REPUBLIKA Y' U BURUNDI

UBUSHIKIRANGANJI BW'IKIGEGA CA LETA, UBUTUNZI NO GUFASHANYA MU VY'UBUTUNZI.

UMUGAMBI W'ITERAMBERE RY'IGIHUGU MU KUGWIZA AKAZI - PDLE

IKIGEGA CO GUSHIGIKIRA UMUGAMBI W'ITERAMBERE RY'IGIHUGU MU KUGWIZA AKAZI -PDLE

INCAMAKE Y' IBIKORWA VY'IKIGEGA CO GUSHIGIKIRA AMASHIRAHAMWE MATOMATO Y'UBUNDANDAJI MU BISATA VYO KUBAKA N'UBURIMYI N'IMFUNGURWA

Intumbero y'ico kigega c'Umugambi w'Iterambere ry'Igihugu mu Kurwiza Akazi -PDLE ni kurondera imigambi izana inyungu ku bantu bato bato hamwe no ku mashirahamwe matomato y'ubudandaji muguhingura ivyimburwa bimwebimwe.

1. ITUNGANYWA RY'IKIGEGA C'UMUGAMBI W'ITERAMBERE RY'IGIHUGU MU KUGWIZA AKAZI -PDLE

1.1 Imvo n'imvano

Mu mwaka wa 2017, Leta y'u Burundi ifashijwe n'Ishirahamwe Mpuzamakungu mw'Iterambere (IDA) yaratanguje Umugambi w'iterambere ry'Igihugu mu kugwiza akazi (PDLE) ku mafaranga angana imiliyoni mirongo itanu 50 z'amadorari y'Abanyamerika. Uwo mugambi uzoshirwa mu ngiro mu bice bibiri : (i) gufasha kubaka inyubakwa rusangi mu ntara zimwezimwe no (ii) gufasha amashiramwe matomato y'ubudandaji amwamwe ahingura ibivuye mu vy'uburimyi (mu bisata vy'ivyamwa n'uburovyi) no kwubaka (ibisata vy'amabuye n'ibumba). Kuvyerekeye gushira mu ngiro igice ca kabiri, umugambi PDLE warashizeho Ikigega kugira hashigikirwe abashira imitahe mu mashirahamwe matomato y'ubudandaji.

1.2 Ikigega c'Umugambi PDLE kimeze gute ?

Ikigega c'Umugambi PDLE ni imfashanyo izohabwa amashirahamwe matomato y'ubudandaji biciye mugushigikira imigambi yayo mu bisata vyavuzwe aho hejuru.

1.3 Ikigega c'Umugambi PDLE kizokora gute ?

Ikigega ca PDLE kizokora mu mice itatu :

Imice	Igisata gitanzweko imfashanyo	Igitigiri c'amahera	Igitigiri c'amahera atarenga	Amahera ahari	Amahera atanzwe na nyen'umugambi
Umuce wa 1	Gufasha muvy'ubuhinga gukarisha ubwenge	1 000 US$	150 000US$	940 000US$	Azomenyeshwa unyuma y'isuzumwa ry'umugambi
Umuce wa 2	Ibikoresho vy'ubuhinga	4 000 US$	150 000 US$	3 950 000 US$	Azomenyeshwa unyuma y'isuzumwa ry'umugambi
Umuce wa 3	Inyubakwa zisangirwa	10 000 US$	1 500 000 US$	1 800 000 US$	Azomenyeshwa unyuma y'isuzumwa ry'umugambi

Nyene gutanguza umugambi ategerezwa guterera mu mutahe w'umugambi , biciye mu buryo buzomenyeshwa hanyuma iyo migambi abahinga bamaze kuyiga.

1.4 Ni bande bashobora kuronswa iyo mfashanyo y'Ikigega ca PDLE?

Abashobora kuronswa iyo mfashanyo ni amashirahamwe ry'ubudandaji ,canke urunani rw'amashirahamwe asabira hamwe inyubakwa canke ibikoresho rusangi, canke amashirahamwe yo mu gihugu hagati canke ama Koperative yemewe akwije ibisabwa n'amategeko.

2. UKO IMIGAMBI YO GUHIGANIRWA IMFASHANYO Y'IKIGEGA IZOTORWA

2.1 Uko bizogenda

Ihiganishwa ry'imigambi ritegekanya ko hazoba imice mikuru mikuru ine, hazotogwa Ishirahamwe ry'Abahinga ryigenga kugira rikwirikirane uko ishirwa mu ngiro n'isuzumwa ry'iyo migambi rizoba ririko rirarangurwa:

☐ **Umuce wa mbere witwa « kugaragaza ugushaka »** aho amashirahamwe azosabwa gutanga insiguro muri rusangi y'imigambi , ni ukuvuga ko azotanga inkuru ziranga umugambi, umwidondoro w'ayo hamwe n'abo bakorana hamwe n'insiguro muri make y'umugambi.

☐ **Kubazoba batowe, umuce wa kabiri witwa « gushikiriza ido n'ido umugambi** » aho hitezwe ko hazoshikirizwa ido n'ido umugambi biciye mu nteguro y'ibikorwa bizorangurwa. Umugambi umaze kwemerwa n'umurwi wo gutahuza no gutora iyo migambi , ishirahamwe rizoba ryatowe rizoca rihabwa imfashanyo yasabwe mw'ishirwa mu ngiro ry'umugambi, hakwirikijwe ibiharuro bitari musi canke hejuru yy'imfashanyo itegerezwa gutangwa.

☐ **Umuce wa gatatu wo gukwirikirana ishirwa mu ngiro ry'umugambi** aho uwaronkejwe uburyo wese ategerezwa kubahiriza uko Ibanki y'Isi yose ikora mu vyerekeye gutanga amasoko. Ishirahamwe ryigenga rizofasha abaronkejwe ubwo buryo gukwirikiza ayo mategeko.

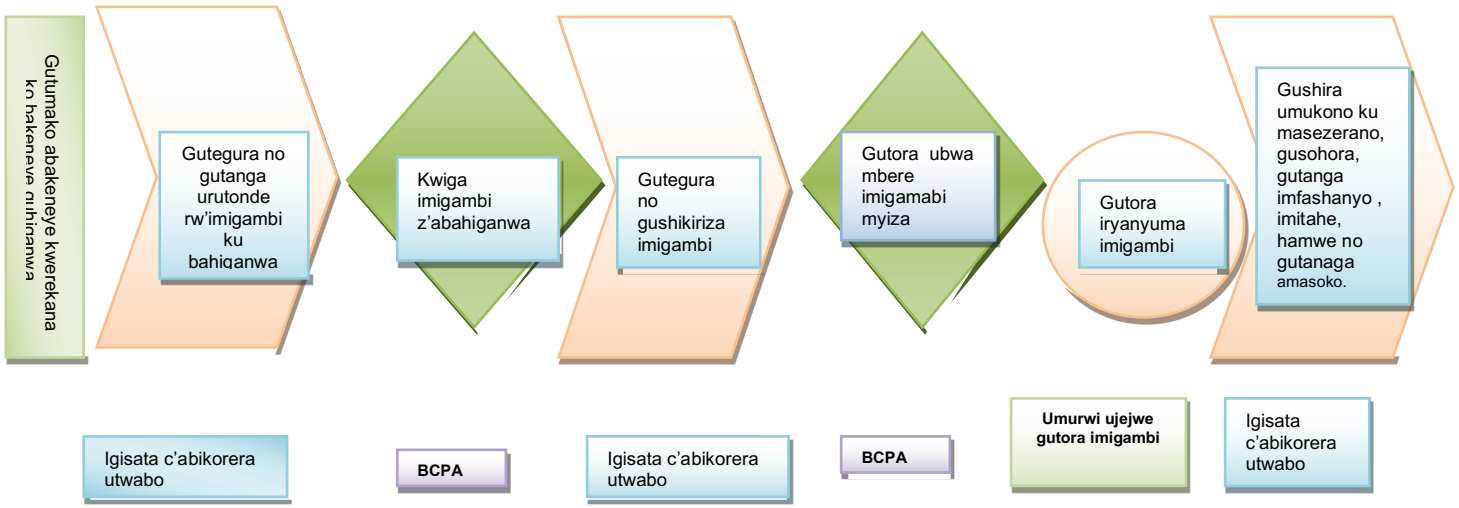
☐ **Umuce wa kane wo kugenzura no go gukwirikiranira hafise ishirwa mu ngiro ry'umugambi** aho Ishirahamwe ryigenga rizosuzuma neza ibimenyetso nyamukuru vy'imigambi yose kugira risuzume umwimbu wayo.

2.2 Ibisabwa mu guhiganwa

Ihiganwa ryo gutanga imigambi ryuguruye ku mashirahamwe yose canke inani z'amashiramwe zose zo mu Burundi mu rugero rungana atawurenganijwe bakorera mu gisata c'ibikorwa kimwe muvyatanzwe hejuru ku gace ka 1.1 bakaba bakwije kandi ibisabwa n'amategeko akurikira kugira bashobore kurengana umuce wa mbere :

Ibisabwa	Insiguro y'izo ngingo
1. Itariki ishirahamwe canke cooperative yashingiwe ko	Ishirahamwe canke koperative yose ifise imyaka itari munsi y'imyaka ibiri (bafatiye ku musi wo guhiganwa) ikorera mu Burundi kandi yemewe n'amategeko irashobora guhiganwa.
2. Igisata c'ibikorwa ishirahamwe canke koperative rikorera mwo	Ubwa mbere, ibisata vy'ubudandaji mu vy'uburimvyi (vyerekeye ivyamwa n'uburovyi) no kwubaka (mu vyerekeye amabuye n'ibumba) nivyo bizoba vyemerewe mw'ihiganwa, n'ibindi bisata bishusha n'ivyo birashobora kwemererwa (ibigazi, ishwagara…).
3. Umugambi woba wisunze intumbero y'ikigega	Umugambi wose utegerezwa kwerekana ico uterereye mu buzima bw'Igihugu : mu guteza imbere ivy'imburwa n' ibihingurwa , guteza imbere ubuhinga bwo guhingura , kuzana ubuhinga bushasha hamwe no kugwiza ibidandazwa.

4. Ubwoko bw'imfashanyo	Imfashanyo izoba yerekeye ibikorwa vyo gufasha mu buhinga , kuronswa ibikoresho vy'ubuhinga n'imitahe y'inyubakwa rusangi be n'ibikoresho rusangi biremewe mw'ihiganwa.
5. Ihiganwa ry umugambi	Mu gihe imfashanyo yasabwe yo guteza imbere amashirahamwe isumba iyitangwa n'ikigega , hashobora kongerwako ibisabwa kugira hatorwe imigambi y'ibikorwa ironka imfashanyo nk'i) ubushobozi bwo gutanga akazi ,ii) ibikorwa mu gisata c'uburimyi bushimikiye kubudandaji no muvyo kubaka ,iii) ubushobozi bwo kuronka ibidandazwa muyandi makungu canke gusubiriza ivyahora biva hanze y'igihugu ,iv)gukoresha ibikoresho bikorerwa mu gihugu hagati
6. Kwubahiriza amategeko y'ibidukikije n'ayikibano	Mu gutorwa, umugambi wose utegerezwa kubahiriza ingingo za PDLE zo gukingira ibidukikije n'ikibano. Mu gihe hakenewe ibikoresho vyo gukingira ibidukikije , uwo mugambi utegerezwa gutangwa mw'Ibanki y'Isi Yose biciye mu rwandiko , ukaronswa uburyo gusa igihe uyo mu gambi wemewe.



2.3 Gufasha gutegura neza imigambi

Kugira hantangwe imigambi myiza ishobore no gutorwa n'umurwi ubijejwe, hariho umurwi w'abahinga utanga inyigisho n'ubihinga ku bavyipfuza kugira bategure imigambi neza kandi ifise intumbero irashe, bisabwa gusa kubisaba muri PDLE.

2.4 Uko ama dosiye atangwa

Amadosiye y'ihiganwa ategerezwa kuja ku rupapuro rwateguriwe ico gikorwa. Abahiganwa bararekuriwe kongerako impapuro zose bibaza ko zitanga inkuru zotuma batorwa.

3. GUSUZUMA NO GUTORA ABITOZA

Ubwa mbere, abitoza n'imigambi yabo izosuzumwa n'Ishirahamwe ryingenga[1], hanyuma ubwa kabiri basuzumwe n'umurwi ujejwe gutora, uzoraba akanovera k'umugambi hisunzwe ibisabwa mu gutorwa nkuko vyatanzwe aha musi.

[1] Bridge & Company Certified Public Accountants « BCPA », sise 38, avenue Bututsi, Rohero 2-Bujumbura. Tél.:+257 22 27 82 30

3.1 Ibisabwa mu gutorwa

Ibisabwa kugira ishirahamwe ritorwe, bizoba vyatowe imbere y'igihe co gusuzuma iyo migambi kandi umugambi wose usuzumwa ukwawo. Ariko uko bimeze kose , ibisabwa muri rusangi vyerekeye imigambi yose kandi bigasaba ko nyen'umugambi ashiramwo akanovera, ivyo umugambi usaba mw'itunganwa ryawo n'ibikoresho, n'inyungu zawo hamwe n'ingaruka ugira mu gutanga akazi no gukingira ibidukikije.

Ariko, harashobora gushirwaho ihiganwa ry'imigambi myiza mu gihe uburyo busabwa busumba uburyo ikigega gitegekanya. Ibishobora gusabwa bindi vyatanzwe aha hejuru mu gace ka 2.2 (Ihiganwa ry umugambi).

3.2 Gutora imigambi yatsinze

Isuzumwa riheze , abahiganwa bazokwandikirwa bamenyeshwe ibikwirikira kuvyerekeye imigambi yabo .Ab'imigambi itazoba yatowe barashobora kwitura abahinga bakabafasha kuyitunganya neza hanyuma bagasubira bakayishira mw'ihiganwa mu bindi bice vy'iki kigega.