

**MU KAZI**

**IMFASHANYIGISHO**

1

**UMUYOBORO KU BAYOBOZI B'IBIGO  
KUBAHA IMANA MU KAZI**

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# IMFASHANYIGISHO KU NSHINGANO ZO MU KAZI

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*God is at Work*, Ken Eldred  
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Iki gitabo ntikigurishwa. Wemerewe kugikorera kopi z'amasomo yo guhugura abantu, izo kopi zigatangwa ku buntu nta kiguzi. Wemerewe kandi gusemura iki gitabo.

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# IMFASHANYIGISHO KU NSHINGANO ZO MU KAZI

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**MARKETINGBEGREIFUNG 1**



# INTANGIRIRO

Nshuti Mukundwa,

Iki gitabo cyateguwe kugufasha gutera imbere nk'umuyobozi w'ikigo cy'ubucuruzi. Imana iri gukora umurimo ukomeye mu isi mu gukangura imitima y'abacuruzi benshi ngo bakoreshe ubumenyi bw'umwuga wabo kandi bazane impinduka ku bw'umugambi wayo. Nubwo iki gitabo cyuzuyemo amahame y'agaciro ku muntu wese wo mu gihugu icyo ari cyo cyose, cyandikiwe by'umwihariko abayobozi mu bigo by'ubucuruzi n'abo mu by'ubukungu buteye imbere bahura n'ibibazo bikomeye.

Igitabo kigabanyije mu byiciro bine:

1. Amahame y'Ubwami ku Bucuruzi
2. Iterambere ry'Umuntu Bwite
3. Gushyira mu Bikorwa
4. Umugereka

Turagutera intege zo gusoma iki gitabo uri kumwe n'undi muntu kugira ngo murusheho kugendana n'Uwiteka nk'uko kandi gifitanye isano n'akazi. Mushobora gukoresha iki gitabo nk'igikoresho cyafasha itsinda rito mu kwiga, kuganira no gusenga. Twebwe abo muri Global Advance turasenga, kugira ngo ugire umwete kandi ubone ibikwiriye bigufasha gukora umurimo wose mwiza. Ushobora kubona izindi mfashanyigisho guturuka muri Global Advance kuri [www.globaladvance.org](http://www.globaladvance.org) cyangwa [www.2tim2.org](http://www.2tim2.org).

Hanyuma, turagutera intege zo kuzamura imibanire yawe n'abandi maze wubake ihuriro n'abandi bacuruzi b'abakristo mumeze kimwe bari mu mujyi wawe no mu gihugu. Ihuriro rishingiye ku mahame y'Ubwami (KBNs) mu isi rizabasha gutanga ubufasha no guhuza abacuruzi bashaka kubaha Imana mu kazi kandi bazakora nk'umuyoboro w'impinduka irambye.

Tukwifurije kugira umwete wo kubaka ubuzima bwawe no kuzana impinduka mu kazi ku bw'intego z'Ubwami bw'Imana. Imana iguhe umugisha!

Twishimiye kwakira inshingano,



Jonathan Shibley  
Global Advance





# AKAMARO K'UMUYOBOZI W'IKIGO CY'UBUCURUZI MU BWAMI BW'IMANA INCAMAKE

## INGINGO NKURU:

*Abayobozi mu by'ubucuruzi bashobora kugira uruhare rukomeye mu mugambi Imana ifitiye isi. Ubucuruzi ni kimwe mu bigize buri gace dutuyemo n'igihugu. Abantu b'Imana mu kazi bafite amahirwe akomeye yo kubaka Ubwami bwe no kuzana impinduka mu bice byose bigize sosiyete na buri gihugu*

Nk'abayobozi b'ibigo by'ubucuruzi bo mu bwami bw'Imana **tugomba gusobanukirwa:**

## **Imana Yaduhaye Umukoro**

**Muri Matayo 28:18-19** Yesu yatanze *Inshingano Ikomeye*. Yategetse buri mwizera kujya mu mahanga no guhindura abantu kuba abigishwa. Abayobozi mu bigo by'ubucuruzi bashobora kuba mu butumwa bw'Imana binyuze mu bucuruzi.

Mu **Itangiriro 1** Imana yatanze "*Itegeko ryo Gutwara*", idutegeka kuyobora isi no kuyishyira muni y'ubutegetsi bw'Imana. Ibi birebana n'uburyo dufata abantu n'uko dukoresha ubutunzi ku bw'icyubahiro cyayo.

Yesu ari gushaka "Abafatanyabikorwa mu by'ubucuruzi" bazakorana na we bakagira uruhare mu byo ari gukora mu isi. Muri **Matayo 9:38-39** avuga ko ibisarurwa ari byinshi, ariko abasaruzi ni bake. Imana iri kwandika "abakozi" mu mirima y'ibisarurwa mu rwego rw'ubucuruzi

## **Ubucuruzi ni umuhamagaro Muremure**

Twari dukwiriye kureba ubucuruzi nk'ivugabutumwa. Uko twemerera Imana gukorera muri twe mu by'ubucuruzi, umurimo wacu uhinduka uwera kandi utunganye nk'umurimo wa pasiteri kuri aritari. Nk'abayobozi mu by'ubucuruzi b'ubwami, dushaka ubufasha bw'Imana kugira ngo dushyireho inzira zayo mu bucuruzi bwo mu isi. Imana ikeneye ko tuyihagararira tuzana ubukire, ubutabera,



# MARKETPLACE MANUAL 1

gukiranuka, ubunyangamugayo, gukira, n'ibyingo ku isi.

Byongeye kandi, abacuruzi bari mu mwanya wo kurema imirimo mishya n'igishoro gishya. Ibi bishobora guhesha umugisha ibice dutuyemo, abantu, amatorero, n'ibuhugu.

## **Imana Ikorera mu Bibera mu Isi**

Isi dutuyemo irahindagurika. Abayobozi mu by'ubucuruzi b'ubwami bakwiye kumenya iminsi n'ibihe. Imana iri gukoresha ubucuruzi mpuzamahanga kugira ngo igeze ubutumwa bwayo mu bantu binyuze m bucuruzi. Uyu muni abantu bo mu misi yose barahujwe kurusha mbere. Itumanaho ryazamuye uburyo bwo gushyikirana, ubucuruzi, no guhana amakuru mu isi.

Muri iki gihe, abacuruzi bashyizwe muri buri gihugu n'akarere mu buryo bwihariye. Mu Ibyakozwe n'Intumwa 17:26 havuga ko Imana yashyizeho ibihe by'imyaka ko bikurana uko yategetse, igabaniriza abantu ingabano z'aho batuye. Tugomba kumenya ibyo Imana iri gukora n'uko ishobora kudukoresha.

## **Akazi ni Umurima Weze**

Akazi ni ihuriro ry'ubucuruzi, uburezi, n'ubuyobozi bw'igihugu. Abantu bafite amateka atandukanye bo mu bihugu bitandukanye bashyikirana mu bikorwa bya buri muni. Ahantu heza hagufasha kugera ku bantu babuze ni aho bakorera. Ibitangaza byinshi byo muri Bibiliya ntibyabereye mu itorero, ahubwo byabereye mu isoko. Abakristo ba mbere babonaga akazi nk'umurima wo gukoreramo umurimo wabo n'ubucuruzi bakabubona nk'ahantu ho kubwiriza Ubutumwa Bwiza. Mu bucuruzi, Abakristo bagomba kuvuga ubutumwa igihe cyose bakabugeza ku bandi binyuze mu bucuruzi.

## **Ubucuruzi Bugira Uruhare mu Bice byose by'Ingenzi muri Sosiyete**

Ubucuruzi ni kimwe mu biyoboye imico yose. Bufasha uburezi, ubuyobozi bw'igihugu, itangazamakuru, imyidagaduro n'ubuhanzi. Imana

AKAMARO K'UMUYOBOZI MU BY'UBUCURUZI MU BWAMI  
BW'IMANAINCAMAKE

ishaka ko abantu bayo bazana impinduka muri sosiyete binyuze mu buyobozi bwa buri muco no mu gufata ahantu runaka ngo habe ah'ubwami.

**Abayobozi mu by'Ubucuruzi Bashyizweho Guhesha Imigisha**

Mu **Itangiriro 12** Imana yagiranye isezerano n'umucuruzi witwaga Aburahamu. Asezeranya ko azaha umugisha Aburahamu kugira ngo nawe aheshe umugisha imiryango yose yo mu isi. Nk'abana b'Imana, Imana yaguye iri sezerano kuri twe nk'abayihagarariye hano mu isi. Imana ishaka gukoresha abacuruzi kugira ngo baheshe umugisha imiryango, itorero, aho dutuye n'amahanga. Nk'abayobozi mu by'ubucuruzi kandi b'ubwami tugomba kuzana impinduka mu muco mu buryo bwiza, twerekana icyubahiro y'Imana. Tugomba gutanga ikintu cyiza muri rusange ku bantu badukikuje.

Abayobozi b'ibigo bashobora guhesha imigisha amahanga mu buryo bwombi bw'umwuka n'ubufatika. Imana ishaka gukoresha abayobozi mu by'ubucuruzi b'ubwami bagutse mu mitekerereze no gukoresha ibigo bishingiye ku Inshingano Nkuru.

Abacuruzi bubaha Imana bazakoreshwa mu ghindura sosiyete:

- Bakora ibitunganye
- Gukora ubucuruzi mu buryo bwo gukiranuka
- Gufasha gukuraho ubukene
- Gutanga igishoro hagamijwe impamvu nziza
- Gukemura ibibazo hatangwa ibisubizo birimo udushya
- Kugarura abayobye mu Bwami bw'Imaba bw'umucyo

Igihe dusobanukiwe ibi bintu byose, tuba turi mu mwanya mwiza wo gukoreshwa n'Imana mu buryo bwihariye ngo isohoze imigambi yayo mu isi

**Gukora ni Ukuramya**



Nk'abigishwa ba Yesu Kristo mu bigo by'ubucuruzi, tugomba kureba akazi nk'igikorwa cyo kuramya Imana. Ibyanditswe bitubwira ko Imana ubwayo ari umukozi uhozaho. Akazi ni kimwe mu biranga ko turamya kandi twubaha Imana. Gukora ni ugukoresha imbaraga ku bw'imigambi y'Imana. Uburyo dukorabihishura imyitwarire yacu, imyizerere yacu, n'ishyamba ryacu. Imana iri gushaka abakozi bo gufatanya nayo mu kubaka ubwami bwayo mu isi no kuyobora imitungo ku bw'icyubahiro cyayo.

### **Kumenya Intego Yacu Bituma Tugira ibyo Tugeraho**

A.W. Tozer, umwarimu wamenyekanye cyane w'umunyamerika akaba n'umupasitori, yigeze kuvuga ngo: "IBYO umuntu akora sibyo bimugira usanzwe cyangwa uwejejwe, ahubwo IMPAMVU abikora ni yo imugira usanzwe cyangwa uwejejwe." Iyo tumenye intego yacu n'umuhamagaro wacu mu buzima, tubona ibintu mu bundi buryo bushya, tukagira ibifuzo bishya n'imbaraga bituma tugira umusaruro tukagera ku byo twifuza.

Intego itanga icyerekezo

icyerekezo(iyerekwako) kigatanga Ubushake  
Ubushakebugatagalmbaraga

Uko twihuza n'umugambi mugari w'Imana, n'uburyo tubona ibintu burahinduka. Ntabwo tuba mu "bucuruzi" gusa kugira ngo tubeho, ahubwo turiyemeza kandi tukakora nk'abahagarariye Imana mu bucuruzi kugira ngo tuzane Ubwami bwayo mu kuri k'ubuzima bwa none.

### **Gukora neza Bizana Kubahwa**

Gukora neza ni kimwe mu biranga kamere y'Imana! Ikora ibintu byose neza cyane.

Nyamara, abakristo bamwe bo muri Leta Zunze Ubumwe za Amerika bashyira ikirango cya gikristo ku makarita yabo y'ubucuruzi maze bakamamaza ko ari "ubucuruzi bwa gikristo", ariko bagakora ibintu bibi byo ku rwego rwo hasi kandi ntibabitange ku gihe basezeranyije. Ibi ntibyubahisha Imana kandi ni umuhamya mubi.

## AKAMARO K'UMUYOBOZI MU BY'UBUCURUZI MU BWAMI BW'IMANA INCAMAKE

Abandi bazaducira urubanza bashingiye ku buryo tubayeho n'uko dukora ubucuruzi bwacu. Nidukora ibintu byiza, tukabaho mu bunyangamugayo, kandi tugaha abantu agaciro, bagenzi bacu bazatwubaha hamwe n'aba bandi bari ahantu tuzana impinduka. Impinduka twifuza kuzana izatera imbere bitewe nuko ubuhamya bwacu bwo gukora neza buteye imbere. Nyuma yaho, abantu bazifuza kumva ibyo tuvuga no gukora ibyo dukora. Ibi bizaduhesha amahirwe yo kuzana abantu kuri Yesu Kristo kuko bazabona ubuzima bwe bugaragarira mu bwacu.

### **Ibyerekana icyiza:**

Kujya kure biruta ibyo wakwitega, nubwo nta muntu n'umwe wazabimenya.

Gutanga icyiza cyane mu kazi kose n'inshingano yose.

Gukurikirana ibyo twiyemeje  
Kudahinduka no kurushaho kwiga.

### **Abakemura Ibibazo Bazayobora**

Muri Leta Zunze Ubumwe za Amerika, hari imvugo yamenyekanye cyane ivuga ngo: "Shaka icyifuzo maze ugihaze." Ibicuruzwa byose na serivise bigamije kuzana igisubizo ku muntu cyangwa ku bikenewe ku kintu runaka.

Umuhanga mu by'ubutunzi w'Umuhinde witwa Joseph Prahala mu gitabo cye *The Fortune at the Bottom of the Pyramid* hari ibyo yerekanye birebana n'amahirwe y'ubucuruzi bwagutse mu bakene cyane, aho ibihugu byinshi byateye imbere bidakunda gushyira amasoko. Mu bantu biliyoni 6 bo mu isi, biliyoni 4 binjiza Amadorali y'Amerika ari munis ya 2 ku munsi. Izi biliyoni 4 z'abantu zigize isoko rinini ritifuzwa kandi ridahabwa agaciro ariko ryifuza kwishyura ibicuruzwa na serivise mu gihe babihabwa ku giciro gito kandi bakabona byinshi.

Ba rwiyemezamirimo bashaka ahari amahirwe, ibibazo bakabibona nk'amahirwe y'ubucuruzi. Niba twifuza kandi dushobora kureba kure kugira ngo duhaze kwifuza kw'abantu, ubukire buzadusanga. Gukemura ibibazo mu buryo bufitiye inyungu abantu na sosiyete byubahisha Imana kandi bigatuma turushaho kwizerwa.



**Ubwiza bw’Imana ni inyungu yacu yo kuba ku isonga**

Tugomba gusobanukirwa ko Yesu ari Umuzabibu w’Ubugingo. Igihe tumusanze binyuze mu isengesho no mu busabane, ashyira ubugingo bwe n’imbaraga ze muri twe ari byo bizana impinduka mu buryo tubaho. Imico myiza ye n’amavuta ye bidushyira hakurya y’abandi bantu, bigatuma tugira itandukaniro na bo.

Igihe dukurikiye Imana, ubwiza bwayo buba mu buzima bwacu.

Ubwiza bw’Imana buzana **igikundiro cy’Imana - (2 Ngoma 16:9)**

Igikundiro cye kibasha gukingura imiryango iyo umuntu wese atabasha gukingura.

Ubwiza bw’Imana buzana **udushya tw’Imana - (Abakolosayi 1:16)**

Ubucuruzi busaba ibisubizo birimo udushya kugira ngo bukemure ibibazo.

Ubwiza bw’Imana buzana **kurobanura kw’Imana - (Zaburi 25:14)**

Tugomba kugira impano yo kurobanura kugira ngo tubashe kumenya uwo dukwiye gukorana n’icyo dukwiye gukora.

Ubwiza bw’Imana buzana **ubwenge bw’Imana - (Imigani 1:7)**

Ubwenge buboneka mu Byanditswe, kandi ubusabane bw’Imana ni ingenzi kugira ngo ugere ku ntsinzi.

Ubwiza bw’Imana butuma Imbuto z’Umwuka zikura - **(Abagalatiya 5:22-23)**

Iyi mico myiza izakora mu gihe cyose.

**Ubusonga bubanziriza Kuzamurwa mu ntera**

Imana yaduhamagariye kurinda neza ibiremwa byayo n’ubuzima bwacu. Tugomba kuba abizerwa ku byo Imana yaduhaye kugira ngo nyuma tuzizerwe birushijeho. *Ni iki kiri mu biganza byawe kano kanya?*

AKAMARO K'UMUYOBOZI MU BY'UBUCURUZI MU BWAMI BW'IMANA  
INCAMAKE

Ibisonga byiza *birizerwa*.

Ibisonga byiza bitanga *umusaruro*.

Kuzamurwa mu ntera biza nyuma yo kuba umuyobozi wizerwa kanndi utanga umusaruro muri ibi bihe byacu turimo.

**Ubunyangamugayo n'akamero kw'iherezo bizaneshya**

Abakristo mu bucuruzi bwo mu isi bahura n'ibibazo bikomeye igihe bakikujwe na ruswa n'ibikorwa bibi. Akenshi bisa nuko udakiranuka ahora yunguka kandi agatunga.

Kuba inyangamugayo bisobanura kudahindagurika haba mu kazi ka leta cyangwa kigenga. Bibiliya ivuga ko igikozwe mu bwihisho cyose kizahishurwa.

Umurage w'umuntu udakiranuka ni ukurimbuka. Soma **Zaburi 92:6-7**. Umurage w'umuntu ukiranuka ni ubugingo buhoraho n'igihembo. Soma **Matayo 19:29**.

**Ubuzima bwo guhora usenga ni ingenzi cyane ku bucuruzi buzana inyungu**

Imana irigenga, ariko kandi ikora ku bw'amasengesho yacu. Hariho ingero muri Bibiliya aho amasengesho y'abantu yahinduye ibitekerezo by'Imana. Amasengesho nyayo y'umukiranutsi atanga umusaruro mwinshi.

***Igihe dusenga, twari dukwiriye:***

- Gusenga amasengesho yihariye

Gusengera abantu tubavuga mu mazina, gusengera amasezerano yihariye, ibihe byihariye, imibanire yihariye, na gahunda zihariye zitaratungana, n'ibindi.

- Kurinda imbibe z'ubucuruzi bwacu n'lvugabutumwa ku bw'amasengesho



# MARKETPLACE MANUAL 1

Gusengera ubucuruzi bwose bwihariye harimo n'akazi, amikoro, abakozi, abakiriya, ubunyangamugayo, imikorere, n'ibindi.

- Gusengera kugira imitekerereze mishya yo kureba ibintu mu buryo Imana ibireba

Gusaba ubwenge bwa Kristo kugira ngo ubashe gukemura ibibazo by'ubuzima n'iby'ubucuruzi mu buryo bwe

- Gukora urutonde rw'ibyifuzo no kwingingira ubucuruzi bwacu

Kumenyesha abingenzi ibyerekeye ibintu byihariye bakwiriye gusengera

- Kumenyesha abingenzi ibyerekeye ibintu byihariye bakwiriye gusengera

Gusenga amasengesho yo kwemeranya n'abandi  
Umufasha  
Umuryango  
Abo mufatanyije

## Ibyanditswe by'ingenzi k'Umwete & Umurimo

**Imigani 12:24:** *Ukuboko k'umunyamwete kuzatwara, Ariko ukuboko k'umunyabute kuzakoreshwa uburetwa.*

**Imigani 10:4:** *Ukoresha ukuboko kudeha azakena, Ariko ukuboko k'umunyamwete gutera ubukire.*

**Imigani 13:4:** *Umutima w'umunyabute urifuza kandi nta cyo ari bubone, Ariko umutima w'umunyamwete uzahazwa.*

**Imigani 21:5:** *Ibyo umunyamwete atekereza bizana ubukire, Ariko ubwira bwinshi bwiriza ubusa.*



AKAMARO K'UMUYOBOZI MU BY'UBUCURUZI MU BWAMI  
BW'IMANA INCAMAKE

**Umurimo**

**1 Abakorinto 10:31:** *Namwe iyo murya cyangwa munywa cyangwa mukora ikindi kintu cyose, mujye mukorera byose guhimbaza Imana.*

**Umubwiriza 9:10:** *Umurimo wawe wose werekejeho amaboko yawe uwukorane umwete, kuko ikuzimu aho uzajya nta mirimo nta n'imigambi uzahabona, haba no kumenya cyangwa ubwenge.*

**Yohana 5:17:** *Ariko arabasubiza ati "Data arakora kugeza n'ubu, nanjye ndakora."*

**Itangiriro 2:15:** *Uwiteka Imana ijyana wa muntu, imushyira muri iyo ngobyi yo muri Edeni, ngo ahingire ibirimo, ayirinde.*

**Imigani 22:29:** *Hari umuntu w'umunyamwete mu byo akora ubonye? Bene uwo azaba imbere ku mwami, Ntazakorera abagufi.*

**GUTEKEREZAHO:**

1. Ubona umurimo wawe nko kuramya Imana?
2. Ni uwuhe muhamagararo wawe ubisanishije n'akazi no kubaka ubwami bw'Imana?
3. Ni gute wakoresha aya mahame mu bihe unyuramo?
4. Ubona ubucuruzi bwawe nk'umurimo w'Uwiteka cyangwa nk'uburyo bwo kubona amafaranga?



## KUBONA ISI MU BURYO BIBILIYA IYIBONA

### INGINGO NKURU:

Kubona isi mu buryo Bibiliya iyibona bisobanura kubona isi nk'uko Imana iyibona, bishingiye ku Ijambo ryayo.

Uko tubona isi ni uburyo tuyireba, tureba imiterere yayo n'uburyo tuzabasha kuyibamo. Buri muntu and buri muryango wose bafite uko bareba isi mu isura y'ukuri. Uko tureba isi bigira ingaruka ku miterere yacu n'ibikorwa byacu.

Hariho ibintu byinshi bigira ingaruka mu buryo tubona isi (uko tubona isi):

- Kurera/Umuryango
- Imigenzo
- Ubunararibonye
- Uburezi
- Imyizerere
- Imico idukikuje
- Leta
- Itangazamakuru

Igihe dusomya kandi tugasobanukirwa lbyanditswe n'umugambi Imana ifitiye isi, bigena uburyo tureba kandi dusobanukirwamo ibintu bidukikuje. Imana ishaka ko tugenze kandi tugasuzuma buri kintu cyose dushingiye ku mugambi wayo no ku ntego zayo. Uko Bibiliya ibona isi birenze cyane leta, politike, imico itandukanye, n'ubukungu.

***Bibiliya ni urufatiro rw'ibikorwa byose by'ubucuruzi buzana inyungu***

**1 Petero 1:25** “Ariko ijambo ry’Uwiteka ryo rihoraho iteka.”

**Umubwiriza 1:9** “nta cyadutse muni y’ijuru.”

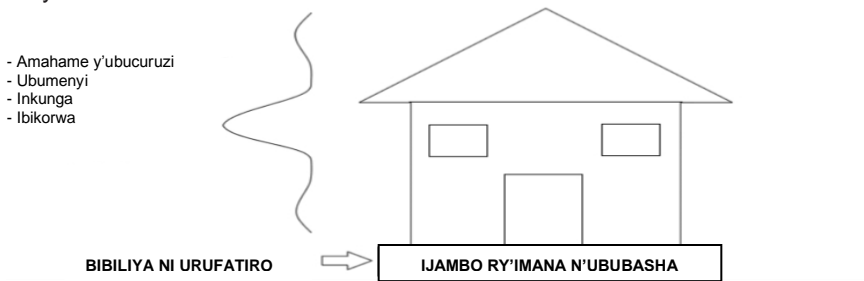
**Abagalatiya 5:22** “Ariko rero imbuto z’Umwuka ni urukundo n’ibyishimo n’amahoro, no kwihangana no kugira neza, n’ingeso nziza no gukiranuka.”

In **Umubwiriza 1:9** Salomo yahamije ko “nta cyadutse muni y’ijuru.” Iyi nteruro ni ukuri kw’ibintu byose, byaba ibyo gukiranuka n’ibyo gukiranirwa. Nubwo isi ihindagurika vuba, buri rubyaro ruhura n’ibibazo shingiro bimwe, n’ibigeragezo n’imbogamizi zimwe.

Bibiliya ni ishingiro ry’ukuri ku babayeho bose. Amahame aboneka muri Bibiliya ni isoko y’ibikorwa by’ubucuruzi bwose buriho. Urugero, ibyiza byo kuba umunyakuri, gukora neza bidahindagurika, kwizerwa, gukora neza bihanitse, agaciro, gukundwa, gushyira mu gaciro no kugira ishyaka ibi byose Bibiliya irabyigisha kandi ikabishimangira ndetse bikomeza kuba ukuri kudashingiye ku bukungu, imibereho cyangwa ihandagurika ry’imico. Akenshi ibitabo by’ubucuruzi bigurishwa cyane ni ibitabo biha agaciro amahame ya Bibiliya kabone nubwo umwanditsi w’igitabo yaba atabizi.

Mu **Abagalatiya 5:22**, twigishwa ko imbuto z’Umwuka zishobora gukoreshwa neza mu buzima bwose bwaba ubw’imibanire cyangwa umuco. “Ibimeze bityo nta mategeko abihana.” Igihe dushyize mu bikorwa urukundo, ibyishimo, amahoro, kugira neza, ingeso nziza, gukiranuka no kwirinda mu bikorwa byacu by’ubucuruzi tubona inyungu y’ukuri.

Mu kwitegereza isi tuyirebesheje ukuri kwa Bibiliya, dutangira kubona ibintu mu buryo Imana ibibonamo.



# KUBONA ISI MU BURYO BIBILIYA IYIBONA

## **Guhinduka k'umuco bitangirira ku muntu**

**Abaroma 12:2** “Kandi ntimwishushanye n'ab'iki gihe, ahubwo muhinduke rwose mugize imitima mishya, kugira ngo mumenye neza ibyo Imana ishaka, ari byo byiza bishimwa kandi bitunganye rwose.”

**2 Abakorinto 5:17** “Umuntu wese iyo ari muri Kristo aba ari icyaremwe gishya, ibya kera biba bishize. Dore byose biba bihindutse bishya!”

Dufite inshingano! Impinduka mu gihugu zigomba gutangirira kuri twebwe nk'abantu. Buri wese muri twe afite ubushobozi bwo gukomeza umuyoboro w'iby'umwuka n'ubukungu w'igihugu cyacu binyuze mu bikorwa byacu.

Umwuka Wera atanga imbaraga ku bakristo bavutse ubwa kabiri kugira ngo bumvire Imana kandi babeho mu buryo buyinezeza. Kubaho uca bugufi ku Mana kandi uyumvira ukurikiza amategeko yayo n'amabwiriza bishobora guhindura amahanga! Abakristo ntibakwiriye gucika intege igihe twumva ko ari twebwe twenyine turiho tugerageza gukora ibyo gukiranuka. Imana ireba mu mutima. Izatanga umugisha ku bumvira kandi izakoresha abizera kugira bazane impinduka mu bandi. Gukiranukira Imana mu buzima bwo muri iy'isi bizahesha umuntu kwera imbuto iteka ryose.

Imyizerere ishingiyeye ku muco n'indangagaciro bishobora gufasha cyangwa kudindiza iterambere ry'ubukungu bw'igihugu. Indangagaciro abantu bahuriyeho, imyizerere, imyitwarire n'imigenzo bigira uruhare runini mu kugena uko igihugu gihagaze mu by'umwuka n'ubukungu. Imyitwarire mu by'umuco iruta cyane urugero rw'imyifatire runaka n'amategeko. Inshuro nyinshi mu guteza imbere ibihugu, abantu ntibaba biteze ibyerekeye gukora neza biri mu rutonde rwize kuko bizera ko umuco wabo udashobora guhinduka.

Ibitekerezo, imyitwarire, imyizerere n'indangagaciro bigomba kugendana n'Ijambo ry'Imana, aho kugendana n'amategeko y'umuco, kugira ngo habeho impinduka. Ibi bitangirira ku myitwarire yacu bwite n'uburyo dutekereza. Mu Abaroma 12:2 Bibiliya itegeka ko dukwiye guhinduka tukagira imitima mishya. Iyo tugize imitima mishya



# MARKETPLACE MANUAL 1

tubitewe no gutekereza kw'Ijambo ry'Imana, duhinduka abantu bashyitse bashobora kuzana impinduka mu muco wacu.

Umuntu ku wundi, imitima igomba guhinduka. Umuntu uhindutse azana imyizerere ye mishya, indangagaciro n'imyitwarire yakwifashisha mu byerekeye ubukungu na politike kandi agatngira no kuzana impinduka mu muco rusange.

Umwuka w'Imana ugomba guhindura umutima n'ibitekerezo by'umuntu. Impinduka mu buyobozi bwa leta cyangwa mu mitegekere ntabwo bishobora guhindura umuco rusange abantu bahuriyeho.

Imiterere y'umuntu Indangagaciro	Indangagaciro ituma ushyikirana n'abandi	Indangagaciro mu mikorere
Ubunyangamugayo Ukuri/Ubwizerwe Gukundwa/Gukranuka Kwizerwa Kwiyemeza/Umwete Gushyira ibintu ku murongo/Isuku Icyizere	Guca bugufi Umurimo Kubaha/Agaciro Ubutabera/Gushyira mu gaciro Ubuntu/Impuhwe Imbabazi Kwita ku bintu Kwizerwa Gufata inshingano Gukorana n'abandi	Umurimo Gukora neza Agaciro Gukora ibyiza bitarimo amakemwa

\* Byavuye mu gitabo *God is at Work* by Ken Eldred

## **Imana Ishaka Guha Abantu n'Amahanga Umugisha mu buryo bw'Umwuka, bw'Imibereho n'Ubukungu**

***Itangiriro 12:2-3*** “nzaguha umugisha ... uzabe umugisha. ...kandi muri wowe ni mo imiryango yose yo mu isi izaherwa umugisha.”

## KUBONA ISI MU BURYO BIBILIYA IYIBONA

Mu **Gutegeka kwa Kabiri 28** Imana yatubwiye neza ko nitwumvira amategeko yayo, Izaduha umugisha. Muri iyo migisha harimo kugwiza, gutunga n'umusaruro. Imana ishaka guha abantu n'amahanga umugisha binyuze mu kumvira amategeko yayo. Itubwira kandi ko hari ingaruka zo kutubaha amategeko y'Imana. Ingaruka zo kutumvira ni umuvumo ukurikira abantu n'amahanga. Kimwe muri iyi mivumo ni urujijo. Ibihugu byinshi bikiri mu nzira y'amajyambere bikorera muri uyu mwuka w'urujijo n'akajagari. Ibi bishobora guterwa no kutumvira amategeko y'Imana ku bwoko bumwe bw'abantu n'abayobozi babwa.

### **Imigisha mu buryo bw'Umwuka**

Imana ikoresha akazi kacu kugira ngo icungure abantu n'amahanga. Abizera bari mu kazi bahamagarirwa kuba abakozi b'Imana mu kuzana ibyiringiro n'ubugingo mu bantu no mu mahanga. Abacuruzi baca bagufi bakemera kuyoborwa n'Umwuka Wera bazana ukuri mu buryo bw'umwuka kandi bagahesha ubugingo abadukikuje. Ukuri kugomba kuboneka mu magambo no mu bikorwa byacu. Uburyo twitwara n'uburyo dukora ubucuruzi bwacu bigira uruhare mu kuzana abantu kuri Kristo.

### **Imigisha mu buryo bw'Imibanire**

Imana ikoresha abantu bayo mu kazi kugira ngo izane impinduka mu muco wabo mu buryo bwiza. Abakristo bari mu bucuruzi bakwiriye kuzana ibisubizo ku bibazo biruhije sosiyete. Isi iriho irashaka ibisubizo. Abizera bagomba gushyira ubutumwa bwiza mu bikorwa byo mu buzima bwabo bwa buri muni. Iyo tubashije kuzana impinduka muri sosiyete no mu muco mu buryo bwiza, tuba duhesheje umugisha umugi wacu n'igihugu. Abantu bazarushaho kwemera kumva ukuri kw'Imana igihe bazabona ingaruka nziza zizanwa n'abakristo bagendera ku mahame y'Imana hano mu isi.

### **Imigisha mu buryo bw'amafaranga**

Hanyuma, Imana ishaka gukoresha abantu bayo mu bucuruzi kugira ngo itange umugisha mu buryo bw'amafaranga



iwuha abantu, uduce batuye, Itorero, no mu kwamamara k'Ubutumwa bwiza. Uko twitwara n'uko dukora ubucuruzi bwacu tugendera ku mahame y'Imana, bizatuma iduha umugisha mu buryo bw'amafaranga. Tumaze kubona umugisha mu buryo bw'amafaranga dutegekwa kubera abandi umugisha, hanyuma tukaba umugisha "mu miryango (amahanga) yose yo ku isi."

## **Gukora Bishingiye ku Mahame y'Ubwami bireba Bose**

**Abafilipi 1:6** "...Icyo nzi neza rwose ntashidikanya, ni uko lyatangiyeye umurimo mwiza muri mwe izawurangiza rwose, kugeza ku munsu wa Yesu Kristo."

Imana ni Imana y'imbyaro nyinshi. Inshuro nyinshi yiyita "Imana ya Aburahamu, Isaka, na Yakobo." Imana ikorera mu miryango n'imbyaro kugira ngo isohoze imigambi yayo. Amwe mu mayeri ya Satani ni ukurimbura urubyaro kugira ngo buri rubyaro rutangire bundi bushya.

Umugambi w'Imana ni uko urubyaro rwose rwiga kandi rugakurira ku ndangagaciro, ubwenge n'ubumenyi by'urubyaro rwarubanjirije. Abantu bikunda babaho ku bwabo gusa no mu gihe cyabo. Abantu b'Imana bazirikana umumaro wo kubiba imbuto ku rubyaro ruzaza.

Niba icyerekezo cy'ubuzima n'ubucuruzi bitarenga igihe cyo kubaho kwacu, icyo cyerekezo kiba ari gito cyane. Imana yitaye cyane mu gufasha bantu bazasiga umurage uzaramba ukarenza igihe cyo kubaho kwabo. Nk'abayobozi mu by'ubucuruzi bahagaze ku Nshingano Nkuru, tugoba gutekereza no gutegurira urubyaro rw'ejo hazaza.

Mu **Abafilipi 1:6** havuga ko Imana izarangiza rwose umurimo mwiza yatangiye kugeza ku munsu wa Yesu Kristo. Mu yandi magambo, Imana yita ku ntsinzi! Twese yatugize ibikoreho by'ibyiza yakoze mu rubyaro rwabayeho kandi izakomeza kubaka ubuzima bwacu mu gutegura urubyaro ruzaza.

Ni ingenzi cyane ko abantu mu gihe bateza imbere ibihugu batekereza



## KUBONA ISI MU BURYO BIBILIYA IYIBONA

ku rubyaro ruzakurikiraho. Abizera bari mu kazi bakwiriye gutangiza impinduka ku muco, ubukungu, bakazana impinduka mu bantu zizagira ingaruka nziza ku rubyaro rw'ejo hazaza.

### **GUTEKEREZAHO:**

1. Ese ubona ibintu mu buryo Bibiliya ibibona?
2. Ni ibihe bintu ushobora gukora nk'umuntu ukazana impinduka mu muco wawe?
3. Ni nde wagira umwigishwa wawe kugira ngo azane impinduka mu rubyaro rw'ejo hazaza?



**IBISOBANURO**

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## **KUZANA IMPINDUKA MU BICE BIGIZE UMUCO UMUGAMBI KU MPINDUKA Y'AKAZI**

### **INGINGO NKURU:**

Muri buri sosiyete, hariho ibice bikuru bigira ingaruka kuri buri muntu no ku muco muri rusange. Imana yateguye kandi ihamagarira umwizera wese kuzana impinduka binyuze mu mbaraga za Kristo mu bice bigize umuco. Uko dukurikira Yesu tukabaho mu kwizera, Ubwami bw'Imana buzatera imbere mu bihugu byacu, kandi tuzasobanukirwa uko dukwiriye kuba abantu bazana impinduka mu bice bya sosiyete duherereyemo.

Gusobanukirwa uko ibice by'umuco bikora bizadufasha kuba abantu bakwiriye bo kugeza ku bandi Inshingano Ikomeye. (Soma Matayo 28:19-20)

### **Ni ibihe bice bikuru bigize Umuco?**

Hariho ibice bikuru bizana impinduka kuri buri muntu, agace na sosiyete byo mu isi. Hari:

- Ubucuruzi
- Uburezi
- Ubugeni & Imyidagaduro
- Leta
- Umuryango
- Itangazamakuru
- Iyobokamana
- Siyansi & Itumanaho

Imana ishaka ko abantu bayo bagira uruhare mu bice byose by'umuco no mu butumwa bwayo. Uko abigishwa ba Kristo barushaho kuba umunyu n'umucyo mu bice baherereyemo ni ko gukiranuka kurushaho kwiyongera mu gihugu.

**Kuki Akazi ari ingenzi?**

Icyo twita “akazi” gifite uruhare mu bice byose bya sosiyete. Imirimo yose ya buri muni yaba iy'ubucuruzi, uburezi, imyidagaduro, iya leta, umuryango, itangazamakuru, itumanaho n'iyobokamana byose biri mu kazi. Impinduka za buri umwe muri iyi misozi irindwi ziboneka mu kazi.

Urugero, reka dufate ko leta ihindurwa n'abayobozi bizera ukuri n'ubunyangamugayo kandi bifuzaga guhagarika ruswa. Bazemerera impinduka kuba kandi bakomeze amategeko azahagarika ubucuruzi bwa magendu, ruswa no gusesagura umutungo. Ibi bizatuma igihugu kiba ahantu heza ho gukorera ubucuruzi kandi bizane ubutunzi bwinshi n'imibereho myiza mu gihugu.

**Uko Imana ikoresha Impinduka Yacu Ku bw'Icyubahiro Cyayo**

Imana yashyize impano n'italanto mu muntu wese. Izi mpano n'italanto bifasha kuyobora umuntu wese kumenya umuhamagaro we no kumenya igice cya sosiyete uyu muntu akwiriye kuzanamo impinduka. Ijambo “umuhamagaro” riva mu ijambo “vocare” risobanura “guhamagara cyangwa gutumira.” Nuko rero duhamagarirwa cyangwa dutumirwa gukorera Uwituka binyuze mu kazi kacu.

Urugero, umuntu ufite ubushobozi bwo gukoresha imibare akaba asobanukiwe neza ibyerekeye kuba umucangamari cyangwa ucunga igitabo cy'umutungo cy'ikigo runaka. Binyuze mu bunyakuri bwe no gukora cyane azazana impinduka nziza ku musozi w'ubucuruzi.

Abigishwa ba Kristo bagomba kuzana impinduka nziza mu bice byose by'umuco kugira ngo bagire itandukaniro muri sosiyete. Tugomba kandi

## IMPINDUKA MU BICE BIGIZE UMUCO

Gusobanukirwa ko impinduka ya nyuma ari yo isigara mu ntekerezo z'urubyaro rwinsi ari urw'ubu n'uruzaza. Tugomba gutekereza kure haruta ubuzima bwacu!

Nk'abantu b'Imana berekana icyubahiro cyayo muri sosiyete, hazabaho impinduka nziza mu kazi kandi ibi bizagira ingaruka nziza itangaje mu mahanga yose.

### **Umurimo w'Imana wo Gucungura mu Bice Byose**

**Ubucuruzi:** Gahunda z'ubukungu zemerera ubucuruzi no guhahirana gutera imbere no kwaguka. Ubucuruzi bukoresha umutungo w'igihugu kugira ngo buzane imigisha n'imibereho y'indashyikirwa ku bantu bose.

**Uburezi:** Uburezi bushingiye ku mahame y'Ijambo ry'Imana buhugura kandi butegura abanyeshuri kugira ubunyangamugayo, kugira icyo bageraho, no gutanga icyizere cy'ahazaza.

**Imyidagaduro:** Imyidagaduro ibi ni ingenzi kandi bituma abantu bumva bishimye, banezerewe kandi bakanyurwa n'ibyiza Imana itanga.

**Leta:** Leta zifite amategeko y'ukuri ashyirwa mu bikorwa n'abayobozi mu bunyangamugayo no mu kuri bakayitaho kandi bakayaha n'abaturage.

**Umuryango:** Imiryango ikomeye iyoborwa n'abashakanye (umugabo umwe n'umugore umwe) bakundana mu buzima bwose. Ababyeyi bakunda kandi bagatunga abana babo kandi bakarera abana babo babigisha gukunda Imana.

**Itangazamakuru:** Itangazamakuru rishingiye ku bushakashatsi no mu gutangaza ukuri kuzuye kandi kw'impamo.

**Siyansi & Itumanaho:** Iterambere ribereye ubuzima bw'abantu n'isi byerekana icyubahiro cy'Imana.

**Iyobokamana:** Amatorero yita ku nshingano zayo 1) Gusenga no kumenya Imana mu materaniro no 2) Gutegura



abanyetorero babo kuvamo abavugabutumwa mu bice byose bya sosiyete.

## **Intambara y'Umwuka**

Ni ukuri kandi ko intambara y'impinduka Atari yo ku isi gusa ahubwo irwanirwa mu ijuru. “Kuko tudakirana n'abafite amaraso n'umubiri, ahubwo dukirana n'abatware n'abafite ubushobozi n'abategeka iyi si y'umwijima, n'imyuka mibi y'ahantu ho mu ijuru. ” **Abefeso 6:12**”.

Igice cyose cy'umuho na sosiyete kiri mu ntambara y'umwijima n'umucyo. Iyo abantu b'Imana bambaye umucyo wa Kristo, bigira ingaruka ku muho maze bikazana ubwiza bw'Imana mu biri kuba byose.

Nyamara, ikinyuranyo cy'ibi nacyo ni ukuri. Igihe abantu batari ab'Imana bayobora, imbaraga z'abadayimoni zihabwaga umwanya binyuze mu cyaha no gukiranirwa muri sosiyete. Ubwami bwa Satani bw'urupfu, ubujuru no kurimbuka bikimikwa maze sosiyete ikazima ndetse ikajya kure y'Imana n'umugisha uva mu bwiza bwayo. “*Umujura ntazanwa n'ikindi keretse kwiba no kwica no kurimbura, ariko jyeweho nazanywe no kugira ngo zibone ubugingo, ndetse ngo zibone bwinshi*”. **Yohana 10:10**

Igihe Satani akomeje kunguka abantu akabafata ndetse agafata n'igihe batuyemo, ingaruka zibaho bazita “Ibirindiro”. Ibirindiro bishyirwaho igihe abakristo batariho bazana impinduka mu bikorwa byose by'ahantu runaka uko rubyaro rukurikirana. “*kuko intwari z'intambara yacu atari iz'abantu, ahubwo imbere y'Imana zigira imbaraga zo gusenya ibihome no kubikubita hasi*.” **2 Abakorinto**.

## **Gutegekwa**

Kuva mu itangiriro, Imana yahamagariye abantu bayo gutegekera muni y'ubutware bwayo. Iri ni itegeko ryahawe Adamu mu itangiriro kandi rikomeje uyu muni. NK'abigishwa ba Kristo, dufite

## IMPINDUKA MU BICE BIGIZE UMUCO

Itegeko ryo kwamamaza impinduka nziza y'ubwami bw'e.

*"Imana ibaha umugisha, Imana irababwira iti "Mwororoke mugwire, mwuzure isi, mwimenyereze ibiyirimo, mutware amafi yo mu nyanja, n'innyoni n'ibisiga byo mu kirere, n'ibintu byose bifite ubugingo byigenza ku isi." Itangiriro 1:28*

Duhamagarirwa kuba abafatanyabikorwa n'Imana mu murimo wayo wo gucungura binyuze mu bice byose bya sosiyete. Uko ni ko twerekana ukubaho kw'Imana mu bice twahamagariwe gukoreramo. Uko dukurikira Yesu mu bice by'ubuzima bwacu byose, impinduka ye izahindura sosiyete zacu mu buryo bukomeye.

### **Guhindura Sosiyete**

Igitekerezo cy'ubwami bw'Imana gishyirwa mu isi binyuze mu bizera bazana impinduka mu mico y'ahantu hatandukanye bakagira ingaruka ku mitekereze y'imigenzo imwe n'imwe. Reka ducukumbure ibice bimwe aho imitekereze yacu igomba kuvugururwa:

### **Subiza Nibyo cyangwa Sibyo Ikibazo #1:**

*"Mu materaniro yo mu itorero ni ho honyine Imana yiyerekana kandi igakora mu buzima bw'abantu. Imana ntabwo mu by'ukuri ikorera mu kazi."*

### **Igisubizo ni...**

Itorero nk'umubiri w'abizera rihamagarirwa kugira uruhare mu murimo w'Imana wo gucungura mu kazi. Imana ntigarukira gusa mu iteraniro ry'itorero. Ikora iminsi irindwi mu cyumweru, amasaha 24 ku munsu natwe dukwiriye gukora dutyo. Abantu bamwe bashobora kumara amasaha make mu cyumweru bari mu materaniro, ariko hafi buri wese amara amasaha arenga 40 mu cyumweru ari mu kazi!

Imana igendana natwe kandi ishaka gukorera muri twe igihe turi mu kazi. Tugomba gutera intege abantu bari mu kazi kandi tukabasengera, tutabikorera itorero gusa. Tugomba kugira ibyiringiro ko



Imana izakora ibintu bitangaje maze igahindura ubuzima bw'abo duhura nabo buri muni.

Hariho ikinyoma kibi abantu benshi bagize umubiri wa Kristo bizera. icyo kinyoma ni ikivuga ko dufite "igice cy'umwuka" cy'ubuzima bwacu dukoresha igihe turi mu rusengero n' "igice gisanzwe" cy'ubuzima bwacu dukoresha igihe turi mu kazi n'igihe dukina. Ku mukristo, nta tandukaniro rihari hagati y'ibyejeje n'ibintu bisanzwe. Yesu Kristo ni Umwami w'ubuzima bwose tubamo, ntabwo ari uw'ibice by'ubuzima runaka gusa.

Tuzanyurwa rwose kandi twishime igihe tuzamenya ko ibintu byose ari iby'umwuka. Igihe twemereye Imana kuza no gukora mu bice by'ubuzima bwacu byose, tubohorwa intambara y'imbere muri twe igerageza kubaho ubuzima bubiri ari bwo "ubuzima bw'umwuka" n' "ubuzima busanzwe".

## ***Ni byo cyangwa Sibyo Igitekerezo#2:***

*"Abapasitori nib o bonyine basizwe amavuta y'umurimo. Abantu badafite akazi gahoraho ku rusengero bahamagarirwa gusa gutanga amafaranga kugira ngo bafashe abamahagariwe kubwiriza ubutumwa no gukora indi mirimo y'itorero."*

## ***Igisubizo ni...***

Bibiliya ivuga ko umwigishwa wa Kristo wese ari umutambyi. *"Ariko mwebweho muri ubwoko bwatoranijwe, abatambyi b'ubwami, ishyanga ryera n'abantu Imana yaronse, kugira ngo mwamamaze ishimwe ry'lyabahamagaye, ikabakura mu mwijima ikabageza mu mucyo wayo w'itangaza..."* **1 Petero 2:9**

Umubare munini w'abizera ntibibona nk'abatambyi, abapasitori cyangwa abandi bakozi b'Imana mu gice baherereyemo. Benshi bigishwa kudakora kugeza igihe Yesu azagarukira. Nyamara buri muntu wese afite umwihariko we mu kwamamaza ubwami bw'Imana kandi afite uruhare akwiriye kwerekana mu kazi. Abahamagawe kuba "abakozi b'Imana bahoraho" nk'abapasitori, abigisha cyangwa abavugabutumwa babereyeho guha Umubiri ibiwukwiriye



## KUZANA IMPINDUKA MU BICE BIGIZE UMUCO

Biroroshye kubona akamaro k'akazi mu buzima bwite bwa Yesu. Ibitangaza bye byinshi byabereye ahantu abantu bakorera, aho kubera mu itorero. Imigani ye myinshi yayisobanuriye ahantu abantu bakorera. Bibiliya irimo inkuru zirenga 120 zivuga aho Yesu yahuriraga n'abantu. Inkuru 10 gusa ni zo zivuga ko Yesu yahuriye n'abantu mu rusengeri izindi nkuru zisigaye yahuriraga na bo mu kazi. Mu bimenyetso n'ibitangaza 40 bivugwa mu gitabo cy'Ibyakozwe n'Intumwa, 39 byabereye aho abantu bakorera.

Imana izakora ibintu bidasanze kandi bitangaje igihe tuzayakira mu buzima bwacu no mu kazi.

### **GUTEKEREZAHO:**

1. Senga kandi usabe Imana kukwihishurira. Ni ikihe gice cy'umuco cyangwa cya sosiyete uhamagarirwa kuzanamo impinduka y'ubwami bw'Imana?
2. Suzuma ubuzima bwawe. Wahaye Imana gutegeka mu bice byose? Ubayeho ubuzima bw'umudendezo butarimo gutandukanya ibyejeje n'ibintu bisanzwe?
3. Saba Kristo kukwereka uko ashaka kugukoresha kugira ngo uzane impinduka mu gihugu cyawe.



## IVUGABUTUMWA MU KAZI

### INGINGO NKURU:

*Ku kazi ni hamwe mu hantu h'ibanze abakristo bakwiriye kuba "umunyu n'umucyo" mu isi ibikineye. Abari mu kazi bazabona kandi bamenye urukundo rwa Yesu igihe abakristo bazerekana urukundo, kwita ku bandi n'ubushake bwo gukora biyuze mu busabane.*

Buri mucuruzi wese w'umunyabwenge ategura gahunda y'ubucuruzi kugira ngo ayihe icyerekezo, intego kandi asuzume ibikorera mu kigo cye n'ibice byose bigize icyo kigo. Abacuruzi b'abakristo nabo bafite inshingano ku Mana no ku bakozi babo zo gutegura umugambi w'ivugabutumwa. Uyu mugambi w'ivugabutumwa ushobora kuba uw'umuntu ku giti cye cyangwa ugasangizwa abandi bakristo mukorana.

### **Ibintu bitatu by'Ingenzi by'Ivugabutumwa mu kazi**

Hariho ibintu bitatu by'ingenzi tugomba kwitaho mu buzima busanzwe no mu kazi.

Hari: **Ubwami, imibanire, n'impinduka:**

1. Tugomba kuba abantu bahagaze ku by'**Ubwami** no kuvumbura uko twebwe nk'abantu kandi bakora ubucuruzi dushobora kugera mu isi yose tukahageza Ubutuma bwiza bwa Yesu binyuze mu bucuruzi bwacu.
2. Tugomba guhitamo kureba umuntu wese duhuye nk'umuntu w'ingenzi kandi tukamenya ko Yesu yazanaga impinduka mu bantu kuko yahaga agaciro **imibanire** maze natwe tugashakisha uko twagira **imibanire** n'abantu bese.
3. Intego ni ukwemerera imbaragaz'Imana **zihindura** neza buri kintu cyose na buri muntu wese dukoraho. Ibi birimo no gufata neza ubucuruzi bwacu tugendeye ku mahame ya Kristo arema impinduka kandi zikabaho.



Ni gute dutwara **Ubwami** bwe aho dukorera? Tugomba kumenya uruhare rwacu nk'abavugabutumwa mu byo dukora byose. Yesu yaduhamagariye gukomeza umurimo we kandi yaduhaye inshingano zo gukora dutyo aho tujya hose. Nk'abantu bafite ubucuruzi bakora, duhamagarirwa kwamamaza **Ubwami** bw'Imana, ni guhingira **imibanire** ndetse no kuba abakozi bazana **impinduka** mu buzima bwabo duhura nabo bose mu kazi ku bw'imbaraga z'Umwuka Wera mu buzima.

### **Amahame Ane y'Ivugabutumwa mu Kazi**

**Abakolosayi 4:1-6** “Ba shebuja, mugirire imbata zanyu ibitunganye n'ibikwiriye, kuko muzi yuko namwe mufite Shobuja uri mu ijuru. Mukomeze gusenga muba maso, mushima. Kandi natwe mudusabire kugira ngo Imana idukingurire urugi rwo kuvuga ijambo ryayo, tuvuge ubwiru bwa Kristo, ubwo nabo hewekugira ngo mbwerekane nk'uko nkwiriye kuvuga. Mugendere mu bwenge ku byo mugirira abo hanze, mucunguze uburyo umwete. Ijambo ryanyu rifatanye iteka n'ubuntu bw'Imana risize umunyu, kugira ngo mumenye uko mukwiriye gusubiza umuntu wese.”

Iyi mirongo itwerekana neza amahame ane y'ivugabutumwa mu kazi:

1. Kugira umwanya wo **gusenga** (umurongo wa 2)
2. Kugira ngo **Imana idukingurire urugi** mu isi, kugira ngo tuvuge umurimo wa Krito (umurongo wa 3)
3. Tugendere mu bwenge mu byo dukorera abo hanze, ducunguze **uburyo** umwete (umurongo wa 5)
4. Kugira ngo tumenye uko dukwiriye **gusubiza** umuntu wese (umurongo wa 6)

### **Ihame #1: Gusenga**

- Kora urutonde rw'abakozi, abakiliya, abakuranguriraho, n'abandi mkorana mu bucuruzi.

## IVUGABUTUMWA MU KAZI

- Tangira kubasengera ubavuga mu mazina ku ngingo runaka ubasabira. Niba urutonde ruriho amazina menshi, ayo mazina yashyire mu matsinda maze usengere buri tsinda buri munsu.
- Usabe Imana kugira ngo bakuboneho igikundiho kandi uyisabe kuba igikoresho cyayo mu gihe iri gukorera mu buzima bwabo.
- Saba Imana kugira ngo abo mukorana bose ntibakugore kandi uyisabe ubwenge bwo kumenya uko usabana na bo. Saba Imana kukwerekana uko ishaka guhindura ubuzima bw'abo mukorana.
- Senga Imana ibakingurire urugi.
- Ihangane – uru ni urugendo, nta bwo bihita bibaho

### **Ihame #2: Inzugi zikinguwe**

Ubu bwoko bw'ivugabutumwa no guhindura abantu kuba abigishwa bubaho mu gice cyacu cyo kuzana impinduka kandi NTABWO cyerekeye ibikorwa ahubwo cyerekeye imibanire. Gukingura inzugi biza mu buryo bwinshi. Bishobora kuba mu bihe byiza mu gihe cy'ibirori. Ibindi bikaza mu bihe bibi. Bimwe mu bihe byiza twavugamo igihe cyo kubyara, isabukuru y'amavuko, ubukwe cyangwa kurangiza amashuri. Bimwe mu bihe bibi twavugamo gupfusha uwo wakundaga, uburwayi bukomeye, ibibazo by'urushako, ibibazo by'abana, ibibazo by'amafaranga, cyangwa kubura akazi. Uko dusoma Ubutumwa Bwiza tukareba ingero za Yesu Kristo uko yakundaga abantu kandi akabakorera, tumubona akora muri ibyo bihe byose. Izi zari inzugi zikinguwe zizana amahirwe yo kuvuga ubutumwa.

### ***Ibitekerezo bifasha inzugi zikinguwe:***

- Amakarita y'isabukuru y'amavuko – asinyeho kandi yanditseho
- Amaburuwa ya buri kwezi ku bakozi bose arimo amagambo abatera integer, arema ubusabane kandi ashimishije
- Amakariya/amaburuwa yifuriza Noheri nziza ku bakozi bose, abakiliya n'abarangurira iwawe



- Ikiruhuko/Ikirori gusangira n’abakozi bose
- Umunsi mukuru ku bakozi bose n’abagore babo n’abana babo
- Kuvuga URAKOZE, cyangwa kubyandika ku ikarita, kubivuga kuri telefone, kuri imeyili cyangwa utanga ibihembo
- Ibuka ko abantu bakeneye kumenya ko bitaweho mbere y’uko bumva ikindi kintu cyose.

### ***Ihame #3: Amahirwe yo Kubwira abandi Ubutumwa***

Buri munsi, uko dusengera abantu Imana yaduhaye gusabira, hari urugi rukinguka ku kibazo runaka. Mu kubaka imibanire, twerekana ko duhari kandi twiteguye gushyikirana. Gushyikirana bisaba kuvuga no kumva – bisaba kumva cyane kurusha kuvuga. Ni ingenzi cyane gushyikirana wereka abantu ko ubitayeho, ubakunda kandi wifuza kubakorera, kandi ubatera intege mu buryo bw’amagambo. Tugomba kumenya neza abantu baturi iruhande, tukitegereza impinduka ziba mu myitwarire yabo n’uko biyumva. Ereka impuhwe kandi ugerageze kugaragaza ubukene bwose buhari.

### **Ihame #4: Gusubiza**

Hano hari urugero rw’ukuntu umucuruzi akwiriye gusubiza ku rugi rukingwe mu buzima bw’undi muntu:

*“Namaze amezi menshi nsengera Joe. Nyuma nza kumenya ko nyina wa Joe yitabye Imana (ibyago). Namenye ko Joe ari kunyura mu mubabaro nk’uko bihora bigenda (kwitegereza). Noherereza Joe ikarita nanditseho kandi nkomeza gusenga (impuhwe). Umunsi umwe, ndi mu karuhuko ndi kunywa ikawa numva amakuru yerekeye Joe n’uko amerewe. Niyemeza gufasha Joe mu buryo bw’ibikorwa bifatika (gukora). Mwohereza igitabo cyirimo ibyanditswe (kwitaho). Ntumira Joe ngo tuyane muri siporo mu byumweru byakurikiyeho (kuboneka). Nohereza Joe imeyili mubwira ko mu mezi ashize namusengeye (gutera intege). Ijoro rimwe nakira telephone ya Joe mbwira ko umwe mu bana be w’umwangavu ari mu bibazo. Naramwumvirije,*

## IVUGABUTUMWA MU KAZI

*Ngerageza kumtera intege no kumugira inama. Mwereka ko mpari ku bwe (kwerekana urukundo). Nyuma, nsaba Joe niba twasomera hamwe ibyanditswe. Hanyuma, musaba niba yakwemera kwakira Yesu mu buzima bwe.”*

### **Amagambo make Azana Kristo Aho ukorera**

- Ntube “umunyedini” mu kazi, ariko ureke Kristo abe muri wowe.
- Zamura kwizera udaca urubanza cyangwa uhatira umuntu kwizera.
- Ube umucyo mu isi y’umwijima.
- Sengera abo mukorana ku bw’ibibazo bafite.
- Andika ibyifuzo byo gusengera kandi ubikurikirane.
- Baza amakuru y’abo mukorana.
- Tanga Bibiliya n’ibitabo bito mu gihe gikwiriye.
  
- Fata amafunguro ya saa sita uganira.
- Ihangane – ibi bifata igihe kandi bisaba umwete.

### **Kwiyibutsa uburyo bikorwamo**

1. **Gusengera** abo duhura na bo mu bucuruzi, dusaba Imana gutegura imitima yacu n’iyabo.
2. Kureba **inzugi** Imana iri gukingura mu gihe iri gukorera mu buzima bw’abandi.
3. Kumva neza **amahirwe** yose ushobora kubwirizamo umuntu.
4. **Gusubiza** witonze n’ubugwaneza kugira ngo wubake icyizere mu mibanire. Abantu NTIBAKWIRIYE gufatwa nk’imishanga ahubwo nk’imibanire Imana iba itanze ngo isohoze imigambi yayo.



## **GUTEKEREZAHO:**

1. Saba Imana kukwereka uko wahinduka “umunyu n’umucyo” mu isi utuyemo.
2. Saba Imana kukwereka abantu no kuguha umugambi uteguye w’aho ukorera ukwiriye kuvugira ubutumwa.
3. Buri muni, saba Imana gukingura inzugi mu buzima bw’abantu, no kubasha kumva igihe imiryango yakingukiye, nanone kandi usabe Imana kuguha umutima wayo ugufasha kumenya uko usubiza ya miryango yamaze gukinguka



## KURWANYA RUSWA

### INGINGO NKURU:

*Imana yubaha ubunyangamugayo bwacu mu gihe tubigize intego yacu tukayubaha binyuze mu kazi kacu*

Imwe mu mbogamizi zikomeye ku bakristo bari mu kazi hano mu isi ni ukugira ibyo bageraho mu gihe ibikorwa bya ruswa birushaho kuba rusange. Akenshi mu iterambere ry'ibihugu. Biboneka nkaho ba bandi barya ruswa kandi bakora nabi bagera kuri byinshi kandi bakunguka mu buryo bw'amafaranga. Abakristo bashobora kurakara mu buryo bworoshye mu gihe tugeraza gukora ibintu dukiranuka ariko tukabona abatizera Imana batera imbere. Iyo bigenze bitya, tugomba kwihangana. Imana ireba buri kintu cyose kandi ihemba gukiranuka mu gihe kirekire.

• **Imana izahemba umukiranutsi.** Ijambo ryayo ridusezeranya kuzaduhemba ku bwo kuyubaha no kumvira amategeko yayo. Soma 1 Abakorinto 9:25; 1 Abatesalonike 2:19-20; Yakobo 1:12.

• **Kureba kure.** Turimo turabiba imbuto z'ahazaza h'ibihugu byacu. Ni ubuhe bwoko bw'igihugu n'imikorere twifuzaga kuraga abana bacu n'abuzuuru bacu? Umurimo wa buri muntu hamwe n'ubucuruzi bishobora kongera cyangwa kubanya konti y'igihugu cyacu yo mu buryo bw'umwuka. Imbaraga za buri gihugu mu buryo bw'umwuka no mu buryo bw'ubukungu ziva ku giteranyo cy'ibyemezo bifatwa na buri wese. Buri muni tugira amahirwe yo kubaka Ubwami bw'Imana binyuze mu buzima bwacu no mu bikorwa byacu.

• **Ntugirire ish-yari abakora nabi.** Igihe tubonye abatizera Imana batera imbere, tumenya ko kujya mbere kwabo ari ukw'igihe gito. Muri Zaburi 37 Bibiliya ivuga ko tudakwiriye guhangayika igihe abakiranirwa bateye imbere mu bikorwa byabo, kuko "bazacibwa vuba". Muri Zaburi 92:7 naho havugaga ko abakiranirwa "bazarimburwa". Abakiranirwa bagereranywa nk'ubwatsi cyangwa nk'igisambu kibisi cyuma vuba.



### **Ingingo kuri Ruswa**

Mu bihugu byinshi, ruswa yabaye umugenzi wa buri muni kandi ibaho buri gihe. abantu benshi basigaye bibwira ko kugira ngo umuntu agire ibyo ageraho cyangwa aboneke ko hari ibyo arusha abandi, akwiriye gutanga ruswa. Bibiliya irwanya ibyerekeye ruswa. Nk'abigishwa ba Kristo tugomba kuba abanyakuri no gukiranuka mu bikorwa byacu byose by'ubucuruzi. Tugomba kuyoborwa n'Umwuka Wera mu byose.

Hari igihe tuba tudafite ayandi mahitamo usibye aya ruswa? Mbere yo gusubiza iki kibazo, reka dusuzume ubwoko bumwe bwa ruswa.

#### **Ubwoko bwa Ruswa:**

##### **Ibikorwa bitarimo gushyira mu gaciro**

Ubwa mbere, reka turebe kuri ruswa mu by'ukuri yerekeye gukiranirwa no kudashyira mu gaciro. Tekereza abantu babiri bariho bashaka akazi kamwe. Umwe ukora ubucuruzi runaka agatanga ruswa yihishe ku wundi muntu ufata icyemezo kugira ngo amuhe akazi. Mu by'ukuri ibi ni bibi kandi ni igikorwa cyo kudashyira mu gaciro.

##### **B. Kunyunyuzwa imitsi y'abandi**

Ubwa kabiri, hariho ruswa yo mu buryo bwo kuriganya. Gukoresha amafaranga mu buryo bw'ubumamyi, utera ubwoba cyangwa nk'igikangisho kugira ngo uyobye icyemezo mu buryo bumwe cyangwa ubundi, ibyo nabyo ni bibi kandi Imana ntibikunda.

##### **C. “Impano runaka kugira ngo uhabwe serivise “Tipu”**

Akenshi hari ahantu hakorerwa ibitemewe n'amategeko. Urugero, umucuruzi uriho ushakisha ibyangombwa kugira ngo yuzuze ibisabwa bimwemerera gutangira ubucuruzi bwe. Ahari yanyuze mu nzira nziza, yishyuye amafaranga asabwa maze ategereje ko ubuyobozi bukora akazi kabwo. Wa mucuruzi ntashobora gukomeza gukurikirana dosiye kugeza igihe ubuyobozi buzarangiriza umurimo wabwo

## KURWANYA RUSWA

wo kumuha ibyangobwa byemewe. Ashobora kubaza amakuru agasanga ubuyobozi butarabirangiza, nubwo ako kaba ari akazi gashoboka kandi koroshye. Bigahita biboneka mu by'ukuri ko uwo mukozi akeneye amafaranga kugira ngo arangize ako kazi. "Tipu" igatuma ka kazi kihutishwa. Ni iki umucuruzi w'ubaha Imana akora?

Bamwe bashobora kujya impaka bavuga ko bidakwiye gutanga "tipu" kuko gukora batyo birushaho gutiza umurindi ibikorwa byo kudashyira mu gaciro. Bakavuga ko umuntu akwiriye kwihangana no gutegereza ndetse akagerageza gukoresha ayo mahirwe kugira ngo yerekane ko asa na Kristo kandi ko amuhamya.

Abandi bashobora kujya impaka bavuga ko ari byiza gutanga "tipu" kugira ngo bitume abantu bakora ibyo bari bakwiriye gukora. Amaherezo, abo ni bo bakiranirwa.

Ahantu nk'aho hakorerwa ibitemewe n'amategeko haradukomerera kandi haratugerageza. Ku rugero ruvuzwe haruguru, umuntu akwiriye gukiranuka mu cyerekezo cyose anyuramo. Ni mu bihe nk'ibi dukwiriye kwishingikiriza Umwuka Wera kugira ngo atwereke icyo tugomba gukora, igihe cyo kugikoreraho n'uko tugomba kugikora.

### **Gukiranuka ku Kazi**

Hariho umugabo witwa Maxwell uyobora ikigo cy'ubwubasti muri Hyderabad, mu Buhinde. Mu myaka mike ishize yabaye umwigishwa wa Kristo. Mbere yo kumenya Umwami, yari amenyereye gutanga no kwakira ruswa nk'uko byabaye umugenzo mu bucuruzi bukorerwa mu Buhinde. Nyamara igihe yasomaga Bibiliya, yumva aratsinzwe kandi yiyemeza guhindura inzira ze.

Igihe kimwe abantu bashatse ko atanga ruswa kugira ngo bamuhe isoko ryabo. Abasobanurira ko atagitanga ruswa kuko yahindutse umukristo. Kubera uwo mwifato, atakaza iryo soko ryabo. Hashize amezi atandatu, ba bantu n'ubundi baragaruka maze bashaka kumuha amafaranga akubye inshuro ebyiri



ku yo bari bamuhaye ku isoko rya mbere kuko bamenye ko yabaye umugabo w'umwizerwa.

### **Imana yubaha ubunyangamugayo bwacu**

Nk'abigishwa ba Yesu Kristo, tugomba kumuhagararira kandi tukemera ko gukiranuka kwe kuba muri twe. Ku mucuruzi wese w'umukristo, umurimo mwiza ni ukwanga ruswa cyangwa kubonekaho uburiganya. Igihe turi mu bihe bikomeye aho twumva turi mu mutego, tugomba gusaba Uwitwaga akaduha ubwenge bwo kumenya uko twitwaga mu kibazo.

### **GUTEKEREZAHU:**

1. Kora uko ushoboye kugira ngo uzamure urwego rwo gukiranuka mu gace uherereyemo kazana impinduka.
2. Noneho fata icyemezo cyo kubaha Imana nubwo byaguhenda

## UBUSONGA BWIZEWE

### INGINGO NKURU:

*Nk'ibisonga, umugambiw'Imana ni uguha buri wese muri twe inshingano yo guteza abantu imbere no guteza imbere umutungo kamere ku bw'intego z'Ubwami bwayo. Uko twizerwa bizatuma Imana iduhemba kuko tuyumvira.*

Ubusonga bukubiyemo buri kimwe cyose kiranga ubuzima bw'umukristo. Imana yaremye ikintu cyose, ni cyo gituma ibintu byose ari iby'Imana. Kuko mu by'ukuri nta na kimwe dufite, turi ibisonga by'ibyo yaduhaye kandi dukwiriye gukoresha neza ibyo yaduhaye.

Muri **Matayo 25:14-29**, Yesu aca umugani ushingiyeye ku busonga bw'ukuri. Muri iyo nkuru, shebuja yahaye abagaragu batatu amafaranga ashingiyeye ku bushobozi bwabo". Shebuja yari yiringiyeye ko umugaragu wese azabyaza inyungu n'umusaruro umutungo yari ahawe.

### **Ihame ry'Ingenzi: Ubusonga Bwizewe Bubanziriza Kuzamurwa mu Ntera**

Ku mpera y'umugani uvugwa haruguru, shebuja yagarutse kureba icyo abagaragu be bakoresheje amafaranga yabahaye. Uwa mbere yongeye ubutunzi bwe, maze arinda neza ibyo yaragijwe, Shebuja aravuga ngo: "Nuko nuko mugaragu mwiza ukiranuka! wakiranutse mu bike, nzakwegurira byinshi." (**Matthew 25:21**)

Imana iri kutwitekereza ngo irebe ko dukiranuka muri bike dufite none kugira ngo izaduhe byinshi mu gihe kizaza. Imana iha umuntu wese ibintu bimwe nk'umwenda agomba kuzayishyura. Ishaka ko turinda neza ibyo bintu maze tukazayishyura kuri ubwo butunzi yatubikije.



*Bimwe mu bintu tugomba kurinda neza ku bw'imigambi y'Imana ni:*

**Ku rwego rw'Umuntu:**

Ubumenyi n'Ubushobozi

Imibanire

Igihe

Amahirwe

Umuhamagaro

Imibiri yacu

Ubutumwa bw'Ivanjiri

**Ku rwego rw'Ubucuruzi:**

Umutungo n'amazu

Abakiliya

Abakozi

Abagemura

Amafaranga

Buri wese afite inshingano zo gukoresha neza imitungo Imana yaduhaye. Urugero rwo mu mugani ni uko Imana yaduhaye imitungo itandukanye ku bantu batandukanye kandi ntitegereje ko bose bagira umusaruro umwe. Itegereje ko umuntu wese aba umwizerwa ku mitungo Imana yamuhaye kurinda. Ibyo Imana itanga bikwiriye gutezwa imbere no gukoreshwa. Ababyaje umusaruro ku byo bahawe banazamuwe mu ntera yo hejuru.

### **Ihame ry'Ingenzi: Imana Ihemba Ubwizerwe**

Igihembo cya Shebuja ku bagaragu be b'abizerwa barinze neza ibyo babikijwe biboneka muri **Matayo 25** bikaba ari:

- Ishimwe: *“wakoze neza”*
- Kuzamurwa mu ntera: *“nzakwegurira byinshi”*
- Ubusabane bwimbitse: *“injira mu munezero wanjye”*

~~Shebuja yanejijwe n'abagaragu bakoresheje neza ibyo yabahaye bakabibiyaza umusaruro mwinshi. Yabashimiye mu huryo bw'amagambo~~

## UBUSONGA BWIZEWE

azirikana ubwizerwe bwabo. Abazamura mu ntera mu buyobozi. Kandi abemerera kuza bugufi bwe mu buryo bw'ubusabane. Igihe turinze neza imibereho yacu n'imitungo ku bw'icyubahiro cy'Imana, azatugenza atyo natwe.

### **Guhingira Ubusonga mu Buzima no mu Bucuruzi**

Imana itegereje ko tuba abizerwa mu kurinda neza no kongera ibyo yaduhaye. Mu gihe tugendeye ku migambi yayo, iduha imbaraga n'ubushobozi bwo kuzuza ubushake bwayo. Ubucuruzi bwacu n'imitungo yabwo ni nk'umwenda Imana yaduhaye kugira ngo tubirinde neza. Imana yifuzaga cyane kuba umufatanyabikorwa wacu mu bucuruzi bwacu.

Mu mugani, abagaragu bo kwizerwa bahise bakoresha amafaranga bahawe na shebuja. Bahise bumva ko bakwiriye guhita bongera kandi babyaza umusaruro ibyo bari bahawe.

Mu buzima no mu bucuruzi, tuba twitezweho kuba ibisonga bikora neza. Umucuruzi akwiriye guhora ateza imbere kandi yagura ubucuruzi bwe. Nk'ibisonga byiza mu bucuruzi, tugomba kwibaza ibi bibaz bijyanye n'imitungo yacu:

- Mbese ndakorera mu muhamagaro, mu cyerekezo no mu mugambi w'ubucuruzi Imana yampaye muri ubu bucuruzi nkora?
- Mbese mfite umuntugonyawo, amazu, n'ibikoresho bimfasha kugera ku cyerekezo cy'ubu bucuruzi?
- Mfite abakozi nyabo, kandi bafite ubwenge, ubumenyi n'amahugurwa yo gushyira mu bikorwa umugambi w'ubucuruzi?
- Ubucuruzi bwanjye bwubahisha abacuruzi bacu?
- Mfite ubuhamya bwiza mu kwishyura inyemezabuguzi zanjye no kurinda ibyo nsezeranya abangemurira ibicuruzwa?
- Ese nkoresha neza igihe?



- Ese nkoresha neza amafaranga yanjye?
- Ukwizera kwanjye kugaragara mu bikorwa no mu magambo ku bo duhura?

Abafite ubucuruzi kandi babwitwararika bahora batekereza imbere ndetse bareba ahari amahirwe mashya. Tugomba kuba bene abo bahora biteguye guhangana n'imbogamizi nshya kandi tukitegura amahirwe mashya.

### **Ubusonga Bubi Vs. Ubusonga bw'Imana**

Umugaragu mubi ntakoresha imitungo ye kandi ahinduka imburamumaro kuri shebuja. Turebye ku nkuru yo muri **Matayo 25**, umugaraagu mubi atanga impamvu kandi abaho mu bwoba. Impamvu ni igisubizo cyo kudakora akazi ushinzwe. Ubusonga bubiri mu buryo bw'ubunene, gutegura nabi, n'ubwoba.

Umugaragu mubi yacyashywe na shebuja kuko atakoresheje italanto yamuhaye. Aho gukora cyane ngo azibyaze umusaruro, yahambye italanto mu butaka ntiyagaragaza uruhare na rumwe. Ubunene n'ubwoba bya byatumye adatangira umusaruro. Umwifato wa shebuja wari kuba utandukanye gato iyo byibuzaga uyu mugaragu mubi yerekana uruhare nyarwo rwo kwizera no gutanga umusaruro.

Shebuja yashimye abagaragu beza ku bwo kuba abizerwa, ntiyabashimye ku bwo kuba abanyabwenge, bazi kunguka, cyangwa ngo abashimire umusaruro wabo. Nk'abacuruzi b'Ubwami, intego yacu ikwiriye kuba iyo kubaha Imana tuba abizerwa, tuba ibisonga byizerwa ku byo Imana yaduhaye. Dushingiye ku bushobozi bwacu, hamwe n'ubufasha bw'Umwuka w'Imana, tugomba gukoresha neza abantu n'ibintu.



**GUTEKEREZAHO:**

1. Senga kandi usabe Imana kukwereka imitungo Imana iri kuguha uyu munsu kugira ngo ubashe kuyirinda neza.
2. Isuzume ku giti cyawe no mu bikorwa byawe by'ubucuruzi maze urebe niba wemerera Umwuka Wera kukuyobora mu gihe ukoresha buri kimwe mu mitungo Imana yaguhaye.
3. Iyemeza ku giti cyawe kuba umwizerwa muri byose no ku bw'intego z'Ubwami kandi umenye yuko Imana izaguhemba mu kugushima, ikuzamura mu ntera ndetse igutoneshe.



## GUKORESHA NEZA AMAFARANGA

### INGINGO NKURU:

*Amafaranga ni igikoresho n'isuzuma ry'ubusonga*

**Imigani 13:7** “Hariho uwigira umukire kandi nta cyo afite, Hariho uwigira umukene kandi ari umukire cyane.”

**Matayo 6:24** “Nta wucyeza Abami babiri kuko yakwanga umwe agakunda undi, cyangwa yaguma kuri umwe agasuzugura undi. Ntimubasha gukorera Imana n'ubutunzi.”

Bibiliya ifite imironga irenga 2,300 ivuga ibyerekeye gukoresha amafaranga no kuyatunga. Imana ishaka guha umugisha abantu bayo. Ubukire Imana iha abana bayo ntabwo ari ubufatika gusa (amafaranga), ahubwo hari n'ubw'imigisha yo mu buryo bw'umwuka nk'ubwenge, imiterere, n'ubumenyi bishobora guhererekanwa mu rubyaro rukurikira. Abantu benshi bafite ubutunzi bwinshi bufatika ntibaba bahagaze neza mu by'umwuka.

Tugomba kureba amafaranga nk'igikoresho gikwiriye gukoresha ku bw'intego nziza. Amafaranga ni ngombwa kugira ngo afashe mu gukemura ibyo dukenera. Nuko rero, ni byiza mu bucuruzi kubyaza inyungu amafaranga. Inyungu ni ukubona amafaranga y'inyongera ku gicuruwa cyangwa serivisi aruta ikiguzi waranguyeho icyo gicuruzwa cyangwa iyo serivisi. Inyungu ishobora gukoresha mu guteza imbere ubucuruzi no guhesha abandi umugisha.

Akenshi, inyungu y'amafaranga igendana n'isuzuma ry'imiterere y'umuntu. Buri gihe abantu batekereza ko amafaranga azabafasha gukemura ibibazo byabo. Abantu benshi bagatangira gukorera amafaranga, bagaterwa ishyaka n'amafaranga ubwayo aho kuyakoresha nk'igikoresho runaka. Ibi bitea ibibazo haba ku muntu ku giti cy'e, mu mibanire ye n'abandi ndetse n'ibibazo by'ubucuruzi. Imana ishaka ko abagabo n'abagore bayo bagira imiterere yo gukoresha amafaranga neza.



Mu yandi magambo, twagombye gusingira uburumbuke maze tukareka ubutunzi bufatika.

## **Amahame yo Gukoresha neza Amafaranga:**

### **1. Imana yonyine ni yo Soko y'Ubukire**

**Gutegeka kwa Kabiri 8:18** *“Ahubwo uzibuke Uwiteka Imana yawe, kuko ari yo iguha imbaraga zikuronkesha ubutunzi, kugira ngo ikomeze isezerano yasezeranishije ...”*

Tugomba gusobanukirwa ko ikintu cyose dufite n'icyo turi cyo cyose gituruka ku Mana. Ntacyo twakora tudafashijwe na yo. Ntukirate ibyo umaze kugeraho. Ahubwo wihutire guha Imana icyubahiro kandi wubahe intsinzi n'imigisha yose iguha.

### **2. Ubwami bw'Imana bukwiye kuba ibanze**

**Matayo 6:33** *“Ahubwo mubanze mushake ubwami bw'Imana no gukiranuka kwayo, ni bwo ibyo byose muzabyongerwa.”*

Igihe twibanda ku by'Ubwami, ikintu cyose tukireba mu buryo bwiza kandi bukwiye. Imana izi ibyifuzo byacu. Idusezeranya ko izahaza kwifuza kwacu ndetse ikanakora ibirushijeho igihe cyose tumushyize imbere ndetse tugashyira imbere ibyayo tukabirutisha ibyacu.

### **3. Dukwiye guha Imana Ibyayo**

**Malaki 3:10** *“Nimuzane imigabane ya kimwe mu icumi ishyitse mubishyire mu bubiko, inzu yanjye ibemo ibyokurya. Ngaho nimubingeragereshe, ni ko Uwiteka Nyiringabo avuga, murebe ko ntazabagomorerera imigomero yo mu ijuru, nkabasukaho umugisha mukabura aho muwukwiza.”*

Abantu benshi batekereza ko bakennye cyane ku buryo badashobora gutanga. Guha Imana ibisanzwe ari ibyayo ntabwo ari ukwica amategeko, ahubwo ni ikimenyetso cyo kwitanga no gushimira Imana. Ahantu hamwe honyine mu Byanditwe aho Imana idusaba “kuyigerageza” ni mu gutanga. Ugomba kuba umwizera mu gutanga

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Imana ni yo muganura w'umugaruro wawe. Kamere y'Imaa ni ugutanga, natwe tugomba kuyigana maze tukaba abantu batanga.

#### 4. Tugomba Gutera imbuto kugira ngo Dusarure

**2 Abakorinto 9:10-11** *“Iha umubibyimbuto n'imitsima yo kumugaburira ni yo izabaha, ibongerere imbuto zanyu zo kubiba kandi igwize imbuto zo gukiranuka kwanyu. Namwe muzatungishwa muri byose ngo mugire ubuntu bwose, butume Imana ihimbazwa.”*

Amahame yo gutera no kubiba ari rusange kandi ntakoreshwa gusa mu buhinzi, ahubwo no mu gushyikirana k'ubucuruzi n'amafaranga. Igihe duteye igikorwa cyangwa serivise, cyangwa impano y'amafaranga tukabiha Uwiteka, twizera ko bizatwungukira kandi tuzabikuramo umugaruro ku bw'icyubahiro cy'Imana.

Uyu mrongu uvuga neza ko Imana iha umuntu imbuto: ari we uyitera. Imbuto zigomba gutera kugira ngo zitange umugaruro. Uko dutera imbuto nyinshi, ni ko Imana izaduha nyinshi. Imana ishaka ko tugira imbuto zihagije kugira ngo tube mu mwanya wo “gutanga igihe cyose.” Inzira imwe yatuma tubishobora ni ugutangira gutera imbuto ziri mu zo dusangwa.

#### 5. Tugomba Kuzigama no Gushora imara mu hazaza

**Imigani 21:20:** *“Mu rugo rw'umunyabwenge hari ubutunzi bw'igiciro cyinshi n'amavuta ya elayo, Ariko umupfapfa we abipfusha ubusa akabimaraho.”*

Iyo tumaze guha Uwiteka, tugomba gukomeza kuzigama amafaranga. Bisaba gushishoza n'ubwenge kugira ngo uzigame amafaranga y'ejo hazaza. Kuzigama amafaranga menshi ni igikorwa gisaba kwitwararika kandi gihesha amahoro mu mutima. Biroroshye gukoreha amafaranga ugasigara ntacyo ufite cyo gutanga cyangwa kuzigama. Abantu bashishoza barabanza bagaha Imana, maze bakiyishyurira ibyabo. Nyuma y'ibyo, bakora ingengo y'imari ibafasha gukoreha neza amafaranga asigaye. (ku rugero rw'ingengo y'imari y'umuntu bwite wareba ku gice kivuga uburyo wakora ingengo y'imari).



- Ishyura Imana (Icyacumi)
- Iyishyure (Kuzigama)
- Beshwaho n'ibisigaye

## **6. Tugomba kuzirikana Umwenda**

**Imigani 22:7** *“Umukire ategeka umukene, Kandi uguza aba ari nk'umugaragu w'umugurije.”*

Iyaba byashobokaga nitube mu mwenda. Gusaba umwenda bituma tuba abagaragu b'awo tuwatse kandi akenshi bidusaba ikiguzi kinini kubera inyungu. Abantu benshi bafatwa n'umutego w'umwenda maze ntibashobore gukoresha amafaranga yabo ngo batange. Igihe dusabye umwenda, tuzahora buri gihe twishyura menshi.

## **6. Tugomba kwiga kwishima**

**Abaheburayo 13:5** *“Ntimukagire ingeso zo gukunda impiya ahubwo mujye munyurwa n'ibyo mufite, kuko ubwayo yavuze iti "Sinzagusiga na hatu, kandi ntabwo nzaguhana na hatu.”*

Bibiliya itubwira ko dukwiriye kwishimira ibyo dufite. Mu yandi magambo, tugomba kunyurwa n'ibyo twahawe, aho guhora dushaka ibyamirenge. Kutishima kuravuga kuti: “nta na rimwe biba bihagije.” Mu butunzi bw'Imana, hari byinshi birenze ibihagije. Abantu benshi babazwa n'ibidakwiriye kubababaza kuko bahiga amafaranga kurusha uko bashaka Imana.

## GUKORESHA NEZA AMAFARANGA

### Ishusho y'Ubukire mu buryo butatu

	Ishusho y'Ubukene	Ishusho yo Kwikunda	Ishusho y'Ubusonga
<b>Ubutunzi ni:</b>	Bubi	Bwiza	Inshingano
<b>Nkora ngo:</b>	Mbone ibyankenerwa	Mbe umukire	Mpe Imana icyubahiro
<b>Ab'Imana ni:</b>	Abakene	Abakire	Abizerwa
<b>Abatari ab'Imana ni:</b>	Abakire	Abakene	Si abizerwa
<b>Ntanga:</b>	Kuko ngomba gutanga	Ngo nakire	Kuko nkunda Imana

**Nsohora ifaranga:**      Ntashimiye Imana                      Ntacy nitayeho                      Nsenga kandi n'inshingano

### IBIBAZO BYO GUTEKEREZAHO:

1. Saba Imana kugufasha gushyira mu bikorwa amahame yose yo gukoresha neza amafaranga.
2. Mbese uri igisonga cyiza ku butunzi bwawe imbere y'Uwiteka?





## UKO WAKORA INGENGO Y'IMARI

### INGINGO NKURU:

*Ingengo y'imari ni inyigo yanditse idufasha kuba ibisonga byiza n'umugisha ku Bwami, igatuma dukoresha neza inyungu yacu twirinda kuba imbata y'amafaranga.*

Gukora ingengo y'imari ni ingenzi cyane ku bakristo kuko duhamagarirwa kuba ibisonga byiza n'abacungamutungo w'ibintu byose twahawe. Ibyo twahawe byose muri ubu buzima ni impano ituruka k'Uwiteka; nta na kimwe dufite. Igice kimwe cy'ubusonga gisobanura ko tugomba gufata neza amafaranga Imana yaduhaye. Muri ibi harimo no gusubiza Uwiteka tumushimira.

Amahame y'ubusonga n'ishyirwa mu bikorwa ryayo biratureba twese hatitawe ku myaka cyangwa ku cyo umuntu yinjiza. Yesu yita cyane ku buryo dukoresha umutungo imitungo. Muri **Yohana 6**, nyuma y'igitangaza cyo guhaza abantu ibihumbi bitanu, Yesu yasabye ko ubuvungukira bw'imitsima busigaye babutoragura kugira ngo hatagira na kimwe cyangirika. Kuba ibisonga byiza, tugomba kwiga kwita ku ingengo y'imari tugakomeza kuyikoresha.

Nanone kandi gutegura ingengo y'imari ni ingenzi ku bakristo kuko Imana ntishaka ko tuba abacakara b'icyaha cyangwa b'umuntu. Igihe umwenda ubaye munini tudashobora kuwishyura, uduhaye mu bucakara. Ingengo z'imari zidufasha kwirinda ibyo tumaze kuvuga zikatwereka ibyo dushoboye n'ibyo tudashobora kugeraho. Ingengo y'imari iteguwe neza mu bushishozi idufasha kumenya mbere, ingano y'amafaranga tugomba kwishyura kuri za fagitire n'igihe izo fagitire tuzazishyurira. Ibi bidufasha gusubiza Uwiteka, kwishyura fagitire zacu ku gihe, kwirinda amande y'ubukererwe, no kugena iby'ibanze tugomba kushyura mbere.

### **Iby'ibanze ku ngengo y'imari**

Ingengo y'imari ni inyigo yerekana uko amafaranga akoreshwa hashingiwe ku yo umuntu akorera

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(ayo yinjiza) n'amafaranga umuntu akoresha (aya koreshejwe). Mu gusobanukirwa amafaranga twinjiza ku kwezi n'ayo dukoresha mu kwezi, tuzabasha gukoresha neza amafaranga yacu nk'uko bikwiriye. Gukora ingengo y'imari ni urugendo rugena inyigo y'amafaranga dukoresha agomba kungana cyangwa akaba muni y'amafaranga twinjiza.

### **Ingengo y'imari....**

- Izafasha kureba aho amafaranga aturuka n'aho aya
- Izafasha umuryango kuganira ibyerekye amafaranga
- Izafasha gushyiraho intego no kuzisohozza
- Izatanga inyigo yanditse ifasha mu gufata ibyemezo by'amafaranga
- Izafasha kubona amahirwe yo gutanga, kuzigama, gukoresha amafaranga no gushora imari

### **Ingengo y'imari...**

- Ntizakemura ibibazo byose byihutirwa by'amafaranga
- Nidakurikizwa, ntizagira akamaro
- Ntizakuraho ifatwa ry'ibyemezo byose
- Ntizashyira mu gaciro yonyine

### **Uko Bakora Ingengo y'imari**

Ikorwa ry'ingengo y'imari y'umuntu bwite isaba muri rusange izi ntambwe zikurikira. Ingengo y'imari igomba buri gihe gukorwa uri kumwe n'umufasha wawe (niba warashatse).

#### **1. Andika amafaranga uheruka gukoresha.**

Intambwe ya mbere mu gukora ingengo y'imari ni ukumenya amafaranga dukoresha mu kwezi. Koresha urugero rw'ingengo y'imari ruboneka ku mugereka w'iki gitabo nk'umuyobora, maze ushushanye ingengo y'imari hanyuma uyuzuze ushyiramo amafaranga

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Wakoresheje muri uku kwezi. Niba bishoboka ubikore no ku kwezi gushize, ubikoreye ku rundi rupapuro.

**2. Suzuma uko amafaranga ari gukoreshwa.**

Ukoresheje ingengo y'imari yo mu mezi abiri ashize, itegereze buri cyiciro maze urebe niba ayo mafaranga afite ishusho nyayo y'ibyo usanzwe ukoresha. Hanyuma witegereze mu cyiciro cy'amafaranga yakoreshejwe maze urebe niba byashoboka ko wagabanya ibyo usanzwe ukoresha amafaranga yawe.

**3. Shyiraho intego n'ibyo kugenderaho mu buryo ukoresha amafaranga. Ita cyane ku migambi miremire ikenera amafaranga harimo ayo kuzigama n'ibyo ugura bikenera amafaranga menshi.**

Tugomba kwiga uburyo tunganira n'abafasha bacu ku byerekeye ibyo dukenera n'ibyo tugambirira tubabwiza ukuri kandi tudaca ku ruhande. Ibuka ko abagabo 'abagore ari ikipe kandi bakenera kwemeranya ku nyigo bakora. Muganire ku byo mukenera buri muni no ku ntego mufite mutabeshyanya.

**4. Andika kandi ukurikirane amafaranga ukoresha kugira ngo umenye neza ko ari mu muyoboro wiyemeje ugufasha kugera ku ntego zawe.**

Koresha urugero rw'ingengo y'imari ruri ku mugereka nk'umuyoboro, kora ingengo y'imari y'ukwezi gutaha ku rupapuro. Uzuzamo amafaranga uzakoresha muri uku kwezi wuzuza buri cyiciro iri mu "ngengo y'imari y'ukwezi". Zirikana neza ko amafaranga ukoresha angana cyangwa ari muni y'ayo winjiza. Andika amafaranga ukoresha mu kwezi, uyandike mu gice cy' "ukwezi urimo". Ushyiremo ikintu cyose wakoresheje amafaranga, nubwo byaba birenga ingengo yawe y'imari.

**5. Gira ibyo uhindura ku ngengo y'imari.**

Ku mpera y'ukwezi ongeraho ibyinjijwe byose. Niba amafaranga wakoresheje ari muni y'ayo winjije, ingengo y'imari wayigezeho. Cyangwa ugire ibyo uhindura ku kwezi gukurikira nubwo waba ubona ko bitari ngombwa. Umuco wo gusohora amafaranga ukwiriye kugira uko uhinduka.

**Kora Ingengo y'Imari yawe Bwite**

Amakuru akurikira n'ingengo y'imari y'umuntu ku giti cye iri ku rupapuro rw'umugereka bishobora gukoreshwa herekanwa ingengo y'imari y'umuntu ku giti cye.

**1. Tangirana n'amafaranga winjiza.** Erekanwa amafaranga ucyura mu rugo buri kwezi, ayo umuntu wo murugo yinjiza maze uyandike mu gice cyitwa icy'umushahara.

**2. Tegura urutonde rw'ibyo ukoresha amafaranga yawe mu kwezi bidahinduka.** Ibyo ukoresha amafaranga yawe mu kwezi bidahinduka bihora akenshi ari amafaranga adahinduka. Andika buri faranga ryose mu mwanya waryo. Ushobora kandi kongeraho ibyiciro.

**3. Kora urutonde rw'ibyo ukoresha amafaranga mu kwezi bihindagurika.** Ibyo ukoresha amafaranga yawe byoroheje bindagurika bitewe n'uko ukwezi kwangenze, ariko biroroshye kubikurikirana kurusha gukurikirana bya bindi ukoreshamo amafaranga yawe bidahindagurika. Andika buri mafaranga mu mwanya wayo. Ushobora kongeraho ibindi byiciro.

**4. Ni ingenzi cyane kongeramo amafaranga yo kuzigama.** Zirikana kugira amafaranga uzigama buri kwezi. Naho ubundi biroroshye gukoresha amafaranga kuri bya bindi byoroheje maze ukibagirwa kuzigama. Amafaranga yo kuzigama ashobora gukoreshwa mu gihe hakenewe amafaranga byihutirwa, ariko ubundi aya mafaranga ntakwiye gukorwaho. Intego ni ukugira amezi atatu y'umushahara angina mu gihe amafaranga akenewe byihutirwa. Kuzigama amafaranga bikwiye nanone gukorwa kugira ngo ubashe kugura ibintu bisaba amafaranga menshi, ibiruhuko, n'ibindi wakenera. Andika buri faranga ryose mu mwanya waryo. Ushobora kongeraho ibindi byiciro

**Ayandi mahame yo gukora ingengo y'Imari**

**1. Reba ingengo y'imari buri kwezi.** Kugira ngo tube ibisonga byiza n'ingengo y'imari zacu zikorwe neza, zigomba gukoreshwa buri kwezi zigahabwa agaciro.

**2. Emera urugendo rwo kwiga.** Kubaho ugendera ku ngengo y'imari ni ukwiga kandi bifata igihe kugira ngo ubimenyere.

**3. Itegere kureka ingengo y'imari igenekereza ahubwo ukore nk'uko iteganyijwe.** Iri ni itegeko ry'ingenzi mu gukora ingengo y'imari: Menya ko imishinga y'ingengo y'imari ari "ugutekereza neza" kurusha ibindi byose.

**4. Gukosa mu mwanya wo kwihambira ku bya kera.** Igihe uri gukora ingengo y'imari, ni ingenzi cyane gushyiraho amafaranga menshi arenga ayo utekereza kuzakoresha no gushyiraho amafaranga make arutwa n'ayo uteganya kuzinjiza.

**5. Kwitegura ibitateganyijwe.** Ingero nke ku gukoresha amafaranga ku byo utateganyaga cyangwa ku byo udasanzwe uyakoreshamo: gukoresha imodoka, amafaranga yo kwivuza, ubukwe, ingendo zitunguranye, igikoresho cyapfuye, impinduka z'ubuzima nko kurongora no kubyara abana. Hamwe no gutegura neza, ibyo utateganyaga gukora, ubasha kubikora neza.

**6. Gushyiramo abagize umuryango wawe.** Gukorera hamwe n'umufasha wawe ni ngombwa kugira ngo ingengo yawe y'imari igende neza. Abana nabo bashobora kubyungukiramo mu gihe batanze ibitekerezo kandi bakiga uko bakorexsha nea amafaranga bakiri bato.

**7. Zamura amafaranga uzigama uko ushoboye.** Kugabanya ibyo ukoresha amafaranga yawe bihora ari igitekerezo cyiza, ariko kandi gushyira amafaranga ku ruhande bisaba ubushishozi. Gerageza gushyira amafaranga make ku yo winjije maze uyazigame.

**8. Koresha ingengo y'imari nk'uburyo bwo kwifata, aho kuba imbogamizi.** Gukora ingengo y'imari iremereye ni ukugira umwarimu mwiza ugutoza gukoresha neza amafaranga yawe. Nyamara hari ibihe bisaba "gusesa" ingengo y'imari.

### **Gabanya ibyo ukoresha amafaranga**

**1. Ifate mu kugura ibyo utateganyaga.** Hagarara ku ngengo yawe y'imari kandi wirinde ikigeragezo cyatuma ugura ikintu utari ukeneye.

**2. Hagarika gukoresha amafaranga mu bidakenewe** nko kurya muri resitora, kugura ibintu bihenze byo kwinezeza. Banza urebe uko wazigama amafaranga make kuko byoroshye kuyabona no kuyagabanya, maze ukomereze ku bintu bigari wifuza kugura.



**3. Irinde ibya mirenge utekereza ko bikenewe.** Niba amafaranga winjiza adahwanye n'ayo ukoresha, bisobanuye ko hari ibyo ugura bya mirenge, nubwo wowe wabona ko biba bikenewe. Suzuma ibyo ugura, urebe ko bikenewe.

**4. Irinde ko ibyo ukoresha amafaranga yawe byiyongera.** Uko amafaranga winjiza ku mwaka yiyongera, ukazamurwa mu ntera, ugashora imari neza, ntiwihutire kongera ibyo ukoresha amafaranga yawe. Niba amafaranga winjizaga yiyongereye, ni byiza cyane kuzigama menshi.

**5. Gabanya ibitwara amafaranga yawe byinsi.** Ibi bishobora gutuma wimuka mu nzu nto cyangwa ukagura ukanagurisha imodoka yawe.

### **Gukora Ingengo y'Imari y'Ubucuruzi**

Amakuru akurikira, hamwe n'ingengo y'imari y'ubucuruzi ya bui kwezi ii ku rupapuro rwo ku mugereka, ashobora gukoresha mu gushyiraho ingengo y'imari y'ubucuruzi ya buri kwezi.

### **Amagambo y'Ingenzi**

**Ayo wacurujye yose** – ni amafaranga yose wacurujye utarakuramo ibyo wayakoresheje cyangwa ayo kwayumo

**Ingaru, Ingoboka, n'Igabanyirizwa** – ingaru ni igihe umukiriya agaruye igicuruzwa yari yaguze akakishyurwa cyangwa agasubizwa ayo yakiguze, ingoboka ni amafaranga atangwa yishyurwa igihe ibintu byangiritse biri mu nzira yerekeza ku mukiriya wabiguze, naho igabanyirizwa ni igihe umukiriya agabanyirijwe ikiguzi kugira ngo yishyure umwenda asigaranye hakiri kare.

**Ayasigaye k'uyo wacurujye** – ni amafaranga usigarana umaze gukuramo ingaru, ingoboka n'igabanyirizwa.

**Igiciro cy'ibyo wacurujye** – ni ibiciro bijyana no kurema cyangwa kugura igicuruzwa ikigo runaka gicuruza

**Ayandi yinjijye** – ni amafaranga yinjijye bitavuye mu bucuruzi bwawe

Busanzwe, nk'inyungu cyangwa igurishwa ry'igikoresho gishaje

**Ayinjiye asigaye** – ni amafaranga asigara nyuma yo gukuramo ibyo ukenera byose, ayo kandi yitwa inyungu

**Amahame y'Ingenzo y'Imari y'Ubucuruzi**

**1. Ibintu Bitatu by'Ingenzi: ayo wacurujye, ikiguzi n'igishoro.** Zirikana guhora ubara amafaranga wacurujye hamwe n'ibyo wayakoresheje ubirebera ku ngengo y'imari kugira ngo urebe neza ko igishoro cyawe (amafaranga/ibikoresho ufite) bihari ngo ukomeze ubucuruzi bwawe.

**2. Iyaguka ry'ubucuruzi.** Ni ngombwa ko ingenzo y'imari yawe uyigabanya mu byiciro nk'icyiciro cy'amafaranga wagurishije cyangwa ukore ingenzo y'imari y'iyamamaza bikorwa cyangwa ugabanye ingenzo y'imari yawe ugendeye ku bwoko bw'ibicuruzwa.

**3. Gutekereza Imbere.** Buri gihe ujye uzirikana ko hari amafaranga ahagije abitse ateganyirijwe imishanga y'ahazaza no kugura ibikoresho bisaba amafaranga menshi.

**4. Kora ingenzo y'imari ishingiyeye ku nyigo y'ubucuruzi.** Ibi bizafasha kugira inyigo y'amafaranga azagufasha gushyiraho icyerekezo n'intego z'ubucuruzi mu mugambi ushoboka.

**5. Kwerekana ingenzo y'imari mu buryo bwimbitse bitanga amahirwe.** Igihe ukorana n'abakuguza amafaranga n'abashoramari, ingenzo y'imari iteguye neza izaguha igitekerezo cyiza cy'uko ubucuruzi bwawe bumeze n'uko amafaranga yawe ari gukoreshwa.



**GUTEKEREZAHO:**

1. Senga kandi usabe Imana kukwereka icyo igushakaho ku byerekeye kuba igisonga cyiza mu gushyiraho ingengo y'imari.
2. Suzuma amafaranga yawe bwite n'ay'ubucuruzi bwawe maze wuzuze ingengo y'imari y'ukwezi iri ku rupapuro kugira ngo uhe imbaraga kandi uzamure amafaranga yawe binyuze mu gukora ingengo y'imari.
3. Iyemeze kugendera ku ngengo y'imari no gukoresha neza amafaranga yawe mu buryo ubaho ufite menshi kandi uhinduke n'umugisha ku bandi ku bw'Ubwami bw'Imana.



## KUZAMURA UBURYO BWO KWAMAMAZA

### INGINGO NKURU:

*Mu bice byose by'ubucuruzi, gukora inyigo no gushyiraho uburyo bw'imikorere bifasha ubucuruzi gukora neza bugendera ku ntego, bukarindwa neza, kandi bugategurwa mu buryo buzana inyungu. Guteza imbere, gushyiraho no gukomeza gushyiraho uburyo bwiza bwo kwamamaza ni ingenzi mu nyigo yose y'ubucuruzi.*

### **Uburyo bwo Kwamamaza**

Uburyo bumwe bwo kwamamaza ni ukugira inyigo igufasha kugeza igicuruzwa cyangwa serivisi yawe ku muntu nyawe cyangwa ikigo nyacyo. Ufite ubucuruzi akora, akwiriye kubanza kumenya **igice** isoko rye rihereyemo, maze **akibanda** ku cyiciro kimwe cyangwa byinshi bigize isoko, hanyuma **akishyira mu mwanya** w'icyo cyiciro cyangwa ibyiciro.

### **Icyiciro**

Gushyira mu byiciro, ni ukwerekana amatsinda y'abaguzi bawe bari mu isoko bamwe basangiye ibyifuzo bimwe kandi bagaragaza imyifatire imwe yo kugura. Isi igizwe n'abaguzi benshi cyane bafite ibyifuzo n'imyifatire byihariye. Gushyira mu byiciro bigamije gushyira abaguzi mu matsinda afite ibyifuzo bimwe n'imyifatire imwe y'abaguzi. Itsinda nk'iryo ni ryo "cyiciro".

Tekereza ku isoko rigurisha amaronji, rigizwe n'ibyiciro bitandukanye by'abaguzi ariko ibyo byiciro bikagira aho bihurira, kandi icyiciro cyose gifite imiterere yacyo.

Hariho ibintu byinshi byo kwitaho igihe dushyira abaguzi mu byiciro:

- **Akarere:** aho abaguzi b'imena batuye
- **Imyumvire:** imibereho n'imyizerere by'abaguzi b'imena



## MARKETPLACE MANUAL 1

- **Imico n'imibereho:** urwego rw'imibereho rw'abaguzi b'imena cyangwa amafaranga binjiza
- **Imiterere:** imyaka n'igitsina cy'abaguzi b'imena

Ikigo kigomba gusuzuma buri cyiciro cy'abaguzi gishingiye ku bucuruzi bw'imena buzana umusaruro. Amahirwe agashingirwa ku bihamya bifatika nko: icyiciro cy'abaguzi kizamuka cyane, kuba hari ibindi bigo muhanganye muri icyo cyiciro cy'abaguzi, inyungu icyiciro cy'abaguzi kizakuzanira, ingano y'icyiciro cy'abaguzi, n'ibindi.

### Intego

Iyo isoko rimaze gushyirwa mu byiciro by'abaguzi, ushinzwe kwamamaza atoranya icyiciro cyangwa ibyiciro by'abaguzi agomba "**kwibandaho**". Urugero, uwamamaza imodoka agomba kwibanda ku bantu binjiza amafaranga menshi ashobora gutuma bagura imodoka nshya. Abafite ubucuruzi bakora bashyira imbaraga zabo ku masoko biyemeje kwibandaho, cyangwa amatsinda y'abakiriya bafite ibyifuzo bimwe, ahokwita ku isoko ryose.

### Umwanya

Nyuma yo gushyira isoko mu cyiciro cy'abaguzi no kureba abakiriya wibandaho, uwamamaza akomeza **ashakaumwanya** igicuruzwa kigomba kugira mu isoko. **Gushakaumwanya** bijyana n'uko abantu babona ibintu. Nk'uko umuntu areba bitandukanye n'uwundi, ni ko umuntu abona ko ikintu cyujuje ubuziranenge, akabona agaciro kacyo mu buryo bw'amafaranga, n'ibindi. Uwamamaza akwiriye guhitamo umwanya w'igicuruzwa nk'icyujuje ubuziranenge cyangwa nk'igifite agaciro.

Kugena umwanya w'ibicuruzwa bituma igicuruzwa cyose kigereranywa cyangwa gitandukanywa n'ibindi bifitanye isano. Abakora ubucuruzi bafata ibyemezo bashingiyeye ku bigo bahanganye ibi bigatuma berekana itandukaniro hagati y'ibicuruzwa byabo n'iby'abo bahanganye.

### **Amayeri yo Kwamamaza**

Ibi byitwa kwamamaza guhuza, ibice bine bigize ukwamamaza guhuza ni igicuruzwa, igiciro, poromosiyo, n'ahantu. Ibi bice bine bifite aho bihurira kandi mu gihe cy'ifatwa ry'ibyemezo, kimwe kigira ingaruka ku kindi.

### **Igicuruzwa**

Igicuruzwa gishobora kuba ikintu gifatika cyangwa sirivise ihabwa abakiriya. Igicuruzwa gifite ibice bitatu: icyo utanga, ikigifunze, na serivise. Hakwiriye kubaho ubushakashatsi mbere yo kwamamaza cyangwa hakabazwa ibibazo ku bakiriya ikigo gishaka kwibandaho kugira ngo bamenye icyo abo bakiriya bifuzwa. Ibivuye muri ubwo bushakashatsi bifasha kumenya igicuruzwa gikwiriye gukorwa, uko kigomba kuba gifunzwe, izina ryacyo, n'ishusho nziza kigomba kuba gifite.

**a. Icyo utanga.** Iki ni igicuruzwa ubwacyo cyangwa serivise ubwayo tuba tugiye gutanga ku isoko.

**b. Ikigifunze.** Harimo amabara, imiterere, amashusho, ibirango, amagambo.

**c. Serivise.** Serivise zigendana n'igicuruzwa nka garanti cyangwa kwita kuri icyo igicuruzwa.

### **Igiciro**

Igiciro bugendana no kugenda amafaranga uca igicuruzwa cyangwa serivise. Igiciro kigomba kwerekana icyo abakiriya bifuzwa kandi bashoboye kwishyura. Inyungu n'igiciro cy'umusaruro w'akazi (igihe, abakozi, ibyongewemo, ikibifunze, kwamamaza, n'ibindi) bigomba kubarwa mu giciro cy'igicuruzwa.

Igiciro kandi kigomba kwerekana serivise zose cyangwa garanti utanga nyuma yo kugurwa kw'igicuruzwa. Niba igicuruzwa gifite amasezerano ya garanti n'izindi serivise bigendana, igiciro kigomba kubyerekana kandi ibi bituma kizamuka. Igicuruzwa kigurishwa cyonyine nta masezerano ya garanti cyangwa izindi serivise bigendana, igiciro cyacyo kiba hasi.

### **Poromosiyo**

Poromosiyo ni ukwamamaza igicuruzwa cyangwa serivise, ni ishusho y'igicuruzwa.



Kwamamaza igicuruzwa cyangwa gutuma abakiriya bamenya igicuruzwa cyangwa serivise bikorerwa muri poromosiyo. Kwamamaza bishoboa gukorwa binyuze mu gushyikirana n'abantu benshi, mu bitangazamakuru, uburyo bwo kuganira umwe kuri umwe aho umucuruzi yemeza umukiriya. Kurema izina, ibirango, uturirimbo tw'igicuruzwa cyangwa serivise ni kimwe mu bigize poromosiyo. Umusaruro uzavamo nyuma uzaterwa n'ukuntu umukiriya azaba yasobanuriwe igicuruzwa cyawe.

Poromosiyo ni ibikorwa bijyanye no gushyikirana, nko kwamamaza, ibiciro ya poromosiyo, ibiciro bisaba ko umuntu yemeza umukiriya, kumenyekanisha, kwemeza, cyangwa kwibutsa isoko ryawe ibyerekeye aho basanga igicuruzwa cyawe n'inyungu yo kukigura. Poromosiyo, ni uburyo dushyikirana n'isoko ryacu tubabwira ko dufite ibicuruzwa bizahaza kwifuza kwabo.

## **Ahantu**

Ugomba gutekereza ahantu hatanga umusaruro mu gihe uri kugurisha igicuruzwa cyangwa serivise. Bisaba guhitamo ahantu heza ho kwerekana no kugurishiriza igicuruzwa cyangwa aho utangira serivise. Bisaba kandi kuhategura neza mu buryo hagaragara neza hakaba horoshye gutanga igicuruzwa cyangwa na serivise yawe ku gihe.

### **Ishyirwa mu bikorwa ryo kwamamaza**

Ishyirwa mu bikorwa, uburyo n'amayeri byo kwamamaza biberaho kugira ngo bifashe ikigo kugera ku ntego zacyo. **Inyigo y'ibikorwa** igomba kubamo intambwe z'ingenzi, abakozi babishinzwe, indi mirimo bigendana, n'igihe akazi gakwiriye gukorwamo hitawe no ku bitekerezo by'abakiriya.

Ishyirwa mu bikorwa rishingiye ku 1) uburyo n'amayeri by'inyigo, 2) bireba ikigo cyose, 3) gukorera hamwe, 4) guhaza kwifuza kw'abakiriya.

### **Kugenzura**

**Kugenzura** ni uburyo amayeri yo kwamamaza asuzumwa maze hagafatwa igamba zikwiriye

kugira ngo ikigo kigere ku ntego zacyo. Iyo utabasha kugenzura ntushobora kumenya igikora n'ikidakora. Mbese imigambi y'icyiciro nyacyo cy'abaguzi, intego n'umwanya igicuruzwa gifite mu isoko byagezweho? Ikigo kinaniwe kugera ku isoko kizananirwa gusohozza amwe mu mayeri n'uburyo gikoramo.

Kugenzura bitangirira ku bitekerezo bituruka ku isoko. Bishobora guturuka mu bushakashatsi bugamije kumenya uko isoko ryishimiye ibicuruzwa, isesengura ku bikorwa by'ubucuruzi na poromosiyo. Ibindi bitekerezo bishobora kuba uko isoko ribona cyangwa ryemera amategeko agenga ibiciro, ibikorwa by'ibigo muhanganye ku nyigo yanyu. Ikindi kandi raporo z'ababacururiza n'isesengura ku isoko ni uburyo bwiza bwo gukusanya ibitekerezo.

Ikigo gishobora gukusanya ibitekerezo binyuzemu bushakashatsi, mu kubaza ibibazo, n'amakarita yerekana niba abakiriya banyurwa n'ibyo ubaha. Kuganira imbona nkubone, kuganira kuri telephone, kuri imeyili, kuganira inzu ku yindi ni ubundi buryo bwo gukusanya ibitekerezo. Ayo makuru arasuzumwa maze agasesengurwa. Nyuma, ibitekerezo bigakoreshwa mu gukosora uburyo n'amayeri byo kwamamaza hagamijwe kuzamura urwego rwo kwamamaza.

Inzira izenguruka y'uburyo bwo gutegura inyigo, amayeri y'inyigo, ishyirwa mu bikorwa no kugenzura ntihagarara ahubwo irakomeza igihe cyose ikigo kikiri mu bucuruzi.

### **GUTEKEREZAHO:**

1. Kwegurira no kwereka Uwitaka **ubucuruzi** bwawe n'ibirebana nabwo byose mbere yuko ufata ibyemezo na mbere yo kugira ikintu cyose ukora.
2. Kuko Imana ari yo yaremye umuntu kandi ikaba izi gushaka no kwifuzza kw'umuntu wese, ni byiza kwisunga Imana ikakuyobora ari byo bizagufasha guhanga udushya, guteza imbere, gushyira mu bikorwa no kugena amayeri yo kwamamaza agenda n'igihe.



## KWANDIKA UMUSHINGA W'UBUCURUZI

### INGINGO NKURU:

*Umushinga w'ubucuruzi ni inyandiko y'ingenzi ihuza ibice byose by'ubucuruzi mu mvugo imwe. Gukorera mu mushinga w'ubucuruzi mu buryo bwuzuye kandi bw'ukuri bifasha nyir'ubucuruzi kureba no gusesengura ibiri ngombwa mu bucuruzi kandi bikamufasha kubaka ubucuruzi bushoboka.*

### Intengo n'Akamaro

Kwandika umushinga w'ubucuruzi ni ingenzi cyane haba ku bucuruzi bugitangira n'ubusanzwe buriho. Umushinga w'ubucuruzi ufite akamaro gakomeye mu buryo butandukanye:

1. Ufasha gusobanura neza ubucuruzi, ibyo bwibandaho, ugafasha ndetse no gukora ubushakashatsi ku iterambere ry'ubucuruzi n'imigambi y'ahazaza.
2. Werekana birambuye imiterere y'ukuri y'ubucuruzi ikeneye gutezwa imbere hamwe n'uburyo buhamye bwo gukora ubwo bucuruzi.
3. Ni nk'ipfundo ry'ibiganiro bihuza ibice bitatu nk'abasangiye imigabane, ibigo bikorana, amabanki n'abashoramari.
4. Werekana urwego rw'imikorere, uko ikwiriye gusuzumwa no kurebwa.

### Gutangira

Kora ugendeye kuri ibi byiciro byose biri hasi (I - XI) ubikurikiranye uko ushaka, keretse igice kivuga ku *ncamake y'ibikorwa*, kigomba gukorwa nyuma. Simbuka ibibazo byose bitajyanye n'ubucuruzi. Umaze kwandika umushinga w'agateganyo, hagomba no kubaho inyandiko zivuga ku ngingo z'umushinga w'ubucuruzi. Izi ngingo zigomba gukosorwa zigashyirwa mu mvugo



yorohije ikurikira.

Agaciro ko kurema umushinga w'ubucuruzi ntikarangirira ku gicuruzwa. Urugendo rwo gukora ubushakashatsi no gusesengura ubucuruzi mu buryo bwiza ni ingenzi cyane ku muntu ufite ubucuruzi. Gukora inyigo, kuyandika, kuyisuzuma birafasha kuko byongera ibitekerezo maze bikarinda amakosa yabaho mu gihe kizaza ashobora guteza igihombo.

Uyu mushinga w'ubucuruzi ni rusange kandi ukora neza ku bwoko bwose bw'ubucuruzi. Nyamara ushobora guhindurwa kugira ngo ugendane n'ibihe runaka byihariye. Ukwiriye kwitonda cyane mu buryo wandika. Umushinga w'ubucuruzi uba mwiza bitewe n'uko wanditse, n'uko ugaragara ndetse n'ibitekerezo biwurimo.

### **Urupapuro Rubanza**

Ruriho izina ry'ubucuruzi, adereshe yuzuye, akarere, intara, igihugu, agasanduku k'iposita, telephone, fagisi, imeyili n'izina ry'umuntu bashobora guhamagara ryanditse hagati ku rupapuro rubanza.

### **Ibikubiyemo**

Mu bikubiyemo hakwiriye kubonekamo urutonde rw'ibyiciro by'umushinga w'ubucuruzi na nimero ya paji yerekana aho buri gice gitangirira. Ni ngombwa buri gihe gushyiramo buri gice mu bice bigize umushinga w'ubucuruzi.

### **Urugero rwa paji y'ibikubiyemo:**

Ibikubiyemo

- |      |                               |        |
|------|-------------------------------|--------|
| I.   | Incamke y'ibikorwa            | paji 2 |
| II.  | Ubusobanuro burambuye ku kigo | paji 3 |
| III. | Ibicuruzwa na Serivise        | paji 4 |
| IV.  | Inyigo yo Kwamamaza           | paji 7 |



## KWANDIKA UMUSHINGA W'UBUCURUZI

V.	Inyigo y'ibikorwa	paji 11
VI.	Imicungire n'Imitunganyirize	paji 15
VII.	Inyandiko kw'ikoreshwa ry'amafaranga	paji 17
VIII.	Kwerekana amafaranga ukoresha n'ayushora	paji 20
IX.	Inyigo kw'ikoreshwa ry'amafaranga	paji 23
X.	Imigereka	paji 27

### **I. Incamake y'ibikorwa**

Andika ik gice bwa nyuma kuko ari incamake y'ibindi bice byose. Sobanura intego nkuru z'umushinga w'ubucuruzi: igicuruzwa kizaba kimeze gute? Ni bande bazaba abakiriya? Ubucuruzi ni ubw'abande? Ni iki ejo hazaza hahishiye ubucuruzi n'uruganda rwabwo? Ubucuruzi buzamera gute mu hazaza? Ni iki buzakora? Ubisobanure neza, kinyamwuga, mu buryo bwuzuye kandi mu ncamake.

### **II. Ubusobanuro Burambuye ku Kigo**

Intego nkuru: Andika mu ncamake intego nkuru, muri rusange ikwiriye kuba mu magambo 30 cyangwa munsu yayo, usobanure impamvu ubucuruzi buriho, n'amahame bugenderaho.

Imigambi n'intego by'ikigo: Muganire ku migambi n'intego. Imigambi yerekana aho ubucuruzi bwiringira kuba. Intego ni ibimenyetso bigaragara mu rugendo rugana ku isohozwa ry'umugambi.

Filozofiya y'ubucuruzi: ni ayahe mahame y'ingenzi azagenga ubucuruzi?

Kwerekana uruganda: Mbese ni uruganda rwakuze? Ni izihe mpinduka zigaragara muri urwo ruganda, iz'igihe kugufi, n'izigihe kirekire? Ni gute ikigo kizabyitwaramo kugira ngo kigere kuri izo mpinduka?



Erekana imbaraga n'ibisabwa by'ingenzi ikigo gifite: ni ibiki byatuma ikigo gitera imbere? Ikigo kizakenera izihe mbaraga? Ku giti cyawe, ni ubuhe bunararibonye, ubumenyi n'imbaraga uzazana muri ubu bucuruzi?

Izina rya nyir'ubucuruzi mu buryo bwemewe n'amategeko: bushobora kuba ubw'umuntu ku giti cye, ubw'abafatanyije, ubw'abasangiye imigabane? Kuki ari ubwo buryo bwatoranyijwe?

### **III. Ibicuruzwa na Serivise**

Erekana ibicuruzwa na serivise: (ibisobanuro byihariye by'umwuga wawe, ibishushanyo, amafoto, udutabo twanditseho ibyo mucuruza, n'ibindi bisobanuro biboneka ku mugereka.). ni ibihe bintu bizagufasha guhangana ku isoko cyangwa bizakubuzza guhangana ku isoko? Ibiciro bimeze gute, amafaranga cyangwa amasezerano yo gukodesha ibicuruzwa cyangwa serivise ameze ate?

### **IV. Inyigo yo Kwamamaza**

Ubushakashatsi ku kwamamaza burakenewe kugira ngo umenye neza ko ubirimo neza. Koresha umushinga w'ubucuruzi nk'amahirwe yo kuvumbura amakuru kandi wibaze ku ntambwe zo kwamamaza.

Ubushakashatsi bwa mbere busobanura gukusanya amakuru.Urugero.Gushaka amakuru y'ahantu wifuzza kwamamariza, perereza kugira ngo umenye ibigo muhanganye, kandi ukore ubushakashatsi kugira ngo umenye ibyo abakiriya bifuzza.Ubushakashatsi bwa kabiri busobanura gukoresha amakuru yasohotse nk'amakuru y'uruganda, amakuru y'ubucuruzi, ibinyamakuru byanditse, igazeti, ibarura n'amakuru y'abantu batuye aho ushaka kwamamariza.Mu nyigo yo kwamamaza, ugerageze kurasa ku ntego utanga imibare, werekana n'aho wayikuye.

Ubukungu: Tanga ibihamya ku byerekeye uruganda: umubare w'abantu bose bagize isoko ryawe ungana? Ijanisha ryo gusangira isoko rizangana rite kuri ubwo bucuruzi?

Icyo isoko ryawe rikeneye: Gushyira umuyoboro rusange isoko ryawe rikwiriye kugenderaho—umuyoboro wo kwaguka, umuyoboro werekana ibyo abakiriya bawe bifuza, n'umuyoboro wo guteza imbere igicuruzwa. Kuganira ibyerekeye kwagura ubucuruzi n'amahirwe ari muri ubwo bucuruzi bwagutse.

Imbogamizi ku kwinjira: ni izihe mbogamizi ufite zikubuzza kwinjira iryo soko niba uri ikigo gishya? Zimwe mu mbogamizi zikunze kuboneka ni ibiciro by'igishoro, ibiciro by'umusaruro w'akazi, ibiciro byo kwamamaza, kwemera k'umukiriya no kumenyekana kw'igicuruzwa, amahuguruwa n'ubumenyi. Muganira ku mbogamizi nuko mwahangana n'izo mbogamizi.

Uko igicuruzwa kigaragara n'Inyungu: Mu gice cy'*Ibicuruzwana Serivise*, ibicuruzwa na serivise biba byerekanwe mu ishusho y'ubucuruzi. Noneho rero, ukora urutonde rw'ibicuruzwa bikuru na serivise ushingiyeye ku buryo ki abakiriya babibona. Ku gicuruzwa cyose cyangwa serivise yose. Ereka ibibiranga by'ingenzi. Ni uwuhe mwariko w'icyo gicuruzwa? Ereka inyungu. Ni ukuvuga icyo igicuruzwa kizamarira umukiriya? Nyuma yo kugurisha n'izihe serivise zizatangwa? Dushobora Hari ingero zimwe zitangwa, garanti, amasezerano ya serivise, ubufasha, gukurikirana, n'amategeko yerekeye gusubizwa amafaranga.

Abakiriya: Ereka abakiriya ukeneye gukorana nabwo, imiterere yabo, n'aho batuye, n'umubare wabo. Mbese ubucuruzi bwawe buzagurusha ku bundi bucuruzi cyangwa buzagurusha ku bakiriya? Niba ugurusha igicuruzwa ku mukiriya ariko bibanjye kunyura ku babikwirakwiza, ku baranguzi, no ku bucuruzi, ukwiye gusesengura neza uko igicuruzwa kigera ku mukiriya wa nyuma n'uko bigenda mu gihe ubwo bucuruzi bukiri hagati.

Guhangana: Ni ibihe bucuruzwa n'ibigo muzahangana mu bucuruzi? Kora urutonde rw'ibigo bikuru muzahangana: (Amazina na aderesi). Bazahangana mu buryo bwuzuye, cyangwa ni ku bucuruzwa bimwe, ku bakiriya bamwe, cyangwa ahantu hamwe? Ni gute ibicuruzwa byawe cyangwa serivise zawe zimeze ugereranyije n'iby'abo muhanganye mu isoko?

Umwanya: Noneho iyo uruganda rumaze gusesengurwa neza, hamwe n'igicuruzwa, abakiriya, n'abo muhanganye, hagomba



kubaho ishusho yerekana neza aho ikigo gihagaze mu isi. Mu gika kimwe, ukwiriye gusobanura umwanya (aho ikigo gihagaze.)

Igukurikiraho, kora gahunda y'uburyo uzamamaza, ukora poromosiyo, ushyiraho ibiciro ndetse ugene n'ahantu haberanye n'umwanya ikigo cyawe gihagazemo.

Poromosiyo: Ni gute abakiriya bazamenya igicuruzwa?

Kwamamaza: mu kihe gitangazamakuru, kubera iki, kandi inshuro zingahe? Ni ubuhe buryo buzakoreshwa butari ukwamamaza bisaba kwishyura (kwerekana ibicuruzwa, udutabo, igabanywa ry'ibiciro, gukoresha amagambo, gukorana n'inshuti mwishyize hamwe cyangwa abakozi)? Ni iyihe shusho bizerekana? Ni gute abakiriya bazabona ubucuruzi?

Gushyiraho igiciro: Sobanura uburyo bwo gushyiraho ibiciro. Ku bucuruzi buto, gushyiraho igiciro gito ntabwo buri gihe biba ari itegeko ryiza. Akenshi, biba byiza gushyiraho ibiciro bigereranyije ahubwo ukita ku bwiza bw'igicuruzwa na serivise utanga. Mbese uburyo ugena igiciro buhura n'ubwagaragajwe mu isesengura ryo guhangana ku isoko? gereranya igiciro cyawe n'icy'abo muhanganye mu isoko.

Kugena Ahantu: Sesengura ibyo wagenderaho ugena ahantu hakurura abakiriya. Mbese ahantu wahisemo gukorera ni ah'ingenzi ku bakiriya? Niba ari yego, kubera iki? Niba abakiriya baje ahantu hakorerwa ubucuruzi: Mbese harakwiriye? Mbese hari parikingi ikwiriye? Mbese habereye ijisho? Ni ho abakiriya bashaka cyangwa bari bategereje? Abo muhanganye ku isoko bo baherereye he?

Inzira zo gukwirakwiza: Ni gute bucuruzi bugurisha ibicuruzwa cyangwa serivise? Bubicuruza ako kanya (binyuze kuri imeyili, ku rubuga rwa murandasi, hakoreshejwe udutabo), kuranguza, amatsinda y'abarangura, abahagarariye ibicuruzwa byawe ariko bigenga, gushyira hanze isoko rishigiyeye ku masezerano?

Kugena ibyo uzagurisha: ongeraho imibare imwe ku nyigo yawe. Teganya ibyo uzagurisha buri kwezi. Guteganya ibyo uzagurisha bigomba gushingira ku byo umaze kugurisha, ku buryo bwo kwamamaza werekanye, ku bushakashatsi bw'isoko, n'amakuru y'uruganda, niba ahari.

**V. Inyigo y'ibikorwa**

Sobanura ibikorwa bya buri muni by'ubucuruzi, aho bikorerwa, ibikoresho, abantu, uburyo bikorwa, n'ibikikuje ahari ibyo bikorwa.

Umusaruro: Ni gute kandi ni hehe ibicuruzwa cyangwa serivise bikorerwa? Sobanura uburyo ukoresha kugira ngo ugere ku musaruro n'ikguzi bigusaba, uko urinda ibicuruzwa byawe ngo bigumane ubuziranenge, uko utanga serivise, gucunga ikigega, kuvugurura igicuruzwa.

Ahantu: ni ibiki bisabwa kugira ngo ahantu hakorerwe? Erekana ubwoko bw'ahantu hazakoreshwa.

Ibifatika bikenewe: Muganire ibyerekeye igiciro cy'ahantu ho gukorera, ubwoko bw'inyubako, akarere, amashanyarazi hamwe n'ibindi bikenewe.

Ahantu horoshye kugera: Ese ni ngombwa gukorera ahantu hagendeka cyangwa horoheye abagemura ibicuruzwa? Ni ngombwa ko abanyamaguru bahagera byoroshye? Ni ibiki bisabwa kugira ngo aho ukorera habe hari parikingi, hitaruye umuhanda, ibibuga by'indege, imihanda ya gari ya moshi, n'ibyambu by'amato?

Inyubako: Akenshi ibigo bishya ntibyari bikwiye gukoresha ibishoro byabo byubaka aho bikorerwa, ariko niba bateguye kubaka, amafaranga akoreshejwe n'ibisobanuro byayo bigomba gufata igice kinini cy'inyigo z'ibyo bigo.

Amafaranga: Gereranya amafaranga y'umurimo, harimo ayo ukodesha, ariko kandi ushyiremo n'ayo gusana ibikoresho n'inzu, ay'ibikoresho, ubwishingizi n'amafaranga yo kuvugurura aho ukorera kugira ngo hahaze kwifuzwa kw'abakugana. Iyo mibare yose ibarwa mu nyigo y'amafaranga uteganya.

Amasaha y'ubucuruzi: Muganire ku masaha yo gukoreraho

Amategeko y'aho ukorera: Sobanura ibi bikurikira: niba ikigo cyawe cyemewe mu buryo bw'amategeko, niba wemerewe gukora, amategeko arebana n'ubuzima, amategeko yihariye arebana n'uruganda cyangwa ubunyamwuga, amategeko arebana n'imyubakire, ubwishingizi bw'aho ukorera, uburenganzira bwo gucuruza hamwe n'uburenganzira bw'umuhimbi.

Abakozi: Muganire ku mubare w'abakozi, ubwoko bw'abakozi (bafite ubumenyi,

badafite ubumenyi, n'abanyamwuga), ni he kandi ni gute inyigo izabona abakozi bakwiriye? Kugena imishahara abakozi bazahemwa, uburyo bwo kubahugura, n'ibindi bisabwa. Esehari ingengabihe y'abakozi n'ubundi buryo bwanditse byateguwe? Ese imiterere y'akazi abakozi bashinzwe irateguwe? Ese hazakorehwa abakozi b'ibirakabongewe ku bakozzi basanzwe?

Urutonde rw'ibikoresho: ni uruhe rutonde rw'ibikoresho ruzakurikizwa: ibyifashishwa mu gukora ibicuruzwa, ibigemurwa, ibicuruzwa byarangiyeye? Igishoro cy'ibikoresho byawe ni ikihe? Amafarangana uruganda ruzakenera angana iki uyagereranyije n'impuzandengo y'uruganda? Inyongera y'amafaranga agendana n'ibihe by'ubucuruzi ingana iki? Komande ifata igihe kingana gute?

Abagemura: Erekanaga abagemura b'ingenzi ugaragaza amazina na aderesi zabo, ubwoko bw'ibintu batanga n'agaciro k'amafaranga yabyo, amategeko arebana no kwishyura no kugezwaho komande z'abakiriya, amateka n'ubunyangamugayo.

Amategeko arebana no kwishyura komande: Ese uzagurisha bakwishyure nyuma? Niba ari yego, hazifashishwa ayahe mategeko k'uwahawe igicuruzwa mbere kandi azishyura angahe? Ni gute umukiriya mushya usaba komande azangenzurwa? Ni ibiki bizasabwa abakiriya nko ku birebana n'ingano ya komande bemerewe guhabwa n'igihe bagomba kwishyurira? Ese abishyuye ako kanya hari icyo bazagabanyirizwa? Abatinda kwishyura komande bizabafata ikiguzi kingana gute? Ese igiciro cya komande cyubakitse mu biguzi?

## **VI. Imicungire n'imitunganyirize**

Ni nde uzacunga umutungo mu bucuruzi bwa buri muni? Ni ubuhe bunararibonye uwo muntu azazana muri ubwo bucuruzi? Ni uwuhe mwihariko cyangwa itandukaniro azerekana? Ese hari inyigo yateguwe yo gukomeza ubwo bucuruzi mu gihe uwo muntu adahari cyangwa yaba atagishoboye? Harimo imiterere y'akazi kareba abakozi b'ingenzi. Kora urutonde rukurikira rw'ubujyanama bufasha ushobora gukenera: abayobozi b'ikigo, abajyanama b'imucungire y'ikigo, uhagarariye ikigo imbere y'amategeko, umucungamari, ikigo cy'ubwishingizi, abanyamabanki, abajyanama.

**VII. Inyandiko kw'ikoreshwa ry'Amafaranga**

Harimo inyandiko kw'ikoreshwa ry'amafaranga kuri nyir'ubucuruzi wese no k'umuntu w'imena basangiye imigabane, werekana imitungo y'ubucuruzi bwawe, iyo wigujije hanze, n'iyawe bwite. Ba nyir'ubucuruzi bakwiriye gushingira ku mitungo yabo bwite kugira ngo bashore amafaranga mu bucuruzi bwabo, nuko rero izi nyandiko zizerekana ibihari uko bingana.

**VIII. Kwerekana Amafaranga Ukoresha n'Ayo ushora**

Ni ingenzi cyane kugereranya amafaranga ukoresha utangira maze ukabasha gutegura aho wakura igishoro gihagije. Uburyo bikorwa, wongeraho undi mwanya ukawita, ibiteganyijwe, icyo gihe ukabara ibintu byose udashobora guhita ubonesha amaso. Ihame ryiza ni uko ibyo uteganya bikwiriye kungana byibuza na 20 kw'ijana by'amafaranga yose uteganya gukoresha utangira. Sobanura uko wabaza amafaranga uteganya gukoresha utangira. Garagaza aho uzakura ubushobozi, amafaranga, utange n'ubusobanuro bwerekana aho uteganya gusaba inguzanyo. Ikindi kandi usobanure byimbitse amafaranga umushoramari wese azashora n'ijanisha ry'amafaranga buri wese mu bo musangiye mugabane azagira.

**IX. Inyigo kw'ikoreshwa ry'Amafaranga**

Inyigo kw'ikoreshwa ry'amafaranga rigizwe n'amafaranga uteganya kunguka no guhomba mu gihe cy'amezi 12, amafaranga uteganya kunguka no guhomba mu gihe cy'imyaka ine, amafaranga ateganyijwe kwinjirano gusohoka, integuro y'amafaranga azakoreshwa, hamwe n'imibare yerekana ko utungutse cyangwa utahombye. Ibi byose hamwe byerekana ishusho y'agateganyo y'amafaranga y'ikigo cyawe muri ejo hazaza. Icy'ingenzi cyane, ni uko gutekereza ku nyigo y'amafaranga azakoreshwa bigufasha kubona byimbitse ibikorwa bisaba amafaranga mu kigo cyawe.

Guteganya amafaranga uzunguka n'ayo uzakombwa mu gihe cy'amezi 12 no mu gihe cy'imyaka 4 bigomba kuba igice cy'ingenzi mu nyigo yawe. Aha ni ho imibare yawe yose iteranyirizwa, kandi ni ho haboneka igitekerezo cy'ibyo uzasabwa kugira ngo ikigo cyawe cyunguke kandi kibone umusaruro. Kumenya ayo uzacuruzwa bizaterwa n'uko uzaba wabigennye, ushingiyeye ku byo uzacuruzwa, amafaranga uzakoresha n'ayo wunguka ku kwezi maze yose ukayabara mumwaka. Guteganya amafaranga uzunguka bigomba gukurikirwa n'ubusobanuro bw'ingenzi bwerekana amafaranga ikigo giteganywa kwinjiza n'ayo



giteganya gukoresha. Ibyo kandi ugomba no kubikora ku mushinga wawe werekana amafaranga uzunguka n'ayo uzashora muri ya myaka 4.

Inyigo y'amafaranga yinjira n'ayasohoka: gutegura amafaranga yinjira n'ayasohoka ni ingenzi cyane kuko ubucuruzi bushobora guhomba niba budashoboye kwishyura fagitire zabo ku gihe. Ku gicuruzwa cyose kiguzwe cyangwa kigurishijwe, erekana uko amafaranga azaboneka ku igura n'igurishwa cyangwa igihe hazandikwa sheki yishyura ibyakoreshejwe.

Garagaza amakuru ku bintu by'ingenzi byakozwe. Ibi ntibikenewe mu gihe werekana amafaranga yinjira n'ayasohoka, ariko kugaragaza iby'ingenzi bigira ingaruka ku mafaranga yinjira n'ayasohoka urugero nk'amafaranga yacurujwe n'ayashowe hagurwa ibikoresho, ibyo ni ingenzi cyane. Ikindi, kandi werekana amafaranga yakoreshejwe mbere yo kwerekana ayo uteganya gukoresha. Kwerekana amafaranga yinjira n'ayasohoka bifasha mu kumenya niba ayo washoye ahagije. Niba amafaranga uteganya gusigarana ari make kuruta ayo washoye, ibyiza ni uko wongerera igishoro.

Sobanura ibyo uteganya by'ingenzi: urugero, niba hari ibyo uzagurisha mu kwezi kwa mbere, uzishyura ryari? Igihe uzagura ibikoresho, uzabyishyura mbere y'igihe, uzabyishyura babikuzaniye, cyangwa uzabyishyura nyuma? Ibi bizagira izihe ngaruka ku nyigo y'amafaranga yinjira n'ayasohoka? Ese hari ibyo ukoreshamo amafaranga ariko bidahoraho, nk'imisoro ya buri gihembwe, kubungabunga no gukoresha ibikoresho byangiritse, cyangwa inyubako zishobora kubakwa mu gihe runaka na zo zikeneye ingengo y'imari? Kwishyura umwenda, kugura ibikoresho hamwe n'amafaranga utungutse cyangwa utahombye ntabwo byandikwa mu gice cy'amafaranga winjije cyangwa wahombye ariko bibarwa nk'amafaranga yasohotse. Zirikana cyane kwandika ayo mafaranga.

Umunsi wo gukora integuro y'amafaranga azakoreshwa: integuro y'amafaranga azakoreshwa ni imwe muri raporo z'ingenzi z'amafaranga ubucuruzi bwose bukenera kugira ngo butange raporo y'ikoreshwa ry'amafaranga. Integuro y'amafaranga azakoreshwa yerekana ibintu by'agaciro uruganda rufite (assets), n'ibyo rufite bibarwa nk'ibitari ibyarwo (liabilities). Iyo ibintu bitari iby'uruganda bikuwemo iby'uruganda, ibisigaye byerekana uko uruganda ruhagaze.



Isesengura ryerekana ko utahombye cyangwa utungutse: Isesengura ryerekana ko utahombye cyangwa utungutse ryerekana ibyagurishijwe, ku giciro runaka, rigakenera kuzuza igiteranyo cy'ibyagurishijwe. Ni urwego rw'ibiciro rugabanyije mu bice bibiri hagati y'ibikorwa birimo guhomba n'ibikorwa birimo kunguka.

**X. Imigereka**

Udutabo duto n'ibikoresho byo kwamamaza

Amasomo ku ruganda

Igenamigambi n'inyigo

Amakarita n'amafoto y'ahantu

Urutonde rw'imbitse rw'ibikoresho ufite cyangwa ugomba kugura

Kopi z'amasezerano y'ubukode

Amabaruwa yifashishwa ku bakiriya b'imena b'ejo hazaza

Ibindi bikoresho bikenewe byafasha mu iyandikwa ry'iyi nyigo

Amasomo ku bushakashatsi bw'isoko

Amasomo ku bushakashatsi

Urutonde rw'ibikoresho bihari nk'ibyakwifashishwa mu gusaba inguzanyo

*Reba urugero rw'igice gito cy'umushinga w'ubucuruzi ku mugereka w'iki gitabo.*

**GUTEKEREZAHO:**

1. Gutangira no kugumana ubucuruzi butanga umusaruro bisaba kwitanga cyane. Egurira kandi utanga ubucuruzi bwawe n'ibijyana na bwo byose ku Uwitaka **mbere** y'uko utangira umushinga w'ubucuruzi.
2. Senga kandi wisunge Imana ngo ikuyobore mu gihe cyo kwandika umushinga w'ubucuruzi. Saba Imana kuguha ubwenge bwo guhanga udushay n'amayeri mashya ku bibazo by'ingenzi by'ubucuruzi. Shyiramo amahamee ya gikristo mu mushinga wawe w'ubucuruzi.



## UKO WATANGIRA IHURIRO RISHINGIYE KU MAHAME Y'UBWAMI (KBN)

### INGINGO NKURU:

Ihuriro Rishingiye ku Mahame y'Ubwami ari ryo (KBN) mu magambo ahinnye rizerekana ibyo Imana iri gukora binyuze mu kazi mu gihe duhuje impano zacu maze tukagira inshingano zo guterana intege tugamije intego rusange ireba buri wese ndetse no kuzana impinduka muri kominote haba mu buryo bw'ubukungu, imibereho myiza no mu buryo bw'umwuka.

### Ihuriro Rishingiye ku Mahame y'Ubwami (KBN) ni iki?

Ihuriro rishingiye ku mahame y'ubwami (KBN) ni ubutafatanye bw'abacuruzi babigize umwuga hamwe n'abayobozi b'itorero bagamije kureba uko Imana ihindura ubuzima bw'abantu, umujyi wabo, n'igihugu cyabo binyuze mu kazi.

### Ihuriro Rishingiye ku Mahame y'Ubwami (KBN) rigizwe na ba nde?

Ihuriro rishingiye ku mahame y'ubwami (KBN) rigizwe n'abacuruzi b'ubwoko bwose baturuka mu nganda zoseharimo n'abayobozi bo mu matorero atandukanye ayo mu mujyi cyangwa mu karere.

### Intego y'Ihuriro Rishingiye ku Mahame y'Ubwami (KBN) ni iyihe?

Ihuriro rishingiye ku mahame y'ubwami (KBN) yashyiriwe kugira ngo yerekane umwuzuro w'ibyo Imana iri gukorera mu kazi. Iyo abagize ihuriro bahuje impano zabo maze bakagira inshingano zo guterana intege bagamije intego imwe yo guhesha icyubahiro Yesu Kristo, habaho impinduka z'uburyo bw'umwuka n'ubukungu mu bantu, mu bucuruzi no mu karere.

### Izindi ntego zirimo:

**Kubaka Imibanire y'Ingenzi.** Hariho imbaraga zikomeye



mu mibanire y’Imana no mu kwihuza kwa Mwuka.

*Kuba abantu bashyitse kandi Batera abandi intege.* Abakiri bato, kandi bakora ubucuruzi bushingiye ku bwami bakeneye kwigira ku bafite ubunararibonye no ku bayobozi b’ibigo by’ubucuruzi Imana yishimira. Ubumenyi n’ishyirwa mu bikorwa by’ubucuruzi bwiza bwubahisha Imana mu kazi bigomba gusangizwa mu itsinda.

***Kuzamura Igipimo genderwaho*** cy’ubunyangamugayo no gukiranuka mu karere no mu bihugu

***Impinduka zituruka ku Mana*** ibi birenga umwihariko w’umuntu umwe, bikarenga ububasha imibanire, ubukungu bifite ku bantu n’umuco.

***Ibyiza by’Ihuriro Rishingiye ku Mahame y’Ubwami (KBN)***

Ihuriro – Guhuza abayobozi b’ibigo by’ubucuruzi bo mu nganda zitandukanye bizamura amahirwe y’ubucuruzi na serivise birenga umupaka hagati y’abagize ihuriro. Nk’abagize ihuriro bashyize imbere gukorera hamwe ubucuruzi, imbaraga z’abantu zitangira gukura, maze bigakomeza ihuriro kandi bikagura serivise zaryo ku barigize. Uko amahuriro y’ubucuruzi atera imbere mu isi, ni ko n’amahirwe yo guhura n’abandi bacuruzi bubaha Imana bari mu isi yiyongera.

Guhindura Abantu Abigishwa –Ihuririro ry’Ubucuruzi (KBN) rifasha umuntu gukura mu buryo bwa gikristo kandi akumva afite uruhare rwo gukorera mu itsinda yiga, aganira kandi agashyira amahame ya Bibiliya mu buzima busanzwe afatanyije n’abacuruzi bari mu ihuriro (KBN).

Amahuguruwa – Imwe mu nshingano za mbere z’ihuriro rishingiye ku mahame y’ubwami (KBN) ni ukwerekana ahari amahirwe ku barigize bakiri hasi kugira ngo bunguke ubumenyi bwo gukora ubucuruzi bashingiye ku mahame ya Bibiliya kandi bafitanye ubusabane bwimbitse n’Umwuka Wera. Aya mahugurwa aturuka mu ihuriro binyuze mu gusangira ubumenyi n’abacuruzi bafite ubunararibonye cyangwa mu mashyirahamwa yubaha Imana ariko akorera hanze y’ihuriro rishingiye ku mahame y’Ubwami. Ihuriro rishingiye ku mahame y’Ubwami (KBN) rigomba kuba ahantu habonekera ibisubizo n’imitungo kamere bifasha umuntu n’ubucuruzi gutera imbere. Amahugurwa arimo byombi, ubumenyi ngiro

Ubumenyi bwo mu ishuri ndetse n'amahame y'Imana mu bikorwa byose by'ubucuruzi.

Gutera Intege – Imibanire y'Imana n'abayobozi bagenzi bawe bo mu kazi ni ubufasha bukomeye nk'umuntu ukora ubucuruzi bw'ubwami ahantu hakomeye ndetse hateye ubwoba. Gutera intege no gusengera abari mu ihuriro basobanukiwe imbogamizi n'ibibazo biboneka mu kazi ni ingenzi cyane kugira ngo bagere ku iterambere.

Gusangira Umutungo – Kwerekana, gutunganya no guhuza amikoro, ubumenyi n'imitungo ifatika mu banyamuryango batandukanye ni ingenzi cyane ku gukura kw'ihuriro (KBN). Gukura bizana impinduka, no gutanga umusaruro bishobora kubaho igihe imitungo isangiwe ahantu hatarangwa ruswa. Ihuriro rishingiye ku mahame y'Ubwami (KBN) ryereka akazi mu buryo bwagutse imbaraga zo gushyira hamwe, hahuzwa ubushobozi mu gihe imitungo isangiwe neza kandi ku rwego rumwe.

Guhindura Ibitekerezo bikaba Ukuri Mpamo– Ihuriro (KBN) ni ahantu heza ho kwerekana ibitekerezo bijyanye n'ubucuruzi hamwe n'umurimo runaka aho ugira uruhare mu guhindura ibyo bitekerezo bikaba ukuri mpamo mu masoko y'ubucuruzi yo mu gace utuyemo cyangwa mu karere kawe. Ihuriro (KBN) ritanga uburyo bufatika bwo gukuraho inzitizi izo abacuruzi b'abakristo benshi bahura na zo.

Kugisha Inama –Kugira iyindi shusho y'uko wumva ibintu ni ikindi kintu cyiza cyane ku bantu bafite ubucuruzi cyangwa babukora. Niba iyo shusho yindi mu by'ukuri yubaka kandi ikaba ishobora gutanga amakuru yazana impinduka, iyo shusho ni ingenzi cyane. Abagize ihuriro (KBN) batanga iyi shusho binyuze mu kugisha inama abakora abandi bakora ubucuruzi.

Guhuza Amafaranga –Amahuriro menshi (KBNs) yashyizeho gahunda yo gutanga inguzanyo nto kugira ngo bazamure ubucuruzi buto cyangwa bagure imikorere y'abari mu ihuriro. Hari uburyo butandukanye kandi bworoshye bwo kurema igishoro uwo ari we wese yabona. Uburyo bumwe bw'abagize ihuriro ni ukwiyemeza kuzigama inyungu nto muri konti rusange y'ihuriro (KBN). Aya mafaranga, iyo atanzwe nk'inguzanyo, azana inyungu muri ya konti. Ubu buryo



butuma inyungu iba hasi kurusha ahandi hantu hasanzwe wakura amafaranga. Amafaranga y'igishoro ashobora kandi kuboneka binyuze mu mubano ihuriro (KBN) rifitanye n'andi mashyirahamwe n'imiryango y'iterambere bya gikristo yo ku rwego mpuzamahanga.

Gutoza- Kurema ubushuti n'abantu b'Imana bateye imbere mu bucuruzi hamwe n'abayobozi b'itorero ni ingenzi cyane mu kwagura ubwami bugizwe n'urubyaro rw'iki gihe binyuze mu kazi. Gufasha ba rwiyemezamirimo bakiri bato kugira ngo babone icyerekezo cy'ubucuruzi bw'ubwami mu gihe batangiye urugendo rwabo bishobora kubageza ahantu kure cyane. Uburyo bumwe bwiza bw'ihuriro (KBN) ni uko abarigize batozwa maze bagatoza n'abandi.

Gucengeza Ibitekerezo –Amahuriro (KBN) menshi ashishikajwe no gukorana na leta hamwe n'ibigo bitandukanye kugira ngo akureho imbogamizi zituma ubucuruzi budatera imbere. Uko abanyamuryango n'imitungo by'ihuriro byiyongera, ni ko n'ubutegetsi bwa politike bukura, maze ihuriro rikagira imbaraga mu gucengeza ibitekerezo mu bice bitandukanye bya sosiyete.

### **Indangagaciro**

Buri huriro ry'ubucuruzi bw'ubwami ryubatse mu buryo bwihariye. Umuco ryubatsemo n'abarigize ubwaryo ni bo barigenera imiterere, uburyo rikora n'urwego buri tsinda ritunganiye. Hatitawe ku miterere itandukanye, amahuriro (KBN) asobanura neza ibyo agamije n'indangagaciro z'abayagize ndetse n'ubucuruzi bakoramo.

Urutonde ruri hasi rwerekana indangagaciro zitandukanye izo buri huriro (KBN) rigomba kugira kugira ngo risohoze intego yayo yo kwagura ubwami no guhesha icyubahiro Yesu Kristo:

***Kugendera Ku Cyerekezo Gishingiye Ku Nshingano Nkuru*** – Abagize ihuriro (KBN) bazi inshingano ya Kristo yahaye abizera bose yo kugenda mu mahanga yose bagahindura abantu abigishwa. Amahuriro (KBN) agira uruhare mu buryo bw'amayeri binyuze mu bucuruzi kugira ngo bateze imbere

Ubwami bw'Imana mu mahanga binyuze mu guhindura abantu abigishwa.

**Guharanira Gukora neza n'Ubunyangamugayo** – Ubucuruzi ni umuhamagaru w'indashyikirwa, ni uko rero ni ingenzi cyane ko buri wese mu bagize ihuriro aharanira gukora neza no kuvuga neza ku bwo kubahisha Imana muri byose no gukomeza kuyoborwa n'Ijambo ryayo. Abagize ihuriro (KBN) baharanira kubaho nk'uko indangagaciro z'ubwami zanditse muri Bibiliya ayo mahame bakayakoresha mu bucuruzi bwabo.

**Gusubiza** – Abagize ihuriro (KBN) bagomba gusubiza no kumva ibyifuzo bya bagenzi babo byaba ibyifuzo mu buryo bw'umwuka, bw'umwuga, ubumenyiringiro, n'imirungire.

**Guhanga Udushya** – Abagize ihuriro (KBN) bagomba guharanira kuba abanyakuri no kugira intego yo guteza imbere ibicuruzwa na serivise bigendana no guhanga udushya bizera ko bahamagawe kuba abayobozi mu bigo by'ubucuruzi.

**Kuba abambere** – Abagize ihuriro (KBN) bagomba kuba aba mbere mu gushaka ibisubizo by'ibibazo n'imbogamizi bahura na byo.

**Serivise no Gushima** – Yesu Kristo ni urugero rwiza rwo guca bugufi kandi yahaye abakristo umwanya wo hejuru wo guhinduka abana bakundwa b'Imana Isumba byose. Abagize ihuriro (KBN) bakwiriye gushima muri byose kandi bagashaka uko bashyira abandi imbere.

**Kubaha** – Abagize ihuriro (KBN) bakwiriye kwiyubaha no kubaha abakozi babo, ababagemurira, abakiriya babo n'abafatanyabikorwa babo mu buryo buha agaciro umuntu bibuka ko buri muntu yaremwe mu ishusho y'Imana.

### **Imiterere**

Imiterere ya buri ihuriro (KBN) igenwa n'abagize itsinda n'uburyo buri wese abona bushobora kubabera bwiza. Ibitekerezo rusange by'ukuntu itsinda rigomba kuba riteye buboneka kuri uru rutonde ruri hasi ariko kandi imiterere ishobora guhinduka



mu gihe bibaye ngomba .

### ***Inama n'Ubuyobozi***

Itsinda ry'ihuriro (KBN) rishobora guhura inshuro ziri hagati ya 1-2 mu kwezi. Guhura ku gihe bifasha kumenya niba inyungu zivugwa haruguru (ihuriro, guhindura abantu kuba abigishwa, amahugurwa, n'ibindi) byagezweho. Mu bisanzwe buri tsinda rigira imiterere y'ubuyobozi itorwa na ryo. Muri ubwo buyobozi habamo Perezida, Visi Perezida, Umunyamabanga, Ushinzwe umutungo, n'abandi. Amazina y'abafite inshingano agenwa na buri tsinda.

### ***Ubunyamuryango***

Amabwiriza y'Ubunyamuryango aboneka ku rutonde ruri hasi. Ayandi ashobora kongerwaho n'ubuyobozi bw'itsinda.

### **Umunyamuryango w'ihuriro (KBN) agomba:**

- Umukristo ubishishikariye kandi ukora. Aho akazi ka leta katameze neza, umuntu ufite kwizera agomba kubyaturira abanyamuryango yeruye ndetse akabikorera raporo.
- Kwerurira amatorero yose ya gikristo kandi y'ivugabutumwa. Buri huriro (KBN) rigomba kuba rigizwe n'abakristo batandukanye. Ibi bifasha kwagura ubukungu bw'umujyi no kuzana impinduka binyuze mu bikorwa by'ubucuruzi bwubahisha Imana, bidashingiye ku itorerero runaka.

### **Agace Ihuriro (KBN) rikoreramo kagomba:**

- Kugira abantu bafite ubucuruzi, babukora, babuyoboye, ba rwiyemezamirimo hamwe n'abacuruza babigize umwuga bafite ubucuruzi bwagutse. Ibi bifasha ihuriro kwerekana no gusubiza serivise zitandukanye n'iterambere by'abanyamuryango batandukanye.
- Kugira ishusho y'abayobozi batandukanye b'itorero izamura

## UKO WATANGIRA IHURIRO RISHINGIYE KU MAHAME Y'UBWAMI (KBN)

Agace k'abizera batuyemo, igafasha mu guha abanyamuryango ibikwiriye mu buryo bw'umwuka, ndetse igatera intege buri wese mu ruhare afite.

\*\* Ni ngombwa cyane ko agace ihuriro rikoreramo gasaba amafaranga umuntu wese wifuje kuba umunyamuryango. Ihuriro rigira ubuzima igihe umunyamuryango arihaye agaciro. Agaciro gashingiye ku kiguzi cyo kwitabira n'inyungu abanyamuryango bazana. Niba nta kiguzi umunyamuryango acibwa nta no kwitanga kubaho ndetse nta gaciro kaboneka mu bikorwa by'ihuriro, ndetse iryo huriro ntirizatera imbere. Ariko rero, ibi biterwa n'ubuyobozi bw'ihuriro.

### **IBIBAZO BYO GUTEKEREZAHO:**

1. Senga maze usabe Imana kugufasha gutangira cyangwa kwinjira mu ihuriro rishingiye ku mahame y'ubwami (KBN) riri mu gace uherereyemo.
2. Suzuma imikorere yawe n'iy'ubucuruzi bwawe maze urebe niba wemerera Umwuka Wera kuzamura indangagaciro zituma uba indashyikirwa mu kazi.
3. Reka ubucuruzi bwawe buhindure ubuzima bw'abantu muhura no mu gace utuyemo ndetse no mu bwami bw'Imana muri rusange.



	Monthly Budget	Monthly Actual	Difference
<b>Income</b>			
Gross Sales	965	845	120
Less: Returns, Allowances & Discounts	-10	-7	-3
<b>Net Sales</b>	<b>955</b>	<b>838</b>	<b>117</b>
Less: Cost of Goods Sold	-450	-411	-39
<b>Gross Profit</b>	<b>505</b>	<b>427</b>	<b>78</b>
Other Income	0	0	0
<b>Total Income</b>	<b>505</b>	<b>427</b>	<b>78</b>
<b>Expenses</b>			
Salaries - Owner	50	50	0
Salaries - Employees	25	25	0
Payroll - Temporary workers	0	0	0
Payroll - Taxes	5	5	0
Employee Benefits	5	5	0
Rent - Building	100	100	0
Rent - Equipment	25	25	0
Utilities	25	27	-2
Notes/Loans	5	5	0
Postage	5	9	-4
Freight/Shipping	5	8	-3
Advertising	10	4	6
Travel	0	0	0
Entertainment	0	0	0
Vehicle Expense	45	53	-8
Taxes	10	10	0
Supplies	15	9	6
Professional fees	10	10	0
Insurance	5	5	0
Repairs	25	16	9
License/Permits	15	15	0
Dues/Subscriptions	15	15	0
Bank Charges	10	10	0
Other	20	14	6
<b>Total Expenses</b>	<b>430</b>	<b>420</b>	<b>10</b>
<b>Total Monthly Income</b>	<b>505</b>	<b>427</b>	<b>78</b>
<b>Total Monthly Expenses</b>	<b>-430</b>	<b>-420</b>	<b>-10</b>



# MARKETPLACE MANUAL 1

## Personal Monthly Budget Example

Make budget each month

Month of <u>January</u>	Budget	Actual	Diff	Notes
<b>Income</b>				
Jobs/Wages	200	200	0	
Other Income	0	10	10	worked an extra job this month
<b>Total Income</b>	<b>200</b>	<b>210</b>	<b>10</b>	income over budget
<b>Expenses: Fixed</b>				
Tithes/Offerings	20	21	-1	These are the same each month
Rent or House Payment	15	15	0	
Car Payment	10	10	0	
Insurance (Home, Car, Health, Life)	5	5	0	increase tithe for extra job
Credit Card	0	0	0	
Other fixed	0	0	0	
<b>Total Fixed Expenses</b>	<b>50</b>	<b>51</b>	<b>-1</b>	total was over budget
<b>Expenses: Flexible</b>				
<b>Home</b>				
Utilities (Electricity/Gas/Water/Cable)	17	21	-4	These expenses vary from month to month and need to be adjusted each month
Other	5	2	3	
<b>Transportation</b>				
Gas/Maintenance/Repair	13	12	1	
Other	5	6	-1	
<b>Daily Living</b>				
Groceries/Toiletries	53	48	5	
Meals Out	5	6	-1	
Entertainment	5	4	1	
Telephone, Phone Card	10	9	1	
Dry Cleaning/Laundry	5	5	0	
New Clothing, Shoes	6	4	2	
Personal Grooming	3	3	0	
Medical	0	0	0	
Memberships/Dues/Fees	0	0	0	
Other	5	2	3	
<b>Savings/Saving For Large Expenses</b>				
Personal Savings	8	8	0	Savings / Large Purchases Budget to save money here and to save for large purchases.
Taxes	0	0	0	
House Maintenance/Repair	3	3	0	
Vacation	2	2	0	
Other	5	1	4	
<b>Total Flexible Expenses</b>	<b>150</b>	<b>136</b>	<b>14</b>	total was under budget
<b>Total Monthly Income</b>	<b>200</b>	<b>210</b>	<b>10</b>	Month over budget
<b>Total Monthly Expenses</b>	<b>200</b>	<b>187</b>	<b>13</b>	Month under budget
<b>Difference</b>	<b>0</b>	<b>23</b>	<b>23</b>	\$23 left over at end of month

## Personal Monthly Budget

Month of _____	Monthly Budget	Monthly Actual	Difference
<b>Income</b>			
Jobs/Wages	200	200	0
Other Income	0	10	10
<b>Total Income</b>	<b>200</b>	<b>210</b>	<b>10</b>
<b>Expenses: Fixed</b>			
Tithes/Offerings	20	21	-1
Rent or House Payment	15	15	0
Car Payment	10	10	0
Insurance (Home, Car, Health, Life)	5	5	0
Credit Card	0	0	0
Other fixed	0	0	0
<b>Total Fixed Expenses</b>	<b>50</b>	<b>51</b>	<b>-1</b>
<b>Expenses: Flexible</b>			
<b>Home</b>			
Utilities (Electricity/Gas/Water/Cable)	17	21	-4
Other	5	2	3
<b>Transportation</b>			
Gas/Maintenance/Repair	13	12	1
Other	5	6	-1
<b>Daily Living</b>			
Groceries/Toiletries	53	48	5
Meals Out	5	6	-1
Entertainment	5	4	1
Telephone, Phone Card	10	9	1
Dry Cleaning/Laundry	5	5	0
New Clothing, Shoes	6	4	2
Personal Grooming	3	3	0
Medical	0	0	0
Memberships/Dues/Fees	0	0	0
Other	5	2	3
<b>Savings/Large Expenses</b>			
Personal Savings	8	8	0
Taxes	0	0	0
House Maintenance/Repair	3	3	0
Vacation	2	2	0
Other	5	1	4
<b>Total Flexible Expenses</b>	<b>150</b>	<b>136</b>	<b>14</b>
<b>Total Monthly Income</b>	<b>200</b>	<b>210</b>	<b>10</b>
<b>Total Monthly Expenses</b>	<b>200</b>	<b>187</b>	<b>13</b>
<b>Difference</b>	<b>0</b>	<b>23</b>	<b>23</b>











## GLOBAL ADVANCE RESOURCES

*GUSHYIGIKIRA ABAYOBOZI BAYOBORA ABANDI*

*KUGIRA NGO BASOHOZE INSHINGANO NKURU*

Imana iri gukora umurimo ukomeye mu isi ikangura imitima y'abacuruzi benshi kugira ngo bakoreshe ubumenyi kinyamwuga bafite n'imbaraga zabo zo guhindura isi ku bw'imigambi y'Imana.

Iki gitabo cyuzuyemo amahame y'agaciro ku muntu wese uri mu gihugu icyo ari cyo cyose. By'umwihariko cyandikiwe abantu bateye imbere mu by'ubukungu bahura n'imbogamizi zikomeye.

Turagushishikariza gusoma iki gitabo kugira ngo urusheho kugendana n'Uwiteka nk'uko gifitanye isano n'akazi. Iki gitabo kandi gishobora gukoreshwa n'abandi nk'igikoresho cy'itsinda rito, baganira kandi basenga. Twebwe abo mu muryango Global Advance turagusengera ngo ugire ishyaka kandi ubone ibigukwiriye bikubashisha gukora umurimo mwiza wos



GLOBAL ADVANCE

