BPN

Business Professionals Network

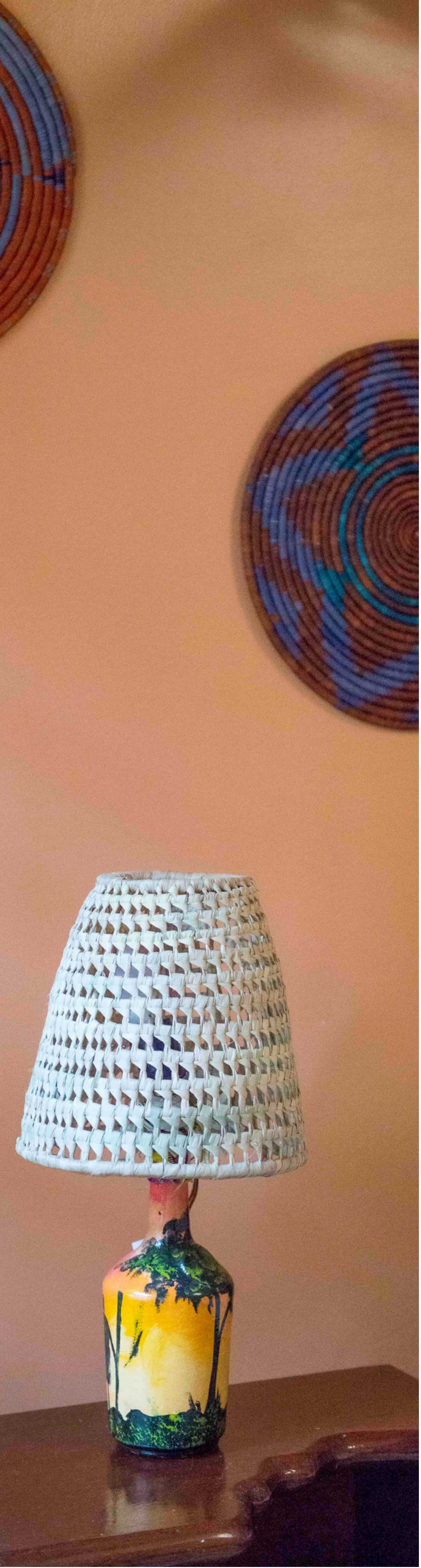
AKANYAMAKURU

2022

Firenze

UMWAMI
and so the silent voices

La Ganache



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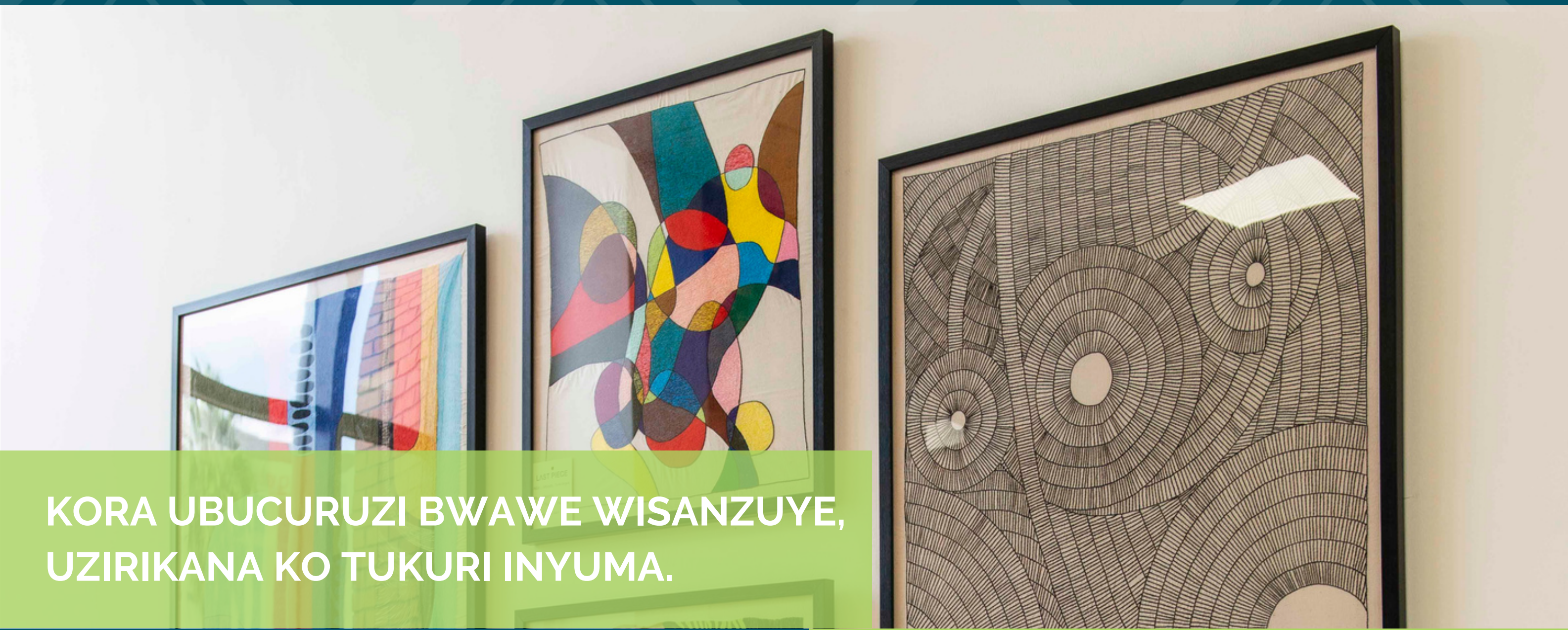
UBUTUMWA BW' UMUYOBOZI WA BPN RWANDA



KORA UBUCURUZI BWAWE WISANZUYE, UZIRIKANA KO TUKURI INYUMA.

Umwaka wa 2022 twashoje, ni nawo mwaka wa mbere byahiriye isi guhangana no gucogoza icyorezo cya Covid-19 biciye mu nkingo zatanzwe kw' isi yose. Byatumye bishoboka ko abantu basubira mu kazi kabo, bagakora amasaha asanzwe, binababa gutuza no kutikanga kwandura. Ntabwo ariko bivuze ko ingaruka za Covid nazo zarangiranye n'icogora ry'icyorezo. Kubera COVID-19, kuvana ibintu hanze bikomeje guhenda no gutinda, umwaka wa 2022 warangiye abantu bacyikandagira mu guhaha, ibigurishwa bikaba bikeya, ubushobozi bwanyu bukagabanuka. Haje no kwiyongeraho ingaruka z' intambara ya Ukraine, yatumye ibiciro kw' isi yose bizamuka. Ibyo byose ni imbogamizi ba rwiyemezamirimo muhura nazo muri bizinesi zanyu. Kugira ngo mushobore guhangana n'izo mbogamizi mpuzamahanga ku buryo bwa kinyamwuga, bisaba ko muhora mwiteguye, mwibuka ko muby' ukuri ibibera kw' isi yose bibareba. Bisaba kandi ko muhora mwishakamo ibisubizo kuko abafatanyabikorwa banyu (abakiriya, abagemuzi, amabanki, n'ibindi bigo mukorana) nabo izo ngaruka z' ibihe by'amahina ku rwego mpuzamahanga zibageraho.

Ndabibutsa rero ko mutari mwenyine. Muri BPN tuzakomeza dushyire hamwe namwe kugira ngo tubafashe gushikama mu bihe bigoranye. Twibukiranye ko bizinesi ihamye igomba guhora ifite ubwizigame bw' ingoboka (reserves). Ubwizigame bw' amafaranga kashi cyangwa ikigega cy' ingoboka bikora nk'urutindo kandi bigufasha guhemba abakozi bawe ndetse nawe ubwawe mu gihe cy'ibihe bibi. Bikurinda mu gihe abakiriya batinze kwishyura kandi bikagufasha kudatezuka ku mahirwe yo kwaguka mu gihe avutse.

Twibukiranye kandi ko iyo rwiyemezamiriomo ahora yihugura, ndetse agahugura n' abakozi be, akitabira n'ayandi mahuriro ahuriramo na bagenzi be (events), bimufasha kubona ibisubizo bikomoka kuguhanga udushya igihe cyose.

Ku ruhande rwacu nka BPN, tuzakomeza kubateganyiriza amahugurwa ajyanye n'ibyo mukeneye, tuzakomeza kubaba hafi tubagira inama, tuzakomeza kandi kubabera ijwi aho tugera hose. Ibibazo muhura nabyo, ibisobanuro mushobora gukenera, ariko kandi n'ibyiza byinshi mukora n'ibyo mugeraho biteza igihugu imbere tukabimenyesha abandi.
Aka kanyamakuru muragasangamo amakuru anyuranye y'ibyakozwe mu mwaka ushize, n' ubuhamya bwa ba rwiyemezamirimo n'abafatanyabikorwa ba BPN. Twabihurije hamwe, tugamije gukomeza kubatera ishyaka no gukomeza kukumenyesha ibyo twagiye dukora mw' izina ryanyu. Ryoherwa rero no kubisoma.

Nkaba nifuza gusoza uru rwandiko mbifuriza ko umwaka wa 2023 uzababera umwaka w'amahirwe n'iterambere. Muri uyu mwaka twatangiye, kora ubucuruzi bwawe mu buryo bunoze, wisanzuye, kandi umenye ko tukuri inyuma. Ni ibyishimo kandi ni inshingano zacu kuba umufatanyabikorwa wawe wizewe mu rugendo rwo kwaguka kwawe.

Alice Nkulikiyinka
BPN Rwanda Country Director

AMAJWI Y'ABAGIZE BPN RWANDA

IYO IBIGO BITO N'IBICIRIRITSE BIRABYA NK'IGITI CYATEWE HAFI Y'AMAZI

Yanditswe na Museke Joie Claire,
Umuyobozi Wungirije wa BPN Rwanda

Nubwo iterambere rya bizinesi rishingira ku bintu byinshi by'ingenzi, ibijyanye n'imari ni kimwe mu bintu by'ingenzi cyane. Mu myaka yashize, BPN yagiye iteza imbere ba rwiyemezamirimo ibafasha gukora kinyamwuga ndetse ishishikariza abanyarwanda kuba ba rwiyemezamirimo. Binyuze mu kubakorera buvugizi, kobongerera ubushobozi, no kubahuza, BPN yagiye ifasha ba rwiyemezamirimo bagorwaga no kubona igishoro bakeneye kugira ngo bateze imbere bizinesi zabo kandi yagiye igirana n'ibigo bitandukanye ubufatanye bwazanye impinduka nziza mu mikorere ya ba rwiyemezamirimo mu Rwanda – Soma iyi nyandiko ngufi umenye bimwe mu byagezweho!

Ba rwiyemezamirimo bagorwa n'ibijyanye n'imari mu bihe bitandukanye muri buzinesi zabo. Yego twemera ko imari ari yo buzima bwa bizinesi ariko ukuri ni uko, kugira ngo rwiyemezamirimo abashe guhangana n'imbogamizi zitandukanye ahura nazo muri bizinesi harimo n'iz'imari, aba akeneye ubumenyi kuruta amafaranga. Twagiye duhura na ba rwiyemezamirimo benshi bibwiraga ko ubucuruzi bwabo bugenda busubira inyuma kubera ko badafite amafaranga yo kubushoramo, ariko mu byukuri bibeshya. BPN Yagiye ifasha abo ba rwiyemezamirimo binyuze mu mahugurwa atandukanye ndetse n'ubujyanama bahawe n'impuguke mu by' ubucuruzi. Amahugurwa mu micungire y'imari, imikoranire hagati y'ibigo bito n'ibiciriritse ndetse n'ibigo by'imari, imisoro n'ibindi yabafashije gufata ibyemezo byiza mu bijyanjye n'imari kandi abatoza guharanira kubyaza bizinesi zabo amafaranga aho gutegereza mafaranga ava hanze ya bizinesi. Nta kintu kidushimisha nko kubona ukuntu bizinezi zabo zateye imbere!

Ba rwiyemezamirimo bagorwa n'ibijyanye n'imari mu bihe bitandukanye muri buzinesi zabo. Yego twemera ko imari ari yo buzima bwa bizinesi ariko ukuri ni uko, kugira ngo rwiyemezamirimo abashe guhangana n'imbogamizi zitandukanye ahura nazo muri bizinesi harimo n'iz'imari, aba akeneye ubumenyi kuruta amafaranga. Twagiye duhura na ba rwiyemezamirimo benshi bibwiraga ko ubucuruzi bwabo bugenda busubira inyuma kubera ko badafite amafaranga yo kubushoramo, ariko mu byukuri bibeshya. BPN Yagiye ifasha abo ba rwiyemezamirimo binyuze mu mahugurwa atandukanye ndetse n'ubujyanama bahawe n'impuguke mu by' ubucuruzi. Amahugurwa mu micungire y'imari, imikoranire hagati y'ibigo bito n'ibiciriritse ndetse n'ibigo by'imari, imisoro n'ibindi yabafashije gufata ibyemezo byiza mu bijyanjye n'imari kandi abatoza guharanira kubyaza bizinesi zabo amafaranga aho gutegereza mafaranga ava hanze ya bizinesi. Nta kintu kidushimisha nko kubona ukuntu bizinezi zabo zateye imbere!

kw'isonga mu gufasha ibigo bito n'ibiciriritse kubona ayo mafaranga. Kubera iyo mpamvu, BPN yubatse ubufatanye n'amabanki kugira ngo ifashe ba rwiyemezamirimo kubona inguzanyo mu buryo bworoshye.

Impinduka zazanywe n'ubu bufatanye kugeza ubu zirashimishije! Binyuze mu ubufatanye dufitanye na Banki ya I&M, twashyizeho ikigega cyo kuzahuraubukungu bwa ba rwiyemezamirimo bafite ubucuruzi bwibasiwe cyane n'icyorezo cya Covid-19. Byongeye kandi, BPN ikorera ubuvugizi ba nyir'ibigo bito n'ibiciriritse kugira ngo bahabwe inguzanyo byoroshye kandi ku nyungu nto.

INTSINZI IKWIRAKWIZWA

Yanditswe na Uwamahoro Olive,
Umukozi ushinzwe amahugurwa muri BPN Rwanda

Dushimishijwe no kubamenyesha ko kimwe n'imyaka yashize, umwaka wa 2022 wabaye umwaka w'intsinzi kw' Ishuri ry'Ubucuruzi rya BPN. Ikirushijeho ni uko ari wo mwaka BPN Rwanda yizihijemo isabukuru y'imyaka 10 imaze ifasha ba rwiyemezamirimo bo mu Rwanda, binyuze muri gahunda igizwe n'inkingi enye; iherekeza n'amahugurwa bikaba bimwe muri izo nkingi.

N'ubwo habayeho imbogamizi zakomotse kuri covid-19, Ishuri ry'Ubucuruzi rya BPN ryihatiye kongera umubare w'amahugurwa maremare n'amahugurwa magufi hagamijwe guha ba rwiyemezamirimo ubumenyi bukenewe kugira ngo bahangane n'ibibazo byugarije isi muri rusange kandi babashe guteza imbere bizinesi zabo. Muri 2022 by'umwihariko, twashyizeho amahugurwa mashya ndetse tuvugurura ibikubiye mu mahugurwa yari asanzweho. Amahugurwa yose muri rusange atsindagira akamaro k'ubumenyi, agashimangira kandi agakarishya ubumenyi bwa ba rwiyemezamirimo ndetse akanahindura imitekerereze yabo kugira ngo bagire ibikenewe byose ngo babe ba rwiyemezamirimo bakora kinyamwuga.
Nkuko Albert Einstein yabivuze, "Ntugaharanire kugera ku ntsinzi gusa, ahubwo jya unaharanira kuba ingirakamaro." Turamwenyura buri gihe iyo dutekereje ibihe by'ingirakamaro twagiranye na ba rwiyemezamirimo. Munyemerere mbasangize ikintu giherutse kubaho:

Nyuma gato yo kwizihiza isabukuru y'imyaka 10 ya BPN Rwanda, umwe mu bashyitsi b'icyubahiro baturutse mu Busuwisi yiyemeje kugira icyo akora ngo ashyigikire ba rwiyemezamirimo bo mu Rwanda. Nguko uko amahugurwa ya BPN y'ifatazina ry'gicuruzwa (Branding) yavutse, agirira akamaro ba rwiyemezamirimo barenga 20 - Bize gusobanura izina ryabo ry'ubucuruzi, uburyo bwo kumenyekanisha izina ry'ikigo mu buryo bunoze kandi busobanutse bakoresheje amagambo akurura ababateze amatwi, n'ibindi.

Mu ishuri ry'Ubucuruzi rya BPN twihatira kumenya no gukurikirana amakuru y'amahirwe ahari muri bizinesi ndetse n'amategeko na politiki igenga ubucuruzi ku bw'inyungu za ba rwiyemezamirimo dukorera. Muri 2022 nibwo umushinga nyigirwaho wa #AfCFTA watangijwe, u Rwanda rukaba ruri mu bihugu 7 byatoranijwe. Byongeye kandi, u Rwanda ruyoboye Commonwealth, umuryango w ibihugu bivuga icyongereza ku isi yose ndetse rukanayobora OIF, umuryango w'abavuga igifaransa kw'isi yose. Kugira ngo ba rwiyemezamirimo barusheho gukoresha ayo mahirwe yo kohereza ibicuruzwa byabo mu mahanga, twakiriye RDB, ikigo gishinzwe iterambere mu Rwanda kugira ngo kidusangize byinshi kuri #AfCFTA n'inyungu zayo kuri ba rwiyemezamirimo bo mu Rwanda ndetse n'andi mahirwe yo kohereza ibicuruzwa mu mahanga. Ibi byose tubikora kugirango ba rwiyemezamirimo bagire amakuru ahagije ku mahirwe ahari n'uko bayabyaza umusaruro kandi tubijeje kuzakomeza kubikora ndetse neza kurushaho mu imyaka iri imbere.

Tubifurije guhirwa muri uyu mwaka wa 2023. Uzababere umwaka w'intsinzi no kugera kuri byinshi byiza!!!

IMPAMVU BA RWIYEMEZAMIRIMO BAHAWE SERIVISI Z'IHEREKEZA BATERA IMBERE

Yanditswe na Izabayo Diane,
Umuyobozi wa BPN Core Program

Kuba rwiyemezamirimo bishobora kuba urugendo rwuje irungu. Ndetse na ba nyir'ibigo byamaze gutera imbere cyane bakenera ubufasha n' ubuyobozi kugira ngo bageze ibigo byabo ku rwego rwisumbuyeho. Kuba ba rwiyemezamirimo benshi basaba igihe cy'iherekezwa kandi bakagera kw'iterambere rifatika mu bigo byabo, byagaragaje ko iherekeza rifite uruhare runini mu guteza imbere ubwiyemezamirimo mu Rwanda.

Rangira (izina mpimbano ryakoreshejwe mu kurinda amakuru bwite ya rwiyemezamirimo ukorana na BPN), ufite ikigo cy'ubucuruzi mu Rwanda, yarwanaga no guhangana n'impinduka zihuse mu bucuruzi bwe. Yari azi ko akeneye ubufasha, nuko ahitamo kwinjira muri gahunda ya BPN yo guteza imbere ba rwiyemezamirimo, aho yashoboraga kubona serivisi iherekeza hamwe n'izindi zitandukanye. Binyuze mu gukorana n'umuherekeza, Rangira yahinduye uko yabonaga ubucuruzi bwe kandi abasha gutahura ibitaragendaga neza. Afatanyije n'umuherekeza we, yashyizeho ingamba nshya zimufasha kujya mbere. Ibyavuyemo byari bishimishije! Ntabwo Rangira yabonye ubwiyongere bugaragara bw'igicuruzo n'inyungu gusa, ahubwo yanabonye impinduka nziza mu bakozi be. Barushijeho kugira ubwitange, guhanga udushya, no gushishikara. Rangira avuga ko ibi abikesha serivise z'iherekeza yahawe n'umuherekeza we wamufashije guhindura imitekerereze ye no kuyobora abakozi be mu buryo bubabishishikariza kubigenza batyo.

Ba rwiyemezamirimo benshi mu Rwanda barimo kuvumbura ibyiza bya serivisi z'iherekeza. BPN yiboneye impinduka nziza zikomoka kw'iherekezwa rya ba rwiyemezamirimo kandi ikomeza gukora ibisboboka byose kugira ngo serivisi z'iherekeza zirusheho gutangwa kinyamwuga ndetse zigere ku bantu benshi.
Serivisi z'iherekeza ni igikoresho gikomeye gishobora gufasha ba rwiyemezamirimo kunguka ubumenyi bushya, gutsinda inzitizi, no guteza imbere ubucuruzi bwabo mu buryo batigeze batekereza ko bushoboka. Ba rwiyemezamirimo bahitamo guhabwa serivisi z'iherekeza bashobora kwitega kubona impinduka zifatika mu bucuruzi bwabo, kunguka ubumenyi bushya, ndetse n'impinduka mu imitekerereze yabo, zituma batekereza mu buryo butuma bahanga udushya kandi bagafata ingamba zibateza imbere.

Mu myaka irenga 10 BPN imaze itanga serivisi z'iherekeza kuri ba rwiyemezamirimo bo mu Rwanda, yagize uruhare runini mu ihangwa ry'imirimo, gukuraho ikinyuranyo cy'imishahara hagati y'abagabo n'abagore, gukoresha ikoranabuhanga rigezweho, no kwagura ibikorwa, ari byo biganisha ku kongera umusaruro n'inyungu. Uko ba rwiyemezamirimo benshi bagenda bahabwa serivisi z'iherekeza, imikorere ya ba rwiyemezamirimo mu Rwanda izarushaho gutera imbere no kugira icyo igeraho mu myaka iri imbere.
Yego! Serivisi z'iherekeza zifite ubushobozi bwo kuteza impinduka zikomeye kuri ba rwiyemezamirimo nyarwanda. Binyuze mu guhabwa ubufasha n'ubuyobozi bikwiye, ba rwiyemezamirimo bashobora kugera ku ntego zabo no kugeza ubucuruzi bwabo ku ntsinzi. Niba uri rwiyemezamirimo mu Rwanda, iki nicyo gihe cyo kugana serivisi z'iherekeza kugira ngo zigufashe gukoresha ubushobozi wifitemo bwose uteza imbere ubucuruzi bwawe.

AGACIRO K'UBURYO BWO GUSHYIGIKIRA BWIZEWE

Yanditswe na Rutaganira Eliane, Umuherekeza

> "Muri BPN Rwanda ni iwabo wa ba rwiyemezamirimo bagaragaza ibimenyetso byo kwaguka. Ba rwiyemezamirimo bafite ubushake bwo gutera imbere, bamwe bamera kwirengera ingaruka zose kugira ngo bazane impinduka nziza mu muryango nyarwanda."
>
> Alice Nkulikiyinka, Umuyobozi wa BPN Rwanda

Aya magambo, yavuzwe mu birori byo kwizihiza isabukuru y'imyaka 10 ya BPN mu Rwanda, adutumirira kumva ko kuba rwiyemezamirimo atari urugendo dukora twenyine cyangwa kubwacu. Ni urugendo rusaba kwiyemeza umuntu afata kubw'intego zirenze inyungu ze bwite. Rwiyemezamirimo yiyemeza gutangira uru rugendo agamije kuzana impinduka zifitiye abandi akamaro.

BPN imaze imyaka irenga icumi ifasha ba rwiyemezamirimo bo mu Rwanda. Hari inkuru nyinshi zishimishije twababwira kuko twagiye duhura na ba rwiyemezamirimo mu nzego zitandukanye, imibereho itandukanye, ndetse mu bice byose by'igihugu, tubaherekeza mu rugendo rwabo rwa bizinesi kandi twibonera ukuntu bagiye batera imbere.

Reka tubanze tubanyuriremo muri macye uko ba rwiyemezamirimo dukorana baba bameze. Ku ruhande rumwe, dukorana na ba rwiyemezamirimo biteguye kwakira impinduka, badatinya guhanga udushya, kandi ntibirengagize ibitekerezo bishya bigamije guteza imbere ibigo byabo. Aba ba rwiyemezamirimo baba biteguye kwiga ibintu bishya no guhindura imyumvire bari basanganywe. Mbega ukuntu bishimisha kugendana nabo mu rugendo rwa bizinesi!

Ku rundi ruhande, dukorana kandi na ba rwiyemezamirimo bafite imyumvire ya "niba bidapfuye, kuki byakosorwa?" Kuri abo ba rwiyemezamirimo, kutamenya neza icyo impinduka zizazana niyo mpamvu nyamukuru ituma batihutira kwakira impinduka. Gusa, kwanga impinduka no guterimbere ntibijyana. Bifata igihe rero kugira ngo bizere ko BPN Rwanda ari umufatanyabikorwa wabo mw'iterambere, kandi duha agaciro imihati bashyiraho kugira ngo bafunguke badusangize intsinzi, amarira n'ingorane byabo. Biradushimisha cyane kubona umuntu utarabonaga agaciro k'ubufatanye bwacu kw'ikubitiro, ahindura uko yabonaga ibintu kandi bikamufasha gutera imbere!

Niba urimo kwibaza uko duhura n'aba ba rwiyemezamirimo ndetse n'icyo dukora kugirango tubafashe kugira ihinduka rya ngombwa maze baterimbere; humura tugiye kubikubwira! Duhura na ba rwiyemezamirimo binyuze mu nzira zitandukanye. Ba rwiyemezamirimo bamwe baratwandikira cyangwa bakadusanga aho dukorera. Abandi babonwa n'umwe mu bakozi ba BPN, ndetse hari n'ubwo duhura na ba rwiyemezamirimo binyuze mu bufatanye n'ibindi bigo dufitanye imikoranire.

Kugirango ba rwiyemezamirimo bemere gukorana natwe, baduhe umwanya wabo, kandi bizereko tuzabafasha kugera ku ntego zabo bidusaba kurangwa n'icyizere, ubunyangamugayo n'ubunyamwuga - BPN Rwanda yubakiye kuri izo ndangagaciro.

Nkuko ba rwiyemezamirimo bacu bakunze kubivuga, ubudasa bw'imikorere ya BPN Rwanda bugaragazwa n'uko ifasha buri rwiyemezamirimo bitewe n'urwego agezeho. Intego yacu muri BPN Rwanda ni ugushyigikira ba rwiyemezamirimo, tubafasha kubona no gukoresha neza ibikoresho bibafasha kujyana n'impinduka no guteza imbere ubucuruzi bwabo. Ntabwo twibanda kuri bizinesi gusa, ahubwo twibanda ku gushyikirana bya bugufi na rwiyemezamirimo, tukamenya ibyo akeneye hanyuma tukamutegurira amahugurwa ndetse na serivise z'iherekeza hagendewe ku byo akeneye

Kuri rwiyemezamirimo, kuba umwe mubagize umuryango wa BPN Rwanda bisobanuye kugira abantu baguhora hafi kandi bagushyigikiye, bagushishikariza gutekereza kure, bagutera umwete wo kwagura bizinesi yawe, kandi bakaguhuza n'abandi ba rwiyemezamirimo muhuje intego.

AMAJWI YA BA RWIYEMEZAMIRIMO BACU

AMAVU N'AMAVUKO YA MAGNET INSTITUTE

By Jean Pierre Gashugi
Umuyobozi wa Comright Ltd

Muri 2017 ba rwiyemezamirimo bafite ubunararibonye mu ishoramali n'ubucuruzi mu ngeri zitandukanye mu Rwanda, kandi bakaba barungukiye ubumenyi butandukanye muri gahunda ya BPN yo guteza imbere ba rwiyemezamirimo (Entrepreneurship Program) biyemeje gushinga ihuriro rya ba rwiyemezamirimo (Business Owners association - BOA). Hagamijwe gukoresha ubumenyi bungukiye muri BPN ndetse no kwishakamo ibisubizo, abanyamuryango bashyize hamwe miliyoni 100 z'amafaranga y'u Rwanda hanyuma SDC (Swiss Agency for Developmentand Cooperation) ibatera inkunga ya miliyoni 100 na BPN yongeraho miliyoni 30 batangiza umushinga w'ishuri ryitwa The Magnet Institute muri 2022.

The Magnet Institute ni ikigo gitanga amahugurwa ku bakozi mu nzengo zungirije Ubuyobozi bukuru (Middle managers and team Leaders) mu bigo bito n'ibiciriritse. Iki ikigo cyashinzwe nyuma y'isesengura ryimbitse ryagaragaje ko kimwe mu bibazo by'ingutu bisubiza inyuma ba rwiyemezamirimo kandi bikeneye ibisubizo birambye ari ugukora akazi k'umurengera kakabaye gakorwa n'ababungirije bitewe n'uko abakozi bungirije badafite ubumenyi buhagije mu miyoborere, kubaka ubushobozi bwa bagenzi babo, gukora nk'ikipe itsinda, indangagaciro, ubushake mu gufata inshingano no kuba ku ruhembe mu gufata ibyemezo.

Kubufatanye n'Ikigo mpuzamahanga cyo mu Busuwisi, cyitwa Höhere Fachschule für Technologie und Management/Centre de formation pour la technologie et le management (SFB/ESG), The Magnet Institute izatangira icyiciro cya mbere cy'amahugurwa ku bantu 15 bazaturuka mu bigo biyobowe n'abanyamuryango ba BOA n'abandi bagaragaje ubushake bwo kwitabira ayo mahugurwa hagati ya Gashyantare na Werurwe 2023.

Ku ntangiriro hazatangwa amahugurwa ku bayobozi bungirije (middle managers and team Leaders) bakora mu bigo by'ubucuruzi bitandukanye, ku masomo akurikira:
Imiterere n'ubushobozi bw' uyobora abandi , Ikipe (team leaders), Imicungire y'imishinga

- Itumanaho, ihererekanyamakuru mu mvugo no mu nyandiko hagati y' abantu bakorana ku rwego rumwe no hagati y'inzengo.

Ayo mahugurwa azaba atangwa mu Kinyarwanda akazabera i Kigali, Nyarugenge, Norrsken House Kigali, guhera mu gihembwe cya mbere cya 2023.

Icyiciro cya kabiri kizategurwa nyuma yo gusuzuma uko icya mbere cyagenze hagamijwe kunoza service z'amahugurwa. Uburyo amahugurwa atangwamo buzakomeza kunozwa ndetse hongerwemo uburyo bwo kwigira ku yakure (online classes).

Turashishikariza ba rwiyemezamirimo bose kumva ko ari twe tugomba kwishakamo ibisubizo by'ibibazo duhanganye na byo kandi twizeye ko benshi muri mwe muzaba abanyamuryango ba Business Owners Association (BOA) vuba aha, maze tugafatanya kwishakamo ibisubizo.

Tuboneyeho umwanya wo gushimira abafatanya bikorwa bacu b'ibanze aribo BPN, Swiss Agency for Development Cooperation na SFB Switzerland.

The Magnet Institute

KUBA RWIYEMEZAMIRIMO WUJE INDANGAGACIRO BINYUZE MU KWITABIRA GAHUNDA YA BPN

Yanditswe na Mukagahima Marie Ange
Umuyobozi Mukuru wa ZIMA Healthy Group

Ikigo cya ZIMA Healthy Group cyashinzwe muri 2017. Mu kigo cyacu dutunganya ibihaza n' inzuzi z'ibihaza tukabikoramo ibiribwa bitandukanye. Duharanira guteza imbere abaturage bo mu byaro, kubungabunga ibidukikije, guhanga imirimo no kwita ku buzima. Dukwirakwiza ibicuruzwa byacu mu gihugu hose, ubu bikaba biboneka mu maduka arenga 60. Dukoresha abakozi bagera kuri 30 kandi dukorana n'abahinzi b'abagore barenga 200.

Umwaka wa 2022 natumiriwe kwinjira mu ihururo rya barwiyemezamirimo basoje amahugurwa ya BPN. Iyi yari intambwe ikomeye kuri njye n'ikigo cyanjye, kubera ko ubu butumire buhabwa gusa ba rwiyemezamirimo bitabiriye gahunda y'amahugurwa ndetse n'iherekeza muri BPN kandi bagaragaje impinduka zifatika.

Mu gihe namaze nitabira amahugurwa na serivisi z'iherekeza muri BPN nungutse byinshi! BPN yamfashije kuba rwiyemezamirimo ukora kinyamwuga. Nahawe amahugurwa nari nkeneye kugira ngo nkore bizinesi yanjye neza - Nize gucunga umutungo wa bizinesi, kuyobora abakozi, kumenyekanisha ibikorwa n'ibindi byinshi. Mfashijwe na BPN nashoboye kandi kunoza uburyo nkoramo bizinesi yanjye. Ikindi kintu cy'ingenzi nuko BPN yampinduye “rwiyemezamirimo wuje indangagaciro”, ni ukuvuga, rwiyemezamirimo utekereza ejo hazaza ha bizinesi ye kandi uharanira kuzana impinduka n'icyateza abanyarwanda imbere.

Ikindi kintu nshima cyane nuko BPN itita kuri ba rwiyemezamirimo gusa, ahubwo inita ku bakozi b'ingenzi mu kigo. Abakozi ba ZIMA Healthy Group bashyiriweho gahunda y'amahugurwa hakurikijwe ibyo abakeneye. Muri 2022 twungukiwe n'amahugurwa mu bijyanye no gukoresha igihe neza, gukemura amakimbirane no kwitegura ishoramari. Ihugurwa ryo kwitegura ishoramariryaradufashije by'umwihariko, dore ko ubu turi mu biganiro n'abashoramari.

> “Uyu munsi, ZIMA Healthy Group irajwe ishinga no guterimbere. Nshingiye ku byo nungukiye muri gahunda ya BPN ubu mfite urufatiro rwiza kandi nizeye ntashidikanya ko mfite ubushobozi bwo guhangana n'ingorane izo arizo zose ndetse no kubyaza umusaruro amahirwe mashya muri bizinesi. Ikirenze kuri ibyo, mfite umuherekeza wizewe muri BPN.”

KUBA RWIYEMEZAMIRIMO BIKUGWIRIRIYE. GUKOMEZA KUBA RWIYEMEZAMIRIMO BIKURI KU MUTIMA

Yanditswena Keza Nadia,
Umuyobozi Mukuru wa International Travel Agency I.T.A.

Nitwa Keza Nadia nkaba ndi Umuyobozi Mukuru wa International Travel Agency I.T.A. ikigo cyashinzwe na mama mu 1995. Muri 2005, ubwo narimo ntekereza icyo nzakora mu buzima, nahawe amahitamo abiri: Gufata amahirwe y'akazi nari maze kwemererwa, cyangwa gukomeza bizinesi y'umuryango wanjye. Nahisemo icyo cya nyuma, nubwo kuva kera nari mfite intego yo gukora ibijyanye n'umwuga nari narize. Ubu, nyuma y'imyaka cumi n'umunani, ndacyafite ishyaka ry'ibyo nkora, kandi ngerageza guha akazi abantu dusangiye iryo shyaka. Icyo navumbuye nuko kugira icyo ugeraho muri bizinesi bisaba kuyikorana umutima ukunze.

Birumvikana ko umuntu ashobora kuvuga ko kuyobora ikigo cy'ubucuruzi bisaba ubumenyi, kandi simbihakana - Birakenewe kugira ubumenyi bukwiye. Ariko, kugira ngo ugere ku ntego zawe, ukeneye ibirenze ubushobozi cyangwa ubumenyi. Ukeneye gushikama, kwihangana, no gukunda ibyo ukora. Izi nizo nkingi nubakiyeho kandi nasanze nzisangiye na BPN.

Mu myaka mike ishize, namenye BPN nyibwiwe n'inshuti yanjye ifite ikigo cy'ubucuruzi. N'ubu ndacyayishimira ko yatumye menya BPN. Abagize BPN Rwanda bose bagira ishyaka rivuye ku mutima ryo gufasha ba rwiyemezamirimo binyuze mu kubabaha ibikoresho bibafasha gucunga neza ibigo byabo no gutera imbere nka ba rwiyemezamirimo. Amahugurwa ane nitabiriye, yitwa 'amahugurwa y'ibanze' kuko buri rwiyemezamirimo ukorana na BPN asabwa kuyitabira, yangiriye akamaro cyane.

Amahugurwa ya mbere yari ku Miyoborere y'Ikigo, yamfashije gusobanukirwa no kuvugurura icyerekezo cya bizinesi yanjye, kuguma mu murongo unganisha muri icyo cyerekezo ndetse no kumenya intambwe nkeneye gutera kugira ngo ngere ku ntego zanjye. Ayo mahugurwa yamfunguye amaso cyane, kandi yatanzwe n'umutoza udasanzwe. Amahugurwa ya kabiri yari Imicungire y'Imari - Twize byinshi! Twashoboye gusobanukirwa uruhare rw'ubwizigame bw'ingoboka, gutandukanya amafaranga ya rwiyemezamirimo n'ay' ikigo ndetse n'impamvu ari ngombwa kongera gushora inyungu muri bizinesi kugira ngo ikomeze yaguke.
'Ibijyanye n'imari ni ishingiro rya buri bizinesi. Buri rwiyemezamirimo agomba gusobanukirwa ko iyo adacunganeza imari, aba aganisha bizinesi ye ku iherezo nta kabuza.'

Twakurikijeho amahugurwa y'imenyekanishabikorwa yatumye twongera gusuzuma abo dukorera n'uburyo tubagezaho ibyo tubakorera. Binyuze muri aya mahugurwa, nahinduye uko nabonaga intego ya bizinesi yanjye. Amahugurwa ya nyuma yari rurangiza! Yari amahugurwa y'Imiyoborere. Twize byinshi birenze gukora bizinesi - Twize kumenya kamere yacu, uburyo bwo gukorana n'abakozi twunze ubumwe n'akamaro ko kugira icyerekezo kimwe mu gihe duharanira iterambere ry'ikigo.
Mbere yo kwinjira mu muryango wa BPN Rwanda, nari naritabiriye andi mahugurwa atandukanye. Nemeza ntashidikanya ko amahugurwa ya BPN afite umwihariko. Nahawe ibikoresho bimfasha kuyobora neza ikigo cyanjye, mba intagarugero nka rwiyemezamirimo ndetse n'umuntu ku giti cyanjye, kandi nsigaye mpa agaciro kandi ngafata neza abakiriya banjye ndetse n'abakozi banjye. Nshimira BPN Rwanda kubw'amahugurwa na serivise z'iherekeza nahawe mbifashijwemo n'umuherekeza w'inararibonye wanshyigikiye kandi akamfasha birenze ibyo nari niteze.

> **Kuri ba rwiyemezamirimo bagenzi banjye; gukunda ibyo dukora n'abo dukorera nibyo biduha ubutwari bwo kwihanganira ingorane duhura nazo muri bizinesi, guharanira guhora dutera imbere no kwicisha bugufi kugira ngo duhangane n'intege nke zacu. Mbifurije intsinzi no kutadohoka muri uru rugendo rwacu nka ba rwiyemezamirimo!**

AMAJWI Y'ABAFATANYABIKORWA BACU

Segal Family Foundation

NIRDA
National Industrial Research and Development Agency

UBUFATANYE BUTANGA UMUSARURO MU GUTEZA IMBERE IBIGO BY'UBUCURUZI

Yanditswe na Christian Sekomo Birame,
Umuyobozi waNIRDA

Mu myaka yashize, Ikigo cy'Igihugu Gishinzwe Ubushakashatsi n'Iterambere ry'Inganda (NIRDA) cyatangiye urugendo rwo gutera inkunga inganda n'ibigo mu nzego zinyuranye kugira ngo bitere imbere kandi byongere umusaruro. Ibi bihuye n'inshingano zacyo zo gutuma abanyenganda bahanga udushya bagera ku rwego rwiza rwo guhatana ku isoko binyuze mu gukurikirana ikoranabuhanga rigezweho, kurikoresha mu nganda zabo, gufasha abandi kubigenza batyo no gukora ubushakashatsiku buryo bakoresha iryo koranabunga bakemura ibibazo bitandukanye.

Binyuze muri gahunda yacu yo guhamagara mu buryo bufunguye, twagiye dufatanya na Enabel kugira ngo dufashe ibigo byatoranyijwe kubona ibikoresho bigezweho ndetse na serivisi z'ubujyanama muri bizinesi n'ibijyanye tekinike, n'ibindi.

Nka NIRDA, twita kugukurikirana ko ibigo byatoranijwe muri gahunda yacu bibona serivisi yuzuye kandi ntitugarukira gusa kubatoranijwe kugira ngo babone ibikoresho. Duherekeza ibigo byose byatoranijwe mu cyiciro cya kabiri kandi tugakurikirana ko bose babona serivisi z'iterambere ry'ubucuruzi. Kugira ngo ibi bikorwe kinyamwuga, dukorana n'inzego zikora kinyamwuga. Kuri iyi nshuro, NIRDA ku bufatanye na Enabel-Rwanda, yahaye akazi BPN-Rwanda ko gutanga amahugurwa na serivise z'iherekeza ku ibigo bikora mu bijyanye n'ibikoresho by'ubwubatsi (amabuye, ibumba, imigano n'abongerera agaciro ibisigazwa by' ibikomoka ku buhinzi) muri gahunda yo guteza imbere ubukungu bw'imijyi (UEDI).

Mu myaka ibiri ishize, BPN Rwanda, ikigo kiyoboye ibindi mu gutanga serivise nziza mu guteza imbere ubucuruzi, yakoze akazi gakomeye cyane kuko yahaye ibigo 75 bikora ibikoresho by'ubwubatsi serivisi ziteza imbere ubucuruzi mu nzego zinyuranye kugira ngo byongere ubushobozi bwo guhangana kw'isoko n' umusaruro. Ibigo byahawe amahugurwa, serivise z'iherekeza, ndetse binahuzwa n'ibindi bigo by'ubucuruzi n'abafatanyabikorwa mu rwego rwo kumenyana no kugirana imikoranire.

Nk'ikigo, twita ku kumenya ko ibyo ibigo byahawe ibikenewe kugira ngo bigire ubushobozi bwo guhangana ku isoko ryo mu gihugu, mu karere, ndetse yewe bikaba byagera no ku rwego mpuzamahanga. Nizera ko ibigo byahawe izi serivisi z'iterambere ry'ubucuruzi bizashobora gukora neza ubucuruzi bwabyo, kwaguka no kurushaho gukora neza no gutanga umusaruro.

Nk'igihugu kirimo gutera imbere byihuse, u Rwanda rukeneye ibikoresho by'ubwubatsi kandi dufite amahirwe kuba dufite ibikoresho by'ibanze bihagije nk'amabuye karemano, ibumba rihagije, n'ibindi byinshi. Nyamara, urwego rw'ubwubatsi ruracyafite imbogamizi zijyanye no kubura ibikoresho bigezweho, ubumenyi buke mw' icungamutungo (Byaba icungamari ndetse n'imicungire y' abakozi), imari nke, ibibazo byo kutagira uburyo bwo gukorana n'abandi, n'ibindi. Birakwiye rero ko tumenya ko serivisi z'iterambere ry'ubucuruzi zitangwa zigamije gukemura ibibazo nk'ibi. Nka NIRDA, twishimiye ko BPN yabaye umufatanyabikorwa mwiza mu gutanga serivise yavuzwe haruguru.

U Rwanda rukeneye kongera ibikoresho by'ubwubatsi bifite ireme kandi bihendutse kugira ngo ruteze imbere ibikorwaremezo mu rwego rwo gushakira ibisubizo ubwiyongere bw'abatuye mu mijyi biteganijwe ko buzava kuri 18.5% muri 2015 bukazagera kuri 41.2% muri 2050. Turashimira kandi Enabel kuba ikorana natwe cyane cyane mu gutera inkunga gahunda yacu yo guhamagara mu buryo bufunguye ari yo yatangiwemo iyi serivisi ishinzwe iterambere ry'ubucuruzi.

> **"Nagiye mu mahugurwa atandukanye muri BPN nungukiramo ubumenyingigro bugaragara natangiye gushyira mu bikorowa ku kazi. Urugero, ubu nandika buri kintu cyose cyinjira n'igisohoka kandi ibi byateje imbere ubucuruzi bwanjye."**
>
> **Fortunée Murekatete**
> **Wahuguwe na BPN**

Mu gukomeza kujya imbere, twiyemeje gukomeza kugira ubufatanye nk'ubwo kugira ngo dufashe n'ibindi bigo kugerwaho n'izo serivisi zinoze ziteza imbere ubucuruzi. Twumvise ubuhamya bw'abagenerwabikorwa ba serivisi ishinzwe iterambere ry'ubucuruzi ko bungutse ubumenyingiro bumaze guhindura uburyo bakoraga ubucuruzi bwabo na mbere yo gusoza gahunda nyirizina. Fortunée Murekatete, umwe mu bagenerwabikorwa ba serivisi ishinzwe iterambere ry'ubucuruzi, ahagaze neza. Yizera ko ubumenyi yabonye buzazamura ubucuruzi bwe kurushaho.

Yaduhaye ubuhamya agira ati: "Nagiye mu mahugurwa atandukanye muri BPN nungukiramo ubumenyingiro bugaragara natangiye gushyira mu bikorowa ku kazi. Urugero, ubu nandika buri kintu cyose cyinjira n'igisohoka kandi ibi byateje imbere ubucuruzi bwanjye."

“Ikindi nungukiye mu mahugurwa ya BPN ni uko nashyizeho ihuriro mpuriramo n'abandi bacuruzi banyuze muri ayo mahugurwa ubu nkaba naratangiye gukorana na bamwe muri bo”.

Fortunée Murekatete
Wahuguwe na BPN

Ati: “Uretse nibyo, ubu nsobanukiwe uko ngomba gufata abakozi banjye. Namenye ko nubwo benshi ari abakozi ba nyakabyizi, nabo bafite uburenganzira. Mbahembera ku gihe kandi ngerageza kubashishikariza akazi. Ikindi nungukiye mu mahugurwa ya BPN ni uko nashyizeho ihuriro mpuriramo n'abandi bacuruzi banyuze muri ayo mahugurwa ubu nkaba naratangiye gukorana na bamwe muri bo”.

Mu gihe dusigaje amezi make ngo dusoze iyi gahunda y'ubufatanye mu guteza imbere ibigo by'ubucuruzi, hari ibyiringiro ko ubundi bumenyi bw'inyongera buzaboneka cyane cyane biciye mw'iherekeza. Twiyemeje gutera inkunga abikorera ku giti cyabo no kubaka ubushobozi bwabo mu bijyanye n'imari ndetse no mu micungire y'ikigo.

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IBIGO BIKORA IBIJYANYE N'UBWUBATSI BYAHAWE SERIVISI ZA BPN

UBUFATANYE BUKOMEYE KUBW'INYUNGU ZA BARWIYEMEZAMIRIMO BAKORA IBIFITIYE IMBAGA NYAMWINSHI AKAMARO

Byanditswe na Gatoto Yvan,
umukozi muri porogaramu – Segal Family Foundation (SFF)

Segal Family Foundation ni umuterankunga w'impinduka mu mibereho myiza y'abaturage akaba n'umujyanama ugira uruhare mu guhindura uburyo impinduka nziza zigerwaho muri Afurika. Dushora imari mu bayobozi bafite ibitekerezo byagutse n'imbaraga zo guhindura sosiyete, kandi tugafasha n'abandi baterankunga kubigenza batyo. Turimo kubaka umuryango w'abantu badasanzwe, bazi ko impinduka nziza zishoboka, kandi bafite ubushake bwo gukora cyane - hamwe – kugira ngo ibyo bishoboke. Mu byukuri, turimo kubaka ihuriro ry'abayobozi nyafurika bashoboye, bashobora gukoresha neza ubushobozi Afurika yifitemo bakazana impinduka nziza mu muryango nyafurika muri rusange.

Segal yahuye na BPN Rwanda bwa mbere muri 2020 binyuze muri gahunda ya Social Impact Incubator (SII). SII yatangiriye mu Burundi muri 2013 yongerera ubushobozi ba rwiyemezamirimo bahanga udushya kugira ngo baterimbere, nyuma iza kugera muri Malawi no mu Rwanda. Kubera ko BPN iri kw' isonga mu kongerera ubushobozi ba rwiyemezamirimo, twishimiye cyane gufatanya nayo kugira ngo dushyigikire ibyiciro bitatu bya barwiyemezamirimo bafite ibigo bizana impinduka mu mibereho myiza y'abaturage, binyuze muri gahunda ya Social Impact Incubator. Kuko BPN isobanukiwe ko iterambere ry'ibigo bizana impinduka mu mibereho myiza y'abaturage ritagirira akamaro ikigo na nyiracyo gusa ahubwo rigira akamaro imbaga nyamwinshi, yagize uruhare runini mu gutezimbere ibikorwa by'abarwiyemezamirimo bari muri gahunda yacu ya Social Impact Incubator (SII) binyuze mu kubaha amahugurwa ndetse na z'iherekeza.

Twishimiye gukorana na BPN Rwanda kuko bafite ikipe ikomeye kandi yitanze y'abaherekeza mu bucuruzi bakorana urugendo na ba rwiyemezamirimo. Na none, uburyo bw imikorere bwabo umwaka ku wundi bubaha ubushobozi bwo gufasha ibigo gutera imbere batanga inkunga ihamye. Kugeza ubu bashyigikiye ibigo byashoboye kugera ku ntsinzi ku isoko ry'u Rwanda mu nzego zitandukanye zirimo imyambarire, ubwubatsi, gutegura igishushanyo mbonera cyo mu nzu, n'ibindi.

Byongeye kandi, twabonye BPN Rwanda igera ku bintu bihebuje. Mumizo ya mbere, bakoranaga na barwiyemezamirimo 25 ku mwaka, none ubu bariyongereye bagera ku barenga 30. Twashimishijwe kandi no kubona BPN igirana ubufatanye n'ibigo bikomeye nka Enabel Rwanda, ibyo bikaba byaratumye ibasha kugera kuri ba rwiyemezamirimo benshi. Kugeza ubu, BPN Rwanda imaze gutanga amahugurwa kuri ba rwiyemezamirimo barenga ibihumbi bitanu (5.419) mu Rwanda hose.

5,419

BARWIYEMEZAMIRIMO N' ABAHARANIRA IMPINDUKA BAGEZWEHO N'AMAHUGURWA YA BPN

IBINTU BY'INGENZI BYARANZE 2022

UMUNSI MPUZAMAHANGA W'ABAGORE 2022

#breakthebias

Taliki ya 8 Werurwe 2022, twishimiye gufatanya na Norrsken Kigali gutegura ibirori by'umunsi mpuzamahanga w'abagore, hagamijwe kwishimira ibyo ba rwiyemezamirimo b'Abanyarwanda b'abagore bagezeho n'uruhare rwabo mu iterambere ndetse no kubashishikariza kurenga imbogamizi zose bagahatanira kugera ku ntsinzi ihambaye.

Ba rwiyemezamirimo batandukanye b'abagore basangije abari aho biganjemo ba nyir'ibigo bigitangira hamwe n'abandi bakora mu rwego rw'ishoramari, urugendo rwabo ndetse n'amasomo y'ingenzi bigiyemo.

KWIZIHIZA IMYAKA 10 YA BPN MU RWANDA

Taliki ya 11 Gicurasi, 2022 muri BPN Rwanda twizihije imyaka 10 tumaze mu Rwanda. Ibi birori byabereye I Kigali, muri Park Inn Hotel. Kubera ko twashakaga ko uba umunsi w'ingirakamaro kuri ba rwiyemezamirimo mu Rwanda, twawuhaye insanganyamatsiko igira iti "Akamaro k'ikoranabuhanga, guhanga udushya n'ubukungu bushingiye ku bumenyi"

Ibirori byitabiriwe n'abayobozi mu nzego za leta batandukanye, abayobozi b'ibigo, inararibonye mu by'ubukungu ndetse n'abikorera, b'ambasaderi, ba rwiyemezamirimo, abahagarariye BPN bavuye mu Busuwisi ndeste n'inshuti za BPN. Muri rusange, abari aho bose bari abantu cyangwa ibigo byagize uruhare rukomeye mu rugendo rwa BPN rw'imyaka 10 mu Rwanda.

Mu gutangira ibirori, hafashwe umunota wo kwibuka mu rwego rwo guha icyubahiro Bwana Jürg Opprecht, washinze BPN, akaba yaratabarutse muri Nyakanga 2021. Iki gikorwa kirangiye, umugore we Madamu Benzli Opprecht, akaba n'umwe mu bashinze BPN akaba n'umwe mu bayiyoboye, yavuze ijambo ryo gutangiza ibirori, ashima intambwe u Rwanda rwateye ndetse n'ubufatanye BPN Rwanda ifitanye n'igihugu cy'u Rwanda.

Umuyobozi wa BPN mu Rwanda Madamu Alice Nkulikiyinka, yasangije abari aho rugendo rwa BPN Rwanda mu buryo bukora ku mutima, agaruka ku kuntu BPN yatangiye ndetse n'ibintu bihambaye yagezeho mu myaka icumi ishize.

Yashimye imikoranire na leta kandi ashimira abayobozi mu nzego za leta bari bahari ndetse n'uruhare ubuyobozi bw' u Rwada bwagize mu nsinzi ya BPN Rwanda. By'umwihariko, yashimye ubufasha bwa BPN ku isi n'ubushake igiragaza mu guteza imbere ba rwiyemezamirimo mu Rwanda, ari byo binagira uruhare mu iterambere ry'ubukungu.

Ba rwiyemezamirimo batandukanye basangije abandi urugendo rwabo rwa bizinesi n'ukuntu BPN yabaye umufanyabikorwa mwiza mu iterambere ryabo.

PARADINE NISHIMWE, washinze Wood Habitat yavuze ukuntu yagize igitekerezo cya bizinesi ubwo yari atwite, adatekereza ko yaba rwiyemezamirimo n'ukuntu BPN yamufashije kureka gukora nk'uwikinira agakora bizinesi ihamye. Yibuka ukuntu yagiye atekereza kureka bizinesi kenshi n'ukuntu BPN itigeze imukuraho amaboko muri ibyo bihe cyangwa ngo imutererane. Yavuze ko kudatezuka no kuba rwiyemezamirimo ufite intumbero abikesha BPN. Mbega ukuntu benshi mu bari bahari bakozwe ku mutima n'ubuhamya bwe!

JOHNSON THE BAKER, rwiyemezamirimo mushya muri BPN, yasangije abari aho inkuru ye idasanzwe, y'ukuntu yatangiye nk'umusore muto wikundira guteka akagera kuri buzinesi ihamye mu mikorere ndetse no mu by'ubukungu abifashijwemo na BPN.

RITAH UWERA washinze Toddle Care yasangije abari aho inkuru y'uko yatangiye akorera mu rugo, n'ukuntu BPN yamubonyemo ubushake n'ubushobozi ikamuha ubumenyi yari akeneye ngo abe rwiyemezamirimo ukora kinyamwuga. Mbega ubutumwa bukora ku mutima bw'ukuntu yageze kuri byinshi akaba indashyikirwa abikesha BPN Rwanda!

LISE HUMURA yavuze ukuntu yafunguye ishuri ry'inshuke nyuma yo kubura ishuri ryiza yakorezamo umwana we. Mbere y'uko ahura na BPN yihaga umushahara bigoranye kandi no kwishyura abo akoresha byaramugoraga cyane ariko nyuma yo guhura na BPN, ubu bizinesi irakura neza. Yashimye cyane amahirwe ba rwiyemezamirimo bafite yo gufashwa na BPN.
Jean Pierre Gashugi, uhagarariye Comright, yatangaje ifungurwa rya "The Magnet Institute" ishuri ryatangijwe na ba wriyemezamirimo banyuze muri porogaramu ya BPN Rwanda.

Intego yo gutangiza iri shuri yari ugukemura kimwe mu bibazo bikomeye bikoma mu nkokora iterambere ry'ibigo bito n'ibiciriritse; ni ukuvuga kubura abakozi bayobora abandi bafite ubumenyi nkenerwa. Ibigo bito n'ibicirirtse bikunze guhugira mu kwita ku mirimo ya buri munsi aho kwita ku ngamba z'igihe kirerekire zafasha ikigo gukura. Ba rwiyemezamirimo bakeneye kwishahakamo igisubizo cy'iki kibazo.

Minisitiri w'Ikoranabuhanga na Inovasiyo, Ingabire Paula, Rolande Pryce, umuyobozi wa Banki y'Isi mu Rwanda, na Moses Turahirwa, washinze inzu y'imideli ya Moshions, baganiriye ku kamaro k'ikoranabuhanga, guhanga udushya n'ubukungu bushingiye ku bumenyi.

Mu izina rya guverinoma y'urwanda, Minisitiri Beata Habyarimana yagaragaje ubushake igihugu gifite mu gufasha ba rwiyemezamirimo nka bamwe mu bafite uruhare runini mu iterambere ry'abikorera. Yanagaragaje kandi ko guverinoma ibona kandi yishimira uruhare rw'ingenzi BPN ifite mu kuzamura ba rwiyemezamirimo. Minisitiri yavuze ko guverinoma yiteguye kandi yifuza cyane kugirana na BPN ubufatanye burambye.

10 Years in Rwanda | BPN Business Professionals Network

AMAFOTO

NYAKUBAHWA PEREZIDA PAUL KAGAME YAKIRIYE BPN MU BIRO BYE

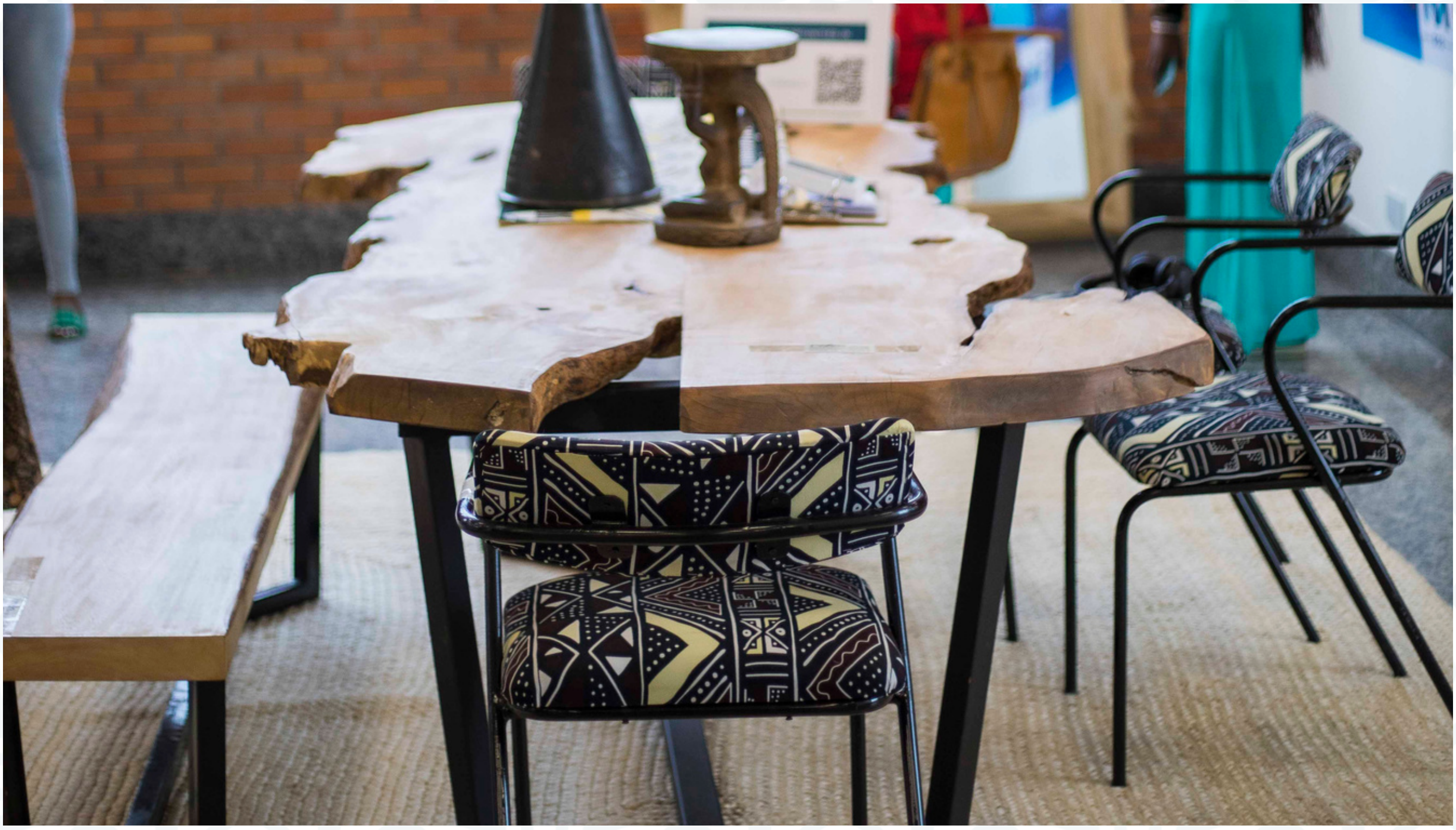
Kuwa kane, tariki ya 12 Gicurasi, ubwo BPN Rwanda yizihizaga isabukuru y'imyaka 10 imaze mu Rwanda, Nyakubahwa Perezida Paul Kagame yakiriye itsinda rivuye muri BPN muri Village Urugwiro.

Binyuze kuri uru ruzinduko, Nyakubahwa Perezida Paul Kagame yashimye uruhare rwa BPN Rwanda mu guteza imbere ba rwiyemezamirimo mu Rwanda, agaruka ku ruhare rwa ba rwiyemezamirimo mu kuzamura ubukungu ndetse no guhanga imirimo ifatika kandi kandi yongera gushimangira ubushake afite mu gufasha ba rwiyemezamirimo no kuzamura ubukungu bw'igihugu.

Muri iyi nama, abayobozi ba BPN bashimiye cyane Perezida ko adahwema gufasha ba rwiyemezamirimo mu Rwanda kandi biyemeza gukomeza gutanga serivisi zituma ba rwiyemezamirimo bo mu Rwanda bakomeza gutera imbere.

Mu bari bahagarariye BPN muri uru ruzinduko harimo, ba rwiyemezamirimo b'abanyarwanda nka Ysolde Shimwe na Vincent Mugisha, bashinze Uzuri K&Y na Digitec studios, bari bahagarariye abandi ba rwiyemezamirimo. Bakoresheje aya mahirwe bari babonye bavuganira ba rwiyemezamirimo bagenzi babo. "Ntago tukiri abo gutegera amaboko leta ngo idufashe. Twiteguye kuba abafatanyabikorwa ba leta. Ubu butumwa busobanutse neza bwishimiwe cyane na Nyakubahwa Perezida Paul Kagame kandi haganirwa ku buryo ubwo bufatanye buzakorwamo.

Uru ruzinduko rwari ikimenyetso cy'akamaro ko gushyigikira bwa rwiyemezamirimo mu bihugu biri mu nzira y'amajyambere. Binyuze mu bufatanye bw'inzego zitandukanye zari zatumiwe muri iki kiganiro harimo MINICOM na RDB, twizera tudashidikanya ko u Rwanda ruzakomeza gutera imbere mu bukungu n'imibereho myiza irambye.



CHOGM 2022:
HURA NA BA RWIYEMEZAMIRIMO B'ABANYARWANDA

Inama y'Abakuru b'Ibihugu na za Guverinoma bikoresha ururimi rw'Icyongereza (CHOGM) 2022 yabaye kuva tariki ya 20 kugeza tariki ya 25 Kamena 2022, i Kigali mu Rwanda aho abitabiriye inama 6374 bavuye mu bice byose by'isi bahuriye i Kigali. Byari bimwe mu bihe bidasanzwe u Rwanda rwagize mu 2022.

Kimwe mu bintu ba rwiyemezamirimo bishimira ni icyizere BPN Rwanda igirira ba rwiyemezamirimo banyuze muri porogaramu yayo bagahinduka ba rwiyemezamirimo bakora kinyamwuga kandi bagira icyo bageraho, ndetse igakoresha uburyo bubonetse bwose ngo ibashyigikire kandi ibafashe kumenyekanisha bizinesi zabo.

BPN na I&M bateguye "Meet The Rwandan Entrepreneurs" uburyo bwo kwerekana ibikorwa bya barwiyemezamirimo nyarwanda mu gihe cya CHOGM 2022. Iri murika ryari riteguye mu buryo bwerekana bizinesi za barwiyemezamirimo ba BPN mu buryo bushishikaje kandi butuma abashyitsi bashishikarira kumenya byinshi kuri bizinesi ndetse no kugura ibicuruzwa byabo. Ryarimo ba rwiyemezamirimo bakora ibicuruzwa ndetse n'abatanga serivise, kuburyo byoroherezaga cyane abashyitsi ndetse na ba rwiyemezamirimo.

Abashyitsi na barwiyemezamirimo basangiye ikawa n'ibyo kurya byoroheje byateguwe na barwiyemezamirimo bakora imigati n'ikawa byiza kurusha ibindi muri Kigali - nabo bakaba bari muri porogramu ya BPN, bituma bagirana ibihe bishimishije. Ubu buryo bwiswe 'Hura na ba Rwiyemezamirimo b'Abanyarwanda' bwatumye abashyitsi babasha kwicara batuje kandi bisanzuye ndetse banywa agakawa, baganira ibijyanye no gukora bizinesi mu Rwanda ndetse n'ibindi.

KWIZIHIZA ICYUMWERU CYAHARIWE BARWIYEMEZAMIRIMO KU ISI (GEW) 2022

Buri mwaka, BPN yifatanya n'isi yose mu kwizihiza ba rwiyemezamirimo, ibyo bagezeho ndetse n'uruhare bafite mu guteza imbere uduce bakorera. Muri 2022, BPN ifatanyinje n'abandi bafatanyabikorwa, yateguye ibirori bitatu mu rwego rwo guha icyubahiro ba rwiyemezamirimo dukorera. Muri rusange, abantu hafi 150 bitabiriye ibi birori.

RWANDA X ISRAEL: KUGANIRA KURI BIZINESI NO GUSANGIRA IFUNGURO RYA MUGITONDO

BYATEWE INKUNGA N'IKIGO CY'IGIHUGU GISHINZWE ITERAMBERE (RDB)

Umuyobozi w'ikigo cyacu, Alice Nkulikiyinka, yakiriye Itzhak Fisher, umuyobozi w'Inama y'ubutegetsi mu Ikigo cy'Igihugu gishinzwe Iterambere, (RDB) hamwe n'itsinda ry'abashoramari muri Wood Habitat yashinzwe na Paradis Imfura Nishimwe, kugira ngo bamenyane na barwiyemezamirimo ba BPN. Baganiriye ku buryo bwo guhuza imikoranire kandi bavuga inkuru z'ibyababayeho muri bizinesi ndetse n'amasomo bigiyemo. Mbega intangiriro nziza y'umunsi! Mbega igitondo cyiza cyane! Iki gikorwa cyosojwe n'ibiganiro bisanzwe byatumye abari aho barushaho kumenyana.

Turashimira Johnson Runuya waduhaye ibyo kurya biryoshye!

UMUYOBOZI WA BPN MU RWANDA YAHAWE IGIHEMBO CYA BEN-AFRICA'S QUIVER AWARD

Tariki ya 4 Ugushyingo, 2022 Umuyobozi Mukuru wa BPN mu Rwanda, Madamu Alice Nkulikiyinka yahawe igihembo cya BEN-AFRICA'S QUIVER AWARD k'ubw'ubwitange n'ubushake bukomeye agaragaza mu guteza imbere ubunyamwuga mu gukora ubucuruzi mu Rwanda. Iki gihembo cyatanzwe na BEN-Africa -**The Business Ethics Network (BEN) of Africa.**

Umuyozi wacu yakoze ubuvugizi bukomeye kugira ngo BPN ize mu Rwanda. Yemeye guhara akazi mpuzamahanga yari afite kugira ngo aze gutangiza BPN mu Rwanda. Twishira cyane ko ubwitange buvuye ku mutima yagaragaje bwahawe agaciro.

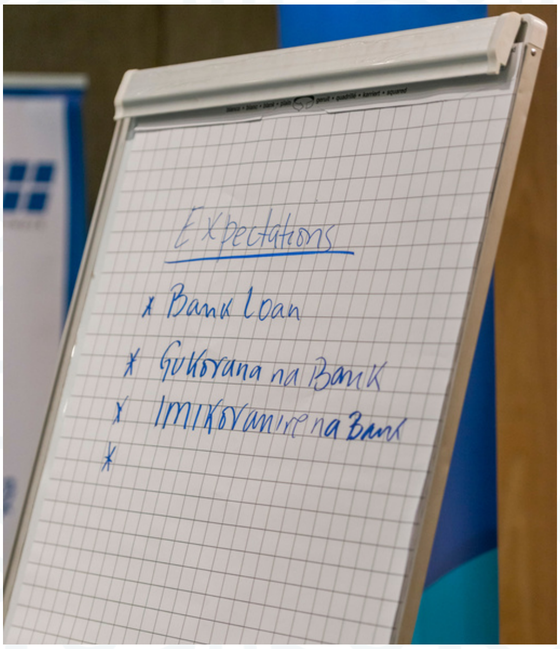
Mu mikorere yayo, BPN yibanda ku guteza imbere uburwiyemezamirimo bushingiye ku ndangagaciro. Ni ukuri kudashidikanywaho ko iyo ba rwiyemezamirimo basangiye indangagaciro nk'ubunyangamugayo, kubahiriza igihe, gufata iya mbere, gukorera mu mucyo, ubudahemuka no kuba abizerwa, bishyize hamwe bigirira akamaro bizinesi zabo ndetse n'igihugu muri rusange.

BPN ishishikariza ba rwiyemezamirimo gukora ibintu byiza, atari kubw'inyungu zabo gusa ahubwo kuko ari ibintu bifitiye n'abandi akamaro. Ba rwiyemezamirimo bakorana na BPN biga kwita ku bantu bafite aho bahuriye na bizinesi zabo mu buryo buziguye cyangwa butaziguye ndetse no gukora bizinesi atari kubw'inyungu gusa, ahubwo bafite umutima wo gukorera abandi.

GUSOBANURA IBIJYANYE NO GUKORANA N'IBIGO BY'IMARI

IGIKORWA CYAKOZWE NA MASTERCARD FOUNDATION, I&M BANK NA BPN

Mu Gushyingo 2022, nanone twagiranye ubufatanye na Mastercard Foundation ndetse na I&M Bank mu gutanga amahugurwa yo 'Gukorana n'ibigo by'imari ku bigo bito n'ibiciritse'. Binyuze muri aya mahugurwa twafashije barwiyezamirimo 54 bakora ibijyanye n'amahoteli n'ubukerarugendo.



Abitabiriye aya mahugurwa bahawe ubumenyi bwa ngombwa mu birebana n'uko bakorana neza n'ibigo by'imari, bubaka ubucuti buzabafasha kugera ku iterambere.

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