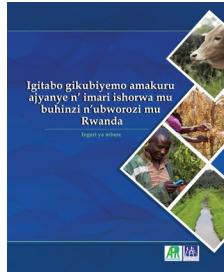


Igitabo gikubiyemo amakuru ajyanye n' imari ishorwa mu buhinzi n'ubworozi mu Rwanda

Ingeri ya mbere

Gukemura ibibazo





Gushimira

Iki gitabo cyanditswe na Institute of Policy Analysis and Research(IPAR-Rwanda) ku nkunga ya Access to Finance Rwanda(AFR).

Icyitonderwa

Ibitekerezo bikubiye muri iki gitabo ntabwo bivuga ko bihuye neza neza nuko ibigo bya IPAR-Rwanda na AFR bitekereza ukuntu ubuhinzi n'ubworozzi mu Rwanda byashorwamo imari.



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Ijambo ry'ibanye

“

Ubuhinzi bufite akamaro kanini mu bukungu bw'u Rwanda kuko bwinjiza kimwe cya gatatu cy'Umusaruro mbumbe w'ighugu. Uru rwego ruha akazi abarenga bibiri bya gatatu by'abakozi bose mu gihugu kandi iterambere rishingiye ku buhinzi ryitezweho kugira uruhare runini mu kurwanya ubukene no guca ubukene bukabije.

Guverinoma y'u Rwanda yi yemeje guhindura urwego rw'ubuhinzi rukava ku guhinga ibitunga imiryango rukaba urwego rutanga umusaruro mwinshi kandi mwiza, rugemurira isoko kandi rufasha mu kuzamura izindi nzego z'ubukungu. Ibi bizagerwaho binyuze muri gahunda zitandukanye zishyirwa mu bikorwa na Minisiteri y'Ubuhinzi n'Ubworozi (MINAGRI) n'ibigo biyishamikiyeho, ariko ikabifashwamo n'Urwego rw'Abikorera, abafatanyabikorwa mu iterambere ndetse n'abandi bireba bose.

Kugira ngo iterambere rirambye muri uru rwego rigerweho, abahinzi n'aborozibakwiriye kureka guhinga no korora ibitunga imiryango yabo gusa bagakorera guhaza isoko. Ibi byashoboka ari uko bashoboye kubona serivisi z'imari. Imari irakenewe mu byiciro byose by'ubuhinzi nko kugura imbuto z'indobanure n'inyongeramusaruro, guhemba abakozi, gusarura no gutwara umusaruro ndetse no mu mirimo yo gutunganya no guhunika umusaruro.

Ariko nanone, n'ubwo kugera kuri serivisi z'imari ari ingirakamaro mu iterambere ry'urwego rw'ubuhinzi n'ubworozi mu Rwanda, ingano y'inguzanyo zitangwa muri uru rwego iracyari ntoya cyane, dore ko ingana gusa na 6% by'inguzanyo yose itangwa mu bucuzi. Ibi bigira ingaruko ku iterambere ry'uru rwego.

Bashinge ku kuba urwego rw'ubuhinzi n'ubworozi ruhura n'imbogamizi zikomeye nko kudashobora kubona inguzanyo, no kuba hari abakora uko bashoboye ngo bateze imbere uru rwego baba abikorera n'inzego za Leta bayobowe na Guverinoma y'u Rwanda, Access to Finance Rwanda (AFR) n' Ikigo Gikora Ubushakashatsi Kikanasesengura Poritiki zitandukanye mu Rwanda (Institute of Policy Analysis and Research - IPAR) bafatanyije kwandika igitabo kigaragaza uburyo imari ishorwa mu buhinzi n'ubworozi. Iki gitabo, ari na cyo cya mbere giteye gitya mu Rwanda, ni isoko ikomeye y'amakuru ku ishoramari, guhangga udushya, imbogamizi n'amasomo twakura mu buryo imari ishorwa mu buhinzi n'ubworozi mu Rwanda.

Turizera yuko iki gitabo kigaragaza uburyo imari yashowe mu buhinzi n'ubworozi kizongerera agaciro gahunda zitandukanye zigamije guteza imbere urwego rw'ubuhinzi n'ubworozi.

Ntidushidikanya ko amakuru ari muri iki gutabo azafasha abahinzi n'aborozi, ibigo by'imari, n'inzego zifata ibyemezo mu buryo bw'umwihariko.

Turashimira buri wese watanze igihe cye n'imbaraga ze mu buryo bumwe cyangwa ubundi, bigatuma kwandika iki gitabo bishoboka.

Murakoze kandi munevezwe no gusoma iki gitabo!



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Gukemura ibibazo



Mu mutwe wa mbere twabonye ko gutera inkunga y'imari imirimo yo gutunganya umusaruro umaze gusarurwa bikiri ikibazo mu Rwanda. Ariko ukuri ni uko gutera inkunga y'imari icyiciro cya nyuma yo gusarura bifite akamaro kangana n'ako gutera inkunga ibindi byiciro by'ubuhinzi. byongeye kandi, abahinzi baba bagomba kwishyura inguzanyo bafashe bakoresheje amafaranga bakuye mu musaruro. bityo rero, uyu mutwe uragaragaza igisubizo cyatanzwe na isoko ry'ibicuruzwa rya afurika y'uburasirazuba (EAX) mu gukemura iki kibazo.¹

1.1. EAX ni iki?

EAX ni isoko ry'ibicuruzwa ry'akarere ryashinzwe mu mwaka wa 2013 kugirango rifashe miriyoni 173 z'abaguzi mu Rwanda no mu Muryango w'Afurika y'Uburasirazuba (EAC).

¹ Uyu mutwe wanditswe n'itsinda rihuriweho na IPAR na EAX.

Igitekerezo cyo kugira isoko ry'ibicuruzwa no gushyiraho EAX cyavutse mu mwaka wa 2013 mu Ihuriro Mpuzamahanga ryiga ku Bukungu yabereye i Davos mu Busuwisi. Intego yayo yari uguteza imbere ukwihuza kw'ibihugu byo mu karere, guteza imbere isoko ry'imari n'imigabane no guteza imbere ubuhinzi muri Afurika. EAX yatangijwe ku mugaragaro n'abakuru b'ibihugu bigize Umuryango wa Afurika y'Uburasirazuba muri Nyakanga 2014, ikaba ifite icyicaro cyayo i Kigali. EAX ni ubufatanye hagati ya Leta n'abikorera hagati ya guverinoma y'u Rwanda n'abashoramari baturuka muri Nijeriya² no muri Leta Zunze Ubumwe za Amerika³.

² Tony Elumelu abinyujije muri Heirs Holdings

³ Nicolas Berggruen abinyujije muri Berggruen Holdings na Jendayi Frazer abinyujije muri 50 Ventures

Mu bikorwa byayo, EAX igamije:

- o Kongera amafaranga mu isoko ry'ibicuruzwa no kurushaho kugira uruhare mu kugena ibiciro;
- o Guteza imbere ibikorwa biriho byo gutunganya ibicuruzwa binyuze mu guhuza umusaruro n'amasoko afite ibiciro byiza;
- o Kongera ubushobozi bw'abahinzi mu biganiro bigena igiciro cy'umusaruro wabo no kugerwaho n'inyungu zikomoka ku bwiza bw'umusaruro;
- o Kutuma habaho ubunyangamugayo no gukorera mu mucyo mu bucruzi no kugabanya impamvu zatuma abantu bananirwa kubahiriza amasezerano

Intego nyamukuru ya EAX ni ugushyiraho izego zizaramba zizateza imbere ubuhinzi bwa Afurika, zigafasha abahinzi b'abanyafurika, zikongera ukwihaza mu biribwa n'ubushobozi bwa Afurika bwo guhangana ku isoko mpuzamahanga. EAX ifite ubushobozi bwo gucuruza mu byamunara, kuvunja amafaranga, n'amasezerano y'ubucuruzi agamije guhangana n'ibyago byavuka. Kugeza ubu, ibicuruzwa EAX icuruza muri iki gihe ni ibigori, ibishyimbo, soya, amasaka, ingano n'umuceri uhingwa mu bushanga. Inyigo zirimo gukorwa kugira ngo harebwe niba amabuye y'agaciro, icyayi n' ikawa byashobora kugurishwa mu cyamunara kandi bikabona isoko.

1.2. Ikibazo gihari n'igisubizo cyacyo

Igihe yatekerezwaga, EAX yari isoko ry'ibicuruzwa aho abaguzi n'abagurisha bahura ngo bagure banagurishe bakoresheje ikoranabuhanga. Bitandukanye n'isoko



ry'imari n'imigabane, isoko ry'ibiruzwa rigamije kubungabunga no kugenzura ubwiza n'ingano y'ibyo ugura azabona igithe kugura bizaba birangiye. Ni yo mpamvu EAX yitaga cyane ku guceruza ibicuruzwa bifite ubwiza bwo ku rwego rwo hejuru. Kugira ngo ibi biggerweho, EAX yagombaga gukoresha uburyo bwagutsekandi bukomatanyije bwo gukorana n'abahinzi, ari na bo batanga ibicuruzwa bijyanwa ku isoko, kugira ngo ikemure ibibazo bine by'ingenzi: igihombo kibaho nyuma yo gusarura, kutabona amafaranga ahagije, kutigerera ku isoko no kutabona amakuru ahagije.

1.3. Igihombo kibaho nyuma yo gusarura

Igihombo kibaho nyuma yo gusarura gisobanurwa nko kugabanuka kw'ingano n'ubwiza bw'umusaruro kuba hagati yo gusarura no gukoresha umusaruro (ACF, 2014). Muri Afurika, imibare igaragaza ko 40% by'umusaruro bitakara mu mirimo yo gusarura, guhunika no gutwara umusaruro kuva mu murima kugera mu ngo z'abahinzi

no ku isoko (GWPG, 2016; APHILIS, 2018). Ibi bituma intungamubiri n'ibivumbikisho bitakara, umusaruro ukaba wakwangwa n'abaguzi, umusaruro w'ubuhinzi ukaba wakwangirika ku buryo utaribwa ndetse n'ingano yawo ikagabanuka (Kader, 2005; WFP, 2017).

Mu Rwanda, bivugwa ko hejuru ya 25% by'impeke zisarurwa zitakara mu nzira umusaruro unyuramo umaze gusarurwa, kandi hagati ya 18% na 25.7% by'umusaruro w'ibigori birakara buri mwaka kuva mu mwaka wa 2006. Impamvu zagaragajwe nk'izitera iki kibazo zirimo ubumenyi buke ku bahinzi, inzira yo kuva ku buhinzi bugamije guhaza ingo ujya ku buhinzi bugamije ubucuruzi, serivisi zitanoze zo guhugura abahinzi mu duce tumwe na tumwe, kubura ikoranabuhanga ryo guhunika no gupfunyika umusaruro, kubura k'ubwanikiro n'ubuhunikiro mu mirima, no kubura amasoko cyangwa kutamenya aho aherereye (GWPG, 2016; USAID, 2012; APHILIS, 2018; GWPG; 2016).

Umuti wa EAX



Aho byavuye: EAX (2018)

EAX yashyizeho ibikorwa remezo bikomatanyije byo guhunika ibicuruzwa; ibi bikorwa bigizwe n'ububiko 11 bwahawe ibyangombwa⁴ n'ibigega biri mu gihugu hose byabika byose hamwe toni zigera ku bihumbi 20. Hakoreshejwe ibi bigega, EAX ifite ubushobozu bwo kurinda ubwiza, ingano, umutekano n'ubwishingizi

bw'impeke zubitswe binyuze muri Serivisi zo Gucunga Ingwate (CMS)⁵ ziri ku rwego mpuzamahanga. Mu gushyira ibicuruzwa mu byiciro hashingiwe ku bwiza bwabyo no gushyiraho ibipimo by'ubuziranenge, ibicuruzwa bifite ubwiza bwo hejuru bigurwa ku biciro byiza ku isoko, bigashishikariza abahinzi gucunga neza umusaruro umaze gusarurwa.

Kugira ngo ubwiza bw'impeke bukomeze kubungabungwa mu nzira yose umusaruro unyuramo, kuva mu ihinga kugeza mu isarura, EAX yashyizeho itsinda ry'impuguke mu buhinzi rikorana n'abahinzi umunsi ku munsi. Iri tsinda rihugura abakorera ubuhinzi ku butaka buto bibumbiye mu makoperative ku buryo bwo gufata neza impeke ndetse no ku mikorere myiza mu buhinzi, gutegura igenamigambi ry'ubucuruzi, ubwikorezi, ibikoresho, n'ibindi.

⁴ Guhabwa icyangombwa bivuze ko ibi bikorwa remezo byujuje ubuziranenge mpuzamahanga mu gufata neza no kubika impeke.

⁵ Izi servisi zirimo gushyira mu byiciro, gupima, gusukura, kwanika, gutondeka no gutera imiti mpeke ziri mu bubiko.



Iby'ingenzi byakozwe

Ingano y'umusaruro wanyuze mu bubiko bwa EAX kugeza ubu	Toni 31,500
Inyemezamusaruro z'ikoranabuhanga zatanzwe	602
Agaciro k'inyemezamusaruro zatanzwe kugeza ubu	Miriyoni 4.9 z'amadorari

Kugeza muri Nzeri 2018

1.4. Kutabona amafaranga ahagije

Imbogamizi ya kabiri abahinzi bo mu Rwanda bahura na yo ni ukutabona amafaranga ahagije kubera impamvu zikurikira:

Icy a mbere, abahinzi baba biteze ibirenze -rimwe na rimwe bidashoboka- ku byerekeranye n'amafaranga bazakura mu musaruro wabo. Ibi bisa n'ibyumvikana kuko hagati yo guhinga no gusurura hari amezi ari hagati y'ane n'atanu; muri iki gihe abahinzi bashora amafaranga, imbaraga n'igihe byinshi. Ariko ibiciro bikunda kugwa

mu gihe cy'isarura kubera ko umusaruro uba wabaye mwinshi ku isoko. Ikindi ni uko abahinzi batabona buri gihe igiciro bakeneye ku isoko, kubera ko abacuruzi bagoreka amasoko kugira ngo bungukire ku bahinzi.

Icy a kabiri, abagura umusaruro (abacuruzi, abagura umusaruro w'ubuhinzi, abatunganya umusaruro bawubyazamo ibindi, n'abandi) akensi ntibaba bafite amafaranga yose akenewe yo kugura ibikenewe byose kugira ngo bashobore gufata umusaruro w'ighembwe wose. Ibi bituma bamanura ibiciro kugira ngo babone inyungu nyinshi, mu gihe abahinzi bo bahomba.



Icyo nyuma, amabanki y'ubucuruzi abona urwego rw'ubuhinzi nk'urwego rubamo ibyago byinshi, cyane cyane ku bakorera ubuhinzi ku butaka buto. Ikigereranyo kingana na 10% by'inguzanyo ni zo zonyine zitangwa mu rwego rw'ubuhinzi mu gihe uru rwego rukoresha $\frac{3}{4}$ by'abakozi bose mu gihugu kandi rukinjiza hafi 1/3 cy'umusaruro mbumbe w'ighugu. Ibisabwa kugira ngo inguzanyo zitangwe nk'impapuro zigaragaza imikoreshereze y'imari zakorewe ubugenzuzi, inzego z'ubuyobozi zihamy e no kubona ingwate cyangwa abishingizi bigora abahinzi (CGAP, 2017).

Umuti wa EAX

EAX EAST AFRICA EXCHANGE		COPY OF ELECTRONIC WAREHOUSE RECEIPT 40000206	
Issued by Collateral Manager: CMI	In respect of Storage Facility: Nyanza	Quantity: 2 Metric Tons	Maturity Date: 23 March 2014
In respect of EAX Member: KOAINYA COOPERATIVE	Received from: East Africa Exchange	Date Issued: 23 December 2014, 10:36 AM	Issued at: Nyanza
PRODUCT DESCRIPTION		Barcode	
Product: W4	Grade: EAX1	Origin: Rwanda	9 780132 114677 >
Terms and Conditions			

Aho byavuye: EAX (2018)

Inyemezamusaruro ishingiye ku ikoranabuhanga nk'igihama cy'imari: Mu bufatanye n'amabanki 7 y'ubucuruzi⁶ mu Rwanda, igice cy'isoko ryafatwaga nk'ikirimo ibyago byinshi ku bagitangamo inguzanyo gishobora kubona inguzanyo z'igihe kigufi gikoresheje inyemezamusaruro zishingiye ku ikoranabuhanga nk'ingwate. Ubwishingire izi nyemezamusaruro zifite ni ishingirory'icyizere bankizifitiye iki gihama. Mugutanga inguzanyo, agaciro k'ibigaragazwa n'inyemezamusaruro kagabanyaho 30% nk'uburyo bwo guteganya ko inguzanyo izishyurwa n'ubwo ibiciro byagwa.

Ikigega kivamo amafaranga akongera akagarukamo: Mu kugerageza gukemura ikibazo cy'ubusumbane hagati y'ibikenewe n'ibihari, EAX yashyizeho ikigega kivamo amafaranga akongera akagarukamo ifatanije na banki abyiri (BRD na KCB). Ku ruhande rumwe, ibi byafashije

⁶ Aya mabanki ni Banki y'u Rwanda Itsura Amajyambere (BRD), Guarantee Trust Bank (GT Bank), Equity Bank, Banki y'Abaturage y'u Rwanda (BPR), Banki Urwego, Ecobank na Banki ya KCB.



EAX guha abahinzi isoko igithe basarura; ku rundi ruhande, byafashije EAX gufasha abagura umusaruro w'ubuhinzi kubona ibikoresho bakeneye kugira ngo

bakemure ibibazo byabo mu mpera z'igihembwe. Izi ni zo mpamvu zatumye ingano y'umusaruro n'amafaranga yinjiye hagati ya 2016 na 2017 yiyongeraho 31%.

Iby'ingenzi byakozwe

Umubare w'ibigo by'imari byagize uruhare mu gutera inkunga gahunda y'inyemezamusaruro kugeza ubu	7
Agaciro k'umwenda watanzwe hashingiwe ku nyemezamusaruro kugeza ubu	3,660,000 USD
Umubare w'abananiwe kwishyura inguzanyo kugeza ubu	0
Impuzandengo y'igihe inguzanyo yagiye imara	Amezi 5

Kugeza mu mpera za Nzeri 2018

1.5. Kutigerera ku isoko

Imbogamizi ya gatatu abahinzi bo mu Rwanda bahura na yo ni ukuba batigerera ku isoko ry'ibicuruzwa byabo kubera impamvu zikurikira: iya mbere, kugera ku isoko

bisaba ubushobozi runaka bwo gushyira ibantu kuri gahunda, ubushobozi bwo kuganira n'abagira uruhare ku isoko, ubushobozi bwo gukurikirana no gusobanukirwa uko ibiciro bihinduka n'imiterere yamasoko, n'ubushobozi bwo gutunganya ibikenewe byose

mu nyungu z'abanyamuryango. Icy a kabiri, abagura umusaruro w'abahinzi bagoreka ibiciro byo ku isoko mu buryo buhombya abahinzi nk'uko byagaragajwe mbere.

Igisubizo cya EAX

Inyemezamusaruro ishingiye ku ikoranabuhanga nk'igicuruzwa: Imwe mu nshingano za EAX ni ukuyobora imitunganirize y'ubucuruzi bw'ibantu mu Rwanda no mu karere. Bityo, EAX yatumye ubucuruzi bukorwa mu mucyo, budaheza, bworoha kandi bugakorwa neza, biturutse ku nyemezamusaruro ishingiye ku ikoranabuhanga. Ugorisha ntakeneye kubanza kwereka ugura uko umusaruro we uteye, kubera ko ibicuruzwa biba byashyizwe mu byiciro hakurikijwe ibipimo by'ubuziranenge. Izo nyemezamusaruro ziba zigaragaza ingano n'ubwiza bw'umusaruro, bivuze ko uguze ahabwa koko ibyo yaguze. Mu gusoza, aya masezerano y'ubugure ntarenza imyaka 2 (T+2).

Urubuga rw'Ubucuruzi rya NASDAQ: Iri koranabuhanga rigezweho ku isi rishobora gukoresha ibyamunara, kuvunja mafaranga atndukanye, n'amasezerano y'ubucuruzi agamije guhangana n'ibyago byavuka. Ni uburyo bukomeye cyane bigaragara ko bwakwizerwa kandi bukoreshwa ku masoko akomeye ku isi. Iri koranabuhanga ryafashije abatunze inyemezamusaruro kwagura amasoko yabo ku buryo bugaragara, kubera ko umuntu ashobora kugera kuri uru rubuga aho yaba ari hose, hafi na kure.



Iby'ingenzi byakozwe

Ingano y'ibyacurujwe binyuze mu bubiko bwa EAX kugeza ubu	25,500 MT
Umubare w'ubucuruzi bwakozwe kugeza ubu	256
Umubare wa cyamunara zakozwe kugeza ubu	52
Umubare w'abananiwe kubahiriza amasezerano kugeza ubu	0

Kugeza muri Nzeri 2018

1.6. Kutabona amakuru ahagije

Kubona amakuru adahuye kw'abagira uruhare mu nzira yo kugera ku musaruro ni yo mpamvu y'ingenzi yo kugoreka ibiciro ku masoko adafite imiterere inoze, abahinzi bo mu cyaro bakabihomberamo. Rimwe mu mahame y'ingenzi ya EAX ni uko amakuru agomba gutangwa ari amwe kandi agatangwa kimwe ku

bafatanyabikorwa bose kugira ngo bafate ibyemezo bashingye ku makuru yuzuye.

Kugira uruhare mu kugena ibiciro: Muri gahunda yayo yo kuba hamwe mu haraberwa uko ibiciro bihagaze, EAX irashaka guhindura ubuhinzi n'ubucuruzi bw'ibikomoka ku buhinzi yongerera ubushobozi abafatanyabikorwa bose (abakeneye ibicuruzwa, ababigemura, abatanga inkunga y'amafaranga) muri rusange, n'abakorera

ubuhinzi ku butaka buto by'umwihariko, kugira ngo bashobore kugira uruhare mu kugena ibiciro by'umusaruro; ibi bizakorwa binyuze mu gutanga amakuru nyayo kandi yizewe. Aya makuru atangwa hakoreshejwe ubutumwa bugufi (sms), ubutumwa kuri murandasi (email) n'izindi mbuga zo kuri murandasi.

1.7. Imbogamizi

N'ubwo hari intambwe igaragara yatewe na EAX, hari imbogamizi zigikeneye gukurwaho zirimo:

- o ***Ubumenyi buke ku bahinzi:*** Abahinzi baracyafite imyumvire yo gутегереza inkunga ibafasha mu buzima bwa buri munsi. Ni yo mpamvu EAX yatangiye inzira yo guhindura imyumvire y'abahinzi binyuze muri gahunda zo kubongerera ubushobozi ifatanije n'abandi bafatanyabikorwa nka IFC, Trademark East Africa na MINAGRI. Intego ni ukugira ngo bareke gukora ubuhinzi bubafasha kubaho gusa

no gushingira ku nkunga ahubwo bagakora ubuhinzi bugamije ubucuruzi.

- o ***Kugurisha umusaruro vuba vuba:*** Abahinzi bahinga ibihaza ingo zabo bagurisha ibisagutse ku musaruro wabo kugira ngo bakemure ibibazo byihutirwa. Kuba ubucuruzi bw'ibikomoka ku buhinzi budatunganijwe neza aho abacuruzi biharira ijambo bagaha abahinzi amafaranga make ariko aboneka vuba, bikareshya abahinzi. Ariko nanone, aya mafaranga n'ubwo aboneka vuba ntabwo ashobora kwishyura ibyo abahinzi baba barashoye cyangwa se ngo abahe inyungu. Ku rundi ruhande, EAX ikoresha uburyo butunganijwe ku buryo hari inzira ibintu binyuramo; abahinzi bashobora kutihanganira guca muri iyo nzira, n'ubwo yaba izabaha inyungu nyuma y'igihe runaka.



- o **Kuba abahinzi bagemura umusaruro muke muke:** Koperative z'abahinzi usanga akenshi ari inzego zidakomeye. Bityo, ntibyoroshye kubona umusaruro mwinshi uvuye mu makoperative kubera ko abanyamuryango bayo bahinga ku butaka buto kandi butatanye, bagasarurra duke mu bihe bitandukanye. Mu gukemura iki kibazo, EAX yashoye imari mu bwikorezi bw'umusaruro no mu gutanga ibikoresho bikenewe kugira ngo gukusanya umusaruro byihute, bityo bigabanye igihombo kibaho nyuma yo gusarura.
- o **Kuba amabanki adashaka guhangana n'ibibazo:** Amabanki aritonda cyane mu gutanga inguzanyo mu rwego rw'ubuhinzi, cyane cyane iyo izo nguzanyo zisabwa n'abahinzi bo mu cyaro.
- o **Ukwihuza kw'ibihugu bigize Umryango wa Afurika y'Uburasirazuba:** Ubu u Rwanda ruhanganye

n'ibihugu bifite ubukungu bwateye imbere nka Uganda, Kenya na Tanzaniya. Nk'urugero, Uganda yeza toni miriyoni 4 z'ibigori buri mwaka, mu gihe u Rwanda rweza toni ibihumbi 300 gusa. Ni yo mpamvu binyuze muri EAX, u Rwanda rwahisemo guhangana rwongera ubwiza bw'umusaruro.

- o **Imbogamizi zerekeranye no kuba umusaruro n'amafaranga aboneka mu buhinzi aboneka mu bihe runaka by'umwaka:** EAX ihura n'ibibazo biterwa n'ihindagurika ry'ibihe ibikorwa bibera n'igihe amafaranga ava mu buhinzi abonekera. Ibi biterwa n'uko imirimo y'ubuhinzi ibaho ibihe bimwe by'umwaka. Imirimo myinshi yo mu bubiko bwa EAX n'amafaranga abigendaho biba mu mezi atandatu ya mbere y'umwaka, mu gihe amafaranga menshi yinjizwa n'abahinzi aboneka mu meza atandatu ya nyuma y'umwaka.



1.8. Gahunda y'imyaka iri imbere

EAX ifite imigambi igamije gukwirakwiza ibikorwa byayo ahantu hensi mu gihugu no mu karere binyuze mu kubaka ubundi bubiko ahantu h'ingenzi nko muri Kigali, no kongera ubushobozi bwayo bwo gufata neza impeke binyuze mu gushaka ibindi bikoresho nk'ibikoreshwa mu kumishano gusukura imyaka.

Uretse kwagura ibikorwa byayo bisanzwe, EAX irateganya kongera ubwinshi bw'ibikorwa na serivisi itanga yongeramo n'ibishyashya. Uretse ibigori, ibishyimbo, soya, ingano n'amasaka, EAX ifatanije na NAEB barimo kureba uburyo icyayi cyacuruzwa hakoreshejwe imashini. Harimo gukorwa kandi inyigo ku masoko y'ibireti n'amabuye y'agaciro. Guteza imbere isoko ry'imigabane n'amasezerano yo kugura ariko ukazishyura mu gihe kizaza ni indi ntego ya EAX.

1.9. Ibitabo byakoreshewo

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