

Amategeko ngenderwako y' imigwi yokuziganya no kuguranana 'TRUST'

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Truth :	Ukuri
Respect:	Ukwubaha
Unity:	Ubumwe
Sustainability:	Ibirama
Transformation:	Ihinduka nyakuri

Intumbero: Gufasha imigwi kubika bakuye muvuyo bafise, kugira ngo:-

a) bifashe umunywanyi ashikiwe n' impanuka ntahave yikora kumutahe, canke behave bitera ingorane umugambi wiwe wokwitezimbere.

Hamwe/ canke :

b) habe ingurane kubanywanyi kugira bashobora gutanguza , kwagura canke kugwiza ibikorwa mumigambi yokwiteza imbere.

Integuro: Umugwi usabwa gushiraho ikigega biciye mugushirahamwe uburyo bafise kizotuma haboneka ingurane kubanywanyi. Umugwi usabwa kwubakira ku bwizigirwa, kuguterana intege no kuba inyankamugayo. Kumaramaza gukora birakenewe cane hagati mub'anywanyi, kubinyankamugayo, kwugurukiranira hamwe no gukorana umwete n' inguvu zose.

Ivyangenderwako

(Ibi n' akarorero ki vyangenderwako bishora gukoreshwa n' abanywanyi mugushiraho umugwi wabo TRUST. Bishobora kwongerwako canke bigahindurwa biciye mumwumvikano w' abanywanyi.)

1. Umugwi utegrezwa kugira Uwutwara, umubigega, umwanditsi (Abarongozi b' umugwi) hamwe n' abandi banywanyi. Abarongozi bashirwaho n' umugwi kukiringo c' amezi atandatu congerwa biciye mumatora munama zibera kugihe kizwi, bigizwe hari abanywanyi batandatu n' imiburiburi. (Abanywanyi bari hagati y' 7 na 30 nibo bogira umugwi. Hotegurwa kugabura canke gutanguza imigwi mishasha iyohari benshi bipfuza kwinjira)
2. Abanywanyi bose barariha amahera yokwinjira ashinzwe n' umugwi. Ayo mahera araheza agakoreshwa mu kugura udukaye two kwandikamwo, udukaye twangendanwa.... Umwe wese ategerezwa kugira agakaye yandikamwo ivyo ububiko bwiwe, n' ibindi.
3. Umugwi usabwa guhura rimwe kundwi canke kundwi zibiri, aho umugwi unshinze, kugira muterane intege habe nokwigishanya. Umwanditsi ategerezwa kwandika ingingo zikomakomeye akanabibika.
4. Umunywanyi bisabwa ko ariha amahera angana na 300FBU (canke ayo bumvikanye mu migwi) uko habaye inama kandi bikandikwa mugakaye k' umwanditsi n' akumunywanyi.
5. Birasabwa kwugurura ikonti mw' ibanki ijamba ayaziganijwe. Uwutwara ishahamwe n' umunyabigega nibo barekuriwe kubikura bashizeko ibikumu bose. Ayariyo ategerezwa kumenyeshwa uko inama ikoranye.
6. Iyo hamaze kubikwa uburyo bukwiye, abanywanyi barashobora gusaba ingurane itorenza nk' ibihumbi 100.000Fbu (akarorero) mumyaka ibiri yambere. (Hanyuma umugwi ugakorana kugira bashing kuduza ico gitigiri). Ubanywanyi babwirirwa kwerekana urukurikirane rw' ingene bagiye baraziganya n' imiburiburi amezi atatu imbere yuko basaba ingurane.

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7. Integuro y'umugambi wokwitezimbere, werekana n 'ingene amahera azokoresha (kiretse mugihe ingurane isabwe kubw' ingorane yashikiye umuryangocanke ibindi), irasabwa kugira usabe ingurane.Iyo nteguro irigwa, ikaryohorwa (mugihe bikenewe) hama ikemezwa num umurongozi canke uwundi munywanyi abishoboye.
8. Ingurane itegerezwa kwemezwa biciye mumatora abera munama yaminsi yose (50 % bavyemeye), iyo hari abanywanyi batandatu bitavye inama. (Iyo ari impanuka ikenera kohagira igikozwa mumaguru masha, bitorindira inama ikurikira, babiri mubarongozi hamwe n 'uwundi munywanyi umwe barashobora kwemeza ingurane.)
9. Iyo ingurane itemejwe, uwayisavye arashobora gusubira gusaba inyuma y' ukwezi.
10. Iyo ingurane idatanzwe kubera ikigega ari gito, urutonde rwabasavye barindiriye ingurane ruca rushirwaho bakurikije uwazanye ubwambere integuro y umugambi kandi yemejwe.
11. Iyo ingurane itemejwe kubera integuro ikoze nabi kandi harimwo ibitaroranye, abandi banywanyi basabwa kumufasha kwongeramo ibiryohora iyo nteguro
12. Amasezerano y' ingurane ategerezwa gushirwako ibikumu vy' umurongozi hamwe n'uwakiriye ingurane hakaba n'icabona mubakera mw'ishirahamwe.
13. Ibiringo vy'ingene ingurane izogenda irasubizwako hamwe n'igitigiri c' ayazozza ararirwa bitegerezwa gutegurwa,hama umwanditsi hamwe n'uwasavye ingurane bakagira aho vyanditse bose.epayment terms (hongewemwo n' igihe kizohaca imbere yuko ingurane itangura kwishurwa).
14. Ingurane iraha igakurwa kuri konti y' ishirahamwe hama igahabwa uwayisavye. Harabaho urwandiko rushizweko igikumu n' umurongozi hamwe n'uwuhawe ingurane rwemeza ko ayo mahera yatanzwe.
15. Ayagenda arasubizwa aja muri banki hama bikaza birandikwa n 'umu (aba)rongozi hamwe n'uwu(abi)shuye.
16. Inyungu ya 1% kuyatevye kwishurwa uko ukwezi gutashe iraha ikongerwa kuyazorihwa mukwezi gukurikira. Inyungu ishirwa kuyatashoboye kurihwa. Iyo ayotegerejwe kurihwa atanzwe imbere y' igihe, hazoguma harihwa inyugnu isanzwe ya 1%.
17. Abaherana ingurane batera ibibazo umugwi wose kandi bategerezwa kubibazwa imbere y 'umugwi. Uguherana bivugwa iyo harenze igihe kirenze amezi abiri utarishe, ufatiye kubiringo watanze.
18. Abaheranyi bazofatirwa ibihano bikurikira: Kutaba mubaronswa ingurane ikiringo kigera kumezi atatu yarishuye ingurane yari yarasavye, kandi ntawe mubatora ingingo zifatirwa n' ishirahamwe murico kiringo nyen. Hashitse amezi arenga ane itariha, ayo yari yarabikije azoca afatwa n'ishiramwe, ku gitigiri kingana nayo aheranye, ayarengako azoca asubizwa uwo munywanyi hama ace akurwa mw'ishirahamwe.
19. Abajewe intwari canke abashingantahe bategerezwa kumenyeshwa ko uwo mugwi ukorera aho bakanashira ibikumu ku masezerano. Iyo hadutse ingorane zidashobora gutorerwa inyishu mu mugwi muburyo bwiyoroheje, abashingantahe canke abajewe intwari baraha bagasabwa kubahuzwa.
20. Amategoko yemezwa n 'umugwi muntango yawo.

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UMUGWI WO KUZIGANYA NO KUGURANANA TRUST

Amasezerano y' ingurane

Ikibanza..... Numero y'ingurane..... Italiki.....

Jewe, niyemeje gutora **ingurane** mukigega c' umugwi

ingana..... ku nyungu ingana % kukwezi kukwezi

nkaba ndayisavye kugira

.....

Nzogenda ndasubiza nkurikije ikiranga minsi twemeraniye kandi nzoguma menyesha umugwi uko biriko biragenda.

Uwusavye ingurane (izina).....

Igikumu.....

Uwusavye ingurane (izina).....

Igikumu.....

Uwurongoye umugwi (Izina).....

Igikumu.....

Umunywanyi(Icabona)

Igikumu.....

Igikumu c'umushingantahe canke uwujejwe intwaro:-

Ingurane yarishwe yose hamwe n 'inyungu% yarishwe uko ukwezi gutashe

Italiki.....

Igikumu (Uwasavye)

Igikumu (Umurongozi)

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UMUGWI WO KUZIGANYA NO KUGURANANA TRUST Ikiranga minsi co gusubiza ingurane

Inomero y' ingurane

Itanzwe (Italiki) IgitigiriFBU

Hazorihwa FBU kukwezi kukiringo c'amezi inganahamwe n'inyungu% uko ukwezi gutashe uherye(Italiki)

Igikumu (Uwahawe ingurane)

Igikumu (Umurongozi)

Italiki itegerezwa kurahirwako	Italiki arihiweko	Igitigiri c'ayarishwe	'Igikumu c'umurongozi ayakiriye	Inyungu yongerejweko igice 1%	Ayasigaye kurihwa

Akarorero

Ingurane 12000 itanzwe italiki 1 y ukwagatanu 2013 kunyungu 1% uko ukwezi gutasheizorihwa kukiringo c'amezi atandatu, hakarihwa inyungu 2070 , kuri yose hamwe2074. Ayazishurwa yose akabaTotal 12 424.

Ukwez i	Italiki itegerezwa kurahirwako	Italiki arihiweko	Igitigiri c'ayarish we	Igikumu c'umurongozi ayakiriye	Inyungu yongerejweko igice 1%	Ayasigaye kurihwa
1	31/05/13	-	0		120	12120
2	30/06/13	30/06/13	2070	xxxxxxxxxx	121	10171
3	31/07/13	31/07/13	1500	xxxxxxxxxx	102	8773
4	31/08/13	31/08/13	2070	xxxxxxxxxx	88	6791
5	30/09/13	-	0		68	6859
6	31/10/13	31/10/13	2000	xxxxxxxxxx	69	4928

Kubwo gusiba canke kutariha neza, mukiriko cari cemeranijwe harishwe 7640 hakaba 4928 asigaye kurihwa wongeyeko kumbure n'izindi nyungu.