FONDAZIONE MARCEGAGLIA ETS – RWANDA

IBISOBANURO KU INKUNGA Z'UBUCURUZI BW'ABAGORE

Umuryango Fondazione Marcegaglia ETS, binyuze muri gahunga ya Fondo Rob business grant for womeni, irashishikariza abagore n'amatsinda y'abagore bifuza guteza imbere no kwagura imishinga yabo y'ubucuruzi kwandika basaba inkunga y'amafaranga n'ibikoresho bizakoreshwa mu mishinga yabo hagamijwe guteza imbere ubukungu bw'abagore no guhanga imirimo mishya.

Intego

Fondo Robi Fund for Women igamije gushyigikira imishinga y'ubucuruzi iyobowe n'abagore cyangwa itsinda rigizwe nibura na 50% by'abanyamuryango baryo ari abagore, ifite ibitekerezo bishya ,birambye kandi ifite ubushobozi bwo kwaguka no gutanga indi mirimo kubandi bantu cyane cyane abagore n'abakobwa.

Inkunga Izatangwa

Fondazione Marcegaglia ETS izatanga inkunga ingana na (5,000,000 -10,000,000RWF) ku mishinga izaba yatoranyijwe ,imishinga izaterwa inkunga ni imishinga y'ubucuruzi iyobowe n'abagore izagaragaza ubushobozi bwo kugera ku nteko z'umushinga kurusha iyindi mu mishinga yose izaba yatanzwe.

Ibisabwa kugira ngo Usabe inkunga

Usaba agomba kuba yujuje ibi bikurikira:

- Kuba ari umugore w'Umunyarwandakazi cyangwa itsinda rigizwe nibura kimwe cya kabiri (50%) by'abanyamuryango baryo ari abagore).
- Kuba afite nibura imyaka +18 y'amavuko.
- Ubucuruzi bugomba kuba bumaze nibura umwaka umwe (1) bukora, kandi bugaragaza ubushobozi bwo kwaguka no gutanga indi mirimo kubandi.
- Ingengo y'imari y'ubucuruzi ikoze neza kandi ishoboka, yerekana uko inkunga izakoreshwa.
- Kwerekana uko umushinga uzahanga nibura umurimo umwe (1) mushya uhemba cyane cyane ku bagore n'abakobwa mugihe cy'umwaka wambere.
- Abasaba bashobora guturuka muturere twose tw'u Rwanda.
- Abasaba bagomba kuba biteguye guhita bashyira mu bikorwa gahunda y'ubucuruzi mugihe bazaba bahawe inkunga
- Abasaba Ntibagomba kuba biga cyangwa babarizwa mu byiciro by'amahugurwa ababuza kwiyemeza no kwita ku iterambere ry'ubucuruzi bwabo ku buryo buhoraho.

Ubwoko bw'imishinga yemewe

Imishinga yemerewe gusaba inkunga ni imishinga iri mu nzego zitandukanye z'ubucuruzi zirimo Ubucurzi bushingiye kumyuga, impano, ibidukikije,ubukerarugendo ,serivisi zitandukanye n'ubundi

bucuruzi bwemewe. Umushinga ugomba kuba uteguye neza hakurikijwe amabwiriza yatanzwe kandi ugaragaza ubushobozi n'amahirwe yo kwaguka.

Ibizitabwaho mu Guhitamo imishinga

Mu gusuzuma imishinga, hazitabwa cyane cyane kuri ibi bikurikira:

- Ubushobozi bw'umushinga mu guhanga imirimo mishya, gukura no gukomeza gukora mu gihe kirekire
- Kuba umushinga ufite intego ziganisha ku iterambere kandi zishoboka
- Kuba usaba afite ubumenyi n'imyumvire ihagije ku isoko n'aho ubucuruzi bwe bukorera
- Kuba ubucuruzi buzakorerwa cyangwa busanzwe bukorerwa mu Rwanda
- Ibitekerezo bishya kandi bifite udushya mu bucuruzi, harimo ibitekerezo by'urubyiruko, cyane cyane abahoze cyangwa bakiri muri gahunda za MVTC n'Amashuri ya Fondazione Marcegaglia ETS
- Kuba gahunda y'imicungire y'ubucuruzi n'igenamigambi ry'imari iteguye neza

Umusanzu w'Usaba

Abasaba ntibasabwa gutanga ikiguzi cy'amafaranga yabo bwite kugira ngo bemererwe inkunga.Icyakora, abazatoranywa bazasabwa kugaragaza ubushake, igihe n'imbaraga bihagije mu guteza imbere imishinga yabo.

Ibisabwa mu Gusaba

Usaba agomba gutanga ibi bikurikira:

- Ifishi y'Ubusabe yujujwe neza, irimo amakuru bwite y'usaba, ibisubizo ku bibazo bimwerekeyeho ndetse n'incamake y'umushinga w'ubucuruzi asabira inkunga
- Inyigo y'umushinga (Business Plan) irambuye, itarengeje impapuro eshatu (3), igaragaza ibisobanuro by'umushinga, intego zawo nyamukuru ndetse n'uburyo inkunga ya (5,000,000 -10,000,000RWF) izakoreshwa mu guteza imbere umushinga wahawe inkunga.

Igihe ntarengwa cyo gutanga ubusabe

Inyandiko zose zikubiyemo ubusabe busaba inkunga zizatangwa bitarenze ku wa 30 Ukwakira 2026. Ubusabe bwose buzatangwa nyuma y'iyo tariki ntibuzitabwaho.

Uko Wasaba

1. uzuza Ifishi y'Ubusabe :Iboneka kuri iyi link
2. Tegura kandi ushyire ku mugereka ingengo y'imari (Business Plan) itarengeje impapuro eshatu (3) kandi itarengeje amafaranga yavuzwe muri iri tangazo
3. Ohereza ubusabe bwujuje ibisabwa byose kuri **microcredit@fmorwanda.org**

Kubindi bisobanuro ,hamagara 0784407522

RWAGAJU Desire

Umuyobozi wa Fondazione Marcegaglia ETS