INYANDIKOMVUGO Y'INAMA ISHYIRAHO IKIMINA N'AMATEGEKO NGENGAMIKORERE

Kuri uyu wa **06/12/2023**, abanyamuryango batandatu (harimo abagabo 3 n'abagore 3) bateranye biga uko bakiteza imbere binyuze mu gushyiraho ikimina. Muri iyo nama hafashwe imyanzuro ikurikira:

UMUTWE WA I: INGINGO RUSANGE

Ingingo ya 1: Aho ikimina kizakorera

Muri iyi nama hemejwe ko ikimina kizakorera aho abanyamuryango batuye ariho:

- ✓ Akarere ka Kirehe
- ✓ Umurenge wa Kigina
- ✓ Akagari ka Rwanteru
- ✓ Umudugudu wa Bugarura

Ingingo ya 2: Izina ry'ikimina

Nyuma yo kubiganiraho no kubyumvikanaho hemejwe ko izina ry'ikimina ari **NEIGHBORHOOD GROUP.**

Ingingo ya 3: Ikirango cy'ikimina

Nyuma yo kureba ku birango bitandukanye byagaragajwe hemejwe ikirango gikurikira

Ingingo ya 4: Intego z'ikimina

- **Vision**: Compete for a mutual development and well-being of members financially.
- **Mission**: Offer every possibility to fulfill members' financial needs.
- **Values**: Integrity, self-reliance, honest, transparence, accountability.
- **Motto**: Altogether Better.

Ingingo ya 5: Kuba umunyamuryango mushya

Uwifuza kuba umunyamuryango mushya yandikira Perezida w'ikimina hanyuma hagasuzumwa ubusabe bwe.

Umunyamuryango mushya atanga umugabane ungana n'uwo buri munyamuryango usanzwe agejejemo.

Kugira ngo umuntu yemererwe kuba umunyamuryango wa NEIGHBORHOOD GROUP agomba kuba yujuje ibi bikurikira:

- ✓ Kuba afite ubushake n'ubushobozi,
- ✓ Kuba ari inyangamugayo,
- ✓ Kuba ashobora gukorana n'abandi,
- ✓ Kuba yubatse kandi abana n'uwo bashakanye byemewe n'amategeko,
- ✓ Kuba yemera kugendera ku mategeko agenga ikimina.

Ingingo ya 6: Inzego z'ubuyobozi n'inshingano

Inzego z'ubuyobozi zubatse ku buryo bukurikira

1. **Perezida**: Perezida niwe muyobozi mukuru akaba afite inshingano zikurikira
   - ✓ Guhuza ibikorwa byose by'ikimina
   - ✓ Gutumiza inama rusange mu gihe gisanzwe (nibura inshuro imwe mu kwezi) n'ikidasanzwe no kuziyobora
   - ✓ Kugenzura ku buryo buhoraho ko umutungo w'abanyamuryango ucunzwe neza
   - ✓ Guha raporo yerekeye imikorere y'ikimina abanyamuryango.
2. **Visi Perezida**: Visi Perezida niwe wungirije umuyobozi mukuru akaba afite inshingano zikurikira
   - ✓ Gutumiza inama no kuyiyobora mu gihe Perezida atabonetse
   - ✓ Kunganira Perezida mu guhuza ibikorwa rusange by'ikimina
3. **Umwanditsi/umubitsi**: Umwanditsi akaba n'umubitsi afite inshingano zikurikira
   - ✓ Gufata inyandikomvugo z'inama zakozwe
   - ✓ Kwakira inyandiko z'ubusabe bw'abanyamuryango bashya akazishyikiriza komite
   - ✓ Gucunga neza inyandiko z'umutungo w'ikimina no gukora raporo zose zisabwa
4. **Umujyanama**: Umujyanama afite inshingano zikurikira
   - ✓ Gutanga inama zerekeye imikorere y'ikimina kugira ngo kirusheho gucungwa neza.

Abatowe:

1. **Perezida**: ICYINGENEYE Pacifique
2. **Visi Perezida**: UWINEZA Devotha
3. **Umwanditsi/umubitsi**: NIYOTWIZERA Darius
4. **Umujyanama**: HAGENIMANA Jean Damascene

Ingingo ya 7: Imigabane y'abanyamuryango

Buri munyamuryango atanga amafaranga angana n'ibihumbi cumi na birindwi by'amanyarwanda (**17,000Frw**) buri kwezi ashobora guhinduka byemejwe n'inteko rusange y'abanyamuryango.

UMUTWE WA II: INGINGO ZIREBANA NO KUGUZA

Ingingo ya 8: Uburyo bwo gusaba inguzanyo

Buri munyamuryango wese yemerewe gusaba inguzanyo mu gihe ayikeneye kandi mu gihe nta yindi nguzanyo afite. Icyo gihe yandikira Perezida w'ikimina, ubusabe bwe bugasuzumwa n'inteko rusange y'abanyamuryango.

Usaba inguzanyo agomba gusaba inguzanyo itarengeje ubwizigame afite keretse mu gihe afite umwishingizi.

Iyo abasaba inguzanyo barenze umwe, basubizwa bahereye ku wasabye mbere.

Ingingo ya 9: Uburyo bwo kwishyura

Uwahawe inguzanyo agomba kwishyura amafaranga yahawe hiyongereyeho inyungu ya 5% y'ayo yagurijwe mu gihe kitarenze ukwezi kumwe (**iminsi mirongo itatu**).

Iyo uwagujije igihe cyo kwishyura kigeze atari yishyura yemerewe kongera kwandika asaba maze agatanga inyungu gusa akongera akagurizwa bushya uhereye kuyo yahawe mbere.

Icyitoderwa: Uburyo bwo kwaka no kwishyura inguzanyo bushobora guhinduka byemejwe n'inteko rusange y'abanyamurayango.

UMUTWE WA III: INGINGO ZIREBANA NO GUCUNGA UMUTUNGO W'IKIMINA

Ingingo ya 10: Gucunga umutungo w'ikimina

Umutungo wose w'ikimina w'amafaranga ubikwa kuri konti y'ikimina ariyo no: **195344** iri mu Mwalimu SACCO.

Impapuro zose zerekana uko umutungo uhagaze zibikwa na Visi Peresida w'ikimina kandi zigomba kuba sizinyweho na buri munyamuryango aho agomba gusinya.

Andi makuru yose yerekeye ikimina aboneka ku rubuga rw'ikimina arirwo: https://neighborhoodgroup.src.co.rw/ rucungwa na Perezida w'ikimina.

UMUTWE WA IV: INGINGO ZIREBANA N'IMIBANIRE Y'ABANYAMURYANGO

Ingingo ya 11: Ibyago

Mugihe hari umunyamuryango wabuze umubyeyi, umwana, umugore cyangwa umugabo; buri munyanuryango havuyemo uwagize ibyago azajya atanga amafaranga ibihumbi bitanu by'amanyarwanda (**5,000Frw**) ashyirwa mu ibahasha agahabwa uwagize ibyago kandi buri munyamuryango agatabara.

Umunyamuryango wabuze umuvandimwe we abandi basigaye bazajya batanga ibihumbi bitatu by'amanyarwanda (**3,000Frw**).

Mu gihe uwitabye Imana ari umwana kandi ababyeyi bose ari abayamuryango, aya mafaranga azajya atangwa inshuro imwe. Bivuze ko hazajya habarwa ko uwagize ibyago ari umubyeyi umwe.

Icyitonderwa: Amasano atavugwa muri iyi ngingo ntabwo arebwa n'aya mategeko.

Ingingo ya 12: Ibirori

Mu gihe hari uwagize ibirori aribyo ubukwe n'amasakaramentu, buri munyamuryango azajya atanga icyakabiri cy'igaziye ya fanta kandi abayanyamuryango bose bahurire mu birori.

Mu gihe abagize ibirori ari umugabo n'umugore b'abanyamuryango, hazajya habarwa ko ari umuntu umwe wagize ibirori.

Icyitonderwa:

- ✓ Ibirori bitavugwa muri iyi ngingo ntabwo birebwa n'aya mategeko
- ✓ Hashobora kubaho ibirori bihuza abanyamuryango bose. Icyo gihe hazajya hagenderwa kubyo inteko rusange y'abanyamuryango yemeje.

UMUTWE WA V: INGINGO ZIREBANA NO GUKEMURA AMAKIMBIRANE, GUSEZERA MU KIMINA NO GUSESA IKIMINA

Ingingo ya 13: Gukemura amakimbirane

Amakimbirane yose yavuka mu banyamuryango afitanye isano n'ikimina akemurirwa mu nteko rusange y'abanyamuryango.

Iyo inteko rusange inaniwe gukemura amakimbirane yavutse hitabazwa inzego za Leta zibifitiye ububasha.

Ingingo ya 14: Gusezera mu kimina

Umunyamuryango wifuza gusezera ikimina yandikira Perezida w'ikimina asaba gusezera. Iyo ubusabe bwe bwemewe ahabwa umugabane we wose yari agezeho hakuwemo ideni afitiye ikimina iyo rihari.

Mu gihe umunyamuryango yitabye Imana imigabane ye yose izajya ihabwa umwishingizi we maze asezererwe mu kimina.

Mu gihe umunyamuryango amaze amezi atatu (3) adatanga imigabane uko bikwiriye, inteko rusange y'abanyamuryango izajya iterana nisanga atagishoboye gukomeza ibikorwa by'ikimina asubizwe imigabane ye maze asezererwe mu kimina. Mu gihe bigaragaye ko yakomeza ibikorwa by'ikimina azajya asabwa kuzuza imigabane ye maze akomeze ibikorwa by'ikimina.

Inteko rusange y'abanyamuryango ishobora gusezerera umunyamuryango mu gihe yagaragaweho uburiganya ubwaribwo bwose buhombya ikimina. Icyo gihe, umunyamuryango wasezerewe ahabwa imigabane ye yose havanywemo igihombo yateje ikimina.

Mugihe imigabane y'umunyamuryango wasezerewe idashobora kwishyura igihombo yateje ikimina, hitabazwa inzego za Leta zibifitiye ububasha agakurikiranwa n'amategeko y'u Rwanda.

Ingingo ya 15: Gusesa ikimina

Ikimina gishobora guseswa byemejwe n'inteko rusange y'abanyamuryango ku mpamvu zikurikira:

- ✓ Kuba abanyamuryango batagishoboye gutanga umugabane (umusanzu) cyangwa gukurikirana ibikorwa by'ikimina.
- ✓ Mu gihe hagaragaye igihombo cyatuma ikimina kidakomeza gukora.

UMUTWE WA VI: INGINGO ZISOZA

Ingingo ya 16: Kuvugurura amategeko

Byumvikanyweho n'abanyamuryango, inteko rusange y'abanyamuryango ishobora guterana ikavugurura amategeko mu gihe byagaragaye ko bikenewe.

Ingingo ya 17: Imikono y'abanyamuryango

Abanyamuryango bose bemeye aya mategeko kandi barayasinyiye kuwa **06/12/2023**

No	**Amazina**	**Igitsina**	**Indangamuntu**	**Tel**	**Umwishingizi**			**Umukono**
					Amazina	**Indangamuntu**	**Tel**	
1	HAGENIMANA Damascene	M	1198980188760036	0785009203	UWINEZA Devotha	1199170187704366	0786691180	
2	ICYINGENEYE Pacifique	M	1198680012100106	0783283939	NABUUMA Immaculate	018994239	0780553964	
3	MUSABYEMARIYA Francoise	F	1199070172239026	0787712596	NIYOTWIZERA Darius	1198880161941018	0785838208	
4	NABUUMA Immaculate	F	018994239	0780553964	ICYINGENEYE Pacifique	1198680012100106	0783283939	
5	NIYOTWIZERA Darius	M	1198880161941018	0785838208	MUSABYEMARIYA Francoise	1199070172239026	0787712596	
6	UWINEZA Devotha	F	1199170187704366	0786691180	HAGENIMANA Damascene	1198980188760036	0785009203	

=== *Iherezo* ===