## 4 Wamenya gute ko BNR yashyize ku isoko izi mpapuro mpeshamwenda ngo witabire kuzigura?

- Mbere y'uko bonds zishyirwa ku isoko, BNR, ikora imenyeshakanisha ry' izo mpapuro mpeshamwenda ishyira hanze inyandiko yitwa "T-Bond Prospectus" ikubiyemo amakuru yose arebana n'izo mpapuro.
- Umushoramari ubishaka, yuzuza ifishi yabigenewe, akayicisha kuri banki ye cyangwa abahuza bemewe bo ku isoko ry'imari n'imiganane ry' u Rwnda, nabo bakayigeza kuri BNR. Abashoramari bashaka kugura izo mpapuro bakoresheje telephone ngendanwa, bakanda *606#, bagakurikiza amabwiriza.
- Iyo isoko rirangiye, BNR itangaza uko isoko ryagenze muri rusange (global results) biciye ku rubuga rwayo rwa interineti (www.bnr.rw )
- Buri wese watsindiye isoko amenyeshwa kuri aderesi ye yatanze ibi bikurikira: agaciro k'impapuro mpeshamwenda yatsindiye, urwunguko rwazo (ku ijanisha), amatariki azajyaba aboneraho inyungu n'ibindi.

## 5 Wakora iki mu gihe ushatse amafaranga mbere y'igihe cyateganyirijwe izo impapuro mpeshamwenda?

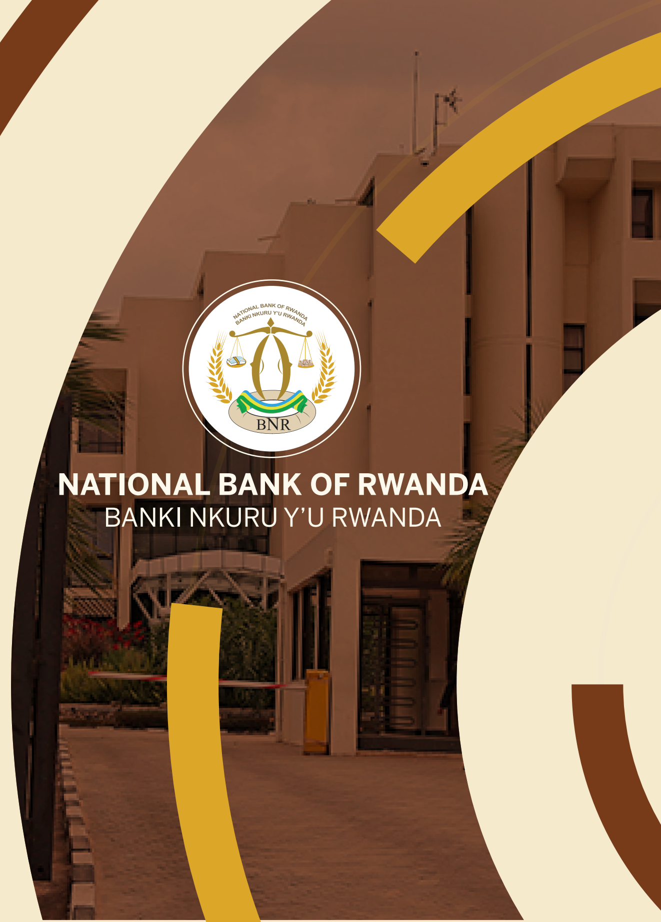
- Iyo waguze izo mpapuro ku isoko ry'ibanze (muri BNR) uba ufite uburenganzira bwo kuzigurisha nawe uciye ku isoko ryo ku rwego rwa kabiri riri ku isoko ry'imari n'imigabane ry'u Rwanda (RSE).
- Uwari warashoye muri izo mpapuro yegera abahuza ku isoko ry'imigabane n'imigabane (brockers) akababwira umubare w'izo ashaka kugurisha, bakamufasha gushaka undi muntu wifuza kugura izo mpapuro.
- Ugurisha afata igiciro asanze ku isoko (market price), Iyo amaze kumvikana n' umuguzi babifashijwemo n' abahuza (RSE brokers), ahabwa ikiguzi cyazo noneho izo mpapuro zikandikwa ku waziguze.
- Iyo ugurisha bond atabonye umugurira ku isoko ry'imari n'imigabane (RSE) mu gihe kigera ku minsi 30, BNR igura iyo bond ku giciro ihagazeho ku isoko (yield or coupon) wongereyeho 3%, nyuma yo kubisabwa mu nyandiko n'Ikigo kibishinzwe (RSE) cyemeza ko iyo Bond yabuze umuguzi.

## NTIMUCIKWE N'AYO MAHIRWE

Ku bindi bisobanuro byerekeranye n'impapuro mpeshamwenda za Leta, mwabariza kuri banki yanyu ikwegereye cyangwa kuri Banki Nkuru y'u Rwanda (www.bnr.rw ).

**Telefoni na aderesi email**


| | |
|---|---|
| 0786182365 | jrugambwa@bnr.rw |
| 0788501230 | fmukayisinga@bnr.rw |
| 0788214003 | dngirimana@bnr.rw |
| 0788403543 | dmukasonga@bnr.rw |

NATIONAL BANK OF RWANDA
BANKI NKURU Y'U RWANDA

MUSHORE MWUNGUKA MU

# MPAPURO MPESHAMWENDA ZA LETA

*Ishoramari Ryizewe*

# 1 Impapuro mpeshamwenda za Leta ni iki ?

- Impapuro mpeshamwenda ni impapuro zishyirwa ku isoko na Leta y'igihugu runaka ishaka kugurizwa amafaranga, abashoramari babyifuza bakagura izo mpapuro, bityo bakaba bagurije Leta, bakajya babona inyungu kugeza igihe izo mpapuro zizavira ku isoko. Mu Rwanda, Leta ishyira izo mpapuro ku isoko binyuze kuri Banki Nkuru y'u Rwanda, BNR.
- Amafranga y'u Rwanda (FRW) niyo akoreshwa mu kugura impapuro mpeshamwenda za Leta y'u Rwanda kandi zishobora gushyirwa ku isoko bwa mbere (new issuance) cyangwa zigasubizwaho ku isoko (reopening) bitewe na gahunda ziba zarateganyijwe.
- Ubusanzwe, izo mpapuro mpeshamwenda zigenda zimara igihe gitandukanye bitewe n'igihugu runaka. Mu Rwanda, hari izifite imyaka 3, 5, 7, 10, 15 na 20.

# 2 Ni mpanvu ki washishikarira gushora imari mu mpapuro mpeshamwenda za Leta?

Ni **uburyo bwiza bwo kwizigamira no guteganyiriza ejo hazaza** nk'amashuri y'abana, izabukuru, n'ibindi.

Ni **ishoramari ryizewe** (risk free investment) kuko uryitabiriye aba yizeye guhabwa inyungu ku gihe, ndetse akazasubizwa amafaranga ye yashoye iyo igihe cyagenewe izo mpapuro mpeshamwenda kirangiye.

Izo mpapuro ubundi zinitwa "Mvunjwafaranga" kuko uwazishoyemo aba ashobora kuzigurisha anyuze ku **isoko ry'Imari n'Imigabane ry' u Rwanda (RSE)** mu gihe ashatse amafaranga mbere y'igihe zateganyirijwe kuvira ku isoko.

Ni **ishoramari ribyara inyungu** ishimishije kandi itangirwa ku gihe (buri mezi atandatu).

Iyo ushoye mu gihe cy'imyaka itatu no kuzamura, inyungu kuri izo mpapuro mpeshamwenda isora **5%** gusa ku bashoramari bose.

Uwashoye muri izi mpapuro mpeshamwenda ashobora **kuzitangaho ingwate** akabona inguzanyo mu bigo by'imari.

Ku Banyarwanda by'umwihariko, **ni uburyo bwo kwigira no kwihesha agaciro** uguriza Leta ikakungukira ku giti cyawe, ndetse ukanagira uruhare mu bikorwa by'iterambere nko kubaka imihanda, amashuri, amavuriro n'ibindi.

# 3 Bisaba iki ngo umuntu ashobore gushora imari mu impapuro mpeshamwenda za Leta?

- Icyambere, bisaba **kugira ubushake** bwo gushora imari murizo mpapuro mpeshamwenda,
- Kuba ufite **byibura amafranga y'u Rwanda ibihumbi ijana (100.000 Frw)** kuri konti yawe muri banki cyangwa ibihumbi bitanu (FRW 5,000) kuri telephone yawe ngendanwa kuko ni cyo giciro fatizo cy'urupapuro rumwe,
- Iyo ushatse gushora menshi ni ugukora ubwikube bw'ibyo bihumbi ijana cyangwa ubwikube by'ibihumbi bitanu ku bakorsha telefoni mu kugura impapuro mpeshamwenda.

Kubera ko izo mpapuro mpeshamwenda zibikwa na BNR mu buryo bw'ikoranabuhanga (electonically), uwifuza kuzishoramo asabwa **kuba afite cyangwa se kubanza gufungura konti zizabikwaho (CSD account)** aciye muri banki ye cyangwa se ku bahuza babigenewe baboneka ku isoko ry'imari n'imigabane ry'u Rwanda (RSE Brokers) bamufasha kuzuza ibisabwa cyangwa se nanone akoresheje telefoni ye ngendanwa (*606#) agakurikiza amabwiriza.