**ISHYIRAHAMWE”TWIZERANE/ BIRAMA”**

**UMURENGE: KIMISAGARA**

**UMUDUGUDU: BIRAMA**

**RAPORO Y’IGENZURA RY’IKIMINA TWIZERANE/BIRAMA RYO KUWA 14/1/2018**

Guhera muri Ugushyingo 2017 kugeza Ukuboza 2107, hakozwe igenzura ry’ishyirahamwe “TWIZERANE BIRAMA” hagamijwe kumenya imikorere yaryo, kumenya uko umutungo waryo uhagaze n’imigabane y’abanyamuryango.

Igenzura ryakozwe na:

1. Munyarugerero André
2. Musabeyezu Marie Rose.
3. **UKO IGENZURA RYAGENZE.**

**A.1 IMISANZU Y’ABANYAMURYANGO**

Mu byiciro 11 ishyirahamwe rimaze kugira, dore uko imigabane yatanzwe muri buri cyiciro guhera kuwa 10/09/2008 kugeza kuwa 31/12/2017.

|  |  |  |
| --- | --- | --- |
| **ICYICIRO** | **IGIHE CYAMAZE** | **IMIGABANE** |
| Icyiciro 1 | Kuva 10/9/2008 kugeza 10/07/2009 | 576,000 |
| Icyiciro 2 | Kuva 10/8/2009 kugeza 10/7/2010 | 576,000 |
| Icyiciro 3 | Kuva 10/7/2010 kugeza 10/07/2011 | 1,200.000 |
| Icyiciro 4 | Kuva 10/08/2011 kugeza 10/07/2012 | 894,000 |
| Icyiciro 5 | Kuva 10/08/2012 kugeza 10/05/2013 | 838,170 |
| Icyiciro 6 | Kuva 10/05/2013 kugeza 10/05/ 2014 | 1,248,390 |
| Icyiciro 7 | Kuva 10/5/2014 kugeza 10/2/2015 | 670,000 |
| Icyiciro 8 | Kuva 10/2/2015 kugeza 10/11/2015 | 496,560 |
| Icyiciro 9 | Kuva 10/11/2015-10/12/2016 | 368,000 |
| Icyiciro 10 | Kuva 10/12/2016 kugeza -10/09/2017 | 328,000 |
| Icyiciro 11 | Kuva 10/10/2017-10/11/2017) | 146,000 |
| **Igiteranyo** |  | **6,844,560** |

**A.2 IGENZURA KU BIRARANE BY’IMISANZU.**

Imbonerahamwe ikurikira ireagaragaza abanyamuryango batishyuye imigabane yose n’ibirarane barimo.

| **No** | **AMAZINA** | **AMAFARANGA Y’IBIRARANE** | **AMEZI Y’IBIRARANE** |
| --- | --- | --- | --- |
| 1 | MUKANTWALI Laetitia | 35,000 | Amezi 5: 1/2014; 12/214; 10-11-12/2017 |
| 2 | NGOMITUJE | 14,000 | 1/2014; 8/2016 |
| 3 | HABIMANA Pascal | 14,000 | 12/2015; 11/2016 |
| 4 | NTIHABOSE Vincent | 14,000 | 1/2016; 11/2016 |
| 5 | BAMURANGE Jeanne | 21,000 | 7/2016; 9/2017; 11/2017 |
| 6 | NIYODUSENGA Immaculée | 21,000 | 7/2016; 9/2017; 12/2017 |
| 7 | NIYODUSENGA Immaculé | 3,000 | 8/2016 |
| 8 | MUKEZARUGAMBA Vincent | 7,000 | 12/2017 |
| 9 | NYIRAMAHORO Eugénie | 7,000 | 11/2016 |
| 10 | MUNYAMPUNDU Gaspard | 14,000 | 11-12/2017 |
| 11 | NDAGIJIMANA Félicien | 7,000 | 11/2017 |
| 12 | BYANDAGARA Damien | 38,000 |  |
| 13 | HABAKURAMA Fidele | 38,000 |  |
| 14 | HAKIZIMANA Augustin | 38000 |  |
| 15 | NTIHABOSE Vincent | 38000 |  |
| 16 | NYIRABAVAKURE Odette | 38000 |  |
| 17 | NYIRAKAMANA Melanie | 38000 |  |
| 18 | RUBAYIZA Jean Baptiste | 38000 |  |
| 19 | RUBAYIZA Jean Baptiste | 38000 |  |
| **Yose Hamwe** |  | **461,000** |  |

Abanyamuryango bakurikira bavuyemo basubizwa iimigabane yabo**:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Amazina** | **Amafaranga yasubijwe** | **Amafaranga yasigayemo** | **Itariki yaviriyemo** |
| BIZIMANA Bosco (Imyaka 5) | 99,000\*3= 297,000 | 97,000 | 10/10/2012 |
| MUGENZI Bertin | 114,170 | 0 | 24/12/2012 |
| MUKARUGIRA Devota | 97,179 | 0 | 29/8/2012 |
| MUREKEZI Justin | 97,170 | 0 | 16/8/2012 |
| UWIMANA Ange | 97,170 | 0 | 16/8/2012 |
| ZINZINA Basile | 96,170 | 0 | 4/10/2012 |
| Pascal | 109,390 |  | 2013 |
| Consolée | 129,390 |  | 2013 |
| Mediatrice | 139,570 |  | 2013 |
| Muhigirwa | 158,750 |  | 2014 |
| Twagirayezu | 157,750 |  | 2015 |
| Nyinawumuntu | 216,000 |  | 2016 |
| Mukaruvugiro | 172,570 |  | 2016 |
| Ndamage | 92,190 |  | 2017 |
| **Yose hamwe** | **1,974,469** | **97,000** |  |

**A.3. IGENZURA KU NGUZANYO ZATANZWE N’UBURYO ZISHYUWE:**

Nkuko bigaragara ku mugereka wa II. Werekeye inguzanyo zatanzwe n’uburyo zishyuwe.

1. Inguzanyo zose zatanzwe zingana na 19,567,865 Frws + 18,270,000= 38,837,865
2. Umwenda wishyuwe ungana na 15,022,325 Frws + 17,128,365=32,150,690
3. Inyungu zishyuwe ku nguzanyo 5,904,762 Frws + 2,931,884= 8,836,646
4. Umwenda usigaye mu ba nyamuryango 4, 546,460 Frws

IBYAGARAGAYE MU ITANGWA RY’INGUZANYO

1. Abanyamuryango bakurikira bagurijwe amafaranga arenze ayo amategeko y’ishyirahamwe abemerera:

Byangagara Damien 300,000 21/09/2013

Mukezarugamba Vincent 500,000 1/06/2013

400,000 17/10/2013

Nsabimana Alphonse 300,000 17/07/2013

Nyirakamana Melanie 380,000 24/10/2016

Nyirakamana Melanie 360,000 13/12/2017

Uzaburaho Theodoric 1,300,000 4/10/2014

Uzaburaho Theodoric 350,000 9/1/2016

Uzaburaho Theodoric 700,000 24/10/2016

Uzaburaho Theodoric 1,000,000 14/6/2017

1. Inguzanyo zishurwa ku kigereranyo cya 76.7%

**A.4 IGENZURA KU MIKORESHEREZE Y’AMAFARANGA Y’ISHYIRAHAMWE.**

Impamvu zagaragaye zatumye ishyirahamwe risohora amafaranga ni izi zikurikira:

* Agahimbazamusyi k’umubitsi
* Ubusabane bw’abanyamuryango
* Amafaranga asubizwa abanyamuryango basezeye ishyirahamwe
* Ibikoresho
* Amafaranga akatwa na banki (Witholding debit , VAT, account maintenance fee, OTC charge Dr,….)
* Amafaranga yo kugura Historiques
* Amafaranga yo kugura ikarita ya banki no kuyifunika
* Ubunane bw’abanyamuryango
* Gusura umunyamuryango uri mu kaga.
* Amfaranga umunyamuryango wasezeye yasigayemo(Igihombo cy’ishyirahamwe )

Imbonerahamwe ikurikira irerekana uburyo amafaranga yasohotse n’impamvu

| No | Impamvu | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | Total |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | Agahimbazamusyi ku mubitsi |  | 240,000 | 240,000 | 240,000 | 240,000 | 24,000 | 1,140,000 |
| 2 | Ubusabane |  | 274,300+ 294,600(2010) |  | 620,900 |  |  | 1,189,800 |
| 3 | Ibikoresho |  |  |  |  |  |  | 15,200 |
| 4 | Amafaranga yasubijwe abanyamuryango | 798,850 | 378,350 | 158,750 | 157,750 | 388,570 | 92,190 | 1,974,460 |
| 5 | Amafaranga yakaswe na banki ( Taxes bancaires :35,432, VAT 162, OTC charge Dr :900, Account maintenance fee: 10,000 |  |  |  |  |  |  | 46,494 |
| 6 | Kugura Historiques |  | 1,180 | 8,270 |  |  | 9,000 | 18,450 |
| 7 | Ikarita ya banki no gufunika |  |  |  |  |  |  | 2,293 |
| 8 | Ubunane |  |  |  |  |  |  | 760,000 |
| 9 | Igemu ry’abanyamuryango |  |  |  |  |  |  | 40,000 |
| **Yose** |  |  |  |  |  |  |  | **5,186,697** |

1. **IFOTO Y’UMUTUNGO W’ISHYIRAHAMWE KURI UYU WA 31/12/2017**

Nyuma yokugenzura ibitabo by’umutungo w’ishyirahamwe n’impapuro za banki, dore uko umutungo w’ishyirahamwe uhagaze:

1. **Umutungo wose w’ishyirahamwe**:

* Imisanzu y’abanyamuryango: 6,844,560
* Ibirarane by’imisanzu: 461,000
* Inyungu za banki 247,690
* Inyungu ku nguzanyo 8,836,646
* Amafaranga uwasezeye yasigayemo 97,000

**Yose hamwe 16,486,896**

1. **Amafaranga yakoreshejwe** : **5,186,697**

|  |
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|  |

1. **Umutungo wagaragaye kuri 31/12/2017**

* Amafaranga afitwe n’abanyamuryango: 4, 546,460
* Amafaranga ari muri banki: 6,010,098
* Amafaranga ari muri caisse 4,575
* Ibirarane by’imisanzu 461,000
* Inyungu ya banki 247,690

**Yose hamwe 11,269,823**

Amafaranga ishyirahamwe ryakagombye kuba rifite nj**:**

16,486,896-5,186,697=**11,300,199**

Amafaranga ishyirahamwe rifite ni**: 11,269,823.**

Ikinyuranyo kingana na **11,300,199-11,269,823=30,376 ( Manquant.)**

1. **Umugabane w’umunyamuryango**

Abanyamuryango bujuje imigabane n’amafaranga y’inyongera ni 37-8=29.

Abanyamuryango bujuje imigabane n’amafaranga y’inyongera ni 8

Umusanzu wa buri mu nyamuryango ungana na**: 111,000 + 51,000=162,000 Frws**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Ibyiciro** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** |
| **Amafaranga** | **12,000** | **12,000** | **12,000** | **12,000** | **9,000** | **11,000** | **10,000** | **11,000** | **10,000** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Ibyiciro** | **10** | **11** | **Yose hamwe** |
| **Amafaranga** | **9,000** | **3,000** | **111,000** |

**N.B:** 51,000 ni amafaranga yinyongera yatanzwe mu byiciro bibiri, Icyiciro cyambere hatanzwe 13,000 icyiciro cya kabiri hatanzwe 38,000**.**

Abanyamuryango 8 ntabwo batanze 38,000 Frws yinyongera **.**

**Impuzandengo y’umugabane w’umunyamuryango ungana na:**

* Umunyamuryango utujuje imigabane: **11,269,823-(38,000\*8)/37**=**296,373**

Abanyamuryango 8 batujuje imigabane bazafata**: 296,373\*8=2,370,984 Frws**

Abanyamuryango 29 bujuje imigabane bazatwara**: 11,269,823-2,370,984=8,898,839 Frws**

* Umunyamuryango wujuje imigabane azafata**: 8,898,839/29=306,856 Frws**

1. **Umusozo.**

Mu igenzura ryakozwe, byagaragaye ko umubitsi yuzuza neza inyandiko zabugenewe zirebana n’imicungire y’ishyirahamwe.

Mu rwego rwo kwirinda ko habaho kwibeshya ku mubitsi dore ko ariwe wenyine wuzuza inyandiko zishyirahamwe, byaba byiza umuyobozi w’ishyirahamwe agiye arebe ko ibitabo byujujwe kugira ngo hbeho gutahura hakiri kare ikosa ryagararagra.

Abanyamurtyango bafite ibirarane by’imisanzu batuma imyandikire mu bitabo by’imicungire igorana kubera ko icyuho kigomba gukurwaho bigasaba kwitabaza ishyirahamwe.

Muri rusange inguzanyo ntizishyurwa neza kubera ko abenshi bafashe umwenda bishyura inyungu ntibishyure umwenda bafashe. Niyo mpamvu inguzanyo zishyuwe mu kigereranyo cya 76,7%.

Hari abanyamuryango bahabwa inguzanyo irenze iyo amategeko y’ishyirahamwe abemerera.

Hari abanyamuryango bafata imyenda bakishyura inyungu gusa birengagije umwenda bafashe. Ibyo bihombya ishyirahamwe n’abanyamuryangoubwabo kuko bituma bishyura inyungu nyinshi.

Igihe cyagenwe(Amezi 4 ) cyo kwishyura inguzanyo nticyubahirizwa**.**

1. **Inama zagirwa Ishyiorahamwe.**

* Abanyamuryango bafite ibirarane by’imigabane bakwiye kwishyura vuba bitaba ibyo bigafatirwa igihe batomboye.
* Guhabwa inguzanyo bikwiye kwemererwa uwarangije kwishyura izayibanjirije.
* Hakwiye gushyirwaho ingamba zo kwishyuza imyenda zarengeje igihe nko gufatira ingwate, kwitabaza ubuyozi, ni izindi ngamba zakwemezwa ‘inteko rusange.
* Abanyamuryango bamaze igihe kirekire badatanga imisanzu bakwiye kwegerwa bakagirwa inama yo kwisubiraho cyangwa yo gusezera.
* Hakwiye gukorwa buri kwezi urutonde rw’abanyamuryango bafite umwenda urengeje amezi 4 rugasomerwa abanyamuryango rugashyikirizwa komite ishinzwe kwishyuza.

Bikorewe Birama tariki ya 22 Mutarama 2018

Abagenzuzi b’ishyirahamwe:

Munyarugerero André:

Musabeyezu Marie Rose: