

ISHAMI RY'IZAHURABUKUNGU MURI VISION JEUNESSE NOUVELLE (VJN).



IBIKORERWA MURI IRI ISHAMI N'UKO BIKORWA (POROTOKOLE)

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RUBAVU,

KUWA

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O. INSHAMAKE

Ishami ry'Izahurabukungu muri Vision Jeunesse Nouvelle (VJN) ryashinzwe mu mwaka wa 2012 hagamijwe gufasha urubyiruko rw'u Rwanda, cyane cyane urwibasiwe

n'ubushomeri kwihangira imirimo no kwiteza imbere. Iri shami ryatangiriye mu mirenge itatu y'akarere ka Rubavu, nyuma rigenda ryaguka rikaba rikorera ku rwego rw'igihugu.

Ibikorwa byaryo bikubiyemo amahugurwa atandukanye (WRN, BYOB, GSFw, SYB, IYB, Digital Skills n'ibindi), ubujyanama ku gucunga neza imishinga, gukurikirana ibimina byo kuzigama no kugurizanya, gutera inkunga imishinga y'urubyiruko, gutera inkunga ibimina byo kuzigama no kugurizanya, guhugura abafashamyumvire no guhuza urubyiruko n'inzego z'abikorera bigamije gufasha urubiruko kubona akazi, kubona isoko ry'umusaruro wabo ndetse kumenya amahirwe ahari. Ibi byose bigamije gutanga ubumenyi n'ubushobozi bufasha urubyiruko gukemura ikibazo cy'ubushomeri no kuruteza imbere.

Iyi porotokole igaragaza uburyo ibikorwa bikorwa, uko abashaka kwinjira mu bimina byo kuzigama no kugurizanya bafashwa, n'uko amahugurwa atangwa hagamijwe iterambere ry'ubukungu bw'urubyiruko. Ibi bikorwa bikoranwa n'abafatanyabikorwa batandukanye barimo inzego za Leta, ibigo by'imari, imiryango itegamiye kuri Leta, n'abikorera.

Ku bufatanye n'abaterankunga nka USAID, CRS, GIZ, FHI360 n'abandi, ishami ry'Izahurabukungu rya VJN rikomeje kwaguka, rigategura n'imishinga y'icyitegererezo igaragaza uburyo bwo guteza imbere urubyiruko binyuze mu bikorwa bitandukanye by'ubuhinzi, ubworozi, imyuga n'ibindi bikorwa bibyara inyungu.

I. AMAGAMBO YIHARIYE N'IMPINE AKORESHWA MURI IRI SHAMI

Muri iri shami hakoreshwamo amagambo yihariye n'impine atandukanye, tukaba twahisemo kuyatangaho ubusobanuro kugira ngo abazasoma iyi nyandiko bazayumve kimwe. Ayo magambo ni aya akurikira;

1. **GSLA** : Group of Savings and Loan Associations (iyi ni impine dukoresha iyo dushatse kuvuga ibimina byo kuzigama no kugurizanya y'abantu bakuze).
2. **SILC** : Saving and Internal Lending Communities (iyi ni impine dukoresha iyo dushatse kuvuga ibimina byo kuzigama no kugurizanya y'urubyiruko).
3. **FA**: Field Agents (abafashamyumvire mu matsinda y' urubyiruko).
4. **PSPs**: Private Service Providers (abafashamyumvire bigenga mu matsinda).
5. **YNAs**: Youth Network Agents (abafashamyumvire bahugura urubyiruko rufite bizinesi).
6. **CBTs**: Community Based Trainers (abafashamyumvire mu matsinda y' abakuze).
7. **WRN**: Work Ready Now (Akazi kanoze).
8. **BYOB**: Be Your Own Boss (Kora Wikorera).
9. **GSFW**: Get Set For Work (Tegura umurimo).
10. **WBL**: Work Based Learning (Kwigira ahakorerwa umurimo).
11. **SYB**: Start Your Business (Gutangira igikorwa kibyara inyungu).
12. **IYB** : Improve your Business (Kunoza igikorwa kibyara inyungu).
13. **Life skills**: Ubumenyi ngirakamaro ku buzima.
14. **I'm entrepreneur** : Ndi Rwiyemezamirimo.
15. **Digital Skills**: Ubumenyi bw'ibanze ku ikoranabuhanga.
16. **Business recovery**: Ubumenyi bufasha abantu, bari mu bihe bisaba ubutabazi ndetse n'ababivuyemo, gukora ibikorwa by'ubucuruzi.
17. **Y4Y**: Youth for Youth
18. **FO**: Field Officer
19. **USAID**: United States Agency for International Development
20. **FHI 360**: Family Health International 360
21. **PSF**: Private Sector Federation
22. **BDF**: Business Development Fund
23. **NEP** : National Employment Programme ou National Employment Policy
24. **VUP**: Vision Umurenge Program
25. **OIT** : Organisation Internationale du Travail
26. **FIC** : Frère de l'instruction chrétienne
27. **VJN** : Vision Jeunesse Nouvelle

II. AMAVU N'AMAVUKO YA VJN

Umuryango “Vision Jeunesse Nouvelle” (VJN) ni umuryango utari uwa Leta. Washinzwe mu mwaka wa 2002 n’Umuryango w’Abafurere b’Inyigisho za Gikristu (FIC), biturutse kuri Furere Gabriel LAUZON, nyuma yo kugisha inama Umwepiskopi wa Diyosezi ya NYUNDO, Mgr Alexis HABİYAMBERE, S.J, na Padiri Mukuru wa Paruwasi ya Gisenyi, Epimaque MAKUZA na bamwe mubalayiki. Kuva VJN yashingwa, Umuryango w’ aba FIC watanze inkunga ikomeye haba mu buryo bw’ amafaranga n’abakozi. VJN ni igikorwa cy’Umuryango w’aba FIC n’abafatanyabikorwa bawo kiri mu murongo mugari w’ibikorwa byawo by’uburezi. Bityo Umuryango w’aba FIC ukaba wifuzaga kwagurira ibyo bikorwa mu Rwanda. Amategeko ya mbere agenga Umuryango VJN yateguwe hakurikijwe ibiteganywa n’Itegeko No 20/2000 ryo ku wa 26/07/2000 ryerekeye imiryango idaharanira inyungu. Hakurikijwe ibiteganywa n’Itegeko No 04/2012 ryo ku wa 17/07/2012 ryerekeye imitunganyirize n’imikorere y’imiryango itegamiye kuri Leta, inteko rusange yo ku ya 5 Werurwe 2013, yafashe icyemezo cyo kuvugurura no guhuza amategeko agenga Umuryango VJN n’ibiteganywa n’iryo tegeko. Na none hashingiwe ku ngingo ya 32 y’amategeko agenga Umuryango VJN, yahinduwe ku ya 05 Werurwe 2013, ayo mategeko yongeye kuvugururwa kandi yemezwa n’Inteko rusange yo ku wa 03 Ukuboza 2022.

ICYEREKEZO CYA VJN ni : “Abaturage b’indashyikirwa bafite imibereho n’imigenzo myiza, batanga umusaruro hagamijwe iterambere ry’igihugu.”

INSHINGANO ZA VJN ni guteza imbere impano n’ubushobozi by’abaturage kugira ngo bateze imbere indangagaciro za kimuntu n’iza roho hagamijwe kugira uruhare mu bikorwa by’iterambere rirambye.

Kugira ngo izo nshingano zizagerwaho VJN yihaye **INTEGO** zikurikira:

1. Gutanga umusanzu ku bukangurambaga mu kwirinda indwara ya SIDA, indwara zandurira mu mibonano mpuzabitsina, iziterwa n’imirire mibi, n’ibindi byorezo;
2. Kuvumbura no guteza imbere impano z’urubyiruko muri siporo, umuco, ubugeni n.ikorabuhanga;
3. Gutanga umusanzu mu guteza imbere ubuzima bw’abatishoboye (abana batagira kivurira, abafite ubumuga, abakobwa babyariye i wabo, abapfakazi, abageze mu za bukuru n’impunzi);

4. *Guteza imbere ibikorwa bijyanye n'uburenganzira bwa muntu, bishimangira amahoro, ubumwe n'ubwiyunge;*
5. *Kurwanya ubukene mu rubyiruko n'abakuru batishoboye, binyuze mu mishinga mito, amashyirahamwe n'ibikorwa bibyara inyungu;*
6. *Kugabanya ubushomeri binyuze mu mahugurwa, kwigisha, gutanga serivisi, guhanga umurimo n'ibindi;*
7. *Guteza imbere indangagaciro za kimuntu n'iz'iyobokamana mu baturage;*
8. *Kwigisha abaturage ibijyane n'ubuzima, imirire, ibidukikije, gusoma ndetse no kwandika.*

III. UKO ISHAMI RY'IZAHURABUKUNGU RYAVUTSE MURI VJN.

Iri shami ryavutse mu mwaka wa 2012, riza risanga andi mashami 3 ya VJN ariyo: Uburezi, Kubaka amahoro na Siporo, Umuco n'Ubugeni. VJN imaze kubona ko benshi mu rubyiruko ruyigana ari abakomoka mu miryango itishoboye, imfubyi ndetse n' abashomeri, yashyizeho iri shami ry'izahurabukungu mu rwego rwo kubongerera ubushobozi. Yatangiye itanga ubufasha bunyuranye ku mfubyi n'abandi bana bo mu miryango itishoboye 120, bishyurirwa amafaranga n'ibikoresho by'ishuri, bahabwa ibiribwa, hari n'abasaniwe amacumbi..., ku nkunga y'umushinga FHI 360. Abahagarariye iyo miryango y'abana 120 baje kubumbirwa mu matsinda atandatu (6) yo kuzigama no kugurizanya, akorera mu Karere ka Rubavu, mu mirengi ya Gisenyi, Rugerero na Nyamyumba. Ibi byatumye abibumbiye muri ayo matsinda barushaho kumenyana, bakomeza kubona aho bakura amafaranga yo gukomeza kwishyurira abana babo amafaranga n'ibikoresho by'ishuri, kwibeshaho ndetse no kwiteza imbere, nyuma y'uko imfashanyo yahagaritswe n'umuterankunga.

VJN yafashije urubyiruko kwihangira imirimo, binyuze mu mahugurwa yatewemo inkunga na USAID mu mushinga witwa HUGUKA DUKORE AKAZI KANOZE. VJN yahuje kandi abakobwa babyariye iwabo bakiri bato n'ababyeyi babo, maze nabo ibafasha kwibumbira mu matsinda yo kuzigama no kugurizanya ibifashijwemo na MISEREOR ndetse n'IMBUTO FOUNDATION. Ibifashijwemo na GIZ, mu mushinga wa ECOREF binyujijwe kuri company ya GOPA/, VJN yafashije urubyiruko kubona ubumenyi bwabafasha kwihangira imirimo ndetse ruhuzwa na ba rwiyemezamirimo batandukanye, bamwe bibaviramo kubona akazi. Ku nkunga ya CRS biciye muri

CARITAS y'u RWANDA mu mushinga wa Y4Y, VJN yongereye ubumenyi ba rwiyekezamirimo b'urubyiruko bafite imishinga ibyara inyungu mu rwego rwo kurushaho kunoza ibyo bakora.

Nk'uko twabivuze hejuru, iri shami ryatangiye rikorera mu mirengi 3 y'akarere ka Rubavu kandi rikorana n'ababyeyi bo mu miryango itishoboye, nyuma ryaje kwagura ibikorwa, ryagura abagenerwabikorwa ndetse n'aho gukorera. Ubu VJN ifite amatsinda yo kuzigama no kugurizanya arenga magana abiri (+200) ari hirya no hino mu gihugu.

IV. INTEGO Z' IRI SHAMI

Kuri iyi ngingo, harasobanurwa ibyerekeye intego rusange ndetse n'intego zihariye z'iri shami.

1. INTEGO RUSANGE

Ishingiye ku cyerekezo cy'u Rwanda 2050. VJN yihaye intego nyamukuru , muri iri shami ,yo guteza imbere abafatanyabikorwa bayo (beneficiaires) no guha urubyiruko ubumenyi bwo kurufasha gushaka akazi gahemberwa cyangwa kwihangira imirimo no kuyinoza hagamijwe kugabanya ubushomeri mu rubyiruko.

2. INTEGO ZIHARIYE

Kugira ngo igere ku ntego rusange y'iri shami, VJN yihaye intego zihariye zikurikira :

1. Guhugura urubyiruko rugahabwa ubumenyi burufasha guhangana n'ubuzima rushaka akazi cyangwa rukihangira imirimo ibyara inyungu.
2. Kongerera abafashamyumvire ubumenyi bubafasha kubumbira urubyiruko mu matsinda yo kuzigama no kugurizanya, kurukurikirana no kurufasha kuvumbura amahirwe arukikije bashobora kubyaza akazi kabaha amafaranga;
3. Gukangurira no korohereza urubyiruko kwibumbira mu matsinda yo kuzigama no kugurizanya rukoresheje ikoranabuhanga, mu rwego rwo kwirinda amakimbirane hagati yabo.
4. Gufasha abasoje icyiciro cyo kwizigamira gukora igabana ry' umutungo wabo;

5. Guhuriza mu nama inzego z'abikorera n'urubyiruko muri rusange, ariko urudafite akazi by'umwihariko, hagamijwe kurufasha kubona akazi gahemberwa no kunoza imikoranire hagati yabo na VJN.
6. Gutera inkunga (appui) urubyiruko rufite imishinga igaragaza udushya, binyujijwe mu marushanwa;
7. Gushishikariza urubyiruko kwitabira gahunda za leta;
8. Gusura no gukurikirana ibikorwa by'abafatanyabikorwa hagamijwe gushyigikira uburambe bwabyo;
9. Gushinga muri VJN ibikorwa bibyara inyungu kandi by'icyitegererezo ku bayigana.

V. UBUSOBANURO KU KIBAZO GIHARI

Umuryango Mpuzamahanga wita ku murimo/ Organisation Internationale du Travail (OIT) werekanye ko muri 2023, ijanisha ry'ubushomeri mu rubyiruko ku isi yose ryari 14.9 % na 12,9% muri Afurika. Banki y'isi yo yerekana ko mu Rwanda ubushomeri bwavuye kuri 18.3 % mu 2023. Naho Umuryango Mpuzamahanga wita ku murimo (OIT) werekana ko ubushomeri bwageze kuri 20,5 muri 2024.

Hashingiwe kuri ibi na nyuma yo kubona ko benshi mu rubyiruko rw' u Rwanda bafite ibitekerezo by' imishinga ibyara inyungu, ariko bakabura ubumenyi cyangwa ubushobozi buhagije mu kuyitegura, ikigo cy' urubyiruko cya VJN cyiyemeje guhugura urubyiruko mu bijyanye no gutegura imishinga, kwihangira imirimo, kuyishyira mu bikorwa, kuyikurikirana no kwibumbira mu matsinda yo kuzigama no kugurizanya hagamijwe kuvana urubyiruko mu bushomeri no kurufasha kwiteza imbere.

VI. ABO DUKORANA

Muri iri shami dukorana n'abafatanyabikorwa bagenerwa serivise mu buryo butaziguye (beneficiaires directs) ndetse n'abandi babona serivisi mu buryo buziguye (beneficiaires indirects).

Mu babona serivise ku buryo butaziguye, harimo abafashamyumvire, urubyiruko ndetse n'abakuze b'igitsina gabo cyangwa gore, bibumbiye mu bimina /kompanyi/koperative cyangwa umuntu ku giti cye, abafite akazi n'abatagafite, abafite ubumuga n'abatabufite.

Ku bahabwa serivisi mu buryo buziguye harimo ubuyobozi bw'inzego za Leta, Ibigo by'imari, Imiryango itegamiye kuri Leta, urwego rw'abikorera...

VII. IBYO TWIBANDAHO MU GUTORANYA ABO DUKORANA

Mu ishami ry'izahurabukungu dutoranya abo dukorana nabo twibanda ku bintu bitandukanye hakurikijwe ko ari umuntu ku giti cye cyangwa ko ari abantu bibumbiye hamwe, nk'uko bigaragara mu ngingo zikurikira:

1. UMUNTU KU GITI CYE

Uwo dutoranya nk'umuntu ku giti cye, ni umuntu dukorana mu buryo butaziguye (beneficiaire direct) ugomba kuba afite imyaka hagati ya 16 na 30 aribo bakurikira: Umufashamyumvire, n'urubyiruko.

2. ABAFASHAMYUMVIRE

Abafashamyumvire ni abantu batoranywa mu bandi, bagahabwa amahugurwa abongerera ubumenyi, maze bagafasha Vision Jeunesse Nouvelle mu gutoranya no gukurikirana bagenzi babo, babagezaho serivise cyangwa ubundi butumwa baba bagenewe na VJN. Batoranywa mu buryo bukurikira:

Vision Jeunesse Nouvelle itanga itangazo risaba abujuje ibi bukurikira kuyizanira ibyangombwa.

1. Umunyarwanda ;
2. afite impamyabushobozi y'amashuri yisumbuye.
3. afite ubunararibonye mu byo gucunga ibimina, Kompanyi cyangwa amakoperative;
4. afite imyaka y'ubukure kandi atuye mu bice VJN ikoreramo;
5. afite smart phone kandi ashobora gukoresha imbuga nkoranyambaga;
6. azi kuvuga no kwandika ikinyarwanda, igifaransa cyangwa icyongereza;
7. yemera kuba umukorerabushake.
8. ari inyangamugayo kandi ashobora kwitanga.

9. ashobora kuja yitabira inama ngarukakwezi zikorera kuri VJN.

Abafashamyumvire bujije ibisabwa bemezwa n'itsinda rya VJN rishinzwe kwinjiza abakozi mu kazi maze bagakorerwa amasezerano akubiyemo inshingano za buri ruhande. Nyuma yaho, boherezwa na VJN gutoranya abafatanyabikorwa bazakorana nayo. Buri mufatanyabikorwa yuzurizwa ifishi yerekana umwirondoro n'andi makuru bye, igashyirwaho umukono na nyirayo ndetse n'umufashamyumvire wamutoranije, hanyuma igashyikirizwa umukozi wa VJN iri kumwe na fotokopi y'irangamuntu. Amakuru agashyirwa mu mashini maze yose akabikwa neza.

3. URUBYIRUKO

Nk'uko twabivuze hejuru, urubyiruko rukorana na VJN muri iri shami rutoranywa n'abafashamyumvire. Kugira ngo utoranywe nk'urubyiruko, ugomba kuba uri mu kigero cy'imyaka yavuzwe hejuru, uzi gusoma no kwandika (wararangije nibura umwaka wa gatandatu w'amashuri abanza), ufite icyo akora cyangwa uri umushomeri.

4. ABANTU BIBUMBIYE HAMWE

Mu bantu bibumbiye hamwe dukorana, harimo ibimina (itsinda)/Kompanyi cyangwa Koperative. **Ku byerekeye ibimina, hari ibyo VJN ishinga** ku bufatanye n'abafashamyumvire, inzego z'ibanze ndetse n'abakozi bayo (FO). Buri mufashamyumvire atoranya abantu batanga 35 akajya abakurikirana bari mu matsinda yo kuzigama no kugurizanya. Mu kubarura abagenerwabikorwa, umufashamyumvire ahitamo abantu baziranye, bizeranye, bari ku kigero kimwe cy'ubukungu cyangwa bafite impamvu ibahuriza hamwe.

Kugira ngo ikimuna/Kompanyi/ Koperative bikorane na VJN muri iri shami, bandikira VJN bagatanga umwirondoro wabo, bakerekana intego yabo, icyo bakora, bakerekana kandi serivise bifuzwa guhabwa na VJN, nko kubafasha gushyiraho amategeko abagenga, kubafasha gukemura amakimbirane, kubagabanya umutungo wabo mu gihe cyo kurasa ku ntego, kubahugura ku bijyanye n'imikorere n'imirungire y'ibimina cyangwa kubaha ubujyanama.

Ku bafite ibyangombwa byemewe n'amategeko, bagomba kubyerekana. Nyuma yo kwandikirwa, VJN ikora igenzura n'isesengura ku busabe yakiriye, Nyuma y'iryo

genzura, VJN ifata umwanzuro wo kureka cyangwa gukorana nabo amasezerano, hasobanurwa neza inshingano za buri ruhande. Ireba kandi niba hari abashobora guha akazi urubwiruko rwayo cyangwa serivise runaka.

5. ABANDI BAFATANYABIKORWA (PARTENAIRES)

Imikoranire y'abafatanyabikorwa na VJN ishobora kuva mu busabe bwayo cyangwa ku bushake bw'umufatanyabikorwa. Bityo uruhande ruteye intambwe ya mbere mu gusaba nirwo rwerekana icyo rwifuriza.

Iyo ari umufatanyabikorwa wabisabye, VJN isuzuma ibyangombwa by'uwasabye, igakora n'igenzura ryimbitse hagamijwe kureba niba ubusabe bwakozwe budashingiye ku bintu by'ibihimbano. Nyuma y'igenzura, VJN ikorana amasezerano n'umufatanyabikorwa w'ingirakamaro. Muri ayo masezerano, herekanwa inshingano za buri ruhande, bakerekana n'uburyo buzakoreshwa mu kugenzura ko ibyo biyemeje bigenda neza.

Iyo VJN ariyo yifuza gukorana n'umufatanyabikorwa runaka, ibanza kumusura no kumusobanurira icyerekezo n'itege yayo ndetse n'ibyo ikora mu guteza urubwiruko imbere. Hanyuma ikamwandikira imusaba imikoranire cyangwa indi serivise ikeneye.

VIII. AHO DUKORERA

Nk'uko twabivuze haruguru, iri shami ry'izahurabukungu ryatangiye rikorera mu mirengi itatu y'Akarere ka Rubavu, none ubu ryagabye amashami mu gihugu hose, ariko icyicaro gikuru gihereye mu ntara y'Iburengerazuba, mu Karere ka Rubavu, Umurenge wa Gisenyi, akagali ka Nengo, Umudugudu wa Gikarani.

IX. IBIKORWA BYO MU ISHAMI RY'IZAHURABUKUNGU

Abafatanyabikorwa ba VJN, mu ishami ry'izahurabukungu, bahabwa ubumenyi bubafasha ahanini kwihangira imirimo no kwiteza imbere binyujijwe mu bikorwa bikurikira :

1. Amahugurwa atandukanye (WRN ; BYOB ; GSFV, SYB, IYB, Life Skills, I am entrepreneur, Digital skills).
2. Amahugurwa ku micungire y'ibimuna byo kuzigama no kugurizanya;

3. Ukuzigama no kugurizanya hakoreshejwe ikoranabuhanga mu ba nyamuryango bibumbiye mu bimina;
4. Igabana ry'umutungo w'abanyamuryango b'ibimina barashe ku ntego (bagabanye nyuma yo gusoza umwaka bizigamira);
5. Inama ihuza urubyiruko (urusoje imyuga, abashomeri, abafite akazi, urwibumbiye mu bimina) na ba rwiyekezamirimo (abikorera, ibigo by'imari, BDF, VUP) hagamijwe kurwongerera ubushobozi rmu guhabwa imenyerezamwuga, akazi, isoko cyangwa inguzanyo;
6. Inkunga y'amafaranga ihabwa umuntu ku giti cye cyangwa abibumbiye mu bimina bafite imishinga myiza ibyara inyungu kandi ifite udushya, itangwa binyuze mu marushanwa;
7. Ubukangurambaga mu bafatanyabikorwa mu kwitabira gahunda za leta nk' Umuganda, Ejoheza, Ubwisungane mu kwivuzza, umugoroba w'ababyeyi... ;
8. Ikurikirana n'igenzurwa ry'ibikorwa by'abafatanyabikorwa, mu rwego rwo kubaba hafi no gutuma ibikorwa byabo bikomeza kubaho;
9. Ikorwa ry'imishinga y'icyitegererezo ku bagana VJN kandi ifitiye urubyiruko akamaro.

X. IGIHE SERVICE DUTANGA IMARA

Muri iri shami, dutanga serivise ku muntu ku giticye ndetse no ku bantu bibumbiye hamwe (ibimina, koperative cyangwa za kompanyi). Bityo rero, igihe kigenda gihindagurika bitewe n'igikorwa ubwacyo cyangwa se abo duha serivise nk'uko tugiye kubibagaragariza mu ngingo zikurikira:

1. SERIVISE ZIHABWA UMUNTU KU GITI CYE N 'IGIHE ZIMARA

Mu gutanga serivise y'umuntu ku giti cye, hitabwa kuwabarurwe, wuzurijwe ifishi, maze agahabwa serivise runaka mu gihe cyagenwe, nk'uko bigaragara aha hasi:

I	SERIVISE Z'AMAHUGURWA	IGIHE IMARA
I.1	WRN (Akazi Kanoze)	Iminsi 20

I.2	BYOB (Kora Wikorera)	Iminsi 15
I.3	GSFW (Tegura umurimo)	Iminsi 15
I.4	SYB (Gutangira igikorwa kibyara inyungu)	Iminsi 9
I.5	IYB (Kunoza igikorwa kibyara inyungu)	Iminsi 9
I.6	Life skills (Ubumenyi ngirakamaro mu buzima)	Iminsi 9
I.7	I am entrepreneur (Ndi Rwiyekezamirimo)	Iminsi 9
I.8	Digital skills (Ubumenyi bw' ibanze ku ikoranbuhanga)	Iminsi 9
I.9	Business recovery (Ubumenyi bufasha abantu, bari mu bihe bisaba ubutabazi ndetse n'ababivuyemo, gukora ibikorwa by'ubucuruzi)	Iminsi 15
II	IZINDI SERIVISE	IGIHE ZIMARA
II.1	Inama ihuza urubiruko (urusoje imyuga, abashomeri, abafite akazi, urwibumbiye mu bimina) na ba rwiyekezamirimo (abikorera, ibigo by'imari, BDF, VUP) hagamijwe kurwongerera ubushobozi rmu guhabwa imenyerezamwuga, akazi, isoko cyangwa inguzanyo	Incuro 2 buri mwaka
II.2	Inkunga y'amafaranga ihabwa umuntu ku giti cye ufite imishinga mwiza ubyara inyungu kandi ufite agashya, itangwa binyuze mu marushanwa	Inshuro 1
II.3	Ikurikirana n'igenzurwa ry'ibikorwa by'abafatanyabikorwa, mu rwego rwo kubaba hafi no gutuma ibikorwa byabo bikomeza kubaho;	Buri gihe cyose cy'amasezerano

2. SERIVISE ZIHABWA ABANTU BIBUMBIYE HAMWE

Ku bantu bibumbiye hamwe, service bahabwa zimara igihe kinyuranye bitewe ahanini n'igihe amasezerano dufitanye azarangirira nk'uko bigaragara mu ngingo zikurikira:

I	SERIVISE Z'AMAHUGURWA	IGIHE IMARA
I.1	GSLA/ SILC (Imikorere y' ibimina byo kuzigama no kugurizanya)	Iminsi 15
II	IZINDI SERIVISE	IGIHE ZIMARA
II.1	Ukuzigama no kugurizanya bikoresheje ikoranabuhanga kuri buri muntu uri mu kimina;	Imyaka 3

II.2	Igabana ry'umutungo ku banyamuryango b'amatsinda basoje umwaka bizigamira;	Incuro 1 buri mwaka
II.3	Inkunga y'amafaranga ihabwa abibumbiye mu bimina , bafite imishinga myiza ibyara inyungu kandi ifite udushya, itangwa binyuze mu marushanwa	Inshuro 1
II.4	Ubukangurambaga mu bafatanyabikorwa mu kwitabira gahunda za leta nk' Umuganda, Ejoheza, Ubwisungane mu kwivuza, umugoroba w'ababyeyi... ;	Igi cyose bibaye ngombwa
II.5	Ubujyanama	Buri gihe
II.6	Gukemura amakimbirane	Igihe bibaye ngombwa
II.7	Ikurikirana n'igenzurwa ry'ibikorwa by'abafatanyabikorwa, mu rwego rwo kubaba hafi no gutuma ibikorwa byabo bikomeza kubaho;	Buri gihe cyose cy'amasezerano
II.8	Ikorwa ry'imushinga y'icyitegererezo ku bagana VJN kandi ifitiye urubyiruko akamaro.	Buri gihe cyose cy'amasezerano

XI. UBURYO BUKORESHA MU BIKORWA BY'IRI SHAMI

Muri iri shami dukoresha uburyo butandukanye mu kugeza ibikorwa kuri ba nyirabyo, hashingiye ko ari umuntu ku giti cye cyangwa ko ari abantu bibumbiye hamwe.

1. UBURYO DUKORANA N'UMUNTU KU GITI CYE

Mu mikoranire ya VJN n'umufatanyabikorwa ku giti cye, VJN ikoresha uburyo bukurikira:

1. Kumusobanurira uko tuzakorana n'ibyo tuzakorana nawe;
2. Kumwuzuriza ifishi yerekana umwirondoro we n'andi makuru ye akenewe;
3. Kumuhugura ku buryo bimufasha kuva mu bushomeri akihangira umurimo akaniteza imbere ;
4. Gusaba buri wese kwiha intego y'iterambere rye;

5. Gusuzuma intego ye no kumuyobora bikwiranye n'ibyo ashoboye;
6. Gutera inkunga umushinga we mu gihe bigaragara ko akeneye ubwo bufasha, binyujijwe mu marushanwa;
7. gukurikirana ibikorwa bye kugira ngo ashyigikirwe mu byo akora neza kandi afashwe mu gukemura imbogamizi ahura nazo;
8. Mu rwego rwo kumufasha kubona akazi gahemberwa, tumuhuza na ba rwiyekezamirimo batanga akazi/ ibigo by'imari, tukamufasha kandi kuvumbura amahirwe amukikije dufatanyije n'inzego bireba nka PSF, VUP,....;
9. Kumukorera ubuvugizi;
10. Gusuzuma ibyo yagezeho;
11. Kumucutsa agahabwa impamyabumenyi mu gihe twakoranye neza.

2. UKO DUKORANA N' IKIMINA

Mu mikoranire ya VJN n'ibimina, hubahirizwa ibi bikurikira:

1. Gutoranya abagize ikimina huzuzwa ifishi kuri buri munyamuryango;
2. Kubasobanurira ibyo tuzakorana hagaragazwa inshingano za buri ruhande;
3. Kubaha amahugurwa abafasha kuva mu bushomeri, kwihangira imirimo no kwiteza imbere;
4. Kubahuza n'ibigo by'imari no kubaha ubujyanama;
5. Kubashishikariza kwizigamira hakoreshejwe ikoranabuhanga mu rwego rwo gucunga neza umutungo wabo;
6. Gusura no gukurikirana ibikorwa by'ikimina kugira ngo bashimirwe ibyo bakora neza kandi banafashwe gukemura imbogamizi bahura nazo;
7. Gutera inkunga ibimina bifite imishinga myiza binyujijwe mu marushanwa;
8. Gukorana n'inzego z'ibanze mu gukemura ibibazo bahura nabyo, cyane cyane ibibazo biterwa na ba bihemu no kubakorera ubuvugizi ;

9. Gusuzuma ibyo ikimina cyagezeho;
10. Gufasha ibimina gushaka ibyangombwa;
11. Kubacutsa bagahabwa impamyabumenyi mu gihe twakoranye neza.

3. UKO DUKORANA NA KOMPANYI/ KOPERATIVE

1. Gutoranya abo tuzakorana hashingiwe kubagzairira urubyiruko akamaro no kubasobanurira ibyo twifuza gukorana.
2. Kubandikira tubasaba imikoranire;
3. Mu gihe bemeye ubusabe bwacu, hakorwa amasezerano agaragaza inshingano za buri ruhande;
4. Iyo aribo bateye intambwe ya mbere mu kutugana, bandikira VJN berekana ibyo bifuzwa gukorana nayo bagashyira ku mugereka urutonde rw'abanyamuryango ruriho umukono wa buri wese;
5. Gusuzuma niba ubusabe bwabo bufite ishingiro;
6. Nyuma yo kubona ko nta kibazo kiri mu busabe bwakiriwe, hakorwa amasezerano yerekana inshingano zaburi ruhande n'uko ikurikizwa ryayo rizagenzurwa;

4. UKO DUKORANA N'ABAFATANYABIKORWA(PARTENAIRES)

- ✓ Kwakira umufatanyabikorwa cyangwa kumusaba ubufatanye n'imikoranire;
- ✓ Gukorana nabo inama ibasobanurira ibyo dukora;
- ✓ Kumusura hagamijwe kugenzura imikorere ye;
- ✓ Gukorana na we amasezerano yerekana inshingano za buri ruhande;
- ✓ Gukora neza ibikubiye mu masezerano no gukorana inama y'igenzura ryayo;
- ✓ Kumuha icyemezo cy'ishimwe mu gihe amasezerano asojwe neza.

XII. GUKURIKIRANA IBIKORWA

Mu gukurikirana ibikorwa, huzuzwa ifishi yerekana uko buri gikorwa cyagenze binyuze mu makuru yuzuzwa mu gihe cy'isurwa ry'gikorwa runaka, ku muntu ku giti cye, ikimina, kompanyi/ koperative cyangwa ku bafatanyabikorwa.

XIII. KUGENZURA IBIKORWA

Mu gukora igenzura ry' ibikorwa, huzuzwa ifishi y'igenzura iri ku mugereka w' iyi polotokole. Iyo fishi igizwe n'ingingo zitandukanye buri ngingo ikaba ifite amanota yayo. Amanota y'ingingo zose ni 100, uwatsinze igenzura agomba kuba afite byibuze amanota 75% kuri buri wese twakoranye. Buri cyiciro dukorana gifite ifishi yacyo.

XIV. GUCUTSA ABO TWAKORANYE

Mu ntangiriro, mu ishami ry'izahurabukungu nta buryo bwihariye bwari buhari bunyuzwamo icutswa ry'abo twakoranaga, ahubwo iyo umushinga warangiraga twahitaga tureka abo twakoranaga. Uko ibihe byagiye bitambuka, VJN yaje kubona ko icyo gikorwa ari ingirakamaro. Ni muri urwo rwego ubu, gucutsa umuntu ku giti cye, ikimina, kompanyi/ koperative cyangwa umufatanyabikorwa wayo, biterwa n'igihe ibikorwa yagenewe cyangwa amasezerano bisojwe, ariko ntibigomba kurenza imyaka itatu (3).

Mu gusoza igikorwa cy'icutswa kuri buri rwego, hakorwa inama yo kumurika ibyagezweho mu gihe cyose twabanye, maze abitabiriyiye bakabwirwa amanota babonye mu igenzura ry'imikoranire yabo na VJN. Basobanurirwa kandi uko iyo imikoranire izagenda nyuma yo gucutswa. Hatangwa ibyemezo by'ishimwe ku bitwaye neza muri icyo gihe cyose bamaranye na VJN.

XV. IMICUNGIRE Y'ISHAMI

Iri shami rifite umukozi umwe urihagarariye, abandi bakozi bamufasha gushyira mu bikorwa ibiteganijwe byose ndetse n'abafashamyumvire bahugura bakanakurikirana urubयरuko aho rukorera bakanabitangira raporo ya buri kwezi.

Uko inzego zubatse muri iri shami

(Organigramme de RCE)

Umukozi uhagarariye
ishami

2 Field Officers

25 Field Agents

Abafatanyabikorwa

XVI. GAHUNDA Y'IBIKORWA

Muri iri shami, harimo imirimo mikeya ikorerwa mu biro n'indi myinshi ikorerwa mu bafatanyabikorwa. Dore ibikorwa dukorana n'abafatanyabikorwa n'igihe bimara:

I	AMAHUGURWA	IGIHE AMARA
I.1	WRN (Akazi Kanoze)	Iminsi 20
I.2	BYOB (Kora Wikorera)	Iminsi 15
I.3	GSFW (Tegura umurimo)	Iminsi 15
I.4	SYB (Gutangira igikorwa kibyara inyungu)	Iminsi 9
I.5	IYB (Kunoza igikorwa kibyara inyungu)	Iminsi 9
I.6	Life skills (Ubumenyi ngirakamaro mu buzima)	Iminsi 9
I.7	I am entrepreneur (Ndi Rwiyemezamirimo)	Iminsi 9
I.8	Digital skills (Ubumenyi bw' ibanze ku ikoranbuhanga)	Iminsi 9
I.9	Business recovery (Ubumenyi bufasha abantu, bari mu bihe bisaba ubutabazi ndetse n'ababivuyemo, gukora ibikorwa by'ubucuruzi)	Iminsi 15
I.10	GSLA/ SILC (Imikorere y' amatsinda yo kuzigama no kugurizanya)	Iminsi 15
II	IZINDI SERIVISE	IGIHE ZIMARA

II.1	Ukuzigama no kugurizanya bikoresheje ikoranabuhanga kuri buri muntu uri mu kimina;	Imyaka 3
II.2	Igabana ry'umutungo ku banyamuryango b'amatsinda basoje umwaka bizigamira;	Incuro 1 mu mwaka
II.3	Inama ihuza urubyruko (urusoje imyuga, abashomeri, abafite akazi, urwibumbiye mu bimina) na ba rwiyekezamirimo (abikorera, ibigo by'imari, BDF, VUP) hagamijwe kurwongerera ubushobozi rmu guhabwa imenyerezamwuga, akazi, isoko cyangwa inguzanyo	Incuro 2 buri mwaka
II.4	Inkunga y'amafaranga ahabwa abafite imishinga myiza ibyara inyungu (itsinda cyangwa umuntu ku giti cye) binyuze mu marushanwa	Inshuro 1
II.5	Ubukangurambaga mu bafatanyabikorwa ku kwitabira gahunda za leta nk' Umuganda, Ejoheza, Ubwisungane mu kwivuza, umugoroba w'ababyeyi... ;	Igihe cyose bibaye ngombwa
II.6	Ikurikirana n'igenzura ry'ibikorwa by'abafatanyabikorwa, mu rwego rwo kubaba hafi no gutuma ibikorwa byabo bikomeza kubaho;	Buri gihe
II.7	Ikorwa ry'imushinga y'icyitegererezo ku bagana VJN kandi ifitiye urubyruko akamaro.	Buri gihe
II. 8	Ubujoyanama	Buri gihe
II. 9	Gukemura amakimbirane	Igihe bibaye ngombwa

XVII. INGENDO Y'IMARI

Ku birebana n'ingendo y'imari ikoreshwa mu bikorwa binyuranye byo muri iri shami, igice kinini cyayo (90%) gitangwa n'abaterankunga, ariko hari n'uruhari ruto (10%) rutangwa na VJN maze rukunganira urwatanzwe n'abaterankunga.

XVIII. INYANDIKO – MATEKA NO KUZIBIKA

Inyandiko zakozwe mu ntangiriro y'iri shami ntabwo zabitswe zose kubera kutabyitaho, ariko kuva muri Nyakanga 2023, inyanndiko zose zibikwa mu tubati turi mu biro by'iryo shami ndetse zikaboneka no mu mashini z'abakozi baryo.

XIX. GUKORA IMISHINGA IBYARA INYUNGU KANDI Y'IKITEGEREREZO

Kugira ngo VJN ibe < **bandebereho** > ku rubyiruko n'abandi bayigana, ishami ryayo ry'izahurabukungu rikorera mu kigo giherereye mu Murenge wa Nyundo, rishyiraho imishinga inyuranye ibyara inyungu kandi y'icyitegererezo ku bayigana ndetse ifitiye urubyiruko akamaro. Muri icyo mishanga harimo ibijyanye n'ubuhinzi, ubworozi ndetse n'imyuga inyuranye, bigamije ahanini kuvana urubyiruko mu bushomeri no kugira uruhare mu iterambere ry'ikigo.

XX. GUHANAHANA AMAKURU NO KUMENYEKANISHA IBIKORWA

Gahunda yo guhanahana amakuru ndetse n'icyo kumenyekanisha ibikorwa ni ingenzi cyane kuko nibyo bituma abantu bamenya ibikorwa muri VJN muri rusange, no muri iri shami by'umwihariko.

Muri iki gikorwa, hubahirizwa inzego z'ubuyobozi nk'uko twazigaragaje **mu micungire y'iri shami**. Amakuru ava ku rwego rwo hejuru yerekeza ku rwego rwo hasi. Naho gutanga raporo y'ibyakozwe, biva ku rwego rwo hasi bikoherezwa ku rwego rwo hejuru. Kumenyekanisha ibikorwa ni inshingano z'uhagarariye ishami afatanyije n'ushinzwe visibilite ya VJN.

XXI. GUKORA MODULE NSHYA

VJN yiyemeje gukora module nshya igizwe n' imfashanyigisho zihari, izizavugururwa ndetse hazongerwamo n'ibitekerezo bishyashya.

XXII. IMFASHANYIGISHO DUFITE

1. WRN (*Akazi Kanoze*);
2. BYOB (*Kora Wikorera*);
3. GSFW (*Tegura umurimo*);
4. SYB (*Gutangira igikorwa kibyara inyungu*);
5. IYB (*Kunoza igikorwa kibyara inyungu*);
6. Life skills (*Ubumenyi ngirakamaro mu buzima*);
7. I am entrepreneur (*Ndi Rwiyekezamirimo*);
8. Digital skills (*Ubumenyi bw' ibanze ku ikoranbuhanga*);
9. Business recovery (*Ubumenyi bufasha abantu bari mu bihe bisaba ubutabazi n'ababivuyemo gukora ibikorwa by'ubucuruzi*);
10. Imikorere y' amatsinda yo kuzigama no kugurizanya.

XXIII. IMFASHANYIGISHO ZIGOMBA KUVUGURURWA

1. WRN (*Akazi Kanoze*);
2. BYOB (*Kora Wikorera*);
3. GSFW (*Tegura umurimo*);
4. Imikorere y' amatsinda yo kuzigama no kugurizanya.

XXIV. IMFASHANYIGISHO NSHYA Y' UHUGURA

UMUTWE W' IMFASHANYIGISHO: UBUMENYI BW'IBANZE BWAGUFASHA KWITEZA IMBERE

Icyigwa cya I: Kwimenya no kwisobanukirwa ugamije kugera ku ntego yawe

Icyigwa cya II: Gutangira igikorwa kibyara inyungu /kuba rwiyekezamirimo mwiza

Icyigwa cya III. Ubumenyi bwagufasha gucunga no kunoza umurimo/ umushinga.

Icyigwa cya IV: Gushaka akazi no kukarambaho

Icyigwa cya V: Imikorere y'amatsinda yo kuzigama no kugurizanya (abayarimo n'abatayarimo).

XXV. UMUGEREKA

Amafishi akoreshwa mu ishami ry'izahurabukungu

1. Ifishi yo gutoranya umufatanyabikorwa;
2. Ifishi y'amasezerano hagati y'itsinda na VJN;
3. Ifishi y'ikusanyamakuru y'itsinda rigiye kurasa ku ntego;
4. Ifishi y'igabana ry'umutungo w'itsinda;
5. Ifishi y'ikurikirana bikorwa (umuntu ku giti cye & abantu bibumbiye hamwe);
6. Ifishi y'igenzura bikorwa (umuntu ku giti cye & abantu bibumbiye hamwe);
7. Ifishi ya raporo ya buri kwezi ku matsinda akurikiranwa n'abafashamyumvire;
8. Caneva y'amategako ngenderwaho ku matsinda yo kuzigama no kugurizanya.

XXVI. IBYO TWAREBEYEHO MU GUTEGURA IYI NYANDIKO

- ◆ Kurebera ku mihigo y' akarere, Statistique ubushomeri
- ◆ Gushakisha ahari amahirwe y'akazi twifashishije PSF, VUP.
- ◆ Imfashanyigisho zakozwe na GIZ, AKAZI KANOZE, FHI360

Bikorewe i Rubavu, kuwa 30/8/2024

Biteguwe n'abakozi bo mu ishami ry'izahurabukungu muri VJN:

1. UMURERWA Divine
2. BUCYUKUNDI Immaculee
3. MPAWENIMANA Ismael

Byemejwe n'Umuyobozi wa Vision Jeunesse Nouvelle

Furere RINGUYENEZA Vital i.c.

ANNEXE

DORE ZIMWE MU NGINGO Z'AMATEGEKO NGENDERWAHO MU MATSINDA YO KUZIGAMA NO KUGURIZANYA (SILC) AKORANA NA VJN.

Ingingo ya 1: Umwirondoro w'itsinda

- Izina ry'itsinda:

Abanyamuryango bahitamo izina ry'itsinda ryabo mu nama rusange ya mbere. Mu guhitamo iryo zina, bibanda kuri kimwe muri ibi bintu 3 bikurikira:

- a. kuba rifitanye isano n'ibikorwa cyangwa intego byabo ;
- b. kuba rifite aho rihuriye n'aho itsinda riteranira;
- c. kuba rigaragaza imyizerere cyangwa imyemerere y'abazajya. Nyuma yo gutanga amazina menshi, umufashamyumvire abafasha guhiramo izina rimwe rifite ubusobanuro busobanutse kurusha andi yose.

- Aho rikorerwa:

Intara.....Akarere.....

Umurenge:.....Akagali.....

Umudugudu:.....

- Igihe itsinda ryashingiye:.....

Ingingo ya 2: Gufunguza konti y'itsinda no kwemeza abarihagarariyeho

Mu nama rusange ya mbere bemeza kandi ikigo cy'imari itsinda rizajya ribitsamo. Bemeza n'abantu 2 bo guhagararira itsinda kuri konti, bakavanwa mu banyamuryango batari muri komite, kugira ngo bafatanye na perezida mu kubikuza amafaranga akenewe n'abanyamuryango. Bemeza kandi umubare w'abazajya babikuza, niba ari bese uko ari batatu cyangwa niba ari babiri gusa. Iyo bahisemo ko babiri bashobora kubikuza, byanze bikunze umwe muri bo aba ari perezida.

Ingingo ya 3: Umunsi, isaha n'ahantu itsinda riteranira.

Ingingo ya 4: Intego itsinda rifite ku banyamuryango bese

Ingingo ya 5: Ibyo umuntu asabwa kugira ngo yemererwe kwinjira mu itsinda.

Ingingo ya 6: Gusezera cyangwa gusezererwa mu itsinda

- 6.1. Ni ryari umunyamuryango asezera cyangwa agasezererwa by'agateganyo mu itsinda?

6.2. Ni ryari umunyamuryango asezera cyangwa agasezererwa burundu mu itsinda?

6.3. Ni ryari umunyamuryango wasezeye cyangwa wasezerewe by'agateganyo mu itsinda yemererwa kurigarukamo?

Ingingo ya 7:Umunyamuryango mushya abasabwa iki ngo yinjire mu itsinda?

Ingingo ya 8: Inshingano z'abagize komite ncungamutungo y'itsinda n'ibibaranga

8.1. Umuyobozi w'itsinda (perezida):

a. Inshingano ze

- Kuyobora inama / ibiganiro by'itsinda no kugenzura ko byose byumvikana.
- Kureba ko amategeko ngenderwaho y'itsinda yubahirizwa;
- Gukemura amakimbirane yavuka hagati y'abanyamuryango ;
- Guhagararira itsinda mu nama/ masezerano na Vision Jeunesse Nouvelle.

b. Umwiharikowe n' Ibimuranga

- Kubahwa;
- Umunyamurava kandi ufite icyerekezo ;
- Inyangamugayo, uharanira inyungu rusange ;
- Kuba afite ubumuntu, adategekana igitugu ;
- Utababaza abandi, uzi kwitwararika no kubana n'abantu bose;
- Atega abandi amatwi kandi akita ku bitekerezo byabo;
- Agira ukwihangana .

8.2. Umwanditsi:

a. Inshingano ze

- Kuzuza ibitabo by'itsinda neza kandi ku gihe;
- Kwandika muri make uko inama yagenze n'uko umutungo w'itsinda uhagaze muri buri nama rusange;
- Gufasha Umufashamyumvire w'itsinda gushyira inyandiko ze ku murongo mu gihe yabasuye.

b. Umwihariko - Ibimuranga

- Azi gusoma, kwandika, kubara, kandi abasha gushyira neza mu bitabo amafaranga yinjiye no kwerekana uko agenda akoresheya;

- Avuka mu muryango uzwiho ubunyangamugayo kandi nawe ni umwizerwa;
- Ni umuhanga kandi nta bintu afite byamubuza kuboneka mu itsinda;

8.3. Umubitsi:

a. Inshingano ze

- Kubara neza no kubitsa amafaranga y'itsinda kuri konti ;
- Kubika ibitabo n'izindi nyandiko zose by'itsinda ;
- Muri buri nama, amenyesha abanyamuryango b'itsinda amafaranga bamaze gusohora(ubwizigame ukwabwo,ingoboka ukwayo) n'igiteranyo cy'amafranga basigaranye (ubwizigame ukwabwo,ingoboka ukwayo) ;
- Gushyikiriza umunyamuryango inama rusange yagennye, amafaranga y'ikigega k'ingoboka

b. Umwihariko - Ibimuranga

- Azi kubara ;
- Umwizerwa kandi akorana ubushake nk'uwikorera.
- Azi kwifata kuburyo abasha kunesha ibishuko mu mafaranga;
- Atuye ahantu hizewe kandi hari umutekano ;

8.4. Abagenzuzi batatu:

a. Inshingano zabo

Kugenzura ibirebana n'imikoreshereze y'amafranga y'itsinda ndetse n'imyitwarire y'abagize itsinda (bareba abakwiye guhanwa kubera gukora amakosa yagenywe n'itsinda) no kubikorera raporo yanditse ikanashyikirizwa komite.

b. Umwihariko - Ibibaranga

- Inyangamugayo ;
- Bagira ibanga.

Ingingo ya 9: Igihe abagize komite bamara ku buyobozi (mandat)

Ingingo ya 10: Ni ryari hakorwa ivugururwa cyangwa iseswa ry' abagize komite nyobozi y'itsinda

Ingingo ya 11: Ni ryari hakorwa ivugururwa ry' amategeko y'itsinda

Ingingo ya 12: Kugena agaciro k'umugabane 1 n' imigabane ntarengwa y'ubwizigame

muri buri nama

Ingingo ya 13: Kugena amafranga y'ingoboka muri buri nama n'umunyamuryango

uzajya ugobokwa

Ingingo ya 14: Uko inguzanyo izajya itangwa n'inyungu izajya yishyurwa

Ingingo ya 15: Uko bigenda iyo umunyamuryango yitabye Imana

Ingingo ya 16: Amakosa n'ibihano biteganywa mu itsinda

Nº	IKOSA	IGIHANO/Frw

Ingingo ya 17: Igihe icyiciro kizajya kimara

Bikorewe i.....kuwa/..../.....

Amazina n'umukono by'umuyobozi w'itsinda.....

Urutonde rw'abanyamuryango bemeje amategeko y'itsinda

Nº	Amazina	Telephone	Umukono
1			
2			
3			
4			
5			
....			
....			

Ku mugereka w'amategeko n' Urutonde rw'abanyamuryango b'itsinda hashyirwaho:

1. Urutonde rw' abagize komite y'itsinda

Nº	Amazina	Icyo ashinzwe	Telephone	Umukono
1		Perezida		
2		Umwanditsi		
3		Umubitsi		
4		Umugenzuzi		
5		Umugenzuzi		
6		Umugenzuzi		

Aho bikorewe, igihe bikorewe

Amazina n'umukono by'umuyobozi w'itsinda.....

2. abahagarariye itsinda kuri konti

Nº	Amazina	Icyo ashinzwe	Telephone	Umukono
01		Perezida		
02		Umunyamuryango		
03		Umunyamuryango		

Aho bikorewe, igihe bikorewe : Amazina n’umukono by’umuyobozi w’itsinda:



Organisation Vision Jeunesse Nouvelle
 B.P. 238 Gisenyi
 Tél : +250 785 403 435, +250 788 892 826
 E-mail : visionjeunesse2050@gmail.com
 Web site: www.visionjeunesse Nouvelle.org.rw

ISHAMI RYO KUZAHURA UBUKUNGU

Raporo ngarukakwezi ku matsinda yo kuzigama no kugurizanya < Savings And Internal Lending Communities “SILC”> ukwezi kwa...../.../202....

izina ry'itsinda.....

Nº	IBIKENEWE KUMENYWA	IBISUBIZO	
1	Agaciro k'umugabane umwe ni amafanga angahe?		
2	Igiteranyo cy'imigabane yose yaguzwe muri uku kwezi		
3	Igiteranyo cy'imigabane yose yaguzwe kuva icyiciro cyatangira kugeza ubu		
4	Igiteranyo cy'amafanga yose y'ubwizigame kuva iki cyiciro cyatangira		
5	Igiteranyo cy'inyungu zose zimaze kwishyurwa muri iki cyiciro		
6	Igiteranyo cy'inguzanyo zitari zishyurwa		
7	Umubare w'abanyamuryango bafite inguzanyo zitari zishyurwa	F...	M....
8	Umubare w'abanyamuryango bafite inguzanyo zarengije igihe cyo kwihyurwa	F...	M....

9	Igiteranyo cy'ibihano bimaze kwishyurwa kuva iki cyiciro gitangiye		
10	Igiteranyo cy'ibihano bitari byishyurwa kuva iki cyiciro gitangiye		
11	Agaciro k'ingoboka imwe ni amafranga angahe?		
12	Igiteranyo cy'ingoboka zimaze kwishyurwa kuva iki cyiciro gitangiye		
13	Igiteranyo cy'ingoboka zitari zishyurwa kuva iki cyiciro gitangiye		
14	Igiteranyo cy'amafranga yagobotse abanyamuryango kuva iki cyiciro gitangiye		
15	Umubare w'abanyamuryango bagabotswe n'itsinda kuva iki cyiciro gitangiye	F....	M....
16	Igiteranyo cy'amafranga itsinda rifite kuri banki		
	Igiteranyo cy'amafranga itsinda rifite mu ntoki (cash)		

ANDI MAKURU AKENEWE

1	Igihe itsinda ryatangira kwizigamira muri iki cyiciro		
2	Mufite amategeko y'itsinda yashyizweho umukono n'abanyamuryango bese?		
3	Mufite igitabo cy'itsinda n'udutabo duto kuri buri munyamuryango byakozwe n'uwahawe isoko na VJN?		
4	Igihe itsinda riteraniraho (umunsi n'isaha)		
5	Ahantu itsinda riteranira		
6	Umubare w'abanyamuryango bavuye mu itsinda kuva ryatangira	F....	M....
7	Umubare w'abanyamuryango bashya binjiye mu itsinda muri iki cyiciro	F....	M....
8	Umubare w'abanyamuryango bagize itsinda ubu	F....	M....
9	Umubare w'abanyamuryango bitabiriye inama yakusanyirijwemo aya makuru	F....	M....
10	Mwigereraniye n'andi matsinda muzi, ni uwuhe mwihariko w'itsinda ryanyu?		

11	Ni izihe mbogamizi muhura nazo zituma itsinda ryanyu ritagenda nk'uko mubyifuza?
12	Niba izo mbogamizi zihari, mwumva zakemuka zite?
13	Niba hari ikindi gitekerezo cyangwa icyifuzo mufite, nimugitange.

Bikorewe i.....kuwa/...../202..

Amazina n'umukono by'umuyobozi w'itsinda:

Telefone ye:

Amazina n'umukono by'umufashamyumvire:

Telefone ye:

**IFISHI Y'UMUNYAMURYANGO W'ITSINDA RYO KUZIGAMA NO KUGURIZANYA
(SILC) RIKORANA NA VJN**

I. IBISABWA NA VJN

Ushaka kuba umunyamuryango w' itsinda ryo kubitsa no kugurizanya (SILC) rikorana na VJN agomba kuba afite imyaka itari muni ya 16 kandi atarengeje imyaka 30.

II. UMWIRONDO RYO UMUNYAMURYANGO

1. Amazina:
2. Igitsina :
3. Igihe yavukiye: / /

4. Numero y'indangamuntu ye:

5. Aho atuye:

Umudugudu : Akagari:

Umurenge:.....Akarere:.....

Intara:

6. Numero ya telephone ye:

7. Numero ya email
ye:.....

8. Umwishingizi we na telephone ye:

III. ANDI MAKURU

1. icyo akora :.....

2. TIN Number (niba ayifite):.....

3. Izina ry'itsinda(ryuzuzwa nyuma):

4. Impuzandengo (moyenne) y'amafranga yizigamira buri kwezi:

.....

5. Ubwisungane mu kwivuza akoresha

.....

6. Aba muri Ejoheza?

7. Afite konti mu yihe banki?

8. Fotokopi y'irangamuntu ye n'iy'umwishingizi we.

9. Intego yifuza kugera mu gihe azaba yatangiye kwizigamira mu itsinda :

a. Kuva muri Kamena 2023 kugera muri Gashyantare 2024:

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

b. Kuva muri Werurwe 2024 kugera muri Gashyantare 2025:

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.....

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.....

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c. Kuva muri Werurwe 2025 kugera muri Gashyantare 2026:

.....

.....

IV. UBUSABE BWA VJN

Ese umunyamuryango yemereye VJN kuba yakoresha amafoto ye muri raporo cyangwa ku mbuga nkoranyambaga zayo igihe habaye igikorwa cyayo? ☐ Ego ☐ Oya

Bikorewe i Rubavu, kuwa/.../.....

Amazina n'umukono by'umunyamuryango:

.....

Amazina, umukono na telephone by'umufashamyumvire wa VJN (Field Agent):

.....

.....

.....

V. **GUSUZUMA INTEGO N'ITERAMBERE by'umunyamurano** (Bizajya bikorwa n'umukozi wa VJN (FO) buri mwaka afatanyije n'umufashamyumvire (FA) w'itsinda rikorerwa isuzuma).