



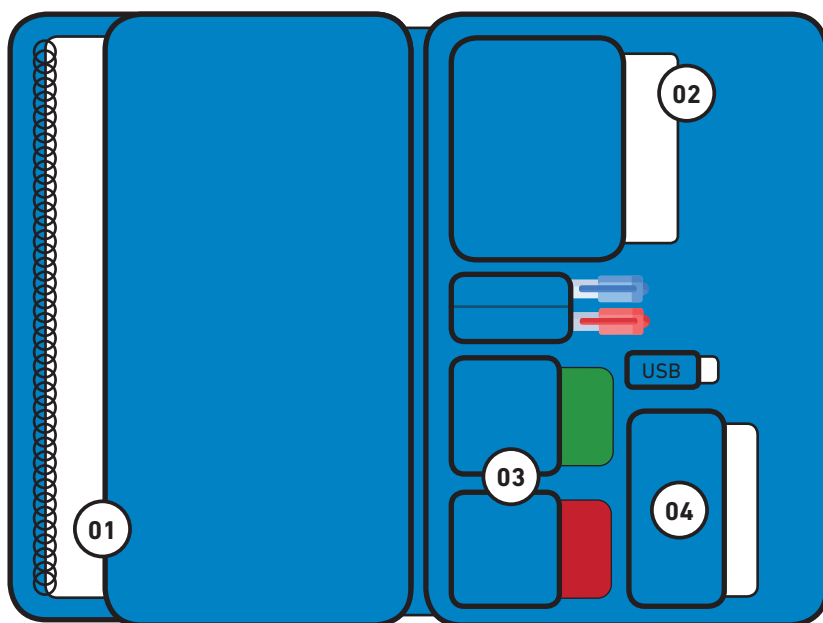
Inyigisho z'Icungamari

Porogaramu y'amahugurwa
y'ibyumweru bitanu 5

Kinyabwisha



Imfashanyigisho



01

Urupapuro-
fatizo

03

Ayinjira & Impapuro z'asohoka

02

Umwirondoro

04

Impapuro z'ikoreshwa rumwe
rumwe

Ukoresha ute iki gitabo?



Urupapuro fatizo



Gurube
z'umukoro



Igitabo
cy'umukoro



Umukoro



Impapuro
zikoreshwa
rumwe rumwe



Ikinamico



Kujya ipaka



Ayinjira & impapuro
z'asohoka



Igikorwa



Iherezo rya module

Iribura ku nyigisho z'imari

Inyigisho z'ibanze



Ibika 10



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Icungamari ni iki? Agace ka 01

Inyigisho z'imari ni urwunge rw'ubush-obozi n'ubwenge bitera abantu gufata ibyemezo bihamye, kandi bishingiye ku bumenyi buhagije bw'umutungo.

Inyigisho z'ubukungu ni urwunge rwo gukangurira, kumenya, kongera ubwenge, kwitwara no kwitwararika bya ngombwa ngo hafatwe ibyemezo binoze no kugeza abahuguwe ku byemezo bwite bireba imibereho myiza ikomoka ku mutungo w'imari.

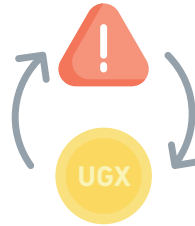
Kwiga Icungamari bisobanuye ko wumva neza ibya ngombwa by'ubutunzi bw'ibanze nk'ibi bikurikira:

- Kuzigama imari yawe
- Uburyo n'aho ufungura akawunti
- Kugira ahabugenewe wandika uko ukoresha imari yawe
- Uko abona ute ubufasha/inguzanyo

Kuki ari ngombwa kwiga icungamari?

- Umuntu wize icungamari afata ibyemezo binoze, agucunga imari ye neza.
- Ahorana imari yo kwitabaza igihe atunguwe no mu bindi yakenera (abikuye mubyo yabitse)
- Uzagira n'ubushobozi bwo kwemeza abandi kukuguriza
- Uzagira amahirwe atagirwa n'undi wese yo kudafata ibyemezo bishobora guhombya umuryango wawe cyangwa bizinesi yawe

- Wiga ubwenge bwongera ubumenyi Ku bijyanye n'icungamari
- Ugira ubumenyi washingiraho ukoresha icungamari ugafata neza imari yawe
- Wibonamo icyizere cyo kwitwara neza bigushoboza bihagije kwiyumva nk'ntajegajezwa mu gufata ibyemezo birebana n'imari yawe



Icungamari rishoboza buri wese ibi bikurkira:

- Gusobanukirwa n'urufunguzo rw'imari wazakenera mu buzima bwawe
- Kumva neza amahame y'ibanze ajenya ikibanza cy'urwunguko, aturuka mu gishoro, ingaruka ziva ku kutigengesera, kugwiza ibitandukanye, n'ibindi
- Kujya impaka ku mutungo - ndetse n'ubwo waba udakunda kubivugaho
- Gutoranya neza ibijyanye no kuzigama, gusohora imari no kumenya uko wifata mu madeni
- Gusubizanya ubushobozi impinduka zagira ingaruka ku nyungu zawe za buri muni



Urupapuro fatizo 01
Ni iki gikubiye mu icungamari?

Vuga uti:

Icungamari ritangirana no kuduha kumenya uko dufata umutungo wacu neza. Bisobanuye ko tuzi buri kintu cyose dukenera ngo dufate ibyemezo ku bukungu kandi twakwifashisha mu buzima bwacu bwa buri muni burebana n'imari.

N'uko rero, ridusaba ko duhinduka, tukava mu myitwarire yacu y'uyu muni, tukajya mu myitwarire mishya iboneye. Nugufata igihe, kandi tukifuza guhindura imwe mu myitwarire yacu, ngo dukemure ibibazo by'imari/amafaranga, maze tugwize kuganza mu bukungu.

Myitwarire y'iki gihe ni iyi:

- Ubuzima bw'umunsi ku wundi
- Ibikorwa bidahura n'ibikorwa bihamye
- Kuguza byihutirwa
- Kudashobora kwitoranyiriza igishoro gikwiye

Myitwarire yifuzwa:

- Gukora pulani y'ikoresha-mari
- Kugira pulani y'izigama ijyanye neza n'ibyo uteganya kugeraho
- Kugira ikigega wakwifashisha mu gihe watungurwa
- Gutoranya igishoro gihamye



Iherezo rya module ya 01

Kuzigama ni iki? Agace ka 01

Baza gurupe icyo kuzigama aricyo. Bahatire gusangira ibisubizo byabo baranguruye. Uzuzza ibisubizo byabo n'ibisubizo bikurikira:

- Imari ibitswe none ngo izakoreshwe ejo hazaza
- Igishoro mu matungo no mu butaka bishobora kugurishwa igihe hakenewe kashi.
- Inzira yo kubaka imitungo y'agaciro
- Igice cy'ingenzi cyo gukora imari

Baza uti:

Ni izihe mpamvu za ngombwa zitera abantu kuzigama? Kuki tuzigama? Reka abitabiriye bagabane ibisubizo baranguruye. Uzurisha ibisubizo byabo ibisubizo bikurikira:

- Uburwayi
- Ubukwe
- Guhamba
- Ubusaza
- IbitunguranyelInzu
- Uburezi
- Gusana inzu
- Gushora mu bizinesi
- Kubyara
- Ibiruhuko

Baza uti:

Muzi icyo kuzigama aricyo? Reka abitabiriye bagabane ibisubizo baranguruye.

Vuga uti:

Kuzigama ni ugushyira amafaranga ku ruhanda uzakoresha ejo hazaza. Ushobora kubika mu mafaranga cyangwa se mu bintu .



Gurupe z'imikoro
Bwira abitabiriye
kwibumbira mu gurupe
za 2 cg 3

Buri gurupe irondora /ikora lisiti ya bimwe mu bisohoka biguzwe n'uko babigenze ngo babizigameho. Ubareke bamare iminota 5-10 babikora.

Saba amagurupe yose kuvuga ibisubizo baranguruye. Uzurisha ibisubizo byabo ibisubizo bikurikira:

- Kora igishoro-shingiro/budget cy'icyumweu gitaha cg ukwezi. Bisobanuye ko urondora amafaranga wizeye ko azinjira n'ayo uzasohora,ugategurira icyo uzokoresha ayo mafaranga. Tegura umubare w'ayo uzazigama buri munsu, buri cyumweru, buri kwezi
- Uramenye, nturunge kuri pulani yawe!
- Mbere yo gusohora amafaranga, banza wibaze niba koko ukeneye icyo ugiye kugura
- Ntukagure icyo udakeneye
- Nudasohora amafaranga yari agenewe gusohoka, yandike ku ruhanda rw'azakoresha ubutaha. Ntukayatange ngo kuko ushoboye kuyatanga
- Kuzigama duke biruta kutazigama namba
- Hora wandika ayo wabitse, buri munsu, buri cyumweru, buri kwezi
- Suzuma akamenyero kawe ko gusohora amafaranga,wemeze uko wayagabanyaga ngo ushobore kubika menshi

- Bika ubuzigamo bwawe muri banki cg mw'ishyirahamwe riguriza (SLA). Ibi bizatuma ayo wazigamye aba kure yawe, ushobore kuzigama

Gushyiraho intego zo kuzigama

Ni izihe ntego umuryango wawe ushaka kugeraho mu kwizigamira? Saba abitabiriye ibisubizo baranguruye. Nibamara kwandika intego zabo, usobanure ibikurikira:

- Intego z'izigama zishobora kuba iz'igihe gito cg kirekire
- Intego z'igihe gito ni izirangirana n'umwaka, urugero nko kwishyuramashuri y'abana
- Intego z'igihe kirekire ni izirenta umwaka zitagezweho, urugeo nko kuvugurura inzu cyangwa kugura ikibanza



Urupapuro fatizo 02
Intego

Gushyiraho pulani y'izigama ku muryango wawe

Vuga uti:

Tekereza intego zo kuzigamira umuryango wawe. Mukeneye kuzigamira iki mu gihe gito? Ni izihe ntego z'igihe kirekire mufite kuzigamira? Kugira ngo mwuzuze intego zanyu, muzakenera pulani ya buri ntego, amafaranga muzakenera ngo iyo ntego igerweho, ayo muzazigama buri cyumweru cg buri kwezi ku gihe runaka.

Gukora iyi pulani bigusaba kumenya ayo winjiza, ukemeza ayo uzazigama ugashyiraho ibibanziriza ibindi. Ni izihe ntego za ngombwa kuri wowe?

Pulani igaragara izagufasha kumenya icyo gukora, yongere ubushobozi bwawe mu kugera ku ntego wiyemeje.



Igitabo cy'umukoro:
urupapuro 02
Indoto zanjye

Bwira abitabiriye kureba kuri yi paji mu gitabo cy'umukoro. Toranya ubishaka umubaze imwe mu ntego y'igihe gito, n'indi ntego y'igihe kirekire.. Shushanya unandike izi ntego mu gitabo ku buryo bugaragara.

- Bahe urugero rw'intego y'igihe gito n'iy'igihe kirekire. Igihe wihaye n'ubushobozi bwawe bwo kuzigama nibyo biguha kumenya niba ari intego y'igihe gito cg kirekire.
- Emeza ko buri wese agomba kugira intego y'igihe gito aya mahugurwa y'ibyumweru bitanu arangiye, ibi bizakurikiranwa mu gihe cya M&E.



Igitabo cy'umukoro:
urupapuro 03
Intego & izigama

Ibi twakoze ni urugero gusa rw'aho kuzigama, buri umwe afite uburyo bwe bwite (yenda busumbiyeho) bwo kubika amafaranga butari ukuzigama mu rugo.

Toranya ubishaka umubaze ku ntego z'igihe gito. Andika izi ntego mu gakoloni ka 1 ku buryo bugaragara. Wifashishije gurupe yose, uzuzura koloni zisigaye ku rupapuro n'umubare ufatika werekane uko iki gice cyakoreshwa.

Sobanura:

Ibi bikoresho bizagufasha gutegura neza no kureba ko intego zawe zishobora kugerwaho cyg se zidashoboka Ntukibagirwe umubare w'ayo ugomba kuzigama kugira ngo ugere ku ntego zawe mu gihe



Umukoro:

Buri wese mu bitabiriye agonma kwandika ibi bishushanyo 2 mu gitabo cye, akabyuzuzura, akabizana mu mw'isomo ritaha.

Umwigisha agomba gukurikira buri gihe kandi agacunga niba abitabiriye bashobora kuzigama, kandi niba bakora neza intego zabo z'igihe gito bizasubirwamo iyigishwa rirangiye.

Agace ka 02

Saba gurupe kwerekena umukoro bakoze. Urebe neza niba buri wese yarawukoze usobanure neza kugirango kujijinganya bishire, niba bigihari. Ku ntego n'izigama ku paji 2 mu gitabo cy'umukoro, reba neza niba imibare yanditse neza. Nihaboneka utabyanditse neza, musabe gusigara aka gace karangiye, kugirango wongere umusobanurire cyangwa se ubisubiriremo gurupe yose mbere yo gukomeza. Ushobora no kugira uwitabiriye wabyumvise neza agasobanurira abatabyumvise.

Sobanura:

Menya niba buri wese mu bitabiriye afite amafaranga yose yo kuzigama buri kwezi bimushoboza kugera ku ntego ziyemeje? Niba umubare w'ayo yabitse ukwezi gushize ageze kuri ayo mafaranga. Ku badashobora kubika angana atyo, bagire inama yo kuzuzura urupapuro inshuro ya kabiri, bashobore guhuza amazigamo n'itego za buri kwezi.

Buri wese mu bitabiriye agomba kumva neza ko rimwe na rimwe umuntu ashobora kwiha intego zidashora kugerwaho, kandi ko ari ngombwa kwiha intego zagerwaho kandi zishoboka.

Gusumbanya agaciro k'itego z'izigama

Sobanura:

Subiramo intego zo kuzigama wagaragaje, wemeze ko bishoboka ko utagera ku ntego zose.

Gurupe zose nizirangiza, baza 2 cyg 3 babishaka gusubiza ibikurikira:

Ni kuki watondekanije intego zo kuzigama gutya ?

Jya impaka ku gaciro ko kuzigama ku byo ukenera cyane, urugero k'ubuzima, amashuri n'icumbi.

Ni kuki ari ngombwa guteganya intego zishobora kugerwaho?

Itegereze neza niba ibi bisubizo byatanzwe:

- Bigufasha kwemeza ibyo uzasohora bya ngombwa igihe kizaza
- Bituma witwara neza igihe uzigama cg usohora amafaranga
- Bigufasha kwirinda gusesagura mu byo utateganije.
- Bigufasha kugabanya wasiwasi y'imari
- Bigufasha kunezeza umuryango no gukorana nawo muhuje intego



Umokino wa 01
Izigama rya Omar

Kuzigamira ibyihutirwa

Ni iki cyihutirwa utekerezako cyagira ingaruka mbi cyane ku mari yawe? Rondora ibyihutirwa bitandukanye abahari bavuga baranguruye.

Ni ibiki byihutirwa ushobora guhura nabyo mu mwaka? Ni izihe ngaruka by-agira ku muryango wawe ibi biramutse bibatunguye ?



Gurube y'umukoro:
Gabanya gurube mo uduce duto twa 2-3.
Bahe iminota 5-10 bajye impaka kuri ibi bibazo.

Igihe barimo kuja impaka, wowe shushanya ameza afite kolone 2 imwe y'ibyihutirwa iya kabiri igaragaza ingaruka zabyo. Saba buri gurube kwandika kuri buri cyihutirwa, ingaruka zijyanye nacyo. Andika hasi ibitekerezo byabo ku gace k'urupapuro.

Vuga uti:

Ibyihutirwa bisobnura ko ari ikiguzi cy'ako kanya kizagira ingaruka ku muryango. Muri icyo kiguzi hashobora kubonekamo imiti yo ku marwariro, gu-sanura inzu zashenywe na za serwakira, gusimbura ibintu byibwe, cg gukomeza kwishyura inguzanyo yemwe n'igihe bizinesi yawe yahombye. Niba hari n/ icyo winjizaga mbere, ntushobora gukora kubera ingoboka, umuryango uzatakaza ayinjira asumbyeho.

Baza uti:

Ni izihe ngorane umuryango ushobora kugira mu kugerageza gushyira ku ruhande/kubika amafaranga menshi. Wabagira nama ki ? Rondora ingorane n'inama watanga ku gapapuro.

Sobanura ibikurikira:

Ibuka, impamvu y'ngoboka yawe ugamije gukuramo ingoboka yakugwiririyeye. Benshi muri twebwe ntushobora kubika amafaranga ahagije yo kuziba igihombo kinini, urugero nko gutakaza amazug ibihingwa.

Inzira zinyuranye zo kuzigama



Urupapuro fatizo 03
Ni hehe bazigamira?

Ha umwanya bamwe mu bitabiriye babanze basubize mbere yokubaha ibi bisubizo biri hasi:

- Kuri akawunti iri muri Banki y'ubucuruzicig inzu itanga inguzanyo cg yakira imari iciriritse (MDI). Iyi ni inzu izwi yemewe yo kuzigama.

- Banki yakira ikanacunga amafaranga. Hariho inzira inoze yo kuzigama amafaranga. azana n'ihazabu ya buri kwezi cg buri mwaka.
- Hamwe n'ishyirahamwe ribika rikana guriza (SLA) cg indi gurupe wakwifashisha
- Abantu bakomoka ku gasozi kamwe cg gurupe y'abahinzi-borozi bazigamira hamwe kugirango bunguke. SLA zibaha inguzanyozikabonamo urwunguko. Amafaranga ava mu rwunguko abagize ishyirahamwe barayagabana.
- Koperative/ikibina cyemerewe (SACCO). SACCO ni koperative yo kuzigama no kuguriza. Iba yemewe n'amategeko, ifite n'inzego zizwi zanditse.
- Ibikorwa byabo bigendera ku mahame n'imikorere byashyizweho. Bagira akawunti muri Banki izwi.
- Kubika mu nzu, kuzigama mu gasanduku, ku musego muni ya matela, cg mu mwobo ucukuye mw'itaka mu nzu. Ni inzira mbi cyane yo kuzigama.
- Imitungo urugero nk'amatungo hamwe ubutaka ni uburyo bundi bwo kwizigamira kuko byifitemo agaciro kandi bishobora kongera kugurishwa (ku mafaranga angana cg aruta ayo byaguzwe) nyuma y'aho biguriwe.



Baza ukwegereye:
Ufate umunota umwe wo kubaza ukwegereye icyaba inzira inoze yo kuzigama kandi aguhe impamvu?

Ha abitabiriye iminota 1-3 bajye impaka n'ababegereye, hanyuma ureke bake mu bitabiriye basangize abahari ibisubizo by'ababegereye.

Agace ka 03

Baza uti:

Muribuka uburyo butandukanye umuntu yakoresha mu kuzigama twabonye mugace ka 2? Reka bamwe basubize.



Urupapuro fatizo 03
Bazigama hehe?

Nunguka iki mpomba iki hashingiwe ku buryo butandukanye bwo kuzigama?

Vuga uti:

Tugiye noneho kujya impaka ku cyo umuntu yunguka cg ahomba hashingiwe ku buryo butandukanye yazigamyemo. Ndakwinginze gerageza kumva neza maze ubaze ibibazo niba hari icyo ugishidikanya.

Baza:

Wunguka iki cg uhomba iki igihe uzigamye muri banki?

Ibyo nunguka:

- Banki ifitiye umutekano amafaranga yawe
- Banki izakwereka mu mpapuro ayo wabitse n'uko wayasohoye
- Ushobora gusaba inguzanyo muri banki niba warayizigamyemo agahe

Ibyo mpomba:

- Ufata inguzanyo ku rwunguko ruto ku

mafaranga uzigamye, bigatuma ayo uzigamye ataba menshi vuba

- Habaho ibyangombwa bisabwa kugira ngo ufungure akawunti
- Habaho amahazabu banki yishyuza kugirango igucungire akawunti
- Igihe intaneti yabuze, ntuzashobora gukuramo amafaranga yawe
- Banki ishobora kuba kure, ATM wayibagirirwa mu rugo, gukuramo amafaranga bikagutindira

Baza uti:

Nunguka iki, mpomba iki mu kuzigama muri SLA?

Ibyo nunguka:

- Ubona inguzanyo mu buryo bworoshye
- Kuzigama biroroha kuko abandi bagutera imbaraga mukazigamira hamwe
- Wunguka neza kuyo wazigamye
- Biguha umutekano kurusha kubika amafaranga ku musego cg mu gasanduku iwawe
- Mu bihe by'ingoboka itunguranye, ushobora kubona inguzanyo yihutirwa idafite urwunguko
- Gukoresha amafaranga birihuta kandi bikorwa mu mucyo
- Uba ufite uwagufasha mu gihe wagira ingorane

Ibyo mpomba:

- Hashobora kubaho magendu igihe abagize ishyirahamwe bataziranye neza cg iyo abamemba badakurikiza amategeko ntibishyure kwita ku

bikorwa bya SLA

- Usabwa kujya mu nama buri gihe, rero ibi si iby'abantu batabifitiye igihe
- Amategeko ya SLA akenshi abangamira abandi ba memba babishaka/ abahinzi-borozi akababuza kurenza 30 muri gurupe imwe
- Birakorohera kubona ayo wazigamye, rero byashoboka ko wumva ushaka kuyakoresha

Baza uti:

Nunguka iki, mpomba iki mu kuzigamira muri koperative/Ikibina kyo kuzigamano kuguriza (SACCO)?

Ibyo nunguka:

- Ubona serivise ku buryo bworoshye, urugero nk'inguzanyo
- Ni ahantu hizewe harinzwe wabika amafaranga
- Biroroshye gutangira gusaba inguzanyo
- Nta hazabu ya buri kwezi kuyo wabitse, n'iyi bayiguciye iba nto cyane
- SACCO ntibahura kenshi, keretse AGM (inama-rusange ya buri mwaka)

Ibyo mpomba:

- Hari imigabane itangwa hamwe n'ihazabu zishyurwa kugirango ube memba
- SACCO ntiziba hose

Baza uti:

Ni iki nunguka, ni iki mpomba iyo mbitse mu gasanduku cg munsi y'umusego iwanjye?

Ibyo nunguka:

- Nta hazabu nsabwa
- Birakorohera kugera ku mafaranga yawe igihe cy'ingoboka

Icyo mpomba:

- Bashobora kunyiba
- Nta nyungu mbona ku mafaranga yanjye
- Sinshobora gukuramo ama faranga nashyize mu gasanduku
- Amafaranga mfite mu ntoki nshobora kuyapfusha ubusa

Baza uti:

Nunguka iki, mpomba iki mu gihe nizigamiye ngura ibintu/imitungo cg ubutaka?

Icyo nunguka:

- Nta hazabu, nta kundi kwigora mfungura akawunti
- Ushobora kugurisha umutungo cg ubutaka igihe cy'ingoboka itunguranye
- Amatungo hamwe n'ubutaka bishobora kogeraga agaciro bikakungura utarushye; urugero, nko gukodesha ubutaka

Ibyo mpomba:

- Ushobora kurwara ukanapfa ufite amatungo, bashobora no kukwiba
- Ku matungo, rimwe na rimwe no kubutaka, wishyura amafaranga yo kubitunga/kubirebera



Ikinamico
Ni kuki wazigama?

Bwira abahari gukora gurupe z'abantu 3 cg 4 ushingiyeye ku bunini bwa gurupe.

Vuga uti:

Tugiye gukina umukino umukinnyi mukuru asohora amafaranga aruta ayo yari yateganyije.

Ha buri kibazo kimwe ku gurupe. Ushobora nawe kwihimbira ikibazo.

I kibazo cya 1:

Amafaranga y'ishuri yiyongereye kandi agomba kwishurwa mbere y'uko abana bajya kw'ishuril. Abakinnyi: umugore, umwarimu, umugabo, abana.

I kibazo cya 2:

Umugore ararwayekandi akeneye imiti yo kwa muganga. Abakinnyi: umugabo, umugore, abana, muganga.

I kibazo cya 3:

Abana bagarutse mu kiruhuko kandi bakeneye kurya indyo yuzuye. Abakinnyi: umugore, umugabo, abana.

I kibazo cya 4:

Hari uwaduhaye ibintu ukeneye kwishururwa mbere. Abakinnyi: umugabo, umugore, abana, uwaduhaye ibintu.

Bwira gurupe zari zishinzwe ikibazo 1 na 2 ko umukinnyi w'ibanze afite amazigamo. Bwira gurupe zari zishinzwe ikibazo 3 na 4 ko umukinnyi w'ibanze adafiteamazigamo na busa.

Ha buri gurupe iminota 10 yo guhanga nokwitoza umukino wayo.

Baza buri gurupe gukora umukino wayo imbere ya gurupe yose.

Bose nibamara ikinamico, baza gurupe yose ibibazo bikurikira:

- Wunguka iki mu kuzigama?
- Birashoboka buri gihe kubona amafaranga y'ingoboka yihutirwa igihe ntacyo wazigamye?
- Ni izihe ngaruka zishoboka uramutse ubuze amafaranga kandi wahuye n'ingoboka yihutirwa ?
- Hagize ukuguriza amafaranga ku mu-nota wa nyuma, azagusaba angana iki kumwishyura?
- Ni byiza kuguza amafaranga ku mu-nota wa nyuma cg ni byiza kugira ayo wizigamiye?

Ubutumwa bukomeye:

Itondere ibyo wunguka n'ibyo uhomba muri buri nzira yo kuzigama mbere yo gutoranya ugukorea neza kurusha undi.

Kwitabaza na serivise z'abatanga inguzanyo

Vuga uti:

Ubutaha,tuzajya impaka ku bibazo umuntu yabaza serivise z'abatanga inguzanyo mbere yo kwiyemeza aho umuntu yazigama. Ni iby'agaciro guhura n'abatanga inguzanyo batandukaye, uk-abagereranya mbere yo kwiyemeza uwo uri bukorane nawe.



Igitabo cy'umukoro:
urupapuro 04
Ikibazo wabaza banki

Module mu nshamake:

Amategeko yo kuzigama:

- Zigama ako kanya umaze kuyakira. Shyira ku ruhanda ayo kuzigama mbere yo kugira ibyo ugura
- Gerageza kuzigama 10%-20% y'ayo winjiza (urugero kuri buri UGX 100,000 zigama nabura UGX 10,000 -20,000)
- Ntukagendane kashi nyinshi mu ntoki, irinde ibishuko byo gupfusha ubusa
- Jya usohora amafaranga wabanje kwigengesera
- Jya uzigama ahantu hizewe
- Kwitwara neza mu kuzigama bisaba disipulini
- Disipulini uyiga mu kuyitoza!



Iherezo rya module ya 02

Gushyiraho intego z'icungamari Agace ka 01

Vuga uti:

Aya mahugurwa azakwigisha gukora pulani no gucunga imari yawe. Uziga gushyiraho intego z'imari yawe, ku-baka igishoro-fatizo/budget n'ukuntu wakurikirana uko imari yawe yunguka kugirango ufate ibyemezo binoze.

Kenshi abantu bakorera kugirango bab-one umutungo uhagije wo kwihaza mu byo bakenera umunsi ku wundi, bishyure amadeni, bizinesi zabo zisagambe, bashobore kuzubaka amazu mu gihe kizaza, bishyure amashuri n'amakwe y'urubyaro rwabo, kandi banateganyirize iminsi yabo y'ubusaza. Kenshi amafaranga ntaba ahagije ngo ibi byose bigerweho.



Umukino wa 02
Icungamari rya
Michael na Faith



Umukino wa 03
Carol na Robert:
bagera ku ntego zabo

Pulani y'icungamari n iki?

Pulani y'icungamari ni igikoresho kigufasha kwiyemeza uko waronka ibisumbyeho ukanakoresha neza imari yawe mu kuzuza intego zawe.

Baza uti:

Gukora pulani y'imari bishobora kugufasha bite wowe n'umuryango wawe ?

Vuga mu nshamake ibitekerezo byabo hanyuma usuzume ko harimo n'ibi bikurikira :

- Igufasha kwiyemeza ibyo usohoraho amafarangabya ngombwa by'ejo hazaza
- Igufasha kwiha dispulini iyo usohora amafaranga n'iyu uzigama
- Igufasha kwirinda kubura amafaranga bitunguranye
- Bigufasha kutagira wasiwasi ku mari yawe

Wakora ki kugirango wikorere pulani yawe y'icungamari?

Baza ababishaka gutanga ibitekerezo. Kwemeza intego cg ibigamijwe by'ejo hazaza, kwemeza umubare w'ayo kuronka n'uko uzakoresha amafaranga mu kuzigama no gusohora kugirango ugere ku ntego zawe.

Tanga ingero z'asohoka



Impapuro z'asohoka

Baza uti:

Ni izihe nzira umuntu asohoramo amafaranga ye?

Fata mu ntoki impapuro zose z'asohoka rumwe rumwe, noneho ushyire impapuro imbere ya gurupe uko zigenda zigaragazwa n'abahari. Nibarangiza, baza ababishaka baze aho impapuro ziri hanyuma bazishyire mu mwanya wabugenewe, bashyira hamwe izihuje ubwoko bw'asohoka.

Impapuro z'asohoka zatubera urugero zonyine. Abitabiriye bakubwire ibisohoka bitandukanye. Mu gihe barimo gukora ibi ufate urupapuro ruriho ubusa ubyandike hanyuma ubyandike hamwe n'izindi mpapuro. Baza ababishaka babiri gushyira impapuro z'asohoka mu bice bisa. Basabe gushyira impapuro zisa rumwe rwegereye urundi bisa

Icaza ababishaka maze ushishikarize abasigaye gutanga ibitekerezo byabo. Shishikariza abaraho gusobanura impamvu batanga icyo gitekerezo. Impapuro nizuzura neza, mwongere musubiremo byose muri gurupe nini.

Vuga uti:

Ongera urebe witegereze ayo dusohora. Ni ibiki twishyura rimwe na rimwe ugereranyije n'ibyo twishyura buri munsu/cyumeru? Wategurira ute ibyo twishyura rimwe na rimwe? Kora inshamake y'ibitekerezo byabo maze uvuge uti:

Kugirango ucunge neza imari ni ngombwa kugira pulani ihamye ya biriya byishyurwa rimwe na rimwe. Mwagaragaje inzira nyinshi ibi bishobora gukorwamo, harimo no kuzigama no kurekeraho kugura kugeza igihe amafaranga abonekeye.

Tugaragarize hamwe inkomoko y'ayinjira

Vuga uti:

Twagaragarije hamwe uburyo dukoresha amafaranga. Reka noneho tuvuge aho amafaranga aturuka/tuyakomora.



Urupapuro rw'ayinjira

Amafaranga akomoka hehe?

Fata mu ntoki impapuro zanditseho inkomoko y'imari uzishyire imbere ya gurupe rumwe rumwe uko ziri zigiye zisohorwa n'abahari. Inkomoko z'ayinjira ni ingero gusa. Abahari batanga inkomoko z'ayinjira, igihe ibi birimo gukorwa, fata urupapuro ruriho ubusa maze wandikeho urushyire hamwe n'impapuro zindi. Baza abahari gushyira hamwe inkomoko z'ayinjira.

Baza uti:

Ni izihe muri izi nkomoko z'ayinjira ziboneka rimwe na rimwe? Kuki?

Baza ababishaka kuvuga ku nkomoko y'amafaranga binjiza rimwe na rimwe. Reba ku rupapuro ruriho inkomoko bagaragaje.

Iyo winjirije icyarimwe amafaranga ahagije menshi/cyangwa rimwe na rime, utegura ute uko uyakoresha mu kwishyura ibisohoka mu mwaka?

Vuga mu nshamake ibizubizo by'abahari hanyuma ubwire gurupe uti:

Ni byiza kwinjiza icyarimwe amafaranga ahagije. Ni ngombwa gutekereza uko uzayakoresha neza wishyura amadeni, ugakemura ibikenerwa by'ibanze kandi ukazigamira ibyo uzakenera mu gihe kizaza.

Sobanura:

Mu duce dukurikiraho, tuziga icyo igishoroshingiro/budget aricyo, twige n'uko bayikora. Iki gikoresho kizagufasha gutegura pulani y'ibinjira/bisohoka kenshi cg se rimwe na rimwe.

Igishoro-shingiro/budget ni iki?

Igishoro-shingiro ni impine, inshamake y'ikigereranyo cy'ayinjira n'uko azasohorwa mu gihe cyabugenewe.



Urupapuro fatizo 04
Gukora budget
y'umuryango

Vuga uti:

Twaje hano kwiga gucunga neza amafaranga yacu budget ni igikoreho cya ngombwa muri ibi. Ni pulani itandukanya ayinjira ikayagabanyamo atangwa ku byangombwa by'ubuzima, ayo kuzigama n'ayo gushora mu gihe runaka cyateganijwe.

Kugirango dukore budget, tugomba kumenya umubare w'amafaranga twinjije n'uko duteganya kuyasohora mu gihe runaka twatoranyije. Kugirango dukore budget, ni ngombwa kugaragaza no kumenya neza ayo tuzasohora.



Igitabo cy'umurimo:
urupapuro 07
Ayinjira vs. asohoka



Umukoro:
Buri umwe mu bahari agomba gukorana n'umuryango we umwitoto ayinjira vs. asohoka bakawukorera iwabo mu rugo.

Bwira ba memba kuzagarukana ibitabo banditsemo kopi y'umwitoto buzuriye iwabo n'umuryango wabo mu gace kazakurikira.

Agace ka 02

Tangira aka gace ubaza abahari imyanzuro y'umwitoto ayinjira vs asohoka bakoreye hamwe n'abagize ingo zabo.

Ni kuki budget ifite umumaro?

Igishoro-shingiro:

- Kigushoboza gushyira mu bice bitandukanye by'asohoka ayo winjije
- Bigufasha gufata imyanzuro mu gusohora amafaranga no kwizigamira
- Bigushishikariza kwitondera gusohora amafaranga
- Bigushoboza kuyobora imiterere y'imari yawe
- Bigufasha kurushaho gutunganya neza imari yawe
- Bigufasha gutegura pulaniyejo hazaza no kugusha ku ntego zawe zirebana n'imari

Baza uti:

Ucunga ute ayinjira n'asohoka ngo ibyo umuryango wawe ukeneye bigerweho?

Ni iki wakora ngo igishoro-shingiro ghinduke neza mu rugo rwawe ?

Ha abahari iminota 5 bahane ibitekerezo. Hanyuma usabe ababishaka 3 cy 4 babwire gurupe rusange. Kora inshamake y'ibitekerezo byabo, wizere neza ko ibikurikira byagaragajwe:

- Uburyo bwo kongera igishoro-shingiro:

- Rondora aho ukomora ayinjira
- Rondora asohoka yose
- Tegura ahazaza wirinda gusohora ibisumba ibyo winjije
- Zigama ayo utakoresheje uteganyirize iminsi uzinjiza make

Vuga uti:

Uyu muni twagaragaje dusobanura ibijyanye n' igishoro-shingiro kandi mu gace gashize, twaganiriye ku bice byangombwa bya budget, ayinjira tuyarondora dushingiye ku hantu tuyakomora, ndetse n'ayo dusohora tuyarondora dushingiye ku bwoko bw'ayo dushora urugero nk'ibikenerwa by'ibanze, kwishyura amadeni, atangwa muri buzi-nesi, n'atangwa ku ruhande. Twabonye n'ukuntu budget ibamo n'umurungo wo gusohora amafaranga. Twavuze ukuntu twese twita ku mari yacu, tubona n'ibyo twakora ngo tuzahure budget yacu.

Ibika byo gukora budget:

- Subiramo intego zawe z'imari
- Genekereza umubare w'ayinjira ushingiyeye ku hantu uyakomora
- Rondora ibisohoka byose n'ayo ukenera kuri buri kimwe
- Igengesere: asohoka ntagomba gusumba ayinjiye
- Iyemeze ayo uzazigama
- Subiramo utunganye uko bishoboka



Urupapuro fatizo 05
Gukora igishoro-fatizo



Umukino wa 04
Sandra arakora budget

Gukora igishoro-shingiro/budget



Igitabo cy'umukoro:
urupapuro 08
Igishoro-shingiro/budget
y'agateganyo y'umury-
ango

Wateganya ute ikigereranyo cy'ayinjira n'asohoka mu gihe cy'ukwezi 1?

Fata ubishaka muri gurupe umusabe kwandika kopi y'urupapuro rwe mu gitabo yandukure imibare y'ibyo yinjiza n'ibyo asohora ntacyo ahinduyeho..

Baza abasigye kwitegereza neza kandi bashobora kubaza ibibazo igihe cyose bakijijinganya. Uko ugenda usobanura buri gika, erekana uko bikorwa ushingiyeye ku rugero rw'ubishaka.

Ayinjiye

Ku rupapuro rwa budget yateganijwe ku muryango, garagaza inkomoko z'ayinjira kandi uhamye neza ko zirondoye ku rupapuro rw'ibumoso. Nihagira inkomoko n'imwe ibura, abahari bazakuraho iyo nkomoko itajyanye n'uwitabiriye, hanyuma wandike iyo nkomoko ibura muri ako kambi. Zimwe muri izi nkomoko zishobora kubyara ayinjira buri kwezi naho izindi zikabyara ayinjira gusa ku gihe runaka cy'umwaka.

Teganya ayinjira mu kwezi akomoka kuri buri nkomoko maze uzandike ku rupapuro rw'umukoro mu kanya kabugenewe. Amwe mu yinjira ashobora kuba aboneka rimwe na rimwe ariko ari menshi. Kugirango ugaragaze ko aya adasanzwe aboneka nko mu kwezi, Andika aboneka buri mwaka hanyuma ugabanye na 12.

Ongeraho igiteranyo cy'ayinjira buri kwezi. Noneho, baza abaraho bose kuzurisha ayo binjiza. Gendagenda muri gurupe maze ufashe uwariwe wese ubikeneye. Abitabiriye bagomba gukoresha utumashini tubara cg telefone zabo, niba bazifite, kugirango guteranya bikorwe nta makosa.

Ayo dutanga

Ku rupapuro rwa budget y'umuryango, andikaho asohoka kuri buri gika cy'asohoka: kuzigama (ubwo dushaka ko abahari babishyira ku ruhande kandi bakiga kuzigama), kwishyura amadeni, ibya ngombwa n'ibindi bigurwa ku ruhande, n'ibindi.

Genekereza atangwa kuri buri gika ku kwezi 1. Hashobora kuboneka amwe atangwa gusa rimwe mu mwaka cg rimwe mu mezi atatu. Nihaboneka atangwa bitari kenshi urugero nk'ibi (amafaranga y'ishuri, bigufitiye akamaro kuyagabanya mu mezi menshi mu mwaka muri budget.

Kwandika neza atangwa ku buryo budahoraho, ubikora ushingiyeye ku kwezi 1, bara igiteranyo cy'atngwa yose ku mwaka ugabanye 12.

Ongeraho igiteranyo cy'atangwa buri kwezi ku rupapuro rwa budget y'umuryango.

Noneho, saba abahari bose kuzuza impapuro z'asohoka. Gendagenda mu cyumba ureba ko hari ukeneye ko umufasha, umufashe.

Abitabiriye bashobora gukoresha utumashini tubara cg telephone zabo kugirango guteranya bikorwe neza.

Gereranya ayinjira n'asohoka

Kuramo igiteranyo y'asohoka buri kwezi uyavane mu giteranyo cy'ayo wizeye kuzinjiza buri kwezi.

Beza uti:

Wakora iki umubare ugaragaje ko ahari? (kuzigama, kwishyura amadeni)

Wakora iki umubare ugaragaje igihombo?(Gukuraho asohoka, gushaka inzira yo gukorera menshi asumbaye kugeza igihe ushobora kugira ayo usohora)



Urupapuro fatizo 06
Ayinjira vs asohoka

Vuga uti:

Nimwihimirize ko budget mukora ibashobora kuzigama buri kwezi ayo mwateganiye. Amazigamo mwifuza buri kwezi yagombye kuba angana n'umubare ubona ukoresheje urupapuro rw' intego n'izigama. Ibutsa abahari ko amazigamo ari ngombwa ngo intego-zigerweho.

Gukora budget bifasha urugo guhora bitegereza ayinjira buri kwezi n'ayo basohora, noneho bikabafasha kugera ku ntego zabo.



Umukoro:
Saba nonone abahari bose kugerageza kuzurisha hamwe n'abandi ba memba b'urugo uru urupapuro.

Buzurishije imibare y'amafaranga kuri uru ruppuro yenda kungana n'ayo bakira cg basohora

Agace ka 03

Tangira aka gace ubaza gurupe kwerekana umukoro bagombaga gukora. Reba niba abitabiriye bose bakoze neza uyu mukoro ku mpapuro zabo. Nibiba ngombwa, wongere usobanure amakosa rusange mbere yo gukomeza



Igice cya 05
Peter asigasira
budget ye

Gufata ibyemezo mu gusohora imari

Vuga uti:

Tugiye kuvuga ku byerekeye gusumbanya ayo dutanga tugura ibintu. Abantu bake kw'isi binjiza menshi ku buryo bashobora kwishyura ibintu byose bifuza kugura no gukora. Benshi tugomba gufata ibyemezo bigoranye, cyane cyane mu bihe ayo twinjiza atadushoboza kwishyura ibyo dukeneye. Nta bisubizo binoze wabona byakemura ikibazo cyo gusumbanya amafaranga atangwa cg ngo utoranye mubyo uyatangaho, ariko hari imirongo rusange wakwifashisha:

Uyu muni, turavuga uko mwafata iyi myanzuro, kandi tunagaragaze by'umwihariko inzira zizwi zagufasha kwishyiriraho isumbanya ku mari yawe hanyuma ugashobora gutsinda ingorane wazagira ku mari mu gihe kizaza.

Uzafata ibyemezo ute wemezako ari ibintu bya ngombwa ugiye kwifashisha mu gukoresha amafaranga yawe uku kwezi ?



Gurupe y'umukoro:

Abahari bakora gurupe za 2-3, hanyuma bakajya impaka ku buryo bifuza gutondeka ibisohoka bahereye ku kinini bagana ku gitoya.

- Ni ibihe birusha ibindi agaciro?
- Ni ibihe bifite agaciro gake?

Ni ibihe bibazo mufite?

Tembera mu magurupe usubiza buri kibazo. Nibarangiza, utumire 2 muribo batubwire imyanzuro yabo. Ubasabe kwerekana ibisohoka byabo birusha ibindi agaciro bahereye ku kinini, ureke basobanure impamvu babipanze gutyo.

Gereranya iri sumbanya n'ibyo inzobere mu gukora pulani z'icungamari bategekaka

Sobanura:

Abahanga mu gukora pulani z'icungamari bemeza ko urutonde rwo gusumbanya asohoka rukorwa rutya:

1. Zigamira intego zitaha n'ibyo uzakenera
2. Ita ku madeni wafashe
3. Uzuza ibisohoka umunsi ku wundi

Baza uti:

Ni kuki utekereza ko asohoka agomba guhabwa agaciro gasumbana?

Tumira umwe mu babishaka asubize. Uzurisha ibi bikurikira niba abahari babikuyemo:

- Amadeni atwara amafaranga
- Iyo ayo kwishyura abuze, urwunguko ku madeni ruriyongera cyane. Izahabu ucibwa ku madeni rishobora no kwon-geera cyane
- Umubare w'amafaranga ugomba kwishyura hanyuma wongere ibibazo byo kwishyura ukoresheje ayo wari kuzagura ibyo ukeneye by'ibanze
- Kudashobora kwishyura bishobora gutuma utazongera kubona inguzanyo
- Iyo udacunze neza amadeni ufata, bishobora kwangiza imibereho myiza y'umuryango wawe
- Ita kuyo usohora y'ibanze kugira ngo usigasire imibereho myiza y'urugo rwawe
- Amafaranga udakeneye mu kwishyura amadeni cg ibyo ukeneye byangombwa, wagombye kuyashyira ku ruhanda ukayabikira igihe kizaza cg ukagura ibikoresho bindi (imiti ya muganga cg iby'amafiyeri)

Sigasira budget yawe

Vuga uti:

Abazobereye mw'icungamari bavuga ko abantu bakagombye kugira umuco mwiza wo kwishyura amadeni bafata, kwishyura ibyangombwa by'ibanze, no gusigaza icyo kuzigama.

Hari byinshi bigigana ku mafaranga atari menshi.

Ndakwinginze fata umunota umwe utekereze ku miterere y'imari yawe maze usubize iki kibazo:

Ni ibihe bintu 3 birebana n'imari biza mbere, iyo warangije kugaburira umuryango wawe? Kuki?

Baza abahari 2-3 kurangurura ibyo batoranije bakurikije uburemere bwabyo.

Vuga uti:

Gukora budget ni ikintu, kuyubahiriza ni ikindi, birahabanye.



Gurube z'umukoro:

Kora gurube za 2-3 hanyuma shoza impaka uko hasubizwa ikibazo gikurikira: ni iki gituma kubahiriza budget bigorana?

Ha gurube iminota 5. Baza ababishaka bavuge impamvu bigora abantu kubahiriza budget bishyiriyeho.

Vuga uti:

Abantu benshi bahura na byo. Bamwe bashobora kubahiriza budget yabo, bakubahiriza ayinjira n'asohoka.

Gushakisha gukurikirana kashi buri muni

Vuga uti:

Mu kugufasha kugera ku ntego zawe z'izigama, hari ikindi gikoreshe cyoroshye wakoresha. Ni igikoreshe cy'ishakisha.

Gabanya 4 intego yawe y'izigama rya buri kwezi, biraguha umubare w'ayo kuzigama buri cyumweru.

Iki gikoresho kigufasha gukomeza gukurikiranira hafi uko uzigama, niba ushobora kuzigama buri cyumweru, bigufasha kandi gukurikirana aho usohora n'umubare w'ayo wunguka. Umaze kugikoresha ibyumweru bike, ushobora gutunganya urupapuro rwa budget yawe ikamera neza.



Igitabo cu'umukoro:
urupapuro 09
Gukurikirana icungakashi buri muni

Erekana uko iki gikoresho gikoreshwa, hanyuma ukoreshe inoti nyazo za sente za Uganda ku batazi gusoma, hanyuma wuzuze urupapuro rw'igenzura rw'uwo muni w'cyumweru gusa.

Sobanura ko amazigamo utabitse mu rugo atandikwa kuri uru rupapuro kugirango hamenyekane amafaranga dufite mu ntoki (mu rugo). Baza abahari kugufasha kuzusa mu Muni wa 2 n'u Muni wa 3.

Ihamirize ko abahari bose bamenye neza gukoresha iki gikoresho, niba hari ugishidikanya umusobanurire, mbere y'uko murangiza aka gace.



Umukoro:
Baza abahari gukoresha iki gikoresho mu gihe gisigaye cyose cy'amahurwa

Ubibutse ko kwitoza neza ari ukuzusa ku minsi myinshi igenzura rya kashi buri mugoroba kugirango batibagirwa.

Igihe hatabonetse ayinjira cg asohoka ku muni uyunyu, wandika 0. Nta mubare ukorwa.

Agace ka 04

(bishobotse mu minsi 2-3 y'agace ka 3)

Tangira aka gace ubaza gurupe kukwereka umukoro basabwe gukora. Reba niba abahari bose barujuje neza urupapuro rwo gukurikirana kashi umuni ku wundi mu bitabo byabo; noneho nibiba ngombwa usobanure ku makosa yakozwe.

Bwira gurupe gukomeza gukoresha iki gikoresho buri muni kugirango bamenyere kugenzura, ubasobanurire ko bakagombye gukomeza kubikoresha na nyuma y'amahururwa arangiye.



Umukin wa 06
Inkuru ya Mariya

Usigasira ute budget yawe?

- Jya wiyibutsa kenshi ibyo wateganije gusohora
- Ongeraho ikintu muri budget kidategerejwe mubyo gusohora
- Zigama aho udashobora gukuramo ngo uyakoreshe
- Komeza ukurikirane ayo usohora
- Ntukagure ibirenze ibyo wateganije kuri budget yawe

- Mu gihe usohoye menshi ku kintu kimwe ukarena ateganijwe, gabanya ku kindi ugutangeho make
- Tondeka inzira zo kugabanya asohoka wateganije
- Saba umuryango wawe mukorere hamwe mu kwongera budget no kuyubahiriza
- Igihe ushora amafaranga muri bizinesi, jya uteganya icyo wakora bizinesi iramutse ihombye

Inshamake ya module:

Kwizigamira biguhamagarira kumva neza icungamari ry'ibikenerwa n'urugo:

- Gushaka kashi z'imbere n'izo hanze
- Gushyiraho intego z'imari
- Gutangira pulani y'imari yanjye bwite nitekerereje:
- Gufasha umuntu gufata ibyemezo ku bya ngombwa nzasohoraho amafaranga mu gihe kizaza
- Umuntu yishoboye gufata disipuline yo gusohora amafaranga no kuyazigama
- Bigufasha kwirinda ibura ry'amafaranga ry'igihe gito
- Bigufasha kwirinda wasiwasi y'amafaranga

Ibintu bitatu wakoresha amafaranga:

- Kugura umnsi ku wundi ibikenerwa nk'ibyokurya, icumbi, ingendo, kwambara, kwita ku buzima, kwishyura amadeni, n'ibindi ukenera bitari ngombwa urugero nko kunywa inzoga

- Kuzigamira ibitunguranye byihutirwa, urugero impanuka, impapuro za muganga, urupfu, umuntu ugurisha umutungo we kubera impamvu zihutirwa
- Gushora imari mu bikorwa byinjiza kugirango wunguke maze winjize ku gihe kirekire

Uko wakomeza kubahiriza pulani yawe

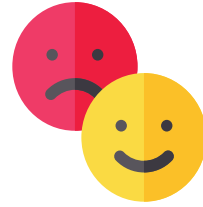
- Jya wiyibutsa kenshi ibyo wiyemeje gutangaho amafaranga
- Gushyiraho ikintu cya ngombwa kidatagerejwe muri pulani yawe
- Komeza uzigame ibyo ushobora ngo wirinde kugura ibidateganijwe
- Komeza ukurikirane ibyo utangaho amafaranga, uhamye neza kutagura ibyo utateganije
- Injiza umuryango wawe mukorere hamwe mu kubahiriza neza pulani yo kwizigamira

Inzira zo kwirinda gusohora menshi

- Kugabanya gukoresha ibidakenewe (nk'ibisindisha)
- Gusohora makeya mu minsi ikomeye y'ubuzima nk'ubukwe, guhamba n'ibindi nk'ibyo.
- Teganya ugure ibikenewe bya ngombwa by'ejo hazaza mu gihe ibiciro bikiri hasi maze ugure bike ku madeni
- Jya ugendana amafaranga make cg uzigame ahantu habugenewe irinde ibishuko byo kuyapfusha ubusa



**Iherezo rya
module ya 03**



Serivise z'imari

Agace ka 01

Ni ikitwita serivise z'imari?

Tangira aka gace usubiramo ibika bitandukanye by'abatanga serivise z'imari biboneka aho abahari batuye.

Baza uti: ni bande batanga serivise z'imari aho mutuye? Ni hehe mukura serivise z'imari?

Gabanya gurupe mo uduce duto. Reka buri kagurupe gatange ingero kazi.

Bagomba gushyiraho Banki (nka Equity Bank na Centenary Bank), Amazu aguriza (nka Post Bank na Opportunity Bank) Amazu abika imari iciriritse (nka PRIDE Uganda na FINCA), SACCO, VSLA ,Abaguriza amafaranga,n'ibindi. Gerageza kumenya niba bazigama iwabo mungo mu bubiko bwihariye, cg muni y'umusego, maze ubirondore ku rupapuro.

Vuga uti:

Mwibuke ibika by'abatanga serivise z'imari zitandukanye tumaze kujyaho impaka (maze mutekereze ku bika bya serivise zitandukanye muzi cg mwumvise bavuga).

Baza uti:

Noneho mumenye abatanga serivise z'imari, ni izihe serivise ba memba b'iwanyu bahabwa nayo mazu atanga imari ?

Abahari nibasubire mu tugurupe duto bahozemo. Ha buri kagurupe urupapuro ruriho ubusa bandikeho buri bwoko bwa

serivise z'imari bazi zitangwa n'amazu atanga imari.

Utugurupe niturangiza, uhamagare akagurupe ka mbere kaze kavuge. Gurupe zisigaye zishobora kuzuza ibyo gurupe ya mbere yatanze.

Kosora aho ari ngombwa unongeremo ibibura ukoresheje kujya impaka ku rutonde rwa serivise zishoboka ziboneka iwabo; hagomba kugaragamo:

Kuzigama:

Akawunti zitandukanye zitangwa n'amazu y'imari (urugero nka akawunti zisanzwe zibika amafaranga adakurwaho)

Kuguriza:

Amazu y'imari atandukanye atanga inguzanyo zitandukanye zigira igihe n'inshingano zitandukanye

Ubwishingizi:

Impapuro z'ubwishingizi bwita bu biiza, urugero nk'impanuka cg urupfu

Serivise zishyura:

Amazu akura amafaranga kuri akawunti z'umukiliya ziyashyira ku yindi akawunti yateganijwe kuyakira, urugero amafaranga yishyurwa umuryango cg ay'impano cg kwishyura ku rupapuro rw'ubuguzi

Sobanura neza buri kibazo abahari bashobora kugira mbere yo kujya ku gace gakurikira

Kubika mu biro by'ingoboka

Baza uti:

Ni iki twita kubika muri banki

Sobanura:

Ibiro by'ingoboka ni amazu mato banki z'ubucuruzi zifashisha kugirango zihe serivise z'imari rubanda rugufi rwahejwe.

Twohoheje, ibiro by'ingoboka ni ahantu Banki y'ubucuruzi ifashiriza umukozi ku giti cye gutanga isoko rya serivise zicuruza amafaranga. Umukozi akorera hanze ya Banki, nta ATM, nta bimashini bya banki, ntakorera muri banki cg ngo akoreshe ibikoresho byayo.

Urugero rw'abakozi 2 ba Banki harimo Abacuruzi, SACCO n'abandi.

Bwira abahari ko mu Biro by'ingoboka bya Banki, kashi n'ibijyanye nayo biba ari umutungo w'abakozi2. Umukozi2 akoresha gusa iby kwitw inzego za Banki mu gutanga serivise atumwe na Banki.

Ibisabwa kugirango uhabwe serivise z'ibiro by'ingoboka

Sobanurira abahari ibisabwa kugirango bahabwe serivise n'ibiro by'ingoboka bya Banki:

- Ugomba kuba ufite akawunti muri iyo banki (uri umukiliya wa Banki)
- Ugomba kugira Smart card wahawe na Banki y'ubucuruzi
- Ugomba kuba ufite inomeru yawe ikuranga (PIN) wahawe na Banki cg se Banki ikaba yarabitse ibikuranga by'igikumwe wateye

- Ugomba kugira impapuro zikuranga zose zisabwa na Banki (igihe uri impunzi, ugaragaza urupapuro rubyemeza cg indamuntu y'impunzi ID)

Icyo nunguka cg mpomba iyo mbika muri banki y'ingoboka**Baza uti:**

Ni iki nunguka cg mpomba iyo mbitse muri banki y'ingoboka? Reka abahari basubize mbere yo kubasangiza izi ngero nkeya:

Bimwe mubyo nunguka mu kubitsa mu biro by'ingoboka bya banki:

- Biroroha kandi birashoboka kuzigama kuri akawunti yawe
- Biroroha kwegera no gukuramo amafaranga kuri akawunti yawe
- Biroroha kubika amafaranga kuri akawunti yawe
- Ntukenera gukora urugendo rurerure, abakozi baba bari ku musozi iwanyu
- Ushobora gukuramo kashi no kugura ibintu ku mukozi2 wa banki igihe ubishakiye
- Mu gihe umukozi umwe adafite amafaranga, ushobora kujya ku wundi uyafite ukwegereye
- Amafaranga aba afite umutekano kuri akawunti ya nyirayo kuko aba abitswe muri banki

Bimwe mubyo mpomba mu kubitsa mu biro by'ingoboka bya banki:

- Umukozi 2 wa banki ashobora kutagira umubare uhagije w'amafaranga nshaka kubikuza
- Imashini za serivise zishobora kuba zidakora neza cg intaneti ikabura
- Hashobora kubaho ingaruka za magendu, cyane cyane mu gihe cyo gukuramo amafaranga, urugero nk'umukozi2 akaguha amafaranga makeya kuyo wasabye
- Igihe abakiliya bagenerwa izi serivise ari bake mu karere, hashobora kubaho abakozi 2 benshi bigatuma kubona izi serivise bitoroha
- Hagize umenya PIN yawe, agashobora kubona smart card yawe, yakuramo amafaranga yawe utabimwemereye
- Ntukagire n'umwe ubwira PIN yawe, yemwe habe n'umukozi2 cg umucuruzi
- Jya usaba urupapuro rwandikishije imashini wakiriyeho amafaranga, yemwe n'igihe ibyo wakoraga bitashobotse.
- Jya ubika buri gihe impapuro winjirijeho cg wasohoreyeho amafaranga
- Ikarita yawe ya Banki bazayikumira nuramuka utanze PIN itariyo inshuro eshatu mu kambi
- Saba gushyira umukono cg kwandika ku mpapuro za banki buri gihe ugize ayo ubika cg ubikuza.
- Ntukagire na rimwe ubwo wibagirwa ikarita yawe ngo uyirekere umukozi 2 wa banki

Ibikorwa n'ibidakorwa mu biro by'ingoboka

- Jya buri gihe ugendana umwirondoro wawe kugirango ushobore kubikuza (urugero urupapuro rwemeza ubuhungu)
- Ntukandike PIN yawe ahantu undi mutu yashobora kuyigeraho
- Jya buri gihe ubanza ubaze umukozi 2 niba afite amafaranga ahagije mbere yo kubikuza
- Ntukabike PIN yawe hamwe n'urupapuro rwawe/ikadi/ikarita ya Banki
- Jya ukoresha igikumwe cyawe cg PIN mu kubikuza kashi cg kugura ibyo kurya
- Banza ubare neza, wizere ko ujyanye umubare nyawo w'amafaranga wasabye mbere yo gushyira umukono mu gitabo cya banki y'ingoboka
- Ntukagire na rimwe utanga smart card yawe ho ubwishingizi ushaka inguzanyo y'amafaranga cg ibintu.
- Utakaje cyangwa ugize ikibazo cya smart card ? Bwira ako kanya serivise za banki
- Ntukishyure na rimwe imisoro ya banki mu ntoki z'umukozi2, iyo misoro ishobora gukurwa ako kanya kuri akawunti mu gihe banki yinjiza cg isohora amafaranga

Agace ka 02

Ni iki twita amafaranga agendanwa?



Urupapuro fatizo 07
Amafara
nganda

- Amafaranga agendanwa agaragaza neza serivise zikoresha ubuhanga bw'ibyuma mu kwinjiza, kubika no gusohora kashi kuri telephone zigen-danwa
- Amafaranga agendanwa arihuta, afite umutekano, ntahenda kandi ni inzira ikeye yo kwohereza amafaranga ahari-ho hose muri Uganda
- Gukoresha amafaranga agendanwa hakubiyemo: gukura amafaranga kuri akawunti uyohereza ku yindi, kubitsa, kubikuzi, no kwishyura fagitire/bills
- Kugirango ukoreshe amafaran-ga agendanwa, uzakenera kugira akawunti kuri telephone igendanwa, ubikaho amafaranga yawe mu byitwa e-money (amafanga yo mu byuma) ushobora kubikuzi igihe cyose ubishakiye
- Kigira ngo ubone akawunti y'ama-faranga agendanwa, ugomba kwiyandikisha ku mukutu (MTN, Airtel). Umuntu wese ashobora kwiyandikisha ku mikutu itandukanye itanga serivise z'amafaranga agendanwa

Baza abahari kuganira kuri serivise z'imikutu itandukanye bazi n'uko babibona iyo bakoresha amafaranga agendanwa.

Wiyandikisha ute kuri serivise z'a mafaranga agendanwa?



Urupapuro fatizo 08
Uko wiyandikisha ku mafaranga agendanwa

Sobanura:

Ibyangomwa mu gukoresha amafaranga agendanwa:

- Ugomba kuba ukoresha telefone igendanwa ifite simukadi y'umukutu utanga iyo serivise (urugero nka Aitelo, MTN, Africelo, n'ibindi)
- Kugira ibikuranga bitarengeje igihe
- Kugira simukadi yandikishijwe ku mafaranga agendanwa
- Kuba wararangije neza kwiyandikisha

Ibyiciro byo kwiyandikisha ku mafaranga agendanwa:

- Jya aho wabona umukozi u'umukutu utanga izo serivise (urugero MTN, Airtelo, Africelo), ubabwire ko ushaka kwiyandikisha ku mafaranga agendanwa
- Ugomba kitwaza fotokopi y'indangamuntu yawe cg paseporo hamwe n'agafoto gato ko kwomekaho
- Umukozi yuzuzi impapuro z'umukiliya, wowe ugashyiraho umukono
- Amaze kwandika imyirondoro yawe kuri telephone/isimu yawe, umukozi 2

arakureka ukinjiza PIN yawe.
Uyu mubare uwukenera mu kwinjira
kuri akawunti yawe

- Nta mafaranga baguca mu
kwiandikisha

Serivise z'mafaranga agendanwa

Baza uti:

Hari murimwe uwiyeze gukoresha
amafaranga agendanwa? Amafaranga
agendanwa ashobora gukoreshwa iki?

Vuga uti:

Amafaranga agendanwa ashobora
abakiliya biyandikihije gukoresha
serivise zikurikira:

- Kwohereza no kwakira amafaranga
anyura kuri intaneti.
- Kubikuzwa amafaranga ku mukozi 2 cg
ATM
- Kugura eyatayimu ukoresha cg ukaga-
bana n'indi simu (iyo muhuje umukutu)
- Kugura data kugira ngo ubone intaneti
ukoresha
- Kwishyura (urugero: fagitire, ibintu na
serivise, izahabu n'imisoro ya URA)
- Gusozwa ibikorwa bya Banki (kureba
amafaranga usigaranye, kohereza
amafaranga uyakura ku simu yawe
uyohereza kuri Banki nini, no kuyakura
kuri Banki uyashyira ku simu cg ku
yindi akawunti ya banki)

Vuga uti:

Ushobora kubitsa amafaranga n'iyi
serivise :

- Mu gihe ushaka kohereza kashi kuri
akawunti yawe y'amafaranga agen-
danwa
- Uha umukozi2 amafaranga mu ntoki,

we akagushyirira umubare ungana
utyo ku simu yawe

- Abiyandikishije nibo bonyine bashob-
ora gushyira ku simu amafaranga
agendanwa
- Mu Uganda nta mafaranga baguca iyo
ushyira amafaranga ku simu ukore-
sheje serivise y' amafaranga agendan-
wa

Vuga uti:

Ukoresha serivise y'amafaranga agen-
danwa ayakuramo ate?

- Mu gihe ubikuzwa, uhindura amwe mu
mafaranga afatika ayo wari ubitse mu
mashini kuri akawunti yawe
- Ushobora kubikorera ahari umukozi2
cg serivise zabigenewe hose
- Gukura amafaranga ku simu yawe,
bizagusaba gutanga imwe mu my-
irondoro yawe, kugira isimu, kumenya
umubare-banga ukoresha (PIN)
- Wishyura agahazabu gato mu kubiku-
za, gashingiye ku mubare w'amafaran-
ga ushaka kubikuzwa

Vuga uti:

Ukoresha serivise y'amafaranga agen-
danwa ashobora ate kohereza amafa-
ranga?

- Niba wariyandikishije, ushobora ko-
herereza amafaranga buri wese, yaba
yariyandikishije cg atarabikoze, yaba
afite isimu cg ntayo
- Niba woherereza umuntu muhuje
umukutu, azakira amafaranga ku simu
ye kandi abimenyeshwe mu butumwa
buto (mesaje)



- Iyo woherereza umuntu utanditse, uzasabwa kwinjiza umubare-banga (ugizwe n'imibare 4). Uzabona umubare munini (Token ID) ugizwe n'imibare 11. Ugomba kubwira uwo woherereje wenyine umubare-banga na Token ID). Uwakira azagomba kugaraza ibi byombi kugirango umukozi2 amuhe amafaranga.

Nunguka iki, mpomba iki iyo nkoresha amafaranga agendanwa

Baza uti:

Ni kuki gukoresha amafaranga agendanwa bifite umumaro? Gukoresha iyi serivise byagufasha bite?

Reba niba ibyo mpomba n'ibyo nunguka bikurikira byagaragajwe:

Ibyo nunguka

- Ntugomba gukora urugendo wibitseho amfaranga yo koherereza undi. bashobora no kuyakwiba. Ushobora no koherereza amafaranga mu byuma utiriwe ukora urugendo
- Ibyo ukora byose ku mafaranga agendanwa byemezwa na PIN. Rero, uramutse ntawe ubwiye PIN yawe, ntawashobora kugera ku mafaranga yawe cg kuyakwiba, kabone n'ubwo watakaza isimu yawe cg ukibagirwa PIN
- Kubika, Kubikuza koherereza bikorwa ako kanya, hapfa gusa kuboneka intaneti
- Bizigama igihe cyawe n' amafaranga y'ingendo. Ntukenera kwikorera amafaranga yawe. Niba ufite amafaranga

ku simu, ukaba ashaka koherereza umuntu, ushobora kubikoresha ibyuma utagombye gukora urugendo

- Gufungura akawunti yawe y'amafaranga agendanwa bikorerwa ubuntu. Ariko rero, hariho serivise zimwe, nko koherereza amafaranga bazaguca agazahabu gato
- Gukoresha serivise y'amafaranga agendanwa biroroshye kandi ntibihenda. Mugihe abo woherereza cg abakohererza mukoresha umukutu umwe
- Kubika no kubikuza kuri akawunti yawe y'amafaranga agendanwa, ugomba kujya kureba abakozi2 kandi ntibari kure yawe

Baza uti:

Ni iki mpoba iyo nkoresha serivise z'amafaranga agendanwa?

Ni iki ubona cyakubangamira mu gukoresha serivise y'amafaranga agendanwa?

Reba neza niba ibi mpomba mu gukoresha amfaranga agendanwa byagaragajwe:

Ibyo mpomba

- Ibibazo bya intaneti bishobora gutinza ibikorwa. Ariko reo, iyo intaneti ihari, ibi bikorwa birihuta kandi bikanoga
- Umutekano wa PIN, rimwe na rimwe abashakanye basangira PIN
- Abakozi2 babeshya abakiliya batazi umubare w'izahabu cg se amafaranga basigaranye kuri akawunti ku simu yabo

- Ibisabwa impunzi mu gutunga simukadi biragora

Sobanura:

Hariho ibintu bya ngombwa byo kwitondera igihe ukoresha iyi serivise, kugirango wirinde ko bakubeshya cg bakwibira amafaranga:

- Si byiza gusangira PIN yawe n'undi muntu
- Ntukabike PIN hamwe na simukadi
- Jya buri gihe usaba kureba ku rupapuro rw'ihazabu zijyanye n'umubare ubikuza n'uw' mafaranga wohereza
- Reba neza umubare w'ayo wohereza n'izina ry'awo wohereje mbere yo gushyiramo PIN

Menya uburenganzira bwawe

Baza uti:

Niba uri umukiliya w'amazu menshi y'ubucuruzi (urugero SACCOs, Banki n'ibindi), ni iki wumva nk'uburenganzira bwawe?

Ubabwire ko uburenganzira bwawe ubugenewe rwose nk'umukiliya.



Urupapuro fatizo 09
Kumenya uburenganzira bwawe

Baza uti:

Utekereza iki ku mafoto ureba kuri uru rupapuro?

Nibamara kugerageza, basobanurire uburenganzira bwabo bukurikira:

- Byandike mu gihe haboneka ikibazo (kikitabwaho): ushobora kubwira abita ku burenganzira bw'ikirewamuntu, abatangije icyo mishinga, ofisi ya Mlinisitiri, (Prime Minister) cg se abatangira serivise z'imari mu gihe ugize ikibazo. Menyekanisha ikibazo wagize kugirango gikemurwe
- Guhabwa icyubahiro: Wagombye buri gihe guhabwa icyubahiro. Ntugategekwe gutegereza igihe kirekire, cg ngo utegerereze ahantu hadakwiye. Bwira ubishinzwe ko utameze neza
- Ibisobanuro binyuze mu mucyo: izere ko ubonye ibisobanuro byuzuye, nyabyo kandi byumvikana. Saba guhabwa ibiciro byose byakoreshejwe. Ushobora gusaba kumenya ikiguzi mu mafaranga, batanyuze nwi;ijani-sha akenshi riba ritanafututse. Baza umubare w'amafaranga uzahabwa (igiteranyo) n'umubare w'ayo uzajya wakira (bakwaka makeya y'ihazabu). Ntugatange izahabu n'imwe itanditse ku rupapuro
- Kurengerwa igihe wahura n'abatanga izi serivise ari babi: ntihakagire uguhatira kugana amazu y'ubucuruzi cg ngo wakire ibicuruzwa byabo utamaze gutekereza ku ngaruka byakugiraho
- Gushobora kubona amafaranga yawe neza: wagombye gushobora kubona amafaranga yawe igihe cyose uyashakiyeye, ariko nanone wibuke ko icya ngombwa uyakeneye mw'izigama
- Ubutavogerwa bw'umukiliya: Ibikureba bwite byagombye kutavogerwa

Kumenya ibyo ushinzwe

Baza uti:

Ni iki wumva ko ushinzwe?



Urupapuro fatizo 10
Kumenya ibyo ushinzwe

Reka abitabiriye bavuge uko bumva noneho uhine ibitekerezo byabo mu ngingo zikurikira ziri hasi :

- Gutanga amakuru y'ukuri kuri wowe n'umuryango wawe
- Kubahiriza no gukurikiza amategeko y'abaguha serivise
- Guha icyubahiro abaguha serivise n'abo bakorana
- Ubudakemwa: Ntugatange ruswa nimwe cg ikindi kirabo kitanditse ngo urashaka guhabwa serivise. Ruswa buri gihe iba hagati y'abantu babiri. Ntukemere gufasha abaguha serivise kurya ruswa
- Ntugahishire abagufata nabi
- Jya wihangana

Uko babigenza mu kuvuga ibitagenda-no guhabwa ibisubizo

Bwira abamemba ko kwandika ibitagenda no kubihabwaho ibisubizo ari bimwe mu burenganzira bwabo.



Urupapuro fatizo 11
Kuvuga ibitagendano guhabwa ibisubizo

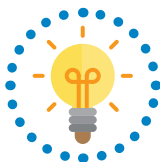
Sobanura ibitagenda bitandukanye no kubihabwaho ibisubizo bagira iwabo ku musozi n'uko babikoresha.

- Basabe kumenya inamba itishyura y'abashinzwe uburenganzira bw'ikiremnamuntu, uwazanye umushinga, n'ushinzwe serivise z'imari. Urugero, 0800 210 210 ni iya WFP naho 0800 323 232 ni iya UNHCR
- Itabaze intebe y'ibibazo kuko niyo ishinze gukemura ibibazo harimo n'ibindi umuntu atakwishimira
- Kwitabira amanama y'umunye n;akarere ngo wandikishe ibitagenda hamwe n'ibindi
- Abazi kwandika, mwandike ibitagenda mubishyire mu dusanduku ducyamura dushyirwa ahaboneka muri za ofisi
- Mukore urupapuro ku mutungo wanyu mufashijwe n'ababakuriye b'impunzi
- Mukoreshe telefone mu kuvuga ibitagenda ku misozi iyo mutuye
- Musabe guhabwa ibisubizo nk'uko bikorwa ahandi hose, ndetse no mu mahuriro y'imari, mubivuge kuri radiyo z'aho mutuye, mubwireabacunga unutekano w'ibanze n'ahandi



Iherezo rya
module ya 04


Inyigisho zisumbuye



Ibika 7



Module 3



Module ya 05: Ibikorwa byinjiza amafaranga: gutoranya, gutegura no gucunga

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Gusobanura igikorwa kibyara amafaranga (IGA)

Agace ka 01

Baza abahari gusobanura IGA no kugerageza gushushanya ibisubizo bikubiye-mo ibikurikira:

- Igikorwa cyinjiza ni bizinesi itangizwa ikanacungwa n'umuntu ku giti kye cg gurupe y'abantu bahuje umugambi wo kunguka ngo bongere ayo ingo zabo zinjizaga
- Ni igikorwa nyiracyo aba agambiriyeko kongera ayinjira

Ingingo ya ngombwa ni:

- Nyirubwite wa IGA aba yifuza kwinjiza ashoboka yose ashobora gukura muri bizinesi ye maze akanongera urushoro ngo bizinesi ye ikure



Igitabo cy'umukoro:
urupapuro 13
Ingezero za IGA



Igitabo cy'umukoro:
urupapuro 14
Impamvu zo kunguka cg guhomba

Shaka impamvu zo kunguka cg guhomba

Baza abahari gukora gurupe ya babiri babiri, maze babazanye kuri IGA yabo cg se IGA y'imiryango yabo. Bajye impaka kuri IGA zunguka zigikora cg bakwifuzako

kongera gukora. Na za IGA zahombye zitagikora na busa.

Noneho baza abahari kuvuga ku ngingo bagiyeho impaka bashingiye ku kwunguka no guhomba. Ibisubizo biboneka bishobora kugabanywamo amoko 5.

Ingingo eshanu za ngombwa mbere yo gutoranya IGA



Igitabo cy'umukoro:
urupapuro 15
Ingingo 5 za ngombwa

Mbere yo gutoranya no gutegurira IGA, abamemba bagomba kwizera ko izi ngingo 5 bazitondeye neza

1. Ubumenyi buhagije n'igihe

Ni ubuhe bumenyi ufite, ni ayahe mashuri wize cg amahugurwa wagiye mu uzakoresha ufungura IGA?

Uramutse ubonye amahirwe ya IGA, ukaba udafite ubumenyi busabwa n'ubwenge bwo mu mashuri buhagije, wowe cg se umuryango wawe mwatangira mute IGA?

Ntukoreshe ingero batamenyereye ku misozi iwabo, cg se izihenze cyane. Izere ko gurupe zijya impaka ku mahirwe areba porogamu za ONG, porogamu za Leta no gukorera abandi bafite bizinesi ziriho.

IGA zizabaha igihe, namwe muzareba niba mwebwe n'imiryango yanyu muza-bona igihe mugenera IGA.

- Ushobora kumenya igihe cy'ikigereranyo IGA zimwe zamaze zikora? Wakwemeza ko umuryango wawe nawo uzashobora kuzuza inshingano zawo igihe kingana gityo?
- Igihe bamara bakora ibihangano cg igihe babitakazaho
- Igihe bamara bajya kugura ibikoresho
- Igihe bamara batwara ibihangano ku masoko, cg aho bakorera
- Igihe batakaza ku zindi IGA

2. Isoko n'abaguzi

Vuga uti:

Noneho dufite ubumenyi n'ubushishozi bihagije n'igihe bya IGA. Ariko mbere yo kugeregeza kugurisha ibihangano cg serivise, twagombye kwizera ko abaguzi bahagije bazifuzaga kugura ibyo ducuruza. Hari ibibazo bya ngombwa twagombye kwibaza, nibyo tugiye gususibiriramo hamwe.

Baza uti:

Turemeza rwose ko iki gihangano cg iyi serivise dutangiye ari ikintu abantu bahagije bazifuzaga kugura? Twabimenya dute? Twasuzumye se neza ibyo rubanda bakeneye kugura magingo aya?

Igihangano cg serivise gishobora gukorwa na ba memba, birashoboka ko kidatara amabengeza nk'ibindi nkacyo biri kw'isoko. Urugero: imyambaro ikorerwa iwacu birashoboka ko idakurura abaguzi nk'imyenda iva hanze y'igihugu igurishwa ku giciro bingana.

Ese mfite ubushobozi bwo gukora igihangano cg gutanga serivise ahantu runaka abaguzi bifuzaga kuringuraho? Nshobora se kukikorera ubwange nkakigeza aho hantu, kandi nkizera ko abaguzi bagize amahirwe yo kunguraho icyo gicuruzwa?

Kugira ngo IGA isagambe, ibicuruzwa na serivise bigomba kugurishwa ahantu abaguzi bifuzaga kubigira. Hagomba kuba ari mu karere abaguzi bacumbitsemo cg isoko rya buri cyumweru Abantu ku giti cyabo n'imiryango yabo bakenera kugira igihe, bagashobora gukora ingendo zijya aho bifuzaga kugirisha ibuntu na serivise.

Hari abantu benshi bazi uko bakora ibyo ngambiriye kugurisha muri IGA yanjye? Niba se aruko bimeze, njyewe nshobora kubikora nkarusha abandi ubuziranenge, noneho ngakomeza gusagamba?

Abantu ku giti cyabo cg memba ba gu-rupe bashobora gutoranya gushora muri IGA kubere ko babona abandi babikora. Ariko ayo marushanwa y'urudaca ashobora gutuma bizinesi zihombera bose, igihe ibicuruzwa byaba byinshi cyane, abaguzi bakaba bake.

Iyo hari abantu benshi bakora IGA iyi niyi, za IGA nshya zagombye gutangizwa n'umuntu uzanye ibitekerezo bishya kandi byiza kuruta ibihari bya IGA zindi. Guhanga ibyawe bishya by'umwimerere biguhesha menshi!

Beza uti:

Ni iki kindi wagombye kwitaho mbere yo kwemeza IGA uri butangire?

Reka bamwe mu bahari basubize mbere yo gutanga ibisubizo bikurikira:

Ibyuma by'ubuhanga n'ibikoresho byo munzu:

- Ni ibihe byuma by'ubuhanga n'ibikoresho byo munzu ukeneye?
- Ni angahe ukenera kuri buri kimwe?
- Bizagura angahe?
- Nzabigura he?
- Bishobora se kugurwa cg gukodeshwa?
- Ibikoresho byo munzu bizakenera gusanwa?
- Ninde uzabisana?

Ibibisi n'ibindi washyiramo:

- Ni ibiki bibisi cg ibindi wakewnera gushyiramo?
- Nkeneye ibingana iki, bimeze bite?
- Bizagura angahe?
- Nabikura se ahongaho mu karere?
- Nzabitwara nte ngo mbigeze ku cyica-ro cy'aho dukorera?

Uburyo bwo guhanga n'icyicaro:

- Nzakoresha ubuhe buryo mu guhanga?
- Ubu buryo se ndabumenyereye?
- Nshobora se gukemura ikibazo cyose cyavuka?
- Nzi se aho nakura ubufasha?
- Igikorwa nzagikorera hehe?
- icyicaro kirakwiye?
- Niba hakenewe amashanyarazi, arahari?

Ay'abakozi:

- Iki gikorwa kizakenera igihe kingana iki?

- Njye n'umuryango wanjye dushobora kugwiza uyu mubare w'amafaranga mu gihe cyabugenewe?
- Nzakenera se abakozi bafite ubumenyi bwihariye?
- Bibaye bityo, abo bakozi baboneka?

3. Gushobora kwunguka mure bizinesi

Ibigurishwa biteganyijwe, ikiguzi cy'umurimo, ikiguzi cy'itangiza-mushinga.

Bizinesi yunguka iyo umubare w'ayinjije ukuyemo ayo watanze uyitangiza ukabona umubare uri hejuru ya zero. Hariho ubwoko bubiri bw'ibiciro wagombye kwibandaho: ikiguzi cy'itangiza-mushinga, n'igiteranyo cy'ayo urimo gukoresha uyu munsi.

Ikiguzi cy'itangiza-mushinga: Uyu ni umubare w'amafaranga uzakenera ngo utangize bizinesi. Hari ibyo ugura rimwe gusa bigakemura byinshi bigaruka kenshi mu gusohora ibihanga-no byawe.

Ikiguzi cy'umurimo: Uyu ni umubare w'amafaranga uzakenera ngo bizinesi yawe ikore, igihe uzaba wayitangiye. Uyu mubare ujyana n'igihe kigaruka cyo gusohora ibihangano, bingana n'igihe bitwara ngo igihangano gikorwe kandi kinagurishwe. Ku byerekeye imirimo ijyanye n'ubuhinzi n'ubworozi (amatungo), bizatwara amezi menshi, ariko ku rwego rw'abagurisha duke, igihe gishobora no kuba umunsi umwe.

Vuga uti:

Hari ibice 3 by'ingenzi by'amafaranga atangwa ugomba kwishyura buri gihe

kandi ayo mafaranga agomba gushyirwa ku ruhande mbere Amafaranga ayariyo yose ahabwa umuryango.

Ayo ni aya:

- Kurangura kenshi (cyane cyane iyo ugusisha umusi ku wundi), udategereje ko ububiko bubamo ubusa
- Kwishyura amadeni
- Kuzigama ngo usubirane ikiguzi cy'itangiza-mushinga, igishoro mu gukuzza bizinesi, cg gushora mu wundi mushinga w'umuryango

4. Inkomoko y'amafaranga

Vuga uti:

Muri aka gace, turasubiramo inkomoko z'amafaranga yo gutangira IGA, kandi tujye impaka ku byiza cg ibibi bya buri nkomoko.

Ayanjye nizigamiye nibwo buryo bwiza busumba ubundi mu gutangiza IGA:

- IGA iramutse ihombye, ntawe uzakwishyura
- Ntawe mugomba kumvikana mu gufata ibyemezo
- Ushobora ku buryo busesuye kwemeza icyo uzakoresha urwunguko rwa IGA yawe
- Ntawo kukwishingira ukenera
- Uramutse ubonye ibyihuturwa bitunguranye ugakenera ayawe bwite wizigamiye, ushobora kutayabona
- Bizagufata igihe ngo ukusanye umubare uhagije w'ayo kuzigama.

Umuryango

Niba udafite ayawe ahagije wizigamiye, amafaranga y'umuryango nibwo buryo bwiza bukurikiyeho. Bagombye kukubera abafatanyabikorwa muri IGA yawe, cg bakakuguriza bagusaba urwunguko cg ntarwo.

- Mu gihe IGA yahomba, abo mu muryango ntibagushyiraho urutoto rwo kubishyura
- Niba kandi ugomba gufatanyabikorwa n'undi gufata ibyemezo, uzabisangira n'umuryango wawe aho kubisangira n'uwo hanze
- Uramutse uri bwishyure ku nyungu ayo watangije umushinga, uzaba wishyura wungura umuryango wawe.
- Nta wundi ubitegekewe wakubangamira
- Ushobora kuba utifuza ko ibi umuryango wawe ubimenya, kuguza muri VSLA yawe cg ahandi hanze bikaba ibanga ryawe,
- IGA nihomba, gutakaza ayo umuryango wazigamye bishobora kuzana impagarara
- Umuryango ushobora no gushaka guhabwa ibicuruzwa cg serivise iyo bakugurije amafaranga

Inguzanyo ivuye muri VSLA

Izi nguzanyo zishobora gutera ibibazo bisumba iby'umuryango n'inshuti, ariko zifite byinshi wazungukamo

- Ukomeza gufata ibyemezo ntawe ugombye kubaza
- Ukoresha urwunguko
- Uko ubyumva
- Kuyageraho

- Ntibisaba undi ubitegekewe
- Ugira ubufasha, ugirwa inama n'abandi ba mamba
- Ugabana ku rwunguko rwa VSLA
- Kwongererwa igihe cyo kwishyura inguzanyo no kumvwa na ba mamba
- Igihe cy'amezi 3 wahawe cyo kwishyura gishobora kukubera kigufi
- Amafaranga y'inguzanyo ya VSLA ashobora kuba makeya
- Iyo uhombye, ukaba udashobora kwishyura inguzanyo, bizagutera icyasha aho utuye
- VSLA iramutse igusaba inyungu, byaguhenda cyane

Inguzanyo ya banki amazu y'imari iciriritse (MFI)

Izi nguzanyo nizo zirusha izindi zose kuba zatera ingorane, ariko zifite icyo wazungukamo cyane cyane kuri bizinesi zirambye (izidatangira)

- Inguzanyo z'igihe kirekire ziba zihari kurusha iziva muri VSLA Inguzanyo ziba zihari kandi zitubutse
- Amazu aba ari kure bikanagusaba kujyayo kenshi.
- Kubigeraho bifata igihe kandi biragorana
- Kwishyura inguzanyo ku buryo budatimburwa bishobora kudashobokera kuyo IGA yinjiza.
- Inguzanyo ikenera kenshi ubwishingizi, byatuma ibyo wateze bigurishwa, igihe unaniwe rwose kwishyura
- Imigenderanire yanyu igengwa n'amategeko, nta gukururukana kubamo
- Amazu amwe y'ubucuruza ntababarira cg ngo yite ku bibazo bizinesi yagira bidaturutse ku bushake bw'uwashe inguzanyo.

Inguzanyo ziva ku batiza amafaranga

- Zirihuta kandi ziroroha
- Ziba hafi ahongaho ku murenge
- Inguzanyo ishobora kumara igihe gisumba icya VSLA
- Inyungu yabo iba nyinshicyane kuruta iy'ahandi
- Bagusaba ubwishingizi. Akenshi icyo washinze baragitwara kubera ubunini bw'urwunguko

5. Ayinjira mu rugo

Aka gace kagamije kukwizeza ko watoranije neza IGA y'urugo rwawe. Imwe mu mpavu IGA zihomba ni urutoto – agatunambwene ko gukura amafaranga muri IGA ukajya kwishyura ibikenerwa n'urugo. Ingo zinjiza make zagombye kureba IGA zitangiza make, zigakora vuba, zikinjiza buri gihe, urugero nko kugura no kugurisha ibintu abantu bakenera buri muni – ibiryo bitetse ni urugero.

Mu mpine, buri wese yagombye buri gihe kwita ku ngingo zikurikira za ngombwa mbere yo gutoranya IGA:

- Ubumenyi, ubuhanga n'igihe: Mfite ubumenyi n'ubuhanga bihagije ngo ntagire IGA yanjye, ese mfite igihe cyo kuyitunganya, kuyireberera no kuyicunga?
- Isoko n'abaguzi: ese abantu barahari bahagije bazagura igihangano cyanjye cg servise yanjye?
- Gushobora kunguka kwa bizinesi: IGA irunguka?

- Inkomoko z'umutungo: ese mfite amafaranga ahagije yo gutangira no gutunganya IGA igakora?
- Ayinjizwa n'urugo: ese, ayinjizwa na IGA, ninyongera ku yandi umuryango winjiza, nzashobora kwishyura ibyo urugo rwanjye rukenera?



Umukoro:
Baza abahari gutekereza gutoranya IGA nyuma y'aka gace, buri wese muri gurube, yagombye gutangira kwibanda kuri IGA imwe yatoranyije.

Mu gace kagiye gukurikira, buri muntu agomba kuba yiteguye kuja impaka kuri IGA yatoranyije. Buri wese agomba gushobora kuvuga iminota mike kandi agasobanura:

- Ni kuki wiyemeje kugira ubumenyi n'ubuhanga kuri IGA?
- Isoko ryawe n'abaguzi bawe bizaba hehe, uzacuruzwa he ibintu byawe cg se servise zawe?
- Ni angahe bateganyiriza gutangiza, n'ayo gukomeza gukoresha mu gihe bagennye kizabasha kubaha urwunguko rufatika
- Ni angahe uteganya ko uzagurisha buri kwezi, ni angahe uzacuruzwa, ni angahe uzunguka (igipimo cyose –igipimo nyacyo)
- Ni kuki wumva IGA watoranyije ariyo ikwiriyeye ku bushobozi bw'igishoro cy'urugo rwawe n'ayo mwinjiza?

Agace ka 02

Tugeze hano, baza buri mamba kwerekana anavuga kuri IGA yatoranyije, ashingiye ku ngingo eshanu zikurikira za ngombwa:.

Buri mamba arasobanura, asubize ibibazo kandi areke gurube iye impaka. Izere ko impaka ziyibwira ari izubaka, noneho igihe gurube yumva usobanura adashoboye neza atagaragaza neza ibya IGA cg iby'urugo rwe, bwira gurube imufashe. Ntureka ngo hagire unanirwa, ahubwo ufashe buri wese kwisanzura maze yumve ko impaka zamwunguye mu bitekerezo

Izere ko buri uvuga akomoza ku ngingo 5 zikurikira:

- Ni kukwiyejeje kugira ubumenyi n'ubuhanga kuri IGA?
- Isoko ryawe rizaba hehe, uzacuruzwa hehe ibintu byawe na servise zawe?
- Ni angahe wizera kuzinjiza ku mushinga wawe, ushingiyeye ku kiguzi cy'itangiza-mushinga watangije, ikiguzi cyo guhamya umushinga n'ayo uteganya kuzinjiza.
- Utekerezako uzakura hehe amafaranga akenewe yo gutangiza iyo IGA
- Niba atekereza ko umushinga uzinjizwa amafaranga ahagije mu kwongera ayo urugo rwinjiza bizahamya koko ko gukora pulani no gutangira umushinga wa IGA byari ngombwa

Koresha ingingo eshanu za ngombwa zikurikira uyobore impaka kuri buri wese uvuga maze ubahe n'amanota.



Umukino 07
Iduka rya Aisha

Gukora pulani ya IGA

Buri wese agiye gukora pulani y'udu-cogocogo twa IGA yatoranyije nawe uhugura ubaza ibibazo bajyaho impaka. Fata iminota mike kuri kibazo, noneho babiri babiri bafashanye gusubiza ibibazo kuri buri IGA.

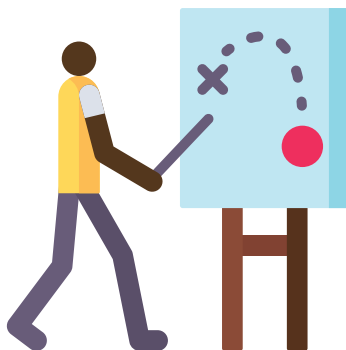
Ibibazo mbonera (bikore byose):

- Ari wowe, ari n'undi uzakora uyu muri-mo, mukeneye ubumenyi cg ubuhanga bundi? Niba ariko biri, uzakora ute ngo ubugereho ?
- Abifuza kukubera abaguzi, bifuza iki ? uzakora iki ngo ubamenyeshe ko ufite ibicuruzwa cg serivise zizabegera zikemura ibibazo byabo?
- Niba ukeneye umwanya wo gucururizamo ibintu byawe, wamazze se kuwubona, nonese wakemuye ikibazo cyo kubihageza ?
- Uzatangira ryari IGA yawe/Ni ngombwa se gutangirira ku gihe cyabugenewe cy'umwaka, niba aruko, uzaba witeguye?
- Ni ibihe bikoresho byo mu nzu n'ibindi bigemurwa ukeneye, uzabikura hehe?

- Wabaze angahe y'itangiza-mushinga n'ayamezi 3 y'impamyama-mushinga ?
- Aya mafaranga se ni ayo wizigamiye? Niba atari uko, uzazigama cg uzajya kuguza?
- Niba uzaguza amafaranga, urizera ko kuguza ari byiza kuri IGA watoranyije n'imiterere y'urugo rwawe?
- Niba ukeneye amashanyarazi, amazi cyangwa lisansi kuri IGA yawe, ibi birahaboneka ?
- Watunganiye ibisabwa byose n'ubuyobozi bwa Leta?
- icyicaro cya IGA yawe ntikiri mu bajura?



Igitabo cy'umukoro:
urupapuro 16
Kwandukura pulani
ya bizinesi



Abahari bagombye gutegura urupapuro rusanze muriho ibintu byose bagomba gukora mbere yo gutangira bizinesi na nyuma y'amezi 6 bamaze kubona ayo gutangira bagatangira.

Baza uhari ubona asa naho yiyemeje gutangira akubwire intambwe azatera ngo atangire, bibere urugero gurupe yose. Izere neza ko bose babyumvise mbere yo gukomeza.

Bwira abamemba kwandika ibi bikurikira kuri bizinesi zabo:

- Izina rya bizinesi: ita/ha izina bizinesi ukora cg ushaka gukora: urugero nko gukora capati
- Inkomoko y'amafaranga: garagaza aho amafaranga azava.
- Ibihangano cg serivise: ni ibihe bihangano cg serivise wifuzaga gutanga ku masoko?
- Isoko ry'igihangano/serivise: garagaza umuguzi wawe ugambiriyeye
- Amahiganwa: garagaza ukora bizinesi imwe nk'iyawe? Ni izihe mbaraga zabo nkeya, ni izihe ngufu bafite? Niki ubarusha?
- Isesengura ry'igikorwa: kwumva neza igikorwa (ubuhinzi n'ibitari ubuhinzi) ushaka gukoramo. Ni ayahe mahirwe menshi cg make bizinesi yawe irimo?
- Isesengura ry'ubuguzi : mu gihe gishize, ubuguzi bwari bumeze bute (bwariyongereye cg bwaragabanutse) abaguzi ni abava aho gusa cg bava n'ahandi?

- Isesengura ry'abaduha ibintu: ibyo wongeramo, (ibihunikwa, impeke n'inyongera-musaruro) byavaga hehe?
- Ubuyobozi: ninde uzacunga bizinesi yose ?



**Iherezo rya
module ya 05**

Igishoro ni iki? Agace ka 01

Vuga uti:

Gushora ni ugushyira amafaranga mu kuyakoresha ngo yunguke abe menshi. Igishoro gishobora kuba ari umutungo, urugero nk'amatungo (inka, ihene, ingurube), ubutaka (amazuru akodeshwa, amazuru y'ubucuruzi), bizinesi (imyanya yo mw'isoko, iduka ry'ibyo kurya, boda-bodas) cyangwa imigabane n'impapuro z'amasezeranushobora gukuramo urwunguko.

Abantu bashora kubera kwifuza:

- Kugira mafaranga ahagije ngo ibyo bifuzwa bitungane
- Kugira amafaranga akwinjiriza no kwinjira menshi igihe kizaza, ukazongera kuyashorashora
- Niba ukoreshe amafaranga yawe uyagura ibyo ukoresha, urugero nko kugura TV, amafaranga aba yatanzwe ariko ntazagufasha kwinjira andi mu gihe kizaza
- Guhanga imari ubukire n'umutekano wabyo
- Kongera ubushobozi bwo kongera ayinjira
- Gutangiza ibizagufasha kwinjira amafaranga igihe uzaba ushaje
- Kwihamirira imirimo no guha umuryango akazi

Ni izihe ngero z'ishoramari?

Reka bamwe mu bahari basubize mbere yo gutanga ibisubizo bikurikira:

- Gutangiza bizinesi y'uduconsho
- Kugura ibikoresheho
- Gushyiraho amazu

- Gutangiza bizinesi y'inkoko n'amagi
- Kugura imigabane muri SLA
- Kugura aho wororera amatungo



Urupapuro fatizo 12
Ibika bitandukanye byo
gushora amafaranga

Sobanura ingeri zitandukanye z'ibishoro:

Bizinesi

Ushobora gushyiraho bizinesi kugira ngo utange serivise, ibihangano, kubikora no kubigurisha mu mahanga. Abantu benshi bagurisha ibintu na serivise badandaza cyangwa mu maduka aranguza. Uburyo busanzwe bwa bizinesi burimo: salo zo kogosha no gusuka imisatsi, boda-boda, amashuri, resitora zigurisha ibiryo, amaduka adandaza cyangwa aranguza, hoteli n'ibindi

Kworora

Muri Uganda, amahirwe menshi araboneka yo gushora mu buhinzi mu buryo bwo guhanga, gukora no kugurisha mu mahanga. Ushobora gushora: urugero nko mu kworora inkoko, ingurube, isamaki, gutera ibiti -ishyamba, ibinyamizi (nk'ibigori, ikawa cyangwa ibitoke) guhanga imbuto, ukazikamura, ukazishyira mu makarito

Imitungo

Gushora mu mitungo cyangwa ubutaka bishobora kunguka iyo isoko ritunganye. Mbere yo gushora, ni ngombwa gukora isesengura ryiza ku gaciro, ibidukikije, ibiciro uzakoresha n'uko icyo ushaka gukora gikenewe kw'isoko.

Ubugukorwaho cg impamyabumenyi yo kubika

Igihe ushyize igishoro cyawe mu bubiko budakorwaho, uba uguriye amafaranga yawe inzu y'ubucuruzi nuko ukunguka ku nyungu bakwishyura. Ushobora gushora mu bubiko budakorwaho igihe wishyuye amafaranga kuri akawunti iyo nzu y'ubucuruzi yagushyiriyeho. Uzahabwa ikimenyetso ko washoye nuko uhabwe inyungu, cyangwa se mu gihe runaka cg rimwe igihe cy'igishoro kirangiye. Ni itegeko ko inzu y'ubucuruzi iguha inyungu

Dore imwe mu myitozo myiza mu gushora



Gurube y'umukoro:
Kora gurube za 2-3.
Buri imwe irondore imyitozo myiza y'igishoro

Reka abahari bakore ibi iminota 5. Saba gurube gusangiza ibisubizo byabo baranguruye. Uzurisha ibyo bavuze ibisubizo bikurikira:

- Kora budget mbere yo gushora. Rondora ayo wizera kuzinjiza, ayo usohora buri gihe n'ibyangutungura mu byumweru bitaha/amezi, hanyuma urebe amafaranga uzasigarana yo kuzigama cg se kuzigama
- Numara gukora budget, kora pulani mbere yo gushora muri bizinesi yawe. Ibi bisobanura ko umenya igihe uko kingana, amafaranga n'imbaraga igishoro kizagusaba, n'igihe uzashoborera gutangira gushora

- Jya usaba inama abahanga babizobereyemo mbere yo gushora
- Jya uzigama (shyira amafaranga ku ruhande) mbere yo gushora mucyo aricyo cyose
- Tangiza igishoro giciriritse, kugira ngo impanuka nazo zibe ntoy mu gihe ugutangira. Uko uzagenda wunguka, ushobora kugenda wongera igishoro cyawe
- Jya ukora igishoro kigufasha kubona amafaranga. Nushora mu nkoko, inkoko izatera amagi, ushobora kugurisha
- Ubahiriza imibare wagennye. Andika umubare w'igishoro, icyo igishoro aricyo, kandi wizere niba urimo kunguka.

Ubutumwa bwa ngombwa:

Jya ushura watekereje, kugirango bizinesi yawe ikure. Tekereza mbere yo gukora!



Umukoro:
Baza abahari bese kunonosora pulani za bizinesi zabo cg ibishoro byabo

Bwira abahari gusubira hejuru, bongere bakore umwitozo mu gitabo cy'umukoro kuri paji ya 10, gukora pulani ya bizinesi (module ya 5), maze bakoreshe ibibazo mu gitabo cy'umukoro kuri paji ya 11, ibibazo bibazwa mbere yo gukora igishoro.

Abahari bagombye kwizera ko pulani yabo ifatika kandi ishobora gushyirwa mu bikorwa bijyanye neza kandi byu-

bahiriza imikorere yabo y'uyu muni, kandi ko bakwishobozwa gutangira .Niba bidashoboka, bakeneye kongera kunononosora imikorere no gutekereza nanone pulani yabo.

Agace ka 02

Tangira aka gace ubaza abahari bose gusangira imikoro yabo. Buri umwe azavugaga ku gitekerezo cya pulani ya bizinesi ye cg iy'igishoro cye imbere ya gurupe. Izere ko abandi buzuzwa, batanga inama, bafasha uvugaga gufata imyanzuro iboneye.



Jya impaka:
Bwira abahari gutangira umufatanyabikorwa noneho basubize ikibazo : wunguka iki iyo ushoye amafaranga yawe?

Reka babiri babiri bajye impaka iminota 5. Baza babiri babiri gusangira ibisubizo byabo abasigaye. Izere ko babiri babiri bakomoje kuri ibi bisubizo bikurikira:

- Bizinesi yawe irakura
- Ni uburyo bwo kuzigama
- Amafaranga ukuye mu gishorashobora kuba menshi ndetse akanaruta ay'igishoro

Baza uti:

Ni izihe ngorane zakugwirira igihe ukoze igishoro? Reka abahari basubize mbere yo kubasangira ibi bisobanuro:

- Ibyakugwirira bibi/risk ni amahirwe make yo guhomba ku gishoro cg kubona akugarukira atandukanye n'ayo wari utegereje

- Ibyakugwirira bibi/risk bishobora no kuba watakaza amafaranga amwe cg yose watanze ku gishoro watangiriyeho. Urugero, gushora mu matungo, amatungo ahuye n'indwara, utakaza amatungo yawe yose ntushobore kugaruza amafaranga yawe wari ufite mbere yo kugurama amatungo.

Baza uti:

Ni ibiki byakugwirira/risks ukoze igishoro? Reka babiri babiri bajye impaka mu minota 5. Basangira abandi ibisubizo baranguruye. Izere ko babiri babiri bakomoje kuri ibi bisubizo biri hasi.

- Ukenera amafaranga kugira ngo ushobore gushora, rero ntibyakorohere abatayafite gutangira ibishoro byabo
- Ukenera igihe no kwihangana. Nta kintu nk'icyo nko 'gukira vuba'
- Gushora bishobora gutera ingorane zitunguranye. Ushobora gutakaza amafaranga yawe igihe igishoro gihombye.

Beza uti:

Wabigenza ute ngo wirinde risks? Reka babiri babiri bajye impaka iminota 5. Babwire basangira ibisubizo baranguruye. Izere ko bakomoje kuri ibi bisubizo bikurikira:

- Kora pulani neza kandi mbere
- Tangira igishoro gito
- Gisha inama abagutanzwe gukora ibishoro bisa n'icyawe
- Ntugashyire ayo wazigamye yose mu gikorwa kimwe (ntugashyire amagi yose mu gasero kamwe)



Igikorwa:
Sangiza abandi ubunararibonye bwawe!

Vuga uti:

Tugiye noneho gusangira ubunararibonye bwacu ku gishoro. Gendagenda mu cyumba ubwire abandi ibyiza n'ibibi wahuye nabyo ushora amafaranga, n'icyo byakwigishije/isomo wakuyemo.

Nimumara kubwirana ibyo mwahuye nabyo, ongera ugendagende ubwira undi muntu uko byakugendekeye, utyo utyo.

Nyuma y'iminota 5, reka bamwe bavuge ibyo bumvise kuri bagenzi babo, n'icyo byabigishije.

Ubutumwa:

Tekereza neza kuri risks no ku rwunguko mbere yo gushora amafaranga yawe.



Umukino wa 08
Ronald yashoye
mu matungo ye

Ibibazo wakwibaza mbere yo gushora:

Saba abahari gutekereza ku bibazo babaza mbere yo kwiyezema niba batangira gushora cg bakabireka. Bagomba gutekereza impaka zajyibwa ku gishoro.



Urupapuro fatizo 13
Ibibazo byo kubaza

- Igishoro gikora gite? Wasobanukiwe neza bihagije igishoro ku buryo wasobanurira abandi?
- Ni izihe ntego ugamije? Ugamije umutekano, kwinjiza cg gukuza ayawe washoye? Cg byose urwunguko no kongera amafaranga?
- Ni izihe ngorane zitunguranye/risks iki gishoro cyashobora guhura nazo? Ntacyo byaguhutazaho kwigabiza izi ngorane/risks?
- Ni angahe wizeye gukura muri iki gishoro? Ibi birahamye?
- Igishoro cyawe kizamara igihe kingana iki? Iki gishoro ni igihe kigufi, kiringaniye cg kirekire?
- Uzatanga angahe mu kugura, gukomeza no kugurisha igishoro cyawe? Ese uzishyura imisoro ku mafaranga uzabona?
- Ni ibihe bishoro wari usanganwe? Iki gishoro gishya kizakorana gite n'ibyo wari usanzwe ufite? Kizahindura gite ubutunzi buvanze?

Agaciro ko kubusanya ibishoro

Vuga uti:

- Si ibishoro byose bikora neza igihe kimwe
- Ubwoko butandukanye bw'ibishoro ntibwitwara kimwe imbere y'ibiiza by'isi, ubunini bw'inyungu n'ibindi birebana n'icunga mutungo.
- Iyo ubwoko bumwe bw'igishoro bumanutse, ubundi bwoko bushobora kuzamuka

- Kuvanga ubwoko bwinshi bw'ibishoro byagufasha kworoshya azakugarukira



Urupapuro fatizo 14
Agaciro ko kubusanya

Module mu nshamake:

- Igishoro ni igikorwa cyo gutanga amafaranga yawe mu bikorwa wizera ko azaba menshi
- Igishoro gishobora kuba ari umutungo urugero nk'amatungo(inka, ihene, ingurube), inzu (amazu akodeshwa), bizinesi (imyanya ku masoko, amaduka y'ibiribwa, boda-bodas) wakuramo urwunguko”

Ni kuki washora?

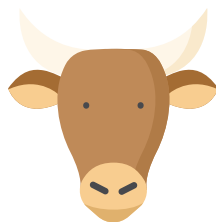
- Kurema ubukire
- Kongera ubushobozi bwo kwinjiza menshi
- Kwihimbira imirimo wowe, umuryango wawe ndetse n'abandi

Ibika bitandukanye by'igishoro:

- Bizinesi yo korora amatungo
- Ubucuruzi
- Serivise
- Ubwikorezi
- Kubika kuri akawunti idakorwaho

Inkomoko z'amafaranga yo gushora:

- Ayanjye nizigamiye
- Inguzanyo
- Ayo nemerewe
- Inyungu nongeye gushora



Gucunga ibyakugwirira bibi/risks:

- Buri gishoro kizana n'ingorane zatungurana/risk. Ushobora guhomba, bashobora kukwiba, ushobora kuyacunga nabi, igishoro gishobora gupfapfana cg kikangirika
- Cungira hafi igiishoro cyawe kugirango kidatakaza igihe n'amafaranga
- Kubusanya Ibika by'igishoro: ntugashyire amagi yose mu gasero kamwe! Iyo ubusanya, uba ugabanya risk kuko uba wazitagaguje mu moko atandukanye y'ibishoro
- Ugira ubushobozi bwo kunguka menshi mu gihe risk ari nini no ku rundi ruhande



**Iherezo rya
module ya 06**

Amafaranga yanjye vs amafaranga y'undi

Agace ka 01



Igikorwa:
Kinisha umukino, wowe ukina umuguzi wakira amafaranga uhabwa n'umunyabanki cg uguriza amafaranga ye

Vuga uti:

Hari 2 babyifuza ? Umwe araba umunuyabanki undi araba uguriza amafaranga ku giti cye.

Ha buri umwe ikarita iriho UGX 10,000 byanditse ku buryo bugaragarira bose.

Bwira nyiribanki uti: Nifuzaga gufata UGX 10,000 kuri akawunti yanjye nizigamiyeho, nyabuna!

N'ishema ryinshi, ereka abahari UGX 10,000 nyiribanki aguhaye.

Bwira uguriza amafaranga ye uti: nkeneye UGX 10,000 vuba na bwangu, wo kagura imana we. Nfite impamvu zihutirwa!

Fata mu ntoki UGX 10,000 uguriza amafaranga ye yaguhaye.

Fata mu ntoki izo karita zombi imwe mu kiganza kimwe. Baza abahari uti:

Ni irihe tandukaniro riri hagati y'aya UGX 10,000 n'ayangaya UGX 10,000? (Ayambere UGX 10,000 ni ayo nzigamiye; ayakabiri UGX 10,000 ni ay'uguriza amafaranga kandi ni ideni. Azayanyakaho inyungu kandi nzagomba kuyishyura).

Ideni /inguzanyo ni iki?

Reka bamwe mu bahari basubize mbere yo kubaha igisubizo gikurikira:

Inguzanyo ni amafaranga uyafashe akoresha igihe cy'agateganyo. Nyuma y'igihe cyateganijwe, ayo mafaranga yishyurwa nyirayo, akenshi aba aherekajwe n'inyungu cg ihazabu y'ikoreshwa ryayo.

Impamvu abantu baguza:

- Gushora
- Gukemura ibyihutirwa bitunguranye
- Gukoresha, kugura ikintu badafitiye amafaranga ahagije ako kanya.

Baza uti:

Ni izihe mpamvu zaguteye gusaba inguzanyo?

Ninde wigeze gusaba inguzanyo ku mpamvu zitari iyingiyi? Ndakwiginze tubwire ni iki gisa muri ibi bika 3 by'inguzanyo? Ni irihe tandukaniro?

Izere ko bakomoje kuri ibi bikurikira:

- Inguzanyo y'igishoro cyunguka abura yandi ku muntu usaba inguzanyo
- Inguzanyo ku mpanuka cg ku byanjye nkoresha ku giti cyanjye bitinjiza amafaranga kandi agomba ku zishyurwa akomotse ku yandi nkorera. Gerageza kuzigama, maze wirinde gufata inguzanyo muri izingizi.

Beza uti:

Gukoresha amafaranga yawe bwite no gukoresha inguzanyo, harimo irihe tandukanyirizo ?

Reka abahari bamwe basubize mbere yo kubaha iki gisubizo:

- Inguzanyo iguca amafaranga
- Inguzanyo izana n'amategeko uhabwa n'ukuguriza harimo no kwishyura inyungu, rimwe na rimwe, n'amafaranga yo kuba mamba
- Uba ufite ubwisanzure iyo urimo gukoresha amafaranga yawe bwite
- Iyo ufata inguzanyo, uhabwa amafaranga menshi asumba ayo wakoresha mu gihe ukoresheje ayawe bwite
- Kuguza bigufasha kubona amafaranga vuba kurusha gutegereza ayo wizigamiye buhoro buhoro

Inguzanyo mbi, inguzanyo nziza

Vuga uti:

Hariho inzira zitandukanye zo kwishyura bizinesi. Bamwe bakoresha ayabo mu gushora kuko bashoboye kuzuza intambwe ku yindi. Abandi bafata inguzanyo ngo batangire cg ngo bagire kinini bahindura muri bizinesi.

Ngiye kubasomera inkuru ebyiri zitwereka inzira zitandukanye zituma bizinesi zikura. Nimutege amatwi kandi mutekereze: ni iyihe muri bizinesi z'aba bagore yenda kumera nk'izanyu.



Umukino wa 09
Inkuru ya Rose



Umukino wa 10
Inkuru ya Mercy

Baza uti:

Ni iki wagombye kumenya mbere yo gufata inguzanyo?

Reka bamwe mu bahari basubize mbere yo kubaha igisubizo gikurikira:

- Umubare w'ayo uzishyura inguzanyo, hakubiyemo ayo wafashe, ayo uzabungukira n'ihazabu. Inkomoko y'ayinjira cg ayo wazigamye ufite uzakoresha mu kwishyura. Nuramuka ubonye inguzanyo mu toki zawe (bizashoboka mbere y'uko uyakenera?)
- Uyu ni umutungo urimo kugura ukorehsje inguzanyo uzasindagiza inguzanyo, kandi ugakomeza no kwinjiza amafaranga yawe
- icyo kiguzi washoye ku bintu byawe ukoresheje inguzanyo kiri hejuru cyane bihagije kugirango ushobore kwishyura inguzanyo hamwe no kugira icyo wunguka

Uduce twa gombwa two kwi-tabwaho mbere yo kubona inguzanyo

Reka abahari batange ibisubizo mbere yo kubaha igisubizo gikurikira:

- Uko inguzanyo ingana
- Igihe inguzanyo izamara
- Uko urwunguko rungana
- Iihazabu
- Igihe cyongererwa
- Ayo banki iguca igukorerwa impapuro
- Igiciro cy'inguzanyo

Vuga uti:

Iyo wabonye inguzanyo, uba uziko amafaranga ya mbere atangwa ari ahabwa uyaguhaye ngo ubone inguzanyo. Haba harimo urwunguko,ihazabu hamwe

n'acibwa nyuma. Ntitwibagirwa ayanyuma kuko tugomba kwizera gushyira ku ruhande ahagije amafaranga yo kwishyura buri cyumweu cg buri kwezi. Ariko rimwe na rimwe ntitwita ku bindi dushyiraho amafaranga kuko dufite inguzanyo, nka bizinesi zahombye cg amafaranga twishyura mu ngendo z'inama cg tujya kuri banki.

Nyamara ibyo biguzi by'inyongera ntibibarwa mu bwishyu bw'inguzanyo, kandi arahari aratangwa, wagombye kuyitaho iyo utoranya uzakuguriza. Ibi biciro byitwa ibiciro bitaziguye.

Isobanurwa ry'amagambo:

Ibiciro biziguye:

Amafaranga wishyura uwakugurije ku nguzanyo yaguhaye. harimo inyungu, ihazabu, ubwishingizi n'ayishyurwa nyuma. Ubusanzwe ibi biguzi biba biri hamwe n'ayo wishyura buri cyumweru cg buri kwezi.

Ibiciro bitaziguye:

Asohoka uzagomba kwishyura kubera ko ufite inguzanyo, urugero nk'ingendo zo kujya mu nama cg kujya kuri banki. Hashobora kubamo n'agashahara wishyura umukozi ugusigarira kw'iduka igihe wagiye mu nama, cg ayo utakaza wari kwinjiza igihe ufunze iduka ugiye mu nama.

Saba ababishaka babiri gusangiza abandi amafaranga nk'ayo nabo ubwabo bivumburiye ku nguzanyo zabo.

Baza uti:

Muri aya mafaranga asohoka kuri ubu buryo, hari icyagutangaje? Hari asohoka utigeze utekereza ko afitanye isano n'inguzanyo yawe?

Wagabanya ute igiciro cyo kuguzanya? (Banza ukore pulani; ita ku biciro byo kuguzanya mbere yo gutoranya ukuguriza; gereranya abaguriza hanyuma utoranyemo umwe ubona washobora).

Agace ka 02

Ibibazo ku baguriza

Baza uti:

Ni izihe ngero zitandukanye z'abaguriza zihari?

Reka bamwe mu bahari basubize mbere yo kubaha ibisubizo bikurikira:

- Abantu ku giti cyabo
- SACCO
- SLA
- Amakompanyi
- MFI
- Banki
- Abasimbura abahombye cg abagura ibihangano bagirana amasezerano y'ubuhinzi n'ubworozi

Amasezerano y'ubuhinzi-bworozi ni iki?

Ni ubwumvukane hagati y'umuhinzi-mworozi n'umuguzi. Umuhinzi-mworozi n'umuguzi bumvikana mbere y'igihe ku ngano y'umusaruro azasarura n'igiciro azabigurishaho.

Ni ibihe bibazo wabaza abatanga inguzanyo mbere yo kwemeza kubafataho inguzanyo?

Reka abahari babanze basubize mbere yo kubaha igisubizo gikurikira:

- Ikigero cy'urwunguko ni angahe ?
- Nzajya nishyura nte/kangahe ngo ndangize inguzanyo n'urwunguko?
- Nzajya nishyura angahe buri gihe
- Ni ayo kuzigama angahe kandi ni ins-huro zingaha nzajya nyatanga?
- Ni izahabu ingana ite nzishyura ngo mbone inguzanyo?
- Ni ibihe bihano bisabwa ukerewe ?
- Inguzanyo yishyurwa hehe ?
- Urugendo ruhagera rungana rute?
- Inama zikorwa kangahe ?
- Inama zimara igihe kingana iki?

Ubwishingizi ni iki?

Reka abahari basubize mbere yo kubaha igisubizo zo gikurikira:

Ubwishingizi/umushingo ni ikintu cy'agaciro kijya mu mwanya w'ubwishyu uzakoresha wishyura inguzanyo wafashe cg se ukakirekera uwakugujije. Gishobora kuba ikintu cy'agaciro ureka/ cg ukagishyira mu maboko y'ukugurije mbere ukazagisubirana nyuma umaze kwishyura inguzanyo cg uwakugujije akaza kugifata igihe unaniwe kwishyura inguzanyo n'urwunguko. Urugero inzu, ubutaka, imodoka cg inka bishobora gutangwa nk'ubwishingizi ku kwishyura inguzanyo.

Umwishingizi ni iki?

Umwishingizi ni umuntu wa gatatu wiyemeza kuzishyura inguzanyo igihe ugurijwe atashobora kwishyura. Uwo muntu agomba kuba afite amafaranga cg ibintu bye bwite kugirango agaragaze

ko yashobora kwishyura uwafashe inguzanyo aramutse atishyuye.

Kugereranya abaguriza

Baza uti:

Ni iki cya ngombwa wakwibandaho mu gutoranya ukuguriza? Ese ni ikigero cy'urwunguko mw'ijanisha? Ubwoko bw'inguzanyo zitangwa? Aho aherereye?



Igitabo cy'umukoro:
urupapuro 20
Ibya ngombwa wareba igihe utoranya ukuguriza

Andika ibintu bitanu bya ngombwa (igitabo cy'umukoro ni urugero; ugomba kugira utwambi dutandukanye ku mutwe ku ruhande rw'iburyo).

Ukurikizeho gushyira ku rwego ibiranga uguriza kuva kuri 1 kugera kuri 5 mu dusanduku bihuye. Kora ibi kuri buri kiranga buri uguriza noneho, hamwe na gurupe usuburemo ibisubizo by'isumbanisha.

Baza uti:

- Ni ibihe biranga ibicuruzwa byinshi? Ibi biranga ibicuruzwa byari byaratoranyjwe?
- Shyira hamwe ibiranga ibicuruzwa byahawe amanota menshi. Ni iki kiranga uwakuguriza mwiza?

Ibyo nunguka n'ibyo mpomba ku bwoko butandukanye bw'inguzanyo

Beza uti:

Ni iki nunguka cg mpomba iyo nkuye inguzanyo ku muntu ku giti cye?

Ibyo nunguka:

- Mbona vuba inguzanyo
- Si byinshi nsabwa ngo mpabwe inguzanyo

Ibyo mpomba:

- Ikigero cy'urwunguko mw'ijanisha kininini
- Birashoboka kutumvikana neza (nk'igihe nta masezerano yanditse)
- Ibyo ushobora guhomba biriyongera urugero nko gutakaza ubwishingizi cg ibihano igihe udashoboye kwishyura inguzanyo
- Ibyo washinze wowe cg umuryango wawe byagurishwa igihe udashoboye kwishyura

Baza uti:

Ni iki nunguka ni iki mpomba iyo mfashe inguzanyo muri SLA?

Icyo nunguka:

- Inguzanyo za SLA ziroroha
- Ntibagusaba ubwishingizi
- Ushobora gusaba inguzanyo ntoya

Icyo mpomba:

- Ikigero cy'urwunguko kinini cyane gisumba icya za banki z'ubucuruzi
- Gutakaza ubucuti cg icyizere aho utuye mu gihe unaniwe kaishyura

Baza uti:

Ni iki nunguka cg mpomba igihe mfashe inguzanyo nyuze mu masezerano y'ubuhinzi-bworozi?

Icyo nunguka:

- Gushobora kubona ubwishingizi ku musaruro
- Igiciro kidahinduka ku gicuruzwa cyawe (kuko ihnduka ry'ibiciro kw'isoko bitangeraho)
- Gushobora kubona inguzanyo

Ibyo mpomba:

- Nshobora kubona amafaranga make kw'isoko mu gihe cy'isarura
- Mwembi mushobora guhomba igihe nta musaruro ubonetse cg ukaba muke
- Ushobora gutakaza ubwishingizi cg ugahabwa ibihano mu gihe udashoboye kwishyura

Baza uti:

Ni iki nunguka ni iki mpomba iyo, mfashe inguzanyo muri SACCO?

Ibyo nunguka :

- Inguzanyo za SACCO zifite kugirirwa icyizere
- Ushobora guhabwa amafaranga menshi muri SLA
- Umuntu ku giti cye ashobora guhabwa inguzanyo

Ibyo mpomba:

- Inguzanyo ibanza kwemezwa, rero bashobora no kuyikwima
- Inyungu n'andi acibwa aba menshi
- Birashoboka ko amafaranga wasabye agabanwa

Baza uti:

Ni iki nunguka ni iki mpomba iyo mfashe inguzanyo muri banki y'ubucuruzi?

Icyo nunguka :

- Amasezerano arandikwa rero nta-wavuga ko atabyumvise neza
- Ushobora guhabwa amafaranga menshi
- Igihe uhabwa cyo kwishyura kiba kinini (ugereraniye na SLA)
- Amafaranga aba menshi kuruta muri SLA cg SACCO

Icyo mpomba:

- Ibisabwa byinshi (kandi bitajegajezwa)
- Inyungu nyinshi n'amahazabu
- Ushobora gutakaza ubwishyu cg ugacibwa ibihano mu gihe udashoboye kwishyura
- Ushobora no gukora ingendo ndende ngo ugere kuri banki
- Banki ishobora kuba idatanga inguzanyo ku bantu ku giti cyabo, ikaziha gu-rupe gusa, cg se banki ikaba itoranya bizinesi aho guha abahinzi-borozi

Imigenzereze myiza mu kuguzya



Gurupe y'umurimo:
Kora gurupe maze urondore imwe mu migenzereze myiza mu kuguzya.

Reka abahari babikore mu minota 5. Saba amagurupe gutanga ibisubizo baranguruye. Uzurisha ibisubizo byabo ibikurikira:

- Mbere yo kumenya niba wabona inguzanyo, banza ukore bugdet. Ibi bisobanuye ko urondora ayo wizera kuzinjiza n'ayo uzasohora mu byumweru n'amezi ataha. Ni angahe utekereza kuzajya wishyura buri kwezi, ugas-

hobora no kwishyura ibiri ngombwa nk'ibyo kurya, fagitire za muganga, ayo bizinesi isohora n'ibiyhutirwa bindi byakugwirira

- Inguzanyo ni ideni. Jya wishyura vuba uko ubishoboye
- Inguzanyo ntuyibonera ubusa! Ira-henda kuko izana n'ikiguzi. Bara neza umubare w'amafaranga ugomba kwishyura wongereho n'ihazabu ndetse n'urwunguko
- Banza ukore pulani y'ukuntu uzishyura inguzanyo
- Jya wubahiriza umubare w'ayo wiyemeje kwishyura mu bice
- Ntugasibe. Gusiba bisobanuye ko wananiwe kwishyurira igihe lbi bigira ingaruka mbi, urugero nko gutakaza ubutaka bwawe, inzu cg ibikoresho by'ubuhizni-bworozi
- Baza abatanga inguzanyo, amazu y'ubucuruzi cg bamemba b'ibibina/ko-operative bakugire inama ku nguzanyo
- Ntukavangavange inguzanyo wafatiye bizinesi n'izo wafashe ku mpamvu zawe bwite. Niba ufashe inguzanyo ku mpamvu za bizinesi, yikoreshe kuri izo mpamvu za bizinesi nyine
- Inguzanyo izana n'amasezerano. Yisome witonze mbere yo kuyishyiraho umukono. Izere ko wumvise neza amasezerano, harimo n'ibisabwa ku nguzanyo n'igihe izamara

- Irinde kuguza inshuti cg umuryango. Bishobora kwangiza ubushuti mufitanye
- Ntukaguze umuntu utazi. Ashobora kuba ari igisambo gisaba urwunguko rw'ikirenga kw'ijanisha
- Izere ko ufite ubwishingizi buhagije kuri bizinesi yawe y'ubuhinzi-bworozi. Rengera bizinesi yawe: niyo ikwinjiriza amafaranga
- Jya usaba guhabwa impapuro z'ubwishyu kugirango wirinde amahane n'uwakugurije



Umukoro:
Buri umwe mu bahari yandike ingoboka 2 mu bitabo byabo zaboneka igihe bafashe inguzanyo (cg bagujije amafaranga)

Mu miterere harimo ukuguriza uwariwe, ibyo mwari mwaremeranyije (amafaranga wasabye, ihazabu, inyungu mw'ijanisha, igihe cy'ubwishyu), icyo amafaranga yari agenewe gukoreshwa;ese bashoboye kwishyura inguzanyo;ni iki kitagenze neza?

Niba harimo utarigeze asaba inguzanyo, yagombye kubaza umuturanyi we cg undi wese wigeze gufata inguzanyo.

Agace ka 03

Tangira aka gace ubaza abahari kwerekana ibitabo byabo urebe niba baragarageze neza imiterere y'inguzanyo. Noneho, ubaze 3-4 gusangiza inkuru ku nguzanyo bafashe.



Urupapuro fatizo 15
 Uruziga rw'inguzanyo

1. Urupapuro rwo gusaba Urupapuro rw'isaba rugamije intego nyinshi harimo;
 - Kukwaka amakuru y'ibanze ukuguriza akenera ngo yemere cg yange kuku-guriza
 - Porogaramu y'inguzanyo
2. Igihe cyo kwiga ku nguzanyo Icyamba mbere ukuguriza yitaho ni ibintu bibiri: umubare w'ayo ushaka kuguzanya n'imiterere y'imari utunze (harimo n'ukuntu uguza).

Isaba rikusanyiriza hamwe amakuru yo gufasha kwemeza ubushobozi bwawe n'ubushake mu kwishyura inguzanyo, ibivamo byigwa n'uguriza ngo amenye neza ubushobozi n'ubushake ufite bwo kwishyura inguzanyo

3. Igihe cyo kwemeza inguzanyo Iki gihe uguriza acyifashisha mu kwemeza niba ntacyo ashobora guhomba noneho akaguha inguzanyo wasabye. Icyemezo gishingira ku makuru yakusanyijwe mu gice cyo kwiga inguzanyo.
4. Gusohora inguzanyo Mu gihe inguzanyo yemewe, irasohoka, ibi bisobanuye ko bayiguha

5. Gucunga ikoreshwa ry'inguzanyo Umaze kubona inguzanyo, ni ngombwa gukomeza gukurikirana umubare w'ayo ugomba kwishyura ku girango ukomeze wizere ko wubahiriza ubwishyu uko

bwemeranyijwe. Ukuguriza nawe azako-meza gucunga amenye uko wakoresheje ayo mafaranga.

6. Kwishyura inguzanyo

Aho tugeze aha, dutegereje ko wishyura inguzanyo mu bice wiyemeje mu masezerano washyizeho umukono. Kutabikora utyo bishobora kugukururira ingaruka utiteguye. Ni ngombwa rero kuguzya ayo uzashobora kwishyura.



Urupapuro fatizo
16a & 16b
Inguzanyo ya Rose

Igishushanyo cya 01

Rose afite iduka. Acuruza imyambaro hamwe n'ibintu biva mu buhinzi-bworozi bikorwa n'umugabo we. Afite abaguzi benshi ariko iduka rye ni rito. Akaba rero yifuzaga kwongera umwanya mw'iduka kugirango ashobore kubika byinshi maze yunguke menshi.

Igishushanyo cya 02

Rose amaze igihe yizigamira mu gasanduku. Yigira inama yo gufungura agasanduku ngo akuremo amafaranga yo kwagura bizinesi ye. Ikibi nuko, ayo yazigamye adahagije.

Igishushanyo cya 03

Yigira inama yo gusaba inguzanyo muri banki/SACCO afitemo akawunti.

Igishushanyo cya 04

Araperereza ku nguzanyo n'ibyangombwa bisabwa. Asanga yujuje ibisabwa byose. Atangira yerekana indangamuntu ye, ubwishingizi, umwishingizi, amahaz-

abu ya banki, n'ibindi.

Igishushanyo cya 05

Rose afata inguzanyo ya UGX 500,000 muri banki. Inguzanyo ifite ikigero cy'urwunguko kw'ijanisha rya 10% y'ihazabu. Arashaka kwishyura ayo yafashe hamwe n'inyungu yayo mu mezi 5.

Igishushanyo cya 06

Rose asuzuma budget ye, n'uko akora pulani nshya ishingiyeye ku mafaranga yafashe. Akodesha umwanya ku muryango ukurikiye uwe n'uko yongera ibicuruzwa byinshi mw'iduka rye ryagutse.

Igishushanyo cya 07

Gutangira uku kwezi, azatangira. Kwishyura inguzanyo. Agomba kwishyura mu mezi 5. Ayo azishyura buri kwezi ni UGX 100,000. Urwunguko rwa buri kwezi ni 50,000. Buri kwezi, azajya yishyura UGX 150,000 ku mezi 5.

Rose yitondera kwishyura neza inguzanyo yafashe, kandi akizera ko yishyura buri kwezi ayo yafashe hiyongeyeho n'urwunguko rwa banki, yose hamwe akaba UGX 150,000.

Igishushanyo cya 08

Reka twongere turebe uko Rose yakoze pulani n'uko acunga inguzanyo kuva yatangira. Yateguye ihazabu ya banki (UGX 34,400). Yagabanije ubwishyuru bwe ku mezi 5, ngo bimworohere kwishyura mu bice. Nyuma y'amezi 5, arangiza kwishyura inguzanyo yose, uyu munsi ashobora kwunguka, kuzigama no gushora.

Kunanirwa/kwishyura

Baza uti:

Bivuga iki kudashobora kwishyura inguzanyo?

Kutishyura inguzanyo hamwe n'andi yose baguciye harimo inyungu za banki mu gihe mwemeranije bitwa kutishyura inguzanyo. Ugujije akananirwa kwishyura ni umuntu utinda kwishyura inguzanyo yafashe.

Baza uti:

Ni kuki gutinda kwishyura/kutishyura ari ikibazo? Ni kuki ari bibi gutinda kwishyura inguzanyo n'yo byaba iminsi mikeya?

Reka bamwe mu bahari babanze basubize mbere yo kubaha ibisubizo bikurikira:

Gukererwa iminsi mike bishobora kugaragara nk'aho atari ikibazo, ariko iyo iminsi mikeya ihindutse ibyumweru, bigenda bigorana kwishyura. Uko ugenda utegereza, niko ayo ugomba kwishyura agenda yiyongera, niko agenda aba menshi bikazakunanira kwishyura. Rero, iyo wishyura neza ku gihe, buri cyumweu/kwezi, uba ubizi, ugategurira kishyurira igihe.

Vuga uti:

Usaba inguzanyo yakwitwa ingegera igihe umunsi umwe cg myinshi yakere-rewe; yitwa ingegera n'igihe yarengaje amezi abiri.

Baza uti:

Ni iki kiruta ikindi:umunsi 1cg amezi 2?

(Usaba inguzanyo wakerewe amezi 2 ahura n'ikibazo gikomeye kurushaho. Bizamugora kwishyura, kandi n'umubare w'amafaranga uzakomeza kwiyongera. Kandi ashobora no kuzishyura ibihano)



Igikorwa:

Hasi aha hari ibibazo 4, bisomere abahari maze ubahe gutoranya muri ibi 3 bishoboka.

Basabe gutekereza no kuvuga baranguruye: ni ikihe gisubizo kiricyo muri ibi bitatu.

Mbere y'uko mujya ku kibazo gikurikiyeho, mubanze muje impaka muri gurupe ku kibazo kibanza.

Ikibazo dushingiraho cya 1:

Lucy yafashe inguzanyo ya UGX 1.5 milliyoni yo kugura firigo ntoya yo mu rugo iwe ayigura UGX 900,000. Ubwa mbere yatekerezaga gukoresha asagukaho UGX 600,000 kugura ibigori byo gucuruza ngo yunguke ahagije yishyure ibice bitatu bibanza by'inguzanyo yafashe.

N'uko mwenyina Rita asaba Lucy kumuha za UGX 600,000 amwizeza kuzamwishyura amafaranga yose mbere yuko Lucy yishyura igice cya mbere cy'inguzanyo. Rita arigendera aburana n'amafaranga. Ni iki Lucy yagombye kuba yarakoze mu mwanya wo kumuha amafaranga yose?

Igishoboka cya 1:

Guha mwenyina amafaranga abanje kumwaka ubwishingizi buruta UGX 600 000.

Igishoboka cya 2:

Kwiyangira kuyamuha yashaka akamurakarira

Igishoboka cya 3:

Kuba yarahaye mwenenyina icy kabiri cy'ayo yamusabye UGX 600,000, asigaye UGX 300,000 akayashora agashobora kwunguka ayo azishyura inguzanyo.

Ikibazo dushingiraho cya 2:

Anya yafashe inguzanyo ya UGX 350,000 ya bizinesi ye icuruza imboga. Kugurisha byari byiza yishimiye kubona amafaranga. Nuko agura ikanzu nshya yo kwishimisha n'agapira ko gukina soccer k'umuhungu we. Ariko ukwezi kurangiye agiye kwishyura inguzanyo, asanga asigaranye icya kabiri cy'amafaranga y'ubwishyu. Ni iki yagombye kuba yarakoze gitandukanye?

Igishoboka cya 1:

Kubanza gushyira ku ruhande amafaranga yo kwishyura inguzanyo mbere yo kugura impano

Igishoboka cya 2:

Kugura ibyo agura agatekereza no kuguzura mwenenyina ikindi gice gisigaye

Igishoboka cya 3:

Kuba yarafashe inguzanyo nini agitangira kuguzura

Ikibazo dushingira cya 3:

John yafashe inguzanyo muri banki y'iwabo ku murenge yo kongera mw'iduka rye rito. Bizinesi ye ni ntoya ariko ihagaze bwuma kandi buri gihe yishyura inguzanyo ze neza. Ariko igihe umuhungu we yakomerekeye mu mpanuka, yafashe inguzanyo yihutirwa muri banki y'iwabo aho ku murenge yo kuvuza umuhungu we. Nuko, afunga iduka aguma iwe arwajije umwana we, n'uko yisanga atagishoboye kwishyura

izo nguzanyo zombi yafashe. Ni iki John yagombye kuba yarakoze gitandukanye?

Igishoboka cya 1:

Gushaka undi muntu wo kurwaza umuhungu we, agakomeza agacuruza

Igishoboka cya 2:

Kuba yaragurishije ikintu cye cy'agaciro (urugero nk'itungo) akishyura impapuro za muganga aho gufata indi nguzanyo

Igishoboka cya 3:

Gukuba kabiri ibiciro by'ibicuruzwa mw'iduka rye akabona amafaranga akeneye yo kwa muganga

Ikibazo dushingiraho cya 4:

Michelle yararwaye biba ngombwa ko aguma mu rugo igihe kirekire. Kubera ko atashoboye gukora muri icyo gihe, yabonye make ntiyashobora kwishyura inguzanyo. Igihe yashoboreye kongera gukora, yagombaga kwishyura menshi kuko yagombaga kwishyura n'ihazabu zo gukererwa. Kandi yaraninjizaga makeya ubu amerewe nabi kuko afite ubwoba bwo gufunga bizinesi ye. Ni iki Michelle yagombye kuba yarakoze gitandukanye?

Igishoboka cya 1:

Gusobanurira umuryango bakareba amafaranga bashyira mu kwishyura inguzanyo bikamurinda kwishyura ibihano byo gukererwa kwishyura igihe yari arwaye.

Igishoboka cya 2:

Kuba yarazigamye udufaranga duke buri cyumweru cg buri muni hejuru y'ayo yarakeneye yo kwishyura inguzanyo ngo ashobore kwirengera mu bihe nk'ibyo.

Igishoboka cya 3:

Kuba yarasabye banwe mu baguzi be kumwishyurira inguzanyo yafashe

Gukomeza gushakisha inyishyu y'inguzanyo



Umukino wa 11
Inkuru ya Sara

Andukura urupapuro rw'ishakisha ry'inyungu ku rupapuro runini maze urwereke abahari, hanyuma ubaze ababishaka kugufasha gukorana nawe uyu mwitoto. Sobanura buri gace maze wizere ko gurupe yabyumvise neza.



Igitabo cy'umukoro:
urupapuro 21
Igikoresho cyo gucunga ideni



Umukoro:
Abahari bazandukura urupapuro rw'ishakisha ry'inyungu mu gitabo cyabo cy'umukoro maze bacyuzuze niba barafashe inguzanyo



Ikinamico:
Ikigamijwe cya ngombwa ni ukwerekana ingaruka mbi zo kutishyurira inguzanyo ku gihe cyabugenewe n'ubwenge wakoresha ngo ubikemurane na SLA.

Abakinnyi :

- John, umuhinzi-mworozi ufite inguzanyo atararangiza kwishyura hamwe na gurupe
- Sam, undi muhinzi-mworozi ushaka gufata inguzanyo ayihawe na gurupe
- Ukuriye SLA
- Abasigaye (nabura 2)

Gutegura inama ya SLA

Twumvikane:

- John hashize amezi menshi yarahawe inguzanyo na gurupe. Ayishora muri bizinesi y'inkoko. Ku bw'amahirwe make, inkoko zose zirapfa. None yananiwe kwishyurira igihe inguzanyo yafashe
- Sam amaze igihe kirekire ari memba wa gurupe. Asaba inguzanyo. Arashakira kugura impeke akajya agemurira abandi bacuruzi kuko imvura yatangiye kugura
- Ukuriye gurupe abwira Sam ko adashobora kubona inguzanyo kubera ko John atishyuye inguzanyo yafashe, none gurupe ikaba nta mafaranga ifite
- Sam ararakara cyane. Yibasira John ndetse anavuga ko agiye gufata bimwe mu mitungo ye akayigurisha kugirango abone uko agura impeke zo kuzunguza. John agerageza kwisobanura. Ntiyumva ukuntu bamusaba kwishyura inguzanyo kandi bazi neza ko inkoko zose zapfuye.
- Intonganya iba nyinshi. Abandi nabo bagira icyo babivugaho

Ibibazo by'impaka:

- Mwigeze kumva ibi bibaho mu zindi gurupe aha dutuye?
- Bigendera bite gurupe iyo abafashe inguzanyo bananiwe kwishyura?
- Murabona gurupe yafasha ite John mu kunanirwa kwishyura?



Nkubaze:
Nicyo cg sicyo?

- Amafaranga y'inguzanyo ni umutungo w'uwayafashe? (sicyo)
- Inguzanyo ishobora kugufasha gutangira no kwagura bizinesi igihe udafite amafaranga yawe ahagije (nicyo)
- Akarere utuyemo karamutse gahuye n'umwuzure, biza cg indwara zindi, ntabwo uzishyura inguzanyo wafashe (sicyo)
- Igihe bizinesi yawe ifunze, ntabwo uzishyura inguzanyo wafashe (sicyo)
- Umujura nakwibira amafaranga cg akiba ibyo wakoze, ntabwo uzishyura inguzanyo wafashe (sicyo)
- Gukoresha amafaranga yawe bwite utangira bizinesi yawe birahendutse kurusha gusaba inguzanyo (nicyo)
- Nta ngaruka wagira zo kunanirwa kwishyura inguzanyo igihe cyose urimo kwishyura (sicyo)

- Umuntu yakwiriye gufata inguzanyo ku rugero rw'ayo yinjiza (nicyo)



Igitabo cy'umukoro:
urupapuro 23
Kwongera
gusobanukirwa n'intego

Ubwo ukoza imitwe y'intoki kw'iherezo ry'iki gice, ongera urebe intego buri wese mu bahari yatangiranye, bakaba baragiye bazinonosora muri aya mahugurwa y'ibyumweru 5. Bakoresheje ubumenyi bungutse muri aya mahugurwa, abitabiriye bashobora noneho gusobanukirwa bushya n'intego zabo ku byumweu 4 by'ihugurwa n'itangagaciro (M&E). Cisha amaso mu gitabo cy'umukoro, maze wiyeze ko intego zabo zagerwaho kandi ko zitunganyijwe neza ngo bashobore kuzuzura mu byumweru 4 bitaha.



Iherezo rya
module ya 07





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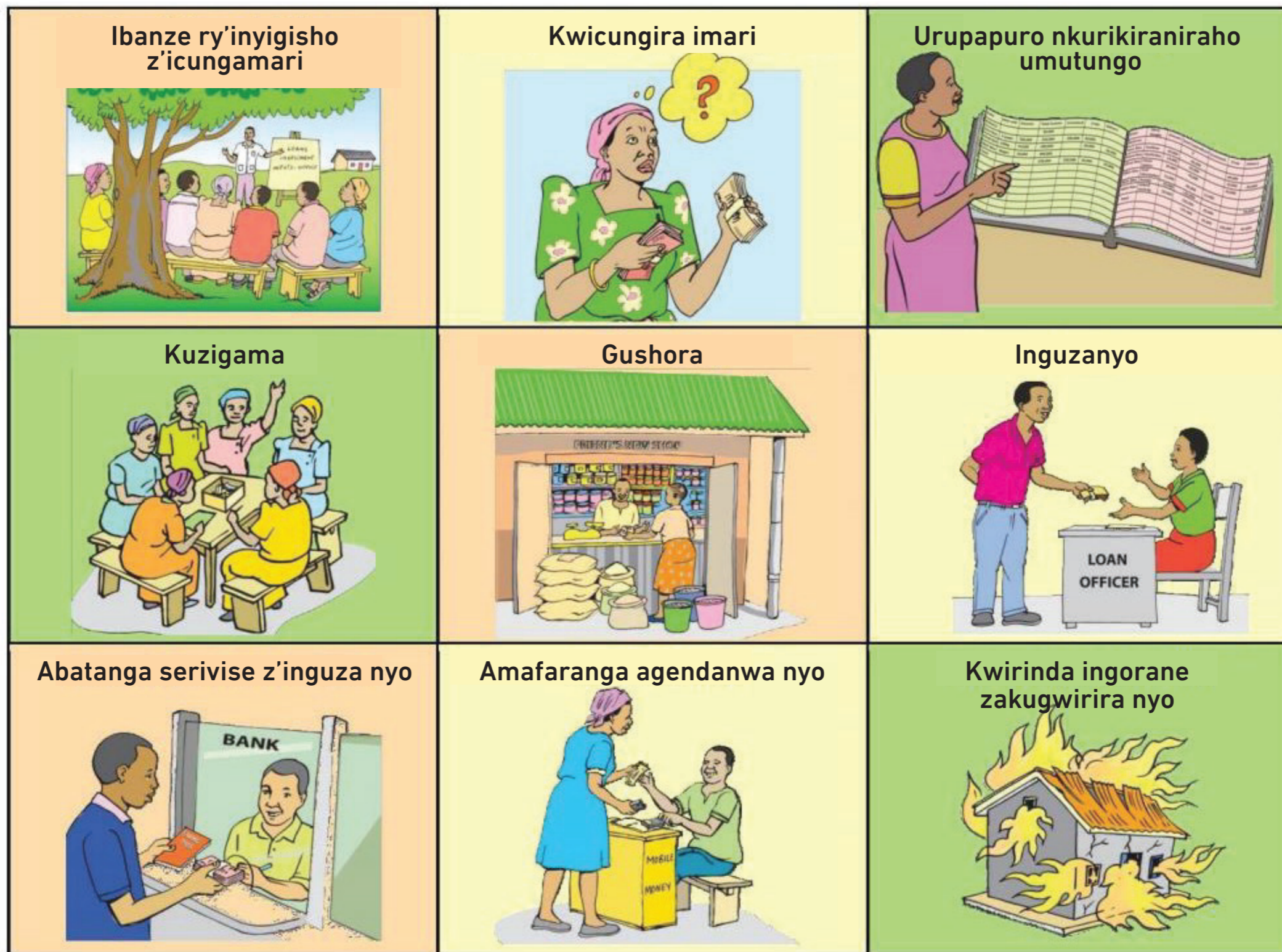
PriB
scaling for impact

Inyigisho z'Icungamari

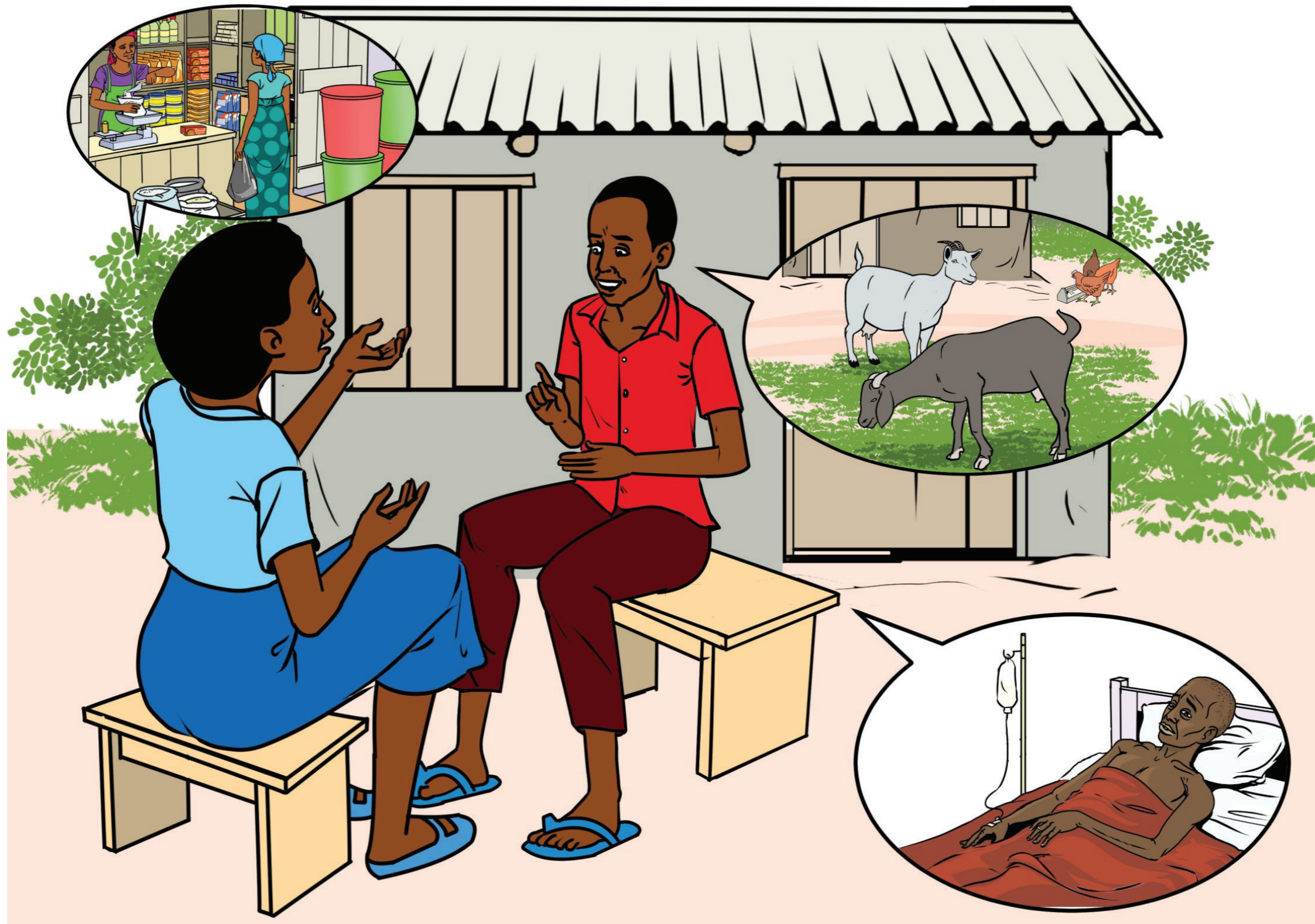
Porogaramu y'amahugurwa
y'ibyumweru bitanu 5

Kinyabwisha

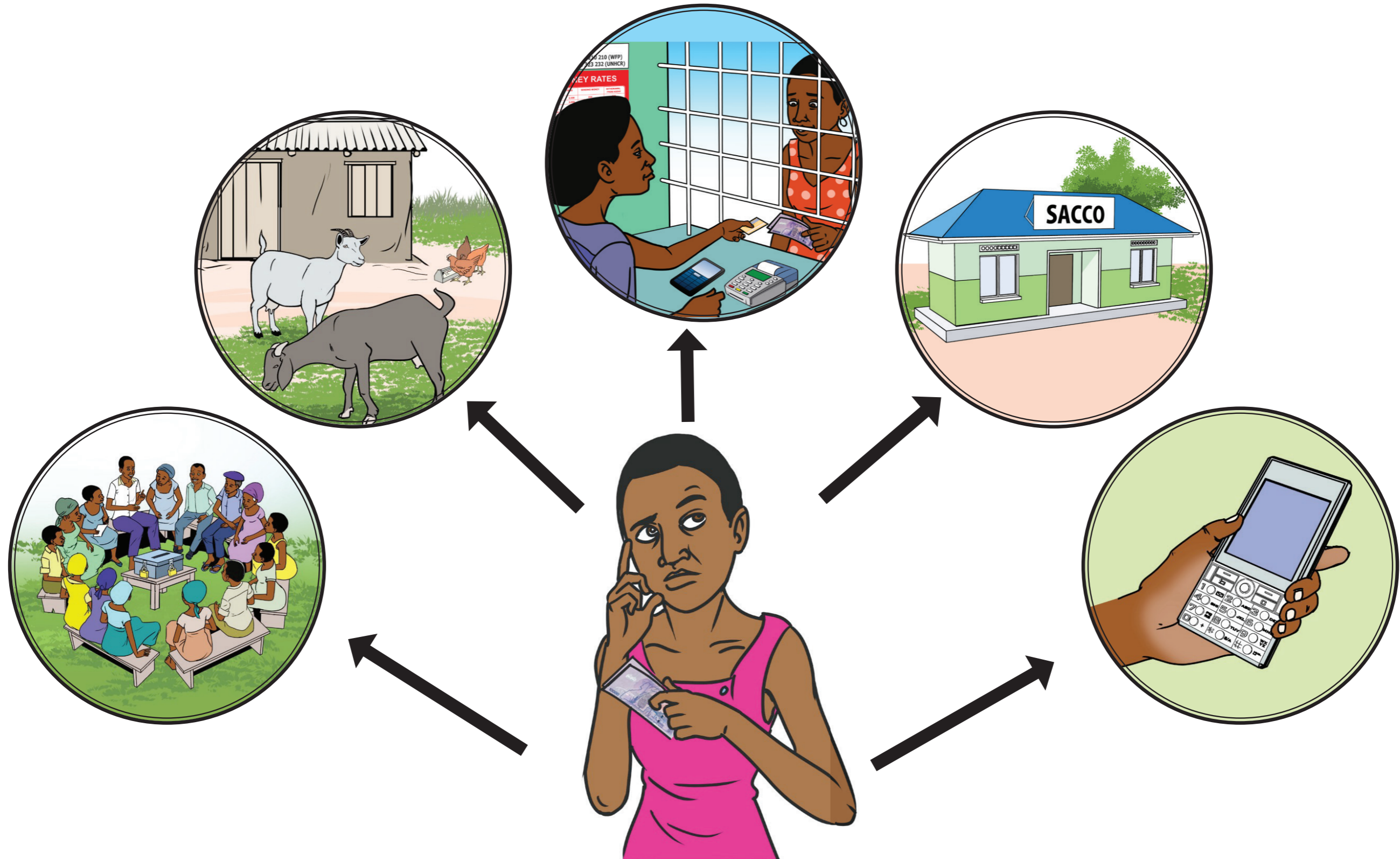
01 Module ya 01: ni iki gikubiye mu nyigisho z'icungamari z'icungamari financial literacy?



02 Module ya 02: gushyiraho intego



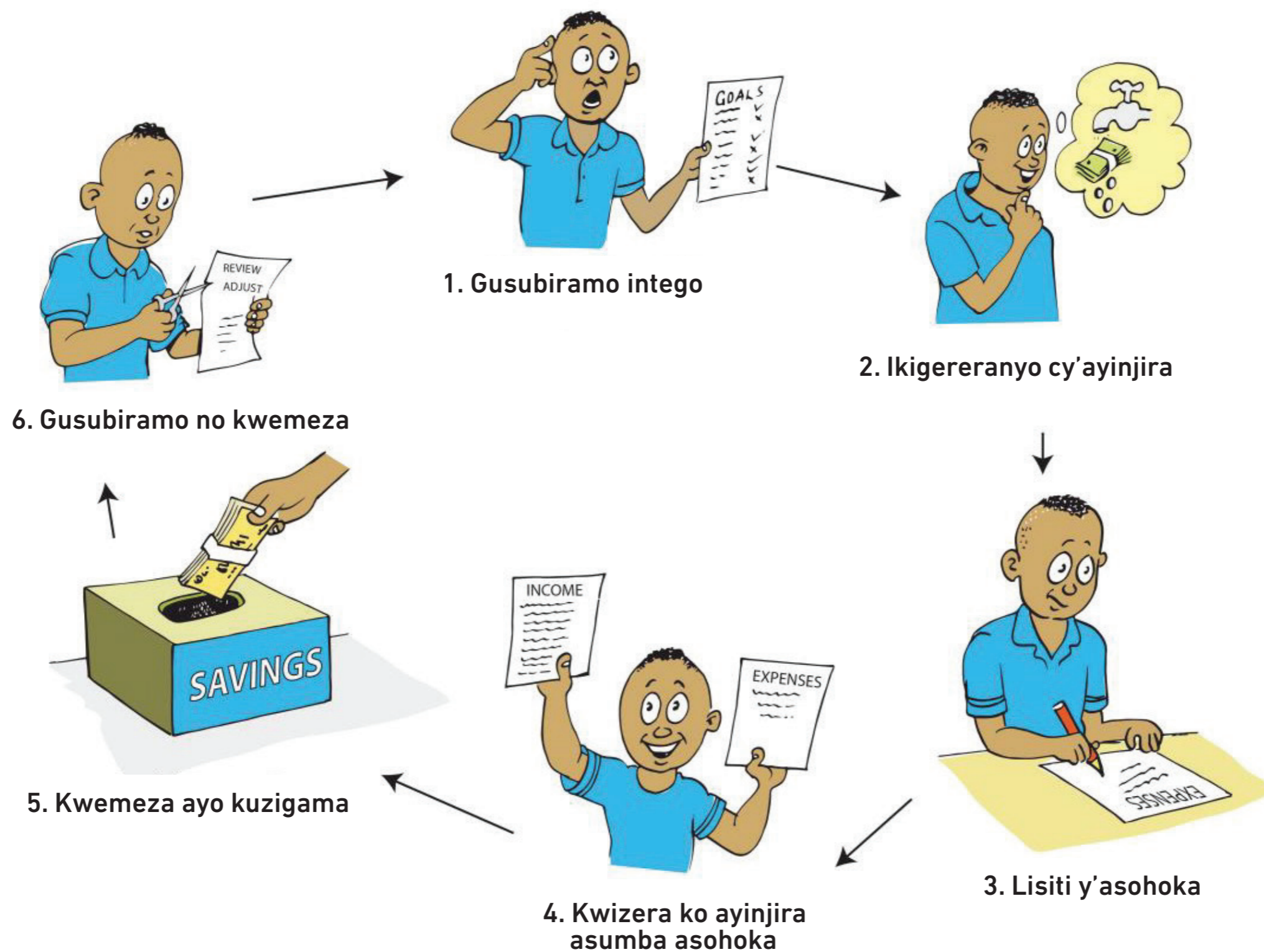
03 Module ya 02: bazigama hehe?



04 Module ya 03: umuryango ukora budget



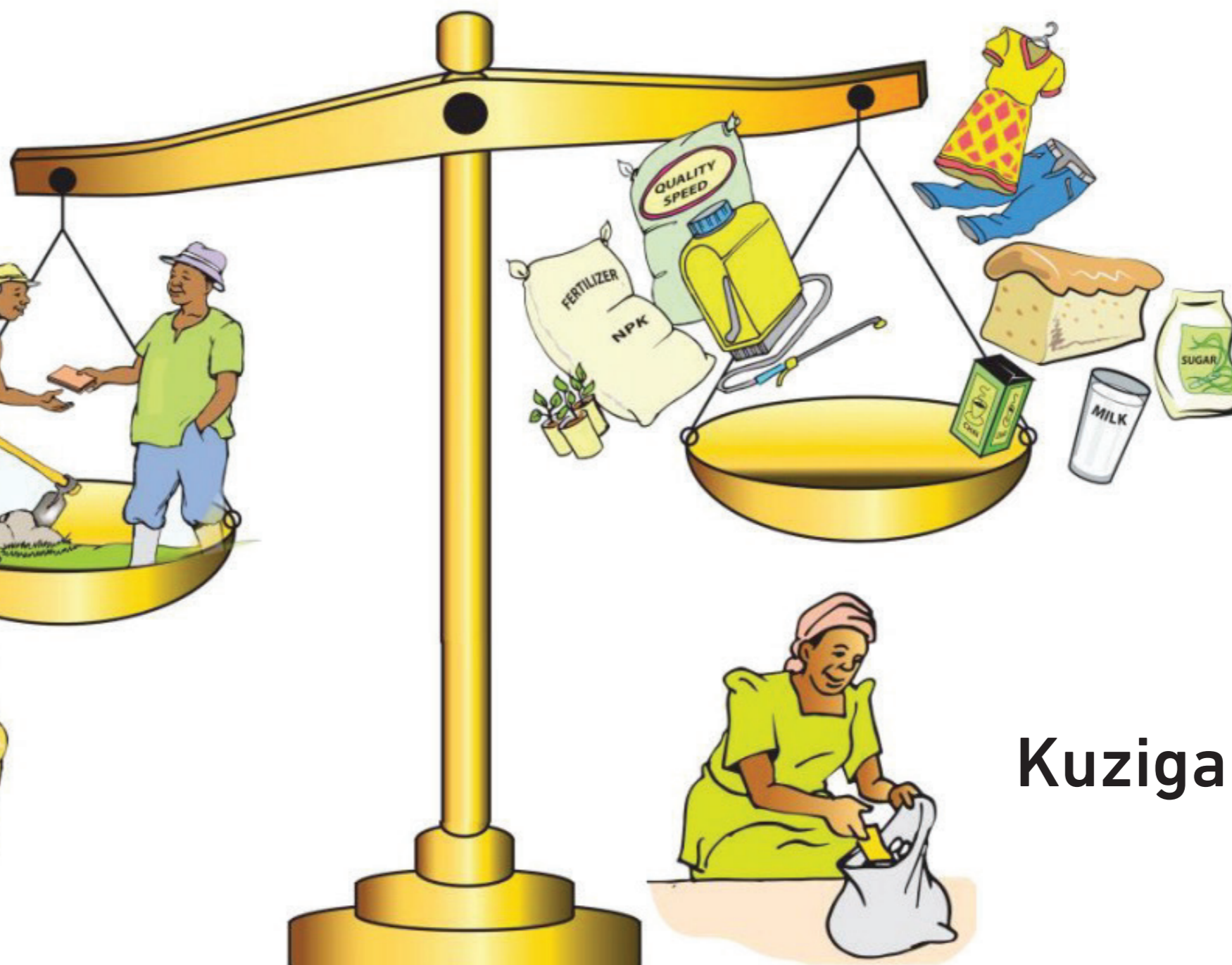
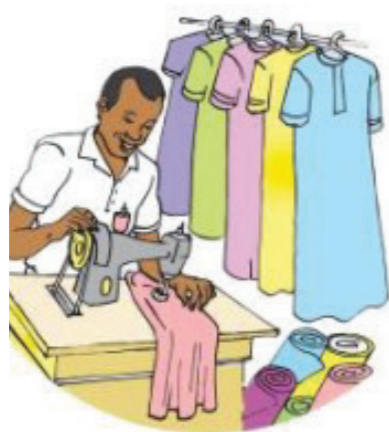
05 Module ya 03: uko bakora budget



06 Module ya 03: ayinjira vs asohoka

Ayinjira

Asohoka

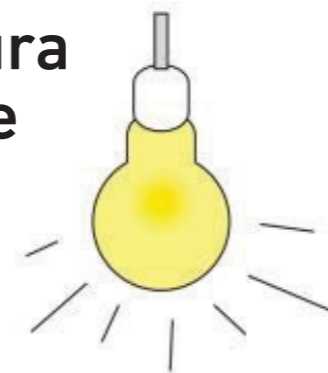


Kuzigama

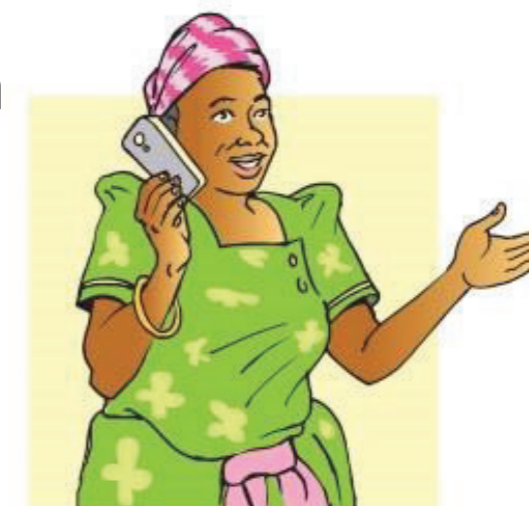
07 Module ya 04: amafaranga agendanwa ni iki?



Kwishyura fagitire



Kugura mega



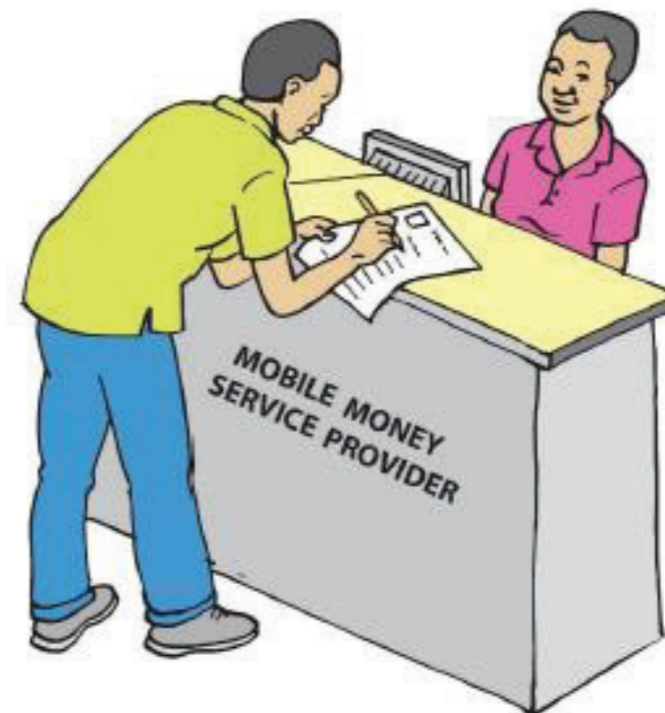
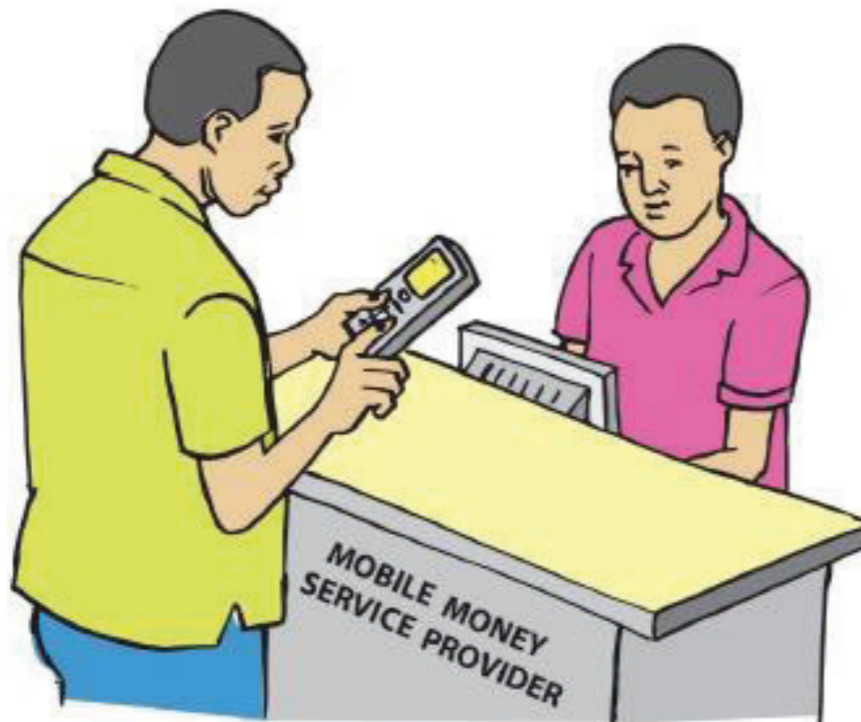
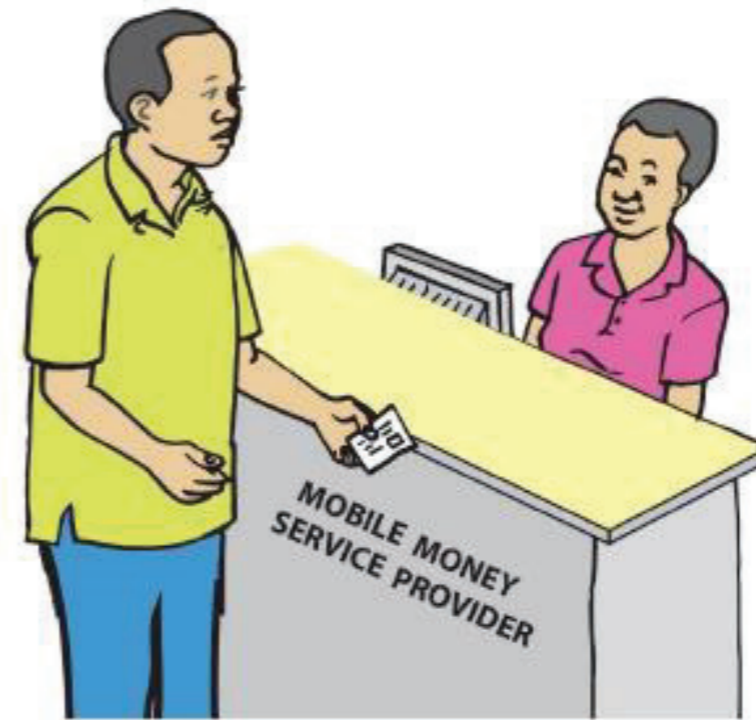
Kwakira no kwohereza amafaranga



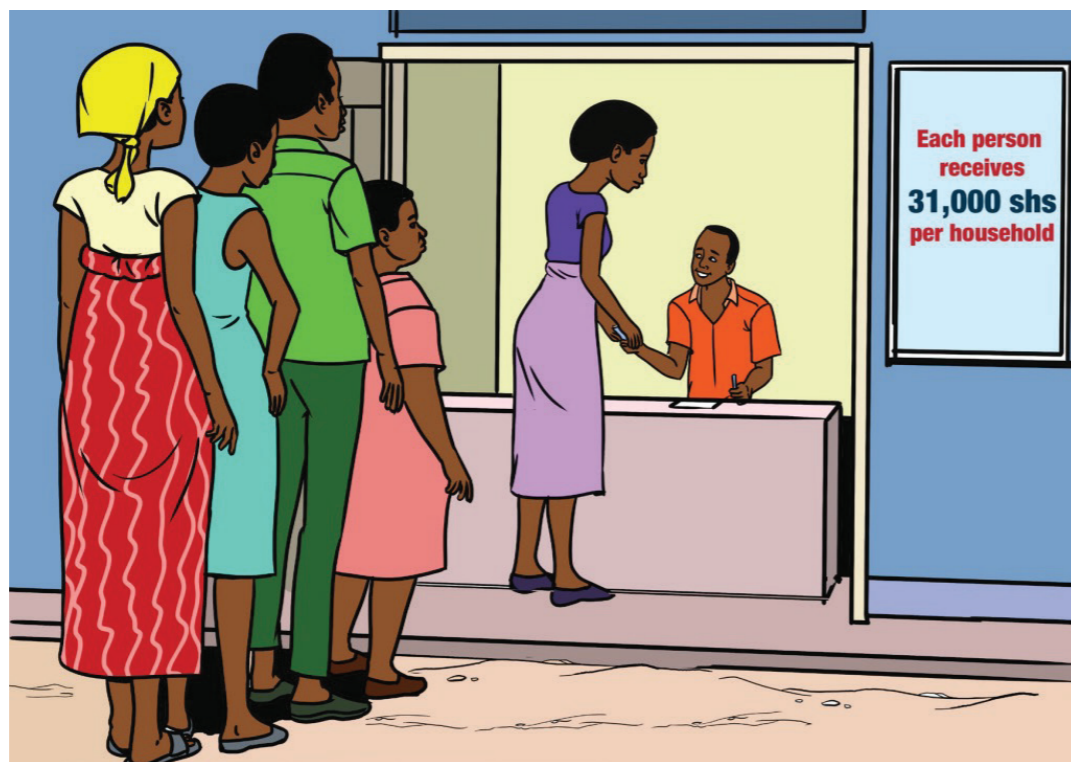
Kugura ibintu



08 Module ya 04: wiyandikisha ute ku mafaranga?



09 Module ya 04: menya uburenganzira bwawe



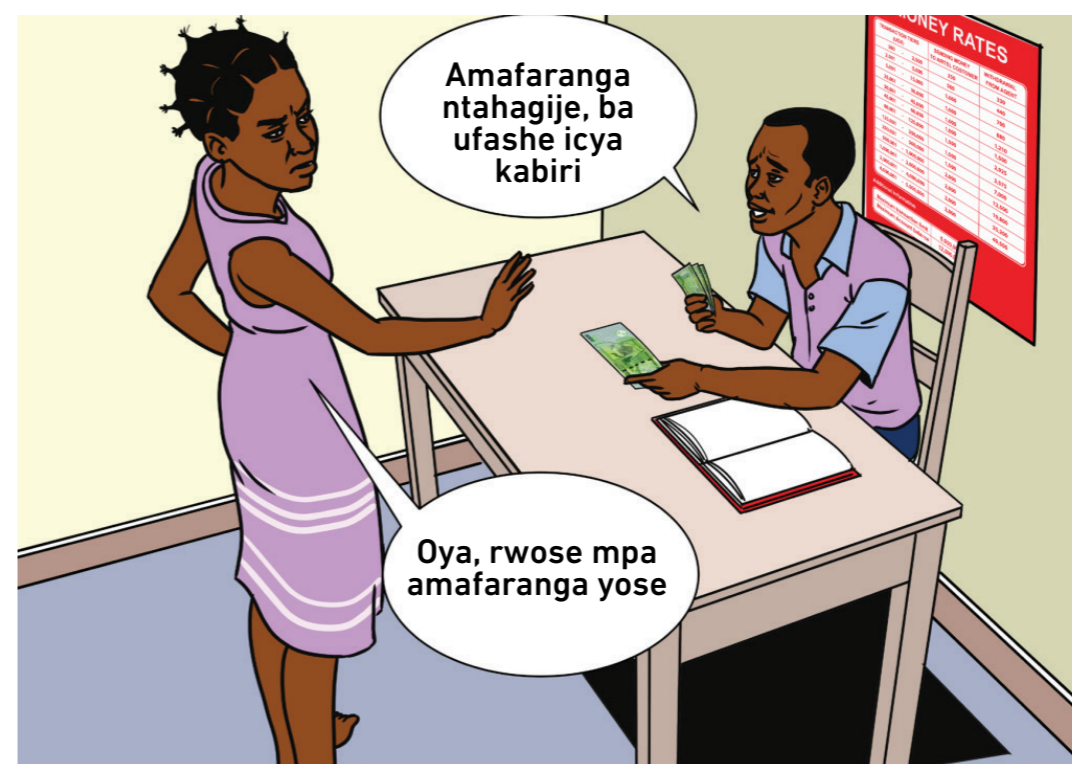
Amakuru anyuze mu mucyo



Guhabwa icyubahiro



Umwirondoro w'umukiliya ni ibanga



Kurindwa abatangamari b'abamamyi

10 Module ya 04: menya ibyo ugomba



Jya wubaha



Gutanga umwirondoro nyawo/w'ukuri



Ntugatange ruswa cyangwa impano



Jya wihangana

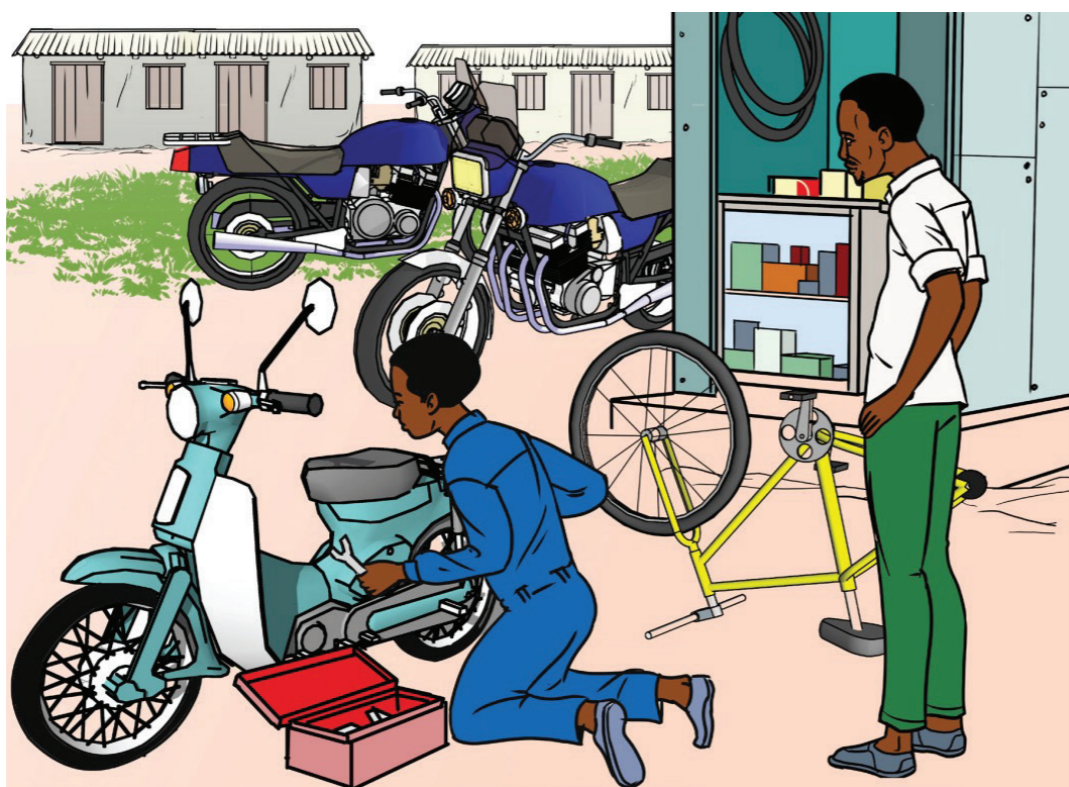
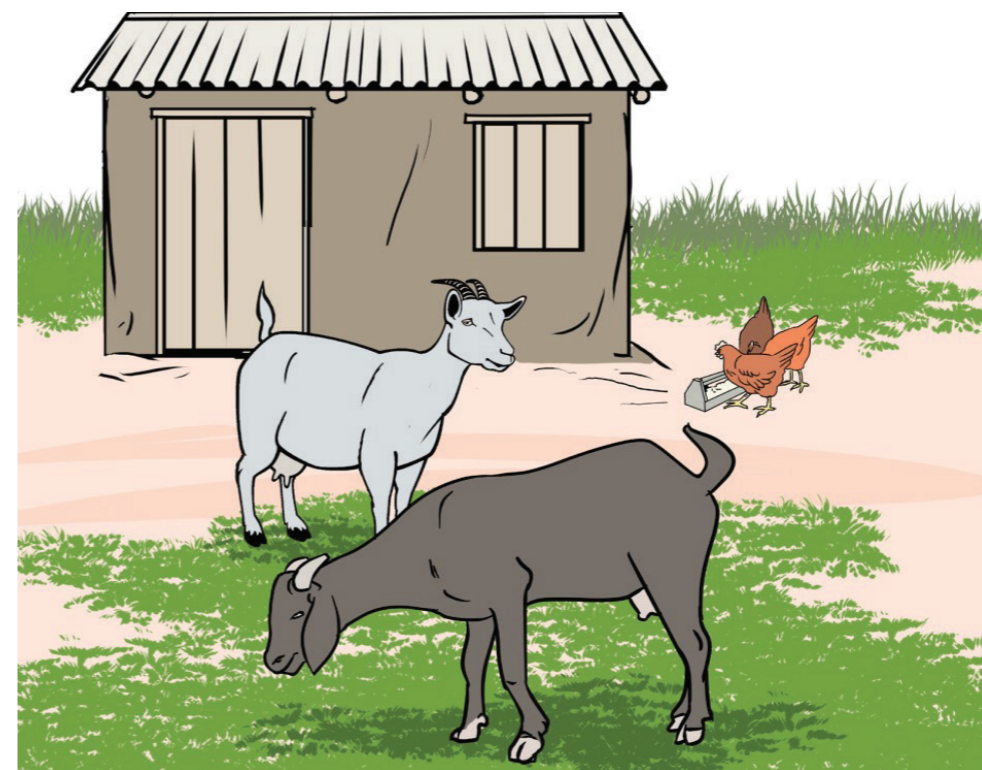


Ntugahishire abaguhohotera

11 Module ya 04: uko wagaragaza ibyo winubira



12 Module ya 06: uburyo butandukanye bwo gushora



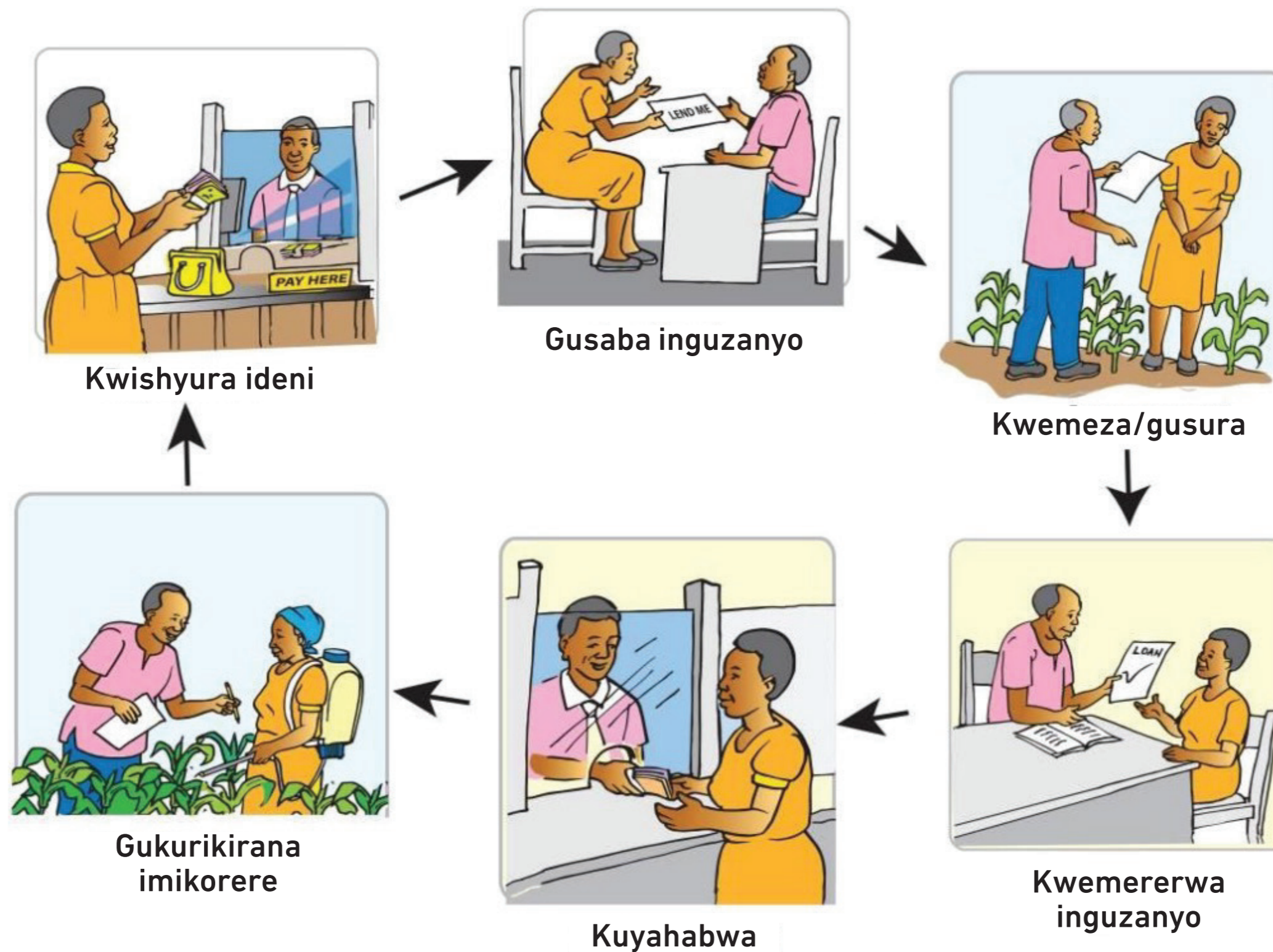
13 Module ya 06: ibibazo wabaza



14 Module ya 06: akamaro k'ibusanya



15 Module ya 07: uruziga rw'inguzanyo



16a Module ya 07: inguzanyo za Rose

01



02



03



04



05



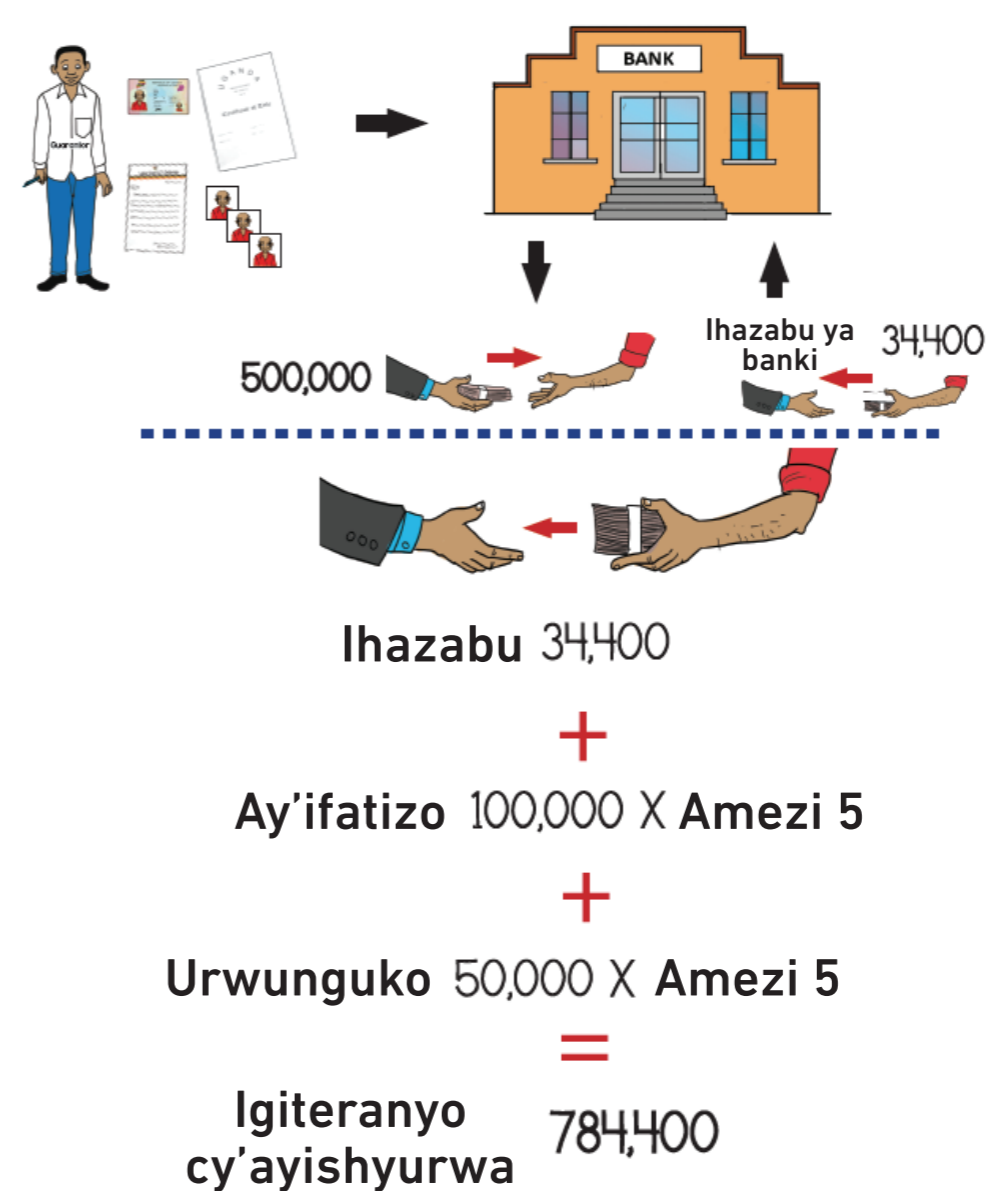
06

16b Module ya 07: inguzanyo za Rose

07



08



Igitabo cy'umukoro

Porogaramu y'amahugurwa ku nyigisho
z'icungamari

Kinyabwisha

Inyigisho z'icungamari

Inshamake ya module ya 01

Inyigisho z'icungamari zigisha amahame ajyanye n'amafaranga n'uko yakoresha mu bushishozi. Ziba buri wese ubumenyi, ubuhanga n'imyitwarire ya ngombwa yakwifashishwa mu gucunga neza ayo winjiza, ayo usohora, gukora budget, kuzigama no kuguzwa.

Ni ngombwa kwiga inyigisho z'icungamari kugira ngo:

- Ushobore gufata neza ibyemezo ku bijyanye n'amafaranga
- Uko wazigama witegurira guhangana n'Impanuka cg ibindi byagutungura
- Gushobora kuguzwa amafaranga (gufata inguzanyo) ngo wishoboze gushora
- Kugabanya amahirwe make yo gufata ibyemezo bibi byaguhombereza umuryango cg bizinesi
- Guhabwa ubumenyi bugushoboza kwumva neza ibijyanye n'icungamutungo
- Kunguka ubuhanga bugufasha gukoresha neza icungamari ku mutungo wawe
- Kubaka ukigiramo icyizere n'imyitwarire byaguha ingufu zihagije mu gufata ibyemezo bijyanye n'icungamutungo rikwerekeyeho

Itondere:

Inyigisho z'icungamari ziba agaciro cyane iyo dukoresha mu buzima bwacu bwa buri muni ubuhanga n'ubumenyi twungutse dufata ibyemezo bihamye.

Ibi bidusaba guhindura imyitwarire yacu y'uyu muni:

- Kubaho umunsi ku wundi
- Kuzigama udafite intego
- Kuguzwa ku byihutirwa
- Kunanirwa gutoranya urushoro rukwiye
- Tukajya ku myitwarire mishya yifuzwa (urugero gukora pulani y'ibisohoka)

Kumenya icungamari bisobanuye ko uzishoboza:

- Gukoresha budget ucunga Imari yawe
- Kugira pulani y'izigama ifite intego zigaragara
- Kuzigamira ibyihutirwa
- Gushobora gutoranya igika kinoze cy'urushoro



Inzozo zanjye



Urugero: inzozo za Rose
Rose afite iduka ricuruza imyenda
n'ibicuzwa biva mu buhinzi-bworozi
bw'umugabo we. Afite abaguzi benshi
ariko iduka rye rirafundanye. Arota
kwagura iduka, akagurisha byinshi,
akunguka menshi.

Ibaze uti: ni izihe nzozi zawe?

Intego (imigambi) y'igihe gito ni izigerwaho mu gihe kiri hasi y'umwaka umwe, urugero nko kwishyura amafaranga y'ishuri.

Ufite izihe ntego z'igihe gito?



Intego z'igihe kirekire ni izigerwaho mu gihe kirenze umwaka zitaragerwaho, urugero nko gusanura cg kugura inzu.

Ufite izihe ntego z'igihe kirekire?



Umwitoto!
Shushanya & usobanure
intego zawe mw'ikaye
yawe

Intego & kuzigama



Integoz'izigama



Umubare ukenewe



Ryari?



Buri kwezi

Urug amaf y'shuri

+ 88,000 UGX

Ku mezi 4

+ 22,000 UGX

+ UGX

+ UGX

+ UGX

+ UGX

Igiteranyo

= UGX

Igiteranyoburi kwezi = UGX



Umwitozo!
Andika intego
zawe mw'ikaye

Ndakwinginze itonde:

Mu gihe ukurikirana amahugurwa, kosora Intego zawe uzishyire ku murungo. Amahugurwa narangira, ukosore bwa nyuma ukoresheje urupapuro rwa 23, noneho ufate imyanzuro ku ntego yawe ya nyuma. Izaba iyihe ku (M&E)

byumweru 4 bishize wiga maze uhe agaciro kagenekereje ku mahugurwa wakoze. Intego yawe igomba kuba ifatika kandi wayishyira mu bikorwa ku gihe cy'ibyumweu 4, rero iyizeze rwose ko uzashobora kuyishyira mu bikorwa!

Ibibazo byabazwa banki

Kubona inguzanyo n'ubushobozi bwo kubikuzwa:

- Nshobora kubikuzwa ryari, inshuro zingaha?
- Hari amafaranga ntarengwa nshobora kubikuzwa?
- Akawunti yanjye yishyura ihazabu ringana iki?
- Bafite ibyuma bya Intaneti?

Ibisabwa ngo mfungure akawunti mbitsaho:

- Hasabwa kuzigama angaha ?
- Ni izihe mpapuro nkeneye?

Guhuriranya & koroshya umurimo:

- Ni ayahe masaha banki ikoreraho?
- Utegereza igihe kingana iki ngo bagukorere?
- Abakiliya bahabwa impapu z'imicungire ya akawunti zabo? Inshuro zingaha?
- Hari ibikorera kuri telefone cg ibikorera byum by'ubuhanga?

Umutekano:

- Iyi nzuy'ubucuruzi Izwi nk'ikora neza?
- Ni ubuhe bwishingizi cg ni iyihe ngwate yarengera amafaranga y'umukiliya?

- Urwunguko kuyo nazigamye
- What is the interest rate on savings?
- Nagereranya nte n'andi mazu y'ubucuruzi ?
- Izinyungu zishyurwa kenshi?
- Izi nyungu zibarwa zite?

Ikiguzi cy'izigama:

- Ihazabu risabwa ringana iki?

Ayo mfite mu ntoki:

- Biroroshye gukura amafaranga kuri iyi akawunti?
- Umubare wose wabonekera rimweunt?
- Ihazabu ricibwa rikurwaho mbere y'italiki ndakuka?



Kuzigama

Inshamake ya module 02

Tugomba kwibuka ko:

Kuzigama ni ugushyira amafaranga ku ruhande urugo cg umuntu ku giti cye azakoresha mu gihe kizaza.

Kuzigama ni urufunguzo mu gucunga neza Imari, bifasha umuntu n'urugo kwirinda ibyabagwirira, ibyihutirwa bitunguranye, koroshya iyinjiza, kugura ibintu by'agaciro, no kuzuza intego z'imari. Abantu bazigama bashyira amafaranga ku ruhande igihe abonetse hanyuma bagatanga makeya iyo bibaye kuyasohora.

Ushobora gukoresha amazigamo yawe mu gukemura ibyo ukeneye wari utegereje cg se bigutunguye. Kuzigama bigufasha koroshya kwinjiza kashi, bigushoboza kugura ibintu bidateganijwe, no gushora mu mitungo na bizinesi..

Mu gihe ugize Ibitunguranye byihutirwa cg se Izindi ngorane,ayo wazigamye agushoboza kwitabara ako kanya.

Kuzigama ni urufunguzo mu kugera ku ntego z'imari harimo Intego z'igihe gito (Icyumweru cg ukwezi) nko kugura Ibicuruzwa bya bizinesi, kwishyura amafaranga y'ishuri cg iz'igihe kirekire (kirenze umwaka), nko kugura ubutaka cg kubaka inzu.

Ni iyihe myitwarire myiza itegerejwe mu kuzigama?

- Kora budget y'icyumweru cg ukwezi kandi urondore inkomoko z'amafaran-

ga wizeye n'umubare uzajya winjiza n'ayo uzasohora

- Teganya ayo uzajya winjiza buri muni, icyumweru cg ukwezi kandi wihambire kuri pulani yawe ntuyihindure!
- Mbere yo gusohora amafaranga, banza wibaze niba koko ukeneye icyo ugiye kugura. Niba ntacyo ukeneye, wikigura.
- Niba udasohoye amafaranga , yashyire ku ruhande. Ntukayatange ngo nuko uyafite!
- Kubika dukeya biruta kutagira icyo ubika buruburi
- Jya ubika impapuro z'ayo uzigamye n'ayo usohoye buri muni, cyumweru cg ukwezi
- Itegereze neza akamenyero kawe ko gusohora amafaranga , maze ushake uko wagabanya ukazigama menshi
- Bika amazigamo yawe muri banki,- SACCO cg Ishyirahamwe rizigama rikanaguriza (SLA). Bizatuma amafaranga akuba kure, bikorohere kuyazigama



Akamaro ko kuzigama:

- Gucunga amafaranga bishingira cyane kuri disipuline wihaye
- Zigama buri gihe ubishoboye: nukuvu-ga, zigama mbere yo gusohora
- Gerageza kuzigama 10%-20% y'ayo winjiza (urugero kuri buri UGX 100,000 zigama nabura UGX 10,000-20,000)
- Ntukagendane kashi nyinshi mu ntoki; irinde ibishuko byo kuyapfusha ubusa!
- Jya usohora washishoje
- Zigama kure yawe, ahafite uburinzi hatekanye
- Jya wishyura amadeni
- Zigamira ibyagutungura ku rundi ruhande

Itondere:

- Imyitwarire myiza yo kuzigama isaba disipuline
- Disipulini uyiga mu kuyitoza!

Ayinjira vs. asohoka



Italiki



Ayinjira



Asohoka

	+	+
	+	+
	+	+
	+	+
	+	+
	+	+
	+	+

Igiteranyo
cy'icyumweru:

=

=

Family budget

Ayinjira

UGX

Ishyir rigufasha
 Bizinesi yinjiza
 Farm yinjiza
 Nyakabyizi/imishahara
 Ibindi (kugurisha Ibiryo bya WFP n'ibindi)

Igiter anyo =

Asohoka

Ayazigamwe
 Kwishyura amadeni
 Inguzanyo(VSLAs/banki)
 Abaguriza amafaranga

Ibikenerwa n'urugo bisohora

amafribyo kurya:

Ibiryo
 Amakara
 Isabune/ibikoresho bigenerwa abagore
 Ubwikorezi
 Amafaranga y'Ishuri
 Ibitabo bikenerwa kw'ishuri
 Ibindi (amashanyarazi y'Izuba, gusesha
 impeke, n'ibindi)

Asohoka kuri bizinesi

Ibigemurwa
 Ibindi (ay'ubukode, ubwikorezi n'ibindi)

Ayo dutanga ku tuntu n'utundi

Imyambaro
 Ibindi (Ibikoresho byo munzu, gusokore-
 sha imisatsi n'ibindi)

Total: =

Gucunga kashi buri munsi



Italiki

Gutangira
kashi

Ayinjira



Kuzigama



Asohoka

Kurangi-
zakashi

Kuwa mbere	+	-	-	=
------------	---	---	---	---

Kuwa kabiri	+	-	-	=
-------------	---	---	---	---

Kuwa gatatu	+	-	-	=
-------------	---	---	---	---

Kuwa kane	+	-	-	=
-----------	---	---	---	---

Kuwa gatanu	+	-	-	=
-------------	---	---	---	---

Kuwa gatandatu	+	-	-	=
----------------	---	---	---	---

Ku cyumweru	+	-	-	=
-------------	---	---	---	---

Igiteranyo cy'icyumweru	=	=	=	=
-------------------------	---	---	---	---

Gukora budget : gucunga imari bwite

Inshamake ya module

- Kumva neza ibikenerwa n'urugo bitwara amafaranga
- Gucungira hafi ayinjira n'asohoka
- Kwemeza Intego z'Imari
- Gushyiraho pulani y'imari na budget

Itondere:

Budget ni inshamake y'ikigereranyo cy'ayinjira n'uko azasohorwa ku gihe cyagenwe.

Akamaro ko gukora pulani y'Imari:

- Bifasha umuntu kwemeza ibyo azatangaho imari by'ibanze
- Kugira disiplineline mu gusohora no kuzigama
- Bifasha kwirinda kubura amafaranga bya hato nahato
- Bikurinda wasiwasi y'amafaranga

Ibintu bitatu wakoresha amafaranga:

- Gusohora buri muni ku biryo, Inzu, ingendo, imyambaro, kwita ku buzima, kwishyura amadeni, n'ibindi bitari ngombwa byakwinjiza ifaranga nko kunywa Ibisindisha
- Kuzigamira ibitunguranye, ibyihutirwa, impapuro zo kwa muganga, urupfu, ugurisha umutungo we kubera Ibimugwiririyeho
- Shora imari yawe mu byinjiza amafaranga ibikorwa byinjiza ifaranga ku gihe kirekire

Dore uko wakubahiriza pulani yawe:

- Jya wiyibutsa kenshi ibyo wateguye gusohoraho ifaranga
- Muri pulani yawe shyiramo n'icyagutungura kigatwara imari
- Komeza uzigame ngo wirinde ibyagutungura utangaho imari
- Komeza ucunge ayo usohora, iyizeze ko udasohora menshi asumba ayo wateguye
- Saba n'umuryango kugufasha kubahiriza pulani wafashe

Inzira zo kugabanya ayo dusohora:

- Gabanya ibitari ngombwa (ibisindisha)
- Jya usohora make utanga ku minsi mikuru nk'ubukwe, guhamba n'ibindi nk'ibiyongibyo
- Tegura kugura ibyangombwa igihe ibiciro ari bigufi maze ugure bikeya ku ngazanyo
- Jya ugendana amafaranga make cg ubike ahiherereye maze wirinde ibishuko byo gupfusha ubusa imari yawe



Serivise z'Imari

Inshamake ya module ya 04

Serivise z'imari zitangwa na banki, ibigo by'imari, SACCO, VSLA, abaguriza amafaranga n'abandi.

Kuzigama:

Akawunti zitandukanye zitangwa n'ibigo by'imari bitandukanye (urugero nka akawunti zisanzwe na akawunti zidakorwaho)

Inguzanyo:

Ibigo bitandukanye bitanga inguzanyo zitandukanye kubera impamvu nyinshi zitandukanye

Ubwishingizi:

Ubwishingizi bwishingira byinshi nk'impanuka cg urupfu

Sarivisi zo kwishyura:

Ibigo bikura amafaranga kuri akawunti y'umukiliya zikayohereza ku yindi yage-newe kuyakira, impano ku bavandimwe cg kwishyura impapuro zisaba ifaranga /fagitire

Banki zidandaza

Iburo bya banki bidandaza ni ahantu banki y'ubucuruzi yifashisha serivisi z'umukozi2 ngo ayifashe gutanga serivisi z'imari hanze y'ahasanzwe hazwi, kure y'ibimashini bya ATM n'amazu ya banki. Urugero rwa banki zidandaza ni nk'abacuruzi, SACCO n'izindi

Ibuka:

- Jya witwaza buri gihe ibikuranga ngo ushobore gukuramo amafaranga yawe (urugero impapuro z'ubuhunzi)
- Jya wizera ko umukozi2 afite amafa-

ranga ahagije mbere yo gusaba gukorerwa

- Koresha Igikumwe cg PIN mu gukuramo amafaranga cg kugura ibiryo
- Jya usaba icyemezo cy'urupapuro rw'imashini, yemwe n'iyi ibyo wakoraga bitatunganye. BURI GIHE jya ubika izo mpapuro kubyo ukora byose
- Jya usaba gushyira umukono kuri buri gikorwa mu gitabo cya banki
- Banza urebe ko baguhaye umubare wa kashi wasabye mbere yo gushyira umukono mu gitabo
- Utakaje kadi/ugize ikindi kibazo? Herako ubibwira banki

Uramenye:

- Ntukandike PIN yawe aho umuntu yayigeraho. Ahubwo yifate mu mutwe
- Ntukabike PIN yawe hamwe na kadi ya banki
- Ntukagire uwo ubwira PIN yawe, kabone niyo yaba ari utanga amafaranga cg umucuruzi
- Kadi yawe izahagarikwa nuramuka utanze inshuro 3 PIN itariyo
- Ntukarekere kadi cg PIN umukozi wa banki
- Ntugatangeho kadi yawe ingwate ngo urashaka amafaranga cg ibiryo ku nguzanyo
- Ntukishyure amafaranga acibwa na banki mu ntoki z'umukozi, ayo mafaranga akurwaho ako kanya n'ibyuma mu gihe bisohora ayo uri butware

Amafaranga agendanwa:

- Ntukagire uwo ubwira PIN yawe cg ngo ubikane PIN hamwe na simu kadi
- Jya buri gihe usaba kureba ku rupapuro kuri buri ntambwe y'ibyo ukora mu gukuramo amafaranga n'igihe uyohereza
- Jya buri gihe ureba umubare n'izina by'uwo whoherereje, mbere yo gushyiramo PIN

Menya uburenganzira bwawe n'ibyo ugomba

Nk'umukiliya w'ikigo cy'imari (urug SACCO, banki n'ibindi) ugomba kumenya uburenganzira bwawe (ibyo ugenewe nk'umukiliya w'ikigo cy'imari) n'ibyo nawe usabwa kwitwararika (ibyo ugomba kubahiriza).

Uburenganzira:

- Gutegwa amatwi igihe hari ikibazo
- Kwubahwa.
- Guhabwa ibisobanuro byuzuye, binoze kandi byumvikana.
- Kurindwa abamamyi biyita ko batanga serivise z'imari
- Kworoherezwa mu guhabwa amafaranga yawe
- Ibikwerekeyeho bwite byogombye kuba ibanga

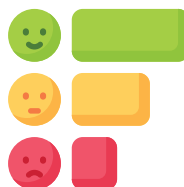
Ibyo utegetwe gukora:

- Gutanga imyirondoro yawe nyayo kandi idafititse kuri wowe no ku muryango wawe
- Kubaha no gukurikiza amategeko yagenwe n'abatanga serivise
- Kubaha abaguha serivise na bagenzi bawe mufatanyije ibikorwa
- Kurangwa n'umucyo: ntugatamge ruswa cg indi mpano ngo urashka serivise

- Ntugahishire ihohoterwa Iryo ariryoryose
- Jya wihangana

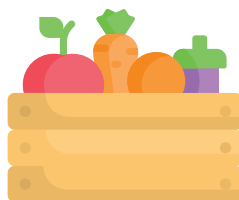
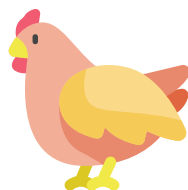
Hagize icyo winubira:

- Saba kumenya inomero itishyura uhamagare ibiro bishinzwe ikiremwa-muntu, abafatanyabikorwa bazanye umushinga n'abatanga serivise z'imari maze wandikishe icyo winubira. Uru-gero, 0800 210 210 ni nomero ya WFP naho 0800 323 232 ni iya UNHCR
- Bwira abashinzwe gukemura ibibazo harimo n'ibyinubirwa
- Jya ujya mu nama zo ku murenge n;iz'akarere ngo wandikishe ibyo winubira mu bindi bibazo
- Ku bazi kwandika, mushyire ibibazo byanyu mu dusanduku twabigenewe musanga henshi mu biro by'abatangije umushinga
- Koresha Impapuro zisanzwe zifitwe n'abakuriye impunzi mu kwandika ibyo winubira
- Koresha uburyo busanzwe bugendanwa bukoreshwa aho utuye
- Koresha ubundi buryo buboneka aho utuye n'inama z'imari, radiyo z'ahongaho, abasanzwe babishinzwe n'ibindi



Ingero z'ibikorwa byinjiza amafaranga

- Gukora imigati
- Gusana amagare
- Kwenga Inzoga
- Kubaga inyama
- Guhakura ubuki
- Ubucuzi/gucura
- Kubumba amatafari
- Ububaji
- Gucuruza ibibiriri
- Gucuruza isamaki
- Kwumisha isamaki
- Gukora capati
- Gutunga Ihene
- Gukora amavuta y'ubunyebwa
- Gusokoza imisatsi
- Gufuma/ kuboha imipira
- Ubwubatsi
- Kuboha imisambi/ibirago
- Kwotsa inyama
- Gusya /gusekura
- Kubumba
- Korora Inkoko
- Gukora kugura &kugurisha
- Gucuruza caguwa
- Gutera imbuto za pepiniyeri
- Kudoda/ gusana Inkweto
- Gukora Isabune
- Kudoda
- Gucuruza ibiryo bihiye
- Guhinga imboga
- Gukora ibijyanye n'Imigati



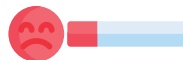
Umwitozo!
What are your top 3
choices? Why?

Impamvu zo gusagamba n'zo guhomba

Impamvu zo gusagamba



Impamvu zo guhomba



Ubumenyi, ubuhanga n'igihe cyabigenewe

Kumenya neza bizinesi

Ntiyabyigishijwe
Ntazi aho yabicuruza
Nta makuru abifiteho
Kudatandukanya bizinesi
n'imari yo mu rugo

Isoko n'abaguzi

Kumenya igihe cyiza cy'icuruza
Igicuruzwa gikundwa
Kumenya kwamamaza
Irushanwa
Ibicuruzwa byiza kubaka
ubucuti n'abaguzi
Aho abaguzi bava hatajegajega

Kugurisha ku madeni
Ihiganwa rikabije
Aho ukorera habi
Abaguzi bake

Ayinjira: iyi IGA irunguka?

Kumenya neza ibyangombwa by'isoko

Yatangiye nta ntego cg pulani
Imisoro y'umurenga

Inkomoko z'umutungo

Ayo gutangiza arahari kugera kuri
serivise z'imari (iziziguye n'Izitaziguye)

Ayo gutangiza adahagije
ntiyazigamye
Afite amadeni menshi
Ntiyisanzura mu kubona
serivise z'Imari

Ayo urugo rwinjiza

Guhuza ayo urugo rusohora n'ayo rwinjiza udakoresheje cyane urwunguko rwa bizinesi n'Imari ukomora ku muryango n'abavandimwe

Kwinjiza make mu rugo bituma ukoresha ayo ukura muri bizinesi

Ingingo eshanu mbere yo gutoranya IGA

1. Ubumenyi, ubuhanga & igihe

Ese mfite ubumenyi n'ubuhanga kuri IGA yanjye, ese abazayikoramo barahari?



2. Isoko & abaguzi

Ese abantu benshi bazagura igicuruzwa cg serivice?



3. Bizinesi izunguka

Ese iyi bizinesi izampa urwunguko?

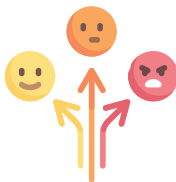


4. Aho nkura urushoro

Ese mfite urushoro rwa ngombwa rwo gutangiza IGA?

5. Ayo urugo rwinjiza

Ese ayo IGA izinjiza azaba ahagije mu kwishyura ibikenerwa lwacu ninongeraho n'andi urugo rwinjiza?



Gutegurira bizinesi yawe

Ibikorwa bya ngombwa ngo ntangire:

(shyira hano ibitekerezobyawe)

Ukwezi	01	02	03	04	05	06	Ninde? Ni iki?

Gukora pulani

Gutangira ibikorwa

Ibikorwa none

Itondere:

*Rondora Ibikorwa bya ngombwa kuri
buri ntambwe byihariwe na bizinesi yawe !*



Ibikorwa byinjiza amafaranga: gutoranya, gutegura no gucunga bizinesi

Inshamake ya module ya 05

Ni ikihe gikorwa bita ko cyinjiza? Iyi ni bizinesi icungwa n'umuntu ku giti cye cyg gurupe y'abantu bafite umugambi wo kwunguka ngo bongere ayo Ingo zabo zinjizaga.

Ingingo eshanu witondera mbere yo gutoranya IGA

1. Ese mfite ubumenyi, ubuhanga n'igihe kuri IGA?
2. Ese nzabona abaguzi bahagije?
3. Ese IGA izunguka ahagile ku byo tugura iwacu maze hasigare n'andi ku ruhande?
4. Ese mfite urushoro ruhagije rwo gutangira no gukomeza IGA yanjye?
5. Ese ayinjizwa na IGA nyongeyeho ayinjizwa n'urugo arahagije kubyo dukenera iwacu?

IGA watoranya iyariyoyose, ni ngombwa rwose kwitondera ibi bikurkira:

Izina rya bizinesi
Toranya Izina rya bizinesi ushaka gukora. Urugero-gukora capati.

Inkomoko y'amafaranga:
Garagaza aho amafaranga ya bizinesi azakomoka

Ibicuruzwa cg serivise:
Ni ibihe bicuruzwa, izihe serivise uje gutanga kuri Iri soko?

Isoko ry'Igicuruzwa/serivise: garagaza abazaba abaguzi bawe

Abo muhiganwa garagaza abakora bizinesi nk'iyawe. Ni izihe mbaraga bakurusha, ni izihe ntege nke zabo? Wowe ubarysha iki?

Igice cy'isesengura
Umva neza iki gice (ubuhinzi n'ibitari ubuhinzi) ugiye gukoramo. Ni akahe karusho bizinesi yawe ifite, ni Iki izabo zikurusha

Isesengura ry'Ibikenerwa
Ni ibiki byakenerwaga mu gihe gishize (byarazamukaga cg byaragabanyukaga) abaguzi bava ahongaho cg hari n'abava ahandi?

Isesengura ry'igemurirwa
Inyongera (ikigega cg impeke n'ifumbire) byavaga hehe?

Guhagararirwa
Ninde uzacunga igikorwa?



Ibibazo wabaza mbere yo gushora amafaranga

- Gushora bikorwa bite? Ese uzi neza icyo urushoro aricyo ku buryo wabiso-banuria umuntu?



- Ufite izihe ntego? Cyo ugamiye ni umutekano w'amafaranga, kwinjiza cg kuyongera? Cg byombi kwinjiza no kwongera amafaranga?



- Ni izihe ngorane bizinesi ishobora guhura nazo? Urabona se wazihanganira?

- Ni angahe wizera kuzinjiza kuri uru rushoro ukoze? Urabona se bishoboka /biri mu gaciro?



- Uzashora ku gihe kingana iki? Ni urushoro rw' igihe gito, kiringaniye cg ni kirekire?

- Kugura, kugumana no kugurisha uru rushoro byagutwara angahe? Ese uzishyura ihazabu ku mafaranga uzinjiza?



- Ni izihe bizinesi usanzwe ufite? Iyi bizinesi nshya izakorana ite n'izon-gizo? Kubivanga bizahindura iki kuyo winjizaga?

Gushora

Inshamake ya module ya 06

Gushora ni iki?

- Gushora ni igikorwa cyo gushyira ingufuku mutungo wizera kongera ayo wari ufite, umutungo ugakura ukaba mwinshi
- Washora mu matungo (Inka, ihene, ingurube), amazu (inzu zikodeshwa), bizinesi (imyanya ku masoko, amaduka y'ibiryo, ipikipiki) ukuramo urwunguko

Ni kuki dushora ?

- Kurema ubukire
- Kungera ubushobozi bwo kunguka menshi
- Kwihangira imirimo iy'umuryango n'abandi
- Ni inkomoko y'ayo dushora
- Kwizigamira
- Inguzanyo
- Ayadusayidira
- Gushora urwunguko

Ingorane zaboneke mw'icunga

- Buri rushoro rugendana n'ingorane. Ushobora gutakaza amafaranga, bashobora kukwiba, wayacunga nabi, yapfapfana cg akangirika
- Cungira hafi urushoro rwawe wizere neza ko utarimo gutakaza amafaranga cg igihe bizinesi z'Ingeri nyinshi
- Ntugashyire amagi yawe yose mu gatebo kamwe! Kubusanya ingeri za bizinesi bigabanya ingorane kuko zishyirwa mu bika byinshi by'urushoro

- Ufite ubushobozi bwo kunguka menshi igihe ingorane ari ntoya

Ibibazo wakwibaza mbere yo gushora:

- Urushoro rukora rute? Ese wumva neza urushoro ku buryo wabisobanurira undi muntu?
- Ni izihe ntego ufite? Urashaka umutekano w'amafaranga, kwinjiza cg kwongera ayinjira? cg byose?
- Ni izihe ngorane bizinesi ishobora guhura nazo? Wazihanganira?
- Ni angahe wizera kwinjiza? Ibi bira-shoboka, biri mu gaciro?
- Uzashora igihe kingana gite? Bizinesi ni iy'igihe gito cg kirekire?
- Kugura, gukuza no kugurisha Iyi bizinesi byagutwara angahe? Ese uzishyura ihazabu kuyo uzinjiza?
- Ni izihe bizinesi zindi ufite? Uzazi-bangikanya ute n'iyingingiyi? Bizahindura iki kuyo winjizaga?



Ibya ngombwa witaho iyo utoranya umuntu ukuguriza amafaranga

Ukuguriza

01

02

03

Ikigero cy'urwunguko

Amahirwe yo kubona inguzanyo

Ubwoko bw'inguzanyo itangwa

Urugendo mvaiwanjye

Inshuro nishyura izindi

Kuba izindi servise ziboneka

Igihe cyihanganirwa



Igikoresho cyo gucunga inguzanyo



Inguzanyo
01



Inguzanyo
02



Inguzanyo
03

Guriza amfrng

Italiki yakiriweho

Umubare w'inguzanyo

Inyungu %

Gihe inyungu izamara

Igice cy'ayo ugomba kwishyura

Nishyuye (ukwezi 01)

Nishyuye (ukwezi 02)

Nishyuye (ukwezi 03)

Itondere: ongeraho amezi nibiba gombwa

Inguzanyo: kwishyura neza ideni

Inshamake ya module ya 07

Abantu baguza amafaranga kugirango bayashore, ku byihutirwa bibagwiririyeho cg kugura ikintu badafitiye amafaranga ahagije. Inguzanyo ni amafaranga uyagujije akoresha igihe gito, nyuma y'igihe cyumvikanwe akayishyura uwayamugurije yongeyeho urwunguko cg ihazabu.

Inguzanyo izagufasha gushora cg gukemura ikibazo cyihutirwa kuko iguha amafaranga utari ufite wazigamye, iguha rero amafaranga byihutirwa igihe uyakeneye.

Inguzanyo zigendana n'urwunguko n'ihazabu ndetse no kuyishyurira igihe. Hashobora no kubaho ibindi bisabwa kwishingira ngo bakugurize (ibintu by'agaciro.

Imyitwarire myiza mu kuguza:

- Mbere yo kuguza, banza ukore budget urondore ayo uzinjiza n'ayo uzasohora mu byumweru bizaza cg amezi. Menya ayo utekereza kuzajya wishyura buri kwezi kandi ukanashobora kwishyura ibya ngombwa nk'ibiryo, imiti yo kwa muganga, ibisabwa na bizinesi n'ibindi byihutirwa
- Inguzanyo ni ideni. Yishyure vuba uko ubishoboye maze wirinde kuzananirwa kwishyurira igihe. Kuko bigira Ingaruka mbi, nko gutakaza isambu yawe, inzu cg ibikoresho byawe by'ubuhinzi
- Inguzanyo ntitangirwa ubusa! Izana n'ikiguzi. Jya wibuka kongera mu yo uzishyura ihazabu n'urwunguko

- Ntukaguze ayo udashobora kwishyura!
- Jya utegura mbere uko uzishyura kandi ubike impapuro zose wishyuriyeho nk'ikimenyetso ko wishyura
- Jya ubaza abatanga Inguzanyo ,amazuy'imari, cg memba b'ibibina/koperativeku bijyanye n'inguzanyo. Tembera hafi aho, witegereze neza Ibika by'inguzanyo, mbere yo kwiyemeza igika kikunogeye
- Ntukaguze umuntu utazi kandi ujye wirinda kuguza inshuti n'abavandimwe. Ibi bishobora kwangiza ubushuti bwanyu
- Ntukavangavange inguzanyo iza bizinesi n'iz'impamvu zawe bwite. Inguzanyo ya bizinesi ikoreshwa nyine ku mpamvu za bizinesi
- Inguzanyo izana n'amasezerano. Jya uyasoma neza mbere yo kuyashyiraho umukono. Jya wizera ko wumvise neza amasezerano, harimo n'ibisabwa ndetse n'ibitegekerwa ku bwishyu
- Jya uzigamira ibyagutungura ngo wirinde kuguza amafaranga



Gushyiraho intego ntoya ariko zishoboka!

1. Garagaza intego uzigamira

Ni Iki ushaka kugeraho mu byumweru 4 bitaha? Koresha amasomo mashya wahawe maze ushyireho intego zifatika uzashobora kuzuza. Uyu ni umwitozo wo kwimenyereza intego z'igihe gito, no kwiubakamo icyizere cyo kuzuzuza. Nyuma y'Igihe, ushobora gushyiraho intego nini, kuko ugomba kugira aho utangirira!



2. Nkeneye angahe?

Ubu uzigukora budget, noneho, tegura izigama ry'ibyumweru 4 ryakugeza ku ntego yawe. Kora ibifatika ,iby washobora, ntukihende. Niba ugomba kubanza gusobanukirwa neza n'Intego yawe, banza uyigabanyemo ibika.



3. Igihe ntarengwa

Tegurira umunsi ku wundi cg ibyumweru

4. Shyiraho igihe kigaragaza neza intego zo kuzigama ayo wifuza kwinjiza.



4. Intego yanjye igamije Iki?

Tekereza neza kuri iyi ntego. Ishoboze gutekereza iby'igihe kirekire, tekereza mu maso. Nugera kuri iyi ntego, hazakurikiraho iki?



Amahirwe masa!





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