

URUTONDE RW'IBISABWA KU NGUZANYO ZITANGWA NA MUGANGA SACCO

I. Kugura inguzanyo ziri muzindi Bank

Umunyamuryango ushaka ko tugura inguzanyo afite muyindi Bank asabwa ibi bikurikira:

- Ibaruwa isaba inguzanyo igaragaza amafaranga asaba, kugaragaza ko ashaka ko Muganga Sacco igura umwenda afite ahandi kandi akagaragaza iyo Bank afiteye umwenda iyo ariyo ndetse n'amafaranga ayisigayemo ashaka ko tugura.
- Kuduha Copy y'amasezerano y'inguzanyo wafatiyeho uwo mwenda.
- Kuzuzwa form isaba inguzanyo (Ziboneka kuri www.mugangasacco.rw)
- Gusinyisha form ihindura Konti yanyuzwagaho umushahara ukava aho wari usanzwe unyura ukanyuzwa muri MUGANGA SACCO (Iboneka kuri www.mugangasacco.rw).

Inguzanyo isabwa kugurwa muzindi Bank igomba kuba ingana gutya:

- Ntigomba kurenga 5,000,000Frw ku banyamuryango bafite ubwizigame buri muni ya 2,500,000Frw
- Ntigomba kurenga inshuro 2 z'ubwizigame ku banyamuryango bafite ubwizigame buri hejuru ya 2,500,000Frw ariko na none ntigomba kurenga 25,000,000Frw.

II. INGUZANYO KU MIUSHAHARA

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw
2. Kuba umaze igihe kingana n'amezi atandatu (6) uri umunyamuryango
3. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
4. Ibaruwa isinye isaba inguzanyo igaragaza umubare w'amafaranga asabwa, igihe azishyurwamo n'icyo azakoreshwa.
5. Kopi y'amasezerano y'umurimo (Employment contract/Appointment letter)
6. icyemezo cy'umushahara gitangwa n'umukoresha (Salary certificate)
7. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n'umukozi usaba inguzanyo igasinyishwa umukoresha.
8. MUGANGA SACCO Sub-Committee Recommendation letter form (iboneka kuri www.mugangasacco.rw) igasinyishwa abagize Komite ya MUGANGA SACCO ku rwego rw'ikigo usaba inguzanyo akoramo bemeza ko ari umukozi wabo.
 - **Kurwego rw'ibitaro / ibigo bishamikiye kuri Ministeri y'ubuzima; Komite igizwe na DG, DAF na HR (Babiri (2) muribo barahagije kuba basinya)**
 - **Ku rwego rw'ikigo nderabuzima; Komite igizwe na Titulaire na Comptable. Nibo basinyira abakozi basabye inguzanyo. NB: Mugihe umwe muri bo asabye inguzanyo asinyirwa na Komite yo kurwego rw'ibitaro (DG, DAF, HR). Babiri (2) muri abo barahagije kuba basinya.**
9. Kopi y'indangamuntu y'usaba inguzanyo hamwe na Kopi y'indangamuntu y'uwo bashakanye mu gihe ahari.
10. icyemezo cy'irangamimerere gitangwa n'irembo (**Marriage Certificate/Single certificate/ Widow certificate/ divorced certificate**) . **Kigomba kuba kitarengeje amezi atatu (3)**
11. Kuzuza ifishi (form) isaba inguzanyo (iboneka kuri www.mugangasacco.rw). Isinywa n'usaba inguzanyo hamwe n'uwo bashakanye mu gihe ahari.
12. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n'usaba inguzanyo.
13. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO, mu zindi BaANK cg se ikindi kibazo cyose muri CRB. Mugihe Bihari bigomba kubanza gukorwa.

14. INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO

Inguzanyo (Max)	Inshuro 20 z'umushahara ariko ntigomba kurenga 25,000,000Frw(Maximum)
Amafaranga yo kwiga dossier	0.25% b'inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y'uko dossier yigwaho.
Inyungu	14% (declining) ku mwaka
Commission	2% y'inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	Yishyurwa kugera mu gihe cy'imyaka ine (48months). Mu gihe cy'imyaka itatu (36months) nta ngwate isabwa ariko mu gihe cy'imyaka ine (48months) hasabwa ingwate .
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by'umushahara
Ubwishingizi bw'inguzanyo (Credit life insurance)	1,5% ku nguzanyo zitarengeje 1,000,000Frw , hejuru ya 1,000,000Frw hagenderwa kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO hashingiwe ku ngano y'inguzanyo yafashwe, igihe izishyurwamo ndetse n'imyaka y'usaba inguzanyo. (Akatwa ku mafaranga y'inguzanyo yemerewe).

15. IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umuriro ku ngwate yatanzwe	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagendewe kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akatwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amasezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

NB: Ingwate itangwa mu gihe uguza yasabye kwishyura mu gihe kirenze imyaka itatu ariko ntikigomba kurenga imyaka ine. kandi ibyo bivuzwe hejuru bikishyurwa mu gihe hatanzwe ingwate y'umutungo utimukanwa.

III. OVERDRAFT LOANS

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw
2. Kuba umaze umaze igihe kingana n'amezi atatu (3) uri umunyamuryango
3. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
4. Ibaruwa isinye isaba inguzanyo igaragaza umubare w'amafaranga asabwa , igihe azishyurwamo n'icyo azakoreshwa.
5. Kopi y'amasezerano y'umurimo (Employment contract/Appointment letter)
6. icyemezo cy'umushahara gitangwa n'umukoresha (Salary certificate)
7. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n'umukozi usaba inguzanyo igasinyishwa umukoresha.
8. Kopi y'indangamuntu y'usaba inguzanyo.
9. Kuzuzwa ifishi (form) isaba inguzanyo ya Overdraft (iboneka kuri www.mugangasacco.rw). Isinywa n'usaba inguzanyo gusa
10. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n'usaba inguzanyo.
11. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO, mu zindi BaANK cg se ikindi kibazo yaba afite muri CRB. Mugihe Bihari bigomba kubanza gukorwa.
12. Mu gihe usaba inguzanyo atari umunyamushara ahubwo yikorera, agomba kugaragaza aho ubwishyu buzaturuka na gihamba yabyo (Proof of income)

13. INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO	
Inguzanyo (Max)	25,000,000Frw(Maximum)
Amafaranga yo kwiga dossier	0.25% b'inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y'uko dossier yigwaho.
Inyungu	3% (declining) ku Kwezi
Commission	2% y'inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	3Months (Max)
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by'umushahara

14. IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umuriro ku ngwate yatanzwe	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagendewe kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akatwa ku nguzanyo yemerewe)

Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amasezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

NB: Ingwate itangwa gusa mu gihe uguza atari umunyamushahara.

IV. EMMERGENCY LOANS

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw
2. Kuba umaze umaze igihe kingana n'amezi atatu (3) uri umunyamuryango
3. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
4. Ibaruwa isinye isaba inguzanyo igaragaza umubare w'amafaranga asabwa , igihe azishyurwamo n'icyo azakoreshwa.
5. Kopi y'amasezerano y'umurimo (Employment contract/Appointment letter)
6. icyemezo cy'umushahara gitangwa n'umukoresha (Salary certificate)
7. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n'umukozi usaba inguzanyo igasinyishwa umukoresha.
8. Kopi y'indangamuntu y'usaba inguzanyo .
9. Kuzuza ifishi (form) isaba inguzanyo ya Emmergency (iboneka kuri www.mugangasacco.rw). Isinywa n'usaba inguzanyo gusa .
10. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n'usaba inguzanyo.
11. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO , mu zindi BaANK cg se ikindi kibazo yaba afite muri CRB. Mugihe Bihari bigomba kubanza gukorwa.
12. Mu gihe usaba inguzanyo atari umunyamushahara ahubwo yikorera, agomba kugaragaza aho ubwishyu buzaturuka na gihamba yabyo (Proof of income)

15. INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO

Inguzanyo (Max)	Ntigomba kurenga ubwizigame bw'Umunyamuryango.
Amafaranga yo kwiga dossier	0.25% b'inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y'uko dossier yigwaho.
Inyungu	16% (declining) ku mwaka
Commission	2% y'inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	Amezi 24 (Max.) .
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by'umushahara na 75% by'umushahara mu gihe usaba inguzanyo asanzwe afite indi nguzanyo muri MUGANGA SACCO
Ubwishingizi bw'inguzanyo (Credit life insurance)	1,5% ku nguzanyo zitarengeje 1,000,000Frw , hejuru ya 1,000,000Frw hagenderwa kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO hashingiwe ku ngano y'inguzanyo yafashwe, igihe izishyurwamo ndetse n'imyaka y'usaba inguzanyo. (Akatwa ku mafaranga y'inguzanyo yemerewe).

16. IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umuriro ku ngwate yatanze	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagenewe kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akatwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amasezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

NB: Ingwate itangwa gusa mu gihe uguza atari umunyamushahara

VI. MORTGAGE LOANS (Inguzanyo zo kubaka, kugura inzu, kugura ibibanza)

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw.
2. Kuba umaze umaze igihe kingana n'amezi atandatu (6) uri umunyamuryango
3. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
4. Ibaruwa isinye isaba inguzanyo igaragaza umubare w'amafaranga asabwa , igihe azishyurwamo n'icyo azakoreshwa.
5. Kopi y'amasezerano y'umurimo (Employment contract/Appointment letter)
6. icyemezo cy'umushahara gitangwa n'umukoresha (Salary certificate)
7. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n'umukozi usaba inguzanyo igasinyishwa umukoresha.
8. MUGANGA SACCO Sub-Committee Recommendation letter form (iboneka kuri www.mugangasacco.rw) igasinyishwa abagize Komite ya MUGANGA SACCO ku rwego rw'ikigo usaba inguzanyo akoramo bemeza ko ari umkozi wabo.
 - **Kurwego rw'ibitaro / ibigo bishamikiye kuri Ministeri y'ubuzima; Komite igizwe na DG, DAF na HR (Babiri (2) muribo barahagije kuba basinya)**
 - **Ku rwego rw'ikigo nderabuzima; Komite igizwe na Titulaire na Comptable. Nibo basinyira abakozi basabye inguzanyo. NB: Mugihe umwe muri bo asabye inguzanyo asinyirwa na Komite yo kurwego rw'ibitaro (DG, DAF, HR). Babiri (2) muri abo barahagije kuba basinya.**
9. Kopi y'indangamuntu y'usaba inguzanyo hamwe na Kopi y'indangamuntu y'uwo bashakanye mu gihe ahari.
10. icyemezo cy'irangamimerere gitangwa n'irembo (**Marriage Certificate/Single certificate/ Widow certificate/ divorced certificate**) . **Kigomba kuba kitarengeje amezi atatu (3)**
11. Kuzuzwa ifishi (form) isaba inguzanyo ya Mortgage (iboneka kuri www.mugangasacco.rw). Isinywa n'usaba inguzanyo hamwe n'uwo bashakanye mu gihe ahari.
12. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n'usaba inguzanyo.
13. icyangombwa cy'umutungo utangwaho ingwate,
14. icyangombwa cyo kubaka (Mugihe usaba inguzanyo ashaka kubaka)
15. Devis y'inzu izubakwa,
16. Igenagaciro (expertise) y'umutungo utangwaho ingwate,
17. Amsezerano y'ubugure y'agateganyo hagati y'ugura n'ugurisha mugihe inguzanyo ariyo kugura inzu cg ikibanza
18. Historique y'amezi 12 y'izindi bank usaba inguzanyo yari asanzwe akorana nazo.

19. Usaba inguzanyo agomba kuba nibura afite kuri konti ye muri MUGANGA SACCO 20% by'inguzanyo asaba. Ushaka kugura inzu, aba agomba kwiyumvikanira n'ugurisha kugiciro bakabanza bagakora mutation, amafaranga azajya yishyurwa ibyemezo byarangije kwandikwa kuwaguze ndeses no kwandikishwa muri RDB. Muri icyo gihe MUGANGA Sacco iha nyir'umutungo ugurishwa ibaruwa (**comfort letter**) yiyemeza ko namara gukora mutation izahita imwishyura amafaranga bumvikanye n'ugura.
20. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO, mu zindi BaANK cg se ikindi kibazo yaba afite muri CRB. Mugihe Bihari bigomba kubanza gukorwa.
21. Mu gihe usaba inguzanyo atari umunyamushara ahubwo yikorera, agomba kugaragaza aho ubwishyu buzaturuka na gihamya yabyo (Proof of income)
22. Inguzanyo zo kubaka zitangwa mu byiciro (tranche) hagendewe kuri Devis igaragaza imirimo y'ubwubatsi yakozwe.
- 23.

24.INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO	
Inguzanyo (Max)	25,000,000Frw(Maximum)
Amafanga yo kwiga dossier	0.25% b'inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y'uko dossier yigwaho.
Inyungu	13% (declining) ku mwaka
Commission	2% y'inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	Amezi 60 (Max.) .
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by'umushahara.
Ubwishingizi bw'inguzanyo (Credit life insurance)	1,5% ku nguzanyo zitarengeje 1,000,000Frw , hejuru ya 1,000,000Frw hagenderwa kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO hashingiwe ku ngano y'inguzanyo yafashwe, igihe izishyurwamo ndetse n'imyaka y'usaba inguzanyo. (Akatwa ku mafaranga y'inguzanyo yemerewe).
25.IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umuriro ku ngwate yatanze	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagendewe kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akatwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amesezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

VII. VEHICLE LOANS (Inguzanyo zo kugura imodoka)

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw
2. Kuba umaze umaze igihe kingana n’amezi atandatu (6) uri umunyamuryango
3. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
4. Ibaruwa isinye isaba inguzanyo igaragaza umubare w’amafaranga asabwa , igihe azishyurwamo n’icyo azakoreshwa.
5. Kopi y’amasezerano y’umurimo (Employment contract/Appointment letter)
6. icyemezo cy’umushahara gitangwa n’umukoresha (Salary certificate)
7. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n’umukozi usaba inguzanyo igasinyishwa umukoresha.
8. MUGANGA SACCO Sub-Committee Recommendation letter form (iboneka kuri www.mugangasacco.rw) igasinyishwa abagize Komite ya MUGANGA SACCO ku rwego rw’ikigo usaba inguzanyo akoramo bemeza ko ari umukozi wabo.
 - Kurwego rw’ibitaro / ibigo bishamikiye kuri **Ministeri y’ubuzima; Komite igizwe na DG, DAF na HR (Babiri (2) muribo barahagije kuba basinya)**
 - Ku rwego rw’ikigo nderabuzima; Komite igizwe na **Titulaire na Comptable. Nibo basinyira abakozu basabye inguzanyo. NB: Mugihe umwe muri bo asabye inguzanyo asinyirwa na Komite yo kurwego rw’ibitaro (DG, DAF, HR). Babiri (2) muri abo barahagije kuba basinya.**
9. Kopi y’indangamuntu y’usaba inguzanyo hamwe na Kopi y’indangamuntu y’uwo bashakanye mu gihe ahari.
10. icyemezo cy’irangamimerere gitangwa n’irembo (**Marriage Certificate/Single certificate/ Widow certificate/ divorced certificate**) . **Kigomba kuba kitarengeje amezi atatu (3)**
11. Kuzuza ifishi (form) isaba inguzanyo yy’imodoka (iboneka kuri www.mugangasacco.rw). Isinywa n’usaba inguzanyo hamwe n’uwo bashakanye mu gihe ahari.
12. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n’usaba inguzanyo.
13. icyangombwa cy’umutungo utangwaho ingwate,
14. Igenagaciro (expertise) y’umutungo utangwaho ingwate,
15. Amsezerano y’ubugure y’agateganyo hagati y’ugura n’ugirisha
16. Historique y’amezi 12 y’izindi bank usaba inguzanyo yari asanzwe akorana nazo.
17. Usaba inguzanyo agomba kuba nibura afite kuri konti ye muri MUGANGA SACCO **10%** by’inguzanyo asaba. Ushaka kugura imodoka, aba agomba kwiyumvikanira n’ugurisha kugiciro bakabanza bagakora mutation, amafaranga akishyurwa imodoka imaze kwandikwa kuwaguze ndeste no kwandikishwa muri RDB mugihe ariyo ngwate. Muri icyo gihe MUGANGA Sacco iha nyir’imodoka igurishwa ibaruwa (**comfort letter**) ziyemeza ko namara gukora mutation izahita imwishyura amafaranga bumvikanye n’ugura. Mu gihe imodoka igurwa ariyo ngwate igomba kuba ibasha kubona Assurance tout risque (Premium insurance).
18. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO , mu zindi BANK cg se ikindi kibazo yaba afite muri CRB. Mugihe Bihari bigomba kubanza gukorwa.
19. Mu gihe usaba inguzanyo atari umunyamushara ahubwo yikorera, agomba kugaragaza aho ubwishyu buzaturuka na gihamba yabyo (Proof of income)

20.INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO

Inguzanyo (Max)	25,000,000Frw(Maximum)
Amafaranga yo kwiga dossier	0.25% b’inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y’uko dossier yigwaho.
Inyungu	17% (declining) ku mwaka
Commission	2% y’inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	Amezi 60 (Max.) .
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by’umushahara.
Ubwishingizi bw’inguzanyo	1,5% ku nguzanyo zitarengeje 1,000,000Frw , hejuru ya 1,000,000Frw hagenderwa kuri Tariff z’ikigo cy’ubwishingizi gikorana na MUGANGA

(Credit life insurance)	SACCO hashingiwe ku ngano y'inguzanyo yafashwe, igihe izishyurwamo ndetse n'imyaka y'usaba inguzanyo. (Akatwa ku mafaranga y'inguzanyo yemerewe).
21.IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umurimo ku ngwate yatanzwe	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagenda kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akatwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amesezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

VIII. POROJECT LOANS (Inguzanyo z'imishinga)

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw;
2. Kuba umaze umaze igihe kingana n'amezi atandatu (6) uri umunyamuryango;
3. Kuba umushinga usabira inguzanyo usanzwe uhari umaze byibura amezi 6 utagiye kuwutangira;
4. Kuba ufite Patente mu gihe ukora ubucuruzi
5. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
6. Ibaruwa isinye isaba inguzanyo igaragaza umubare w'amafaranga asabwa, igihe azishyurwamo n'icyo azakoreshwa.
7. Kopi y'amasezerano y'umurimo (Employment contract/Appointment letter)
8. icyemezo cy'umushahara gitangwa n'umukoresha (Salary certificate)
9. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n'umukozi usaba inguzanyo igasinyishwa umukoresha.
10. MUGANGA SACCO Sub-Committee Recommendation letter form (iboneka kuri www.mugangasacco.rw) igasinyishwa abagize Komite ya MUGANGA SACCO ku rwego rw'ikigo usaba inguzanyo akoramo bemeza ko ari umukozi wabo.
 - **Kurwego rw'ibitaro / ibigo bishamikiye kuri Ministeri y'ubuzima; Komite igizwe na DG, DAF na HR (Babiri (2) muribo barahagije kuba basinya)**
 - **Ku rwego rw'ikigo nderabuzima; Komite igizwe na Titulaire na Comptable. Nibo basinyira abakozi basabye inguzanyo. NB: Mugihe umwe muri bo asabye inguzanyo asinyirwa na Komite yo kurwego rw'ibitaro (DG, DAF, HR). Babiri (2) muri abo barahagije kuba basinya.**
11. Kopi y'indangamuntu y'usaba inguzanyo hamwe na Kopi y'indangamuntu y'uwo bashakanye mu gihe ahari.
12. icyemezo cy'irangamimerere gitangwa n'irembo (**Marriage Certificate/Single certificate/ Widower certificate/ divorced certificate**) . **Kigomba kuba kitarengeje amezi atatu (3)**
13. Kuzuzwa ifishi (form) isaba inguzanyo y'imodoka (iboneka kuri www.mugangasacco.rw). Isinywa n'usaba inguzanyo hamwe n'uwo bashakanye mu gihe ahari.
14. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n'usaba inguzanyo.
15. icyangombwa cy'umutungo utangwaho ingwate,
16. Igenagaciro (expertise) y'umutungo utangwaho ingwate,

17. Amsezerano y'ubugure y'agateganyo hagati y'ugura n'ugirisha
18. Historique y'amezi 12 y'izindi bank usaba inguzanyo yari asanzwe akorana nazo.
19. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO, mu zindi BaANK cg se ikindi kibazo yaba afite muri CRB. Mugihe Bihari bigomba kubanza gukorwa.
20. Mu gihe usaba inguzanyo atari umunyamushara ahubwo yikorera, agomba kugaragaza aho ubwishyu buzaturuka na gihamya yabyo (Proof of income)
21. Ibitabo yandikamo uko yacuruje cg yinjiza & invoice (sales book)

22. INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO

Inguzanyo (Max)	25,000,000Frw(Maximum)
Amafaranga yo kwiga dossier	0.25% b'inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y'uko dossier yigwaho.
Inyungu	17% (declining) ku mwaka
Commission	2% y'inguzanyo yemejwe + VAT (Akakwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	Amezi 60 (Max.) .
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntibugomba kurenga 50% by'umushahara.
Ubwishingizi bw'inguzanyo (Credit life insurance)	1,5% ku nguzanyo zitarengeje 1,000,000Frw , hejuru ya 1,000,000Frw hagenderwa kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO hashingiwe ku ngano y'inguzanyo yafashwe, igihe izishyurwamo ndetse n'imyaka y'usaba inguzanyo. (Akakwa ku mafaranga y'inguzanyo yemerewe).
23. IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umurimo ku ngwate yatanze	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagendewe kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akakwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amasezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

IX. SCHOLAR LOANS (Inguzanyo zo Kwiga)

1. Kuba wujuje umugabane shingiro (share capital) ungana na 50,000Frw
2. Kuba umaze umaze igihe kingana n'amezi atandatu (6) uri umunyamuryango
3. Kuba umaze guhemberwa kuri Konti yawe ifunguye muri MUGANGA SACCO nibura ukwezi kumwe (1)
4. Kuba ufite icyemezo cy'uko wiyandikishije aho ushaka kwiga (proof of registration in accredited university or school)
5. Kugaragaza icyemezo cy'amafaranga y'ishuri (Pproof of school fees required).
6. Ibaruwa isinye isaba inguzanyo igaragaza umubare w'amafaranga asabwa, igihe azishyurwamo n'icyo azakoreshwa.
7. Kopi y'amasezerano y'umurimo (Employment contract/Appointment letter)
8. Icyemezo cy'umushahara gitangwa n'umukoresha (Salary certificate)
9. Salary certificate and employer engagement form (iboneka kuri www.mugangasacco.rw). Yuzuzwa n'umukozi usaba inguzanyo igasinyishwa umukoresha.

10. MUGANGA SACCO Sub-Committee Recommendation letter form (iboneka kuri www.mugangasacco.rw) igasinyishwa abagize Komite ya MUGANGA SACCO ku rwego rw'ikigo usaba inguzanyo akoramo bemeza ko ari umkozi wabo.
- Kurwego rw'ibitaro / ibigo bishamikiye kuri Ministeri y'ubuzima; Komite igizwe na DG, DAF na HR (Babiri (2) muribo barahagije kuba basinya)
 - Ku rwego rw'ikigo nderabuzima; Komite igizwe na Titulaire na Comptable. Nibo basinyira abakozi basabye inguzanyo. NB: Mugihe umwe muri bo asabye inguzanyo asinyirwa na Komite yo kurwego rw'ibitaro (DG, DAF, HR). Babiri (2) muri abo barahagije kuba basinya.
11. Kopi y'indangamuntu y'usaba inguzanyo hamwe na Kopi y'indangamuntu y'uwo bashakanye mu gihe ahari.
12. icyemezo cy'irangamimerere gitangwa n'irembo (Marriage Certificate/Single certificate/ Widow certificate/ divorced certificate) . Kigomba kuba kitarengeje amezi atatu (3)
13. Kuzuzwa ifishi (form) isaba inguzanyo y'imodoka (iboneka kuri www.mugangasacco.rw). Isinywa n'usaba inguzanyo hamwe n'uwo bashakanye mu gihe ahari.
14. Loan commitment form (iboneka kuri www.mugangasacco.rw) iruzuzwa igasinywa n'usaba inguzanyo.
15. Usaba inguzanyo agomba kuba adafite inguzanyo ziri mu bukererwe muri MUGANGA SACCO , mu zindi BANK cg se ikindi kibazo yaba afite muri CRB. Mugihe Bihari bigomba kubanza gukorwa.
16. icyangombwa cy'umutungo utangwaho ingwate,
17. Igenagaciro (expertise) y'umutungo utangwaho ingwate

18. INGUZANYO & IBICIRO & IGIHE CYO KWISHYURAMO	
Inguzanyo (Max)	25,000,000Frw(Maximum)
Amafaranga yo kwiga dossier	0.25% b'inguzanyo isabwa + VAT (Ntagomba kujya muni ya 5,900Frw kdi ntagomba kurenga 59,000Frw). Aya mafaranga yishyurwa mbere y'uko dossier yigwaho.
Inyungu	11% (declining) ku mwaka
Commission	2% y'inguzanyo yemejwe + VAT (Akatwa ku nguzanyo yemerewe)
Igihe cyo kwishyura	Amezi 24 (Max.) .
Ubwishyu bwa buri kwezi	Ubwishyu ku nguzanyo ntagombwa kurenga 50% by'umushahara.
Ubwishingizi bw'inguzanyo (Credit life insurance)	1,5% ku nguzanyo zitarengeje 1,000,000Frw, hejuru ya 1,000,000Frw hagenderwa kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO hashingiwe ku ngano y'inguzanyo yafashwe, igihe izishyurwamo ndetse n'imyaka y'usaba inguzanyo. (Akatwa ku mafaranga y'inguzanyo yemerewe).
19. IGIHE UGUZA YATANZE INGWATE	
Ubwishingizi bw'inkongi y'umuriro ku ngwate yatanze	Bwishyurwa gusa mu gihe usaba inguzanyo yatanze ingwate y'inzu, bukabarwa hagendewe kuri Tariff z'ikigo cy'ubwishingizi gikorana na MUGANGA SACCO. (Akatwa ku nguzanyo yemerewe)
Kwandikisha ingwate	20,000Frw yishyurwa kuri Konti ya RDB ifunguye muri BK, bigakorwa nyuma yo kwemererwa inguzanyo. Yishyurwa mu gihe ugurizwa yatanze ingwate.
Notification y'amesezerano y'inguzanyo	Hagenderwa ku giciro cya Noteri, akishyurwa nyuma yo kwemererwa inguzanyo. Bikorwa mu gihe uhawe inguzanyo yatanze ingwate.

NB: Nibyiza kohereza ibyangombwa byuzuye kugirango inguzanyo yasabywe ibonekere igihe.