

**REPUBLIKA Y'U RWANDA**



**ISHURI RIKURU RY'IMARI N'AMABANKI**



**SERIVISI ZITANGWA N'ISHURI RIKURU  
RY'IMARI N'AMABANKI**

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## **IRIBURIRO**

Nejejwe no kubagezaho iki Gitabo gikubiyemo Serivisi zitangwa n' Ishuri Rikuru ry'Imari n'Amabanki.

Iki gitabo cyateguwe hashingiwe kuri gahunda y'Igihugu y'Ivugurura rifite icyerekezo cyo kuzamura ubushobozi bw'Abakozi n'Ibigo, hagamijwe kandi gutanga serivisi zinoze hanagerwa ku ntego nkuru y'Iterambere ry'Igihugu. Nanone ibi bigakorwa bigamije gusubiza ibibazo by'abaturage, bigakorwa mu mucyo kandi abantu bakabazwa ibyo bakora.

Iki gitabo kigaragaza uruhare rw'Ishuri Rikuru ry'Imari n'Amabanki mw'itangwa rya serivisi mu Rwanda kikanerekana serivisi zitangwa ibikenerwa kugira ngo uzihabwe. Kikagaragaza kandi urutonde rwaho izo serivisi zitangirwa nibyo amategeko yemerera umuntu kugira ngo abone izo serivisi.

Ishyirwaho ry'iki Gitabo gikubiyemo Serivisi zihabwa Abaturage ryerekana ubushake Ishuri Rikuru ry'Imari n'Amabanki rifite mw'itangwa rya serivisi nziza kandi zihuse

**Prof. Reid E. Whitlock**

**Umuyobozi w'Ishuri Rikuru ry'Imari n'Amabanki**

Iki Gitabo kigaragaza serivisi SFB igenera abayigana. Ni muri urwo rwego musanga gikubiyemo serivisi zitandukanye n'aho zitangirwa, uburyo zitangwa, igihe zitangirwa, n'uburyo abatanyuzwe na Serivisi bahawe banyuramo bagaragaza ibibazo kugira ngo barenganurwe. Iki gitabo kigaragaza izi ngingo zikurikira:

- icyerekezo n'Intego bya SFB byerekana ubushake bwo gutanga serivisi nziza kandi zinoze muri ubu buryo bukurikira:
  - Ubunyangamugayo
  - Hubahirizwa amategeko
  - Mu bwitonzi n'Ubupfura
  - Mu bwumvikane
  - Mu kuri no kudatoranya
  - Mu mucyo
  - Kugaragaza ibyo ikora
  - Gukorera ku gihe
  - Gutanga serivisi nziza kandi ku gihe cyabigenewe.
- Isesengura rya serivisi zitangwa na SFB:
  - Kugaragaza neza serivisi zitangwa na SFB,
  - Kwerekana Ishami serivisi zitangirwamo. Muri ubu buryo Abaturage bazamenya neza Ishami cyangwa Ibiro bagana, bityo bahabwe serivisi badatakaje igihe n'Ingufu zo gutegereza;
  - Kugaragaza igihe nyacyo bitwara buri serivisi itangwe. Ibi bizaha abaturage amakuru y'ingirakamaro bibarinde guhora mu nzira no gukubita amaguru y'ubusa.
  - Gushyiraho ibipimo bya serivisi nziza hagaragazwa amasaha bitwara kugira ngo umuturage abone iyo serivisi, uburyo izo serivisi ziboneka, ukuri kuba kuri mu itangwa ry'izo serivisi, icyizere cyo gukomeza kubona izo serivisi, niba umuturage ashobora kuyigeraho, uburyo yumvikanishwa, mu kuri, uburemere bifite n'ubwitonzi mu gutanga serivisi; Hashingiwe kuri ibi, Abaturage bashobora kwizera gutera imbere
  - Amakuru nyayo ku nyandiko zisabwa n'uburyo bwo kubona serivisi muri SFB. Urugero, ibyangombwa bikeneye kwerekanywa, n'impapuro zigomba kuzuzwa n'umuturage ushaka serivisi.
- Gusobanura neza Abaturage, ibyiciro by'abantu bemerewe kwaka buri serivisi itangwa na SFB.
- Kugaragaza Abakozi bashinzwe gutanga izo serivisi n'aho babarizwa ndetse n'uburyo bwo kubahamagara cyangwa kubandikira igihe bibaye ngombwa.
- Uburyo bwo kurenganurwa igihe udahawe iyo serivisi cyangwa se uburyo wayihawemo butakunogeye.
- Uko umuturage ashobora gutanga inama n'ibitekerezo ku buryo buhoraho hagamijwe guteza imbere no kunoza imitangire ya serivisi muri SFB.
- Amakuru n'uburyo bwatuma serivisi za SFB zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikeneye.

Iki Gitabo kirimo serivisi zihabwa abaturage ni igikoresho cyo kugeza amakuru ahagije kandi asobanutse ku bagana serivisi za SFB no gushyiraho ibipimo hagamijwe kwimakaza umuco wo gukorera m'ukuri Nzego za Leta. Iki Gitabo

gikubiyemo Serivisi zihabwa Abaturage kizatuma abagana serivisi za SFB bazahabwa serivisi zihuse binarandure umuco wo gutinza serivisi byagaragaraga mu itangwa rya serivisi mu Nzego za Leta.

Hashingiye ko serivisi zigomba kujyana n'ibyifuzo by'Abaturage, SFB yiyemeje kubamenyesha Serivisi bashobora gusaba, inshingano n'uburenganzira bwabo igihe bashaka izo serivisi.

Kubera ko SFB isanga itakora ibi yonyine, niyo mpamvu isaba Abaturarwanda guhoza ijisho ku bakazi bayo kugira ngo bakorere ibibakwiye, bibereye, kandi bifite ireme no gutanga amakuru asobanutse kuri serivisi bifuzwa no gukuraho inzitizi zose zatuma itangwa rya serivisi ridatera imbere.

Mu by'ukuri, kugira ngo ishyirwa mu bikorwa ry'iki Gitabo gikubiyemo serivisi rishoboke, SFB yizeye ko hazakomeza kubaho ubufatanye no guhana amakuru n'abaturage bayigana bashaka serivisi. Kubera iyi mpamvu SFB yashyizeho uburyo bunozwe bwo bwo kugisha inama abagana serivisi zayo:

- Ifishi cyangwa urupapuro byandikwaho ibitekerezo n'inama zitangwa muri buri Shami;
- Agasanduku k'ibitekerezo kaboneka aho binjirira;
- Umunsi w'Imurikabikorwa
- Amatsinda ngishwanama ahuriwemo n'Abagana serivisi za SFB
- Umurongo wa telefoni utishyurwa;
- Gukora anketi n'iperereza ku bagana serivisi za SFB gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe
- Uburyo bwo kurenganurwa no gukemura ibibazo bugaragaza inzira abagana SFB banyuramo batanga ibitekerezo kuri serivisi bahabwa.

Iki Gitabo cyerekana neza ingamba zafatwa igihe serivisi zidatanzwe uko bikwiye. Niyo mpamvu rero SFB ishishikariza abagana serivisi zayo gutanga inama ku bibazo babinyujije mu buryo buhari bwagenwe bwo kugaragaza ibibazo, bworoshye gukoreshwa kuri buri wese. SFB izakira ibyo bibazo by'abayigana ibigire ibyayo ikabikemura kandi mu gihe kitarambiranye. Mu buryo bushoboka, igihe cyo kwakira no gukemura ibibazo cyashyizweho. SFB irifuzwa gufatanya mu buryo bunozwe n'abayigana mu gukemura ibibazo by'imitangire ya serivisi. Izi ngingo z'ingenzi nizo zizubahirizwa mu gihe cyo gushyira mu bikorwa iki gitabo gikubiyemo serivisi zitangwa na SFB:

- Gutangiza uburyo buhoraho abasaba serivisi batangamo ibibazo. Uburyo bushoboka buzakoreshwa bugizwe n'urubuga rwa interineti, kohereza ubutumwa bwanditse kuri telefoni, no gukusanya amakuru ku basaba serivisi aho zitangirwa, udusanduku tw'Ibibazo, iyakure hamwe na telefoni.
- Kugena abashinzwe gukemura ibibazo no kwerekana uburyo bwo gukemura ibibazo imbere hagamijwe gukemura buri kibazo bakiriye.
- Gushyiraho uburyo bugezweho bukoreshwa imbere muri SFB mu gutondeka ibibazo. Ibibazo bishoboka ko byakwandikwa mu buryo busanzwe cyangwa ubushobozi bwaboneka, hagakoreshwa mudasobwa mu buryo butuma ibona igihe nyacyo cyo guhuza imibare.
- Gushyiraho ingengabihe yo gukemura ibibazo, harimo n'igihe cyo kumenya kwakira ibibazo, igihe gikenewe cyo kurangiza iperereza kuri buri rwego, n'igihe cyo kumenyesha abasaba serivisi aho SFB igeze mu iterambere.
- Kwemeza uburyo buzakoreshwa mu gihe habayeho kutubahiriza ibipimo mu itangwa rya serivisi.

- Gushyiraho uburyo bwo gukurikirana no kugenzura inzira zo gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe.

Mu rwego rwo gushyigikira guhanahana amakuru, inama no kungurana ibitekerezo ku ishyirwa mu bikorwa ry'iki Gitabo, SFB yiyemeje gukoresha itangazamakuru n'ikoranabuhanga rishya, n'ubundi buryo bugezweho nk'ubutumwa bwanditse kuri telefoni, umurongo wa interineti, n'ubundi nka twitter na facebook, n'ibindi binyuranye, cyangwa uruhurirane rw'iyoyi miyoboro y'ikoranabuhanga.

Mu guteza imbere imitangire ya serivisi, SFB iteganya gukoreshwa ibikoresho tekini zikurikira mu ishyirwa mu bikorwa ry'iki Gitabo gikubiyemo serivisi zihabwa Abaturage:

- Gukora iperereza hagamijwe gukusanya no kumva icyo Abaturage bavugaga kuri serivisi bahabwa;
- Gukurikiza ibyiza byakozwe ahandi;
- Isuzumamikorere;
- Amahugurwa, gucunga no kongera ubumenyi;
- Guha ubushobozi no gutanga uburenganzira ku nzego zo hasi zitanga serivisi;
- Kwihutisha ikemurwa ry'ibibazo byabagejewe;
- Gucunga amakuru.

Hashingiwe ko amakuru ari inkingi nkuru mu gushyirwa mu bikorwa no gukurikirana uko serivisi zigera ku baturage, iki Gitabo gikubiyemo serivisi zitangwa na SFB kizagera ku baturage hifashishijwe uburyo bunyuranye bw'itumanaho no guhana amakuru, bityo gitangazwe ku mugaragaro binyujijwe ku rubuga rwa interineti, radio, ibinyamakuru n'izindi nzira zishoboka kugira ngo kigere ku bantu bose. Kubera iyi mpamvu, SFB irashaka gukoresha iyi miyoboro ikurikira hamwe n'uburyo bwose bwatuma serivisi zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenere :

- Serivisi ishinze kwakira abagana Inzego no guhuza amakuru.
- Umunsi w'Imurikabikorwa /Umunsi wo kugaragaza ibyagezweho
- Gutegura no kunyuzwa mu icapiro inyandiko n'ibikoresho byamamaza:
  - Inyandikompine zitandukanye zamamaza,
  - Ibyapa
  - Ibiganira mbwirwa ruhame cyangwa bigenewe abanyamakuru
- Kwandika no gusohora udutabo: gukora inyandiko zamamaza cyangwa udutabo. Amakuru ari muri utu dutabo agomba kuba asobanura ingingo nyazo, zisobanutse kandi yoroshye kumva. Izi nyandiko zikazajya ziboneka ku buryo bworoshye;
- Gusohora Igitabo gikubiyemo Serivisi zihabwa Abaturage kikamanikwa imbere y'Ibiri kikanashyirwa ku rubuga rwa interineti;
- Kubinyuzwa mu matangazo no kubicisha mu binyamakuru bitandukanye;
- Ubutumwa bwo gucishwa kuri radiyo na televiziyo;
- Ibiganira mbwirwa ruhame kuri radiyo na televiziyo;
- Interineti n'uburyo buhoraho bwo kuvugurura imiyoboro n'imbuga za interineti z'Inzego za Leta:
  - Gushakisha imiyoboro

- imbuga za interineti rusange
  - imbuga za interineti ahuriweho n'Inzego zitandukanye
  - urubuga rwa interineti rwihariye
- Ubutumwa bugufi bwanditse buyobora abantu aho bajya bagahabwa serivisi;
  - Gukwirakwiza kopi z'nyandiko mu bahagarariye inzego za Leta n'abafatanyabikorwa;
  - Amakuru mu binyamakuru;
  - Inama n'ibindi bikorwa bigamijwe guteza imbere itangwa rya serivisi.
  - Amahugurwa agamije gutanga imirongo migari ku bakozi n'ababahagarariye ku birebana n'itangwa rya serivisi.
  - Ubundi buryo (urutonde rw'inyandiko, n'ihuriro ry'Imbuga za interineti).

Muri make, Abagana serivisi zacu bagizwe n'Abanyeshuri, Abashakashatsi, Inzego zigenga, Abaterankunga, Imiryango mpuzamahanga, Abaturage, Inzego z'ibanze, n'Abaturarwanda muri rusange.

### **Ibyo Twiyemeje gukorera abagana serivisi zacu:**

Iki Gitabo gikubiyemo Serivisi zihabwa Abaturage kigaragaza ubushake bwa SFB bwo kuba indashyikirwa mu guha Abaturage n'abafatanyabikorwa serivisi zinoze kandi mu buryo bwihuse. Ni muri urwo rwego twitangiye kubaha serivisi neza uko bikwiye, mu mutuzo n'umutekano kandi mu bushishozi. Tuzaharanira gutanga serivisi zacu mu bunyamugayo.

### **Ibyo dutegereje ku bagana serivisi zacu:**

Kugira ngo tubahe serivisi neza, mwadufasha kuzamura imikorere mu buryo bukurikira:

- Gufata neza abakozi ba SFB mu bwitonzi kandi mubahesha icyubahiro;
- Kubaha amategeko n'amabwiriza agenga Imitungire ya serivisi mu Nzego z'Uburezi;
- Gutanga inama ku buryo kunoza serivisi zitangirwa muri SFB;
- Guhanahana amakuru ku buryo serivisi zitangwa muri SFB binyujijwe mu miyoboro inyuranye ry'itumanaho rikoresha Ikoranabuhanga rigezweho;
- Kwakira ibibazo byose, inama n'ibitekerezo birebana na buri serivisi no kubishakira ibisubizo bikwiye.

**Aho wabariza:**

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Tuzakira, twemere kandi tunashakire ibisubizo ibibazo byose twakiriye mu gihe cy'iminsi itatu (3) y'akazi.

Mu gihe ikibazo kizaba gisaba gukorerwa iperereza rihagije n'igihe cyo kugikemura, tuzakumenyesha igihe nyacyo cyo kuza gufata igisubizo.

## **1. INTANGIRIRO**

Ishuri Rikuru ry'Imari n'Amabanki ni ishuri Rikuru rya Leta ryashinzwe muri Kamena 2002 rishyirwaho n'Itegeko numero 21/2002 ryo kuwa 28 Kamena 2002. Iri shuri ryatangiye kwigisha icyiciro cya kabiri cya Kaminuza mu by'ubucuri muri Mutarama 2006, n'amashami akurikira: ibijyanye n'imari, ubucungamutungo, ubucuruzi, no kwita kubakozi no kuyobora.

## **2. ICYEREKEZO:**

Gutanga ubumenyi bufasha gupiganwa no gusubiza ibibazo kw'isoko ry'umurimo mu rwego mpuzamahanga.

## **3. INTEGO:**

Kuba ishuri ryintangarugero mu by'imari n'amabanki, hibandwa kubushakashatsi n'urwego rw'umwuga tukazaba twemewe muri 2020 mu gihugu, mu karere ndetse no ku rwego mpuzamahanga.

## **4. IBIKORWA BY'INGENZI:**

Ibikorwa by'ingenzi n'ibi bikurikira:

- Gutanga ubumenyi buganisha k'ubucuruzi;
- Gutezimbere kwigisha gufite ireme;
- Gutezimbere ubushakashatsi no kugaragaza ibyavuyemo;
- Gufata neza abakozi no kubazamurira ubumenyi kugira ngo barambe ku kazi;
- Gutezimbere ibitekerezo n'imishinga y'abanyeshuri;
- Kwagura inyubako nibindi bikorwaremezo;
- Kuzamura umutungo w'ishuri;
- Gutezimbere ubufatanye no kuvuganira ishuri;

## **5. INDANGAGACIRO Z'INGENZI:**

Indangaciro z'ingenzi za SFB ni kuba indashyikirwa ritanga ubumenyi butandukanye mu by'ubucuruzi, ubushakashatsi no guhugura rikangurira abaturarwanda kwiyubakamo ubushobozi.



## 6. Serivisi zitangwa n'Ishuri Rikuru ry'Imari n'Amabanki.

### 1. Ubwoko bwa Serivisi : Gutanga icyemezo "Kuwo Bireba" , Inyandiko yemeza Indangamanota cyangwa ikindi cyemezo cyose gitangwa n'Ishami rishinzwe amasomo

|  |   |
|--|---|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>   | Gutanga icyemezo "KU WO BIREBA", Inyandiko yemeza Indangamanota cyangwa ikindi cyemezo cyose gitangwa n'Ishami rishinzwe amasomo:<br>Iyo wamaze kwiandikisha nk'umunyeshuri cyangwa warigeze kuba umunyeshuri wemerewe gusaba icyemezo mu bivuzwe haruguru kigaragaza ko uri cyangwa wigeze kuba umunyeshuri wa SFB |
| <b>Ishami ryo kubarizamo</b>   | Ishami rishinzwe amasomo : by'umwihariko ushinzwe guhuzibikorwa ibyicungamutungo (umuhuzabikorwa wabiga kumanywa n'umuhuzabikorwa w'abiga ikigoroba)  |
| <b>Serivisi itangwa ryari?</b>   | Guhera kuwa mbere saa moya zamugitondo kugeza kuwa gatanu saa kumi n'imwe ku biga kumanywa, naho abiga ikigoroba n'uguhera saa kumi n'imwe n'igice kugeza saa tatu n'igice z'ijoro  |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Umunsi umwe   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | RWF 5000  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>   | - Ibaruwa isaba<br>- Kopi yikarita yishuri<br>- Ifota ngufi imwe (ya pasiporo)<br>- Inyemezabwishyu iriho kashi yo mw'ishami ry'imari   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>  | Ujya mu biro by'umuhuzabikorwa w'ibyicungamutungo Ugatanga ibaruwa isaba igeretseho byose ibisabwa Iyo ibyangombwa byawe byuzuye ubwirwa kuza kubifata nyuma y'umunsi umwe  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ubanze kwishyura muri banki ya Kigali ikorera kuri SFB  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Kusaba kurenganurwa ushobora kubikora ku giti cyawe cyangwa mu nyandiko ukabinyuza k'umuyobozi ushinzwe amasomo.  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga rwa interineti y'Ishuri kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni numero: 0788827048, 0788461534 cyangwa 0788304391 mu masaha y'akazi.   |
| <b>Impapuro zuzuzwa</b>  | Ntazo   |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | <ul style="list-style-type: none"> <li>Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> </ul>  |

**2. Ubwoko bwa Serivisi : Kubona umwanya mu ishuri no Kwiyandikisha Kwiga ibijyanjye n'iby'Ubucuruzi**

|  |   |
|--|---|
| <p><b>Serivisi ni iyihe? Nujuje ibisabwa?</b></p>  | <p>Kubona umwanya mu ishuri no Kwiyandikisha Kwiga ibijyanjye n'iby'Ubucuruzi<br/>Kubanyeshuri bashya ugomba kuba ufite impamyabumenyi y'amashuri atandatu yisumbuye kandi ubyemererwa n'inama nkuru y'uburezi kwiga amashuri makuru.<br/>Ku banyeshuri bari basanzwe biga ugomba kuba wimutse cyangwa wasubiye mu mwaka kuko utakwije amanota.</p>   |
| <p><b>Ishami ryo kubarizamo</b></p>  | <p>Ishami rishinzwe amasomo by'umwihariko ibiro bishinzwe kwandika abanyeshuri</p>  |
| <p><b>Serivisi itangwa ryari?</b></p>  | <p>Guhera kuwa mbere saa moya za mugitondo kugeza kuwa gatanu saa kumi n'imwe ku biga ku manywa, naho abiga ikigoroba n'uguhera saa kumi n'imwe n'igice kugeza saa tatu n'igice z'ijoro</p>   |
| <p><b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b></p>   | <p>Abanyeshuri babisabye bategereza bitarenze amezi atatu (3) kugira ngo igikorwa cyo gutoranya cyirangire. Abakwije ibisabwa biyandikisha mu byumweru bibiri. Naho abari basanzwe biga biyandikisha ako kanya</p>  |
| <p><b>Niba serivisi yishyurwa, igiciro ni ikihe?</b></p>   | <p>RWF 3000 yo kwiyandikisha ku banyeshuri bashya n'ibihumbi 28000 ku banyeshuri batangirirwa na Leta.<br/>Ku banyeshuri biyishyurira ari abashya cyangwa abasanzwe biga bishyura amafaranga 228000 urugero ay'umwaka ushize. Abanyeshuri basanzwe biga ariko bishyurirwa na leta batanga amafaranga yo kwiyandikisha 28000 buri mwaka.</p>   |
| <p><b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b></p>  | <p>Ku banyeshuri bashya ari abishyurirwa na Leta cyangwa abiyishyurira bagomba:</p> <ul style="list-style-type: none"> <li>- Kwuzuzura urupapuro rusaba</li> <li>- Kopi 2 z'indangamuntu</li> <li>- Amafoto 3 magufi ya pasiporo</li> <li>- Indangamanota z'umwaka wa 5 n'uwa 6 yisumbuye</li> <li>- Inyemezabwishyu yo kwiyandikisha iriho kashi yo mwishami ry'imari</li> <li>- Kopi ebyiri z'impamyabumenyi ziriho umukono wa noteri</li> </ul> <p>Ku banyeshuri basanzwe biga basabwa kwuzuzura urupapuro biyandikishirizaho no kugaragaza ko bishyuye impapuro zabo ziriho kashi yo mwishami ry'imari.</p> |
| <p><b>Binyura muyihe nzira ngo uyihabwe?</b></p>   | <ul style="list-style-type: none"> <li>- Ujya mu biro by'umwanditsi w'abanyeshuri</li> <li>- Utanga inyandiko isaba kwiga irihamwe n'ibikenerwa byose (ku banyeshuri bashya)</li> <li>- Oyo gusaba kwiga kwawe gukwije ibyangomba usabwa gutegereza amezi atatu kugira ngo igikorwa cyogutoranya kirangire.</li> <li>- Gutanga inyandiko ikubiyemo ibisabwa hamwe n'impapuro za banki zigaragaza ko wishyuye.</li> </ul>  |
| <p><b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b></p> | <p>Banki ya Kigali ishami rikorera muri SFB</p>   |
| <p><b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b></p>   | <p>Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinzwe amasomo, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo</p>   |
| <p><b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo</b></p>  | <p>Wasura urubuga rwa interineti y'Ishuri kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: 0788597431, cyangwa 0788304391 mu masaha</p>  |

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| <b>serivisi?</b>  | y'akazi.   |
| <b>Impapuro zuzuzwa</b>   | Impapuro buzuza basaba kwiga   |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b> | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> </ul> |

**3. UBWOKO BWA SERIVISI: GUSABA KURENGANURWA KU BATAKOZE IBIZAMINI, IMPAPURO BAKOREYEHO, N'AMANOTA YO KWITABIRA ISHURI MW'ISHAMI RISHINZWE AMASOMO**

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| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>   | GUSABA KURENGANURWA KU BATAKOZE IBIZAMINI, IMPAPURO BAKOREYEHO, N'AMANOTA YO KWITABIRA ISHURI:<br>Ku banyeshuri basanzwe biga ku buryo buhoraho  |
| <b>Ishami ryo kubarizamo</b>  | Ishami rishinzwe amasomo cyane cyane irishinzwe kurenganura abasibye ibizamini, abatabonye impapuro zabo zibizamini, n'ibindi bikanyuzwa biro by'umuhuzabikorwa w'amasomo.   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere saa moya za mugitondo kugeza kuwa gatanu saa kumi n'imwe ku biga ku manywa, naho abiga ikigoroba n'uguhera saa kumi n'imwe n'igice kugeza saa tatu n'igice z'ijoro   |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Iminsi ibiri   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabyo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | Kugira ngo umunyeshuri asabe kurenganurwa kuri serivisi zivuzwe haruguru agomba kuba afite: <ul style="list-style-type: none"> <li>- Ibaruwa ibisaba</li> <li>- Kopi y'indangamuntu</li> <li>- Impapuro zihamya impamvu yo gusaba kurenganurwa</li> </ul>                    |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | Ujya mw'ishami rishinzwe amasomo (umuhuzabikorwa w'amasomo) igihe wabuze urupapuro wakoreyeho ibizamini.   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinze amasomo, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa interineti rw'Ishuri kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni numero: 0788304391 mu masaha y'akazi.  |
| <b>Impapuro zuzuzwa</b>   | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b>   | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> </ul> |

**4. UBWOKO BWA SERIVISI : GUSABA KONGERA GUKOSORWA NO GUHABWA IKIZAMINI CYIHARIYE**

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| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>  | GUSABA KONGERA GUKOSORWA NO GUHABWA IKIZAMINI CYIHARIYE:<br>Ku banyeshuri basanzwe biga ku buryo buhoraho  |
| <b>Ishami ryo kubarizamo</b>   | Ishami rishinzwe amasomo cyane cyane ku bashinzwe kurenganura abasibye ibizamini, abatabonye impapuro zabo z'ibizamini, n'ibindi bikanyuzwa mu biro by'umuhuzabikorwa w'amasomo.   |
| <b>Serivisi itangwa ryari?</b>   | Guhera kuwa mbere saa moya za mugitondo kugeza kuwa gatanu saa kumi n'imwe ku biga ku manywa, naho abiga ikigoroba n'uguhera saa kumi n'imwe n'igice kugeza saa tatu n'igice z'ijoro   |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Iminsi ibiri   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | RWF 10,000 wishyura usaba kongera gukosorwa.<br>Nta amafaranga atangwa ku kizamini cyihariye   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?</b>  | Kugira ngo umunyeshuri asabe kurenganurwa kuri serivisi zivuzwe haruguru agomba kuba afite: <ul style="list-style-type: none"> <li>- Ibaruwa ibisaba</li> <li>- Kopi y'indangamuntu</li> <li>- Urupapuro rwo kwa muganga wemewe na Leta (ku kizamini cyihariye)</li> <li>- Inyemezabwishyu (k'usaba kwongera gukosorwa)</li> </ul>                   |
| <b>Binyura mu yihe nzira ngo uyihabwe?</b>   | <ul style="list-style-type: none"> <li>- Ujya mu bunyamabanga rusange mw'ishami rishinzwe amasomo ugatanga inyandiko ikubiyemo byose bisabwa guhabwa ikizamini cyihariye. Igisubizo ukibona mu minsi ibiri</li> <li>- Iyo ushaka kwongera gukosorwa ujya mw'ishami ribishinzwe ugatanga inyandiko ibisaba ugasubizwa mu by'umweru bibiri.</li> </ul> |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Banki ya Kigali ishami rikorera muri SFB   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinze amasomo, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga rwa interineti rw'Ishuri kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: 0788304391 mu masaha y'akazi.  |
| <b>Impapuro zuzuzwa</b>  | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> </ul>   |

**5. UBWOKO BWA SERIVISI : GUSABA IKARITA Y'ISHURI/IY'IKIZAMINI BISIMBURA IZATAKAYE**

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| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>   | GUSABA IKARITA Y'ISHURI/IY'IKIZAMINI ISIIMBURA IYATAKAYE :<br>Ku banyeshuri basanzwe biga bariyandikishyije muri uwo mwaka w'amasomo.  |
| <b>Ishami ryo kubarizamo</b>  | Ishami rishinzwe amasomo, Ibiro by'umwanditsi w'abanyeshuri  |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere saa moya zigitondo kugeza kuwa gatanu saa kumi n'imwe z'igicamunsi   |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Uwo mwanya   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | RWF 5000 kw'ikarita y'ishuri<br>RWF 2000 kw'ikarita y'ikizamini byatakaye.<br>Iyo ari ukubifata bwa mbere nta mafaranga utanga   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | <ul style="list-style-type: none"> <li>- Nta byangombwa bikenerwa gufata ikarita y'ishuri cyangwa iy'ikizamini bwa mbere</li> <li>- Ku yatakaye ugomba urupapuro ugaragara ko wishyuye ruvuye mw'isomero cyangwa mu biro by'imari</li> <li>- Inyemezabwishyu ya banki kw'ikarita y'ishuri /iy'ikizamini</li> </ul> |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | Ishami rishinzwe amasomo, Ibiro by'umwanditsi w'abanyeshuri  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Banki ya Kigali ishami rikorerwa muri SFB  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinze amasomo, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa interineti rw'Ishuri kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: 0788597431, cyangwa 0788304391 mu masaha y'akazi.  |
| <b>Impapuro zuzuzwa</b>   | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b>   | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> </ul>                                       |

**6. UBWOKO BWA SERIVISI : KUBONA ICYEMEZO, URWANDIKO RWEMEZA, N'INYANDIKO Z'INDANGAMANOTA BY'ICYICIRO CYA GATATU CYA KAMINUZA**

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| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>   | KUBONA ICYEMEZO , URWANDIKO RWEMEZA, N'INYANDIKO Z'INDANGAMANOTA BY'ICYICIRO CYA GATATU CYA KAMINUZA:<br>Uyo uri umunyeshuri wiyandikishije kandi wiga cyangwa wize mw'ishuri ry'icyiciro cy'agatatu wemerewe gusaba ibyangombwa bivuzwe haruguru.                           |
| <b>Ishami ryo kubarizamo</b>  | MBA Unit   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere saa moya za mugitondo kugeza kuwa kane saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu n'uguhera saa moya za mugitondo kugeza saa sita z'amanywa   |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Umunsi umwe  |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabwo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | Kubisaba mu nyandiko cyangwa binyuze kuri interineti   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | Ibaruwa isaba yandikirwa umuhuzabikorwa w'amasomo Uwitanga k'umuhuzabikorwa wa porogaramu Iyo hamaze kugenzurwa ko wiyandikishije n'ibijyanye n'amanota yawe, iyo byose bimeze neza, ubwirwa kuza umunsi ukurikiyeho kujyana ibyangombwa wasabye.                            |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinzwe amasomo, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa interineti rw'Ishuri kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: 0788737424 (Dr.Murty) cyangwa 0788855448 (Mr.Vianney) mu masaha y'akazi.                     |
| <b>Impapuro zuzuzwa</b>   | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> </ul> |

**7. UBWOKO BWA SERIVSI : GUSABA KWIYANDIKISHA KWIGA MU CYICIRO CYA GATATU CYA KAMINUZA NO KWEMERERWA**

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| <p><b>Serivisi ni iyihe? Nujuje ibisabwa?</b></p>  | <p>GUSABA KWIYANDIKISHA KWIGA MU KICIRO CYA GATATU CYA KAMINUZA NO KWEMERERWA:<br/>Kugira ngo wemererwe kwiga icyiciro cya gatatu, ugomba kuba ufite icyiciro cya kabiri cya kaminuza ufite igiteranyo cy'amanota 60%, kuba watsinze icyongereza cya TOEFL cyangwa ufite uburambe bw'akazi bw'imyaka itatu.</p>   |
| <p><b>Ishami ryo kubarizamo</b></p>  | <p>Ishami ry'icyiciro cya gatatu</p>  |
| <p><b>Serivisi itangwa ryari?</b></p>  | <p>Guhera kuwa mbere saa moya za mugitondo kugeza kuwa kane saa kumi n'imwe z'igicamunsi<br/>Kuwa gatanu n'uguhera saa moya z'igitondo kugeza saa sita z'amanywa</p>  |
| <p><b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b></p> | <p>Amezi 2 cyangwa 3 umaze gutanga ibaruwa isaba kwiga, ugaterereza ibaruwa ikwemerera iva muri MSM mu gihugu cy'Uburundi.</p>  |
| <p><b>Niba serivisi yishyurwa, igiciro ni ikihe?</b></p>                                     | <p>Impapuro wuzuzwa usaba zitangirwa ubuntu.<br/>Iyo umaze kwemererwa usabwa kwishyura ibihumbi 42,000 by'amafaranga y'u Rwanda yo kwiyandikisha hamwe 7,700 by'amafaranga akoreshwa iburayi (Euro) y'ishuri ku myaka ibiri agashobora gutangwa mu byiciro bitatu nk'uko bigaragara hepfo;<br/>1. 3,000- bitangwa mbere y'uko ukora ibizamini by'icyiciro cya mbere,<br/>2. 2,350- bitangwa mbere y'uko utangira icyiciro cy'ingenzi<br/>3. 2,350- bitangwa mbere yo guhitamo iby'uziga nk'umwihariko</p>   |
| <p><b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b></p>                              | <p>Usaba ubinyujije muri MSM (Kaminuza y'Abahorandi) n'Ishuri Rikuru ry'Imari n'Amabanki ugatanga ibi bikurikira:<br/>1. Kwuzuzwa impapuro ubisaba.<br/>2. Gutanga impamyabushobozi y'icyiciro cya kabiri cya kaminuza iriho umukono wa noteri, ndetse zihunduye mu cyongereza iyo bikenewe.<br/>3. Indangamanota ziriho kashi ya kaminuza wizeho, kandi zihinduwe mu cyongereza iyo bikenewe.<br/>4. Inyandiko eshatu zabakwishingiye kandi bagomba kuba bakuzi neza n'ubushobozi bwawe mu myigire, cyangwa ukishingirwa n'umukoresha wawe wa nyuma.<br/>5. Ikigaragaza uburambe ku kazi: ibaruwa y'umukoresha iriho ikirangantego cy'ikigo, igaragaza inshingano z'akazi ukora, uburambe ku kazi bugomba kuba byibuze imyaka itatu<br/>6. Ikizamini cy'icyongereza watsindanye amanota 570 cyangwa ibingana nayo.<br/>7. Incamake yawe y'icyongereza.<br/>8. Ikizamini wakoreshejwe n'ubuyobozi uje kwiyandikisha byibuze n'amanota 500<br/>9. Ibaruwa igaragaza impamvu ushaka kwiga<br/>10. Kopi y'indangamuntu cyangwa pasiporo<br/>11. Amafoto magufi 2 ya pasiporo</p> |
| <p><b>Binyura muyihe nzira ngo uyihabwe?</b></p>   | <ul style="list-style-type: none"> <li>- Iyo ukwiye ibasabwa, ushobora kubona urupapuro rwo kwuzuzwa usaba mw'ishami ry'amasomo cyangwa ku rubuga rwa interineti rw'ishuri.</li> <li>- Gutanga impapuro wasabiyeho hamwe n'ibindi byangombwa bikenewe mw'ishami ry'icyiciro cya gatatu mu by'ubucuruzi</li> <li>- Gutoranya bikorwa n'ishuri ry'imari ndetse n'ishuri ryo mu Buhorande bigafata ameze abiri cyangwa atatu</li> <li>- Iyo byose birangiye ubona ibaruwa ikwemerera uyihawe n'ishuri ryo mu Buhorande</li> </ul>  |



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| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Banki ya Kigali ishami rikorera muri SFB.   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinzwe amasomo icyiciro cya gatatu, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umunye amakuru. Ukeneye ibisobanuro biruseho wahamagara kuri telefoni nomero: 0788737424 (Dr.Murty) cyangwa 0788855448 (Mr.Vianney) mu masaha y'akazi  |
| <b>Impapuro zuzuzwa</b>   | Impapuro buzuza basaba  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> <li>• Amabwiriza y'Ishuri ryo mu Buhorandi ry'Icungamutungo</li> </ul> |

**8. UBWOKO BWA SERIVISI : KURENGANURWA BIJYANYE NO KWIGA MW'ISHURI, GUSIBA, GUKOSOZA AMANOTA MU MASOMO YAKOREWE HANZE Y'ISHURI, IBIZAMINI, KWONGERA GUKORA IBIZAMINI, KWANDIKA IGITABO NO KUKIMURIKIRA UMUYOBOZI USHINZWE AMASOMO**

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|---|---|
| <p>Serivisi ni iyihe?<br/>Nujuje ibisabwa?</p>  | <p><b>GUSABA KURENGANURWA BIJYANYE NO KWIGA MW'ISHURI, GUSIBA, GUKOSOZA AMANOTA MU MASOMO YAKOREWE HANZE Y'ISHURI, IBIZAMINI, KWONGERA GUKORA IBIZAMINI, KWANDIKA IGITABO NO KUKIMURIKA:</b></p> <p>Kubiyandikishije, abasanzwe biga, iyo bize amasomo yose, barakoze ibizamini, kandi baramuritse ibitabo byabo</p>                          |
| <p><b>Ishami ryo kubarizamo</b></p>   | <p>Ishami ry'Ubuyobozi bushinzwe Amasomo</p>  |
| <p><b>Serivisi itangwa ryari?</b></p>   | <p>Guhera kuwa mbere kugeza kuwa gatanu: igihe cyose</p>  |
| <p><b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b></p>  | <p>- Icyumweru kimwe iyo isomo ryatanze n'umwarimu w'ishuri ry'imari n'amabanki<br/>- Icyumweru kimwe cyangwa bibiri iyo isomo ryatanze n'umwarimu w'ishuri ryo mu Buhorandi</p>  |
| <p><b>Niba serivisi yishyurwa, igiciro ni ikihe?</b></p>  | <p>Ntabwo</p>   |
| <p><b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b></p>   | <p>Ibyangombwa bihamya womeka ku nyandiko isaba kurenganurwa</p>  |
| <p><b>Binyura muyihe nzira ngo uyihabwe?</b></p>  | <p>Gusaba kurenganurwa byoherezwa ku babishinzwe kugira ngo abarenganye barenganurwe niba impamvu zabo zumvikana</p>  |
| <p><b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b></p> | <p>Ntazo</p>  |
| <p><b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b></p>  | <p>Inyandiko isaba kurenganurwa ishikiriye Umuyobozi ushinze amasomo icyiciro cya gatatu, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo</p>  |
| <p><b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b></p>   | <p>Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umunye amakuru. Ukeneye ibisobanuro biruseho wahamagara kuri telefoni numero: 0788737424 (Dr.Murty) mu masaha y'akazi .</p>   |
| <p><b>Impapuro zuzuzwa</b></p>  | <p>Ntazo</p>  |
| <p><b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b></p>  | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> <li>• Amabwiriza y'Ishuri ryo mu Buhorandi ry'Icungamutungo</li> </ul> |

**9. UBWOKO BWA SERIVISI : KUBONA UZAKUYOBORA KWANDIKA IGITABO MW'ISHURI RY'IMARI N'AMABANKI CYANGWA MW'ISHURI RYO MU BUHORANDI RY'ICUNGAMUTUNGO**

|   |  |
|---|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>  | KUBONA UZAKUYOBORA KWANDIKA IGITABO CY'ICYICIRO CYA GATATU:<br>Iyo uri umunyeshuri wemewe wiga mu kiciro cya gatatu wemerewe kubona ukuyobora kwandika igitabo.<br>Iyo utsinzwe kabiri, bigusaba kwongera ukiyandikisha mu kiciro cyo kugenzura imikorere  |
| <b>Ishami ryo kubarizamo</b>  | Umuhuzabikorwa w'amasomo   |
| <b>Serivisi itangwa ryari?</b>  | Iyo umaze kurangiza icyiciro cyanyuma  |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | - Icyumweru kimwe kubona uzakuyobora kwandika kuva muri SFB<br>- Ukwezi kubona uzakuyobora kwandika kuva muri MSM mu Buhorandi   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | - Ntacyo ku banyeshuri basanzwe<br>- Kwongera kwiandikisha ku banyeshuri batsinzwe muri MSM  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | Iyo uri umunyeshuri w'umwaka watambutse utarashoboye kurangiriza ku gihe kwandika igitabo usabwa ibi bikurikira:<br>- Kopi y'ibaruwa ikwemerera ishuri<br>- Ibaruwa isobanura impamvu y'ubukererwe<br>- Ibisobanuro utanga biherekeza impapuro utanze  |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | - Gutanga imbanzirizamushinga nkuko biteganwa n'amabwiriza y'ishuri yo kwandika igitabo<br>- Gutanga ingingo z'ubushakashatsi ushaka gukoraho noneho abarimu b'ishuri ry'imari n'amabanki bagahitamo ijyanye n'ibyifuzo byabo<br>- Abasigaye baherezwa mw'ishuri ryo mu buhorande kugira ngo haboneke abarimu bazayobora abanyeshuri<br>- Iyo uri umunyeshuri w'umwaka watambutse bisaba ko dossier yawe yoherezwa mu Buhorande kugira ngo yemerwe |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Banki ya kigali ishami rikorerera muri SFB   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinzwe amasomo icyiciro cya gatatu, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umunye amakuru. Ukeneye ibisobanuro biruseho wahamagara kuri telefoni nomero: 0788737424 (Dr.Murty) mu masaha y'akazi.  |
| <b>Impapuro zuzuzwa</b>   | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> <li>• Amabwiriza y'Ishuri ryo mu Buhorandi ry'Icungamutungo</li> </ul>  |

**10. UBWOKO BWA SERVISI: GUSABA NO KUBONA IKARITA Y'ISHURI ISIMBURA IYATAKAYE**

|   |   |
|---|---|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>  | GUSABA NO KUBONA IKARITA Y'ISHURI ISIMBURA IYATAKAYE :<br>Ku banyeshuri biyandikishije kandi biga.  |
| <b>Ishami ryo kubarizamo</b>  | Icyiciro cya gatatu   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere guheza kuwa gatanu saa moya za mugitondo kugeza saa kumi n'imwe z'igicamunsi  |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Umunsi umwe   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabyo  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | Ntabyo  |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | Ujya mu biro by'umuhuzabikorwa  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi ushinzwe amasomo icyiciro cya gatatu, waba utanyuzwe ukareba Umuyobozi w'Ishuri Wungirije Ushinzwe Amasomo  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umunye amakuru. Ukeneye ibisobanuro biruseho wahamagara kuri telefoni nomero: 0788737424 (Dr.Murty) mu masaha y'akazi.   |
| <b>Impapuro zuzuzwa</b>   | Ntazo   |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | <ul style="list-style-type: none"> <li>• Itegeko N° 24/2009 ryo kuwa 08/09/2009 rigena imitunganyirize n'imikorere by'Ishuri Rikuru ritanga inyigisho mu byerekeye Imari n'Amabanki (SFB)</li> <li>• Amabwiriza agenga imyigire n'amasomo muri Kaminuza mu Rwanda</li> <li>• Amabwiriza y'Ishuri ryo mu Buhorandi ry'Icungamutungo</li> </ul> |

## 11. GUTIRA IBITABO N'IBINYAMAKURU MU ISOMERO RYA SFB

|   |  |
|---|--|
| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>   | GUTIRA IBITABO N'IBINYAMAKURU MU ISOMERO RYA SFB: Abanyeshuri, abakozi , n'abantu ku giti cyabo bemerewe gutira ibitabo, ibinyamakuru, n'ibitabo byanditswe n'abanyeshuri  |
| <b>Ishami ryo kubarizamo</b>  | Ishami rishinzwe Isomero   |
| <b>Serivisi itangwa ryari?</b>  | Amasaha y'akazi: <ul style="list-style-type: none"> <li>- Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri z'igitondo ukageza saa ine z'ijoro</li> <li>- Kuwa gatandatu n'uguhera saa mbiriz'igitondo kugeza saa munani zamanywa</li> <li>- Icyitonderwa : buri wagatandatu wanyuma w'ukwezi uba ari "Umuganda Rusange": Isomero riba rikinze</li> </ul> |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Uwo mwanya   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabyo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | <ul style="list-style-type: none"> <li>- Ikarita y'ishuri ku banyeshuri</li> <li>- Ikarita y'akazi ku bakozi</li> <li>- Ikarita imuranga uwundi wihariye</li> </ul>  |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | <ul style="list-style-type: none"> <li>- Ushaka igitabo agomba kuba azi uko kitwa n'uwacyanditse</li> <li>- Ibyo bigahabwa ushinze gushaka ibitabo</li> <li>- Iyo igitabo gihawe uwagisabye, yuzuza urupapuro rwabugenewe rutirirwaho ibitabo</li> </ul>   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Iyo ukeneye kurenganurwa, ushobora kujya kubibwira umuyobozi w'Isomero; waba utanyuzwe ukareba Umuyobozi wa Kaminuza Ushinzwe Imari n'Ubutegetsu.  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa interineti rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: + 250 (0) 252 57 43 02 mu masaha y'akazi.  |
| <b>Impapuro zuzuzwa</b>   | Impapuro zabugenewe w'uzuza utira ibitabo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | Amabwiriza agenga Isomero n'imikoreshereze yaryo   |

## 12. UBWOKO BWA SERIVISI : GUSUBIZA IBITABO N'IBINYAMAKURU

|   |   |
|---|---|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>  | <b>GUSUBIZA IBITABO N'IBINYAMAKURU:</b><br>Abanyeshuri, abakozi, n'abantu ku giti cyabo bagomba gusubiza ibitabo, ibinyamakuru, n'ibitabo byanditswe n'abanyeshuri  |
| <b>Ishami ryo kubarizamo</b>  | Isomero   |
| <b>Serivisi itangwa ryari?</b>  | Amasaha y'akazi:<br><ul style="list-style-type: none"> <li>- Guhera kuwa mbere kugeza kuwa gatanu uhereye saa mbiri z'igitondo ukageza saa ine z'ijoro</li> <li>- Kuwa gatandatu n'uguhera saa mbiriz'igitondo kugeza saa munani zamanywa</li> </ul> Icyitonderwa : buri wagatandatu wanyuma w'ukwezi uba ari "Umuganda Rusange": Isomero riba rikinze. |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Ako kanya   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabwo. Ariko iyo urengeje igihe wahawe, wishyura amafaranga 1,000 k'umunsi warengejeho ku kinyamakuru kuri konti y'ishuri muri banki ya Kigali ikorera mw'ishuri, 2,000 ku gitabo, naho 5,000 ku gitabo cyanditswe n'abanyeshuri.  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | <ul style="list-style-type: none"> <li>- Igitabo watiye</li> <li>- Ikinyamakuru watiye</li> </ul>   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | <ul style="list-style-type: none"> <li>- Utira agomba kwandika izina rye n'itariki azatirurira</li> <li>- Uwatiye agomba gusubizayo urupapuro yatiriyeho</li> </ul>   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo   |
| <b>Ese hari uburyo bwo kurengegurwa mu gihe udahawe iyo serivisi?</b>   | Iyo ukeneye kurengegurwa, ushobora kujya kubibwira umuyobozi w'Isomero; waba utanyuzwe ukareba Umuyobozi wa Kaminuza Ushinzwe Imari n'Ubutegetsi.   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa interineta rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: + 250 (0) 252 57 43 02 mu masaha y'akazi.   |
| <b>Impapuro zuzuzwa</b>   | Ntazo   |
| <b>Amategeko cyangwa izindi nyandiko zivugako kuri iyi serivisi</b>   | Amabwiriza agenga Isomero n'imikoreshereze yaryo  |

### 13. Ubwoko bwa serivisi: Amacumbi.

|  |  |
|--|--|
| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>  | Amacumbi ku banyeshuri biyandikishije kwiga  |
| <b>Ishami ryo kubarizamo</b>   | Biro Umuyobozi rishinzwe Abanyeshuri   |
| <b>Serivisi itangwa ryari?</b>   | Mutangiriro z'umwaka w'amashuri  |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Ubisaba ukwezi mbere y'uko umwaka y'amasomo utangira.<br><br>Ibyumweru 2 mbere y'uko amasomo utangira  |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | 65,000 RWF ku gitanda kimwe k'umuntu buri mwaka  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?</b>  | <ul style="list-style-type: none"> <li>- Ibaruwa yandikiwe Umuyobozi ushinzwe ibibazo by'abanyeshuri</li> <li>- Indangamuntu ku banyeshuri bashya naho ikarita y'ishuri ku banyeshuri basanzwe biga.</li> <li>- Ku banyeshuri bafite ubumuga urwandiko rwa muganga ni ngombwa</li> </ul>   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>  | <ul style="list-style-type: none"> <li>- Gutanga ibyangombwa bikenewe mu biro by'umuyobozi ushinzwe ibibazo by'abanyeshuri ugatanga kopi mu biro by'umuryango w'abanyeshuri</li> <li>- Kwuzuzwa mu gitabo cyabugenewe</li> <li>- Gusura ukareba niba warasohotse k'urutonde rwabahawe amacumbi nyuma yohugitamo abayakwiye.</li> <li>- Iyo uhawe icumbi usabwa ibikurikira:</li> <li>- Kwishyura muri banki ya Kigali ikorera kw'ishuri</li> <li>- Guteza kashi kunyemezabwishyu za banki mw'ishami ry'imari</li> <li>- Iyo nyemezabwishyu uyijyanira ushinzwe amacumbi</li> </ul> |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | <ul style="list-style-type: none"> <li>- Kwishyura muri Banki ya Kigali ikorera muri SFB</li> <li>- Guteza kashi ku nyemezabwishyu za banki mw'ishami ry'imari</li> </ul>  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Iyo uhuye n'ikibazo, ureba ushinzwe amacumbi cyangwa Umuyobozi ushinzwe ibibazo by'abanyeshuri; byanarirana ukareba Umuyobozi mukuru wa kaminuzi wungirije ushinzwe imari n'ubutegetsi   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | <p>Ibijyenderwaho kugira ngo bahitamo abahabwa amacumbi bishyirwaho na komite ibishinzwe</p> <p>Uburingiti n'umufariso ubisanga mu cyumba</p> <p>Wasura urubuga rwa interineti rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> iyo ushaka amakuru. Ukeneye kumenya andi makuru wahamagara kuri telefoni nomero: + 250 (0) 252 57 43 02 mu masaha y'akazi.</p>   |
| <b>Impapuro zuzuzwa</b>  | Urupapuro rukwemerera icyumba<br>Gutanga icyumba mbere utaha umwaka w'amashuri urangiye.   |
| <b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b>  | Amabwiriza agenga amacumbi muri SFB  |

**14. Ubwoko bwa serivisi: Amahugurwa ya ba rwiyemezamirimo b'abagore atangwa n'umushinga "Goldman Sachs 10000 women program"**

|  |  |
|--|--|
| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>  | Amahugurwa ya ba rwiyemezamirimo b'abagore:<br>Amahugurwa ahabwa ba rwiyemezamirimo b'abagore n'umushinga "Goldman Sachs 10000 women program"<br>Abagore b'abanyarwandakazi bakeneye kwagura ubucuruzi bwabo buva k'urwego ruto kujya ku rwisumbuye.                                   |
| <b>Ishami ryo kubarizamo</b>   | Ishuri ry'imari n'amabanki/Goldman Sachs 10000 women program   |
| <b>Serivisi itangwa ryari?</b>   | Guhera kuwa mbere kugeza kuw kane uherye saa moya zigitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu nuguhera saa moya zigitondo kugeza saa sita zamanywa  |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Igihe cyo kwiga no kugaragaza ibyowize n'amezi atandatu. Abitabiriye bagomba kwiga igihe cyose bakamurika imishinga bize ndetse bakinitabira n'ibirori bisoza amasomo.   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | Uwemerewe kwiga yishyura amafaranga 10,000 y'u Rwanda  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>   | Kwuzuzwa urupapuro rwabugenewe rwo kwiyandikisha   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>  | Kwigeranya no kwuzuzwa impapuro zabugenewe, kuzitanga, gucagura, no kubaza.  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Urwego bw'abikorera, Banki yitwa Urwego, Banki y'Abaturage, Banki yitwa FINA, Umuryango mpuzamahanga w'Abagore, Indigo Afrika, hamwe n' Ikigo gishinzwe guteza imbere koperative,  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Inyandiko isaba kurenganurwa ishyikirizwa Umuyobozi w'Umushinga; waba utanyuzwe ukareba Umuyobozi w'Ishuri ushinze Imari n'Ubutegetsi  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> or <a href="https://www.facebook.com/10000womenrwanda">www.facebook.com/10000womenrwanda</a> kugira ngo umenye amakuru. Ukeneye kumenya ibiruseho wahamagara kuri telefoni nomero: 0785209112 mu masaha y'akazi. |
| <b>Impapuro zuzuzwa</b>  | Impapuro buzuzwa basaba  |
| <b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b>  | Ntayo  |



**15.Ubwoko bwa serivisi: Kwiyandikisha gukora ikizamini cy'icyongereza**

|   |  |
|---|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>  | <b>Kwiyandikisha gukora ikizamini cy'icyongereza</b><br><br>Ubishaka ariyandikisha agakora   |
| <b>Ishami ryo kubarizamo</b>  | Ishami ry'ubucuruzi n'indimi   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere kugeza kuw kane uherye saa moya za mugitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu nuguhera saa moya za mugitondo kugeza saa sita z'amanya  |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Impamyabumenyi iboneka mu by'umweru bitandatu cyangwa birindwi.<br>Iyo wiyandikishije mbere y'itariki ntarengwa, ubona inomeru k'umunsi w'ikizamini.   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | 251 US\$ (160 yo gukora ikizamini, 16 yo guhererekanya amafaranga hamwe na 75 y'iposa no gukurikirana)   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | Nta byangomba bikenerwa kwiyandikisha.<br>Ariko umunsi w'ikizamini usabwa kuzana ibi bikurikira:<br>- Ifoto 1 ya pasiporo<br>- Indangamuntun cyangwa pasiporo  |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | - Kwishyura amafaranga yo kwiyandikisha<br>- Kwuzuzura impapuro zabugenewe zo kwiyandisha mbere y'igihe ntarengwa  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Banki ya Kigali (kuri konti nomero #00041036063194)  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Iyo utishimiye serivisi uhawe, wandikira Umuhuzabikorwa w'ibizamini kuri: <a href="mailto:eruba71@yahoo.com">eruba71@yahoo.com</a> iyo utanyuzwe ubaza Ishami ry'inyigisho kuri <a href="mailto:toefl@ets.org">toefl@ets.org</a> ; |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa interineti rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ushaka kumenye ibyisumbuyeho wahamagara kuri nomeror: +250788532299 mu masaha y'akazi.                     |
| <b>Impapuro zuzuzwa</b>   | Impapuro zabugenewe kwiyandisha wazisanga ku kicaro, cyangwa aho bakirira abakiriya cyangwa ugahamagar kuri telefoni nomero 0788532299   |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | Ntabwo   |

**16. Ubwoko bwa Serivisi: Gusaba kwiwandikisha ku Kizamini kigaragaza ubushobozi bwo kwiga muri Kaminuza muri Kanada cyangwa muri Amerika uko uhagaz (Scholastic Aptitude Test (SAT) Registration)**

|   |  |
|---|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>  | Gusaba kwiwandikisha ku Kizamini kigaragaza ubushobozi bwo kwiga muri Kaminuza muri Kanada cyangwa muri Amerika uko uhagaz (Scholastic Aptitude Test (SAT) Registration) :<br>Umuntu wese ushaka kwiga muri Kaminuza zo muri Kanada cyangwa Amerika ariwandikisha agakora iki kizamini   |
| <b>Ishami ryo kubarizamo</b>  | Ishami ryo kwumvikana mu bucuruzi n'indimi   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere kugeza kuw kane uherye saa moya za mugitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu nuguhera saa moya zigitondo kugeza saa sita z'amanywa  |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Ibyumweru 4 nyuma yo gukora ikizamini:<br><br>Iyo wiyandikishije mbere y'itariki ntarengwa, ubona inomero k'umunsi w'ikizamini. Amanota wabonye ushobora kuyabona k'urubuga kuri: <a href="http://www.collegeboard.com">www.collegeboard.com</a> mu byumweru bine nyuma yo gukora ikizamini. Amanota yoherezwa k'ubusanduka bw'iposita mu by'umweru bitandatu cyangwa birindwi.<br>Icyitonderwa: Iyo wiyandikishije nyuma y'itariki ntarengwa, cyangwa umunsi y'ikizamini uhabwa nomero yo kwiwandikisha umunsi w'ikizamini. |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | 170 US\$ yose hamwe (75 yo gukora ikizamini, 20 yo guherekanya amafaranga hamwe na 75 y'iposita no gukurikirana)   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | Nta byangomba bikenerwa kwiwandikisha.<br>Ariko umunsi w'ikizamini usabwa kuzana ibi bikurikira:<br>- Indangamuntun cyangwa pasiporo   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | - Kwishyura amafaranga yo kwiwandikisha kuri Banki ya Kigali<br>- Kwuzuzura impapuro zabugenewe zo kwiwandikisha mbere y'igihe ntarengwa   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | BANKI YA KIGALI (Amafara ng a y'ikizamini kuri konti nomero #00041036063194)   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Iyo utishimiye serivisi uhawe, wandikira Umuhuzabikorwa w'ibizamini kuri: <a href="mailto:eruba71@yahoo.com">eruba71@yahoo.com</a> waba utanyunzwe ukandikira akanama k'ishuri k'urubuga: <a href="mailto:satinfo@collegeboard.com">satinfo@collegeboard.com</a> .   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ushaka kumenye ibyisumbuyeho wahamagara kuri telefoni nomeror: +250788532299 amasaha y'akazi.   |
| <b>Impapuro zuzuzwa</b>   | Impapuro zabugenewe kwiwandikisha wazisanga ku kicaro, cyangwa aho bakirira abakiriya cyangwa ugahamagar kuri telefoni nomero 0788532299   |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | Ntabwo   |



**17. Ubwoko bwa serivisi: Kwiyandikisha gukora ikizamini cy'icyiciro cyagatatu cya kaminuza cyangwa dogitora muri Amerika cyangwa muri Kanada**

|  |  |
|--|--|
| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>  | Kwiyandikisha gukora ikizamini cy'icyiciro cya gatatu cya Kaminuza cyangwa dogitora<br><br>Umuntu wese ushaka kwiga icyiciro cya gatatu cya kaminuza cyangwa dogitora muri KANADA cyangwa AMERIKA cyangwa ahandi ashobora kwiyandikisha agakora icyo kizamini  |
| <b>Ishami ryo kubarizamo</b>   | Ishami ryo kwumvikana mu bucuruzi n'indimi   |
| <b>Serivisi itangwa ryari?</b>   | Guhera kuwa mbere kugeza kuw kane uherye saa moya za mugitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu ni uguhera saa moya za mugitondo kugeza saa sita z'amanywa   |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Iyo wiyandikishije mbere y'itariki ntarengwa, ubona inomero k'umunsi w'ikizamini. Amanota wabonye ushobora kuyabona k'urubuga kuri: <a href="http://www.ets.org">www.ets.org</a> mu by'umweru bine nyuma yogukora ikizamini. Amanota yoherezwa k'ubusanduka bw'iposita mu Rwanda mu by'umweru bitandatu cyangwa birindwi.<br>Icyitonderwa: Iyo wiyandikishije nyuma y'itariki ntarengwa, cyangwa umunsi y'ikizamini uhabwa nomero yo kwiyandikisha umunsi w'ikizamini. |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | Amadorari 281 yose hamwe (190 yogukora ikizamini, 16 yo guherekanya amafaranga hamwe na 75 y'iposita no gukurikirana)  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?</b>  | Nta byangomba bikenerwa kwiyandikisha.<br>Ariko umunsi w'ikizamini usabwa kuzana ibi bikurikira:<br>- Indangamuntun cyangwa pasiporo   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>  | - Kwishyura amafaranga yo kwiyandikisha muri BK<br>- Kwuzuzura impapuro zabugenewe zo kwiyandisha mbere y'igihe ntarengwa  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | BANKI YA KIGALI (Amafara ng a y'ikizamini kuri konti nomero #00041036063194)   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Iyo utishimiye serivisi uhawe, wandikira Umuhuzabikorwa w'ibizamini kuri: <a href="mailto:eruba71@yahoo.com">eruba71@yahoo.com</a> waba utanyunzwe ukandikira serivisi y'uburezi n'ibizamini k'urubuga: <a href="mailto:gre@ets.org">gre@ets.org</a> .   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ushaka kumenye ibyisumbuyeho wahamagara kuri telefoni nomeror: +250788532299 amasaha y'akazi.   |
| <b>Impapuro zuzuzwa</b>  | Impapuro zabugenewe kwiyandisha wazisanga ku kicaro, cyangwa aho bakirira abakiriya cyangwa ugahamagar kuri telefoni nomero 0788532299   |
| <b>Amategako cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | Ntabyo   |

## 18. Ubwoko bwa serivisi: Amahugurwa y'Icyongereza

|  |  |
|--|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>   | Amahugurwa y'icyongereza ku muntu wese ushaka kurushaho kuzamura ubumenyi mu cyongereza  |
| <b>Ishami ryo kubarizamo</b>   | Ishami ryo kwumvikana mu bucuruzi n'indimi   |
| <b>Serivisi itangwa ryari?</b>   | <b>Kwiyandisha bikorwa:</b><br>Guhera kuwa mbere kugeza kuw kane uherye saa moya z'igitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu ni uguhera saa moya z'igitondo kugeza saa sita z'amanywa<br><b>Amahugurwa</b> atangwa hakurikijwe umwanya unogeye abagiye kwigishwa, cyane cyane bikunze gukorwa nimugoroba (saa kumi n'imwe n'igice kugeza saa moya n'igice) kuwa kuwa mbere kugeza kuwa gatanu. |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Kw'itsinda ryoherejwe n'ikigo, amahugurwa atangira hamaze kwemeranwa ku gihe ndetse nabaje ku giti cyabo, turakomeza tugategereza umubare ukenewe wamara kugera tugahamagara abanyeshuri kuza gukora ikizamini mbere yo gutangira kugira ngo tumenye urwego bariho.  |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | Amafaranga agenwa bijyanye n'igihe uzamara wiga (inyigisho zikubiyemo icyongereza rusange, icyongereza gikoreshwa mu bucuruzi, imyandikire igezweho, kumenya kuvuga, icyongereza gikoreshwa mu nama, amagambo y'ishoberamahanga, no kugutegura kuba wakora icyongereza kikujiyana muri Kaminuza)   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>   | Kwiyandikisha ntabikenerwa.  |
| <b>Binyura muihe nzira ngo uyihabwe?</b>   | <ul style="list-style-type: none"> <li>- Kwishyura amafaranga yo kwiyandikisha muri BK</li> <li>- Kwuzuzura impapuro zabugenewe zo kwiyandisha</li> </ul>  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | BANKI YA KIGALI ugatanga amafaranga yo kwiyandikisha kuri konti numero #00041036063194   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Kurenganurwa ukwariko kwose wandikira umuyobozi ushinze kwumvikana mu bucuruzi n'indimi kuri: <a href="mailto:eruba71@yahoo.com">eruba71@yahoo.com</a> cyangwa ukamuhamagara kuri telefoni 0788532299; utanyuzwe ukabigeza k'Umuyobozi Mukuru Wungirije wa SFB ushinze Amasomo.  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ushaka kumenye ibyisumbuyeho wahamagara kuri telefoni nomeror: +250788532299 amasaha y'akazi.   |
| <b>Impapuro zuzuzwa</b>  | Impapuro zabugenewe kwiyandisha wazisanga ku kicaro, cyangwa aho bakirira abakiriya cyangwa ugahamagar kuri telefoni numero 0788532299   |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | Ntabwo   |

**19. Ubwoko bwa serivisi: Gutanga icyemezo cy'inkomoko y'Amabuye y'Agaciro, Inyigo no kugenzura uko imikorere y'ibigo by'imari iteye, Kugena agaciro k'inyubako, Ubujiyana rusange, Ubukerarugendo ku ntiti n'abashakashatis , imirimo y'icapiro no kwandika ibitabo**

|  |  |
|--|--|
| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>  | Gutanga icyemezo cy'inkomoko y'Amabuye y'Agaciro, Inyigo no kugenzura uko imikorere y'ibigo by'imari iteye, Kugena agaciro k'inyubako, Ubujiyana rusange, Ubukerarugendo ku ntiti n'abashakashatis , imirimo y'icapiro no kwandika ibitabo<br>Umuntu wese uri mu bucuruzi cyangwa umwuga bivuzwe haruguru yemerewe kuza gusaba amakuru no serivisi muri PRISM. |
| <b>Ishami ryo kubarizamo</b>   | Prism (EA) Ltd. (binyuze kumujyana mubya'amategeko w'ishuri ry'imari n'amabanki)   |
| <b>Serivisi itangwa ryari?</b>   | Mu masaha y'akazi cyangwa ukabinyuza kuri interineti, ugasubizwa mu munsu umwe ubutumwa bwawe bumaze kuhagera  |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Umunsu umwe urugaruka ugafata igisubizo.   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | Gusaba amakuru nta kiguzi bisaba. Wishyura imirimo ikozwe nyuma mumaze kumvikana hakurikijwe akazi kakozwe   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe?</b>  | Ntabwo   |
| <b>Binyura muihe nzira ngo uyihabwe?</b>   | Bigenda bitandukana.<br>Ariko wandikira Prism ubasaba gahunda yo kubonana. Nyuma nibwo munoza uburyo bw'imikoranire.<br>Ushobora no gusaba Prism, ikorera muri SFB cyangwa ukavugana n'Umujyanama wayo mu by'Amategeko.  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Gusaba kurenganurwa bigezwa k'Umuyobozi wa Prism.  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Ubucuruzi bumwe na bumwe bugomba gutegereza kwemererwa gukora na na Banki Nkuru y'Igihugu.   |
| <b>Impapuro zuzuzwa</b>  | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | Amategeko agenga ishyirahamwe Prism (EA) Ltd., kuba wariyandikishijwe mu Kigo cy'Iterambere, Ikigo cy'Imisoro n'Amahoro. Akanama k'ishuri hamwe na EXCO yishyizeho Prism.  |



**20. Uburyo bwo Serivisi: Kwishyura kuri serivisi zakorewe Ishuri Rikuru ry’Imari n’Amabanki**

|   |   |
|---|---|
| <b>Serivisi n’iyihe? Nujuje ibisabwa?</b>   | Kwishyura kuri serivisi zakorewe SFB:<br>Umuntu cyangwa urwego rwishyuza SFB kuri serivisi cyangwa ibikoresho   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere kugeza kuw kane uherye saa moya zigitondo kugeza saa kumi n’imwe z’igicamunsi<br>Kuwa gatanu nuguhera saa moya zigitondo kugeza saa sita zamanywa   |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Iyo ibyangombwa bikwiye, kwishyurwa ntibigomba kurenza iminsi itatu   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabyo  |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | <ul style="list-style-type: none"> <li>• kopi 4 zinyemezabuguzi,</li> <li>• inyandiko yatangiye ibyo wasabwe gukora isinyweho n’impande zombi ziri mu masezerano,</li> <li>• ubwishingizi bwa banki iyo aringombwa,</li> <li>• ibaruwa wandikiwe umenyeshwa,</li> <li>• amasezerano,</li> <li>• inyandiko waguriyeho,</li> <li>• kopi 1 y’indangamuntu ya rwiyemezamirimo</li> <li>• kopi y’ingwate</li> <li>• raporo yo kurangiza imirimo</li> </ul> |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | <ul style="list-style-type: none"> <li>• Ujya mubunyamabanga rusange bw’ishuri;</li> <li>• Ugatanga ibisabwa bivuzwe haruguru;</li> <li>• Iyo byose ubikwiye wishyurwa mu minsi itatu.</li> </ul>   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> |   |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Gusaba kurenganurwa binyuzwa k’umuyobozi w’imari cyangwa k’umuyobozi mukuru wa kaminuza wungirije ushinze ubutegetsi n’imari ishuri ry’imari n’amabanki   |
| <b>Hari ibindi by’ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ukeneye kumenye ibyisumbuyeho wahamagara kuri telefoni numero 0783141290 mu masaha y’akazi.  |
| <b>Impapuro zuzuzwa</b>   | Ntazo   |
| <b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b>   | Ntabyo  |



**22. Ubwoko bwa Serivisi : Gutanga inkunga (refunds) ku mishinga**

|  |  |
|--|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>   | <b>Gutanga inkunga (refunds) ku mishinga</b><br>Umuntu cyangwa urwego rukeneye inkunga kandi rwujuje ibisabwa  |
| <b>Serivisi itangwa ryari?</b>   | Guhera kuwa mbere kugeza kuwa kane uhereye saa moya z'igitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu ni uguhera saa moya z'igitondo kugeza saa sita z'amanya                            |
| <b>Uherye wasabiye igihe serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Iyo ibyangombwa bikwiye, kwishyurwa ntibigomba kurenza iminsi ibiri  |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | Ntabwo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>   | - Ibaruwa ibisaba<br>- Kopi ya banki ko wishyuye<br>- Ikindi cyangombwa cyose gihamya  |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>  | - Ujya mubunyamabanga rusange bw'ishuri;<br>- Ugatanga ibisabwa bivuzwe haruguru;<br>- Iyo byose ubikwiye wishyurwa mu minsi ibiri.  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Iyo usaba kurenganurwa ubinyuzwa k'Umuyobozi w'Imari, waba utanyuzwe ukareba Umuyobozi Mukuru wa SFB Wngirije Ushinzwe Ubutegetsi n'Imari  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ukeneye kumenye ibyisumbuyeho wahamagara kuri telefoni numero 0783141290 mu masaha y'akazi. |
| <b>Impapuro zuzuzwa</b>  | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | Ntabwo   |

### 23. Ubwoko bwa serivisi : Kubona Inyemezabuguzi kuri serivisi wahaye SFB

|   |  |
|---|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>  | Kubona Inyemezabuguzi kuri serivisi wahaye SFB Abanyeshuri cyangwa Ibigo bikeneye inyemezabuguzi   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere kugeza kuw kane uherye saa moya zigitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu nuguhera saa moya zigitondo kugeza saa sita z'amanywa                         |
| <b>Uhereye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Umunsi umwe:<br>Iyo ibyangombwa bikwiye, inyezabuguzi ntigomba kurenza umunsi umwe itarakorwa.   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabyo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | - Ibigaragaza ko uri umunyeshuri<br>- Ibigaragaza ko wahawe isoko  |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | - Ujya mubunyamabanga rusange bw'ishuri;<br>- Ugatanga ibisabwa bivuzwe haruguru;  |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> | Ntazo  |
| <b>Ese hari uburyo bwo kurengegurwa mu gihe udahawe iyo serivisi?</b>   | Gusaba kurengegurwa binyuzwa k'Umuyobozi w'Imari; iyo utanyuzwe ukareba Umuyobozi mukuru wa kaminuza wungirije ushinze ubutegetsi n'imari wa SFB   |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ukeneye kumenye ibyisumbuyeho wahamagara kuri telefoni numero 0783141290 mu masaha y'akazi. |
| <b>Impapuro zuzuzwa</b>   | Ntayo  |
| <b>Amategeko cyangwa izindi nyandiko zivugaga kuri iyi serivisi</b>   | Ntayo  |

**24. Ubwoko bwa serivisi: Kubona ku mpampuro zemeza ku nta mwenda ufitiye SFB**

|   |  |
|---|--|
| <b>Serivisi n'iyihe? Nujuje ibisabwa?</b>   | Kubona ku mpampuro zemeza ku nta mwenda ufitiye SFB Umunyeshuri cyangwa umukozi iyo ashaka icyemezo ko nta mwenda wa SFB afite   |
| <b>Serivisi itangwa ryari?</b>  | Guhera kuwa mbere kugeza kuw kane uherye saa moya z'igitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu ni uguhera saa moya z'igitondo kugeza saa sita z'amanywa                             |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>  | Iyo ukweje ibisabwa uruhusa urubona mwisaha imwe.  |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>   | Ntabyo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>  | - Kopi y'ikarita y'ishuri<br>- Kopi y'ikarita y'umukozi<br>- Uruhusa rukabikwa   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>   | Ujya mubunyamabanga rusange bw'ishami ry'imari;<br>Ugatanga ibisabwa bivuzwe haruguru;   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> |  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>   | Gusaba kurenganurwa binyuzwa k'Umuyobozi w'Imari, waba utanyuzwe ukareba Umuyobozi wa SFB Wungirije ushinzwe Ubutegetsi n'Imari  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>  | Wasura urubuga rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ukeneye kumenye ibyisumbuyeho wahamagara kuri telefoni numero 0783141290 mu masaha y'akazi. |
| <b>Impapuro zuzuzwa</b>   | Ntazo  |
| <b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>   | Ntabyo   |

## 25. Ubwoko bwa serivisi : Kubona inyemezabwishyu

|  |  |
|--|--|
| <b>Serivisi ni iyihe? Nujuje ibisabwa?</b>   | Kubona inyemezabwishyu ku munyeshuri cyangwa umukozi iyo ashaka inyemezabwishyu  |
| <b>Serivisi itangwa ryari?</b>   | Guhera kuwa mbere kugeza kuw kane uherye saa moya zigitondo kugeza saa kumi n'imwe z'igicamunsi<br>Kuwa gatanu nuguhera saa moya zigitondo kugeza saa sita zامanywa                                  |
| <b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b>   | Iyo ukweje ibisabwa inyemezabwishyu uyibona uwomwanya.   |
| <b>Niba serivisi yishyurwa, igiciro ni ikihe?</b>  | Ntabyo   |
| <b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b>   | - Kopi ya banki wishyuriyeho   |
| <b>Binyura muyihe nzira ngo uyihabwe?</b>  | - Ujya mubunyamabanga rusange bw'ishami ry'imari;<br>- Ugatanga ibisabwa bivuzwe haruguru;   |
| <b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero, nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b> |  |
| <b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b>  | Gusaba kurenganurwa binyuzwa k'Umuyobozi w'Imari, waba utanyuzwe ukareba Umuyobozi wa SFB Wungirije ushinzwe Ubutegetsi n'Imari  |
| <b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b>   | Wasura urubuga rwa SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ukeneye kumenye ibyisumbuyeho wahamagara kuri telefoni numero 0783141290 mu masaha y'akazi. |
| <b>Impapuro zuzuzwa</b>  | Ntazo  |
| <b>Amategako cyangwa izindi nyandiko zivuga kuri iyi serivisi</b>  | Ntabyo   |

## 26. Ubwoko bwa Serivisi : Gutanga amakuru ku masoko ya Leta atangwa na SFB

|  |   |
|--|---|
| <p><b>Serivisi ni iyihe? Nujuje ibisabwa?</b></p>  | <p>Gutanga amakuru ku masoko ya Leta atanga na SFB ku bantu bose bakeneye ayo makuru :</p> <p>Igenamigambi kugeza mw'ishiramubikorwa rya gahunda y'amasoko. Itangwa ry'amasoko mw'ishuri ry'imari n'amabanki binyura mu nzira zikurikira:</p> <ul style="list-style-type: none"> <li>- Isoko rinyuzwa mu bitangazamakuru, gutegura dosiye y'isoko, kugenzura ko ibikenewe byose bikwiye, gufungura nokugenzura, no gutanga amabaruwa kubapiganwe</li> <li>- Gukurikirana ko amasoko yakozwe ukwo bikwiye, kwakira no kubika neza inyandiko zamasoko, gutangaza no gutanga amabaruwa no kumenyekanisha abatsindiye amasoko.</li> </ul> |
| <p><b>Serivisi itangwa ryari?</b></p>  | <p>Guhera kuwa mbere kugeza kuwa kane uhereye saa moya z'igitondo kugeza saa kumi n'imwe z'igicamunsi<br/>Kuwa gatanu nuguhera saa moya zigitondo kugeza saa sita z'amanywa</p>   |
| <p><b>Uherye igihe wasabiye serivisi, bifata igihe kingana iki kugira ngo uyihabwe?</b></p>  | <p>Igihe cy'amasoko kiratandukana bijyanye n'ubwoko bw'isoko.</p>   |
| <p><b>Niba serivisi yishyurwa, igiciro ni ikihe?</b></p>   | <p>Amafaranga 100 kuri buri rupapuro yo Kugura dosiye y'isoko</p>   |
| <p><b>Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?</b></p>  | <p>Icyemezo cy'Ubucuruzi, icyemezo kigaragaza ko nta mwenda ubureyemo Leta gitangwa n'ikigo cy'imisoro n'amahoro; ibindi bishobora kwiyongeraho biterwa n'imiterere y'isoko.</p>  |
| <p><b>Binyura muyihe nzira ngo uyihabwe?</b></p>   | <p>Umuntu cyangwa ikigo gishaka isoko bigomba kuba bujuje ibi bikurikira:</p> <ul style="list-style-type: none"> <li>• Kugura dosiye ikubiyemo isoko, kuba yatanza amafaranga muri banki nkuru y'igihugu y'iyi dosiye.</li> <li>• Dosiye y'isoko iba ikubiyemo byose ibikenewe ndetse na kopi y'amasezerano</li> <li>• Ukeneye ubufasha cyangwa amakuru agana ishami rishinzwe amasoko rikamufasha.</li> </ul>  |
| <p><b>Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serivisi cyangwa gushaka ibindi byangombwa)</b></p> | <ul style="list-style-type: none"> <li>- Banki Nkuru y'igihugu</li> <li>- Ikigo cy'imisoro n'amahoro</li> <li>- Akanama gakemura ibibazo by'amasoko.</li> </ul>   |
| <p><b>Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serivisi?</b></p>   | <p>Iyo usaba kurenganurwa wandikira Umuyobozi wa SFB Wungirije Ushinzwe Imari n'Ubutegetsi; iyo ikibazo kidakemutse wandikira akanama kihariye k'ikigo cy'igihugu gishinzwe amasoko kandi ikirego gitangwa mu minsi irindwi ukimara guhabwa ibaruwa ikumenyeshya y'agateganyo.</p>  |
| <p><b>Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serivisi?</b></p>  | <p>Wasura urubuga SFB kuri: <a href="http://www.sfb.ac.rw">www.sfb.ac.rw</a> kugira ngo umenye amakuru. Ku bindi biruseho wahamagara telefoni numero: 0788860836/0788514164 mu masaha y'akazi.</p>  |
| <p><b>Impapuro zuzuzwa</b></p>   | <p>Inyandiko yo gupiganirwa isoko uko ikorwa, amasezerano uko akorwa, gufungura na raporo yikurikiranwa bikorwa byose wabisanga ku rubuga rw'ikigo cy'igihugu Gishinzwe Amasoko: <a href="http://www.rppa.gov.rw">www.rppa.gov.rw</a></p>   |
| <p><b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b></p>   | <p>Itegeko numero 12/2007 ryo kuwa 27/03/2007 rigenga Imitangire y'Amasoko ya Leta, Iteka rya Minisitiri numero 001/08/10/MIN ryo kuwa 16/01/2008 rishyiraho amabwiriza yo gutanga amasoko ya Leta n'uko agomba kuba ameze.</p>   |

Byemejwe na : **Prof. Reid E. Whitlock**

Umuyobozi w'Ishuri Rikuru ry'Imari n'Amabanki

Kigali, kuwa ...../...../.....