

Ibirimwo:

Urupapuro

Icigwa ca 1	Iyerekwa ry ‘ 5000 KURENGA:	2
	• Igaburirwa ry’abantu ibihumbi bitanu	2 – 3
	• Imyimenyerezo ku biga	3
Icigwa ca 2	Kwitegurira gutera imbere	4
	• Kwitegurira gutera imbere	4
	• Gutora umugambi ubereye	4
	• Gushiraho imfatiro zikomeye	5
	• Gutegura neza	5
	• Imyimenyerezo	5
Icigwa ca 3	Gukora integuro y’ umugambi wawe:	6
	• Kwiga isoko	6 – 7
	• Kugabanya amahirwe yo kunanirwa	7
	• Gutegura ivyikigega	7 – 9
	• Imyimenyerezo	10
	• Integuro ikoresha uburyo bwa 5000+	11 - 13
Icigwa ca 4	Gukora umugambi wawe	14
	• Kwandika ingene biriko biragenda	14 - 18
	• Imyimenyerezo	19
Icigwa ca 5	Ahova umutahe	20
	• Imyimenyerezo kubigishwa	20
	• Amategeko ngenderwako mu <i>mirwiTRUST</i> yo kubika no kuguranana	21 - 24

ICIRWA CA 1: IYEREKWA RYA 5000Plus

Icivugo: Gutuza ubukene mu kwigisha no gushoboza abantu.

1.0 Igaburirwa ry'abantu 5000

Iyerekwa ryavuye mu nkuru y'igaburirwa ry'abantu 5000 muri Mariko 6:30-44.

Amajambo nyamukuru atatu:

- Impuhwe (Compassion)
- Gushoboza (Empowerment)
- Igwizwa (Multiplication)

1.1 IMPUHWE

"Mube ari mwebwe mubagaburira" Mariko 6: 37

- **Ibikorwa bifadika** – urukundo rw'Imana rwama rutuma umuntu agira ico akoze
- **Abaha uruhara** – Yesu yahaye abigishwa biwe uruhara rwo gufasha abantu
- **Kwakira urwo ruhara** – Abigishwa bakiriye urwo ruhara bakorera mu kwubaha no mu kwizera
- **Kwegeranya** – Imana itwereka umutima wayo, yiteze ko duca tugira ico dukoze

Ikintu nyamukuru mw'iyerekwa rya 5000+, nuguhimiriza ishengero kwitaho no gushika kubari mu ikibano ririmwo

1.2 GUSHOBOZA

'Nawe arababaza, ati Mufise imitsima ingahe? Ni mugende muyirabe. Babimenye baramwishura, bati Ni dutanu n'udufi tubiri.' Mk 6:38

Ingorane ihagaze he?

- Twama tubona ico tubuze
- Twiyumvira ico tudashoboye gukora
- Duke dufise, tudushize imbere y' Imana, tuba intango y'igitangaza cukuronswa n'Imana

Gushoboza abantu ni kubigisha no kubafasha guheza ubukene barimwo bakoresheje uburyo bwabo bwite naho bwoba buke.

1.3 IGWIZWA

"Bararya bose barahaga. Batororokanya utumanyagu tw'imitsima n'utw'ifi, twuzura ibisimbo cumi na bibiri. Abariye iyo mitsima bar'abagabo ibihumbi bitanu." Mk 6:42-44

- Vyahereye kuvyo bafise
- Bahanga amaso Imana

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

- Batera intambwe mu kwubaha
- Bose barahaze

Irwizwa rituma uburyo abantu bafise bukura kugira bibohore ubukene mu buryo burama.

Uburyo burwiriye bituma umuntu yiyemera ko ashoboye bigatuma yirinda akamenyero ko kwizera inze.

1.4 Imyimenyerezo:

1.4.1 Soma witonze iyi nkuru y'igaburirwa ry'abantu ibihumbi bitanu muri Mariko 6:30-44 uce wishura ibi bibazo bikurikira :

- a) Iyi nkuru ikwigisha iki wokora ubonye igikenewe aho usanzwe ubaye?
- b) Ni ubuhe buryo abigishwa bari bafise bwo kugaburira abantu 5000?
- c) Ivyo bari bafise iyo ata mfashanyo y'Imana ibamwo vyoba vyari gukwira?
- d) Iyi nkuru ikwigisha iki ku bijanye no gusenga?
- e) Wibaza ko ibi abigishwa bagaburiye abantu vyoba vyarwiriye imbere yuko babitanga canke vyarwiriye bariko barabitanga?
- f) Iyi nkuru itubwira iki ku bijane no kwizera?
- g) Iyi nkuru ikubwira iki ku bijanye no gukoresha ukwizera ufise?
- h) Wokoresha gute inyigisho ukuye murino nkuru mu kwitera intege canke gutera intege uwundi ngo atangure umugambi umwinjiriza amafaranga?

1.4.2 Rondera uwundi muntu hama wimenyereze kumubwira inyigisho Yesu yigisha muri kino gisomwa co kugaburira abantu ibihumbi bitanu.

1.4.3 Wibaza ko ari umugambi w'Imana ko abantu baba mu bukene? Tanga impamvu kuriyo nyishu utanze. Mu kwishura kurico kibazo iyumvire Imana Nkumuvyeyi atunganye uce uniyumvira ivyo nk'umuvyeyi wokwfuriza abana bawe.

ICIRWA CA 2:

KWITEGURIRA GUTERA IMBERE.

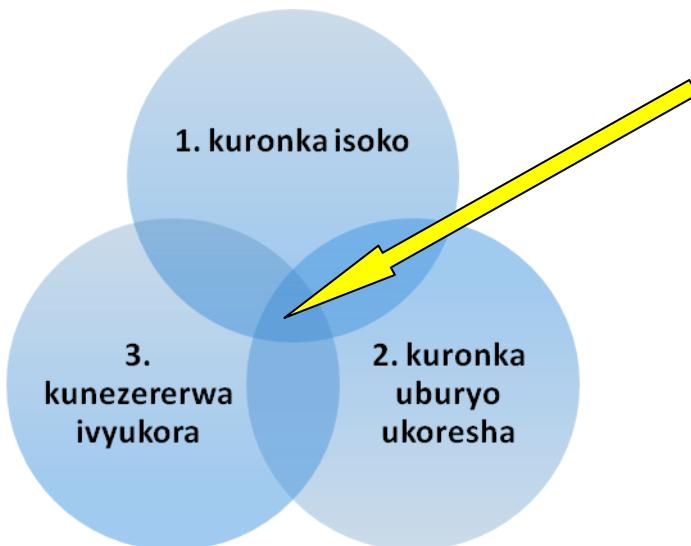
2.0 Intumbero yo gutera imbere

Iterambere n'iki?

- | | | |
|------------|---|---|
| Iterambere | = | Kumenya ico Imana ishaka ko ukora ukanagikora |
| Iterambere | = | Guhitamwo umugambi wo |
| Iterambere | = | Gukora ikintu abantu bakeneye cane ku buryo bonakirihira |
| Iterambere | = | Kuba ari we abantu bagurira hakugurira abandi. |
| Iterambere | = | Kugira ico usigaranye umaze kuriha ivyo wategerezwa kuriha. |
| Iterambere | = | Gukoresha neza inyungu yawe ntuyonone. |

2.1 Guhitamwo umugambi wo

Bishobora kuba ivyo ukora, ivyo warimye canke ivyo wokora abantu bakenera



1. Harakenerwa ko abandi bakenera ivyo ufise bakanabirihira.
2. Ubwirizwa kuba ufise uburyo bwo kuronsa abantu ivyo bakeneye, igihe babikenereye n'ingene babikeneye bimeze.
3. Utugerezwa kunezererwa ivyo ukora.

Guhitamwo umugambi aho iyo mizingi itatu ihurira biguha akaryo keza ko kuronka inyungu muvyo ukora.

2.2 Gushiraho imfatiro nziza

Kugira umugambi wawe ukunde utegerezwa kuwubakira ku mfatiro nziza

Izo mfatiro woba uzi izarizo?

Akarorero: gukora cane, kugira indero, dependability, abakiriya, kugira ibidandazwa vyiza, kuba imvugakuri, ubwizigirwa, gufata neza abakiriya, abagenzi beza, kugira abahanuzi beza, kutonona amafaranga, gutwengera abagushorera, kubona ibantu mu ruhande rwiza, kutarambirwa, amasengesho, ukwizera, n'integuro nziza

2.3 Integuro nziza.

Kubera iki dukeneye integuro?

Kugira integuro nziza bizogufasha gutahura:

- ❖ Iyuja n'ingene wohashika
- ❖ Ingene woronkera isoko ivyo ucuruza
- ❖ Ubumenyi bukenewe naho woburonka
- ❖ Ivyogenda nabi ningene wobigabanya
- ❖ Ivyo ukeneye n'igihe ubikenereye
- ❖ Ikiguzi cavyo
- ❖ Ayo ucira ku bidandazwa vyawe kugirango ubone inyungu.

Uko biriko biragenda ubirabira kuri ya nteguro.

Menyaneza: Umwanya umara ukora integuro nziza uzogufasha gutera imbere.

2.4 Tangura bito kandi bisanzwe – Icangenderwako ‘Kiss’

Iyo utanguye umugambi mushasha, shira mungiro icangenderwako **KISS**:

K	-	Keep	Bifate ko
I	-	It	ari
S	-	Small	Bito
S	-	Simple	Bisanzwe

Gukora bito kandi bisanzwe

Ibi bizogufasha kumenyera igikorwa atamakosa yogutera ibibazo urinze gukora.

2.5 Imyimenyerezo:

2.5.1 Twiyumviriyeye ivyerekeye intego yugutera imbere, mbega iterambere kubwawe rimeze rite?

2.5.2 Mbega kubwawe umugambi mwiza winjiza uburyo wobuwuhe?

2.5.3 Kuki umugambi wawe wowuhera hasi muntango?

2.5.3 N'iyihe migambi y iterambere yoshoboka gukorwa n'abantu bongaha mukibano batagira isi ndimwa?

2.5.4 N' izihe mfatiro ukwiye gushimikirako mubuzima bwawe zofasha kugira umugambi wawe uwushikeko?

ICIGWA CA 3: GUSHIRAHO INTEGURO Y' UMUGAMBI WAWE.

3.0 Hari ibice vyinshi vyankenerwa mugushiraho integuro y' umugambi ariko bikuru bikuru bitatu nibi:

- ❖ **Kwiga isoko n' uburyo wokora**
- ❖ **Kugabanya impanuka zoshobora kuguhomvya**
- ❖ **Gutegura uko uzokoresha uburyo buri mukigega**

Hari urukurikirane rw ibibazo ubitoreye inyishu vyogufasha kugira integuro nziza y' umugambi. Raba ivyategekanijwe murizi nyigisho z' 5000 KURENGA.

3.1 Kwiga isoko n' uburyo wokora

3.1.1 Gira urutonde rw'ivyo ukeneye kumenya k'umugambi wawe, uturorero:

- Mbega n'ibande bashobora kunshorera?
- Bangana gute?
- Bashobora kugura ibingana iki?
- Ihindagurika ry' ibiciro rimeze gute?
- N' ibande muriko mudadanza bimwe?
- N'iki gituma abo babidandaza babikora neza?
- Kuki abo babidandaza batabikora neza?
- N'iki cotuma bagurira iwawe?
- N'iki urudandazwa rwawe rwisangije?
- Ni hehe heza wodandariza ibidandazwa vyawe?
- Utégura kudandaza ibingana gute?
- Uzoshinga ibiciro vyawe gute?

3.1.2 Tegura uko womenya ivy' ukeneye?

Wamaze kugira urutonde rw' ivyo ukeneye kumenya, haca hakurikira gutegura uko uzobironkera inyishu. Wibuke ushabora kwihweza, kubaza hirya no hino ukongera ukumviriza – Ibi vyose ntakizimvyе kirimwo.

3.1.3 Tegura uko uzogurisha ibidandazwa vyawe?

Ufatiye kuvyo wamenye mugihe wariko uriga isoko , tegura uko uzodandaza canke umenyekanishe ibidandazwa vyawe.

Uturorero: Ivyapa, ibicapo, kubibwira bandi, udufuniko dusa neza, etc.

Wibuke ko uburyo buzimbutse bwokumeyekanisha ibidandazwa ari ubwo abaguzi babwirana ukuntu ibidandazwa vyawe vyabashitse kunyota.

3.2 Kugabanya amahirwe yo kunanirwa/ impanuka zo guhomba

Intambuko 1: Kuraba neza ivyoshobora kugenda nabi

Intambuko 2: Kuraba neza uko worinda umugambi wawe (kugabanya amahirwe yo kunanirwa)

Intambuko 3: Gereranya igiciro c' ikintu cose aho ku ntambuko ya 2

Ifashishe kino kibaho c'ukwirinda kunanirwa

Impanuka	Ingingo y ukuyigabanya	Igiciro

Zimwe mu ngigo zokugabanya impanuka zishobora kuba zizimvye ugereranije n' umugambi wawe uko ungana, na cane cane muntango.

3.3 Gutegura ingene amafaranga akoreshwa

3.3.1 Amajambo akoreshwa:

- **Amafaranga yama asohoka:** N'amafaranga yama asohoka ukora canke udakora.

- **Amafaranga asohoka ukoze:** N'amafaranga asohoka iyo hagize icukora. Udaokoze ntasohoka.
- **Amafaranga wadandaje:** Iki n'ikigereranyo c'amafaranga ushobora kw'injiza udandaje.
- **Inyungu:** Iyi n'amafaranga acika kuyo wadandaje umaze gukuramwo ayo wakoresheje, nkayo waranguje, ayo wungurujeko ibidandazwa n'ibindi.
- **Icegeranyo c'amafaranga y'injira n'ayasohoka:** Iki n'icegeranyo aho ushira hamwe amafaranga y'injiye n'ayasohoka.
- **Aho umuntu atangurira kwungukira:** Aha n'aho umugambi urengana guhomba uga tangura kw'injiza amafaranga.

3.3.2 Gutegura ingene amafaranga akoreshwa:

- Andika ikintu cose c'injiza amafaranga canke kiyasohora. Ushireko n'amafaranga c'injiza canke gitwara.
- Utegekanye aho ubona amafaranga azosohokera canke y'injire.
- Ugire icegeranyo c'ikigereranyo c'amafaranga azokwinjira n'ayazosohoka nkuko vyerekanywe murikino capa gikurikira. Ikiringo ukorerako mugutegura ingene amafaranga azokoreshwa gitorwa bivanye nuko umugambi wawe umeze.

Ntiwibagire gutegekanya kuriha ideni n'imba utegura kurifata.

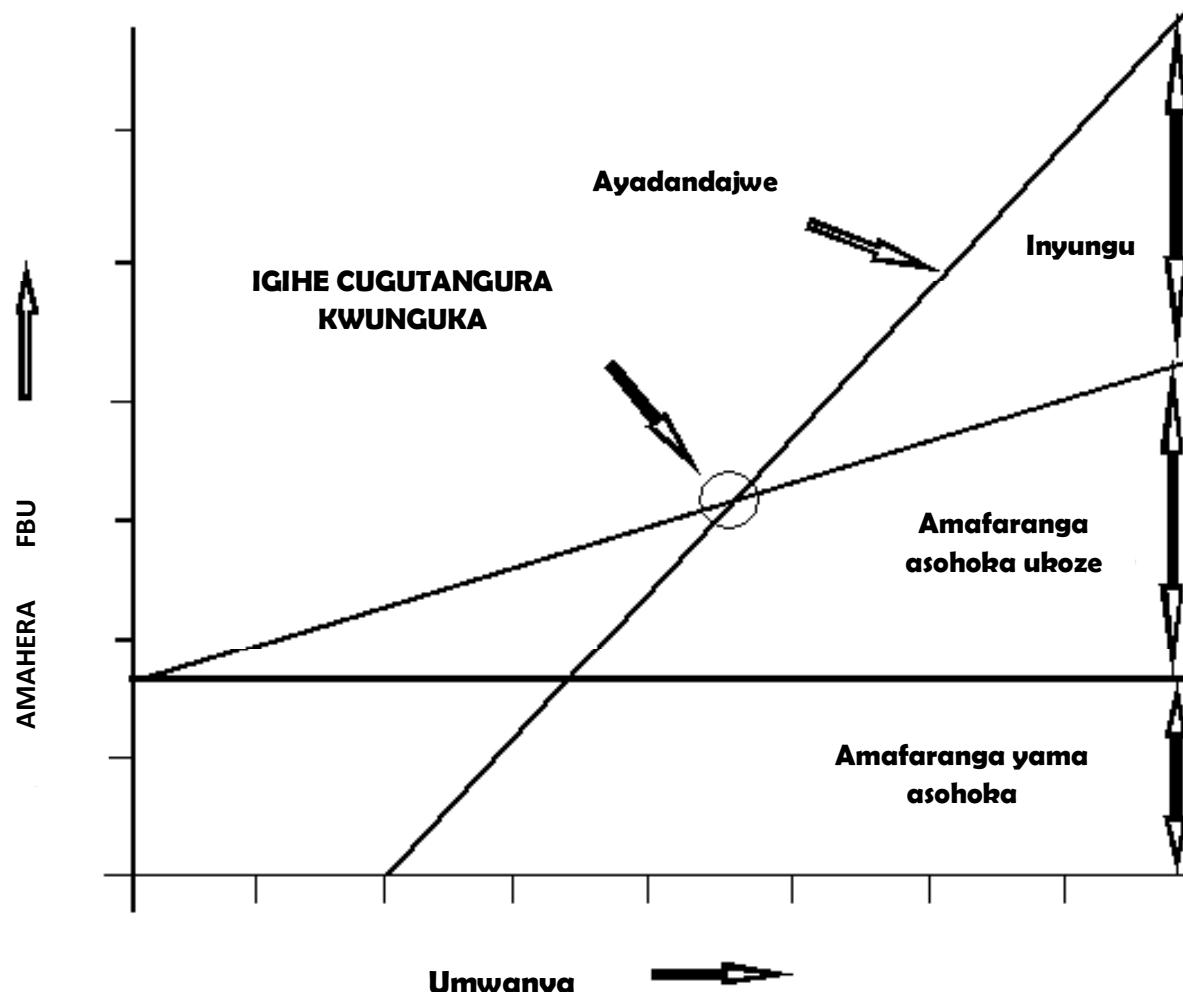
Amahera asohoka; Amahera y'injiye				
Ibirimwo	Integuro y'ukwezi kw'ambere	Integuro y'ukwezi kwa kabiri	Integuro y'ukwezi kwa gatatu	Integuro y'ukwezi kwa kane
Amafaranga yama asohoka	-20000	-3000	-3000	-3000
Amafaranga asohoka ukoze	-4000	-1500	-5000	-4000
Amafaranga wadandaje	0	0	0	+105000
Icegeranyo c'amafaranga y'injiye n'ayasohotse uk'ukwezi	-24000	-4500	-8000	+98000
Icegeranyo c'amafaranga y'injiye n'ayasohotse amezi yose umaze ukora	-24000	-28500	-36500	+61500

- Wuzuze ico capa muburyo butatu butandukanye bivanye n'ikigereranyo c'urugezo uzodandazako. Ruto, Rugereranye, Runini.
- Ico capa kizokwereka amafaranga ukeneye y'umutahe imbere yuko utangura kugira inyungu ndetse binakwereke ikiringo bizofata kugira ushike aho utangurira kwunguka.
- Nimba utegekanya kwaka ideni, kirya gicapo kizo kwereka amafaranga y'ideni ukeneye ingene angana.

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

3.3.3 Guharura igihe uzotangurira kwunguka

Ibiri muri ico kibaho cuguharura ivyikigega birashobora kubonekera kuri kino gicapo:



Iyo wamaze kudandaza ibikwiye gushika aho ugera kurugezo rwo gutangura kwunguka, uca ushika aho wigaruza umutahe washize mumugambi , ubandanije udandaza kuri ivyo biciro uca uronka INYUNGU!!!

3.4 Imyimenyerezo :

3.4.1 Hitamwo umugambi winjiza uburyo woroshe (Gishobora kuba ikidandazwa canke ibikorwa ukorera abandi) hama ugire integuro y'umugambi – Gabura iyo nteguro mumice itatu itandukanye:

1. Kurondera isoko n ubuhinga bwo kudandaza

- a) Shira kurutonde ibintu ukeneye kumenya hama uvuge uko uzobironkera inyishu naho uzozikura.
- b) Vuga aho wipfuza kudandaza ibidandazwa vyawe nuko wipfuza kubimenyekanisha.

2. Kugabanya ivyogutera guhomomba

Gira ikibaho cerekana ingene utegura kuzokora kugira ugaranye ivyoguhomvya, uduze amahirwe yokwunguka kuruwo mugambi.

3. Itunganywa ry uburyo

- a) Tegura ikibaho c ikoreshwa ry ikigega gishira kurutonde ivyuzogura n' inyungu wibaza uzoronka (estimating the monies). Vuga igitigiri c'amahera ukeneye kuba ufise imbere yuko utangura umugambi wawe n igihe uzorindira kugira ushikire urugezo rwogutangura kwunguka.

Gira incamake y umugambi wawe ukoresheje akarorero ka modeli yi 5000 kurenga, tubona mubikurikira.

3.5 Uburyo bwogutegura umugambi bwa modeli ya 5000kuduga.

N ibihe bidandazwa canke gikorwa wipfuza gutanga/ gukora ?

.....

N' izihe ntumbero/ ihangiro ufise? Izi zishobora kuba izawe, umugwi wanyu, umugambi wawe hamwe /canke abazogushorera?

.....

N' ibihe bikwereka kushobora kuzokwunguka?

.....

N'abahe bantu muzokorana mumugambi?

.....

.....

Nimba muri mumugwi:

Umugambi uzorongorwa gute?

.....

Muzogabura gute akazi (Shira abantu aho bafitiye ubushobozi/ ubumenyi):

a) Akazi

.....

.....

b) Kwandika uko ibikorwa biriko biragenda

.....

c) Inyungu

.....

d) Ntabindi bikorwa vyokuzeza abantu?

.....

Mumugwi muzokora inama kangahe?

.....

Muzokwandika gute uko mukora, ugucerwa, ukunebwa, ugukora cane...?

.....

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

Muzogabura gute inyungu (n' ubuhombe)?

.....

N'ubuhe buhinga ukeneye kumenya?

.....

.....

Wobufise ubuhinga bukwiye – Nimbutabufise uzobukura hehe ? Bizogutwara uburyo bungana iki?

.....

.....

Ukwiga isoko vyakweretse iki ?

a) Nibande bazogura ibidandazwa vyawe?

.....

b) Ni bangahe kandi bogura ibingan'iki?

.....

c) Ni bande mudandaza bimwe?

.....

d) Kuberiki bazipfuza kugurira iwawe?

(N' igiki wisangije: ubwiza/agaciro, gukora neza, vyamaho, igiciro etc.)

.....

.....

Wipfuza kudandaza ibingana gute hama ibiciro vyawe uzobishinga wisunze iki?

.....

.....

Ni gute uzomenyekanisha ibidandazwa ? (Kuvyigishako, igifuniko, ahuzodandariza.)

.....

.....

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

N' izihe mpanuka zoguhomvya hama uzozigabanya gute?

Impanuka ishoboka

Uburyo bwokuyirinda

.....
.....
.....
.....
.....
.....
.....
.....
.....

N' ibihe nya nkenerwa? Hanyuma uzobikenera ryari?(Impamya bushobozzi, umutaher, ibikoresho, ikibanza, abantu bakenewe , impanuro zabavyigiye, ababikuzanira, kwiyemera (Imana) kubishoboye , umwanya) Vyuzuze k'urupapuro.

Ibiciro bimeze gute? [Ivyanshinzwe hamwe n'ibihinduka] *Vyuzuze kurundi rupapuro uce ubifatanya k'urwinteguro y'umugambi.*

Ikigega cawe kizoba kimeze gute? *Vyuzuze kurundi rupapuro uce ubifatanya k'urwinteguro y'umugambi.*

Ushobora kuzokwunguka angahe? *Vyuzuze kurundi rupapuro uce ubifatanya k'urwinteguro y'umugambi.*

Ukeneye uburyo bunganiki mububiko? *Vyuzuze kurundi rupapuro uce ubifatanya k'urwinteguro y'umugambi.*

Uzokurikirana gute igikorwa cawe hamwe n' uburyo (amahera) bwaco?
.....
.....
.....

Urakeneye ingurane, nimba uyikeneye wipfuza angahe hama uzoriha angahe? *Vyuzuze kurundi rupapuro uce ubifatanya k'urwinteguro y'umugambi.*

ICIGWA CA 4: GUKORA UMUGAMBI WAWE

4.0 Kwandika ivyakozwe

Kwandika ivyakozwe bigufasha:

- Gukurikirana uko biriko biragenda ugereranije n integuro wari wakoze— ak. Kuraba inyungu hamwe nayakoreshejwe; iterambere riri nkuko wari wariteguye?
- Gusubira guharura urugezo rwogutangura kwunguka hamwe nayinjira mukigega
- Kumenya inyungu yuwo mugambi
- Gufata ingingo zijanye nuburyo hakiri kare, aho guteba— nkokugura ibija mububiko, gushiramwo abandi bakozi;
- Kumenya ubwenge murudandazwa— ak. Nimba ikidandazwa kigurwa cane kurusha ibindi, cukirangura cane
- Tegura ibizokurikira mu mugambi hakiri kare, uvyishimiye

4.1 Ibikwiye kwandikwa:

- Amasezerano yanditse
- Uko akazi gatunganijwe n' abagakora
- Kwandika ivyukora
- Ikoreshwa ry' amahera
- Ayinjira mukigega

4.1.1 Amasezerano agigwa hagati yabari m' umugambi .

- a) Amasezerano y' itunganywa ry'akazi – kumigwi
- b) Amasezerano y' ingurane
- c) Amasezerano y'ugupanga
- d) Amasezerano yabahabwa akazi

a) Amasezerano y' itunganywa ry' akazi–kumigwi

Kugira hagabanywe ugutata hagati yabari mumugambi w' ishirahamwe (Koperative)— Ivyemeranijwe bitegerezwa gushirwa mu rwandiko imbere yuko mutangura umugambi.

Aha hashirwamwo ivyerekeye ibiringo, amabanga, umutahe ushizwemwo n'ingene inyungu izogaburwa.

b) Amasezerano y' ingurane.

Ingurane yose ifashwe itegerezwa kugirirwa amasezerano atomoye herekanywe ibihe n' ingene izosubizwa.

Wandike ryari ingurane itangiwe, ayatanzwe baguhe urwandiko hashizweko n'ibikumu.

Wandike igihe ingurane isubijwe, ayasubijwe hashirweko n'ibikumu.

c) Amasezerano y' ugupanga

Isi ikoswe itegerezwa kugirirwa amasezerano atomora neza ingene ikoswe n'igihe aya masezerano azomara.

Mwandike iyo harishwe amahera yugukota, ayarishwe, hashirweko n'ibikumu.

d) Amasezerano y'akazi

Iyo ugira uhabwe akazi canke ugira utange akazi, ugire amasezerano yanditse yerekana uko uzokora, harimwo n'ibikorwa ujejwe kuzorangura.

Mwandike iyo imishahara itanzwe hashirweko n'ibikumu.

4.1.2 Uko akazi gatunganijwe n'abagakora – Ninde akijejwe iki, ryari?

Amasaha n'igikorwa c'umwe umwe wese bitegerezwa kwandikwa. Ibi bizofasha kumenya ko abantu bariko baritanga kugira umugambi utoke/ ushike kure kandi bashobora kubihamberwa bivanye uko bitanze. Ibi bifasha kandi kubona ko igikorwa kiriko gikorwa nkuko bitegerezwa canke ko hakenewe ubundi buryo kugira kigende neza.

Izina	itariki	Umwanya	Igikorwa
Rob/ Yohani	22.08.13	8.00 -12.00	Gukoropa &ugupompa inzu y' inkoko
Jane/ Kwizera	22.08.13	8.00-16.00	Gushora inkoko kw' isoko
Ken/ Miburo	22.08.13	17.00-18.00	Kwandika ivy' ikigega/ ububiko

4.1.3 Kwandika ibikorwa (K' umunsi k' umunsi)

Itariki	Igikorwa	Igiciro	Ivyihwejwe
22.06.13	100 No. uduswi tumaze iminsi 2 twaguzwe k umutoyi	Kamwe= 50	
24.06.13	Uduswi 2 twapfuye		Ntampamvu igaragara
22.07.13	Inkoko 98 zavuwe z'igategwia incanco	Kamwe = 5	Vyakozwe na veterineri wa letaWi MIGORI
22.08.13	Inkoko 98 zashowe kw' isoko	Imwe = 300	Abagura baryohererewe cane ubwiza bwazo.Bipfuza kuzogura izisubira gushorwa zose – Mob. 68 700600
22.08.13	Inzu y'inkoko yahanaguwe, irapompwa kugira hajemwo izindi	Umuti wogupompa= 900	Intabire yagurishijwe 1200/=

4.1.4 Ikoreshwa ry'amahera (Gushiraho urupapuro rwivyakoreshejwe ku gikorwa cose)

Ayinjiye mu kwezi Ivyaguzwe/ ivyarishwe mu kwezi

Italiki	Aho yavuye	Igitigiri
	Inyungu yaronswe (I)	
	ak. Amahera yawe	
	ak. Ingurane	
	ak. Iyadandajwe	
	ak. Ayazinganijwe mu nyungu	
<u>Inyungu Yose hamwe</u>		

Italiki	Icakozwe	Igitigiri
	ak. Ivyaranguwe	
	ak. Ibikoresho	
	ak. Imishahara	
	ak. Ayo gupanga	
	ak. Umuyagankuba	
	ak. Ayabitswe	
	ak. Ingurane yarishwe	
<u>Ivyaguzwe/vyrishwe vyose hamwe</u>		

Ayinjiye-Ayakoreshejwe = I I isigura inyungu!!

Ucufata igitigiri (I) ugaca ugitwara k'urupapuro rukurikira.

- Wibuke kowoshobora gufata ingingo yokugira ico ushize kuruhande.ak kubw'imbuto ryirima rikurikira canke ibikoresho bishasha hama aya uyashire mwikonti y'integabizoza.
- Wibuke ko nimba warafashe ingurane, upanze, imishahara bitegerezwa kurihwa , ugire rero ubwenge mugukoresha inyungu yawe.

4.1.5 Ayinjira mukigega

Kukwezi kukwezi ukoresheshe ivyo wanditse vyayakoreshejwe kugira ugereranye ayinjira mukigega nkuko wari warabiteguye m'umugambi . Ukoresheshe bimwe wari warakoze munteguro y' umugambi (ushobora kwongeramwo imirongo y ibindi) hama wandike uko biriko biragenda ubu mu mugambi.

Ibi bizogufasha kugira icukoze kare kugira ushire m'urutonde ibikenewe, iyo ivyo wanditse bikwereka ko hari ikitagenda.

Bizokwereka ico wipfuza kumenya kugira utegure hakiri kare kandi uvyizeye uko umugambi wawe uzobandanya.

	Amafaranga asohoka Amafaranga y'injira							
Ibirimwo	Ukwezi kwa 1		Ukwezi kwa 2		Ukwezi kwa 3		Ukwezi kwa 4	
	Integuro	Uko biri	Integuro	Uko biri	Integuro	Uko biri	Integuro	Uko biri
Amafaranga yama asohoka	-20000		-3000		-3000		-3000	
Amafaranga asohoka ukoze	-4000		-1500		-5000		-4000	
Amafaranga wadandaje	0		0		0		+105000	
Icegeranyo c'amafaranga y'injiye n'ayasohotse uk'ukwezi	-24000		-4500		-8000		+98000	
Icegeranyo c'amafaranga y'injiye n'ayasohotse amezi yose umaze ukora	-24000		-28500		-36500		+61500	

Ibuka!Gutera imbere = Nukugira icusigaranye muyo bakurishe nawe wamaze gukuramwo ayo utegerezwa gukoresha.

Wamaze kwuzuza ico kibaho, cugira integuro nshasha y'uko umugambi ugiye kubandanya mu gice gikurikira.

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

4.2 Umwimenyerezo kubiga:

4.2.1 Gira urutonde rw' inzira zose zerekana ko kwandika neza udahengeshanya ibikorwa ukora uko bigenda bigufasha mu gutera imbere mu mugambi wawe w'injiza uburyo.

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

ICIGWA CA 5: AHOVA UMUTAHE.

5.1 Wibuke ko gukoresha ivyo ufise ariyo ntango y'igitangaza.

Iyo uriko uriyumvira uburyo bwo gukora umugambi, wiyumvire izi nzira uku zikurikirana:

1. Ayo waziganije canke kugurisha ibantu udakeneye cane – ntawe wungukira, ntadeni.
2. Umuryango canke abagenzi – Ubungukira make canke ntubungukire
3. Amashirahamwe (Imigiyo yo kuziganya no kuguranana, Ibirimba, Umugwi wogukorana TRUST 5000Kurenga) - Inyungu nto
4. Amashirahamwe Micro-finance - Inyungu nini/ Igihe gito
5. Amabanki. Ntizateguriwe gutenga ideni rito canke – Inyungu nini udafise ingwati

Wibuke ko ukeneye kuba ufise integuro nziza kugira wereke abandi (Umuryango, abanyamitahe, umugwi wo kuziganya no kuguranana, amashirahamwe, uwurongoye ibanki) ko iciyumviro cawe ari ciza cane.

5.2 Umwimenyerezo kubiga:

5.2.1 Soma umugani wama talent muri Matayo 25: 15-28. Uwo mugani ukwigisha iki kubijanye no gukoresha ivyo Imana yaduhaye?

5.2.2 Soma inkuru z umupfakazi wi Zarapeth mu 1 Abami 17:7–16 hamwe niy' utuvuta tw umupfakazi mu 2 Abami 4:1-7. Izi nkuru zigisha iki kuvyerekeye ukwizera, ukwumvira hamwe no kugwiza?

5.2.3 Icigwa dukuye muri izi nkuru bigufashije iki kuvyerekeye imitahe iyo uriko urategura umugambi wawe?

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

Amategeko ngenderwako y' imigwi yokuziganya no kuguranana 'TRUST'

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

Intumbero: Gufasha imigwi kubika bakuye muvyo 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. Bishorbora kwongerwako canke bigahindurwa biciye mumwumvikano w'abanywanyi.)

1. Umugwi utegrezwa kugira Uwuwtwara, 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 twangandanwa.... 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 ijamwo ayaziganijwe. Uwutwara ishiahhamwe 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.
7. Integuro y'umugambi wokwitezimbere, werekana n 'ingene amahera azokoreshwa (kiretse mugihe ingurane isabwe kubw' ingorane yashikiye umuryangocanke ibindi), irasabwa

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

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 intenguro y umugambi kandi yemejwe.
11. Iyo ingurane itemejwe kubera integuro ikoze nabi kandi harimwo ibitaroranye, abandi banywanyi basabwa kumufasha kwongeramwo 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' ayazoza ararihwা 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 iraheza igakurwa kuri konti y' ishirahamwe hama igahabwa uwayisavye. Harabaho urwandiko rushizwekoigikumu n' umurongozi hamwe n'uuhawwe 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 irahezaikongerwa kuyazorihwa mukwezi gukurikira. Inyungu ishirwa kuyatashoboye kurihwa. Iyo ayotegerejwe kurihwa atanzwe imbere y' igihe, hazoguma harihwa inyungu 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 ntabe 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. Abajejwe intwaro 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 abajejewe intwaro baraheza bagasabwa kubahuza.
20. Amategeko yemezwa n 'umugwi muntango yawo.

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

UMUGWI WO KUZIGANYA NO KUGURANANA TRUST

Amasezerano v' ingurane

Ikibanza..... Nomero y'ingurane..... Italiki.....

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

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

nkaba ndayisavye kugira

Nzogenda ndasubiza nkurikije ikiranga minsi twemeranije 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)

Inyigisho z' imigambi yokwitezimbere zi 5000kurenga

UMUGWI WO KUZIGANYA NO KUGURANANA TRUST **Ikiranga minsi co gusubiza ingurane**

Inomero y' ingurane

Itanzwe (Italiki) Igitigiri FBU

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

Igikumu (Uwahawe ingurane)

Igikumu (Umurongozi)

Italiki itegerezwa kurihirwako	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, hakarihwu inyungu 2070 , kuri yose hamwe2074. Ayazishurwa yose akabaTotal 12 424.

Ukwezi	Italiki itegerezwa kurihirwako	Italiki arihiweko	Igitigiri c'ayarishwe	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.