AMATEGEKO AGENGA UMURYANGO W'UBWISUNGANE BW' ABAKOZI BA MINISITERI Y'URUBYIRUKO, SIPORO, UMUCO NO KWIGISHA IMYUGA ICIRIRIRTSE

(FSTM)

INTERURO YA MBERE :

Iremwa ry'Umuryango

Ingingo ya 1:

Ishingwa ry'Umuryango

Abashyize umukono kuri aya mategeko n'abandi bazayemera bashinze umuryango w'ubwisungane (mutualité) ugengwa n'amategeko ariho mu gihugu cyane cyane ryo kuwa 14 Gashyantare 1958.

Ingingo ya 2 :

Izina ry'Umuryango

Umuryango umaze gushingwa wiswe « IKIGEGA CY'UBWISUNGANE BW'ABAKOZI BA MIJESCAFOP (Fonds de solidarité des travailleurs du MIJESCAFOP) mu magambo ahinnye.

Ingingo ya 3 :

Intebe y'Umuryango

Intebe y'Umuryango ishinzwe ku kicaro cya Minisiteri ariko ishobora kwimurirwa ahandi bitewe n'icyemezo cy'inama rusange.

Ingingo ya 4

Imbibi z'aho umuryango ukorera

Umuryango uzakorera mu ma Perefegitura yose yo mu Rwanda.

Ingingo ya 5 :

Intego y'Umuryango

1. Icyo umuryango uharanira ni uguteza imbere abawurimo no kubafasha gusabana.
2. Kubashakira inguzanyo no kubishingira.
3. Kubafasha kwisungana mu ngorane zose z'imibereho yabo.

Ingingo ya 6 :

Igihe umuryango uzamara

Umuryango umaze gushingwa uzamara imyaka 30 kuva ukimara kubona ubuzima-gatozi keretse icyo gihe cyungurujwe cyangwa ugaseswa igihe kitaragera.

INTERURO YA KABIRI : Abanyamuryango

Ingingo ya 7 : Iyemerwa ry'abanyamuryango

1. Kuba uri umukozi wa Minisiteri y'Urubyiruko, Siporo, Umuco no Kwigisha Imyuga icyiritse;
2. Kwemera gukurikiza amategeko agenga umuryango.

Ingingo ya 8 :

Kureka kuba umunyamuryango :

Umukozi areka kuba umunyamuryango wa FSTM bitewe n'urupfu cyangwa yeguye.

Ingingo ya 9 :

Kwegura mu muryango

Buri munyamuryango wa FSTM afite uburenganzira bwo kwegura; abimenyesheje inama y'ubutegetsi ayandikiye ikamusubiza mu gihe kitarenze amezi atatu uhereye igihe baboneye iyo baruwa.

☞ **N.B. : Ibyo bikurikizwa iyo adafitiye umwenda umuryango.**

Ingingo ya 10 :

Isubizwa ry'imisanzu

Buri munyamuryango usezeye afite uburenganzira bwo gusubizwa, mu gihe kitarenze ameze atatu amafaranga yabikije hamwe n'inyungu; havuyemo ayo yakuyemo cyangwa inguzanyo yahawe.

Ingingo ya 11:

Izungurwa ry'imisanzu

Iyo umunyamuryango apfuye; umwe mu bamuzunguye yemererwa guhabwa amafaranga yose umunyamuryango yarafiteho uburenganzira akiriho.

INTERURO YA GATATU

Umutungo w'Umuryango

Ingingo ya 12 :

Umutungo w'umuryango

Imari y'umuryango wa FSTM igizwe n'imisanzu ya 1/15 cy'umushahara w'ukwezi wa buri munyamuryango. Ashobora gutanga arenze biturutse ku bushobozi afite.

INTERURO YA KANE

IBYEREKEYE INZEGO N'UBUBASHA BWAZO

Icyiciro cya mbere:

Ibyerekeye Inama Rusange

Ingingo ya 13 :

Inama Rusange

Inama rusange igizwe n'abanyamuryango bakorera ku cyicaro cya Minisiteri n'intumwa zihagarariye buri Perefegitura y'u Rwanda, inama rusange nirwo rwego rukuru rwa FSTM. Izindi nzego zose zihabwa ububasha nayo.

Ingingo ya 14:

Ububasha n'Inshingano zayo

Inama rusange ifite ububasha busesuye ikaba ishinzwe cyane cyane ibi bikurikira:

- Gushyiraho amabwiriza umuryango ugenderaho;
- Kugena ingengo y'imari na gahunda y'ibikorwa;
- Kwemeza raporo y'ibyakozwe mu mwaka n'uburyo ingengo y'imari yakoreshejwe;
- Gutora abayobozi no kubakuraho;
- Kugena umubare wo hasi w'amafaranga abanyamuryango bagomba kubitsa;
- Kwemeza iseswa ry'umuryango.

Ingingo ya 15 : Itumizwa ry'inama rusange

Inama rusange ihamagazwa hasigaye iminsi makumyabiri kugirango inama ibe, urwandiko ruyitumiza rwohererezwa buri munyamuryango kandi hagakoreshwa ubundi buryo bwose butuma bimenyekana bihagije. Itumizwa rigomba kugaragaza ibiri ku murongo w'ibyigwa, itariki naho inama izabera.

Ingingo ya 16 :

Ifatwa ry'ibyemezo

Inama rusange ntishobora gufata ibyemezo ku buryo bwemewe iyo umubare w'abanyamuryango bahari batageze kuri 2/3 by'abanyamuryango. Iyo uwo mubare utabonetse ku nshuro ya mbere, inama rusange ihamagara bwa kabiri mu minsi cumi n'ine mu buryo bumwe nk'iya mbere. Yiga ibyari bisanzwe biteganijwe kandi igafata ibyemezo ku buryo bwemewe, uko abahari n'abahagarariwe bangana bose.

Ibyemezo bifatwa hakurikijwe umubare w'amajwi arenga ½ cy'abagize Inama rusange bahari. Buri munyamuryango agira ijwi rimwe mw'itora.

Ingingo ya 17 :

Inama rusange idasanzwe :

Inama rusange idasanzwe ishobora guterana itumiwe n'Inama y'ubutegetsi cyangwa iy'ubugenzuzi iyo bisabwe n'icya gatatu cy'abayigize. Isuzuma ivugururwa ry'amategeko agenga umuryango ikaniga ikibazo cyose gikomeye kandi kihutirwa.

Ingingo ya 18 :

Ihamagazwa n'ifatwa ry'ibyemezo

Inama rusange idasanzwe ihamagazwa hasigaye iminsi cumi n'ine kugirango iterane. Ntishobora gufata ibyemezo ku buryo bwemewe iyo abayigize bahari batageze kuri bibiri bya gatatu by'abanyamuryango bose. Iyo uwo mubare itabonetse ku nshuro ya mbere, inama ihamagazwa bwa kabiri mu minsi umunani. Ifata ibyemezo ku buryo bwemewe uko abahari baba bangana kose. Ibyemezo bifatwa ku bwiganze bwa bibiri bya gatatu by'amajwi y'abahari n'abahagarariwe.

Ingingo ya 19:

Inama Rusange y'akarere igizwe n'Abanyamuryango bose bari muri ako karere.

Ingingo ya 20:

Inama Rusange y'akarere iterana buri mwaka, itumiwe n'Umuyobozi w'Ibiro byako, cyangwa kimwe cya gatatu cy'abanyamuryango bagize ako karere.

Ingingo ya 21:

Buri karere kitorera abagize inama y'ubutegetsi, batorerwa igihe (cy'umwaka umwe). Bashobora kongera gutorwa mu mwaka ukurikira. Buri mwaka, abagize ibiro by'akarere bitoramo uzabiyobora n'uwungirije hamwe n'umwanditsi.

Ingingo ya 22:

Ibiro by'akarere bishinzwe :

- Kumenyesha abanyamuryango b'akarere ibyemejwe n'inama rusange zisanzwe n'izidasanzwe ziherutse za FSTM
- Gutumira no kuyobora inama z'akarere.

ICYICIRO CYA KABIRI : IBYEREKEYE INAMA Y'UBUTEGETSI

Ingingo ya 23 : Uko iteye

Inama y'ubutegetsi igizwe na Perezida, Visi Perezida, Umwanditsi n'Abajyanama 2.

Ingingo ya 24 : Iterana

Inama y'ubutegetsi iterana nibura rimwe mu mezi atatu igatumirwa na Perezida cyangwa Umusimbura we. Ishobora na none guterana iyo Minisitiri abitegetse.

Ingingo ya 25: Gufata ibyemezo

Ibyemezo byayo bifatwa n'ibice bibiri bya gatatu byabayigize.

Ingingo ya 26: Ububasha bw'Inama y'Ubutegetsi

Uretse ububasha bweguriwe inama rusange, inama y'ubutegetsi ifite ububasha burambuye mu byerekeye ubuyobozi n'imicungire y'imari y'umuryango nko :

- Gushyiraho amategeko y'umwihariko
- Kugenzura niba imirimo ya FSTM igenda neza
- Kugena uburyo bwo kugurizwa no kwishyura
- Gufungura konti z'umuryango muri za Banki no gushakira abanyamuryango inguzanyo cyangwa imfashanyo aho zaboneka hose.
- Kwiga imishinga yagirira akamaro umuryango.

ICYICIRO CYA 3 : INAMA Y'UBUGENZUZI

Ingingo ya 27 : Ishyirwaho ry'Inama y'Ubugenzuzi

Buri mwaka inama rusange ishyiraho inama y'ubugenzuzi n'abanyamuryango babiri, bashinzwe kugenzura imirimo yose ya FSTM. Bashobora kongera gutorwa.

Ingingo ya 28: Ububasha bw'Inama y'Ubugenzuzi

Inama y'Ubugenzuzi ishinzwe :

- Kugenzura ibitabo, isanduku n'ibarura ry'umutungo no kureba ko inyandiko zerekana imicungire y'imari ya buri gihe arizo;
- Kugenzura niba ibyemezo byafashwe n'Inama Rusange n'iyubutegetsi byubahirizwa.

ICYICIRO CYA 4 : IBYEREKEYE ICUNGAMUTUNGO

Inama y'Ubutegetsi niyo ishyiraho umwe cyangwa benshi b'abanyamuryango cyangwa bataribo bashinzwe gucunga umutungo w'ishyirahamwe.

Ingingo ya 29: Inshingano z'umucungamutungo

Uretse ububasha bweguriwe inama rusange iy'ubutegetsi niy'ubugenzuzi, umucungamutungo ashinzwe ibi bikurikira :

- Kumenya umutungo w'umuryango
- Kumenya amafaranga yinjira n'asohoka
- Gutunganya ibitabo byerekana uko umutungo w'umuryango wakoreshejwe buri gihe
- Gukorana na za Banki zishobora gutera inkunga umuryango nko kuwuguriza amafaranga
- Kwiga imishinga yagirira akamaro umuryango.

INTERURO YA GATANU: INGINGO RUSANGE

Ingingo ya 30: Igihe fatizo cy'imbonezamutungo

Igihe fatizo cy'imbonezamutungo gitangira kuwa 31 ukuboza buri mwaka.

Ingingo ya 31 :

Abanyamuryango bazigama amafaranga y'imyaka itatu; imyaka itatu ishize bafite uburenganzira bwo guhabwa amafaranga y'umwaka umwe harimo n'inyungu hakurikijwe amategeko ya Banki abanyamuryango babikamo.

Ingingo ya 32 : Iseswa ry'umuryango

Umuryango ushobora guseswa biturutse ku cyemezo cy'inama rusange gifashwe na bibiri bya gatatu by'abanyamuryango bose.

Ingingo ya 33 : Impamvu zituma umuryango useswa

Umuryango ushobora guseswa biturutse ku mpamvu zikurikira :

- Kutubahiriza ibivugwa muri iri tegeko
- Iyo imisanzu idatangwa mu gihe cy'amezi atandatu
- Guhagarika imirimo mu gihe cy'amezi atatu

Ingingo ya 34: Icyo umutungo wakoreshwa umuryango usheshwe

Mu gihe cy'iseswa ry'umuryango, Inama Rusange yemeza icyo umutungo usigaye wakoreshwa bamaze kwishyura imyenda no gusubiza abanyamuryango imisanzu yabo.

Ingingo ya 35: Uburyo amafaranga yatanzwe agarukira umuryango

Amafaranga yishingiwe umunyamuryango muri Banki yagurijwe agomba kwishyurwa n'uwo munyamuryango igihe cyose akiriho.

Ingingo ya 36 : Ikemurwa ry'impaka

Impaka zose zishobora kuvuka mu banyamuryango zishyikirizwa inama y'ubutegetsi n'inama rusange kugirango zibanze zizige kandi zishake uko zizazirangiza bya kivandimwe mbere yo gushyikirizwa inkiko.

Ingingo ya 37: Itegeko ry'umwihariko

Ibidateganijwe muri aya mategeko bigomba gushyirwa mw'itegeko ry'umwihariko rigenga imikorere y'uyu muryango rigategurwa n'inama y'ubutegetsi, mbere yo kwemezwa n'inama rusange.

Ingingo ya 38:

Aya mategeko atangira gukurikizwa ku munsi ashyiriweho umukono n'abashinze uyu muryango bari kuri lisiti.

Bikorewe i Kigali, kuwa ..../1993

UMUSHINGA W'UMURYANGO W'UBWISHINGANE BW'ABAKOZI BA MIJESCAFOP

IBISOBANURO.

Twasanze ari ngombwa ko umuryango w'ubwisungane bw'abakozi ba Minisiteri y'Urubyiruko, Umuco, Siporo n'Kwigisha Imyuga Iciriritse, kubera ibibazo by'ubukene tugenda duhura nabyo kandi umuntu ku giti cye adashobora kubyikemurira.

Ingero :

- Nko kubona inguzanyo muri Banki.
- Kwiyubakira inzu.
- Ikibazo cya Taransiporo
- Gukora imishinga ibyara inyungu n'ibindi.

Ibyo byose ntabwo dushobora kubigeraho tutisunganye ngo dushinge umuryango ushobora kudukemurira ibyo bibazo tuvuze hejuru. Dushobora kuwisunga kugirango udusabire inguzanyo mu ma banki, cyangwa se mu bigo bishinzwe iterambere; ibyo byadutera inkunga mu buryo bwo kwiteza imbere mu buzima bwacu. Umuryango w'ubwisungane bw'abakozi ba Minisiteri uzatezwa imbere n'imisanzu y'abanyamuryango izatangwa buri kwezi, ayo mafaranga akazabikwa muri Banki izashobora kuduha inyungu ishimishije (taux d'intérêt).

INTEGO RUSANGE Y'UMURYANGO FSTM

- Mu gihe cy'imyaka itatu aho FSTM itangiriye izashobora gushakira abanyamuryango inguzanyo kubazaba babisabye kugirango bashobore gukemura ibibazo byabo. FSTM izashobora gishora imari ayo mu mishinga cyangwa mu bigo bizaba byumvikanye nayo ku byerekeye inyungu bazayiha . FSTM izashobora guha umunyamuryango amafaranga ye y'umwaka umwe igihe azaba amazemo imyaka itatu harimo n'inyungu (taux d'intérêt)
- Kuva icyo gihe buri mwaka umunyamuryango azaba afite uburenganzira bwo kubikura amafaranga y'umwaka umwe hagasigaramo umusanzu w'imyaka ibiri.

- IBIKORWA BYA FSTM

- FSTM izashaka amafishi y'abanyamuryango (fiches individuelles) kugirango buri munyamuryango abe afite ifishi ye yerekana uko imisanzu ye itangwa;

- Buri mwaka FSTM izajya yereka abanyamuryango uko ingengo y'Imari iteye, itange na raporo y'ibyakozwe mu mwaka ushize, no kwerekana imigambi yafatwa kugirango FSTM itere imbere;

- FSTM imaze gutera imbere izigenga ishake abakozi yihembera hakurikijwe amategeko agenga imirimo y'ubwiteganyirize bw'abakozi kandi abo bakozi bakabanza gushakirwa mu banyamuryango

IMISANZU Y'ABANYAMURYANGO : AKARORERO

Abanyamuryango ni abakozi ba MIJESCAFOP 350. Imisanzu izatangwa dufatiye ku musanzu w'amafaranga 1000 kuri buri munyamuryango.

Ukwezi kumwe : 1000 x 350 = 350.000 F

Umwaka umwe : 1000 x 350 x 12 = 4.200.000 F

Imyaka ibiri : 1000 x 350 x 24 = 8.400.000 F

Imyaka itatu : 1000 x 350 x 36 = 12.600.000 F

INYUNGU Y'IMISANZU Y'ABANYAMURYANGOYO MURI BANKI YA 7%

Umwaka umwe = $\frac{4.200.000 \times 7}{100}$ = 294.000

Harimo inyungu = 4.200.000 + 294.000 = 4.494.000 F

Imyaka ibiri = 4.494.000 + 4.200.000 = $\frac{8.694.000 \text{ F} \times 7}{100}$ = 945.180 F

Harimo inyungu = 8.694.000 + 608.580 = 9.302.580 F

Imyaka itatu = 9.302.580 + 4.200.000 = $\frac{13.502.580 \times 7}{100}$ = 945.180 F

Harimo inyungu = 13.502.580 + 945.180 = 14.447.760 F

Imyungu mu myaka itatu = 294.000 + 608.580 + 945.180 = 1.847.760 F