REPUBULIKA Y'U RWANDA

MINISITERI Y'IBIDUKIKIJE
P.O BOX 3502 KIGALI

AMABWIRIZA AKURIKIZWA MU GUSABA INKUNGA

UMUSHINGA UGAMIJE KUZAHURA IBIGO BITO N'IBICIRIRITSE BY'ABAGORE N'URUBYIRUKO MU GUHANGANA N'INGARUKA ZA COVID-19

1. INTANGIRIRO

1.1. Amavu n'amavuko

U Rwanda rwagizweho ingaruka n'icyorezo cya COVID-19 mu bice byose by'ubukungu. Inzego z'ubukungu zibasiwe cyane harimo ubukerarugendo, ubuhinzi na serivisi cyane cyane mu nzego z'abikorera bari mu bucuruzi buciriritse.

Guverinoma y'u Rwanda, ibinyujije muri Minisiteri y'Ibidukikije, yabonye inkunga y'ishami ry'umuryango w'abibumbye ritsura amajyambere (UNDP) ihwanye na miliyoni imwe n' ibihumbi magana atanu y'amadolari ($ 1.500.000) kugirango ishyire mu bikorwa "Umushinga ugamije kuzahura ibigo bito n'ibiciriritse by'urubyiruko n'abagore ndetse n'amakoperative (RFF) mu rwego rwo gushyigikira ingamba zo kubungabunga ibidukikije muri gahunda y'igihugu yo guhangana n'ingaruka zatewe n'icyorezo cya COVID-19.

Intego nyamukuru y'uyu mushinga wa RFF ni ugushyigikira Leta y' u Rwanda mu ngamba zo guhangana n'ingaruka za COVID-19; naho imwe mu ntego zihariye ikaba kongerera ubushobozi ba rwiyemezamirimo b'abagore n'urubyiruko kubona imari n'uburyo bw'ikoranabuhanga byabafasha guhangana n'ihungabana ry'ubukungu ryatewe na COVID-19 binyuze mu kugira uruhare rugaragara mu buhinzi, ubukerarugendo burengera ibidukikije n'ubucuruzi bwifashisha ikoranabuhanga.

Ni muri urwo rwego, umushinga uzafasha imishinga y'ibigo bito n'ibiciriritse na za koperative z'urubyiruko n'abagore binyuze mu gutanga inkunga yo kuzahura imshinga yabo ikava mu gihombo cyatewe n'ingaruka za Covid-19. Muri uyu mushinga, hatoranijwe Uturere dukurikira: Rubavu, Nyabihu mu Ntara y'Iburengerazuba, Burera, Rulindo, Musanze mu Ntara y'Amajyaruguru, Bugesera, Rwamagana mu Ntara y'Iburasirazuba, Kamonyi mu Ntara y'Amajyepfo n'Umujyi wa Kigali.

1.2. Icyo Inkunga igamije

Iyi nkunga igamije kuzahura no gukemura ibibazo bigaragara mu mishinga y'abagore n'urubyiruko bakoze ishoramari mu rwego rw'ubuhinzi n'ubukerarugendo birengera ibidukikije n'ubucuruzi bukoresha ikoranabuhanga (kwishyura hakoreshejwe ikoranabuhanga cyangwa ubucuruzi

bukorerwa kuri murandasi, kugura ibikoresho by'ikoranabuhanga n'ibindi), kugirango bongererwe ubushobozi bwo kubona ibikoresho by'ibanze, kumenyekanisha no kugurisha ibicuruzwa byabo.

Ibyo iyo nkunga izibandaho ni ibi bikurikira:

a) **Urwego rw'ubuhinzi**

- ✓ Ubuhinzi bw'ibanze (Primary production)
- ✓ Ubworozi bw'amatungo magufi (small stock, aquaculture, beekeeping etc)
- ✓ Gutunganya umusaruro (Post-harvest)
- ✓ Ibikoresho byo gutunganya no kongerera agaciro umusaruro (Processing equipment),
- ✓ Amakusanyirizo, ibikorwaremezo n'ibikoresho bijyanye n'ubuhunikiro harimo n'ibikonjesha (Collection centers and storage facilities including cold storage)
- ✓ Ibikoresho byo gutwara umusaruro (Transportation equipment)
- ✓ Ibikoresho byifashishwa mu gupfunyika no kwamamaza umusaruro (Packaging and marketing equipment.
- ✓ Imenyekanishabikorwa cyangwa kwamamaza (Marketing)
- ✓ Kongerera agaciro umusaruro (Value addition)
- ✓ Inganda ziciriritse zitunganya umusaruro (Small processing units)

b) **Urwego rw'Ubukerarugendo (Tourism)**

- ✓ Amacumbi aciriritse n'ahatunganirizwa amafunguro (Motel, Lodges and Guest houses, Restaurants and Coffee shops)
- ✓ Ubukorikori bujyanye n'ubukerarugendo (Hand crafts)
- ✓ Ubucuruzi bw'ibikorwa by'ubukerarugendo (tourism products selling, tour operators, etc)

c) **Ubucuruzi bwifashisha ikoranabuhanga (Digital trade)**

- ✓ ubucuruzi bushingiye kw'ikorabuhanga (E-commerce)
- ✓ kwamamaza ibicuruzwa hakoreshejwe ikoranabuhanga (E-marketing)
- ✓ porogaramu za mudasobwa n'ibikoresho by'ikoranabuhanga byifashishwa mu bucuruzi (Software and hardware assets).

2. AMAKURU KU NKUNGA

- Hazibandwa ku mishinga ijyanye n'uruhererekane nyongeragaciro (value chain) mu nzego z'ubuhinzi n'ubworozi, ubukerarugendo burengera ibidukikije n'ubucuruzi bwifashisha ikoranabuhanga, yagizweho ingaruka na Covid-19 ku buryo bugaragara, byemejwe n'Akarere umushinga ukoreramo. (District/Sector Recommendation letter)

- Imishinga y'ubuhinzi/ubworozi n'ubukerarugendo izaterwa inkunga iri hagati ya miliyoni 5 na miliyoni 7 z'amafaranga y'u Rwanda mu gihe imishinga y'ubucuruzi bwifashisha ikoranabuhanga izaterwa inkunga iri hagati miliyoni 3 na miliyoni 5 z'amafaranga y'u

Rwanda. Inkunga izatangwa mu byiciro bibiri ni ukuvuga 60% by'icyiciro cya mbere na 40% ahabwa amaze kugaragaza imikoreshereze myiza ku kigero kiri hejuru ya 80%;

- Nyuma yo kuzuza ibisabwa no gusurwa, imishinga y'abagore n'urubyiruko yatoranyijwe izahabwa amafaranga y'inkunga hakurikijwe uburyo bwo gutanga amafaranga bwumvikanyweho bugaragazwa n'amasezerano agomba gushyirwaho umukono hagati y'Akarere k'aho umushinga ukorera n'abahawe inkunga cyangwa abagenerwabikorwa;

- **Icyitonderwa:** Uwemerewe inkunga agomba kubanza kwishyura amafaranga y'ubwishingizi ku nkunga itangwa na Banki cyangwa ibigo by'ubwishingizi byemewe.

3. IBISABWA/IBIGENDERWAHO MU GUTORANYA IMISHINGA

	IBIGENDERWAHO	Ibisobanuro mu buryo burambuye
1.	**Urwego umushinga ukoreramo**	Imishinga yerekeye uruhererekane nyongeragaciro (value chain) mu rwego rw'Ubuhinzi n'ubworozi, ubukerarugendo, n'ubucuruzi bwifashisha ikoranabuhanga
2.	**Imicungire y'imari ihamye**	✓ Koperative / SME isaba igomba kuba isanzwe ikora, ifite n'ibikorwa bifatika nibura mu gihe k'imyaka 4 ishize mu by'ubuhinzi n'ubworozi n'ubukerarugendo; ✓ Nyir'umushinga usabirwa inkunga agomba gutanga impapuro zigaragaza imiterere ya konti zemejwe na banki, z' imyaka ya 2018, 2019, 2020 na 2021 (n'ibindi bimenyetso bigaragaza ingaruka nyuma ya Covid-19 : Ipatente, ibitabo by'icunga mutungo, imisoro yishyuriyeho mu myaka ibanziriza covid-19,); ✓ Izindi nyandiko cyangwa ibihamya ingaruka covid -19 yagize ku mirimo ye (urugero: Gusonerwa imisoro)
3.	**Ubukungu burengera Ibidukikije**	✓ Umushinga usabirwa inkunga ugomba kugaragaza uburyo uzakoresha ikoranabuhanga ribungabunga /rirengera ibidukikije, guhangana n'ingaruka z'imihindagurikire y'ibihe, ibyerekeye imicungire y'ibidukikije n'umutungo kamere: urugero nko gukoresha ingufu zidahumaya ikirere mu kongera umusaruro w'ubuhinzi, kwita ku musaruro, gukoresha ifumbire y'imborera n'ibindi bikorwa biganisha ku buhinzi burambye. ✓ Umushinga w'ubukerarugendo /Ubukerarugendo burengera bidukikije ugomba kugaragaza uburyo bw'imicungire y'imyanda, gukoresha neza ingufu n'amazi, kwiyemeza kurengera ibidukikije n' umutungo kamere.
4.	**Guhanga ibishya**	✓ Nyir'umushinga usabirwa inkunga agomba kwerekana ko umushinga we utanga uburyo bushya bwo kwigobotora ingaruka za covid-19 hitawe ku kubungabunga ibidukikije n'umutungo kamere no guhangana n'imihindagurikire y'ibihe.
5.	**Ibisubizo bitangwa n'ikoranabuhanga**	Umushinga, waba wo ubwawo cyangwa ugize igice cy'umushinga wo kuzahura ubukungu, ugomba kugaragaza ibikenewe ndetse n'impinduka zitezwe biturutse ku ikoreshwa ry'ibikoresho by'ikoranabuhanga mu kuzahura ubucuruzi ku buryo burambye.
6.	**Uburambe bw'ibizava mu mushinga**	✓ Nyir'umushinga usaba inkunga agomba kugaragaza uburyo ibikorwa by' umushinga bizagira uruhare mu gutuma ibikorwa byatewe inkunga n'umusaruro bizatanga bizakomeza gusigasirwa cyangwa gufatwa neza nyuma y'igihe inkunga yateganyirijwe.
7.	**Ubwiganze bw'abagize Ikigo giciriritse cyangwa koperative**	✓ 60% by'abanyamuryango bigizwe n'abagore cyangwa urubyiruko; ✓ Kuba komite-nyobozi yiganjemo abagore cyangwa urubyiruko ni akarusho

Ibindi bigenderwaho mu gutoranya imishinga:

- ✓ Nyir'umushinga agomba gutanga icyemezo(recommendation letter), gishyigikira ubusabe bwe gitanzwe n'Akarere cyangwa Umurenge Koperative cyangwa Ikigo giciriritse kigaragaza ko umushinga ukora mu buryo buzwi. (imiterere y'icyo cyemezo izaba iri ku mugereka w'ubusabe)
- ✓ Ntawemerewe gutanga imishinga irenze umwe kuri iyi nkunga. Cyakora, gusaba inkunga y'ibisubizo byerekeye ikoranabuhanga bishobora kuba ikindi gice cy'uwo mushinga wo kuzahura ubucuruzi. Icyo gihe, usaba agomba kwerekana ingengo y'imari yose isabwa ku bisubizo by'ikoranabuhanga hakurikijwe igice cya 2 cy'aya mabwiriza.
- ✓ Kuba Koperative cyangwa Ikigo gito n'igiciriritse bitarigeze babona indi nkunga muri iki gihe cya covid-19;
- ✓ Abakozi ba Leta ntibemerewe gusaba iyi nkunga;
- ✓ Kuba Koperative cyangwa Ikigo gito n'igiciriritse kitarenza igicuruzo (turnover) kingana na miliyoni makumyabiri (20,000,000 Rwf) ku mwaka
- ✓ Inkunga isabwa igomba gukoreshwa mu mezi atandatu (6).

Ibidasabirwa inkunga: Kwishyura inguzanyo, gukodesha ubutaka no kubaka inzu (inzu yo gukoreramo, inzu y'ubucuruzi) kugura ubutaka, kugura imodoka, kwishyura amafaranga y'ingendo ya Nyir'umushnga, n'amafaranga yo gutegura imishinga.

4. UBURYO BWO GUSABA INKUNGA

4.1. Ururimi

Inyandiko zose zisaba inkunga zigomba kuba ziri mu Kinyarwanda cyangwa Icyongereza kandi zandikishije imashini (PDF format). Ibikurikira bizitabwaho mu kwemeza dosiye z'ubusabe zakiriwe:

- ✓ Ibaruwa isaba yandikiwe Umunyamabanga uhoraho muri Minisiteri y'ibidukikije;
- ✓ Ifishi igararagaza imiterere y'umushinga yuzuje neza;
- ✓ Icyemezo gitangwa n'Ubuyobozi bw'Akarere cyangwa Umurenge kigaragaza ko ahakorera (Recommendation letter);
- ✓ Icyangombwa cy'ubuzima gatozi (RCA & RDB)
- ✓ Impapuro zigaragaza imiterere ya konti zemejwe na banki, z' imyaka ya 2018, 2019, 2020 na 2021;

4.2. Gutanga ubusabe

Ifishi isaba yujujwe neza itangwa biciye kuri "email": info@environment.gov.rw hakamenyeshwa tdusengimana@environment.gov.rw bitarenze kuwa 29 Nzeri 2021 saa sita z'ijoro (00:00AM).

Bikorerwe I Kigali kuwa ..15../..9.../ 2021

Patrick KARERA
Umunyamabanga Uhoraho
Minisiteri y'Ibidukikije

Uko gutoranya imishinga bizakurikirana n'amatariki

#	Igikorwa	Ingengabihe
1.	Igihe cyo gutanga ubusabe	Kuva ku wa 15 kugera ku wa 29 Nzeri, 2021
2.	Gusuzuma imishinga (Komite ishinzwe gutoranya imishinga)	11 - 15 Ukwakira2021
3.	Gutangaza imishinga yatoranyijwe	20 Ukwakira 2021
4.	Kugenzura amakuru yerekeye imishinga yatoranyijwe	24-28 Ukwakira2021
5.	Gusinya amasezerano kwaba nyir'imishinga yatoranyijwe no gutanga Inkunga	1-2 Ugushyingo 2021

5. IFISHI IGARAGAZA IMITERERE Y'UMUSHINGA

Amabwiriza:

- Ifishi y'umushinga ntigomba kurenza impapuro 10 z'inyandiko (inyandiko irengeje paji 10 ntabwo izemererwa gusuzumwa).
- Wihindura imiterere y'ifishi kandi subiza mu mujyo umwe, kuri buri gace katanzwe hano hasi
- Isuzumwa rizakorwa hagendewe ku mbonerahamwe yatanzwe

A. Umwirondoro wa Koperative/SME

Amazina ya SME/Koperative	
Igihe yandikiwe naho iherereye *(Akarere, Umurenge, Akagari, Umudugudu)* *Shyiraho kopi y'icyangombwa cy'iyandikisha na numero y'iyandikisha (RDB, RCA)*	
Icyo koperative/SME ikora *Shyiraho urwego koperative ikoreramo* *(Ubuhinzi, Ubworozi, Ubukerarugendo, Ubucuruzi bushingiye ku ikoranabuhanga)*	
Imyaka y'uburambe muri icyo cyiciro	
Amakuru yerekeye imari *Shyiraho impapuro za banki zigaragaza uko konti yakoreshejwe mu myaka ya 2018, 2019, 2020 ,2021* ✓ *Ibindi bimenyetso bigaragaza ingaruka nyuma ya Covid-19 : Ipatente, ibitabo by'icunga mutungo, imisoro yishyuriyeho mu myaka ibanziriza covid-19,)* ✓ *Izindi nyandiko cyangwa ibihamya ingaruka covid -19 yagize ku mirimo ye (urugero: Gusonerwa imisoro)*	
Abagize Koperative/SME *(Urubyiruko batarengeje imyaka 30).* *(Umubare hagaragazwa igitsina Gabo/Gore)* ✓ *60% by'abanyamuryango bigizwe n'abagore cyangwa urubyiruko;* ✓ *Kuba komite-nyobozi yiganjemo abagore cyangwa urubyiruko ni akarusho*	
Uhagarariye Koperative/SME na numero ya telephone na email ya koperative/SME	

B. Amakuru ku mushinga

Izina ry'umushinga	
Icyo bakora *(Garagaza icyiciro cy'imirimo mukora ugendeye ku byiciro byagaragajwe hejuru)*	
Aho umushinga uherereye *(Garagaza mu buryo burambuye Akarere, Umurenge, Akagari n'Umudugudu)*	
Igihe umushinga uzamara *(Garagaza igihe umushinga uzatangirira n'itariki umushinga uzarangirira bitarengeje amezi 12)*	
Ingengo y'imari y'umushinga *(Amafaranga asabwa mu manyarwanda ku gice cyo kuzahura ubukungu no gukoresha ibisubizo by'ikoranabuhanga bitandukanye aho biri ngombwa).*	

C. Igice Tekiniki:

1. Imikorere y'Ikigo gito n'igicirirtse cyangwa koperative mbere ya covid-19

Kora ubusesenguzi ugaragaza uko Koperative/SME yakoraga mbere ya Covid-19 (max. paji1)

2. Ikibazo Umushinga uzakemura

Garagaza uko ikibazo giteye n'uko muteganya kugikemura (Max: paji2)

- ✓ *Ese ubucuruzi/ibikorwa byanyu bihagaze gute?*
- ✓ *Vuga ingaruka COVID-19 yabigizemo*
- ✓ Isoko ryanyu mbere ryari riteye rite?
- ✓ Amasezerano yasinywe n'abaguzi ndetse n'ubumenyi mufite
- ✓ Ese hari amasezerano mufite yananiwe kubahirizwa cyangwa yaseshwe
- ✓ Muri make garagaza uburyo (ibikorwa bikenewe) uyu mushinga uzafasha kwikura mu bibazo mwari mufite

3. Intego z'umushinga

Garagaza intego z'umushinga harimo:

- ✓ Intego nyamukuru (General objective)
- ✓ Ibyo umushinga uzageraho (Specific objective)

- ✓ Ibikorwa by'umushinga bizababafasha kuzahura ibikorwa byanyu;
- ✓ Ibikorwa by'umushinga byerekeye gukoresha ikoranabuhanga igihe mubiteganya

4. Ibikorwa umushinga uzageraho n'ingengo y'imari

Garagaza ibyo umushinga uzageraho, ibikorwa n'ingengo y'imari

Ibyo umushinga uzageraho (Expected results)	Ibipimo (indicators)	Ibikorwa (Activities)	Ingengo y'imari			Igihe (Timeline)
			Ingano	Igiciro cya kimwe	Igiciro cya byose	
Gukora ifumbire y'imborera	Toni z'ifumbire y'imborera zakozwe	Kugura ibikoresho (ibyatsi bibora,)	Ibiro 100	5 frw	500	Amezi 3
		Imyanda ikomoka matungo, n'ibindi				

5. Ingamba mu gusigasira ibyagezweho

Garagaza ibyo mutegenya bizatuma ibyo umushinga uzageraho biramba nyuma yo guhabwa iyi nkunga

- ✓ Uko inzego cyangwa ibyagezweho bizakomeza gukora mu buryo burambye (sustainability);

Usaba (amazina y'uhagarariye ikigo gito cyangwa giciriritse / Koperative)

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Umukono

………………………………………………………………………………………………

Itariki /:………/………./ 2021

Urutonde rw'Abanyamuryango b'ikigo gito cyangwa giciriritse na koperative

Amazina	Numero y'indangamuntu	Telephone	Umukono

REPUBULIKA Y'U RWANDA
INTARA ....
AKARERE KA........................
UMURENGE WA ....

ICYEMEZO CY'UKO (KOPERATIVE/KAMPANI) IKORERA MU MURENGE

Njyewe ....,Umunyamabanga Nshingwabikorwa w'Umurenge wa ....,ndemeza ko (Koperative/Kampani)ifite icyangombwa No........................ cyatanzwe na(RCA/RDB) ikaba ikorera mu Murenge wa ....,Akagari ka ....,Umudugudu wa .... kuva kuwa ..../....../..............

Ikaba ikora imirimo :......................,ihagarariwe na ....ufite irangamuntu .... na Telefoni :..

Bikorewe I..............................,kuwa.........../....../.......................

....
Umunyamabanga Nshingwabikorwa
W'Umurenge wa ....