ZIGAMA CSS

INGUZANYO ZITANGWA NA BRD HAMWE N'INYUNGANIZI ZA LETA KU BUHINZI N'UBWOROZI IBINYUJIJE MURI BDF NA MINAGRI

❖ **Inguzanyo za BRD ku mishinga iteza imbere Ubuhinzi N'Ubworozi by'umwuga (CDAT: Commercialization and De-risking for Agricultural Transformation Projects);**

✓ Inguzanyo z'Ubuhinzi:
  - Ibihingwa umushinga wibandaho: Umuceri, Ibishyimbo, Ibirayi, Ibigori, Imyumbati hamwe n'Imboga n'Imbuto (Hortculture).

✓ Inguzanyo z'Ubworozi:
  - Ubworozi umushinga wibandaho: Kororora Inka, Ingurube, Inkoko, Amafi/Uburobyi.
  - Harimo kandi no Kugura ibiryo by'amatungo no Kubaka ibiraro.

✓ Inguzanyo mu bikorwa byo kwuhira, gusana no gutunganya ibyanya byuhirwa.

✓ Inguzanyo mu bikorwa byo kurwanya isuri imusozi hakorwa amaterasi.

➢ Imiterere y'iyi nguzanyo;

- Inyungu: 90% y'umwenda ku kiguzi cya 8% ku mwaka. Naho 10% y'umwenda ugashirwa ku nyungu iri kw'isoko.
- Banki zo zibona iyi nguzanyo ku kiguzi cya 4.5%.
  ***Urugero**: Umuntu ahawe inguzanyo ingana na 100,000,000 Frw. Icyo gihe 90% by'iyi nguzanyo aribyo bingana na 90,000,000 Frw bishyirwa ku kiguzi/inyungu ya 8%. Naho 10% by'iyi nguzanyo bisigaye aribyo bingana na 10,000,000 Frw byo bishyirwa ku kiguzi/inyungu isanzwe ya 15%.*
- Igihe cyo kwishyura umwenda: Imyaka13 harimo n'igihe cy'imyaka 3 yo kutishyura (grace period) ku bihingwa bitwara igihe kirekire, urugero: imyumbati.
- Ingano y'umwenda yunganirwa: kugera kuli 600,000,000 Frw,

✓ Abo umushinga ukorana nabo: Abahinzi n'Aborozi ku giti cyabo, Koperative z'Abahinzi n'Aborozi, Abahinzi bakora ubuhinzi bagamije ubucuruzi, Inganda nto n'iziciriritse zitunganya umusaruro ukomoka ku buhinzi n'ubworozi (Agri-MSMEs). Kuba nyiri umushinga (Agri-MSMEs) afite igishoro ku mwaka kingana cyangwa kiri munsi ya 3,000,000,000 Frw.

- **Inkunga Nyunganizi ya BRD yo kwishyurirwa igice cy'ikiguzi cy'umwenda wa Banki (Loan Interest Subsidy);**

  Imishinga ijyanye na *Urbanization* hamwe no *korora*:

  - Imishinga ijyanye no **guteza imbere imijyi** (Urbanization); Ibikorwa bijyanye no kubumba hamwe no gutunganya amabuye yo kubaka (Clay and Stones related Projects).
  - Imishinga ijyanye no **korora**; ingurube, Korora inkoko hamwe no gutunganya ibiryo by'amatungo (Poultry, Pigs and animal feeds value chains).
  - Kwishyurirwa na BRD igice cy'ikiguzi (interest rate) cy'umwenda wa banki kingana na 8%.

    Urugero; *Umuntu afashe inguzanyo y'iyo mishinga ku nyungu isanzwe iri kw'isoko ariyo;15%. BRD izamwishyurira igicye cya ya nyungu gihwanye na 8% hanyuma nawe yiyishyurire igicye gisigaye cya 7% cy'inyungu. Inyungu nyunganizi ntirenga Rwf 100,000,000*

  - Kwishyurirwa igice cy'ikiguzi cy'umwenda (interest rate) mu mishinga yo guteza imbere imijyi *(urbanization)* inyungu nyunganizi ntirenga 60,000,000 Frw.

    Urugero*; Umuntu uhawe inguzanyo ya 70,000,000 Frw ku nyungu ya 15%. BRD imwishyurira inyungu ya 8% kuri 60,000,000 Frw gusa. Ubwo nawe aziyishyurira igicye cy'ikiguzi gisigaye cya 7% kuri izo 60,000,000 Frw ariko yongereho no kwishyura inyungu ya 15% ku zindi 10,000,000 Frw zisigaye kuri uwo Mwenda yafashe.*

  - Kwishyurirwa igice cy'ikiguzi cy'umwenda (interest rate) mu mishinga ijyanye no korora ingurube, Korora inkoko hamwe no gutunganya ibiryo by'amatungo (Poultry, Pigs and animal feeds value chains) ntibirenga umwenda ungana na 100, 000, 000 Frw.

    Urugero*; Umuntu uhawe inguzanyo ya 105,000,000 Frw ku nyungu ya 15%. BRD imwishyurira inyungu ya 8% kuri 100,000,000 Frw gusa. Ubwo nawe aziyishyurira igicye cy'ikiguzi gisigaye cya 7% kuri izo 100,000,000 Frw ariko yongereho no kwishyura inyungu ya 15% kuri 5,000,000 Frw zisigaye kuri uwo Mwenda yafashe.*

  - Inguzanyo yishyurirwa igicye cy'ikiguzi cy'umwenda (part of the interest rate) ntigomba kurenza igihe (duration) **cy'imyaka 5**.
  - Igihe umwenda utishyuwe neza ukajya mu birarane, kwishyurirwa igicye cy'ikiguzi birahagarikwa hanyuma umwenda ugasubira ku kiguzi (interest rate) gisanzwe banki ikoresha.

- **Inkunga Nyunganizi za BDF (Matching Grant) z'amafaranga ku mishinga iteza imbere Ubuhinzi n'Ubworozi;**

  - ✓ Iyi nkunga Nyunganizi (*matching grant*) igenewe; Abategarugori n'urubyiruko, Amakoperative, kompanyi hamwe n'Abantu ku giti cyabo.

  - ✓ Inkunga iteganywa mu buhinzi bw'ibanze (*primary production),* mu gufata neza umusaruro no kuwuhunika (*post-harvest handling and storage*), no kongera agaciro umusaruro (*processing and value addition*).

  - ✓ Iyi nkunga Nyunganizi inyuzwa muri banki ya nyir'umushinga iyo uruhare 50% rwa nyir'umushinga yaruhawe na Banki. Iyo Nyir'umushinga yiboneye uruhare rwe inkunga ishyirwa kuri konti ya supplier wagemuye ibyaguzwe cyangwa iby'ubyubatswe.

  - ✓ Ishingiro ryo kwemerwa Inkunga Nyunganizi (*matching grant*) bigenwa n'isesengengura rya BDF ku mushinga (Ones Business Plan Model Scoring);

    - Ingano y'Inkunga Nyunganizi igenwa n'*umubare* w'*Abakozi* hamwe n'*Agaciro k'ibikorwa biramba (CAPEX);*Urugero:Imbuga yo kwanikaho, inyubako yo guhunikamo, imashine zihinga, amatungo afite ubwishingizi (urugero inka), n'ibindi.

    - Ibikoresho biramba (CAPEX) by'umushinga bikenewe nibyo by'unganirwa gusa kandi kuli 50% gusa.Amafaranga yo kurangura ibicuruzwa cyangwa ibindi bikenerwa mu bikorwa bya buri munsi by'umushinga ntabwo byo byunganirwa (working capital and operating expenses are exclusive).

      Urugero: *Amafaranga yo kurangura imyaka, ibiryo by'amatungo, imiti, ifumbire, amavuta y'imodoka yo muri farm n'ibindi…ntabyo byo byishingirwa.*

    - Ingano y'Inkunga Nyunganizi ni 70,000,000 Frw hamwe na 100,000,000 Frw gusa.

    - Inkunga Nyunganizi itarengeje 70,000,000 Frw ku mishinga itanga akazi k'abakozi 1-3 bahoraho kandi n'Ingano y'agaciro kibikoresho biramba katarengeje 140,000,000 Frw.

      Urugero: *Umushinga ukeneye 140,000,000 Frw y'ibikoresho biramba: Imbuga yo kwanikaho, inyubako yo guhunikamo, imashine zihinga n'ibindi. Hamwe na 30,000,000 Frw y'imirimo y'indi (Operating costs). Umushinga wose ukeneye 170,000,000 Frw. Inkunga Nyunganizi irangana na 50% × 140,000,000 Frw ariyo ihwanye na* ***70,000,000 Frw.***

- Inkunga nyunganizi itarengeje 100,000,000 Frw ku mushinga itanga akazi k'abakozi 4 + bahoraho.

  Urugero: *Umushinga ukeneye 200,000,000 Frw y'ibikoresho biramba: Imbuga yo kwanikaho, inyubako yo guhunikamo, imashine zihinga n'ibindi. Hamwe na 30,000,000 Frw y'imirimo y'indi (Operating costs). Umushinga wose ukeneye 230,000,000 Frw. Inkunga Nyunganizi irangana na 50% × 200,000,000 Frw ariyo ihwanye na 100,000,000 Frw.*

✓ Ibisabwa mu kubona Inkunga Nyunganizi (eligibility criteria);

- Kuba umushinga uteza imbere ubuhinzi cyangwa Ubworozi: Ariko ikawa, icyayi hamwe n'ibireti ntabwo birimo.
- Kuba nyir'umushinga yifitiye 50% by'agaciro kose k'ibikoresho biramba (CAPEX) mumushinga azakora nk'uruhari rwe.
- Kuba ari ubwambere asabye Inkunga Nyunganizi muri uwo mushinga.
- Kuba umushinga wizwe kandi ukemerwa na banki ye ku basabye umwenda.
- Kuba umushinga utanga akazi gahoraho.
- Kuba umushinga ari uw'Abagore n'Urubyiruko biba akarusho kuko habaho koroherezwa. Ibikoresho (materials) byabo begeranije urugero umucanga mu gukora umushinga wabo nabyo bibarwa nk'uruhare rwabo (contribution in kind: consideration of materials like sand gathered for the project as own contribution in the project). Abagore bashobora gusabwa 25% gusa nk'uruhare rwabo mu mushinga.

  Urugero: *Umushinga ukeneye 40,000,000 Frw y'ibikoresho biramba: Imbuga yo kwanikaho, inyubako yo guhunikamo, imashine zihinga n'ibindi. Hamwe na 30,000,000 Frw y'imirimo y'indi (Operating costs). Umushinga wose ukeneye 70,000,000 Frw. Inkunga Nyunganizi irangana na 50% × 40,000,000 Frw ariyo ihwanye na 20,000,000 Frw. Nyir'umushinga aba afite amahirwe yo kwerekana uruhare rungana na (25%) = 10,000,000 Frw gusa noneho andi (25%) =10,000,000 frw hagahabwa agaciro k'ibikorwa yo yubakishije ibiraro cyangwa ibindi bikorwa mu mushinga.*

- Kuba nyir'umushinga uruhare rwe (own contribution) ruturuka muri banki nk'umwenda biba akarusho.
- Inkunga Ntabwo izajya ishyirwa kuri konti y'umuntu ahubwo izajya ishyirwa kuri account ya supplier.

✓ Ibindi bijyanye no guhabwa inkunga nyunganizi y'umushinga;

- Abahawe inkunga na MINAGRI mu mishinga ya IFAD, World Bank na KOICA basabwa kugaragaza uruhare mu mushinga wabo rungana na 70% mwishyirwa mubikorwa ry'umushinga wabo.

- Mu kiciro cya mbere cy'uyu mushinga ntibemerewe kwitabira ahubwo bazitabira mu bindi byiciro bizakurikira.

- Mu Nkunga Nyunganizi bahabwa habanza hakavanwamo iyo bari barahawe mbere bityo bakabona asigaye.

  Urugero: *Umushinga ukeneye 200,000,000 Frw y'ibikoresho biramba: Imbuga yo kwanikaho, inyubako yo guhunikamo, imashine zihinga n'ibindi. Hamwe na 30,000,000 Frw y'imirimo y'indi (Operating costs). Umushinga wose ukeneye 230,000,000 Frw. Inkunga Nyunganizi asabwa kwisahakaho irangana na 70% × 200,000,000 Frw ariyo ihwanye na 140,000,000 Frw. Bivuze ko ntayo yabona.*

  Urugero rundi: *Umushinga ukeneye 20,000,000 Frw y'ibikoresho biramba: Imbuga yo kwanikaho, inyubako yo guhunikamo, imashine zihinga n'ibindi. Hamwe na 30,000,000 Frw y'imirimo y'indi (Operating costs). Umushinga wose ukeneye 50,000,000 Frw.Yagombye kuba 50% × 20,000,000 Frw ariyo ihwanye na 10,000,000 Frw. Ariko kubera ko yigeze guhabwa inyunganizi, azasabwa gutanga 70% ya 20,000,000 Frw aribyo bihwanye na 14,000,000 Frw. Inkunga Nyunganizi akwiye guhabwa ni:20,000,000frw - 14,000,000frw=6,000,000frw. Niba yarabonye mbere inkunga ingana na 2,000,000frw.*

  Inkunga nyunganizi izamugeraho ingana na 6,000,000frw yari yemererwe hakuwemo 2,000,000frw yahawe cyera. Bivuze ko inkunga azabona ingana na:6,000,000frw-2,000,000frw = 4,000,000frw.

- **Inkunga Nyunganizi ya Garanti za BDF ku nguzanyo z'imishinga iyo ariyo yose (BDF Partial Credit Guarantee);**
    - ✓ Garanti ku nguzanyo z'imishinga;
        - Kwishingira 50% y'inguzanyo ku mishinga y'abantu ku giti cyabo cyangwa koperative z'abahinzi n'aborozi.
        - Kwishingira 75% y'inguzanyo ku bahinzi n'aborozi bari mu bika bidasanzwe aribyo; Abagore n'amahuriro y'abo, urubyiruko (18-30 yrs), ababana n'ubumuga, abacitse kw'icumu rya genocide yakorewe abatutsi batishoboye, n'abavuye ku rugerero.

          Urugero: *Kwishyurirwa 75% by'umwenda wari usigaye kwishyurwa (principal or outstanding) hiyongeyeho ibirarane by'inyungu kegeza ku minsi 90 yubucererewe mu kwishyura igihe habayeho kunanirwa kwishyura umwenda wa banki.*

- **Ubwishingizi bw'Ibihingwa n'Amatungo (Gahunda ya Leta y'ubwishingizi bw'Amatungo n'Ibihingwa "Tekana Urishingiwe Muhinzi Mworozi"**; Insurance Premium Subsidy:

  - ✓ Iyi gahunda ya TEKANA ishyirwa mubikorwa na Leta (MINAGRI, RAB na Akarere) ifatanyije n'Ibigo by'ubwishingizi aribyo; Radiant, Prime, Sonarwa, BK GI, na Old Mutual.

    - Umuhinzi cyangwa Umworozi abona Nkunganire ya Leta ingana na 40% by'ikiguzi cy'ubwishingizi binyuze mu bigo by'ubwishingizi. Hanyuma nawe akiyishurira 60% isigaye.

    - Ibyishingirwa mu bworozi: Inka z'umukamo, Inka z'inzungu, Inka z'ibyimanyi, Ibimasa, inkoko, hamwe n'ingurube.

    - Ibyishingirwa mu buhinzi; Umuceri, Ibirayi, Imiteja, Urusenda, Ibigori, Soya, Ibishyimbo n'Imyumbati.

  - ✓ Uko gahunda ya TEKANA ikora mu buhinzi;

    - Ibyishingirwa; Imyuzure, Amapfa, Inkonji y'umuriro, Invura y'amahindu, Urubura, Imirabyo, Umuyaga, Indwara n'ibyonnyi birwanyijwe ntibikire.

    - Ibitishingirwa: Igihombo gikomoka k'ubujura, Imirimo itakozwe neza, Ingufu za kirimbuzi, Guhinga imbuto mbi, Ibitari mu masezerano, Umusaruro wangijwe n'inyoni cyangwa inyamaswa.

  - ✓ Uko gahunda ya TEKANA ikora mu bworozi;

    - Ibyishingirwa; Impanuka (ibikomere byo ku mubiri no munda, serwakira, kurumwa n'inzoka, imyuzure, inkangu), Ibyorezo, Indwara zica ariko zavuwe inka ntikire, Itungo ryasabiwe gukurwa mu bworozi bisabwe n'umuganga w'amatungo ubifitiye ububasha.

    - Ibitishingirwa; Ubujura, Uburangare (kuvuza itungo nabi, kurigaburira ibyateza impanuka-ibyuma cyangwa amashashi n'ibindi, Intambara, Kwica itungo ubigambiriye.

  - ✓ Uko ubwishingizi bugura ku bihingwa;

    - Ingano y'Amafaranga y'ubwishingizi bw'igihingwa yishyurwa agenwa n'igishoro kishingirwa kuri hegitari y'icyo gihingwa ukubye n'ikiguzi cy'ubwishingizi kw'ijanisha cy'icyo gihingwa.

    - Nyir'umushinga yishyura 60% ry'icyo kiguzi naho Leta ikamwishyurira 40%.

      Urugero: *Igihingwa cy'ibigori, igishoro kishingirwa kuri hegitari 429,250 Frw, ikiguzi cy'ubwishingizi kw'ijanisha 8.25%, ikiguzi mbumbe cy'ubwishingizi kuri hegitari (100%) kingana na 100% × 429,250 Frw = 35,413 Frw, Amafaranga yishyurwa n'Umuhinzi (60%) angana na 60% ×*

35,413 Frw = 21,248 Frw, Amafaranga yishyurwa na Leta (40%) anagana na 40% ×35,413 Frw =14,165 Frw

- ✓ Uko ubwishingizi bugura ku matungo;

  - ➢ Ingano y'Amafaranga y'ubwishingizi bw'itungo yishyurwa agenwa n'agaciro k'itungo ryishingiwe ukubye n'ikiguzi cy'ubwishingizi kw'ijanisha.

  - ➢ Nyir'itungo yishyura 60% ry'icyo kiguzi naho Leta ikamwishyurira 40%.

    Urugero: *Itungo ry'Inka, Agaciro 600,000 Frw, Ikiguzi cy'ubwishingizi kw'ijanisha 5.5%, ikiguzi mbumbe cy'ubwishingizi ku itungo (100%) angana na 600,000 Frw × 5.5% =33,000 Frw, Amafaranga yishyurwa n'Umworozi (60%) angana na 60% ×33,000 Frw = 19,800 Frw, Amafaranga yishyurwa na Leta (40%) angana na 40% ×33,000 Frw = 13,200 Frw.*