

REPUBULIKA Y'U RWANDA

Kigali, 10 SEPT 2019  
N° 2375/07.01



MINISITERI Y'UBUTEGETSI BW'IGIHUGU

P.O Box 3445 KIGALI

Website [www.minaloc.gov.rw](http://www.minaloc.gov.rw)

Madamu/Bwana Umuyobozi w' Akarere  
.....(Bose);

**Impamvu: Gushyira Amabwiriza ya Minisitiri akena imicungire n'ishyirwa mu bikorwa ry'inkingi ya serivisi z'imari muri gahunda y'icyerekezo 2020 Umurenge**

Madamu/Bwana Muyobozi,

Nshingiye ku byemezo by'inama y'Abaminisitiri yateranye ku 3 Mata 2019 igafata umwanzuro ko urwego rw'Ubuyobozi bw'ibanze n'abaturage bagira uruhare runini mu micungire, imitegekere n'ishyirwa mu bikorwa by'inkingi ya Serivisi z'Imari muri VUP,

Nejejwe no kubandikira mbagezaho ku mugereka w'iyi baruwa, amabwiriza mabasaba ko ashirwa mu bikorwa nkuko biteganywa no kugenzura ko intego zigambiriwe ndetse n'akamaro ka gahunda ya serivisi z'imari (FS) kagerwaho.

Mugire akazi keza

Prof. SHYAKA Anastase  
Minisitiri



**Bimenyeshejwe:**

- Nyakubahwa Minisitiri w'Intebe
- Ministiri w'Imari n'Igenamigambi
- Madamu Umunyamabanga wa Leta/MINALOC;
- Bwana Umuyobozi w'Umujyi wa Kigali
- Bwana Guverineri w'Intara (Bose);
- Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere ibikorwa by'iterambere mu nzego z'ibanze

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| <p>REPUBLIC OF RWANDA</p>  <p>MINISTERE Y'UBUTEGETSI BW'IGIHUGU</p>   | <p>REPUBLIC OF RWANDA</p>  <p>MINISTRY OF LOCAL GOVERNMENT</p>                                  |
| <p>AMABWIRIZA YA MINISTIRI N° 00242/2019 YO KU<br/>WA...<u>11.0 SEP. 2019</u> ENA IMICUNGIRE N'ISHYIRWA MU<br/>BIKORWA RY'INKINGI YA SERIVISI Z'IMARI MURI<br/>GAHUNDA YICYEREKEZO 2020 UMURENGE</p> | <p>MINISTERIAL INSTRUCTIONS No...of <u>00242/2019</u> DETERMINING<br/>THE MANAGEMENT AND IMPLEMENTATION OF VISION 2020<br/>UMURENGE PROGRAM FINANCIAL SERVICES CREDIT<br/>SCHEME</p> |

| <b>Ministiri w'Ubutegetsi bw'Igihugu;</b>  | <b>The Minister of Local Government;</b>  |
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| <p>Ashingiyiye ku Iteka rya Ministiri w'Intebe N° 238/03 ryo ku wa 08/12/2016 rigena inshingano za Ministiri y'Ubutegetsi bw'Igihugu, cyane cyane mu ngingo zaryo iya 2, iya 3, iya 4, n'iya 5;</p>                                    | <p>Pursuant to the Prime Minister's Order No 238/03 of 08/12/2016, that provides the Ministry of Local Government with the responsibilities, especially articles 2, 3, 4, and 5;</p>                                |
| <p>Ashingiyiye ku Itegeko N°62/2013 ryo ku wa 27/08/2013 rishyiraho Ikigo gishinzwe guteza imbere ibikorwa by'iterambere mu nzego z'ibanze (LODA) kandi rikanagena ishingano n'imikorere byacyo, cyane cyane mu ngingo yaryo ya 3;</p> | <p>Pursuant to the Law N°62/2013 of 27/08/2013 establishing the Local Administrative Entities Development Agency (LODA) and determining its mission and functioning, especially in its article 3;</p>               |
| <p>Ashingiyiye ku Itegeko N° 48/2017 ryo ku wa 23/09/2017 rigenga Banki Nkuru y'u Rwanda, cyane cyane mu ngingo yaryo ya 6;</p>  | <p>Pursuant to the Law N° 48/2017 of 23/09/2017 governing the National Bank of Rwanda, especially in its article 6;</p>   |
| <p>Ashingiyiye ku Itegeko N° 48/2013 ryo ku wa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza imbere amakoperative (RCA) kandi rikanagena inshingano, imiterere n'imikorere byacyo, cyane cyane mu ngingo yaryo ya 3;</p>     | <p>Pursuant to the Law N° 48/2013 of 28/06/2013 establishing Rwanda Cooperative Agency (RCA) and determining its mission, organization and functioning, especially in its article 3;</p>                            |
| <p>Ashingiyiye ku Itegeko N° 87/2013 ryo ku wa 11/09/2013 rigena imitunganyirize n'imikorere y'inzego z'ubuyobozi zegererewe abatuye, cyane cyane mu ngingo zaryo iya 125.4°, iya 130.11°, 15° n'iya 132.15°;</p>                      | <p>Pursuant to the Law N° 87/2013 of 11/09/2013 determining the Organization and functioning of decentralized Administrative Entities, especially in its articles 125.4°, 130.11°, 15° and 132.15°;</p>             |
| <p>Ashingiyiye ku Iteka rya Ministiri w'Intebe N° 221/03 ryo ku wa 27/10/2015 rigena inshingano, imiterere n'imikorere bya Komite Ngishwanama ku Iterambere ry'Akagari, cyane cyane mu ngingo yaryo ya 2;</p>                          | <p>Pursuant to Prime Minister's Order No 221/03 of 27/10/2015 determining the responsibilities, organisation and functioning of Consultative Committee on Development of the Cell, especially in its article 2;</p> |
| <p>Ashingiyiye ku Itegeko N°40/2008 ryo ku wa 26/08/2008 rigena</p>  | <p>Pursuant to the Law N°40/2008 of 26/08/2008 establishing the organization</p>  |

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| <p>imitunganyirize y'imirimo y'imari iciriritse, cyane cyane mu ngingo zayo iya 3, iya 5, iya 6, iya 17 n'iya 18;</p> <p>Ashingiye ku Ilegeko N°50/2007 ryo ku wa 18/09/2007 rigena ishyingiraho, imiterere n'imikorere y'amakoperative mu Rwanda, cyane cyane mu ngingo zayo iya 3, iya 4, iya 8 n'iya 9;</p> <p>Ashingiye ku Mabwiriza Rusange N°02/2009 yerekeye imitunganyirize y'imikorere y'ibigo by'imari iciriritse, cyane cyane mu ngingo zayo iya 2, iya 3, iya 4, iya 5 n'iya 21;</p> <p>Akurikije ibyemezo by'imama y'Abaminisitiri yateranye ku wa 3 Mata 2019 igafata umwanzuro ko:</p>   | <p>of Micro-Finance activities especially in articles 3, 5,6,17 and 18;</p> <p>Pursuant to the Law N°50/2007 of 18/09/2007 determining the establishment, organization and functioning of cooperative organization in Rwanda especially in its articles 3, 4, 8 and 9;</p> <p>Pursuant to Regulation N°02/2009 on the organization of Micro-Finance activity especially in its articles 2, 3, 4, 5 and 21;</p> <p>Considering the cabinet meeting held on 03/04/2019 which resolved that:</p>   |
| <ul style="list-style-type: none"> <li>• Urwego rw'Ubuyobozi bw'ibanze n'abaturage bagira uruhare runini mu micungire, imitegekere n'ishyirwa mu bikorwa by'inkingi ya Serivisi z'Imari muri VUP, by'umwihariko ku byerekeye kwemeza inguzanyo, ubukangurambaga no gukurikirana impinduka ndetse no kwishyura inguzanyo kandi ko SACCO n'ibindi bigo by'imari byifashishwa gusa nk'umuyoboro unyuzwamo amafaranga ya serivisi z'imari;</li> <li>• Ijanisha ry'inyungu ku nguzanyo itangwa mu rwego rwa serivisi y'imari ya VUP rishyizwe ku gipimo cy'ijanisha mbumbe cya 2%;</li> <li>• Abagenerwabikorwa ba serivisi z'Imari za VUP basomerwa gutanga ingwate nka kimwe mu byangombwa bisabwa kugira ngo bemerewe inguzanyo.</li> </ul> | <ul style="list-style-type: none"> <li>• Local Government and the communities take a greater role in the management, administration and implementation of VUP Financial Services component, particularly on loan approvals, awareness rising and impact monitoring, and loan recovery and that SACCOs and other Financial Institutions will only serve as channels of financial services funds;</li> <li>• Interest rate for VUP Financial Services credit scheme is set at a flat rate of 2%;</li> <li>• VUP Financial Services beneficiaries are exempted from providing physical collaterals as a requirement for loan eligibility.</li> </ul> |

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| <p><b>ATANZE AMABWIRIZA AKURIKIRA:</b></p> <p><b>UMUTWE WA MBERE: INGINGO RUSANGE</b></p> <p><b>Ingingo ya mbere: icyo aya mabwiriza agamije</b></p> <p>Aya mabwiriza agamije guha inzego z'ibanze inshingano z'ishyirwa mu bikorwa rya serivisi z'imari za VUP. Ibi bisobanuye ko Uturere dufite inshingano yo gutanga inguzanyo no gukurikirana ishyirwamubikorwa ry'imishinga y'abagenerwabikorwa bahawe inguzanyo.</p> <p>Kubera icyo mpamvu, za SACCO n'ibindi bigo by'imari byafashishwa nk'umuyoboro wo gucishwamo amafaranga yo muri serivisi z'imari za VUP.</p> <p><b>Ingingo ya 2: Ibisobanuro by'Amagambo</b></p> <p>Muri aya mabwiriza, amagambo akurikira asobanuwe ku buryo bukurikira:</p> <p>1° <b>"Inzego zishinzwe ishyirwa mu bikorwa"</b> bisobanura ikigo gishamikiye kuri Ministeri ifite mu nshingano zayo gukurikirana ishyirwa mu bikorwa rya gahunda kandi ikagenda ingamba, igategura ingengo y'imari kandi igakurikirana ishyirwamubikorwa ry'uburyo bw'inguzanyo ya Serivisi y'Imari ya VUP ku nzego zegerejwe abatwaga.</p> <p>2° <b>"Inzego zegerejwe abatwaga"</b> bisobanura Uturere n'imirenge bigenzurwa n'Akarere.</p> <p>3° <b>"Koperative yo kuzigama no kuguriza y'Umurenge"</b></p> | <p><b>INSTRUCTS:</b></p> <p><b>CHAPTER 1. GENERAL PROVISIONS</b></p> <p><b>Article 1: Purpose of the Ministerial Instructions</b></p> <p>The purpose of this instruction is to ensure that Local Government take full ownership and responsibility of the management, delivery and administration of VUP Financial services. This implies that Districts shall be responsible for the entire project cycle of the loan portfolio management.</p> <p>Therefore, SACCOs and other financial institutions shall serve as delivery mechanism or service providers.</p> <p><b>Article 2: Definition of Terms</b></p> <p>In these instructions, the terms below have the following meanings:</p> <p>1° <b>"Implementing agencies"</b> means an institution affiliated to the Ministry that is charged with overseeing program implementation and that plans, budgets and monitors the implementation of VUP FS credit scheme at decentralized levels.</p> <p>2° <b>"Decentralized Entities"</b> means Districts and Sectors that are under the oversight of the District.</p> <p>3° <b>"Umurenge Saving and Credit Cooperative"</b> means a Cooperative</p> |
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| <p>4° <b>“Ikigo cy’imari” (FI)</b> ni ikigo gifite ubuzima gatozi gikora ubucuruzi bwa serivisi z’imari no gucuruza amafaranga nko kwakira amafaranga abitswa, gutanga inguzanyo, imirimo y’ishoramari no kuvunjisha. Ibigo by’imari bikubiyemo Umurenge SACCOs, izindi SACCO, ibigo by’imari iciriritse n’amabanki.</p>  | <p>4° <b>“Financial Institution” (FI)</b> is a legal entity engaged in the business of dealing with financial and monetary transactions such as deposits, loans, investments, and currency exchange. The FIs include Umurenge SACCOs, other SACCOs, microfinances and bank institutions.</p>                     |
| <p>5° <b>“Koperative”</b> bisobanura ishyirahamwe rifite ubwisanzure rigizwe n’abantu bishyize hamwe ku bushake bagamije kugera ku ntego bahuriyeho mu bukungu, imibereho myiza, no gukemura ibyo bakeneye mu rwego rw’umuco kandi bahuje icyifuzo babinyujije mu kigo bafatanyaga gucunga kandi bakagenzura muri demokarasi hakurikijwe amahame n’indangagaciro bizwi bigenga amakoperative ku rwego mpuzamahanga;</p> | <p>5° <b>“Cooperative”</b> means an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspiration through a jointly-owned and democratically controlled enterprise according to internationally recognized cooperative values and principles.</p> |
| <p>6° <b>“Inkingi ya Serivisi y’Imari”</b> bisobanura inkingi ya VUP itanga ubufasha binyuze mu gutanga amahugurwa mu byerekeye imari no guha inguzanyo abagenetwabikorwa bujije ibisabwa kugira ngo babashe guteza imbere imibereho yabo no kubona ibibatunga mu buryo burambye;</p>   | <p>6° <b>“Financial Services component”</b> means the component of VUP which provides support through financial education and loan for eligible beneficiaries to develop sustainable livelihoods;</p>  |
| <p>7° <b>“Gusobanukirwa ibyerekeye imari”</b> bisobanura isinda ry’ubumenyi ngiro n’ubumenyi busanzwe bufasha umuntu ku giti cye gufata ibyemezo by’ingirakamaro abifitiye</p>  | <p>7° <b>“Financial Literacy”</b> means a set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.</p>  |

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| <p>amakuru ahagije akoresheje umuntu w'imari wose afite.</p> <p>8° <b>"Itsinda ry'abagenerwabikorwa"</b> bisobanura abagenerwabikorwa bujuje ibisabwa batoranywa mu ngo zikennye kandi zitishoboye nk'abantu, amatsinda n'amakoperative.</p>   | <p>8° <b>"Target group"</b> means eligible beneficiaries drawn from vulnerable and poor households as individuals, groups and cooperatives.</p>  |
| <p>9° <b>"Imari"</b> bisobanura amafaranga yoherejwe kuri konti ya Serivisi y'Imari ya VUP cyangwa yishyuye n'abagenerwabikorwa ba Serivisi y'Imari ya VUP agenewe gutangwaho inguzanyo ihabwa abagenerwabikorwa ba Serivisi y'Imari ya VUP;</p>   | <p>9° <b>"Funds"</b> means money transferred to VUP FS account or repaid by VUP-FS beneficiaries for the purpose of advancing loans to VUP-FS credit scheme beneficiaries;</p>   |
| <p>10° <b>"Amafaranga yateganyijwe mu ngengo y'imari"</b> bisobanura amafaranga yoherezwa avanywe mu isanduku ya Leta agenewe Akarere kugira ngo kayakoreshe mu cyiciro cya serivisi z'imari za VUP, ayo mafaranga agenewe gutangwamo inguzanyo izajya yishyurwa, ayo yishyuye nayo agakomeza agatangwamo inguzanyo ku bandi bagenerwabikorwa.</p> | <p>10° <b>"Budgeted Funds"</b> means the funds transferred from the National Treasury to the District for the purposes of the financial services component of the VUP and which is paid into the Revolving Fund in the Umurenge SACCO for the purpose of advancing loans to VUP beneficiaries;</p> |
| <p>11° <b>"Itsinda"</b> bisobanura itsinda ry'abagenerwabikorwa bujuje ibisabwa bemeye gukoreba hamwe kugira ngo bashyireho umushinga uciriritse w'ubucuruzi ku nyungu bahuriyeho kandi rikaba rizwi uko rikora ku rwego rw'umurenge;</p>  | <p>11° <b>"Group"</b> means a group of eligible beneficiaries who have agreed to work together to establish a micro business for their common benefit and shall be well established and fully known at the sector level.</p>   |
| <p>12° <b>"Abantu bagira manda itorerwa"</b> abantu bose batorewe gukoreba inyungu rusange z'abatuye ku rwego rutandukanye rw'ubuyobozi bwegerajwe abatuye rwo mu gihugu uretse ku rwego rwo ku mudugudu.</p>  | <p>12° <b>"People with elective mandate"</b> all people who have been elected to serve the general interest of the population at different administrative level of the country except at the village level.</p>  |
| <p>13° <b>"Umukozi wa Leta"</b> umuntu wese ufite umwanya</p>  | <p>13° <b>"Public Servant"</b> any person with a permanent job position or working</p>   |

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| <p>w'umurimo uhoraho cyangwa ugengwa n'amasezerano y'umurimo mu bakozi ba Leta kandi uhembwa ku mafaranga ya Leta.</p> <p><b>14° "Amasezerano y'inguzanyo"</b> bisobanura amasezerano afatwa nk'itegeko ku bayagiranye akozwe hagati y'Umunyamabanga Nshingwabikorwa w'Umurenge n'abagenewe inguzanyo akurikizwa mu itangwa ry'inguzanyo;</p>   | <p>on employment contract in public service and who is paid out of the public funds.</p> <p><b>14° "Loan contract"</b> means the legally binding agreement between the Sector Executive Secretary and the loan recipients under which the loan is advanced;</p>   |
| <p><b>15° "Komite y'Umurenge ishinzwe inguzanyo"</b> bisobanura komite yashyirizweho n'Umurenge ku rwego rw'Umurenge kugira ngo yakire, isuzume, yemeze, cyangwa yanjye ubusabe bw'inguzanyo, ikanatanga inama ku Karere yo kwemeza amadosiye y'abasabye inguzanyo yatanze n'abagenerwabikorwa bujije ibisabwa hamwe no gutanga ubufasha mu kwishyura inguzanyo n'ibindi bibazo bifitanye isano n'ishyirwa mu bikorwa rya Serivisi z'imari (FS).</p> <p><b>16° "Uwahawe inguzanyo"</b> bisobanura umuntu ku giti cye, itsinda cyangwa koperative bemerewe gusaba inguzanyo kandi dosiye yabo isaba inguzanyo ikaba yaremewe ndetse n'amafaranga yatanzwe;</p> | <p><b>15° "Sector Loan Committee"</b> means the committee constituted by the sector at the sector level to receive, review and approve, reject and/or recommend to the District to approve loan applications from eligible beneficiaries as well as provide support in the loan recovery and other FS implementation related issues.</p> <p><b>16° "Loan recipient"</b> means an individual, a group or a cooperative eligible to apply for a loan and whose loan application has been approved and to whom money has been disbursed;</p> |
| <p><b>17° "Ikigega Gihoraho"</b> bisobanura ikigega gihoraho cyo gutera inkunga y'imari ibikorwa by'inguzanyo bya Serivisi y'Imari ya VUP ku buryo buhoraho kitagarukira ku mwaka runaka w'ingengo y'imari hashyiragiywe ku kuba amafaranga yishyurwe n'abagenerwabikorwa b'inguzanyo ya Serivisi y'Imari (FS) ya VUP akomeza gusubizwa muri icyo kigega kiba cyarabaguriye.</p>  | <p><b>17° "Revolving Fund"</b> means a fund that remains available to finance VUP-FS Credit Scheme activities on a continuous basis without any fiscal year limitation, because the VUP-FS Credit scheme beneficiaries replenish the fund by repaying money lent to them from the same fund.</p>  |



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| <p>18°“<b>Ibyiciro by’Ubudehe</b>” bisobanura icyiciro cy’imbereho umuturage ashyirwamo hashingiwe ku rwego rw’ubukungu cyangwa icyiciro kijyanye n’imiterere y’ubukene bw’umuturage.</p>   | <p>18°“<b>Ubudehe Categories</b>” means a wealth ranking or categorization aligned to local based poverty profile according to the operational classification structure.</p>   |
| <p>19°“<b>VUP</b>” bisobanura “Gahunda y’Umurenge w’icyerekezo 2020” cy’a Guverinoma y’u Rwanda</p>   | <p>19°“<b>VUP</b>” means the Government of Rwanda’s Vision 2020 Umurenge Programme</p>   |
| <p>20°“<b>Guhatira</b>” bisobanura imikorere yo gutegeka umuntu cyangwa kumukoresha kugira ngo yitware mu buryo adashaka (haba mu gukora cyangwa kudakora) hifashishijwe ibikangisho, gutera ubwoba cyangwa ubundi buryo bw’ikandamiza cyangwa ingufu kugira ngo bitume agira uruhare mu gikorwa cyo gusaba inguzanyo, cyangwa abangamire itangwa ry’inguzanyo;</p>   | <p>20°“<b>Coercion</b>” means the practice of compelling a person or manipulating them to behave in an involuntary way (whether through action or inaction) by use of threats, intimidation or some other form of pressure or force in order to influence their participation in the loan application process, or affect the issuance of the loan;</p>   |
| <p>21°“<b>Ruswa</b>” bisobanura amafaranga cyangwa ikintu cy’agaciro cyangwa wijejwe kugira ngo utume hatatwa icyemezo cyangwa uhindure imyitwarire y’abakozi cyangwa abagize komite igira uruhare muri dosiye isaba inguzanyo ya Serivisi y’Imari (FS), mu itangwa cyangwa mu kwishyura inguzanyo yatanzwe.</p>  | <p>21°“<b>Bribe</b>” means money or something of value pursuant to or promised in order to influence the decision or conduct of staff or committee members involved in the FS loan application, issuance or recovery.</p>  |
| <p>22°“<b>Igongana ry’inyungu</b>” ni imiterere nyakuri, igaragara cyangwa ishobora kubaho aho umukozi wa Leta aba ari mu mwanza wo gukoresha undi mukozi cyangwa umwanza w’umurimo akora mu buryo runaka mu nyungu ze bwite kandi akabangamira ubwigenge no kutabogama bya ngombwa kugira ngo yiyitirire inshingano z’umukozi wa Leta; iyo bimeze bityo, umukozi wa Leta cyangwa umuntu uri mu mwanza utorerwa asabwa gutanga amakuru ku myitwarire irimo igongana ry’inyungu, mu gihe abonye ko</p> | <p>22°“<b>Conflict of interest</b>” is a real, obvious or potential situation in which a public servant is in a position to exploit a professional or official capacity in some way for his or her personal benefit and compromise his/her independence and impartiality necessary for the assumption of a public servant duties; in such cases, the public servant or person in elective office is requested to give information on a conflict of interest situation, when he notices that his interests are conflicting with the financial service loan portfolio application cycle.</p> |

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| <p>inyungu ze zirimu kugongana n'inzira ikurikizwa muri dosiye isaba inguzanyo muri serivisi y'imari.</p> <p><b>23°“Utanga Serivisi”</b> ni ikigo gifite ubushobozi bwo gutanga ubufasha ku Nzego z'ibanze mu micungire y'inguzanyo za serivisi z'imari za VUP; iki kigo gihabwa akazi ko kunganira mu itegurwa ry'umushinga, kwerukera, gutanga inama ku bagenerwabikorwa no mu isuzuma ry'abemerewe inguzanyo.</p>  | <p><b>23°“Service provider”</b> is an institution capable of supporting Local Government in VUP Financial Services loan management; this institution will be hired to assist in project preparation, coaching, mentorship of beneficiaries and evaluation of graduation.</p>  |
| <p><b>Ingungu ya 3: Intego y'aya Mabwiriza ya Minisitiri</b></p> <p>Intego y'Amaabwiriza ya Minisitiri ni ukugenzura ko ibigo byose n'abafatanabikorwa bagira uruhare mu ishyirwamubikorwa rya serivisi y'imari ya VUP bakurikiza kandi bagashyira mu bikorwa aya mabwiriza no kugenzura ko intego zigambiriwe ndetse n'akamaro ka gahunda ya serivisi z'imari (FS) kagerwaho. Hashingiwe kuri ibi bikurikira:</p> <p>1° Inzego z'ubuyobozi bw'ibanze n'abaturage bagomba gucunga kandi bakagena imitegekere y'inkingi ya serivisi z'imari za VUP mu rwego rwo kongera ibyo bakorera abaturage no kubumvisha ko ari inshingano zabo kubifata neza.</p> <p>2° Abahawe inguzanyo muri gahunda ya Serivisi z'imari za VUP bagenerwa inguzanyo ku jyanisha mbumbe riri ku gipimo cya 2%</p> <p>3° Abagenerwabikorwa ba gahunda y'inguzanyo ya Serivisi z'imari za VUP basomerwa gutanga ingwate nka kimwe mu bisabwa kugira ngo bemerewe inguzanyo.</p> | <p><b>Article 3: Objective of the Ministerial Instructions</b></p> <p>The objective of the Ministerial instructions is to ensure that all institutions and stakeholders involved in the implementation of financial service credit scheme follow and implement these instructions and ensure that the intended objectives and impact of FS credit scheme is achieved based on this:</p> <p>1° Local Government and Communities shall manage and administer the financial services component of VUP in order to increase ownership and accountability.</p> <p>2° Loan recipients for VUP FS credit scheme shall access the loan at a flat interest rate of 2%.</p> <p>3° Eligible beneficiaries of VUP FS credit scheme are exempted from providing physical collaterals or mortgages as a requirement for loan eligibility.</p> |

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| <p>4° Uturere tugomba gushyira ingufu mu ishyirwamubikorwa ry'imishinga yakorewe inyigo mu rwego rw'ubukungu, ikoresha ry'ikiyega gihoraho, no kongera igipimo cy'inguzanyo zishyuzwa.</p>   | <p>4° Districts reinforce the implementation of economically feasible projects, utilization of the revolving fund, and increase the rate of loan recovery.</p>   |
| <p><b>Ingingo ya 4: Kwemererwa nk'umugenerwabikorwa n'itsinda ry'abagenerwabikorwa ba gahunda y'inguzanyo ya serivisi z'imari</b></p> <p>1° Abagenerwabikorwa batoranywa mu ngo zikenye kandi zitifashije bakaba ari abantu ku giti cyabo, amatsinda n'amakoperative. Abagore n'urubyiruko ni byo byiciro byitabwaho by'umwihariko.</p> <p>2° Abagenerwabikorwa bujije ibisabwa batoranywa mu banyamuryango cyangwa banwe mu baturage bafite ubushobozi bwo gukora kandi abashoboye muri bo hanwe n'abakomoka mu ngo zikenye nibo bitabwaho mbere y'abandi.</p> <p>3° icyakora, banwe mu baturage badashoboye gukora na gato kubera izabukuru cyangwa kuko bakiri abana, cyangwa bafite ubumuga bukabije nibemerewe kujya mu mubare w'abagenerwabikorwa. Ingo cyangwa abantu ku giti cyabo bashobora kuba bari hejuru gato y'umurongo w'ubukene ariko akenshi bakaba bashobora kwisanga mu bukenye bukabije na bo bashobora gushyirwa mu mubare w'abagenerwabikorwa.</p> <p><b>Ingingo ya 5: Ibisabwa mu kwemererwa inguzanyo ya Serivisi z'Imari za VUP</b></p> | <p><b>Article 4: Eligibility and Target group for Financial Service Credit Scheme</b></p> <p>1° Beneficiaries will be drawn from vulnerable and poor households as individuals, groups and cooperatives. Special consideration shall be given to the women and youth.</p> <p>2° Eligible beneficiaries will be drawn from members or persons in the community who can work and priority will be given to those who are vulnerable and from poor households.</p> <p>3° However, those community members who cannot work at all due to old age or young age, or who are severely disabled shall not be eligible. Households or individuals who might be living slightly above the poverty line but are mostly like to fall into extremely poverty can also be included.</p> <p><b>Article 5: Requirement to benefit from VUP-FS Loan</b></p> |

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| <p><b>1° Ibisabwa muri rusange</b></p> <ul style="list-style-type: none"> <li>- Abagenerwabikorwa ba Serivisi z’Imari zaVUP bujuje ibisabwa bagomba kugira konti muri za SACCO cyangwa mu bindi bigo by’imari;</li> <li>- Ku byerekeye amatsinda n’amakoperative, agomba gukorera hanwe nibura mu gihe cy’amezi 3 abanziriza isabwa ry’inguzanyo;</li> <li>- Abantu barengeje imyaka 64 y’amavuko nibemerewe gusaba inguzanyo hakurikijwe gahunda y’inguzanyo ya Serivisi z’Imari za VUP;</li> <li>- Inguzanyo zihabwa abantu ku giti cyabo, amatsinda cyangwa amakoperative.</li> </ul> <p><b>2° Imishinga ihabwa inguzanyo igomba:</b></p> <ul style="list-style-type: none"> <li>- Kuba umushinga w’ubucuruzi burambye ufitse ubushobozi bwo guha abagenerwabikorwa bawo ibibatunga n’ibibabeshaho nyuma yo kwishyura inguzanyo;</li> <li>- Kwishyura inguzanyo fatizo n’inyungu zayo mu gihe cyumvikanyweho cyo kurangiza kwishyura inguzanyo yahawe;</li> </ul> <p><b>3° Abasaba inguzanyo bagomba kugaragaza ubushobozi bwo:</b></p> <ul style="list-style-type: none"> <li>- Gutuganya no gucunga imishinga y’ubucuruzi iciriritse ikora yunguka;</li> </ul> | <p><b>1° General requirements</b></p> <ul style="list-style-type: none"> <li>- Eligible beneficiaries for VUP FS should hold accounts in SACCOs or other financial institution;</li> <li>- For groups and cooperatives, they shall have worked together for at least three 3 months prior to loan application;</li> <li>- Persons over the age of 64 years shall not be eligible to apply for loan under the VUP-FS Credit Scheme;</li> <li>- Loans/credit are issued to individuals, groups or cooperatives.</li> </ul> <p><b>2° Projects should show the ability to:</b></p> <ul style="list-style-type: none"> <li>- Become a sustainable business capable of providing a livelihood for the beneficiaries after the loan has been repaid;</li> <li>- Repay the principal and interest within the agreed loan repayment period;</li> </ul> <p><b>3° Loan applicants should show the ability to:</b></p> <ul style="list-style-type: none"> <li>- Organise and manage a successful micro-business;</li> </ul> |
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| <ul style="list-style-type: none"> <li>- Gucunga neza amafaranga y'inguzanyo bahawe n'amafaranga azakomoka ku mushinga uciriritse w'ubucuruzi;</li> <li>- Ubushake bwo kwishyura inguzanyo;</li> <li>- Amatsinda n'amakoperative bigomba gukorera hamwe neza nk'itsinda cyangwa koperative.</li> </ul> | <ul style="list-style-type: none"> <li>- Properly manage the loan funds and the funds which the micro-business will generate;</li> <li>- Willingness to repay the loan</li> <li>- Groups and cooperatives should be working effectively together as a group or a cooperative</li> </ul> |
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| <b>Ingingo ya 6: Ibisabwa ku byiciro usaba inguzanyo abarizwamo</b>  | <b>Article 6: Requirements per Categories of Loan applicant</b>   |
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| <p><b>1° Itsinda risaba Inguzanyo</b></p> <ul style="list-style-type: none"> <li>- Itsinda rigomba kuba rigizwe n'abantu batari muni ya barindwi (7) kandi batarenze cumi na batanu (15), abanyamuryango bujije ibisabwa, muriho ntbagomba kuba muni ya 70% nk'uko biteganyijwe mu ngingo ya 12.</li> <li>- Abagize itsinda bose bujije nibura imyaka 18 y'amavuko ariko batarengeje imyaka 64;</li> <li>- Umugenerwabikorwa wujije ibisabwa ntagomba kuba mu matsinda arenze rimwe.</li> <li>- Dosiye isaba inguzanyo ishyingirizwa komite y'Umurenge ishinze inguzanyo igomba kuba igizwe nibura n'urutonde rw'abagize itsinda bose basanzwe bakoreye hanzwe na fotokopi z'indangamuntu zabo hanzwe n'imikono.</li> <li>- Umushinga w'inguzanyo w'itsinda ni umushinga uhuriweho kandi nta npanvu n'imwe itsinda rigomba gucamo ibice umubare w'inguzanyo kugira ngo ugenerwe buri wese mu barigize.</li> </ul> <p><b>2° Koperative isaba Inguzanyo</b><br/>Koperative yemerewe gusaba inguzanyo iyo yujije ibisabwa bikurikira:</p> | <p><b>1° Group Loan Applicant</b></p> <ul style="list-style-type: none"> <li>- The group shall not have less than 7 persons and not more than 15 persons, the eligible members as stipulated in Article 12 should not be below 70% of the group members;</li> <li>- All members of the group should be at least 18 years of age and not more than 64 years;</li> <li>- An eligible beneficiary cannot belong to more than one group.</li> <li>- The loan application to the Sector Loan Committee should include a list of all group members who have previously been working together and the circumstances under which their work took place accompanied by their ID numbers and signatures.</li> <li>- The group loan project is a joint project and under no circumstances should a group split the loan amount individually.</li> </ul> <p><b>2° Cooperative Loan Applicant</b><br/>A cooperative is eligible to apply for a loan if it complies with the following:</p> |

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| <ul style="list-style-type: none"> <li>- 70% by'abanyamuryango ba koperative bagomba guturuka mu ngo zikenye naho abandi banyamuryango bakemererwa igihe cyose batarengeje 30% kugira ngo bahe umurongo w'icyerekezo abanyamuryango ba koperative mu bibazo bitanye isano n'umushinga w'ubucuruzi no kubungabunga urwego rw'imibereho myiza n'ubukungu hamwe n'ubusabane mu baturage.</li> <li>- Dosiye isaba inguzanyo igomba kuba umushinga uhuriweho hagati y'abanyamuryango ba koperative kandi nta na rimwe abanyamuryango ba koperative bagomba kugabana umubare w'inguzanyo ngo ugenerwe buri wese ku giti cye.</li> </ul> | <ul style="list-style-type: none"> <li>- 70% of cooperative members must come from the extremely poor households and other members are allowed as long as they are not beyond 30% in order to orient cooperative members in business related matters and safeguard the socio economic order, and the socio dynamic.</li> <li>- The loan application shall be a joint project among the cooperative members and under no circumstances should the cooperative members share the loan amount individually.</li> </ul> |
| <p><b>3° Inyandiko n'ibyangombwa bikurikira ni byo bisabwa kuri Koperative isaba inguzanyo:</b></p> <ul style="list-style-type: none"> <li>- Inyandiko-mvugo y'inama yerekeye ubusabe bw'inguzanyo;</li> <li>- Urutonde rw'abanyamuryango ba koperative, imyirondoro yabo ndetse n'imikono yabo;</li> <li>- Kopi y'icyemezo cya koperative igomba gutangwa igaherekeza dosiye isaba inguzanyo</li> </ul>  | <p><b>3° The following documents and conditions are required for a cooperative applying for Loan:</b></p> <ul style="list-style-type: none"> <li>- The minute of the meeting with regards to loan application;</li> <li>- The list of cooperative members, identifications and their respective signatures;</li> <li>- A copy of the cooperative license should be presented with the loan application</li> </ul>   |
| <p><b>Ingingo ya 7: Iqipimo cy'inyungu</b></p> <p>1° Iqipimo cy'inyungu ku nguzanyo ya serivisi y'imari cyashyizwe ku ijania mbumbe ry'a 2% uheteye mu mwaka w'ingengo y'imari wa 2019/2020 kuzamura.</p> <p>2° icyakora, abagenyabikorwa bashyize umukono ku</p>   | <p><b>Article 7: Interest Rate</b></p> <p>1° The financial services credit scheme interest rate has been set at flat rate of 2% from FY2019/2020 onwards.</p> <p>2° However, beneficiaries who entered into loan contract before entering</p>   |

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| <p>masezerano y'inguzanyo mbere y'uko aya mabwiriza atangira gukurikizwa bagomba gukomeza kwishyura nk'uko biteganyijwe mu masezerano y'inguzanyo bashyizeho umukono kandi agifite agaciro.</p>   | <p>into force of this instruction shall continue to repay as stipulated in their ongoing loan contracts.</p>  |
| <p><b>Ingingo ya 8: Uruhare n'ishingano bya MINALOC</b></p> <p>1° Kugenzura ko Amabwiriza ya Minisitiri ashyirwa mu bikorwa n'ibigo bireba n'Inzego z'Ubuyobozi bw'ibanze nk'uko amabwiriza yashyizweho abigena.</p> <p>2° Gukurikirana no kugenzura ingamba z'ishyirwambikorwa bikoze n'abafatanyabikorwa bose babifitemo uruhare.</p> <p>3° Gusesengura ishyirwambikorwa buri gienbwe no gusuzuma gahunda ya serivisi z'imari hamwe no kuvugurura ibisabwa byose na politiki hashingiwe ku buhanya n'ibimenyetso byatanze.</p>                          | <p><b>Article 8: Roles and Responsibilities of MINALOC</b></p> <p>1° Ensure that the Ministerial instructions are implemented by concerned institutions and local government as per the set instructions.</p> <p>2° Oversee and monitor the established implementation mechanisms by all involved stakeholder.</p> <p>3° Assess the implementation of the instructions on a quarterly basis, evaluate the financial services scheme, and update any policy requirements based on the evidences generated.</p> |
| <p><b>Ingingo ya 9: Uruhare n'ishingano bya LODA</b></p> <p>Ikigo gishinzwe guteza imbere ibikorwa by'iterambere mu nzego z'ibanze (LODA) gifite inshingano zikurikira:</p> <p>1° Gufata iya mbere mu gushyira mu bikorwa gahunda y'inguzanyo ya serivisi z'imari ibinyujije mu igenamigambi, kubaka ubushobozi, kugena ingengo y'imari, gukurikirana, kugenzura no gusuzuma ibikorwa;</p> <p>2° Gutegura ibikoresho bigomba kuzifashishwa n'Uture mu ishyirwa mu bikorwa rya gahunda y'inguzanyo ya serivisi y'imari ishingiyeye kuri aya mabwiriza;</p> | <p><b>Article 9: Roles and Responsibilities of LODA</b></p> <p>The Local Administrative entities development agency (LODA) shall have the following responsibilities:</p> <p>1° To take the lead role of implementing financial services credit scheme through planning, capacity building, budgeting, monitoring and supervision and evaluation.</p> <p>2° To develop tools that shall be used by Districts in the implementation of financial services credit scheme based on these instructions.</p>       |



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| <p>3° Gukoresha amahugurwa no kubaka ubushobozi mu byerekeye icyiciro cya serivisi z'imari. Abahugurwa ni abakozi bo ku rwego rw'Akarere n'Umurenge, Imiryango ya Sosiyete Sivile n'abandi bafatanyabikorwa ku buryo bukurikizwa mu ishyirwa mu bikorwa ryahunda y'inguzanyo ya serivisi y'imari.</p>  | <p>3° To lead the training and capacity building on financial services component. They shall train District and Sector level officials, civil society organizations and other stakeholders on the implementation modalities of financial services credit scheme.</p>   |
| <p>4° Kugenzura hifashishijwe ikoranabuhanga imicungire ya Serivisi z'imari, harimo gutanga ubufasha mu ikoresha ryamudasobwa no mu imicungire y'amakuru ya serivisi z'imari gutera inkunga ikurikiranabikorwa no gutanga raporo ku nguzanyo zatanze kuva mu isesengurwa ry'inguzanyo kugeza ku iyishyuzwa ryazo no gutahura ibibazo byerekeye imikorere byabayeho kugira ngo hafatwe ingamba zo kubikosora hakiri kare.</p> | <p>4° To ensure that the Financial Services management information system is operationalized to support the computerization and data management of the financial services and support the monitoring and reporting of the loan portfolio from loan processing to loan recovery, and to detect performance issues for timely corrective actions.</p>  |
| <p>5° Gushyiraho ingamba zo gukurikirana no kubahiriza imicungire hamwe n'ingamba z'ubugenzuzi bw'imbere mu kigo.</p>  | <p>5° To establish mechanisms for implementation and compliance management as well as internal control mechanisms.</p>   |
| <p><b>Ingengo ya 10: Uruhare n'Inshingano by'Akarere</b></p> <p>Akarere gafite uruhare n'inshingano bikurikira:</p> <p><b>Ku rwego rw'Akarere:</b></p> <p>1° Umuyobozi w'Akarere Wungirije ushinze Iterambere ry'Ubukungu ashinzwe gahunda y'inguzanyo ya serivisi y'imari.</p> <p>2° Amafaranga ya serivisi z'imari ku Karere ni umutungo w'Akarere bityo agomba kwandikwa mu bitabo</p>                                    | <p><b>Article 10: District Roles and Responsibilities</b></p> <p>The District has the following roles and responsibilities:</p> <p><b>At District level:</b></p> <p>1° The Vice Mayor in charge of Economic Development is responsible for VUP Financial Services Credit scheme.</p> <p>2° The financial services funds at the District are an asset of the District. FS funds must be recorded in books of account of District;</p> |

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| <p>by'ibaruramari ry'Akarere;</p> <p>3° Akarere gafite inshingano yo gukusanya no gutoranya abagenyabikorwa ku bufatanye n'abandi batatanyabikorwa nk'umuryango wa sosiyete sivile, abatanga serivisi (hifashishijwe ubufatanye hagati y'Akarere n'imiryango ya Sosiyete Sivile (CSOs) n'ubundi bufatanye n'abatanga serivisi) naho ku rwego rw'abaturage bigakorwa binyuze muri Komite Ngishwanama ku iterambere (CCD).</p> | <p>3° The District is responsible for the mobilization and selection of beneficiaries in collaboration with other stakeholder such as civil society organization, service providers (through district partnership with CSOs and other service provider partnerships) and at community level through Consultative Committee on Development (CCDs).</p> |
| <p>4° Uturere dufite inshingano yo kugenera Imirenge umubare ntarengwa w'amafaranga tugendeye ku bushobozi bwa buri Murenge bwo gukoresha ayo mafaranga.</p>   | <p>4° Districts are responsible for allocation of revolving funds to Sectors based on the absorption capacity of each sector.</p>   |
| <p>5° Ishyirwaho ry'umubare w'amafaranga ntarengwa agenewe serivisi z'imari kuri buri Murenge no kongera serivisi zo mu Karere hifashishijwe umutungo w'amafaranga Akarere gasanganywe bigomba gusuzumwa no kwemezwa na Komite Nyobozi y'Akarere kandi bikamenyeshwa Niyama y'Akarere.</p>   | <p>5° The establishment of the ceiling amount for financial services per sector and scale up financial services within the District using the existing resources shall be examined and approved by the District Executive Committee and Inform District Council.</p>  |
| <p>6° Ishami rishinzwe iterambere ry'ubucuruzi n'umurimo (BDEU) rizahuza ku rwego rwa tekini imicungire y'icyiciro cya Serivisi y'Imari (FS).</p>  | <p>6° The Business Development and Employment Unit (BDEU) at District will technically coordinate the management of FS component.</p>   |
| <p>7° Amashami ya tekini bireba ku rwego rw'Akarere n'Umurenge nayo agomba kwitabazwa mu gukora isesengura ry'imishinga kugira ngo atange ibitekerezo mu byerekeye tekini.</p>   | <p>7° Relevant technical units at the District and Sector shall be associated in projects appraisal to give technical inputs.</p>   |
| <p>8° Komite tekini izashyirwaho ku rwego rw'Akarere kugira ngo isuzume kandi yemeze burundu kandi itange ibyemezo</p>   | <p>8° A technical committee shall be set up at the District to review and provide final approval and non-objection to the cooperatives projects.</p>  |

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| <p>by'ikomorerera ku mishinga y'amakoperative. Kwemeza umushinga bishyirwaho umukono n'Umunyamabanga Nshingwabikorwa w'Akarere.</p> <p>Abagize komite tekini ni aba bakurikira:</p> <ul style="list-style-type: none"> <li>-Umuyobozi ushinze iterambere ry'ubucuruzi n'umurimo, (Perezida),</li> <li>-Umuyobozi w'ishami rishinzwe iterambere ry'imibereho myiza y'Abaturage (Uwungirije Perezida)</li> <li>-Umukozi mu ishami rya BDEU ushinze Serivisi z'Imari (FS) (Umwanditsi),</li> <li>-Umuyobozi ushinze Imari,</li> <li>-Umucungamari ushinze Inzego zitangenerwa ingengo y'imari (NBAs).</li> <li>-Umukozi ushinze Ihuriryo ry'Abafatanyabikorwa mu Iterambere ry'Akarere (IADF)</li> </ul> <p>Ikindi, abayobozi b'Uture ni bo bashinzwe gushishikariza no gukora ubukangurambaga mu makoperative kugira ngo yitabire kandi atangire gutanga umusanzu muri gahunda y'ubwizigame bw'igihe kirekire LTSS (<i>Ejo Heza Scheme</i>) kubera ko amafaranga amakoperative yaziganye ashobora kwifashishwa mu kubona ubundi bwoko bw'inguzanyo.</p> <p><b>Ku rwego rw'Umurenge:</b></p> | <p>The approval will be signed off by the District Executive Secretary.</p> <p>Composition of the technical committee shall be:</p> <ul style="list-style-type: none"> <li>- Director of Business development and Employment promotion, (Chair),</li> <li>- Director of Social Development Unit (Vice chairperson)</li> <li>- Staff in BDEU in charge of FS (Secretary),</li> <li>- Director of Finance,</li> <li>- Accountant in charge of NBAs.</li> <li>- In charge of Joint Action Development Forum</li> </ul> <p>In addition, district authorities shall lead in the mobilization and sensitization of cooperatives to participate and start contributing to the long term savings scheme LTSS (Ejo Heza Scheme) as their accumulated savings in future can serve as collateral in securing other types of loan.</p> |
| <p><b>Ku rwego rw'Umurenge:</b></p> <p>1° Ushinzwe iterambere ry'ubucuruzi n'umurimo ku rwego</p>   | <p><b>At Sector level</b></p> <p>1° The in-charge of Business Development and Employment Promotion at</p>  |

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| <p>rw'Umurenge ni we uhuzwa ibikorwa bya serivisi z'imari abigirwemo inama n'Umunyamabanga Nshingwabikorwa w'Umurenge.</p>  | <p>Sector level will coordinate the financial services portfolio under the guidance of the Sector Executive Secretary.</p>  |
| <p>2° Agaronome w'Umurenge, Abakozi bashinzwe Ubuvuzi bw'amatungo n'abandi bakozi bashobora kwitabazwa mu gutanga ibitekerezo bazagira uruhare mu isuzuma ry'imishinga no gukurikirana imishinga y'ubuhinzi n'ubworozi ndetse n'indi mishinga iciriritse yahawe inguzanyo muri gahunda ya serivisi z'imari.</p>   | <p>2° Sector Agronomist, Veterinary Officers and other resourceful persons shall be engaged in projects appraisals and monitoring of agricultural and livestock projects as well as other micro projects that received loans from financial services scheme.</p>  |
| <p>3° Komite y'Umurenge ishinze inguzanyo ikuriye n'Umunyamabanga Nshingwabikorwa w'Umurenge kandi abageze iyi komite y'Umurenge ishinze Inguzanyo ni aba bakurikira:</p> <ul style="list-style-type: none"> <li>-Umunyamabanga Nshingwabikorwa (Perezida),</li> <li>-Umukozi ushinze iterambere ry'ubucuruzi n'umurimo (Umwanditsi) cyangwa ushinze gahunda ya serivisi z'imari za VUP</li> <li>-Agoronome w'Umurenge / Umukozi ushinze Ubuvuzi bw'amatungo</li> <li>-Uhagarariye urugaga rw'Abikorera</li> <li>-Uhagarariye umuryango wa sosiyete sivile,</li> <li>-Umukozi ufite ubutegetsi mu nshingano ze ;</li> <li>-Umucungamari w'Umurenge</li> </ul> | <p>3° A sector loan committee chaired by the Sector executive secretary shall be established and the composition of the sector loan committee shall be:</p> <ul style="list-style-type: none"> <li>- Executive Secretary (Chair),</li> <li>- Business development and employment promotion officer (Secretary) or in charge of VUP FS scheme</li> <li>- Sector Agronomist/Veterinary Officer</li> <li>- Private sector representative</li> <li>- Civil society organization representative,</li> <li>- The staff having administration in his responsibilities;</li> <li>- Sector Accountant</li> </ul> |

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| <p>- Umunyamabanga Nshingwabikorwa w'Akagari (uhagarariye abagenyabikorwa basaba inguzanyo)</p> <p>Komite y'Umurenge ishinze inguzanyo ni yo igomba kugena uwunganira Perezida uturuka mu rugaga rw'abikorera cyangwa mu miryango ya sosiyete sivile cyangwa imiryango ishingiyeye ku madini n'amatorero bakagenda basimburanwa kuri uwo mwanza. Mu gihe Umunyamabanga Nshingwabikorwa w'Umurenge atabonetse (Perezida) asimburwa n'undi mukozzi usigara akora inshingano ze.</p> | <p>- Cell Executive Secretary (representing beneficiary loan applicants)</p> <p>The sector loan committee shall nominate a co-chair from the private sector or civil society organizations or faith based organizations on a rotational basis. In the absence of the sector executive secretary (chair), he/she shall be deputized by the official in acting position.</p> |
| <p>4° Komite y'Umurenge ishinze Inguzanyo igomba guterana buri kwezi ku butumire bw'Umunyamabanga Nshingwabikorwa w'Umurenge (Perezida), n'ikindi gihe cyose bibaye ngombwa bisabwe na Perezida amaze kubyumvikanaho na Perezida uwunganira.</p>  | <p>4° The sector loan committee shall convene on monthly basis with the invitation of the sector executive secretary (Chair), and on other occasion, as deemed necessary by the chair in consultation with the co-chair.</p>   |
| <p>5° Komite y'Umurenge ishinze Inguzanyo igomba gusuzuma no kwemeza inguzanyo. Umunyamabanga Nshingwabikorwa w'Umurenge ashyira umukono ku masezerano y'inguzanyo yakoranywe n'abagenyabikorwa kandi agaha uruhushya SACC0 cyangwa ikindi kigo cy'imari rwo gushyira amafaranga y'inguzanyo kuri konti z'abo yagennye.</p>   | <p>5° The Sector loan committee shall review, approve the loans. The sector executive secretary shall sign loan contracts with beneficiaries and authorize the SACC0 or other financial institution to disburse the loans to beneficiary accounts.</p>   |
| <p>6° Inguzanyo zihabwa abantu ku giti cyabo n'amatsida zigomba kwemezwa ku rwego rw'Umurenge. Iyakora, imishinga y'anakoperative bigaragara ko yakora yunguka ku buryo burambye yoherezwa ku Karere kugira ngo yongere isuzumwe kandi inemezwe na komite tekiniiki y'Akarere. Gukomorerwa bene icyo mishanga bigomba gukorwa n'Umunyamabanga Nshingwabikorwa w'Akarere.</p>  | <p>6° Individual and group loans shall be approved at the level of the Sector, however, viable cooperatives micro projects will be recommended to the District for further review and approval by District technical committee. Non-objection for such projects shall be provided by the District Executive Secretary.</p>   |

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| <p>7° Nyuma y'uko imishinga yemejwe na Komite y'Umurenge ishinzwe Inguzanyo, uwasabye inguzanyo arabimenyeshwa akaza gushyira umukono ku masezerano y'inguzanyo hanwe n'Umunyamabanga Nshingwabikorwa w'Umurenge. Nyuma yo gushyira umukono ku masezerano y'inguzanyo, ibigo by'imari bihabwa uburenganzira bwo gushyira umubare w'amafaranga y'inguzanyo kuri konti y'abo inguzanyo zagenewe.</p> <p>8° Iyo uburyo bwo kwemeza inguzanyo bumaze kunonosorwa; kumenyesha uwasabye inguzanyo no kuyimuha bigomba gukorwa mu gihe kitarenze iminsi itanu (5) y'akazi.</p> <p>9° Igisubizo kigomba guhabwa abasabye inguzanyo mu gihe kitarenze iminsi itatu (3) y'akazi, iyo imishinga yabo yangiwe inguzanyo. Igisubizo kigomba kugaragaza impamvu zashingweho bangirwa inguzanyo kandi bagahabwa inama z'uburyo banoza imishinga yabo igihe bikenewe.</p> | <p>7° After the projects have been approved by Sector Loan Committee, the loan applicant shall be notified to come and sign the loan contract with the Sector Executive Secretary. Once loan contract has been signed, the financial institution will be authorized to disburse the loan amount to the beneficiary accounts.</p> <p>8° The loan approval process once finalized; notification and disbursement should not take more than 5 working days.</p> <p>9° Feedback should be provided to loan applicants whose projects have been rejected within three (3) working days, citing the reasons for rejections and advice on how to improve them where necessary.</p> |
| <p><b>Ku rwego rw'Akagari:</b></p> <p>1° Komite Ngishwanama ku Iterambere (CCDs) y'Akagari igomba gutera inkunga abakozi b'Akagari mu gukangurira no gushishikariza abatunge kwitabira gahunda ya serivisi z'imari.</p> <p>2° Komite Ngishwanama ku Iterambere (CCDs) y'Akagari igomba gufasha abakozi b'Akagari mu kugaragaza abantu ku giti cyabo cyangwa bawwe mu bantu bari mu matsinda n'amakoperative bakwiraye kubona inguzanyo maze abadakwiraye kubona inguzanyo bakabimenyeshwa kandi bakavanwamo.</p>  | <p><b>At Cell level:</b></p> <p>1° The Consultative Committee on Development (CCDs) of the Cell shall support the Cell Officials in community mobilization and sensitization for the uptake of the financial services scheme.</p> <p>2° The Consultative Committee on Development of the Cell shall support the Cell officials to identify single individuals or individuals among groups and cooperatives who are credit worthy and those who are not credit worth are informed and removed.</p>   |

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| <p>3° Komite Ngishwanama y'Akagari igomba kugira uruhare muri gahunda y'ubukangurambaga bugamije gushishikariza kwishyurira ku gihe inguzanyo no kugaruza inguzanyo zatanze.</p>   | <p>3° The Consultative Committee on Development of the Cell committee members shall participate in sensitization campaigns to encourage timely repayment of loans and loan recovery.</p>  |
| <p>4° Komite Ngishwanama y'Akagari izajya ifasha mu gukora ubukangurambaga mu batuye kugira ngo bitabire gutanga umusanzu wabo muri LTSS (<i>Ejo Heza Scheme</i>);</p>   | <p>4° The CCDs shall among other things pass on sensitization and mobilization messages to the communities to participate and contribute to LTSS (<i>Ejo Heza Scheme</i>);</p>  |
| <p><b>Ingingo ya 11: Urundi ruhare n'ishingano by'abafatanyabikorwa</b></p> <p>Ibigo bikurikira bifite inshingano zikurikira:</p>  | <p><b>Article 11: Other stakeholder Roles and Responsibilities</b></p> <p>The institutions below have following responsibilities:</p>   |
| <p>1° <b>Banki Nkuru y'u Rwanda (BNR):</b> BNR ishinze igenzura rya tekini rikorerwa SACCO, kandi igomba gushyigikira SACCO mu gusesengura uburyo ifitwe icyizere kandi yizewe mu rwego rw'imari kugira ngo igire umwanya wo gukorera ku gihite imirimo ya gahunda y'inguzanyo ya Serivisi z'Imari (FS) n'iherekanya ry'amafaranga mu mutekano (inguzanyo n'amafaranga akatwa).</p>  | <p>1° <b>National Bank of Rwanda (BNR):</b> The technical supervision of the SACCO is the mandate of the BNR, and shall support SACCO in the assessment of the credibility and financial worthiness to be in position to effect transactions of FS credit scheme timely and delivering intact transfers (credits and debits).</p>   |
| <p>2° <b>Ikigo cy'Igihugu gishinzwe guteza imbere amakoperative (RCA):</b> Iki kigo kigomba kugenzura ko za SACCO zose zishyirira mu bikorwa gahunda y'inguzanyo ya serivisi z'Imari zujije ibisabwa byose kugira ngo zibe amakoperative. Byongeye kandi, amakoperative yose yujije ibisabwa asaba kujya muri gahunda y'inguzanyo ya Serivisi z'Imari agomba kuba yaremerewe na RCA gukora nk'amakoperative. Nanone kandi, kubaka ubushobozi bwa SACCO bigomba gukorwa hagamijwe kugenzura ko za SACCO zirimo gushyirira mu bikorwa inshingano zazo uko bikwiye.</p> | <p>2° <b>Rwanda Cooperative Agency (RCA):</b> RCA shall ensure that all the SACCOs implementing FS credit scheme have all the requirements of a cooperative. In addition, all eligible cooperatives that apply for FS credit scheme should have been accredited by RCA to operate as a cooperative. Additionally, capacity building of SACCOs shall be conducted to ensure that the SACCOs are executing their duties diligently.</p> |

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| <p><b>3° Imiryango ya Sosiyeete Sivile (CSO):</b> Gushishikariza imiryango ya sosiyeete sivile kubigiramo uruhare ni igikorwa kizaza ku isonga mu guhugurwa ku byerekeye imari no gusobanukirwa uko imari icungwa bikigishwa abagenyabikorwa, gusiyira imbaraga nyinshi mu kugaragaza ibyo bakoresheje inguzanyo bahawe no kugira uruhare mu ngamba zo kugaruza inguzanyo bahawe hamwe no gukora ikurikirana n'isuzumabikorwa.</p>  | <p><b>3° Civil Society Organizations (CSO):</b> Engage Civil Society organizations shall be at the forefront of financial education and financial literacy of beneficiaries, enforcing stronger accountability and participating in recovery mechanisms as well as monitoring and evaluation.</p>  |
| <p><b>4° Amahugurwa yo gusobanurira abagenyabikorwa uko serivisi z'imari zikoreshewa</b> agomba kuba akubiyemo ingingo zerekeye LTSS, nk'ibyiza bya LTSS (Ejo HEZA) n'uburyo abantu ku giti cyabo, amatsinda ndetse n'amakoperative babigiramo uruhare.</p>   | <p><b>4° The financial services literacy trainings</b> shall include topics on LTSS, such as the benefits of LTSS (Ejo HEZA) and how to contribute as individuals, groups and cooperatives.</p>  |
| <p><b>5° Urugaga rw'Abikorera:</b> Gushishikariza amasosiyeete ari mu rugaga rw'abikorera kugira ngo agire uruhare mu kuziba icyuho giterwa n'imbogamizi ziboneka ku isoko, gutanga amasomo y'ubumenyi ngiro agusha ku musaruro, serivisi z'iyamamazabikorwa no gutegura amasezerano n'amahirwe yo kubona umusaruro w'ibikorwa akora.</p> <p><b>Ingingo ya 12: Umubare w'Inguzanyo n'uburyo icungwa:</b></p> <p>Abantu ku giti cyabo, amatsinda yujuje ibisabwa ndetse n'amakoperative bashobora gutanga dosiye isaba inguzanyo kandi umubare w'inguzanyo basaba ugomba kuba ukwiranye n'umushinga bateganya gukora kandi umubare w'inguzanyo basaba ntugomba kurenga igipimo cyo hejuru ntarengwa cyavuzwe mu mbonerahamwe ya 1 ikurikira. Hari impamvu zimwe na zimwe z'irengeyobora zishobora kubaho, urugero:</p> | <p><b>5° Private Sector:</b> Engaging private sector companies in bridging market barriers, provision of productive skills, extension services and contract farming/production opportunities.</p> <p><b>Article 12: Loan Amount and Administration:</b></p> <p>Individuals, eligible Groups and eligible Co-operatives may submit an application for a loan and amount of the loan applied for should be appropriate for the project proposed and cannot exceed the ceiling as highlighted in table 1 below. There are some exceptional circumstances such as:</p> |



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| <ul style="list-style-type: none"> <li>- Mu gihe koperative igizwe na 80% by'abagore cyangwa uruburuko, ishobora kongerwa 20% ku mubare yemerewe mu ikubitiro ariko bigakorwa mu gihe iyo koperative ibyifuje. Kwenyerwa cyangwa kudakomorerwa bigomba gukorerwa ku rwego rw'Akarere.</li> <li>- Mu gihe abantu ku giti cyabo, amatsinda cyangwa amakoperative bagaragaje imyitwarire myiza mu kwishyura inguzanyo bari barahawe kandi bagasaba umubare w'inguzanyo wisumbuyeho nk'uko biteganyijwe mu mbonerahamwe ya 1 ikurikira y'igipimo ntarengwa, bemerewe kongerwa nibura 50% by'inguzanyo basanganywe mu gihe iyo mpanvu yagaragarijwe mbere y'igihe Komite y'Umurenge ishinze inguzanyo cyangwa Komite Tekiniki y'Akarere ku byerekeye amakoperative. Urugero: (50% bya 100,000 Rwf). Iyo cyemezo gisaba kutabangamirwa na LODA kandi LODA ikagisha inama MINALOC mbere yo gukomorera abasabye iyo nguzanyo kuyihabwa.</li> <li>- Mu gihe hari koperative igizwe n'abanyamuryango b'abakene bikabije kandi batishoboye bagize umubare munini utari uteganyijwe mu mbonerahamwe ya 1, bafite umushinga ugaragaraho kuzakora neza wunguka kandi usaba amafaranga ari hejuru y'igipimo ntarengwa, iyo koperative izasaba inguzanyo yihariye iri hejuru y'igipimo ntarengwa cyateganyijwe binyuze muri komite y'umurenge ishinze inguzanyo hanyuma Akarere kamara kubona ko uwo umushinga uzakora neza wunguka, Akarere kagasaba LODA gukomorera iyo koperative maze LODA na yo ikagisha inama MINALOC mbere yo gukomorera iyo koperative mbere yo guhabwa inguzanyo yasabye.</li> </ul> | <ul style="list-style-type: none"> <li>- When a cooperative is composed of 80% women and/ or youth, an increment of 20% to the initial ceiling can be provided in the event that the cooperative members wish so. The approval and non-objection shall be done at the District level.</li> <li>- When individuals, groups or cooperatives have demonstrated good discipline in repaying their previous loans and request a higher amount above the stated ceiling as per table 1 below, they can be allowed at least 50% more of their previous loan, in the event that such a case is presented before the sector loan committee or the District technical committee in the case of cooperatives E.g. (50% of 100,000 Rwf). Such a decision will require to seek non objection from LODA and LODA shall consult with MINALOC before granting non-objection.</li> <li>- In the event that there is a cooperative that is composed of vulnerable and extremely poor people in a big numbers other than stipulated in table 1, with a viable project and which require funds above the stated ceiling, this cooperative will seek a special loan through sector loan committee and once the District has considered the project as viable, the District will seek non objection from LODA and LODA in consultation with MINALOC shall provide non-objection.</li> </ul> |
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**Imbonerahamwe ya 1: Abantu ku giti cyabo, Amatsinda n'Amakoperative n'umubare w'inguzanyo ntarengwa.**

| Abemerewe inguzanyo   | Umubare abanyamuryango | Umubare (RwF) |
|---|------------------------|---------------|
| Umuntu ku giti ke   | 1                      | ≤100,000      |
| Itsinda   | 7-10                   | 1,500,000     |
|   | ≥11                    | 2,000,000     |
| Abagize itsinda mu gihe 70% by'abarigize ari abagore n'urubyiruko | 7-10                   | 2,000,000     |
|   | 11-15                  | 2,400,000     |
| Amakoperative   | 10-15                  | 2,500,000     |
|   | 16-30                  | 4,500,000     |
|   | >30                    | 6,000,000     |

**Table 1: Individuals, Groups and Cooperatives and loan amount ceilings.**

| Eligible  | Number (member/s) | Amount (RwF) |
|---|-------------------|--------------|
| Individuals                                     | 1                 | ≤100,000     |
| Group   | 7-10              | 1,500,000    |
|   | ≥11               | 2,000,000    |
| Group composition where 70% are women and youth | 7-10              | 2,000,000    |
|   | 11-15             | 2,400,000    |
| Cooperatives                                    | 10-15             | 2,500,000    |
|   | 16-30             | 4,500,000    |
|   | >30               | 6,000,000    |

**Ingingo ya 13: Kwishyura Inguzanyo no Kugarura iyatanzwe**

**Article 13: Loan Repayment and Recovery**

1° Inguzanyo zose zigomba kwishyurwa mu gihe kitarengaje imyaka ibiri (2) igizwe n'amezi makumyabiri n'ane (24).

1° All loans given under this scheme shall be paid within two years equivalent to 24 months.

2° Ishami rishinzwe iterambere ry'ubucuruzi n'umurimo (BDEU) ku rwego rw'Akarere n'Umunyamabanga Nshingwabikorwa w'Umurenge ndetse n'umukozi ushinzwe iterambere ry'ubucuruzi n'umurimo cyangwa umukozi ushinzwe serivisi z'imari ku Murenge bafite inshingano zo gukurikirana iyishyuzwa ry'inguzanyo no kuzigaraza umunsi ku wundi.

2° The business development unit (BDEU) at District level and the Sector Executive Secretary and the in-charge of business development and employment promotion or the in charge of financial services at the Sector shall be charged with monitoring loan repayment and recovery on a day to day basis.

3° icyakora, komite tekiniiki yo ku rwego rw'Akarere na komite y'Umurenge ishinzwe inguzanyo hanwe na komite

3° However, the technical committee at District level and the Sector loan committee as well as the Consultative Committee on Development shall

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| <p>Ngishwanama ku iterambere bagomba buri gihe kugira uruhare mu gukangura no gushishikariza abatuye kwishyuza buri gihe inguzanyo no kuzigarura ku buryo buhoraho.</p> <p>4° Igipimo cyo kwishyuza no kugarura inguzanyo zatanze kizashyirwa mu mihigo y'inzeho zose z'ubuyobozi kuva ku Tugari, Imirenge n'Uture.</p>   | <p>be regularly involved in the sensitization and mobilization the communities in loan repayment and recovery on a regular basis.</p> <p>4° Repayment and recovery rate will be integrated into the performance contracts of all administrative levels from the Cells, Sectors and Districts.</p>   |
| <p><b>Ingingo ya 14: Ikurikiranabikorwa no gutanga Raporo kuri Gabunda y'Inguzanyo ya Serivisi z'Imari</b></p> <p>1° Gukurikirana gahunda y'inguzanyo ya serivisi z'imari bizagenzurwa ku nzeho zose kuva ku rwego rw'Igihugu, urw'Akarere, Umurenge n'urwego rw'Akagari.</p> <p>2° Ku rwego rw'ubutegetsi bwite bwa Leta, MINALOC ni yo izakurikirana ishyingamubikorwa ry'aya mabwiriza. Ibi bizakorwa hasesengurwa raporo zashyikirijwe LODA buri gihembwe hamwe no gusura aho imishinga ikorera buri gihembwe n'igihe cyose bibaye ngombwa.</p> <p>3° MINALOC izakora isesengura n'isuzuma hagamijwe kwegeranya akamaro serivisi y'imari yagiriye abagenyabikorwa bari bataganyijwe no gukosora ibitagenda neza igihe bibaye ngombwa.</p> <p><b>Ikigo gishinzwe guteza imbere ibikorwa by'iterambere mu Nzeho z'Ibanze (LODA)</b></p> <p>1° LODA izashyiraho uburyo bw'ikoranabuhanga bwo gucunga -amakuru n'ubundi buryo bw'ikurikiranabikorwa</p> | <p><b>Article 14: Monitoring, Reporting of the FS credit scheme</b></p> <p>1° Monitoring of the financial services credit scheme will be monitored at all levels from National, District, Sector and Cell level.</p> <p>2° At Central level, MINALOC will monitor the implementation of these policy instructions to assess whether the implementation modalities and the principles are followed. This will be done by assessing the reports submitted by LODA on a quarterly basis as well as field visits conducted on a quarterly basis and any other time as deemed necessary.</p> <p>3° MINALOC will also conduct assessments and process evaluation to generate evidence on the impact of financial service to the intended beneficiaries and make adjustment where necessary.</p> <p><b>Local Administrative Entities Development Agency (LODA)</b></p> <p>1° LODA will establish a management information system and other monitoring tools to facilitate the monitoring of the financial services</p> |

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| <p>hagamijwe koroshya ibikorwa byo gukurikirana imikorere ya gahunda ya serivisi z'imari.</p> <p>2° LODA ibinyujije mu ikurikirana ikora buri muni no gukurikirana ibikorwa izagenzura ko raporo zose z'Uurere zihurizwa hamwe kandi zigashyikirizwa MINALOC buri gihembwe ku byerekeye gahunda y'imikorere serivisi z'imari zigezeho.</p>  | <p>scheme.</p> <p>2° LODA through daily follow and monitoring will ensure that all District reports are consolidated and submitted on a quarterly basis to MINALOC on the performance of the FS scheme</p>   |
| <p><b>Urwego rw'Akarere</b></p> <p>1° Uurere tuzashyiraho ingamba zo gukurikirana ishyirwa mu bikorwa rya gahunda ya serivisi z'imari (FS) ku rwego rw'Umurenge. Amatsinda ya tekimiki yo ku Karere hamwe n'abafatanyabikorwa bayo bazakora inshingano zabo za buri kwezi zo gukurikirana ibikorwa kugira ngo basesengure uburyo imirengi irimo ishyira mu bikorwa gahunda ya Serivisi z'imari</p> <p>2° Akarere kazagenzura ko uburyo bw'imicungire y'amakuru bwashyizweho na LODA bukorashwa.</p> <p>3° Akarere kazagenzura ko amakuru yerekeye inguzanyo yo ku mirengi yinjijwe mu mudasobwa mu buryo bw'imicungire y'amakuru y'imari kandi ko ayo makuru avugururwa buri gihe kandi kazashyireho amagenzura yo kureba ibikorwa ku murongo wagenwe mu rwego rwo kunoza ishyirwa mu bikorwa rya gahunda ya Serivisi z'imari (FS).</p> <p>4° Igenzura ry'imbere mu Karere rigomba gukora igenzura ry'ishyirwa mu bikorwa rya Serivisi z'imari inshuro ebyiri (2) mu mwaka ku buryo bukurikira:</p> | <p><b>District level</b></p> <p>1° The Districts will put in place monitoring mechanism and follow up the implementation of FS scheme at sector level. The District technical teams and its stakeholders will conduct monthly monitoring missions to assess how sectors are implementing the FS scheme.</p> <p>2° The District will ensure that the management information system established by LODA is operationalized.</p> <p>3° The District will ensure that sector loans data are entered into the management information system and that data is regularly updated and put in place checks and balances to ensure smooth implementation of the FS scheme.</p> <p>4° The District internal audit must conduct audit of financial services implementation twice a year such as:</p> |

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| <p>-Uburyo raporo z'amafaranga ya Serivisi z'Imari (FS) zateguwe neza;</p> <p>-Igikorwa cyo gusaba inguzanyo, kuyemeza no kuyianga bikurikije umurongo wagenwe n'amabwiriza ya Minisitiri;</p> <p>-Kumenya niba abagenerwabikorwa babona serivisi zose nk'uko ziteganyijwe mu Mabwiriza ya Minisitiri nko gusobanukirwa ibyerekeye imari, kwerukera abagenerwabikorwa uko imari icungwa no kubagira inama;</p> <p>-Kureba niba amasezerano y'inguzanyo yubahirizwa;</p>  | <p>- The accuracy of reporting of Financial Services funds;</p> <p>- Loan application process, approval and disbursement are in line with ministerial instructions;</p> <p>- If beneficiaries get all services stipulated in Ministerial instructions such as financial literacy, coaching and mentorship;</p> <p>- If loan contracts are respected;</p>  |
| <p><b>Urwego rw'Umurenge</b></p> <p>1° Ubuyobozi bw'Umurenge na komite y'Umurenge ishinze inguzanyo bakurikirana buri kwezi ibibazo byerekeye inguzanyo no kwishyuza inguzanyo zatanze kubufatanye n'abandi bafatanyabikorwa.</p> <p>2° Umurenge ugomba kuzinjiza mu buryo bw'imicungire y'amakuru amakuru yose yerekeye imyirondoro y'abagenerwabikorwa, imishinga n'umubare w'inguzanyo zatanze ndetse n'izishyujwe buri gihe kandi Umurenge ushyikirize Akarere buri kwezi raporo wakoze.</p> <p>3° Ubuyobozi bw'Umurenge, komite y'Umurenge ishinze inguzanyo na komite teknikiki y'Akarere zigomba buri gihe gukurikirana imishinga irimo gushyirwa mu bikorwa mu</p> | <p><b>Sector level</b></p> <p>1° The sector administration and the Sector loan committee shall monitor on a monthly basis, the loan issues and recovery working with other stakeholders.</p> <p>2° The Sector shall enter into the management information system all the data on the beneficiary details, the projects and the amount of loans issued and the recovery on a regular basis and provide monthly reports to the District.</p> <p>3° The Sector administration, the sector loan committee and the district technical committee shall on a regular basis monitor the projects under implementation to ensure that individual, group and cooperatives are</p> |

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| <p>rwego rwo kugenzura ko umuntu ku giti cye, itsinda cyangwa koperative bashyize mu bikorwa ibyo basabwa hakurikijwe gahunda yagenwe no kugenzura ko ibyo bakora byunguka ku buryo burambye.</p>  | <p>implemented according to plan and ensure that they are sustainable.</p>  |
| <p><b>Urwego rw'Akagari</b></p> <p>1° Ubuyobozi bw'Akagari na Komite Nshingabikorwa ku Kagari (CCD) bazajya basura buri gihe abagenyabikorwa n'imishinga yabo kugira ngo barebe uko imishinga irimo gushyirwa mu bikorwa n'uko abagenyabikorwa bubahiriza gahunda bahawe yo kwishyura.</p> <p>2° Ubuyobozi bw'Akagari bugomba gushyikiriza Umurenge raporo buri gihe nibura buri kwezi n'igihe cyose ubuyobozi bw'Umurenge buzisabye.</p>  | <p><b>Cell level</b></p> <p>1° The Cell administration and the CCD shall on a regular basis visit beneficiaries and their projects to see how the projects are being implemented and how the beneficiaries are honouring their repayment schedule</p> <p>2° The Cell administration shall provide regular reports to the Sector at least on a monthly basis and any other time as requested by the Sector administration.</p>   |
| <p><b>Ingingo ya 15: Uko amafaranga acungwa kuri buri gahunda</b></p> <p>1° Inzego z'ubuyobozi bw'ibanze zigomba gukomeza kwishyura inguzanyo zitari zagaruzwa hakurikijwe Gahunda ya mbere ya Serivisi z'Imari ya VUP</p> <p>2° Gahunda ya Kabiri ya Serivisi z'Imari za VUP, Uturere tugomba gusaba za SACCO kohereza amafaranga atabarwa mu nguzanyo za SACCO hamwe na za nguzanyo zagejeje itariki yo kwishyurwa hakurikijwe ubuyobozi bw'Uturere nk'uko biteganyijwe mu mirongo ngenderwaho ya Gahunda ya kabiri gukomeza kwishyura inguzanyo zose zatanzwe; ayo mafaranga azakorehwa mu gutanga inguzanyo zo muri gahunda nshya.</p> | <p><b>Article 15: Fund management by each scheme</b></p> <p>1° Local government shall continue to recover the outstanding loans under VUP FS 1st SCHEME, District shall authorize the Sector to use the money for loan disbursement in the new scheme.</p> <p>2° The VUP FS 2nd SCHEME, Districts shall request SACCOs to transfer funds that are not in SACCOs loans and those loans that have reached to the maturity date under districts administration as it is stipulated in the guidelines of 2nd scheme and shall continue to recover all loans disbursed under its administration; The funds shall be used in the disbursement of loans in new scheme.</p> |
| <p>3° Amasezerano ahuriweho n'Uturere na za SACCO akomeza</p>  | <p>3° The binding agreement between Districts and SACCOs are valid up to</p>  |

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| <p>kugira agaciro kugeza ku itariki SACCO izaba yarangije kwishyura inguzanyo zose ibereyemo Uture.</p>  | <p>date when SACCO shall have repaid all money owed to the Districts.</p>  |
| <p>4° Gahunda ya Gatatu ya Serivisi z'Imari za VUP, Uture tugomba gufunguza konti mu bigo by'imari zizifashishwa mu gutanga inguzanyo nshya no kuzishyura.</p>   | <p>4° The VUP FS 3rd SCHEME, Districts shall open accounts in financial institutions which will be used for disbursement and recovery of new loans.</p>  |
| <p>5° Abagenerwabikorwa bashyize umukono ku masezerano y'inguzanyo mbere y'uko aya mabwiriza atangira gukurikizwa bagomba gukomeza kuzishyura nk'uko biteganyijwe mu masezerano y'inguzanyo bafite agikomeza.</p>  | <p>5° Beneficiaries who entered into loan contract before entering into force of this instruction shall continue to repay as stipulated in their ongoing loan contracts.</p>   |
| <p>6° Mu gushyira mu bikorwa aya Mabwiriza ya Minisitiri, Uture tugomba gufunguza konti za buri murenge aho iherekanya ry'amafaranga ryose rizakorerwa nko kohereza amafaranga, gutanga inguzanyo no kwishyura izo nguzanyo hifashishijwe izo konti.</p>   | <p>6° In implementation of these Ministerial Instructions, Districts shall open accounts of each sector where all transaction will be done such as funds transfer, disbursement of loans and repayment of loans.</p>   |
| <p><b>Ingingo ya 16: Ni nde utemerewe muri gahunda yo guhabwa inguzanyo ya serivisi z'imari</b></p> <p>Abantu bari mu byiciro bikurikira nta na rimwe bahabwa amafaranga y'inguzanyo ya Serivisi z'Imari za VUP nk'abantu ku giti cyabo, abanyamuryango b'itsinda cyangwa abanyamuryango ba koperative:</p>                                | <p><b>Article 16: Who is not eligible for the financial services credit scheme</b></p> <p>The following categories of people shall under no circumstances borrow VUP FS credit funds either as individuals, members of groups or as members of a cooperative:</p>  |
| <p>1° Uri mu mwanya w'akazi uhorerwa ntiyemerewe inguzanyo za serivisi z'imari nk'umuntu ku giti cye cyangwa nk'umwe mu bagize itsinda cyangwa koperative keretse ari muri bamwe bakorera ku rwego rw'Umudugudu. Mu gihwe mu itsinda cyangwa koperative bafite umunyamuryango nk'uwo, bazafatwa nk'aho batujije ibisabwa (keretse icyo</p> | <p>1° An elective office holder is not eligible for financial services loans as an individual, or part of a group or cooperative except at those serving at the Village level. In the event that a group or cooperative has such a member, they will be deemed as ineligible (exception those at village level).</p> |

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|---|---|
| <p>bakorera ku rwego rw'Umudugudu).</p> <p>2° Umukozi wa leta ukorera ku masezerano y'umurimo muri leta cyangwa serivisi y'abikorera kandi uhembwa nayo, ntiyemerewe guhabwa ku inguzanyo za Serivisi z'Imari (FS).</p> <p>3° Umwe mu bagize Komite y'Umurenge ishinze Inguzanyo, cyangwa Komite Ngishwanama ku Iterambere yo ku Kagari ntiyemerewe kugira uruhare mu gusaba inguzanyo cyangwa kugira igikorwa akorera itsinda cyangwa koperative afitemo inyungu ku buryo buziguye cyangwa butaziguye.</p> <p>4° Uwananiwe kwishyura neza inguzanyo yari yarabawe ntiyemerewe muri gahunda ya Serivisi z'Imari (FS). Itsinda cyangwa koperative ntiyemerewe inguzanyo mu gihe bifite umunyamuryango cyangwa abanyamuryango wa/bananiwe kwishyura neza inguzanyo bari barabawe.</p> <p>5° Umuntu wese cyangwa itsinda ry'abantu batari batuye mu Murenge mu mezi atandatu (6) mbere y'uko batanga dosiye isaba inguzanyo.</p> | <p>2° A public servant who is working on employment contract in public or private service and who is paid out of it, is not eligible for FS loans.</p> <p>3° A member of Sector loan committee or Consultative Committee on Development of the Cell shall not participate in the loan application or carry out an action in favour of a group or cooperative in which he has direct or indirect interests.</p> <p>4° A previous loan defaulter is not eligible for FS service scheme. A group or cooperative shall not be eligible in event that it has a member/s who have previously defaulted.</p> <p>5° Any person or group of persons who are not resident in the sector in the previous six (6) months before loan application.</p> |
| <p><b>UMUTWE WA 2: IBIBUJWE N'IGONGANA RY'INYUNGU</b></p> <p><b>Ingingoya 17: Ibibujiwe</b></p> <p>Umukozi wa Leta cyangwa umuntu uri mu mwanza w'umurimo utorerwa wagize uruhare mu buryo butaziguye mu ishyingira mu bikorwa ry'iki cyiciro agomba kwirinda impamvu zose zatumye abangamirira icyubahiriro/ubunyangamugayo bye cyangwa gutuma icyizere rubanda yari ifitiye serivisi ya Leta kiyoyoka kubera ko</p>   | <p><b>CHAPTER 2: PROHIBITIONS AND CONFLICT OF INTEREST</b></p> <p><b>Article 17: Prohibitions</b></p> <p>The public servant or person in an elective office holder directly involved in the implementation of this component shall avoid all situations that can compromise his/her honor/integrity or shatter the trust of the public towards public service by applying for financial service loan.</p>   |



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| <p>asabye inguzanyo ya serivisi z'imari.</p>   |   |
| <p><b>Ingingo ya 18: Gushora abandi mu bikorwa bigayitse</b></p> <p>Mu kurangiza inshingano zabo, abakozi ba Leta bagomba kwirinda kugira uruhare mu gikorwa icyo ari cyo cyose gishobora gufatwa nka ruswa cyangwa igikorwa cyo gushora abandi muri ruswa mu gihe cyo gusaba inguzanyo, kuyitanga no kwishyuza inguzanyo yatanze.</p> | <p><b>Article 18: Improper inducement</b></p> <p>In performing their duties, public servants must abstain from any action which could be interpreted as bribery or act of corruption during the process of loan application, issuance and recovery.</p> |
| <p><b>Ingingo ya 19: Imikorere irimo uburiganya</b></p> <p>Abakozi ba leta n'abantu bari mu mwanya y'imirimo itorerwa babujijwe:</p>   | <p><b>Article 19: Fraudulent Practice</b></p> <p>Public servants and people in elective office shall not:</p>   |
| <p>1° Kugambana n'abantu ku giti cyabo, amatsinda cyangwa amakoperative bagambiriye kubambura cyangwa kubakoresha kugira ngo babone inguzanyo za serivisi z'imari.</p>   | <p>1° Collude with individuals, groups or cooperatives with the intention of depriving them or use them to access financial services loans</p>  |
| <p>2° Kugirana ubufatanye mu mirimo igamije inyungu butari sosiyete hanwe n'amatsinda, amakoperative cyangwa abantu ku giti cyabo mu buryo bushobora kuzibuza kwiabira igikorwa kinyuze mu mucyo cyo gusaba inguzanyo.</p>   | <p>2° Enter into partnership with groups, cooperatives or individuals in a way that might prevent them from fair process of loan application.</p>   |
| <p>3° Kugaragaza amakuru uko atari bagamije kugira ijamba mu gikorwa cyo gusaba inguzanyo cyangwa ishyirwa mu bikorwa ry'amasezerano y'inguzanyo.</p>  | <p>3° Misrepresent facts in order to influence a loan application process or the execution of the loan contract.</p>  |
| <p>4° Mu gusohozza inshingano bashinzwe mu mirimo yabo, abakozi ba leta cyangwa abantu bari mu myanya y'imirimo itorerwa bafite uruhare muri dosiye yo gusaba inguzanyo</p>  | <p>4° In carrying out their official duties, public servants or people in elective office involved in the loan application e.g. loan committee member should arrange their private affairs in a manner that will prevent real,</p>                      |

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| <p>urugero: kuba umwe mu bagize komite ishinze iguzanyo yabohereza mu bikorwa byabo bwite ku buryo bizatuma hatabaho igongana ry'inyungu nyaryo, rigaragara cyangwa rishoboka ribona uko ryigaragaza. Igongana ry'inyungu nyaryo cyangwa rishoboka ribaho iyo umukozi wa leta cyangwa umuntu uri mu mwanza w'umurimo utorerwa abashije kugira ijamba mu ifatwa ry'icyemezo gishobora kuvamo inyungu z'umuntu ku giti cye cyangwa indonke ku muntu bafitanye isano cyangwa inshuti ye.</p> | <p>apparent or potential conflicts of interest from arising. Actual or potential conflict of interest occurs when the public servant or person in elective office is in a position to influence a decision that may result in a personal gain or gain for a relative or friend.</p>  |
| <p><b>Ingingo ya 20: Igongana ry'Inyungu</b></p> <p>Umukozi wa Leta cyangwa umuntu uri mu mwanza w'umurimo utorerwa asabwe gutanga amakuru yerekeye imiterere y'ahari igongana ry'inyungu, mu gihe abonye ko inyungu ze zirimo kugongana n'inzira ikoresheye mu gusaba inguzanyo ya serivisi y'imari.</p>   | <p><b>Article 20: Conflict of Interest</b></p> <p>The public servant or person in elective office is requested to give information on a conflict of interest situation, when he notices that his interests are conflicting with the financial service loan application cycle.</p>  |
| <p><b>Ingingo ya 21: Gukemura Amakimbirane</b></p> <p>Amakimbirane yose cyangwa kutumvikana kubaye hagati y'imipande bikomotse ku ishyirwa mu bikorwa ry'amasezerano asanzweho muri aya mabwiriza ya Minisitiri abaye hagati y'Uture, za SACCOS cyangwa abantu ku giti cyabo agomba gukemurwa ku neza ku rwego rwa mbere, icyakora, iyo impande zitabashije gukemura ku bwumvikane amakimbirane zifitanye, ikibazo kigomba gushyikirizwa inkiko zo mu gihugu zibifitiye ububasha.</p>     | <p><b>Article 21: Resolution of Conflict</b></p> <p>Any disputes or differences between parties arising out of the implementation of the previous agreements of the current Ministerial Instructions between Districts, SACCOS or Individuals shall in the first instance be settled amicably; however, if the parties cannot settle the disputes amicably, the matter shall be referred to the national courts of competent jurisdiction.</p> |
| <p><b>UMUTWE WA 3: INGINGO ISOZA N'IGIHE AYA MABWIRIZA ATANGIRA GUKURIKIZWA</b></p> <p><b>Ingingo ya 22: Ingingo ishyigikira amasezerano yakozwe</b></p>  | <p><b>CHAPTER 3: FINAL PROVISION AND COMMENCEMENT</b></p> <p><b>Article 22: Saving Provision</b></p>   |

**mbere y'aya mabwiriza**

Amasezerano yose yabanjirije aya yakozwe hagati y'Uture na za SACCO, amasezerano y'inguzanyo yakozwe hagati y'Imirenge, za SACCO n'abantu ku giti cyabo hakurikijwe amasezerano y'ubwumvikane yabanjirije aya agomba gukomeza gushyirwa mu bikorwa nk'uko byateganyijwe mu mategeko n'amabwiriza byumvikanyweho. Ibi bikubiyemo amasezerano y'ubwumvikane bwo kwifatanya yakozwe hagati ya za SACCO n'Akarere nk'uko biteganyijwe mu mabwiriza ngenderwaho yatangiye gukurikizwa ku wa 8 Ukuboza 2017.

**Ingingo ya 23: Iyanyaho ry'ingingo inyuranyije n'aya Mabwiriza**

Amabwiriza ngenderwaho yose yabanjirije aya yerekeye serivisi z'imari za VUP n'izindi ingingo z'amabwiriza yabanjirije aya kandi zinyuranyije na yo zivanyweho.

**Ingingo ya 24: Igihe aya mabwiriza atangira gukurikizwa**  
Aya mabwiriza atangira gukurikizwa ku munsu ashyizwaho umukono.

Ashyizwaho umukono ku wa ..... **10 SEPT 2019**

**Prof. SHYAKA Anastase**  
Minisitiri w'Ubutegetsi bw'Igihugu



Any previous contracts between the Districts and SACCOs, Loan Contracts between Sectors, SACCOs and Individuals under the previous arrangements shall continue to be implemented as stipulated under the agreed terms. This shall include the partnership arrangement between SACCOs and the District as stipulated in the guidelines entered into force 8<sup>th</sup> December 2017.

**Article 23: Repealing provision**

All the previous VUP financial services guidelines and other provisions contrary to these instructions are hereby repealed.

**Article 24: Commencement**  
These instructions shall come into force on the date of the signing.

Signed on..... **10 SEPT 2019**

**Prof. SHYAKA Anastase**  
Minister of Local Government



# IMIGEREKA

**UMUGEREKA WA 1: IMBATA Y'UMUSHINGA UBYARA INYUNGU KU NGUZANYO ZIGENEWE ABAGENERWABIKORWA BA VUP-FINANCIAL SERVICES**

**A. UMUSHINGA W'UMUNTU KU GITI CYE**

**IBY'INGENZI BIRANGA UMUSHINGA.**

- ◆ Amazina ya nyir'umushinga: .....
- ◆ Indangamuntu ya nyir'umushinga.....
- ◆ Konti ya nyir'umushinga: .....
- ◆ icyiciro cy'ubudehe nyir'umushinga abarizwa mo: .....
- ◆ Igihe ari mu cyiciro cya gatatu cy'ubudehe (garagaza impamvu iteganywa n'amabwiriza yashingirwaho ahabwa inguzanyo ku giti cye):  
.....  
.....

**Aho abarizwa :**

| Umudugudu | Akagari | Umurenge | Akarere | Intara | Tél |
|-----------|---------|----------|---------|--------|-----|
|           |         |          |         |        |     |

- ◆ Ubwoko bw'umushinga: .....
- ◆ Intego z'umushinga: .....

**Aho umushinga uzakorera:**

| Umudugudu | Akagari | Umurenge | Akarere | Intara | Tél |
|-----------|---------|----------|---------|--------|-----|
|           |         |          |         |        |     |

- ◆ Abo umushinga uzagirira akamaro muri rusange.....
- ◆ Igihe umushinga uzamara: .....
- ◆ Agaciro kose k'umushinga (Frw):.....
- ◆ Uruhare rwa nyir'umushinga: .....Frw
- ◆ Ahandi (Banki, ONG, Inshuti, ikimuna, koperative): .....
- ◆ Inguzanyo isabwa: .....Frw

**IBIZAKORWA MU MUSHINGA**

| No | Ibikenewe/ igikorwa | Ingano | Igiciro cya kimwe (Frw) | Igiciro cya byose (Frw) |
|----|---------------------|--------|-------------------------|-------------------------|
| 01 |                     |        |                         |                         |
| 02 |                     |        |                         |                         |
| 03 |                     |        |                         |                         |
| 04 |                     |        |                         |                         |

|    |                           |  |  |  |
|----|---------------------------|--|--|--|
|    |                           |  |  |  |
| 05 |                           |  |  |  |
|    | <b>Igiteranyo Rusange</b> |  |  |  |

**Bikorewe, ....., kuwa .....**

**Nyirumushinga (amazina) Umukono/ igikumwe**

.....

.....

**Umukozi w'Akagali (Amazina):**

.....

**Inshingano:**

.....

**Umukono na Kashi**

.....

**UMUGEREKA WA 2: IMBATA Y'UMUSHINGA UBYARA INYUNGU KU NGUZANYO ZIGENEWE ABAGENERWABIKORWA BA VUP-FINANCIAL SERVICES**

**B. UMUSHINGA W'ITSINDA CYANGWA KOPERATIVE**

**IBY'INGENZI BIRANGA UMUSHINGA**

- ♦ Izina ry'itsinda/ Koperative: .....
- ♦ Izina rya Perezida w'Itsinda/ Koperative: .....
- ♦ Indangamuntu ya Perezida w' Itsinda/ Koperative .....
- ♦ Konti y'itsinda/ Koperative: .....

**Aho itsinda/ Koperative ibarizwa :**

| Umudugudu | Akagari | Umurenge | Akarere | Intara | Tél |
|-----------|---------|----------|---------|--------|-----|
|           |         |          |         |        |     |

- ♦ Amazina y'uwabazwa ibyerekeye umushinga n'imirimo ashinzwe: .....
- ♦ Ubwoko bw'umushinga: .....
- ♦ Intego z'umushinga: .....

**Aho umushinga uzakorera:**

| Umudugudu | Akagari | Umurenge | Akarere | Intara | Tél |
|-----------|---------|----------|---------|--------|-----|
|           |         |          |         |        |     |

- ♦ Abo umushinga uzagirira akamaro muri rusange .....
- ♦ Igihe umushinga uzamara: .....
- ♦ Agaciro kose k'umushinga (FRW): .....
- ♦ Inkomoko y'ingengo y'imari y'umushinga:.....
- ♦ Uruhare rw'itsinda/ Koperative: .....Frw
- ♦ Ahandi (Banki, ONG, Inshuti, ikimuna,): .....
- ♦ Inguzanyo isabwa : .....Frw

## **IBIZAKORWA MU MUSHINGA**

| No | Ibikenewe/ igikorwa       | Ingano | Igiciro cya kimwe (Frw) | Igiciro cya byose (Frw) |
|----|---------------------------|--------|-------------------------|-------------------------|
| 01 |                           |        |                         |                         |
| 02 |                           |        |                         |                         |
| 03 |                           |        |                         |                         |
| 04 |                           |        |                         |                         |
| 05 |                           |        |                         |                         |
| 06 |                           |        |                         |                         |
| 07 |                           |        |                         |                         |
| 08 |                           |        |                         |                         |
|    | <b>Igiteranyo Rusange</b> |        |                         |                         |

**Bikorewe, .....; kuwa .....**

**Abahagarariye Itsinda/Koperative na kashi**

**Inshingano**

**Umukono**

1. ....

2. ....

3. ....

**Ahagenewe Ubuyobozi bw'inzego z'ibanze (Akagari cyangwa Umurenge):**

1. Ni bangahe baturutse:
  - a) Mu cyiciro cy'ubudehe cya I, II, ndetse n'icya III cyemerewe inguzanyo y'umuntu kugiti cye? .....
  - b) Mu baturage bandi batari muri ibyo byiciro bishyize hamwe n'abagenerwabikorwa ba VUP/FS? .....
2. Igiteranyo cy'abagenerwabikorwa
  - a) Umubare w'abagabo.....
  - b) Umubare w'abagore.....

Umuyobozi utanze aya makuru:

**Amazina:.....**

**Inshingano:.....**

**Umukono na Kashi by'Ubuyobozi butanze aya makuru :.....**