REPUBULIKA Y'U RWANDA

IKIGO CY'IGIHUGU GISHINZWE GUTEZIMBERE AMAKOPERATIVE

Toll free telephone: 4163
P.o . Box 6249 Kigali-Rwanda
Web site: www.rca.gov.rw

SEREVISI ZIHABWA ABATUGANA

Ukuboza,2011

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IRIBURIRO

Nejejwe no kubagezaho iki gitabo gikubiyemo serivisi zihabwa abaturage n'ikigo cy'igihugu gishinzwe gutezimbere amakoperative.

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 ibyobakora.

Iki gitabo kigaragaza uruhare rw'ikigo cy'igihugu gishinzwe gutezimbere amakoperative mwitangwa rya serivisi mu Rwanda cyikanerekana serivisi zitangwa ibikenerwa kugira ngo uzihabwe. Kikagaragaza kandi urutonde rwaho izo serivisi zitangirwa nibyo amategeko yemerera umuntu kugira ngo abone izo serivisi.

Ishyirwaho ryi'iki gitabo gikubiyemo serivisi zihabwa abaturage ryerekana ubushake ikigo cy'igihugu gishinzwe gutezimbere amakoperative gifite mw'itangwa rya serevisi nziza kandi zihuse

MUGABO Damien
Umuyobozi Mukuru

Iki Gitabo kigaragaza serivisi RCA 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 RCA 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 RCA:
  - Kugaragaza neza serivisi zitangwa na RCA,
  - 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 RCA. Urugero, ibyangombwa bikeneye kwerekanywa, n'impapuro zigomba kuzuzwa n'umuturage ushaka serivisi.

- Gusobanura neza Abaturage, ibyiciro by'abantu bemerewe kwaka buri serivisi itangwa na RCA.
- 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 RCA.
- Amakuru n'uburyo bwatuma serivisi za RCA zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenera.

Iki Gitabo kirimo serivisi zihabwa abaturage ni igikoresho cyo kugeza amakuru ahagije kandi asobanutse ku bagana serivisi za RCA no gushyiraho ibipimo hagamijwe kwimakaza umuco wo gukorera m'ukuri Nzego za Leta. Iki Gitabo gikubiyemo Serivisi zihabwa Abaturage kizatuma abagana serivisi za RCA bazahabwa serivisi zihuse binarandure umuco wo gutinza serivisi byagaragaraga mu itangwa rya serivisi mu Nzego za Leta.

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

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

Mu by'ukuri, kugira ngo ishyirwamubikorwa ry'iki Gitabo gikubiyemo serivisi rishoboke, RCA yizeye ko hazakomeza kubaho ubufatanye no guhana amakuru n'abaturage bayigana bashaka serivisi. Kubera iyi mpamvu RCA yashyizeho uburyo

bunoze 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 RCA
- Umurongo wa telefoni utishyurwa;
- Gukora anketi n'ipereereza ku bagana serivisi za RCA gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe
- Uburyo bwo kurenganurwa no gukemura ibibazo bugaragaza inzira abagana RCA banyuramo batanga ibitekerezo kuri serivisi bahabwa.

Iki Gitabo cyerekana neza ingamba zafatwa igihe serivisi zidatanzwe uko bikwiye. Niyo mpamvu rero RCA ishishikariza abagana serivisi zayo gutanga inama ku bibazo babinyujije mu buryo buhari bwagenwe bwo kugaragaza ibibazo, bworoshye gukoreshwa kuri buri wese. RCA izakira ibyo bibazo by'abayigana ibigire ibyayo ikabikemura kandi mu gihe kitarambiranye. Mu buryo bushoboka, igihe cyo kwakira no gukemura ibibazo cyashyizweho. RCA irifuza gufatanya mu buryo bunoze 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 RCA:

- 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 RCA 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 RCA 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, RCA 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'iyo miyoboro y'ikoranabuhanga.
Mu guteza imbere imitangire ya serivisi, RCA iteganya gukoreshwa ibikoresho tekiniki zikurikira mu ishyirwa mu bikorwa ry'iki Gitabo gikubiyemo serivisi zihabwa Abaturage:

- Gukora iperereza hagamijwe gukusanya no kumva icyo Abaturage bavuga 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 byabagejejweho;
- 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 RCA 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, RCA irashaka gukoresha iyi miyoboro ikurikira hamwe n'uburyo bwose bwatuma serivisi zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenera :

- Serivisi ishinzwe kwakira abagana Inzego no guhuza amakuru.
- Umunsi w'Imurikabikorwa /Umunsi wo kugaragaza ibyagezweho
- Gutegura no kunyuza 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'Ibiro kikanashyirwa ku rubuga rwa interineti;
- Kubinyuza mu matangazo no kubicisha mu binyamakuru bitandukanye;
- Ubutumwa bwo gucishwa kuri radiyo na televisiyo;
- Ibiganiro mbwirwa ruhame kuri radiyo na televisiyo;
- 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'abababahagarariye ku birebana n'itangwa rya serivisi.

- Ubundi buryo (urutonde rw'inyandiko, n'ihuriro ry'Imbuga za interineti).

Muri make, Abagana serivisi zacu bagizwe n'Inzego za Leta, 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 RCA 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 bunyangamugayo.

Ibyo dutegereje ku bagana serivisi zacu:

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

- Gufata neza abakozi ba RCA mu bwitonzi kandi mubahesha icyubahiro;
- Kubaha amategeko n'amabwiriza agenga Imitangire ya serivsi mu Nzego z'Uburezi;
- Gutanga inama ku buryo kunoza serivisi zitangirwa muri RCA;
- Guhanahana amakuru ku buryo serivisi zitangwa muri RCA 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.

I. ITANGIRIRO

Ikigo cy'igihugu cy'amakoperative cyashyizweho n'itegeko nimero 16/2008 ryo kuwa 11/06/2008 rigaragaza n'inshingano, arizo zikurikira:
1° gushyira politiki za leta mu bikorwa zirebana n'amakoperative;
2° kwandika amakoperative no kuyaha umuzima gatozi bwo gukora;
3°gukurikirana imikorere y'amakoperative yaba aya leta cyangwa ayijyenga;
4°gushyiraho urwego n'amahame ajyenga imicungire amakoperative;
5° gukurikirana ishyirwa mu bikorwa ry'amategeko ajyenga amakoperative;
6° kuzamura amakoperative mu gihugu;
7° gufasha kuzamura umushobozi hatanga amahugurwa kubakozi bageze amakoperative;
8° kuzamura iterambere ry'ubucuruzi mu makoperative;
9° gushishikariza gushorimari mu makoperative haba ku rwego ry'igihugu, mu karere, cyangwa ku rwego mpuzamahanga;
10° gukora ubushakashatsi nizindi nyigo zijya n'amakoperative no kuzitangaza;
11° kugira inama leta ku bijyanye nishyira mu bikorwa rya politike yamakoperative;
12° kugenzura ishyirwa mu bikorwa ry'amategeko nandi amabwiriza ajyenga amakoperative;
13° gushyiraho imikoranire myiza n'izindi nzego zifite inshingano zisa niz'ikigo byaba mu karere cyangwa mpuzamahanga.

II. ICYEREKEZO:

Gutezimbere kwihaza mu bukungu hashingiwe ku mahame yo gutezimbere imibereho myiza yabanyamuryango.

III. INTEGO:

Gutezimbere amakoperative kugara ngo atunge abanyamuryango ku buryo bungana n'ubushobozi bwo kwihaza.

IV. IBIKORWA BY'INGENZI :

Gutezimbere, kwandika, no gukurikirana amakoperative.

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: kwandika amakoperative

Serevisi n'iyihe? Nujuje ibisabwa?	***Kwandika amakoperative, gutanga uruhasa rwo gukora, kumenya amakoperative yose yiyandikishije mu buryo bwemewe n'amategeko. Buri koperative iremewe.***
Ishami ryo kubarizamo	***Ishami ry'amategeko no kwandike amakoperative***
Serevisi itangwa ryari?	***Iyo gutanga inyandiko isaba ubuzima gatozi.***
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora no kuyisaba kuri****:www.rca.gov.rw*** ***Mu minsi 15 iyo ukwije ibisabwa***
Nibiki bisabwa kugirango ubone serevisi?	*Kwandikisha koperative n'ubuntu.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*1° Ibaruwa isaba iriho umukono w'umuyobozi w'akarere aho iyo koperative ikorera.* *2° Kopi y'umwimerere y'amategeko ajyenga koperative* *3° Kopi y'umwimerere igaragaza*

	imikorere *4° Amazima y'abanyamuryango n'imikono yabo* *5° Amazina y'abayobozi n'imikono yabo* *6° Amazina y'abagenzuzi n'imikono yabo* *7° Imyanzuro y'inama yambere mushinga koperative mu shyirahom n'inzego* *8° Icyemezo cy'agateganyo cyatanzwe n'umuyobozi w'akarere* *9° Amafaranga 1,200 atangwa na buri koperative kuri konti y'akarere yo kwiyandikisha* *10° Amazina ya komite iyo ari koperative yo kuguriza SACCO/COOPEC* *11° Umwirondoro w'umuyobozi iyo ari SACCO or COOPEC.*
Binyura muyihe nzira ngo uyihabwe?	*Kwiyandikisha bihera k'umurenge nkuko biteganwa n'igika cya (21) bigakomereza ku karere (22) bigasorezwa ku kigo cy'igihugu cy'amakoperative ariho hatangirwa uruhusa rwo gukora.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Amafaranga yo kwiyandikisha atangwa rimwe gusa 1,200 ku karere.*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Iyo badakwije ibyombwa bisabwa , bashobora gusobanuza.*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Amategeko agenga imikorere y'amakoperative ari ku rwego rw'akarere cyangwa urw'igihugu yemezwa na noteri wa leta. Uhereye muri Gicurasi 2011, umubare fatizo w'abanyamuryango*

	bagomba kuba cumi (10). Koperative igizwe n'abanyamuryango bo mu rugo rumwe ntiyemewe. Umuryango ugizwe n'umugabo n'umugore bashakanye hakurikijwe uburyo bw'ivangamutungo n'abana babo. Ibindi by'ingenzi Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163
Impapuro zuzuzwa	*Impapuro zo kw'uzuza zibazihari cyangwa ushobora no kw'uzuriza kuri interineti: www.rca.gov.rw (amategeko agenga amakoperative asanzwe, amahuriro, ingaga, n'agenga SACCO n'amahuriro ya za SACCO).*
Ibyangombwa bisabwa n'amategeko	1. *Itegeko nimero 50/2007 ryo kuwa 18 Nzeri 2007 rishyiraho rikanagaragaza imikorere y'amakoperative mu Rwanda.* 2. *Itegeko nimero 12/2011 ryo kuwa 27 Gicurasi 2011 rihingura rikanuzuza itegeko nimero 50/2007 ryo kuwa 18 Gicurasi 2007 rishyiraho rikanagaragaza imikorere y'amakoperative mu Rwanda..* 3. *Iteka rya minisitiri nimero 01/2008 ryo kuwa 17/12/2008 rigena amafaranga yo kwandikisha koperative.* 4. *Amabwirizwa ya minisitiri w'ubucuruzi n'inganda nimero 03/08 ryo kuwa 02/12/2008 rigaragaza inyandiko zuzuzwa, ibikenewe, n'inzira zinyurwamo kugira ngo koperative yemerwe.*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Litigation

Serevisi n'iyihe? Nujuje ibisabwa?	■ *Ikigo cy'igihugu cy'amakoperative gitanga inama mbere yuko inzego z'ubucamanza zizamo.* ■ *Ikigo cy'igihugu cy'amakoperative gitanga inama ijyanye na raporo z'ubugenzuzi; Dukurikirana imanza z'abantu biba, banyereza umutungo, n'abakoresha nabi umutungo w'amakoperative kugeza babiryozwe nkuko amategeko abiteganya*.
Ishami ryo kubarizamo	***Ishami ry'amategeko no kwandike amakoperative***
Serevisi itangwa ryari?	*Serevisi itangwa igihe cy'igenzura na nyuma y'igenzura.*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri**:www.rca.gov.rw*** *Uhereye kuri raporo y'igenzura kugeza urubanza ruciwe n'inkiko zibifitiye ububasha.*
Nibiki bisabwa kugirango ubone serevisi?	*Ntabyo.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*Raporo y'ubugenzuzi n'ibindi byangombwa bibyemeza*
Binyura muyihe nzira ngo uyihabwe?	*Ntazira binyuramo*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa	*Polisi* *Ubushinjacaha* *Inkiko*

gushaka ibindi byangombwa)	
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Nkuko bisabwa n'amategeko.*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Abanyamuryango cyangwa abayobozi bagomba kumenya ko ikigo cy'igihugu cy'amakoperative ko kigenzura ibintu byose. Rero bagomba kumenya ko bakwiye kwishyura amafaranga banyereje kandi bagatanga n'indishyi kubyangijwe.* *Ibindi by'ingenzi Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	*Gufasha amakoperative, dukoresha itegeko nkuko ryavuguruwe kugeza ubu nandi mabwirizwa ahari.*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: Gukemurimpaka

Serevisi n'iyihe? Nujuje ibisabwa?	■ *Kugemurimpaka muri, no hagati y'amakoperative.* ■ *Imanza z'ubwumvikane buke hagati y'abanyamuryango,cyangwa hagati y'amakoperative,cyangwa hagati yakoperative n'inzego z'ibanze cyangwa koperative n'abantu kugiti cyabo cyiganwa ubwitonzi n'ubushishozi.*
Ishami ryo kubarizamo	*Ishami ry'amategeko no kwandike amakoperative*
Serevisi itangwa ryari?	*Ku kicaro cy'ikigo cy'igihugu*

	cy'amakoperative.
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri:* ***www.rca.gov.rw***
Nibiki bisabwa kugirango ubone serevisi?	Nubuntu
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*Wandika ubisaba.*
Binyura muyihe nzira ngo uyihabwe?	*Wandikira umuyobozi mukuru w'ikigo cy'igihugu cy'amakoperative.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Ikigo cy'igihugu cy'amakoperative gusa*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	*Gukemura amakimbirane hakoresha itegeko ry'amakoperative nkuko ryavuguruwe kugeza ubu nandi mabwirizwa ahari.*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: Gufasha abaje kugisha inama yuko bashing amakoperative:

Serevisi n'iyihe?	*Mu cyumwe twakira abantu bari*

Nujuje ibisabwa?	*hagati ya 50 na 80 bagisha inama,basobanuza amategeko nababaza itandikaniro hagati yakoperative n'ishyirahamwe kwigishwa uko bashing koperative.*
Ishami ryo kubarizamo	*Ishami ry'amategeko no kwandike amakoperative*
Serevisi itangwa ryari?	*Ku kicaro cy'ikigo cy'igihugu cy'amakoperative.*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri**:www.rca.gov.rw***
Nibiki bisabwa kugirango ubone serevisi?	*Nubuntu.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*Nugusaba gusa ukemererwa.*
Binyura muyihe nzira ngo uyihabwe?	*Nukwandikira Ikigo Cy'igihugu cy'amakoperative*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Ikigo cy'igihugu cy'amakoperative nicyo gusa wasura kugira ngo umenye ibijyanye n'amakoperative.*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Mugihe utishimiye service gana muyobozi wungirije w' Ikigo cy'igihugu cy'amakoperative*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo.*
Ibyangombwa bisabwa n'amategeko	*Iyo ubaza uko uwashinga koperative ntacyangombwa bisaba.*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: GUTEZIMBERE KOPERATIVE

Serevisi n'iyihe? Nujuje ibisabwa?	*Gutezimbere hakorwa ubukangurambaga gushing amakoperative,* *Gufasha guhindura amashyirahamwe amakoperative aharanira inyungu* *Gutezimbere urugaga rw'amakoperative: sendika, amahuriro* *Guhera kubantu cumi gusubiza hejuru*
Ishami ryo kubarizamo	*Ishami ry'igenemigambi no kuzamura ubushobozi*
Serevisi itangwa ryari?	*Guhera kuwa mbere kugeza kuwa gatanu uhereye saa moya zigitondo kugeza saa kumi n'imwe z'igicamunsi*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri**:www.rca.gov.rw*** *Iminsi 3*
Nibiki bisabwa kugirango ubone serevisi?	*Ntabyo.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*Ntabyo*
Binyura muyihe nzira ngo uyihabwe?	*Wandika usaba guhindura ishyirahamwe rikaba koperative.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*IKIGO IWACU KABUSUNZU, ariko ho serevisi irishyurirwa.*
Ese hari uburyo bwo kurenganurwa mu gihe	*Mugihe utishimiye service gana muyobozi wungirije w' Ikigo*

udahawe iyo serevisi?	*cy'igihugu cy'amakoperative*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	*Amategeko agaragaza imikorere ngenderwaho:* **Imicungire yakoperative* **Icungamutungo* **Imiyoborere yakoperative* **Igenzuramutungu* *Amategeko yakoperetive*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: AMAHUGURWA

Serevisi n'iyihe? Nujuje ibisabwa?	*Guha amahugurwa abanyamuryango bamakopetive n'abakozi;* *Gutoza no gufasha;* *Ingendoshuri mu makoperative.* *Gutanga amahugurwa kubazahugura* *Koperative zose zifite ubuzima gatozi*
Ishami ryo kubarizamo	*Ishami ry'igenemigambi no kuzamura ubushobozi*
Serevisi itangwa ryari?	*Guhera kuwa mbere kugeza kuwa gatanu uhereye saa moya zigitondo kugeza saa kumi n'imwe z'igicamunsi*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri**:www.rca.gov.rw***
Nibiki bisabwa kugirango ubone serevisi?	*Serevisi itangwa kubuntu*
Ni ibihe byangombwa bisabwa kugira ngo	- *Ubuzima gatozi;* - *Ikicyaro (ahukorera);*

uyihabwe ?	- *Icyo koperative ikora* - *Ibaruwa isaba amahugurwa* - *Kugenzurwa bikorwa n'abagenzuzi b'amakoperative*
Binyura muyihe nzira ngo uyihabwe?	*Gutanga inyandiko yandikiwe ikigo isaba amahugurwa y'abanyamurwango.* *Aho biri ngombwa ikigo nacyo gitegura amahugurwa y'abanyamuryango b'amakoperative.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*IKIGO IWACU KABUSUNZU, ariko ho serevisi irishyurirwa.*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Mugihe utishimiye service gana muyobozi wungirije w' Ikigo cy'igihugu cy'amakoperative*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	*Amategeko agaragaza imikorere ngenderwaho:* - *Imicungire yakoperative* - *Icungamutungo* - *Imiyoborere yakoperative* - *Ubugenzuzi* - *Amategeko agenga koperative*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: Gusuzuma Imikorere

Serevisi n'iyihe? Nujuje ibisabwa?	*Kureba niba imiterere n'imikorere bijyanye n'amategeko yakoperative, amahame, indangaciro n'ibindi.* *Kureba niba amakoperative yiyandikishije agendera kuri politike ya leta kandi yubahiriza amategeko agenga amakoperative mu Rwanda* *Kwigisha uko ibitabo y'amakoperative bibikwa;* *Gutangariza ibyavuye mw'isuzuma mikorere inama rusange yakoperative;* *Gushyiraho uburyo bunoze bwokurinda imitungo yakoperative mu gihe bigaragaye ko ishaka gukoreshwa nabi n'uwariwe wese* *Gutanga raporo mu buyobozi ingamba zafashwe.* *Dusuzuma imikorere y'amakoperative yose afite ubuzima gatozi.*
Ishami ryo kubarizamo	*Ishami risuzuma rikanagenzura imikorere*
Serevisi itangwa ryari?	*Akazi gatangira saa moya kugeza saa cumi n'imwe mu minsi yose y'akazi.*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri**:www.rca.gov.rw*** *Icyifuzo gitanzwe cyangwa inyandiko yanditswe birasubizwa uwomwanya*
Nibiki bisabwa kugirango ubone serevisi?	*Ntakiguzi. Serevisi itangirwa ubuntu.*
Ni ibihe byangombwa bisabwa kugira ngo	*Inyandiko yandikirwa umuyobozi mukuru w'ikigo cy'igihugu*

uyihabwe ?	*cy'amakoperative ugaragaza icyo ushaka.*
Binyura muyihe nzira ngo uyihabwe?	*Inyandiko yandikirwa umuyobozi mukuru*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Ikigo cy'igihugu cy'amakoperative gusa*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Ntabyo.*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntampapuro zikinewe.*
Ibyangombwa bisabwa n'amategeko	*Gusuzuma twifashisha itegeko nimero 12/2011 ryo kuwa 27/05/2011 ryuzuza itegeko nimero 50/2007 ryo kuwa 18/09/2007 rigaragaza ishyingwa, n'imikorere, yakoperative mu Rwanda.*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: Kugenzura imikorere

Serevisi n'iyihe? Nujuje ibisabwa?	*Gukomeza imiyoborere myiza, gukorera ku mategeko, n'imiyoborere y'amakoperative. Gukomeza imicungire y'imari n'imiyoborere yakoperative Gukora igenzura ry'imari n'ubutegetsi*
Ishami ryo kubarizamo	▪ *Ishami risuzuma rikanagenzura imikorere.*
Serevisi itangwa ryari?	▪ *Akazi gatangira saa moya kugeza saa cumi n'imwe mu minsi yose y'akazi.*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Nta gihe ntarengwa kuko serevisi ushobora kuyihabwa unyuze kuri**:www.rca.gov.rw*** *Iyo usabye cyangwa ukandika, ikisubizo ukibona uwomwanya bakubwira ko serevisi uzayibona mu minsi irindwi.*
Nibiki bisabwa kugirango ubone serevisi?	▪ *Ntakiguzi. Serevisi itangirwa ubuntu.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	▪ *Inyandiko yandikiwe umuyobozi mukuru w'ikigo cy'igihugu cy'amakoperative* ▪ *Iyo hari ibimenyetso ubishyiraho* ▪ *Naho ubundi, abagenzuzi bakoresha dosiye basanze muri koperative cyangwa nahandi.*
Binyura muyihe nzira ngo uyihabwe?	▪ *Icyifuzo gishyirwa mu nyandiko wandikira umuyobozi mukuru w'ikigo, noneho umuyobozi akabwira urwego rubishinzwe gukurikirana icyo kibazo, noneho hakoherezwa*

	abagenzuzi kujya kugenzura koperative.
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	▪ *Ikigo cy'igihugu cy'amakoperative gusa*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	▪ *Koperative yagenzuwe ishobora gusaba kurenganurwa mu minsi 15 nyuma yokugaragaza raporo.*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	▪ *Itegeko nimero 12/2011 ryo kuwa 27/05/2011 rihindura rikanuzuza itegeko nimero 50/2007 ryo kuwa 18/09/2007 rishyiraho imiterere n'imikorere y'amakoperative mu Rwanda nandi mabwirizwa yigenzura mikorere. Uruhusa rwogukora, imigabane, n'abwirizwa akurikizwa mw'ibarura mutungo, kugaragaza umutungo muri banki, na raporo y'umutungo.*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi : Insingano zo gukurikirana ibibazo byerekeranye n'umutungo no kuwuyererekanya w'ikigo cy'igihugu cy'amakoperative

Serevisi n'iyihe? Nujuje ibisabwa?	*Gushyiraho uburyo bwo gucunga no kugenzura iby'ikigo gitangaho amafaranga;* *Gushyiraho ingengo y'imari*

	dufatanije n'ishami ry'igenamigambi; *Kwishyura abo ikigo kibereyemo imyenda, no kugaragaza igenamigambi ry'ikigo;* *Gutegura no gutangaza ingengo y'imari y'ikigo;* *Gutegura no guhuza amaraporo y'imari, amafaranga yinjiye nayasohotse;* *Gutanga imbanziriza mushahara nandi mafaranga atandukanye;* *Kugenzura itangwa ry'amafaranga yo mu kigo imbere;*
Ishami ryo kubarizamo	*Ishami ry'imari n'ubutegetsi*
Serevisi itangwa ryari?	*Guhera kuwa mbere kugeza kuwa gatatu uhereye saa moya za mugitondo kugeza saa kumi n'imwe zigicamunsi (amasaha 24 kuri interineti www.rca.gov.rw)*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Guhera saa kumi nimwe gusubiza hejuru n'amasaha y'akazi gusa. Kwishyura abadohaye ibikoresho bikorwa mu minsi itanu y'akazi.*
Nibiki bisabwa kugirango ubone serevisi?	*Ntabyo*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*Inyezabuguzi igaragaza ko watanze ibikoresho cyangwa serevisi.*
Binyura muyihe nzira ngo uyihabwe?	*Kugira ngo twishyure, ugaragaza inyemezabuguzi ko watanze ibyusabwa n'ikigo.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Banki nkuru y'igihugu.*
Ese hari uburyo bwo kurenganurwa mu gihe	*Mugihe utishimiye service gana muyobozi wungirije w' Ikigo*

udahawe iyo serevisi?	*cy'igihugu cy'amakoperative*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wabisanga kuri www.rca.gov.rw cyangwa hamagara kuri telefoni yubuntu 4163*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	*Ntabyo*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi : Amahugurwa no gutezimbere SACCO

Serevisi n'iyihe? Nujuje ibisabwa?	• *Gushishikariza no gukangurira abaturage umuco wo kuzigama* • *Amahugurwa ya komite za SACCO, abakozi n'abanyamuryango imicungire n'imiyoborere myiza, kuguriza no kugurizwa, kuzigama, n'amategeko agenga amakoperative.* • *Amasomo ku gucunga imari* • *Gufasha amakomite yaza SACCO gukemura amakimbirane* • *Gufasha za SACCO gutegura imishinga* *SACCO zidafite ubushobozi bwo kwishurira amahugurwa ikigo cyizitera inkunga*
Ishami ryo kubarizamo	*Ishami ryo gutezimbere SACCO*
Serevisi itangwa ryari?	*Guhera kuwa mbere kugeza kuwa gatatu uhereye saa moya za mugitondo kugeza saa kumi n'imwe zigicamunsi*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	*Ntagihe ntarengwa* *Bifata iminsi 3*

Nibiki bisabwa kugirango ubone serevisi?	*ntabyo*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*SACCO zigomba kubazifite ubuzima gatozi.*
Binyura muyihe nzira ngo uyihabwe?	*SACCO yandikira ikigo isaba amahugurwa kandi igaragaza uruhari rwayo muri ayo mahugurwa.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Banki nkuru y'igihugu na AMIR*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Nta karengane*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wasura urubuga: www.rca.gov.rw cyangwa ushaka kumenya ibiruseho wabaza kuri: info@rca.gov.rw. Cyangwa ugahamagara kuri telefoni nimero: 4163 .mu masaha y'akazi.*
Impapuro zuzuzwa	*Ntazo*
Ibyangombwa bisabwa n'amategeko	*Ntabyo*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU CY'AMAKOPERATIVE

Ubwoko bwa serevisi: GUKURIKIRANA NO KUGENZURA SACCO

Serevisi n'iyihe? Nujuje ibisabwa?	➢ *SACCO zisanwe hakorwa ibikurikira:* • *Gukeka ibabazo byazavuka hagati ya komite ubwabo, hagati ya komite n'abakozi, hagati y'abakozi ubwabo,*

	hagati y'ubuyozi bwa SACCO n'ubuyobozi bw'ibanze n'zindi nzego. Iyo ibi byizweho bibonerwa igisubizo. • *Kw'ubahiriza amahame ajyenga koperative.* • *Abanyuryango ba SACCO kwubahiriza imiyoborere n'imicungire yu rwego rwabo hibandwa ku kwubahiriza amategeko ajyenga koperative n'ajyenga ibigo by'imari icirirtse.* • *Kugira inama abanyamuryango gukurikiza imicungire myiza ya SACCO.* • *Gukurikirana uko abanyamuryango bahabwa serevisi no kujya inama aho bitagenda neza.* ➢ *SACCO zigenzurwa mu buryo bukurikira:* • *Igenzura ritunguranye aho komite n'abakozi batari biteguye.* • *Kugenzura niba amanama ya SACCO abera ku gihe nkuko biteganya n'amategeko.* • *Kugenzura niba ibitabo by'imari bibikwa byuzuzwa nkuko babigiriwemo inama.* • *Iri genzura riba rigamije gutahura amakosa yahiswe.* ➢ *Yego, SACCO zose zikwije amahame ya koperative zihabwa iyi serevisi. Ariko by'umwihariko izi zikurikira nizo zemewe:* • *SACCO ziyandikishije zonyine* • *SACCO zifite aho zibarizwa* • *SACCO zandikishije byimewe nizo zihabwa serevisi*
Ishami ryo kubarizamo	*Ishami rigenzura SACCO*

Serevisi itangwa ryari?	- *Igihe cyose biri ngombwa.* - *Igihe cyose bisabwe n'abanyamuryango, komite cyangwa abakozi ba SACCO.* - *Buri gihe mu mpera z'umwaka*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	- *Guhera kuwa mbere kugeza kuwa gatatu uhereye saa moya za mugitondo kugeza saa kumi n'imwe zigicamunsi;* - *Iyo serevisi yasabwe bifata igihe kitarenze umunsi kuyihabwa.*
Nibiki bisabwa kugirango ubone serevisi?	- *Serevisi zose zitangirwa ubuntu;* - *Ahubwo ikigo cy'igihugu cy'amakoperative nicyo gitanga amafaranga kwohereza umukozi wacyo gutanga serevisi zavuzwe haruguru.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*12° Amategeko yakoperative ;* *13° Amategeko y'ibigo by'imari icirirtse ;* *14° Politike yo kuzigama no kuguriza ;* *15° Igenamigambi ;* *16° Imihigo* *17° Amategeko agenga imikorere ;* *18° Amabwiriza agenga igenzuramutungu iryo mu kigo ndetse nirituruka hanze yacyo.*
Binyura muyihe nzira ngo uyihabwe?	- *Serevisi zitangwa kuva ku kicaro cy'ikigo;* - *Ishami rigenzura SACCO ritanga izi serevisi ku banyamuryango igihe cyose.*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa	*Nta yandi mabwirizwa akenewe kugira ngo hatangwe serevisi.*

gushaka ibindi byangombwa)	
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Yego, iyo ishami rigenzura SACCO ritanze serevisi nabi, umunyamuryango wa SACCO afite uburenganzira bwo kubibwira umuyobozi w'ishami, umuyobozi mukuru w'ungirije nyangwa umuyobozi mukuru w'ikigo cy'igihugu gishinzwe gutezimbere amakoperative kugira ngo bakemure ikibazo.*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wasura urubuga: www.rca.gov.rw cyangwa ushaka kumenya ibiruseho wabaza kuri: info@rca.gov.rw. Cyangwa ugahamagara kuri telefoni nimero: 4163 .mu masaha y'akazi.*
Impapuro zuzuzwa	- *Urupapuro rugaragaza uko'igenzura rikorwa;* - *Urupapuro rugaragaza uko gukurikirana bikorwa;* - *Raporo za leta uko zikorwa;* - *Ibitabo by'imitungo bya SACCO uko byuzuzwa*
Ibyangombwa bisabwa n'amategeko	*1° Amategeko agenga amakoperative ;* *2° Amategeko agenga ibigo by'imari icirirtse;*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU GISHINZWE GUTEZIMBERE AMAKOPERATIVE

Ubwoko bwa serevisi : KUGENZURA SACCO

Serevisi n'iyihe? Nujuje ibisabwa?	➢ *Kugenzura uko umutungo wa SACCO ucungwa kuri ibi bikurukira:* • *Imikoreshereze mibi iba ikekwa* • *Abanyamuryango ba SACCO iyo babisabye*

	• *Igenzura no gukurikirana byagaragaje gukoresha nabi umutungo wa SACCO.* • *Buri umwaka uko urangiye hagomba kugaragazwa uko umutungo wakoreshejwe n'uku SACCO ziyobowe.* ➢ *Yego iyemewe iba ifite ibi bikurikira:* • *Koperative yanditswe ku buryo bwemewe n'amategeko* • *Iyasabye kugenzurwa kumugaragaro* • *Iyaketsweho gukoresha nabi umutungo cyangwa kuwunyereza* • *Igenzurwa rigaragaza ko amakoperative n'ibigo cy'imari icirirtse bitubahiriza amategeko abijyenga*
Ishami ryo kubarizamo	*Ishami rigenzura SACCO*
Serevisi itangwa ryari?	- *Igihe cyose haketswe ko hari imicungire mibi y'umutungo.* - *Igihe cyose abanyamuryango, komite, n'abakozi ba SACCO babisabye.*
Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	- *Guhera kuwa mbere kugeza kuwa gatatu uhereye saa moya za mugitondo kugeza saa kumi n'imwe zigicamunsi* - *Serevisi yasabwe bifata umunsi umwe kuyitanga.*
Nibiki bisabwa kugirango ubone serevisi?	- *Serevisi zitangwa ntikiguzit;* - *Ahubwo ikigo cy'igihugu cy'amakoperative nicyo gitanga amafaranga kwohereza umukozi wacyo gutanga serevisi zavuzwe haruguru.*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*19 Amategeko yakoperative ;* *20 Amategeko y'ibigo by'imari icirirtse ;*

	21 Politike yo kuzigama no kuguriza ; *22 Igenamigambi ;* *23 Imihigo* *24 Amategeko agenga imikorere ;* *25 Amabwiriza agenga igenzuramutungu iryo mu kigo ndetse nirituruka hanze*
Binyura muyihe nzira ngo uyihabwe?	- *Serevisi zitangwa kuva ku kicaro cy'ikigo;* - *Ishami rigenzura SACCO ritanga izi serevisi ku banyamuryango igihe cyose.* - *Igihe cyose haketswe ko hari imicungire mibi y'umutungo*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Nta yandi mabwirizwa akenewe kugira ngo hatangwe serevisi.*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Yego, iyo ishami rigenzura SACCO ritanze serevisi nabi, umunyamuryango wa SACCO afite uburenganzira bwo kubibwira umuyobozi w'ishami, umuyobozi mukuru w'ungirije nyangwa umuyobozi mukuru w'ikigo cy'igihugu gishinzwe gutezimbere amakoperative kugira ngo bakemure ikibazo.*
Hari ibindi by'ingenzi bikenewe kumenywa kugira ngo ubone iyo serevisi?	*Wasura urubuga: www.rca.gov.rw cyangwa ushaka kumenya ibiruseho wabaza kuri: info@rca.gov.rw. Cyangwa ugahamagara kuri telefoni nimero: 4163 .mu masaha y'akazi.*
Impapuro zuzuzwa	- *Urupapuro rugaragaza uko'igenzura rikorwa;* - *Urupapuro rugaragaza uko*

	gukurikirana bikorwa; - *Raporo za leta uko zikorwa* - *Ibitabo by'imitungo bya SACCO uko byuzuzwa*
Ibyangombwa bisabwa n'amategeko	*4 Amategeko agenga amakoperative ;* *5 Amategeko agenga ibigo by'imari icyiritse;*

SEREVISI ZITANGWA N'IKIGO CY'IGIHUGU GISHINZWE GUTEZIMBERE AMAKOPERATIVE

Ubwoko bwa serevisi: Kohereza amafaranga kugira ngo afashe za SACCO

Serevisi n'iyihe? Nujuje ibisabwa?	➢ *Kumanura amafaranga ya leta binyuze mu turere kugira ngo azamure SACCO;* - *Gukurikirana aya mafaranga yamanuwe kugira ngo afashe SACCO;* *Yego buri SACCO iremewe iyo ifite ibi bikurikira:* • *Ubuzima gatozi* • *Iyo abakozi bujuje ibisabwa n'ikigo cy'igihugu gishinzwe gutezimbere amakoperative na banki nkuru y'igihugu* • *Gutanga raporo y'ukuntu inkunga yakoreshejwe*
Ishami ryo kubarizamo	*Ishami rigenzura SACCO*
Serevisi itangwa ryari?	- *Buri gihembwe uko amafaranga abonetse mu ngengoyimari y'ikigo cy'igihugu gishinzwe gutezimbere amakoperative.* - *Bishobora kuba buri kwezi bitewe n'uko amafaranga abonetse mu ngengoyimari y'ikigo cy'igihugu gishinzwe gutezimbere amakoperative.*

Uhereye igihe wasabiye serevisi, bifata igihe kingana iki kugira ngo uyihabwe?	- *Buri gihembwe* - *Buri uko ingengoyimari ibonetse*
Nibiki bisabwa kugirango ubone serevisi?	- *Ntakiguzi;*
Ni ibihe byangombwa bisabwa kugira ngo uyihabwe ?	*6 Amategeko yakoperative ;* *7 Amategeko y'ibigo by'imari icirirtse ;* *8 Politike yo kuzigama no kuguriza ;* *9 Igenamigambi ;* *10 Imihigo* *11 Amategeko agenga imikorere ;* *12 Amabwiriza agenga igenzuramutungu iryo mu kigo ndetse niriturutse hanze*
Binyura muyihe nzira ngo uyihabwe?	- *Serevisi zitangwa kuva ku kicaro cy'ikigo;* - *Ishami rigenzura SACCO ritanga izi serevisi ku banyamuryango igihe cyose.* - *Igihe cyose haketswe ko hari imicungire mibi y'umutungo*
Ese hari izindi nzego bisaba kunyuramo? Ni izihe? (Urugero,nko kwishyura igiciro cya serevisi cyangwa gushaka ibindi byangombwa)	*Uturere.*
Ese hari uburyo bwo kurenganurwa mu gihe udahawe iyo serevisi?	*Yego, iyo ishami rigenzura SACCO ritanze serevisi nabi, umunyamuryango wa SACCO afite uburenganzira bwo kubibwira umuyobozi w'ishami, umuyobozi mukuru w'ungirije nyangwa umuyobozi mukuru w'ikigo cy'igihugu gishinzwe gutezimbere amakoperative kugira ngo bakemure ikibazo.*
Hari ibindi by'ingenzi	*Wasura urubuga: www.rca.gov.rw*

bikenewe kumenywa kugira ngo ubone iyo serevisi?	*cyangwa ushaka kumenya ibiruseho wabaza kuri: info@rca.gov.rw. Cyangwa ugahamagara kuri telefoni nimero: 4163 .mu masaha y'akazi.*
Impapuro zuzuzwa	- *Uburyo raporo ikorwamo igaragaza inkunga ya leta*
Ibyangombwa bisabwa n'amategeko	*13 Amategeko agenga amakoperative ;* *14 Amategeko agenga ibigo by'imari icyiritse ;*