



# INGUZANYO Y'UBUHINZI BW'IMYUMBATI

## IRIBURIRO:

Iyi nguzanyo itangwa mu rwego rwo kwagura ishoramari mu bijyanye n'uruherekane nyongeragaciro mu buhinzi bw'imyumbati bubungabunga ibidukikije kandi butangiza ikirere. Igenewe gufasha abahinzi kugura umurima; kubona inyongera musaruro; gutunganya ubutaka; kugura imbuto; kugura ibikoresho byifashishwa mu buhinzi nk'amasuka, imashini zihinga, izivomerera, izitera imiti; kwita ku gihingwa cy'imyumbati; guhemba abakozi; gutunganya, gufata neza umusaruro n'ubwikorezi bwawo. Muri abo bahinzi dushishikariza urubyiruko, abagore, n'abafite ubumuga kuyitabira.

## ABO IGENEWE:

1. Abacuruzi b'inyongeramusaruro (imbuto, ifumbire n'imiti)
2. Abahinzi (umuntu ku giti cye, amatsinda, koperative n'abandi...)
3. Inganda zitunganya umusaruro w' imyumbati.
4. Abikorezi b'umusaruro (ku magare, moto, lifani n'imodoka)
5. Abongerera agaciro n'abacuruza umusaruro w' imyumbati.

## UMWIHARIKO:

1. Itangirwa ku nyungu nto:
  - 18% ku mwaka, ku makoperative cyangwa abanyamuryango bayo ndetse n'amatsinda y'abahinzi
  - 20% ku mwaka ku bahinzi ku giti cyabo
2. Iboneka mu gihe gito (Serivise nziza kandi yihuse)
3. Yishyurwa hashingiwe ku bushobozi bwo kwishyura (ku kwezi, ku gihembwe, ku musaruro)
4. Igihe gihagije cyo kwitegura kwishyura: kubahinzi, gishobora kugera ku mezi 17. Ku bandi bari mu ruhererekane nyongeragaciro gitangwa hashingiye ku bushobozi bwo kwishyura.



5. Igihe gihagije cyo kwishyura: Gishobora kugera ku mezi 18 ku bahinzi. Ku bandi bari mu ruhererekane nyongeragaciro gitangwa hashingiye ku bushobozi bwo kwishyura

### **IBYO KWITABWAHO MU GUHANGANA N' IMIHINDAGURIKIRE Y'IBIHE:**

- a. Guhinga imbuto yihanganira amapfa
- b. Gukoresha ifumbire kamere;
- c. Kubahiriza igihe nyacyo cy'ihinga hakurikijwe amakuru y'iteganyagihe
- d. Gukoresha uburyo bwo kurwanya indwara n'ibyonnyi budahumanya
- e. Kurengera ubutaka no kubungabunga amazi hakoreshwa uburyo bwo kuhira butangiza amazi, ibiti bivangwa n'imyaka ndetse no kuvanga imyumbati n'ibinyamisogwe mu gihe itarakura.
- f. Gukoresha ibikoresho by'ubuhinzi bikoresha ingufu nke cyangwa ikoranabuhanga rishingiye ku mirasire y'izuba, bigabanya ihumana ry'ikirere kandi bigateza imbere ingufu zisubira.
- g. Ubwishingizi bw'imyaka hagamijwe kurinda abahinzi ingaruka ziterwa n'ibihe bibi
- h. Gukoresha uburyo bw'ubwikorezi burengera ibidukikije nk'imodoka zikoresha amashanyarazi, imirasire y'izuba cyangwa lisansi/mazutu ku rugero ruto, cyangwa irindi koranabuhanga rirambye mu kugeza umusaruro ku isoko.

### **INGANO Y'INGUZANYO ITANGWA:**

Umuhinzi ku giti cye, amatsinda, amakoperative, amasosiyete, ibigo n'abandi bose bari mu ruhererekanye nyongeracaciro bashobora guhabwa ageze kuri 35,000,000 Frw cyangwa akarenga bitewe n'ibipimo ngenderwaho

### **IBISABWA:**

1. Kuba ufite konti yo kubitsa ikora neza
2. Kuba warishyuye umugabane wose
3. Kuba ufite imyaka 18 kuzamura
4. Kuba ufite ingwate
5. Kuba utarambuye ibigo by'imari
6. Kwishyura ubwishingizi
7. Kubahiriza amahame y'ubuhinzi burambye kandi burengera ibidukikije