



FEED THE FUTURE
The U.S. Government's Global Hunger & Food Security Initiative

AMASOMO Y'INGENZI KU BOROZI BATO NDETSE N'ABATANGIZI MU BWOROZI BW'AMATUNGO MAGUFI



**IGICE CYA 2:
GUCUNGA UMTUNGO NO GUKORANA N'IBIGO BY'IMARI**

Rwanda, 2021





Yateguwe na:

Rwanda Council of Veterinary Doctors
(RCVD) hamwe na
Feed the Future Rwanda Orora Wihaze

Iki gitabo cy'amahugurwa cyanditswe ku nkunga y'Abanyamerika inyujijwe mu kigo cya Amerika gishinzwe iterambere mpuzamahanga (USAID). Ibitekerezo bikubiye muri iki gitabo ni ibya RCVD kandi ntaho bihuriye n'ibitekerezo bya Leta y'Amerika cyangwa USAID

IBIRIMO

IBIRIMO.....	3
1. INTANGIRIRO.....	4
2. UBWOROZI BUGAMIJE INYUNGU	4
3. ISHORAMARI N'IBARURAMARI.....	14
4. GUSHAKA NO GUKORESHA INGUZANYO	22
5. UBWOROZI BWITA KU BIDUKIKIJE N'IMIHINDAGURIKIRE Y'IKIRERE.....	20
AHO TWABIKUYE	26

1. INTANGIRIRO

Ubworozi ni igikorwa cy'ingenzi gishobora kuganisha ugikora ku iterambere rye ku giti cye, iry'umuryango we ndetse n'iry'aho atuye muri rusange. Umworozi wese akeneye kugira ubundi bumenyi bwiyongera ku korora kugirango ashobore kuzagera ku musaruro.

Iyi mfashanyigisho irafasha umworozi kugira ubumenyi mu bijyanye no gukora umushinga, gucunga imari, kugira umuco wo kwizigama, kumenya ibirebana n'inguzanyo ndetse no gukora ubworozi bwita ku kibazo cy'imihindagurikire y'ibihe no gutunganya ifumbire.

2. UBWOROZI BUGAMIJE INYUNGU

2.1 Amahirwe ari mubworozi bw'amatungo magufi n'ibiyakomokaho

Ubworozi bw'amatungo magufi ni kimwe mu bitanga umusaruro ushimishije ku mworozi bityo akabasha kwiteza imbere mu gihe kitarambiranye. Byongeye kandi, kuba ubu bworozi bukorerwa ku buso bw'ubutaka butoya, ni igisubizo by'umwihariko ku muturage udafite isambu rinini.

Usibye kandi iterambere, ubworozi bufasha mu gukemura ikibazo cy'imirire mibi binyuze mu kubona intungamubiri zikubiye mu bikomoka ku matungo. Si ibyo gusa kandi kuko bufasha mu kongera umusaruro iyo bukomatanyije n'ubuhinzi.

Muri gahunda ya Leta y'U Rwanda, amatungo magufi ni yo biteganyijwe ko azajya atanga inyama, rero hari ibirimo gukorwa binshi bitanga amahirwe ku bworozi bw'amatungo magufi no gutunganya ibiyakomokaho cyane cyane ingurube n'inkoko (imishinga igera kuri itatu ikora kubijyanye n'amatungo magufu, Minagri 2021).

Isoko ryo mu gihugu cya Congo ni amahirwe akomeye ku banyarwanda biyemeje gukora ubworozi bw'amatungo magufi no gucuruza ibikomoka ku matungo.



2.2 Uburyo n'akamaro ko kumenya amakuru y'isoko

Gukusanya no kubika amakuru y'isoko ajyanye n'ubworozi bigamije kumenya imihindukire y'ibiciro ku isoko no kubasha kubigereranya ikiguzi cy'igicuruzwa hagambiriwe gusesengura ayo amakuru n'imibare byakoreshejwe kugira ngo bizifashishwe mu igenamigambi ry'igihe kizaza.

Amakuru y'isoko yashirwa mu byiciro bitatu:

Amakuru afitwe n'umworozi ubwe (abaguzi: byiciro byabo, aho baturika, ibyo bakunda; ibyacuruzwe, aho byagenze neza cyane, n'andi makuru mu bworozi b'uburuzi).

Amakuru ashakwa mu kumenya aba muceba uko bahagaze (abandi bagurisha gute, bagirishiriza hehe, bagurusha kuri angahe, bagurusaha inyama/itungu?)

Amakuru ku kumenya amahirwe n'ibibazo ku isoko ry'amatungo (imyitwarire, ubukungu, imyemerere).

Kumenya neza amakuru n'imbogamizi biri ku isoko n'uburemere bwabyo bifasha umworozi gushyiraho ingamba zo kuzikumira cg guhindura aho bishoboka. Ku rugero, amagi y'inkoko z'inyarwanda n'ayinzungu ntabwo byashimirwa kimwe. Ni ngomwa guhuza ibyifuzo by'isoko n'imiterere y'igicuruzwa kugira ngo kigurwe.

Zimwe mu mbogamizi zikunze kuba ku isoko ni izijyanye n'ibiciro bihindaguruka mukugurisha amatungo ndetse n'igicro cy'ibiry by'amatungo bihora bizamuka n'abaguzi b'amatungo badahamye.

Umworozi akora uko ashoboye akagira uburyo amenyamo amakuru y'isoko ry'amatungo aho ahereye n'ahandi byashoboka. Akenshi umworozi akura amakuru y'isoko muri koperative cg ishyirahamwe by'aborozi, mu kurema isiko ry'amatungo ndetse no mu bandi borozi.

Umworozi agomba kugira makuru ku buryo amatungo ye yagera ku isoko no kwita ku buryo abaguzi bakunda ko atwarwamo.

Umusaruro ukomoka ku bworozi wagezwa ku isoko mu buryo butandukanye burimo:

- **Gushorera: Ingurube, Ihene n'Intama,**
- **Gutwara ku igare na moto: inkoko,**
- **Mu modoka zisanzwe zipakira ibintu: Ingurube, Ihene, Intama n'inkoko.**
- **Mu modoka zabugenewe: inyama**

Ni byiza kandi kwita ku buryo zigapakirwa cg gupakururwa kuko n'ingurube zigira amagufa yoroshye ugereranije n'inyama ziba ziri ku mu biri, bityo kuzitwara bidakozwe neza zishobora kuvunika n'urupfu.



2.3 Gukora umushinga wunguka

Umushinga wunguka ukenera umuntu utinyuka guhanga no gutangiza igikorwa kibyara inyungu, agatunganya imikorere yacyo kandi si ngombwa ko agira amafaranga menshi cyane kugira ngo ukore umushinga mwiza wunguka.

Umworozi w'amatungo magufi ahitamo ko ubworozi bwe abukora nk'umushinga wabyara inyungu cyangwa niba ari ukorora bisanzwe nta baruramari ashyizemo.

Umworozi worora nk'umushinga ubyara inyungu akwiriye gusobanukirwa ko hari inyandiko agomba gukora nicyo zimufasha:

- Kugira inyandiko ikubiyemo amakuru arambuye y'ibikorwa by'uwo mushinga, igaragaza ibiteganyijwe kugerwaho, uko kizagerwaho, no kuzamenya niba uwo mushinga uri kugenda nk'uko byateganyijwe mbere.
- Kugira inyandiko igufasha kumenya igishoro gikenewe, imbaraga, intege nke, n'ahari amahirwe ndetse n'inzitizi bifasha umworozi gufata ingamba no gushyiraho gahunda y'ibikorwa igamije kugeza umushinga ku ntego zawo.
- Kumenya ko umushinga wunguka ugizwe n'ibice birindwi bikurikira :

1. Amakuru y'ibanze ajyanye n'umworozi (amazina n'aho abarizwa).
2. Ibicuruzwa bifatika cyangwa serivisi (amatungo, ubujyanama,...)
3. Amakuru ku bikenewe byose ngo igicuruzwa kiboneke mbere yo gushyirwa ku isoko (Urugero: inyubako, icyororo, inyama, ibiryo, gahunda yo kwakira abakugana,). Amakuru akenewe hano ni ajyanye n'ubwoko bw'ibikenewe byose, aho bizaturuka, ibiciro, uko bizakugeraho, uko igicuruzwa kizatanganywa/zizororwa, abazaba babigizemo uruhare bose n'ikiguzi uzabishyura, bizatwara igihe kingana iki, ni ubuhe bumenyi bukenewe, n'ibindi.
4. Ibikoresho biramba uzakenera mu mushinga (urugero: inyubako, ibikoresho, ibinyabiziga, ...); imiterere, ubushobozi n'ubuziranenge bwabyo, aho bizaturuka, ibiciro byabyo n'ibindi.
5. Abakozi bazakenerwa n'inshingano ya buri wese.
6. Inyigo y'isoko (Igicuruzwa, Aho gukorera, Igiciro n'Iyamamaza).
7. Iteganyamari (igishoro cyose gikenewe kugira ngo haboneke imitungo iramba kimwe n'ibindi byose bizakenerwa kugira ngo umushinga ushyirwe mu bikorwa).

Umworozi agomba gukusanya amakuru yose ajoyanye n'umushinga we ndetse akibanda no ku mibare ijyanye n'imari (amafaranga yinjiye n'ayasohotse) ari nabyo bimufasha kugira ibyo avugurura no kumenya kubara neza inyungu cyangwa igihombo.

Urugero rw'amakuru y'imari agomba gukusanywa: Igiciro cyaguzwe amatungo, Igiciro cy'ibiryo by'amatungo, Igiciro cy'amazi n'amashanyarazi, Imishara y'abakozi,...

Uburyo bwo kubara inyungu ni ufata umusaruro mbumbe w'ibikorwa by'ubworozi hafashwe amafaranga yinjiye hagakurwamo ayasohotse

Umusaruro mbumbe (Inyungu) = Amafaranga yinjiye - amafaranga yasohotse

- Bimwe mu bishobora gutuma inyungu ihindagurika ni ibi bikurikira:
- Ingano y'umusaruro utangwa n'itungo ryawe
- Igiciro cy'ibiryo by'ingurube
- Ingano n'ubwiza bw'ibyo kurya bigaburirwa ingurube
- N'ibindi.

Urugero rwo gukora imbonerahamwe mukubara inyungu

Itubyamutungo (ayasohotse)	Agaciro (Frw)	Iyongeramutungo (ayinjiye)	Agaciro (Frw)
Ibyaguzwe	...	Igicuruzo	...
Imishahara	...	Andi mafaranga yinjiye	...
Itumanaho	...		
Ubwikorezi	...		
Ibikoresho byo mu biro	...		
Ubwishingizi	...		
Kwamamaza	...		
Ubwisazure bw'itungo iramba	...		
Andi mafaranga yasohotse	...		
Igiteranyo	A	Igiteranyo	B
Inyungu= B – A			

Icyitonderwa: Iyo ayasohotse (A) aruta ayinjiye (B), umushinga uba wagize igihombo.

2.4 Gucunga neza igishoro, Kubara no gukoresha inyungu

Umworozi agomba kugira ubumenyi mu bijyanye n'imari kugira ngo ashobore gucunga neza igishoro afite. Ubwo bumenyi bumufasha mu gufata ibyemezo bikwiye ku bijyanye n'amafaranga kandi akaba asobanukiwe amwe amahame y'ingenzi mu by'imari akurikira:

- Impamvu ari ingenzi kwizigamira,
- Uburyo n'aho yabitsa amafaranga ye kugira ngo abe afite umutekano,
- Uko yakuzuzura ibitabo by'icungamutungo kugira ngo amenye kugenzura neza amafaranga yinjira n'asohoka,
- Uko yagana ibigo by'imari kugira ngo ubone inguzanyo yagufasha kwagura ibikorwa by'umushinga wawe.

a) Kuzigama ni ukwigomwa bimwe uteganyiriza ejo hazaza habikwa amafaranga cyangwa ibintu kandi uzigama aba agamije gukemura ibibazo bihari cyangwa byo mu gihe kizaza. Kuri ku mworozi muto kuzigama kwiza ni ukwegeranya amafaranga, yagera aho ashobora kubyazwa inyungu agakoreshwa vuba.

Urugero rwo kwizigamira

	Intego zanjye mu by'imari ni iyihe?	Mbese kugira ngo ngere ku ntego yanjye bizantwara amafaranga angahahe?	Bizansaba igihe kingana iki kugira ngo ngere ku ntego yajye?	Nakwizigamira angaha mu gihe runaka?
1	Kwishyura ubwisungane mu kwivuzza (umuryango w'abantu 5)	15,000Frw	Amezi 6	2,500 /kwezi
2	Kugura inka	120,000Frw	Umwaka	10,000/kwezi
3	Kubaka inzu yo gukodesha	600,000	Imyaka itatu	16,700/ kwezi
Igiteranyo				29,200

b) Ni byiza kubitsa amafaranga mu buryo busobanutse butanga umutekano uhagije. Umworozi ashobora **kubitsa no kwizigamira** mu buryo bwa cash muri Banki n'ibigo by'imari biciriritse (mu bimina ku borozi bato cyane), no mu bintu bifatika nko kugura ubutaka, andi matungo, ishyamba n'ibindi.

c) Gutangiza umushinga ukawubyaza umusaruro ufatika bisaba kuwaha **umwanya uhagije** ku buryo buhoraho n'ubumenyi kugira ngo ushobore gucunga imari yawo, abantu (abakozi, abakiriya) n'ibintu byawo (ibikoresho, ibikoreshwa, inyubako n'ibindi). Ni byiza kubahiriza ibijyanye n'icungamutungo mu bworozi bwawe (bitewe n'uko ubworozi bungana):

- i. Igitabo cy'ibyacurujwe,
- ii. Igitabo cy'amafaranga yakoreshejwe;
- iii. Igitabo cy'abatishyuye (abaturimo imyenda) nabo ubereyemo imyenda,
- iv. Igitabo cy'amafaranga ari mu sanduku (kese),
- v. Ifishi ya ubukiko (Stoki).

Uko umutungo iteganyijwe mu impera z'umwaka ubarurwa muri raporo:

Aho umutungo uherereye	Agaciro	Aho umutungo waturutse	Agaciro
Amafaranga ari mu isanduku no muri banki	...	Inguzanyo cyangwa Impano	...
Umutungo uri mu bubiko	...	Imari shingiro ya nyir'umushinga	...
Ibikoresho, amazu n'ubutaka	...	Ahandi umutungo waturutse	...
Indi mitungo...			
Igiteranyo	...	Igiteranyo	...

d) Gukoresha amafaranga y'inyungu mu mwozi

Umwozi hari ibyo agomba kwibaza mbere yo gusohora amafaranga kugira ngo akoreshwe ibintu bitandukanye. Mubyo yakwibaza harimo:

- Kwibaza niba ari ibyo akeneye cy ari ibyo ashaka,
- Ni ibihe akeneye kugira ngo umushinga ushobore gukomeza kubaho? Ni ibihe byihutirwa?

Kandi ashobora gukurikiza aya mabwiriza y'ingenzi mugukoresha amafaranga yinjije:

- Nibura 10% by'ibyo umuntu yinjiza agomba kuzigamwa.
- Atarenze 20% y'ibyo umuntu yinjiza agomba gukoresha mu kwishyura imyenda /amadeni umuntu afite.
- Atarenze 70% y'ibyo umuntu yinjiza agakoreshwa mu bitunga umuntu mu buzima busanzwe (kurya, kwambara, ingendo, itumanaho,).

Urugero:

Ibyinjiza amafaranga	Agaciro	Ibisohora amafaranga	Agaciro
Kuguresha amatungo	60,000	Ubwizigame	29,200
Kugurisha ifumbire	7500	Minerivali y'umunyeshuri	10,000
Ibindi bikorwa	9,700	Kurya	30,000
		Ikarita yo guhamagara	3,000
		Amafaraanga y'ingendo	5,000
Igiteranyo	77,200	Igiteranyo	77,200

2.5 Kubara agaciro n'ikiguzi cy'inyongeramusaruro

Umworozi wese ku rwego ariho akwiriye kubara ikiguzi cy'inyongeramusaruro yashoye mu bworozi bwe. Mu bworozi, inyongeramusaruro ni ikintu cyose washyize mu bworozi bwawe kugira ngo ugere ku musaruro wifuza. Muri rusange ntabwo hagaragara ikoresheya rya tekinoloji mu bworozi uretse gutera intanga mu ngurube.

Umworozi agomba kubara ibyo ashora mu bworozi bwe kugira ngo ashobore kubona cya gicuruzwa (itungo, amagi, inyama) ajyana ku isoko.

Bimwe mu bigomba kwitabwaho mu kubara ibigenda ku gicuruzwa ni ibi bikurikira:

- Guha agaciro ibikenewe mu kugera ku musaruro ariko bimara igihe kinini (ubutaka, ikiraro cy'amatungo, amasuka, ububiko n'ibindi...)
- Gushyira hamwe amakuru ku gaciro k'ibyakoreshejwe byose kugira ngo umusaruro uboneke
- Kwandika amafaranga yose yishyurwe hagurwa ibikenewe byakoreshejwe
- Igiteranyo cy'amafaranga yose yakoreshejwe mu kugera ku musaruro nibyo bibyara "Igishoro".

Urugero:

Ikiguzi cyo kubona ingurube imwe= Igiteranyo rusange k'ibitwara amafaranga/ Umusaruro rusange ku (urugero ingurube 20).

Icyo ubonye gisobanura ko umworozi yagombye kugena igiciro cy'ingurube imwe ku mafaranga ari hejuru ya ayo wabonye kugira ngo nawe ashobore kubona inyungu.

2.6 Gushaka isoko ry'umusaruro

Gushaka isoko ni ubuhanga bwo kumenya uko usesengura ingano y'abakiriya b'ibicuruzwa byawe, ibyo bifuzwa, ubushobozi bafite, kumenyekanisha ibicuruzwa byawe ndetse no kubara igiciro cy'ibyo washoye kugirango ubashe gushyiraho igiciro kitazagora abaguzi ariko kandi kizaguhira inyungu.

Imirimo yo gushaka isoko igizwe n'ibice bitanu bikurikira:

Igicuruzwa: Igicuruzwa ni igice cy'ingenzi mu kwiga no gusesengura isoko kuko nicyo gihuza ugurisha ni ugura.

Ahacururizwa: aho umucuruzi n'umuguzi bahurira niho twita ahacururizwa. Aha hashobora kuba ari ahantu hazwi, abantu bamenyereye kimwe n'uko hashobora kuba

aho umucuruzi asanga umukiriya/umuguzi we bitewe nuko bumvikanye kujya bagura.

Igiciro: Igiciro gishyirwaho n'ugurisha bitewe n'ibyo yashoye ndetse n'inyungu ateganya kubona. Mu bworozi bugamije isoko gushyiraho igiciro ni intambwe ikomeye kuko nirwo rufunguzo rwo kureshya no gufata neza abakiriya (biracyari ikibazo mu bworozi).

Guteza imbere igicuruzwa cyangwa kwamama-za: Guteza imbere no gufata ingamba zo kugeza ibicuruzwa ku isoko ni ubuhanga umworozi cyangwa ufite ibicuruzwa wese agomba kumenya.

Kumenya imbogamizi n'amahirwe biri ku isoko: bifasha umworozi kwirinda ibihombo no kuba yacuruza ku biciro byiza.

Inzego z'ingenzi zishobora kwifashishwa mu gushakira ibicuruzwa amasoko

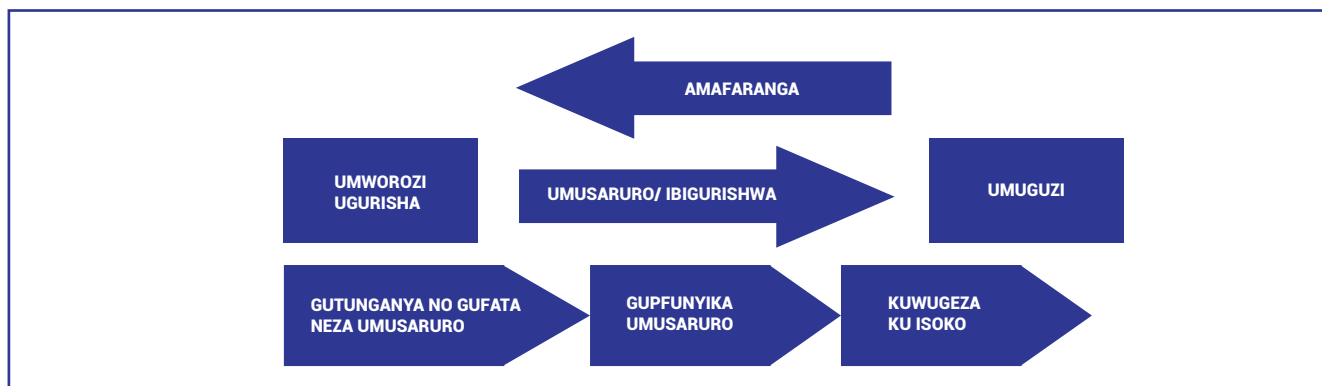
Umworozi ashobora kohereza ibicuruzwa bye ku masoko amwegereye, ku yandi masoko y'imbere mu gihugu cyangwa se mpuzamahanga, akoresheje inzego enye zitandukanye.

- Kwishakira amasoko wowe ubwawe,
- Kwifashisha abandi bantu mu gushaka amasoko,
- Gufatanya gushaka amasoko (igihe ari itsinda cyangwa koperative),
- Gukoresha ibigo bizobereye mu gushaka amasoko.

Gusesengura imiterere y'isoko ni intambwe ikomeye igomba no kubanziriza kongera umusaruro. Mu gushaka no kwiga isoko hibandwa ku bice by'ingenzi bikurikira:

- **Kumenya ingano n'ubushobozi bw'abaguzi:** aha hagomba kubanza gusesengura ingano y' abakiriya bari mugace uzakoreramo umushinga wawe, ubushobozi bafite bityo ugafata icyemezo cy'ibicuruzwa ugomba kuzashyira ku isoko.
- **Ubushobozi bw'umushinga mukunezeza abaguzi:** Nyuma yo kumenya ingano n'ubushobozi bw'abaguzi bizatuma usesengura ubushobozi ufite mukuzanezeza abo bakiriya. Ibi nibyo bituma abakiriya bakomeza kukugirira icyizere.
- **Kumenya no gusesengura imiterere n'ubushobozi bw'abakeba:** mu gutegura umushinga no kwiga isoko ugomba gutekereza kubandi bakora nk'ibyo ukora (abakeba). Ni gombwa kumenya abakeba ufite uko bangana (umubare wabo), ubuhanga (tekiniki) bafite, ikoranabuhanga bafite, ibibazo n'imbogamizi bahura nabyo ndetse n'uko bazikuramo. Ibi bituma nawe ufata ingamba ndetse ugakora n'igenamigambi rizatuma uhagarara neza ku isoko.

Uko umusaruro n'amafaranga bihererekanywa



3. ISHORAMARI N'IBARURAMARI

3.1 Amoko y'ibigo n'ubufatanye mu bucuruzi

Ikigo cy'ubufatanye mu bucuruzi ni ikigo cyashinzwe n'itsinda ry'abantu kikagira amategeko n'amabwiriza akigenga. Mu mategeko ikigo cy'ubucuruzi kigira inshingano ndetse kigafatwa nk'umuntu.

Ibigo by'ubucuruzi wabishyira mu moko ane y'ingenzi :

Ubwoko	Ibiyiranga	Ibyiza byayo	Ibibi byayo
Ubucuruzi bw'umuntu umwe <u>Urugero:</u> Kwa Mutangana	Ni ubucuruzi bukorwa n'umuntu umwe kandi ariwe ufata ibyemezo byabwo	Inyungu yose ijya kuri nyirabwo Nta mabwiriza menshi abugenga Habamo ubwisanzure mu gufata ibyemezo Ibisabwa biba ari bike (uburenganzira bwo gucuruza/trade licence)	Ingaruka zose zijya ku muntu umwe Igishoro gituruka ku mutungo w'umuntu umwe Gutandukanya umutungo w'ubucuruzi n'uwa ny'ubucuruzi biragora

<p>Ubufatanye</p> <p>Urugero: Koperative Inkundamahoro</p>	<p>Habaho ubufatanye rusange aho abafatanyije ubucuruzi biyemeza gufatanya byose ijana ku ijana.</p> <p>Habaho n'ubufatanye butari rusange(limited) aho abafatanyije ubucuruzi bagirana amasezerano y'imikoranire n'uruhare rwa buri wese.</p>	<p>Ishoramari riroroha kuko bituruka ku bantu benshi</p> <p>Buri mufatanyabikorwa wese abona ku nyungu</p> <p>Kubona igishoro biroroha</p>	<p>Igihombo n'inyungu biba birebire buri mufatanyabikorwa</p> <p>Kugurisha ibikorwa biragora</p> <p>Iyo umwe mu bafatanyabikorwa abihagaritse n'ubucuruzi burahagarara</p>
<p>Ikigo cy'ubucuruzi</p> <p>Urugero: SECO Ltd</p>	<p>Ni ibigo by'ubucuruzi biba bifite abanyamigabane kandi birangwa n'uko buri nyungu zose zitanga umusoro</p>	<p>Inyungu n'igihombo bibarwa ku kigo cy'ubucuruzi</p> <p>Imitungo bwite ya nyiri kigo ntirebwa n'ibyabereye mu kigo</p> <p>Ikigo gishobora guhabwa cyangwa kugurishwa ku buryo bworoshye</p>	<p>Ikigo cy'ubucuruzi kibazwa imisoro myinshi</p> <p>Kugitangiza biragora kandi birahenda</p>
<p>Ibigo by'abadahuje imigabane (Limited Liabilities Company/ LLC)</p> <p>Urugero: BPR LLC</p>	<p>Ni ikigo cy'ubucuruzi aho abanyamuryango babazwa ibijyanye n'imigabane bashoye. Abakigize babita abanyamuryango</p>	<p>Nta mubare ngombwa w'abanyamuryango</p> <p>Hari imisoro zidacibwa</p> <p>Abanyamuryango bumvikana ku bikorwa</p> <p>Ntizisaba impapuro n'ibyangaombwa bihambaye</p> <p>Ibihombo by'ikigo ntibigira ingaruka ku mitungo y'abanyamuryango</p>	<p>Biragora kongera igishoro</p> <p>Guhanahana imigabane cyangwa kuyigurisha biragora</p> <p>Kuyitangiza bisaba igishoro kisumbuye bitewe n'amategeko ya buri gihugu</p>

3.2 Amatsinda magirirane mu bworozi bw'amatungo

Amatsinda magirirane:

Itsinda magirirane ni ihuriro ry'abantu bahuje ibitekerezo n'itego. Bagirana amasezerano y'uko bazakorana ndetse n'amategeko abagenaga azabafasha kugera ku ntego zabo.

Itsinda magirirane rishobora kuba itsinda ryo kwizigama no kugurizanya rihura ku buryo buhoraho. Intego y'itsinda ryo kwizigama ni ugufasha kubona imari ku barigize. Imari ituruka mu bwizigame bwa buri wese, inyungu ku nguzanyo n'ibindi.

3.3 Uburyo bwo kuzigama

Umuco wo kuzigama ni imwe mu mitekerereze igamije kuzigama amafaranga ku buryo buhoraho. Ibi bikazagufasha mu iterambere ryawe.



Ingero z'abari mu itsinda yo kwizigama

Akamaro k'amatsinda magirirane

Akamaro ka mbere k'amatsinda magirirane ni ugufasha abafite amikoro make kwizigama no kubona inguzanyo ku buryo bworoshye. Ibi binyura mu nguzanyo hagati yabo cyangwa se iyo bafata nk'itsinda. Akamaro k'ibanze k'amatsinda yo kwizigama ni ugutanga inguzanyo mu bice by'icyaro no mu matsinda mato aho ibigo by'imari bitagera cyane.

3.4 Kwiha intego no gutegura ingengo y'imari

Gutegura ingengo y'imari ni igikorwa kijyana no gahunda y'ibikorwa bigafasha ubiteguye cyangwa ikigo kuzagera ku ntego ye. Kwiha intego rero bivuga ko umuntu aba afite ibyo yiye-meje bishingiye ku ntekerezo zeibiyumviro bye ndetse n'indoto ze.

Gukora ingengo y'imari ni igikorwa kijyana no gutegura gahunda y'ibikorwa hagamijwe guteganya uko amafaranga azakoreshwa. Igikorwa cyo gutegura ingengo y'imari gisaba ko inzego zose zibiganiraho yaba abakora akazi umunsi ku munsi mu kigo ndetse n'inzego zifata ibyemezo ari nazo zigomba kuyemeza.

Mugutegura ingengo y'imari hibandwa ku ntwambwe zikurikira:

- Gusesengura aho umutungo uturuka
- Kugena ibizasohora amafaranga ugendeye ku mikoreshereze y'umutungo
- Kwiha intego wifuza kugeraho
- Gukora igenagahunda y'ibikorwa
- Gushyira mu bikorwa igenagahunda y'ibikorwa n'ingengo y'imari yateganyijwe
- Gusuzuma ishyirwa mu bikorwa ry'ingengo y'imari yateganyijwe

Gutegura ingengo y'imari bifasha ikigo kugira ishusho y'ibyo kizinjiza ndetse n'ibyo kizasohora mu gihe runaka. Kongera ibikorwa n'ingengo y'imari bifasha ikigo kwizera ko ibikorwa byacyo bishobora kuzaramba. Gusesengura ingufu, intege nke amahirwe n'inzitizi ikigo gifite bifasha mu gutegura neza ingengo y'imari izifashishwa.

3.5 Ibishingirwaho mu gushora imari mu mushinga

Isesengura ry'aho gushora imari ni uburyo bwo gutekereza ku byo ikigo cyangwa umuryango uharanira inyungu, udaharanira inyungu, ikigo cya Leta cyakora bishya. Umusesenguzi w'ikigo rero agomba kwita ku bisubizo byazatuma ikigo gitanga serivisi nziza ku bakiriya n'abafatanyabikorwa bacyo.

Uburyo bukoreshwa cyane mu gusesengura ishoramari ry'ikigo ni ibi bikurikira:

- Gusesengura ingufu, intege nke, amahirwe ndetse n'imbogamizi by'ikigo,
- Gusesengura uko ikigo kibayeho imbere muri cyo,
- Gusesengura ibintu byo hanze byagira uruhare ku ishoramari ry'ikigo,
- Gusesengura intego n'imikorere by'ikigo hagamijwe gufata ingamba nshya zafasha mu kugera ku ntego z'ikigo kandi hakoreshejwe amikoro make,
- Kungurana ibitekerezo non gushakira hamwe ibisubizo by'ikigo.

Ishoramari ni uburyo bwo gukoresha imari y'ikigo hagamijwe inyungu. Ibintu by'ingenzi byitabwaho mu gushora imari ni ukugabanya ibihombo no kongera inyungu.

3.6 Amako ya Serivice z'imari

Serivisi z'imari ni ibikorwa bigira uruhare mu kubitsa no kubikura, gushora imari ndetse no gucunga neza amafaranga n'imitungo y'ikigo runaka.

Serivisi z'imari wazishyira mu bwoko bukurikira:

- Kubitsa no kubikura ku kigo cy'imari
- Ubujyanama
- Ubwishingizi
- Ubwizigame magirirane.

Ibigo by'imari biri ubwoko butandukanye ariko wakubira mu ngeri eshatu z'ingenzi:

- Banki z'ubucuruzi (Urugero: Banki ya Kigali)
- Amahuriro cyangwa koperative zo kubitsa no kugurizanya (urugero: Umurenge SACCO)
- Amatsinda yo kwizigama no kugurizanya (urugero: amatsinda ya CARE).

3.7 Abatanga Service z'Imari

Abatanga serivisi z'imari ni ibigo by'ubucuruzi, amatsinda yo kwizigama no kugurizanya, ibigo by'ubwishingizi, ibigo bifasha mu ishoramari mdetse n'abantu ku giti cyabo.

Serivisi zitari iz'imari zo zishobora kuba imirimo yindi itari ijyanye n'amafaranga, Twavuga nka serivisi z'amategeko, serivisi z'ubushakashatsi, serivisi z'ikoranabuhanga n'izindi.

3.7 Kwandika amakuru n'ibitabo by'ibaruramari

Kwandika amakuru ni igikorwa cyo kubika ibyakorewe mu kigo, mu mushinga runaka cyangwa ubundi bwoko bw'umurimo. Igikorwa cyo kubika amakuru mu bworozi bw'amatungo magufi bishobora gukorwa ku buryo bw'inyandiko zisanzwe hifashishijwe ikaramu cyangwa se bikabikwa hakoreshejwe ikoranabuhanga.

Ibintu bishobora kubikwa ni ibyerekeye: imari n'umutungo, inyandiko, ibyakozwe, amategeko agenga ikigo ndetse n'imyirondoro y'abakozi. Inyandiko z'ingenzi zigomba kubikwa ni amabaruwa, raporo z'ibyakozwe, ubutumwa bwa imeyiri, impapuro za banki n'ibindi.

IBITABO BY'INGENZI MU IBARURAMARI N'ICUNGAMUTUNGO

Ibitabo by'ingenzi mu ibaruramari n'icungamutungo bya koperaive cyangwa itsinda ry'aborozi b'amatungo magufi ni ibi bikurikira:

Igitabo cy'abanyamuryango n'imigabane yabo

Itariki	Amazina y'umunyamuryango	No y'indangamuntu	Aho atuye	Umugabane wose	Uwo atanze	Usigaye	Umusimbura

Igitabo cy'isanduku

Itariki	Igikorwa	Ayimuwe	Ayinjiye	Asohotse	Ahari

Igitabo cya banki

No y'igikorwa	Impamvu (kubitsa kubikuza)	Ayinjiye	Asohotse	Ahari

Impamyabuguzi

Aho ibarizwa:		Itariki:	
Impamyabuguzi n° :			
Madamu/Bwana agomba kwishyura amafaranga ku-bera ibi bikurikira:			
Ibyo ari byo	Uko bingana	Ikiguzi cya kimwe	Ikiguzi cya byose
Igiteranyo			
Ayishyuwe kashi:			
Asigaye:			
Igihe azayazanira:			
Umukono w'ugurishije:			

Ifoto y'umutungo

Aho umutungo uherereye (Ibyo wakoreshewe)		Aho umutungo waturutse (Inkomoko y'umutungo)	
Icyo wakoreshewe	Uko ungana	Aho waturutse	Uko ungana
Urugero: Kugura imashini ituraga	2,000,000	Imigabane y'Abanyamuryango	1,000,000
		Inkunga ya OW	1,000,000
Igiteranyo	2,000,000	Igiteranyo	2,000,000

IBINDI BITABO BIKENERWA NI :

- Igitabo cy'imyenda/abatishyuye,
- Igitabo cy'abatishyuwe,
- Igitabo cy'ibiramba,
- Igitabo cy'ibitubya umutungo,
- Igitabo cy'ibyongera umutungo,
- Igitabo cy'ibyaranguwe,
- Igitabo cy'ibyacurujwe.

4. GUSHAKA NO GUKOresha INGuzanyo

4.1 Ubumenyi rusange ku nguzanyo

Inguzanyo ni amafaranga, ikintu cyangwa ibintu uwagujije ashobora gukoresha mu gihe cyagenwe. Uwagujije yishyurira serivisi yo kugurizwa ahabwa kandi akishyura amafaranga cyangwa ibintu yagujije. Mu gihe cyagenwe, uwagujije asubiza amafaranga nyirayo wamugurije.

Uwamugurije ashobora kuba itsinda ryo kubitsa no kuguza, koperative yo kubitsa no kuguza, banki cyangwa ikigo cy'imari iciriritse.

Mbere yo gusaba inguzanyo banza wibaze wowe n'umuryango wawe :

- Mbese ni angahe nyewe (cyangwa twe) twashobora kwishyura ?
- Ni gute nabasha kwishyura ku buryo bunyoroheye ?
- Nakurikiza iyihe gahunda ?
- Mbese ni amafaranga angahe nkeneye mu by'ukuri kugira ngo nshobore gukora umushinga w'ubworozi wanjye ?
- Mbese ni inguzanyo y'igihe kireshya gute ? Bizasaba igihe kingana iki ngo mbe nshoboye kwishyura inguzanyo yose ?
- Ese inyungu ku nguzanyo ingana ite ?

4.2 Amoko n'ikiguzi cy'inguzanyo

Amoko y'inguzanyo ni menshi ariko zimwe mu nguzanyo zikunda gukoreshwa cyane cyane hano mu Rwanda ni izi zikurikira:

- Inguzanyo y'ubuhinzi cg ubworozi (Kugura imbuto, ifumbire, gukusanya umusaruro, ..)
- Inguzanyo z'ubucuruzi butandukanye, ..
- Inguzanyo y'amashuri, ubwubatsi, kugura inzu, Imodoka, ..
- N'izindi.

4.3 Gusaba no gucunga inguzanyo

Mu gusaba inguzanyo ni byiza kwita kuri aya mabwiriza y'ingenzi:

- Ntuzigere ufata umwenda udafite ubushobozi bwo kwishyura
- Gerageza wake inguzanyo yo gukora umushinga wunguka, yo gushora mu bikorwa bifatika kuruta kuyakira ushaka kugura ibyo kurya. Zirikana ko iyo wamazze "kurya" ayo mafaranga, nta cyo aba agishoboye kukumarira!

- Nk’uko bisanzwe – “igiceri cy’ijana” – Nutangira kwizigamira make make buri gihe, bizatuma utirukira kuguza mu bihe uzaba ukeneye amafaranga, cyangwa se mu gihe ushatse guhaha ibyo kurya.

Mu busanzwe inguzanyo isabwa muri banki n’ibigo by’imari biciriritse ariko bigasaba ingwate cyangwa no kuba usanzwe wizigama. Ibi rero umworozi muto ntabwo bikunze kumworohera, bityo ashobora gukoresha uburyo byo kugira itsinda magirirane abarizwamo.

Amatsinda magirirane: Abanyamuryango b’itsinda baba bari mu mibereho y’ubukungu imwe, badatanye, baziranye, bafite n’ibyo bahuriyeho,

- Kuzigama: itsinda rishyiraho umubare w’amafaranga ku gihe runaka buri munyamuryango agomba kubitsa.
- Inguzanyo: Itsinda rishobora guha inguzanyo ntoya abanyamuryango baryo.
- Ingwate mu gihe cy’inguzanyo yo hanze: abanyamuryango biyemeza kwishingirana. Iyo umunyamuryango atishyuye, itsinda riramwishyurira. Itsinda rikora uko rishoboye rikishyura umunyamuryango wananiwe kwishyura, ku bw’ibyo, nta ngwate ifatika yindi ikigo cy’imari cyaka itsinda. Kwigenzura hagati mu itsinda ni ingirakamaro.

Umworozi wasabye inguzanyo agomba kugenera mu ntego yayisabiye (umugambi yifuza kugeraho), urugero rw’ibyo yifuza azakoresha inguzanyo:

#	Intego zanjye mu by’imari ni iyihe?	Mbese kugira ngo ngere ku ntego zanjye bizantwara amafaranga angaha?
1	Kwishyura ubwisungane mu kwivuzza (umuryango w’abantu 5)	15,000
2	Kugura ingurube	120,000
3	Kubaka inzu yo gukodesha	600,000
Igiteranyo cy’inguzanyo akeneye		735,000

4.4 Uburyo bwo guhangana n'ingorane

Umworozi wasabye inguzanyo agomba kugira ubunyangamugayo kuva ku muni wa mbere, agakoresha iyo nguzanyo icyo yayisabiye.

Kugirango ahangane n'ingorane zaramuka zibayeho agomba gukora n'ibi bikurikira:

- Gufata ubwinshingizi bw'ibyoyaguzemo iyo nguzanyo (amatungo, inzu, ibicuruzwa)
- Kugira umuco wo kuziza inyandiko z'icungamutungo (gusezengura no kubona amakuru atuma ufata ingamba nshya)
- Kugenera umwanya ibikorwa bikomoka ku nguzanyo wafashe.

5. UBWOROZI BWITA KU BIDUKIKIJE N'IMIHINGAGURIKIRE Y'IKIRERE

5.1 Kwita ku bidukikije n'imihindagurikire y'ikirere

Kwita ku bidukikije n'imihindagurikire y'ikirere n'uburyo bukomatanyije bw'imicungire y'ubutaka n'ibihigwa, ubworozi amashyamba n'uburobyi mu gukemura ibibazo bifatanyeho isano no kwihaza mu biribwa n'imihindagurikire y'ikirere.

Ubworozi bukozwe neza bugomba gushyiraho uburyo bwo kubungabunga ibidukikije no guhangana n'imihindagurikire y'ikirere. Umworozi w'amatungo magufi kimwe n'undi wese woroye agomba kwita ku myuka ihumanya ikirere ikomoka mu bworozi.

a. Mu bworozi, imyuka ihumanya ukirere iba muri ibi bikurikira:

- Umwuka amatungo asohora mu guhumeka;
- Gutunganya ifumbire/umwanda y'amatungo;
- Ubuhinzi bw'ubwatsi bw'amatungo.

a. Umworozi agomba kwita ku bikorwa bikurikira kugira ngo ubworozi bwe bitagira uruhare mu kwangiza ikirere :

- Kugira uburyo/technique bwo gutunganyamo ifumbire mu bworozi bwe, ndetse n'indi myanda ikomoka mu bworozi;
- Gutera ibiti mu kubungabunga ibidukikije;
- Kurwanya isuri mu rwuri no gufata amazi y'imvura ku bworozi munini.

5.2 Gutunganya ifumbire

Gutunganya imyanda ivuye mu bworozi bitanga ifumbire y'imborero akenwe cyane mu buhinzi, bityo bikabera umworozi indi nkomoko y'amafaranga kandi ukaba unagabanyije imyuka ihumanya ikirere.

Dufashe urugero ku ngurube: iyi ni ingano y'ifumbire n'amaganga biboneka ku mwaka:

Umwanda ukomeye	Amaganga
1,664 kg/ingurube nkuru	6.2m ³ /ingurube nkuru
36 kg/ akana k'ingurube	0.1m ³ /akana k'ingurube
243 kg/izibyibushywa	0.5m ³ /izibyibushywa

Buri mworozi ategura uburyo bwo gufata cg kuyobora amaganga n'uburyo wo kwegeranya imyanda yose ivuye mu bworozi kugira ngo itunganye ivemo ifumbire y'imborera nziza.

Umworozi ashobora gukoresha uburyo butandukanye bwo gutunganya ifumbire y'imborera :

- Uburyo bwo gukoresha ingarani no gutegereza ko ibora neza,
- Kuyikoresha mu gukora uburyo bw'ikirundo (komposite), butubura ifumbire y'imborera
- Gukoresha izindi tekinoloji zigezweho zihutisha ko imyanda yose ibora vuba ikavamo ifumbire nziza y'imborera (aborozi banini).

AHO TWABIKUYE

1. FEED THE FUTURE RWANDA - ORORA WIHAZE (2021). Imfashanyigisho ku bworozi bw'ingurube mu buryo bukomatanyije.
2. Laurence LOYON (2018). Université Bretagne Loire, Rennes, France. Overview of Animal Manure Management for Beef, Pig, and Poultry Farms in France.
3. <https://courses.lumenlearning.com/suny-marketing-spring2016/chapter/reading-types-of-marketing-information/>
4. Internet explorer.



