



The Governor

ITANGAZO RIGENEWE ITANGAZAMAKURU

Inama ngarukagihembwe ya Komite ishinzwe kubungabunga ubudahungabana bw'Urwego rw'Imari (FSC) yateranye kuwa 9 Ugushyingo 2020, igamije gusuzuma imikorere y'Urwego rw'Imari, ingaruka z'icyorezo cya COVID 19, ndetse no gufata ingamba zikenewe mu kubungabunga ubudahungabana bw'uru rwego. Muri rusange, Komite yasanze Urwego rw'Imari rwarakomeje kudahunyabana no kutajegajega kugeza mu mpera za Nzeri 2020 kuko ibipimo by'ubwihaze bw'imari shingiro n'ibw'umutungo ushobora kubazwa amafaranga mu gihe gito byakomeje kugira ubwizigame buhagije bitewe ahanini n' amavugurura y'ubugenzuzi, imikorere myiza ry'Urwego rw'Imari mbere y'icyorezo cya COVID 19, rukesha kandi izamuka ry'ubukungu muri icyo gihe. Ingamba za politiki y'ifaranga, iz'imari ya Leta, ndetse niz'ubugenzuzi zashyizweho kugirango zigabanye ingaruka z'icyorezo ku bukungu zagize akamaro gakomeye mu kubumbatira ubudahungabana n'ubutajegajega bw'Urwego rw'Imari.

N'ubwo bimeze gutyo ariko, ihungabana ry'ubukungu mu mwaka wa 2020 ryateje igabanuka ry'umutungo w'amasosiyete y'ubucuruzi ndetse n'uw'abantu ku giti cyabo, bituma ingorane zo kunanirwa kwishyura neza inguzanyo ziyongera. Nubwo izo ngorane ziyongereye ariko, biteganyijwe ko Urwego rw'Imari ruzakomeza kutajegajega, bitewe n'ubwizigame buhagije bw'ibipimo by'imari shingiro n'ubw'umutungo ushobora kubazwa amafaranga mu gihe gito, hakiyongeraho izahuka ry'ubukungu riteganyijwe kuva mu ntango z'igihembwe cya 3 cya 2020.

Ingingo zikurikira ziragaragaza incamake y'imiterere y'Urwego rw'Imari, ndetse n'ingamba z'ubugenzuzi zihutirwa kugira ngo zikomeze gushyigikira ubutajegajega bw'Urwego rw'Imari.

Kugeza mu mpera z'ukwezi kwa Nzeri 2020, Urwego rw'Imari rwakomeje kugira ubwizigame buhagije bw'imari shingiro n'umutungo ushobora kubazwa amafaranga mu gihe gito.

Amabanki n'ibigo by'imari iciriritse byakomeje kugira imari shingiro ikwiye, bigaragazwa n'igipimo cy'ubwihaze bw'imari shingiro cyari kuri 22,6% mu mabanki, na 35,6% mu bigo by'imari iciriritse, ugereranyije n'igisabwa cya 15%. Igipimo cy'ubwihaze bw'imari shingiro mu bigo by'ubwishingizi biyoborwa n'abikorera cyari ku 123% mu mpera z'ukwezi kwa Nzeri 2020 ugereranyije n'igisabwa cya 100%. Urwego rw'Imari kandi, rwakomeje kugira ikigero gihagije cy'umutungo ushobora kubazwa amafaranga mu gihe gito ugereranyije n'umutungo usabwa kwishyurwa mu gihe gito, aho mu mabanki cyari kuri 254%, inshuro ebyiri ugereranyije na 100% gisabwa, na 104% ugereranyije na 30% gisabwa mu bigo by'imari

iciriritse (MFIs). Naho mu bigo by'ubwishingizi, igipimo cy'umutungo ushobora kubara amafaranga mu gihe gito cyari ku 134% mu gihe igisabwa ari 120%.

Icyorezo cya COVID 19 cyongereye ingorane zo kunanirwa kwishyura neza inguzanyo ku bakiriya (ibigo by'ubucuruzi n'imiryango) b'ibigo by'imari.

Icyorezo cya COVID 19 n'ingaruka zacyo ku bukungu, byahungabanyije abakiriya b'ibigo by'imari, bituma inyungu zituruka mu mirimo yabo zigabanuka, habaho kubura akazi, ndetse binatera impungenge ku miterere y'ubucuruzi mu gihe kizaza. Ibigo by'imari bitanga inguzanyo byakoresheje ubwizigame ku mari shingiro n'umutungo ubyara amafaranga mu gihe gito, bihindura amasezerano y'inguzanyo, byongerera igihe cyo kwishyura ku bakiriya babyo bagizweho ingaruka na COVID 19. Kugeza mu mpera za Nzeri 2020, banki zari zimaze kuvugurura amasezerano afite agaciro ka 45% by'agaciro k'amasezerano y'inguzanyo zose, mu gihe ibigo by'imari iciriritse byavuguruye amasezerano afite agaciro ka 21.9% by'agaciro k'inguzanyo zose. Nubwo koroshya igihe cyo kwishyura inguzanyo byafashije abakiriya bagizweho ingaruka n'icyorezo kunyura muri iki gihe kigoranye, byongerereye ibyago byo kunanirwa kwishyura inguzanyo zatanze n'ibigo by'imari. Mu rwego rw'ubwishingizi, icyorezo cya COVID 19 cyatumye habaho ukwiyongera kw'amafaranga ava mu bwishingizi atishyurwa ku gihe. Ariko, n'ubwo hari izo ngorane zo kunanirwa kwishyura inguzanyo neza ibigo by'imari biguriza, n'amafaranga y'ubwishingizi atishyurirwa igihe bigatuma ibigo by'ubwishingizi bigira umutungo faranga muke wo kwishyura igihe bibaye ngombwa, Komite ishinzwe kubungabunga ubudahungabana bw'Urwego rw'Imari ibona muri rusange uru rwego ruzakomeza kudahunyabana no kutajegajega kubera ubwizigame ku mari shingiro ndetse no ku mutungo ushobora kubara amafaranga mu gihe gito, hakiyongeraho n'izahuka ry'ubukungu riteganyijwe mu gihembwe cya gatatu 2020 (harebwe uko ibipimo by'ibanze by'ubukungu bihagaze).

Gusaba inguzanyo byaraganutse ndetse n'amafaranga agura ubwishingizi aragabanuka, bitewe n'ingaruka z'icyorezo.

Mu nguzanyo nshya zasabwe, izemejwe n'amabanki zagabanutse ku kigero cya 8.2% mu mezi icyenda ya 2020 (ziva kuri miliyari 862 FRW kugera zigera kuri miliyari FRW 791 FRW) ugereranyije n'izamuka ryazo rya 41.1% ryari ryagaragaye mu mezi icyenda ya 2019. Igabanuka ry'inguzanyo nshya zemejwe n'amabanki rifitanye isano no kuba abasaba inguzanyo baragabanutse bitewe no guhungabana kw'ibikorwa by'ubukungu mu gihe cy'icyorezo cya COVID 19. Ikigero cyo gusaba inguzanyo cyaragabanutse byerekanwa n'uko agaciro k'inguzanyo zasabwe kagabanutse kava kuri miliyari 1,062 y'amafaranga y'u Rwanda mu mezi icyenda y'umwaka wa 2019, kagera kuri miliyari 927 mu mezi icyenda y'umwaka wa 2020. Icyorezo cya COVID 19 kandi, cyatumye amafaranga atangwa mu kugura ubwishingizi agabanukaho 7.7% mu mpera z'ukwezi kwa Nzeri 2020 (ava kuri miliyari 121.6 agera kuri miliyari 112.9 z'amafaranga y'u Rwanda) ugereranyije n'izamuka rya 13% ryari ryagaragaye mu kwezi kwa Nzeri 2019. Iri gabanuka ry'amafanga yo kugura ubwishingizi rifitanye isano no gusesa amasezerano y'ubwishingizi cyangwa kuyasubika, bitewe n'ingaruka z'ikwirakwira ry'icyorezo cya COVID 19.

Kwishyurana hakoreshejwe ikoranabuhanga byarazamutse

Icyo kwishimira cyagaragaye muri ibi bihe by'icyorezo cya COVID 19, ni ubwitabire mu gukoresha ikoranabuhanga mu kwishyurana. Ukwiye kw'amafaranga ibigo bitanga serivisi z'itumanaho bibikiye abakiriya babyo mu mabanki (trust accounts) yariyongereye ava kuri miliyari 29.7 z'amafaranga y'u Rwanda muri Nzeri 2019 agera kuri miliyari 59.5 muri Nzeri 2020, bigaragaza ukwitabira mu kwishyurana hifashishijwe terefone ngendanwa. Gukoresha amafaranga ya terefone igendanwa (mobile money) byiyongereye cyane mu kwishyura abacuruzi (aho amafaranga yishyurwe yavuye kuri 4% by'agaciro k'amafaranga yishyurwe hifashishijwe terefone muri Nzeri 2019 agera ku 10% muri Nzeri 2020).

Ingamba zo gukemura ingorane zagaragaye

Bijyanye no kwiyongera kw'ingorane zo kwishyura neza inguzanyo, Komite yatanze inama yo kongera ubugenzuzi mu bigo hibandwa cyane cyane ku buryo inguzanyo zishyirwa mu byiciro biranga uko zishyurwa, ndetse n'uko biteganyiriza ibihombo ku nguzanyo hakurikijwe ibyo byiciro, kugira ngo ibihombo n'igabanuka ry'imari shingiro bigaragare hakiri kare, ndetse n'ingamba zo kubikemura zifatwe ku gihe. Uburyo bworoshye kubona amafaranga yo kwishyura mu gihe gito nabwo buzakomeza gufasha ibigo by'imari, bisanzwe bifite ubwihaze bw'imari shingiro, mu guhangana n'ibura ry'amafaranga akenewe mu gihe gito.

Ku wa 12 Ugushyingo, 2020



RWANGOMBWA John
Guverineri akaba

**n' Umuyobozi wa Komite ishinze kubungabunga ubudahungabana bw'Urwego
rw'Imari (FSC) muri Banki Nkuru y'u Rwanda.**