**UMUJYI WA KIGALI**

**AKARERE KA GASABO**

**UMURENGE WA NDERA**

**Umushinga** **w’UBWOROZI BW’INKOKO**

Nyir’umushinga***:*Agrubusiness Star ihagarariwe na Alice UMUTESI** **UMUTESI ALICE**

IKIGEGA CY’IMARI CYOHEREZWAMO UMUSHINGA**: BDF**

**September, 2019**

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# INCAMAKE YA GAHUNDA Y’IBIKORWA BY’UMUSHINGA

## 1.1. Izina ry’umushinga

* Umushinga w’ubworozi bw’Inkoko

## 1.2. Nyirumushinga

* Agrubusiness Star ihagarariwe na Alice UMUTESI
* AKARERE KA GASABO
* UMURENGE WA NDERA
* AKAGALI KA CYARUZINGE
* UMUDUGUDU WA GISURA
* UMUJYI WA KIGALI
* Tel. 0788521779

## 1.3. Aho umushinga uzakorera:

* AKARERE KA GASABO
* UMURENGE WA NDERA
* AKAGALI KA CYARUZINGE
* UMUDUGUDU WA GASHURE
* UMUJYI WA KIGALI

## 1.4. Ubwoko bw’umushinga

* Uyu mushinga uri mu bwoko bw’imishinga y’ubworozi.

## 1.5. Igikorwa:

Muri uyu mushinga, tuzakora ibikorwa bitatu bikuru bikurikira**:**

* Kubaka ikiraro cy’Inkoko;
* Kugura Inkoko;
* Kugurisha imishwi by’Inkoko.

## 

## 1.6. Igihe umushinga uzamara

* uyu mushinga uzamara imyaka itanu

## 1.7. Isoko riteganyijwe:

Ndera ni nkahandi hose mu Rwanda iterambere rikataje kuburyo abakunzi b’Inkoko bo muri uyu murenge ari benshi, ariko ndateganya nanone kuzigurisha ama hotel naza restaurent by‘i Kigali kuko nzaba mfite Inkoko zihagije zo kugemurira abacuruzi batandukanye, ndateganya kandi koroza abandi borozi bo muri Ndera cyane cyane ko Inkoko .

## 1.8. Ishoramari mu mushinga:

Amafaranga yose hamwe umushinga uzatwara **20,210,935 Frw** ku buryo bukurikira:

* Amafaranga y’ikubitiro : **530,000 Frw**
* Imitungo iramba **: 4,000,000 frw**
* Uruhare rwa nyir’umushinga : **10,210,935 (51%)**
* Inguzanyo ikenewe / BDF : **10,000,000 Frw (49%)**
* Igihe inguzanyo izamara **: Imyaka 4**

## 1.9. Imyungukire y’umushinga:

* Impuzandengo y‘ubushobozi bwite bw’umushinga ku mwaka : **20,712,000 Frw**
* Ijanisha ry’imyungukire y’umushinga ni **50,9%**
* Agaciro nyakuri k’umushinga (NPV) mu gihe cy’itangira ni  **20,712,00 Frw**
* Imari yashowe izaba yagarutse ku mwaka wa **3**, harenzeho **+ 10,369,058Frw**
* Ijanisha ry’aho umushinga utunguka ntunahombe (break even point) ni **18%**

## 

## 1.10. Abo umushinga uzagirira akamaro:

* Nyirumushinga kugiti cye n’umuryango we.
* Abaguzi n’abakunzi b‘Inkoko;
* Aborozi b’Inkoko nzagurisha imishwi;
* Abakozi b’umushinga;
* Ikigo cy’imari kizabona inyungu ku nguzanyo;
* Akarere umushinga uzakoreramo ndetse na Leta muri rusange.

## 

## 1.11. Ibindi umushinga wageraho

Uyu mushinga uzagira uruhare kandi mu kugabanya ubukene; kurwanya ubushomeri ; kurwanya imirire mibi; kuba icyitegererezo mu guhanga umurimo no gukoresha neza amafaranga abyara inyungu.

# **II.** **IBYEREKEYE NYIR’UMUSHINGA**

## 2.1. Amakuru yerekeye nyir’umushinga muri rusange

* Amazina : Agrubusiness Star ihagarariwe na Alice UMUTESI
* AKARERE KA GASABO
* UMURENGE WA NDERA
* AKAGALI KA CYARUZINGE
* UMUDUGUDU WA GISURA
* UMUJYI WA KIGALI
* Tel. 0788521779
* Igihe yavukiye : 1986
* ID : 1198670083799062
* Irangamimerere : Arubatse
* Afite icyangombwa cyo gutwara ibinyabiziga (Draving licence category B)
* Uburambe **:** Alice UMUTESI amaze imyaka itatu arumuhinzi.

## 2.2. Ibikorwa by’ingenzi:

Muri uyu mushinga, nzakora ibikorwa bitatu bikuru bikurikira**:**

* Kubaka ikiraro cy’Inkoko;
* Kugura Inkoko;
* Kugurisha imishwi by’Inkoko.

## 

## 2.3. Ingwate

**Agrubusiness Star ihagarariwe na Alice UMUTESI** atanze ingwate ya Parcel iherereye mu mudugudu wa Gisure; Akagari ka Cyaruzinge ;Umurenge wa Ndera; Akarere ka Gasabo ifite agaciro ka Miliyoni Enye y’Amafaranga y’u Rwanda(4,000,000Frw).

# III. IBYEREKEYE UMUSHINGA

## 3.1. Imiterere y’umushinga

### 3.1.1. Amavu n’amavuko y’igitekerezo cy’umushinga

Agrubusiness Star ihagarariwe na Alice UMUTESI yagize igitekerezo cyo gukora umushinga we w’ubworozi bw’Inkoko nyuma yo kubonako uyu mushinga ari mwiza cyane. Nyuma kandi yo gusura umworozi kabuhariwe worora Inkoko yihutiye cyane kumenya amayeri cyangwa ibanga akoresha doreko ageze ku rwego rw‘Igihugu muruhando rwaborozi bakomeye mu gihugu cyacu aho yoroye Inkoko zigera kuri bihumbi bibiri.

Mu murenge wa Ndera ni nkahandi hose mu Rwanda iterambere rikataje aho abantu benshi bakuye amaboko mu mifuka bashaka icyabateza imbere ubworozi bw’Inkoko, n’umushinga ukunzwe cyane muri iki gihe aho Inkoko zisigaye zikundwa cyane haba muma Hotel ni muri za Restaurant haba i Kigali nahandi hose mu Rwanda.

Igituma Inkoko nzikunda cyane kurusha ibindi byose wambwira nuko zororoka cyane kandi mu gihe gito aho Inkoko imwe ishobora kubyara imishwi icyumi mu gihe cy’amezi atatu ibyumweru bitatu n’iminsi itatu n’amasaha atatu ibi byose bituma ubworozi bw’Inkoko buba indashikirwa mu gihugu cyacu bityo nanjye nkabyemererako bituma nterimbere uko ibihe bigenda bisimburana.

Nagize igitekerezo cyo korora Inkoko kera kuko mfite aho kuzororera hahagije. Mu rwego rwo kwihutisha iterambere nahisemo gukora ubworozi bw‘Inkoko aho natekereje kuzikura gutangiza Inkoko 500 ndemera ntashidikanya ko nzashobora kuzorara neza.

### 3.1.2. Intego z’umushinga n’ibikorwa biteganijwe

Muri rusange ngamije korora Inkoko nibanda cyane cyane kubikorwa bikurikira:

* Kubaka ikiraro cya kijyambere;
* Kugura Inkoko;
* Korora Inkoko no kugurisha imishwi noroza n’abandi borozi;
* Kugurisha Inkoko amahotel na za Restaurent;
* Gushyigikira umuco wo kwihangira umurimo;
* Gutanga akazi;
* Gushyigikira ubworozi bw’Inkoko.

### 3.1.3. Ubushakashatsi bwakozwe ku mushinga

Nakoze ubushakashatsi mu murenge wa Ndera ariwo murenge nsanzwe nkoreramo ubuhinzi bw’Amapapayi hamwe n‘Inyanya ndetse no mumujyi wa Kigali ahagana mu mpera z’umwaka wa 2014 mu kwa 12 kuva tariki ya 01 ukuboza kugeza tariki ya 24/2014 aho nabajije ibibazo bitandukanye aborozi b’Inkoko ndetse mbaza n’abacuruza inyama z’Inkoko, nabajije kandi abakunzi bazo ndavuga abaguzi b’inyama z‘inkoko baba baje bagana mu mahotele naza restaurant baje gufata amafunguro.

Mubibazo byabajijwe aborozi b’Inkoko ijana ku jana bemeje ko ubworozi bwabo bugenda neza, naho abacuruzi bo bavuzeko rwose Inkoko zikiri nke ugereranyije nizo baba bakeneye nabo babyemeje ari ijana ku ijana, naho abukunzi b’inkoko bo bavuze ko batazigera bagahemukira kuko uko bazirya ari nako barushaho kuzikunda ibi byose bimpa icyizere nka rwiyemezamirimo wiyemeje korora Inkoko ndetse nkaba ntashidikanya kubyavuye muri ubu bushakashatsi kuko nanjye nsanzwe mbikora nkuko nabivuze haruguru.

### 3.1.4. Ibigaragaza ko abaguzi bazawitabira

Uyu mushinga uzitabirwa cyane kuko abanyarwanda bamaze kumenyera kujyana n’igihe ndetse n’iterambere. by’umwihariko, uzitabirwa kubera impamvu zikurikira:

* Nzorora Inkoko ;
* Nzubaka ikiraro cya kijyambere cyiza kandi kijyanye n‘igihe;
* Nzaba mfite abakozi bahoraho;
* Nzaba mfite umuganga ( veternary ) uhoraho ariko kazi ke ka buri munsi;
* Igiciro kizaba kibereye abaguzi.

### 3.1.5. Ibigaragaza ko umushinga wanjye uzaba wageze ku ntego

Uyu mushinga uzaba wageze ku ntego zawo mu gihe nzaba nshobora:

* Kugurisha nibura Inkoko magana atatu ku mwaka;
* Kuba mfite abakozi (abashumba) bahagije kandi babigize umwuga;
* Kubona urwunguko rungana nibura na 500,000 Frw buri kwezi;
* Kwizigamira 20% by’urwunguko nyarwo buri mwaka.

### 3.1.6. Gahunda y’agateganyo yo gushyira umushinga mu bikorwa

Ibikorwa biteganijwe kuzakurikirana mu buryo bukurikira:

1. Gutegura gahunda y’ibikorwa by’umushinga;
2. Gushaka inkunga ;
3. Kubaka ikiraro cy’Inkoko;
4. Kugura Inkoko;
5. Korora Inkoko;
6. Kugurisha imishwi y’Inkoko;
7. Gukomeza gukora no gukurikirana umushinga
8. Kongera gusuzuma gahunda y’ibikorwa by’umushinga.

Imbonerahamwe ikurikira iragaragaza urukurikirane rw’ibikorwa, abazabikora n’igihe bizakorerwa.

**Gahunda y’agateganyo yo gushyira umushinga mu bikorwa:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Ibikorwa** | **Abazabikora** | **2019** | | | | |  | **2020** | | | | | | | | | | | | | | | | | | |
| 9 | 10 | 11 | 12 | 1 | | 2 | | 3 | 4 | 5 | | 6 | | 7 | 8 | | 9 | | 10 | | 11 | | 12 | |
| 1. Gutegura gahunda y’ibikorwa by’umushinga; | Nyir'umushinga na BDF |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 2. Gushaka inkunga ; | Nyir'umushinga |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 3. Kubaka ikiraro cy’Inkoko; | Nyir'umushinga |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 4. Kugura Inkoko; | Nyir'umushinga |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 5. Korora Inkoko | Nyir'umushinga |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 6.Kugurisha imishwi by’Inkoko | Nyir'umushinga |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 7.Gukomeza gukora no gukurikirana umushinga | Nyir'umushinga |  |  |  |  |  | |  | |  |  |  | |  | |  |  | |  | |  | |  | |  | |
| 8. Gusuzuma ibyakozwe | Nyir'umushinga |  |  |  |  |  | | |  | |  | |  | |  |  |  |  | |  | |  | |  | |  |

## 3.2. Ibyerekeye Inkoko :

Ndera ni nkahandi hose mu Rwanda iterambere rikataje aho izina Inkoko ritagikoresha cyane ndetse zikaba zimaze kuvana abantu besnhi mubukene. Igituma Inkoko zikundwa cyane nuko zororoka vuba aho Inkoko imwe nyuma yamezi umunane iba imaze guturaga, ishobora guturaga imishwi iri hagati ya y‘icyumi na cyumi n‘abitanu mu gihe cy’amezi atatu n’ibyumweru bitatu n’iminsi itatu byongeyeho ko Inkoko zigira inyama zikwunzwe n’abantu batari bake mu gihugu ibi byose bituma Inkoko iba itungo ry’intashyikirwa kuko rituma umworozi yivana mubukene mu gihe gito.

Inkoko zikaba ari akarusho kuko zikura vuba kandi zishobora guturaga imishwi byinshi aho Inkoko imwe ishobora guturaga imishwi biri hagati y‘icyumi n’acyumi n‘abitanu mugihe cyavuzwe hejuru ikindi kandi izi nkoko nuko zihenze ugereranyije nizisanzwe ibi nabyo bizatuma uyu mushinga ugira agaciro gakomeye cyane ari nako uzatanga umusaruro mwinshi.

## 3.3. Ibyerekeye isoko ry’umushinga

Iyo turebye neza mu murenge wa Ndera dusanga hari aborozi besnhi bashaka korora Inkoko bityo nkaba mfite icyizere cyuko aborozi bazakenera imishwi by’Inkoko ari benshi ndeste nkaba mpamya ko ntazabahaza, uretse aborozi bororera mu murenge wa Ndera niteguye no kugemurira ama hoteli na za Restarent byo mumujyi wa Kigali nkahantu nsanzwe ngenda kandi nziranye n‘abandi ba rwiyemeza mirimo babikora ibi byose bikaba bitanga icyizere ko isoko ry’uyu mushinga rihari ko ntampungenge namba zihari.

## 3.4. Inyigo mu bya tekiniki

### 3.4.1. Amafaranga y‘ikubitiro

|  |  |  |
| --- | --- | --- |
|  | **Ibikenewe** | **Amafaranga** |
| 1 | Kwiga umushinga | 80,000 |
| 2 | Ingendo n'itumanaho | 50,000 |
| 3 | Umufuragiro | 400,000 |
|  | **Igiteranyo** | **530,000** |

### 3.4.2.Ibikenewe

UMUTESI akeneye ibikoresho bikurikira kugirango umushinga utangire:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Ibikenewe** | **Ingano** | **Ikiguzi** | **Ikiguzi cyose** |
| 1 | Inkoko | 500 | 10,000 | 5,000,000 |
| 2 | Ingorofani | 4 | 20,000 | 80,000 |
| 3 | Ibitiyo | 4 | 2,000 | 8,000 |
| 4 | Imikoropesho | 4 | 3,500 | 14,000 |
| 5 | Ibidobo | 4 | 15,000 | 50,000 |
| 6 | Ikigega cy’ububiko | 1 | 738,000 | 738,000 |
| 7 | Imiti(ibini by’inzoka) | 250 | 100 | 25,000 |
| 8 | Inshinge | 750 | 100 | 75,000 |
| 8 | Ibyo Inkoko zirya | 5T | 800,000 | 4,000,000 |
|  | **Igiteranyo** |  |  | **10,000,000** |

### 3.4.3. Kubaka ikiraro

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Ibikoresho bikenewe** | **Umubare** | **ikiguzi cya 1** | **Ikiguzi cyose** |
| 1 | Imbabari | 2,500 | 1,000 | 2,500,000 |
| 2 | Imisumari | 300kg | 1,200 | 350,000 |
| 3 | Amabati | 300 | 5,500 | 1,650,000 |
| 4 | Ibiti | 300 | 1,500 | 450,000 |
| 5 | Inkingi | 20 | 15,000 | 300,000 |
| 6 | Imisumanari y‘amabati | 100kg | 1,500 | 150,000 |
| 7 | Uburiro | 100 | 3,000 | 300,000 |
| 8 | Imuryango | 100 | 3,000 | 300,000 |
| 9 | Abafundi (20 bubaka miminsi 10) | 200 | 3000 | 500,000 |
| 10 | Abayedi (40 bafasha mu minsi 10) | 400 | 1,500 | 500,000 |
| 11 | Kubaka ikibanza |  |  | 2,000,000 |
|  | **Igiteranyo** |  |  | **8,774,700** |

### 3.4.4. Abakozi

Nkuko bigaragara mu mbonerahamwe ikurikira Agrubusiness Star ihagarariwe na Alice UMUTESI ariwe rwiyemezamirimo azaba afite abakozi bafite imishahara iteye kuburyo bukurikira ariko ½ kingana n’amezi atandatu kizava kurahare rwa nyirumushina naho andi akazava mu nyungu zumushinga kuko guhera ukwezi kwa gatandatu umushinga uzaba watangiye kubyara inyungu ku mpamvu zuko nzagura Inkoko zihatse.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Umukozi** | **Icyo ashinzwe** | **Umubare** | **Umushahara**  **ku kwezi** | **Umushahara**  **ku mwaka** |
| 1 | Umuyobozi w'umushinga | Manager | 1 | 80,000 | 950,000 |
| 2 | Ubashyumba | Kwita kunkoko | 2 | 50,000 | 500,000 |
| 3 | Veterineri (veterinary) | Kwita kubuzima bwInkoko | 1 | 50,000 | 720,000 |
|  | **Igiteranyo** |  |  |  | **2,280,000** |

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### 3.4.5. Umusaruro

Umusaruro uteganijwe ku mwaka uzaturuka mu kugurisha Inkoko turateganya ko Inkoko magana atanu zizaturaga imishwi nibura nyuma y‘amezi ane nukuvuga Inkoko 500 inshuro ebyiri ni Inkoko 1200 ariko nagurisha Inkoko 500 zonyine zaturaze mbere izindi nazo zikaba zikura.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Ibizagurishwa** | **Ingano** | **Igiciro** | **Igiciro cyose** |
| 1 | Kugurisha Inkoko | 500 | 30,000 | 18,000,000 |
| 2 | Ifumbire | 12(amezi) | 40,000 | 480,000 |
|  | **Igiteranyo** |  |  | **18,480,000** |

### 3.4.6. Ibindi bizatwara amafaranga

* Ibindi bizakenerwa mu kwezi biteye ku buryo bukurikira:

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Ibikenewe** | **Ku kwezi** | **Ku mwaka** |
| 1 | Itumanaho n‘ingendo | 3,500 | 42,000 |
| 2 | Amazi n‘amashanyarazi | 4,000 | 48,000 |
| 4 | kwita ku bikoresho | 1,500 | 18,000 |
|  | **Igiteranyo** |  | **108,000** |

### 3.4.7. Imbonerahamwe y’ubwisazure

Ubwisazure Imitungo iramba iteye ku buryo bukurikira**:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Imitungo iramba** | **Ikiguzi** | **Ijanisha** | **Umwaka wa** | | | | |
| **1** | **2** | **3** | **4** | **5** |
| 1 | Amafaranga y'ikubitiro | 530,000 | 20% | 157,000 | 157,000 | 157,000 | 157,000 | 157,000 |
| 2 | Ikiraro | 8,774,700 | 5% | 350,500 | 350,500 | 350,500 | 350,500 | 350,500 |
| 3 | Ibikoresho biramba | 762,000 | 20% | 152,400 | 152,400 | 152,400 | 152,400 | 152,400 |
|  | **Igiteranyo** |  |  | **669,900** | **669,900** | **669,900** | **669,900** | **669,900** |

## 

## 3.5. Ishoramari

Imari izashorwa muri uyu mushinga izaturuka ku ruhare Agrubusiness Star ihagarariwe na Alice UMUTESI, ni ukuvuga imari bwite, akazitabaza BDF.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Igishoro**  **cyose** | **Uruhare rwa nyir'umushinga** | | **Inguzanyo**  **ikenewe** |
| **Ayashowe** | **Azashorwa** |
| **A** | **Amafaranga y'ikubitiro** | | | | |
| 1 | Kwiga umushinga | 80,000 | 80,000 |  |  |
| 2 | Ingendo n'itumanaho | 50,000 | 50,000 |  |  |
| 3 | Umufuragiro | 400,000 |  | 400,000 |  |
|  | **Igiteranyo** | **530,000** | **130,000** | **440,000** |  |
| **B** | **Ibikenewe kugirango umushinga utangire** | | | | |
| 1 | Inkoko | 5,000,000 |  |  | 5,000,000 |
| 2 | Ingorofani | 80,000 |  | 80,000 |  |
| 3 | Ibitiyo | 8,000 |  | 8,000 |  |
| 4 | Imikoropesho | 14,000 |  | 14,000 |  |
| 5 | Indobo nini | 50,000 |  | 50,000 |  |
| 6 | Ikigega cy’ububiko | 440,000 |  | 440,000 |  |
| 7 | Imiti(ibini by’inzoka) | 25,000 |  | 25,000 |  |
| 8 | Inshinge | 75,000 |  | 75,000 |  |
| 9 | Ibyo Inkoko zirya | 4,000,000 |  | 4,000,000 |  |
| 10 | Ikiraro | 8,774,700 |  | 3,774,700 | 5,000,000 |
|  | **Igiteranyo** | **18,476,700** |  | **8,476,700** | **10,000,000** |
| **C** | **Ibindi bizatwara amafaranga** | | | | |
| 1 | Umuyobozi w'umushinga | 480,000 |  | 480,000 |  |
| 2 | Abashyumba | 300,000 |  | 300,000 |  |
| 4 | Veterineri (veterinary) | 350,000 |  | 350,000 |  |
| 5 | Itumanaho n‘ingendo | 42,000 |  | 42,000 |  |
| 6 | Amazi n‘amashanyarazi | 48,000 |  | 48,000 |  |
| 7 | kwita ku bikoresho | 18,000 |  | 18,000 |  |
|  | **Igiteranyo** | **1,248,000** |  | **1,248,000** |  |
|  | ***Igiteranyo (A+B+C)*** | **20,254,700** |  | **9,724,700** | **10,000,000** |
| **D** | Ibitateganijwe | 1,012,735 |  | 486,235 |  |
|  | **Igishoro cyose** | **20,210,935** |  | **10,210,935** | **10,000,000** |
|  | ***Ijanisha*** | **100** |  | **53%** | **49%** |
| **10,210,935** | |
| **51%** | |

Ku gishoro cyose cya **20,210,935 Frw**, nyir’umushinga yiteguye gushoramo **10,210,935 Frw** bingana na **51%** na ho inguzanyo akeneye ikangana na **10,000,000 Frw** ni ukuvuga **49%**.

## 3.6. Iteganyamari

Duhereye ku musaruro n’igiciro tuzagurishaho imishwi by’Inkoko n’ibizagira uruhare mu gutubya umutungo muri uyu mushinga, dushobora kubara inyungu dufite muri uyu mushinga, duhereye kuri gahunda y’agateganyo yo kwishyura inguzanyo.

### 3.6.1. Gahunda y’agateganyo yo kwishyura inguzanyo

Uretse uruhare rwa nyir‘umushinga rutari ruto, arifuza kuzunganirwa na BDF. Nyirumushinga akaba yifuza ko iyi nguzanyo yazishyurwa mu myaka 4, kandi ikishyurwa ku ijanisha ry’inyungu rya 18%, akazajya yishyura buri kwezi ku buryo bukurikira :

Inguzanyo : 10,000,000 Frw

Igihe inguzanyo izamara : imyaka 4 ni ukuvuga amezi 48.

### 

### g3.6.2. Imyungukire y’agateganyo mu mushinga (Konti y’itubya n’iyongeramutungo)

Iyo tugereranije ibizinjiza amafaranga mu mushinga bikomoka ku bizagurishwa nzatanga n’ibizasohora amafaranga mu mushinga, nsanga uyu mushinga wunguka ku buryo bugaragara guhera ku mwaka wa mbere. Konti y’itubya n’iyongeramutungo (profit and loss account) igaragaza imyungukire y’agateganyo y’umushinga mu gihe cy’imyaka 4 ya mbere y’umushinga nk’uko imbonerahamwe ikurikira ibyerekana:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 2015 | 2016 | 2017 | 2018 | 2019 |
| **Iyongeramutungo** | | | | | |
| Kugurisha Inkoko | 18,000,000 | 38,000,000 | 58,000,000 | 78,000,000 | 98,000,000 |
| Kugurisha Ifumbire | 480,000 | 480,000 | 480,000 | 480,000 | 480,000 |
| **Igiteranyo** | **18,480,000** | **38,480,000** | **58,480,000** | **78,480,000** | **98,480,000** |
| **Itubyamutungo** | | | | | |
| Ibiryo kurya (bigurwa) | 4,000,000 | 16,200,000 | 16,200,000 | 16,200,000 | 16,200,000 |
| Ibyokurya bihingwa |  | 2,500,000 | 3,500,000 | 4,900,000 | 6,850,000 |
| Abashyumba | 300,000 | 500,000 | 840,000 | 1,176,000 | 1,646,400 |
| Nyirumushinga | 480,000 | 950,000 | 1,344,000 | 1,881,500 | 2,634,240 |
| Veterineri (veterinary) | 350,000 | 720,000 | 1,008,000 | 1,411,200 | 1,975,680 |
| Itumanaho n‘ingendo | 42,000 | 84,000 | 117,500 | 164,640 | 230,496 |
| Amazi n‘amashanyarazi | 48,000 | 96,000 | 134,400 | 188,150 | 263,424 |
| kwita ku bikoresho | 18,000 | 36,000 | 50,400 | 70,550 | 98,784 |
| Imiti (ibinini by’inzoka) | 12,500 | 25,000 | 35,000 | 49,000 | 68,500 |
| Inshinge | 37,500 | 75,000 | 105,000 | 147,000 | 205,800 |
| **Igiteranyo** | **6,698,000** | **21,296,000** | **29,814,400** | **41,740,150** | **58,436,224** |
| **Iyongeragaciro** | **14,542,000** | **21,184,000** | **33,665,500** | **42,739,840** | **47,043,776** |
| Inyungu ku nguzanyo | 2,414,502 | 4,350,637 | 3,253,123 | 1,833,671 | 516,583 |
| Ubwisazure | 669,900 | 669,900 | 669,900 | 669,900 | 669,900 |
| **Igiteranyo** | **3,084,502** | **5,020,537** | **3,923,023** | **2,503,571** | **1,186,483** |
| Urwunguko nyarwo | **11,457,498** | **16,163,463** | **29,742,577** | **40,236,269** | **45,857,293** |
| **Ubushobozi bw'umushinga** | **12,127,398** | **16,833,363** | **30,412,477** | **40,906,169** | **46,527,193** |

Iyi mbonerahamwe iragaragaza ko umushinga wunguka kuva ku mwaka wa mbere kuko uzunguka asaga miliyoni 11 ku mwaka wa mbere kandi mu mezi atandatu gusa. Ubushobozi bw’umushinga bwo kwishyura inguzanyo no kwitunga bigaragara ko buhagije

### 3.6.3. Imyinjirize n’imikoreshereze y’amafaranga y’agateganyo( CASH FLOW)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **AYINJIRA** |  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **AYIMUWE** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Imari bwite | 4,000,000 | -1,495,000 | -484,392 | 526,216 | 1,536,824 | 2,547,432 | 3,558,040 | 4,568,648 | 5,579,256 | 6,589,864 | 7,500,472 | 8,611,080 | 9,621,688 |
| Inguzanyo | 10,000,000 |  |  |  |  |  |  |  |  |  |  |  |  |
| Kugurisha Inkoko |  | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 | 1,770,000 |
| ***Igiteranyo*** | ***14,000,000*** | ***275,000*** | ***1,285,508*** | ***2,296,216*** | ***3,306,824*** | ***4,317,432*** | ***5,328,040*** | ***6,338,648*** | ***7,349,256*** | ***8,359,864*** | ***9,370,472*** | ***10,381,080*** | ***11,391,688*** |
| **ASOHOKA** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Amafaranga y'ikubitiro | 530,000 |  |  |  |  |  |  |  |  |  |  |  |  |
| Imitungo iramba | 4,000,000 |  |  |  |  |  |  |  |  |  |  |  |  |
| Ibiryo kurya (bigurwa) |  | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 | 450,000 |
| Abashyumba |  | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 |
| Nyirumushinga |  | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 | 40,000 |
| Veterineri (veterinary) |  | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 |
| Itumanaho n‘ingendo |  | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 | 3,500 |
| Amazi n‘amashanyarazi |  | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 |
| kwita ku bikoresho |  | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 | 1,500 |
| Imiti (ibinini by’inzoka) |  | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 | 1051 |
| Inshinge |  | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,125*** | ***3,126*** |
| Inguzanyo |  | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,216 | 201,217 |
| Igiterenyo | 4,530,000 | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,392*** | ***759,394*** |
| **AYIMURWA** | **-1,495,000** | **-484,392** | **526,216** | **1,536,824** | **2,547,432** | **3,558,040** | **4,568,648** | **5,579,256** | **6,589,864** | **7,500,472** | **8,611,080** | **9,621,688** | **10,632,294** |

### 3.6.4. Ifoto y’umutungo y’agateganyo (balance sheet)

### Nta kibuza ko umutungo wa Agrubusiness Star ihagarariwe na Alice UMUTESI uzagenda wiyongera buri mwaka nk’uko iyi foto y’umutungo y’agateganyo ibyerekana:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **AHO UMUTUNGO UHEREREYE** | umwaka 0 | 2015 | 2016 | 2017 | 2018 | 2019 |
| Ikibanza | 4,000,000 | 4,000,000 | 5,000,000 | 7,000,000 | 10,000,000 | 13,000,000 |
| Ikibanza |  | 5,000,000 | 6,000,000 | 8,000,000 | 11,000,000 | 14,000,000 |
| Inkoko | 1,650,000 | 13,650,000 | 15,650,000 | 20,650,000 | 25,650,000 | 29,650,000 |
| Ikiraro |  | 9,210,000 | 11,710,000 | 12,210,000 | 12,210,000 | 12,210,000 |
| Ikigega |  | 440,000 | 1,000,000 | 1,200,000 | 1,500,000 | 1,500,000 |
| Ibikoresho |  | 162,000 | 1,162,000 | 1,162,000 | 1,162,000 | 1,162,000 |
| Banki | 500,000 | 500,000 | 2,571,946 | 3,317,993 | 3,832,316 | 3,417,539 |
| Isanduku | 25,000 | 30,000 | 30,000 | 30,000 | 30,000 | 30,000 |
| **Igiteranyo** | **6,185,000** | **20,712,000** | **22,133,946** | **30,579,993** | **40,394,316** | **50,979,539** |
| **AHO UMUTUNGO WATURUTSE** | | | | | | |
| ***Imari bwite*** | ***4,000,000*** | **20,712,000** | **22,133,946** | **30,579,993** | **40,394,316** | **50,979,539** |
| Igishoro bwite | 10,210,935 | 17,885,977 | 16,885,977 | 16,885,977 | 16,885,977 | 16,885,977 |
| Urwunguko rwazigamwe |  |  | 2,864,375 | 4,040,866 | 7,435,644 | 10,059,067 |
| Urwunguko rwashowe |  |  | 8,593,124 | 12,122,597 | 22,306,933 | 30,177,202 |
| **Inguzanyo** | 2,800,000 | 2,414,502 | 4,350,637 | 3,253,123 | 1,833,671 | 516,583 |
| **Urwunguko nyarwo** | 796,000 | 11,457,498 | 16,163,463 | 29,742,577 | 40,236,269 | 45,857,293 |
| **Igiteranyo** | **13,806,935** | **20,712,000** | **22,133,946** | **30,579,993** | **40,394,316** | **50,979,539** |

Ku rwunguko rw’umwaka rwabonetse, 25% rizajya rizigamwa asigaye yongere ashorwe mu mishinga ibyara inyungu nkuko ifoto y’umutungo imaze kubigaragaza.

## 3.7. Isesenguramari

Iyo dukoresheje isesengura ry’imyungukire y’uyu mushinga wacu, dusanga ibipimo bitwereka ko wunguka vuba cyane, ugaruza imari yawushowemo vuba nk’uko ibipimo bikurikira bibyerekana.

### 3.7.1. Igihe amafaranga yashowe azagarukira

Tugereranije imari yashowe muri uyu mushinga n’ubushobozi bwawo uko buboneka buri mwaka, tubona ko imari yose izaba yashowemo igaruka ku mwaka wa gatatu kandi hakaboneka n’inyungu ingana na **20,712,000** Frw. Ni umushinga mwiza rero dore ko ku mwaka wa gatanu wawo nzaba ngeze ku bushobozi bwungikanyije bungana na miliyoni 115. Iyi mbonerahamwe ikurikira irabisobanura kurushaho.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **0** | **1** | **2** | **3** | **4** | **5** |
| Imari yashowe | (20,210,935) |  |  |  |  |  |
| Ubushobozi bw'umushinga |  | 12,127,398 | 16,833,363 | 30,412,477 | 40,906,169 | 46,527,193 |
| **Asigaye kugaruzwa** | -20,210,935 | (19,587,852) | (2,754,489) | 27,657,988 | 68,564,157 | 115,091,350 |

### 3.7.2. Aho umushinga utunguka ntunahombe

Mu mushinga wacu, iyo tugereranije ibiguzi bihinduka n’ibidahinduka ku mwaka wa mbere, tubona imbonerahamwe iteye ku buryo bukurikira:

|  |  |  |  |
| --- | --- | --- | --- |
| **Ibiguzi byose** | **Amafaranga** | **Ibiguzi bihinduka** | **Ibiguzi bidahinduka** |
| Ibiryo kurya (bigurwa) | 4,000,000 | 4,000,000 |  |
| Itumanaho n‘ingendo | 42,000 | 42,000 |  |
| Amazi n‘amashanyarazi | 48,000 | 48,000 |  |
| kwita ku bikoresho | 18,000 | 18,000 |  |
| Imiti (ibinini by’inzoka) | 12,500 | 12,500 |  |
| Inshinge | 37,500 | 37,500 |  |
| Abashyumba | 300,000 |  | 300,000 |
| Nyirumushinga | 480,000 |  | 480,000 |
| Veterineri (veterinary) | 350,000 |  | 350,000 |
| Inyungu ku nguzanyo | 2,414,502 |  | 2,414,502 |
| Ubwisazure | 669,900 |  | 669,900 |
| **Igiteranyo** | **8,382,502** | **4,158,000** | **4,224,502** |

Ibi bigasobanura ko mu gihe nzaba maze kugurisha 18% by’ibiteganijwe kugurishwa (imishwi by’Inkoko n’ifumbire) ku mwaka, nzaba ngeze ku kadomo , ntunguka ntanahomba ntangiye urugendo rwo kubona inyungu gusa. Bigashimangira ko umushinga wacu ufite urwinyagamburiro ruhagije.

### 3.7.3. Agaciro nyakuri k’umushinga mu gihe cy’itangira

Twifashishije amafaranga yose yashowe mu mushinga, ndetse n’amafaranga agaruzwa buri mwaka (Ubushobozi bw’umushinga), nk’uko agaragara ko mbonerahamwe ikurikira, twasanze agaciro nyakuri k’umushinga mu gihe cy’itangira (Net Present Value) mu gihe cy’imyaka 4, kari hejuru ya zero **(+20,210,935 Frw).** Ibi bikaba byerekana ko uyu ari umushinga mwiza cyane.

|  |  |  |  |
| --- | --- | --- | --- |
| **IGISHORO** |  | **Ijanisha** |  |
| Igishoro | (20,210,935) | 18 % |  |
| Caf 1 | 12,127,398 | 1.26 | 8,382,502 |
| Caf 2 | 16,833,363 | 1.59 | 10,503,025 |
| Caf 3 | 30,412,477 | 2.00 | 15,203,380 |
| Caf 4 | 40,906,169 | 2.52 | 16,229,555 |
| Caf 5 | 46,527,193 | 3.18 | 14,650,557 |
| PV |  |  | **65,069,019** |
| **NPV** |  |  | **20,210,935** |

### 3.7.4. Ijanisha ry’imyungukire y’umushinga

Twifashishije na none amafaranga yose yashowe mu mushinga, ndetse n’amafaranga agaruzwa buri mwaka (Ubushobozi bw’umushinga), nk’uko agaragara ku mbonerahamwe ikurikira, twasanze ijanisha ry’imyungukire y’umushinga (IRR) mu guhe cy’imyaka 4, ari **50.9%;** rikaba riruta kure ikiguzi cy’inguzanyo (18% ku mwaka). Ibi none bishimangira ubwiza bw’uyu mushinga.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **IGISHORO** | **CAF1** | **CAF2** | **CAF3** | **CAF4** | **CAF5** | **IRR** |
| 20,210,000 | 12,127,398 | 16,833,363 | 30,412,477 | 40,906,169 | 46,527,193 | 50.9% |

## 3.8. Akamaro k’ibikorwa by’umushinga

Uyu mushinga uzagira akamaro gafatika ku gihugu cyacu, akarere dutuyemo ndetse no kuri nyir’umushinga by’umwihariko ku buryo bukurikira:

* **Ibidukikije**

Umushinga ntacyo uzangiza ku bidukikije. Isuku ni kimwe mu bigomba kwitabwaho kandi umusaruro uzaba wujuje ibisabwa muri rusange uyu mushinga ntaho uhuririye no kuba wakwangiza ibidukikije ahuko kubera ko ugamije korora, uyu mushinga utuma habaho kubungabunga ibinyabuzi by’umwihariko Inkoko.

* **Uruhare mu mibereho myiza**

Uyu mushinga uzagira uruhare mu guteza imbere imibereho myiza y’abaturage, cyane cyane aborozi bo mu murenge wa Ndera.

# UMWANZURO

Uyu mushinga wa **Agrubusiness Star ihagarariwe na Alice UMUTESI** w’ubworozi bw’Inkoko n’umushinga mwiza cyane kuko arumushinga wunguka vuba kandi akaba ari inzobere mukorora Inkoko doreko asanzwe yoroye ingure makumyabiri n’ibiri n’eshanu bityo ibi nabyo bikaba bitanga icyizere kuko afite ubuhanga n’ubunararibonye mu byerekeye korora Inkoko. Muri rusange uyu mushinga ufite igishoro kingana na **20,210,935 *Frw***, uruhare rwa nyir’umushinga ni **10,210,935 *Frw*** ahwanye na **51 %;** naho inguzanyo isabwa muri **BDF** ni **10,000,000 Frw** ihwanye na **49%.**

Impuzandengo y’urwunguko nyarwo ni miliyoni **20,712,000**Frw ku mwaka wa mbere kandi ubushobozi bwo kwitunga burahagije.

Ibipimo by’imyungukire byerekana ko umushinga wunguka ku buryo bukurikira:

* Ijanisha ry’imyungukire y’umushinga ni **50.9%**
* Agaciro nyakuri k’umushinga mu gihe cy’itangira ni **20,210,935 Frw**
* Imari yashowe izaba yagarutse ku mwaka wa 3, harenzeho **+ 10,369,058, Frw**
* Ijanisha ry’aho umushinga utunguka ntunahombe ni **18%**

Uyu mushinga kandi uzatanga akazi, ugire n‘uruhare mu kongera ubukungu bw’Igihugu, ntuzangiza ibidukikije kandi ukazita ku mibereho myiza utibagiwe n’ihame rw’uburinganire kuko mubashumba babiri nzaba mfite, ibitsina byombi bizubahirizwa.

Ibi byose bitanga icyizere gihagije; nkaba nsaba, **BDF** ku neza y’abanyarwanda muri rusange cyane abaturiye mu murenge wa Ndera n’inkengero zaho nzakorera, no ku nyungu za njye nka nyir‘umushinga, kunshigikira ikantera inkunga ku nguzanyo, nanjye nkayizeza ko nzawukurikiranira ubwanjye kandi nkazubahiriza amasezerano na gahunda yo kwishyura.

**Nyir‘Umushinga**

**Agrubusiness Star ihagarariwe na Alice UMUTESI**