UMWALIMU SACCO
Together we thrive

ITANGAZO RIGENEWE AMASHAMI YOSE Y'UMWALIMU SACCO NDETSE N'ABANYAMURYANGO.

Bitewe nuko hari abanyamuryango basaba inguzanyo kandi bafite izindi mu bindi bigo by'imari bakifuza ko bazishyura zibangikanye, turabamenyesha ko amabwiriza akurikira ariyo agomba gukurikizwa kugira ngo "services" duha abanyamuryango zikomeze kugenda neza:

- ✓ Mu gihe umunyamuryango asabye inguzanyo mu Umwalimu SACCO kandi afite indi nguzanyo mu kindi kigo cy'imari ariko iyo nguzanyo akaba ayishyura neza; umunyamuryango azajya yandikira Ubuyobozi Bukuru bw'Umwalimu SACCO ndetse atange n'icyemezo giturutse muri icyo kigo cy'imari kigaragaza ko inguzanyo bamuhaye yishyurwa neza kandi ubwishyu bwayo buturuka mu yindi mitungo afite imwinjiriza itari umushahara bityo ubusabe bwe bwigweho na "Management Credit Committee" abone guhabwa inguzanyo hashingiwe kugisubizo yahawe.

- ✓ Mu gihe umunyamuryango yujuje ibyo byose hagomba kurebwa "TransUnion report" ye ko iyo nguzanyo yagaragajwe koko yishyurwa neza. Naramuka afite ubukererwe, azajya abanza abukuremo na "TransUnion report" ye ibe "updated" mbere yo kumuha inguzanyo yasabye mu Umwalimu SACCO.

- ✓ Mu gihe umunyamuryango atagaragaje ko ubwishyu ku nguzanyo afite ahandi budaturuka ku mushahara, ariko ikaba yishyurwa neza, yahabwa inguzanyo ariko ubwishyu bw'inguzanyo ze zose ntibugomba kurenza 50% by'umushahara we (Net salary) habariwemo n'ayo yishyura inguzanyo yafashe ahandi.

- ✓ Ku munyamuryango wafashe inguzanyo za ***make make, mocash***, **utilities cyangwa inguzanyo y'imirasire y'izuba, azajya ahabwa inguzanyo mu gihe** "TransUnion report" ye igaragaza ko iyo nguzanyo itari mu bukererwe; ariko

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agomba kuzana icyemezo kigaragaza ko inguzanyo ye iri mu bwoko bw'inguzanyo tuvuze haruguru.

- ✓ Mu gihe umunyamuryango asabye inguzanyo ku mushahara (Salary Advance Loan) kandi asanzwe afitemo indi itarageza amezi 12 yishyurwa, ariko ubwishyu bukaba butaragera kuri 50% by'umushahara we wa buri kwezi (Net salary), yahabwa inguzanyo ku mushahara yishyura ibangikanye n'iyo asanganywe, ariko ubwishyu ntiburenge 50% by'umushahara we.

Murakoze,

Bikorewe i Kigali ku wa 10/01/2024

UMWALIMU SAVINGS AND CREDIT COOPERATIVE
UMWALIMU SACCO
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KARURANGA Emmanuel
Umuyobozi w'Ishami Rishinzwe Inguzanyo

UWAMBAJE Laurence
Umuyobozi Mukuru
10/01/2024