ISHAMI RY'UBUZIMA
INGENDANYI Y'IBIKORWA

2024-2029

I. AMAVU N'AMAVUKO YA VISION JEUNESSE NOUVELLE

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 HABIYAMBERE, 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 wifuza 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.

INTEGO

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.ikoranabuhanga;*

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*.

IGICE CYA 1

I. UKO ISHAMI RY'UBUZIMA RYAVUTSE MURI VJN.

Ishami ry'ubuzima ryatangijwe na Vision Jeunnesse Nouvelle mu mwaka wa 2023. Igitekerezo cyo gutangiza iri shami cyaje nyuma yo kubona ibibazo bitandukanye bijyanye n'ubuzima urubyiruko ruhura nabyo ariko ntirubone aho rwakura amakuru ahagije cyangwa izindi serivisi zabafasha ;
Ikindi kandi ni uko VJN yabonye ko benshi mu rubyiruko ruyigana ruza mu bikorwa by'imyidagaduro rushobora guhuriramo n'impanuka zitunguranye zisaba ubutabazi bw'ibanze.
Ishingiye kandi ko mu mikino myinshi ikorerwa mu kigo cya VJN isaba abaganga bo kuvura abakinnyi, ,hagendewe kandi ku mubare munini w'abangavu baterwa inda bakiri bato VJN ikorana nabo badafite ubumenyi buhagije ku buzima bw'imyororokere n'ubwo kwita ku bana babo, hari serivisi z'ubuzima zitandukanye zihabwa urubyiruko ariko nanone bikagaragara ko hari n'izindi zikenewe murwego rwo gukomeza gufasha urubyiruko kugira ubuzima bwiza. Ni muri urwo rwego ibyo bikorwa na serivisi byose bigenewe urubyiruko byashyizwe mu ishami ry'ubuzima.

VJN yafashije urubyiruko kubona serivisi zitandukanye z'ubuzima, binyuze mu mahugurwa yatewemo inkunga na Imbuto Faoundation mu mushinga witwa BAHO NEZA ,MOUNTAIN

MOVERS na DOOR TO DOOR Campain. 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.

II. INTEGO Z'ISHAMI RY'UBUZIMA

a. INTEGO RUSANGE

Ishami ry'Ubuzima rigamije Gutezimbere imibereho myiza y'abafatanyabikorwa binyuze mu mahugurwa atandukanye,kubafasha kubona amakuru ahagije ku buzima , kubona serivisi zitandukanye zituma hakumirwa ingaruka ziterwa n'ubuzima bubi.

b. INTEGO ZIHARIYE

1. Gutanga amahugurwa agamije kongerera urubyiruko ubumenyi ku bijyanye n'ubuzima.
2. Gufasha urubyiruko guhabwa serivisi z'ibanze zijyanye n'ubuzima no kubagira inama zabafasha kubungabunga ubuzima
3. Gukorera urubyiruko ubuvugizi mu nzego zitandukanye.
4. Guhuza ababyeyi n'abana bava mu miryango irimo amakimbirane aturuka ku bangavu babyariye iwabo .
5. Gufasha urubyiruko kugabanya ingaruka ziterwa n'ubuzima bubi.

III. UBUSOBANURO KU CYATUMYE ISHAMI RIJYAHO.

Nk'uko bigaragazwa n'ibarura rusange ry'abaturage n'imiturire rya 2022, urubyiruko rwo mu Rwanda ni igice kinini cy'abaturage, ku buryo 65% by'Abanyarwanda bafite munsi y'imyaka 30. Abasigaye 35% nibo bakuru barengeje imyaka 30, uramutse wongeyeho abafite imyaka 35 bahita baba 70%, ibituma Guverinoma y'u Rwanda ishyira imbaraga nyinshi mu kubongerera ubumenyi no kwita ku buzima bwabo kuko aribo Rwanda rw'ejo.

Mu bibangamira ubuzima bw'urubyiruko harimo kwishora mu mibonano mpuzabitsina rudafite amakuru ahagije bamwe bagaterwa inda z'imburagihe, abandi bakanduriramo indwara zandurira mu mibonano mpuzabitsina. Hashingiwe kuri ibi, ikigo cy'urubyiruko cya Vision Jeunesse Nouvelle cyiyemeje gufasha urubyiruko kubona amakuru n'izindi serivisi zijyanye n'ubuzima.

VI. ABO DUKORANA

Muri iri shami dukorana n'abafatanyabikorwa bagenerwa serivisi mu buryo butaziguye (beneficiaires directs) ndetse n'abandi babona serivisi mu buryo buziguye (beneficiaires indirects). Mu babona serivisi ku buryo butaziguye, harimo urubyiruko ndetse n'abakuze tutibagiwe n'abafite ubumuga.

Ku bahabwa serivisi mu buryo buziguye harimo ubuyobozi bw'inzego za Leta, Ibigo nderabuzima, Imiryango itegamiye kuri Leta …

V.IBYO TWIBANDAHO MU GUTORANYA ABO DUKORANA

Mu ishami ry'ubuzima dutoranya abo dukorana tugendeye ku umuntu ku giti cye cyangwa abantu bibumbiye hamwe, nk'uko bigaragara mu ngingo zikurikira:

a. Umuntu ku giti cye.

Umuntu dukorana mu buryo butaziguye (beneficiaire direct)

-Urubyiruko ruri hagati y'imyaka 16-30

Kugira ngo utoranywe nk'urubyiruko , ugomba kuba uri mu kigero cy'imyaka yavuzwe hejuru, ufite akazi cyangwa utagafite.

Ku mwangavu wabyaye, harebwa ibi bikurikira:

1. Kuba atarengeje imyaka 19
2. Kuba yarabyariye iwabo
3. Kuba atabana n'umugabo
4. Kuba atarigeze yitabira gahunda isa n'iyo yifuza kujyamo mumushinga umwe.

Buri mufatanyabikorwa yuzurizwa ifishi yerekana umwirondoro we n'andi makuru, igashyirwaho umukono na kashe biranga ikigo nderabuzima, umukono wa nyirayo, hanyuma igashyikirizwa ubuyobozi bwa VJN iri kumwe na fotokopi y'indangamuntu, amakuru agashyirwa mu mashini maze yose akabikwa neza.

b. **Abafashamyumvire bagomba kuba bujuje ibi bikurikira:**

1. kuba arengeje imyaka 20;
2. Kuba abarizwa mu bice VJN ikoreramo;
3. Kuba afite ubumenyi mu bijyanye n'ubuzima, kandi yarahugiruwe gutanga inyigisho zifasha abakobwa babyariye iwabo;
4. Kuba afite smart phone kandi ashobora gukoresha imbuga nkoranyambaga;
5. Kuba azi kuvuga no kwandika ikinyarwanda, igifaransa cyangwa icyongereza.
6. Kuba ari inyangamugayo kandi yemera kuba umukorerabushake.
7. Kuba ashobora kujya yitabira inama n'andi mahuriro atumirwamo na VJN.

Abafashamyumvire bujuje ibisabwa bemezwa n'itsinda rya VJN bagakorerwa amasezerano akubiyemo inshingano za buri ruhande.

c. **Abantu bibumbiye hamwe.**

- ✓ **Abangavu babyariye iwabo**

Kuri buri kigo nderabuzima dukorana nacyo, tugira umufashamyumvire hanyuma nawe agatoranya abantu batarenga 35 bujuje ibisabwa na VJN. Nyuma yo kwemezwa, arabakurikirana akabagira inama akanabaha amakuru ajyanye n'ubuzima. Mu kubarura ahitamo abantu bafite impamvu ibahuriza hamwe.

- ✓ **Amatsinda y'urubyiruko rwanduye Virusi itera SIDA:**

Abaganga bakora muri serivisi ya ARV ku kigo nderabuzima **bakora** Urutonde rw'atarengeje imyaka 24, bakarushyikiriza umukozi wa VJN ushinzwe iyo gahunda.

d. **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 bye, igakora n'igenzura ryimbitse hagamijwe kureba niba ubusabe bwakozwe budashingiye ku bintu by'ibihimbano cyangwa ku nyungu bwite. Nyuma y'igenzura, uwemerewe akorana amasezerano na VJN,

herekanwa inshingano za buri ruhande, n'uburyo buzakoreshwa mu kugenzura ko ibyo biyemeje bigenda neza.

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

VI. AHO DUKORERA

Iri shami ry'Ubuzima rikorera aho ibikorwa bya VJN biri mu Rwanda.

VII. IBIKORWA BYO MU ISHAMI RY'UBUZIMA N' IGIHE SERIVISI DUTANGA IMARA

Abafatanyabikorwa mu ishami ry'Ubuzima, bahabwa ubumenyi bubafasha ahanini kumenya amakuru ajyanye n'iby'ubuzima no guhabwa serivisi zigenewe urubyiruko binyuze mu bikorwa bikurikira :

1. Amahugurwa atandukanye (PAC,Ubuzima bw'imyororokere,imihindagurike y'ibihe, ubumenyi ku buzima, kurwanya ihohoterwa, ihungabana, kurwanya ibyorezo harimo VIH/SIDA, ubutabazi bw'ibanze, mvura nkuvure /Theurapie communautaire)
2. Gufasha abangavu babyariye iwabo guhabwa serivisi zijyanye n'ubuzima bwo mu mutwe (Igikorwa kibera ku kigo nderabuzima ku bufatanye n'umuganga ushinzwe ubuzima bwo mumutwe)
3. Gufasha abantu guhabwa serivisi z'ubutabazi bw'ibanze.
4. Gutanga ubufasha bukomatanyije mobile GBV Clinic.
5. Kwongerera ubushobozi abakobwa babyariye iwabo muri serivisi bahabwa kwa muganga. (Psychosocial support)
6. Inama ihuza urubyiruko hagamijwe kurwongerera ubumenyi no gusangira amakuru ku cyorezo cya VIH/SIDA.
7. Ubukangurambaga mu bafatanyabikorwa mu kwitabira gahunda za leta zigamije iterambere nk' Umuganda, Ejoheza, Ubwisungane mu kwivuza, umugoroba w'ababyeyi... ;
8. Ikurikirana n'igenzura ry'ibikorwa by'abafatanyabikorwa;

9. Kohereza umufatanyabikorwa ku rundi rwego akeneyeho serivisi yisumbuye;
10. Guherekeza no gutega amatwi Urubyiruko rufite ibibazo ku buzima bwo mu mutwe. (Accompagnement Psychologique).

Imbonerahamwe igaragaza serivisi dutanga n'igihe zimara.

	SERIVISI Z'AMAHUGURWA	**IGIHE IMARA**
1	PAC	Iminsi 3
2	Ubutabazi bw'Ibanze	Iminsi 15
3	Kurwanya ihohoterwa	Iminsi 3
4	Trauma healing	Iminsi 9
5	Guhugurwa ku buzima bwo mu mutwe	Iminsi 9
6	Life skills (Ubumenyi ngirakamaro mu buzima)	Iminsi 9
7	Ubuzima bw'imyororokere	Iminsi 3
8	Mvura nkuvure /Theurapie communautaire)	Iminsi 5
9	Gutanga ubufasha bukomatanyije mobile GBV Clinic.	Umunsi 1

Muri iri shami, dutanga serivisi ku muntu ku giti cye ndetse no ku bantu bibumbiye hamwe (Amatsinda). Bityo rero, igihe kigenda gihinduka bitewe n'igikorwa ubwacyo cyangwa se abo duha serivisi nk'uko tugiye kubibagaragariza mu ngingo zikurikira:

Abangavu babyariye iwabo: Iyo bamaze kubatoranya gahunda n'ibikorwa bitabira bimara igihe kingana n'umwaka umwe (Amezi 12)

Urubyiruko rwanduye Virusi itera SIDA: Nta gihe cyagenwe kuko igihe cyose atarengeje imyaka 30 hari ubutumwa cg serivisi ibagenewe barayihabwa.

Urubyiruko muri rusange: Igihe cyose ubarizwa muri iki cyiciro atarengeje imyaka 30 ahabwa serivisi akeneye.

VIII. UBURYO BUKORESHWA MU GUSHYIRA IBIKORWA MU NGIRO

Mu ishami ry'ubuzima hakoreshwa uburyo butandukanye mu kugeza ibikorwa ku bafatanyabikorwa, haba umuntu ku giti cye cyangwa abantu bibumbiye hamwe.

1. UBURYO DUKORANA N'UMUNTU KU GITI CYE

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

A. Ikusanyamakuru ku bangavu babyaye:

1. Gutoranya umufatanyabikorwa.
2. Kumusobanurira uko tuzakorana n'ibyo tuzakorana nawe;
3. Kumwuzuriza ifishi yerekana umwirondoro we n'andi makuru ye akenewe.

B. Amahugurwa n'ubujyanama:

1. Gutegura inyigisho ijyanye n'igikorwa giteganyijwe;
2. Gutegura ahazabera igikorwa;
3. Gukurikirana abahuguwe mu rwego rwo kugenzura intambwe yatewe mu gushyira mu bikorwa ibyavuye mu mahugurwa;

c. Uburyo nyongerabushobozi:

1. Guhuza abafatanyabikorwa na serivisi zitandukanye
2. Kumukorera ubuvugizi;

IX. GUKURIKIRANA IBIKORWA

Mu gukurikirana ibikorwa, huzuzwa ifishi yerekana uko buri gikorwa cyagenze n'ubwitabire binyuze mu makuru yuzuzwa mu gihe cy'isurwa ry'igikorwa runaka, ku muntu ku giti cye cyangwa amatsinda. (Ku mugereka)

X. KUGENZURA IBIKORWA

Mu igenzurwa ry' ibikorwa, huzuzwa ifishi y'ikusanyamakuru ku migendekere y'ibyakozwe,

Buri cyiciro dukorana gifite ifishi yacyo nk'uko zigaragara ku mugereka w'iyi nyandiko.

XI. GUCUTSA ABO TWAKORANYE

Nyuma y'igihe cy'umwaka bahabwa inyigisho zitandukanye, bakanashishikarizwa kwibumbira mu matsinda, hakorwa isuzuma rusange rigamije kumenya niba ibyo bahawe hari icyo byababamariye. Nyuma y'aho, bashyikorizwa ishami ry'izahurabukungu rigakomeza kubakurikirana ku birebana n'amatsinda no kwihangira imirimo, bakanahuzwa n'ibindi bigo bibaha serivisi zisumbuye.

IGICE CYA 2

I. IMICUNGIRE Y'ISHAMI RY'UBUZIMA

Iri shami rigizwe n'abakozi bakorera mu nzego zikurikira:

Umuyobozi w'ishami

Umucungamutungo

Field officer

Abafatanyabikorwa

II. GAHUNDA Y'IBIKORWA

Gahunda y'ibikorwa itangwa buri cyumweru, buri kwezi, buri mezi atandatu na buri mwaka bishingiye kuri gahunda ya VJN.

III. INGENGO Y'IMALI

Ingengo y'imali ikorwa kandi igatangwa buri mwaka hashingiwe kuri gahunda y'ibikorwa. Ibi bireba buri gikorwa cyose gikorerwa muri iri shami. Ingengo y'imali ikoreshwa mu buryo bukurikira:

- Ingengo y'imali y'umushinga
- Ingengo y'imali ya porogaramu
- Ingengo y'imali y'igikorwa

IV. UBURYO BWO GUTANGA RAPORO

Raporo itangwa mu buryo bukurikira:

- **Raporo y'igikorwa**: Iyi raporo itangwa n'uwakoresheje igikorwa buri gihe cyose agishoje akayiha umukuriye.
- **Raporo ya buri cyumweru**: Iyi raporo itangwa n'umuyobozi w'ishami akayiha umukuriye.
- **Raporo ya buri kwezi**: Iyi raporo ikorwa na buri mukozi wese akayishikiriza umukuriye.
- **Raporo y'amezi atandatu**: : Iyi raporo ikorwa kandi igatangwa n'umuyobozi w'ishami akayiha umukuriye.
- **Raporo y'umwaka**: Iyi raporo ikorwa kandi igatangwa n'umuyobozi w'ishami akayiha umukuriye.
- **Raporo isoza umushinga**: Iyi raporo ikorwa n'abari mu mushinga bose ndetse n'ushinzwe ikurikirana bikorwa, itangwa n'umuyobozi w'ishami akayiha umukuriye.

V. INYANDIKO – MATEKA NO KUZIBIKA

Inyanndiko zose zigomba kubikwa mu tubati turi mu biro by'iryo shami ndetse zikaboneka no mu buryo bw'ikoranabuhanga.

VI. KONGERERA ABAKOZI UBUSHOBOZI

Buri mwaka ishami ry'ubuzima riteganya amahugurwa/ ingendoshuri ku bakozi baryo mu rwego rwo kubongerera ubumenyi,maze rikabishyikiriza ubuyobozi bwa VJN.

VII. GUHANAHANA AMAKURU NO KUMENYEKANISHA IBIKORWA

Muri gahunda yo guhanahana amakuru ndetse no kumenyekanisha ibikorwa, i**shami ry'ubuzima rifatanya n'urwego rubishinzwe muri VJN.**

IGICE CYA 3

Ishami ry'Ubuzima rizifashisha imfashanyigisho izihari n'izindi zakenerwa.

a. IMFASHANYIGISHO DUFITE

1. *Agaciro kanjye I&II*
2. *Tuganire mwana wanjye*

b. IMFASHANYIGISHO NSHYA Y' UHUGURA

1. **Ubuzima bwo mu mutwe**

2. **Imbonezamirire**

3. **Isuku n'isukura**

4. **Ubumenyi ku bibazo by'ubuzima rusange**

c. UMUGEREKA

Amafishi akoreshwa mu ishami ry'izahurabukungu

1. Ifishi yo gutoranya umufatanyabikorwa;
2. Ifishi y'amasezerano hagati y;itsinda na VJN;
3. Ifishi y'ikurikirana bikorwa (umuntu ku giti cye & abantu bibumbiye hamwe);
4. Ifishi y'igenzura bikorwa (umuntu ku giti cye & abantu bibumbiye hamwe);
5. Ifishi ya raporo ya buri kwezi ku matsinda akurikiranwa n'abafashamyumvire;
6. Ifishi y'amategeko agenga itsinda ry'urubyiruko (Club)

d. IBYO TWAREBEYEHO MU GUTEGURA IYI NYANDIKO

- Ibarura rusange ry'abaturage n'imiturire rya 2022
- MINISANTE
- OMS
- IMBUTO FOUNDATION
- RBC

Bikorewe i Rubavu, kuwa 12/12/2024

ANNEX

Organisation Vision Jeunesse Nouvelle

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ISHAMI RY'UBUZIMA

Raporo ngarukakwezi ku matsinda y'abakobwa babyariye iwabo 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 amafranga angahe?	
2	Igiteranyo cy'imigabane yose yaguzwe muri uku kwezi	
3	Igiteranyo cy'imigabane yose yaguzwe kuva icyiciro cyatangira kugeza ubu	
4	Igiteranyo cy'amafaranga 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	
8	Umubare w'abanyamuryango bafite inguzanyo zarengeje igihe cyo kwihyurwa	

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 bagobotswe n'itsinda kuva iki cyiciro gitangiye	
16	Igiteranyo cy'amafranga itsinda rifite kuri banki	
	Igiteranyo cy'amafranga itsinda rifite mu ntoki (cash)	

ANDI MAKURU AKENEWE

1	Igihe itsinda ryatangiye kwizigamira muri iki cyiciro	
2	Mufite amategeko y'itsinda yashyizweho umukono n'abanyamuryango bose?	
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	
7	Umubare w'abanyamuryango bashya binjiye mu itsinda muri iki cyiciro	
8	Umubare w'abanyamuryango bagize itsinda ubu	

9	Umubare w'abanyamuryango bitabiriye inama yakusanyirijwemo aya makuru	
10	Mwigereranije 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:

AMATEGEKO NGENDERWAHO Y'ITSINDA RYO KUZIGAMA NO KUGURIZANYA (SILC) RIKORANA NA VJN.

Ingingo ya 1: Umwirondoro w'itsinda

- Izina ry'itsinda:
- Aho rikorera:

  Umurenge:
  Umudugudu:

- Igihe itsinda ryashingiwe :

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

Ingingo ya 3: Igihe itsinda riteranira (umunsi n'isaha) n'ahantu

Ingingo ya 4: Intego itsinda rifite ku banyamuryango bose

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

Ingingo ya 6: Gusezera cyangwa gusezererwa mu itsinda.

Ingingo ya 7: **Icyo umunyamuryango mushya abasabwa ngo yinjire mu itsinda**

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

8.1. Umuyobozi w'itsinda (perezida):

<u>Inshingano ze:</u>

8.2.Umwanditsi:

Inshingano ze:

8.3.Umubitsi:

Inshingano ze

8.4.Abagenzuzi batatu:

Inshingano zabo:

Ingingo ya 9: Igihe abagize komite bamara ku buyobozi

Ingingo ya 10: **Ivugururwa cyangwa iseswa ry' abagize komite nyobozi y'itsinda**

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

Ingingo ya 12: Agaciro k'umugabane umwe

Ingingo ya 13: Amafranga y'ingoboka atangwa muri buri nama

Ingingo ya 14: Ibirebana n'inguzanyo

Ingingo ya 15: **Umunyamuryango niyitaba Imana**

Ingingo ya 16: Amakosa n'ibihano biteganywa mu itsinda

No	**IKOSA**	**IGIHANO/Frw**
01	Gukererwa inama y'itsinda	
02	Gusiba nta mpamvu	

Ingingo ya 17: Icyiciro kizajya kimara umwaka, ni ukuvuga amezi cumi n'abiri (12)

Bikorewe I……, kuwa ….. /…../ 20..

Amazina n'umukono by'umuyobozi w'itsinda:

Urutonde rw'abanyamuryango bemeje amategeko y'itsinda

No	Amazina	Telephone	Umukono
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			

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		

2. Abahagarariye itsinda kuri konti

No	Amazina	Icyo ashinzwe	Telephone	Umukono
01				
02				
03				