

# ▶ Agatabo Gakubiyemo ibijyanye n'ishoramari

## **IMIGABANE**

Imigabane: Umugabane ni uruhare umuntu aba afite mu isosiyete y'ubucuruzi. Iyo uri umushoramari, urwo ruhare rukubyarira inyungu. Izonyungu zishobora kuba inyungu uhabwa zivuye kumigabane yawe cyangwa zaturuka ku izamuka ry'ibiciro by'imigabane waguze. Na none ariko, ni ngombwa kumenya ko kubona inyungu ataru ihame ridakuka. Hari n'igihe ushobora kutagaruza amafaranga uba washoye.

Isoko ry'imari n'imigabane: Ni isoko ryifashi shwa mu gutanga no gucuruza imigabane bikorewe ku isoko ry'imari n'imigabane cyangwa bikozwe hagati ya nyir'imigabane n'ugura iyomigabane. Iryosoko rifasha amasosiyete y'ubucuruzi kubona imari shingiro kandi rigafasha n'abashoramari kugira uruhare mu isosiyete y'ubucuruzi, bityo bakaba bashobora kubona inyungu igihe imikorere y'iyosiyete y'ubucuruzi yaba igenzemeza.

Agaciro k'umugabane gashingira ku bushobozi bwa sosiyete bwo kubara inyungu cyangwa bwo kwinjiza amafaranga, bityo izo nyungu n'ayo mafaranga yinjijwe bikaba bishobora gusaranganywa mu banyamigabane mu buryo bw'inyungu ku migabane cyangwa mu buryo bw'andi mafaranga asaranganywa abanyamigabane igihe bibaye ngombwa.

Mu Rwanda, hari amasosiyete 10 yanditse ku isoko ry'imari n'imigabane by'u Rwanda (RSE), muri yo 5 akaba ari ayo mu gihugu mu gihe andi 5 ari ayanditse ku yandi masoko y'imari n'imigabane yo mu mahanga (ni ukuvuga amasosiyete yo mu mahanga yanditse ku isoko ry'imari n'imigabane by'u Rwanda).

### **Amasosiyete yanditse ku isoko ry'imari n'imigabane mu gihugu**

- Bank of Kigali Plc
- I&M Bank Rwanda Plc
- MTN Rwandacell Plc
- Bralirwa Plc
- Cimerwa Plc

### **Amasosiyete yanditse ku isoko ry'imari n'imigabane by'u Rwanda no ku masoko y'imari n'imigabane yo mu mahanga**

- RH Bophelo Ltd
- Equity Bank Group Ltd
- Kenya Commercial bank
- National Media Group
- Uchumi Supermarket Ltd

## Ibiciro by'imigabane n'amatariki iyo migabane yashyiriwe ku isokot

Imbonerahamwe ikurikira igaragaza mu ncamake amasosiyete yanditse ku isoko ry'imari n'imigabane by'u Rwanda n'ayanditse ku isoko ry'imari n'imigabane yo mu mahanga n'umwaka ayo masosiyete yakorewe iyandikisha ku isoko ry'imari n'imigabane.

Security	Igiciro rusange cy'umugabane (FRW)	Umwaka imigabane yashyiriwe ku isoko
KCB3	70	2009
NMG	1,200	2010
BOK	272	2011
BLR1	70	2011
USL1	04	2013
EQTY	440	2015
IMR	43	2017
RHB	526	2020
CMR	120	2020
MTNR	176	2021

Ibiciro by'imigabane ku wa [31 Ukwakira 2022]

## Inyungu ku migabane:

Politiki ya buri sosiyete yanditse ku isoko ry'imari n'imigabane ku birebana n'inyungu ku migabane n'itangwa ry'iyo nyungu ishingira ku nyungu ziba zinjijwe. Imbonerahamwe ikurikira igaragaza mu ncamake inyungu zamenyekanishijwe ku migabane.

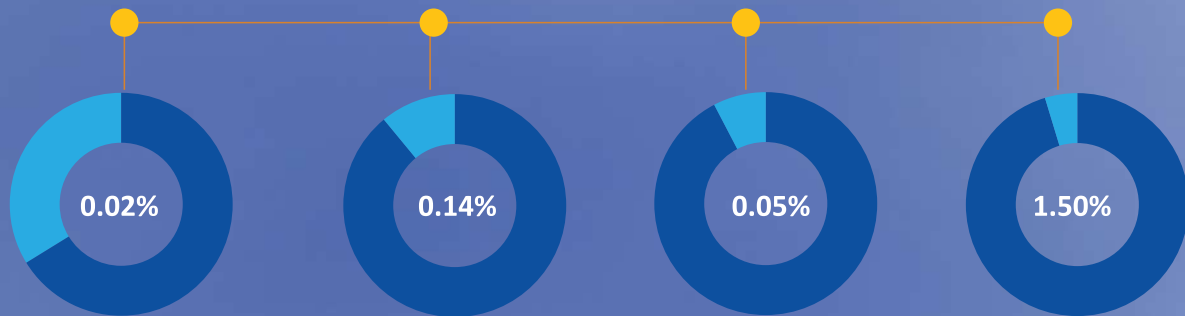
IBIGO	2017	2018	2019	2020	2021
BK Group Plc	12.30	13.85	12.20	0	28.70
Bralirwa Plc	1.00	3.75	5.50	1.00	17.03
I&M Bank Plc	2.27	2.58	2.95	0	1.20
MTN Rwandacell	11.178	5.552	8.6	7.62	4.98
Cimerwa-		-	-	-	-

## ► Ni ibihe byiza byo gushora imari mu migabane?

- Kugura imigabane biha abashoramari amahirwe menshi ashoboka yo gutera imbere mu ishoramari (kubona inyungu ku mafaranga yashowe) ku buryo bw'igihe kirekire. Shora imari mu migabane bityo ushobore gukora ishoramari mu bintu bitandukanye.
- Inyungu ku migabane: Amasosiyete menshi atanga inyungu ku migabane ku buryo buhoraho.
- Gushora imizi mu ishoramari: Habaho gushora imizi mu ishoramari iyo hakozwe ishoramari rifasha kwinjiza amafaranga cyangwa rikabyara inyungu ku migabane, noneho ayo mafaranga yinjijwe cyangwa izo nyungu ku migabane bikongera gukoreshwa mu gukora ishoramari. Ayo mafaranga yinjijwe cyangwa izo nyungu ku migabane nabyo birongera bigafasha kwinjiza amafaranga.
- Imigabane ishobora gutangwa ho ingwate ku nguzanyo mu bigo by'imari.

## AMAFARANGA YISHYURWA N'IMISORO ITANGWA

Amafaranga yishyurwa:Kugira ngo umuntu yemererwe kugura imigabane agomba kugura nibura imigabane 100 cyangwa kugura iyo migabane 100 yikubye inshuro izi n'izi. Komisiyo itangwa igihe habayeho kugura imigabane ku bandi bashoramari ku giti cyabo iri ku kigero cya 1.71% by'amafaranga yavuye mu migabane, ni ukuvuga imigabane yaguzwe n'iyagurishijwe. Iyo komisiyo ya 1.71% itangwa ku isoko ry'imari n'imigabane isaranganyijwe ku buryo bukurikira:



Amafaranga yishyurwa serivisi zitangwa n'Urwego rushinzwe isoko ry'imari n'imigabane

Amafaranga yishyurwa serivisi zitangwa n'Isoko ry'Imari n'Imigabane ry'u Rwanda (RSE)

Amafaranga akatwa n'Urwego rushinzwe gucunga inyandiko z'agaciro

Komisiyo ihabwa umuhuza

Imisoro: Inyungu ku migabane mu masosiyete yanditse ku Isoko ry'Imari n'Imigabane zihabwa abashoramari bo mu gihugu, abo mu bindi bihugu bigize Umuryango w'Ibihugu by'Afurika y'I Burasirazuba (EAC) zikurwaho umusoro ufatirwa ungana na 5% mu gihe uwo musoro ufatirwa uba 15% Igihe ari abashoramari bo mu bindi bihugu.

## Ibisabwa mu gufungura Urwego rushinzwe gucunga inyandiko z'agaciro

Abantu ku giti cyabo bo mu Rwanda bifuzaga gushora imari mu migabane basabwaga ibi bikurikira:

- Kopi ya pasiporo/Indangamuntu byemewe;
- Ifoto ngufi y'amabara.

## Ku bakiliya batari abo mu Rwanda, inyandiko zivugwaga haruguru zigomba kuba ziriho umukono wa Noteri.

Ku bigo/inzego byo mu gihugu byifuzaga gushora imari mu migabane bisabwaga ibi bikurikira:

- icyemezo cy'ishingwa
- Amategeko shingiro
- Kopi za pasiporo zemewe z'abafite ububasha bw'imikono
- Umwanzuro w'Inama y'Ubutegetsi ushyiraho abafite ububasha bw'imikono
- Ifoto ngufi y'amabara kuri buri wese ufite ububasha bw'umukono.

**Ku nzego zitari izo mu Rwanda, inyandiko zivugwa haruguru zigomba kubaziraho umukono wa Noteri.**

## **IMPAPURO MPESHWAMWENDA ZA LETA Z'IGIHE KIREKIRE**

**Impapuro mpeshwamwenda z'igihe kirekire ni iki?**

Impapuro mpeshwamwenda ni impapuro zishyirwa ku isoko n'uzitanze (nyiri uguhabwa umwenda) kugira ngo zigurwe n'uwo azihaye (nyiri ugutanga umwenda). Izo mpapuro mpeshwamwenda zitwa kandi impapuro mpeshwamwenda zitanga inyungu yagenwe ku buryo ndakuka bitewe n'uko ubusanzwe izo mpapuro mpeshwamwenda zifasha abashoramari kubona inyungu ihoraho kandi yagenwe ku buryo ndakuka.

Banki Nkuru y'u Rwanda ishyira ku isoko impapuro mpeshwamwenda buri kwezi. Muri iki gihe, impapuro mpeshwamwenda zimara igihe gihera ku myaka 3; 5; 7; 10; 15 na 20. Ijanisha ry'inyungu cyangwa inyungu ngarukamwaka ikomoka ku mpapuro mpeshwamwenda ihera ku 10,65% ku mwaka kugeza kuri 13.50% ku mwaka bitewe n'igihe impapuro mpeshwamwenda zigomba kumara.

Mu Rwanda, impapuro mpeshwamwenda zishyirirwaho ijanisha ry'inyungu ndakuka. Ijanisha ry'inyungu cyangwa inyungu ngarukamwaka ikomoka ku mpapuro mpeshwamwenda biguma ari bimwe igihe cyose izo mpapuro mpeshwamwenda zigomba kumara.

Inyungu zishyurwa buri mezi atandatu hagakurwaho umusoro ufatirwa ungana na 5% ku baturage b'u Rwanda n'abo mu bihugu bigize EAC n'ungana na 25% ku bashoramari b'abanyamahanga kandi amafaranga ajyanye n'izo nyungu agashyirwa kuri konti y'umukiriya. Kugira ngo umuntu yemererwe kugura imigabane, agomba kugura imigabane ifite nibura agaciro ka Frw 100,000 cyangwa ifite agaciro k'ibyo bihumbi 100 byikubye inshuro izi n'izi.

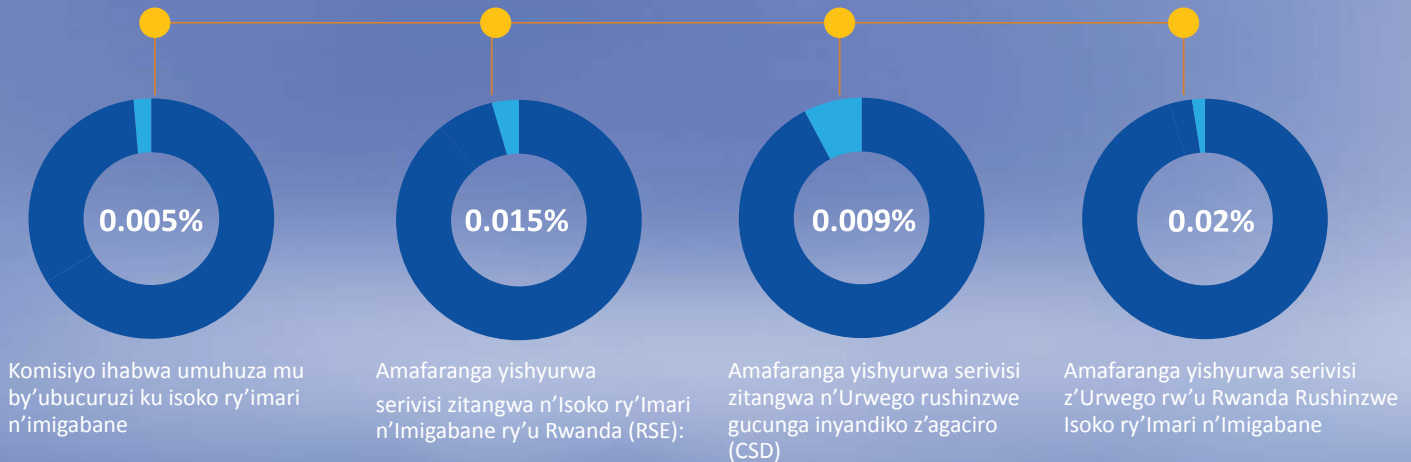




# Ni gute ushobora gusubirana amafaranga yawe mbere y'uko Igihe impapuro mpeshwamwenda zigomba kumara kirangira?

Umushoramari ukeneye gusubirana amafaranga ye mbere y'uko Igihe impapuro mpeshwamwenda zigomba kumara kirangira ashobora kugurisha imigabane ye ku bandi bashoramari ku giti cyabo/ ku Isoko ry'Imari n'Imigabane by'u Rwanda (RSE) abifashijwemo n'umuhuza mu by'ubucuruzi ku isoko ry'imari n'imigabane.

Iyo habayeho kugurisha imigabane ku bashoramari ku giti cyabo, komisiyo itangwa ku isoko ry'imari n'imigabane ingana na 0.049% isaranganyijwe ku buryo bukurikira:



# Ni ibihe byiza byo gushora imari mu mpapuro mvunjwafaranga z'igihe kirekire?

- Ni ishoramari ridashobora guhomba kubera ko ari inyandiko mvunjwafaranga zitangwa na Leta
- Bizwi neza ko impapuro mvunjwafaranga z'igihe kirekire zitangwa ku ijanisha ry'inyungu riri hejuru ari naryo ryitwa inyungu ngarukamwaka
- Impapuro mvunjwafaranga z'igihe kirekire zishobora kuvamo amafaranga ku buryo bworoshye iyo umushoramari akeneye amafaranga mbere y'uko Igihe izo mpapuro zigomba kumara kigera. icyo gihe, umushoramari agurisha izo mpapuro ku bandi bashoramari ku giti cyabo ku Isoko ry'Imari n'Imigabane ry'u Rwanda (RSE) abifashijwe mo n'umuhuza mu by'ubucuruzi ku isoko ry'imari n'imigabane
- Koroherezwa mu rwego rw'imisoro: Umusoro ku nyungu ufatirwa ku mpapuro mpeshwamwenda z'igihe kirekire zimara imyaka 3 cyangwa irenga ungana na 5%
- Impapuro mpeshwamwenda z'igihe kirekire zishobora gutangwa ho ingwate ku nguzanyo mu bigo by'imari.

## IMPAPURO MPESHWAMWENDA Z'IGIHE GICIRIRITSE

Impapuro mpeshwamwenda z'igihe giciriritse: Ni impapuro mpeshwamwenda zimara igihe kigufi (Igihe kitarenze umwaka) zigenerwa agaciro hashingiwe ku gaciro nyako kazo k'igihe zigurishirijwe hagamijwe gukora ku buryo amafaranga azenguruka mu baturage aba ari ku kigero gikwiye cyangwa hagamijwe gushaka amafaranga hakoreshejwe kugura no kugurisha impapuro mpeshwamwenda mu rwego rwo kuziba icyuho mu ngengo y'imari.

Impapuro mpeshwamwenda z’igihe giciriritse zishyirwa ku isoko binyujijwe muri banki nkuru y’igihugu, zishyirwa ku isoko ariko inyungu zigomba kubyara ntihite igaragazwa ahubwo hagakorwa ku buryo zigurishwa ku giciro kigabanyijwe. Inyungu y’izo mpapuro mpeshwamwenda ituruka ku kinyuranyo hagati y’igiciro zigurishijwe ho n’agaciro zagenewe, aka gaciro kakaba kanitwa agaciro k’igurura. Impapuro mpeshwamwenda z’igihe giciriritse zishyirwa ku isoko buri cyumweru mu buryo bwa cyamunara zikamara iminsi 28, 91, 182 na 364. Kugira ngo umuntu yemererwe, agomba kugura impapuro zifite nibura agaciro ka Frw 100,000. Abashoramari bose (amabanki, ibigo bitari amabanki, sosiyete z’ubwishingizi, ibigo by’ubwiteganyirize, abantu ku giti cyabo,...) bashobora kugura izo mpapuro.

Abantu ku giti cyabo bo mu Rwanda bifuza gushora imari mu mpapuro mpeshwamwenda z’igihe kirekire basabwa ibi bi kurikira:

- Kopi ya pasiporo/Indangamuntu byemewe;
- Ifoto ngufi y’amabara.

## **Ku bakiliya batari abo mu Rwanda, inyandiko zivugwa haruguru zigomba kuba ziriho umukono wa Noteri.**

Ku bigo /inzego byo mu gihugu byifuza gushora imari mu mpapuro mpeshwamwenda z’igihe kirekire bisabwa ibi bikurikira:

- icyemezo cy’ishingwa
- Amategeko shingiro
- Kopi za pasiporo zemewe z’abafite ububasha bw’imikono
- Umwanzuro w’Inama y’Ubutegetsu ushyiraho abafite ububasha bw’imikono
- Ifoto ngufi y’amabara kuri buri wese ufite ububasha bw’umukono.

# IMPAPURO MPESHWAMWENDA Z'IGIHE KIREKIRE ZISHYIRWA KU ISOKO N'IBIGO

Impapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibigo ni imyenda itangwa n'inganda, ibigo by'imari n'ibigo bitanga serivisi hagamijwe gushaka amafaranga yo gushora. Abashoramari bagura impapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibigo baba baguriye amafaranga ikigo kiba gishyize izo mpapuro ku isoko.

Icyo kigo na cyo cyiyemeza inshingano yo kwishyura inyungu ku nguzanyo nyirizina ndetse akenshi hakaba Igihe icyo kigo gisubije iyo nguzanyo nyirizina iyo Igihe izo mpapuro zigomba kumara kigeze cyangwa iyo Igihe cyazo cyo kwishyurwa kigeze.

Muri iki gihe, bene izo mpapuro mpeshwamwenda z'igihe kirekire zashyizwe ku isoko n'ikigo ENERGIHOTEL PLC ni zo zonyine ziriho mu Rwanda Igihe cyazo cyo kwishyurwa kikaba kitari cyagera.

zigomba kumara imyaka 10 zandikishijwe kandi zigashyirwa ku isoko ry'imari n'imigabane n'ikigo Energihotel Plc zikaba zitanga inyungu ngarukamwaka ya 13.75%. Kugira ngo umuntu yemererwe kugura izo mpapuro mpeshwamwenda agomba kugura nibura izifite agaciro ka Frw 1,000,000. Inyungu zishyurwa buri mezi atandatu.

Ikigo ENERGICOTEL PLC ni cyo kigo kigenga gitunganya ingufu z'amashanyarazi cyabaye icya mbere mu kwinjizwa mu bitabo by'Urwego rw'u Rwanda rushinzwe Isoko ry'Imari n'Imigabane (CMA) n'iby'Isoko ry'Imari n'Imigabane ry'u Rwanda (RSE) cyemerewa gushyira ku isoko no kwandikisha ku Isoko ry'Imari n'Imigabane by'u Rwanda (RSE) mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibigo. Ikigo Energicotel 'ECTL' PLC ni cyo kigo kigenga gishora imari mu ngufu cyashoboye gushyira bwa mbere izo mpapuro ku isoko, kikaba cyarashyize izo mpapuro ku isoko muri Kanama 2021.

Inyungu zishyurwa hakuwe mo umusoro ufatirwa. Hakurikijwe amategeko ariho muri iki gihe uwo musoro ufatirwa uri ku kigero cya 5% by'inyungu yakiriwe n'abaturage b'u Rwanda n'abo mu bihugu bigize EAC.

## **Ni ibihe byiza byo gushora imari mu mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibigo?**

- Uburyo bunoze bwo kwirinda ihindagurika ry'ibiciro by'imigabane ku isoko
- Kubona inyungu irenze iva ku mafaranga abitse kuri konti ntakorwaho n'iva ku mpapuro mpeshwamwenda zishyirwa ku isoko na Leta
- Kugerwa ho n'ibyiza byo gukora ishoramari mu bintu bitandukanye
- Kuba ibyago byo guhomba amafaranga yashowe ari bike.

## **IKIGEGA CYA BANKI Y'UBUCURUZI YO MU GIHUGU CYA MAURICE KIGAMIJE GUTEZA IMBERE ISHORAMARI MU MPAPURO MPESHWAMWENDA Z'IGIHE KIREKIRE ZISHYIRWA KU ISOKO N'IBIHUGU BY'AFURIKA (MCB AFDB)**

Ikigega cya Banki y'Ubucuruzi yo mu gihugu cya Maurice kigamije guteza imbere ishoramari mu mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibihugu by' Afurika: Ikigega kigamije guteza imbere ishoramari mu mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibihugu by' Afurika (ADBF) ni ikigega gikoreshwamo amadorari y'Abanyamerika gishora imari mu bihugu 8. Ikigo "MCB Investment Management Co.Ltd" (Ucunga ikigega) gifatanyije na Banki Nyafurika Itsura Amajyambere (AfDB) cyatangije ikigega ADBF mu mwaka wa 2018 maze icyandikisha ku isoko ry'imari n'imigabane ry'igihugu cya Maurice.

Inyungu ku migabane zitangwa kabiri mu mwaka (mu kwezi kwa Gicurasi no mu kwezi k'Ugushyingo) ariko ingano y'inyungu itangwa ku migabane igenwa buri mwaka n'ucunga ikigega aho kuyigena hashingiwe ku nyungu ikigega cyinjije mu mwaka.

Imiryango y'icyo kigega ifunguriwe buri wese wifuza inyungu z'igihe giciriritse ziri mu madorari y'Amerika. Kugira ngo umuntu yemererwe gushora imari muri icyo migabane, agomba gushora nibura \$ 5,000 kandi nta misoro umukiliya atanga ku nyungu.

## Ni gute washora imari mu Kigega cya Banki y'Ubucuruzi yo mu gihugu cya Maurice?

**Hari uburyo bubiri wakoresha mu gushora imari muri icyo Kigega:**

Uburyo bwa mbere ni ugufungura konti muri Banki ya Kigali kandi iyo konti igacungwa na Banki ya Kigali kugira ngo umukiliya ajye ayohereza ho amafaranga. Serivisi ya BK ishinze gucunga ishoramari ry'abakiliya ifungurira umukiliya konti ku Isoko ry'Imari n'Imigabane ry'Igihugu cya Maurice ikohereza amafaranga kuri konti ibikwaho amafaranga y'umuhuza mu by'ubucuruzi ku isoko ry'imari n'imigabane iri muri Banki y'Ubucuruzi y'Igihugu cya Maurice ikishyura umukiriya 0.10% - 0.15% ku mwaka ajyanye no kumucungira ishoramari. Ubu nibwo buryo bwihuse.

Ubundi buryo bukoreshwa ni aho usanga umukiriya asaba ku buryo butaziguye gufungura konti ku Isoko cy'Imari n'Imibane ry'Igihugu cya Maurice binyujijwe muri BK Capital.

## Ese ni izihe mpungenge ziriho ku birebana n'icyo kigeza?

Kuba icyo kigeza kidafite politiki yo gukomeza ishoramari igihe ishoramari ryaba ritari kugenda neza. Abacunga icyo kigeza bagenda bahinduranya amasoko y'imari n'imigabane bakoramo ishoramari bagamije gushaka aho imigabane ishobora kubabyarira inyungu, ibyo bigatuma habaho ihindagurika ry'ibiciro by'impapuro mpeshwamwenda z'igihe kirekire. Ariko, imikorere y'icyo kigeza mu bihe byashize igaragaza ko cyagiye kibyara inyungu iri hejuru.

## Ese bigenda gute kugira ngo hakorwe igurura cyangwa igurisha ry'imigabane?

Icyo umukiriya asabwa gukora ni ukuzuzza ifishi y'igurisha ry'imigabane igashyikirizwa umuhuza mu by'ubucuruzi ku isoko ry'imari n'imigabane muri Banki y'Ubucuruzi y'Igihugu cya Maurice na we akagurisha iyo migabane akohereza amafaranga umukiriya ku buntu uretse amafaranga yishyurwa banki nk'igikuzi cya serivisi yokoherereza umukiriya amafaranga.

## Ni ibihe byiza byo gushora muri icyo kigeza?

- Kuba abakiriya bahabwa inyungu ishimishije: Inyungu irenga 10% ku mwaka. USD igaruka mu myaka 3 ishize (Kuba ari kimwe mu bigega byo ku isi byaje ku isonga mu kugaragaza imikorere myiza)
- Kuba isaranganya ry'inyungu rikorwa kabiri mu mwaka
- Kuba habaho gukora ishoramari mu bintu bitandukanye
- Kuba ari itsinda ry'ishoramari riyemeje kwibanda kuri Afurika
- Kuba umunyamigabane/umushoramari aba yishingiwe ku buryo buhamye (MCB group na AFDB).



## Uburyo imikorere yagiye igenda

<b>Inyungu</b>	<b>Inyungu zatanzwe ku migabane mu 2022</b>
Ikigega kigamije guteza imbere ishoramari mu mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibihugu by'Afurika ("ADB")	<b>9.32%</b>

Ikigega kigamije guteza imbere ishoramari mu mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibihugu by'Afurika ku wa 30 Kamena 2022

## INGANO Y'AMAFARANGA YISHYURWA KURI SERIVISI N'IBISABWA AMAFARANGA YISHYURWA KURI SERIVISI

Amafaranga yishyurwa kuri serivisi yo gucunga ishoramari ageze kuri 0,72% ariko inyungu zose n'inyungu fatizo ku ishoramari zatangajwe hamaze gukurwamo amafaranga yishyurwa kuri serivisi. Hejuru y'ibyo kandi, iyo umukiriya ahisemo ko BK ariyo imubikira umutungo, yishyura buri mwaka 0.10% by'amafaranga imubikiye, kandi akanishyura 0.10% igihe cyose akoze ishoramari. Hejuru y'ayamafaranga yishyurwa kuri serivisi, hari andi mafaranga yishyurwa kuri serivisi zitanzwe n'Isoko ry'Imari n'Imigabane ryo mu gihugu cya Maurice (SEM) n'amafaranga yishyurwa kuri serivisi yokohereza amafaranga kuri konti konti ishyingirwaho amafaranga iri muri Banki y'Ubucururi y'Igihugu cya Maurice (MCB).

Kugira ngo hoherewe amafaranga kuri Banki y'Ubucuruzi y'Igihugu cya Maurice (MCB), hari amafaranga banki yishyura kuri serivisi zitanzwe abarwa ku buryo bukurikira:

- Komisiyo yishyurwa umuhuza mu by'ubucuruzi ku isoko ry'imari n'imigabane: 0.45% by'agaciro k'ishoramari rikoze
- 0.50% by'amafaranga ajyanye na serivisi itanzwe
- Kohereza amafaranga hagati y'amabanki (SWIFT) : Frw 15,000
- Amafaranga yishyurwa banki ikora nk'umuhuza mu bwishyu : \$25
- Umusoro ku nyongeragaciro : \$11.71

## IBISABWA MU GUSHORA IMARI MU KIGEGA

Umuntu ku giti cye

Uwifuzaga gushora imari mu kigega yuzura ifishi y'ubusabe kandi agatanga:

opi y'indangamuntu ye iriho umukono wa noteri (igice cy'imbere n'inyuma);

- Kopi y'icyemezo gihamya aderesi y'aho abarizwa iriho umukono wa noteri (urugero: fagitire yishyuriweho serivisi rusange nk'iz'amazi, amashanyarazi, gazi, n'ibindi) na
- Kopi iriho umukono wa noteri igaragaza uko konti ye ya banki mu gihugu cya Maurice yagiye ikurwaho cyangwa ishyirwaho amafaranga.

## Ibigo

Abafite ububasha bw'imikono mu kigo bagomba kuzuza ifishi y'ubusabe. Icyitonderwa: Ku birebana n'ibigo, urutonde rw'inyandiko zerekeye ubushishozi ku bakiriya ziboneka ku nyandiko iri mu mugereka ikubiyemo urutonde rw'ibisabwa yitwa "KYC\_CDD Checklist".

### **IMPAPURO MPESHWAMWENDA Z'IGIHE KIREKIRE ZISHYIRWA KU ISOKO MU BIHUGU BY'AFURIKA (AFRICA EUROBOND)**

Impapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko mu bihugu by'afurika (Africa EUROBOND) ni iki? t

- Eurobonds, cyangwa impapuro mpeshwamwenda zishyirwa ku isoko mu bihugu byinshi icyarimwe, ni impapuro mpeshwamwenda mpuzamahanga ziri mu mafaranga atandukanye n'amafaranga akoreshwa n'uwazishyize ku isoko [cyane cyane amadorari y'Amerika (USD) cyangwa amayero (EUR), cyangwa amafaranga y'Ubuyapani (JPY)].
- Ni impapuro mpeshwamwenda zitanga inyungu ntakuka ihoraho zihesha uzishyize ku isoko kubona amafaranga akeneye kandi ayo mafaranga akayabona ari mu mafaranga y'amahanga azwiho kugira agaciro kadahungabana. Inyungungarukamwaka/ ijanisha ry'inyungu bishobora kugenwa ku buryo ndakuka cyangwa bikagenda bihindagurika kandi bikishyurwa mu mafaranga y'amahanga.
- Impapuro mpeshwamwenda zandikwa ku isoko ry'imari n'imigabane kandi zikaba zishobora kugurishwa ku buryo bworoshye – ubwishyu bw'imigabane n'itangwa ryayo bikorwa binyujijwe muri banki yitwa Clearstream / Euroclear kandi igihe ubwo bwishyu bukorerwa kikaba kizwi/ bityo bikaba biteganyijwe ko bukorwa mu gihe cy'umunsi umwe nyuma y'ubwumvikane (T + 1).
- Zimwe mu nyungu ku bashyira izo mpapuro mpeshwamwenda ku isoko ni uko baba bashobora kubona inguzanyo iri ku nyungu yo hasi, bakishyura iyo nguzanyo mu gihe kirekire. Urugero: Impapuro mpeshwamwenda zashyizwe ku isoko n'igihugu cya Ghana zishyurwa mu myaka 40 n'impapuro mpeshwamwenda zashyizwe ku isoko n'igihugu cya Israel zishyurwa mu myaka 100.

## Impapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibihugu byo muri Afurika (Eurobonds)

- Impapuro mpeshwamwenda z'igihe kirekire zashyizwe ku isoko n'ibihugu by'Afurika mu mwaka wa 2021 zifite agaciro kagera kuri miliyari \$140, ibyo bikaba byaratumye guverinoma z'ibyo bihugu zishobora kubona amafaranga ahagije yo guteza imbere ishoramari ryabyo mu bikorwaremezo, mu ikoranabuhanga n'ubumenyi.
- Ibihugu 21 byo muni y'Ubutayu bwa Sahara byashyize ku isoko impapuro mpeshwamwenda (Eurobonds) inshuro imwe cyangwa inshuro zirenze imwe bityo izo mpapuro zikaba zitegereje kuzishyurwa n'ibyo bihugu, kandi iryo soko ry'impapuro mpeshwamwenda rikaba rikoreshwa ahanini n'ibigo bikomeye byo muri Afurika nka Ecobank na MTN Group.
- Ibihugu byose cyangwa byinshi muri Afrika byashyize ku isoko izo mpapuro mpeshwamwenda (Eurobonds) byagaragaje ubushobozi bwo kwishyura neza. Hari impapuro mpeshwamwenda nyinshi zagiye zishyurwa zose ubwo igihe cyo kuzishyura cyabaga kigeze mu gihe hari n'izindi zagiye zongera kugurwa mbere y'uko igihe cyo kuzishyura kigera.

**Ni ibihe byiza byo gushora imari mu mpapuro mpeshwamwenda z'igihe kirekire zishyirwa ku isoko n'ibihugu byo muri Afurika (Eurobonds)?**

- Kubona inyungu ndakuka ihoraho ishimishije iri mu madorari (USD) cyangwa mu mayero (EUR).
- Kuba hari ubwoko bwinshi butandukanye bw'impapuro mpeshwamwenda zishyirwa ku isoko n'ibihugu by'Afurika n'ibigo bitandukanye bityo umuntu agashobora kwihitiramo ubwoko bw'impapuro ashoramari.
- Kuba inyungu zishyurwa hakuwemo imisoro yose.
- Kuba amafaranga yishyurwa kuri serivisi ari make ugereranije n'izindi mpapuro mpeshwamwenda (Komisiyo ihabwa umuhuza mu by'ubucuruzi ku isoko ry'imari n'imigabane n'amafaranga yishyurwa kuri serivisi yo gucungirwa ishoramari).
- Kuba impapuro mpeshwamwenda zicuruzwa mu masoko manini mpuzamahanga akoreshwa n'abantu bafite amafaranga yo guhita bishyura.

## **INGANO Y'AMAFARANGA YISHYURWA KURI SERIVISI N'IBISABWA AMAFARANGA YISHYURWA KURI SERIVISI**

- Amafaranga yishyurwa kuri serivisi itanzwe: 0.35%
- Amafaranga yishyurwa kuri serivisi yo gucungirwa ishoramari: 0.10% ku mwaka by'agaciro k'umutungo ucunzwe (ikikigero cy'amafaranga si ndakuka kuko impande bireba zishobora kuganira zikumvikana ku kindi giciro)
- Amafaranga yishyurwa kuri serivisi itanzwe (kwishyura imigabane iri mu mafaranga y'amahanga gusa): \$ 50 kuri buri serivisi
- Amafaranga yishyurwa igihe habaye kwisubiraho no guhagarikisha serivisi yari yasabwe (kwishyura imigabane iri mu mafaranga y'amahanga gusa): \$ 30 kuri buri serivisi
- Amafaranga yishyurwa kuri serivisi yo kumenyeshwa igikorwa cyakozwe: Arasonerwa.

## Abakiriya bifuza gushora imari mu mpapuro mpeshamwenda (Eurobond) basabwa ibi bikurikira nk'uko bigaragara mu bika bikurikira.

### UMUNTU KU GITI CYE

- Ibya ngombwa bimiranga byemewe
- Fagitire iheruka yishyuriweho serivisi rusange nk'iz'amazi, amashanyarazi, gazi n'ibindi
- Nimeru yihariye iranga umuntu ikoreshwa mu mabanki (iyi nimeru uyishyiraho iyo ubona ari ngombwa)

(iyi nimeru uyishyiraho iyo ubona ari ngombwa)

### IKIGO

- icyemezo cy'ishingwa ry'ikigo
- Inyandiko y'ubwumvikane n'amategeko shingiro
- Imyirondoro y'abagize inama y'ubutegetsi n'uburyo imigabane isaranganyijwe mu isosi-yete (cyangwa ibijyanye n'ibyoye)

