Ubwisazure ku mwaka = $\frac{780\ 000\ frw}{10}$ = 78 000 frw
- Igihe yamaze mu wa 2008= iminsi 295
- Ubwisazure 2008= $\frac{78\ 000\ frw \times 295}{360}$= 63 917 frw
- Ubwisazure 2009: 78 000 frw
- Ubwisazure bwose: 78 000 frw + 63 917 frw = 141 917 frw

Icyitonderwa:

Ubwisazure bubarwa nk'itubyamari ariko mu byukuri ntasohoka. Ni ngombwa rero kububyaza umusaruro kugira ngo igihe cyo gusimbura ibikoresho hatazabura amafaranga yabiteganyirijwe. Ni byiza kuzirikana ko n'ibintu wahawe nk'impano uzakenera kubisimbura bityo ukabigenera ubwisazure.

- **Igitabo cy'itubyamutungo**

Mu mikorere ya buri munsi, hari amafaranga agenda ku bikenerwa, ari ibintu bihita bishira cyangwa imirimo itagira ibintu bifatika bisigara bihagaze, bikaba ari nta kundi byagenda ngo imirimo igende neza adatanzwe. Ayo mafaranga asohoka aba agabanyije umutungo, bayita ***"itubyamutungo".***

Mu itubyamari handikwamo amafaranga yose asohoka atagiye kukora imirimo nyir'izina y'igikorwa cyangwa kugura ibiramba:

Hari ingero nyinshi z'itubyamutungo:

- Ibikoresho bitaramba = imifuka, utubido n'ibindi
- Imishahara
- Ubukode bw'inzu
- Ingendo
- telefoni
- Amafaranga y'inama
- Amafaranga y'amahugurwa
- Imisoro, amahoro n'ibihano
- Inyungu ku nguzanyo wahawe
- Ibihombo bitagira uwo byitirirwa = gutakaza ibiro, kwononekara kw'ibicuruzwa
- Gusana ibyangiritse
- Gufata neza ibikoresho
- Amafaranga y'itumanaho
- Amazi n'amashanyarazi
- Komisiyo za banki
- Amafaranga y'iposita
- Ibihembo by'impuguke yadufashije
- Ubwishingizi
- Amagarama yo mu rukiko
- Guteganyiriza imyenda ishobora kutishyurwa
- Ubwisazure bw'ibikoresho biramba
- N'ibindi

Uko giteye

itariki	**ibisibanuro**	**Aho tubirebera**			**agaciro**	**icyemezo**
		No mu gitabo cy'isanduka	**Itariki mu gitabo cya banki**	**Itariki mu gitabo cy'abatishyuwe**		

- **Igitabo cy'iyongeramutungo**

Hari amafaranga yinjira muri koperative adaturutse ku mirimo isanzwe koperative ikora. Tumenyereyeko amafaranga yinjira avuye mubyo bacuruje, ni ukuvuga mu byaranguwe no mumusaruro w'ibyagurishijwe.

Ayo mafaranga yose yinjira adaturutse mu bikorwa koperative isanzwe ikora yitwa ***iyongeramutungo.*** Igitabo cyandikwamo ayo mafaranga nicyo cyitwa ***igitabo cy'iyongeramutungo***, muri ayo mafaranga adakomotse ku bikorwa koperative isanzwe ikora twavuga :

- Imfashanyo zo gukoresha
- Inyungu ku biramba bigurishijwe
- Amafaranga arenga ku isanduku

- Amafaranga ava ku bukode bw’amazu cyangwa amamashini
- Inyungu za banki
- Kugurisha ibiza bipfunyitsemo ibintu
- Inyungu ku nguzanyo twatanze
- Kugurisha ibisigazwa by'ibikoresho
- Ubwasisi twahawe
- N'ibindi

Ni ngombwa ko igitabo cy’iyongera mutungo kigaragaza ukoamafaranga yabonetse. Niba yarinjiye mu isanduka, banki cyangwa se atarishyurwa.

Uko icyo gitabo giteye

itariki	**ibisibanuro**	**Aho tubirebera**			**agaciro**	**icyemezo**
		No mu gitabo cy’isanduka	**Itariki mu gitabo cya banki**	**Itariki mu gitabo cy’abatishyuye**		

Mu kwandikwa muri icyo gitabo, ni ngombwa gusobanura bihagije igikorwa, kuko bifasha kubara inyungu muri rusange.

3. UBURYO BWO KUBIKA AMAFISHI N'IBITABO

3.1. Amafishi

- **Ifishi y'ibarura ry'amafaranga ari mu isanduka**

Bashyira amafishi y'ibarura ry'amafranga ari mu isanduka mu rutondekero rw'ibyemezo byerekeranye n'imari. Ayo mafishi arabikwa kugeza igihe umwaka w'icungamari uzarangirira.

- Ifishi y'ibiramba

Amafishi arangiye uyabika mu rutondekero rwitwa ibiramba.

- Ifishi y'ibibitswe

Amafishi y'ibibitswe arangiye ashyirwa mu rutondekero rwitwa IHINDAGURIKA RY'IBIBITSWE. Igicuruzwa cyose kibitswe muri Koperative kigomba kugira ifishi yacyo. Buri kwezi ugomba kureba niba ibihari byerekanwa n'ifishi ya buri gicuruzwa bingana n'ibihari bibitswe koko.

Icyitonderwa : Niba hari ibirenga cyangawa ibibura, ni ikimenyetso cy'uko hari aho umucungamari yibeshye mu nyandiko, agomba rero guhita ahashakisha, yaba atahabonye akabimenyesha inama y'ubutegetsi byihutirwa.

- ***Ifishi y'ibaruramutungo***

Ayo mafishi iyo arangiye, abikwa mu rutondekero rwanditseho IHINDAGURIKA RY'IBIBITSWE.

3.2. Ibitabo

- Igitabo cy'isanduka

Iyo igitabo cy'isanduka kirangiye, kibikwa mu rutondekero rw'ibyemezo byerekeranye n'imari. Kigomba kubikwa muri Koperative mu gihe byibuze cy'imyaka 10.

- Igitabo cya Banki :

Banki ni ikigo cyemerewe kubitswamo amafaranga. Impapuro zerekana imihindagurikire y'umutungo wa Koperative zibikwa ku rutondekero rw'ibyemezo byerekeranye n'imari. Udutabo twa Banki natwo tubikwa muri urwo rutondekero .

Izo mpapuro zibikwa muri koperative mu gihe cy'imyaka 5.

- Igitabo cy'abatishyuwe.

Iki gitabo cyandikwamo abantu cyangwa imiryango Koperative ibereyemo umwenda. Umwenda ushobora kuba ukomoka ku bintu koperative yaguze, amafaranga yagujije, cyangwa umurimo yakorewe ikaba itarishyura.

Ibitabo by'abatishyuwe byuzuye bibikwa mu rutondekero rw'ibyemezo byerekeranye n'imari. Ibyo bibikwa muri koperative nibura mu gihe cy'imyaka10.

- Igitabo cy'ibyaranguwe

Iyo amakaye y'ibyaranguwe arangiye, abikwa mu rutondekero rwitwa ***ihindagurika ry'ibicuruzwa***. Abikwa muri koperative nibura igihe cy'imyaka 10.

- Igitabo cy'ibyacurujwe

Iyo amakaye y'ibyacurujwe arangiye, abikwa mu rutondekero rwitwa ***ihindagurika ry'ibicuruzwa.***. Abikwa muri koperative nibura igihe cy'imyaka 10.

- Igitabo cy'itubyamutungo

Iyo ibitabo by'itubyamutungo birangiye bibikwa mu rutondekero rwerekeranye n'itubyamutungo. Ibyo bitabo bibikwa muri koperative nibura mu gihe cy'imyaka 10.

Iyo hari ibyemezo nk'impapuro z'imishahara bibikwa muri urwo rutondekero kimwe n'ibitabo by'itubyamutungo.

- Igitabo cy'iyongeramutungo

Iyo ibitabo by'iyongeramutungo birangiye bibikwa mu rutondekero rwitwa andi mafaranga yinjira handikwaho n°7. Ibyo bitabo bibikwa muri koperative nibura mu gihe cy'imyaka 10.

4. IGITABO RUKOMATANYO

Inyandiko zo mu bitabo no mu mafishi bigufasha gukurikirana neza imihindagurikire y'isanduka n'iy'ibicuruzwa bya Koperative. Kugira ngo umenye uko ibintu byose byifashe, ugomba kubyegeranya. Iryo yegeranya ugomba kurikorera mu "gitabo RUKOMATANYO". Igitabo rukomatanyo gihuriza hamwe ibitabo n'amafishi amwe namwe akoreshwa mu ma koperative.

4.1. Uko bandika mu gitabo Rukomatanyo

- Icyanditswe cyose mu gitabo rukomatanyo kigomba kwandikwa nibura mu bibaruzo bibiri bitandukanye
- Buri kibaruzo gifite nibura ibisika 2 mu gitabo rukomatanyo: urugero: ibisohoka n'ibyinjiye cyangwa ibyiyongereye n'ibyagabanutse.
- Ikibaruzo cy'isanduka gifite n'igisika cy'ahari. Icyo gisika kirengaho kigufasha buri gihe kumenya amafaranga ari mu isanduka.
- Ibumoso bwa buri rupapuro rw'igitabo rukomatanyo handikwaho umwaka
- Nomero zigomba gukurikirana nta nimwe isimbutswe kuva umwaka utangiye kugeza igihe urangiriye
- Impamvu igomba kuvugwa mu magambo make ariko yumvikana

Icyitonderwa: Iyo hari amakayi cyangwa amafishi udakoresha, si ngombwa kuzuza ibisika byose. Urugero: niba koperative idatanga amadeni ntabwo mukenera ikibaruzo cy'amadeni.

4.2. Kwimura

Iyo urupapuro rwo mu gitabo rukomatanyo rurangiye ukora igiteranyo cy'igisika ukacyandikisha ikaramu y'irindi bara. Ibyo biteranyo byimurirwa ku murongo wa mbere w'urupapuro rukurikira.

IGITABO RUKOMATANYA CYA KOPERATIVE DUKUNDANE

ITARIKI	N°	IMPAMVU	AHO UMUTUNGO UHEREREYE											AHO UMUTUNGO WATURUTSE				IKORESHWA RY'IMARI			
			ISANDUKU			BANKI		ABATISHYUYE		IBIRAMBA		IMARI YASHOWE N'ABANYAMURYANGO		IMISANZU		ABATISHYUWE		IHINDAGURIKA RY'IBIBITSWE			
			Ayinjiye	Ayasohotse	Ahari	Abikijwe	Abikujwe	Ibyiyongereye	Ibigabanutse	Ibyiyongereye	Ibigabanutse	Ashubijwe	Yakiriwe	Yakiriwe	isubijwe	Agabanutse	Ayiyongereye	Ibyaranguwe	Ibyacurujwe	Itubyamutungo	Iyongeramutungo
1/1/2017	1	imigabane	500 000										500 000								
1/1/	2	imisanzu	250,000											250,000							

2017																					
2/01/2017	3	Kurangura		500,000														500,000			
3/01/2017	4	Kugura ikibanza		200,000						200,000											
3/01/2017	5	Ibikoresho byo mu biro		20,000																20,000	
4/01/2	6	Kugirisha amata				150,000													125,000		25,000

017																					
4/01/2017	7	Kugirisha amata				180,000													150,000		30,000
4/01/2017	8	Kugurisha ku mwenda						30,000											25,000		5,000
Igiteranyo			750,000	720,000		330,000		30,000					500,000	250,000				500,000	300,000	20,000	60,000
Ikinyuranyo			**30,000**			**330,000**		**30,000**					**500,000**	**250,000**				**200,000**			**40,000**

IMBONERAHAMWE Y'IKORESHWA RY'IMARI YA KOPERATIVE DUKUNDANE

IBITUBYA IMARI		**IBYONGERA IMARI**	
Ibyo ari byo	Agaciro	Ibyo aribyo	Agaciro
- Ibicuruzwa by'intangiriro		Ibicuruzwa bihari	200,000
- Ibicuruzwa byaranguwe		Ibyacurujwe	330,000
- Itubyamutungo	500,000	Iyongeramutungo	
	20,000		
Urwunguko			
	40,000		
Igiteranyo	**560,000**		**530,000**

IFOTO Y'UMUTUNGO YA KOPERATIVE DUKUNDANE KU ITARIKI YA 04/O1/2017

Aho Uherereye		**Aho umutungo waturutse**	
Icyo aricyo	**Agaciro**	**Icyo aricyo**	**Agaciro**
Ikibaza **Ibibitse**	**200,000** **200,000**	**Imigabane:** **Umusanzu:**	**500,000** **250,000**

Amadeni: **Banki** **Isanduka:**	**30,000** **330,000** **30,000**	**Urwunguko**	**40,000**
IGITERANYO	**790,000**		**790,000**

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