



INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com

INYANDIKO IGARAGAZA ITANGWA RYA SERIVISI KU BAKIRIYA BA INKUNGA FINANCE Plc





INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com

1. IRIBURIRO

Mu rwego rwo korohereza abakiriya n'abandi bagana INKUNGA FINANCE Plc, hateguwe iyi nyandiko igaragaza uburyo serivisi z'imari iciriritse zitangwa n'ikigo cyacu. Iyi nyandiko ikaba yarateguwe mu rwego rwo kunoza imikorere no kwimakaza umuco wo gukorera mu mucyo hagaragazwa mu buryo butaziguye serivisi zitangwa n'INKUNGA FINANCE Plc ndetse n'ibindi bicuruzwa cyangwa ibikorwa bifitanye isano na serivisi z'imari iciriritse.

Muri iyi nyandiko INKUNGA FINANCE Plc igaragaza amashami n'ho akorera hatandukanye, serivisi n'ibikorwa bishamikiye kuri serivisi z'imari iciriritse bitangwa n'ikigo. Igarahaza kandi icyo bisaba kugira ngo uwatse serivisi runaka ayihabwe. Ibikorwa byose bikaba bishingiye ku mategeko n'amabwirizwa agenga Ibigo by'Imari ndetse n'Itegeko shingiriro n'andi y'umwihariko agenga imikorere y' INKUNGA FINANCE Plc.

Turakangurira abatugana, abakiriya, abafatanyabikorwa n'abaturage muri rusange gusoma ibikubiye muri iyi nyandiko kugira ngo basobanukirwe neza imikorere na serivisi INKUNGA FINANCE Plc ibagezaho. Bityo tukaba twizera ko bizabafasha kugabanya igihe cyakoreshwaga n'abatugana babanzaga kuza aho dukorera kugira babone amakuru runaka bakeneye, kandi bakagira amakuru amwe n'amwe batitagaho kandi ari ingenzi n'uburenganzira bwabo kuyamenya.

Turabashimiye.

Ubuyobozi bwa INKUNGA FINANCE Plc.





2. AHO WABARIZA:

INKUNGA FINANCE Plc
Tel. (+250) 0788685877
Toll free: 3121
BP:35 Kibuye
E-mail : info@inkungafinance.com
Urubuga rwa murandasi : www.inkungafinance.com

3. AMAGAMBO Y'IMPINE

AJEMAC	: Ihuriro ry'Urubyiruko Rigamije Gutezimbere Ubuhinzi n'Umuco.
BNR	: Banki Nkuru y' u Rwanda.
COOPEC	: Koperative yo Kubitsa no Kugurizanya.
Plc	: Ikigo gihamagarira rubanda kugura imigabane.
RCA	: Ikigo cy'Igihugu Gishinzwe Amakoperative.
RDB	: Urwego r'Igihugu Rushinzwe Iterambere.

4. UBURYO BWO GUTANGA IBITEKEREZO

INKUNGA FINANCE Plc yashyizeho uburyo bwo gutanga no kwakira ibitekereze ku bibazo by'abayigana ku buryo bukurikira:

1. Agasanduku k'iposita: 35 Kibuye,
2. Umurongo utishyurwa wa tigo: 3121,
3. Kwakira ibibazo by'abakiriya iminsi ya kazi ku cyicaro gikuru no ku mashami yose,
4. Gukora ubushakashatsi ku kunyurwa kw'abaguzi ba serivisi z'imari,
5. Agasanduku k'ibitekerezo ku cyicaro gikuru no ku mashami yose,
6. Gutanga ibitekerezo ukoresheje murandasi : ibitekerezo@inkungafinance.com,
7. Gukoresha uburyo bwa Intumwa (*Intumwa chartboard*) buba ku rubuga rwa Inkungafinance Plc.



5. INCAMAKE Y'IBIKUBIYE MURI IYI NYANDIKO

Iyi nyandiko ivuga serivisi z'imari n'ibindi bikorwa bifitanye isano itaziguye bikorwa cyangwa bitangwa n'INKUNGA FINANCE Plc ku bakiriya n'abafatanyabikorwa bayo batandukanye. Yerekana serivisi zitandukanye zitangwa n'amashami y'ubuyobozi (**Departments**) akorera ku biro bikuru cyangwa amashami y'ibikorwa (**Branches**) akorera mu turere dutandukanye INKUNGA FINANCE Plc ifitemo ibikorwa. Igaragaza kandi uburyo serivisi zitangwa, igehe bikorwamo, uburyo bwo kwakira ibibazo n'ibitekerezo, cyerekezo, Intumbero n'Intego bya INKUNGA FINANCE Plc hubahirizwa indangagaciro zikurikira:

- Ubunyangamugayo n'ubudahemuka
- Kubaka Icyizere
- Ubwitange mu kazi
- Gukorera mu mucyo
- Ubudatezuka
- Guharanira impinduka
- Kubaha Uwiteka

Inyandiko igaragaza itangwa rya serivisi ikoreshwa mu buryo bwo kumenyekanisha amakuru ku bakiriya, ku bafatanyabikorwa, abakozi b'ikigo n'abaturage muri rusange. Serivisi zitangwa na INKUNGA FINANCE Plc zigamije gusubiza neza ibibazo by'abayigana. Bityo, Ikigo kiyemeje kumenyekanisha serivisi zitangwa kandi hanibutswa uburenganzira bwabo mu kubona izo serivisi.

Ibi byerekana ko inyandiko igaragaza itangwa rya serivisi ifasha ikigo kugera ku ntego kiyemeje yo gutanga serivisi z'imari iciriritse zinoze ku baturarwanda muri rusange na barwiyemezamirimo bato n'abaciriritse mu buryo bw'umwihariko kandi ibyo bigakoranwa ubunyangamugayo n'ubunyamwuga ndetse no gukorera mu mucyo.

Kubera iyo mpamvu, INKUNGA FINANCE Plc ishishikariza abakozi bayo gutanga serivisi zinoze kandi ku gihe kugira ngo hatabaho kuba yagawa n'abayigana bikaba byagira ingaruka mbi ku bakiriya ndetse no ku musaruro w'Ikigo. Mu guteza imbere uburyo bw'itumananaho, guhana amakuru n'ibiganiro bigamije kurebera hamwe ishyirwa mu bikorwa ry'ibikubiye muri iyi nyandiko, INKUNGA FINANCE Plc izakoresha imirongo migari mu itumanaho, imbuga nkoranyambaga, murandas ni detse n'ubutumwa bugufi kandi bwihuse.



6. ICYEREKEZO

Icyerekezo cya sosiyete INKUNGA FINANCE PLC ni uguteza imbere imibereho myiza y'abanyarwanda binyuze muri serivisi z'imari.

7. UMUGAMBI

INKUNGA FINANCE Plc igambiriye guteza imbere serivisi z'imari kuri ba rwiyemezamirimo bato n'abaciriritse hagamijwe guteza imbere ubukungu rusange bw'abayigana, no kuba Ikigo cyihagije mu by'imari n'ubukungu.

8. INTEGO

INKUNGA FINANCE PLC ifite intego zikurikira:

1. Kwagura imbibibi z'aho ikorera;
2. Gushyiraho uburyo butandukanye bwo kuzigama, inguzanyo n'izindi serivisi bifitanye isano hakurikijwe ubushake bw'abayigana kandi mu buryo buboroheye;
3. Gushyiraho uburyo bw'imiyoborere myiza ndetse no gucunga neza imari;
4. Guteza imbere imibereho myiza no kwegereza serivisi z'imari abayigana na
5. Serivisi zishingiye ku dushya mu ikoranabuhanga no kubungabunga ibidukikije.
- 6.

9. IMPAMVU NSHINGIRO Y'INYANDIKO IGARAGAZA ITANGWA RYA SERIVISI

Iyi nyandiko yashyizweho mu rwego rwo kumenyesha abagana INKUNGA FINANCE Plc serivisi z'imari iciriritse n'indi mirimo bifitanye isano bitangwa nayo, hubahirizwa amategeko n'amabwiriza arengera Umuguzi wa Serivisi z'Imari.



INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL.: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com

10. AHO DUKORERA

1. ICYICARO GIKURU



Icyicaro gikuru gikorera mu Karere ka Karongi mu Murenge wa Rubengera mu Kagari ka Kibirizi ku muhanda ugana mu isoko rya Kibirizi. Hakirirwa abakiriya bakeneye serivisi zitangira ku cyicaro ndetse hakirirwa abakiriya bakeneye serivisi zo kubitsa no ku bikuza ku gashami ka Kibirizi.

2. ISHAMMI RYA RUBENGERA



Ibiro by'Ishami rya Rubengera biherereye mu Karere ka Karongi mu Murenge wa Rubengera mu Kagari ka Kibirizi kuri Centre y'Ubucuruzi ya Giti Kinini mu nzu y'Ubucuruzi ya RUCID ku ruhande rw'ibumoso bw'umuhandwa uva i Karongi ugana i Rubavu. Imbere y'Ikigo cy'amashuli yisumbuye cya TTC Rubengera.

Iri shami kandi rikagira agashami ka **Kibirizi** ahatangirwa serivisi zo kubitsa no kubikuza mu buryo buhoraho. Ako gashami gakorera mu nyubako y'Icyicaro gikuru nk'uko byagaragajwe haruguru.

A handwritten signature in blue ink, likely belonging to the author or a representative of Inkunga Finance Plc.



INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com

3. ISHAMMI RYA RUTSIRO



Ibiro by'Ishami rya Rutsiro biherereye mu Karere ka Rutsiro mu Murenge wa Gihango, Akagari ka Congo Nil, muri Centre y'ubucuruzi ya Congo Nil ku ruhande rw'ibumoso bw'umuhanda ugana i Rubavu. Iri shami kandi rikagira amashami mato ya **Musasa** na **Kibingo** ahatangirwa serivisi zo kubitsa no kubikuza ku buryo budahoraho n'agashami ka **Gakeri** kari mu Murenge wa Ruhango hatangirwa serivisi zo kubitsa, kubikuza n'inguzanyo mu buryo buhoraho.



Agashami ka Musasa gakorere mu Murenge wa Musasa, Akagali ka Nyarubuye, muri centre y'ubucuruzi ya Musasa. Kakaba gatanga serivisi zo kubitsa, kubikuza n'inguzanyo ku bakiriya buri wa Mbere, Gatatu na buri wa Gatanu.



INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL.: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com



Agashami ka Gakeri gakorere mu Murenge wa Ruhango, Akagali ka Kavumu, muri centre y'ubucuruzi ya Gakeri. Kakaba gatanga serivisi zo kubitsa, kubikuza n'inguzanyo ku bakiriya mu buryo buhoraho.



Agashami ka Kibingo gakorere mu Murenge wa Gihango, Akagali ka Ruhingo, muri centre y'ubucuruzi ya Ruhingo. Kakaba gatanga serivisi zo kubitsa, kubikuza n'inguzanyo ku bakiriya buri wa Kabiri na buri wa Kane.





INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com

4. ISHAMI RYA BWISHYURA



Ibiro by'Ishami rya Bwisyura biherereye mu Karere ka Karongi mu Murenge wa Bwisyura mu Kagari ka Kiniha muri Centre y'Ubucuruzi ya Bwisyura mu nzu y'Ubucuruzi ya **COOPERATIVE UBUMWE** ku ruhande rw'iburyo bw'umuhanda ugana kuri IPRC KARONGI imbere neza ya **STATION RUBIS**.

Iri shami kandi rigira Agashami ka **Mubuga**, gakorera mu Murenge wa Mubuga, Akagari ka Ryaruhanga, muri centre y'ubucuruzi ya Mubuga hakaba hatangirwa serivisi zo kubitsa, kubikuza n'inguzanyo mu buryo buhoraho.



10



5. ISHAMI RYA NYAMASHEKE



Ibiro by'Ishami rya **NYAMASHEKE** biherereye mu Karere ka Nyamasheke mu Murenge wa Kanjongo, Akagari ka Kibogora, muri Centre y'ubucuruzi ya Tyazo ku ruhande rw'iburyo bw'umuhanda ugana i Rusizi, mu nzu y'ubucuruzi ya **BAYISENGE PLAZA** hatangirwa serivisi zo kubitsa, kubikuza n'inguzanyo mu buryo buhoraho ndetse no kwakira ibibazo n'ibyifuzo by'abagana INKUNGA FINANCE Plc.

6. ISHAMI RYA NYABUGOGO



Ibiro by'Ishami rya **NYABUGOGO** biherereye mu Karere ka **NYARUGENGE** mu Murenge wa MUHIMA mu Kagari ka Tetero mu nzu y'Ubucuruzi ya **BC Construction Ltd** iri imbere y'ibagiro rya Nyabugogo.

Kuri iri shami hatangirwa serivisi zo kubitsa, kubikuza n'iz'inguzanyo mu buryo buhoraho. Hakirirwa kandi abakiriya b'andi mashami y'INKUNGA FINANCE Plc baba abakorera mu Mujyi wa Kigali cyangwa abawutembereyemo bitabasabye ko basubira ku mashami bafungurijeho amakonti cyangwa ngo bagane Ibiro Bikuru.





7. ISHAMI RYA MAHOKO



Ibiro by'Ishami rya **MAHOKO** biherereye mu Karere ka Rubavu mu Murenge wa Kanama, Akagari ka Mahoko, muri Centre y'Ubucuruzi ya Mahoko mu nzu y'Ubucuruzi ya Omar MAGANYA ahegeranye na station ya OM. Kuri iri shami hatangirwa serivisi zo kubitsa, kubikuza n'iz'inguzanyo mu buryo buhoraho ndetse no kwakira ibibazo n'ibyifuzo by'abagana INKUNGA FINANCE Plc.

8. ISHAMI RYA RUSIZI

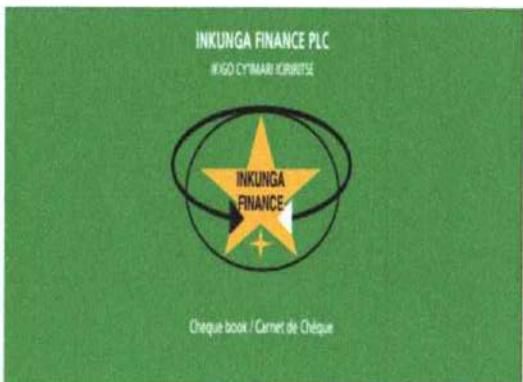


Ibiro by'Ishami rya **RUSIZI** biherereye mu Karere ka Rusizi mu Murenge wa Kamembe muri Centre y'Ubucuruzi ya Kamembe mu nzu nshya y'Ubucuruzi y'isoko rya Rusizi ahegeranye na CITY PLAZA. Kuri iri shami hatangirwa serivisi zo kubitsa, kubikuza n'iz'inguzanyo mu buryo buhoraho ndetse no kwakira ibibazo n'ibyifuzo by'abagana INKUNGA FINANCE Plc.





11. SERIVISI ZITANGIRWA MU INKUNGA FINANCE Plc



Ubusanzwe serivisi z'ingezi kandi zibanze zose abagana INKUNGA FINANCE Plc babasha kuzibonera ku mashami twagaragaje. Icyakora hari serivisi zibasha gusabirwa ku mashami ahegereye uyihaba, ariko bigasaba ko zemezwa/zikorerwa ku Buyobozi Bukuru nyuma y'uko ishami runaka rigaragaje ubusabe bw'umukiriya. Izo ni izikurikira:

- Koherezanya amafaranga n'abakiriya bafite konti mu bindi bigo by'imari cyangwaBanki;
- Gusaba agatabo ka sheki ikoreshwa imbere mu Kigo (***Internal cheque book***);
- Ubufatanye mu ishoramari;
- Gusaba amakuru ku nyandiko zijiyanie n'ibaruramutungo, uburyo bw'ibaruramari n'itangwa rya raporo by'Ikigo muri rusange byaba bigamije ubushakashatsi, ubutabera cyangwa indi mpamvu yihariye;
- Ubusabe bw'inguzanyo yemerezwa muri Komite yo ku rwego Rukuru cyangwa Inama y'Ubutegetsi;
- Gusaba Isoko ryo gukora imirimo runaka cyangwa gutanga serivisi nkenerwa mu buryo buhoraho;
- Kwishyura serivisi n'ibikoresho byatanzwe biciye mu isoko;
- Gusaba akazi cyangwa kwimenyereza umwuga mu Kigo cya

INKUNGA FINANCE Plc.



11.1. ITANGWA RYA SERIVISI N'IBISABWA

Serivisi (Iki?)	Ubishinzwe (Ninde?)	Uyisaba (Ninde?)	Bisabwa (gute?)	Igihe (ryari)	Ikiguzi (Ibisabwa)
1. Amakuru ku nyandiko zijiyanje n'ibaruramutungo, Uburyo bw'ibaruramari ni itangwa rya raporo by'Ikigo muri rusange 2. Kohereza amafaranga abakiriya bafite konti mu kigo, mu bindi bigo by'imari cyangwa Banki; 3. Gusaba agatabo ka sheki ikoreshwa imbere mu Kigo (<i>Internal cheque book</i>); 4. Inguzanyo yemerezwa muri Komite yo ku rwego Rukuru cyangwa Inama y'Ubutegetsi; 5. Isoko ryo gukora imirimo runaka cyangwa gutanga serivisi nkenerwa mu buryo buhoraho;	<ul style="list-style-type: none">• Inama y'ubutegetsi• Umuyobozi mukuru• Abayobozi b'amashami• (<i>Chef du department</i>)	Abakiriya Abafatanyabikorwa	Inyandiko zabugenewe nkuko biteganwa n'amabwiriza y'ikigo	Mu minsi y'akazi	Biterwa n'igikorwa nkuko biteganijwe mu nyandiko y'ibiguzi



6. Kwishyura serivisi n'ibikoresho byatanzwe biciye mu isoko; 7. Gusaba akazi cyangwa kwimenyereza umwuga mu Kigo cya INKUNGA FINANCE Plc.						
1. Gutanga ibisobanuro kuri serivisi z'ikigo 1. Gufunguza konti: isanzwe, iyo kwizigamira na konti yunguka (<i>Current, Saving and Term Deposit accounts</i>); 2. Gusaba agatabo ka sheki ikoreshwa imbere mu Kigo (<i>Internal cheque book</i>); 3. Gusaba Inguzanyo	Abakozi ba amashami (Umucungamutungo, Umukozi ushinzwe Inguzanyo n'umukozi ushinzwe gucunga isanduku)	Abakiriya Abafatanyabikorwa	Inyandiko zabugenewe nkuko biteganwa n'amabwiriza y'ikigo	Mu minsi y'akazi	Biterwa n'igikorwa nkuko biteganijwe mu nyandiko y'ibiguzi	
1. Gufungura konti nshya ku bakiriya 2. Kubikira no kubikura abakiriya babisabye	Umukozi ushinzwe isanduku	Abakiriya	Inyandiko zabugenewe bitewe n'ikiguzi cya serivisi	Mu minsi y'akazi	Biterwa n'igikorwa nkuko biteganijwe mu nyandiko y'ibiguzi	



Inguzanyo mu buryo busanzwe	Umukozi ushinzwe inguzanyo Umucungamutungo w'ishami Ubuyobozi bukuru	Abakiriya	Inyandiko zabugenewe nkuko biteganwa n'inyandiko y'amakuru ku biguzi bitewe	Mu minsi y'akazi kandi bitarenze ibyumweru 2	Biterwa n'igikorwa nkuko biteganijwe mu nyandiko y'ibiguzi
Kuzigama n'Inguzanyo kuri telephone (Mobile banking)	Umukozi ushinzwe inguzanyo Umucungamutungo w'ishami Umukozi ushinzwe ikoranabuhanga ku cyicaro gikuru	Abakiriya	Inyandiko zabugenewe Guhuza telephone na konti	Mu minsi y'akazi kandi bitarenze amasaha 12	Biterwa n'igikorwa nkuko biteganijwe mu nyandiko y'ibiguzi

P



INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL: 3121; Mob: 07 88 68 58 77
E-mail: info@inkungafinance.com
Website: www.inkungafinance.com

12. AMASAHYA YO KUBONA SERIVISI MU INKUNGA FINANCE Plc

1. Mu minsi y'imibyizi:

Nyabugogo & Mahoko: 08h00-18h00

Andi mashami: 08h00-17h30

2. Iminsi y'impera z'icyumweru

Ku wa Gatandatu:

Nyabugogo, Nyamasheke, Mubuga, Bwishiura, Kibirizi, Mahoko, Rusizi: 08h00-14h00

Ku Cyumweru:

Rubengera, Rutsiro na Gakeri: 13h30 - 17h00

3. Ku munsi w' Umuganda:

Amashami yose asanzwe akora kuwa gatandatu: 14h00-17h00

4. Iminsi y'ikiruhuko rusange (*Congé*):

Amashami yose: 8h00-14h00

5. Kubitsa/Kubikuza ukoresheje Telefone (*Push and Pull*):

Amasaha 24/24 : iminsi 7/7

INKUNGA FINANCE Plc tubahaye ikaze.

Ubuyobozi Bukuru bwa INKUNGA FINANCE Plc

