National Bank of Rwanda
Banki Nkuru y'u Rwanda

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The Governor

OUR/REF: 2200/2016-00455/0010BNR ***Kigali, 06 Kamena 2016***

Umuyobozi w'Inama y'Ubutegetsi
SACCO: ………………………………………..
UMURENGE: ………………………………..
AKARERE: ……………………………………

Bwana/Madamu,

Impamvu: Amasezerano y'akazi y'icyitegererezo

Banki Nkuru y'u Rwanda (BNR), ishingiye ku itegeko N° 40/2008 ryo ku wa 26/08/2008 rigena imitunganyirize y'imirimo y'imari iciriritse cyane cyane mu ngingo yaryo ya 52;

Ishingiye kandi ku mabwiriza yayo yo kuwa 30 Gicurasi 2016 agena ibihano byo mu rwego rw'ubuyobozi bihabwa abayobozi n'abakozi ba koperative zo kuzigama no gutanga inguzanyo yohererejwe SACCOs mu ibaruwa No 2200/2016-00438/0010BNR;

Imaze kubona ko hamaze iminsi hagaragara ibibazo mu gufata no gushyira mu bikorwa ibyemezo byafatiwe Abakozi kubera amakosa bakoze ahanini kubera ko ayo makosa atagaragara mu bitabo ngengamikorere n'amabwiriza agenga Abakozi ba SACCOs;

Banki Nkuru y'u Rwanda ishyizeho **AMASEZERANO Y'AKAZI Y'ICYITEGEREREZO** kuri SACCOs zose akubiyemo ingingo zafasha Inzego z'Ubuyobozi za SACCOs kugenzura neza imikorere y'Abakozi bazo no gufata ibyemezo bikwiye ku makosa yakunze kugaragara mu micungire ya SACCOs.

Ni yo mpamvu Banki Nkuru y'u Rwanda isabye SACCOs zose kugirana amasezerano mashya n'Abakozi bazo bitarenze tariki ya **01 Nyakanga 2016.** Ayo masezerano mashya azakorwa hagendewe ku bikubiye mu MASEZERANO Y'AKAZI Y'ICYITEGEREREZO ari ku mugereka w'uru rwandiko ndetse n'ingingo z'ingenzi (nk'umushahara n'ibindi bihembo) zigize amasezerano y'akazi yubahirizwaga kugeza ubu.

Ugire Amahoro.

NATIONAL BANK OF RWANDA: THE GOVERNOR

RWANGOMBWA John
Guverineri

Bimenyeshejwe:
Umuyobozi Mukuru wa RCA

SACCO : ………………………………………
INTARA : ………….…………………………..
AKARERE : ………………………………………
UMURENGE : ……………………………………….

AMASEZERANO Y'AKAZI

Hagati ya **SACCO** …………………………………….….…..…… ifite ubuzimagatozi yahawe mu Cyemezo N° RCA/……./20…. cyo kuwa ……/……./20…… ihagarariwe na Bwana/Madamu ……………………………………………, Perezida w'Inama y'Ubutegetsi, muri aya masezerano ni "Umukoresha'', ku ruhande rumwe;

NA

Bwana/Madamu …….……………..…………………. mwene …………………..…….………….. na ……………………….……………….. ufite indangamuntu n° ……………………………. yatangiwe ………………………..…..…..; Ubarizwa mu Mudugudu ……….………….., Akagali …………..………, Umurenge ………..……....., Akarere ……………….………… muri aya masezerano witwa ''Umukozi'', ku rundi ruhande;

Bemeranijwe ku Masezerano y'umurimo akubiye mu ngingo zikurikira:

Ingingo ya 1: Ibyerekeye umurimo*[1]

Aya masezerano yerekeye akazi ka ………………………………………….……….…………

(urugero: Umucungamutungo, Umubaruramari, Umubitsi, …..).

Ingingo ya 2: Igihe amasezerano azamara *[2]

Aya masezerano azamara igihe kitazwi/azamara igihe kingana n'amezi/imyaka ……………….. gishobora kongerwa hashingiwe ku miterere y'akazi n'imikorere y'Umukozi ariko azafatwa ko yemejwe burundu nyuma y'igihe cy'igerageza kingana n'amezi ……………..(ntigishobora kurenga amezi atandatu -6- kandi gishobora kongerwa inshuro imwe gusa).

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*[1] Siba ibitari ngombwa
*[2] Ni kimwe n'ibyavuzwe mbere.

Ingingo ya 3: Inshingano z'Umukozi

Mu kazi ke, Umukozi afite inshingano zikurikira:

- Gukorana umurimo ashinzwe ubushishozi, umwete, ubunyangamugayo n'umutimanama;
- Kubahiriza imirimo ijyanye n'akazi ke nk'uko isobanuye ku mugereka w'aya Masezerano;
- Gukurikiza amategeko, amabwiriza n'ibyemezo bigenga SACCO;
- Kugira ibanga ry'akazi no kubahiriza amabwiriza n'amategeko bigenga umurimo;
- Gufata neza no gucunga neza ibikoresho byagenewe kumufasha mu kazi;
- Kuba ku kazi no kubahiriza iminsi n'amasaha by'akazi;
- Kwirinda ivangura rishingiye ku gitsina, kw'idini, ku bwoko, ku karere n'irindi iryo ari ryo ryose;
- Gutanga raporo z'akazi ku rwego rumukuriye akurikije gahunda iteganywa n'amategeko n'amabwiriza agenga urwego rw'imari iciriritse, amakoperative, amabwiriza yihariye ashyirwaho n'Ikigo cyangwa yashyizweho n'Inama y'Ubutegetsi ya SACCO;
- Kubahiriza gahunda yo gutanga raporo z'akazi zisabwa n'abafatanyabikorwa ba SACCO cyane cyane Inzego zihariye nka Banki Nkuru y'u Rwanda (BNR) n'Ikigo cy'Igihugu Gishinzwe Guteza Imbere Amakoperative (RCA) zikurikiranira hafi imikorere ya SACCO;
- Iyindi nshingano itanyuranije n'amategeko n'amabwiriza yasabwa gukora n'urwego rumukuriye.

Ingingo ya 4: Inshingano z'umukoresha

Umukoresha afite inshingano z'ingenzi zikurikira:

- Gufasha umukozi kurangiza inshingano ze, agena aho gukorera n'ibikoresho bya ngombwa;
- Kugena no guhemba Umukozi umushahara n'ibindi bihembo byumvikanyweho mu buryo buteganywa n'amategeko ndetse n'amabwiriza ya SACCO;
- Kwita ku buzima n'umutekano ku kazi kugira ngo akazi gakorwe mu buryo budatesha agaciro cyangwa ngo buhungabanye umukozi;
- Gutanga konji n'ibiruhuko hakurikijwe itegeko ry'umurimo n'amabwiriza y'abakozi ya SACCO.

Ingingo ya 5: Umushahara n'ibindi bihembo

Umushahara-fatizo w'ukwezi wumvikanyweho hagati y'umukozi n'umukoresha ni amafaranga y'u Rwanda ……………………………………………………………………………………...

……………………………………………………………………………………………….

Umukozi yemerewe kandi ibi bikurikira byiyongera ku mushahara-fatizo ariko bishobora kwiyongera cyangwa kugabanuka bitewe n'umutungo wa SACCO:

- Amafaranga y'urugendo ……….……….. ku kwezi;
- Amafaranga y'icumbi ……………………. ku kwezi;
- Amafaranga y'itumanaho …………..…….ku kwezi.

Ingingo ya 6: Ibirebana n'ibiruhuko

Umukozi afite uburenganzira ku kiruhuko cy'umwaka n'ibindi biruhuko by'ingoboka biteganywa n'amategeko n'amabwiriza agenga umurimo.

Ingingo ya 7: Isuzumamikorere

Impande zombi zumvikanye ko buri mezi atandatu na buri mwaka hazajya hakorwa isuzumamikorere ry'umukozi hashingiwe ku mihigo SACCO yagiranye n'umukozi. Imirongo ngenderwaho mu isuzumamikorere iboneka mu mabwiriza agenga abakozi ba SACCO.

Ingingo ya 8: Amakosa n'ibihano

Haseguriwe amakosa adashobora kwihanganirwa mu micungire n'imiyoborere ya SACCO asobanuwe mu **ngingo ya 9 y'aya Masezerano ndetse no mu Mabwiriza ya Banki Nkuru y'u Rwanda yerekeranye n'ibihano bifatirwa abayobozi n'abakozi muri SACCOs**, azahanishwa kimwe mu bihano bikurikira bitewe n'uburyo ikosa ryakozwemo n'ingaruka zaryo kuri SACCO:

1. Kwihanangirizwa mu magambo;
2. Kwihanangirizwa mu nyandiko;
3. Kwandikirwa unengwa/ ugawa;
4. Guhagarikwa mu kazi mu gihe kitarenze iminsi umunani idahemberwa;
5. Gusezererwa ku kazi nta mpaka.

Ingingo ya 9: Amakosa adashobora kwihanganirwa

Hari ibikorwa cyangwa imyitwarire bitihanganirwa mu micungire n'imiyoborere ya SACCO ari na yo mpamvu ituma umukozi ubigaragaweho ashobora kugenerwa igihano cyo kwirukanwa burundu. Ibyo bikorwa cyangwa imyitwarire ni ibi bikurikira:

1. Gutanga inyandiko cyangwa raporo itari iy'ukuri;
2. Guhombya ikigo ugatuma habaho ibura cyangwa iyonona ry'umutungo wa SACCO;
3. Kubikuza amafaranga kuri konti y'umunyamuryango adahari kandi nta burenganzira yatanze mu nyandiko;
4. Guca, guhisha cyangwa kurigisa mu buryo ubwo ari bwo bwose inyandiko z'icungamutungo;
5. Kwangiza amakuru (data) abitse muri mudasobwa cyangwa kwangiza *programs* zifashishwa muri mudasobwa ikoreshwa mu kazi;
6. Ibikorwa biganisha ku bujura;
7. Ibikorwa biganisha kuri ruswa n'ibindi byaha bifitanye isano;
8. Gukoresha inyandiko mpimbano mu kazi;
9. Ubusinzi;
10. Gutanga inguzanyo itujuje ibyangombwa cyane cyane amasezerano y'iguriza n'ingwate mu gihe igomba gutangwa;
11. Kudashyira mu bikorwa ibyemezo byafashwe n'inzego zibifitiye ububasha cyane cyane BNR;
12. Kubikuza muri banki amafaranga akarara atagejejwe mu bubiko bwa SACCO;
13. Kujya kubitsa amafaranga akarara atagejejwe muri banki;
14. Kuba ufite inguzanyo irengeje iminsi mirongo itandatu y'ubukererwe mu kigo cy'imari ukoramo cyangwa ikindi kigo cy'imari icyo ari cyo cyose;
15. Kwandika mu bitabo ko hatanzwe inguzanyo bikaza kugaragara ko ari inguzanyo mpimbano;
16. Kwandika mu bitabo ko ikigo cy'imari cyakiriye ubwizigame bw'abantu, ishyirahamwe cyangwa ikigo bikaza kugaragara ko ari ubwizigame mpimpano;
17. Kudakoresha bimwe mu bitabo by'icungamutungo bikoreshwa muri SACCO kandi biri mu nshingano z'umukozi;
18. Kutuzuza ibitabo by'icungamutungo buri munsi no kubyuzuza nabi;
19. Gusiribanga, gukura cyangwa kongera imibare mu bitabo by'icungamutungo;
20. Kubika nabi ibitabo by'icungamutungo n'izindi nyandiko z'agaciro;
21. Kudahuza inyandiko ziri ku ifishi no mu gatabo k'umunyamuryango;
22. Kumena amabanga ry'akazi;
23. Kutagenzura ibitabo by'icungamutungo kandi biri mu nshingano zawe;

24. Kubura inyandiko zisobanura ikoreshwa ry'amafaranga;
25. Gukoresha amafaranga icyo atateganyirijwe mu ngengo y'imari
26. Kwakirira amafaranga hanze ya SACCO;
27. Kwanga gutanga amakuru cyangwa gutanga amakuru atari yo ku bagenzuzi babifitiye ububasha no kunaniza ubugenzuzi;
28. Kudatanga raporo muri BNR ku gihe;
29. Kudatangaza igongana ry'akazi aho biri ngombwa;
30. Gukora imirimo ibangikanye n'intego za SACCO;
31. Kutuzuza inshingano nk'uko ziri mu masezerano y'akazi;
32. Irindi kosa ryose ritavuzwe haruguru ariko urikoze akaba yateje igihombo SACCO.

Umukozi wagaragayeho rimwe mu makosa ahanishwa ibihano biteganijwe mu mabwiriza ya Banki Nkuru y'U Rwanda yo kuwa 30 Gicurasi 2016 agena ibihano byo mu rwego rw'ubuyobozi bihabwa abayobozi n'abakozi ba koperative zo kuzigama no gutanga inguzanyo yohererejwe SACCOs mu ibaruwa No 2200/2016-00438/0010BNR.

<u>Ingingo ya 10</u>: Kubahiriza amategeko agenga ibigo by'imari iciriritse

Mu kubahiriza aya Masezerano, Itegeko rigena imitunganyirize y'imirimo y'imari iciriritse, amabwiriza n'ibyemezo biyashamikiyeho byitabwaho.

<u>Ingingo ya 11</u>: Kuvugurura no gusesa Amasezerano

Aya masezerano ashobora kuvugururwa mu gihe impande zombi zibyumvikanyeho. Ashobora kandi guseswa igihe cyose na rumwe mu mpande ziyashyizeho umukono hakurikijwe itegeko rigenga umurimo mu Rwanda.

<u>Ingingo ya 12</u>: Ingingo isoza

Aya Masezerano agengwa n'amategeko ya Repubulika y'u Rwanda ariko cyane Itegeko rigenga umurimo mu Rwanda n'amabwiriza arishamikiyeho ku bidateganijwe muri aya Masezerano.

Impaka zose zaturuka mu gushyira mu bikorwa aya Masezerano zizakemurwa mu bwumvikane, nibinanirana uruhande rubishaka rwiyambaze inkiko cyangwa izindi zego zibifitiye ububasha.

Aya masezerano atangira gukurikizwa igihe ashyiriweho umukono n'impande zombi.

Andi masezerano y'akazi abanziriza aya akuweho.

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Bikorewe ……….…………..., ku wa ……/……/20….

UMUKOZI (Amazina n'umukono bibanjirijwe n'amagambo " **maze gusoma amabwiriza ya Banki Nkuru y'U Rwanda yavuzwe mu ngingo ya 9 y'aya masezerano n'ibikubiye muri aya maserano y'umurimo ndabyemeye**")

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UMUKORESHA (Amazina n'umukono by'Uhagarariye SACCO na Kashi ya SACCO):

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