# IFASHAYOBORA RY'IMIYOBORERE Y'IBIGO BITO N'IBICIRIRITSE

M'UBUFATANYE NA

MU BUFATANYE NA

Canada

THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG
Ministry of Finance

IFC International Finance Corporation
WORLD BANK GROUP

*Creating Markets, Creating Opportunities*

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Ibikubiye muri iyi fashanyobora bifite uburenganzira bw'umuhimbyi. Kwigana ndetse/cyangwa gukoresha ibice bimwe cyangwa byose by'iyi nyandiko ntaburenganzira ubiherewe bishobora gufatwa nko kwica itegeko ngenderwaho. IFC ishishikaza ihererekanywa ry'inyandiko yabo kandi bidatinze izatanga nk'ibisanzwe uburenganzira bwo gusubiramo ibice bimwe by'iyi nyandiko, igihe isubirwamo rizaba rigamije kwigisha kandi ntahantu rihuriye n'ibikorwa by'ubucuruzi, bitishyuzwa, bikurikiza amategeko n'amabwiriza nkayo nkuko dushobora kubisaba.

IFC ntiyizeza ukuri, impamo, cyangwa ukuzura kw'ibikubiye muri iyi fashayobora, cyangwa ku myanzuro cyangwa kubitekerezo byatanzwe muriyi nyandiko, kandi ntiyemera inshingano cyangwa inenge ku bitashyizwemo cyangwa amakosa (akubiyemo, ntamupaka, amakosa y'imyandikire ndetse nayu bwanditsi) bikubiye muri iyi fashayobora muburyo ubwo ari bwo bwose cyangwa ngo bishingirweho nkuko byavuzwe. Imbibi, amabara, ingano n'amazina n'andi makuru yerekanywe mu gishushanyo icyo aricyo cyose cyiri muriyi nyobora ntibishatse gusobanura ibitekerezo bya Banki y'Isi kubijyanye n'imiterere y'amatego y'ubuyobozi ubwo aribwo bwose cyangwa ko ishyigikiye cyangwa yemeza izo mbibi. Ubushakashatsi, ibisobanuro, n'imyanzuro bikubiye muriyi nyandiko ntibigamije kwerekana ibitekerezo by'Abayobozi Bakuru ba Banki y'Isi cyangwa Leta bahagarariye.

Ibikubiye muri iyi fashayobora bigamije gutanga amakuru rusange gusa kandi ntabwo bigamije kurangwa no gutanga inama ku amategeko, umutekano cyangwa ishoramari, ibitekerezo bijyanye n'ikoreshwa ne za ry'ishoramari iryo aririyo ryose, cyangwa ugusaba uko ariko kose. IFC cyangwa abafatanya bikorwa bayo bashobora kugira igishoro mu, gutanga izindi nama cyangwa serivisi mu, cyangwa wenda bakifuza gushora imari mu, bucuruzi cyangwa mu mashyirahamwe runaka (harimo nayavuzwe mo hano).

Ibindi bisobanuro k'uburenganzira n'impushya, birimo uburenganzira bwo gukoresha ibikubiye muriyi fashayobora, bigomba gushyikirizwa Ishami Rishinzwe Ibijyanye n'Ubucuruzi rya IFC, k'Umuhanda 2121 Pennsylvania, NW, Washington, DC 20433 Leta Zunzubumwe z'Amerika.

Ikigo Mpuzamahanga cya Banki y'Isi Giteza Imbere Abikorera (IFC) n'umuryango mpuzamahanga washyizweho n'Inyandiko ziri mu Masezerano y'ibihugu by'ibinyamuryango, n'umunyamuryango wa Banki y'Isi. Amazina, ibirango, n'indangabicuruzwa byose n'umutungo wa IFC, ntiwemerewe gukoresha kimwe muribyo bikoresho ku mpamvu runaka utabiherewe uburenganzira mu nyandiko na IFC. Ikindi, "International Finance Corporation" na "IFC" n'indangabicuruzwa zemewe n'amatego za IFC kandi zirengerwa n'itegeko mpuzamahanga.

# IFASHAYOBORA RY'IMIYOBORERE Y'IBIGO BITO N'IBICIRIRITSE

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*Cyeretse niba hari aho byavuzwe, udusanduku, ibishushanyo, imbonerahamwe n'impapurro z'imyitozo byose byakozwe n'abanditsi.*

# Ijambo ry'Ikaze

Imishinga yigenga iba igamije kugira inyungu nyinshi, gukomeza gukura, no gukomeza kubaho no mu gihe kizaza. Uko ubucuruzi bwaba bungana kose, hari ibimenyetso byinshi ko imiyoborere myiza ari ingingo y'ingenzi mu kugeza kuri iyi misaruro.

Ariko iyo babajijwe ku miyoborere y'umushinga, ba nyiri ibigo bito n'ibiciriritse akenshi bashidikanya akamaro byongera. Rimwe bizera ko ubucuruzi ari buto cyane cyangwa ko hakiri kare mu mikurire yabwo mbere yo kugira inyungu ziva mu kubaka uburyo bw'imiyoborere y'umushinga.

Kuri ba nyir'ubucuruzi buto bashaka kubimenya, amahame menshi y'imiyoborere n'ibiteganywa ntibijyana n'ubucuruzi bwabo. Gushyira mu bikorwa amahame n'uburyo bwimikorere byakorewe imishinga minini byabera urusobe bikanasaba imbaraga nyinshi ibigo bito n'ibiciriritse bisanzwe bifite ubushobozi budahagije.

**Iyi Fashayobora yibanda cyane ku bibazo n'amahirwe ibigo bito n'ibiciriritse bihura nabyo mu nzego zitandukanye zo kubaho kwayo, gitanga inama z'imiyoborere y'ibigo zigenewe ubu bucuruzi buto. Ubufasha butangwa bwubakiye gufasha ba nyiri ibigo bito n'ibiciriritse, abashoramari, n'abayobozi bagafata ingamba zihamye ku miyoborere, nkuburyo bwo kongera imbaraga z'ubucuruzi bwabo mu gihe kirekire.** Iki gitabo gikozwe mu buryo
bwo gushoboza ibigo bito n'ibiciriritse kuvugurura imiyoborere, bitewe n'imiterere y'isoko, urwego rw'ubukure, ubushobozi, n'urwego rw'imikorere y'ikigo.

Iki gitabo cyubakira ku myaka irenga makumyabiri y'ubuyobozi bwa IFC mu miyoborere y'imishinga. Agahigo k'igihe kirekire kacu ko gufasha ibigo bito n'ibiciriritse mw'isoko riteye imbere gakubiyemo ibikorwa byinshi, guhera ku nama k'ukunoza imikorere y'ubucuruzi kugira ngo bifashe ubucuruzi kongera isoko yahava amafaranga binyuze mu mikoreranire na banki, ibigo by'imari byigenga n'ubundi buryo bwifashishwa m'ukubona amafaranga: mu mwaka 2017 wonyine, abakiriya ba IFC batanze amafaranga arenga miliyari 351 z'amadorali munguzanyo ku bigo bito n'ibiciriritse.

Nk'isoko y'ingenzi yo gukura kw'urugaga rw'abikorera no mu guhanga akazi mu bihugu byinshi biri mu nzira y'amajyambere – n'isoko ihanga udushya izavamo ubucuruzi bwagutse bw'ejo hazaza – ibigo bito n'ibiciriritse biyobowe neza bigaragaza igitera kwaguka kw'ubukungu no guhanga akazi.

Twizera ko iki gitabo kizagufasha kunoza amahame y'imiyoborere, imikorere n'imiterere izashoboza umushinga wawe cyangwa abashoramari bawe gukura neza, kuzanira ubukire abanyamigabane, bigirire akamaro abakozi bawe n'akarere.

Mary Porter Peschka, Akuriye
Urwego rw'Ibidukikije, Imibanire n'Imiyoborere mu Kigo
Mpuzamahanga Gitera Inkunga Abikorera

# Gushimira

(Banditswe ku rutonde rw'inyuguti)

Abagize itsinda ry'abanditsi b'ingenzi aribo Vladislava Ryabota na Alexey Volynets bo muri IFC, na Helen Carrington na Axel Kravatzky wa Syntegra/Tailored Governance.

Iyi Fashayobora ishingiye k'Uburyo bw'Imiyoborere y'Ibigo Bito n'ibiciriritse ya IFC n'ibikoresho byakozwe na Yuliya Holodkova, Yehia El Husseiny, Alison Kibirige, Kiril Nejkov, Sheela Rahman, Vladislava Ryabota, Ashraf G. Shenouda, na Alexey Volynets.

Itsinda ryifuza gushimira abasuzumye iyi nyandiko bakora muri IFC: Amira El Saeed Agag, Chinyere Peace Almona, Khawar Saeed Ansari, Jorge Echeandia, Yehia El Husseiny, Yuliya Holodkova, Oleg Kalchenko, Rose Lumumba, Oliver James Orton, Keirsten Nicole Pedersen, Lopa Rahman, Sheela Rahman, Chris Razook, Magdalena Rego, na Madina Zhanuzakova.

Itsinda ryifuza no gushimira abasuzumye baturutse hanze: Yılmaz Arguden, Sorana Baciu, Marcos Bertin, Rami Camel-Toueg, Carolynn Chalmers, Hetal Dalal, Juan Carlos Fernandez, Peter Francis, Jo Iwasaki, Margaret Jackson, Rani Lakhan-Narace, Jozeph Liventz, Bassem Mina, Nell Minow, Irina Naoumova, Chris Pierce, Ashraf Shenouda, Leslie Spiers, John Sullivan, na Olli Virtanen.

Turashimira byumwihariko gahunda y'Ubucuruzi bw'Ibigo Bito n'Ibiciriritse ya IFC kubera uruhare m'ugufasha mw'ikorwa no kuyobora ibikoresho by'Imiyoborere y'Ibigo bito n'Ibiciriritse, kandi turashima cyane leta za Canada n'Ubuyapani ndetse na ministeri y'imari ya leta ya Luxembourg kubera gutanga ubufasha mu kazi kari gakenewe m'ugusoza ibikoresho byifashishijwe no gukora iyi Fashayobora.

# Inshamake

Imishinga mito n'iciriritse bihuza imbogamizi zisaba gukoresha ibikorwa by'imiyoborerere runaka. Icyakora, ibikoreshwa mu miyoborere y'ubucuruzi byibanda cyane k'ubucuruzi bunini ndetse n'ubugurisha imigabane kw'isoko ry'imigabane rusange. Iyi Fashayobora yanditswe hatekerezwa gusa ku bigo bito n'iciriritse kandi ivuga ku bibazo runaka ubu bucuruzi buhura nabyo m'ubusanzwe. Ishishikariza gukoresha ingena miyoborere ifite imiterere, ingamba n'ibikorwa bigabanya ubukana bw'ibi bibazo ndetse igafasha mw'iterambere rirambye ry'ubucuruzi kandi rireba no kumbogamizi z'ubushobozi ibigo bito n'iciriritse bihura nazo.

Ku bigo bito n'iciriritse byinshi, ikintu cyambere gituma binoza ibikorwa by'imiyoborerere yabyo n'ukwiyongera kwaho bishobora gukura inguzanyo zitanga inyungu nkeya. Abashoramari biga neza ibikorwa by'imiyoborerere by'ubucuruzi kugira ngo bamenye ibibazo bashobora guhura nabyo no kumenya agaciro nyako k'imigabane y'ubucuruzi. Icyakora, inyungu z'imiyoborerere myiza zirenga ukwiyongera kw'ahava amafaranga gusa. Ubushakashatsi n'ibimenyetso bifatika byerekana ko imiyoborerere myiza iteza imbere imirimo y'ubucuruzi kandi ikongera amahirwe yo kuramba kw'ubucuruzi (IFC 2018).

Mu bikorwa, imbogamizi zimenyerewe cyane mu miyoborere y'ibigo bito n'iciriritse zirimo ifatwa ry'ibyemezo, kugenzurana intego, itangwa ry'akazi no kugumana abayobozi babishoboye, gusimburana ku mirimo, ndetse no gushyiraho imikoranire n'ingamba zigezweho z'igenzura ry'ibibera mu kazi. Izi mbogamizi ziva mu mikorere y'ibigo bito n'iciriritse, ibyinshi biba ari ubucuruzi bw'umuryango, bukura bisanzwe, kandi akenshi gahunda, ingamba, n'uburyo bwimikorere busabwa kugira ngo habeho imiyoborerere myiza y'ubucuruzi bisigara inyuma. Uku gukura bisanzwe— bihujwe no gukora imirimo myinshi m'ubucuruzi (hamwe abantu b'ingenzi bakora imirimo myinshi), gukora ubucuruzi bidakurije amabwiriza, kwivanga kw'umuryango mu nzego runaka, akenshi n'intumbero z'ubuyobozi zidashyitse— ntabwo biramba igihe kinini. Intego y'iyi Fashayobora n'ugufasha banyiri ibigo bito
n'iciriritse ndetse n'abashoramari babo gukora gahunda ikomeye y'uburyo bwo guteza imbere imiyoborerere kugirango bifashe ubucuruzi bwabo gukura bihamye. Uburyo Ngenga Miyoborere y'Ibigo Bito n'Iciriritse buri muriyi Fashayobora bwerekana uko bahanga imiyoborerere hakoreshejwe guhuza inama runaka n'inzego z'ubukure bw'Ibigo Bito n'Iciriritse: *Urwego 1: Gutangira*; *Urwego 2: Gukura Bihamye*; *Urwego3: Imikorere y'Ubucuruzi*; n' *Urwego 4: Ukwaguka kw'Ubucuruzi*. Inama zikubiye mu matsinda hafi atanu y'ingingo z'imiyoborerere: *Umuco no Kwimakaza Imiyoborerere Myiza*, *Ifatwa ry'Ibyemezo no Kugenzurana Intego*, *Gukemura Ibibazo n'Igenzura ry'Ibibera mu Kazi*, *Gutanga Amakuru n'Ubunyangamugayo*, no *Uburenganzira k'Ubucuruzi*.

***Ubushakashatsi n'ibimenyetso bifatika byerekana ko imiyoborerere myiza ituma ubucuruzi bukora neza kandi bikongera amahirwe yo kuramba kw'ubucuruzi.***

Ibintu byoroshye gushyira mubikorwa bifasha ibigo bito n'iciriritse kumenya neza amahame y'igenzi y'imiyoborerere, bigasobanukirwa ibikorwa by'imiyoborerere byagiriweho inama bijyanye n'urwego rwimikurire rwabo, no gushyira mubikorwa ibisubizo bifatika. Mw'ifashayobora, impapuro z'imyitozo n'inyandikorugero za gahunda ngenga mikorere bifasha gushyira imvugo mu bikorwa.

Iyi Fashayobora yerekana ibitekerezo by'amahanga yose— yibanda ku bintu ubucuruzi buto n'ubuciriritse bihuriyeho cyane mu buhugu byinshi bitandukanye. Mu gihe *hari gushyirwa mu bikorwa* inama z'iri mw'Ifashayobora, ubucuruzi bukeneye kwitondera ibikorwa n'amabwiriza bikurikizwa mu bihugu bukoreramo.

Turifuza ko gushyira mu bikorwa ibi bikorwa byo kuyobora bizagera kure m'ugufasha Ibigo Bito n'Iciriritse gukomera— ndetse bigafasha no mugihe kirimbere gukurura abashoramari, abakozi n'abandi bafatanya bikorwa.

# Imiterere y'Ifashayobora

**Igika 1—Imiyoborere y'Ibigo Bito n'Ibiciriritse: N'iki?  Kubera iki ari ingenzi?** Iki gika gisobanura icyo imiyoborere y'ikigo icyo aricyo n'uko itandukanye mu bigo bito n'Ibiciriritse. Kinagaruka ku nyungu ibigo bito n'ibiciriritse bishobora kuvana mu miyoborere myiza, harimo kubona ahava amafaranga.

**Igika 2—Ingenga Miyoborere y'Ibigo Bito n'Ibiciriritse** gisobanura inzego z'imikurire y'ibigo bito n'ibiciriritse hamwe n'ibibazo n'inyungu bijyanye n'imiyoborere muri buri rwego.
Iki gika kivuga k'uburyo bufasha ubucuruzi kumenya urwego rw'imikurire, noneho kikavuga ku Bigize Imiyoborere y'Ibigo Bito n'Ibiciriritse, bitondekanya inzego z'imikurire y'ibigo bito n'ibiciriritse bikanatanga inama z'ibikorwa ku ngingo z'imiyoborere eshanu.

**Igika 3—Ingingo z'Ingenzi z'Imiyoborere n'Ibikorwa byo Kuyobora** kiracukumbura cyane m'uguhitamo amahame n'ibikorwa by'imiyoborere bya buri ngingo eshanu z'imiyoborere. Ikiganiro cya buri ngingo gisozwa hatangwa inama runaka kuri buri rwego rw'iterambere ry'ibigo bito n'ibiciriritse.

**Umugereka—Igikoresho cy'Igenamigambi ry'Imiyoborere y'Ibigo Bito n'Ibiciriritse** cyibanda ku nama z'ingenzi z'Ifashayobora ry'Ibigo Bito n'Ibiciriritse kandi cyikazerekanira ku mpapuro z'imyitozo kugira ngo bibafashe kumenya ibikorwa byigenzi cyane bijyanye n'urwego rw'imikurire y'ibigo bito n'ibiciriritse bwanyu.

# Igika 1

## Imiyoborere y'Ibigo Bito n'Ibiciriritse: N'iki? Kubera Iki Ari Ingenzi?

*"Niba imicungire ariyo ituma ubucuruzi bukora, imiyoborerere niyo ituma bigaragara ko ubucuruzi buri kugenda neza. Ubucuruzi bwose bukenera imiyoborerere hamwe n'imicungire."*

*Tricker 1984*[1]

# 1. Imiyoborerere y'Ibigo Bito n'Iciciriritse: N'iki? Kubera Iki Ari Ingenzi?

**K'umusozo w'iki gika, ugomba kuba usobanukiwe neza ibi bikurikira:**

- **Akamaro k'Imiyoborerere y'Ibigo Bito n'Ibiciriritse, ndetse n'**
- **Uburyo imiyoborerere y'Ibigo Bito n'Ibiciriritse ibafasha kurinda no gukuza ubucuruzi bwanyu.**

IKI GIKA kivuga ku cyigisho – ibyabaye ku Kigo Gicuruza Imyenda cya Rockstar, n'inkuru yahimbwe hifashishijwe ubucuruzi nyabwo – bidufasha kwerekana ibyo tuziga. Nyuma tuzarebera hamwe icyo imiyoborerere y'ubucuruzi aricyo tunarebe impamvu ibigo bito n'ibiciriritse bikenera ibintu runaka.

Dusoza, tuzareba ku nyungu zimwe na zimwe ibigo bito n'ibiciriritse bikura mu miyoborerere myiza, harimo no kwiyongera kwaho bakura amafaranga.

1 Bob Tricker n'impuguke mu miyoborerere y'ubucuruzi akaba ari we wanditse igitabo cyambere cyakoresheje umutwe 'Imiyoborerere y'Ubucuruzi' mu 1984.

## Urugero Nyigo: Menya Rami Bahgat[2]

Uyu munsi n'umunsi mukuru! Rami Bahgat, umuyobozi mukuru w'Ikigo Gicuruza Imyenda cya Rockstar, arota kwagura ubucuruzi bwe bw'imyenda bukava ku maduka 12 afite bukageza ku maduka 100, kandi ari hafi yo guhura n'Icyigo cy'Imari cya Sandstone kugira ngo baganire kubintu abona ari inyungu ku mpande zombi. Mu myaka 29 ubucuruzi bwe bwagurishije ku Banyamisiri imyenda y'abagabo yo k'urwego rwo hejuru nta nkomyi. Rockstar yubatse izina ibinyujije m'ugutanga ibicuruzwa byiza biba byageragejwe kw'isoko, ariko bigomba kunyura mw'ishoramari rihagije kugira ngo bagere k'ubushobozi bwo kwaguka. Kugira ngo akurure ishoramari, Rami yakoze ubusabe, yifuza gutanga ku bashoramari 30 kw'ijana by'imigabane y'ubucuruzi bwe. Yumvaga yakoze ibishoboka byose kugira ngo yitegure kuganira ku gicuruzwa, uburyo bw'imikorere y'ubucuruzi, n'amafaranga.

Nyamara, Rami ntiyari yiteguriye bimwe muribi bibazo: Imyanzuro y'ingenzi ifatwa gute? N'abahe bantu bafite ubumenyi buhagije ndetse n'abimpuguke, kandi nigute utegura ugusimburana ku mirimo kuriyi myanya y'ingenzi ishobora gukurura ibibazo? Ni gute ukemura ibibazo? Ni gute nabona ibiri kuba k'ubucuruzi? Ni gute abashobora kuba abashoramari bamenya neza ko amakuru ari gutangwa yizewe kandi yuzuye? N'uwuhe mubano ugirana n'abanyamigabane bawe?

Ibi nibibazo bimwe na bimwe abashoboraga kuba abashoramari babajije, bose bavuga ku ngingo y'*imiyoborere* mu Kigo cy'Ubucuruzi bw'Imyenda cya Rockstar. Abashoramari nanone bashakaga kumva uko ubucuruzi bwimakaza imyoborere myiza, uko ibyemezo bifatwa, ndetse niba hari n'uburyo bwifashishwa m'ubugenzuzi. Kandi bari bashishikajwe no kumenya ubugenzuzi bukoreshwa mukurinda ubucuruzi ibibazo kandi niba Rami yakwemera gukorera mu mucyo no gutanga amakuru ku bantu bari hanze y'ubucuruzi. Mugusoza, bashakaga kumva uko bo nk'abashoramari *baturutse hanze*, bazisanga m'urubu bucuruzi bw'umuryango wunze ubumwe.

Mugushaka ibibazo, Rami yabonye ko yari afite imiterere y'imiyoborere, gahunda n'uburyo bwimikorere bumwe na bumwe yakoreshaga. Nk'ubundi bucuruzi bwinshi, yarafite uburyo bw'imiyoborere ariko atabizi! Icyakora, inama yagiranye n'abashoramari yatumye abona ko akesneye gushyiraho imiyoborere m'uburyo buteguye kandi bukora neza.

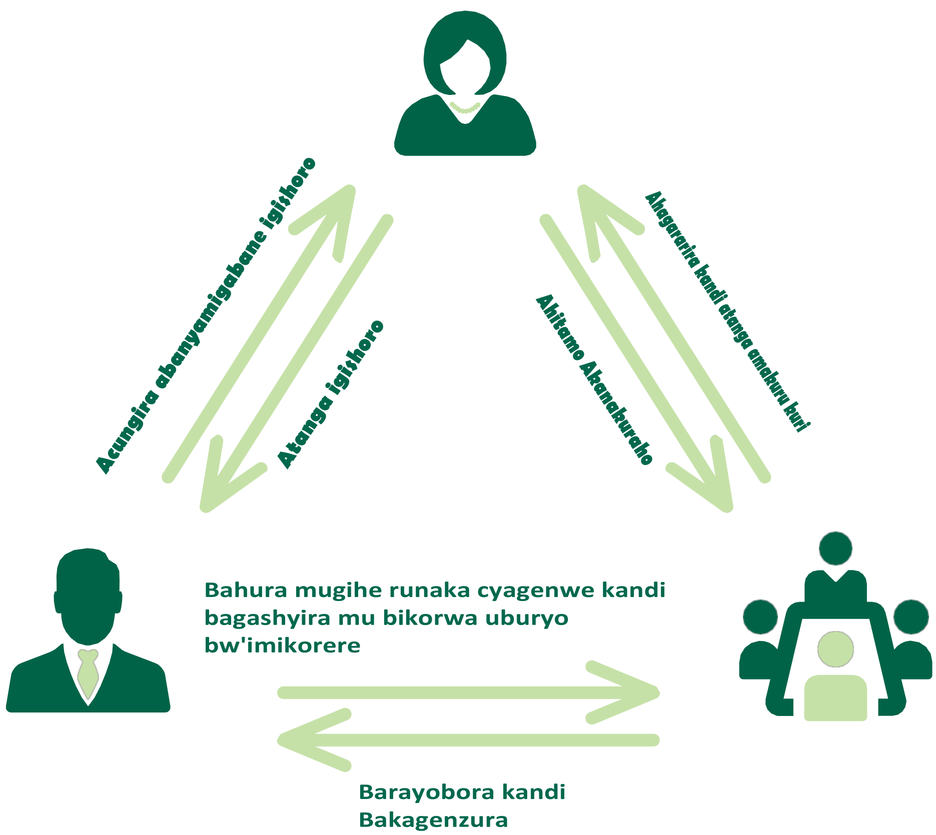
M'ukuzirikana ibyo, Rami ari gutegura urugendo rwo gusuzuma no kunoza imiyoborere m'ubucuruzi bwe. Yizeye ko uru rugendo ruzayobora ubucuruzi bwe mu kugira imikorere myiza kurushaho, bugakura kandi bugakomera kurushaho— ndetse bigatuma bukurura abashoramari. Iki cyigisho kizadufasha kwerekana imbogamizi z'ingenzi z'imiyoborere y'ibigo bito n'ibiciriritse— n'ibishobora kuba ibisubizo.

2 Amazina yose n'ibintu bimwe byarahinduwe m'ukurinda umwirondoro w'ubucuruzi.

Igishushanyo 1.1: Inkingi Zamwamba: Abanyamigabane, Inama Nyobozi, n'Ubuyobozi

### ABANYAMIGABANE

Abanyamigabane bashyiraho icyerekezo rusange cy'ubucuruzi




### UBUYOBOZI

Ubuyobozi bushyiraho uburyo bw'imikorere kandi bukagenzura imirimo ya buri munsi y'ubucuruzi

### INAMA NYOBOZI

Inama nyobozi yiga ndetse ikemeza uburyo bw'imikorere kandi ikagenzura ubuyobozi

## Imiyoborere y'Ubucuruzi n'Iki?

Imiyoborere y'ubucuruzi "Nyayo" — ubwambere yakorewe ubucuruzi bwagutse bugurisha imigabane kw'isoko rusange ry'imigabane— isobanurwa nka gahunda n'uburyo ubucuruzi buyoborwamo ndetse bukanagenzurwamo. Yibanda kw'ihererekanya makuru hagati y'impande eshatu z'ingenzi zifata imyanzuro: ***abanyamigabane***, ***inama nyobozi***, n' ***ubuyobozi***. **(Reba Igishushanyo 1.1.)**

Abanyamigabane bagira imigabane, batanga igishoro k'ubucuruzi, kandi bagahitamo itsinda ry'abayobozi bakuru barebera ubucuruzi. Itsinda ry'abayobozi bakuru rishyiraho icyerekezo cy'ubucuruzi, bakanagenzura imikorere y'ubuyobozi, noneho bagatanga amakuru arambuye ku banyamigabane kugira ngo agenzurwe. Ubuyobozi bukoresha ubutunzi n'igishoro bwahawe n'abanyamigabane kugira ngo bubashakire urwunguko, kandi bagatanga amakuru aramubuye ku mikorere y'ubucuruzi kw'itsinda ry'abayobozi bakuru. Iyo yiyongereye, imiyoborere myiza nanone ibamo no gukorana byahafi n'abandi bafatanyabikorwa.

Uko igihe cyagiye kigenda, imikorere n'amabwiriza yimiyoborere y'ubucuruzi byaragutse birenga ubucuruzi bugurisha imigabane noneho ubu bikoreshwa mu bigo byinshi, harimo n'ubucuruzi bw'imiryango, imishinga icungwa na Leta ndetse n'imiryango y'abagiraneza.[3] Hashingiwe kw'Ihuriro ry'Uburayi ry'Amashyirahamwe y'Abayobozi (ecoDa), imiyoborere y'ubucuruzi myiza k'ubucuruzi butaba kw'isoko ry'imigabane "ijyanye no gushyiraho ingena buryo n'imimerere byongera inyungu k'ubucuruzi, bikabufasha kubaka izina ryabwo ndetse bigatuma buramba kandi bwunguka" (ecoDa 2010).

## N'iki Gituma Imiyoborere y'Ibigo Bito n'Ibiciriritse Itandukana?

Icyo Ibigo Bito n'Ibiciriritse aricyo biratandukanye, ariko m'ubusanzwe isobanurwa nk'ubucuruzi bwemewe n'amategeko bufite abakozi bari munsi ya 250 (OECD 2005). Mu ngero zimwe na zimwe, ubusobanuro buzamo intego y'imitungo, ariko ibi bitandukana cyane bitewe n'igihugu n'ubwoko bw'ubucuruzi. Kugirango duhuze n'ibikubiye muriyi Fashayobora, dukoresha ubusobanuro turebeye k'umubare w'abakozi, bishyira umubare munini w'ubucuruzi k'Urwego rw'ibigo bito n'ibiciriritse.

Kugira ngo bubeho kandi bukure, ubucuruzi bwose bugomba ***kuyoborwa neza***. Ibigo bito n'Ibiciriritse, ibyinshi aba ari ubucuruzi bw'umuryango, butandukanye n'ibigo binini m'uburyo bwinshi kurusha ingano gusa. Kugirango ingena miyoborere ikore neza mu bigo bito n'ibiciriritse, igomba kuba ifite irindi tandukaniro muburyo ikoze.[4]

Urugero, imiyoborere y'ubucuruzi mu bigo binini akenshi ikunze guhuzwa n'ikibazo "cy'umuyobozi n'umukozi", aho inyungu n'ibyo umukozi (abayobozi) yemerewe bidashobora guhura neza nibyo umuyobozi (abanyamigabane) yemerewe. Icyakora, iyo ibigo bito n'ibiciriritse bigitangira, iki kibazo gifite amahirwe make yo kugaragara, kandi iyo bikuze, ikibazo cy'umuyobozi n'umukozi gifata indi ntera. Ufite Imigabane myinshi akenshi aguma arebera imikorere y'ubucuruzi nk'umuyobozi mukuru, kandi haba hari ikibazo ko inyungu z'abanyamigabane *mike* zitari kubahirizwa neza.

Ubundi buryo ibigo bito n'ibiciriritse bitandukaniramo n'ubucuruzi bunini n'ukuba haba hari impinduka buri gihe. Imbogamizi ibigo bito n'ibiciriritse bihura nazo zirahunduka bihoraho m'uko bikura no muko binyura mu mpinduka mu miterere y'ubucuruzi, ubuyobozi no mu miterere y'uburenganzira bwa banyirubucuruzi m'ubucuruzi.

Nanone, ibigo bito n'ibiciriritse byinshi bikoresha imitere, ingamba n'uburyo bw'imikorere budakuriza amabwiriza cyane. Budafite ingena Miyoborere— hamwe no kuba abantu b'ingenzi baba bakora imirimo myinshi (umuyobozi, agize itsinda ry'abayobozi bakuru ndetse ari n'umunyamigabane)—ibigo bito n'ibiciriritse biri gukura bihura n'imbogamizi zikomeye m'uburyo bw'ifatwa ry'ibyemezo mu bice byinshi byingenzi, nk'imicungire y'amafaranga n'ugusimburana ku mirimo. Ibi ubyongereho ukwivanga kw'umuryango (harimo urungano rutandukanye) mu byiciro bitandukanye m'ubucuruzi, n'uko bigahita byerekana ko ingena miyoborere yibanze ikeneye impinduka kugira ngo ihaze bigaragara ibigo bito n'ibiciriritse.

Ingena miyoborere nyinshi z'ibigo bito n'ibiciriritse m'ubusanzwe zikora m'uburyo "bworoshye" ibikorwa bigibwamo inama ubucuruzi bunini, ariko vuba hamaze gushyirwamo umuhate wa ngombwa wo kubihindura. Urugero, Amabwiriza n'Amahame y'Imiyoborere y'Ubucuruzi

3. Ingero, reba Ibikoreshwa mu Miyoborere bya IFC kuri ***https://bit.ly/2s6wkGq***.

4. Kugira ngo ugire ubumenyi bugufasha kuriyi ngingo, reba ACCA 2018 (Ishyirahamwe ry'Abacungamari b'Umwuga).

k'Ubucuruzi Butaba kw'Isoko ry'Imigabane m'Uburayi (ecoDa 2010) bukoresha uburyo bw'inzego, bituma habaho itandukaniro hagati y'ikoreshwa ry'ingena buryo yibanze ikoreshwa k'ubucuruzi bwose,
harimo n'ubutoya, noneho ingamba zihambaye zo zikoreshwa n'ibigo binini kandi byagutse. Uburyo n'amabwiriza amwe bisesengura uburyo amabwiriza y'ingenzi y'imiyoborere yakoreshwa ku bigo bito n'iciriritse (urugero,
reba IoDSA 2010). Nyuma, amabwiriza amwe yinjira mu mizi cyane noneho agamije kureba itandukaniro ry'ibigo bito n'ibiciriritse binyuze m'ugutandukanya inama hagendewe k'ibirango byingenzi by'ikigo, ingano imenyerewe cyane, itandukaniro ry'ibice by'ubucuruzi n'imiterere y'ubunyamigabane. Urugero rwiza rw'iyi nzira, reba HKloD 2009.

IFC yubakiye kuriyi nkingi yongereyeho ikindi gice—ugukura kw'ubucuruzi. Nk'ikigo cy'iterambere, IFC igeregeza gufasha ibigo bito n'ibiciriritse kutabaho gusa ahubwo no gukura kandi bugutera imbere. IFC yakoze **Ibigize Imiyoborere y'Ibigo Bito n'Ibiciriritse**, byerekanwe mu Gika 2, bifatwa nk'ishingiro ryiyi Fashanyobora. N'ubwoko bw'imiyoborere bugamije gukura, buhuriza hamwe inama z'imiyoborere n'iterambere ry'inzego z'ubukure bw'ibigo bito n'ibiciriritse. Uburyo bw'imiyoborere muriyi Fashanyobora ntibusunikira barwiyemezamirimo "gukora neza" bisanzwe. Ahubwo, barwiyemeza mirimo biga uko bamenya urwego rw'imikurire y'ubucuruzi bwabo ndetse no gushaka ibisubizo byiza by'imiyoborere byumvikana kandi bifatika ku rwego bariho—kugirango baharanire gukura birambye n'iterambere ry'ubucuruzi mu igihe kirere.

## Kubera Iki Tubyitaho? Inyungu z'imiyoborere myiza y'Ibigo Bito n'Ibiciriritse

Banyiri ibigo bito n'ibiciriritse akenshi batinda kunoza imiyoborere kugeza igihe runaka mu gihe kirimbere—iyo bamaze "gukura bihagije." Kubera ibi, ubucuruzi buhomba uburyo n'ibisubizo by'ingenzi bishobora kobongera imbaraga m'ukubaho no gukura kw'ubucuruzi. Nanone, gutinda gushyiraho imiyoborere kugeza igihe ubucuruzi bukuriye ndetse bwuzuye neza bivuze ko, igihe ubucuruzi butangiye kugira imiyoborere, bushobora gusanga uburyo butandukanye ndetse bikabatenguha.

Ugukora ibintu neza n'uko barwiyemezamirimo batangira—kare mu—kuyobora ubucuruzi bwabo bashingiye ku mahame fatizo y'imiyoborere myiza, bakoresheje ibisubizo
n'ibintu byangombwa bijyanye n'urwego rw'imikurire y'ubucuruzi. **Imiyoborere myiza n'urugendo rurerure, kandi uko ubucuruzi buto n'ubuciriritse butangira kumenyera gukora neza hakiri kare, niko bishobora kuzana inyungu m'uko igihe cyegera imbere.**

Imiyoborere myiza ntabwo ari ibisubizo by'ibibazo byose ibigo bito n'ibiciriritse bihura nabyo, ariko ubushakashatsi bwerekanye ko ari
ingingo y'ingenzi itakwirengagizwa m'ugutera imbere kwabwo (OECD 2010).[5] K'urundi ruhande, ibyavuye m'ubushakashatsi biguma byerekana ko ibikorwa by'imiyoborere mibi bihuye ako kanya n'imikorere mibi y'ubucuruzi, uburiganya, no guhomba byo kurwego rwo hejuru.

Gukora ibikorwa by'imikorere myiza bifasha ibigo bito n'ibiciriritse gukemura imbogamizi runaka zitandukanye (ACCA 2015; ecoDa 2010). Urugero:

- Ingamba, imiterere, n'uburyo bw'imikorere byiza bigabanya kwishingikiriza cyane ku bantu "bake bingenzi."
- Ubucuruzi bufite imiyoborere myiza bubona amahirwe menshi yo kubona aho buvana amafaranga, kuko bukurura cyane kandi ntabibazo byinshi bushobora guteza abashoramari na Banki.
- Ubucuruzi bw'umuryango bwongera amahirwe yo kuramba igihe kinini iyo bugize gahunda yo gusimburana k'umirimo nziza no kugenzura umubano wo m'umuryango no m'ubucuruzi.
- Imiyoborere Myiza igabanya ibibazo kandi ikanoza ugukemura ibibazo hagati y'abanyamigabane n'abajyenerwa bikorwa batandukanye
- Gupanga neza abantu bagize ubuyobozi (noneho nyuma, istinda ry'abayobozi bakuru)

bitanga umurongo ngenderwaho wumvikana, icyerekezo cy'ubucuruzi cyiza, no gushyikirana kw'ubucuruzi n'abandi biganisha kw'iterambere rirambye.

- Imiyoborere myiza n'ikintu kimenyerewe gisanzwe gisabwa kugira ngo ubucuruzi bushyirwe kw'isoko ryimari n'imigabane.

- Igenzura ry'ibibera mu kazi ryiza rifasha ubucuruzi kunoza uburyo bwo gukemura ibibazo kandi bakubaka ikingi ikomeye irwanya uburiganya, ubujura, n'imicungire mibi.

- Imirimo y'imiyoborere myiza ifasha abashinga ubucuruzi gusubirana ugahenge m'ubuzima bwabo. Bashobora kugenzura no kuyobora ubucuruzi batiriwe bivanga byako kanya mu byemezo byose by'imikorere. Ubucuruzi buyobowe neza bukurura kandi bukagumana abakozi babwo bo kurwego rwo hejuru abashinze ubutegetsi bakwizera.

2. Urugero, reba Brunninge et al. 2007 na Abor na Biekpe 2007.

## Imiyoborere Myiza N'igishoro Cyiza

Kubona aho amafaranga ava n'imbogamizi ikomeye k'ugukura kw'ibigo bito n'ibiciriritse. Ubigo bito n'ibiciriritse bigira amahirwe make ugereranyije n'ibinini yo kubona inguzanyo za Banki bituma bihitamo gushingira k'ubushobozi "bwite" cyangwa bw'imbere kugira ngo bitangire ndetse binakore imirimo yabwo. Turebeye ku nyigo imwe "hafi kimwe cya kabiri cy'ibigo bito n'ibiciriritse byemewe n'amategeko ntibibona inguzanyo yemewe n'amategeko" (Banki y'Isi 2018).
Inzira imwe y'ingenzi ibigo bito n'ibiciriritse bishobora kongera mo uko bibona amafaranga n'ugukomeza imirimo y'imiyoborere yabwo. Wegeye imbere,

Ibigo bito n'ibiciriritse bishaka gukurura abashoramari bishobora gukoresha imiyoborere myiza nk'umusingi w kwerekana agaciro kabyo. Abatanga igishoro batandukanye ku bigo bito n'ibiciriritse, nk'ibigo by'imari, n'ibigo bitanga inkunga, bazi ko imiyoborere myiza ivuze umutekano mwiza hamwe n'inyungu ku gishoboro cyabo.

Uyu munsi, umubare munini w'abashoramari wongera imiyoborere myiza mu bigenderwaho kugira ngo batange igishoro. M'ubushakashatsi bwakozwe na IFC mu 2010 bw'ibigo bitanga igishoro kw'isoko riteye imbere, 41 kw'ijana byavuze ko ibigo byabo byari bifite Urwego rw'imiyoborere bitajyamunsi kugira ngo bifate umwanzuro wo gushora imari (Khanna 2010). Ikindi, imiyoborere myiza ifasha barwiyemezamirimo kubona cyane amafaranga menshi ku migabane bafite m'ubucuruzi bwabo. M'urubwo bushakashatsi, 100 kw'ijana ry'abasubije bavuze ko bashora ingano y'amafaranga menshi k'ubucuruzi bufite imiyoborere myiza mw'isoko riteye imbere; 55 kwijana bavuze ko bashobora kongera byibuza 10 kwijana mu gishoro batanze, noneho 38 kw'ijana bari biteguye kongera igishoro ho 20 kw'ijana k'ubucuruzi bufite imiyoborere myiza.

Ubu bushakashatsi bwunga mu cyegeranyo cyakozwe muri 2015 kivuga ko muri MENA (Igice cy'Iburasirazuba bwo Hagati n'Amajyarugu ya Afurika)[6] ibigo bitanga igishoro byabonye ko imiyoborere myiza y'ushowemo ari kimwe mu mbogamizi eshatu zikomereye cyane ubucuruzi (IFC 2015b). Nanone banabonye ingaruka imiyoborere myiza igira ku bakiriya b'uwashowemo. Urugero, vubaha umushoramari umwe yabonye hagurishwa imigabane hiyongereyeho 40 kw'ijana by'igiciro cyiri kw'isoko, kubera ahanini imiyoborere myiza. Ikigo cy'ikoranabuhanga cyashowemo n'undi mushoramari cyiyongereyeho inyungu ya 20 kw'ijana mugihe cy'imyaka ibiri bitewe no gukora neza kw'itsinda ry'ubuyobozi bukuru ndetse n'impinduka zitandukanye mu micungire y'ubuyobozi.

Muri make, kunoza imirimo y'imiyoborere bizamura imikorere y'ubucuruzi, bikongera uburyo bwo gukemura ibibazo, bikubaka ikizere hagati y'abafatanyabikorwa, kandi bikongera ubushobozi bwo kubona igishoro kivuye hanze. Niyo mpamvu abashoramari bashaka kwishyura amafaranga menshi k'ubucuruzi bufite imiyoborere myiza—ndetse no gutanga imbaraga zabo m'ukunoza imiyoborere y'ubucuruzi bashoyemo imari.

3 MENA = Igice cy'Iburasirazuba bwo Hagati n'Amajyarugu ya Afurika.

***IGIKURIKIRA:*** **Igika 2 kireba byimbitse kw'iterambere ry'ibigo bito n'ibiciriritse kandi kigatanga ingena buryo rusange yo kubaka ubucuruzi burambye, bufite imiyoborere myiza.**

# Igika 2

## Ingena Miyoborere y'Ibigo Bito n'Ibiciriritse

# 2. Ingena Miyoborere y'Ibigo Bito n'Ibiciriritse

*K'umusozo w'iki gika, muzaba mushobora gukora neza ibi bikurikira:*

- **Muzaba musobanukiwe zimwe mu mbaraga zigenzi ziba zirinyuma y'iterimbere ry'ibigo bito n'ibiciriritse kuva ku rwego rumwe bujya kurundi.**
- **Kumenya urwego rw'imikurire y'ubucuruzi bwawe.**
- **Kumva ingena buryo rusange y'imiyoborere itangwaho inama zifasha ubucuruzi bwawe gutera imbere.**

IKI GIKA gisobanura inzego z'imikurire y'ibigo bito n'ibiciriritse, kongeraho n'ibibazo ndetse n'amahirwe y'imiyoborere ijyanye na buri rwego. Gitanga uburyo bugufasha kumenya urwego rw'imikurire y'ubucuruzi bwawe. Noneho cyikerekana Ibigize Imiyoborere y'Ibigo Bito n'Ibiciriritse, bivuga muri make ibikorwa by'ingenzi by'imiyoborere itangwaho inama kuri buri rwego rw'imikurire y'ibigo bito n'ibiciriritse.

# Inzego z'Imikurire y'Ibigo Bito n'Ibiciriritse:
# Ubucuruzi Bwange Buri Gukura Bute?

K'umusozo wiki gice, uzaba ushobora gukora neza ibi bikurikira:

**X** Gutandukanya inzego z'iterambere ry'ibigo bito n'ibiciriritse

zitandukanye.

**X** Kumenya urwego rw'ibanze rw'imikurire y'ubucuruzi bwawe.

**X** Kumenya ibikenewe n'ibibazo bijyanye na buri rwego rw'ibigo bito n'ibiciriritse.

**X** Kumenya uruhare rw'imiyoborere m'ukugabanya ubukana bw'ibibazo by'urwego runaka.

Hari inyandiko nyinshi ku ngingo y'imikurire n'iterambere ry'ubucuruzi, ahanini cyane biri munsi y'umutaka munini wamoko y'uruhererekane rwibiba m'ubucuruzi.[7] nubwo ntamasezerano munyandiko ahari k'umubare, urukurikirane, ndetse no kujya mu nzego, hari ubwumvikane rusange ko ibintu bihinduka m'uburyo busa mugihe ibigo bito n'ibiciriritse biri gukura, kandi ko hari imbogamizi rusange ku nzego z'iterambere ryabyo zitandukanye.

Ibi bivuze ko kubijyanye n'ubuzima bw'ubucuruzi bwabo, banyiri ibigo bito n'ibiciritse bazaca mu bihe byangombwa aho imyanzuro yatekerejweho izaba ikenewe gufatwa kugira ngo bazamure ubucuruzi k'urwego rukurikiyeho. Banyirubucuruzi bagomba kubona imiyoborere nk'uburyo bw'iterambere, aho gahunda n'uburyo bw'imikorere bikeneye kuguma ***biteguye mugihe bikenewe*** m'uko ubucuruzi bukura.

Dushingiye k'ubusesenguzi bwacu bw'ibyanditse, hamwe nibyo IFC yakuye m'ubujyanama ikorera ibigo bito n'ibiciriritse, turabashishikariza gutekereza ku bigo bito n'ibiciriritse byateye imbere ko binyura mu nzego enye z'ubukure. (**Reba Igishushanyo 2.1**) Kuva m'urwego ujya m'urundi—guhera Ubucuruzi Butangiye kugeza aho Butangiye Kwagukira—ntibisobanurwa hakurikijwe gusa ibintu byibanze, nk'imiterere y'uburenganzira bwa banyirubucuruzi, ubunini, n'icyo ubucuruzi
bwibandaho, ahubwo bisobanurwa cyane no kwiyongera kwitandukaniro ry'ibice by'indani bizana n'ugukura. Nta kintu kimwe cyerekana neza igihe cyo kuva m'urwego ujya m'urundi, ahubwo***uruhurirane rw'ibiranga urwego nirwo ruzashyiraho urwego rw'ibanze rw'iterambere ry'ibigo bito n'ibiciriritse***. Ningenzi nanone kumenya ko inzego zirangwa n'impinduka—ubucuruzi bushobora kuba "buri hagati y'inzego," mugihe burikuva mu rwego rumwe bujya m'urundi.

7 Kugirango ubone inyandiko ntoya kandi zifasha kuriyi ngingo,
tubashishikarije kureba Matejun na Mikoláš
2017 na Nordstrom et al. 2012.

**Igishushanyo 2.1: Inzego Enye z'Iterambere ry'Ibigo Bito n'Ibiciriritse**

Igihe ibigo bito n'ibiciriritse biva mu rwego bijya m'urundi akenshi biragaragara muburyo bisunikira ba nyiri ibigo m'ugufata ibyemezo birenze "ubucuruzi nk'ibisanzwe."
Mu Nzego 1-3, igisembura izi mpinduka akenshi n'ukwiyongera kw'ibintu bitandukanye byatewe n'ubukure bwihuse. Mu nzego zikurikira (Inzego 3–4), kuva m'urwego ujya m'urundi akenshi bizanwa n'impinduka ikomeye muri banyirubucuruzi (urugero, haje umunyamigabane, umushoramari mushya).

Mu mpapuro zikurikira, turasuzuma neza buri rwego rw'iterambere, dukoreshe Ikigo cy'Ubucuruzi bw'Imyenda cya Rockstar
Urugero rw'Ubucuruzi. ***Ibibera mu nzego***z'ibigo bito n'ibiciriritse biza twereka ibibazo bihuriweho bijyanye na buri rwego—urebeye mu mboni z'ubucuruzi ndetse nizabashobora kuba ashoboramari baturutse hanze bashobora gukenerwa kugirango basembure ukomeza gukura.
Noneho tugahita twerekana ko mu rwego runaka—gukora ibikorwa by'imiyoborere ikwiye, bishoboza banyirubucuruzi kugabanya ubukana (gukora ibikorwa byo kugabanya cyangwa gukemura) bw'ibi bibazo kandi bafasha ubucuruzi kujya kurundi rwego.

Menya ko iyi mvugo yo kujya kurundi rwego yerekana igikorwa cyiza. Mu bikorwa, guhama hamwe ndetse no gusubira inyuma bishobora kubaho ku rwego urwo arirwo rwose kandi bitewe n'impamvu zitandukanye, harimo no kunanirwa gukemura ibibazo by'imiyoborere.

## Urwego 1: Gutangira

### Urugero Nyigo: Inkomoko ya Rockstar

Ni muri 1985, kandi Rami Bhagat ari gutangira ubucuruzi bw'imyenda, Ikigo cy'Ubucuruzi bw'Imyenda cya Rockstar. Ikigo kizagira umwihariko wo gukora imyenda isanzwe n'iyo kwambara ahantu hiyubashye y'abagabo. Ubwoko bw'ubucuruzi gikoresha n'ukwihangira ibicuruzwa ubwabo, bakabikoreshereza hanze no gushyiraho amabara m'umwenda noneho bagakwirakwiza igicuruzwa cyarangiye. Rockstar byemewe n'amategeko niy' Uwayitangije/Umuyobozi Mukuru Rami Bahgat n'umugore we (ugenzura imigabane) ndetse n'abanyamigabane bakeya.

Rami ari kwagura ibicuruzwa by'uruganda rwe ndetse arikugeragereza kw'isoko uburyo imyenda ihanze. Itsinda ryabakozi ni rito, kandi n'umugore we aramufasha cyane. Buriwese yiyumva nkaho akenewe kugirango ibintu bigende neza. Hari inama nyobozi, nkuko bisabwa n'amategeko, ariko niyo umurimbo.

Mubyukuri, Rami kugiti cye areberera buri gice cy'ubucuruzi cyose kandi ari gushyiraho uburyo bw'imikorere y'ubucuruzi m'uko igihe cyegera imbere, afata ibyemezo byose, kandi akora ibishoboka byose ngo ahaze ibyifuzo by'abakiriya.

M'**Urwego 1: Gutangira**, Ibigo bito n'ibiciriritse byibanda***k'ugukora ibicuruzwa*** no kugenzura amasoko. Muruko kugira icyo bibandaho kimwe kandi bafite ubushobozi buke, bituma ibigo bito n'ibiciriritse akenshi bishyira imbaraga nkeya mu mikorere y'ubucuruzi. Kururu rwego, imikorere irumvikana kandi iroroshye, bituma abayobozi bayobora m'uburyo budakurikiza amabwiriza kandi bwihuta.

Uburyo bw'imicungire n'uburyo bwite bw'umuntu kugiti cye—nyirubucuruzi n'ubucuruzi ni bamwe kandi ni kimwe. Ubucuruzi buri gukura bisanzwe, na gahunda zateguwe ziri gukorwa "m'uko bakomeza gukora," ndetse imyanya y'akazi imenywa mugihe abantu bari gufasha, nk'ibikenewe, kugira ngo akazi karangire.

Kururu rwego, banyirubucuruzi/abayobora ubucuruzi basabwa kubanza kuba ari ba rwiyemezamirimo— bafite icyerezo nyamukuru kandi batuma ibintu bishya biba. Bakora neza mu mikorere itabazitira iranga urwego 1—m'uburyo butagoranye, guhana amakuru neza, kandi muri rusange gukora ubucuruzi ntamurongo ngenderwaho.

### *Ibibazo ku bigo*

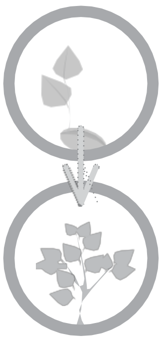
Kuba ntamurongo ngenderwaho ibigo bito n'ibiciriritse bigira kururu rwego bishobora kubyihutisha m'ugushyira mubikorwa amategeko, gahunda n'uburyo bw'imikorere bishobora kugenza gake ikorwa ry'ibicuruzwa n'umuvuduko wabyo.
Gukora ibintu mbere y'igihe ugatangira gutanga inshingano bishobora gutuma nyirubucuruzi abura uko agenzura ibintu. K'urundi ruhande, kwanga burundu cyangwa kutabasha gutangira gushyiraho inshingano bishobora gutuma nyirubucuruzi ayoborana igitugu cyane kandi akananirwa gukoresha neza impano ubucuruzi bufite m'ukuyobora no gukora. Hashobora kubaho nanone imbogamizi y'uko nyirubucuruzi atazi gutanga amakuru neza, bituma amakuru hari aho atagera mu bakozi. Nanone, ibigo bito n'ibiciriritse biri mu Rwego 1 akenshi biba bifite intego z'ishoramari z'igihe kirekire ariko bifite ubushobozi bwo gushora mu ntego zigihe gito gusa, bishobora kuzana amafaranga make n'ibikoresho bike kandi bikongera akavuyo.

### *Ibibazo ku Bashoramari Bavuye hanze*

Abashoramari bagira impungenge z'uko ubucuruzi bugitangira buba budashaka gukora gahunda y'uburyo bwo kuzuza inshingano kandi butanagira gahunda n'ingamba byibanze cyane. Kubijyanye nibi hari n'ikibazo cy'uko banyurubucuruzi aribo bonyine bafata ibyemezo byose kandi badasha inama ku bandi bo hanze cyangwa wenda abindani k'uburyo bw'imikorere y'ubucuruzi. Gushingira cyane k'umuyobozi bizana ikibazo gikomeye cyo kwishingikiriza ku bantu bigenzi. Ikindi kintu n'ukuvanga inyungu z'umuryango n'ubucuruzi. Ibi byongera ikintu cy'amarangamutima bitera kudakora ibintu neza cyangwa ubunyangamugayo buke mw'ifatwa ry'ibyemezo, byumwihariko kubijyanye n'amafaranga. Nanone, gutanga amakuru kubijyanye n'uburyo ubucuruzi buri gukora bishobora kubogama kandi ntibyizerwe; banyirubucuruzi bashobora kuba batiteguye kongera abandi banyamigabane m'ubucuruzi.

### *Kwibanda ku bikorwa byo kugabanya ubukana bw'ibibazo*

Ibigo bito n'ibiciriritse byatangira gukemura ibi bibazo bikoresheje ingamba zitagendera ku mabwiriza runaka zo gutega amatwi inama zivuye hanze, gushyira mubikorwa imikorere ijyendanye n'ubushobozi buhari kugira ngo hagenzurwe amafaranga yinjiye n'ayasotse, kumenya inshingano za ngombwa zafasha ubucuruzi gukura byisumbuyeho no gutangira guhindura gahoro bijya k'ubuyobozi buha agaciro cyane abantu ndetse no gutekereza bifite intego z'igihe kirere.



## *Kuva m'Urwego Ujya m'Urundi: Urwego 1 ujya m'Urwego 2*

***Igihe ibigo bito n'ibiciriritse biteyimbere noneho bigatanga serivisi cyangwa ibicuruzwa byiza, kugurisha bihita biba inshingano yambere. Uretse ko kuva m'urwego rwo Gutangira ujya k'Ugukura Bihamye biba byifuzwa cyane n'uyobora/nyiri ikigo, mubyukuri akenshi ntibiba byateguwe. Ahubwo, ubucuruzi bushobora gutangira bwiruka bufite umubare munini wabakozi ariko imiterere n'uburyo bw'imikorere yabwo igahindukaho gato cyangwa ntihinduke.***

rockstar

## Urugero Nyigo: Rockstar Uyumunsi

Nk'igihe bimaze handikwa iyi fashayobora, hashize imyaka 32 Ikigo cy'Ubucuruzi bw'Imyenda cya Rockstar gishinzwe, ubu kikaba gifite amaduka 12 muri Misiri n'abakozi 60 bakora mu nzego zitandukanye: amaduka, ubucungamari, ibaruramari, inzu zububiko, n'ubuyobozi. Ubucuruzi bwatangaje ko bwinjije miliyoni 10 z'amapawundi akoreshwa mu Misiri (miliyoni 1.5 y'amadorari). Icyerekezo Rami yifuriza Rockstar n'ukugira amaduka 100 mu Misiri mu gihe cy'imyaka 10.

Bafite igishushanyo ndaga miyoborere cyibanze ariko kidafite ubusobanuro bw'akazi cyangwa ngo kibe gifite aho batangira imirimo yo gukora. Rami yemeye ko "yikorera imirimo myinshi wenyine" ariko yumva adafite amahitamo ahagije, kubera ko nkuko abivuga "abura abayobozi babishoboye." Uretse umuhungu we, Sherif (ushinzwe ibicuruzwa), ajyinama gusa n'ukuriye imenyekanishabikorwa, Mahmoud. Ibiganiro byo gushaka ushinzwe abakozi wabigize umwuga
ntacyo biratanga kugeza n'ubu. Kandi, umwana we abona inshingano ze m'ubucuruzi ari izagateganyo, kandi yatanze igitekerezo cye ko ise azi guhanga cyane kurusha uko ari umuyobozi.

Inama ngaruka kwezi z'abayobozi bakuru (iyo zabaye) nta murongo ngenderwaho uba uhari kandi zibanda ku bibazo by'imikorere gusa. Mugucungira hafi amafaranga yinjira, Rami ahura cyane na Mahmoud, uvuga ko uduhimbazamusyi duhabwa abakozi kugira ngo byongere amafaranga yinjira, ariko ubucuruzi ntibwigeze buvuga uburyo tubarwa.

Ubucuruzi bushyiraho uburyo bw'igenzura ry'uburinganire bw'inzego bwibanze bwo kureberera imitungo, ariko igenzura ry'imitungo banyirubucuruzi bahari rikorwa rimwe mu mwaka, neza cyane. Ntakibazo gikomeye cy'ibura ry'imitungo mo indani kiraba, ariko hari impungenge kw'iyinjira n'isohoka ry'amafaranga rike ndetse yo gutinda kw'inyishyu, bitewe no gushora mu mitungo cyane.

Babajijwe icyerekezo cy'ahazaza h'ubucuruzi, nta numwe mu bayobozi bakuru cyangwa mubakozi waruzi ko Rockstar inagira icyerekezo—cyangwa uburyo bwo kugishyira mu ngiro. Nta gahunda y'ubucuruzi ifatika ndetse iyinjira n'isohoka ry'amafaranga riri hasi, bizaba imbogamizi ikomeye gushora mu kwaguka no gutanga akazi ku bakozi babigize umwuga bacyenewe gusa.

K' **Urwego 2: Gukura Bihamye**, igicuruzwa cyibanze cyabonetse, noneho ibigo bito n'ibiciriritse bihise byibanda k'ukugurisha, kugurisha no kugurisha! Ubucuruzi buri gukura mu bunini no mu bice bitandukanye. Icyakora, uku gukura akenshi kuba ahanini "ari ugusanzwe" kandi kutateguwe— kuba gushingiye ku "cyerekezo" cyagutse ariko hatitawe cyane ku gukora uburyo bwo kubigeraho busobanutse.

### *Ibibazo ku bigo*

Ubucuruzi bugorwa no guhuza gukenera guhinduka ku mpamvu hamwe no kurushaho gukenera kw'ibanda kw'imenyekanisha, imimerere n'ingamba bigaragara, n'igenzura rikora neza.

Ibibazo bijyanye n'abakozi bigenda bigaragara kurushaho. Ubucuruzi akenshi bukora imimerere, inshingano, ndetse n'uburyo bw'imikorere bitewe n'abantu *bahari* ntabwo buha akazi abantu runaka babifitiye *ubumenyi* ngo bakore inshingano ziba zavuzwe. Mukwihutira guhaza ibyifuzo birikuzamuka, ibigo bito n'ibiciriritse akenshi bitanga akazi ku bantu benshi cyane noneho bigahitamo abantu baha inshingano zitandukanye n'ubumenyi bafite. Gutanga imirimo yo gukora, ubuyobozi n'ishingano ntibisobanurwa neza.

Kururu rwego, ubucuruzi buba bufite aho barebera ibyagezweho, rero bishobora gutuma uyobora ubucuruzi yirara kandi akabura intumbero mu byemezo afata. Hari byinshi biba biri kuba! Iyo bashyizeho ibyiciro bikora, bakongera umubare w'abakozi, hakaba impinduka mu bicuruzwa na serivisi, ndetse n'amahirwe mashya yo gutera imbere, abashinze ubucuruzi bashobora kwisanga bagiye mu byerekezo bitandukanye mugihe bari kugerageza kugumisha ibintu muburyo no kwibanda ku mikorere ihamye.

Ikibazo kimenyerewe kururu rwego n'uburyo bukoreshwa budahagije cyangwa "budakorwa" m'uguhererekanya amakuru, aho guhererekanya amakuru biba bikorwa neza *mu* nzego no mu bakozi ariko bidahagije *hagati* yabo. Igenzura ry'ibibera mukazi ritangira gukoreshwa kugira ngo ribashe gufasha umubare wiyongereye w'itsinda ry'abakozi n'ingano y'ubucuruzi hamwe n'ibice bitandukanye byabwo, ariko riguma rikoresha amahame y'ibanze make.

### *Ibibazo ku Bashoramari Bavuye hanze*

Gahunda n'ingamba bitumvikana nibyo bitera cyane ibibazo; hamwe no kuba imbaraga zikirenga zifitwe na nyirubucuruzi/ubuyobora, ikibazo cyo kwishingikiriza k'umuntu wingenzi kiguma gikomeye kandi imicungire y'uburinganire bw'inzego mu kazi ishobora kutagira icyo igeraho. Ikibazo cyo kutita bingana kuri bamwe mubanyamigabane nacyo giteye impungenge cyane.

### *Kwibanda ku bikorwa byo kugabanya ubukana bw'ibibazo*

Ibikorwa by'imiyoborere byatanzwemo inama kuri uru rwego rw'ibigo bito n'ibiciriritse byibanda ku gushyiraho imiterere n'uburyo bw'imikorere bw'ubucuruzi byibanze. Ubucuruzi nanone buba bukeneye gutangira gusobanura uburyo bukoresha mw'ifatwa ry'ibyemezo by'imikorere n'ibyahazaza. Nyirubucuruzi/Uyobora ubucuruzi agomba kwiga guhagararira abandi no kugisha inama abantu bigenzi hamwe n'abajyanama bo hanze y'ubucuruzi—niyo byaba ari muburyo budakurikije amabwiriza—mbere yo gufata imyanzuro ikomeye. Igenzura ry'ibibera mu kazi rigomba gushyirwaho kugira ngo himakazwe kugira nshingano no gucunga imitungo.

### *Kuva m'Urwego Ujya m'Urundi: Urwego 2 ujya m'Urwego 3*

***Nyuma yo kwibanda k'ugicuruzwa mu Rwego 1 ndetse ko kucyigurisha mu Rwego 2, nyirubucuruzi, arajwe inshinga no kongera ingano y'ubucuruzi n'ibice byabwo bitandukanye, abona ko aricyo gihe cyo gushora m'ukuzamura ubucuruzi ubwabyo: Urwego 3.***

***Nyirubucuruzi abona ko ukwiyongera kw'amafaranga yinjira gushobora kuba kwarasubiye inyuma mu gihe ubucuruzi bwo bwakuze neza, bufite ibyiciro, n'ibicuruzwa bishya n'abantu bashya. Imiterere y'imikorere yindani, ingamba n'ibikorwa ntibyahindutse bitewe n'uko byari bimeze ubwo ubucuruzi bwari bukiri buto. Rero, kuva mu rwego rumwe ujya m'Urwego 3 akenshi bizana na nyirubucuruzi abona ko atagishoboye kugenzura no kuyobora ubucuruzi bwose.***

## Urwego 3: Imikorere y'Ubucuruzi

rockstar

### Urugero Nyigo: Kugira Rockstar Inyamwuga

Yifashishije gahunda y'imikorere yahawe ubu ubucuruzi itanzwe na Serivisi z'Imiyoborere y'Ubucuruzi ya IFC, Rami yatangiye gukora ibikorwa byo guhindura Rockstar inyamwuga m'ugukomeza icyerekezo cyo kuyagura neza. Yumviye inama z'umuhungu we, arekera kugenzura imikorere y'ubucuruzi ayiha Umuyobozi ushinzwe imikorere mushya,
Mariam Awad. Ubu yibanda kubyo azi gukora neza kurusha ibindi — guhanga— hamwe no gushyiraho uburyo bw'imikorere y'igihe kirekire ya Rockstar, byatumye Mariam n'abo bayoborana bafata inshingano zose zo gufata ibyemezo ku mikorere. Yifashishije kuyobora m'uburyo bwo gukorera hamwe, Mariam agirana inama buri cyumweru n'abakozi, agamije gushishikaza guhererekanya amakuru neza mu nzego zitandukanye.

Igenzura ry'ibibera mu kazi muri Rockstar naryo ryaravuguruwe cyane, harimo no gutangira gukoresha uburyo bucunga kandi bunerekana amakurushingiro ku mitungo n'amafaranga yinjira byorohereza Rami kubona ishusho nziza y'umusaruro w'ubucuruzi vuba.

Nyuma y'imyaka itatu Rami ahinduye ubucuruzi bwe ubwubunyamwuga, yabashije kumvikana n'Ikigo cy'Imari cya Sandstone k'ugushora imari yari ikinewe cyane m'ubucuruzi bwe. Byamuhaye igishoro, bituma anamenyana n'abantu bakomeye, bari bakenewe kugira ngo ubucuruzi bwaguke.

M' **Urwego 3: Imikorere y'Ubucuruzi**, ibigo bito n'ibiciriritse biri gushaka uko bigira kinyamwuga ***imiterere n'uburyo bw'imikorere***, nyuma yo guca mu gihe cy'itangira ryo gukura kw'ubucuruzi m'Urwego 2.

Ibiranga uru rwego n'ukwiyongera ko gukenera imicungire ya kinyamwuga, ubuzobere mu bice runaka, na gahunda ndetse n'igenzura byiza. Ushinzwe abakozi atangira kugenda aba ingenzi cyane m'uko ibigo bito n'ibiciriritse biba bishaka guha akazi abakozi b'abanyamwuga ndetse no gukoresha neza imiterere n'ingamba by'ubucuruzi.

## *Ibibazo ku bigo*

Kururu rwego, ubucuruzi buba buvuye mugihe cyo gukura, abakozi n'ibicuruzwa byiyongereye cyane, ariko imiterere y'indani, ingamba, n'uburyo bw'imikorere byagumye nkuko biba biri ku rwego rwo gutangira ubucuruzi. Rero, uru rwego rurangwa n'imirimo ihindagurika. Urugero, uburyo bwo gutanga agahimpazamusyi bushobora kudahura n'umusaruro w'ubucururuzi, kandi ingamba akenshi ntizikurikizwa cyangwa rimwe na rimwe zikaba zirenze izikenewe.

Uru rwego rukunda kugora banyirubucuruzi cyane, kuko rusaba kugira ubuhanga buhagije mu micungire no m'ubuyobozi, byiyongera k'ubuhanga m'ubucuruzi bwavanye ubucuruzi k'Urwego 1 n'Urwa 2. Birashoboka kuba rwiyemezamirimo mwiza ariko utazi kuyobora, cyangwa ukagira kimwe udafite ikindi.

Ibibazo bijyanye niby'abakozi n'ibisanzwe. Kugira imicungire yakinyamwuga bishobora gutera amakimbirane y'abakozi "bakera" "n'abashya". Impinduka zibaho mu miyoborere, abakozi no mu mikorere zishobora kugira ingaruka k'umurava n'umwete by'abakozi. Kubera ko ubucuruzi butangira kukwibanda gake k'umibanire bwite ahubwo bukibanda cyane ku ngamba n'uburyo bw'imikorere, bamwe bagorwa no kwakira ihinduka.

Muri uru rwego ibigo bito n'ibiciriritse binyura mw'ihindagurika ry'ububasha ryinshi cyangwa mu mpinduka mu myanya y'ubuyozi; kugabana inshingano n'itsinda ry'abayobozi bishobora guhindagurika cyangwa ntibyumvikane. Ibibazo by'igenzura ry'uburinganire bw'inzego bishobora kuba kudakora igenzura no kudafata mu nshingano ndetse no kwibanda k'uburyo bwimikorere birenze ibikenewe.

## *Ibibazo ku bashoramari*

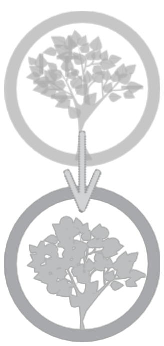
Muri uru rwego, abashoramari bahangayikishwa n'uko ubunyamwuga butuzuye kandi ko imibanire *bwite* yaganje. Bishobora kuba nanone ko, uretse kugira igenzura ry'uburinganire bw'inzego ryemewe, hashobora kuba ikibazo cyo kwivanga kw'abanyiri ibigo "m'ugusuzuma no kugenzura" ubucuruzi, mugihe babikora bakirengagiza imikorere mishya n'ingamba. Kwibanda ku gutera imbere indani bishobora—akenshi—bitera kugenda gake m'ugukura no m'ugufata ibyemezo. Ikindi gishobora kuba ikibazo n'ukugira abo mu muryango benshi mu bakozi babanyamwuga.

Amakimbirane ashobora kuba hagati y'abafatanyije gushinga ikigo, ubuyobozi bushya n'abashoramari, bishobora gusemburwa no guhererekanya amakuru nabi hagati y'izi mpande.

### *Kwibanda ku bikorwa byo kugabanya ubukana bw'ibibazo*

Ibikorwa by'imiyoborere bishyira k'ugukenera ubuyobozi bwiza, inyandiko yerekana imikorere n'uburyo, gufata ibyemezo m'uburyo bwateguwe, n'ubuyobozi bwa kinyamwuga byiza. Banyirubucuruzi bagomba kongera ubuhanga mu micungire n'ubuyobozi cyangwa bagaha akazi n'ubushobozi abantu bafite ubwo buhanga, mu myanya nk'ukuriye ibikorwa by'ubucuruzi.

Muri rusange, ifatwa ry'ibyemezo rigomba kuba rica cyane mu nzego kuva k'uruto ujya kurukuru kandi ***inzego zigakorana***. Urugero, umuyobozi, akenshi bwahamagaraga itsinda cyangwa ihuriro ry'abayobozi, bagahura bihoraho kugirango bahurize hamwe ibikorwa ndetse bafashe umuyobozi w'ikigo gufata imyanzuro ku mikorere, hamwe no guhora batanga inama ku byemezo byahazaza. Nanone, itsinda ry'abajyanama ryemewe n'amategeko rishobora gufasha nyiri ikigo/umuyobozi ku bibazo runaka ubucuruzi buhura nabyo. Uburyo bukorwamo igenzura ry'uburinganire bw'inzego neza bugomba kwemezwa n'amategeko, kandi ikigo kigomba gushyiraho urwego rw'indani rushinzwe igenzura.



### *Kuva m'Urwego Ujya m'Urundi: Urwego 3 ujya m'Urwego 4*

***Gahunda n'uburyo biba bimaze gushyirwaho, ubuyobozi bwiza, n'imicungire ya kinyamwuga, k'Urwego 3 ibigo bito n'ibiciriritse noneho aba ari ubucuruzi bw'umwuga kurenza kandi bwiteguye gukura kurushaho. Ubushobozi bw'indani ubwabwo, ariko, ntibuhagije kugira ngo ubucuruzi bwaguke: ikigo gikenera igishoro. Ibi bitera ba rwiyemeza mirimo benshi kwegera abashoramari bo hanze y'ubucuruzi—haba abo bafite icyo bapfana, nk'inshuti n'umuryango, cyangwa ababigize umwuga, nk'ibigo by'imari byigenga. Abanyamigabane bashya bazasaba ko habaho ingamba z'imiyoborere zikora neza—nk'inama nyobozi ikora—kugira ngo igenzure kandi itange icyerekezo ku kigo. Urwego 3 rw'ibanze ku kunoza imicungire; m'Urwego 4 hibandwa cyane ku miyoborere.***

***Ikindi cy'igenzi m'ukuva m'urwego ujya m'urundi gishobora kuba ko nyiri ikigo avuye k'ubuyobozi ku mpamvu bwite cyangwa z'ubucuruzi—kugirango atangize ikigo gishya, kugirango ahe akazi umuyobozi mukuru w'ubucuruzi w'umwuga wo kuyobora ikigo mu kwaguka, kugira ngo ahe inkoni y'ubuyobozi ikiragano gikurikira, n'ibindi. N'ubwo ikigo gishobora kuguma mu maboko amwe, ugukenera imiyoborere myiza kurushaho birakenerwa.***

***Nyuma, ikigo kigenda kirushaho gukenera gushyiraho inama nyobozi hamwe n'izindi ngamba z'imiyoborere, n'ubwo ntampinduka mu miterere y'uburenganzira bwa nyiri ikigo yaba igiye kuba. Babona ko itsinda ry'abayobozi bakuru b'abanyamwuga rizana ubunararibonye, ibitekerezo bitandukanye no kumenyana n'abantu m'ubucuruzi—ibice by'ingenzi m'ugukura bihamye.***

rockstar

## Urugero Nyigo: Ukwaguka kw'Ubucuruzi bwa Rockstar

Mu mahitamo abiri azwi cyane ya nyirubucuruzi, "kuba umwami cyangwa umukire" (Wasserman 2008), Rami yahisemo amahitamo ya kabiri. Aho kugira ngo agumane ikigo gito, yahisemo gushaka uko cyakwaguka abinyujije m'ugushaka abashoramari n'amafaranga biturutse hanze. Rami, ubu yafashe icyiruhuko cy'izabukuru, nta ruhare akigira mu mikorere ya buri munsi y'ikigo ahubwo abona umusaruro w'imyaka yamaze mu kigo mu mafaranga yishyurwa kubera imigabane afite no mu kwiyongera mugaciro kw'ikigo.

Ikigo cy'Ubucuruzi bw'Imyenda cya Rockstar kimaze kuba ikigo gifite imiyoborere, imikorere n'uburyo bisobanutse. Inama nyobozi ikora inshingano zayo zose zo kugenzurana intego, kandi Mariam, warushinzwe imikorere y'ikigo, yazamuwe m'urwego agirwa umuyobozi w'ikigo. Abahagarariye Sandstone bafite umwanya mu nama nyobozi. Rami akomeje kuyobora iri tsinda ry'umwuga, mugihe we n'umuryango we bakomeje kugenzura abanyamigabane.

Uburyo bw'imikorere n'igenzura byose bimaze gushyirwaho, birimo kugira abugenzuzi baturutse hanze y'ikigo batanga amakuru kubari hanze y'ubucuruzi, ikigo cyageze kuri byinshi kurenza nibyo Rami yatekerezaga. Byumwihariko yishimira cyane umwuzukuru we, Asaf, wahawe akazi n'ikigo nyuma yo gusoza kaminuza. Rami yifuza ko umunsi umwe umuntu wo m'umuryango wa Bahgat azongera akaba umuyobozi mukuru w'iki kigo. Ariko, kubera ingamba nshya zo gutanga akazi, Asaf azaba agomba gukora azamuka mu nzego—kimwe nk'umukozi wese ufite ubushobozi bwo kurwego rwo hejuru.

M' **Urwego 4: Kwaguka kw'Ubucuruzi**, ibigo bito n'ibiciriritse bitangira gusa nk'ibigo binini mu miterere y'ubucuruzi, imicungire, no mu mirimo y'imiyoborere. Uburyo bw'ifatwa ry'ibyemezo mu kigo byavugwa nk'uburyo bwo gufata ibyemezo kw'abayobozi bakuru ariko babanje kugisha inama, ibigo byinjira mu gice kigizwe cyane n'imitekereze y'ibanze "y'imiyobere y'ibigo."

### *Ibibazo ku bigo*

Kwibanda k'ubuyobozi cyane, kandi gufata ibyemezo byibanda k'uburyo bw'imikorere atari k'ugukura, bishobora gutera ikibazo cy'uko abayobozi bakuru aribo bafata ibyemezo gusa. Kwishingikiriza cyane ku makurushingiro agaragara, kandi afite ingano bigabanya inshingano z'abafata imyanzuro kandi bishobora kugira ingaruka mbi k'uburyo bwo gufata imyanzuro n'umuvuduko bikoranwa. Ubuyobozi bushobora gutinya gufata ibyemezo

bishobora kubagaruka, bikabanya umurava, udushya, n'umwihariko wa barwiyemeza mirimo. Hari ikibazo nanone cyo kongera amafaranga akoreshwa m'ubucuruzi mw'ijanisha ry'amafaranga yinjiye.

### *Ibibazo ku bashoramari*

Mu Rwego 4, hari ikibazo ko itsinda ry'ubuyobozi b'umwuga ikigo giha akazi ari "ab'umurimbo" gusa k'uburyo ubugenzuzi buba bukiri mu maboko y'abanyiri ibigo n'imiryango yabo. Niba ntaburyo bwizewe buhagije buhari kandi ikigo cyishingikiriza k'ubuyobozi, abashoramari bazagira impungenge.

Amakimbirane ashobora kuva m'ukudafata abanyamigabane n'abakozi kimwe—urugero, hagati y'abo m'umuryango nabatari abo m'umuryango.

Ku bigo bito n'ibiciriritse by'umuryango, bishobora kubura ingamba zifatika zo gutandukanya uguhabwa akazi no kuba banyiri ibigo, bishobora gutera amakimbirane mu muryango ndetse no m'ubucuruzi.

### *Kwibanda ku bikorwa byo kugabanya ubukana bw'ibibazo*

Imirimo yavuzwe mururu rwego rw'ibigo bito n'ibiciriritse ifasha kubaka ingamba n'uburyo bw'imiyoborere y'ubucuruzi "bw'ibanze" (urugero nk'inama nyobozi) kugira ngo hitabwe ku nyungu z'abanyirimigabane batandukanye, kuzana ubunararibonye n'ibitekerezo bishya, ndetse no gufasha m'ugushyiraho uburyo bw'imikorere bw'igihe kirekire. Iyo hari impinduka ibaye mu miterere y'uburenganzira bwa nyiri ikigo, abashoramari bavuye hanze bazaba biteze kugira "umwanya ku meza"—guhagararirwa mu nama nyobozi—byumvikana ko bizagira ingaruka k'uburyo ikigo gicunzwe.

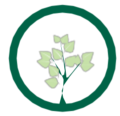
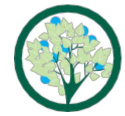
Abashoramari bavuye hanze n'itsinda ry'abayobozi bakuru ry'umwuga basaba uburyo bukomeye bwo gukemura ibibazo, igenzura ry'ibibera mu kazi ryiza, n'amakuru arambuye yizewe yibirebana n'ibitarebana n'imari.

## Igikoreshwa: Kumenya Urwego rw'Iterambere Ubucuruzi Bwange Buriho

***Imbonerahamwe 2.1*** ivuga muri make iterambere ry'imiyoborere y'ibigo bito n'ibiciriritse mu nzego enye z'ugukura kw'ibigo bito n'ibiciriritse. Iyo uri kuzikoresha kugira ngo umenye urwego rw'imikurire y'ikigo cyawe, ibuka ko ibice biri muri buri rwego (kuri buri murongo) bifitanye isano; rero iyo ikigo kiri hagati y'urwego rumwe n'urundi (cyangwa gifite ibiranga inzego zimwe), n'ingenzi guhitimo ***urwego wahereyeho*** ukarwita ***urwego rw'ibanze rw'ibigo bito n'ibiciriritse***. Ugomba gukemura ibibazo biri mu nzego zibanza (guhera ku rwego utangiriraho) mbere y'uko ujya kubisabwa m'urwego rukurikira.

***Imbonerahamwe 2.1*** ivuga ko abashoramari bakunda kujya mu kigo igihe cyerekanye ubushobozi bwo gukura—Urwego 3, cyangwa mu bice byanyuma m'Urwego 2. Kwinjira kw'abashoramari bavuye hanze bigira ingaruka ikomeye k'uburyo ikigo kiyoborwa ndetse kinacungwa. Icyakora, abashoramari bashobora kwinjira mu kigo cyiri k'urwego urwo arirwo rwose, harimo n'Igihe Ikigo Gitangiye, akenshi aribyo bisunika ikigo byihuse kujya k'Urwego 4 bitewe n'ibikorwa by'imiyoborere by'ingenzi. (**byinshi k'uho umushoramari aba ahagaze kubijyanye n'Imiyoborere y'ibigo bito n'ibiciriritse, reba Agasanduku 3.2 k'urupapuro 39.**)

# Iterambere ry'Ibigo Bito n'Ibiciriritse

| | |  | |  |
|---|---|---|---|---|
| **Gusobanura Ibirango/ Ibipimo Ngenderwaho** | **Urwego 1**<br><br>**GUTANGIRA** | **Urwego 2**<br><br>**GUKURA**<br><br>**BIHAMYE** | **Urwego 3**<br><br>**IMIKORERE**<br><br>**Y'IKIGO** | **Urwego 4**<br><br>**KWAGUKA**<br><br>**KW'UBUCURUZI** |
| **Ingano⍰**<br><br>**(Umubarew'abakozi)** | **Buto**<br><br>**(urugero munsi ya 50)** | **Buto ujya**<br><br>**m'Urugero(urugero 50–75)** | **Urugero**<br><br>**(urugero., 76–150)** | **Gukura m'Urugero**<br><br>**(urugero., 151–250)** |
| **Intumbero y'Ikigo** | **Guhanga ibicuruzwa, kubigerageza kw'isoko** | **Igurishwa n'ugukura, kongera ubwoko bw'ibicuruzwa, kugira ingano y'abakiriya** | **Kuvugurura imiterere/uburyo bw'imikorere bwawe nyuma yo gukura** | **Gukura kurushaho, byatewe no kunoza imiyoborere n'uburyo bw'imikorere by'indani** |
| **Umuco no Kwimakaza Imiyoborere Myiza**<br>(Ingamba, uburyo bw'imikorere n'imikorere y'ikigo) | x Ikipe ntoya ikora imirimo myinshi<br>x Kudakurikiza amabwiriza byo kurwego rwo hejuru<br>x Uburyo buke bw'imikorere,bwashyizweho mu kazi" | x Itsinda riraguka—inzego zifatika n'imikorere y'ikigo bitangira kugaragara<br>x Uburyo bworoshye bufasha inzego gukorera hamwe | x Inshingano z'inzego zongerewe<br>x Kugira amategeko agenga imikorere y'ikigo, ingamba n'uburyo bw'imikorere | x Gukomeza intego zatangiriye m'Urwego 3 |
| **Ifatwa ry'Ibyemezo n'igenzura ry'ingamba**<br>(Uburyo n'abantu bafata ibyemezo, uburyo bwo kuyobora.) | x Gufata ibyemezo bikubiye cyane kuri nyiri ikigo (banyiri ikigo)<br>x Ubuyobozi bwo kwikubira ububasha | x Gutangira gutanga inshingano kw'ubuyobozi<br>x Ubuyozi bujyinama—n'inko kwiharira ububasha cyane ariko uhabwa inama n'abayobozi bakuru n'amabajyanama | x Abayobozi b'abanyamwuga bahabwa akazi<br>x Gusaranganya ububasha binyuze mubice/ubuyobozi bw'inzego<br>x Ubuyobozi bw'ubufatanye | x Gutandukanya ifatwa ry'ibyemezo by'ahazaza niby'imikorere<br>x Uburyo bw'ifatwa ry'ibyemezo bihuriweho, hakurikijwe imiterere y'ubucuruzi, inshingano, n'uburyo bw'imikorere |
| **Gukemura Ibisssbazo n'Igenzura ry'Ibibera mu Kazi**<br>(Igenzura ry'uburinganire bw'inzego indani) | x Banyiri ibigo bakurikiranira hafi cyane imirimo— igenzura ry'uburinganire bw'inzego ntabwo riba rikenewe cyane | x Gushyiraho igenzura ry'ibibera mu kazi indani kugira ngo rifashe isaranganywa ry'ububasha n'imbaraga | x Kuvuga birambuye ububasha n'inshingano<br>x Uburyo bw'imikororere bugirwa itegeko kandi bukorwa m'uburyo bwikoresha<br>x Gushyiraho ibikorwa bigenzura ibibazo by'imikorere by'ingenzi | x Kwibanda ku gukemura ikibazo mbere y'uko kigaragara n'icyagaragaye |
| **Imurikabikorwa n'Ubunyangam ugayo**<br>(Guhererekanya amakuru n'abafatanyabikorwa b'indani n'abaturutse hanze) | x Buri wese azi buri kintu | x Kudahana amakuru mu nzego—atangwa neza mu rwego, ariko bigoye kuyatanga kuzindi nzego<br>x Amakuru y'ibanze ku bicuruzwa biri kw'isoko atangwa ku bafatanyabikorwa bari hanze y'ubucuruzi | x Indani: kunoza guhana amakuru munzego zitandukanye / mu bafite inshingano zitandukanye<br>x Amakuru anoze ajyanye n'ubucuruzi aturutse hanze | x Indani: ubuyobozi, inama nyobozi, n'abanyamigabane bahana amakuru<br>x Hanze: amakuru runaka agenewe abafatanyabikorwa batandukanye |

| | | | | |
|---|---|---|---|---|
| **Uburenganzira ku mutungo**<br>(Banyiri ibigo/ Abanyamigabane/Umuryango) | ✘ Nyiri ikigo cyangwa banyiri ikigo bake<br>✘ Ba nyiri ikigo ubwabo bagenzura buri gice kigize ubucuruzi | ✘ Abanyamigabane bashya badafite ububasha m'ubucuruzi bashoboka (indani cyangwa mu bajyanye n'indani)<br>✘ Banyiri ibigo bakomeza kurusha abandi ububasha ndetse no gukurikina ibintu byose<br>✘ Kongera umubare w'abo m'umuryango bafite inshingano mu mikorere | ✘ Abanyamigabane bashya badafite ububasha m'ubucuruzi bashoboka (indani cyangwa mu bajyanye n'indani)<br>✘ Abashoboramari bashya bagira ijambo ku ngamba m'uburyo budakurikije amabwiriza, ariko nta ruhare ruziguye bagira mu bikorwa<br>✘ (Iyo umushoramari mukuru y'injiye mu kigo, gihita kijya m' Urwego 4) | ✘ Amahitamo Rusange:<br>a. Banyiri ibigo, ibigo by'imari byigenga, n'abandi bashoramari<br>b. Kwiyongera kw'uburenganzira bw'umuryango k'ubucuruzi/ guhinduka kw'ikiragano<br>c. Kujya kw'Isoko Rusange (Kugurisha Imigabane ku Bashoramari)<br>✘ Abashoramari basaba uburyo bwo kugenzura n'icyerekezo by'ikigo. |

* Bishobora gutandukana bitewe n'ubwoko bw'ikigo, rero iyi mirongo ngenderwaho igamije kwerekana umurongo mugari.

# Ibigize Imiyoborere y'Ibigo Bito n'Ibiciriritse: Kumenya Ibikorwa Nashishikarijwe Gukora k'Ubucuruzi Bwange

K'umusozo wiki gice, uzaba ushobora gukora neza ibi bikurikira:

- Muzabona uko inama z'uruhererekane zitangwa mu miyoborere zikemura ibibazo by'ikigo kuri buri rwego.
- Muzasobanukirwa ishusho ngari y'uburyo imiyoborere ikurana n'ikigo.

**Ibigize Imiyoborere y'Ibigo Bito n'ibiciriritse n'ingena mikorere yuzuye ifasha m'ugukemura ibibazo runaka by'ibigo n'abashoramari babyo kuri buri rwego rw'iterambere ry'ibigo bito n'ibiciriritse.** Ikigamijwe n'ugufasha ibigo gutera imbere ntangorane kandi bizamuka mu nzego, bihora byibanda ku bintu bya ngombwa ku rwego rw'iterambere bigezeho. Ibigize imiyoborere bivuga muri make ibikorwa byingenzi m'ukugabanya ubukana bw'ibibazo hamwe n'ingingo z'imiyoborere eshanu zingenzi zikurikira:

**A** **Umuco no Kwimakaza Imiyoborere Myiza** bikubiyemo kumenya ibintu, umurava ugaragara, n'indangagaciro bya nyiri ikigo, birimo nko kugira imiterere y'ubucuruzi, no kugira ingamba n'uburyo bw'imikorere byingenzi.

**B** **Ifatwa ry'Ibyemezo n'igenzura ry'ingamba** byerekana uburyo ifatwa ry'ibyemezo rikeneye kuva ku kuba inshingano y'umuntu umwe bikajya ku gukorerwa hamwe ndetse bihuriweho. Byerekana ibikoresho byo guhuriza hamwe itsinda ry'ubuyobozi—noneho nyuma hakaza itsinda ry'abajyanama n'inama nyobozi. Ibijyanye n'abakozi ndetse na gahunda yo gusimburana ku mirimo nabyo bigomba gukemurirwamo hano, kubera ko m'ubusanzwe ibigo bito n'ibiciriritse bigira abafata ibyemezo bake, bigaragaza ikibazo gikomeye cyo kwishingikiriza ku muntu wingezi ku kigo.

**C** **Gukemura Ibibazo n'Igenzura ry'Ibibera mu Kazi** bitangirana ishusho ngari— ibigize igenzura rusange nkuko byagarutsweho m'umuco ndetse n'indangagaciro by'ibigo— kandi bireba ibibazo runaka bijyanye no kugenzura ndetse no gukemura ibibazo, gucunga amafaranga yinjira n'asohoka, gucunga ikoranabuhanga rya mudasobwa n'imirongo y'itumanaho, ndetse n'igenzura ry'indani n'iritutse hanze.

**D** **Gutanga Amakuru n'Ubunyangamugayo** birimo gutanga amakuru arebana n'imari n'ibitari imari ku bashoramari ndetse n'abandi bafatanyabikorwa bigenzi.

**E** **Uburenganzira k'Ubucuruzi** bugizwe n'ingamba ndetse n'imikoranire bishyimangira uburenganzira n'inshingano z'abanyamigabane. Harimo uburenganzira bw'abanyiri ikigo n'abagize umuryango, gutegura inama rusange ngarukamwaka, no gukemura ibibazo biri hagati y'abanyamigabane.

Ingingo eshanu zivugwa mu bigize ibigo bito n'ibiciriritse zavanywe mu Ngenga Miyoborere y'Ibigo ya IFC, ikoreshwa mu bigo byimari birenga 30 kw'Isi hose. Ingenga Miyoborere y'Ibigo ya IFC, nayo, ishingiye kuri OECD [8] Amahame Agenga Imiyoborere y'Ibigo (OECD 2015). Ku bw'ibyo rero, ibigo bito n'ibiciriritse nibikoresha Ingenga Miyoborere y'ibigo bito n'ibiciriritse ya IFC bizashobora kuzazamuka byumwimerere bigere mu miyoborere "y'ibigo binini" m'uko buzagenda bukura.

N'ingenzi kumenya izi ngingo zikurikira:

- **Imbonerahamwe 2.2** ivuga muri make Ibigize Ibigo Bito n'ibiciriritse, igatanga ishusho rusange (amakuru arambuye ari mu Gika 3).
- Inama zatanzwe kuri buri ngingo n'uruhererekane—zubakira k'ubikorwa by'inzego zabanje.
- Ibikubiye mu ngingo eshanu z'imiyoborere kuri buri rwego bikozwe muburyo bitishingikirije ku kintu na kimwe kandi bwuzuzanya. Ubucuruzi bugomba kunyura mu Bigize Ubucuruzi umurongo k'uwundi. N'ingenzi ko ingingo eshanu muri buri rwego runaka zibanza zigasuzumwa mbere y'uko ikigo kijya k'urundi rwego, kugira ngo harebwe neza ko ibibazo bijyanye nazo byakemutse.

8 OECD = Umuryango uharanira Ubufatanye m'Ubukungu n'Iterambere.

# Ibigize Imiyoborere y'Ibigo Bito n'Ibiciriritse

| Ingingo z'Imiyoborere z'Ingenzi | Urwego 1 GUTANGIRA UBUCURUZI | Urwego 2 GUKURA BIHAMYE | Urwego 3 IMIKORERE Y'UBUCURUZI | Urwego 4 KWAGUKA KW'UBUCU RUZI |
|---|---|---|---|---|
| **A** Umuco no Kwimakaza Imiyoborere Myiza | X Ibikorwa by'ingenzi byatoranyijwe<br>X Amahame y'imikorere akoreshwa | X Imyanya y'ingenzi yuzuye<br>X Imbonerahamwe y'imirimo, ingamba z'ingenzi n'inyandiko y'amahame nshingiro y'ikigo | X Inzobere mu miyoborere<br>X Amabwiriza Ngenderwaho ku myanya y'ingenzi<br>X Kwandika imikorere y'ingenzi<br>X Gahunda y'ibikorwa by'ikigo | X Igenamigambi ry'imiyoborere<br>X Akamaro k'umunyamabanga w'ikigo<br>X Ibitangwa n'imiyoborere biri mu mahame y'ishyirahamwe n'amategeko ashyirwaho |
| **B** Ifatwa ry'Ibyemezo n'igenzura ry'ingamba | X Abajyanama baturutse hanze bitabazwa bidakurikije amategeko<br>X Nyiri ikigo (banyiri ikigo) bafata ibyemezo bagishije inama abayobozi ku giti cyabo<br>X Kumenyekanisha aho ububasha bw'abantu b'igenzi bugarukira | X Abajyanama baturutse hanze bitabazwa bikurikije amategeko<br>X Abayobozi nk'itsinda bafatira hamwe ibyemezo by'ingenzi<br>X Ububasha ntarengwa bw'abayobozi bakuru bwemewe n'amategeko<br>X Kumenya iby'igenzi m'ugutanga akazi/inshingano<br>X Gahunda yo guhozaho kw'ubucuruzi igenewe Umuyobozi w'Ikigo n'abantu b'ingenzi | X Inama zidashira n'izo kubintu runaka zivuye hanze zirakoreshwa<br>X Ibiganiro mu kigo cyose bijyanye n'uburyo bw'imikorere, gushaka amafaranga, gutanga akazi<br>X Itsinda ry'abayobozi/ubuyobozi (cyangwa bijyanye nabyo) ryemewe n'amategeko<br>X Ingamba z'Urwego Rushinzwe Abakozi m'ukureshya, kugumana, no gutera akanyabugabo abakozi<br>X Ingenga gahunda yo gusimburana ku mirimo ku bantu bingenzi | X Inama Nyobozi<br>X Imikorere y'itsinda ry'abayobozi bakuru ituma habaho inama z'ingirakamaro ndetse hagatangwa n'ibitekerezo by'abayobozi<br>X Itegeko rigena gahunda yo gusimburana ku mirimo ryemejwe n'itsinda ry'abayobozi bakuru |
| **C** Gukemura Ibibazo n'Igenzura ry'Ibibera mu kigo | X Inshingano z'ubucungamari bw'ibanze, gucunga iyinjira n'ikoreshwa ry'amafaranga n'imisoro<br>X Ahaturuka amafaranga na konti muri banki bitandukanye n'ibya nyiri ikigo (banyiri ikigo)<br>X Gusobanukirwa byibanze ibisabwa n'iyubahiriza ry'amategeko ngenderwaho | X Amahame y'ibanze y'imyitwarire y'ubucuruzi<br>X Ibibazo by'ubucuruzi by'ibanze— birimo kwishingikira ku muntu wingenzi— byagaragajwe<br>X Uburyo bukoreshwa bwo kwishyura imisoro, kubigira mu nyandiko no kubika inyandiko ahagaragara<br>X Kugenzura imicungire y'amafaranga | X Amabwiriza ndangamikorere n'imyitwarire y'imbitse y'ubucuruzi<br>X Intego, gahunda y'uburyo bw'imikorere, ingengo y'imari, Ibipimo by'Imizamukire y'Ikigo (KPIs) n'inshingano zizwi<br>X Umuyobozi mukuru w'imari w'umwuga<br>X Inshingano y'ubugenzuzi bw'ibanze imbere mu kigo<br>X Amategeko n'amabwiriza yo kugenzura no kugabanya ubukana bw'ibibazo by'imikorere niby'ahazaza<br>X Amashami yubucuruzi agira ububasha, imirongo yo gutangiramo inshingano n'imirimo n'imirongo ngenderwaho bisobanutse | X Uburyo bwiza bwo kugenzura ibibera mu kigo (urugero: bushingiye kuri COSO)<br>X Abagenzuzi bigenga baturuka hanze y'ikigo<br>X Inyandiko n'amakuru arambuye k'ukugurisha na konti bikozwe ku gihe kandi bitekanye |

| | | | | |
|---|---|---|---|---|
| **D** **Imurikabikorwa n'Ubunyangamugayo** | ✗ Konti z'ibanze z'amafaranga ziteguwe<br>✗ Ayo makuru y'imari n'amakurushingiro bikoreshwa ku mpamvu zose | ✗ Guhuza amafaranga yanditse mw'icungamari nari kuri konti y'ikigo bikorwa burikwezi byerekwa banyiri ikigo bose<br>✗ Mu gihe runaka, nyiri ikigo (banyiri ikigo), abanyamigabane, n'abayobozi bakuru bahabwa amakuru ahamye y'imari n''ibitari imari<br>✗ Isura rusange y'ikigo imaze kunozwa | ✗ Inyandiko zigaragaza uko imari ihagaze hagendewe ku bipimo fatizo by'ibaruramari by'igihugu<br>✗ Umuntu uri mu mwanya wo gutanga amakuru arazwi<br>✗ Ibyemezo by'ingenzi bitangarizwa abakozi bose nkuko amategeko abigena<br>✗ Amakuru arambuye y'ibanze ku mikorere yerekwa abajyanama baturutse hanze y'ikigo<br>✗ Amakuru y'ingenzi aterekeranye n'imari ashyirwa ahabona | ✗ Amakuru arambuye y'imari ku bigo bito n'ibiciriritse akorwa hagendewe ku Bipimo Mpuzamahanga by'Amakuru Arambuye y'Imari cyangwa U.S. GAAP (iyo ikigo gifite/ gishaka abashoramari baturutse hanze y'igihugu)<br>✗ Uko imari ihagaze bigenzurwa n'ikigo cyemewe cy'igenzura<br>✗ Amakuru arambuye y'imari nay'imikorere yuzuye atangwa buri gihembwe ashyikirizwa abashoramari<br>✗ Amakuru arambuye y'umwaka (cyangwa igihe kijya kungana nawo) arakusanywa. Abanyamigabane bahabwa amakuru uko bayasabye |
| **E** **Uburenganzira ku mutungo** | ✗ Akamaro n'inshingano bya nyiri ikigo (banyiri ikigo) ziramenyekana neza<br>✗ Gusobanukirwa by'ibanze inshingano z'abagize umuryango wa banyiri ikigo bose<br>✗ Uburyo bwo gukemura ibibazo mu banyamigabane | ✗ Itandukaniro hagati y'ibibazo bijyane n'umuryango n'ibitajyanye n'umuryango ryitabwaho<br>✗ Kumenya gahunda yo gusimburana ku mirimo m'ubucuruzi bw'umuryango<br>✗ Inama ngarukamwaka z'abanyamigabane | ✗ Itandukaniro rigaragara hagati y'ishingano za nyiri ikigo (banyiri ikigo), abagize umuryango n'abayobozi<br>✗ Uburyo bwo kuzamuka mu nzego bugaragara ku bayobozi batari mubagize umuryango<br>✗ Gahunda yo gusimburana ku mirimo m'ubucuruzi bw'umuryango<br>✗ Inama ngarukamwaka y'abanyamigabane irangwamo no kuganira ku byemezo by'ingenzi byafashwe, inyungu zishyurwa abanyamigabane n'ibikorwa | ✗ Amategeko n'uburyo bufasha kugenzura uburenganzira ku kugo, akazi, n'izindi nyungu by'abagize umuryango<br>✗ Abanyamigabane bose bahabwa amakuru agezweho ku ngamba, uburyo bw'imikorere, n'umusaruro by'ikigo<br>✗ Uburyo bwo gukemura ibibazo bijyanye n'imiyoborere |

* Amategeko amwe asaba ibigo kuba bifite inama nyobozi igihe biri kwiyandikisha ngo byemerwe n'amategeko. Inama nyobozi nkizo akenshi ziba ari umurimbo. Iyi fashayobora iteganya ko inama nyobozi idatangira gukora bitanga umusaruro kugeza ikigo kigeze k'Urwego 4.

- Imbonerahamwe ivuga muri rusange amasoko n'amoko y'ibigo yose. Akamaro igirira ibigo runaka gashobora gutandukana. Koresha ubumenyi bwawe ndetse/cyangwa na serivisi z'ubujyanama bw'umwuga kugira ngo umenye inama zagirira akamaro ikigo cyawe.

- Ifashayobora yemera ko umuryango wa banyiri ibigo ari ingingo igomba kuvugwaho, hatitawe ko ibigo bito n'ibiciriritse byibona nk'ubucuruzi bw'umuryango.

- Bimwe mu bibazo bivugwa muri iyi fashayobora, byumwihariko mu Nzego 1–3, bijyanye cyane n'imicungire kurusha uko bijyanye n'ibizwi m'ubusanzwe "nk'imiyoborere." Ibi byakozwe ku bushake. Bimwe mu bibazo by'ubuyobozi bigomba gukemurwa mbere yuko imiyoborere itangira gushyirwaho neza. Ibi byakitwa ibibazo "*bibanziriza*imiyoborere".

Mu kwerekana uko uruhurirane rw'ibikorwa byatanzwe mo inama rumeze, reka turebe ku ngingo z'ingenzi z'imiyoborere ***A. Umuco no Kwimakaza imiyoborere myiza.***

Kuri iyi ngingo y'imiyoborere, ibigo bito n'ibiciriritse biri k'Urwego 3 bishobora gukora ibikorwa byo kuyobora bikurikira k'Urwego 3 (byubakiye ku nzego ebyiri zishize): kugira amahame
y'imikorere; kugaragaza umumaro w'ingenzi; gutoranya ibikorwa by'ingenzi; kuzuza imyanya y'ingenzi; imbonerahamwe y'imirimo, ingingo z'ingenzi, no gukoresha inyandiko y'amahame y'ibanze y'ubucuruzi; kugaragaza inzobere mu miyoborere; gushyiraho amabwiriza ngenderwaho ku myanya y'ingenzi; kwandika imikorere y'ingenzi; no gushyiraho gahunda y'ibikorwa by'ikigo.

Kandi, kubera ingingo z'imiyoborere zitishingikiriza ku zindi, ibi bikorwa byo kunoza ***Umuco no Kwimakaza Imiyoborere Myiza*** bigomba guherekezwa n'ibikorwa bijyanye nabyo ku zindi ngingo enye zindi z'imiyoborere. Urugero, ikigo kiri m'Urwego 3 kizahura n'ukwiyongera mu gutanga imirimo (***B. Ifatwa ry'ibyemezo no Kugenzurana Intego***), bigomba gufashwa n'igenzura ry'ibibera mu kazi rinoze (***C. Gukemura Ibibazo n'Igenzura ry'ibibera mu kazi***) kugirango inshingano zuzuzwe.

***IGIKURIKIRA:*** ***Igika 3 "cyagura" Ibigize Imiyoborere y'Ibigo Bito n'Ibiciriritse. Gitanga ubusobanuro burambuye bwa buri ngingo y'imiyoborere kandi gisobanura birambuye ibikorwa byerekeranye byatanzwemo inama.***

# Igika 3

## Ingingo z'Ingenzi z'Imiyoborere n'Ibikorwa byo Kuyobora

# 3. Ingingo z'Ingenzi z'Imiyoborere n'Ibikorwa byo Kuyobora

***K'umusozo w'iki gika, muzaba mushobora gukora neza ibi bikurikira:***

- **Gusobanukirwa Ingingo z'ingenzi z'imiyoborere n'ibijyanye nazo.**
- **Kwiga ibijyanye n'ibikorwa by'imiyoborere bihuye n'urwego rw'ibigo byanyu.**

IKI GIKA cyibanda k'uguhitamo amahame n'ibikorwa by'imiyoborere byerekanwa mu Bigize Imiyoborere y'Ibigo Bito n'Ibiciriritse byakozwe na IFC (***yerekanywe mu mbonerahamwe 2.2 k'urupapuro 23***). Ibi bikorwa byo kuyobora bisasira igena migambi. Banyiri ibigo bito n'ibiciriritse bazashobora kubona ibice bibura cyangwa bigenda buhoro kuburyo bategura ibikorwa bikenewe m'ukubaka ibigo bito n'ibiciriritse bikomeye kurushaho binyuze m'uburyo bw'imiyoborere myiza.

**ICYITONDERWA: Umugereka wiyi fashayobora utanga umwanya w'imyitozo wo gufasha gukora iki gikorwa.**

# A

## Umuco no Kwimakaza Imiyoborere Myiza

*"Imiyoborere y'ibigo myiza yerekeye 'ukugira ukuri' no kudakurikiza gusa amategeko n'amabwiriza, igishoro kibonwa n'ibigo bifite ubu bwoko bw'imiyoborere myiza."*

*— Mervyn King, Umuyobozi wa, King Report*

| Urwego 1 GUTANGIRA UBUCURUZI | Urwego 2 GUKURA BIHAMYE | Urwego 3 IMIKORERE Y'UBUCURUZI | Urwego 4 KWAGUKA KW'UBUCU RUZI |
|---|---|---|---|
| x Ibikorwa by'ingenzi byatoranyijwe<br>x Amahame y'imikorere akoreshwa | x Imyanya y'ingenzi yuzuye<br>x Imbonerahamwe y'imirimo, ingamba z'ingenzi n'inyandiko y'amahame nshingiro y'ikigo | x Inzobere mu miyoborere<br>x Amabwiriza Ngenderwaho ku myanya y'ingenzi<br>x Kwandika imikorere y'ingenzi<br>x Gahunda y'ibikorwa by'ikigo | x Igenamigambi ry'imiyoborere<br>x Akamaro k'umunyamabanga w'ikigo<br>x Ibitangwa n'imiyoborere biri mu mahame y'ishyirahamwe n'amategeko ashyirwaho |

Nyiri ikigo gito n'igiciriritse akeneye kwerekana ko imiyoborere y'ibigo ari ingenzi kandi ari umusingi kw'iterambere rirambye ry'ikigo. Ibi bigomba gukorwa biciye m'ukunyura mu ngingo zikurikira:

**x Ubumenyi bwa Nyiri Ikigo no Kwimakaza Imiyoborere Myiza**

**x Imiterere y'Ubucuruzi Ikwiye**

**x Ingamba z'Ingenzi n'Uburyo bw'Imikorere**

Ubumenyi n'umurava bya nyiri ikigo bitangirana na nyiri ikigo yerekana ko ashoboye gukurikiza umurongo ngenderwaho abinyujije m'ukugira ubucuruzi ubwemewe n'amategeko m'Urwego 1. Uko ubucuruzi burushaho kugira ibice bitandukanye, bwibanda birushijeho k'uguhindura uburyo bw'imikorere itegeko no gushyiraho icyerekezo nyacyo n'umuco by'ikigo.

M'uburyo nk'ubwo, imikorere y'ubucuruzi ishobora kuba itarakurikizaga amategeko ku rwego rwo Gutangira noneho ihita ihindurwa itegeko ikagira ububasha n'inshingano bisobanurwa n'ingamba ndetse n'uburyo bw'imikorere bwemewe.

## Ubumenyi n'Umurava bya Nyiri Ikigo

Ugukomera no guhomba kw'ubucuruzi biterwa cyane n'uburyo nyiri ikigo ashaka ubumenyi bukenewe kandi n'uko yongera ibyo aha agaciro cyane m'uko ubucuruzi bukura. Munsi hari bimwe mu bintu byafasha (Churchill na Lewis 1983):

x *Intego za nyiri ikigo* ziva ku kwibanda k'umuntu ku gite cye zikajya k'uburambe n'inyungu

Iri hinduka ry'inshingano za nyiri ikigo kuva k'ukuyobora ibikorwa akajya ku kuyobora ikigo bikiganisha ku cyerekezo bisaba nyiri ikigo gushyiraho no gukomeza inzego z'imicungire n'ubuyobozi zinoze (byavuzweho ***m'Ugufata Ibyemezo no Kugenzurana Intego guhera k'urupapuro 34***), no gufasha ubucuruzi kuba ubw'umwuga binyuze m'ugushyiraho imitere y'ikigo hamwe n'ingamba ndetse n'uburyo bw'imikorere bunoze.

## Imikorere y'Ikigo

Imikorere y'ikigo irantandukana cyane, bitewe n'ubwoko bw'ubucuruzi, igice n'izindi mpamvu nyinshi. Ibi bikurikira n'imikorere yuzuye y'ikigo ifasha ibigo bito n'ibiciriritse gutera imbere neza:

- Ibigo biva ku mikorere y'ubucuruzi ihindagurika ndetse n'ububasha bwikubiwe cyane n'igice kimwe bikaba ibigo bifite imikorere yumvikana kandi bifite inzego kuva hejuru kugera hasi, bifite imirimo, inshingano, imirongo itangirwaho inshingano n'ububasha bizwi.

- Uburyo bw'imikorere burahinduka bukava kugukoresha amatsinda akora imirimo itandukanye, bugakoresha inshingano zizwi, zijyanye n'ubumenyi ndetse no gukorera hamwe kw'amatsinda.

Mu myaka mike ishize, urwego rw'ubushakashatsi mu mikorere y'ibigo rwateye imbere kandi ruzana inama zitandukanye zifite umwihariko zo gufasha ibigo kongera umusaruro wabyo.Icyo twibandaho hano ari imiyoborere y'ibigo, twita ku ngingo imwe: Gukenerwa kw'inzobere mu miyoborere yo gushyiraho no kuyobora ingamba n'uburyo bw'imikorere buzana imiyoborere myiza.

Mu minsi yambere y'ibigo bito n'ibiciriritse, Nyiri ikigo/Umuyobozi Mukuru agomba kuba afite inshingano y'inzobere, byumwihariko iyo bije m'ugusobanurira akamaro k'imiyoborere myiza ku bakozi no gusobanura amahame y'ingenzi agenga ubucuruzi. Uko ibigo byegera Urwego 3, ariko, iyi nshingano izarushaho gusaba ubuzobere buhagije n'ubuhanga mu miyoborere. Nicyogihe bisobanuka gushyiraho umuyobozi ubishoboye cyangwa umunyamategeko w'ikigo ukora iyi nshingano. Uko ubucuruzi bukura bujya m'Urwego 4, umwanya uhoraho w'inzobere m'ubuyobozi ushobora gushyirwaho; uyu mwanya ubusanzwe witwa ***umunyamabanga w'ikigo*** (unazwi nk'umunyamabanga w'ubucuruzi, inararibone mu miyoborere cyangwa uhagarariye ikigo mu masoko amwe n'amwe).

Inshingano z'umunyamabanga w'ikigo ni ngari kandi m'ubusanzwe zikubiyemo izikurikira:

- **Umwanditsi:** Kwandika ibyavugiwe mu nama nyobozi.

- **Umunyamategeko:** (Ntabwo ari ingenzi) ashinzwe gutuma ikigo cyubahiriza ibisabwa n'amategeko n'amabwiriza yacyo yose.

- **Umujyanama n'umunyamabanga w'inama nyobozi** muri rusange no kuri buri muyobozi ku giti cye, harimo umuyobozi mukuru, ku bijyanye n'imiyoborere byose. Umunyamabanga w'ikigo agomba gutanga inama ku bintu byinshi, birimo uko inama zikorwa, gusimburana kw'inama nyobozi, gushyiraho no gukuraho abayobozi, ku kurwanira inyungu bwite n'ibigezweho mu miyoborere.

- **Umwarimu n'umuyobozi w'imiyoborere:** gufata iyambere ku bintu bijyanye n'imiyoborere, nko gushyiraho ingenga miyoborere nziza. Hamwe n'umuyobozi mukuru, umujyanama w'ikigo agomba gufasha abayobozi bashya kumenyera ikigo neza kandi akamenyako gahunda ihagije kandi yumvikana yo kwigisha by'umwuga abayobozi iri gukorwa.

- **Guhererekanya amakuru hagati y'inama nyobozi n'ubuyobozi:** Umunyamabanga w'ikigo ari mu mwanya wihariye wo gufasha ihererekanya makuru hagati y'inama nyobozi n'ubuyobozi. Urugero, umunyamabanga w'ikigo atoza ubuyobozi kugera kubyo inama nyobozi ibitezeho bijyanye n'amakuru ndetse no kwitwara neza mu nama bagirana n'inama nyobozi. Umunyamabanga w'ikigo anagira uruhare rw'ingenzi mugutanga ubutumwa buvuye mu nama nyobozi bugenewe abayobozi.

- **Umubano hamwe n'abanyamigabane n'abandi bafatanyabikorwa:** Umunyamabanga w'ikigo agira uruhare rukomeye m'ukugira ihererekanya makuru n'ubumenyi byiza, byumwihariko bijyanye n'inama rusange ngaruka mwaka. Umunyamabanga w'ikigo ashobora kuba anashinzwe umubano n'abandi bafatanyabikorwa, harimo na b'ingenzi m'ugufata ibyemezo.

## Gahunda nyamukuru n'uburyo zikorwamo

Inama nyinshi zijyanye n'imiyoborere ku ngamba n'uburyo bw'imikorere[9] zibanda ngingo zihariye, nk'urwego rushinzwe abakozi, igenzura ry'ibibera mu kazi, ifatwa ry'ibyemezo, n'ibindi, kandi zizavugwaho mu bice bijyane nazo by'iki gika. Mu rwego rw'ingamba n'uburyo bw'imikorere by'ingenzi, ibikorwa byasobanuwe munsi byibanda kuri ibi bikurikira:

**X** Kongera ubumenyi ku kwimakaza imiyoborere myiza mu kigo, ku bakozi, abanyamigabane ndetse n'abandi bafatanyabikorwa, binyuze mu nyandiko z'ingenzi z'ikigo, nk'amahame y'imikorere, n'izindi nyandiko z'ikigo;

**X** Gushyigikira imiterere y'ubucuruzi mu yandi mashami bivuye mu kugenzura ishyirwaho uburyo bwo gutanga amakuru bukwiye n'imikorere iboneye yo gusangira amakuru hagati y'amashami.

ACCA (Ishyirahamwe ry'Abacungamari b'Umwuga) yashyizeho igikoresho kuri murandasi cy'ubuntu kandi gifite akamaro kigamije gufasha ibigo gutondekanya amahame n'uburyo bw'imikorere hamwe n'icyerekezo cy'ubucuruzi n'uburyo bwo kukigeraho. Igikoresho cya ACCA cy'Umuco w'Imiyoborere kiboneka kuri ***https://bit. ly/2CHBtcB***.

A LP

# Ibikorwa ntangarugero:
# Umuco no Kwimakaza Imiyoborere Myiza

Ahakurikira, tugaragaza ibikorwa bifite iyambere kuri buri rwego rw'iterambere ry'ibigo bito n'ibiciriritse, hakoreshejwe iby iciro byagarutsweho hejuru:

- **Kumenya Ibintu n'Umurava wa Banyirubucuruzi**
- **Imiterere y'Imikorere**
- **Ingamba z'Ingenzi n'Uburyo bw'Imikorere**

Menya ko ibi bikorwa bikomatanyije: ibikorwa byo mu nzego zibanza byubakiye ku byo mu nzego ziheruka. Bimwe mu byifuzo bishobora gushyirwa mu bikorwa mu buryo bwimbitse mu nzego zitandukanye bitewe n'impamvu, cyangwa bigashyirwa mu bikorwa mu gihe ubucuruzi buri kuva mu rwego rumwe bujya m'urundi. Koresha umutimanama wawe mu kugena igihe cyiza kurushaho kibereye ubucuruzi bwawe.

## Urwego 1: GUTANGIZA UBUCURUZI

### *Ubumenyi n'Umurava bya Nyiri Ikigo*

Andikisha ubucuruzi bawe mu buryo bwujuje amategeko ( nk'ubucuruzi, rwiyemezamirimo) kugirango ubucuruzi butandukane n'umuntu.

### *Imikorere y'Ikigo*

Garagaza ibikorwa nyamukuru ngombwa by'ikigo kandi ugende ubigabanya abagize ikipe yanyu y'ibikorwa bitandukanye.

Kuri uru rwego rwo gutangira, ikigo kiba ari gito kitagira inzego n'amashami atandukanye, ariko ni ngombwa kugaragaza ibikorwa by'ubucuruzi by'ingenzi bikeneye gucungwa, nk'imari, urwego rushinzwe abakozi, kwamamaza n'ubuyobozi. Gutanga inshingano kuri aka kazi ku bagize itsinda byongera kuzuza inshingano bikanoroshya gutanga ubutumwa mu buryo bunoze.

### *Gahunda nyamukuru n'uburyo zikorwamo*

Gushyiraho amahame y'ishyirahamwe n'ayandi mahame akenewe kugirango ahereze umurongo wo kugena itangwa ry'imirimo.

## Urwego 2: GUKURA BIHAMYE

### *Ubumenyi n'Umurava bya Nyiri Ikigo*

Gukora inyandiko ivuga ku cyerekezo, misiyo, n'amahame y'ingenzi maze igahabwa abakozi. Gushyira abakozi bawe mw'ikorwa ry'iyi nyandiko, ngo bumve ko ubucuruzi ari ubwabo hamwe n'ahazaza habwo. Iyi nyandiko izaba ari na ngombwa mu gutera akanyabugabo abakozi bawe, byumwihariko abayobozi bakuru (**reba *Kongera ibitera umwete* k'urupapuro 46**), no gushyiraho uburyo bwiza bw'ingenzura ry'ibibera mu kazi (**reba *Ibigize Igenzura ry'Ibibera mu Kazi* k'urupapuro 53**).

### *Imikorere y'Ikigo*

Kora ku buryo imirimo fatizo ya ngombwa ku mizamukire y'ubucuruzi yaba yarakozwe binyuze mu gushaka abakozi ku buryo butaziguye cyangwa bishyizwe hanze.

Garagaza ibigomba gukorwa kuri buri mwanya w'akazi. Kwibuka kumenyesha ubuyobozi/gutanga raporo y'inshingano--menya niba uyu mwanya ufite raporo zo gutanga n'aho washyirwa mu mbonerahamwe y'ikigo, no gusuzuma niba ubusobanuro bugaragaza neza ukuzuza inshingano (ibikenewe gutangwa/ibisubizo).

Sobanura, wandike kandi umenyeshe abakozi bose imyubakire y'inzego hamwe n'urukurikirane mu nzego n'uburyo bwo gutanga za raporo. Sangira ubu butumwa hamwe n'abakozi nk'gice kigize ibikorwa byo kwakira abakozi bashya. Impinduka zigira ingaruka ku bakoze ku giti cyabo zigomba gusangirwa nabo buri wese ku giti cye.

### *Gahunda nyamukuru n'uburyo zikorwamo*

Shyira cyangwa wongere amahame fatizo, aho yakoreshwa, mu nzira zo kugenga ubutware/akamaro. Aya mahame ni ingenzi ku buryo butanga umusaruro bwo kugenga imikorere y'ikigo (**Reba *Ibigize Igenzura ry'Ibibera mu Kazi*, k'urupapuro 53**). Kubirebana n'amahame n'imikorere, abayobozi bagomba kugira inshingano zo kugenzura ibikorwa by'abakozi bashinzwe. Gushyiraho uburyo bw'ibiganiro bigaruka hamwe n'abayobozi kugirango habeho isuzuma ry'uburyo bugenzura imikorere bunapima ibikorwa by'abakozi. Niba bikenewe, ukore ibikorwa

## Urwego 3: IMIKORERE Y'UBUCURUZI

byigorora bigamije guteza imbere yaba amahame n'imikorere hamwe n'ibikorwa.

### *Ubumenyi n'Umurava bya Nyiri Ikigo*

Erekana ko ufite ubushake bwo gushyiraho imiyoborere ikomeye uganira n'abayobozi ndetse n'abakozi ku kamaro kayo. Kugirango ubucuruzi bushyire mu bikorwa imiyoborere myiza, buri wese agomba kubwemera. Ni n'ingenzi ko urugero rwerekanwa n'abayobozi bakuru, binyuza mu mahame, ibikorwa n'isaranganyamakuru. Mu nama,

fata umwanya wo kuganira ku miyoborere myiza n'ingaruka nziza zabwo--kongera ubukangurambaga n'ubushake mu gushyira mu bikorwa ibikorwa bifite iyambere.

Sobanura unakomeze gusobanura intumbero y'ubucuruzi. Bizamenyesha abayobozi bafata imyanzuro, bayobora n'itegurwa ry'ibikorwa, ikanagira akamaro ko gutera imbaraga abakozi.

### *Imikorere y'Ikigo*

Shyiraho umuntu ushinzwe guteza imbere ibikorwa by'imiyoborere n'uburyo byubahirizwa. Uyu mwanya ushobora guhabwa umukozi usanzwe afite akandi kazi m'ubucuruzi (nk'umunyamabanga mukuru) cyangwa umukozi udahoraho nk'umwe mu bakozi cyangwa avoka (umwunganizi mu mategeko).

Gutegura isuzuma rigaruka ryo kugenzura imbonerahamwe y'ubucuruzi nuko gutanga raporo bigenda. Gukura kw'ibigo bito n'ibiciriritse byasaba aya magenzura kuba inshuro nyinshi. Shyira aya magenzura nk'igice mu gikorwa cy'isuzuma, no gukora ku buryo impinduka iyo ariyo yose imenyeshwa abakozi mu gihe nyacyo.

### *Gahunda nyamukuru n'uburyo zikorwamo*

Andika unasuzume inshuro nyinshi umusaruro w'ibikorwa by'ingenzi (ibaruramari, urwego rushinze guhaha, n'ibindi). Tekereza niba byumvikana gushyiraho umuntu wo gukora akazi ko gusuzuma, ku rwego rw'ubucuruzi bwose, iyubahwa ry'amahame n'imikorere. Shyiraho uburyo bw'itumanaho bwemewe n'amategeko hagati y'umuntu ushinzwe igenzura n'abandi bose bakorera ikigo, byumwihariko abayobozi, abarebera abayobozi nabanyiri ikigo.

Gutangira gukora gahunda y'ibikorwa by'ubucuruzi (inama z'amatsinda, kwitabira kw'ubucuruzi mu nama no mu mbuga rusange, n'ibindi).

## Urwego 4: UKWAGUKA K'UBUCURUZI

### *Ubumenyi n'Umurava bya Nyiri Ikigo*

Gushyiraho akazi k'umunyamabanga w'ubucuruzi wo gutegura imikorere itanga umusaruro y'inama nyobozi, gufasha inama nyobozi kunoza imikorere y'ubuyobozi no gutegura inama ngarukamwaka y'abanyamigabane.

### *Imikorere y'Ikigo*

Gushyiraho inama nyobozi yo gukora akazi k'ingenzi ko kugenzura no gutanga inama mu mikorere. (**Reba *Inama Nyobozis*, paji ya 37.**)

### *Gahunda nyamukuru n'uburyo zikorwamo*

Gushyiraho umugambi w'ibikorwa ukubiyemo ibikorwa birambuye, igihe bikorerwa, n'inshingano kugirango imiyoborere itere imbere.

Gushyiraho ingingo z'imiyoborere, harimo uruhare rw'abanyamigabane bose n'abafatanyabikorwa b'ingenzi. Shyira izi ngingo mu mahame y'ishyirahamwe, amasezerano y'abanyamigabane n'agatabo k'abakozi. (Rimwe na rimwe kitwa agatabo k'igenga mikorere y'abakozi, ako gatabo gatangwa n'ubucuruzi ku bakozi bose kakaba ubusanzwe kaba gakubiyemo inyandiko ku myitwarire, amahame, n'uburyo ibikorwa biba m'ubucuruzi.)

# B

## Ifatwa ry'Ibyemezo n'igenzura ry'ingamba

***"Ntabwo byumvikana guha akazi abantu b'abahanga hanyuma ukababwira icyo gukora; duha akazi abantu b'abahanga kugirango batubwire icyo gukora."***

***— Steve Jobs***

| **Urwego 1**<br>**GUTANGIRA UBUCURUZI** | **Urwego 2**<br>**GUKURA BIHAMYE** | **Urwego 3**<br>**IMIKORERE Y'UBUCURUZI** | **Urwego 4**<br>**KWAGUKA KW'UBUCURUZI** |
|---|---|---|---|
| x Abajyanama baturutse hanze bitabazwa bidakurikije amategeko*<br>x Nyiri ikigo (banyiri ikigo) bafata ibyemezo bagishije inama abayobozi ku giti cyabo<br>x Kumenyekanisha aho ububasha bw'abantu b'igenzi bugarukira | x Abajyanama baturutse hanze bitabazwa bikurikije amategeko<br>x Abayobozi nk'itsinda bafatira hamwe ibyemezo by'ingenzi<br>x Abafite ububasha ntarengwa bashinzwe gushyira umukono ku nyandiko z'ikigo bemewe n'amatego<br>x Kumenya iby'igenzi m'ugutanga akazi/inshingano<br>x Gahunda yo guhozaho kw'ubucuruzi igenewe Umuyobozi w'Ikigo n'abantu b'ingenzi | x Inama zidashira n'izo kubintu runaka zivuye hanze zirakoreshwa<br>x Ibiganiro mu kigo cyose bijyanye n'uburyo bw'imikorere, gushaka amafaranga, gutanga akazi<br>x Itsinda ry'abayobozi/ubuyobozi (cyangwa bijyanye nabyo) ryemewe n'amategeko<br>x Ingamba z'Urwego Rushinzwe Abakozi m'ukureshya, kugumana, no gutera akanyabugabo abakozi<br>x Gutegura imikorere y'isimburwa mu kazi ry'abakozi b'ingenzi | x Inama Nyobozi<br>x Imikorere y'itsinda ry'abayobozi bakuru ituma habaho inama z'ingirakamaro ndetse hagatangwa n'ibitekerezo by'abayobozi<br>x Itegeko rigena gahunda yo gusimburana ku mirimo ryemejwe n'itsinda ry'abayobozi bakuru |

* Amategeko amwe asaba ibigo kuba bifite inama nyobozi igihe biri kwiyandikisha ngo byemerwe n'amategeko. Inama nyobozi nkizo akenshi ziba ari umurimbo. Iyi fashayobora iteganya ko inama nyobozi idatangira gukora bitanga umusaruro kugeza ikigo kigeze k'Urwego 4.

Iyi ngingo ivuga ku mugambi w'ubuyobozi bw'ubucuruzi hamwe n'akamaro ko gufata ibyemezo mu kugena ahazaza hawo:

- **Gufata Ibyemezo by'Ubuyobozi**
- **Abajyanama/Inama ngishwanama**
- **Inama Nyobozi**
- **Kugena isimburana mu Mirimo**
- **Igenamigambi ry'abakozi**

Ibigo bito n'iciriritse bikeneye ko ifatwa ry'ibyemezo riva aho *rishingiye ahantu hamwe* (nyiri ikigo umushinga) m'Urwego 1 bikajya aho rifatwa binyuze mu *gusaranganywa no gukorana*, rishingiye kw'itsinda ry'abayobozi ry'inararibonye hamwe *n'abajyanama* bizewe (cyangwa *inama njyanama*). Nyuma yaho, abajyanama batoranijwe batumirwa gufata umwanya mu *nama nyobozi*, yashyizweho 'Urwego 4, ngo ishyireho ubujyanama no kugenga itsinda ry'abayobozi.

Muri icyo gihe, banyir'imishinga bagomba kwemeza ko ubucuruzi bufite inararibonye rihagije bwarijyana mu gihe kizaza. Ibi byagerwaho binyuze mu gushyiraho amahame nyayo *y'urwego rugenga* abakozi hamwe n'imigambi *y'isimburana* mu mirimo. Aya mahame ahinduka ava aho ashingiye ku by'ubucuruzi bukeneye byako kanya no kwemeza imikomereze y'ubucuruzi (mu nzego zibanza) akajya ku mikorere yumvikana mu rwego rutanga akazi yo gufasha imikurire iteganyijwe y'ubucuruzi (uhereye k'Urwego 3).

## Gufata Ibyemezo ku buyobozi

N'imikorere isanzwe mu gihe cyo gutangira kuba nyiri ikigo gito n'igiciriritse ariwe wenyine ufata ibyemezo--cyangwa hari umwe cyangwa abakozi babiri cyangwa abaturutse hanze bagishwa inama rimwe na rimwe. Uku gufata ibyemezo gushingiye ahantu hamwe kuba gufite ubusobanuro m'urwego rwo gutangira, ubwo nyiri ikigo aba arimo gushyiraho intumbero y'ikigo. Ariko, bizana ubushobozi bwinshi ko hatafatwa ibyemezo biboneye, bitewe akenshi no kubogama hamwe n'ishusho nto n'ubuzobere bucye.

Uburyo bwo gufata ibyemezo bukeneye guhindukana n'umushinga. Abayobozi batsinda ntibubaka gusa ubushobozi bw'abayobora abakozi mu gukora neza mu kazi bashinzwe, banabashishikariza gukoza hamwe n'itsinda.

***Gutanga akazi:*** Uko umushinga utangira gukura, gutanga akazi bihinduka iby'ingenzi cyane. Ubushakashatsi bwerekana ko iyo uwatangije umushinga ananiwe gutanga akazi ari bimwe mu nzitizi ku gukura kw'ibigo bito n'ibiciriritse bigahindukamo ubucuruzi bugari.

Ingenzura ryo mu mwaka wa 2014 ryakozwe n'ikigo Gallup, ku mikorere y'abayobozi 143 bayobora imwe mu mishinga 500 yakuraga vuba kurusha iyindi muri Leta Zunze Ubumwe za Amerika, ryasanze abayobozi bafite ubuzobere mu gutanga akazi batangaga umusaruro wa 112 kw'ijana mu myaka itatu kurusha abayobozi bafite ubuzobere buke mu gutanga akazi (Bharadwaj-Badal na Ott 2015). (**Gusoma inama zitangwa na Gallup mu gutanga akazi neza, reba agasanduku 3.1.**)

## Agasanduku 3.1: Ibiranga Intumwa Zihagarariye Abandi Nziza

Ibi bikurikira ni ibiranga umuyobozi ufite ubuzobere mu gutanga akazi:

- Kwemera kureka kugenga ibintu byose agaha inshingano n'abandi. Ibi bibaha umwanya wo kwibanda ku bikorwa byazanira umushinga umusaruro uri hejuru.
- Gukuza ubushobozi bw'amatsinda, hakoreshejwe uburyo bushingiye ku mbaraga. Bafata umwanya wabo mu gusobanukirwa ibyo abantu bayobora bazi gukora neza, hanyuma bakabashyira mu myanya yo gukora akazi bafitiye ubushobozi bwo gukora.
- Gufasha abakozi kubona ibyo bakeneye byose ngo bakore akazi kabo. Baha abakozi ibikoresho, ibigenerwa, amahugurwa, n'uburyo bwo kongera ubumenyi; bitaho nyabyo ku mikurire ya buri mukozi.
- Bashyira intumbero ku bisubizo ntibe ku mikorere. Bashyiraho neza ibyo biteze mu bijyanye nigihe, ingengo y'imari, ibitangwa, hanyuma bakagenzura iterambere.
- Bashishikariza ibitekerezo n'imikorere bishya mu gushyika ku ntego. Barema imitekerereze mu bakozi yo kugira umushinga uwabo mu kubahereze ubwigenge bwo gusohoza intego zabo.
- Bavugana inshuro nyinshi hamwe n'abakozi. Batanga ibitekerezo ku bikora n'ibidakora.

*Inkomoko: Byakusanyijwe kuva Bharadwaj-Badal na Ott (2015).*

***Gufata ibyemezo binyuze mu gukorana:*** Uko ubucuruzi burushaho kunoga bukagira abakozi b'inararibonye, ubundi biba m'Urwego 2 rugeze kure, igihe kiba kigeze cyo gutangira gushyiraho ifatwa ry'ibyemezo rinyuze mu gukorana.

Zimwe mu nyungu zo gufata ibyemezo binyuze mu gukorana zifitanye isano ku ngaruka nziza zo guhuriza hamwe.

Gushyira hamwe impano n'ubunararibonye by'abantu runaka—bafite uburyo butandukanye babona ikibazo—byajyana ku bisubizo bindi bitari kubaho ku muntu umwe ukora ku giti cye. Nk'inyungu, iyo itsinda rikemuye ikibazo maze rikagerana ku gisubizo riri hamwe, ikivamo ni gusobanukirwa no kwemeranyaho icyemezo cyafashwe kurushaho.

Imikorere yo gufatanya inarema imyumvire y'umugambi umwe no gukora umushinga, kuberako abagize itsinda riyobora bafite ijambo ku hazaza h'ikigo.

Uburyo bwiza bwo gushyira mu bikorwa ubu buryo bwo gufata ibyemezo mu mushinga ni Komite Nshingwabikorwa (Izwi nka ExCom cyangwa komite y'abayobozi). Mu b'ingenzi bayigize ubusanzwe harimo umuyobozi mukuru/uwatangije ikigo, umucungamari, ushinzwe kwamamaza n'ushinzwe ubucuruzi hamwe n'ukuriye urwego rw'abakozi. Abatumirwa rimwe na rimwe, bakenewe, haba harimo inararibonye mu mikorere igenga ikigo, abajyanama baturutse hanze n'inzobere, hamwe n'abayobozi b'ingenzi cyangwa ababa babasimbuye (mu gutegura isimburana).

Komite nyobozi ihinduka muri buri rwego rw'iterambere ry'ibigo bito n'iciciriritse: K'Urwego 2, itsinda ry'abayobozi rirarema rigahura ubugaruka riganira ku bikorwa birimo kuba. (Ibijyanye n'imikorere y'igihe kizaza yavugwa rimwe na rimwe, ariko ibiganiro akenshi ntibiba bifite umurongo cyangwa byateguwe.) Ibi bifata ishusho yo gutanga amakuru y'ibikorwa ikaba iba buri cyumweru. Ibigo byinshi bigira inama nkizo.
K'Urwego 3, ihuriro y'abayobozi rishyirwaho n'itsinda riyobora rifite gahunda, uburyo rikora, ububasha, n'ibindi. Mu gihe habuze inama nyobozi, iyo komite ifata ibyemezo bijyanye no gushyiraho imigambi n'imikorere. K'Urwego 4, inama nyobozi yemewe ifata inshingano zo kungenzura ibikorwa, harimo n'uruhare rwa komite y'abayobozi.
Uku kujyambere kwemerera umushinga guhindura uburyo ishyiraho imigambi bukava ku gukurikira intumbero ngari y'uwawutangije m'Urwego 1, bukajya mu gukurikira imigambi y'inyungu m'Urwego 2, bukajya ku gushyiraho imigambi y'ikigo gikomeye mu Nzego 3-4.

Uburyo ibyemezo bifatwa bukoreshwa na komite y'abayobozi buhinduka muri buri kigo—no kuri buri cyemezo n'ikindi bifashwe mu kigo kimwe. Umuyobozi mukuru w'umushinga agumya kuba umuyobozi mw'ifatwa ry'ibyemezo ariko yahitamo kugisha inama abo bakorana ku byemezo bimwe. Ku byemezo bisaba abantu bafite inararibonye cyangwa aho buri wese akeneye gutanga umusanzu, umuyobozi mukuru yahitamo gufata ibyemezo binyuze mu guharira cyangwa guhitamo ibifite amajwi menshi. Uko igihe gitambuka, Komite Nshingwabikorwa nziza zishyiraho amategeko yuko ibyemezo bifatwa mu ngeri zitandukanye z'ubucuruzi, kugirango hasobanuke ibiteganyijwe, ububasha,
n'inshingano.

INAMA: Ubusanzwe, inama ziba buri cyumweru z'ubuyobozi zuzura ibirebana n'imikorere byihutirwa, abantu baba bafite umwanya muto wo guha agaciro ingingo zifite inyungu ku mugambi—haba hari kuba ibintu byinshi bitakitabwaho, imiriro myinshi yo kuzimya. Rero, hagomba gukorwa imyiteguro kugirango habeho inama zigena imigambi. Ibigo bimwe na bimwe bigira inama zihariye za Komite Nshingwabikorwa, zita ku birebana no *gushyiraho imigambi* gusa, buri mezi 3 kuri 6. Yanahindura imiterere y'izo nama (aho zibera n'igihe zibera) kugirango imikorere isanzwe ihinduke. Urugero, ibi byakitwa *imyiherero wo gushyiraho imigambi* bikabera hanze y'aho ikigo gikorera.

## Abajyanama/Inama Ngishwanama

Abajyanama baturutse hanze (ba rwiyemezamirimo bizewe, abarezi) bagira akamaro cyane mu gihe cyo gutangira iterambere ry'ibigo bito n'iciciriritse. Batanga inararibonye umushinga waba ubura mu ngingo zimwe na zimwe, inama itabogamye, hamwe n'uko hanze bigarara itavangiwe n'inyungu zo kugiti cyabo— bakaba banayihuza n'abacuruzi bandi bashya.

Iyo itegeko cyangwa abashoramari basaba ko ikigo gishyiraho inama nyobozi yemewe, ba rwiyemezamirimo mu nzego zibanza bakunda kurema inama nyobozi bakurikiranira hafi. Izo nama nyobozi zinanirwa gutanga inama y'igenga hamwe n'ubugenzuzi. Ibi akenshi biganisha kw'iremwa ry'itsinda njyanama (ryo kuzuza ibi bibura), rihita ribana niyo nama nyobozi idafite umusaruro itanga.

Nubwo byoroshye gukorana n'abajyanama bigenga bakanakenera ibintu bike, hari inyungu zituruka mu kugira itsinda ryemewe mu nzego z'iterambere (Inzego 2-3):

**X** Biroroshye gukurura inzobere zo ku rwego rwo hejuru: "Umunyamuryango wa Komite njyanama" birusha agaciro kwitwa gusa "umujyanama."

**X** Gukorera mw'itsinda bizana umurongo n'iyubahirizwa ry'amahame mu mikorere bigahuriza hamwe imbaraga zo gukorana.

**X** Komite njyanama ni igisubizo gishobora guhindurwa: yaba itsinda ry'igihe gito cyangwa kirekire.

**X** Komite njyanama itanga uburyo bwizewe bwo gukora igirageza ryo gushyiraho inama nyobozi nziza.

Ingano ikunda gukoreshwa y'inama njyanama ni abanyamuryango batatu kugeza kuri batanu. Abantu baharanira inyungu bwite *ntibagomba* kuba mubagize inama nyobozi. Aba baba barimo abazana cyangwa abacuruza ibicuruzwa by'ikigo, umuryango cyangwa inshuti badafite inararibonye ryo gutanga, n'abahereza serivisi ikigo, urugero nk'abanyamabanki, abanyamategeko, ababaruramari baturuka hanze, n'abagishwanama.

Mu mubasha bw'mategeko menshi, abagize komite njyanama itegeko ntiryemera ko bafata inshingano mu mikorere, kuko abanyamigabane bagumana ubushobozi bwose ku bwoko n'urungano rw'amakuru areba umushinga n'uburyo bakoresha inama zatanzwe n'inama njyanama. Inama njyanama igomba gushyiraho imikorere y'inama itanga umusaruro, ihwanye niyandikiwe inama nyobozi iri hano hasi.

Abanyamuryango b'inama njyanama batanga serivisi zabo ku buntu. Ariko, ikigo kigomba gutekereza kubishyura, kuko byakurura abakandinda beza kurushaho, bikanaba impamvu ibatera umwete wo gutanga inama.
Kwishyurwa kwazajya gutangwa ku gihe runaka buri mwaka, hiyongeyeho agahimbazamusyi ka buri nama yitabiriwe, ibi bitera isuzuma ry'ibibazo hagati y'amanama.

INAMA: Ni gute utandukana hagati yo gukenera guha akazi ikigo kigishwinamano kugira inama njyanama?
Kugenzura akenshi bifatwa nk'uburyo bwo gufasha ikigo kumenya impamvu runaka ikibazo, zikagera ku gisubizo, hanyuma (akenshi) icyo gisubizo gishyirwa mu bikorwa. Umusanzu watanzwe buri gihe waba ntaho ubogamiye, kuko byagira ingaruka ku nyishu umugishwanama abona. Urugero rusanzwe: Ikigo gikora ubugishwanama kibwiye umushinga gukora M&A k(wihuza n'undi) hanyuma igahabwa akazi nanone kugirango ishyire mu bikorwa iyo
M&A. Bitandukanye, abajyanama bafasha mu kubona ikibazo bakaba banatanga inama rusange, hanyuma bakohereza umukiriya wabo aho kujya
gushaka ubufasha burambuye. Kongeraho, kugira inama ubusanzwe n'umubano w'igihe kirekire kandi ntibigirwaho ingaruka z'amakimbirane y'inyungu. Umwanzuro: kugira inama no kugenzura ntibitandukanye ahubwo biruzuzanya.

## Inama Nyobozi

Inama nyobozi yemewe n'uburyo bwa nyuma bwo gukoresha ubunararibonye buturutse hanze, gushyiraho uburyo bw'imikorere, no gukomeza inshingano z'ubugenzuzi bw'ikigo. Ni n'ingenzi kuri ba nyiri ibigo bito n'ibiciriritse guteganya kurekura uruhare rwabo mu miyoborere-kugirango hiyongere ubuhanga mu bucuruzi cyangwa kubuhereza iyindi ngoma. Mu guhinduka umuyobozi w'inama nyobozi, uwatangije ikigo yagira umusanzu w'ingenzi akanagumana kuyobora umushinga ataziritswe n'ibikorwa bya buri munsi.

***Akamaro k'Inama Nyobozi:*** Inama Nyobozi zigira ishingano ebyiri zingenzi (Monks na Minow 2014):

- *Kugenzura no gucunga*, bikubiyemo, hamwe n'izindi nshingano:
  - Gusuzuma no kwemeza imiterere y'imari y'ikigo, amahame, n'ibiteganyijwe;
  - Gutora no gusezerera abayobozi bakuru, byumwihariko Umuyobozi Mukuru w'Ikigo;
  - Gushyiraho uburyo bunoze bw'isimburanwa ry'ubuyobozi;
  - Gusuzuma ibyagezweho (kubigereranya na filozofi y'ikigo, intego zacyo, n'ibindi bahanganye);
  - Gusuzuma bitonze ubuyobozi bukuru;
  - Gutuma ikigo kigira ibigenga imikorere binoze mu igenzura ry'imbere mu kigo,ikemurwa ry'ibibazo, n'ikurikizwa ry'amategeko.
- *Kuyobora ibiteganyijwe no gutanga inama*, hakubiyemo, mu zindi nshingano:
  - Kwemeza no gusuzuma imigambi y'ikigo mu gihe cy'umwaka;
  - Gusuzuma no kwemeza intego z'ikigo z'igihe kirekire;
  - Kwemeza ko imimerere y'ubushobozi bw'ikigo n'imitegurire y'abakozi bingana n'ibisabwa n'intego z'igihe kirekire;
  - Gusuzuma no kwemeza ikoresha ry'imari y'ikigo.

Ibimenyetso simusiga bivuga ko ibyinshi mu Bigo bito n'ibiciriritse, *biyobora ibiteganyijwe no gutanga inama* bigira umumaro iyo ikigo are gitoya, kuberako nyiri ikigo yitabira cyane mu mikorere bikababyatuma ko nta bufasha bwo hanze mu kugenzura cyangwa kugenga bukenewe. Uko ikigo gikura, akamaro ko kugenzura no kugenga imikorere karushaho kuba ingenzi.

***Imiterere y'Inama Nyobozi:*** Hari amoko abiri y'inama nyobozi amenyerewe:

- *Inama nyobozi z'umurongo umwe* rihuza abayobozi bo hasi hamwe nabagize itsinda ry'ubuyobozi, akenshi Umuyobozi mukuru, Ushinzwe imikorere n'ushinzwe icungamari, bahita bitwa abayobozi bakuru. Imiyoborere iteye gutya ishobora koroshya ubuyobozi bukomeye no gufata ibyemezo byiza. Ku ruhande rubi, kuba kw'ubuyobozi mubagize inama nyobozi bigabanya ubwigenge, byumwihariko mu nshingano zayo nyamukuru z'ingenzura.
- *Inama nyobozi y'imirongo ibiri* ritanga igenzura ritandukanye n'amatsinda y'ubuyobozi. Iryo ryambere ubusanzwe ryitwa inama ngenzuzi, naho irya kabiri nk'inama nyobozi. Muri ubu buryo, ubuyobozi bwa buri munsi bw'umushinga itegeko ribuha inama nyobozi, rihita rigenzurwa
  n'inama ngenzuzi yita ku migambi y'igihe kirekire y'umushinga (yatowe, inabazwa inshingano, ikoraniro ry'abanyamigabane). Izi nama ngezuzi
  n'inama nyobozi zigira ubuyobozi butandukanye; abazigize ntabwo bavangwa. Urugero, abagize inama y'abayobozi ntabwo bakicara mu nama ngenzuzi n'abandi nabo nuko. Icyiza cy'uburyo bw'itsinda ry'imirongo ibiri nuko ryerekana imirimo n'inshingano, ariko ijorwa kuba igenda buhoro, n'uburyo ibyemezo bifatwa butanoze.

Mu bihugu byinshi, imiterere y'inama nyobozi iterwa n'amategeko n'amabwiriza. Ibindi bihugu byemerera amoko amwe y'ubucuruzi kwihitiramo. Iyo ibiciro by'ikigo n'amakimbirane biri hejuru, abanyamigabane bahitamo uburyo bw'itsinda ry'imirongo ibiri. Iyo abanyamigabane n'abayobozi bizerana (cyangwa abanyamigabane *ari* abayobozi) n'umushinga ukeneye uburyo bunoze bwo gufata ibyemezo, ba nyir'umushinga bahitamo gukoresha uburyo bw'itsinda ry'umurongo umwe.

INAMA: Mu bihugu gifite inama nyobozi y'imirongo ibiri, Komite Nshingwabikorwa ubwayo bwahindukamo inama nyobozi, naho inama njyanama igahinduka inama ngenzuzi.

***Abagize inama nyobozi:*** Abagize n'umubare w'inama nyobozi biterwa n'ingano n'ubusobe bw'ibikorwa by'umushinga. Inama nyobozi batanu kugeza barindwi rikorera ibyinshi mu Bigo bito n'ibiciriritse, na batatu baba bahagije gutangirana. (**Reba agasanduku 3.2 ku buryo abashoramari babibona.**) Inama nyobozi isanzwe iba ifite abayobozi bo mu buryo butatu:

- *Abaturutse hanze*—abantu ubusanzwe badakorera ikigo. Abaturutse hanze bagaragaza uko babona ibintu kutabogamye.

- *Abigenga*—baturutse hanze badafite ibibahuza n'ubuyobozi bw'ikigo, abanyamigabane bacyo, cyangwa abandi bayobozi. Abayobozi bigenga ni ngombwa kugirango bakore igenzura banatange inama zitabogamye.

- *Abakora mu kigo/abayobozi bakuru*—abantu bafite inshingano ebyiri, nk'abakozi b'ikigo (nk'abayobozi) n'abayobora ibikorwa. Abakora mu kigo bazana amakuru yimbitse y'imikorere y'ikigo.

Mu gihe cyo gutekereza abashobora kuba mu nama nyobozi, nyiri ikigo gito n'igiciriritse agomba guhera ku mvange y'ubuhanga, aho bavuye ahatandukanye, n'ubunararibonye akenewe yakuzuza ibyo umushinga muto ukeneye. Iyo mvange ihindukana n'igihe uko ikigo kinyura mu nzego zo gukura. Mu gihe icyo aricyo cyose, umushinga ukenera gusuzuma ubuhanga buhagarariwe mw'inama nyobozi ngo hagaragazwe ibibura. Ibikurikira ni bimwe mu bigomba gukurikizwa:

- *Ubunararibonye* mu ngingo z'ingenzi (urugaga, akarere, isoko n'ibindi) bizagira uruhare mu migambi y'imikorere n'imikurire by'umushinga

## Agasanduku 3.2: Imboni y'Umushoramari

Umucuruzi uzwi cyane w'umunyamerika akaba n'umushramari yanditse ku rubuga rwe ngo:

*Nshyigikira kugira inama nyobozi rigizwe n'abantu batatu iyo ikigo kirimo gutangira. Ngira inama uwatangije umushinga kwishyira mu nama nyobozi hamwe n'abandi bantu babiri yizera kandi yubaha.*

*Ibyo byahinduka gato iyo abashoramari bajemo. Niba uwatangije umushinga agumanye ububasha, ntabwo biba bikenewe guhinduka. Abatangije umushinga baba bagishyira bakanatora abayobozi bashaka mu nama nyobozi. Ariko,*
*abashoramari bagira imishyikirano yo kubona umwanya mu nama nyobora ku bintu bimwe na bimwe. Ibi biba gake ku bashoramari babagiraneza bikanaba cyane mu bashoramari baturutse mu bigo by'imari.*

*Kongera umushoramari w'umuyobozi ntibivuze ko nyir'umushinga atakaje kugenga inama nyobozi. Ryaguma ari inama nyobozi igizwe n'abantu batatu harimo umuyobozi w'umushoramari hamwe n'abayobozi babiri batangije umushinga. Cyangwa inama nyobozi ikagurwa ikagirwa abantu batanu, maze abashoramari bagafata umwanya umwe cyangwa ibiri hanyuma uwatangije umushinga akagenga isigaye. Iyi mimerere ibiri ni ibisanzwe bibaho iyo abatangije umushinga batakaje ububasha kuriwo.*

*Uko umushinga uva mu kugengwa n'uwawutangije ukagengwa nabashoramari, igitekerezo cy'umuyobozi wingenga kirazamuka. Umuybozi wingenga ni umwe udahagarariye yaba uwatangije ikigo cyangwa abashoramari. Nshyigikira cyane abayobozi bigenga nkanakunda kubabona mu nama nyobozi ndiho. Inama nyobozi yuzuye inyungu zatanzwe ntabwo aba ari nziza. Uko imitekerereze y'inama nyobozi irushaho kwigenga, irushaho gukora neza.*

*Iyo uwatangije umushinga atakaje ububasha ku mushinga (ubusanzwe mw'igurisha ry'imigabane nyamwinshi ku mushoramari), ntibivuze ko umushoramari agomba kugenga inama nyobozi. Ahubwo, naburanira ko inama nyobozi igengwa n'umushoramari aricyo kintu kibi cyabaho. Abashoramari akenshi baba bafite inyungu bagamije ikubiyemo amafaranga bazunguka (cyangwa guhomba) ku mari bashoye. Ni umushoramari w'imbonekarimwe ugira uburyo abona umushinga mu buryo bwagutse.*

*Rero mu gihe abashoramari babayobozi ari inabi ikenewe mu bigo byinshi, ntibagomba kuganza cyangwa kugenga inama nyobozi. Uwatangije ikigo agomba kugenga inama nyobozi mu kigo agenga, n'abayobozi bigenga bagomba kugenga inama nyobozi aho uwatangije ikigo atagenga ikigo.*

*Inkomoko: Byakusanyirijwe kuva muri Wilson (2012).*

Ifatwa ry'Ibyemezo n'igenzura

3B

- *Ingingo n'ubunararibonye* bukenewe mu myanya nkicungamari, ishami ry'amategeko, ikoranabuhanga, n'iyindi;

- *Kumenyana n'abantu* bazana ubuhanga n'abafatanyabikorwa mu kigo;

- *Izina ryubatswe* rizazamura ishusho y'umushinga ukongera icyizere isoko riwufutiye;

- *Imico y'umuntu* nko kwihanganira akaga, kwemera guhangara, n'ibindi biri mu bigize inama nyobozi kandi bigakomeza ugukorana kw'abayigize;

- *Kunyurana* kw'ibitekerezo n'uburyo ibintu bibonwa, hamwe n'imyaka, igitsina, aho umuntu aturuka, n'ibindi.

***Kubona abayobozi b'inama nyobozi yawe:*** Uburyo bubiri bumenyerewe ibigo bikoresha mu kubona abayobozi ni kunyura mu bo bizi cyangwa gushakisha kwigenga abari hanze. Ibyinshi mu bigo bito n'ibiciriritse bihitamo abayobozi bikoresheje abo bizi, kuko gukoresha aboherejwe n'abandi byongera uburyo ikigo cyizera umukandida hamwe no kuba yagenga amakuru ahishe yaba yasangirwa n'abayobozi bashya bashyizweho. Nubwo budahenda bukanatanga umusaruro, ubu buryo bwadindiza ubushobozi bw'umukandida gutanga neza umusanzu mu nama nyobozi utabogamye; kuva aturutse mu bafitanye umubano na nyir'umushinga, uwo mushya yaba adashaka guhakanya nyir'umushinga.

Ibigo bishaka kubona umukandida ukwiye hanze y'abaziranye na nyir'umushinga bakoresha serivisi z'umuranga w'abayobozi, ububiko bw'abayobozi, cyangwa amashakisho.  Abayobozi babonetse muri ubu buryo akenshi batanga ibitekerezo bitagendeye ku bantu kandi ntamyumvire bigenderaho mu nama nyobozi. Ariko, kugirango umusanzu wabo uzane inyungu, nyir'umushinga agomba kwemera igitekerezo cyo kwemerera "umuntu uvuye hanze by'ukuri" gufata umwanya mu nama nyobozi, ibi bishobora gufata igihe.

***Guhemba umuyobozi:*** Guhembwa ni ingingo igoye. Nyir'ubucuruzi agomba kubona ihurizo hagati yo guhemba bihagije ku buryo yakurura akanagumana abakandida beza kandi ntanabishyure menshi ku buryo byadindiza ubushobozi bwabo bwo kuguma bigenga.

Icyakurikizwa nuko umwanya w'umuyobozi uhabwa agaciro cyane nk'umwanya w'umuyobozi mukuru. Rero, guhembwa bigomba guhura n'igihe cyamazwe mu kwitegurira no kwitabira inama ngarukamwaka z'inama nyobozi, hiyongeweho kwishyurirwa urugendo (kugenda, aho kurira, n'ibyo kurya). Hanaba harimo imigambi yo kwishyura y'igihe kirekire, urugero nko guhabwa imigabane, kugirango inyungu z'abagize inama nyobozi zijye hamwe n'inyungu z'ikigo z'igihe kirekire.

***Akamaro k'inama nyobozi ugereranije n'akubuyobozi bw'imikorere:*** Hari amatandukaniro y'ingenzi hagati y'akazi k'umuyobozi hamwe n'ugenzura. NI ngombwa ko aya matandukaniro asobanukirwa na bombi—abayobozi n'abagenzura imikorere. Bumwe mu buryo bugira akamaro mu gushyira imbere kuzuzwa kw'inshingano n'ubunyangamugayo, no kwerekana gushyigikira imiyoborere myiza, ni kwerekana no kuvuga ku kamaro k'ingezi mu bucuruzi harimo ubushobozi.

Ihame riyobora z'ikibazo cy'inama nyobozi-hamwe-n'ubuyobozi nuko abayobozi bashyira "amaso yabo mu mushinga, ariko ntibakozemo intoki." Mu yandi magambo, abayobozi bagomba kureka itsinda ry'ubuyobozi rigakemura imikorere ya buri munsi y'ikigo, mu gihe inama nyobozi igumana igenzura rinoze no gusuzuma ibikorwa byabo.

***Akamaro k'umukuru w'itsinda:*** Mu gihe cy'ibiganiro by'inama nyobozi, umuyobozi waryo afite inshingano mu gutuma abayobozi bose bagira uruhare mu biganiro n'ibyemezo bifatwa—ko nta muyobozi uganza ntihagire usigara inyuma. N'ubufasha bw'umunyamabanga w'umushinga, umukuru w'inama nyobozi ategura akanayobora akanagena inshuro ziba n'igihe zibera. Umuyobozi anasuzuma ko ingingo zivugwaho mu nama nyobozi zikwiye kandi ko inama ziguma zibanze ku bikorwa by'ingenzi. Byihariye, umuyobozi mukuru asuzuma ko inama nyobozi icunga ikura ry'ikigo—ariko ntajya mu miyoborere y'ubucuruzi.

Umuyobozi agomba kugenzura abagize inama nyobozi n'imiterere yaryo—hanyuma agatangiza ibikorwa byo kubikemura niba ari ngombwa. Umuyobozi w'itsinda ry'ubuyobozi anafite inshingano zo kumenyereza abanyamuryango bashya mu nama nyobozi. Ba nyir'ubucuruzi bamwe birabagora kumenyera inshingano z'umukuru w'inama nyobozi. Nk'abayobozi b'ikigo, bamenyera kuba abayobozi b'abandi bayobozi mw'itsinda ryabo. Umukuru w'inama nyobozi, ntabwo ari "umugenga" w'abandi bayobozi ahubwo ni we "ubarimbere" Itsinda ry'ubuyobozi ayobora inama kugirango buri abanyamuryango batanga ibitekerezo byabo. Ikiyongeyeho, umukuru w'itsinda ry'ubuyobozi mwiza aba agamije icyemezo cyemewe nabose, atari icyatowe na benshi.

***Gushyiraho amahame agenga inama nyobozi:*** Kugirango rigirire akamaro ikigo, inama nyobozi igomba gukorera mu buryo bw'imikorere itanga umusaruro. Akenshi, iyi ngingo yoroheje ihabwa umwanya mutoya, nubwo igira ingaruka zihuse ku mikorere y'inama nyobozi no ku musaruro itanga. Urutonde rukuyikiyeho rurerekana ibikorwa byiza:

- Gusobanura, gushyiraho no kwerekana ubuyobozi n'amategeko y'imikorere hagati y'inama nyobozi, abanyamigabane, n'ubuyobozi.

- Gushyiraho gahunda yemewe, abanyamuryango bagizemo uruhare:
  - Gusuzuma ibikorwa byakozwe *hamwe* n'ingingo zireba ku birimbere;
  - Gushyiraho igihe cyo kuganira ku bikorwa, hakagabanywa ingingo zisanzwe;
  - Gushyiraho ikurikirana rinoze no gusuzuma aho ibyemezo byafashwe bigeze.
- Gutegura inyandiko zitanga amakuru:
  - Kuzigira ngufi zinarasa ku ntego n'akamaro (byakorwa? kubibika gusa? n'ibindi);
  - Kuzohereza abayobozi byibuze iminsi itanu mbere, kugirango babone umwanya wo kumva ayo makuru no kwitegurira iyo nama.

- Kwakira no kwemeza inyandiko mvugo (impaka, ibitekerezo, ibyemezo).

- Gushyiraho ingengabihe y'inama nyobozi ifite ingingo z'ingenzi (inama enye cyangwa esheshatu mu mwaka), kugirango ingingo z'ingenzi zivugweho kandi abagize inama nyobozi bakitegura bakanabona umwanya uko bikenewe.

## Kugena isimburana mu Mirimo

Dusobanura itegura ry'isimburana nk'uburyo bwo kubona no kuzamura abantu bakora mu mushinga kuzuzamo imyanya y'ubuyobozi y'ingezi mu gihe kizaza cyangwa gusimbura abantu b'ingenzi mu gihe babuze bitunguranye. Ibi bikorwa kugirango ubucuruzi bwizere gukomeza imikorere no gushikama mu gihe habaye ikibazo.

Ingaruka mbi zo kunanirwa kwitegura impinduka mu buyobozi cyangwa kuri nyir'ubucuruzi zishobora kuba nyinshi. Ukurikije ubushakashatsi bwakozwe muri Aziya n'inzobere ikomeye, Joseph Fan, mu myaka itanu nyuma yuko uwatangije umushinga atanze ubuyobozi ku baje nyuma ye, imishinga isubira inyuma mu gaciro ugereranyije kuri 60 kwijana (IFC 2017). Agaciro karuta icyakabiri kavaho!

Ibigo bito n'Ibiciriritse bigomba kwitondera isimburana ry'uburyo butatu:

- **Gusimbura nyir'ubucuruzi** bivuga ku muntu uzasimbura nka nyir'imigabane mu ubucuruzi. Ubu buryo bw'isimbura akenshi bwaba mu bucuruzi buyobowe n'umuryango. (**Reba *Ingingo y'imiyoborere E. Nyir'ubucuruzi*, paji ya 71.**)

- **Gusimbura ubuyobozi** akenshi buvuga ku muntu uzafata inshingano z'imikorere ya buri munsi mu bucuruzi.

- **Gusimbura inararibonye** bireba abantu bafite inararibonye rikenewe mu bucuruzi rikaba/cyangwa ry'imbonekarimwe kw'isoko.

Ku bigo bito n'icibiriritse, gusimbura nyiri ikigo n'ubuyobozi bifitanye isano. Abatangije umushinga bakeneye kwerekana intego z'ubucuruzi z'igihe kirekire, kuko zigira ingaruka ku byemezo bireba isimburana. Urugero, ba nyir'ubucuruzi bubaka ubucuruzi bafite icyizere cyo kuwugurisha hamwe n'abashoramari baturutse hanze bashobora guhitamo kwerekera ku

buyobozi burimo ubuhanga. Nyir'ubucuruzi wibanda ku kubaka izina ry'umuryango rihoraho yahitamo kuzamura impano z'ubuyobozi mu bagize umuryango.

Ubwo warangije gusobanukirwa intego z'ubucuruzi z'igihe kirekire (Akenshi m'Urwego 2), igihe kiba kigeze cyo gukora ku mugambi w'isimburana.

## Urugero Nyigo: Isimburana rya Rockstar

Umuhungu wa Rami, Sherif, ashaka kugumana ubucuruzi bw'umuryango, ariko yavuze ngo, "Ntabwo nibona mu bucuruzi mu gihe kizaza, kuko mfite ibindi nshaka gukora. Ndi hano gusa kugirango mfashe data muri kino gihe."

Ibi bibaye, Rami asaba umugishwanama kuzana igitekerezo cy'uburyo hategurwa isimburana kugirango hakemuke impugenge ku bantu b'ingenzi mu mushinga. Ahaturuka ibibazo hahabwa ibanze mu buryo bukurikira:

- **Ahibanze hanihutirwa: Umuhanzi (gusimbura inararibonye).** Uko ibicuruzwa byayo bimeze nicyo gitera Rockstar ihatana neza, Ariko Rami niwe ushushanya gusa uhari. Umutozwa agomba guhabwa akazi akanatozwa bikwiye.
- **Igihe kiringaniye: Umuyobozi mukuru.** Ikigo kirimo gukura gikeneye umuyobozi mukuru ufite ubuzobere mu kuyobora ibikorwa, ibyo uwashinze ikigo abuze. Umuhungu w'uwagitangije ntiyitaye mu kuyobora ikigo, kandi nta bamusimbura bahari mu bakozi basanzwe b'ikigo.
- **Igihe kiringaniye kugeza ku kirekire.** Gutegura umuhungu we gufata inshingano za nyir'ubucuruzi, byaba ari byiza amutumiye mu nama nyobozi akagira uruhare mu gufata ibyemezo.

kuva ku "gitekerezo mu mutwe wa nyir'ubucuruzi" bikajya ku mugambi usobanutse wasangijwe na buri muntu w'ingenzi mu bucuruzi hamwe n'abandi bafatanyabikorwa.

Ukurikije isuzuma rya PwC ku bucuruzi buyoborwa n'imiryango muri Leta Zunze Ubumwe za Amerika, 23 kwijina muribwo bufite umugambi wanditse w'isimburana uri mu nyandiko (PwC 2017); rero igisubizo cyihariye cyose waba ufite, nimba ufite "umugambi wanditse w'isimburana uri mu nyandiko," wamaze kuba
mu bambere!

Ibigo biri mu gihe cyo gutangira (Inzego 1-2) bikeneye gushyiraho imigambi yo gusimbura yashyirwa mu bikorwa kuri buri mwanya w'ingenzi. Niba umuntu mu buryo butunguranye atagishoboye kuzuza inshingano ze, ni gute akazi ke cyangwa umumaro we uzakorwa mu gihe cya bugufi? Ni iyihe ngaruka bizagira ku mikomereze y'ubucuruzi?

Mu nzego zikurikira, ibigo bikeneye kwibanda ku mahame y'isimburana y'igihe kirekire hamwe n'imigambi yerekana ikanashyiraho abakandinda basimbura.

***Isimbura rya nyir'umushinga:*** Akazi ko guhitamo uzahabwa umwanya wa nyir'ubucuruzi wuzuye ibibazo by'amarangamutima n'imitekerereze. Isimburana rikora ku ngingo zo kugenga, ububasha, no kuba rifite agaciro kuburyo bamwe babona bigoye kurivugaho. Ku mimerere ikenera isimburana rya nyir'ubucuruzi yasaba ko ivuga ku kujya mu kiruhuko cy'izabukuru rye cyangwa kuba yatekereza kuba azapfa, nanone byamutera gutinza gutangiza ibyo bikorwa.

Gutegura isimbura rya nyir'ubucuruzi ntibyabura kuba ingenzi mu kwizeza gukomeza kubaho kw'ubucuruzi mu gihe kirere kizaza—no kurinda umutungo wamaze gukusanywa.
Hano hari ibibazo nyir'ubucuruzi yashaka gutekerezaho:

- Wasobanuye intego zawe bwite n'icyerekezo ku gutanga umwanya wa nyir'ubucuruzi? (Gutanga umwanya wa nyir'ubucuruzi ku bakurikiyeho? Kuzagurisha ubuyobozi? Kugurisha umutungo? Ibindi?)

**X** Wari wategura uwo wahisemo kuzagusimbura? Ibyifuzo byawe byabwiwe neza abo bireba?

**X** Ni izihe ngaruka umugambi wawe uzagira ku buyobozi bw'umushinga?

**X** Hari bibazo bya nyir'ubucuruzi cyangwa by'umuryango bikeneye gukemurwa mbere yuko hahindurwa nyir'ubucuruzi?

NI ngombwa kwibuka ko isimbura rya nyir'ubucurizi ritarangirira ku gutanga imigabane gusa. Icyibanze, ni ugutanga *ububasha*—maze amaherezo, *icyemezo* cyo kuyobora ubucuruzi. Bizagira ingaruka ku buryo umushinga ukora; rero ni ngombwa gukora imyiteguro kugirango abanyamigabane bafate ibyemezo byagira umusaruro mwiza. Urugero, kwirinda igabanywa ry'imigabane mu mubare ungana w'abana, bishobora kuvamo inama z'abanyamigabane zuzuye guhangana.

***Isimburana mu buyobozi:*** Gutegura isimburana ry'umuyobozi mukuru n'abandi bayobozi bo hejuru bishobora kuba aribyo bibazo by'ingenzi ibigo bihura nabyo. Ariko ba nyir'ubucuruzi benshi ntibashyira mu bikorwa itsinda ry'ubuyobozi ribasimbura rinoze. Urugero, m'ubucuruzi bw'umuryango, 30 kw'ijana byabwo bubaho kugeza hagiye k'ubuyobozi ikindi kiragano, 12 kw'ijana byabwo bubaho kugeza hagiyeho ikiragano cya gatatu, noneho 3 kw'ijana gusa nibwo bukomeza gukora kugeza hagiye k'ubuyobozi ikiragano cya kane n'ibindi bikurikira (Deloitte 2015). Ibikurikira ni ingero z'ibibazo n'amakosa atuma isimburana mu buyobozi rigorana:

1. *Kurindira igihe kirekire gutangira ibikorwa byo gutegura isimburana.*

Abatangije umushinga akenshi bakomeza gukora mu buyobozi mu gihe umubiri ugifite ubushobozi. Ibyo bivuze ko isimburana rihinduka ikiza gikomeye ku mushinga. Uwatangije ikigo/Umuyobozi mukuru arapfuye cyangwa agize uburwayi, maze impinduka rya nyir'ubucuruzi n'ubuyobozi biba bikurikiranye, bikarema ibintu byinshi bitazwi hamwe numwanya w'inzibacyuho mu kigo. No mu gihe ibintu byagenze neza, ihinduka ry'ububasha riba ritinze ku buryo uwatangije umushinga ananirwa gushyiraho umutoza no kwereka inzira uzamusimbura, agasiga uzamusimbura arwana no kubona uburenganzira bwo kuyobora.

Abatangije ikigo (na nyuma, inama nyobozi) akenshi ntibasuzuma ubushobozi bwo kuyobora abakora mu kazi kugeza igihe cyashize. Abakandinda baturutse mu mushinga akenshi baba aribo mahitamo aruta ayandi, niba bagaragajwe hakiri kare maze bagatozwa gukoresha imbaraga zabo zose. Kunanirwa kubikora akenshi bitera abanyempano bava mu kigo, akenshi mu ubucuruzi buyobowe n'umuryango kuko babona nta mahirwe y'akazi.

2. *Byashoboka ko umuyobozi mukuru (uwatangije umushinga) yagerageza "kwigarura"—kuzana umuyobozi mukuru mushya ufite ubuhanga kimwe nubwe*. Ibi ntabwo aba aribyo, kuberako impano zitandukanye zikenewe mu nzego zitandukanye z'imikurire y'umushinga.
3. *Kugenzura byimbitse uwasimbuye.* Na nyuma yuko isimbura ry'ubuyobozi ryarangije kuba, ryaburizwamo iyo ubushobozi butanga umusaruro bugifitwe na nyir'ubucuruzi udashoboye utanashaka kurekura ububasha. N'abatangije ibigo bimukiye mu nama nyobozi bavuye mu buyobozi, birabagora kutivanga mu bikorwa bya buri munsi. Banashobora gushyiraho uburyo bw'ubuyobozi bwihariye, bwatsikamira ubwisanzure n'ibikorwa by'umuyobozi mukuru mushya.

Uku kunanirwa gutanga ububasha bidindiza ubushobozi bw'ubuyobozi bushya, bikabutesha agaciro mu mushinga, bikanatera urujijo mu bakozi. (**Reba agasanduku 3.3 kuri paji ya 44 ku nama zaba rwiyemezamirimo ku buryo barekura ubuyobozi bw'ibikorwa bya buri munsi.**)

4. *Kunanirwa guhangara ibibazo by'umuryango bigira ingaruka ku bucuruzi bw'umuryango.* Ikibazo cy'isimburana ry'ubuyobozi ni ngombwa cyane kurushaho mu bucuruzi buyobowe n'umuryango, binahinduka imbogamizi uko umuryango ugenda uba mugari maze abakandinda ku myanya y'ubuyozi bukuru mu mashami atandukanye y'umuryango bakaboneka.

Imiryango iri mu bucuruzi yakirengagiza akamaro ko gutegura isimburana ry'umuyobozi mukuru wabo kubera impamvu nyinshi. Buri muryango urihariye kandi ugomba kubona ibisubizo byawo, ariko hari ingingo rusange zishobora kugira akamaro:

## Agasanduku 3.3: Umuhango Wo Gucutswa k'Uri Barwiyemeza Mirimo Bateye Imbere

Leslie Dashew ni umujyanama mu by'ubucuruzi bw'umuryango akaba n'umwe mu banditse *Urufunguzo ku buryo ubucuruzi bw'umuryango bwagera ku ntego*. Mu kiganiro yagiranye n'umufatanyabikorwa wa Deloitte Tax LLP Tom Plaut, yamusangije ibitekerezo n'ibyifuzo ku buryo ntagereranywa abayobozi b'ibigo by'ubucuruzi by'umuryango bo mu kiragano kisumbuyeho bashobora guhangana n'imbogamizi zo kurekura ubuyobozi.

"Mu bunararibonye bwanjye, umuntu wabaye umuyobozi uhamye, ukora cyane ntashobora kurekura ubuyobozi ngo agende ntahandi yerekeje. Kandi iyo bari bafite ubuzima bwuzuyemo ibikorwa, ntibakwicara mu rugo gusa basoma cyangwa bareba televiziyo cyangwa bakina golufe. Mu bunararibonye bwanjye bagomba kugira ikintu kibasunikira ku kugenda. Rero icya mbere ni uko abayobozi bategura ahandi bashyira imbaraga mbere yuko bategura kurekura ubuyobozi. Ibi byaba bivuze gushaka ibindi bifuza gukora.
Ibi bigora cyane ba rwiyemezamirimo byumwihariko, kuko baba baratwawe cyane n'ibikorwa by'ubucuruzi bwabo.

"Imwe mu nzibacyuho zagenze neza nabonye ni umukiriya wari waratangije ikigo cy'ubwubatsi ahereye kuri zeru akakizamura ku gaciro ka miliyoni 60 z'amadolari. Mu gihe yarangije kukigurisha akanacyegurira ubuyobozi bushya, yari yaratangiye gufasha umuryango udaharanira inyungu kubaka inyubako yawo nshya. Yagiye mu nana nyobobozi yawo, ariko yari afite ubuhanga mu igenzura kandi mu by'ukuri bari babuikeneye. Ubwo rero yari ashoboye gufata ubumenyi, ishyaka, n'imbaraga bye maze akabikoresha ahandi hantu.

"Igice cya kabiri ni ukugira ikizere ko abo mu kiragano gitaha bazabona abahagarikizi—cyangwa abagenzuzi bimbitse niba mushaka—kugira ngo bamenye niba bakora ibikwiye. Rero, zimwe mu ngamba nziza cyane ni ukureba neza ko hari inama nyobozi izatanga uburyo bw'ubugenzuzi n'imirongo ngenderwaho umuyobozi ugiye ashobora kwizera.

"Iyo inama nyobozi ihari, kandi umuyobozi ugiye yari asanzwe ayirimo, ubwo birumvikana ko, 'Yego, ndagiye ariko ndacyahari, nshobora gukomeza kwitegereza ibirimo nikorwa."

*Inkomoko: Deloitte (2015).*

- Ibimenyetso bigaragaza ko akenshi Abayobozi Bakuru b'ibigo by'imiryango bibanda ku kurinda isura n'indangagaciro by'ikigo. Abayobozi b'abanyamwuga bo akenshi bibanda ku bwiyongere bw'ubucuruzi.

- Muri rusange, ubushakashatsi bugaragaza ko Abayobozi Bakuru "bazamukiye mu kigo imbere" bakora neza kurusha abahawe akazi baturutse hanze y'ikigo. Ibi bivuga ko niba ikigo gifite ibibazo cyangwa kidatera imbere, guha akazi uturutse hanze nibyo byiza.

- Ku byerekeye ku kuyobora isimbura mu ibigo by'imiryango, biragenda biba umuco rusange ko abagize umuryango basabwa gushakira ubunararibonye bukenewe hanze y'ikigo mu gihe cy'imyaka myinshi. Akenshi, bemererwa kwinjira gusa ku rwego bageze ku rwego bashoboye kugeraho hanze. Ibi bibafasha kubaka ubuhuguke kimwe no kugirirwa ikizere mu kigo.

Hari kugaragara muri rusange kongera ubunyamwuga abacunga ibigo uko ba nyirabyo bagenda babyegurira ikiragano gikurikiyeho. Imiryango myinshi isanga kugira ikigo no kukiyobora bitagomba kuba ikintu kimwe. Muri uru rwego, ni ngombwa cyane gushyiraho inzego z'imiyoborere zihariye kugira ngo umuryango ushobore gukomeza ingamba z'ikurikiranabikorwa n'iz'ubugenzuzi zihamye.

***Ibihe by'igenzura ridasanzwe:*** Mu bisanzwe, ubu bwoko bw'isimburana ntibuca ku ruhande nk'ubwa nyir'ubucuruzi n'ubuyobozi. Nyamara, ba rwiyemezamirimo bagomba kuba maso ku ngingo imwe ishingiye ku mitekerereze: Iyo ufite impuguke zikaba ari zo ngenzi mu myanya ikunda guhura n'ibibazo, ibi biha abo bantu kumva batekanye—no gushira amanga. Ni ibisanzwe kuri bo gushaka gukomeza kuba ingirakamaro. Ubwo rero, ni ingenzi ko ibiteganywa kuri iyo myanya bigaragaza neza ko gutegura umusimbura (mu bihe bitunguranye no mu gihe kirekire) ari igikorwa cy'ingenzi bazahembererwaho amanota. Ni ngombwa kandi gusuzuma imyitegurire y'umusimbura—urugero, gusaba uwo muntu w'ingenzi gufata ikiruhuko cy'igihe kirekire cyangwa kumuha izindi nshingano, z'igihe gito, bityo bigaha umusimbura amahirwe yo gukorerwa isuzuma.

## Kugena imicungire y'Abakozi

Imicungire y'abakozi ni ingingo yagutse irenze imbibe z'aka gatabo nyoboramikorere. Turaza gukora gusa ku mirongo migari y'amahame yerekeye ku bahanga mu imicungire na tekinike.

Twahuye n'ibintu bisa mu bikurikira, rimwe na rimwe bikoreshwa mu isi y'abikorera ku giti cyabo: abantu bashobora gufatwa "nk'ubwonko" bugenga ubucuruzi, bitandukanye "n'igikanka"—umutungo ufatika. Igikanka kiragenda gihinduka igicuruzwa mu buryo bwihuse—byoroshye kukigura cyangwa kukigana. Itandukaniro nyaryo—inyongeragaciro nyaryo rigoye cyane kugerwaho—riva mu bwonko.

Urugero: sosiyete z'ubwikorezi mu ndege zo muri Leta zunze Ubumwe za Amerika "zakoreye mu gihombo mu myaka 23 kuri 31 kuva igihe Leta yazikuriragaho amabwiriza ngengamikorere" muri 1978 (Phillips 2011). Nyamara kandi, muri icyo gihe, komanyi y'indege Southwest Airlines yatangiye nk'ikigo giciriritse ifite indege eshatu gusa maze iza kuvamo sosiyete y'indege iruta izindi mu gihugu. "Yakomeje kugira umutungo uhagije n'ubushobozi bwo kwishyura imyenda ndetse no kunguka mu gihe cy'imyaka 39 ishize" (Schlanger 2012). Southwest ifite indege nk'iz'andi masosiyete yose; ariko kuva ku munsi wa mbere itangira gukora, yatoranyije abakozi bashoboye ibaremamo umuco w'akazi byagaragaye ko wananiye sosiyete za mukeba kwigana (romero 2008).

Igenamigambi ry'imicungire y'abakozi risanzwe ryibandwaho m'Urwego 2. Ibigo bigaragaza imbogamizi mu kureshya abakozi b'inzobere, mu kugira ubushobozi bwo kubabonera imishahara iri hejuru, kubatera akanyabugabo ndetse no kubagumana—byumwihariko bitewe n'ibyifuzo biri hejuru by'ikiragano gishya.

Umuhanga mu mitekerereze Frederick Herzberg yazanye uburyo bw'imikorere bwarushaho gufasha ruzwi "nk'ihame ry'impamvu ebyiri" mu gukemura izi mbogamizi (Herzberg 1968). Amasosiyete agomba gushyira imbaraga ku ntego ebyiri zitandukanye: *kugabanya kutanyurwa mu bakozi* no *kwongera ibitera umwete*.

***Kugabanya ibitera gucika ntege:*** Herzberg yazanye ihame rya "impamvu zishingiye kw'isuku", zirimo irangamimerere, umutekano ku kazi, umushahara n'inyungu, ubuhagarikizi bufite ireme n'ibindi byerekeranye n'akazi. Ubushakashatsi bugaragaza ko gukemura izi ngingo bidatuma umukozi yishimira akazi rwose cyangwa kugira ishyaka ryo gukora akazi ke. Nyamara, niba izi ngingo *zititaweho* uko bikwiye, ikigaragara ni uko abakozi *batazishima*.
Izi ni "impamvu z'ihozaho", bisobanura ko kutishima kw'abakozi bibatera gusiba.

Kurandura impamvu zo kutishimira akazi ni intambwe ya mbere mu kugira abakozi batanga umusaruro. Gutera abantu ishyaka nta kamaro byagira mu gihe cyose ibi bibazo bitarakurwa mu nzira! Iyo sosiyete yawe igiye ihinduranya abakozi kenshi cyangwa hari umubare munini w'ibirego by'abakozi —n'ubwo abakozi baba babona akazi ubwako gashimishije— bishobora kuba ikimenyetso ko ibyerekeye "isuku" ku kazi bitari ku gipimo gikenewe.

Ibijyanye n'isuku, nk'ibikorwa by'ubugenzuzi bw'imishahara/inyungu ni umwihariko ukomeye ku muco no ku bwoko bw'ubucuruzi. Munsi hari inama rusange zo kubikemura:

**X** Guha agaciro akazi mu matsinda n'amasano yubashywe y'akazi.

**X** Gutahura no gukemura gahunda mbi z'ikigo zibangamye kandi ziri "isoko y'uburakari" ku bakozi cyangwa zibangamiye umuco w'ikigo.

**X** Gutanga igenzura rishyigikira kandi ritivanga.

**X** Emeza ko inyungu z'akazi utanga zifite ubushobozi bwo guhangana; gutahura inyungu abakozi baha agaciro cyane.

**X** Gutanga umutekano w'akazi.

INAMA: Intambwe y'ingenzi ni uguha agaciro ibitekerezo by'abakozi mu gushyiraho imikorere, imibereho n'amategeko by'ikigo.

***Kuzamura bishoboka impamvu zitera ishyaka:*** Anketi yakozwe na Gallup muri 2015 yasanze 32 ku ijana gusa by'abakozi bo muri Leta zunze Ubumwe za Amerika ari bo "bisanga" mu kazi kabo, mu gihe mu gihe 51 ku ijana "batisanga" mu kazi kabo naho 17 ku ijana bari "baravuye" mu kazi kabo (Adkins 2016). Niba abakozi bawe batigendera cyangwa ntibijujute cyane, ariko nanone ntibagaragare nk'abishimye akazi (bakorera umushahara), bishobora kuba ari ikimenyetso cy'uko ibireba isuku byakemuwe, ariko ubu ukeneye kwimukira ku ntambwe ikurikira —gutera abakozi bawe ishyaka ku buryo bagera ku mikorere myiza ishoboka.

Umwanditsi ku by'ubucuruzi Daniel Pink avuga muri make ubushakashatsi butandukanye ku gutera abakozi ishyaka mu nzego ashatu: kwiyumvamo ubushobozi, ubwisanzure n'intego (Popova 2013).

*Kwiyumvamo ubushobozi*, nk'ibitera ishyaka, ni inyota yo kugira ubushobozi n'ubumenyi burenze ubwo usanganywe. Ubucuruzi bushobora kugira ibikorwa byinshi bibushyigikiye birimo ibi bikurikira:

**X** Amahugurwa, guherekezwa mu bikorwa no kugaba inshingano hagamijwe kuzamura no kunononsora ubunyamwuga.
Kwiga no gutera imbere bihabwa agaciro n'urubyiruko barimo kwinjira mu kazi.

**X** Gukungahaza umurimo wongeramo izindi nshingano za ngombwa kandi zishimishije.

**X** Kuzirikana no guhemba abakoze neza n'abatanga umusanzu wabo.

*Ubwisanzure* busobanura ko abakozi bafite uburenganzira busobanutse ku bintu bitandukanye byerekeye akazi kabo, ari na byo bizamura kwiyumvamo nka ba nyir'ikigo no kumva ko bafite inshingano. Kwiga kugaba inshingano ni ubuhanga bukomeye kuri rwiyemezamirimo ushaka kurema umwuka w'ubwisanzure mu bakozi.

*Intego* ni inyota yo gukora ikintu gifite igisobanuro n'agaciro. Igomba kuba iri mu ndangagaciro n'intego z'ubucuruzi z'ikigo. Ni gake ba rwiyemezamirimo batangiza ubucuruzi kugira ngo babe abakire gusa. Baba bafite ikerekezo, inzozi n'ibitekerezo kandi ntibagomba kugira isoni zo kubisangira n'abakozi. Igihe Herb Kelleher

yiyemezaga gushinga Southwest Airlines, yahaye akazi ku mugaragaro abantu bo gutanga serivisi zo ku rwego rwo hejuru “urugwiro, ubucuti, ishema ku giti cya buri muntu” – kandi akabakangurira gukora batyo.

Izi nzego eshatu zose zigamije kubaka mu bakozi ishyaka ryo gukora ibyiza kurushaho. Ubushakashatsi bwamaze ibinyacumi bugaragaza ko abakozi bifitemo ishyaka karemano bahora bakora neza kurushaho kurusha abaterwa ishyaka n’amafaranga cyangwa izindi nyungo zo hanze (Chamorro-Premuzic 2013).

***Ibihembo n’amashimwe mu mafaranga:*** Kwibanda ku kurema ishyaka mu bakozi ntibisobanura ko ugomba kwirengagiza kubikoresha amafaranga. Hariho impaka zikomeye ku “kwemera igihombo cy’amafaranga” ukayaha abakozi bawe b’imena kugira ngo ubaremo umwuka wo gukora nk’abikorera no guhemba abakora neza.

*Igipimo cyerekana uko ikigo kigera ku ntego zacyo* gishobora kuba igikoresho gikomeye cyo gutera ishyaka abayobozi n’itsinda ry’abakozi, uhereye ku buryo bworoheje n’Urwego 2. Igipimo k’imizamukire y’ikigo ku bayobozi gishobora gushyirwaho kigizwe n’ibice bitatu by’ingenzi:

- Umuntu ku giti cye – gusuzuma imyitwarire y’umuyobozi mu nzego nko gukora nk’itsinda, imiyoborere, ubushobozi n’ubushake bwo kwiga n’ibindi.

- Imikorere—gusuzuma uko imikorere y’umuyobozi cyangwa itsinda ayobora ryitwaye ugereranyije n’ibyari biteganyijwe.

- Ikigo cy’ubucuruzi—hagendewe ku mikorere y’ikigo muri rusange, gushishikariza abayobozi gukora nk’itsinda.

Ibi bipimo byerekana uko ikigo kigera ku ntego zacyo bigomba gushingirwaho mu kuzamura imishahara, uduhimbazamusyi, n’andi mashimwe, harimo n’atari ay’amafaranga. Ibipimo byerekana uko ikigo kigera ku ntego zacyo kandi ni igikoresho cy’ingenzi cy’ihererekanyamakuru mu kugaragaza umuco w’ikigo n’ibyo gishyize imbere.

*Gahunda yo kugabana inyungu* ishobora gukorwa n’itsinda ry’abayobozi bakuru n’abandi bagaragara nk’ingenzi mu kugeza sosiyete ku ntego. (Bimwe mu bigo bibikora ku bakozi bose.) Urugero, igihe intego yari yariyemejwe igezweho, ikigo kizagabanya 10 ku ijana ry’inyungu mu banyamigabane muri gahunda.

*Gahunda y’abanyamigabane bagenerwa umushahara* ituma igice k’imigabane y’ikigo gishyirwa mu mishahara kugira ngo hazamurwe ubwitange bw’igihe kirekire. Uku kunezeza abakozi gutuma ikigo gitanga iby’akarusho ku bindi bigo bityo abakozi b’ingenzi ntiborohere ishimuta rya bya bigo. Rimwe na rimwe kandi ikoreshwa n’amasosiyete y’imiryango mu gutera imbaraga abakozi mu gihe k’inzibacyuho yo kwegurira umutungo n’ubuyobozi biva ku kiragano kimwe bijya ku kindi.

***Guhuza ishyaka karemano n’amashimwe mu mafaranga:*** Hariho ibimenyetso byinshi bigaragaza ko ihemba ritandukanye —“ibihembo ku musaruro”—bigomba gukoreshwa mu buryo bwitondewe. Umushahara ufite ibyo ugenderaho utangwa ku nshingano z’akamenyero gusa. Icyakora, ku bantu bakora imirimo y’ubugeni – aho ibisubizo by’ubuhanzi, mbese bitari ibisanzwe bikenewe, inyigo zerekanye ko ku ijanisha rinini, umushahara uhindagurika ubangamira umusaruro.
Abacunga mutungo bashobora “guhindagura imibare”, bibanda ku bisubizo by’igihe gito cyangwa bita ku “mpamvu z’ingenzi”, nk’ibyacurujwe ugerereranyije n’iby’ingenzi ariko bigoye gupima, nk’umuco w’ikigo cyangwa ireme rya serivisi ku bakiriya.

Ibi bitera imbaraga zo gukenera kwibanda ku kongerera ishyaka imbere n’inyuma nk’uko twabivuze haruguru. Ugomba kwemeza ko umushahara udahinduka w’abacungamutungo banyu uri hejuru kugira ngo «badatekereza ku mafaranga» ahubwo bibande ku kazi gusa. Ibyo mubagenera bihindagurika bikwiye kuba ishimwe ariko ntibigomba gufatwa nk’impamvu *nkuru* y’umushahara cyangwa y’umusaruro.

Guhuza ku buryo bushoboka umushahara uhindagurika n’udahindagurika ni imwe mu ngamba z’ingenzi z’abashinzwe abakozi mu kigo zigomba gushyirwaho m'Urwego 3.

INAMA: Ibigo bito n’ibiciriritse ntibishobora guhangana n’ibinini ku byerekeye imishahara, ariko bibyorohera gusubiza ibibazo by’abakozi babyo byerekeye ku *kongera ubumenyi*, *ubwisanzure* n’*intego*.

B LP

# Ibikorwa ntangarugero:
# Ifatwa ry'Ibyemezo n'igenzura ry'ingamba

Hano hasi tugiye kwerekana ibikorwa rusange by'ingenzi kuri buri rwego rw'iterambere ry'ibigo bito n'ibiciriritse, dukoresheje inzego zavuzwe haruguru:

- **Gufata Ibyemezo by'Ubuyobozi**
- **Abajyanama/Inama ngishwanama**
- **Inama Nyobozi**
- **Kugena isimburana mu Mirimo**
- **Igenamigambi ry'abakozi**

Menya ko ibi bikorwa bikomatanyije: ibikorwa byo mu nzego zibanza byubakiye ku byo mu nzego ziheruka. Bimwe mu byifuzo bishobora gushyirwa mu bikorwa mu buryo bwimbitse mu nzego zitandukanye bitewe n'impamvu, cyangwa bigashyirwa mu bikorwa mu gihe ubucuruzi buri kuva mu rwego rumwe bujya m'urundi. Koresha umutimanama wawe mu kugena igihe kibereye ikigo cyawe.

## Urwego 1: GUTANGIZA UBUCURUZI

### *Gufata Ibyemezo ku buyobozi*

Gisha inama abayobozi bakuru mbere y'uko ufata ibyemezo bikomeye.

Sobanura kandi utangaze imbibi z'ubuyobozi ku bakozi bakuru, nk'umubare w'ibigomba kugurwa bigomba uburenganzira bw'umuyobozi mukuru. Ikintu gikuru mu bugenzuzi bw'imbere mu kigo (***reba k'urupapuro rwa 53***) *zisobanuye neza imbibi z'ubuyobozi* kugira ngo abakozi b'imena bakomeze biyumve mu kazi kandi bafite umwete wo kugeza ikigo ku ntego zacyo. Ibi bintu ngenderwaho bizamura gukorera mu mucyo bikanagabanya kwishingikiriza ba nyiribikorwa mwifatwa ryibyemezo rya buri munsi.

### *Abajyanama/Inama Ngishwanama*

Mu kuganira ku ngamba z'imikorere, shyiramo n'impuguke zo hanze zemewe (n'ubwo byaba bitari

biteganyijwe).

## Urwego 2: GUKURA BIHAMYE

### *Gufata Ibyemezo ku buyobozi*

Rema intima y'ubuyobozi isobanura ibyemezo by'ingenzi ikanerekana ibice by'abari mu bucuruzi cyangwa abantu ku giti cyabo bemerewe kubifata. Ibi bigomba kuba birimo ibyemezo by'uwashinze ikigo/abanyamigabane, inama nyobozi (niba ihari), umuyobozi mukuru, abayobozi b'amashami n'impuguke z'abatekinisiye. Kora urutonde rw'ibyemezo by'ingenzi
n'ababifata kandi, nyuma y'ibiganiro no kujya inama aho bikenewe, garagaza abantu bagomba guhabwa inshingano, kugishwa inama cyangwa kujya bamenyeshwa buri cyemezo. Abo bose biyemeje bagomba gukurikiza ibyo ubuyobozi bwemeranyijweho—bitaba ibyo bigahanagura ikizere umukozi yari afitiwe, icyo yari yifitiye n'umurava ku kazi.

Ubuyobozi bugomba guhura kenshi nk'itsinda kugira ngo bufatanye gusubiza amaso inyuma ku bibazo byabangamiye igenamigambi no kugaragaza ingorane no gufata ingamba. Itsinda rihamagarwa n'umuyobozi mukuru ngo rige inama ku bibazo nk'uko bikwiye.

### *Abajyanama/Inama Ngishwanama*

Vuga inzego/ingingo zikeneye impuguke ziturutse hanze (gutanga amakuru ku ngamba z'ikigo, igenamigambi ry'imari, amasoko mashya n'ibicuruzwa, ibibazo bya tekinike, inzego zimiyoborere y'ikigo, imikoranire n'ibindi bigo, isura y'ikigo hanze, amahugurwa y'abayobozi cyangwa abandi). Kwibanda mbere na mbere ku bikenewe biganisha ba nyiri ikigo kwagura ubushakashatsi bwabo hirya "y'abakekwa basanzwe", ari na byo biganisha ku bugenzuzi buruseho kuba ubw'akamenyero kandi buciriritse.

Sobanura uruhare unemerere abajyanama baturutse hanze. Kora ku buryo abajyanama basobanukirwa uruhare rwabo kandi bakumva ko bitangiye bidasubirwaho kongerera agaciro ikigo.

### *Kugena isimburana mu Mirimo*

Kora igenamigambi ryo mu bihe bidasanzwe/ryatuma imirimo y'umuyobozi mukuru n'iy'abandi bantu b'ingenzi idahagarara. Rigomba kugaragaraza icyakorwa mu buryo bwihuse mu gihe habayeho kugenda gutunguranye cyangwa kutaboneka.

### *Igenamigambi ry'abakozi*

Rema uburyo bworoshye bwo kumenyesha abakozi ibyemezo, gahunda n'ingamba nyamukuru.

Andika ibyerekeye imirimo y'ushinzwe abakozi kugira ngo ube wizeye ko inshingano zose nyamukuru zibonewe umuti cyangwa zahawe abikorera batari abo mu kigo.

Shyiraho ubugenzuzi bw'imbere mu kigo (cyangwa buturutse hanze) kuri za raporo z'icungamutungo n'iz'amasesengura – kugira ngo bigufashe kugenzura ikiguzi no gufata ibyemezo by'imikorere. Amakuru y'ukuri kandi atangiwe igihe ni ingenzi cyane mu gufata ibyemezo bihamye.

## Urwego 3: IMIKORERE Y'UBUCURUZI

### *Gufata Ibyemezo ku buyobozi*

Kuri uru rwego, akanama/komite (umuyobozi mukuru n'abandi bayobozi b'ingenzi) kagomba gushyirwaho; 1) gaterana buri cyumweru/buri byumweru bibiri kakiga ku bibazo biri mu kazi 2) kagira ibihe byo guterana kugira ngo kibande bidasubirwaho ku bibazo mu kazi n'ibiri muri gahunda yashyizweho. Kora ku buryo ako kanama kagira manda n'imirongo ngenderwaho bisobanutse.

Mu gihe k'inama za komite nyobozi (urugero: buri kwezi cyangwa mu gihembwe), nimusubize amaso inyuma murebe uko iteganyamigambi ryagenze kandi nibiba ngombwa murivugurure.

### *Abajyanama/Inama Ngishwanama*

Reba niba gushyiraho inama ngishwanama izwi byakongerera agaciro sosiyete. Niba ari byo, yishyireho ku buryo bwemewe hanyuma uyitangarize abanyamigabane bose bireba.

### *Kugena isimburana mu Mirimo*

Shyiraho igenamigambi ku isimburana ry'ibanze ku bayobozi bo ku rwego rwo hejuru, kugira ngo hategurwe itsinda ry'abanyempano hakiri kare. Ba nyiri ibigo baba bashaka kugira ikizere ko bibaye ngombwa abantu biteguye kandi bafite ubushake bwo kuzuza inshingano za ngombwa zanditse mu iteganyamigambi ku isimburana zizatuma ikigo gitera imbere. Intabwe eshatu z'ingenzi zigana ku iremwa ry'itsinda ry'abanyempano ni 1) kugaragaza ko ubuyobozi bukenewe, 2) gusuzuma impano zihari ubu, 3) gukora ubukangurambaga no gutegura abayobozi babifitiye ubushobozi.

### *Igenamigambi ry'abakozi*

Gira ushinzwe abakozi umufatanyabikorwa mu kazi cyangwa igice k'itsinda ry'abacungamutungo (urugero: gufasha mu guhanga ingamba zihamye z'ahaturuka umutungo n'izo kugumana abakozi, gahunda z'imishahara n'iz'ibigenerwa abakozi, gahunda zo kuzamura ubunyamwuga n'uburyo bw'icungamutungo n'ubw'umusaruro).

Shyiraho imirongo ngenderwaho kuri buri mwanya kugira ngo werekane ibintu ngenderwaho bisobanuye neza birimo n'imyitwarire n'ibyangombwa bisabwa uyirimo. Subiza amaso inyuma urebe imyitwarire n'ibyangombwa by'abakozi bahari ubu kugira ngo urebe niba bihuye n'amabwiriza ngenderwaho.

Hanga uburyo bwo kureshya/gukurura impano zo mu rwego rwo hejuru no kuzikorera ubukangurambaga bwo gukora neza (kumenya akazi neza, ubwigenge, intego), harimo amahirwe agaragara yo kuzamura ubunyamwuga, guhemba no kureshya bishingiye ku mikorere (uduhimbazamusyi, ibikorwa ku migabane, kugabana inyungu n'ibindi).

Ita cyane ku kintu kitwa *isuku* kugira ngo ugumane abakozi, nk'aho gukorera hareshya/heza, gahunda z'imbere mu kigo, imishahara n'ibigenerwa abakozi ntagereranywa.

## Urwego 4: UKWAGUKA K'UBUCURUZI

### *Inama Nyobozi*

Risobanura neza inshingano y'inama nyobozi, byumwihariko isano yaryo n'ubuyobozi, kandi rivuga akazi n'inshingano by'abayobozi bakuru mu kigo n'ibiranga abanyamigabane mu nama nyobozi ndetse n'urwandiko ruha akazi umuyobozi mukuru.

Garagaza ubumenyi bukenewe kugira ngo inama nyobozi irangize inshingano zayo, ugendeye ku kerekezo k'imikorere y'ikigo; suzuma ubumenyi bw'iki gihe bw'Inama nyobozi kandi wite ku byuho biyirimo.

Kora k'uburyo Inama nyobozi igirwa n'abayobozi batandukanye, hagendewe ku bumenyi, amateka y'ubunyamwuga, ibiranga umuntu ku giti ke, ibitandukanye (ikigero, igitsina n'ibindi) n'iringaniza ry'abayobozi n'abatari abayobozi ndetse n'abayobozi bigenga.

Gushyiraho uburyo buhamye kandi bugera ku ntego bw'imikorere y'inama nyobozi:

- Teganya igihe gihagije k'ibiganiro byimbitse n'umusanzu uturutse mu byerekezo byose.
- Tanga ibiri ku murongo w'ibyigwa kuri buri nama, ugendeye ku ngengabihe y'umwaka y'Inama nyobozi.
- Rinda uburinganire hagati y'abahagarariye ubuyobozi n'ibiganiro by'inama nyobozi no hagati yo kwiga ku mikorere yarangiye no ku igenamigambi ry'imikorere.
- Tanga impapuro ziriho makuru y'Inama nyobozi zigamije ibikorwa kandi zisobanutse byibura iminsi itanu y'akazi mu kwezi mbere y'inama z'Inama nyobozi.
- Kwakira no kwemeza inyandiko mvugo (impaka, ibitekerezo, ibyemezo). Bikoreshe mu rwego rw'igenzura ryimbitse.

### *Kugena isimburana mu Mirimo*

Teganya ingamba za gahunda z'isimburana ku bayobozi bakuru, abayobozi b'imena n'abatekinisiye b'inzobere (harimo isimburana ry'ako kanya, iry'igihe giciriritse n'iry'ikirekire).

# C

## Gukemura Ibibazo n'Igenzura ry'Ibibera mu kigo

***“Ubugenzuzi burinda abanyembaraga nke ibishuko, abanyembaraga bikabarinda kungukira ku bandi n’ab’inzirakarengane bikabarinda urwikekwe.”***

***—Igazeti Ubugenzuzi bw’imbere mu kigo, 1977***

| **Urwego 1**<br>**GUTANGIRA UBUCURUZI** | **Urwego 2**<br>**GUKURA BIHAMYE** | **Urwego 3**<br>**IMIKORERE Y'UBUCURUZI** | **Urwego 4**<br>**KWAGUKA KW'UBUCU RUZI** |
|---|---|---|---|
| ✘ Inshingano z'ubucungamari bw'ibanze, gucunga iyinjira n'ikoreshwa ry’amafaranga n’imisoro<br>✘ Ahaturuka amafaranga na konti muri banki bitandukanye n’ibya nyiri ikigo (banyiri ikigo)<br>✘ Gusobanukirwa byibanze ibisabwa n'iyubahiriza ry'amategeko ngenderwaho | ✘ Amahame y’ibanze y’imyitwarire y’ubucuruzi<br>✘ Ibibazo by'ubucuruzi by'ibanze— birimo kwishingikira ku muntu w'ingenzi— byagaragajwe<br>✘ Uburyo bukoreshwa bwo kwishyura imisoro, kubigira mu nyandiko no kubika inyandiko ahagaragara<br>✘ Kugenzura imicungire y’amafaranga | ✘ Amabwiriza ndangamikorere n’imyitwarire y'imbitse y’ubucuruzi<br>✘ Intego, gahunda y'uburyo bw'imikorere, ingengo y’imari, Ibipimo by’Imizamukire y’Ikigo (KPIs) n'inshingano zizwi<br>✘ Umuyobozi mukuru w’imari w’umwuga<br>✘ Inshingano y’ubugenzuzi bw’ibanz imbere mu kigo<br>✘ N’uburyo bwo kugenzura no kugabanya ibyago by’imirimo n’iby’ibikorwa<br>✘ Amashami yubucuruzi agira ububasha, imirongo yo gutangiramo inshingano n'imirimo n’imirongo ngenderwaho bisobanutse | ✘ Uburyo bwiza bwo kugenzura ibibera mu kigo (urugero: bushingiye kuri COSO)<br>✘ Abagenzuzi bigenga baturuka hanze y'ikigo<br>✘ Inyandiko n'amakuru arambuye k'ukugurisha na konti bikozwe ku gihe kandi bitekanye |

Dutandukanya ingingo ikomeye *y’Ibibazo by'Imiyoborere n'Igenzura ry'Ibibera mu Kazi* n'izindi ngingo zimenyerewe barwiyemezamirimo benshi bazi, byibura mu buryo bumenyerewe:

### ✘ Igenzura ry'Ibibera mu Kazi

### ✘ Ubugenzuzi (bw’indani n’ubwo hanze)

Mu gisobanuro cy’ibanze cyane, *igenzura ry'ibibera mu kazi* bishobora gusobanurwa nka gahunda n’ibikorwa bifasha ibigo bito n’ibiciriritse kumenya amakosa, kuyirinda, kugaragaza magendu no kurinda icyizere mu buryo bw’imari. Ibi ni ibike mu byo ubugenzuzi bw’imbere bugomba kuzuza mu Nzego 1-2.

Icyakora, imyumvire ku bugenzuzi bw’imbere mu kigo yarazamutse bigaragara muri iyi myaka ishize. Uruhare rwabwo rwaragutse rujya mu

kwirinda ingorane kugira ngo ikigo kigere ku ntego. Komite y’imiryango y’abaterankunga (COSO)—umuryango ukomeye mu isi wita ku gushyiraho amategeko rusange yo kwirinda ingorane mu bigo, ku bugenzuzi bw’imbere no kurimbura magendu usobanura ubugenzuzi bw’imbere "nk’Inzira... yashyiriweho gutanga ubwishingizi bwimbitse ku kugera ku ntego zifitanye isano n’ibikorwa by’ikigo, gukora

raporo no ku buziranenge” (COSO 2013). Ariko n’ubwo ibipimo by’ubuziranenge bya COSO bigaragara nk’ibigoye ku bigo bito n’iciciriritse, ishyirwaho ry’uburyo bw’ubugenzuzi bugamije ingamba cyane n’ingenzi mw'iterambere ry'ikigo. Izi mpinduka z’icyerekezo ni ngombwa uhereye mu nzibacyuko ugana k'Urwego 3, mu gihe ikigo gitangiye gushyira imbaraga nyinshi mu igenamigambi ry’ibikorwa.

*Ubugenzuzi bukorwa nab'indani mu kigo* ni umurimo wahangiwe guha icungamutungo (hanyuma Inama nyobozi) ubwishingizi bwimbitse ko ubugenzuzi bw’imbere bukomeye kandi bukora neza. Uyu murimo ugaragara m'Urwego 3, gushyigikira kwegereza abantu ubushobozi bwo gufata ibyemezo.

*Ubugenzuzi bukorwa n'abo hanze y’ikigo* ni isuzuma ryigenga ry’inyandiko z’imari ritegurwa n’ikigo. Uretse kuba uyu murimo wasabwa n’itegeko, ubusanzwe ntukenewe cyane, ahubwo ibigo bito n’iciciriritse byiyambaza abanyamigabane bavuye hanze, m'Urwego 4.

## Igenzura ry'Imbere mu Kazi

Nk’uko izina ryabwo ribivuga, ubugenzuzi bw’imbere bwibanda ku ngorane mu bikorwa, amakuru arambuye n’

intego z’ubuziranenge bw’ikigo zishobora gukemurwa n’uburyo bunoze gahunda n’imikorere *y’imbere* mu kigo. Izo ngorane zirimo urugero, magendu, iyangirika ry’ibikoresho by’ikigo, ibiciro by’ibyakoreshejwe biri hejuru, ireme riri hasi ry’ibicuruzwa cyangwa amakosa mu amakuru arambuye y’imari.

Ishyirwa mu bikorwa ry’ubugenzuzi bw’imbere mu kigo riri mu nshingano z’ubuyobozi, ishami ry’ubugenzuzi ry’Inama nyobozi (iyo ihari).

### *Ibigize ubugenzuzi bw’imbere mu kigo*

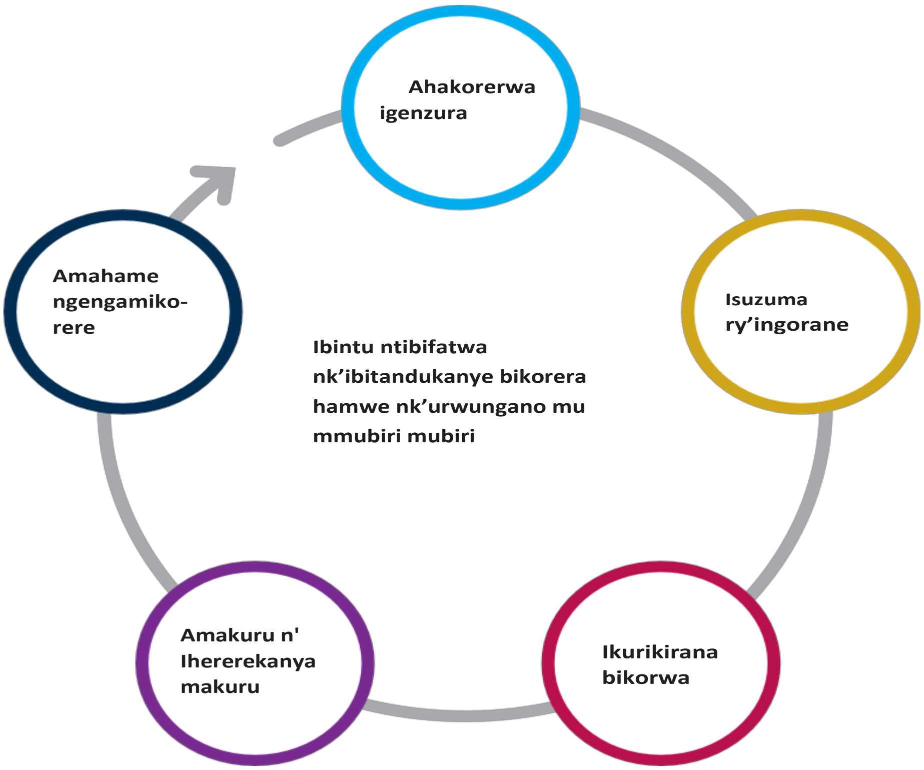
Ubugenzuzi bw’imbere mu kigo bufasha ibigo bito n’iciciriritse kubonera ibisubizo ibi bibazo bitanu bikomeye:

- **X** Ni ubuhe buryo rusange bwakoreshwa mu bugenzuzi bwacu bw’imbere mu kigo?
- **X** Ni gute ingorane z’igenzura zigaragazwa?
- **X** Ni iki gikorwa mu kugabanya bishoboka izi ngorane?
- **X** Ni gute twabona, twasesengura, ndetse twahana amakuru ajyanye n'ibibazo?
- **X** Ni gute twakora ku buryo gahunda zose z’akazi zatanga umusaruro nk’uko byateganyijwe?

Ubwo rero, ubugenzuzi bw’imbere mu kigo bugizwe n’ibintu bitanu: igenzura ry’ahakorerwa, isuzuma ry’ingorane, igenzura ry’imirimo, amakuru, no kuyaherekanya n’ikurikiranabikorwa (**Reba Igishushanyo ya 3.1.**) Ibi bintu bikora ubudahagarara nk’urwungano mu mubiri.

1. ***Ahakorerwa Igenzura***—ni urusobe rw’ibintu ngenderwaho, imirongo n’imyubakire bigize ishingiro ry’ishyirwa mu bikorwa byo gukora igenzura ry'ibibera nu kazi mu kigo. Ahantu hakorerwa ubugenzuzi hatanga isura y’ikigo, hakagira uruhare ku mutimanama w’ugenzura ku bakozi baho; urugero ni amahame ngengamikorere/imyitwarire akunze kutitabwaho. Igizwe n'ibice *byoroshye,* nk’ubuhanga mu micungire, uburyo bw’imikorere y’ubuyobozi n’uko ubuyobozi buha abakozi uburenganzira n’inshingano.

**Igishushanyo 3.1: Ibigize Igenzura ry'Ibibera mu Kazi**



Ijwi riri hejuru ni ingenzi cyane kandi rizasimbura ibindi bintu mu gihe cy'amakimbirane. Urugero: iyo ubuyobozi bwibanze ku igerwaho ry'intego byanze bikunze, abakozi bashobora kumva ko bashishikarijwe gukwepa amwe mu mategeko kugira ngo bazigereho.

Ikindi kintu gikomeye ku hakorerwa igenzura, ni ingamba n'intego z'ikigo. Akenshi, yemwe n'abakozi bakuru bayobora ibigo bito n'ibiciriritse ntibamenya neza aho ikigo kigana. Ibintu birushaho kuzamba iyo bihereye ku rwego rw'ubuyobozi rwo hasi. Niba abakozi batumva intego z'ikigo, bizabagora gukora isuzuma ry'ingorane zibangamiye intego z'ikigo.

2. ***Isuzuma ry'ingorane***—ni inzira yemewe yo gutahura no gusuzuma ingorane zifitanye isano no gushaka kugera ku ntego. Ibiganiro ku ngorane zishoboka bishobora kubangamira abantu bamwe, bigatuma banga gutanga ibitekerezo n'ibibazo byabo—urugero: byumwihariko niba uwashinze ikigo/Umuyobozi mukuru atanze igitekerezo gishya bigaragara ko akishimiye. Ubwo rero, impuguke mu gukemura ingorane zitanga inama yuko buri ngamba igira
ikiganiro kigenewe ingorane yagira. "Umuyobozi" agomba gusaba byeruye ko iri sesengura ribaho. Byongeye, ikigo kigomba kuremesha inama igenewe kwirinda ingorane byibura rimwe mu mwaka.

Ba rwiyemezamirimo bagera ku ntego zabo bakora iri sesengura kenshi, ariko bakibanda ku ingorane zituruka hanze, nko guhangana n'ibindi bigo, n'amabwiriza ngenzuramikorere, mu gihe ingorane z'imbere mu kigo zirenzwa ingohe.

Inama: Ibigo bito n'ibiciriritse byifuza kuba byajya bigemura ku bigo bikuru byumwihariko ibikorera mu bihugu byinshi, akeneye gukora ku ngorane zaba ku bidukikije n'iz'uburambe bw'abakozi. Urugero: ibigo bikora ibikorwa by'ubuhinzi, bisaba ababigemurira gukemura ibibazo by'imirimo ikoreshwa abana, umutekano w'akazi n'ingaruka zikomeye byatera urusobe rw'ibinyabuzima (IFC 2013).

3. ***Ibikorwa by'igenzura***— ni ibikorwa, bishyirwaho hifashishijwe gahunda n'uburyo bwo gutahura, guhagarika ingorane no gufasha mu kwizera ko imirongo ngenderwaho y'ubuyobozi igamije kugabanya ingorane bishyirwa mu bikorwa uko bikwiye (**Reba Agasanduku 3.4 hari ingero nkeya.**)

4. ***Amakuru no guhanahana amakuru***—kora ku buryo ubuyobozi bugira amakuru ya nyayo ku gihe kandi afite ireme (yaba ayo mu kigo imbere, yaba aturuka hanze) agamije gushyigikira imikorere y'abandi bagize ubugenzuzi bw'imbere mu kigo. Ihererekanyamakuru, n'uburyo buhoraho kandi bwemewe bwo gutanga no gusangira amakuru akenewe.

   Ikibazo rusange mu bigo bito n'ibicirirtse byinshi ni uko uburyo butandukanye bw'ikoranabuhanga "butaganirwaho" hagakoreshwa uburyo bw'intoki, kandi igikozwe n'intoki mu bice ibice kigira ingorane z'amakosa ya kimuntu.

5. ***Ikurikiranabikorwa***— ni amasuzumabikorwa ahoraho agamije kugaragaza niba buri kintu
   mu bigize ubugenzuzi bw'imbere mu kigo ari cyiza kandi gikora neza. Guhuza za konti ni rumwe mu ngero.

## anduku 3.4: Ingero z'Imirimo y'Igenzura

**ganzira**

renganzira bugaragara n'imbibi zabwo n'ukwemeza ibikorwa by'ubucuruzi

banura imirongo y'inshingano

**za amaso inyuma ku mikorere**

nzura kenshi, kwiga ku bakozi

amya ubumenyi n'ubushobozi bw'abakozi

**anya amakuru**

ndika neza ibyabaye mu bucuruzi by'ingenzi, harimo n'abagomba kubyemeza

genzura akorwa na mashini akagena imbibe z'ibyinjizwa muri sisitemu zigenzura amatariki

impapuro za nimero mu bice ibice

ranyo cyose cyangwa ihuza ryose ryongeweho kandi ryongeye kunyuzwamo amaso

**nzura yo mu bitabo**

renganzira bugabanyije bwo kugera ku bikoresho, amafaranga make yo kwifashisha

mera

**ukanya inshingano (ibikorwa bya buri muntu bigenzurwa kandi bigasuzumwa**

## Urugero Nyigo: Ingenzura ry'Ibibera muri Rockstar

Rami Bahgat agamije kugira amaduka 100 mu gihugu cya Misiri cyose mu gihe cy'imyaka itanu. Dore igisobanuro cyihuse—twibanze gusa ku ngorane zihariye—cy'uburyo ubugenzuzi bw'imbere mu kigo buteguyemo neza bwagera kuri iyi ntego.

Muri iki gihe nta mucungamutungo n'umwe wa Rockstar uzi intego ya Rami. Rero *Intambwe 1: Ahantu Hakorerwa Igenzura* hagombye kuzamo n'abacungamutungo bakuru bagashyiraho ingamba z'iyi ntego no kubaha uburyo bwo guhura kenshi mu matsinda kugira ngo basesengure imizamukire n'ingorane.

*Intambwe 2: Isuzuma ry'Ingorane* ryagaragaza vuba ikibazo cy'amafaranga asohoka n'ayinjira. Umubaruramari mukuru yarijujuse rwihishwa ati: "Imbogamizi nyamukuru yacu ni ibura ry'amafaranga no kunanirwa kwishyurira sheki ku gihe bitewe n'isuzumabubiko ryo mu rwego rwo hejuru ryageze ku mezi arindwi y'ububiko."

Kubera iyo mpamvu, *Intambwe 3: Ibikorwa by'Igenzura* byagombye kugabanya ku buryo bugaragara umusaruro w'ikirenga. Ikigo gitumiza ibicuruzwa by'ubwoko bwinshi cyane bigurwa buhoro—kandi gishobora gutumiza iby'ubwoko bugurwa vuba bikeya. Nta buryo bw'ikoranabuhanga bufasha gucunga ku gihe igenzura ry'ububiko riba risigaye—ndetse no kubisanisha n'ibicuruzwa byatumijwe n'ibisigaye mu bubiko. Hariho "apurikasiyo" zitandukanye zikurikirana ibintu bitandukanye bigize uburyo butandukanye bwo gucuruza, gukora no kubangamirana kwabyo bikorwa n'intoki rimwe na rimwe.

Ishyirwa mu bikorwa ry'imyumvire y'uburyo bw'ikoranabuhanga *nk'ibikorwa by'igenzura* mu gukurikirana kenshi ibyacurujwe n'ububiko byafasha ikigo kurekura amafaranga "yaheze" mu bigega no kuzamura ibyo mucuruza mugamije guhaza ibyifuzo by'abakiriya.

Ubu buryo bw'ikoranabuhanga bwaba na none ikintu cy'ingenzi *cy'Intambwe 4: Amakuru n'Ihererekanywa Ryayo* ndetse *n'Intambwe 5: Ikurikiranabikorwa*. Buzashyigikirwa n'ibindi bikorwa bifitanye isano, nk'urugero, igenzura ry'ububiko.

INAMA: Rema umuyoboro uhamye wo kugaragaza magendu n'imikorere mibi. Ku Umuryango Wemewe w'Abarwanya Ruswa (ACFE) wavumbuye ko "utuntu duhabwa umuntu nyuma ya serivisi ari uburyo buriho cyane bwo gutahura, bukaba ari bwo bukora cyane bwamamaye cyane." Amasesengura ya ACFE yerekana ko amashyirahamwe afite imirongo itaziguye ari yo ikomeye mu gutahura ruswa no kuyimenya "ruswa yari ihendutse ku gipimo cya 41% kandi yatahuye ruswa vuba cyane ku gipimo cya 50%" (ACFE 2014).

### *Ibibazo byihariye*

Ubwoko bw'ingorane ibigo bito n'ibiciriritse bigomba gukemura biratandukana ikigo ku kindi, ariko amatandukaniro abiri rusange ku bigo byose— *gucunga igishoro n'imicungire y'imikoreshereze y'amafaranga* ndetse *n'ikoranabuhanga*—

bishobora kubera ibigusha ku bigo bitoya by'umwihariko.

**Gucunga igishoro n'imikoreshereze y'amafaranga.** Ku kigo, *igishoro gikora* gisobanurwa nk'ikinyuranyo hagati y'ibyinjira n'ibisohoka. Ibyinjira ni ibintu nka konti za banki n'ibikwa muri banki, ubwishingizi, ibigega (ububiko) n'imyenda ishobora kuvunjwa mu mafaranga mu mezi 12. Ibisohoka ni ibiguzi n'amafaranga akoreshwa—nk'ubwishyu by'abagemurira ikigo, ubukode, serivisi za Leta n'inyungu—bikoreshwa mu gihe kimwe, ni ukuvuga amezi 12.

Iyo ibyinjira biruta ibisohoka, igishoro kiba ari inyungu kandi ikigo gishobora kuzuza inshingano zacyo zerekeye imari mu buryo bworoshye. Bitewe n'uko ibigo bito bidashobora kugera ku nguzanyo y'igihe gito ku buryo bworoshye,ni byiza kugira ikinyuranyo cyiza cy'ibyinjira n'ibisohoka kandi cya ngombwa. Niba nyiri ikigo afite igitekerezo cyo kukizamura byihuse, amahirwe yo kugira igishoro cyiza aba ari menshi kurusha aya nyiri ikigo ushaka ko ikigo cye gikomeza kuba gito.

Abagenzuzi b'imbere mu kigo bashobora gufasha nyiri ikigo gucunga neza uko amafaranga yinjira n'uko asohoka no kunononsora imigaragarire y'ikigo, guteganya uko kizaba kimeze kera n'igenamigambi. Ubugenzuzi bw'imbere bwashobora na none gufasha gutanga ibisubizo ku mikorere mibi, bityo bikazamura icungamari ry'ikigo.

*Imikoresherezwe y'amafaranga* ni umubare w'amafaranga yinjira cyangwa asohoka mu kigo. Kugira ngo ikigo kibe gihagaze neza, ubucuruzi bwacyo bugomba kubyara imikoreshereze y'amafaranga cyiza, ni ukuvuga ko amafaranga yinjira ari menshi kurusha akoreshwa. Uburyo ikigo cy'ubucuruzi gicunga iyo mikoreshereze buterwa n'ibintu byinshi—urugero: uruganda, gukomera kw'ibikorwa, hanyuma n'ingamba nziza. Abagenzuzi b'imbere bashobora gufasha ikigo kumva neza no kugenzura birenzeho inzira zitandukanye, bibanda mu gukosora ahari imbaraga nke no kunononsora icyarimwe igishoro n'imikoreshereze y'amafaranga.

**Ikoranabuhanga.** Kuvuga neza iyi ngingo byasaba igitabo cyose; aka Gatabo nsobanuramikorere karavuga ku bikenewe by'ibanze ku bigo by'ubucuruzi ngo bimenye inyungu z'ikoranabuhanga no kuba maso ku mbogamizi zabyo.

Byibura, ba nyiri ibigo bagomba gukora ku buryo ibikoresho na logiciels ziri ku gihe kugira ngo zigume zihuye n'ibyo ikigo gikeneye, ko bikora uko bikwiye kandi n'ibikoresho by'ikoranabuhanga bitangirika cyangwa bitavogerwa n'abanzi baturutse hanze. Bitewe n'uko ikigo gicunga amakuru y'abandi bantu nk'ayerekeye abakiriya, birakwiye kubahiriza amategeko agenga irindwa ry'amakuru, no gushyiraho uburyo bwo kuyarinda gutakara, kwinjirwamo cyangwa ubujura bw'amakuru y'ibanga cyangwa yerekeye ikigo cyane—ibyaba byose byatera ikigo kujya mu manza no gutakarizwa ikizere no kureka ubucuruzi.

## *Imyitwarire/imigenzo ngengamikorere*

N'ubwo insanganyamatsiko *y'imyitwarire n'imigenzo ngengamikorere* atari akantu mu tugize ***Ubugenzuzi bw'ibibera mu kazi,*** ikwiye kugirwaho ikiganiro ukwayo nk'uko igira ingaruka zitaziguye kuri buri kantu muri two. Ibigo byose by'ubucuruzi bigira imigenzo ngengamikorere—indangagaciro zari mu kigo n'amahame agenga ifatwa y'ibyemezo. Imigenzo ngengamikorere y'ikigo irema umwuka w'imitunganyirizwe y'inzego n'umuco byacyo.

Mu guha abakozi icyerekezo no gushyiraho ishusho y'imyitwarire myiza, ibigo bishyiraho amahame y'imyitwarire n'ay'imigenzo ngengamikorere. Amagambo "amahame y'imigenzo ngengamikorere" ndetse "n'amahame y'imyitwarire" akoreshwa kimwe (Nieweler 2014). Mu by'ukuri, hariho ibintu bibiri bitandukanye:

- Amahame y'imigenzo ngengamikorere yumvikana asobanura indangagaciro z'imyubakire y'inzego n'amahame ngengamikorere y'ingenzi. Asobanura amabwiriza ikigo cyashyiriyeho amatsinda y'abafite aho bahuriye na cyo (abakozi, abakiriya, abafatanyabikorwa mu bucuruzi, guverinoma, umuryango w'abanyagihugu, ibidukikije n'ibindi).

- Amahame y'imyitwarire ni igisobanuro cy'amahame yatangajwe mu bikorwa. Ashyiraho urwego rw'imyitwarire ya kinyamwuga n'inshingano za

kinyamwuga, akarebana n'ibibazo ngengamikorere n'ibihe by'amakimbirane. Arondora urutonde rw'ibitegetswe cyangwa ibibujijwe.

Ibigo bito n'ibiciriritse bishobora guhuriza hamwe ibi bintu bibiri mu kintu kimwe "Amahame y'imico n'imyitwarire". Gishobora kwemezwa n'urwego rwo hejuru rw'ubuyobozi n'Inama nyobozi kandi ni inshingano zabo zo guhamya iyubahirizwa ry'amahame. Iyubahirizwa rigomba kugenzurwa no gushyirwa mu bikorwa. Ibigo by'ubucuruzi bigira izamuka ryihuse bigomba kuyasubiramo kenshi kugira ngo byizere ko ahora akomeye kandi agera ku ntego zayo (**Reba Agasanduku 3.5. ku rupapuro rukurikira.**)

## Agasanduku 3.5: Igenzura ugereranyije no Guhorana Icyizere

Ubuyobozi bwiza buba bugamije gutuma abayobozi n'abakozi bubahiriza amategeko, bakitwara nk'uko amabwiriza ngengamikorere ateganya kandi bagafata ibyemezo mu nyungu z'ikigo z'igihe kirekire. Hariho inzira ebyiri zo kugera kuri izi ntego: imwe yubatse ku bugenzuzi; indi ku cyizere. Za kaminuza, abagenzuzi b'imirimo ifitiye igihugu akamaro n'abakozi bakuru bahisemo inzira ishingiye ku bugenzuzi. Yubakiye ku gitekerezo cy'uko abantu batekereza kuri bo gusa. Ikivamo
ni uko iki gitekerezo cyerekana ko amashyirahamwe agomba gushyiraho urusobe rwa "ibyo gukora" ndetse "n'ibihano ku batabikoze" kugira ngo bashyire inyungu imbere banemeze abakozi imyitwarire yifuzwa.

Iyi myumvire igira inyungu zimwe na zimwe kandi ubugenzuzi bushingiye ku gutahura no kugenzura ingaruka nyamukuru z'ubucuruzi bukora neza by'umwihariko ku mashyirahamwe. Ku rundi ruhande, kwibanda ku bugenzuzi ntibigomba kubonwa nk'umuti. N'ubwo buri mwaka hakoreshwa amamiliyoni y'amadolari muri gahunda z'ubugenzuzi n'iz'ubuziranenge, amahano menshi y'ikigo agaragaza ko bitageze ku ntego yo kugabanya cyane urugero rwo kunyuranya n'amahame ngengamikorere (cyangwa amategeko) mu birebana n'ubucuruzi. Na none ni ngombwa kumenya ko ibigo byinshi muri iyi nyigo, nka Wells Fargo, HSBC, VW na Petrobras, byagiraga ubugenzuzi kimwe na gahunda nyinshi z'imbere mu kigo zigendeye ku bikorwa bitegetswe.

Ubundi buryo bushoboka ni ugukora iperereza mu nzira ishingiye ku cyizere. Ihera ku ihame ry'uko abantu bashakisha gukora ikintu iyo binjiye mu muco urangwa n'indangagaciro zikomeye kandi zisaranganyijwe, mu gukorera mu mucyo, mu mutekano wo mu mutwe, mu butabera, mu kwishyira mu mwanya w'abandi, mu nshingano no mu guharanira intego kurenza inyungu.

Ihame ry'umutekano wo mu mutwe ni ingenzi cyane. Iyo mu kigo haremwe umwuka w'ubwoba, abantu bashaka uko birwanaho no gutinya gutanga ibitekerezo byabo, harimo n'ibibazo byerekeye ingemgamikorere. Kugira ngo ubwo bwoba bugabanuke,
ni ngombwa kuzana umwuka aho abantu batagira ubwoba bwo kugerwaho n'ingaruka—nko kwihorera, akato, cyangwa kwirukanwa—baramutse bavuze bakanamagana ibitagenda. Ubushakashatsi kandi bwerekanye ko gukorera mu mwuka nk'uwo bitanga umusaruro no guhanga udushya ku rwego rwo hejuru (Baer and Frese 2003).

Umuco ukomeye w'imyitwarire ukomeye ufasha ba rwiyemezamirimo kubaka icyo Umuryango ukora Ubushakashatsi ku Mategeko (LRN), ikigo cyita kuri ibyo bibazo, cyita "ibigo byicunga": ibigo aho amategeko agenga imyitwarire adashingira ku mabwiriza na za gahunda, ahubwo agendera ku dutsiko tw'abafite ibyo bahuriyeho mu kazi. Muri imwe mu nyigo, LRN yasanze ibigo byitwa ko byicunga byaragaragazaga ibimenyetso by'imikorere isobanutse cyane kurusha ibindi mu nzego nyinshi, zirimo m'ugukora byunguka, imizamukire y'umusaruro no guhanga udusha (LRN 2016).

Umubare munini w'ibigo nka Patagonia, Southwest Airlines, FAVI, Buurtzorg, Morning Star n'ibindi, ni urugero rwiza rwo kugera ku ntego wibanze ku muco w'imigenzo ngengamikorere bishoboka wubakiye ku cyizere. (Laloux 2014). Inyigo yimbitse y'izingero ishoboza ba rwiyemezamirimo guhanga imikorere ikomeye iganisha ku mwuka w'icyizere cyo hejuru mu bigo.

Abayobozi b'ibigo by'ubucuruzi kandi bagomba gutangira gupima no kugenzura urwego rw'umuco w'imyitwarire mu bigo byabo. Urugero: uburyo bw'imyitwarire buba nk'igikoresho kidahenze cyo kubigeraho (Ethical Systems 2018).

Aho kuba ibintu bihabanye, uburyo bw'ubugenzuzi n'ubw'icyizere mu miyoborere bugomba kubonwa nk'ubwoko "budatandukanye." Ni inshingano y'abayobozi guhora baganisha ibigo byabo mu ruhande rw'uku kudatandukana kugira ngo abantu babo babakorere ibyiza.

*Inkomoko: Alexandre Di Miceli da Silveira.*

INAMA: Kora ku buryo abakozi basoma amahame kandi bumva inshingano zabo zo kuyakurikiza. Igikomeye cyane ni uko Inama nyobozi/ubuyobozi bagomba kuyubahiriza bagatanga urugero. Kunanirwa kubikora gutyo bishobora gutuma umuhate w'ikigo wo gushyiraho amahame ngengamyitwarire ikenewe no kugera ku myitwarire bifitanye isano bitagerwaho.

***Amakimbirane ashingiye ku nyungu:*** Mu bihe bimwe na bimwe, abahagarariye ibigo by'ubucuruzi bashobora kugirana amakimbirane mu nyungu zabo bwite no mu kazi kabo mu kigo. Amahari ashingiye ku nyungu ni igihe umuntu afite inyungu ze bwite zihagije zo kuganza—cyangwa *zisa* n'iziganza—intego z'inshingano ze nk'umukozi cyangwa umunyamwuga. (**Reba Igishushanyo 3.2**)

**Igishushanyo 3.2: Kurwanira Inyungu Bwite: Amoko Amenyerewe Cyane**

| | |
|---|---|
| **Ubucuruzi hagati y'abafitanye isano** | **Umuntu ugenzura ibice byose by'ikigo atuma cyinjira mu bikorwa by'ubucuru hamwe n'umunyamwuga cyangwa ikindi kigo—ibyo bimugirira akamaro cyangwa bikakagirira umuryango cyangwa inshuti.** |
| **Gukoresha abavuye hanze** | **Inyungu z'umurimo umwe zitera amakimbirane hamwe n'undi.** |
| **Inyungu z'umuryango** | **Umugore, abana cyangwa undi muvandimwe wa hafi ahabwa akazi (cyangwa aragasaba), cyangwa ikigo gitumiza ibicuruzwa cyangwa serivisi kuri uwo muvandimwe cyangwa mu kigo kigenzurwa na we.** |
| **Impano** | **Ibintu biturutse mu bavandimwe na bo bakora ubucuruzi n'abantu bakira impano zishobora kuba zirimo ibintu by'agaciro ariko bidafatika n'intoki, nk'ubwikorezi n'amacumbi.** |

Ibigo bito n'ibiciriritse bigomba gushyiraho gahunda zisobanutse zo gufasha ubuyobozi, imicungire n'abakozi mu bibazo by'amakimbirane ashingiye ku nyungu. Iyi gahunda igomba kuba igizwe n'ibigize amakimbirane ashingiye ku nyungu kandi igaragaza uko ikigo kizayagenzura kikanayakemura. Igomba kandi kugaragaza ibyerekeye ingorane zo ku rwego rwo hejuru.

By'umwihariko, gahunda igomba kwitondera abashinzwe gushaka ibikoresho.
Abakozi bashinzwe gushakira ikigo ibikoresho/amasoko bagomba gutangaza niba bafite inyungu, bene wabo cyangwa inshuti za hafi bari mu kigo bashinzwe guhitamo nk'abagemurira ibicuruzwa ikigo cyangwa abagiha serivise.

*Ubucuruzi hagati y'abafitanye isano* ni ibihe by'amakimbirane ashingiye ku nyungu akeneye kwitabwaho by'umwihariko. RPTs ni ibikorwa by'ubucuruzi cyangwa ubwumvikane hagati y'impande ebyiri zihujwe n'isano idasanzwe iruta ubucuruzi.

K’ubucuruzi bwiinshi buto, ubucuruzi hagati y’abafitanye amasano (RPTs) si ikintu gisanzwe; gukorana ubucuruzi n’abagize umuryango, bene wabo b’abayobozi, abanyamigabane, abakozi bakuru ni ikintu kibaho cyane. Mu bihe bimwe na bimwe ubwo bucuruzi bushobora kugirira inyungu ikigo. Ariko na none, ku bw’amahirwe make, ni n’inzira yo kunyereza amafaranga y’ikigo aho abanyamigabane cyangwa abacungamutungo bigwizaho umutungo ubwabo bakaryamira abandi. Ibi bishobora gutera ubwoba n’impungenge abashoramari baturutse hanze kandi bigaca intege abakozi b’inyangamugayo.

Buri kigo kigomba gushyiraho gahunda z’ubucuruzi kigirana n’abafitanye amasano, cyibanda cyane ku gipimo cyabo ubwoko, inshuro babukorana n’abandi babizamo. Urugero: gahunda zigomba kugaragaza igipimo cy’ubucuruzi bukeneye kwemezwa n’Inama nyobozi cyangwa inama y’abafatanyamigabane.

Mu gihe cy’ibyo bikorwa by’ubucuruzi, kubitangariza abanyamigabane bose ni ingenzi cyane. Ibigo bito n’ibiciriritse bigomba kugaragaza igipimo cy’ibyo bikorwa kimwe na gahunda cyangwa inzira zibigenga. (**Ukeneye andi makuru, reba *Imiyoborere Ingingo D. Gutanga Amakuru n'Ubunyangamugayo*, gahera k'urupapuro 65.**)

## Ubugenzuzi

Akenshi ba rwiyemezamirimo bavanga *ubugenzuzi bw’ibibera mu kazi* ndetse *n’ubugenzuzi bw’imari bw’imbere mu kigo*. Ubugenzuzi bw’imbere ni *uburyo*, buhoraho. Ubugenzuzi bw’imari bw’imbere ni *umurimo* w’ubugenzura bw’imbere mu kigo, bukorwa mu ntera runaka z’igihe. Ubugenzuramari bw’imbere bugamije guha Inama nyobozi n’icungamutungo ubwishingizi bukomeye ko igenzura ry’imbere mu kigo (n’ibindi) bimeze neza, bikomeye kandi bikora neza.

Nk’ishami ry’imiyoborere myiza, Urwego 3 ibigo bito n’ibiciriritse bigomba gushyiraho igenzura ry’imari ry’imbere. Kugira ngo rigere ku ntego zaryo, igenzuramari ry’imbere rigomba kwigenga mu bikorwa byaryo. M'Urwego 4, rigomba guha Inama nyobozi raporo ku mikorere y’abakozi, rigaha indi Umuyobozi Mukuru ku mikorere y’abayobozi.

Bitewe n’imiterere y’amategeko n’ishyirwa mu bikorwa ryayo mu gihugu ikigo gikoreramo, ikigo gishobora gukenera gukoresha *abagenzuzi b’imari bavuye hanze*. Iyo nta tegeko ryihariye risaba kubikora ukundi, uyu murimo uba mwiza m'Urwego 4. Umugenzuramari uvuye hanze akora ku nyungu z’abanyamigabane/abantu bose bafite aho bahuriye n’ikigo agakora mu bwigenge igikorwa cy’igenzura ry’amafaranga rikomeye, ritabogamye kandi ririmo umucyo muri za konti zacyo.

Imikorere myiza y’abagenzuramari bavuye hanze irimo ibikorwa bikurikira:

- Kubuza umugenzuzi gutanga izindi serivisi zishobora gutera amakimbirane yubakiye ku nyungu bwite.
- Guteganya isimburana ry’abagenzuramari—cyangwa byibura ry’umufasha w’umugenzuramari mukuru—buri myaka itanu.
- Kugaragariza ubugenzuzi bw’imari umushahara w’umugenzuzi kandi iyo ikigo gihisemo kubona buri gihe serivisi zidashingiye ku bugenzuzi bw’imari, hatangazwe na none umubare w’arishywe kuri zo.

Ubugenzuzi bw’imbere mu kigo bugira imirimo itandukanye. Abagenzuzi b’imbere basuzuma ibibazo bifitanye isano n’ibikorwa by’ubucuruzi n’ingorane z’ikigo kandi igenzura ry’imbere rikorwa mu gihe cy’umwaka. Abagenzuzi bo hanze basuzuma amadosiye y’imari bagakora ubugenzuzi inshuro imwe mu mwaka. Guhera k'Urwego 4, ikigo kigomba kugira ubu bugenzuzi bwombi.

C LP

# Ibikorwa ntangarugero:
# Gukemura Ibibazo n'Igenzura ry'Ibibera mu kigo

Hano hasi tugiye kwerekana ibikorwa rusange by’ingenzi kuri buri rwego rw'iterambere ry’ibigo bito n’ibiciriritse, dukoresheje inzego zavuzwe haruguru:

- **Igenzura ry'imbere mu kigo n'ingingo 3 zisaba kwitonda cyane:**
  - Imyitwarire/imigenzo ngengamikorere
  - Imicungire y'umutungo ukoreshwa n'amafaranga ari mu isanduku
  - Imicungire y'ikoranabuhanga
- **Ubugenzuzi bw'imbere mu kigo**
- **Ubugenzuzi buturutse hanze**

Menya ko ibi bikorwa bikomatanyije: ibikorwa byo mu nzego zibanza byubakiye ku byo mu nzego ziheruka. Bimwe mu byifuzonama bishobora gushyirwa mu bikorwa mu buryo burushijeho gutanga umusaruro mu nzego zitandukanye, bitewe n’impamvu cyangwa bigashyirwa mu bikorwa mu gihe ikigo kiri mu nzibacyuho yo kuva m'urwego rumwe kijya m'urundi. Koresha umutimanama wawe mu kugena igihe cyiza kurushaho kibereye ubucuruzi bwawe.

## Urwego 1: GUTANGIZA UBUCURUZI

### *Igenzura ry'Imbere mu Kazi*

Kora ku buryo ikigo cyubahiriza amategeko n’amabwiriza y’ingenzi.

***Imicungire y’igishoro n’imikoreshereze y’amafaranga:***

- Tandukanya inkomoko y’amafaranga na konti by’ikigo n’inkomoko bwite na konti by’abagishinze.
- Kugenzura no gusesengura kenshi amafaranga akenewe kugira ngo hagenwe akenewe mu migendekere myiza y’ikigo n’akoreshwa mu ngamba z’ishoramari.

Kora umwitozo w’igenzura ry’ibanze wumve neza agaciro kose k’ikigo. Muri rusange, birazwi ko hariho Uburyo butatu bw’ibanze bwo gusobanura agaciro k’ikigo cy’ubucuruzi,

agaciro k'isoko ridahenze, agaciro k'ishoramari n'agaciro k'amafaranga ikigo cyagurwa. Kugira ibitekerezo bifatika ku gaciro k'ishoramari ry'ubucuruzi ni igikoresho gikomeye cyo kuganira ku biciro n'abashoramari babyifuza. Aka ni agaciro ikigo cy'ubucuruzi gifite imbere y'umushoramari runaka kandi harimo n'ibindi byamukurura birenze agaciro k'isoko ridahenze.

## Urwego 2: GUKURA BIHAMYE

### *Igenzura ry'Imbere mu Kazi*

Shyiraho uburyo bwo kuranga magendu n'ibindi bikorwa bitemewe (urugero: gahunda yo kuregana). Ubu buryo buha abakozi icyerekezo cyo kuvuga mu ibanga rikomeye ibibazo byabo kandi bugomba gusobanura uburyo bwihariye bwo gukora iperereza ku birego (byerekeye ikinyabupfura cyangwa ibindi) no kubishakira umuti.

Garagaza ingorane zikunze kuba mu bucuruzi, gusuzuma ingaruka zazo no gushyiraho ingamba zo kuzigabanya ubukana(hamwe na ba nyiri ikigo bashaka iterambere).

Injiza ubugenzuzi bw'imbere mu kigo bushingiye ku ngorane mu nzira z'ubucuruzi (nk'imbago zo kwemeza, gutandukanya ubuyobozi n'ibindi).

Garagaza imyanya y'abantu bakomeye ifite ibibazo, shyiraho abasimbura cyangwa abungiriza b'abakozi bakuru cyangwa b'impuguke muri tekinike no gukora ku buryo bagira ubushobozi n'ubuhanga bukenewe.

***Amahame y'imyitwarire:***

- Shyiraho amahame y'ibanze y'imyitwarire mu bucuruzi areba ibibazo byose nk'uko witwara ahakorerwa, ari byo ubujura na magendu, ibikorwa bu mu gihe cy'amakimbirane ashingiye ku nyungu n'ibindi.
- Menyesha abakozi aya mahame n'ibihano.

***Imicungire y'igishoro n'imikoreshereze y'amafaranga:***

- Sobanura uburenganzira ufite kuri za konti n'ubugenzuzi ku micungire y'amafaranga afatika, imbago, gutuma abandi no kugabana inshingano.
- Gukora ku buryo ibitabo by'ibaruramari, iby'ishoramari, iby'inguzanyo n'iby'imyenda biba bifashwe neza.
- Raporo n'iteganyamigambi bigire ibice by'ibiganiro ku igenamigambi kugira ngo ugaragaze amafaranga kenewe mu gihe gitaha no kuyobora ibyemezo by'ishoramari. Kora ku buryo ishoramari ryose ryita ku ngorane z'imikoreshereze y'amafaranga (ingorane, igihe, ubunararibonye, amafaranga abarika).

***Imicungire y'ikoranabuhanga:***

- Andika amabwiriza asobanutse y'imikorere y'ikoranabuhanga kugira ngo ube wizeye ko ibikenewe nyamukuru byose mu ikoranabuhanga byitaweho mu gushyigikira imizamukire y'ikigo.
- Tekereza ku ikoranabuhanga ryazanwa mu kigo cyangwa ryakoherezwa inyuma yacyo.

Kora ku buryo ikoranabuhanga mukoresha mu gucunga amakuru na za raporo ririndirwa umutekano; ushyiraho uburyo buzwi bw'uburinzi kugira ngo ucunge umutekano ndetse *n'uruhererekane by'imirimo no kwijajara nyuma y'ibiza*.

## Urwego 3: IMIKORERE Y'UBUCURUZI

### *Igenzura ry'Imbere mu Kazi*

Rema uburyo bworoshye bwo kumenyesha abakozi ibyemezo, gahunda n'ingamba nyamukuru. Komite nshingwabikorwa zikwiye kugira inshingano z'ibanze.

Andika ibyerekeye imirimo y'ushinzwe abakozi kugira ngo ube wizeye ko inshingano zose nyamukuru zibonewe umuti cyangwa zahawe abikorera batari abo mu kigo.

***Amahame y'imyitwarire:***

- **X** Shyiraho inyandiko irondora amabwiriza y'imyitwarire n'imyifatire mu bucuruzi. Yikoreshe mu nzira zo kuyinjiza no kuyiha imbaraga buri gihe wabanje kubiganiriraho n'abakozi.
- **X** Shyiraho ingamba rusange zihariye zifatwa mu gihe haba hari uwishe amabwiriza agenga imyitwarire kandi utangaze mu kigo cyose ingaruka zo kutayubahiriza. Kora ku buryo ibihano mu gihe cy'ibyaha biba bisobanutse kandi bihamye.

***Imicungire y'igishoro n'imikoreshereze y'amafaranga:***

- **X** Ha akazi umuyobozi w'imari w'umunyamwuga (niba hari abashoramari bava hanze, bikore ubanje kujya inama na bo).

***Imicungire y'ikoranabuhanga:***

- **X** Shyiraho ingamba zoroheje z'ikoranabuhanga mu guteganya ibizakenerwa n'ikigo mu gihe kiri imbere (mu rwego rw'imikorere,ibizakenerwa mu rwego rw'ibikorwa remezo) kandi ushyireho inzego z'ubuyobozi zo mu gihe kigufi n'igiciriritse kugira ngo ubashe gutegura neza ibikenewe ku gishoro.
- **X** Kora igenzura ryigenga ry'ikoranabuhanga kugira ngo wizere ko sisitemi zirindiwe umutekano kandi zishobora gushyigikira intego na gahunda z'ikigo.

### *Ubugenzuzi bw'imbere mu kigo*

Shyiraho umwanya w'ushinzwe ubugenzuzi bw'imbere mu kigo wigenga kandi ushoboye, uhuza imirimo y'ubuziranenge n'icunga ingorane. Uyu mwanya ushobora guhabwa umukozi wo mu kigo cyangwa ugatangazwa hanze (hakoreshejwe ikigo cyo hanze kigakorana n'abakozi b'imbere mu kubahugura no kubongerera ubushobozi). Ba nyiri ibigo bagomba gukora ku buryo baha ubwigenge busesuye abagenzuzi b'imbere kugira ngo bagaragaze mu mucyo ibibazo bikeneye ibisubizo.

Kora ku buryo ubugenzuzi bw'imbere mu kigo busuzuma ibice bifite ijanisha rinini ry'ingorane

kugira ngo buzane ubwishingizi bw'inyongera kandi uteganye igenzura ridakomeye ku bice bifite ijanisha rito ry'ingorane kugira ngo ukoreshe neza igihe/ibikoresho by'igenzura.

## Urwego 4: UKWAGUKA K'UBUCURUZI

### *Igenzura ry'Imbere mu Kazi*

Kora ku buryo ubuyobozi (komite nshingwabikorwa) busuzuma kenshi imizamukire ugereranyije n'igenabikorwa, erekana kandi ukemura ingorane ukoresheje ubugenzuzi bw'imbere bukwiye.

Inshuro nyinshi, inama nyobozi igomba gukora ku buryo ikigo kigira uburyo bukomeye bw'ubugenzuzi bw'imbere (urugero: 4 bushingiye kuri COSO).

***Imicungire y'ikoranabuhanga:***

- **X** Gushyiraho sisitemu za mudasobwa zo kwandika, kubika no kugaragaza ibyacurujwe, za konti no gutanga igihe icyo ari cyo cyose agaciro kagereranyije nta kwibeshya k'ibisaba amafaranga n'ak'umusaruro.
- **X** Mudasobwa igomba kuba ikomeye kugira ngo irinde gukoreshwa n'utabifitye uburenganzira inashyire ahagaragara ibikorwa by'ubucuruzi bishoboka gutera ibibazo.

### *Ubugenzuzi bw'imbere mu kigo*

Raporo y'ubugenzuzi bw'imbere ishyikirizwa inama nyobozi cyangwa komite y'inama nyobozi (akenshi komite y'ubugenzuzi). Ntabwo ihabwa umuyobozi, keretse ku mpamvu z'ubuyobozi. Hanyuma ugakora k'uburyo gahunda z'ubugenzuzi zemezwa n'inama y'ubutegetsi. Kora ku buryo gahunda z'igenzura zemerwa n'inama nyobozi.

Kora ku buryo ubugenzuzi bw'imbere bugira imikoranire ya hafi n'umugenzuzi uturutse hanze.

### *Ubugenzuzi buturutse hanze*

Shyiraho umugenzuzi wo hanze wemewe. Kora ku buryo asubira muri za raporo akerekana ibyuho nyamukuru by'ubugenzuzi.

Ha umugenzuzi wo hanze ubwigenge umubuza gutanga izindi serivise zishobora gutera amakimbirane y'inyungu (urugero: gutanga inama, serivise z'imisoro).

Teganya ihinduranya ry'abagenzuzi (cyangwa nibura ufasha umugenzuzi mukuru) mu gihe runaka (urugero: nka buri myaka itatu).

D

# Imurikabikorwa n'Ubunyangamugayo

***"Imurikabikorwa no gukorera mu mucyo ni bigenzi by'imiyoborere myiza; bigaragaza ireme no kwizerwa by'amakuru—y'imari n'atari ay'imari, atanzwe n'ubuyobozi ku bakopa (abaguriza) ikigo, abanyamigabane na rubanda rundi."***

***— Saleem et al. 2008***

| Urwego 1 GUTANGIRA UBUCURUZI | Urwego 2 GUKURA BIHAMYE | Urwego 3 IMIKORERE Y'UBUCURUZI | Urwego 4 KWAGUKA KW'UBUCU RUZI |
|---|---|---|---|
| X Konti z'ibanze z'amafaranga ziteguwe<br>X Ayo makuru y'imari n'amakurushingiro bikoreshwa ku mpamvu zose | X Guhuza amafaranga yanditse mw'icungamari nari kuri konti y'ikigo bikorwa burikwezi byerekwa banyiri ikigo bose<br>X Mu gihe runaka, nyiri ikigo (banyiri ikigo), abanyamigabane, n'abayobozi bakuru bahabwa amakuru ahamye y'imari n''ibitari imari<br>X Isura rusange y'ikigo imaze kunozwa | X Inyandiko zigaragaza uko imari ihagaze hagendewe ku bipimo fatizo by'ibaruramari by'igihugu<br>X Umuntu uri mu mwanya wo gutanga amakuru arazwi<br>X Ibyemezo by'ingenzi bitangarizwa abakozi bose nkuko amategeko abigena<br>X Amakuru arambuye y'ibanze ku mikorere yerekwa abajyanama baturutse hanze y'ikigo<br>X Amakuru y'ingenzi aterekeranye n'imari ashyirwa ahabona | X Raporo ku makuru y'imari ijyanye na IFRS ku bigo bito n'ibiciriritse cyangwa ijyanye na U.S. GAAP (niba harabayeho gushaka abashoramari b'abanyamahanga)<br>X Uko imari ihagaze bigenzurwa n'ikigo cyemewe cy'igenzura<br>X Amakuru arambuye y'imari nay'imikorere yuzuye atangwa buri gihembwe ashyikirizwa abashoramari<br>X Amakuru arambuye y'umwaka (cyangwa igihe kijya kungana nawo) arakusanywa. Abanyamigabane bahabwa amakuru uko bayasabye |

Iki gice kiriga ku mahame y'imurika:

- **X *Imurika ry'imari***—imurika ry'ibyakoreshejwe imari n'ibyakozwe.
- **X *Imurika ry'Ibitari Imari***—imurika ry'amakuru kuri sosiyete atari ay'imari harimo imikorere ya kera, amahirwe ashoboka n'amakuru ku bikorwa by'imiyoborere y'ikigo.

Gukorera mu mucyo no kumurika bifite impamvu n'inyungu zigendana no guhindura abanyamigabane. Mu nzego zitangira, abanyamigabane, ubusanzwe batangira ari bake kandi bakagira uruhare cyane mu migendere y'ikigo. Itsinda riba ari rito, noneho abafite aho bahurira n'ikigo bakuru b'imbere mu kigo bakaba bafite amakuru menshi ku iterambere ry'ibikoresho. Ku bw'ibyo, kuri uru rwego, imbaraga zishyirwa ku mitegurire y'amakuru ya nyayo ku mari atangiwe igihe ahabwa abanyamigabane bose. Ku rwego rukurikiyeho, abanyamigabane bashya batari abayobozi bashobora kuboneka, abanyamigabane ba kera bashobora kutaboneka mu buryo butaziguye mu mikorere kandi ikigo ubwacyo kiba kinini kurushaho kikanagorana kurushaho. Akamaro k'amakuru atari ay'imari kariyongera kandi abo agenewe bakaba batandukanye—

abajyanama bo hanze, abayobozi, abakozi b’ikigo, abanyamigabane n’abakiriya bashobora kuba amwe mu matsinda makuru ikigo cyaheraho kibwiira amakuru.

## Amabwiriza Rusange

Akenshi amagambo *gukorera mu mucyo* no *gutanga amakuru* akoreshwa mu buryo bumwe. Mu by’ukuri aruzuzanya, ariko afite itandukaniro rikomeye twavuga. Imurikabikorwa ni inshingano z’itegeko zo gutanga ubwoko bumwe na bumwe bw’amakuru ku bantu bamwe. Gukorera mu mucyo byo ni umuco w’ikigo wo gukingura – na bumwe mu buryo bwo kwerekana uwo muco ku baturuka hanze.

Imurikabikorwa no gukorera mu mucyo kw’ikigo bizamura icyizere cy’abashoramari bityo kikongerera ikigo ubushobozi bwo kugera ku gishoro cyo hanze bikakigabanyiriza amafaranga cyakoreshaga. Ibyo na none biha ikigo ubushobozi bwo gutandukanya hakiri kare ingorane n’ahari intege nke, ari na byo bigabanya ingorane zose z’ibihe bibi n’amahano y’ikigo no kunononsora imirimo y’ibikorwa byacyo.

Ibigo bito n’ibiciriritse biba bihangayikishijwe no kumurika amakuru bitinya ko ibigo bikeba bishobora kubibonaho amakuru y’ingenzi ku bucuruzi bwabyo no ku miterere y’imari yabyo. Mu by’ukuri, n’ubwo amakuru y’ingenzi y’ubucuruzi aba ari make ku buryo butangaje kandi asa n’akoresha ingamba z’ikigo, ibicuruzwa bishakishwa, uburyo byo gushyiraho ibiciro n’ibindi. Nka nyiri ikigo, ugomba kwibuka ko isoko rikuzi, rikamenya ibicuruzwa cyangwa serivisi zawe kuko abakiriya bakuzi na ba mukeba bawe barakuzi nk’uko nawe ubazi. Kubera iyo mpamvu rero, gutanga amakuru ntibivuga kumena amabanga yawe, ahubwo ni ukuboneraho umwanya wo gusangiza abandi uwo uri we ukurikije uko witekereza.

Byongeye, ibyinshi mu bigo bikeba bikura inyungu z’imirimo yazo no kugarira bikora ikintu bigoye kwigana nk’uko sosiyete itwara abantu mu kirere Southwest Airlines yabikoze. Kuri ibyo bigo, inyungu iri mu buryo bwabyo bwo gukora ibintu; ni yo mpamvu kumurika amakuru y’ubucuruzi bitemerera ba mukeba gukopera mu buryo bworoshye.

Ba nyiri ibigo by’ubucuruzi bagomba gushyiraho gahunda zisobanura ibigize amakuru y’ibanga (harimo uwo amakuru y’ibanga agenewe) n’ubwoko bw’amakuru ashobora gutangwa ku bafite aho bahuriye n’ikigo hejuru y’inshingano zitegetswe zo kumurika. Ibi bigomba kuba bigizwe n’idosiye ya paji imwe irimo ingero n’umuntu wakwiyambazwa ushobora gusobanura amakuru ayo ari yo niba adasobanutse.

## Gutangaza Imari

Inyandiko mvugo z’imari zitanga amakuru afasha gufata ibyemezo by’ubukungu. Zigaragaza uko imari ihagaze, imikorere n’impinduka nziza z’imiterere y’imari y’ikigo cy’ubucuruzi. Ku bigo bito n’ibiciriritse, abakoresha inyandiko mvugo z’imari bakuru—n’abagenerwabikorwa b’imurikabikorwa—basa n’aho ari ba nyiri ibigo/abashoramari n’abafitiwe imyenda n’ikigo.

Kumurika imari bikemura ibibazo bikurikira: igereranya ry’ibyinjiye n’ibyasohotse, uko ubucuruzi bwagenze, uko imari yakoreshejwe, igishoro bwite, umwanzuro ku nyandiko mvugo z’imari na gahunda z’ibaruramari. Ibigo bito n’ibiciriritse bigomba kwerekana neza uko byiyemeje guharanira gutanga amakuru yerekeye imari afite ireme ryo ku rwego rwo hejuru mu mahame yabyo y’imyitwarire

Muri Nyakanga 2009, Ishyirahamwe Mpuzamahanga ry'Ibipimo by’Ibaruramari (IASB) byasohoye *IFRS z'ibigo bito n'ibiciriritse*,[10] tukaba tukibarangiye kugira ngo mubone amakuru yimbitse kuri iyi ngingo (IASB 2009).

## Gutangaza Ibindi

Itegeko rusange ryo gutekereza ku imurika ritari iry’imari n’aho rigarukira rishingiye ku kumenya niba risabwa n’amategeko cyangwa n’ubugenzuzi bw’imirimo ifitiye rubanda akamaro, cyangwa n’amatsinda yo hanze y’ikigo. Ibi biterwa cyane n’ubwoko bw’ibyo ikigo gikora ndetse n’urwego w’imizamukire yacyo.

Urugero ni ikigo cyemewe nk’ikigo cy’imari gishobora gusabwa n’itegeko kumurika amwe mu makuru atari ay’imari kugira ngo kizamure icyizere cy’isoko. Ikigo kigamije gutanga ibicuruzwa cyifashishije umuyoboro w’isi wo kohererezanya ibicuruzwa cyangwa guhangana mu itangwa ry’amasoko mu ruhame, gishobora gukenera gutanga amakuru atari ay’imari ku rubuga rwacyo rwa murandasi.

10 IFRS = Ibipimo Mpuzamahanga ngenderwaho byo Gutanga Amakuru.

Ku mpamvu iyo ari yo yose, ibigo bitanga amakuru atari ay'imari bigomba gukurikiza ihame rusange ryo *kuba ibintu bifatika*. Kugira ngo bibashe kumenya igifatika, bigomba kwibaza ibibazo bitatu:

- Ni ibihe bintu—ibihe byinjira, inzira, ibisohoka n'umusaruro—bigira uruhare ku bushobozi bwacu bwo kwiha agaciro?
- Ni ayahe matsinda y'abafite aho bahuriye n'ikigo tugenderaho mu nzira yacu yo kwiha agaciro mu gihe kigufi, ikiringaniye n'ikirekire cyangwa ni bande tugiraho uruhare rugaragara?
- Ni ibihe bintu byenda (kandi/bishobora) kugira uruhare runini ruhagije mu iremwa ry'agaciro kacu?

Imurika ryihariye ku bashoramari rifata izi nzego zagutse:

- Uko ikigo gihaze: itsinda ry'ubuyobozi, abakozi bakuru n'ibicuruzwa na serivisi zitangwa. Ibigo bimwe bishobora na none guhitamo kumurika amakuru ku mugabane w'isoko, ubusesenguzi bwabyo ku nganda (umuyoboro wo kohererezanya ibicuruzwa, abakiriya, ba mukeba n'ibindi) n'igisobanuro rusange cy'ingamba zabyo.
- Umutungo: imyubakire n'uburenganzira bwo gutora, ingingo z'amahame shingiro, ibyemezo bikwiye, amabwiriza, gahunda n'ibyabaye/impinduka zikomeye za vuba.
- Imiyoborere: nk'indangagaciro n'amabwiriza agenga imyitwarire/ imikorere, ingano y'inama nyobozi n'ibiyiranga, amabwiriza ngenderwaho, ubwitabire bw'inama, inyandiko y'ibyavugiwe mu nama, amakimbirane ashingiye ku nyungu, isuzuma ry'imikorere y'inama nyobozi n'ibindi.

Gukoresha urubuga rwa murandasi rw'ikigo n'izindi nzira rusange mu guha abandi bafite aho bahuriye n'ikigo amakuru atateza ubucuruzi ikibazo ni igitekerezo cyiza.

## *Imikoranire n'ibigo binini*

Ibigo bito n'ibiciriritse byifuza kugira uruhare mu muyoboro w'iyohererezanya ry'ibicuruzwa w'ibigo binini bigomba kwimenyereza ingingo yo kumurika ibyerekeranye
n'ibidukikije, imibanire n'imiyoborere (ESG). Ibi na none byitwa *raporo ku iterambere rirambye*, bikaba birimo imurika ry'ibikorwa byabo bibangamiye ibidukikije, ibibazo byabo ku buzima bwa muntu, ku bakozi no ku kazi no ku ruhare rwabyo ku muryango mugari w'abatuye aho bikorera, ndetse no ku kuntu bikurikiza amabwiriza agenga imirimo ifitiye igihugu akamaro no ku nshingano zabyo (**Reba Agasanduku 3.6**)

Niba wifuza gutera imbere binyuze ku bufatanye bw'umushoramari menya ko ibisabwa mu rwego rwo gutanga raporo ku iterambere rirambye bishobora kuba bisobanuye cyane kandi byihariye.

## *Ubucuruzi hagati y'abafitanye isano*

Gahunda zo gukorana ubucuruzi n'abafitanye amasano (RTP) (**nk'uko zavuzweho ku mpapuro za 59 na 60**) bigomba kuba birimo imirongo ngenderwaho ku imurikabikorwa ryabo ni ikintu cy'ingenzi mu kwubaka icyizere hagati y,abashoramari batandukande n,ubuyobozi bw,ikigo.imurikabikorwa.imurikabikorwa isobanutse y'iyi mikoranire nk'ubucuruzi. Imurika ryayo ryihariye ni ikintu cy'ngenzi cyane mu kubaka icyizere hagati y'abashoramari batandukanye n'ubuyobozi bw'ikigo.

## Akazu ka 3.6: Inyungu zo Gutanga Amakuru Arambuye kw'Iterambere Rirambye

Gutanga raporo ku iterambere rirambye bigira inyungu zikurikira:

- Bifasha mu guha abashoramari amakuru ku micungire y'ingorane
- Bizamura ubukangurambaga ku ngorane no ku mahirwe
- Bitsindagira isano hagati y'imikorere ishingiye ku mari n'itayishingiyeho
- Bigereranya imikorere n'ibipimo shingiro by'imikorere kandi igasuzuma imikorere irambye ifitanye isano n'amategeko, amahame, ibipimo shingiro by'imikorere n'ibikorwa byo kwibwiriza
- Bifasha gucunga no gutangaza imikorere ishingiye ku bidukikije, ku mibanire no ku miyoborere
- Bizamura isura n'ubudahemuka ku izina ry'ikigo

*Inkomoko: GRI (2013).*

D LP

# IBIKORWA NTANGARUGERO:
# Imurikabikorwa n'Ubunyangamugayo

Hano hasi tugiye kwerekana ibikorwa rusange by’ingenzi kuri buri rwego rw'iterambere ry’ibigo bito n’ibiciriritse, dukoresheje inzego zavuzwe haruguru:

**X Imurikabikorwa ry’imari**

**X Imurikabikorwa ry’ibitari imari**

Menya ko ibi bikorwa bikomatanyije: ibikorwa byo mu nzego zibanza byubakiye ku byo mu nzego ziheruka. Bimwe mu byifuzonama bishobora gushyirwa mu bikorwa mu buryo burushijeho gutanga umusaruro mu nzego zitandukanye, bitewe n’impamvu cyangwa bigashyirwa mu bikorwa mu gihe ikigo kiri mu nzibacyuho yo kuva m'urwego rumwe kijya m'urundi. Koresha umutimanama wawe mu kugena igihe cyiza kurushaho kibereye ubucuruzi bwawe.

## Urwego 1: GUTANGIZA UBUCURUZI

### *Gutangaza Imari*

Tegura konti fatizo z’imari ukoreshe aya makuru mu buryo buhoraho mu kwandika, gutanga raporo N’izindi mpamvu. Guhozaho mu kugira izo nyandiko ku mari ni ingenzi ku bashoramari n’ibigo bitera inkunga kuko bibifasha gusuzuma neza agaciro k’imikorere y’ikigo cy’ubucuruzi n’iterambere ryo mu gihe kizaza.

## Urwego 2: GUKURA BIHAMYE

### *Gutangaza Imari*

Buri kwezi kora ihuza rya za konti. Iri genzura ryoroshye rifasha mu gucunga imikoreshereze y’amafaranga mu buryo burushijeho kuba bwiza gutahura no kurwanya ibikorwa bya magendu. (**Reba *ibigize Igenzura ry'Ibibera mu kazi* k'urupapuro 53.)**

Kora ku buryo ugaragariza abanyamigabane bose ku gihe (mu kwezi cyangwa mu gihembwe) uko imari ihagaze.

### *Gutangaza Ibindi*

Wemeranye n'abashoramari ku mukuru aterekeye imari bazajya bamurikirwa mu buryo buhoraho. Ayo makuru ntagomba kugaragaramo ibyakozwe ndetse (n'ingorane n'amahirwe ahari).

Reba neza ko amakuru ahawe abanyamigabane mu buryo bungana.

Shyiraho isura rusange y'ikigo uyikoreshe mu buryo buhoraho mu kwa kwamamaza, ku rubuga rwa murandasi, ndetse no ku zindi mpamvu z'ubucuruzi.

## Urwego 3: IMIKORERE Y'UBUCURUZI

### *Gutangaza Imari*

Tegura ibitabo by'imari ugendeye ku bipimo byo ku rwego rw'igihugu.

### *Gutangaza Ibindi*

Shyiraho umwanya wo gutangaza amakuru y'imari, niba bishoboka bishyire hamwe n'ibyushinzwe ibipimo by'ubuziranenge, umuyobozi mukuru w'imari, cyangwa umunyamabanga w'ikigo. (**Reba *Imikorere y'Ikigo* k'urupapuro 28.**)

Reba amakuru agomba kujya ku dupapuro tw'incamake mu gihe cy'inama zihoraho mugirana n'abajyanama baturuka hanze y'ikigo cyangwa se inama nyobozi.

Sobanura amakuru aterekeye imari agomba gutangarizwa rubanda (urugero, incamake y'ibyakozwe, ingamba zafashwe, ibikorwa by'imiyoborere, imikoranire n'abandi) ubijyeze ahantu horoshye kugerwaho, nko ku rubuga rw'ikigo.

Shyiraho uburyo bunoze bwo gutanga amakuru ku myanzuro y'ingenzi yafashwe (ingamba, ibigomba gukorwa mbere) ndetse n'andi makuru y'ingenzi ku bakozi.

Reba neza ko hari uburyo buhoraho bwo guhana hana amakuru ajyanye n'amabwiriza ngengamyitwarire mu kazi. Shakisha inzira zo kongera amakuru ku buryo buhoraho.

# Urwego 4: UKWAGUKA K'UBUCURUZI

## *Gutangaza Imari*

Tegura raporo y'imari y'ikigo ugendeye kuri IFRS yibigo by'imari bito n'ibiciriritse cyangwa U.S. GAAP (Niba kuri ubu ufite gahunda y'abashoramari bavuye hanze).

Hitamo ikigo gikora igenzuramutungo cyo hanze ugendeye kubisabwa nk'ubunararibonye, kuba kigenga, ubuhamya, igiciro baca.

## *Gutangaza Ibindi*

Jya utanga amakuru ku nama nyobozi mu buryo buhoraho mu igenamiterere no mu gihe runaka (byibuze mu gihembwe).

Shyikiriza abanyamigabane raporo zirimo amakuru y'ingenzi (urugero. raporo y'umwaka) nk'uko bisabwa n'itegeko kandi bikaba bijyanye n'amasezerano y'abanyamigabane.

Reba ari ubuhe buryo buhoraho bwo gutangariza amakuru abanyamigabane (bwisumbuye ho ku buri mu itegeko) bwaba ari bwo bubereye ikigo.

Urebe neza niba umumaro wo gutanga amakuru bisubiza ubusabe bw'abanyamigabane.

E

## Uburenganzira ku mutungo

*"Nta miryango nzi yunze ubumwe burenze kubera amafaranga, ariko nzi imiryango myinshi yasenye ibigo by'ubucuruzi kubera amafaranga."*

*— Roque Benavides, umuyobozi mukuru wa Buenaventura*

| Urwego 1 GUTANGIRA UBUCURUZI | Urwego 2 GUKURA BIHAMYE | Urwego 3 IMIKORERE Y'UBUCURUZI | Urwego 4 KWAGUKA KW'UBUCU RUZI |
|---|---|---|---|
| X Akamaro n'inshingano bya nyiri ikigo (banyiri ikigo) ziramenyekana neza<br>X Amakuru y'ibanze ku ruhare rw'abanyamuryango bose<br>X Uburyo bwo gukemura ibibazo mu banyamigabane | X Itandukaniro hagati y'ibibazo bijyane n'umuryango n'ibitajyanye n'umuryango ryitabwaho<br>X Kumenya gahunda yo gusimburana ku mirimo m'ubucuruzi bw'umuryango<br>X Inama ngarukamwaka z'abanyamigabane | X Itandukaniro rigaragara hagati y'ishingano za nyiri ikigo (banyiri ikigo), abagize umuryango n'abayobozi<br>X Uburyo bwo kuzamuka mu nzego bugaragara ku bayobozi batari mubagize umuryango<br>X Gahunda yo gusimburana ku mirimo m'ubucuruzi bw'umuryango<br>X Inama ngarukamwaka y'abanyamigabane irangwamo no kuganira ku byemezo by'ingenzi byafashwe, inyungu zishyurwa abanyamigabane n'ibikorwa | X Amategeko n'uburyo bufasha kugenzura uburenganzira ku kigo, akazi, n'izindi nyungu by'abagize umuryango<br>X Abanyamigabane bose bahabwa amakuru agezweho ku ngamba, uburyo bw'imikorere, n'umusaruro by'ikigo<br>X Uburyo bwo gukemura ibibazo bijyanye n'imiyoborere |

Ibigo bito n'iciriritse bitangira ari umuntu umwe cyangwa ukwihuza kw'abantu 2 cyangwa 3. Iyo ikigo gitera imbere kinerekana umusaruro, abandi bashoramari bashobora gushaka kukigana; inshuti, ubanyamuryango, cyangwa abacungamutungo, , abashoramari b'abanyamwuga nk' umutungos wihariye. Bene aba banyamigabane baba bafite ukundi bumva inyungu n'uko iterambere ry'ikigo ryagaragara. Iki gika kivuga uburyo bwo gucunga umunyamigabane ugamije iterambere ryo mu gihe kirambye. Ireba by'umwihariko kuri ibi bikurikira:

- X ***Uruhare rw'Abanyamigabane*** m'ukugena ahazaza h'ikigo;
- X ***Uwashinze ikigo/Uruhare rw'Umuryango*** mu bucuruzi bw'ikigo;
- X ***Gukemura Ibibazo Hagati y'Abanyamigabane*** hagamijwe gukemura mu buryo bukomeye amakimbirane ashobora kubangamira ubuzima bw'ikigo.

## Uruhare rw'Abanyamigabane

Akenshi kuzamuka kw'ibigo bito n'ibiciriritse ni uruhare rw'abantu benshi rudakurikije inzego kandi rushobora gutera urujijo ku ruhare, inshingano n'imbago z'ububasha bw'abanyamigabane. Ibi bibazo bigira uburemere mu bucuruzi bw'imiryango, aho

bubasha, ubutegetsi no kugira ijambo atari ngombwa ko biba bishingiye ku ruhare ruzwi rw'ubucuruzi. Ni yo mpamvu, ikigamijwe nyamukuru m'Urwego 1–2 ibigo bito n'ibiciriritse bigomba gutanga umucyo fatizo w'uruhare n'inshingano z'abanyamigabane. Mu Nzego 3—4, imbaraga zishyirwa mu kugenzura ukwivanga kwinshi kw'imiryango mu bucuruzi no kuringaniza inyungu z'umubare uzamuka w'abanyamigabane ku bw'inyungu z'iterambere ry'igihe kirekire ry'ikigo.

## *Ihindagurika ry'Uburenganzira k'Umutungo w'Ikigo Gito n'Igiciriritse*

Mu ntangiriro z'icyiciro cyo kubaho cy'ibigo bito n'ibiciriritse, abanyamigabane b'imena baba basa n'abafite aho bahuriye—nk'abaziranye n'imiryango, abayigize cyangwa abafatanyabikorwa mu bucuruzi. Abenshi baba benda kugira uruhare mu bibazo by'imikorere y'ikigo, icyarimwe bagakora nka ba nyiracyo cyangwa abagicunga. Akenshi abandi "biyandikisha" mu kigo ngo barebe ibikiberamo.

Ibyinshi mu bigo bito n'ibiciriritse bitangitara ari iby'abantu ku giti cyabo cyangwa ari ubufatanyabikorwa, ariko bimwe muri byo bitangira ari nk'umuntu ku giti cye, bisobanuye ko guhera mu ntangiriro, bigomba kugendera ku itegeko ryo kugira Inama nyobozi. Kuri ibyo bigo, Inama nyobozi ni urwiyerurutso, rutariho mu by'ukuri. Kuva mu ntangiriro, si ikibazo, kuva umubare w'aba nyiri umutungo ari muto, bose barayobora cyangwa bagakorana n'ikigo, kandi bafite uruhare rutaziguye mu kugena ejo hazaza hacyo.

Ibi bihe bishobora gukomeza mu gihe cyose nta terambere rifatika, haba mu mikorere cyangwa m'umutungo. Nyamara, igihe ikigo kizaba kinini kurushaho, ba nyiracyo ba mbere na mbere batayobora ikigo cy'ubucuruzi bazatangira kugenda batakaza gahoro ububasha bwo kugira ishusho yuzuye n'ubugenzuzi bw'ibikorwa. Birushaho kuba bibi iyo ikigo gihamagaye abashoramari bo hanze. Bitandukanye na ba nyiri umutungo bashinze ikigo, abashoramari bashya nta makuru yimbitse ku kigo baba bafite kandi bashobora kutagira urwego rumwe rwo kwizera ububasha bw'uwashinze/Umuyobozi Mukuru nk'urwo ba nyiri umutungo bafatanyije kugishinga bagira.

Izi mpinduka zizasaba ikigo kuboneza imibanire yacyo n'abashoramari, biciye mu nzira na gahunda zisobanutse zashyiriweho gucunga ihererekanya ry'amakuru n'ifatwa ry'ibyemezo by'imikorere.
Ibigo bifite Inama nyobozi nk'urwiyerurutso bigomba kuzorohereza kuzuza neza inshingano zazo.

Ku bigo bito n'ibiciriritse by'imiryango, impinduka mu myubakire y'umutungo ishobora no guterwa n'abagize umuryango bo mu biragano bitandukanye n'inzu z'umuryango warazwe ikigo. Uko urusobe rw'abanyamigabane rugenda rwaguka, abenshi muri bo bagira ijanisha rito cyane ry'imigabane y'ikigo kandi ibibazo byerekeye uburenganzira bw'abanyamigabane bikaba byinshi. Ibyo bibazo bishobora kugabanywa hashyirwaho uburyo bwo kurinda abanyamigabane mikeya mu masezerano y'ubucuruzi, amategeko shingiro n'amahame y'imiyoborere y'ikigo.

## *Amoko y'Abashoramari*

Ibigo bito n'ibiciriritse bishobora gushishikazwa no gukurura abashoramari bo hanze ku mpamvu zirenze kugera ku mari. Abashoramari bashobora kuzana ahandi hantu ho kwagurira ibikorwa, ubumenyi n'ubuhanga bukomeye byafasha ikigo kugera k'ugukura ku buryo bwuzuye. Muri rusange basaba guhagararirwa mu nama nyobozi mu buryo bugendanye n'imigabane yabo mu mutungo.
**Imbonerahamwe 3.1 ku rupapuro rukurikira** irasobanura ubwoko bukunze kuboneka bw'abashoramari ibigo bito n'ibiciririrtse bishobora kwigaho.

Ibyinshi cyane mu bigo bito n'ibiciriritse bigira inshuti n'abagize imiryango nk'abafatanyabikorwa, byumwihariko mu nzego z'itangira z'iterambere. Akenshi isano y'abanyamigabane rikomeza gushingira cyane ku cyizere. Aha n'ubwo bitegetswe cyane kugaragaza uburenganzira nyamukuru bw'abanyamigabane bwavuzwe muri iki gice nk'uruhare mu gufata ibyemezo, gusaba guhabwa inyungu ku migabane, uruhare mu kigo n'ibindi. Ibi byongerera imbaraga icyizere bigatanga ubwishingizi bukomeye bwo kwirinda ubwumvikane buke n'amakimbirane mu gihe kiri imbere.

## *Uburenganzira bw’abanyamigabane b’imena*

Abanyamigabane bose hatitawe ku ngano yabo, bafite uburenganzira bumwe na bumwe:

- Uburenganzira bwo kubona ku gihe amakuru ya nyayo, afatika ku bucuruzi kandi akayabona kenshi (**byavuzweho hejuru mu gice cyerekeye kumurika no gukorera mu mucyo, hejuru**);

- Uburenganzira bwo kugira ijambo ku mizamukire y’ikigo.

*Inteko rusange ngarukamwaka* (AGM/AGA) itanga uburyo bwo gusangira amakuru n’uruhare rw’abanyamigabane ibashoboza gufata ibyemezo bikurikira:

- Gusuzuma no kwemeza ibyo ikigo cyagezeho n’amafaranga abanyamigabane bagomba kugabana.

- Gushyiraho intego z’ikigo mu bijyanye n’imizamukire, ingorane, uburyo bw’inyungu n’agaciro kacyo mu mafaranga;

- Gutora abagize inama nyobozi;
- Gufata ibindi byemezo nyamukuru, nk’ibyerekeye igishoro nyirizina, ingamba z’ikigo n’ibikorwa byagutse by’ubucuruzi gikorana n’abafitanye amasano.

Kimwe mu bibazo bikomeye ni uguhagararirwa kw’abanyamigabane mikeya mu nama nyobozi. Muri rusange, ku bigo bito n’ibiciriritse byinshi, uwashinze ikigo akomeza kuba umunyamigabane mukuru agashobora no kugenzura neza abagize inama nyobozi. Icyakora, ni byiza kwemerera abanyamigabane mikeya gutora umwe uzajya ahagararira inyungu zabo mu nama nyobozi. Muri rusange, uyu mwanya uhabwa uwigenga. Ibigo bitanga igishoro biba ngombwa ko na bo batora uzajya abahagararira muri iyo nama nyobozi.

Uko ibigo bito n’ibiciriritse bigenda bikura, ni ngombwa kumenya ko ba nyiri umutungo cyangwa abashoramari bashobora kutongera kugira uruhare ku ntego, ingamba cyangwa mu nzira zo gufata ibyemezo zijyanye n’iterambere ry’ikigo. Kuvamo k’umwe cyangwa kwa benshi mu bashoramari b’imena ni kwinshi kandi nta n’uburyo bwemeranyijweho bwo gusuzuma imigabane (akenshi mu rwego rw’ubwumvikane bw’abanyamigabane), ikigo gishobora guhura n’intambara z’imbere muri cyo hagati y’abashoramari n’icumbagira ry’ibikorwa. Vugisha ukuri ku muntu ushobora kugurisha imigabane, ingahe ku nshuro imwe, mu nshuro zingahe, mu buhe buryo no kuri ba nde.

Mu bigo by’ubucuruzi by’imiryango bishobora gushyiraho ikigega cyo gucungura imigabane kikajya kigura imigabane abagize imiryango bashyize ku isoko. Ikigamijwe ni uguha abanyamigabane ubushobozi bwo kugura hatabayeho kubangamira ikigo. Ubusanzwe buri mwaka, ikigo gishyira muri icyo kigega amafaranga kikagitwerera ijanisha rito ry’inyungu.

**Imbonerahamwe 3.1: Amoko y'Abashoramari**

| | |
|---|---|
| **ABAFATANYABIKORWA MU NGAMBA** | Ibigo bito n'ibiciriritse byungukira ku bashoramari bavuye mu bigo bakaba abafatanyabikorwa muri gahunda zasbyo. Urugero ni sosiyete icunga imitungo itimukanwa ishora imari muri sosiyete isana imitungo itimukanwa kuko imwe iha indi serivise. |
| **ABASHORAMARI B'ABAMARAYIKA** | Ubusanzwe abashoramari b'abamarayika ni abantu bafite umutungo bwite ufite agaciro kanini, akenshi ni abacuruzi ubwabo baha igishoro Abatangizi, ubusanzwe ku ngurane y'igishoro bwite cyangwa imyenda ivunjwa<br>mu kwigerekaho ingorane zikomeye mu gushora imari yabo bwite, akenshi baha ubufasha bukomeye abantu ku giti cyabo cyangwa bagaha inama bwite ba nyiri umutungo mu rwego rwo gushyigikira imikurire n'iterambere by'intego z'ikigo. Ni yo mpamvu abashoramari b'abamarayika akenshi baba bashaka gushora mu bikorwa bafitemo uburambe cyane. Bashobora na none gukora babinyujije mu bigega cyangwa mu kwishyira hamwe kugira ngo babashe kunyuranya ingorane. |
| **IMPUGUKE M'UGUSHORA IMARI BADATINYA IGIHOMBO** | Abashoramari badatinyisha amafaranga – uburyo buzwi cyane binyuze mu kigega gicungwa n'abanyamwuga – bashaka inyungu iremereye ku ishoramari kandi bafite inzira zikakaye zo gucamo. Umushoramari udatinyisha amafaranga afata ibishoro bwite, kandi n'iyo ikigo kitagaragaza ibimenyetso byo kugera ku ntego<br>ashobora kukigurisha kugira ngo yisubize imari yagishoyemo. Akenshi atinda gushyira imari mu bigo mu nzira z'ishoramari, kandi kuko bagira imifuka ibyibushye, bashora umubare ugaragara w'amafaranga kurusha abashoramari b'abamarayika. |
| **GUTERA INKUNGA UMUSHINGA W'AMAFARANGA YATERANYIJWE** | Aho gusaba umuntu umwe cyangwa banki imwe umubare munini w'amafaranga, ikigo cy'ubucuruzi gikoresha ubu buryo gifite ubushobozi bwo gusaba amafaranga make buri wese mu bihumbi by'abantu. Ishoramari rishobora gukorwa ku ngurane y'ibicuruzwa byo mu gihe kizaza cyangwa serivisi cyangwa y'igishoro bwite cy'ikigo. Inkomoko y'amafaranga igaragara nk'inshyashya, yakoreshejwe n'abatangizi batari ba gakondo. Inama nyobozi ikomeye ishobora gufasha ibigo kwirinda ibishoro byinshi, ahubwo bikabireshya, byumwihariko iyo Inama nyobozi ifite abayobozi bigenga bahagarariye inyungu z'abashoramari bihariye. |

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## Uruhare rw’uwashinze ikigo/Umuryango[11]

Iyo ikigo cy’ubucuruzi kigera ku ntego zacyo, uruhare rwa ba nyiracyo rugarukira mu guhindukana n’impinduka zacyo.
Ba nyiri ibigo bava mu myanya mito bagana mu minini, ububasha bwo gufata ibyemezo ku bikorwa bakabusigira abacungamutungo b’abanyamwuga.

Bamwe muri aba bacungamutungo bashobora kuba ari abagize umuryango. Mu by’ukuri, igice kinini cy’ibigo bito n’ibiciriritse ni iby’imiryango. Ababishinze bagendera cyane ku kazi k’abagize umuryango, ku mari ishyirwamo no ku kumenyana n’abandi kugira ngo ikigo kigende neza kandi bagateganya kugishyira mu maboko y’ikiragano gitaha. Ibigo bito n’ibiciriritse by’imiryango bishingira inyungu ku masano ashingiye ku cyizere, ku mahame no ku miyoboro y’ifatwa ry’ibyemezo, ibi bishobora kugira akamaro mu nzego za mbere z’imikurire y’ikigo. Ibi bigo bito n’ibiciriritse bishobora kugira ubwitange mu gihe cy’ibibazo, hagendewe ku cyizere hagati y’ibice bifite icyo bihuriyeho—kandi hamwe n’ibiragano bivugwa, igenamigambi ry’ubucuruzi bw’igihe kirekire rishobora kuzana imikorere y’ubucuruzi iri hejuru (nk’uko bivugwa muri Liu, Yang na Zhang 2012).

Ariko na none, mu gihe ibigo by’imiryango byinshi byunguka, hari n’ibindi byinshi bitamara kabiri. Mu by’ukuri, hafi bibiri bya gatatu kugeza kuri bitatu bya kane by’ibigo by’imiryango biragwa cyangwa bikagurishwa n’ababishinze mu gihe cya manda yabo. Hagati ya 5 na 15% gusa ni byo bikomeza mu kiragano cya gatatu mu maboko y’abakomoka ku babishinze (Neubauer na Lank 1998).

Ibyinshi muri ibi bigo bigira ibyago by’intege nke zihariwe n’ibigo by’ubucuruzi by’imiryango gusa, zimwe zikaba ari izi:

- *Kuba bigoye.* Kuzanamo amarangamutima n’ibibazo byo mu miryango bituma amasano mu bucuruzi agorana. Na none, iyo abagize umuryango bafite inshingano zitandukanye aho bari mu bucuruzi bwabo, rimwe na rimwe biteza guhuzagurika kw’abagize umuryango bose

ikigo cy'ubucuruzi, rimwe na rimwe bigatera guta umurongo w'ibitekerezo hagati y'abagize umuryango.

- *Kudakurikiza ibitegetswe.* Bitewe n’uko imyinshi mu miryango yicungira ubwayo ibigo byayo (nibura mu kiragano cya mbere n’icya kabiri), akenshi igaragaza ubushake buke bwo gushyiraho ibikorwa n’uburyo bya gicuruzi bisobanuye neza. Mu gihe umuryango n’ikigo cyawo bikura, iyi mikorere ishobora gukurura ibibi n’amakimbirane y’imbere mu kigo menshi.

- *Ikimenyane.* Guha amahirwe abagize umuryango kurusha abandi bishobora gusenya indangagaciro cyangwa bikagabanya kwihesha agaciro.

Izi mpungenge zikomezwa n’ibindi bintu by’inyongera: iterambere ry’umutungo mu gihe uva ku washinze ikigo ujya ku biragano bikurukirana, guhindura umubare n’ubwoko bw’abanyamigabane. Ikirenzeho, hari n’urusobe rw’inshingano abagize umuryango batandukanye bashobora kugira:

- Kugira imigabane mu kigo, ariko ntugikorere;
- Gukorera ikigo ariko utakigiramo imigabane;
- Kugira imigabane mu kigo kandi ukagikorera.

Izi mpamvu zishobora gutera umwuka mubi mu mibanire yo m'umuryango no m'ubucuruzi. Kugira ngo hitwe ku bibazo n'inyungu z'umuryango muri rusange, ubucuruzi bw'umuryango bwinshi bufashwa no gushyiraho gahunda y'imiyoborere *y'umuryango* isa nka gahunda y'imiyoborere *y'ubucuruzi*.

**Inzego z’imiyoborere:** Inzego z’imiyoborere y’umuryango zishobora gufata ishusho *n’inteko rusange y’umuryango*, aho abawugize bose bahurira hamwe buri mwaka kugira ngo bagire ishusho y’imigendekere y’ubucuruzi, kuganira ku bibazo bimwe na bimwe no kungukira ku bitekerezo by’abatari mu miyoborere y’ikigo ku buryo buzwi.

9 Aka gace gashingiye ku *Gatabo k’Amabwiriza Nyoboramikorere ka IFC ku miyoborere y’ibigo by’imiryango* (IFC 2008), kaboneka ku buntu kuri murandasi kandi tukaba tubararikira cyane kugasoma kugira ngo mwige byimbitse kuri iyi ngingo: ***http://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/ifc+cg/resources/guidelines_reviews+and+case+studies/ifc+family+business+governance+handbook***.

Hashobora kandi kubaho *inama y'umuryango* ikora nka komite nshingwabikorwa y'inama rusange y'umuryango. Byerekana
muri rusange, iba igizwe n'abantu hagati ya batanu n'icyenda batowe, bahagarariye inzu n'ibigero by'imyaka bitandukanye mu muryango. Aha harimo abagize umuryango bakora mu bucuruzi kimwe n'abatabukoramo.

**Gahunda z'imiyoborere y'umuryango:** *Ishingiro ry'umuryango* ni ubwoko bw'urupapuro rwuzuye ku miyoborere y'umuryango. Muri rusange ruba ruriho indangagaciro n'imyemerere y'umuryango (rugaragaza ubutumwa) n'amahame cyangwa gahunda z'ikigo cy'umuryango kandi rushobora kubaho ibintu bikurikira:

- *Gahunda y'imigabane y'umuryango*—ishyiraho amabwiriza ku kugira imigabane no kuyitanga, ukora ku buryo iba mu muryango mu gihe cyifuzwa (urugero ni ikigega cyo kurinda imigabane);
- *Gahunda y'umuryango yo gutanga akazi*—itanga imirongo ngenderwaho ku buryo bwo abagize umuryango bashobora kubona akazi mu kigo (urugero ni uko ishobora gushyiraho ibyerekeye amashuri n'uburambe mu bunyamwuga);
- *Gahunda y'umuryango y'igabana ry'inyungu ku migabane*—ishyiraho amahame nyobozi ku iyishyurwa ry'inyungu y'imigabane ku muryango, bikawufasha gukemura ibibazo byo kubura amafaranga;
- *Gahunda yo gushyiraho abahagarariye umuryango*—itanga imirongo ngenderwaho mu kugena abahagarariye umuryango, igatanga imirongo ngenderwaho mu gutora abahagararira umuryango mu nama nyobozi y'ikigo;
- *Gahunda yo gukemura amakimbirane (n'itsinda)*—isobanura ibyemezo byafashwe ku gukemura amakimbirane hagati y'abagize umuryango mu gace runaka.

Kugena ubwoko bw'ikigo washyiraho n'ibyaba bikubiye muri gahunda bizaterwa cyane (ariko si ibi gusa) n'ubunini bw'ikigo cy'ubucuruzi, urwego umuryango ugezeho mu iterambere, umubare w'abawugize n'urwego rw'uruhare rwabo mu bucuruzi bwabo.

## Gukemura impaka hagati y'Abanyamigabane

Ni ngombwa ku banyamigabane n'abayobozi kubaza: "Dufite uburyo bukwiye bwo guteganya no gukemura amakimbirane yerekeye ubuyobozi?" James Groton, umujyanama mu gukemura amakimbirane akaba n'umukemurampaka, atsindagira akamaro k'iyi nshingano.

*". . .[M]u gihe abakorana ubucuruzi, babwinjiyemo, iteka bagomba kwiga ku kibazo cyo kumenya uko bazajya bakemura ikibazo icyo ari cyo cyose cyangwa impaka zi shobora kuvuka hagati yabo. Kuri uru rwego, baba bafite amahirwe amwe yo kugenzura ubwumvikane buke bwavuka, bateganya uko baburangiza mu nzira zirinda amakimbirane, byumwihariko bakemeranya ku buryo bw'imikemurire bugamije mbere na mbere kwirinda ibibazo n'impaka, hanyuma bagashyiraho inzira zo gukemura buri mpaka" Groton na Haapio 2007.*

Ibiteganywa ku buryo bwo gukemura impaka zabaho bigomba kuba bikubiye mu masezerano y'abanyamigabane n'izindi mpapuro za ngombwa z'ikigo. Ibi bya ngombwa byose bigomba gutanga uburenganzira bushoboka busobanurira neza abafitanye ibibazo bose uko bizakemurwa.

Uburyo bufatika cyane bwo gukemura amakimbirane y'imiyoborere ni **ubwunzi**—uburyo bw'ubushake kandi bw'ibanga butuma undi muntu wubashywe, udafite aho abogamiye (umwunzi) afasha abafitanye amakimbirane kugera ku masezerano aganiriweho. Abagomba kwiyunga bashyiraho amabwiriza yumvikanyweho, bisobanura ko agenzura byuzuye ibivuyemo, bitandukanye n'ibiva mu makimbirane.

Ku nama zisobanutse ku buryo bw'ishyirwaho ry'ubukemurampaka buhamye mu bigo by'ubucuruzi, turabarangira *Amakimbirane mu nzu y'inama nyobozi: Ni gute Warinda Ibyiza, Ugahangana n'Ibibi kandi Ukirinda Umwanda* (IFC 2015a).

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# IBIKORWA NTANGARUGERO:
# Uburenganzira ku mutungo

Hano hasi tugiye kwerekana ibikorwa rusange by'ingenzi kuri buri rwego rw'iterambere ry'ibigo bito n'ibiciriritse, dukoresheje inzego zavuzwe haruguru:

- **Uruhare rw'abanyamigabane**
- **Uruhare rw'uwashinze ikigo/Umuryango**
- **Gukemura amakimbirane hagati y'abanyamigabane**

Menya ko ibi bikorwa bikomatanyije: ibikorwa byo mu nzego zibanza byubakiye ku byo mu nzego ziheruka. Bimwe mu byifuzonama bishobora gushyirwa mu bikorwa mu buryo burushijeho gutanga umusaruro mu nzego zitandukanye, bitewe n'impamvu cyangwa bigashyirwa mu bikorwa mu gihe ikigo kiri mu nzibacyuho yo kuva m'urwego rumwe kijya m'urundi. Koresha umutimanama wawe mu kugena igihe cyiza kurushaho kibereye ubucuruzi bwawe.

## Urwego 1: GUTANGIZA UBUCURUZI

### *Uruhare rw'uwashinze ikigo/Umuryango*

Sobanura kandi umenyeshe abakozi bose uruhare rw'uwashinze ikigo mu bikorwa byacyo.

Sobanura uruhare n'uburenganzira by'abagize umuryango. Iki kibazo kigomba gukemurwa, atari ku bagize umuryango bakora mu kigo gusa, ahubwo no ku bandi bantu batari mu buyobozi bwacyo ku buryo buzwi. Niba abagize umuryango benshi bafite cyangwa bateganya kugira imigabane, shyiraho uburyo buzwi bwo kuborohereza gusohoka. Ikigamijwe ni uguha abanyamigabane bo mu muryango ubushobozi bwo kugira amafaranga ariko bitabangamiye ikigo. Urugero: garagaza neza abashobora kugurisha imigabane yabo, umubare wayo icya rimwe, inshuro n'uburyo bizakorwamo n'uzayigura.

### *Gukemura impaka hagati y'Abanyamigabane*

Mu bwumvikane hagati y'abanyamigabane cyangwa mu mategeko ngenga, shyiramo ibiteganywa n'amabwiriza yo gukemura impaka hagati y'abanyamigabane.

## Urwego 2: GUKURA BIHAMYE

### *Uruhare rw'Abanyamigabane*

Inama ngarukamwaka z'abanyamigabane zigumeho haganirwa ku myanzuro yafashwe, kugabana inyungu zabonetse ndetse n'ibizakorwa.

### *Uruhare rw'uwashinze ikigo/Umuryango*

Mu buryo busesuye, tanga amakuru ku itandukaniro hagati y'ibibazo by’ubucuruzi n'iby'imiryango, ndetse n'umuyoboro ukwiye wo kubikemura.

Muganire n'umuryango ibijyanye n'isimbura imbere mu kigo, hanyuma mugene abasimbura bashoboka haba muri banyir'ikigo no mu buyobozi bwo hejuru. (**Reba *Gahunda yo Gusimburana ku Mirimo* kw'ipaji 41.**)

## Urwego 3: IMIKORERE Y'UBUCURUZI

### *Uruhare rw'Abanyamigabane*

Menya nimba inama z’abanyamigabane ziteguwe neza kandi zikorwe mu buryo zitanga umusaruro bityo bituma abanyamigabane bashishikarira kuzitabira. By'umwihariko:

- Tanga amatangazo menshi mbere uko bishoboka kose.
- Reba neza ko ibitabo by'amakuru byujuje ubunyamwuga kandi byatanzwe ku gihe.
- Inama ibse ingirakamaro kandi utege amatwi abanyamigabane kubijyanye no gutora.

### *Uruhare rw'uwashinze ikigo/Umuryango*

Nimuvuge ku wo mwifuza cyangwa niba adahari, abagize umuryango bafite inshingano nyimshi mu kigo. Umwanzuro ugomba gutangazwa neza mu bakorera mu kigo ndetse n'umuryango.

Erekana byimbitse itandukaniro hagati ya 1) ba nyir'ikigo (abanyamigabane), 2) Abakozi (by'umwihariko ubayobozi bakuru), 3) abo mu muryango batari abakozi/batari abanyamigabane. Abagize umuryango "bambaye ingofero nyinshi" bagomba kumva uburyo bwa nyabwo bw'imyitwarire no guhanahana amakuru ku nshingano zabo zitandukanye. Mu kuganiro no gusobanura inshingano uruhare rw'abanyamuryango, wite kuri ibi bipimo bitatu naho bihurira: 1) Uko umuryango wubatse 2) Uko ubucuruzi bwubatse 3) uko kugira imitungo mu kigo byubatse.

Tahura inzira inoze itandukanya abakozi bo hejuru batari abo mu muryango n'impuguke. Ongera usuzume uruhare rw'ubuzobere mu kazi nk'impamvu itera akanyabugabo (**Reba *Igenamigambi ry'Imicungire y'Abakozi* ku rupapuro rwa 45.**)

Uburengan

3 E

Shyiraho gahunda y'isimburana ku mutungo w'umuryango (no ku micungire niba bishoboka) kandi uyimenyekanishe. (**Reba *Igenamigambi ryo Gusimburana ku mirimo* ku rupapuro 41.**)

## Urwego 4: UKWAGUKA K'UBUCURUZI

### *Uruhare rw'Abanyamigabane*

Garagaza uburyo buhamye bwo guhora uha abanyamigabane amakuru agezweho kuri za gahunda, ingamba n'ibyo ikigo kigezeho. Kora ku buryo izi nzira z'itumanaho zitabera abanyamigabane undi muzigo w'inyongera (urugero: amabaruwa cyangwa imeli nyinshi).

### *Uruhare rw'uwashinze ikigo/Umuryango*

Gushyiraho kandi ugatangaza gahunda, uburyo n'inzego hagamijwe guha umurongo ibyemezo bishobora kubangamira umutungo, akazi, inyungu ku migabane n'izindi nyungu z'abagize umuryango. Ibi bigomba kuba bigaragaza ibikenewe mu mahugurwa no mu burezi bwihariye bw'abagize umuryango bakorera ikigo muri iki gihe n'abo mu gihe kizaza. Guteganya ishyirwaho ry'ikigega cyo gucungura imigabane.

### *Gukemura impaka hagati y'Abanyamigabane*

Kwagura ibiteganywa mu gukemura impaka, ku mwanya wa mbere ugashyiramo uruhare rw'inama nyobozi mu gukemura ashingiye ku miyoborere, hanyuma ukagaragaza ingamba z'uburyo bwo gukoresha mu gihe cy'amakimbirane hagati y'abafite aho bahurira n'ikigo cyangwa abayobozi. Mu mahame shingiro y'ikigo, shyiramo n'ibyemezo byimbitse.

Shyiraho umuntu wo kugenzura ishyirwamubikorwa n'iterambere ku mpaka z'imiyoborere- Ingamba zo kubikemura n'amategeko. Umunyamuryango w'inama nyobozi, Umuyobozi mukuru, cyangwa se undi muyobozi mukuru niwe wahabwa izi nshingano.

# Igika 4

## Umwanzuro

# Umwanzuro

Intego y'aka gatabo nyoboramikorere ni ugufasha ibigo bito n'ibiciriritse kumva neza imbogamizi bihura na zo n'uburyo bwo guhangana na zo ukoresheje inzego z'imiyoborere y'ikigo cy'ubucuruzi. Iyi ntego yubakiye ku ihame ryo guhanga udushya, guhuza ibyifuzonama ku miyoborere n'inzego z'imikurire, ari byo bifasha barwiyemezamirimo kugenda bimakaza cyane imiyoborere inoze
gahunda, ibikorwa n'inzego z'imiyoborere ku buryo ikigo kizamuka. Inama zikubiye muri aka gatabo zigenewe kuyobora muri rusange, ariko si umuti. Zigomba gukorwa ku buryo ijyana n'intego z'icyo ikigo runaka kigamije ndetse n'aho gikorera.

**Umugereka** werekana **Igikoresho cy'igenamigambi ry'ibikorwa by'imiyoborere y'ibigo bito n'ibiciriritse** gitanga mu ncamake ibyifuzonama fatizo by'aka gatabonyobora. Gitanga ayo makuru mu gatabo gateguwe neza kagufasha gutegura neza ibikorwa binoze by'imiyoborere mu kigo cyanyu. Intego nyamukuru ni ukugirango ikigo cyanyu kibashe guhangana ku isoko ndetse no gukura mu buryo burambye.

## Urugero Nyigo: Turavugango Murabeho-Abashoramari bakavuga ngo Mukomere!

Iki gitabo nyobora cyagaragaje ibyifuzo bitandukanye itsinda rya IFC ryahaye uruganda rukora imyenda rwa Rockstar. Mu ntangiriro, ikigo kiba gikeneye impinduka nyinshi. Imbogamizi zacu: Dutangirire he?

IFC yatanze icyifuzo ko Rockstar yaha umwanya wa mbere ibikorwa bitatu kugira ngo ikemure ibibazo byihutirwa kimwe no gufasha ikigo gushyira impinduka nziza mu nzira:

1. Gushyiraho komite nshingwabikorwa, ishyigikiwe n'ubuyobozi busobanutse n'inzego z'ubuyobozi zisobanutse. Iki gikorwa ntigisaba ikindi kintu cy'inyongera kandi gitanga umusanzu mu kugabanya ibibazo bikomeye kandi bigaragara by'imicungire. Komite y'imicungire igomba guhabwa imbaraga zo gutangira gushyiraho gahunda zihariye z'ubucuruzi.

2. Gushaka ikigo gihitamo abakozi kugira ngo haboneke umukozi ushinzwe imicungire y'abakozi ubifitiye ubushobozi. Gahunda z'imicungire y'abakozi b'ikigo zigomba kuba ziri ku murongo neza kandi zisobanuye ku buryo bunoze mu rwego rwo kureshya abakozi bo ku rwego rwo hejuru, byumwihariko ku mwanya w'umuyobozi mukuru w'imari, no guhangana n'ingorane zifatiye ku bantu bakomeye (byumwihariko ushinzwe kwiga imishinga n'umuyobozi mukuru).

3. Gushaka impuguke yo gushyiraho uburyo bw'igenzura ry'imbere mu kigo ry'ibanze bwifashishije mudasobwa kugira ngo hatangwe amakuru ku kigo ya nyayo kandi ku gihe. Ibi bizoroshya imicungire myiza cyane y'ibikoresho bihari kandi bizaba ibigenderwaho bya mbere mu kureshya abashoramari.

Ikigo cyemeye ibyifuzonama gitangiza gahunda ndende yo guhanga ubwacyo gifite intego yo kugera ku cyerekezo cya Rami Bahgat cyo gufungura amangazini 100 mu gihugu cyose cya Misiri. Ubwo duheruka kumva ikigo mu mpera z'umwaka wa 2018, cyari cyarashoboye gushorwamo agera kuri miliyoni 10 z'amadorali ya Amerika na sosiyete y'ishoramari binyuze mu nzira z'ipiganwa.

Izo mpinduka zatumye imyenda ya Rockstar isa neza! (Amakositimu yadozwe na Rami na yo yari meza.)

# Umugereka

## Igikoresho cy'Igenamigambi ry'Imiyoborere y'Ibigo Bito n'Ibiciriritse

# Umugereka

## Igikoresho cy'Igenamigambi ry'Imiyoborere y'Ibigo Bito n'Ibiciriritse

Iki gikoresho gitanga mu ncamake ibyifuzonama fatizo by’ibigo bito n’ibiciriritse kugira ngo kibafashe kugaragaza ibikorwa bigomba guhabwa umwanya wa mbere rwose mu zego z’imikurire y’ibigo bito n’ibiciriritse. Umuti uteguye ku ngingo eshanu z’imiyoborere (*Reba ishusho ya A.1.*)

**Igishushanyo A.1: Ingingo Zingenzi n’Ingingo Ntoya z’Imiyoborere**

### A

**Ingingo A: Umuco n' Kwiyemeyeza imiyoborere myiza**

- Kumenya Ibintu n'Umurava wa Banyirubucuruzi
- Imiterere y'Imikorere
- Ingamba z'Ingenzi n'Uburyo bw'Imikorere

### B

**Ingingo B: Ifatwa ry'Ibyemezo n'igenzura ry'ingamba**

- Gufata Ibyemezo by'Ubuyobozi
- Abajyanama/Inama ngishwanama
- Inama Nyobozi
- Kugena isimburana mu Mirimo
- Igenamigambi ry'abakozi

### C

**Ingingo C: Gukemura Ibibazo n'Igenzura ry'Ibibera mu Kazi**

- Igenzura ry'Ibibera mu Kazi
- Kwikorera ubugenzuzi
- Ubugenzuzi bukozwe n'abaturutse hanze y'ikigo

### D

**Ingingo D: Imurikabikorwa n'Ubunyangamugayo**

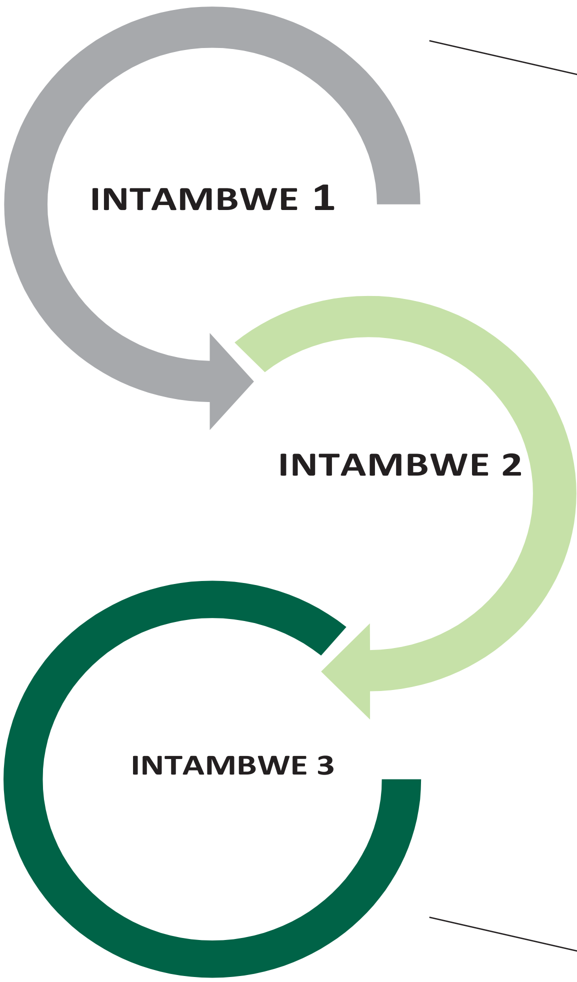
- Imurikabikorwa ry’imari
- Imurikabikorwa ry’ibitari imari

### E

**Ingingo E: Uburenganzira ku mutungo**

- Uruhare rw’abanyamigabane
- Uruhare rw’uwashinze ikigo/Umuryango
- Gukemura amakimbirane hagati y’abanyamigabane

***Iki gikoresho gitanga* UBURYO BW'INTAMBWE ESHATU *mu gutegura y'imiyoborere myiza:***




Menya **URWEGO RW'IBANZE RW'ITERAMBERE** ry'ikigo cyawe.

Menya **IBIKORWA NTANGARUGERO/IMPINDUKA IBIKORWA** byo mu cyiciro cy'iterambere unabigenere igihe n'uburyo bwo kwihutirwa ngo bigerweho.

Kora **IGENABIKORWA** ryihutirwa rigizwe n'imbonerahamwe y'urutonde rw'impinduka wagaragaje zo mu gihe kigufi zigomba guhabwa umwanya wa mbere cyane.

Intambwe
1

## Intambwe y'Ibanze y'Iterambere Ry'ikigo Cyanjye

***Mu kugaragaza intambwe y'iterambere ry'ikigo cyawe, koresha ifishi iri ku ipaji ikurikira. Ca akaziga ku gisobanuro cy'ingingo ihura neza n'uko ikigo cyawe gihagaze uyu munsi. Hanyuma uhitemo inzego bihura neza kurushaho.***

**Icyitonderwa: Niba ikigo cyawe kirimo kiva mu cyiciro kijya mu kindi, ugomba gukoresha urwego rwabanje nk'urwego rw'ibanze rw'iterambere.**

# Urupapuro rw'Imyitozo A.1:

## Garagaza urwego rw'iterambere

| Gusobanura Ibirango/ Ibipimo Ngenderwaho | <br>Urwego 1<br>GUTANGIRA | <br>Urwego 2<br>GUKURA BIHAMYE | <br>Urwego 3<br>IMIKORERE Y'IKIGO | <br>Urwego 4<br>KWAGUKA KW'UBUCURUZI |
|---|---|---|---|---|
| **Ingano⍰**<br>**(Umubare w'abakozi)** | **Buto**<br>**(urugero., munsi ya 50)** | **Buto ujya m'Urugero**<br>**(urugero., 50–75)** | **Urugero**<br>**(urugero., 76–150)** | **Gukura m'Urugero**<br>**(urugero., 151–250)** |

| **Intumbero y'Ikigo** | **Guhanga ibicuruzwa, kubigerageza kw'isoko** | **Igurishwa n'ugukura, kongera ubwoko bw'ibicuruzwa, kugira ingano y'abakiriya** | **Kuvugurura imiterere/uburyo bw'imikorere bwawe nyuma yo gukura** | **Gukura kurushaho, byatewe no kunoza imiyoborere n'uburyo bw'imikorere by'indani** |
|---|---|---|---|---|
| **A**<br>**Umuco no Kwimakaza Imiyoborere Myiza**<br>(Ingamba, uburyo bw'imikorere n'imikorere y'ikigo) | **x** Itsinda rito rifite inshingano nyinshi<br>**x** Igipimo cy'ibitagengwa n'amategeko kiri hejuru<br>**x** Uburyo buke "bukora neza" bwashyizweho | **x** Itsinda riraguka—inzego zifatika n'imikorere y'ikigo bitangira kugaragara<br>**x** Uburyo bworoshye bufasha inzego gukorera hamwe | **x** Inshingano z'inzego zongerewe<br>**x** Kugira amategeko agenga imikorere y'ikigo, ingamba n'uburyo bw'imikorere | **x** Gukomeza intego zatangiriye m'Urwego 3 |
| **B**<br>**Ifatwa ry'Ibyemezo n'igenzura ry'ingamba**<br>(Uburyo bwo gufata ibyemezo n'ubwoko bw'ubuyobozi) | **x** Gufata ibyemezo bikubiye cyane kuri nyiri ikigo (banyiri ikigo)<br>**x** Ubuyobozi bwo kwikubira ububasha | **x** Gutangira gutanga inshingano kw'ubuyobozi<br>**x** Ubuyozi bujyinama—n'inko kwiharira ububasha cyane ariko uhabwa inama n'abayobozi bakuru n'amabajyanama | **x** Abayobozi b'abanyamwuga bahabwa akazi<br>**x** Kugabanya ububasha mu bice n'inzego z'ubuyobozi<br>**x** Ubuyobozi bw'ubufatanye | **x** Gutandukanya ifatwa ry'ibyemezo by'ahazaza niby'imikorere<br>**x** Uburyo bwo gufata ibyemezo mu kigo, hashingiwe ku myubakire y'inzego, inshingano n'inzira zisobanutse |

| | | | | |
|---|---|---|---|---|
| **C**<br>**Gukemura Ibibazo n'Igenzura ry'Ibibera mu kigo**<br>(Igenzura ry'uburinganire bw'inzego indani) | ✘ Banyiri ibigo bakurikiranira hafi cyane imirimo— igenzura ry'uburinganire bw'inzego ntabwo riba rikenewe cyane | ✘ Gushyiraho igenzura ry'ibibera mu kazi indani kugira ngo rifashe isaranganywa ry'ububasha n'imbaraga | ✘ Kuvuga birambuye ububasha n'inshingano<br>✘ Uburyo bw'imikororere bugirwa itegeko kandi bukorwa m'uburyo bwikoresha<br>✘ Gushyiraho ibikorwa bigenzura ibibazo by'imikorere by'ingenzi | ✘ Kwibanda ku gukemura ikibazo mbere y'uko kigaragara n'icyagaragaye |
| **D**<br>**Imurikabikorwa n'Ubunyangam ugayo**<br>(Guhererekanya amakuru n'abafatanyabikorwa b'indani n'abaturutse hanze) | ✘ Buri wese azi buri kintu | ✘ Kudahana amakuru mu nzego—atangwa neza mu rwego, ariko bigoye kuyatanga kuzindi nzego<br>✘ Amakuru fatizo ku bicuruzwa aturuka hanze aratangwa | ✘ Imbere: kunononsora ihererekanya ry'amakuru hagati y'inzego/no hagati y'abakozi<br>✘ Amakuru anoze ajyanye n'ubucuruzi aturutse hanze | ✘ Indani: ubuyobozi, inama nyobozi, n'abanyamigabane bahana amakuru<br>✘ Hanze: amakuru runaka agenewe abafatanyabikorwa batandukanye |
| **E**<br>**Uburenganzira ku mutungo**<br>(Abashinze ikigo/Abanyamigabane/Umuryango) | ✘ Nyiri ikigo cyangwa banyiri ikigo bake<br>✘ Ba nyiri ikigo ubwabo bagenzura buri gice kigize ubucuruzi | ✘ Abanyamigabane bashya badafite ububasha m'ubucuruzi bashoboka (indani cyangwa mu bajyanye n'indani)<br>✘ Banyiri ibigo bakomeza kurusha abandi ububasha ndetse no gukurikina ibintu byose<br>✘ Kongera umubare w'abo m'umuryango bafite inshingano mu mikorere | ✘ Abanyamigabane bashya badafite ububasha m'ubucuruzi bashoboka (indani cyangwa mu bajyanye n'indani)<br>✘ Abashoboramari bashya bagira ijambo ku ngamba m'uburyo budakurikije amabwiriza, ariko nta ruhare ruziguye bagira mu bikorwa<br>✘ (Iyo umushoramari ukomeye yinjiye—ikigo gihita cyimukira mu rwego rwa 4) | ✘ Amahitamo Rusange:<br>a. Abashinze ibigo, PE n'abandi bashoramari<br>b. Kwiyongera kw'uburenganzira bw'umuryango k'ubucuruzi/ guhinduka kw'ikiragano<br>c. Kujya kw'Isoko Rusange (Kugurisha Imigabane ku Bashoramari)<br>✘ Abashoramari bakeneye ibikoresho by'igenzura n'iby'ubuyobozi bw'ikigo |

*Bishobora gutandukana bitewe n'ubwoko bw'ikigo, rero iyi mirongo ngenderwaho igamije kwerekana umurongo mugari.

# Intambwe 2

## Ibikorwa ntangarugero mu miyoborere — Kugaragaza ibikorwa bikwiye

*Koresha amafishi uhereye kuri A.2 kugeza kuri A.6, ku rupapuro rukurikira kugira ngo ugere ku bikorwa by'imiyoborere biberanye n'ikigo cyawe.*

*Ongera usuzume ibikorwa ntangarugero/by'impinduka. Uzuza akaziga k'igenzura kari ibumoso niba igikorwa cyarakozwe ku buryo buhagije. Niba kitarakozwe cyangwa kigomba kunononsorwa, gihe n'umwanya wa mbere, nk'uko bigaragara ku ishusho ya A.2.*

**Igishushanyo A.2: Urugero rw'Urupapuro rw'Imyitozo Rukoreshwa ku Bikorwa byo Kuyobora nIbikorwa by'Impinduka**

**Igihe Ntarengwa:** (ST) munsi y'amezi 6.; (MT) hagati y'amezi 6–12.; (LT) hejuru y'umwaka 1.

**Ibyibanze:** (H) = Hejuru; (M) = Hagati; (L) = Hasi

| Ibigo Bito n'Ibiciriritse Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 1 | **Ubumenyi n'Umurava bya Nyiri Ikigo** | | |
| | ● **A1-1.** Andikisha mu buryo bwemewe ikigo cy'ubucuruzi (nk'ikigo cya benshi cyangwa ubucuruzi bw'umuntu) mu nzego zibifitiye ububasha kugira ngo habeho gutandukanya ikigo n'umuntu ku giti cye | ST MT LT | H M L |
| | **Imikorere y'Ikigo** | | |
| | ○ **A 1-2.** Garagaza ibikorwa nyamukuru ngombwa by'ikigo kandi ugende ubigabanya abagize ikipe yanyu y'ibikorwa bitandukanye. | ● ST MT LT | H ● M L |
| | ● **Gahunda nyamukuru n'uburyo zikorwamo** | ST MT LT | H M L |
| | **A1-3.** Shyiraho ingingo z'amategeko shingiro y'ikigo. | | |

**Ni ingenzi kwita kuri ibi bikurikira:**

- Ibi bikorwa birakomatanye: ibyo mu nzego za nyuma byubakiye ku zibanza. Bityo rero genzura buri gihe niba ikigo cyawe cyarakoze ibikorwa cyagiriweho inama mu nzego zibanza.

- Gushyira ibikorwa mu byiciro bitanga icyerekezo. Ikindi ni uko ibigo byinshi biba biri mu nzira zo kuva mu cyiciro kimwe bijya mu kindi. Gusa nanone, bitewe n'impamvu runaka, ibikorwa bimwe bishobora gukorwa mbere cyangwa nyuma y'igihe byagenewe. Koresha inyurabwenge yawe mu kugena igihe gikwiranye n'ikigo cyawe.

# Urupapuro rw'Imyitozo A.2:

## Ingingo A. Umuco no Kwiyemeza Imiyoborere Myiza

A

**Igihe Ntarengwa:** ST munsi y'amezi 6.; MT hagati y'amezi 6–12.; LT hejuru y'umwaka 1.

**Ibyibanze:** H = Hejuru; M = Hagati; L = Hasi

| Ibigo Bito n'Ibiciriritse Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 1 | **Ubumenyi n'Umurava bya Nyiri Ikigo** | | |
| | ◯ **A1-1.** Andikisha ubucuruzi bwawe mu buryo bwujuje amategeko ( nk'ubucuruzi, rwiyemezamirimo) kugirango ubucuruzi butandukane n'umuntu. | ST MT LT | H M L |
| | **Imikorere y'Ikigo** | | |
| | ◯ **A 1-2.** Garagaza ibikorwa nyamukuru ngombwa by'ikigo kandi ugende ubigabanya abagize ikipe yanyu y'ibikorwa bitandukanye. | ST MT LT | H M L |
| | **Gahunda nyamukuru n'uburyo zikorwamo** | | |
| | ◯ **A1-3.** Shyiraho ingingo z'amategeko shingiro y'ikigo. | ST MT LT | H M L |
| Urwego 2 | **Ubumenyi n'Umurava bya Nyiri Ikigo** | | |
| | ◯ **A2-1.** Kora inyandiko mvugo fatizo ku ntego n'indangagaciro nyamukuru kandi ubimenyeshe abakozi. | ST MT LT | H M L |
| | **Imikorere y'Ikigo** | | |
| | ◯ **A2-2.** Kora ku buryo imirimo fatizo ya ngombwa ku mizamukire y'ubucuruzi yaba yarakozwe binyuze mu gushaka abakozi ku buryo butaziguye cyangwa bishyizwe hanze. Garagaza ibigomba gukorwa kuri buri mwanya w'akazi. | ST MT LT | H M L |
| | ◯ **A2-3.** Sobanura, wandike kandi umenyeshe abakozi bose imyubakire y'inzego hamwe n'urukurikirane mu nzego n'uburyo bwo gutanga za raporo. | ST MT LT | H M L |
| | **Gahunda nyamukuru n'uburyo zikorwamo** | | |
| | ◯ **A2-4.** Shyiraho gahunda z'ibanze aho bishoboka, kugira ngo ubashe gukurikirana ubuyobozi/imikorere. | ST MT LT | H M L |
| Urwego 3 | **Ubumenyi n'Umurava bya Nyiri Ikigo** | | |
| | ◯ **A3-1.** Erekana ko ufite ubushake bwo gushyiraho imiyoborere ikomeye uganira n'abayobozi ndetse n'abakozi ku kamaro kayo. | ST MT LT | H M L |
| | ◯ **A3-2.** Vuga intego y'ikigo y'igihe kirekire—kugira ngo ikoreshwe mu gutegura abakozi, kugena ingamba no ku zindi mpamvu. | ST MT LT | H M L |
| | **Imikorere y'Ikigo** | | |
| | ◯ **A3-3.** Shyiraho umukozi ufite inshingano zo kunoza ibikorwa by'imiyoborere n'ubuziranenge. Uyu mwanya ushobora guhabwa umukozi usanzwe afite akandi kazi m'ubucuruzi (nk'umunyamabanga mukuru) cyangwa umukozi udahoraho nk'umwe mu bakozi cyangwa avoka (umwunganizi mu mategeko). | ST MT LT | H M L |
| | ◯ **A3-4.** Kora amasuzuma ya buri gihe runaka kugira ngo urebe uko imyubakire y'inzego n'urutonde rw'imyanya y'ubuyobozi bihagaze. | ST MT LT | H M L |
| | **Gahunda nyamukuru n'uburyo zikorwamo** | | |
| | ◯ **A3-5.** Andika kandi usubiremo nyuma y'igihe runaka ubushobozi bw'inzira z'ibanze zikoreshwa (ibaruramari, kugura ibikenewe n'ibindi). Shyiraho imiyoboro fatizo y'ihererekanyamakuru mu gutangaza ibyuho biri mu nzira nyamukuru z'imikorere. | ST MT LT | H M L |
| | ◯ **A3-6.** Gutangira gukora indangaminsi yoroheje y'ibikorwa by'ikigo (nk'inama z'amatsinda, | | |

| | | | |
|---|---|---|---|
| | ubwitabire bw'abahagarariye ikigo mu nama n'amahuriro rusange n'ibindi). | | |
| Urwego 4 | **Ubumenyi n'Umurava bya Nyiri Ikigo** | | |
| | ◯ **A4-1.** Gushyiraho umwanya w'ubunyamabanga bw'ikigo hagamijwe akazi k'inama nyobozi gahamye, gufasha iyo nama nyobozi kunoza ibikorwa by'imiyoborere n'iby'ubuziranenge no gutegura inama z'abanyamigabane za buri mwaka. | ST MT LT | H M L |
| | **Imikorere y'Ikigo** | | |
| | (Inama nyobozi ishyirwaho—reba insanganyamatsiko B) | ST MT LT | H M L |
| | **Gahunda nyamukuru n'uburyo zikorwamo** | ST MT LT | H M L |
| | **A4-2.** Gushyiraho umugambi w'ibikorwa ukubiyemo ibikorwa birambuye, igihe bikorerwa, n'inshingano kugirango imiyoborere itere imbere. | | |
| | **A4-3.** Ufatanyije n'abanyamigabane bose n'abafite aho bahuriye n'ikigo b'imena, noza ibiteganywa n'imiyoborere. Bishyire mu mahame shingiro, amasezerano hagati y'abanyamigabane n'agatabo nyoboramikorere. | ST MT LT | H M L |

# Urupapuro rw'Imyitozo A.3:

## Ingingo B. Ifatwa ry'Ibyemezo n'igenzura

**B**

**Igihe Ntarengwa:** (ST) munsi y'amezi 6.; (MT) hagati y'amezi 6–12.; (LT) hejuru y'umwaka 1.

**Ibyibanze:** (H) = Hejuru; (M) = Hagati; (L) = Hasi

| Ibigo Bito n'Ibiciriritse Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 1 | **Gufata Ibyemezo ku buyobozi** | | |
| | ◯ **B1-1.** Gisha inama abayobozi bakuru mbere y'uko ufata ibyemezo bikomeye. | ST MT LT | H M L |
| | ◯ **B1-2.** Sobanura kandi utangaze imbago z'ubuyobozi ku bakozi b'imena, nk'umubare w'ibigomba gusohorwa bisaba uburenganzira bw'Umuyobozi Mukuru. | ST MT LT | H M L |
| | **Abajyanama/Inama Ngishwanama** | | |
| | ◯ **B1-3.** Shyira abajyanama baturuka hanze bafitiwe icyizere (n'iyo byaba bitateganywa) mu biganiro ku bibazo by'imikorere. | ST MT LT | H M L |
| Urwego 2 | **Gufata Ibyemezo ku buyobozi** | | |
| | ◯ **B2-1.** Ubaka izingiro ry'ubuyobozi risobanura ibyemezo nyamukuru n'inzego z'ubucuruzi cyangwa z'abantu ku giti cyabo bemerewe kubamo. Ibi bigomba kuba birimo ibyemezo ku bashinze ikigo/abanyamigabane, inama nyobozi (niba ihari), abayobozi bakuru, abayobozi b'imena n'impuguke muri tekinike. | ST MT LT | H M L |
| | ◯ **B2-2.** Ubuyobozi bugomba guterana kenshi mu matsinda bukigira hamwe ibibazo biri mu mikorere no mu iterambere bibangamiye gahunda, kugaragaza ingorane no gufata ibyemezo. Itsinda rihabwa inshingano n'umuyobozi mukuru/ba nyiri ikigo zo kujya inama ku bibazo no gufata ingamba aho bikenewe. | | |
| | **Abajyanama/Inama Ngishwanama** | | |
| | ◯ **B2-3.** Vuga inzego/ingingo zikeneye impuguke ziturutse hanze (gutanga amakuru ku ngamba z'ikigo, igenamigambi ry'imari, amasoko mashya n'ibicuruzwa, ibibazo bya tekinike, inzego zimiyoborere y'ikigo, imikoranire n'ibindi bigo, isura y'ikigo hanze, amahugurwa y'abayobozi cyangwa abandi). | ST MT LT | H M L |
| | ◯ **B2-4.** Sobanura kandi uboneze uruhare rw'abajyanama bo hanze bakenewe. Kora ku buryo abajyanama basobanukirwa uruhare rwabo kandi bakumva ko batangiye bidasubirwaho kongerera agaciro ikigo. | ST MT LT | H M L |
| | **Kugena isimburana mu Mirimo** | | |
| | ◯ **B2-5.** Shyiraho gahunda yo mu bihe bidasanzwe/yo kudahungabana kw'ibikorwa by'umuyobozi mukuru n'abandi bantu b'ingenzi, ibe isobanura icyakorwa mu buryo bwihuse mu gihe habayeho kugenda gutunguranye cyangwa indi mpamvu ituma ataboneka. | ST MT LT | H M L |
| | **Kugena imicungire y'Abakozi** | | |
| | ◯ **B2-6.** Shyiraho uburyo bworoshye bwo gutangariza abakozi ibyemezo by'ingenzi, za gahunda n'ingamba (urugero: amafishi yemewe y'ubutumwa kuri murandasi cyangwa imeli, udupapuro turiho amakuru). | ST MT LT | H M L |
| | ◯ **B2-7.** Shyira mu nyandiko umurimo w'ushinzwe abakozi unarondore ibiwugize ukora ku buryo imirimo nyamukuru yose ikorwa (cyangwa ishyirwa hanze). | ST MT LT | H M L |
| | ◯ **B2-8.** Shyiraho ubugenzuzi bw'imbere (cyangwa buvuye hanze) kuri za raporo z'imicungire n'iz'amasesengura—kugira ngo bufashe mu kugenzura ibiciro n'ifatwa ry'ibyemezo by'imikorere. | ST MT LT | H M L |

| | | | |
|---|---|---|---|
| Urwego 3 | **Gufata Ibyemezo ku buyobozi** | | |
| | ◯ **B3-1.** Gushyiraho komite nshingabikorwa izwi (umuyobozi mukuru n'abayobozi bo mu nzego zo hejuru). Gukora ku buryo komite igira imirongo ngenderwaho yumvikana neza. | ST MT LT | H M L |
| | ◯ **B3-2.** Komite Nshingwabikorwa 1) iterana buri cyumweru ikiga ku bibazo by'imikorere kandi 2) igira ibihe by'inama zigenewe kwibanda gusa ku bibazo ingamba zihura na byo, zikaba zifite umurongo w'ibyigwa usobanutse (umwiherero, kuva ku nshuro 2 kugeza kuri 4 mu mwaka). | ST MT LT | H M L |
| | ◯ **B3-3.** Mu gihe cy'inteko rusange yateranye (urugero, rimwe mu kwezi cyangwa mu gihembwe), musuzume imizamukire mugereranyije n'intego kandi mubihuze n'igihe niba ari ngombwa. | ST MT LT | H M L |
| | **Abajyanama/Inama Ngishwanama** | | |
| | **B3-4.** Reba niba gushyiraho inama ngishwanama izwi byakongerera agaciro sosiyete. Niba ari byo, yishyireho ku buryo bwemewe hanyuma uyitangarize abanyamigabane bose bireba. | ST MT LT | H M L |

# Urupapuro rw'Imyitozo A.3:

## Ingingo B. Ifatwa ry'Ibyemezo no Kugenzurana Intego (byakomeje)

**B**

**Igihe Ntarengwa:** (ST) munsi y'amezi 6.; (MT) hagati y'amezi 6–12.; (LT) hejuru y'umwaka 1.

**Ibyibanze:** (H) = Hejuru; (M) = Hagati; (L) = Hasi

| Ibigo Bito n'Ibiciriritse Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 3 | **Kugena isimburana mu Mirimo** | | |
| | ◯ **B3-5.** Shyiraho igenamigambi ku isimburana ry'ibanze ku bayobozi bo ku rwego rwo hejuru, kugira ngo hategurwe itsinda ry'abanyempano hakiri kare. | ST MT LT | H M L |
| | **Kugena imicungire y'Abakozi** | | |
| | ◯ **B3-6.** Fata ushinzwe imicungire y'abakozi umugire umwe mu bafatanyabikorwa cyangwa umwe mu bagize itsinda ry'abacunga imikorere (urugero: gufasha gushyiraho ingamba zo kugura ibikenewe na retention, gahunda z'imishahara nibindi bigenerwa abakozi, gahunda zo kongera ubunyamwuga n'uburyo bwo gucunga imikorere). | ST MT LT | H M L |
| | ◯ **B3-7.** Gushyiraho ibisobanuro by'akazi kuri buri mwanya kugira ngo habeho imirongo ngenderwaho irondoye ikubiyemo ireme n'ubushobozi busabwa. Gusuzuma abakozi bahari muri iki gihe ukabashyira mu mwuka wa ya mirongo ngenderwaho. | ST MT LT | H M L |
| | ◯ **B3-8.** Gushyiraho uburyo bwo bureshya impano zo ku rwego rwo hejuru no kuzitera ishyaka ryo gukora neza (gucengerwa n'akazi, ubwigenge, intego), harimo amahirwe aboneye y'imizamukire y'umwuga, ubumenyi bushingiye ku mikorere myiza no kubatera akanyabugabo (uduhimbazamusyi, kugira uburenganzira ku bubiko, kugira uruhare kw'igabana ry'inyungu n'ibindi). | ST MT LT ◯ ◯ ◯ | H M L ◯ ◯ ◯ |
| | **Kugena isimburana mu Mirimo** | | |
| | **B3-5.** Shyiraho igenamigambi ku isimburana ry'ibanze ku bayobozi bo ku rwego rwo hejuru, kugira ngo hategurwe itsinda ry'abanyempano hakiri kare. | ST MT LT | H M L |
| | **Kugena imicungire y'Abakozi** | | |
| | **B3-6.** Fata ushinzwe imicungire y'abakozi umugire umwe mu bafatanyabikorwa cyangwa umwe mu | | |
| Urwego 4 | **Inama Nyobozi** | | |
| | ◯ **B4-1.** Gusobanura neza uruhare rw'inama nyobozi, byumwihariko ku byerekeye ubuyobozi no gushyira inshingano abagenzuzi bafitiye ikigo n'abanyamigabane mu rutonde rw'abagize inama nyobozi n'ibaruwa ishyira umuyobozi mu kazi. | ST MT LT | H M L |
| | ◯ **B4-2.** Garagaza ubushobozi busabwa kugira ngo inama nyobozi yuzuze inshingano zayo, hakurikijwe icyerekezo cy'ibikorwa by'ikigo no gusuzuma ubushobozi n'ibyuho inama nyobozi ifite. | ST MT LT | H M L |
| | ◯ **B4-3.** Gukora ku buryo inama nyobozi iba igizwe n'uruvange rw'abayobozi, hagendewe ku bushobozi, ubunararibonye mu mwuga, imyitwarire y'umuntu, ubudasa (igitsina, imyaka y'ubukure n'ibindi) n'iringaniza hagati y'abakozi bakuru, abatari bakuru n'abigenga. | ST MT LT | H M L |
| | ◯ **B4-4.** Gushyiraho uburyo buhamye kandi bugera ku ntego bw'imikorere y'inama nyobozi:<br>• Guteganya igihe gihagije cy'ibiganiro byubaka n'umusanzu w'abayobozi bose.<br>• Gutanga umurongo uhamye w'ibyigwa kuri buri mana bishingiye ku ngengabihe y'umwaka y'inama nyobozi.<br>• Gukomeza iringaniza hagati y'abahagarariye ubuyobozi n'ibiganiro by'inama nyobozi no hagati y'amasuzuma yatambutse y'imikorere n'igenamigambi ry'ibikorwa.<br>• Gutanga impapuro ziriho amabwiriza y'inama nyobozi zigamije ibikorwa kandi zateguwe nibura iminsi itanu y'akazi mbere y'iterana ry'inama nyobozi.<br>• Kuzakira no kwemeza inyandiko mvugo (impaka, ibitekerezo, ibyemezo). Bikoreshe mu rwego rw'igenzura ryimbitse. | ST MT LT | H M L |
| | **Kugena isimburana mu Mirimo** | | |
| | ◯ **B4-5.** Gushyiraho gahunda z'isimburana ku muyobozi mukuru, abayobozi b'ingenzi n'impuguke mu bya tekinike (harimo ry'ako kanya, iry'igihe kigufi n'iry'ikirekire). | ST MT LT | H M L |

# Urupapuro rw'Imyitozo A.4:

## Ingingo C. Gucunga ingorane n'ubugenzuzi bw'imbere mu kigo

**Igihe Ntarengwa:** ST munsi y'amezi 6.; MT hagati y'amezi 6–12.; LT hejuru y'umwaka 1.

**Ibyibanze:** H = Hejuru; M = Hagati; L = Hasi

C

**Ibigo Bito n'Ibiciriritse**

| Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 1 | **Igenzura ry'Imbere mu Kazi** | | |
| | ◯ **C1-1.** Gukora ku buryo ikigo cyubahiriza amategeko n'amabwiriza ngenzuramikorere agenga ibyo gikora. | ST MT LT | H M L |
| | ◯ **C1-2.** Gufata ahava amafaranga na konti z'ikigo ukahatandukanya n'inkomoko na konti z'umuntu ku giti cye na konti z'abashinze ikigo. | ST MT LT | H M L |
| | ◯ **C1-3.** Kugenzura no gusesengura kenshi ibikenewe mu mikoreshereze y'amafaranga kugira ngo bagene mu buryo bufatika ibikenewe mu gishoro gikoreshwa no mu ngamba z'ishoramari. | ST MT LT | H M L |
| | ◯ **C1-4.** Gukora umwitozo w'ibanze w'isuzuma kugira ngo agaciro kose k'ikigo kumvikane. | ST MT LT | H M L |
| Urwego 2 | **Igenzura ry'Imbere mu Kazi** | | |
| | ◯ **C2-1.** Kurema uburyo bwo gutanga amakuru kuri magendu n'ibindi bibi (kuregana). | ST MT LT | H M L |
| | ◯ **C2-2.** Kugaragaza ingorane z'ubucuruzi zishoboka, gusuzuma ingaruka zazo no gushyiraho ingamba zo kuzirwanya (Intambwe "uko ba nyiri umutungo bakurikirana imizamukire"). | ST MT LT | H M L |
| | ◯ **C2-3.** Gushyira ubugenzuzi bw'ibanze bushingiye ku ngorane mu ntambwe z'ibikorwa (urugero: ibihe ntarengwa byo kwemezwa, gutandukanya ububasha, amasuzuma n'ibindi). | ST MT LT | H M L |
| | ◯ **C2-4.** Garagaza imyanya y'abantu bakomeye ifite ibibazo, shyiraho abasimbura cyangwa abungiriza b'abakozi bakuru cyangwa b'impuguke muri tekinike no gukora ku buryo bagira ubushobozi n'ubuhanga bukenewe. | ST MT LT | H M L |
| | ◯ **C2-5.** Kurondora amahame remezo y'imyitwarire mu bucuruzi agenga gake gashoboka amakimbirane y'inyungu n'ibikorwa by'ubucuruzi hamwe n'abafitanye amasano no kubitangariza abakozi kenshi. | ST MT LT | H M L |
| | ◯ **C2-6.** Gusobanura ububasha bwo gushyira umukono kuri za konti n'ubugenzuzi ku micungire y'amafaranga, guhagararirwa no gutandukanya inshingano. | ST MT LT | H M L |
| | ◯ **C2-7.** Gukora ku buryo ibitabo biba bifashwe neza, gahunda z'ibaruramari na raporo biri mu mwanya ndetse n'ishoramari, inguzanyo/imyenda byose byanditswe. | ST MT LT | H M L |
| | ◯ **C2-8.** Shyira raporo n'ibiteganywa mu ikoreshwa ry'imari mu igenamigambi kugira ngo ugaragaze imari izakenerwa mu gihe kizaza no gufata ibyemezo by'ishoramari. Kora ku buryo ishoramari ryose ryita ku ngorane z'imikoreshereze y'amafaranga (ingorane, igihe, ubunararibonye, amafaranga abarika). | ST MT LT | H M L |
| | ◯ **C2-9.** Kwandika neza imirongo ngenderwaho ku mikorere y'ikoranabuhanga kugira ngo hizerwe ko ibyo rikeneye byose by'ingenzi byitaweho hagamijwe gushyigikira imizamukire y'ikigo. Kugaragaza imirimo y'ikoranabuhanga igomba kuba iy'imbere cyangwa gushyirwa hanze y'ikigo. | ST MT LT | H M L |
| | ◯ **C2-10.** Gukora ku buryo sisiteme ya mudasobwa yo gukora amakuru na raporo irindiwe umutekano; gushyiraho gahunda zo kurinda umutekano no kudahagarara *k'ubucuruzi/kongera gukora nyuma yo kuva mu bibazo.* | ST MT LT | H M L |

| | | | |
|---|---|---|---|
| Urwego 3 | **Igenzura ry'Imbere mu Kazi** | | |
| | ◯ **C3-1.** Rema uburyo bworoshye bwo kumenyesha abakozi ibyemezo, gahunda n'ingamba nyamukuru. Komite nshingwabikorwa igomba kubigiramo uruhare nyamukuru. | ST MT LT | H M L |
| | ◯ **C3-2.** Andika ibyerekeye imirimo y'ushinzwe abakozi kugira ngo ube wizeye ko inshingano zose nyamukuru zibonewe umuti cyangwa zahawe abikorera batari abo mu kigo. | ST MT LT | H M L |
| | ◯ **C3-3.** Gushyiraho amahame arondoye y'imyitwarire mu bucuruzi, kuyakoresha mu gihe cyo kumenyera ahantu no kuyaha imbaraga mu buryo buhoraho mu bwumvikane n'abakozi. | ST MT LT | H M L |
| | **C3-4.** Gushyiraho ibyemezo bikwiye ku ihungabanywa ry'amahame y'imyitwarire no gutangaza mu kigo cyose binyuze ku ingaruka zatewe no kutayubahiriza. Gukora ku buryo ibihano mu gihe cy'amakosa biba bisobanutse kandi bitanga umusaruro. Kora ku buryo ibihano mu gihe cy'ibyaha biba bisobanutse kandi bihamye. | ST MT LT | H M L |

# Urupapuro rw'Imyitozo A.4:

## Ingingo C. Gucunga ingorane n'ubugenzuzi bw'imbere (ibikurikira)

**C**

**Igihe Ntarengwa:** ST munsi y'amezi 6.; MT hagati y'amezi 6–12.; LT hejuru y'umwaka 1.

**Ibyibanze:** H = Hejuru; M = Hagati; L = Hasi

| Ibigo Bito n'Ibiciriritse Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 3 | ◯ **C3-5.** Guha akazi umuyobozi w'imari w'umunyamwuga (niba hari abashoramari baturuka hanze, ibi bigomba kubanza kugibwaho inama hamwe na bo.) | ST MT LT | H M L |
| | ◯ **C3-6.** Gushyiraho uburyo bworoshye bw'ikoranabuhanga bwo guteganya ibizakenerwa n'ikigo mu gihe gitaha (ibikenerwa mu mikorere, Intambwe ya 3, ibikenewe mu bikorwa remezo) no guha umwanya wa mbere ibikorwa bya sisitemu za mudasobwa byo mu gihe kigufi n'ikirekire kugira ngo hagenwe neza ibikenewe mu gishoro. | ST MT LT | H M L |
| | ◯ **C3-7.** Gukora ubugenzuzi bw'ikoranabuhanga bwigenga kugira ngo hizerwe ko sisitemu zifite umutekano kandi zishobora gushyigikira intego z'ikigo. | ST MT LT | H M L |
| | **Ubugenzuzi bw'imbere mu kigo** | | |
| | ◯ **C3-8.** Gushyiraho ubugenzuzi bw'imbere mu kigo ufatanyije n'abashinzwe kubahiriza amategeko no gucunga ingorane. Bushobora kuba ubw'imbere mu kigo, gushyirwa hanze cyangwa gufatanywa (gukoresha ikigo cyo hanze kigafatanya n'abakozi b'imbere mu mahugurwa yo kongera ububenyi). Ba nyiri ibigo bagomba gukora ku buryo baha ubwigenge busesuye abagenzuzi b'imbere kugira ngo bagaragaze mu mucyo ibibazo bikeneye ibisubizo. | ST MT LT | H M L |
| | ◯ **C3-9.** Kora ku buryo ubugenzuzi bw'imbere mu kigo busuzuma ibice bifite ijanisha rinini ry'ingorane kugira ngo buzane ubwishingizi bw'inyongera kandi uteganye igenzura ridakomeye ku bice bifite ijanisha rito ry'ingorane kugira ngo ukoreshe neza igihe/ibikoresho by'igenzura. | ST MT LT | H M L |
| Urwego 4 | **Igenzura ry'Imbere mu Kazi** | | |
| | ◯ **C4-1.** Ubuyobozi (komite nshingwabikorwa) isuzuma kenshi imizamukire ugereranyije n'igenabikorwa ikerekana kandi igakemura ingorane ikoresheje ubugenzuzi bw'imbere bukwiye. | ST MT LT | H M L |
| | ◯ **C4-2.** Inshuro nyinshi, inama nyobozi igomba gukora ku buryo ikigo kigira uburyo bukomeye bw'ubugenzuzi bw'imbere (urugero: bushingiye kuri COSO). | ST MT LT | H M L |
| | ◯ **C4-3.** Gushyiraho sisitemu y'ikoranabuhanga yo kwandika, kubika no kugaragaza ibyacurujwe, za konti no gutanga igihe icyo ari cyo cyose agaciro kagereranyije nta kwibeshya k'ibisaba amafaranga n'ak'umusaruro. Mudasobwa igomba kuba ikomeye kugira ngo irinde gukoreshwa n'utabifitye uburenganzira inashyire ahagaragara ibikorwa by'ubucuruzi bishobora gutera ibibazo. | ST MT LT | H M L |
| | **Ubugenzuzi bw'imbere mu kigo** | ST MT LT | H M L |
| | ◯ **C4-4.** Raporo y'ubugenzuzi bw'imbere ishyikirizwa inama nyobozi cyangwa komite y'inama nyobozi (akenshi komite y'ubugenzuzi). Ntabwo ihabwa umuyobozi, keretse ku mpamvu z'ubuyobozi. Kora ku buryo gahunda z'igenzura zemerwa n'inama nyobozi. | ST MT LT | H M L |
| | ◯ **C4-5.** Kora ku buryo ubugenzuzi bw'imbere bugira imikoranire ya hafi n'umugenzuzi uturutse hanze. | | |
| | **Ubugenzuzi buturutse hanze** | ST MT LT | H M L |
| | ◯ **C4-6.** Shyiraho umugenzuzi wo hanze wemewe. Kora ku buryo asubira muri za raporo akerekana ibyuho nyamukuru by'ubugenzuzi. | ST MT LT | H M L |
| | ◯ **C4-7.** Ha umugenzuzi wo hanze ubwigenge utume atanga izindi serivise zishobora gutera amakimbirane y'inyungu (urugero: gutanga inama, serivise z'imisoro). | ST MT LT | H M L |
| | ◯ **C4-8.** Teganya ihinduranya ry'abagenzuzi (cyangwa nibura ufasha umugenzuzi mukuru) mu gihe runaka (urugero: nka buri myaka itatu). | | |

# Urupapuro rw'Imyitozo A.5:

## Ingingo D. Gutanga amakuru n'Ubunyangamugayo

**Igihe Ntarengwa:** munsi y'amezi 6.; hagati y'amezi 6–12.; hejuru y'umwaka 1.

**Ibyibanze:** H = Hejuru; M = Hagati; L = Hasi

**D**

Ibigo Bito n'Ibiciriritse

| Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 1 | **Gutangaza Imari** | | |
| | ◯ **D1-1.** Tegura konti z'ibanze z'amafaranga. | ST MT LT | H M L |
| | ◯ **D1-2.** Koresha amakuru ku mari mu buryo bukwiye ku mpamvu zo kwiyandikisha, gutanga raporo n'izindi mpamvu. | ST MT LT | H M L |
| Urwego 2 | **Gutangaza Imari** | | |
| | ◯ **D2-1.** Kora ihuza rya konti za banki buri kwezi ibivuyemo ubishyikirize abashinze ikigo. ◯ | ST MT LT | H M L |
| | **D2-2.** Kora ku buryo ugaragariza abanyamigabane bose ku gihe (mu kwezi cyangwa mu gihembwe) uko imari ihagaze. | ST MT LT | H M L |
| | **Gutangaza Ibindi** | | |
| | ◯ **D2-3.** Wemeranye n'abashoramari ku makuru aterekeye imari bazajya bamurikirwa mu buryo buhoraho. Amakuru agomba kuba akubiyemo imikorere yo mu gihe cyahise hamwe n'ibibazo byazabaho (ingorane, amahirwe n'ibindi). | ST MT LT | H M L |
| | ◯ **D2-4.** Reba neza ko amakuru ahawe abanyamigabane mu buryo bungana. | ST MT LT | H M L |
| | ◯ **D2-5.** Shyiraho isura rusange y'ikigo uyikoreshe mu buryo buhoraho mu kwa kwamamaza, ku rubuga rwa murandasi, ndetse no ku zindi mpamvu z'ubucuruzi. | ST MT LT | H M L |
| Urwego 3 | **Gutangaza Imari** | | |
| | ◯ **D3-1.** Tegura ibitabo by'imari ugendeye ku bipimo byo ku rwego rw'igihugu. | ST MT LT | H M L |
| | **Gutangaza Ibindi** | | |
| | ◯ **D3-2.** Shyiraho umuntu cyangwa uhange umwanya w'ushinzwe kumurika, wenda akabifatanya no kuba umuyobozi mukuru w'imari, ushinzwe kubahiriza amategeko cyangwa umunyamabanga w'ikigo. | ST MT LT | H M L |
| | ◯ **D3-3.** Reba amakuru agomba kujya ku dupapuro tw'incamake mu gihe cy'inama zihoraho mugirana n'abajyanama baturuka hanze y'ikigo cyangwa se inama y'ubutegetsi. | ST MT LT | H M L |
| | ◯ **D3-4.** Sobanura amakuru atari ay'imari akwiye kumurikirwa rubanda (urugero: impine y'imikorere, ingamba zo mu gihe gitaha, ishyirwa mu bikorwa ry'imiyoborere y'ikigo, ibikorwa bya CRS) unayatangaze biciye ku miyoboro igerwaho na benshi nk'urubuga rwa murandasi rw'ikigo. | ST MT LT | H M L |
| | ◯ **D3-5.** Gushyiraho uburyo bwo gutangariza neza abakozi bose ibyemezo (ingamba, ibyihutirwa) n'andi makuru ya ngombwa. | ST MT LT | H M L |
| | ◯ **D3-6.** Kora ku buryo utangaza buri gihe amahame cyangwa gahunda y'imyitwarire mu bucuruzi. Shakisha inzira zo kongera amakuru ku buryo buhoraho. | ST MT LT | H M L |
| Urwego 4 | **Gutangaza Imari** | | |
| | ◯ **D4-1.** Tegura raporo ku mari y'ikigo ukurikije IFRS ku bigo bito n'ibiciriritse cyangwa U.S. GAAP (niba mwarashatse/mugishaka abashoramari bo hanze). | ST MT LT | H M L |
| | ◯ **D4-2.** Hitamo ikigo gikora igenzuramutungo cyo hanze ugendeye ku bisabwa nk'ubunararibonye, kuba kigenga, ubuhamya, igiciro baca. | ST MT LT | H M L |
| | **Gutangaza Ibindi** | | |
| | ◯ **D4-3.** Jya utanga amakuru ku nama nyobozi mu buryo buhoraho mu igenamiterere no mu gihe runaka (byibuze mu gihembwe). | ST MT LT | H M L |
| | **D4-4.** Shyikiriza abanyamigabane raporo zirimo amakuru y'ingenzi (urugero. raporo | ST MT LT | H M L |

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| y'umwaka) nk'uko bisabwa n'itegeko kandi bikaba bijyanye n'amasezerano y'abanyamigabane. | ST MT LT | H M L |
| **D4-5.** Kugaragaza uburyo bw'imurika ry'ubushake rihoraho ku bafite aho bahuriye n'ikigo (hejuru y'amamurika asabwa n'itegeko) byaba ari inyungu ku kigo cy'ubucuruzi. | ST MT LT | H M L |
| **D4-6.** Urebe neza niba umumaro wo gutanga amakuru bisubiza ubusabe bw'abanyamigabane. | | |

# Urupapuro rw'Imyitozo A.6:

## Ingingo E. Uburenganzira ku mutungo

**Igihe Ntarengwa:** munsi y'amezi 6.; hagati y'amezi 6–12.; hejuru y'umwaka 1.

**Ibyibanze:** H = Hejuru; M = Hagati; L = Hasi

E

| Ibigo Bito n'Ibiciriritse Urwego | Igikorwa ntangarugero | Igihe Ntarengwa | Ibyibanze |
|---|---|---|---|
| Urwego 1 | **Uruhare rw'uwashinze ikigo/Umuryango** | | |
| | **E1-1.** Sobanura kandi umenyeshe abakozi bose uruhare rw'uwashinze ikigo mu bikorwa byacyo. | ST MT LT | H M L |
| | **E1-2.** Garagaza uruhare n'uburenganzira bw'abandi bagize umuryango kandi urumenyeshe abagize umuryango n'abakozi b'ikigo. | ST MT LT | H M L |
| | **Gukemura impaka hagati y'Abanyamigabane** | | |
| | **E1-3.** Mu bwumvikane hagati y'abanyamigabane cyangwa mu mategeko ngenga, shyiramo ibiteganywa n'amabwiriza yo gukemura impaka hagati y'abanyamigabane. | ST MT LT | H M L |
| Urwego 2 | **Uruhare rw'Abanyamigabane** | | |
| | **E2-1.** Inama ngarukamwaka z'abanyamigabane zigumeho haganirwa ku myanzuro yafashwe, kugabana inyungu zabonetse ndetse n'ibizakozwa. | ST MT LT | H M L |
| | **Uruhare rw'uwashinze ikigo/Umuryango** | | |
| | **E2-2.** Sobanura neza kandi utangaze itandukaniro hagati y'ibibazo by'ubucuruzi n'iby'umuryango n'imiyoboro ikwiye yo kubikemura. | ST MT LT | H M L |
| | **E2-3.** Nimuganire imbere mu muryango ku bibazo by'izungura mu gihe gitunguranye kandi mugene abazungura bashoboka, icya rimwe ku buyobozi no ku mutungo. | ST MT LT | H M L |
| Urwego 3 | **Uruhare rw'Abanyamigabane** | | |
| | **E3-1.** Inteko z'abanyamigabane zigomba kuba zitunganyijwe neza kandi zigakora bitajegajega kugira ngo zoroshye ubwitabire bushimishije bw'abanyamigabane. By'umwihariko:<br>• Gutanga integuza hakiri kare bishoboka.<br>• Gukora ku buryo amakuru aba arimo ubunyamwuga kandi atanzwe ku gihe.<br>• Gutuma inama iba nziza kandi ishimishije, kumva abanyamigabane ku bibazo by'itora. | ST MT LT | H M L |
| | **Uruhare rw'uwashinze ikigo/Umuryango** | | |
| | **E3-2.** Nimuvuge ku wo mwifuza cyangwa niba adahari, abagize umuryango bafite inshingano nyinshi mu kigo. Icyemezo kigomba gutangarizwa mu kigo no mu muryango mu buryo bwumvikana. | ST MT LT | H M L |
| | **E3-3.** Erekana byimbitse itandukaniro hagati ya 1) ba nyir'ikigo (abanyamigabane), 2) Abakozi (by'umwihariko ubayobozi bakuru), 3) abo mu muryango batari abakozi/batari abanyamigabane. Abagize umuryango "bampaye ingofero nyinshi" bagomba kumva uburyo bwa nyabwo bw'imyitwarire no guhanahana amakuru ku nshingano zabo zitandukanye. | ST MT LT | H M L |
| | **E3-4.** Tahura inzira inoze itandukanya abakozi bo hejuru batari abo mu muryango n'impuguke. | ST MT LT | H M L |
| | **E3-5.** Kora unatangaze gahunda y'isimburana ku mutungo w'umuryango (n'imicungire niba byemewe). | ST MT LT | H M L |
| Urwego 4 | **Uruhare rw'Abanyamigabane** | | |
| | **E4-1.** Garagaza uburyo buhamye bwo guhora uha abanyamigabane amakuru agezweho kuri za gahunda, ingamba n'ibyo ikigo kigezeho. Kora ku buryo izo nzira zitaba umuzigo w'inyongera ku banyamigabane. | ST MT LT | H M L |
| | **Uruhare rw'uwashinze ikigo/Umuryango** | | |
| | **E4-2.** Gushyiraho kandi ugatangaza gahunda, uburyo n'inzego hagamijwe guha umurongo ibyemezo bishobora kubangamira umutungo, akazi, inyungu ku migabane n'izindi nyungu z'abagize umuryango. | ST MT LT | H M L |

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|---|---|---|
| Ibi bigomba kuba bigaragaza ibikenewe mu mahugurwa no mu burezi bwihariye bw'abagize umuryango bakorera ikigo muri iki gihe n'abo mu gihe kizaza. | | |
| **Gukemura impaka hagati y'Abanyamigabane** | ST MT LT | H M L |
| **E4-3.** Agura ibiteganywa n'uburyo bwo gukemura amakimbirane wongeramo uruhare rwa gahunda nyamukuru y'inama nyobozi. | ST MT LT | H M L |
| **E4-4.** Shyiraho umuntu ushinzwe gushyira mu bikorwa uburyo bwo gukemura amakimbirane y'imiyoborere na za gahunda. | | |

**Intambwe**

# 3

# Igenamigambi ry'Imiyoborere y'ubucuruzi Bwanjye

*Garagaza **ibikorwa bikwiye guhabwa umwanya wa mbere**— byo gukorwa **mu gihe kigufi**, ushingiye ku byo wagiriweho inama bigaragazwa mu Ntambwe ya 2. Koresha Urupapuro rw'Imyitozo A.7 kugaragaza, kunoza no guha umwanya wa mbere ibigize ibikorwa byawe byo mu gihe kigufi.*

*Mbere na mbere, kora urutonde byibura rw'ikintu kimwe muri buri bwoko. Hanyuma wongere usuzume urutonde ugamije kubumbira ibikorwa mu matsinda yagutse, byumwihariko ugashyira hamwe ibikorwa bizashyigikirana. Turabararikira kudashyira ibikorwa birenze bitanu mu rutonde rwanyu rwa nyuma kugira ngo rukomeze rube urw'ukuri kandi rushoboka.*

# Urupapuro rw'Imyitozo A.7:

Ibigize Ibikorwa by'Ingenzi Cyane by'Igihe Gito

| Imiyoborere Ingingo | Ibigize ibikorwa | Inshingano | Itariki |
|---|---|---|---|
| A<br>Ingingo A:<br>Umuco no Kwimakaza<br>Imiyoborere Myiza | | | |
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| B<br>Ingingo B:<br>Gufata ibyemezo n'<br>Igenzurabikorwa | | | |
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| C<br>Ingingo C:<br>Gukemura Ibabazo n'Igenzura ry'Ibibera mu Kazi | | | |
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5 Umugere

# Urupapuro rw'Imyitozo A.7:

Ibigize ibikorwa byo mu gihe kigufi bikeneye cyane guhabwa umwanya wa mbere (ibikurikira)

| Imiyoborere Ingingo | Ibigize ibikorwa | Inshingano | Itariki |
|---|---|---|---|
| **D** **Ingingo D: Imurikabikorwa n'Ubunyanga mugayo** | | | |
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| **E** **Ingingo E: Uburenganzira ku mutungo** | | | |
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