

REPUBULIKA Y’U RWANDA



SERIVISI Z’IMARI:

**Inkingi yo guteza imbere abagore n’urubyiruko b’u
Rwanda**

ISHAKIRO

ISHAKIRO	2
Iriburiro	3
Aho gahunda izibanda.....	5
Abagenerwabikorwa b'iyi gahunda	6
GAHUNDA ZIGAMIJE KONGERERA ABAGORE N'URUBYIRUKO AMAHIRWE YO KUGERA KURI SERIVISI Z'IMARI	6
A) GUTANGA UBUIYANAMA, AMAHUGURWA NO KONGERERA UBUSHOBOZI ABAGORE N'URUBYIRUKO.	6
1. Serivisi zubujyanama n'ubundi bufasha	7
2. Kongera ubushobozi no gutanga amahugurwa	8
B) UBURYO BUFASHA KUGERA KURI SERIVISI Z'IMARI	9
1. Ingwate ku nguzanyo	9
a) <i>Ingwate ku nguzanyo z'imitungo iramba/inguzanyo igenewe ishoramari.....</i>	<i>10</i>
b) <i>Ingwate ku nguzanyo y'igishoro.....</i>	<i>11</i>
c) <i>Ubwishingizi magirirane.....</i>	<i>11</i>
2. Kongerera ubushobozi SACCO mu gutanga inguzanyo.....	12
3. Korohera abagore n'urubyiruko kwishyura inguzanyo	13
4. Inguzanyo ziciriritse.....	15
Imishinga ifashwa n'iyi gahunda:	16
5. Ubufatanye mu gushora imari (Quasi equity).....	17
6. Gahunda yo kuzigama ku bagore n'urubyiruko.....	17

Iriburiro

Kuva mu mwaka w'2000, u Rwanda rwageze ku iterambere mu buryo bushimishije harimo kubaka ibigo bikomeye bifite uruhare mu iterambere, kubungabunga ubudahungabana k'ubukungu rusange no kugabanya ubukene binyuze mu kongera no kunoza uburyo bwo kugera kuri serivisi z'ibanze. Hubakiwe kuri uyu musingi, u Rwanda rurimo gushyiraho uburyo butuma serivisi z'imari zigera kuri benshi kuko ari imwe mu mu nzira z'ibanze yo kuzamura ubukungu bw'igihugu. Ukutagera kuri serivisi z'imari byabaye imbogamizi ikomeye by'umwihariko ku mishinga mito n'iciriritse. Inyigo ya FinScope yakozwe muri 2008 yagaragaje ko abanyarwanda 52% batagerwagaho na serivisi z'imari. Mu rwego rwo gukemura iki kibazo, Leta y'u Rwanda yashyizeho ingamba zinyuranye harimo iyi "gahunda yo gufasha abagore n'urubyiruko kugera kuri serivisi z'imari".

N'ubwo mu myaka ishize (2000-2010) hari byinshi byagezweho mu iterambere, imibare igaragaza ko abagore n'urubyiruko bagize hafi 70% by'abanyarwanda bose batagerwaho n'iterambere ku buryo bungana ugereranije n'abandi. Imibare ihari igaragaza ko inguzanyo zihabwa abagore zingana na 12% by'inguzanyo zose zitangwa kandi ari bo bafite uruhare runini mu guteza imbere ibigo by'abikorera. Mu bigo by'imari iciriritse inguzanyo zihabwa abagore ni 22% by'inguzanyo zose mu gihe ari 23% muri koperative zo kuzigama no kugurizanya (SACCO). Irindi barura ryakozwe muri 2011 ryerekana ko 26% by'imishinga ibyara inyungu iyobowe n'abagore hatarimo abakora mu buhinzi. Urubyiruko na rwo ruhura n'iki kibazo: benshi muri bo bakora imirimo idafashe ndetse ntibagire n'amahirwe yo kugera kuri serivisi z'imari zibafasha gushora mu mishinga ibabayarira inyungu.

Mu guhangana n'ibi bibazo, Minisiteri y'Uburinganire n'Iterambere ry'Umuryango (MIGEPROF) na Minisiteri y'Urubyiruko n'Ikoranabuhanga mu Itumanaho n'Isakazabumenyi (MYICT) ku bufatanye n'Ikigega gishinzwe guteza imbere imishinga mito n'iciriritse (BDF) n'Ikigo cy'Igihugu Gishinzwe Guteza imbere Amakoperative (RCA) bashyizeho gahunda izibanda ku (1) kongera ubushobozi n'amahugurwa bijyanye no gukoresha serivisi z'imari hagamijwe gukuraho inzitizi zijyanye n'ubumenyi buke zatumaga abantu batagera kuri izi serivisi; (2) korohereza abagore n'urubyiruko kugera kuri serivisi z'imari.

Iyi gahunda izayoborwa na BDF ishyirwe mu bikorwa binyujijwe mu bigo bitanga inguzanyo, ibigo bifasha kwiga no gutegura imishinga ibyara inyungu mu Turere (BDCs) n’abandi bafatanyabikorwa batandukanye bakorera ku rwego rw’Umurenge. Iyi gahunda ikubiyemo: ingwate ku nguzanyo, inguzanyo ziciriritse, inkunga ku nguzanyo, ubufatanye mu gutangiza umushinga n’ubujyanama mu mushinga.

Kuba abagore n’urubyiruko batagera kuri serivisi z’imari bituruka ahanini ku bumenyi buke bafite ku micungire y’inguzanyo n’imishinga, kutagira ingwate, imyumvire y’ibigo bitanga inguzanyo mu guha abagore n’urubyiruko inguzanyo no kutagira ibibashishikaza bihagije byatuma babaguriza. Muri iyi gahunda imbaraga nyinshi zizashyirwa mu kubaka no kongera ubushobozi bw’abagore n’urubyiruko ndetse n’ubw’ibigo by’imari.

Muri iyi gahunda, MIGEPROF na MYICT bihaye intego yo gushyiraho uburyo bunoze bwo gufasha abagore n’urubyiruko kugera kuri serivisi z’imari no gushishikariza ibigo by’imari kubaha inguzanyo ubusanzwe batahabwaga kubera ko babaga batujuje ibyangombwa byose bisabwa. Ingufu zizashyirwa muri iyi gahunda zizatuma ubushobozi bwa ba rwiyemezamirimo b’abagore n’urubyiruko bagitangira bashobora kwihangira imirimo ibyara inyungu, gushora imari, gutanga akazi ku bandi no guteza imbere imishinga yabo. By’umwihariko, iyi gahunda izibanda ku gufasha iki cyiciro cy’abanyarwanda cyasigaye inyuma mu bijyanye no gukoresha serivisi z’imari.

Aho iyi gahunda ihurira na gahunda za guverinoma

Gahunda yo gufasha abagore n’urubyiruko yateguwe hagendewe kuri gahunda zinyuranye za Guverinoma: icyerekezo 2020, gahunda mbaturabukungu y’imyaka 5 (EDPRS II), Gahunda y’ibikorwa bya Guverinoma y’imyaka 7. Binyujijwe muri EDPRS II, biteganyijwe ko Guverinoma izashyira imbaraga mu guteza imbere abikorera ku giti cyabo n’imishinga mito n’iciriritse hagamijwe iterambere rirambye rishingiye ku kwihangira imirimo no kongera ibicuruzwa byoherezwa mu mahanga, nk’uko bigaragara mu ntego za politiki y’igihugu yo guteza imbere imishinga mito n’iciriritse. Iyi gahunda igendanye n’ingamba z’ibanze zigamije kwagura no guha imbaraga urwego rw’imari, kwihutisha iterambere no kugabanya ubukene.

Byongeye kandi, iyi gahunda ifite aho ihurira na gahunda igamije guteza imbere urwego rw'imari (FSDP) iteganya ko mu mwaka wa 2017, byibura 80% by'abaturage bazaba bagerwaho na serivisi z'imari. Muri iki gihe, n'ubwo bigoye kugaragaza uruhare iyi gahunda yo gufasha abagore n'urubyiruko kugera kuri serivisi z'imari ifite ku kongera umusaruro rusange w'Igihugu (GDP) cyangwa ibindi bipimo bya gahunda mbaturabukunga (EDPRS II), biteganijwe ko izafasha mu guhanga imirimo igera ku 125,000 mu gihe cy'imyaka itanu bityo bikazagira impinduka ku mibereho myiza y'imiryango itari mike. Iyi gahunda kandi iteganya ikoreshwa ry'ibindi bigega by'ingwate byari bisanzwe biriho mu rwego rwo gufasha abikorera ku giti cyabo kugera ku nguzanyo byibuze zingana na miliyari 62 z'amafaranga y'u Rwanda uhereye mu mwaka wa 2012 kugera muri 2016.

Iyi gahunda ishingiyeye kuri gahunda ya Guverinoma y'imyaka irindwi (2010-2017) aho bigaragara ko guteza imbere uburinganire, urubyiruko no kubaka ubushobozi bw'abagore bizibandwaho cyane kuko izatuma byibuze 50% by'abahabwa inguzanyo mu bigo by'imari iciriritse na SACCO bazaba ari abagore. Muri uyu murongo kandi, inguzanyo zihabwa abikorera ku giti cyabo zizagera ku kigero cya 27% mu 2017 mu gihe ubwizigame buzaba bugera kuri 20% by'umusaruro rusange w'igihugu mu 2020.

Aho gahunda izibanda

Biteganijwe ko iyi gahunda izakorera mu gihugu hose, ariko imbaraga zihariye zikazashyirwa ku Turere dukennye kurenza utundi nk'uko tugaragazwa n'ubushakashatsi bwakozwe ku mibereho y'abagize imiryango y'abanyarwanda (EICV3). Utu Turere ni: Karongi, Ruhango, Nyamasheke, Nyamagabe, Nyaruguru, Gisagara na Gakenke nk'Akarere gakurikiranwa na MIGEPROF. Iyi gahunda izorohereza abagore n'urubyiruko bo muri utu Turere kugera kuri serivisi z'imari hagamijwe guteza imbere ishoramari. By'umwihariko, kongerera ubushobozi SACCO mu gutanga inguzanyo ku bagore n'urubyiruko ndetse no kwishyurira igice kimwe abamaze kwishyura inguzanyo bahawe, bizatangirira muri utu Turere.

Abagenerwabikorwa b'iyi gahunda

Muri iyi gahunda, MIGEPROF na MYICT bagamije kongerera amahirwe yo kwiteza imbere ibyiciro bikurikira:

- Abagore;
- Urubyiruko rufite imyaka 18-35;
- Abatishoboye bakennye kurenza abandi barimo abacitse ku icumu, ababana n'ubumuga, abasezerewe ku rugero, n'imiryango ikennye cyane iri mu bice by'icyaro no mu mijyi;
- Bafite ubushobozi bwo gukora ariko batabona amahirwe yo kugerwaho na serivisi z'imari;
- Bahura n'inzitizi zikomoka ku bumenyi bucyeye ku bijyane na serivisi z'imari n'ishoramari.

GAHUNDA ZIGAMIJE KONGERERA ABAGORE N'URUBYIRUKO AMAHIRWE YO KUGERA KURI SERIVISI Z'IMARI

A) GUTANGA UBUJYANAMA, AMAHUGURWA NO KONGERERA UBUSHOBOZI ABAGORE N'URUBYIRUKO.

Ubutumwa

- ▶ *Ese waba utekereza gutangiza umushinga wawe, kuwuteza imbere cyangwa kuwagura?*
- ▶ *Ese waba ukeneye gahunda y'ibikorwa by'umushinga igaragaza neza uko umushinga wawe uteye?*
- ▶ *Ese ukeneye kumenya amategeko n'amabwiriza y'ubucuruzi n'uburyo bukoreshwa mu gutanga imisoro?*
- ▶ *Ni iyihe nkunga y'amafaranga ukeneye mu mushinga wawe? Inguzanyo, inkunga, imari bwite.*
- ▶ *Ese ukeneye ubufasha kugira ngo utangize umushinga wawe?*

1. Serivisi zubujyanama n'ubundi bufasha

Gutanga inama n'ubufasha ku mishinga ya ba rwiyemezamirimo b'abagore n'urubyiruko ni ngombwa kuko bibongerera amahirwe yo kugera ku ntego zabo ku buryo burambye. Muri uru rwego, Ikigega giteza imbere imishinga mito n'iciriritse (BDF) gitanga serivisi z'ubujyanama ku mishinga ku buryo butaziguye hifashishijwe abakozi ba BDF ndetse n'impuguke zatoranyijwe n'ibigo biteza imbere imishinga (BDCs) biri mu Turere. Izi serivisi zizatangwa hifashishijwe abandi bafatanyabikorwa ku rwego rw'Uture barimo ibigo by'Urubyiruko, Imiryango itegamiye kuri Leta. Ibi bigo n'iyi miryango bafite serivisi zegereye abaturage kandi ubufatanye na bo mu gushyira mu bikorwa iyi gahunda buzagengwa n'amasezerano agaragaza neza imirongo ngenderwaho n'uburyo bw'imikoranire kugira ngo serivisi zitangwe neza. BDF, MIGEPROF na MYICT bafatanyije n'abafatanyabikorwa banyuranye (RCA, PSF, WDA, RDB), by'umwihariko n'ibigo bigamije iterambere ry'abagore n'iry'urubyiruko (Inama y'igihugu y'Abagore n'Inama y'igihugu y'Urubyiruko, Urwego rushinzwe kugenzura iyubahirizwa ry'uburinganire hagati y'abagore n'abagabo), bizagira uruhare mu kugena abagore n'urubyiruko bazaba abagenerwabikorwa b'iyi gahunda.

Binyujijwe muri iyi mikoranire, BDF izatanga impuguke zizatanga ubumenyi n'inama ku bagore n'urubyiruko ku buryo bwo gutangira, gucunga no kubona imari yo gushora mu mishinga ibyara inyungu. BDF izatanga inama ku birebana no gutegura inyandiko ya gahunda y'ibikorwa by'umushinga, kumenyekanisha umushinga, gukoresha ikoranabuhanga mu nyungu z'umushinga no ku bijyanye n'imisoro no ku bisabwa n'amategeko n'amabwiriza. Mu rwego rwo gufasha abagore n'urubyiruko gucunga neza imishinga yabo, BDF izatanga umurongo ngenderwaho mu gutangiza umushinga. Muri izi nama harimo gusuzuma imikorere y'umushinga mu rwego rwo kureba ibyahinduka by'ingenzi ku mushinga, kwagura umushinga, ikoreshwa ry'ikoranabuhanga mu rwego rwo kongera umusaruro, gushaka abaterankunga, kwibumbira mu makoperative no gushaka uburyo bwo kugura ibikenerwa no kuvugurura umushinga. BDF izatangira inama n'ubufasha ku buryo umushinga wabona igishoro n'inama ku buryo waterwa inkunga. BDF iri mu mwanya mwiza wogushakisha inguzanyo mu bigo kubera ubumenyi n'imikoranire myiza iri hagati yayo n'ibyo bigo.

2. Kongera ubushobozi no gutanga amahugurwa

Ubutumwa

- ▶ *Gutanga ubumenyi mu bijyanye na serivisi z'imari n'ibibazo bikunze kubazwa;*
- ▶ *Uburyon'imwitwariremyiza gucunga amafaranga ;*
- ▶ *Ubumenyi mu kuzuza ibitabo no gukora ibaruramari;*
- ▶ *Abakwiriye guhabwa inguzanyo n'igipimo ntarengwa ku bazihabwaKugena ingano y'amafaranga yo gutangiza umushinga n'inguzanyo ukwiye;*
- ▶ *Kumva neza ikiguzi cy'inguzanyo;*
- ▶ *Guteza imbere umuco wo kwizigamira.*

Ku bufatanye na Banki Nkuru y'u Rwanda (BNR), Minisiteri y'Imari n'Igenamigambi (MINECOFIN) bashinzwe gutegura ingamba zo kwigisha abantu ibijyanye na serivisi z'imari, BDF izagira uruhare mu kwigisha no gukurikirana iyi gahunda ku bagore n'urubyiruko biyemeje kuba rwiyezamirimo. Iyi gahunda izashyirwa mu bikorwa hifashishijwe abafatanyakikorwa barebwa no gutanga ubumenyi ku bijyanye na serivisi z'imari kugera ku rwego rw'Umurenge.

BDF izanubaka ubushobozi bw'ibigo bitanga inguzanyo (amabanki, ibigo by'imari iciriritse na za SACCO) hagamijwe kubifasha kugeza serivisi z'imari kuri ba rwiyezamirimo b'abagore n'urubyiruko kandi ibi byiciro bikarushaho kwitabwaho mu guhabwa serivisi ku buryo bw'umwihariko. Ikigamijwe akaba ari amahugurwa agamije kwagura uburyo bwo kugera kuri serivisi z'imari. Iyi gahunda izaba igamije kunoza uburyo bwo kubona inguzanyo, gutegura gahunda y'ibikorwa by'umushinga yumvikana kandi yoroshye gukoresha, no gushyiraho uburyo bumwe bwo gutanga serivisi mu bigo by'imari mu rwego rwo kongera umubare w'abagore n'urubyiruko.

Kubera ko ibigo bishinzwe guteza imbere imishinga mu Turere (BDCs) n'abandi bafatanyabikorwa bazaba ari imiyoboro BDF izakoresha mu gutanga izi serivisi, ni ngombwa kubongerera ubushobozi buzaba bujyanye no gutegura serivisi zitangwa ku buryo bumwe hose, gutanga agahimbazamusyi, kugenzura no gutanga raporo.

BDF n'abafatanyabikorwa banyuranye (RCA, PSF, WDA, RDB) ariko cyane cyane Inama y'Igihugu y'Abagore n'Inama y'Igihugu y'Urubyiruko, ikigo gishinzwe kugenzura iyibahirizwa ry'Uburinganire hagati y'abagabo n'abagore, Minisiteri y'Uburinganire n'Iterambere ry'Umuryango, Minisiteri y'Urubyiruko n'Ikoranabuhanga mu Itumanaho n'Isakazabumenyi bazagira uruhare mu gutoranya abagore n'urubyiruko bazaba abagenerwabikorwa b'iyi gahunda. Ibi bigo bizatangiza binafate iya mbere mu zindi gahunda z'ishoramari mu rwego rwo korohereza abagenerwabikorwa kubona imari.

MIGEPROF na MYICT ku bufatanye n'inzego zishinzwe ubumenyi mu bijyanye no gukoresha serivisi z'imari bazashaka amafaranga azakoreshwa mu bikorwa byo kongerera ubushobozi abagore n'urubyiruko no kubahugura.

B) UBURYO BUFASHA KUGERA KURI SERIVISI Z'IMARI

BDF yunganira abagenerwabikorwa mu bijyanye no kugera kuri serivisi z'imari harimo ingwate ku nguzanyo, inguzanyo ziciriritse, koroherezwa kwishyura inguzanyo usonerwa igice kimwe cy'inguzanyo uba wahawe, kongera ubushobozi bw'ibigo by'imari mu gutanga inguzanyo (amabanki, ibigo by'imari iciriritse na za SACO). Amasezerano agenga imikoranire hagati ya BDF n'ibigo by'imari binyuranye ashirwaho umukono kugira ngo abanyamuryango babo babone izi serivisi.

1. Ingwate ku nguzanyo

Ubutumwa

- ▶ *Ese waba ufite umushinga ubyara inyungu?*
- ▶ *Ese ukeneye inguzanyo kugira ngo ushyire mu bikorwa umushinga wawe?*
- ▶ *Ese waba utarashoboye kubona ingwate zisabwa kugira ngo ubone inguzanyo?*
- ▶ *Ingwate ku nguzanyo itangwa na BDF ni igisubizo ku kibazo cyawe.*

BDF itanga ingwate y'inyongera ku muntu usaba inguzanyo kugira ngo yuzuze ingwate zisabwa. Igihe BDF itanze iyi ngwate, iba yiyemeje kwishyura uwatanze inguzanyo igice cy'umwenda igihe uwo yayihaye adashoboye kuyishyura.

Gutanga ingwate ku nguzanyo bishobora kongera ku buryo bugaragara umubare w'abagore n'urubyiruko bafite imishinga mito n'iciriritse bahabwa inguzanyo mu gihe badashoboye kubona ingwate zihagije.

Abemerewe n'ibisabwa

- Abagore n'urubyiruko, amakoperative n'ibigo byiyemeje gukora ishoramari ryunguka.
- Imishinga mito n'iciriritse ibyara inyungu;
- Iyo ikigo gitanga inguzanyo gifite ubushake bwo guha umushinga inguzanyo ariko ukaba udafite ingwate zihagije, nyirawo ashobora kubona inyongera y'ingwate itangwa na BDF
- Nta mubare ntarengwa ku nguzanyo zisabwa ariko hari igipimo ntarengwa ku ngwate.

Ubwoko bw'ingwate ku nguzanyo

Ku rwego rw'igihugu, BDF yahawe na Leta inshingano yo guhuriza hamwe ibigega by'ingwate ku nguzanyo n'inkunga zayo zari zifite intego yo guteza imbere imishinga. icyari kigamijwe akaba ari ukunozza imicungire n'imikoreshereze yabyo. Ibyo bigega bigizwe na **1)** Ikigega cy'ingwate cy'ubuhinzi n'ubworozi, **2)** Ikigega cy'ingwate ku mishinga mito n'iciriritse, **3)** Ikigega cy'ingwate ku bakozi ba Leta basezerewe ku mirimo **4)** Ikigega cy'ingwate cy'abagore na **5)** Inkunga ku nguzanyo z'ubuhinzi n'ubworozi mu cyaro. Ibi bigega byose mbere byacungwaga na Banki Nkuru y'u Rwanda (BNR) uretse ikigega cy'ingwate ku mishinga mito n'iciriritse cyacungwaga na Banki y'amajyambere y'u Rwanda (BRD).

BDF yanogeye uburyo bw'imikoreshereze y'izi ngwate mu rwego rwo kugira ngo zirusheho gutinyura ibigo bitanga inguzanyo mu gihe bishaka gutanga serivisi ku bagore no ku rubyiruko. Ni muri urwo rwego BDF kandi yashizeho ikigega cy'ingwate ku mishinga y'igihekirekire isaba imitungo iramba/inguzanyo igenewe ishoramari/ n'ingwate ku gishoro mu kuziba icyuho cy'ingorane mu rwego rwo gutanga serivisi nziza ku bagore no ku rubyiruko.

a) Ingwate ku nguzanyo z'imitungo iramba/inguzanyo igenewe ishoramari

- Imitungo iramba igizwe n'ibyo umuntu atunze harimo inganda n'ibikoresho bitagarukiye ku butaka, amazu, ibinyabiziga, ibikoresho byo mu nzu, ibikoresho byimukanwa, imashini n'ibikoresho by'ubucuruzi bukorerwa imuhira, amatungo, za firigo, imashini zo kudoda,....

- BDF itanga 50% - 75% by'ingwate yose isabwa ku nguzanyo z'imitungo iramba /inguzanyo zigenewe ishoramari mu gihe ba rwiyemezamirimo b'abagore n'urubyiruko badafite ingwate zihagije. Ingwate zitangwa muri iki cyiciro ni izijyanye n'inguzanyo zishyurwa mu gihe kiri hejuru y'umwaka umwe. Ingwate ntirenza igihe cy'imyaka icumi.
- Ingwate itangwa ku nguzanyo z'igihe kirekire ntirenga amafaranga y'u Rwanda miliyoni 500 mu buhinzi n'ubworozi ndetse na Miliyoni 300 mu mishinga yindi itajyanye n'ubuhinzi.

b) Ingwate ku nguzanyo y'igishoro

- BDF itanga 60% y'ingwate ku nguzanyo y'igishoro kitarenga miliyoni 5 z'amafaranga y'u Rwanda kuri ba rwiyemezamirimo b'abagore n'urubyiruko mu gihe iyi ngwate itarenga miliyoni icumi z'amafaranga y'u Rwanda ku bagore n'urubyiruko bibumbiye mu makoperative. Ingwate ntirenza igihe cy'imyaka itatu.
- BDF itanga 30% by'ingwate ku nguzanyo z'igishoro mu buhinzi zitarenze amafaranga y'u Rwanda miliyoni 500. Inguzanyo yishingirwa yishyurwa mu gihe kitarenze umwaka umwe.
- Ingwate ku nguzanyo y'igishoro igenewe abagore n'urubyiruko bashaka gukora imishinga y'ubucuruzi.

c) Ubwishingizi magirirane

Ubwishingizi magirirane ni ubwoko bw'ingwate buzunganira ingwate zitangwa na BDF ku nguzanyo zigenewe ishoramari n'iz'igishoro kugira ngo haboneke 25%-40% by'ingwate zibura.

- Iyi ngwate izatangwa binyujijwe mu makoperative y'abagore n'urubyiruko aho koperative izishingira ijanisha risigaye ritishingirwa na BDF.
- Hazakorwa amatsinda y'ubwisungane ku bagore n'urubyiruko batari mu makoperative. Aya matsinda azafasha mu kwishingira igice cy'inguzanyo kitishingirwa na BDF cyangwa amakoperative.
- Abagore n'urubyiruko bafite ingwate zabo bazakangurirwa kuzikoresha mu gusaba inguzanyo. Bazanashishikarizwa kuzigama kugira ngo ubwo bwizigame buzababere ingwate ku nguzanyo itazishingirwa cyangwa bukazaba imari shingiro izakoreshwa mu ishoramari.

2. Kongerera ubushobozi SACCO mu gutanga inguzanyo

Ubutumwa

- ▶ *Ese waba warasabye inguzanyo mu murenge SACCO ubereye umunyamuryango?*
- ▶ *Ese waba warayemerewe?*
- ▶ *Ese Umurenge SACCO ubereye umunyamuryango waba ufite ibibazo by'amafaranga bituma utaguha inguzanyo?*
- ▶ *Gahunda ya BDF yo kongerera SACCO ubushobozi bwo gutanga inguzanyo ni igisubizo kuri iki kibazo.*

Uko Imirenge SACCO igenda itera imbere ni na ko ihinduka umuyoboro BDF ikoresha mu kwegereza abagore n'urubyiruko serivisi zayo. Kuba Imirenge SACCO yegereye abaturage ku rwego rw'ibanze bizafasha abagore n'urubyiruko bo mu cyaro kugera kuri serivisi z'imari. Mu mpera za Gashyantare 2012, abagore bari 38 % by'abanyamuryango b'Imirenge SACCO mu gihugu cyose kandi inguzanyo bahawe zingana na 23% by'inguzanyo zose zatanzwe.

Kubera ko Imirenge SACCO ifite imigabane shingiro ndetse n'ubwizigame bukiri buke, bituma itabasha gutanga inguzanyo zihagije by'umwihariko kuri ba rwiyemezamirimo b'abagore n'ububyiruko. Mu gukemura iki kibazo cy'amafaranga adahagije mu gutanga inguzanyo, BDF izaguriza SACCO mu rwego rwo kuzongerera ubushobozi bwo gutanga inguzanyo. BDF izatanga amafaranga ku Mirenge SACCO izaba yaragaragaje ubunararibonye gucunga inguzanyo kandi ifite imicungire myizaku nyungu ziri hasi..

Gahunda yo kongera SACCO ubushobozi bwo gutanga inguzanyo izatuma ibigo by'imari bishishikarira guha inguzanyo imishinga y'abagore n'iy'urubyiruko. Urugero, igihe inguzanyo zose zitangwa mu Murenge SACCO runaka harimo 30% by'inguzanyo zihabwa abagore n'urubyiruko, uwo Murenge SACCO uzajya wongererwa ubushobozi mu gutanga inguzanyo ku nyungu igenda igabanuka.

Ibiranga gahunda yo kongerera ubushobozi SACCO mu gutanga inguzanyo

Ibisabwa:

- Kuba ari Imirenge SACCO n'izindi SACCO

Ingano y'inguzanyo:

- Inguzanyo zizatangwa kugera kuri 80% by'umutungo nyawo (**Net worth**) wa SACCO

Igihe cyo kwishyura:

- Inguzanyo zizajya zishyurwa mu gihe kitarenze imyaka itanu ariko SACCO igahabwa umwaka wa mbere wo kuba isonewe guhita itangira kwishyura.

Ijanisha ry'inyungu ku nguzanyo:

- Inyungu ziri ku gipimo cya Banki Nkuru y'Igihugu.

Agahimbazamusyi kuri SACCO:

- Igipimo cy'inyungu kizagabanywaho 1% mu gihe inguzanyo zihabwa abagore n'urubyiruko zingana nibura na 30% by'inguzanyo zose zatanzwe muri SACCO runaka.

Igipimo cy'inyungu ku basaba inguzanyo muri SACCO:

- SACCO zizagena igipimo cy'inyungu ku bagore n'urubyiruko basaba inguzanyo hashingiwe kuri politiki zazo zo gutanga inguzanyo kugira ngo bidahungabanya isoko ry'imari. Mu rwego rwo gukomeza korohereza abagore kubona serivisi, SACCO zirakangurirwa kudahanika inyungu ku nguzanyo batanga kubera ko BDF izaba yabahaye inguzanyo ku giciro gito.

3. Korohereza abagore n'urubyiruko kwishyura inguzanyo**Ubutumwa**

- ▶ *Ese ukeneye inguzanyo nto ngo utangize, wongere cyangwa wagure umushinga wawe?*
- ▶ *Ese ukeneye inkunga mu ishoramari kugira ngo igabanye inyungu zishyurwa ku mushinga wawe?*
- ▶ *Uburyo bwo gufasha abagore n'urubyiruko gushora imari ni igisubizo*

Mu rwego rwo kongerera abagore n'urubyiruko amahirwe yo kugera kuri serivisi z'imari MIGEPROF na MYICT batangije gahunda yo kubongerera ubushobozi mu ishoramari (WYIF). Ba rwiyemezamirimo bato b'abagore n'urubyiruko bazajya bahabwa inkunga ku nguzanyo mu buryo budahungabaniye isoko ry'imari. Iyi nkunga igenewe abagore n'urubyiruko bazajya baba bishyura neza inguzanyo bahawe.

Iyi nkunga izajya itangwa mu buryo bw'agahimbazamusyi kuri ba rwiyezamirimo b'abagore n'urubyiruko biyemeje gushora imari mu mishinga ibyara inyungu hagamijwe kuborohera mu kwishyura inguzanyo. Bizagabanya kandi impungenge zo kutishyurwa neza ku bigo bitanga inguzanyo, binabyongerere umutungo n'ikizere cyo kwishyurwa inguzanyo.

MIGEPROF na MYICT ku bufatanye n'abandi bafatanyabikorwa bazashaka amafaranga azakoreshwa muri iyi gahunda kandi azacungwa na BDF akoreshwe binyujjwe mu bigo by'imari bizaba bifatanye amasezerano y'ubufatanye na yo.

Ibisabwa muri iyi gahunda n'uburyo bw'imikorere

Ibisabwa

- Abagenerwabikorwa bagomba kuba ari abagore n'urubyiruko, amakoperative n'ibigo bikora imirimo yo mu rwego rw'ishoramari.
- Kuba inguzanyo ijyanye n'imishinga mito n'iciriritse.
- Inguzanyo zitarengaje miliyoni 10 z'amafaranga y'u Rwanda.

Ingano y'inkunga

- Inkunga ingana na 15% by'inguzanyo yose igenewe gushyigikira ishoramari izahabwa abagore n'urubyiruko basabye inguzanyo ku mishinga mishya cyangwa isanzwe bashaka kwagura. Iyi nkunga bayihabwa igihe bamaze kwishyura neza kugera kuri 85% by'inguzanyo yose.

Amafuranga azakoreshwa muri gahunda

MIGEPROF yakusanyije amafuranga azakoreshwa kuri iyi nkunga angana na 436.349.747 z'amafuranga y'u Rwanda kandi ifatanyije na MYICT n'abandi bafatanyabikwa mu iterambere bazashaka andi mafuranga yo gushyigikira iyi gahunda. Aho aya mafuranga yaturutse ni:

Aho amafuranga yaturutse	Aho aherereye	Ingano y'amafuranga
Ikigega cy'ingwate cy'abagore	BDF	122.000.000
Ikigega cy'inguzanyo ku bagore	BPR	258.620.372
Ikigega kigamije kubaka ubushobozi bwa UCAPEC	MIGEPROF	55.729.375
Igiteranyo		436.349.747

Uburyo bw'imikorere

- BDF izashyira kuri konti yunguka yafunguwe n'ikigo cy'imari amafaranga yose agenewe inkunga ku nguzanyo igihe cyose ikigo gitanga inguzanyo kizaba cyemeje inguzanyo bityo umubare w'amafaranga y'inguzanyo ugabanuke;
- Ikigo cy'imari kizatanga inguzanyo yose ku wayisabye;
- Igihe umubare w'amafaranga yishyuwe n'uwahawe inguzanyo uzaba umaze kugera kuri 85%, uwagurijwe azasonerwa 15% y'inguzanyo isigaye nk'inkunga.
- Uwagurijwe ategetswe kwishyura inguzanyo kugeza ku gipimo cya 85% hanyuma agahabwa icyemezo ko 15% asigaye byishyuwe na MIGEPROF na MYICT;
- Igihe uwagurijwe ananiwe kwishyura akagira ibirarane birengeje amezi atandatu, azakurirwaho inkunga yahawe, maze uwahawe inguzanyo asabwe kwishyura inguzanyo yose yahawe. Ikigo cyatanze inguzanyo kizasubiza BDF igice cyagenewe inkunga n'inyungu zayo icyo ikigo cyabonye.

4. Inguzanyo ziciriritse

Ubutumwa

- ▶ *Ese waba utuye mu bice by'icyaro?*
- ▶ *Ese waba ushaka gutangiza umushinga utari uw'ubuhinzi n'ubworozi mu cyaro?*
- ▶ *Ushobora kubona amafaranga yo gukoresha binyuze muri gahunda ya PPPMER ikorera muri Banki y'Abaturage (BPR) na Duterimbere SA*

Ku bufatanye na Minisiteri y'Ubucuruzi n'Inganda (MINICOM), BDF yatangiye gahunda yo gutanga inguzanyo nto n'iziciriritse binyujijwe mu mushinga wo guteza imbere imishinga mito n'iciriritse mu byaro (PPPMER). Muri uru rwego, BDF yahaye Banki y'abaturage y'u Rwanda n'ikigo cy'imari iciriritse Duterimbere ikigega cy'inguzanyo kugira ngo bazitange ku banyamuryango babo bafite imishinga mito n'iciriritse itari iy'ubuhinzi n'ubworozi. Abagore n'urubyiruko bujuje ibisabwa barashishikarizwa gukoresha aya mahirwe. MINICOM ifatanyije n'abandi bafatanyabikorwa ikaba ikomeje igikorwa cyo gushakisha amafaranga yo gukomeza gutangwa muri iyi gahunda.

Iyi gahunda yibanda ku mahugurwa agamije kongera ubumenyi no gutanga ubufasha mu bijyanye n'imari kugira ngo abagore n'urubyiruko bashobore gutangiza ibikorwa bishya bibyara inyungu.

Ibiranga iyi gahunda n'uburyo bw'imikorere

Ibisabwa

- Kuba abagenerwabikorwa ari Abagore n'urubyiruko bo mu byaro;
- Kuba imishinga ari mishya kandi itajyanye n'ibikorwa by'ubuhinzi n'ubworozi;
- Imishinga yunguka yemejwe na Komite ishinzwe gusesengura no gusuzuma inguzanyo mu byaro (CEAC);
- Kuba hari komite zishinzwe gusesengura no gusuzuma inguzanyo mu byaro, zigasuzuma inyandiko zisaba inguzanyo mbere yo kuzishyikiriza banki kandi zigashishikariza ishoramari ba nyir'imishinga mito n'iciriritse mu byaro ibijyanye na serivisi z'imari no gutanga ubufasha mu kwishyura inguzanyo no kuzikurikirana.

Imishinga ifashwa n'iyi gahunda:

Ba rwiyemezamirimo bato mu bucuruzi, mu budozi, gucururiza mu isoko, ububoshyi bw'imyenda, ubwubatsi, ububaji, ububumbyi bw'amategura, ububumyi bw'ibikoresho, serivisi zo gufata ibintu neza no kubisana, gukora imigati, za resitora, amabagiro n'aho bacururiza inyama, inganda, aho batunganyiriza imisatsi, abakora inkweto, ubwubatsi, n'indi mishinga ishoboka mu byaro bitari ubuhinzi n'ubworozi.

Ingano y'inguzanyo n'igihe cyo kuvishyura:

- Inguzanyo ntirenga amafaranga y'u Rwanda 1,000,000
- igihe cyo kuvishyura kigenwa n'ibigo bitanga inguzanyo
- Usaba inguzanyo agomba kwishyura amafaranga yose yagurijwe hiyongeyeho inyungu zayo.

Ijanisha ry'inyungu:

- Ijanisha ry'inyungu ku bahabwa inguzanyo ni 11% ku mwaka

Inkunga ku nguzanyo

Umuntu asonerwa 50% y'inguzanyo yahawe mu gihe yishyuye neza.

5. Ubufatanye mu gushora imari (Quasi equity)

Mu ishoramari rihamye rikorwa n'abagore ndetse n'urubyiruko, BDF izagira uruhare mu gushora imari mu mishinga ibyara inyungu ba nyirayo batabonera amafaranga bifatanyana na nyir'umushinga nyuma yo kugaruza ayo bashoyemo nyir'umushinga awegukane. Ubu ni uburyo burambye bwo gutanga inguzanyo kuri ba rwiyemezamirimo b'abagore n'urubyiruko badashobora kubona imigabane shingiro isabwa kugira ngo batangire imishinga ibyara inyungu. Hazategurwa imirongo migari izajya yifashishwa hanategurwe kandi n'amasezerano azagenga kino gikorwa nyuma abakozi bahugurwe ku mikorere y'iyi gahunda.

6. Gahunda yo kuzigama ku bagore n'urubyiruko

Iyi gahunda yo kuzigama ku bagore n'urubyiruko bafite amikoro make igamije kubakangurira kugira icyo bakwitezaho binyuze mu kuzigama, mu mahugurwa bazajya bahwabwe arebana na serivisi z'imari cyane cyane akamaro ko kuzigama no kubona igishoro. Iyi gahunda izashyirwaho na BDF ku bufatanye n'ibigo by'imari kandi izigisha abagore n'urubyiruko kuzigama amafaranga byibuze mu mezi atatu azajya aherwaho mu kubaha inguzanyo. Umuntu uzaba yagiye muri iyi gahunda azajya ahabwa amahugurwa na BDF, RCA ku bufatanye n'abandi bafatanyabikorwa ajyanye no gutegura imishinga, gucunga inguzanyo, gutegura igenamigambi n'ingengo y'imari.

Intego nyamukuru y'iyi gahunda ni ugufasha abagore n'urubyiruko kubona amafaranga y'igishoro mu mishinga yatuma biteza imbere ndetse bakagira n'uruhare mu iterambere rusange ry'Igihugu. Amafaranga bizigamiye kandi ashobora no kubabera ingwate ku nguzanyo zisaba ingwate ya 60%.

KUMENYEKANISHA GAHUNDA NA SERIVISI ZIKUBIYEMO



Amezi atatu

Serivisi

- Ingwate
- Kongerera ubushobozi SACCO mu gutanga inguzanyo
- Korohereza abagore n'urubyiruko kwishyura inguzanyo
- Inguzanyo ziciriritse
- Ubufatanye mu gushora imari
- Kuzigama hagamijwe gushora imari

Insanganyamatsiko

- “Gwira”
- “Twizamure”
- “Tunga”
- “Kuza”
- “Gira ubukire”
- “Imbere heza”



ISHYIRWA MU BIKORWA RYA GAHUNDA

Minisiteri y'Uburinganire n'Iterambere ry'Umuryango (MIGEPROF) na Minisiteri y'Urubyiruko n'Ikoranabuhanga mu Itumanaho n'Isakazabumenyi (MYICT) bizayobora kandi bikurikirane ishyirwa mu bikorwa ry'iyi gahunda. Muri uru rwego, hazashyirwaho Komite ku rwego rw'igihugu ishinze gukurikirana ishyirwa mu bikorwa rya gahunda yose. Iyi Komite izaba igizwe na : MIGEPROF, MYICT, MINECOFIN, MINICOM, MINALOC, BDF, RCA, BNR, GMO, NWC, NYC, WDA, RDB, PSF, FARG, NCPD, AMIR, Rwanda Association of Banks. Izi Minisiteri/Ibigo bizagira uruhare runini mu ishyirwa mu bikorwa ry'iyi gahunda.

URUHARE RW'IBIGO BIREBWA N'ISHYIRWA MU BIKORWA RY'IYI GAHUNDA

a) MIGEPROF na MYICT

- Guhuza ibikorwa byose bigamije gushishikaza abagore n'urubyiruko kwitabira iyi gahunda;
- Gushaka amafaranga yo gukoresha muri iyi gahunda ku bufatanyije n'abandi bafatanyabikorwa mu iterambere;
- Gukurikirana no kugenzura uburyo iyi gahunda ishyirwa mu bikorwa no gutanga ubufasha igihe ari ngombwa;
- Gushishikaza ibigo bitanga inguzanyo gukoresha ubundi bwoko bw'ingwate hibandwa cyane ku bwishingizi magirirane.

b) MINALOC

- Binyujijwe muri gahunda y'iterambere n'amajyambere ku rwego rw'Uturere, gukurikirana ko iyi gahunda yo gufasha abagore n'urubyiruko imenyekanishwa kugera ku rwego rw'Umurenge ndetse ko yitabirwa.
- Gukangurira abaturage cyane cyane abagore n'urubyiruko kwitabira iyi gahunda hakoreshejwe inzego zitandukanye zikorana n'abaturage kugeza ku rwego rw'ibanze;
- Binyuze mu nzego z'ibanze kugira uruhare mu gukangurira abagore n'urubyiruko bahawe inguzanyo kwishyura neza.

c) Inama y'igihugu y'abagore (CNF) n'inama y'igihugu y'urubyiruko (NYC)

- Kugaragaza, gushaka no gushishikaza abagore n'urubyiruko bujuje ibisabwa kwitabira iyi gahunda;
- Gushishikariza abagore n'urubyiruko kwibumbira mu makoperative no mu matsinda;
- Guhugura abagore n'urubyiruko mu kwihangira imirimo no kubongerera ubumenyi mu ikoreshwa ry'inguzanyo;
- Kugenzura ko inguzanyo zatanzwe zishyurwa neza kandi ko igihe cyo kwishyura cyubahirizwa.

d) Ikigo cy'igihugu gishinzwe iterambere ry'amakoperative(RCA)

- Gushishikariza za SACCO na za koperative z’abagore n’urubyiruko kwitabira iyi gahunda no kubyongerera ubushobozi;
- Kugenzura, gukurikirana no gusuzuma imikorere ya SACCO na za koperative z’abagore n’urubyiruko ziri muri iyi gahunda;
- Guha za SACCO na za koperative z’abagore n’urubyiruko inama mu bya tekiniiki kugira ngo bagire uruhare rugaragara muri iyi gahunda.

e) SACCO n’ibigo by’imari iciriritse

- Gutegura serivisi zihariye zizatuma abagore n’urubyiruko bagera kuri serivisi z’imari mu buryo buboroheye;
- Gushishikariza abagore n’urubyiruko kuri serivisi zihariye zashyizweho mu gihe cya vuba no ku nyungu bakura muri izo serivisi;
- Gushyiraho uburyo bunozze bwo kwishyuzza inguzanyo zatanzwe muri iyi gahunda;
- Gukorana neza na BDF kugira ngo iyi gahunda ishobore gushyirwa mu bikorwa.

f) BDF

- Kumenyekanisha muri SACCO n’ibindi bigo by’imari iciriritse serivisi zinyuranye zigenewe guteza imbere;
- Gutegura inyandiko ngenderwaho zifasha abagore n’urubyiruko gusaba inguzanyo ku buryo bworoshye ndetse n’izindi zifasha mu gucunga neza iyi gahunda;
- Ku bufatanye na RCA, BDF izubaka ubushobozi bwa za SACCO bukenewe kugira ngo iyi gahunda igere ku ntego zayo;
- Gutanga ubufasha mu ishyirwa mu bikorwa ry’iyi gahunda kugira ngo serivisi ziteganijwe ziboneke ku gihe;
- Ku bufatanye na za BDCs n’abandi bafatanyabikorwa bari mu Turere, BDF izubaka ubushobozi bw’abagore n’urubyiruko barebwa n’iyigahunda;
- Kwerekera, gukurikirana no gusuzuma uburyo iyi gahunda ishyirwa mu bikorwa.