

TRUTH  
CENTERED  
TRANSFORMATION

MODULE



# EBY'ESENTE AKATABO K'OMWEGYESA

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# Otakatandikire, obanze okore ebi

## Omwegyesa yetegyerere omutaano aha akatabo 'Eby'sente'

Omukatabo aka harumo Okweherera hamwe n'amashomo. Okwehereera nikwo kurikutandika buri ishomo omubwiire bwokweherera nkabutosha

Yaaba noyenda okushushaniriza nekyaanga kyaawe, otekyereze ahari ebyo aheifo:

- Oreebe ebizibu ebikwateine nokuhayo hamwe nakimwe kikumi
- Oshujume omubare gw'ensente omukyaanga kyaanyu
  - Yetegyerere: Akatabo k'okubanza kakoresa esente za dola kwonka omukatabo tukahindura twakoresa eshilingi za Uganda

**Eby'okwebembera omwegyesa:** emizaano hamwe nebyokureberaho byaaba bitari kukora amakuru, otabihindura, oshoborore ngu ebi bikagyendera ahantansya ya Amerika. Abeegi baaba nibakora imbarira zaabo bagyendera aha ntasya nenshozo ya kyaanga kyaabo.

## Okwetebekanisiza Okwegyesa eri Eishomo

1. Oshome **akatabo komwegyesa** nobwegyendesereza, emirundi miingi kyaaba nikibasika. Oyeteremo ebirikukworeka ebintu bikuru.
2. Oreebe **Eshonga Enkuru** za buri eishomo, obase kumanya eki abeegi bashemereire kuhikaho omukumanya kwaabo ahamuheru gw'eishomo.
3. Oshome **ebyahandikirwe** byoona kare.
4. Oreebe **Ebikozeso** ebirkwetaagwa yaaba obiine, kandi oreebe ngu abeegi beine obutabo bwaabo, kandi otebekanisa nebishushani by'okureberaho omu eishomo eri kare.
5. Oreebe ngu ebirkwetaagwa kukorwa omu eishomo eri nobyetegyerere gye (emizaano, ebishushani). Nobasa kwegyezamu na famire yaawe nginga banywaani baawe.
6. Otwareho obwiire **okushaba** Ruhanga atebekanise abeegi, okubasa kuhurira eki Ruhanga arikweenda baturire, kandi akuhwere okwegyesa. Ijuka empiduka nebase kubaho, okurabira omuri Ruhanga wenka.

## Oku orakorese Akatabo K'omwegyesa aka

1. **Eshonga Enkuru hamwe n'Ebikozeso:** Buri eishomo niritandika n'ekicweka eki.
  - a. **Eshonga Enkuru** – Buri eishoo ririmo ebitekyerezo Birungi biingi, kwonka abeegi bashemereire kwetegyerere gye ezi Eshonga Enkuru aha muheru gw'eishomo. Otwareho obwiire okushujuma ezi burikiire okubahwera kwijuka.
  - b. **Ebikozeso** – Ebikozeso ebirkweteengwa omuburi eishomo, harumo Ebishushani By'okureberaho hamwe nakatabo k'omwegi. Akatabo komwegyesa nikakworeka niryaari ahu orikubikoresa:
    - i. **AKATABO K'OMWEGI** – nikaija kworekwa bati.
    - ii. **EBISHUSHANI BY'OKUREBERAHO** – nbija kworekwa bati.

# Ekicweka 1: Amashomo g'okweherera

## Okweherera 1: Oku Baibuli erikugamba ahasente 1

### Eshonga Enkuru

- Titushemerire kuta omutima aha sente.
- Tushemerire kukora namaani okutunga ebirikumara ahabwa amaka gaitu hamwe n'okugabira abooro.

### Ebikozeso.

- Akatabo k'omwegi: Okweherera 1 (Buri muntu agiire akatabo ke)

### Okwanjura

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#### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- Ni enyiriri ziiha ez'orikumanya ezirikugamba aha sente?
- Ni engyendererwaho ziiha eziturikubaasa kwegu ahasente okuruga omunyirir ezi?
- Notekateeka ngu Ruhanga nafayo ahamuringo oguturikukozesamu esente zaitu?
- N'eky'Omworo munonga okuba omutungu ninga omworo?

Baibuli negamba baingi aha sente. Omumazima, harimu enyiriri nyingi ezirikugamba ahasente okukira ezirikugamba ahakwikiriza hamwe n'okushaba byoona hamwe. Ruhanga nareeba eishomo eri ku riri rikuru. Esente ziine obubaasa bw'okutuhwera nari okutugwisa. N'ekintu ekiturikukora nakyo obwiire bwoona. Nitwetenga okwegu okutushemerire kukozeza esente omumuringo ogurikushemeza Ruhanga.

### Titushemerire okuta omutima ahasente.

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#### OKUHANA EBITEEKATEEKO OMU BUBIINA BWAABANTU BAKYE

**Eby'okwebembera omwegyesa: Ogabe Akatabo k'omwegi: Okweherera 1 omububiina bw'abantu 3-4, mukore ekicweka kimwe eky'okubanza omukatabo, reero mubagane ebyaruga omu bubiina obukye .**

Shoma Matayo 6:19-24s; 33.

Ekyahandikirwe eki, nikimwe aha "butumwa obu Yesu yaburire aha kibungo". 'Hanu, Yesu ariyo nagambira abeegi be ahaby, amagara omubukama bwa Ruhanga.

- Nitubaasa okwegu ki ahasente okurugirira omunyiriri ezi?
- Nikimanyisaki okuhereza esente?
  - Okureeka esente zikatutegyeka. Okwebemberwa esente,yaba n'okugyezaho okuzitunga, nari okwerarikirira ahabw'esente ninga okugyezaho kugira ngu otunge ezirikukiraho.
- Eki nikimanyisa ngu titushemerire okuteekateeka ahasente?
  - Ingaha, tushemerire okuteekateeka ahasente konka titushemerire okwikiriza ngu zitutegyeka. Nitwetenga kuba ababiiki b'obwengye.
- Nikimanyisaki, okubiika eitungo omwiguru? Nitubaasa okukikora tuta?
- Enyegyesa ya Yesu eine omutaano ki n'entwaza yaitu?
- Ekyahandikirwe eki nikitugambira okuta omutima ahari ki?

Shoma 1 Timoseo 6:6-11.

- Tushemerire kutekateeka tuta ahasente?

- *Kuturabe twine eby'okujwara hamwe n'eby'okurya, ebyo bitumare.*
- Ahabw'enki okuta omutima n'okukunda esente kiri eky'akabi?
  - *Nikyanguha okushisha nari okwohibwa okukora ebitahikire okugira ngu otunge esente.*
  - *Kigumire okuba efura, twaba niyukunda esente.*
  - *Nikyanguha okwebwa Ruhanga, okukora omurimo gwe, hamwe n'okukunda abandi twaba nitugyezaho obutoosha okutunga ezindi esente.*

## OKUBAGANA EBYARUGA OMU BUBIINA OBUKYE

Nk'oku turikureeba omunyiriri ezi, titushemereire kuba abakunzi b'esente nari abarikwirukira obutungu. Kuturi kufa, titurikutwara esente nari ebintu. Ekikuru munonga tikiri ahabwingi bw'esente ezitwiine kureka yaba turi abaikiriza hamwe n'okutwatwarize amagara gaitu. Ekikuru omumagara gaitu tikishemereire kuba okugira esente nyingyi. Kishemereire kuba okuturaho omumagara agarikworobera Ruhanga.

## Okukora ni kirungi

### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Bumwe na bumwe, nitubaasa okwetegyereza kubi eki Baibuli erikwegyesa aha sente reero tutandiika okwikiriza ngu esente hamwe n'okukora nibibi. Tushemereire okukora n'amaani, konka hatari ahabw'eshonga y'okutunga esente nyingyi ahabweitu. Ogwe n'omururu. Baibuli netuhereza eshonga ezindi ezishemerire kutuma twakora n'amaani okutunga esente.

Shoma 2 Abatesalonika 3:6-15.

Entumwa Paulo akarabanisibwamu munonga ahabwamakuru ngu bamwe ahabeishemwe b'omukanisa ya Tesalonika bakaba batari kukora omurimo gwoona.

- Entekateeka ya Paulo aha kukora ekaba ery'eha?
- Ahabwaki yatoraine okukora, omumwanya gw'okukozesa obwiire bwe okutendeka abeishemwe?
- N'enki eki Paulo yagaambire ah'abantu abatarikukora n'amaani?

Shoma 1 Timoseo 5:8.

- Paulo nagaambaki ahaby'okugabirira amaka gaitu?
- Noteekateeka ngu nahabwenki arikukozesa ebigambo by'amaani?
  - *Paulo akagaambira kubi abo ababaire batarikugabirira amaka gaabo. Ruhanga taratuhangiire ngu tukore busha kureka okugabirira abo abutwaineho obujunanizibwa. Tarikumanyisa abo abarikukora n'amaani konka bateine ebirikumara kureka aberemwa ninga abarikushisha obwiire omubindi bakehuza amaka gaabo.*

Shoma Abaefeso 4:28.

- Paulo nagaambaki aha kukora?
- Ahabw'enki tushemereire kukora?
  - *Paulo akagaruramu amaani Abaefeso okukora n'amaani kugira ngu babaase okuhereza abo abari omukwetaaga.*

Nk'abantu ba Ruhanga, nitwetwa okukora n'amaani turikukozesa emyoga yaitu, kandi n'okutunga entasya y'okutushagika hamwe n'okushagika abarikwetaaga, yaaba nabeishemwe abakozi nari abooro. N'obu okukunda esente kiri kibi, okutunga esente z'okushagika amaka gaitu hamwe n'abandi nikihaisa Ruhanga ekitinisa.

Shoma Okutandika 2:2.

- Omukozi w'okubanza akaba ary'oha?
- Eky'okureberaho ekya Ruhanga kuba omukozi, nikimanyisaki aharitwe?

- *Ruhanga niiwe omukozi w'okubanza. Baibuli negiira ngu tuhangirwe omukishushani kya Ruhanga. Ekiy nikimanyisa ngu tukahangwa kuba abakozi nkawe. Nituhereza Ruhanga ekitinisa twakuratira eky'okureberaho kye.*

Shoma Okutandika 2:15, 18.

- Ahabw'enki Ruhanga yaatire omuntu omukibanja?
- Ahabw'enki Ruhanga yaahangire omukazi?
  - *Ruhanga akata omuntu omukibanja ahabw'ekigyendererwa ky'okukihinga kandi akakyirebererera. Bwanyima omurunyiriri rwa 18, Ruhanga yaagira ati ti kirungi omushajja okuguma wenka omumurimo gwe reero yaamuhangira omukazi okumubera omuhwezi w'amaani. Eki nikimanyisa ngu boona bakahangwa okuba abakozi, n'obu hariho omutaano omumikorere hamwe n'obujunanizibwa.*

Shoma Okuruga 20:8.

- Tushemereire okukora omubiro bingaahi?
- Tushemereire okuhumura ebiro bingaahi?
  - *Titushemereire okumara obwiire bwaitu bwoona turikukora busha nari okumara obwiire omukukora n'okuronda esente reero tukaremwa okumuraho ekiro kimwe omusande. Obu Ruhanga yaahereza ebiragiro ebi, akaba nagaambira abantu ababaire nibakora esente okurabira omukuhinga. N'obu kirikureebeka ngu obumwe nihaba hatariho emirimo y'okukora kandi obundi emirimo eri maingi ngu titukaabona obwiire bw'okuhumura, nitetenga okuha Ruhanga ekitinisa omumuringo oguturikukozesa obwiire bwaitu.*

### **Okweshwijuma**

Twaraho edakiika 2 orikuteekateeka ahabibuzo ebi?

- Otwiire n'okuraatira ebiragiro bya Ruhanga ebirikugamba ahakutunga esente?
- Ni empinduka eki, yaba eriho, eyi orikwetenga kukora?

### **NA MUGYENZI WAAWE .**

Mubagaane hamwe ebibuzo ebi ebikwatsire ahamagara gaanyu kandi mushabirane. Bihandikirwe ahansi y'akatabo.

Titushemereire okuta omutima ahasente: Esente should not be our focus:

- Ninkunda esente? Ninkiira kuba nintekateeka oku ndatunge ezindi?
- Mazirwe n'ebinyine?
- Nimbiika obutungi omwiguru nari omunsi?

Okukora ni kurungi

- Ninkora n'amaani obutoosha?
- Nyiine obubaasa bw'okushagika eka yangye?
- Abakyeene nibaaha omukyanga kyaitu? Nitubaasa okubahwera tuta, nk'omuntu kandi nka ekibiina?

# Okweherera 2: Oku Baibuli erikugamba ahasente. Ekicweka 2

## Eshonga Enkuru

- Ruhanga araganisize okutugaabirira. Twaba nituburwa eby'etengo ebukuru eby'amaka gaitu, niteetenga kureeba yaaba hariho eshonga erikukireeta.
- Turi abokureberera gye esente zaitu.

## Ebikozeso.

- Akatabo k'omwegi: Okweherera 2 (Buri muntu atunge akatabo)

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Twayega ngu titushemereire okuta omutima ahasente, kandi tushemereire okukora n'amaani kugira ngu tutunge ebirikumara ahabw'amaka gaitu hamwe n'okuhwera abakyeene.

- Ekindi nikiiha eki Baibuli erikugamba ahasente?
- Ni endagaano ki eziri omu Baibuli ezirikutugaruramu amaani twaba nitukora okureberera amaka gaitu hamwe n'okuhereza abakyeene/abooro?

Reeka tureebe oku Ruhanga aragaanise okutugaabirira kandi n'oku arikwenda ngu tureeberere esente zaitu.

## Ruhanga araganisize okutugaabirira

Shoma Matayo 6:25-33.

Omunyiriri ezi, nitureeba ngu Ruhanga araganisize okutugaabirira kuturamuhereze omwanya rw'okubanza. Baibuli neshuba etuhereza ezirikubaasa kutuma tutatunga esente zirikumara. Eki twaza kukireebaho hati.

### OKUHANA EBITEEKATEEKO OMU BUBIINA BW'ABANTU BAKYE

**Eby'okwebembera omwegyesa: Ogabe Akatabo k'omwegi:** Okweherera 2. Reeka buri kibiina kyishome ebyahandikiirwe bimwe reero bihemu enshonga enkuru eziri umunyiriri ezi. Baba baine obwiire nibabaasa okureeba omunyiriri zoona. Waaba oteine akatabo k'omwegi, nobaasa okubahereza ebyahandikirwe konka otabahereza enshonga nkuru.

Eshonga ezirikutuma obumwe twayeshanga tuteine esente ezirikumara.:

- **Obweremwa** – Enfumu 10:4, 13:4; 24:30-34.
  - Tushemereire okureeba ngu nitukora n'amaani kandi turarikushisha obwiire turikukora busha.
- **Obutamarwa/omururu** – Enfumu 28:25
  - Ruhanga taturagaanise obutungi kureeka ebirikutumara. God has not promised us riches but Omumazima tubuzirwe nari titumazirwe n'ebi Ruhanga atuhaira?
- **Okukunda Eby'okweshemeza** -Enfumu 21:17; 23:20-21
  - Ebi nibabaasa kuba biri ebuntu bukye nka, okureesa, amarwa, eby'okurya birungi n'ebindi. Reeba oku orikushohoza esente- N'ahaby'okweshemeza ninga n'ahabintu eby'orikwetenga?
- **Obugumya** – Enfumu 11;24
- *Nohereza nkoku Ruhanga yaraagire? Ruhanga natugaambira omukigambo kye ngu kuturikuremwa okuhereza naawe tarikutuhereza omugisha. Natuhereza arikukozesa ekipimo nikyo kimwe ekiturikukozesa twaba nituherezayo.*

- **Obushema** – Enfumu 3:13-16
- **Obugomi** – Enfumu 28:13, 2 Eky’obusingye 24: 20

#### **OKUBAGANA EBYARUGA OMU BUBIINA OBUKYE**

***Eby’okwebemba omwegyesa: Reeka buri kibiina kyibagaane ebi kyayeege. Oreebe ngu ekibiina kyona kyayetegyerereza gye eshonga ezi mukaaga ezikubaasa twaburwa esente ezirikumara.***

Eyindi eshonga erikubaasa kutuma twaburwa esente ezirikumara ni obutaringaniza. Shaba Ruhanga akuhwere. Ruhanga nimunywani w’abarikubonabonesibwa hamwe naabo abarikubugana obutaringaniza.

Waaba nohurira ngu toyiine ebirikumara kandi orikwebuza abw’enki Ruhanga atabaasize okukugabirira, obwo oine kushwijuma amagara gaawe omu myanya eyagambwaho aharuguru. Shaba Ruhanga akworeke oku oine orubanja. Oyeteise kandi omushabe akusaasire kandi akworeke oku orahinduke.

- Ni eshonga ziiha omuri ezi ezorikuteekateeka ngu zikanyiire omukyanga kyaanyu? Ahabw’enki?
- Hariho emiringo eyi turikubaasa okukyerinda omumagara gaitu? N’omumagara g’abandi?
- Hariho ezindi shonga ezi orikubaasa okutekatekaho?
- Tugagaruramu amaani tuta bataahi baitu ngu Ruhanga aragaanize okutugaabirira?

#### **Okureberera esente zaitu**

##### **OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO**

Shoma Matayo 25:14-30.

Omu nfumu egi, Ruhanga natwegyesa okuba abareberezi/ababiiki barungi b’ebyatuheire. Omushaija orikua aharugyendo ni Ruhanga kandi esente n’etalanta eby’arikuha abahuku ninka esente n’etalanta ebi arukutuhereza.

- Abahuku boona bakatunga esente ezirikwingana?
- N’enki ekyabeire ahabashaija babiri ab’okubanza?
- N’enki ekyabeire ahamushaija ow’ahamuheru? Ahabw’enki mukama we yaamugirire ekiniga?
- Omugaane ogu nigumanyisaki ahariitwe?

Tweena tituhairwe esente ezirikwingana. Ruhanga tarikutucwera orubanja okurugirira aha bwingyi bw’esente ezi atuhairwe kureka oku tukozesize ezi atuhairwe. Natuteekatekaho okuzikozesa gye n’obwengye kutari okuzishisha. Ruhanga natushaba okukozesa esente ezi atuhairwe okureberera amaka gaitu ( 1 Timoseo 5:8) hamwe n’okuhereza abooro ( Abaefeso 4:28).

#### **NA MUGYENZI WAAWE**

Mubagaane ebibuuzo ebi murikurebera ahamagara gaanyu kandi mushabirane.

- Nitukira okushohozesha esente zaitu omubwengye?
- Nitubaasa kuba tuta ab’obwengye n’esente zaitu?



# Okweherera 3: Enshobe eziri omukureberera esente zaitu Ekicweka 1

## Eshonga Enkuru

Hariho enshobe eziturikukiira kukora twaba nitureberera esente . Nitubaasa okwega okutwakuzerinda.

Enshobe n'ezi:

- Tintekateekaga aha sente zangye.
- Naba nziine ninzishohoza.
- Tinyiine ezirikumara
- Tinkarindaho , nintekwa okweguza.

## Ebikozeso

- Akatabo k'omweegi: Okweherera 3 (akatabo kamwe buri ekabiina kakye).

**Eby'okwebembera omwegyesa** –Eki kihandikirwe omubucweka bubiri bugufu bw'okweherera.Ekicweka 1 hamwe na ekicweka 2.Konka waaba n'otendeeka omubiro bishatu(3), obwo nobaasa okukwatanisa ebicweka ebi bibiri hamwe reero okweherera kube kuraingwaho.

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- Ni engyendererwaho ziiha enkuru ezikwatsire ahasente ezitwamazire okweega hati?

Hati twaza okureeba aha nshobe 4 ahari 8 ezi abantu barikukora omukureberera esente zaabo.

- Noteekateeka ni nshobe ki ezirikuriraye okukorwa?

## Enshobe 1: Tintekateekaga ahasente zangye

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Shoma Luka 12:42-47.

- Mukama w'omwambari akaba namutekateekaho kukoraki?
  - Mukama we akaba namutekateekaho kuba ayetekateekire,okureberera abantu nari ebintu ebiyamukwatsize n'obwegyendesereza hamwe n'obwengye,kandi n'okukora okukunda kwe.

Ebintu byoona en'ebya Ruhanga. Esente ezitwine n'ekiconco okuruga ahari Ruhanga.. Azituhairire kugira ngu tuzikozese n'obwengye. Tushemerire okutekateeka ahakuturikureberera esente zaitu, turikumanya ngu n'eza Ruhanga kandi natutekateekaho okutebakanisa okuzireberera gye.

## Enshobe 2: Naba nzaine, ninzishohoza!

### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Shoma Enfumu 21:20.

- Enfumu egi neshoborora eta omuntu orikukozesa byoona ebii aine?
- Omunyabwengye natwaza ata?
  - Nayebikiira eby'okurya n'amajuta.
- Nitubaasa okweega ki omunfumu egi?
  - Titushemerire okushohoza byoona ebitwine, kureka tushemerire okwebiira ahabw'obwiire obworikushanga turikuburwa.

Shoma Omubuurizi 2:10-11.

- Omushaija ugu akakozesa ata esente?
- Kyikamushemeza?
  - *Omushaija ugu akaba aine esente nyingi z'okushohozakonka tikiyramureteire okushemererwa.*

Muhaane ebitekateeko:

- Nihabaahoki twaguma nitushoza esente eziturikutunga?
- Waragizireho okuburwa ahabw'okugira ngu okashohozo esente ahakintu ekiwabeire otarikwetenga munonga? Eky'okureberaho kyikaba kyaha?
- Waragizireho ekintu eki wabeire noyetenga munonga bwanyima okareeba kitakushemeza?
- Tukayehara tuta enshobe egi?

### Enshobe 3: Tinyiine ebirikumara

**OKUHANA EBITEKATEEKO OMU BUBIINA BW'ABANTU BAKYE**

**Eby'okwebembera omwegyesa:** *Obagaanise mu abantu omububiina bwa 3-4. Divide into groups of 3-4. ogaabe*  
**AKATABO K'OMWEEGI:** *Okweherera 3. Reeka burikibiina kyishome kandi kihaane ebitekateeko aha nshobe emwe reero baihemu eshonga enkuru ezibiihamu.*

Shoma Abafilipi 4:11-12.

- Okumarwa niki?
- Ni mumbeeraki ezi Paulo yaagizaire ngu amaziirwe?
- Tumazirwe n'ebi twine?
- Kuturabe tumazirwe, niki manyisa ngu tutakora na maani okutunga ebyongyireho?

Shoma Enfumu 23:4-5 na Enfumu 24:33-34.

- *Tushemereire okwegyendesereza twaba nitugarukamu eki. Titushemereire okuba aberemwa, kureka tushemereire okukora n'amaani kugira ng tugabireire amaka gaitu. Enfumu 24 n'etwijusya ngu kuturabe aberemwa nitwija kugira obwooro n, okuburwa. Konka nabwe tushemereire okwegyendesereza kureeba ngu titwareka amaka gaitu hamwe n, obujunanzibwa bw'ekanisa ahabw, okusherura obutungu. Enfumu 23 netwijusya ngu titushemereire okugwa ahaiguru turikusherura eitungo.*

Okumarwa nikikuru munonga omumagara gaitu. Entambwe y'okubanza omukusherura okumarwa n'okwega okusiima Mukama ahabw'ebyatuhaira. NK'oku Paulo arikugiira ngu akeega okumarwa, naitwe nitubaasa okweega okumarwa omu mbeera zoonza.

### Enshobe 4: Tinkarindaho, Nintekwa okweguza

**OKUHANA EBITEKATEEKO OMU BUBIINA BW'ABANTU BAKYE**

Shoma Enfumu 22:7.

- Ebizibu by'amabanja nibiiha?
- Ni bintu ki ebirikutuma abantu baaza omumabanja kugira ngu baabigire?
- Ogundi muringo gw'okutunga ebintu ebaturikwenda niguha?
  - *Okubiika esente.*

Obumwe nituba nitwenda ekintu ahonaaho, reere tweguza kugira ngu tukibone. Eky'okureberaho, eka okugura TV hamwe n'ebindi ahaibanja. Oku tikukozesagye eibanja. Eibanja n'omutego. Tushemereire okugumisiriza kandi tukabiika ahabw'ebintu ebi turikwetenga. Eibanja rishemereire okukozesebwa omubwiire obuhariho ekyetengo nari okugura ekintu ekirashube kkykereeta entasya. Tushemereire kureeba ngu eibanja

nirikye kandi twine enkora nungi ey'okushashura eibanja kandi eyiturakuratire gye.Ogumusirize okuhitsya obu oraabase ekintu eki orikwetenga.Nituza kwongyera okweega ah'ibanja omw'ishomo eriraakurateho.

#### **OKUBAGANA EBYARUGA OMU BUBIINA OBUKYE**

#### **NA MUGYENZI WAAWE**

Na mugyenzi waawe ,mureebe aha nshobe ezi 4.

- N'eha omunshobe ezi ina erikukirayo okukutegaanisa?
- Okaakoraki okwerinda enshobe ezi?

Mushabirane ahabw'okusingura enshobe ezimurikukirayo kukora na sente.

# Okweherera 4: Enshobe eziri omukureberera esente zaitu Ekicweka 2

## Eshonga Enkuru

Hariho enshobe ezikukirayo okukorwa twaba nitureeberera esente. Nitubaasa kweega okuzerinda Enshobe nizo ezi:

- Kuri noogira ngu nyiine esente nyingyi nk'abandi.
- Ndi omwooro munonga okutaherezayo.
- Ninkira okwerarikiirira ahasente.
- Nintunga kandi ninshohoza esente omumuringo ogutarikushemeza Ruhanga.

## Ebikozeso

- Akatabo k'omweegi: Okweherera 4 (Akatabo kamwe buri kabiina kakye).

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- Enshobe ina ez'okubanza niziiha ezi abantu barikukirayo okukora omukureeberera esente?
  - *Titenkatengaga aha sente zangye*
  - *Naabanzine, ninzishohoza*
  - *Tinyeine eziirikumara*
  - *Tinkarindaho, nintekwa okweguza*
- Shoboorora oku kweega ahari ebi kuhindwire ahanshozo yaawe okurugirira aha okweherera okwenyima.

Hati twaza kureeba ahazindi enshobe 4 ezi abantu barikukora baba nibaareberere esente zaabo.

## Enshobe 5: Kuri noogira ngu nyiine esente nyingyi nk'abandi.

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Shoma Okuruga 20:17 na Luka 12:15.

- Nikimanyisa kii okwetenga?
- Tushemereire okwerinda ki? Ahabw'enki?

Shoma Omubuurizi 5:10

- Omuntu orikukunda esente naahurira ngu aine eziirikumara?

Otaikiriza omururu n'okwetenga okutaaha omumutima gwaawe. Okukunda esente nikimanyisa ngu tikyashonga turi abagaiga tuta, turyaguma nituhurira nitwenda ezindi. Turyaguma nitugirira eihari abaine ezikukiraho. Ekishuba kya Sitani, ni ngu esente n'obutungi nibibaasa okutwereetera okushemererwa. Eky, okureberaho, "Kuri nangwa nyiine piki piki, amagara gangye gakabeire gye" Okutunga ebintu tikutwereetera okushemererwa. Nibibaasa kutuma twahurira gye akanya kakye, rero bwanyima tutandiike okwenda ebindi.

- Waaraguzireho ekintu eki obeire noyenda munoga? Okahurira ota ahari kyo ahanyima y'emyezi mukaaga nari omwaka?
- Hariho ekintu eki otwire noyetenga jubaho?
- Okareka ota okwetenga obutungi reero okamarwa n'eby'oine?

## Enshobe 6: Ndi omwooro munonga okutaherezayo

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### OKUHAANA EBITEEKATEEKO OMU BUBIINA BW'ABANTU BAKYE

**Eby'okwebembera omwegyesa:** Obaaganisemu abeegi omububiina bw'abantu 3-4. Ogaabe **AKATABO K'OMWEEGI:** Okweherera 4. Reeka buri kibiina kishome kandi kihaane ebiteekateeko ahanshobe emwe bihemu engyenderwaho enkuru ezirimu.

Shoma 2 Abakorinso 8: 1-5.

- Orunyiriri oru nirugamba ki ahakuhayo omubwire bw'okuburwa?
- Tugakaruramu amaani tuta ahari burimuntu okuhayo omumbera zaabo zoona?

Ruhanga naakuha emigisha waaherezayo.

Shoma Malaki 3:10-12.

- Orunyiriri oru nirugamba ngu tushemereire kukoraki?
- Nihazarukamuki twakora tutyo?

Ogu nigw'omurundi gwonka omu Baibuli ahu Ruhanga arikutugambira okumugyeza Natugambira ngu ku turaarete kimwe ky'ikumi ekyijwire, obwo aryaatuhereza omugisha. Obutoosha Baibuli netwijutsya ngu endengo eiturikurengamu twaba nituhereza Ruhanga, Ruhanga nagyitugarurizamu.

## Enshobe 7:Ninyemereza omutima munonga aha sente

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### OKUHAANA EBITEEKATEEKO OMU BUBIINA BW'ABANTU BAKYE

Shoma Matayo 6: 25-34.

- Ruhanga naagamba ki aha kwemereza omutima?
- Ahabw'enki naagira ngu tuteemereza omutima?
- Tushemereire okuteekateka ahari ki?
- Nitubaasa okwerinda tuta okwemereza omutima?
- Hariho obweire obu tushemereire okwemereza omutima?

Ruhanga tarikwenda ngu twemereze omutima ahasente. N'obu tushemereire kugira obwengye n'okwegyendesereza omuringo oguturikungamu kandi tukakozesa esente,titushemereire okwemereza omutima ahasente. Oshabe Ruhanga arinde ebiteekateeko byaawe okwemereza omutima. Kandi omuhereze ekitinisa n'ebyakuhaire.

### OKUBAGANA EBYARUGA OMU BUBIINA OBUKYE

## Enshobe 8: Ninshohoza kandi Nitunga esente omumiringo etarikushemeza Ruhanga

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### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Shoma Ezekieli 22:12-14.

- Okurugirira omunyiriri ezi, nimiringo ki emibi eiturikutungiramu kandi tukashohorezamu esente?
- Nihazarukamuki omukutahereza Ruhanga ekitinisa n'emiringo eyiturikutungamu kandi tukashohorezamu esente?

Biabuli netugaambira okuha Ruhanga ekitinisa omuri byona ebi turikukora harimu n'emiringo eiturikutunga kandi tukashohoza esente. Titushemereire okuha ebituga nari okutwara eby'abandi okurabira omubituga, okwiba nari endiijo emihanda mibi; kugira ngu tutakasharura ebi tubibire. .

### NA MUGYENZI WAAWE –

Na mugyenzi waawe, mureebe enshobe ezi 4.

- N'eha omu nshobe ezi erikukirayo okukuteganisa?
- Okakoraki okwerinda enshobe egi?
- Ni empinduka eha eyiwaaza okutaho omumiringo ey'orikutungamu kandi okashohorezamu esente zaawe?

Mushabirane ahabw'empinduka ey'orikwenda kutaho ahabw'okwerinda okukora enshobe nizo zimwe.

# Okweherera 5: Okuhayo hamwe na kimwe ky'ikumi

## Eshonga Enkuru

- Ruhanga nayenda ngu tuherezayo ahabyaitu.
- Nangwa n'abooro bashemeriere okuhayo.
- Nikiikuru okugira ekyigyendererwa kirungi waaaba n'oherezayo.

## Ebikozeso

- Akatabo k'omweegi: Okweherera 5 (Akatabo kamwe buri kabiina kakye)

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- N'nti ekirikwiya omubiteekateeko byawe twagaamba ahakuhayo hamwe na kimwe ky'ikumi?
- Ekirikukugyema okuhereza ahabyawe abandi nari ekanisa niki?
- Baibuli negaamba ki ahakuhayo?

## Nitwiiba Ruhanga?

### OKUHAANA EBITEEKATEEKO OMU BUBIINA BW'ABANTU BAKYE

**Eby'okwebembera omwegyesa:** Obagaanisemu omu bubiina bw'abantu 3-4. Ogaabe **AKATABO K'OMWEEGI:** Okweherera 5.

Shoma Malaki 3:8-12.

- Abaisraeli bakaba nibiiba Ruhanga bata?
- Ebirikuzaruka omukwiba Ruhanga nibiiba?
- Ruhanga nagaamba ngu nihabaho enki twareeta kimwe ky'ikumi ekihikire?
- Kimwe ky'ikumi ekihikire nikiimanyisaki?
- Naitwe nitwiiba Ruhanga?

Enyiriri ezi nizo zonka omu Baibuli ahu Ruhanga arikugaamba okumugyeza. Nakozesa ebigambo by'amaani okushoboorora okwarikuhurira, Abaisraeli baaba batarikuhayo kimwe ky'ikumi. Okuremwa okuha kimwe ky'ikumi kikabaretera obwooro.

## Okugaba kwingi omubwooro oburikuhererukayo

### OKUHAANA EBITEEKATEEKO OMU BUBIINA BW'ABANTU BAKYE

Shoma 2 Abakorinso 8:1-4.

- Ab'eishe-emwe b'ekanisa ya Makedonia bakaba bari abatungi nari abooro?
- Bakagaba ebirikwinganaki?
- Entekateeka yaabo ahakugaba ekaba ery'eta?
- Egyi ekanisa nitugyegaho ki?

Ekanisa ya Makedonia ekaba ein e obwooro bwingyi. Baingi omuriitwe titur abooro munonga. Nitubaasa okutagira baingi noku twakwenzire, konka tituri abooro mnonga. Konka bo bakahayo okurenga ebibabeire baine. Oku nokuhigwa okw'amaani ahariitwe! Obwiire obwingyi nituherezayo ahabiturikwenda kusigaho. Bakashuba bayeshengyereza Paulo okubaikiriza bakashuba bakaahayo. Naitwe twine entekateeka nk'egi? Twine ekyetengo n'okukunda okuhayo nina nituhayo turikwetomboita?

## Okuhayo kw'omufaakazi omworo okurengyeserize

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### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Shoma Mako 12:41-44.

- Omufaakazi akaheereza ebiri kwinganaki?
- Akaba ary'omutungi nari omwooro?
- Yesu akakigambahoki?

Obumwe nituteekateeka ngu ahakuba turi abooro titukwetenga okuhayo. Aga tigari amazima. Yesu tarazibire omufaakazi okuhayo. Taramugaambire ngu "Ingaaha ory'omwooro, eki okyebikiire". Kureka akamusiima ahabw'okuhayo.

## Oherezeyo n'obufura kandi oshemereirwe.

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### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Shoma 2 Abakorinso 9:6-7.

- Tushemereire okuherezayo tuta?
- Nikimanyisaki ngu "Orikubiba bikye aryagyesha bikye kandi orikubiba baingi aryagyesha baingi"?

Ruhanga naturagira okuhayo. Tikyashonga yaaba turi abatungi nari abooro. Tweena nitwetenga okuhayo. Twaba tutaherize nkoku arikuragira, nituba nitwiba Ruhanga. Konka twaba nituhayo, nitwaija okumanya omugisha rwa Ruhanga. Natuhereza arikukozesa endengo niyo emwe eiturikumuherezamu. Twaba turi engumya omukuhayo kwaitu nawe naba engumya ahariitwe, konka twaba efura nawe natubeera efura. Emigisha ei turikutunga ahari Ruhanga nebaasa obumwe okuba ey'esente, konka nihabaasa okubaho eyingi migisha nka obusingye, okushemererwa, okumarwa, eka eshemereirwe nari eitungo oomwiguru.

- Eshonga ey'okuherezayo kwaitu eshemereire kuba eha?

Nitwetenga okwegyendesereza kugira ngu titurikuhayo ngu naitwe twakiire. Oku tikuhayo-nink'okuguza omuntu esente. Ruhanga tarikwenda ngu tumuguze esente. Naayenda ngu tuherezayo. Kiry'ahariiwe oku aratugarurize. Abantu bamwe nibabehwa kandi bateetateeka ngu ku barahereze Ruhanga ebintu byaingi nibaija okugarurirwa baingi. Ruhanga nareeba emumitima yaitu; Namanya ebi turikuteekateeka.. Nabaasa okutuhereza emigishaomumiringo etary'emwe kandi n'omubwiire butari bumwe. Ekyigyendererwa kyaitu omukuhereza kishemereire kuba ekyetengo ky'okumugaruriza n'okusiima ahabwa byona ebi atuheire. Ruhanga nayenda ngu tuhereze tushemereirwe, tutarikwerondera enshagi ahariiwe.

### NA MUGYENZI WAAWE

Muhaane ebiteekateeko ah'ishomo eri .Muratiire ebi;

- N'ohereza Ruhanga nk'oku kishemereire? Ahabw'enki?
- N'enki eki waza kuhinduraho ahanyima y'okwega aha kuhayo hamwe na kimwe ky'ikumi?

Mushabirane aha bintu ebi mwaza kuhinduraho, kandi mweteise entekateeka yoona etumire mwagira ebigyendererwa bibi aha kuhayo esente.

# Ekicweka 2: Amashomo

## Eishomo 1: Okwanjura Embariira y'esente

### Eshonga Enkuru

- Ni kikuru okuteekatekyera esente zaawe.
- EEbishushani By'okureberaho: Ekipande ky'enshozo (oyihemu copi 1)
- Ebishushani By'okureberaho: Ekishushani ky'enju erimu busha (oyihemu copi 1)
- Ebishushani By'okureberaho: Kaada z'omuzaano rw'embariira n'amabanja –Nk'oku eby'okukuratira omukushoza Ebishushani By'okureberaho biri.
- Akatabo k'omwegi: Ekipande ky'omuzaano rw'embariira (1 buri kibiina)
- Enteenyu
- Ogiire empapura n'obucumu eby'okuhandika ebyarugamu ahabwa buri kibiina.

### Okwanjura

#### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- Notekateeka ngu amaka maingi omukyanga eki nibasharamu obwiire n'okubarashoza esente zaabo?
- Amabanja nigakwata gata ahamaka omukyanga kyanyu?

### Omuzaano rw'embariira n'amabanja- omwaka 1

#### OMUZAANO OMUKIBIINA KIHANGO:

Erizooba nituza kuzaana omuzaano ogurireeba ahakushoza esente, kandi n'okutwakubaasa okuteekatekyera okushoza esente.

**Eby'okwebembera omwegyesa:** oshabe abeegi okwebaganisamu omu bibiina mukaaga. Hariho Ebikozeso ebirikumara ahabw'ebibiina mukaaga kuzaana. Mukore omuzaano murikukuratiira ebi ahaifo.

Nituza okutandika n'esente orikushusha oti ekibiina kyanyu kyamara okusharura ebihingwa, reero mushoza nk'oku murikwenda. Omumwaka gwoona noija okubugana ensihoza egi.

Ohanike **ebishushani by'okureberaho:** Ekipande ky'enshozo –otoranemu ensihoza erikwijamu kitararire reero oshoborore oku erikukora.

Enshoza eya kitararire n' ensihoza zoonza ezi turikubugana burikwezi haza tutazetekateekire. Eky'okureberaho ni nka emibazi, embaga, okuziika. Okusharamu ezi orashashure omunshoza ezi noija okuteera enteenu reero oshashure 40,000=buri omubare gw'enamba eziri ahanteenu. Omu magara agahikire oshemereire kuba nobiika kandi okaha emitoto na kimwe ky'ikumi, kwonka ahabw'akazaano kaitu, ebyo katube tubirekyire.

Okutandika , okatunga omwaka gw'okuhinga murungi kandi waguza emisharuro yaawe ahabwa shiringi 10,000,000. Egi niyo entasya yonka eyi oratunge ugu mwaka. Omuceeri nagwe ogwaine konka n'ogwokurwa kusha okumara emyezi mwenda, nahabw'ekyo noija okwetenga okugura omuceeri ahabw'emyezi eyindi eshatu eyahamuhuru.



Ohereze buri kibiina shiringi-10,000,000=4,000,000=,2,000,000=,400,000=,200,000=,40,000=,20,000=.

Erizooba waaza omururembo kugura ebintu.

Oboreke **ebishushani by'okureberaho**: Ekishushani ky'enju erimu busha.

Nk'oku orikureeba, enju yaawe erimu busha; oine ebikuru bikye nka- omukyeeka, obusafuriya, hamwe n'ebijwara bikye. Amabati gaawe nigatura.

**Eby'okwebembera omwegyesa**: Oborekye ebintu ebirikuguzibwa orikukozesa **ebishushani by'okureberaho** **ebihandikirwe kandi ebishazirwemu**: Za kaada z'omuzaano rw'embariira reero obuuze noha orikwenda kugura ki. Obaikirize okugura eki barikwenda kyona. Bury'omwe yaamara kugura, obashoborore ku akatare kigwire omwaka gwona, kandi nibabaasa okugura ebi barikwenda obwiire bwona.

Okugira ngu tuhwerwe omukuzaana, nituza okubara enshohoza yaawe eyaburijjo eya burikwezi. Ogu n'omuhendo ogu oine kushashura burikwezi otabariremu eza kitararire. Burikwezi noiya kushashura ezi.. Eby'okurya  $30 \times 8000 = 240,000$ ,  $20,000$ eyamashanyarazi hamwe na shiringi  $40,000$  ahabw'ebintu by'omuka. Ezi zoonza hamwe ni shiringi  $300,000=$ .

Okwongyeraho, noyetenga okushashura omuhendo gw'ebintu ebi oguzire ahibanja burikwezi. Ogu n'omuhendo gw'enshozo yaona eyaburi kwezi otatiremu enshohoza eya kitararire.

Ahabwa buri kibiina, obare enshohoza yaabo ey'obutoosha eya buri kwezi. Ohandiike ezarugamu eza buri kibiina reero ozibate omumaisho kugira ngu bagume nibazijuka.

Hati twaza okuhendera omwaka gwaitu.

Muzaane omwaka gumwe omu muringo ogu(bihandikirwe omubugufu omu katebo aharupapura orwakuratitaho).

1. Ekibiina ky'okubanza kiteere enteenyu, kandi batware enshohoza zaabo eza butoosha hamwe n'ezakitararire. Have the first group roll the dice and then take their normal expenses + random expenses from them.
2. Ogumizemu otyo na burikibiina. Continue with each group.
3. Oshobore ngu oku kukaba kuri okwokubanza, bagumizemu n'emyezi endiyo omumwaka barikukora bati:
  - a. Omukwakabiri, baine okushashura fizi z'abaana babiri zirikwingana shiringi  $320,000=$  buri mwana. Hati buri muntu aine kushashurira enshohoza eya butoosha shiringi  $640,000=$  + enshohoza eza kitararire. Haba hariho orikwenda okwiha omwana omwishomero, nabaasa kukikora.
  - b. Okwakashatu n'okwakana nibishushana n'okwokubanza.
  - c. Omukwakataano, abaana nibaba nibenda kugaruka aheishomero barikwetenga yunifomu ensya, fizi hamwe n'ebitabo. oshashure shiringi  $400,000=$  buri mwana.
  - d. Omukwamukaaga nibetenga okugura embibo n'orwezo, nahabw'ekyo buri kibiina nikiteekwa okushashura shiringi  $1,200,000$  hamwe nenshozo ezindi eza butoosha n'ezakitararire.
  - e. Okwamushanju, Okwamunana n'Okwamweda nibishushana n'okwokubanza.
  - f. Omukw'lkumi, Okwikumi n'akumwe hamwe n'okwikumi n'ebiri, noba otakyeine omuceeri oguwasharwire. Noyetenga okugura ogundi ahari shiringi  $120,000=$  buri kwezi.

Hagira owaaza omwibanja, mureebe engyendererwaho z'amabanja ahaifo.

## Engyendererwaho z'amabanja:

Waaba otarikubaasa kushashurira enshohoza yaawe eya burikwezi, oine eby'okusharamu bibiri.

Nobaasa okuguza kare ebihingwa eby'ogundi mwaka ahabwa shiringi 8,400,000= nginga uguze esente.

*Oshoborore ngu obutoosha noba oine kushashura amagoba maingi hamwe na zanyina. N'esente ezashishikara, ezirikwetwa omuhendo gw'eibanja. Ahabw'omuzaano ugu, titurashashure amagooba ga buri kwezi; shana okwezi kw'okubanza.*

*Basharamu okuguza ebihingwa kare, obahereze shiringi 8,400,000=.*

*Baba nibenda okweguza sente, obahereze kaada y'okuguza sente. Ahari kaada ohandikeho omuhendo gw'esente ezibayeguza hamwe na 10% n'emyezi eyatsigarayo. Eky'okureberaho, Baguza esente omukwamunaana obwo n'emyezi etaano ( Okwamunaana okuhitya okwikumi n'ebiri.)*

Omuzaano omubugufu	
Okwokubanza	= Enshohoza ya butoosha + eya kitararire
Okwakabiri	= Enshohoza ya butoosha + eya kitararire + 640,000=
Okwakashatu	= Enshohoza ya butoosha + eya kitararire
Okwakaana	= Enshohoza ya butoosha + eya kitararire
Okwakataano	= Enshohoza ya butoosha + eya kitararire + 800,000=
Okwamukaaga	= Enshohoza ya butoosha + eya kitararire + 1,200,000
Okwamushanju	= Enshohoza ya butoosha + eya kitararire
Okwamunaana	= Enshohoza ya butoosha + eya kitararire
Okwamwenda	= Enshohoza ya butoosha + eya kitararire
Okwikumi	= Enshohoza ya butoosha + eya kitararire + 120,000
Okwikumi nakumwe	= Enshohoza ya butoosha + eya kitararire + 120,000
Okwikumi nebiri	= Enshohoza ya butoosha + eya kitararire + 120,000

## OKUREEBERA HAMWE OMUKIBIINA EKIHANGO.

*Ahanyima y'omuzaano, obaare ezi bury'omwe aine nari ataine omwibanja.*

- Habaho enki omumuzaano ugu?
- Hariho owahendera ari omwibanja? Notekateeka ngu n'ahabwenki?
- Nikihurirwa kita okuba omwibanja?
- Hariho owakora entebekanisa y'okushohoza esente ze- eki kyayamba kita?
- Nobaasa okuhinduraho ki omurundi ogundi?

*Eky'okumanya: I Omumuzaano ugu, hariho esente ezirikumara okugura byona ebirikwetenga n'esente ezitsigaireho.*

## Omuzaano rw'embarira n'amabanja – omwaka 2

Hati twaza okuzaana omuzaano ahabw'ogundi mwaka omu bubiina bwaanyu obukye. Nituza okushuba tukozese eshura nizo zimwe ahabw'okurahusya omuzaano rwaitu; konka nobaasa kubanza wakozeza ekihando ky'entebekanisa, waaba noyenda.

*Shoborora ebi-* Okugiira ngu tureberere gye esente zaitu, nitwetenga entebekanisa. Nkoku orikureeba, buri kwezi noyetenga okushashura ebiro 30 x 8,000 z'eby'okurya, 20,000= z'amashanyarazi, hamwe na 40,000= ahabw'ebindi eby'omuka.

Hati nitwetenga okwongyeramu enshohoza ya kitararire.

Zoona hamwe ni shiringi 540,000=(ohandiike aharubaho nari aharupapura)nkoku kirikworekwa ahaifo.Ez’omwaka rwona ni 540,000x12(emyezi)= 6,480,000=.

#### Enshohoza y’okwezi

Ebintu eby’okushohorezaho	Emirundi engihe buri kwezi	Omuendo buri murundi	Zoona hamwe
Eby’okurya	30	8000	240,000
Amashanyarazi	1	20,000	20,000
Ebintu by’omunju	1	40,000	40,000
Amashanyarazi agandi	1	20,000	20,000
Enshohoza ya kitararire	1	240,000	240,000
	ENSHOHOZA Y’OKWEZI YOONA		540,000
			X12
	ENSHOHOZA Y’OMWAKA YOONA		6,480,000

Hati twiine enshohoza erikubaho buri mwaka nka fizi z’eishomero, omuceeri ogundi, orwezo. (ozigaiteho aharupapura nk’oku kyayorekwa ahaifo) zoona hamwe nizingana shiringi 3,000,000= buri mwaka.

#### Enshohoza y’omwaka

Ebintu eby’okushohorezaho	Emirundi buri mwaka	Omuendo buri murundi	Zoona hamwe
Okweega- Okwakabiri	1	640,000	640,000
Okweega - Okwakataano -	1	800,000	800,000
Omuceeri ogundi	3	120,000	360,000
Entasya ey’okushohoza	1	1,200,000	1,200,000
	ENSHOHOZA Y’OMWAKA YOONA		3,000,000

Hati twine enshohoza eya kitararire. Hati katutebekanisize omwaka mubi- enteenyu yoona ebe mukaaga. Twareeba tutateireho za mukaaga, obwo nituza okurebeka ngu twine ezindi sente kandi tuzishohe ahabwiire obwo. (Ti enyimaho) Nahabw’ekyo 6 x 40,000 =shiringi 240,000 buri kwezi nari 2,880,000= buri mwaka.

Hati twine shiringi 6,480,000 ez’okushohoza buri kwezi, shiringi 3,000,000= ez’omumwaka. Zoona hamwe ni shiringi 9,480,000=Nahabw’ekyo hati twine ezatsigaraho shiringi 520,000=. Nitubaasa okuzishohe nari okuzibiika. (Bwanyima nituza kugamba oku twakukozesa gye ezatsigaraho) Buri kwezi waaba otateire mukaaga noba oine ezatsigaraho.

ENTASYA-	-ENSHOHOZA YA BURI KWEZI	- ENSHOHOZA EZINDI OMUMWAKA-	= EZATSIGARAHU
10,000,000	- 6,480,000	- 3,000,000	= 520,000

Haati omu bibiina mukore entebekanisa nk’egi ahabw’esente zanyu. Abamwe nibaza okugira entasya nkye ahabw’okuba mukaguza emisiri zanyu kare. Abandi mwine amabanja agumurikwetenga kushashura. Ebi byoona bishemereire okubamu.

Obahereze **AKATABO K'OMWEEGI**: omuzaano rw'okutebeka nisa imbarira— 1 buri kibiina

Bamara okwetebe nisa, buri kibiina okihereze shiringi 10,000,000= ezindi

Okugira ngu turahutsyeho, twaza okwikiriza omuntu omwe ateere enteenyu reero bury'omwe abugabugane enshohoza niyo emwe eya kitararire.

Okuratire omuzaano omubugufu ahabw'omwaka gwoona.

Ahamuheru gw'omuzaano, obare ezi burimuntu aine omwibanja omubwiire obwo.

#### **OKUREBERA HAMWE OMU KIBIINA KIHANGO**

- Ekibiina kyanyu kyatebeka nisa oku murashohoze ezirikutsigaraho? Shoborora ahabw'enki mwakikora nginga mutakikora?
- Ni bintu ki ebyomutaano ebi mwahinduraho omu mwaka rwakabiri okukira orwokubanza?  
*Ohandiike eby'okugarukamu ebi byaba bitarugire omu bibiina*
  - *Okutagura omukatare nakakye*
  - *Okutandika orikubara ezirikwetengwa kushohozibwa reero okazita aharubaju otakagire okugura ebintu.*
  - *Okumanya ngu obu akatare kigwire omwaka gwona, nitubaasa okugura ebintu nibyo bimwe ahanyima twamara okwetegyereza gye oku enshohoza ya kitarire oku erabe.*
- Eibanja ry'ekibiina kyanyu ugu mwaka nirigyeragyeranisibwa rita n'ery'omwaka oguhweire?
- Notekateeka ngu nikibasa okuguma nari okwanguha kita okutebeka nisa omwaka omumaisho reero okarinda eka yaawe okutaza omumabanja? Notekateeka ngu ahabw'enki kiri kityo?
- Notekateeka ngu ebintu bikahindikireho bita kuri wakozi re entebe nisa omukutandika?

Omumashomo makye agarakurateho nituza kureeba ahakukora entebe nisa y'esente zaitu.

# Eishomo 2: Okukora imbarira y'eka (ekicweka 1)

## Eshonga Enkuru

- Nitukora imbarira ahw'okuteebetanisa oku torakozese gye esente ezi Ruhanga atuheire.
- Entambwe y'okubanza omukukora imbarira n'okubanza wabara entasya yaawe.
- Nituteekwa kuteekateka ahamutano oguri ahagati y'ebiturikwetenga hamwe n'ebiturikwenda

## Ebikozeso

- Ebishushani By'okureberaho: Ekishushani ky'embarira: Entambwe ina z'embarira (1)
- Ebishushani By'okureberaho: Kaada z'ebishushani bya ebyetengo n'ebiturikwenda.
- Akatabo k'omweegi: Entambwe 1 y'embarira( kopi 1buri muntu )
- Akatabo k'omweegi: Enshohoza y'eka ehandikirwe( kopi 1 buri muntu)
- Orubaaho hamwe Kaada ziriho busha.

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- Ku turikutunga esente, nitukira okuzikozesa ki?
- Hariho emyezi eiturikuba twine esente nyingi hamwe n'endiijo eyiturikuba twine nkye?
- Tukakoraki okureeba ngu twine ezirikumara ahabw'omwaka gwoona?
- Nitukoraki twaba tuteine esente ezirikumara? Nihazarukamu ki omuri eki?
- Hariho obwiire obu orikushanga oteine ezirikumara ahabw'ebyetengo ebikuru?
- Obutoosha nohurira ngu nokozesa gye esente zaawe nk'oku Ruhanga arikwetenga?

Ekizibu kimwe ekiturikukira kubugana obutoosha nokugira ngu twaba twine esente nyingi nituzishohoza munonga kandi twaba tutazaine twitwa enjara nari turya amabanja. Twena nitumanya amaka agarikurya gye ahanyima y'okusharura omuceeri konka batakasharwire, baine okugura omuceeri ahabw'okuba tibeine ogurikubamara. ekizibu ekindi nokugira ngu obutoosha nituba tuteine esente ezebintu bikuru nka fizi z'eishomero nginga nitusharamu kubi ahasente. Eky'okureberaho, nitugura ebijwaro ahanyima y'okusharura obu birikuba birikugura ahaiguru tutabandize twayegyendesereza ahakuba nituba twiine esente nyingi reero bwanyima tubonabona. Oku tikuba omureberezi murungi w'esente za Ruhanga.

## Embarira

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

**Eby'okwebembera omwegyesa:** Oteho **EBISHUSHANI BY'OKUREBERAHO** – Ekishushani ky'embarira kiteebwe omumwanya ahu bury'omwe arikureeba.

Ekirikushushana n'omuzaano ogu tuzanireho, Embarira n'enteebekanisa y'oku orakozese esente zaawe. Omugasho rw'embarira n'okureeba ngu wakozeza gye esente ezi Ruhanga akuheire okugira ngu otunge ebirikumara eka yaawe omwaka gwoona. Hariho entambwe nkuru ina ezikwatsire ahakukora imbarira ezituraze kureebaho.

1. Tubare entsya zaitu
2. Tubare ebyetengo byaitu.
3. Tubare ezatsigaraho.
4. Tukozeze ezatsigaraho n'obwengye.

Erizooba nituza okutandiika n'okubara entasya zaitu.

## A: Obare entasya yaawe yoona

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

**Eby'okwebembera omwegyesa: Ogaabe AKATABO K'OMWEEGI** – Entambwe 1 y'embarira.

Entambwe y'okubanza omukukora imbarira n'okubanza wabara esente zoona ezi orikutunga omumwaka. Waaba oine omurimo guhamire, gurikukuhereza omushaara, obwo eki nikikwanguhira. Kwonka ku oraabe orikwekozesha omu kushubura nari obuhingi nikibaasa okukugumira. Nituzza okwongyere kureeba aha kubara entasya kuruga omubushubuzi n'obuhingi bwanyimaho. Hati nobaasa okuteberezza kurugirira oku orikwetegyereza.

- Ni emihanda ki erikureeta entasya omu kyanga kyaanyu?
  - Ekihingwa kikuru –omuceeri nari obucoori; ebindi bihingwa-nka embooga.
  - Okutunga enyamaishwa.
  - Okukorera esente
  - Okuguza ebintu/ okushubura
  - Okuhereza nka okwoziza ebijwara,okuboneza eka. Okureberera abaana.

### OMURIMO RW'OMUNTU

**Eby'okwebembera omwegyesa: Teera aharubaho eky'okureberaho ky'ekipande eki ahaifo. Orebeke ngu bury'omwe yayetegyereza ekipande eki kurungi.**

Entasya	Emirundi omumwaka.	Omuhenzo buri murundi	zoona
Ekihingwa ky'omuceeri	Emirundi 2 omumwaka	4,000,000	8,000,000
Okuguza Coca Cola	Ecuupa 500 omumwaka	1200	600,000
ENTASYA YOONA HAMWE			8,600,000

*Ekipande 1*

*Reeka abeegi bamaririze akabokisi ahabutabo bwaabo kurugirira ahasentasya zaabo. Obajusye ngu turikuronda ebintu ebirikureeta entasya. Eky'okureberaho: titurikereeba ebintu nka enkoko nari amahuri ebi tutarikuguza ngu tutunge esente, oihireho okubirya. Konka twabiguza tukihamu esente, tushemereire okubonyera aha bintu ebirikureeta entasya.*

Ijuka ngu noyetenga kutaaho emihanda yoona erikukureetera entasya. Obundi nobaasa kuba nohinga,noshubura nokorera esente hamwe n'okutunga enyamaishwa n'ebindi, okureeta entasya. Ogyezeho okubara ezi orikutunga ahabwa buri murimo. Tekateeka ahaz'otungire omwaka oguhweire. Ohandiike zoona ezotungire gatari amagooba gonka.

Oijuke okwongyeramu entasya yoona eyi oraije kutunga omu myezi ikumi n'ebiri omumaisho. Orebeke ngu waaba notekateeka okutunga empunu okamara okaziguza okutunga ezindi, obare empunu zoona ezi orikwenda okuguza omumwaka ogundi.

### OBAGANE NA MUGYENZI WAAWE

- Notekateeka okutunga entasya nkeyiwatungire omwaka oguhweire? Nyingi okukiraho nari nkeye?
- Yaaba ni nyingi, ahabw'enki? Ni empinduka eha eyatuma zayeyongyeraho?
- Yaaba ninkye, ahabw'enki? Ni empinduka eha eyatuma zaaba nkeye?

## B: Obare Enshohoza y'entasya yaawe

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Ekindi , nitwetenga okugaitaho eshohoza y'entasya. Noyetenga okumanya nari okutebereza omuhendo ogurikwetengwa ahabw'okukora buri murimo gwoona ogurikureeta entasya nk'oku byayorekwa omukipande 1. Eki nituza okukyongyeraho bwanyima, konka hati twaza okutebereza emihendo. Oijuke okwongyeramu enshohoza y'omwaka gwoona hatari y'omurundi gumwe.

**Eby'okwebembara omwegyesa: Oteere eky'okureberaho eki aharubaho kandi muhaane ebiteekateeko hamwe n'ekibiina.**

Enshohoza	Emirundi omumwaka	Omuendo buri murundi	zoona
Okuhinga omuceeri	Emirundi 2 omumwaka	800,000	1,600,000
Okuguza Coca Cola	Ecuupa 500 omumwaka	800	400,000
ENSHOHOZA Y'ENTASYA YOONA			2,000,000

*Ekipande 2*

- Ni enshohoza ki erikubaasa okwongyera omu kuhinga omuceeri?  
Hariho endiijo enshohoza aha kuguza Coca Cola? Are there any expenses for selling Coca Cola?
  - Entambura y'okuza ahamurimo
  - Okugura Coca Cola
  - Okugifukiriza.
- Ni kakwate ki akari ahagati y' ekipande 2 hamwe n' ekipande 1?
  - Ebintu eby'okureeta entasya nibishushana n'eby'okushohorezaho.
  - Emirundi omumwaka naayo n'eshushana.

### OMURIMO GW'OMUNTU

**Eby'okwebembara omwegyesa: hati oreekye abeegi bamaririze ekipande 2 ahabutabo bwabo okurugirira ahantasya yaabo. Obaijuse okutaamu enshohoza yoona ey'omwaka.**

## C: Obare entasya yaawe bwanyima y'okushohoza

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Ekyahamuhuru nituza okubara entasya eyatsigaraho bwanyima y'okushohoza.

**Eby'okwebembara omwegyesa: oteere aharubaho eky'okureberaho eki ahaifo okumaririza Ekicweka eki. Oyoreke akakwate akari ahagaati y'ebipande 1, 2 hamwe na 3.**

ENTASYA YOONA	-ENSHOHOZA Y'ENTASYA	= ENTASYA EYASTIGARAHU
8,600,000	- 2,000,000	= 6,600,000

*Ekipande 3*

### OMURIMO GW'OMUNTU

Hati nobaasa okumaririza ekipande 3. Oreebe entasya yaawe yoona, oiheho enshohoza y'entasya noiija okutungira entasya yaawe eyatsigaraho.

## Okwetegyereza enshohoza y'omuntu

**OMURIMO OMU KIBIINA EKIHANGO. (Okozese ebishushani by'okureberaho: kaada z'ebishushani by'ebiturikwetenga n'ebiturikwenda).**

Entambwe yakabiri ey'okukora imbarira n'okumanya enshohoza yaitu. Nikikuru okwetegyereza omutaano oguri ahagati y'ebintu ebiturikwenda hamwe n'ebintu ebiturikwetenga.

**Eby'okwebembera omwegyesa:** Oshabe ekibiina okuteekateeka ebintu ebiturikikira okushohorezaho esente zaitu. Waaba oine kaadi y'ekintu ekibagamba, ogite omumaisho gaawe. Waaba oteine kaadi, okihandiike aha kaadi eriho busha. Ojjuke okutaho ebi ahaifo;

- Ni bintu ki bimwe ebiturikukira kushohorezaho esente?
  - Eby'okurya
  - Ebindi ebikuru – Ebi birimu amaizi, gasi, amashanyarazi
  - Enshohoza ekwatsire aha magara.
  - okweega – yunifomu, ebitabo hamwe nebindi ebikwatsire aha kweega.
  - Ebijwaro
  - Eby'entambura ,Eky'okureberaho amajuta, okukoza ebyairuka, n'ebindi.
  - Enshohoza y'entasya- esente ez'orikwetega kushohoza kugira ngu otunge entasya yaawe.
  - Kimwe ky'ikumi.

Bamara kugamba kandi oine za kaadi ziriho ebi batagamba, obabuze yaaba abantu omubyanga byaabo barikukira kubishohorezaho ninga ingaha.

Oshabe ekibiina kigaganisemu za kaada omubicweka bibiri- Ebyetengo n'ebiturikwenda. "Ebyetengo" n'ebintu ebiturikuteekwa kuba twine kugira ngu tubeho nari tutunge entasya nari okugabirira ebikuru ebiturikwetengwa ahabw'amaka gaitu. "Ebiturikwenda" n'ebintu ebitukayenzire ngu tugire.

Obaikirize babaganisemu za kaada reero muhaane ebiteekateeko hamwe. Orebeke ngu kaada zoona eziri "ahabyetengo" n'ebikuru ahamagara gaabo –baba batabyeine nibabaasa okufa. Harimu eby'okurya, embibo, obwegyese n'ebindi. "Ebiturikwenda" harimu ebintu ebiturikushemeza amagara, konka nitubaasa okubaho tutabyeine, eky'okureberaho nka amabaati masya.

Oreebe aha kaada z'ebishushani ebi. oyetegyereze ebyetengo( N) hamwe n'ebiturikwenda (W) nibibasa kuhinduka okurugirira ahamyanya eiturimu. Eby'okureberaho biri ahaifo.

Eby'okurya ry'enyamaishwa(N)	Gasi (W/N)	ebitabo (N)
Eby'okurya (N)	Eby'okurya birungi (W)	Fizi z'eishomero(N)
Egaari (W)	omubazi (N)	Embibo z'okuhinga (N)
Ebijwaro (N/W)	Piki Piki (W)	Eby'okuhingisa (N)
coca cola (W)	Amahurire (W)	TV (W)
amashanyarazi(N)	Esafuriya nsya (W)	Unifomu (N)
Fani (W)	Amajuta g'etaara(N)	Ahokubika ebijwaro (W)
Furigi (W)	Radio (W)	Amaizi (N)

Nikikuru okwetegyereza embaganisa eri ahagati y'ebintu ebiturikwenda ngu tugire hamwe n'ebiturikwetenga. Twaaba nitukora imbarira, nitutandika n'okubara omuhendo ogw'ebintu ebiturikwetenga na bwanyima tureebe haba hariho esente ezatsigaraho ezakubaasa gukozesibwa okugura ebiturikwenda.



## Ohandiike esente zoona ezashohozibwa

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### OKUHAAAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Omukutuyamba okubara enshohoza yaitu, kandi eriyo entambwe erikukurataho omukukora imbarira, n'okuguma nituhandiika oku turikushohoza esente. Eki tushemereire okukikora omukwezi nari ebiri kugira ngu tutunge ekishushani kihikire oku turikushohoza esente. Nobaasa nangwa okutangarira ebyarugamu. Obumwe ekintu ekiturikushohorezaho esente nkye konka turikukigura obutoosha nka obw'okurya bwabaana, nikibaasa kukwata esente nyingi twazigaita omumwaka gwoona.

Ku twakushohoza shiringi 4,000= emirundi eshatu omu sande ahakaduuka ka chai,zikarugamu shiringi 624,000 buri mwaka.

Ku twakugura sweeti za shiringi 4,000 buri izooba, zikaaba shiringi 1,460,000 omumwaka.

Ku twakugura nka kofi nari sigara ahabwa shiringi 20,000= buri izooba, ezo niziba shiringi 7,300,000 omwaka.

Okuhandiika enshohoza y'esente tikirikutuhwera omukukora imbarira kusha kureka nikishuba kituhwera omukumanya emyanya eiturikubaasa kuba nitushishiramu esente tutarikukimanya.

### Entambwe z'okukora

**Eby'okwebembera omwegyesa:** Ogaabe **AKATABO K'OMWEEGI** – ekihandiiko ky'enshozo y'eka.

Nobaasa okukozesa ekihandiiko eki omukuhandiika buri kintu kyoona eki iwe n'eka yaawe murikushohorezaho esente ahabw'esande erikwija nari n'okugumizamu.

# EISHOMO 3: Okukora Embarira y'eka. (Ekicweka 2)

## Eshonga Enkuru

- Entambwe ya kabiri omukukora imbarira n'okubara ebyetengo by'omuntu eby'omwaka gwoona.
- Reero tubara omutaano oguriho ahagati y'entasya yaitu hamwe n'ebyetengo byaitu.

## Ebikozeso

- Ebishushani By'okureberaho: Ekipande ky' Embarira (Okuruga omu eishomo 2)
- Akatabo k'omweegi – Entambwe z'embarira 2 & 3 (empapura 2 –copi 1 buri muntu)
- Empapura mpango nari orubaho rw'okuhandiikaho.
- Eby'okuhandikisa.

## Okwanjura

### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

**Eby'okwebembera omwegyesa:** Ote **ebishushani by'okureberaho** – Ekipande ky'Embarira okuruga omu eishomo 2 omumwanya ahu bury'omwe arikubaasa kureeba turi om'eishomo eri.

- Otwarize ota okuhandiika enshohoza yaawe yoona?
- Hariho ekintu kyoona ekikutangarize?

Hati nituza kureeba entambwe ya 2 hamwe n'eya 3 omukukora imbarira y'eka

## Entambwe 2: Obare ebyetengo byaawe

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Twamara okutunga ekihandiiko ky'enshozo yaitu ey'okwezi,, nitubaasa okuhandiika imbarira.eki twaba tutakyeine, nitubaasa okuteberezza emihendo. Ka tubanze tureebe ahabyetengo.

- Nibintuki ebi turikwetenga kugiira ngu tubeho kandi tureberere kurungi amaka gaitu?

**Eby'okwebembera omwegyesa:** ohandiike ebyarugamu aharupapura ruhango nari orubaaho. Oreebe ngu byoona ebyahandikwa n'ebyetengo buzima bitari ebitukayenzire ngu tugire.

Nk'omumuzaano ugu tumazire kuzaana, oijuke ngu enshohoza emwe neya buri kwezi kandi endiijo nebaasa kuba ey'omumwaka ( nka Fizi z'eishomero, ezieirwariro embibo n'ebindi). Oijuke okuteekateeka ahari ebi ahaifo:

- Eby'okurya
- Ebikuru – nka amaizi, gasi, amashanyarazi.
- Enshohoza ahaby'amagara.
- Okweega – unifomu, ebitabo hamwe n'ebindi
- Ebijwaro
- Enshohoza ahandambura.
- Okuhayo kimwe ky'ikumi.

Hati obaaganisemu ebyahandikwa omu bicweka bibiri:

- Enshohoza y'okwezi eya butoosha –Ebintu ebi turi kushohorezaho buri kwezi nari obutoosha
- Ezindi enshohoza –Ebintu ebi turi kushashurira emirundi mikye omu mwaka.

**Eby'okwebembera omwegyesa:** Oteere ehipande 2 by'okureberaho aharubaaho reero muhaane ebiteekateeko n'ekibiina.

## ENSHOHOZA YA BUTOOSHA EYA BURIKWEZI

Ebintu eby'okushohorezaho	Emirundi buri kwezi	Omuhendo buri murundi	Zoona hamwe
Eby'okurya	30	8,000	240,000
Amashanyarazi	1	16,000	16,000
Amaizi	1	12,000	12,000
Okuhayo kimwe ky'ikumi	4	12,000	48,000
Enshohoza ey'omuka, nka okuboneza eka.	4	8,000	32,000
Fizi z'eishomero buri kwezi	1	20,000	20,000
E by'entambura	30	400	12,000
Zoona ez'okwezi			380,000
Obare 20% enshohoza erikubaasa okweyongeramu			76,000
ZOONA EZ'OKWEZI KUMWE			456,000
Obazemu emirundi 12 ahabw'omwaka gwona			5,472,000

Noreeba ngu ahamuheru rwa buri kipande hariho pacenti eyeyongyeireho ahabwa “ebyayeyongeramu”

- Noteekateeka ngu ahabw'enki nitugaitaho 10% nari 20%?
  - *Nobu twakugyezaho okutebereza emihendo yonyiine, nitubaasa okutaho emindo eri ahansi nari twebwe enshohoza nkuru. Enshohoza zimwe nizaiza otazitekateekire. E Okureeba ngu imbarira yaitu ehikire, nitwetenga okutahe omwanya orw'enshozo eyi tuteetekateekire omuhanda gumwe n'okutaho pacenti emwe( nka 10 %) omuhanda ogundi n,okugaitaho omuhendo gumwe nka shiringi 40,000 buri kwezi. Okuta esente nkye nkezi aharubaju ahabw'enshozo ezi nigw'omuringo gw'okurinda gye imbarira yaitu. Esente zasigaraho ahanyima y'omwaka, nobaasa okuzigaita aha kubika nari ozishohoze ahakintu eky'omutaano.*

## EZINDI ENSHOHOZA

Eby'okushohorezaho	Emirundi omuwaka	Emihendo buri murundi	Zoona
Unifomu y'eishomero	1	120,000	120,000
Ebitabo by'eishomero	1	60,000	60,000
Ebijwaro/enkaito	2	60,000	120,000
Okuhunduzwa enju	1	100,000	100,000
Zimwe ahari zoona EZOMWAKA			400,000
Obare 10% ahabw'enshozo erikweyongeramu			40,000
EZ'OMWAKA ZOONA			<b>440,000</b>

## EKY'OKUKORA, BURI MUNTU

**Eby'okwebembera omwegyesa:** Ogaabe **AKATABO K'OMWEEGI**: Entambwe z'Embariraing 2 & 3. Baingi omukibiina baaba batarikubaasa okushoma n'okuhadiika, oshabe ekibiina okuza omu bubiina bwa babiri nari bashatu reero abarikubimanya babahandikiire.

Orikukozesa orukarara rw'ebyetengo ebi twahandiikire, hati omaririze ekipande “eky'enshohoza ya butoosha”(ekipande 4) hamwe n'ekipande “ky'ezindi enshohoza”(ekipande 5) omukatabo kaawe ahabw'eka yaawe.

Oijuke emiringo y'enshohoza zoona omukwezi. Haba hariho ekitari aharukarara, okyongyeremu.

Ku oraheze, obagaane entebekanisa yaawe n'abandi kandi obashabe obuhabuzi. Nibabaasa okuteekateeka ekintu eki wayebwa.

## Entambwe 3 Obare ezirikutsigaraho

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Hati nitumanya ezi turikutunga omumwaka kandi n'eziturikwetenga kugira ngu tubeho. Hati n'obwiire bw'okubara ezirikutsigaraho kandi niyo entambwe ya 3 y'okukora Embarira.

Omuky'okureberaho eki:

Entasya yaawe yonyiine	- Enshohoza ya butoosha	- Enshohoza ezindi	= Zoona hamwe
6,600,000	- 5,472,000	- 440,000	= 688,000

Omukatabo kaawe, oihe enshohoza zoona ahasasya yaawe orikukozesa ekipande 6.

- Wahendera oine esente ezatsigaraho nari amabanja?

### Ezatsigara omu Eibanja

Entasya yaawe yaaba erinkye okukira enshohoza, noiya okutsigaza eibanja. Eki nikimanyisa ngu noiya kushohoza okukira oku orikutasya. Ekyo n'ekizibu. Oreebeke ngu ebintu byona ebi ohandikiire “nk'ebyetengo” nibyo buzima ebirikwetengwa. Hariho ekintu ekiri aharukarara haza otarikutekwa kukigiira? Hariho eki orikubaasa okwesaasira muri ugu mwaka?

Haaba hatariho eki orikubaasa kwesaasira kandi ori omw'ibanja, obwo oine kureeba ngu waronda omuhanda ogundi orw'okureeta entasya okugira ngu obugabugane ebyetengo byaawe byoona. Eibanja rishemereire kutetatekwaho omubwiire obwija ahonaho oteine ekyokukora nari okushohoza aha kintu eky'okureeta entasya.

# EISHOMO 4: Okwetegyereza emiringo y'okukozesa Esente

## Eshonga Enkuru

- Hariho emiringo nyingi yokukozesa esente.
- Okubiika nikikuru ahakuba nikituyamba ahashohoza ezi tuteteeekateekiire.
- Okuta esente omu bintu nikikuru ahabw'okuba kikituyamba okutunga ezindi esenteomubiro by'omumeisho.
- Okuhayo nikikuru ahakuba nituhayo omukworobera Ruhanga hamwe n'ahabw'e kitinisa kye.

## Ebikozeso

- Ebishushani By'okureberaho: Emiringo y'okukozesa Esente - "Okurya", "Okubiika/ okuhunika" "Okubiika omubintu" hamwe na "Okuhayo" (Okishohoze1 kandi okisharemu obucweka).
- Ebishushani By'okureberaho: Kaada z'omuzaano rw'omushaija omutungi hamwe n'omushaija omworo.(ebihimba nibibaasa okukozesibwa nka esente mwakikunda )
- Akatabo k'omweegi: engyendererwaho z'omuzaano rw'omushaija omutungi hamwe n'omworo( kopi 1 buri muntu)
- Kaada ziriho busha ( 20 buri kabiina kakye)
- Eby'okuhandikiisa (1 buri kabiina kakye)

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

- Ni bintu ki ebi orikubaasa kukozesa esente?

## Orye, Obiike, Ote esente omu bintu, Oheyo

### OMURIMO OMU KABIINA KAKYE

**Eby'okwebembera omwegyesa:** Obaganisemu abeegi omu bubiina bw'abantu 3. Ohereze buri kabiina kaada 20 ziriho busha, obagambire okuhandiika ekintu kimwe ekikukozesibwa esente ahari buri kaada. Obagambire bateekateeke ahabintu baingi nka 'okugura ebijwaro',"okugura eby'okurya"," okugura eitaka","okugura ente"," okuzibiika","okugura ebintu by'okuguza","okuhereza abooro".( batakahandika ngu "okugura omuceeri", "okugura enyama", "okugura enyanya".....) oreke bagumye kaada zaabo okuhitsya omu kuhaana ebiteekateeko omu kibiina ekihango ahaifo.

### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO – Ebishushani by'okureberaho: Emiringo y'okukozesa Esente

Hariho emiringo ena y'okukozesamu esente.

Eky'okureberaho,omuhaingi wa corni fulawa yasharura, hariho ebintu bina ebi arikubaasa kukora.

1. **"Okurya "** – Eki nikimanyisa okuziriraho .Tizikyariho ngu tuzikozese bwanyima kandi tizikatuyamba okutasyamu ezindi esente omubiro by'omumaisho.
2. **"okubiika/okuhunika"** –Okuzibiika ngu tuzirye bwanyima.Obu n'obu turikuta esente aharubaju nari tukazibiika kugira ngu tuzikozese omubiro by'omumaisho. Ziriho okugira ngu tuzikozese bwanyima.
3. **"Ozibiike omu bintu"**– Ozibiike ahabw'embibo y'okukozesa ogundi mwaka. Obu n'obuturikukozesa esente okutuhwera okutunga ezindi omubiro by'omumaisho.
4. **"Oheyo"** – oheyo zimwe ah'abandi. Obu n'obuturikuherezayo esente ,yaba aha muntu nari omukanisa nka kimwe ky'ikumi.

**Eby'okwebembera omwegyesa:** Ote buri kihandiiko eki ahansi.( okurya, okubiika,okuta esente omu bintu, okuhayo).obashabe bate za kaada ezi bahandiikireho kare ahansi y'ebihandiiko by'emiringo yokukozesa esente. Oreebe ngu za kaada bazita aha mitwe ehikire kandi bayetegyereza gye. Bwanyima oshoborore:

Ku turikurya ekintu, nikiba kyahwaho buzima- nituba tutakiine okukikozasa bwanyima.

Ku turikubiiika/okuhunika ekintu, nituba tukikne ahabw'okukikozesa nyetsya.

Ku turikuta esente omu bintu, nituba nitukozesa esente omumuringo gw'okuzikanyisa kugira ngu tubaase okutunga ezindi esente omubiro by'omumaisho.

Ku turikuherezayo ekintu, nituba nitugabirira abandi omu kworobera Ruhanga.

- Ni eby'okureberaho biiha eby'emiringo y'okuta esente omu bintu?

**Eby'okwebembera omwegyesa:** Oshabe abeegi okwongyeraho emiringo etaano endiijo ey'okuta esente omu bintu.

## Omuzaaano gw'Omushaija omutungi n 'Omushaija omwooro

**OMUZAANO OMU KIBIINA EKIHANGO.** – Okozese **AKATABO K'OMWEEGI:** Engyendererwaho z'omuzaaano gw'omushaija omutungi hamwe n'omwooro. Rich Man, Poor Man Game Rules and printed and cut out Ebishushani By'okureberaho ebishazirwemu: Kaada z'omuzaaano gw'omushaija omutungi hamwe n'omwooro.

Okugira ngu twetegyereze ebintu ebi hamwe n'amaani agu byeyine, twaza okuzaana omuzaaano.

**Eby'okwebembera omwegyesa** Obaganisemu abeegi omu bubiina bw'abantu 3-4. Baba bari ahansi ya 8, buri omwe nabaasa okuzaana. Ogaabe engyendererwaho z'omuzaaano eziri omu **AKATABO K'OMWEEGI:** Obagarukiremu engyendererwa ezi.

1. Ogaabe za kaada 10 z'esente ( nari ebihimba) eziine omuhendo gumwe ahari buri kabiina.
2. Obahereze edakiika nkye z'okusharamu oku barakozese 'esente.' Zaabo.
3. Orabe omuri buri kibiina, obiheho kaada z'esente okurugirira oku basharamu kuturaho, orikukozesa ebi:
  - a. Ohereze ebibiina zaabo z'ebintu by'omunju/nari ez'okuta esente omu bintu yaaba haine ebi baguzire.
  - b. Ojwanze za kaada mukaaga z'ebyamagara hamwe na kaada emwe y'okurwara. Obashabe baheimu kaada.
  - c. Ku baraihemu kaada y'okurwara, nbateekwa okushashura kaada 2 z'esente .Baba batarikubaasa kushashura ahonaho, obwo nibaferwa kaada 3 kuruga omuntasya yaabo erikukurataho.
4. Buri kibiina ku kiramare, obahereze kaada 10 z'esente ahabw'omurundi ogundi, oyongyeireho ezi kaada z'esente eziteirwe omu bintu nari okumaara okweega. Oiheho kaada 3 ahabw'omuntu weena otungire kaada y'okurwara konka atabaase okushashura ahonaho.

Muzaane emirundi mikye.

Oijusye ekibiina okuta esente omu bintu yaaba hariho otakakikozeire.

Ahanyima y'okuzaana emirundi mikye, kandi barikukozesa esente zoonza buri murundi, obahwere okuteekateeka ahamaani g'ekyakubeireho kuri baabikireho esente ez'okuta omu bintu.

Muzaane endiijo emirundi mikye, abantu barikubiika kandi barikuta esente zaabo omubintu.

### OKUREBERA HAMWE OMUKIBIINA EKIHANGO.

- Ekyabaho omu muzaano ogu niki?
- Waba nohurira ota orikuzaana omuzaaano ogu? Washaramu ota eky'okukora?

- Waba oine esente ezirikumara okukora eki waba noyenda buri murundi?
- Omuzaano ogu gwashushana guta n'ebiriho buzima?
- Abooro baba baneho esente nibakira okuzikozesa ki ?
- Nikigumira kita omwooro okuta esente omubintu?
- Noteekateeka ngu nahabw'enki kiri kikuru ngu abooro bashemereire okuta esente omubintu?
- Tukakoraki okureeba ngu abooro nabo bata esente omubintu?

**Abooro nabo nibabaasa okubiika nari okuta esente omubintu? Kikore omubugufu:**

- Kigumire abooro okuta esente omu bintu nari okubiika, konka baba nibakikunda, nibabaasa okweshasha reero bahindure amagara gaabo.
- Gumwe aha mitego mihango ahabooro n'abarikubaguza esente. okuzibira eki okubaho, abooro bashemereire okuguma betekateekire omuby'esente ahabw'emikoro emwe nka embaga, okurwara n'okuferwa n'ebndi.
- Obwiire obwingi abooro batunga esente nibagura ebintu nka TV nari eby'okurya ebindi. N'obu kitari kibi okukora ebintu ebi, tibyo ebirungi munonga by'okusharamu. Abooro ku bakuta esente ezi omuntu by'okureeta ezindi esente nibaasa okwija okubisaaho gye amagara gaabo nyetsya.
- Ekitari nk'omuzaano ogu, obutoosha abooro tibarikukozesa n'obwengye esente zaabo. Abantu baingi nibaza okukugira ngu tibeine esentez'okubiika nkonka baine ezirikumara okugura amarwa.

**NA MUGYENZI WAAWE**

Muhaane ebiteekateeko:

- Ni zingahe aha esente z'eka yaawe ezi orikurya, orikubiika, orikuta omu bintu nari orikuhayo aha bandi?
- Noteekateeka ngu egi n'emihendo ehikire? Nota esente omubintu ekirikumara? N'obiika ekirikumara? N'ohayo ekirikumara?
- N'obaasa ota okwongyeraho omukuta esente omu bintu?

## **Akatabo k'omweegi: Engyendererwaho z'omuzaano gw'omushaija omutungi hamwe n'omwooro.**

### **Entasya**

Buri kibiina kitunge kaada 10 z' esente cards (nari ebihimba) buri murundi

### **Enshohoza**

Buri kibiina kisharemu oku barakozese esente zaabo . T'orikwetenga okukozesa kaada z' esente buri murundi.

- Eby'okurya            - emirundi 2 burizooba       5  
                                 - Enyama                                       7  
                                 - Ebirungi                                       10
- Amashanyarazi                                       2
- Okweega kw'abaana                               1 buri mwana ( oine abaana 3 )

Ebintu by'omuka

- Ekamina	5	Entebe nsya	2
-Egaari	2	Okushakaara	5
- TV	3	Radiyo	1

### **Kaada z'okurwara**

Ku orabe orware, noshabwa okushashura kaada 2 z'okuburwa entasya hamwe nez'omubazi. Waaba otarikubaasa okushashura ahonaho, obwo nofeerwa kaada 3 okuruga omuntasya yaawe ey'omumaisho( 2 ez'omubazi hamwe na 1 eyamagoba g'owakugurize esente)

### **Okuta esente omu bintu**

Buri murundi nobaasa okusharamu okuta esente zaawe omubintu. Buri kintu eki oratemu esente, ni kaada 3 z' esente .Buri kuta kaada 3 z' esente omu kintu, notunga kaada 1 eyeyongyireho ahabwa buri murundi. Eshaha yona nobaasa okuguza ekintu kyaawe konka notunga kaada 2 ahabw'okuguza ekintu ekyo eki otiremu esente.

### **Okweega Schooling**

Ahabwa buri mwana oramare emirundi eshatu y'okweega, noiija okutunga kaada 3 z' esente ezongyeireho buri murundi.



# EISHOMO 5: Okukora Embarira y'eka (Ekicweka 3)

## Eshonga Enkuru

Hariho ebintu bitaano ebiturikubaasa kukozeza esente ezatsigaraho twaheza okwihaho ebyetengo okuruga ahamantasya :

- Okubiika
- Okuta esente omu bintu
- Okuhayo
- Okushohoreza ahaturikwenda
- Okubiikira ekintu

## Ebikozeso

- Ebishushani By'okureberaho: Ekishushani ky'Embarira (EISHOMO 2)
- Ebishushani By'okureberaho: Emiringo etaano y'okukozesa Esente (empapura 3 - oshohoze kandi ezisharemu obucweka kopi 1 buri rupapura)
- Akatabo k'omweegi: Entambwe ya 4 y'embarira( kopi 1 buri muntu)
- Akatabo k'omweegi: Abeegi nibetenga kopi zaabo ezihweire ez'entambwe 1-3 z' imbarira okuruga omwishomo 2 na 3; ebipande 1-6.
- Orubaaho nari orupapura ruhango hamwe n'eky'okuhandikiisa.
- Omwegyesa kuba aine kopi ehweire y'by'okureberaho omu kitabo ky'omwegyesa ahamantambwe 1-4; ebipande 1-7.

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

*Eby'okwebembera omwegyesa: Ote **EBISHUSHANI BY'OKUREBERAHO** EISHOMO 2: Eshushani k'Embarira omu mwanya ahu bury'omwe arikubaasa okureeba ahabwa eishomo eri.*

- Omukyanga eki, abantu nibashohoreza nkahi esente ezindi ezibarikukora?

Hati nituza okureeba entambwe ya 4 omukukorafEmbarira: Okusharamu oku orakozese ezatsigaraho n'obwengye.

## Emiringo etaano y'okukozesa esente

### OKUHANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Tikugira ngu bury'omwe natsigara omu ibanja twakora imbarira kuruga ahamantambwe 1-okuhitsya ahamantambwe 3. Waba otatsigaire omwibanja, obwo nobaasa okutandiika kukora entebekanisa nkoku orakozese esente ezatsigaraho. Hariho ebintu bitaano ebitarikushushana ebi orikubaasa kukora n'esente zaawe ezitsigaireho.

*Eby'okwebembera omwegyesa: Okwatiire ahaiguru ebishushani okuruga omu **ebishushani by'okureberaho**: Emiringo etaano y'okukozesa Esente, kimwe kimwe obwo nimuhaana ebiteekateeko ahari buri mutwe. Okishuganise kurungi n'omuzaano oguri omwishomo ery'enyima .*

### 1. Okubiika

Eijuka omugaane gwa Yosefu omu Baibuli ?

- Hariho omuntu orikubaasa kutugambira omugaane ugu?

Yosefu akaguzibwa omubuhuku kandi yatwarwa Misiri. Ahanyima y’okumutaho orubanja rwabusha, bamuta omukihome. Eizooba rimwe Faraho akatunga ekirooto eki ataretegyereize. Abanyabwengye be boona bakaba batarikubaasa okumushobororera eki kirikumanyisa. Reero, omugabuzi wa vinyo yijuka ngu obuyabeire ari omukihome, Yosefu akaba yamushoboreireho ekirooto kye. Yosefu bamutwara owa Faraho kandi ahabw’okuhwerwa Ruhanga yamugambira eki ekirooto kirikumanyisa. Omukirooto habaka hariho ente mushanju ezigomokiire hamwe n’ezindi mushanju ezikohiire. Ente mushanju ezikohiire zarya mushanju ezigomokire. Ahanyima y’okuzirya, tiheine n’omwe owabeire nabaasa kumanya ngu ziziriire. Nkwo kyabeire kityo n’ahangaano. Yosefu yashoborora ngu eki nikimanyisa ngu nihaija kubaho emyaka mushanju y’omweru na mushanju y’enjara. Yahabura Faraho okubiika ery’okurya omumyaka y’omweru ahabw’emyaka emibi ey’enjara. Faraho yatwara okuhabura kwe reero Misiri yakiira enjara.

Nk’omubwiire bwa Yosefu, naitwe nitwija kubugaana obwiire oburungi n’obubi omumagara gaitu, nikibaasa kurebeka ngu obwiire bwona nibubi, nkonka twaba twine ebyatsigaraho ahanyima y’okushashurira ebyetengo, biri tibwiire bubi- n’obwiire bw’okubiika. Nitwija okubugana obwiire bw’emiringo yooni omumagara gaitu obu turikuba nitwetenga esente- nka okurwara, okuferwa, embaga, emisiri kubura okwera n’ebindi. Nk’oku Ruhanga yayorekiire Yosefu, nitwetenga okubiika omubwiire obu twine enshagi kugira ngu tweteebekanisize obwiire obugumire. N’obu twakuguma nitubiika akasente kakye, ahanyima y’obwiire nikaba kaingi. Waaba noteekwa okweguza omubwiire bw’ekigwererezi, noiija okushanga kyakugumira okuruga omubwooro.

Waaba oine ezitsigaireho, kimwe ahabintu ebi oshemereire okuzikozesa, n’okubiikaho kakye ahabw’ebigwererezi, nk’okurwara n’ebindi.

## **2. Okuta esente omu bintu**

Ogundi omuringo gw’okukozesa esente ezitsigaireho n’okuzishohoreza aha kintu ekiratuyambe okutunga ezindi esente omubiro by’omumeisho. Eki twaaba twakibugeine omumuzaano omwishomo ery’enyima. Ku turaate esente omubintu nikijja okutuhwera bwanyima okutunga ezindi esente. Omu imbarira zaitu twamaazire okuta aharubaju esente z’okuhinga emisiri omwaka ogurikwija. Haba hariho esente ezirikumara, nitubaasa okwongyera okuzita omu bindi bintu ebirikureeta entasya nka okutunga enyamaishwa (enkoko, embaata, embuzi), okutunga eby’enyanya, omusiri gw’emboga nari ebijuma. Oteekateke munonga aha bintu ebi orikubaasa okukora okwongyera aha ntasya yaawe. Ku oratandiike n’akarimo kakye k’okureeta entasya, omwaka oguraije nooba oine esente ez’okukora omurimo muhango gw’entasya. Noiija okutandiika kuruga omubwooro waaba nota esente omubintu kugira ngu buri mwaka obaase kuba notunga esente ezirikukiira ez’omwaka orw’enyima.

- N’emiringo eha eyorikubaasa kuta esente omu bintu?

## **3. Okuhayo Giving**

Baibuli netugaambira ngu Ruhanga naija okutuhereza arikukozesa endengo eyiturikukozesa twaba nituhereza (Luka 6:38). Ku turaabe turi efura omukuhayo kwaitu, Ruhanga naawe naba efura omukutuhereza omugisha, nkonka ku turaabe nituhereza kakye, nitwija kuzibira omugisha rwa Ruhanga ahariitwe. Nitwetenga okutandiika na kimwe ky’ikumi, tushube tureebe abantu nari ekintu ekirikukorwa eki turikubaasa kuherezayo.

- Noshurura ki munonga? Omugisha rw’okutunga ebiconco nari omugisha gw’okuherezayo ebiconco?
- Ku turabe nitwikiriza Luke 6:38 omumazima, ekitushemereire okutaho omutima nikiha? Okwakiira nari okuherezayo?

## **4. Okushoza aha ‘ebiturikwenda’**

Omumazima haba hariho esente nitubaasa okuzikozesa ahabw’ebintu ebiturikwenda. Oine kubanza wareeba ebintu ebi orikwenda reero obone kusharamu ebikuru munonga. Titushemereire okugwa omukwwohibwa kw’okwenda ngu tube nkagandi amaka, kureka tuteekateke ahakirikushemeza Ruhanga. Okuhunduzza amajuru gaitu nari okwombeka ekamina n’ebintu birungi. Konka tushemereire okwerinda kushoza esente nyingi ahabintu nka TV, Piki, shana twaba twiine esente

Omumwanya gw'okugura ebintu by'okweshemeza, ni kikuru okuta esente omubintu kugira ngu oyongyere ahanasya yaawe omwaka ogurikwija. Entasya yaawe yayeyongyera nobaasa okugura ebintu ebyo. Ahabw'okuba imbarira yaitu neeta omutima ahabintu ebiturikwetenga kugira ngu tubeho, nitubaasa kwongyera aha mishara yaitu kakey kugira ngu kitwanguhire okushohoraho aheru okutunga ka kofi n'ebindi.

## 5. Okubiikira ekintu okigyendereire

Enyimaho tugambire ahakubiikira ebigwererezi nari enshohoza erikwija kitararire. "Okubiira ekintu" nikimanyisa okubiika ahabw'ekintu eki orikwenda kukora nka, okwombeka enju nari, okugura piki-piki. Ebintu ebi nibibaasa okukutwarira omwaka nari okukiraho ori kubiika esente. Nikirungi okugumisiriza omukubiikira enshohoza ezi okubiika okuza omwibanja orikubigira. Nobaasa okuta esente aharubaju buri mwaka ahabw'enshohoza ezi. Eky'okureberaho, nobaasa okuta esente omukuhinga emit, reero wagitema obone esente z'okuhunduzira enju yaawe. Noyetenga okugumisiriza okategyereza obu oratunge esente.

- Ni nshohoza ki mpango ezi okayenzire kubiikira?

## Entambwe 4: Okozese ezatsigaraho n'obwengye.

### OKUHAANA EBITEEKATEEKO OMU KIBIINA EKIHANGO

Tuteebekanise etambwe 1,2 hamwe na 3 ez'embarira yaitu. Hati nituza kusharamu oku turikwenda okukozesa ezitsigaireho.

Omu eishomo 3 tumazire okukora ekicwika ky'okubanza eky'embarira yaitu. Tukaba twine shiringi 688,000 ezitsigaireho. Hati nitubaasa kutandiika kukora enteebekanisa oku turakozese shiringi 688,000=.

**Eby'okwebemba omwegyesa:** Oteere ekipande eki ahaifo aharubaaho nari aharupapura:

Omwanya rw'Embarira	esente
Okubiika	80,000
Okuta esente omu bintu	200,000
Okuhayo	80,000
Ebiturikwenda	120,000
Okubikiira ekintu	200,000 + 8000 = 208,000
<b>TOTAL</b>	<b>688,000</b>

**Ekipande 7**

Shoborora –Teera akashushani ngu tushaziremu okubiika shiringi 80,000, okuta esente omubintu 200,000, okuhayo 80,000, okushohoza 120,000 aha biturikwenda kandi tukabiika 200,000 abw'okugura Piki. Twazigaita nizatwata shiringi 680,000 nahabw'ekyo tukayine shiringi 8000 z'okugaitaho. Katweshushanirize ngu twazigaita ahasente z'okugura Piki.

Hati kora enteebekanisa y'esente zaitu. Oreebe ezatsigaireho omwishomo 3. Ozihandike ahansi. Ohandiike omuhendo ugu okayenzire ahari buri mwanya. Reero ozigaite. Ezarugamu zaaba ziri ahaiguru, noiya kwetenga kugira ebi waiha, kandi gwaba mukye, nobaasa kugira ebi wayongeramu.

## OMURIMO GW'OMUNTU

**Eby'okwebemba omwegyesa:** Ohereze **AKATABO K'OMWEEGI:** Entambwe 4 y'Embarira. Oshabe abeegi bamaririze ebipande byabo hamwe n'okubara emihendo.

Ku oramaare okukora imbarira yaawe, ogyereke abandi kandi obashabe obuhabuzi bwaba buriho.

## OKUBAGANA EBYARUGA OMU BUBIINA OBUKYE

**Eby'okwebembera omwegyesa: mwaba murikuraba omu imbarira ahaifo, oshoborore orikukozesa eky'okureberaho kyawe kandi oshabe abeezi okutebeka gye ebyabo nari bakuratiye omu **AKATABO K'OMWEEGI**.**

Reeka turabe omu ntambwe zoona:

**Entambwe 1: Obare entasya yaawe waihaho enshohoza.** (Akatabo k'omweegi: Eishomo 2:

Entambwe 1 y'embarira)

Entasya yoona (Ekipande 1) – Enshohoza y'entasya (Ekipande 2) = Entasya yonyine (Ekipande 3)

**Entambwe 2: Obare ebyetengo byaawe.** (Akatabo k'omweegi: EISHOMO 3: Entambwe 2 y'embarira)

Enshohoza y'kwezi eya butoosha (ekipande 4) hamwe n'enshozo ezindi (ekipande 5)

(otakayebwa okwongyeramu ezayeyongeramu)

**Entambwe 3: Obare ezatsigaraho.** (Akatabo k'omweegi: EISHOMO 3: Entambwe 3 y'embarira)

Entasya yonyine – Enshohoza ya butoosha-ezindi nshohoza = zoona (Ekipande 6)

**Entambwe 4: Okozese ezatsigaraho n'obwenge.** (Akatabo k'omweegi: EISHOMO 5: (Entambwe 4 y'embarira)

Ebiwasharamu okukora (Ekipande 7)

Ekirakurateho n'okwega omuringo gumwe oguratuhere okuguma ahambarira yaitu.

# EISHOMO 6: Okureeberera Esente

## Eshonga Enkuru

- Nitwetenga enkora y'okuhamira aha imbarira yaitu.
- Enkora y'ebahaasa n'omuringo murungi gw'okureberera esente zaitu
- Omushaija n'omukazi boona nibetenga okwehayo okuhamira aha mbarira.

## Ebikozeso

- Ebishushani By'okureberaho: Ebihadiiko by'enshohoza( 1 kishohoozibwe and kishazirwemu ebicweka)
- Ebishushani By'okureberaho: Ebahaasa z'okurereraho ezibandikirweho kare (Ebahaasa 16 )
- Blank Envelopes (10 per each person)
- Ebishushani By'okureberaho: Kaada z'empapura z'esente z'omuhendo rwa 1,000,000. Ogyezeho oreebe ngu zikibaasa okushazibwamu omu bicweka bikye by'enshohoza. Nobaasa okukozesa kaada z'esente okuruga omu eishomo 1 , Kaada ezindi 4000 naazo ziriho.
- Akatabo K'omweegi: Abeegi bashemereire kuba baine kopi zaabo ezihweire z' Entambwe z'embarira 1-4 (eishomo ery'enyima. )
- Omwegyesa- kopi ehweire y'eby'okureberaho ry' entambwe z'embarira 1-4 (Okuruga omu eishomo ry'enyima ).

## Okwanjura

Entambwe y'okubanza y'okuba omubiiki murungi w'esente zeitu n'okukora imbarira. Konka ekyo tikirikumara -twine okukuratira imbarira. Eky'obusaasi nikyanguha munonga kukora imbarira okukira okugukuratira. Konka habaho okwerinda hamwe n'omucwe, nikibasiika.

- Obwahati noreeberera ota esente zaawe?r Nokozesaki okuguma n'okuraturira ebintu ebitari bimwe ebirikwetenga esente ?

Omu eishomo eri, nituza kureeba aha muringo gwanguhi rw'okurebera esente zaitu turikukozesa enkora y'ebahaasa. .

Entambwe y'okubanza ahabw'omushaija n'omukazi n'okusharamu ngu nibaaza okwehayo okuhamira aha mbarira. Omuntu omwe wenka yaba niwe ayehireyo, noiya okukimanya juba ngu tikirakore. Tweena omumaisho ga Ruhanga, tumaririze okugyezaho kureberera esente ezi arikutuha n'obwengye hamwe n'okuhamira ahanteebekanisa ezi tukozire.

## Enkora ey'ebahaasa

**OMURINGO GW'EKIBIINA KIHANGO. – Okozese Ebishushani By'okureberaho: Ebihandiiko by'enshohoza hamwe n'ebahaasa z'okureberaho.**

**Eby'okwebembara omwegyesa: Ogumizemu orikukozesa enkora y'ebahasa okuraba omu Ekicwekas a) – d) ahaifo.**

Omuringo murungi kandi gwanguhi ogw'okureberera esente n'enkora y'ebahaasa. Okukozesa enkora egi, nitubaganisamu esente okurugirira aha imbarira yaitu. Reero tukozese esente ezi tuteire omubahaasa ahab'enshohoza zaitu. Twakora eki nituba nitugyezaho okureeba ngu titwashohoza munonga ahabw'okuba nitukugirwa eziri omubahaasa. Okwetegyereza kurungi, twaza kureeba eky'okureberaho.

**Eby'okwebembara omwegyesa: Ote buri kihandiiko okuruga omu ebishushani by'okureberaho:** Ebihandiiko by'enshohoza ahansi nari ahameza obikozese omukuhaana ebiteekateeko ebi ahaifo. Obagambire ku noza kushoborora bwanyima ekihandiiko ky'eshaho y'eka eri ey'omutaano kandi etari enshohoza.

Enshohoza y'entasya	Enshohoza y'okwezi eya butoosha	Ezindi enshohoza	Eshaho y'eka
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Omu mbarira yaitu, noijuka ngu tukaba twine ebicweka bishatu bitarikushushana eby'enshohoza yaitu.

1. Enshohoza y'entasya
2. Enshohoza y'okwezi eya butoosha
3. Ezindi enshohoza ezayijamu.

Ahabwa buri muringo rw'enshohoza, nitubaasa okutaho ebahaasa. Nitwetenga ebahaasa emwe abw'enshohoza y'entasya, omwe ahabw'enshohoza y'okwezi eya butoosha, emwe ahabwa buri muringo rw'ezindi enshohoza ( ez'obwegyese, Ez'okuhunduzza, ez'ebijwara hamwe n'emwe ey'ezayijaamu).

**Eby'okwebembera omwegyesa: ote buri bahaasa etebeekanisibwe kuruga omu eishomo 6 ebishushani by'okureberaho** Eky'okureberaho A – Oyahuremu ebahaasa z'ebintu mukaaga eby'okushohorezaho omumaisho g'abeegi. Oshoborore ku waherize kutebekanisa ebaahasa abw'enshohoza eziri omuky'okureberaho ky'embarira ekozirwe omumashomo g'enyima.

Hati, oshabe abeegi batebekanise ebahaasa kurugirira ahabihandiiko ebihikire ebyakozirwe okuruga omubihandiiko 6 eby'enshohoza.

- Ni ahansi ya buri kihandiiko kiha eky'enshohoza, ahu buri bahaasa eshemereire kuza?

Enshohoza y'entasya	Enshohoza y'okwezi eya butoosha	Ezindi enshohoza
Enshohoza y'entasya 2,000,000 buri mwaka	Enshohoza y'okwezi 456,000 buri kwezi	Okuhunduuza 100,000 buri mwaka
		Enshohoza ezayijamu 40,000 buri mwaka
		Ez'eishomero 180,000 buri mwaka
		Ebijwara 120,000 buri mwaka

- Enshohoza ibiri eza ebyayijamu omu imbarira zirahe ezirikworekwa omubahaasa ezi?
  - Ez'omwaka ziine bahaasa yaazo ahansi ya ezindi enshohoza.
  - Ez'okwezi ziri omumuhendo gwoona orw'enshohoza y,okwezi.

Hati nituza okureeba okuturakozese enkora egi.

## a) Oteho Enshaho y'Eka (Family Fund)

buri kutuunga esente, obanze kuzita omukirundu kyomutaano. Ekirundu nikytwa Enshaho y'Eka

**Oku Omwegyesa aratwaaze:** Ote esente zotebekanisize z'ebipapura zirihika 1,000,000, ahansi yekihandiko Enshaho y'Eka.

Kurugirira aha mwanya ahau muri, nobasa kukoresa ebahasa, akabokisi, akawunti ya banka ninga ogundi muringo gweena omurungi ogurikukoresibwa okubiika esente.

## b) Obaganisemu Enshohoza yaawe ya burikwezi

Buri okwezi kurikutandika otware sente eziri omu nshaho yaawe ey'Eka, ote enshohoza ya burikwezi omubahasa.

Abantu bamwe nibakunda okubaganisa ezaburikwezi omubahasa zitarizimwe nk'ebikurya, amaizi, oburaaro, n'ebindi.

**Oku Omwegyesa aratwaaze:** Oyihemu ebahasa yenshohoza yoona yaburikwezi (456,000 burikwezi) kandi ote buri Bahasa etebakanisibwe omu Eishomo 6 **AKATABO KEBIRIKUREEBWA** Eyokureberaho B: ebahasa ezindi zenshohoza y'ameezi 5, nk'aheifo, ahansi yenshohoz yaburikwezi. Ogambire abeegi okwijuzya ebahasa zaburikwezi barikwiha omu Enshaho y'Eka  
Wazigaita zoon nizingana Enshohoza yokwezi kwena?

Enshohoza ahabw'entasya	Enshohoza ya burikwezi	Enshohoza Eindi
Enshohoza ahabw'entasya 2,000,000 burimwaka	Ezisagaraho omukwezi 120,000 burikwezi	Okudabiriza 100,000 burimwaka
Ebijwaaro 120,000 burimwaka	Okwega - fiizi 20,000 buri kwezi	Ebindi 40,000 burimwaka
	Kimwe k'ikumi 48,000 burikwezi	Fiizi 180,000 burimwaka
	ebyokurya 240,000 burikwezi	
	Amashanyarizi namaizi 28,000 buri kwezi	

## c) obaganisemu enshohoza yaawe eindi eyomwaka

Ebahasa zaburimwaka zishemereire kwijuzibwa rimwe omumwaka. Obwe niwaheza okwakiira entansya yaawe empaago y'omwaka, ekyokureberaho, ahanyuma yomusharuro omwiingi. Ahonaho ote esente omumabahasa

**Oku Omwegyesa aratwaaze:** Oshoborore ngu mukyokureberaho eki nihanyuma yomusharuuro muhango.  
Obagambire okuta esente omumabahasa barikuza omu Enshaho y'Eka

## d) Shohoza Sente (shashura)

### 1. Oshohoze ninga oshashure sente okuruga omumabahasa

Otashuba kukwata aha Enshaho y'Eka kuhisya okwezi kwahwa. Oshashure sente okuruga omumabahasa mwonka.

Waaba noyenda sente okushashura amashanyarizi, ozihe omubahasa ya mashanyarizi. Sente zahwamu omubahasa ahabwekyo kintu noba tokyabasa kushashurira ekyo kintu. Notegyereza okundi kwenzi obase kubona sente okushashurira ekyo ekintu.

Ohireho watunga ekizibu kyahonaho nkawayeteenga okuza omurwariro okugura emibazi. Nobasa kukora omubahasa y'ebintu ebindi. Otakoresa ebahaa y'ebindi okushashurira ebintu byorikwenda, nk'ebijwaaro bisya. Oyihemu ahabw'ebyetaago kusha. Tushemereire kweega kwetegyeka tukagumisiriza kuhisya twatunga esente okugira ekitwagura. Nobasa kurya enyama ahizooba ryokubanza kw'okwezi kwonka eryamuheru obunyate.

Tushemereire kwegyendesereza okutaihiha sente nyiingi omunshaho y'eka. Tisente zokukoresa nk'okutwabona. Zaine entebekanisa n'embaririra. Twaaba nitwenda esente ahabwekintu ninka tushemereire

kuronda omuringo gw’okutuunga esente ezindi reero tubas akugura ekiturikwenda kugura. Titushemereire kukigura tutakatungire ezindi sente.

2.Okorese ezindi esente ezirkushagaho omubwengye

Wagira eziwashazaho, nobasa nazo kuzitebekanisiza ebahasa ahaburikintu ekiwatebekanisize omumbaririra yaawe nk’ekindi, nka okubiika, okushubuza, ninga okuhayo.

**Oku Omwegyesa aratwaaze:** Ote ezindi Bahasa ezasigaraho (**AKATABO K’EBIRAREEBWA**: Ekyokureberaho Ebahasa-Ekyokureberaho C) omubihandiiko. Oyete abeegi boona okwija bakaijuzamu esente eziri munshaho y’Eka

Okubiika 80,000 buri mwaka	Okushubuza 200,000 buri mwaka	Okuhayo 80,000 burimwaka	Ebyetaago 120,000 buri mwaka	Okubiika kwomutaano 208,000 buri mwaka
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Omukyokureberaho eki, nihaba hatariho esente ezirikumara okwijuzamu ebahasa omukuzinganisa. Kwonka okubiika kwaawe okwomutaano nahabw’ekyenteengo kyokugura piki kandi ei orikuza nokoresa nomu bizinesi, niyo nshonga wagiha omwanya gw’omutaano ahabindi.

Eki nikyo kyokureberaho ekya muheru omukureberera Enshohoza omumaka gaitu.

Okuta Omunkola

OKUHAANA EBITEEKATEEKO OMU KIBIINA KY’ABANTU BOONA

Kandi shi Enshohoza ahabw’ Entasya?

- Notekyereza nahabwaki Enshohoza ahabw Entasya titwagigambaho munonga?
  - Teshemereire kujwangibwa nenshozo y’eka

Enshohoza yeeka yahereze kubarwa kurugirira aha ntasya nenshozo kuruga aha “ Entasya yonyine”.

Weena orikujunaanwa bizinesi areebe ngu Enshohoza ahabw’entasya bihwaho OTAKATEIRE omu Enshaho y’Eka.

Nobasa kukoresa omuringo nigwo gumwe gw’ebahasa okurebererea enshohoza ahabw’entasya. Kwonka otabijwanza hamwe nentasya nenshozo y’eka

EBIBUZO BY’OKUGARUKAMU OMUBUBIINA BUKYE

**Oku Omwegyesa aratwaaze:** Abeegi bekoremu obubiina bwaabantu bashatu bashatu, bari omumwanya ahuboona barabasa kureeba ahakyokureberaho. Obabuuze ebibuzo ebi 7 kurugirira ahakyokureberaho.



Ebibuuzo:

- 1: Nibahasa eha ei orihemu sente zokugura ebyokurya?
- 2: Nibahasa eha ei orihemu sente zokushashura fiizi?
- 3: Nibahasa eha ei orihemu sente zokugyenda kwehamu namunywani waawe?
- 4: Waheza kukora omurimo muhango hagati yokwezi, esente zewashashurwa noiya kuzita nkahi?
- 5: Nyoko yakwata oburwiire ahonaho, sente zokumugurira emibaza noiya kuziha mubahasa eha?
- 6: Noiya kwijuzya ota enshohoza yaawe yaburi mwaka, waguma notasya otusente tukye kukye omwaka gwoona?
- 7: Esente ezashagaho okwe kwezi ahabwokugyndera gye aha mbaririra noiya kuzikora ota?

Ebyokugarukamu:

- 1: Enshohoza yaburi kwezi, Ebahasa y'ebwokurya
- 2: Enshohoza eindi, Ebahasa ya fiizi
- 3: Enshohoza yaburi kwezi, Ebahasa yokweezi eyasigaraho
- 4: Enshaho y'Eka (katugire ngu enshohoza ahabw'entansya yaherize kushashurwa)
- 5: Kurugirira ahabwingi bwaazo nizibasa kushashurwa omu
  - a) Enshohoza ya burikwezi, Ebahasa ezasigaraho zokwezi (ahakuba imbaririra yaawe neeba erimu nebindi bintu burikwezi)
  - b) Enshohoza eindi, ebindi ahaburimwaka.
- 6: Obutoosha nobanza wijuza ebahasa zenshohoza yaburikwezi, reero oijuzya nezaburimwaka. Wahika aha bwire enshohoza yaburimwaka ehwireho, nobasa kutandika aha "zisigaireho nobwegyendesereza."
7. Nobanza kuzita omu 'enshohoza eindi' ebahasa zitakaijuzibwe. Ezomaka zaheza kuhwaho, otandika aha "ezisigaireho nobwegyendesereza" kurugirira aha mbaririra yaawe.

#### OKUGAANIRA OMUKIBIINA KYAABANTU BOONA

- Nobasa kushoborora oku ogu muring gwiine omutaano noku otwiire orikutwaaza? Ekirikubasa kugumira nenki?
- Entwaza egi ekayangusyaho eta ebintu ahabwaawe n'eka yaawe?
- Notekyereza egi entwaaza nituyamba eta okuha Ruhanga ekitinisa?

#### Entambwe omukuta omunkola

Hati noobasa kutaho entebekanisa yebahasa ahabw'eka yaawe. Tandkia orikureeba aha mbaririra yaawe. Now you can set up your own envelope system for your household. Start by looking at your budget (**OMUKATABO K'OMWEGI** Embaririra). Otebekanisa ebahasa emwe ahabw' Enshohoza yaburikwezi. Oshube otebekanisa ebahasa emwe aha nshohoza yomwaka. Waba oine ezasigaraho nazo nobasa kuzitebekanisiza ebahasa. Wakikunda nobasa kushaba kubaganisamu ebahasa y' Enshohoza ya burikwezi omukyokureberaho ekitwakora.

Ahamuheru nobasa kwenda kutebekanisa ebahasa ahaburi Enshohoza ahabw' Entasya waheza kuzetegyereza.

Gyezaho okukuratira imbaririra okumara ameezi makye orikwiha omubahasa ezitebekanisiibwe. Wakuratira entwaaza y'ebahasa, nobasa kutandika nokugura ebintu ebi orikwenda.

# Eishomo 7: Turiyo nitukora Esente?

## **\*\*AHABWAABAHINGI BONKA**

### Enshonga Enkuru

- Tushemereire kumanya okutwakubara amagoba gaitu
- Nitubasa kutebekanisa ekyokukora twyeshanga turikukora amagoba makye ninga hago.
- Tushemereire kurinda ebihandiko

### Ebikoreso

- Ebyokureberaho Ebirikureebwa: ekishushani kya famu erimu ebihingwa biingi (kopi 1)
- Akatabo k'omwegi: Okubara amagoba
- Orubaho na zamaka

## Okwanjura

### **OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA**

Tuherize kweega okutwokukora imbarira yamaka gaitu kandi tukareberera gye enshohoza yeitu.

Hati nitwenda kuta amani aha shohoza ya buzinesi zeitu. Ebi tushemereire kubitanuura.

Abantu baingi nibakora munonga, kwonka beyongyera kakye ninga busha. Tushemereire kutwaara obwiire omukubara amagoba okureeba titwahendekyera busha.

**Oku Omwegyesa aratwaaze:** *Ohanikye ekishushani* **EKISHUSHANI:** *Famu ehingirwemu bingi. Obabuze:*

- Egi buzinesi nekora gye? Ahabwaki?
- Okurugirira ahakishushani eki nobasa kumanya yaaba egi faamu nekora amagoba?
- Nenki ekiturikwetenga kumanya yaaba egi faamu nekora amagoba?

Kugira faamu erimu ebintu bingi tikirikumanyisa ngu netasya amagoba. N'okukwata esente nyamwingi waheza kuguza omusharuro gwaawe nakyo nikibasa kutatumanyisa ngu otungire amagoba.

Noyeteenga okubara hamwe nokurinda ebihandiiko reero obasa kumanya yaaba nogoba ninga noferwa.

Okumanya yaaba faamu neetasya amagoba nitweteenga okukora ebintu bibiri ebikuru.

1. Nisente zingahi ezi twihire omukuguza omusharuro?
2. Nisente zingahi ezitwakorisize omu kubiba, okubagara hamwe nokusharura

Eziturikusigazaho omukibaro eki nizo zirikutworeka oku kukora amagoba ninga tukaferwa.

**Oku Omwegyesa aratwaaze:** *abeegi obahereze* **AKATABO K'OMWEGI:** *Okubara amagoba (empapura 4).*

*Omukicweka ekyasigareyo omur'eri eishomo, murabe omuri ebyo bibaro. Ekyokureberaho kyokubanza okihandikye aharubaho reero mukirabemu hamwe mpora mpora.*

## Ekyokureberaho 1: Emboga za Anna

### **OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA**

Twaaza kureeba aha buzinesi ya Anna ei mboga tubase kwetegyereza gye.

Anna aine obumanyirivu bwiingi omukuhinga emboga, atwiire nakora ekyo okumara emyaka miingi omuuka yaabo. Nibwo yatandika buzinesi yeeye y'emboga nk'omuntu. Ahanyuma yokusharura omurundi

gw'okubanza akatwaara omukatare yatunga 100,000. Akashemererwa munonga. Okaba noshusha ngu akatunga esente nyiingi munonga.

- Notekyereza ngu Anna aine buzinesi erikugoba gye?
  - *Shana Anna yaaba naamanya yaaba akozire amagoba ninga losi, taramanye yaaba ashemereire kugumizamu.*

Hati katureebe ahabihandika bya buzinesi egi tureebe yaaba akakora amagoba.

Enshohoza - Ebyeteengo	Omuhenzo
- Embibo	24,000
- Orweezo	20,000
- Ebikoreso	16,000
- Okupangisa omwaanya aha katare	8,000
- Obuveera nebitukuru	12,000
- entambura	4000
<b>Zoona</b>	<b>84,000</b>
Entasya	Omuhenzo
<b>Zoona</b>	<b>100,000</b>

ENTASYA YOONA	- ENSHOHOZA YOONA	= AMAGOBA
<b>100,000</b>	<b>- 84,000</b>	<b>= 16,000</b>

Nitureeba ngu Anna akatunga amagoba - 16,000 zonka.

## OBWIIRE

- Oyihiro okureeba amagoba agu yantungire nigingana ki, nenk ekindi eki ashemereire kuteekateekaho kureeba yaaba ashemereire na buzinesi ye?
  - *Obwiire obuyatiire omubuzinesi ye (Abeegi bahandikye ekyokugarukamu aharupapura rwaabo)*

Bumwe bizinesi aine otugoba tukye nebase kugira omugasho yaaba netwaara akiire kakye. Kwonka buzinesi yaaba netwaara obwiire naamani miingi kandi erugamu otugoba tukye ugu omuntu ashemereire kuronda ekindi kyokukora.

Sizoni ya Anna eyokubanza ekatwaara amzei 4. Anna akaba nahandika obwire obuyabeire naamara naakora omumusiri buri eizoba. Kwonka ugu mwaka obwiire bweyaanda bukatuma yamara eshaha nyiingi arikushukyerera emboga namaizi. Okubiba hamwe nokusharura nibyo bikamutwarira obwiire buraingwa okukira eindi myaka. Akashaba nomwishiki we kumuyambaho.

Anna akatebereza ngu obwiire obuyamazire okukuhinga, okusharura hamwe nokuza omukatare nink'eshaha 12.5 buri kwezi. Zoona hamwe ni eshaha 50 sizoni yoona. 16,000 wagabira eshaha 50 notuunga shs. 320 buri shaha. Eki nikyorekyera kimwe oku amagoba ga 16,000 nitukye munonga kurugirira ahamani agu yatiremu.

Sizoni (emyezi engahi):	4
Eshaha / burikwezi:	12.5
Zoona (Eshaha burikwezi x amezi)	50
Amagoba /buri shaha	320

Anna niyetenga entebekanisa okuyakutuunga amagoba agarikugasha sizoni erikwija. Ashemereire kureeba okuyakukyendeza enshohoza ahamusiri. Shana akakoresa orwezo rutari rwomuduuka ninga akorese embibo eziyebikiire. Yaaba takabasa kukyendeza nshohoza ahamsiri nabasa kweteenga kuronda bizinesi eindi kutari kuhinga emboga.

Ekyekabi bizinesi enyingi nizishusha nk’eya Anna. Nitukora munonga, kwonka tutayetegyereza ngu turiyo nitutasya kakye munonga.

## Ekyokureberaho 2: Empunu za Paulo

### OMU KIBIINA KIHANGO

Nitubasa kukoresa ekibaro kimwe nk’ekitwakozire na Anna okureeba yaaba nitukora amagoba omu bizinesi zaitu. Katubanze tureebe ebyoukreberaho ebindi bibiri

**Oku Omwegyesa aratwaaze:** Reeba orupapura oruruho Empunu za Paulo omu **KATABO K’OMWEGI**. Shoborora buri ntambwe. Oreebe ngu bayetegyereza ekibaro ahabw’ Enshohoza n’Entasya.

Paulo naatunga empunu. Atwire natuunga empunu okumara obwiire buraingwa kwonka nayenda okuhamya yaaba natunga amagoba. Amezi 6 ehingwiire atwiire nahandika gye entasya nenshozo. Erizooba yaguza empunu mbwenu nayenda kureeba yaaba akozire amagoba.

Oijuzemu aha rupapura rwa Paulo.

- Paulo agobire?

Entambwe 1. Eiziina rya bizinesi	Empunu za Paulo
Entambwe 2. Obwiire bwa bizinesi	Ebiro 100
Entambwe 3. Enshohoza	Omuhendo
Ebyaana byempunu 2	200,000
Ebyokurya byebyaana byempunu	200,000
okuzigyemesa	100,000
Enshohoza yoona	500,000
Entambwe 4. Entasya	Omuhendo
EntasyaYoona	1,120,000

Yetegyereze: Okubara Entasya: [omuhendo buri kg] x [oburemezi bwempunu] x empunu 2  
(7000 X 80 X 2 =1,120.000)

Entasya	- Enshohoza	= Amagoba
1,120,000	500,000	620,000

Obwire	
Sizoni (omubare gw’ebiro)	100
Amagoba / ebiri (620,000 / 100)	6,200

### Ekyokureberaho 3: Omudaara gw'ebijwaaro gwa John

#### NAMUGYEZI WO

Nka Paulo, na John akenda kumanya yaaba bizinesi ye eyebijwaaro nekora gye. Nawe akahandika entasya neshohoza yamezi 6 ehingwire kwonka yashoberwa. Tarahamize nenki eki ashemeire kuhandika n'okureka.

**Oku Omwegyesa aratwaaze:** Abeegi obate omu gurupu babiribabiri. Bakore ekibaro omukyokureberaho kya 3 omu **KATABO KOMWEGI**.

Kuratira entambwe ezi okubara amagoba ga John:

Entambwe 1: shazamu kyoona ekiteine kakwate na bizinesi yebijwaaro.

Entambwe 2: orabe omu rukarara orikureeba Entasya eya rugire aha mudaara gw'ebijwaaro – okite omurunyiriri rw'entasya.

Entambwe 3: oshube orabe murukarara oru oreebe enshohoza. Enshoza ogite omurunyiriri rw'enshozo.

Entambwe 4: nk'okuwakozire ahari Paulo, okorese enshohoza n'amagoba okureeba yaaba John aine amagoba agu akozire.

#### Akatabo ka John

Okugura ebijwaaro byokuguza	2,000,000	Okuguza ebijwaro	2,400,000
Fizi z'eishomero	1,200,000	Ebyokurya omuuka	200,000
Enshaho y'eishomero	160,000	Okuguza ebijwaaro	2,000,000
Renti y'eduuka	400,000	Ebiconco aha kujaguza	1,200,000
Okuguza ebijwaaro	1,600,000		

<b>Entambwe 1. Eizina rya buzinesi</b>	<b>Ebijwaaro bya John</b>
<b>Entambwe 2. Obwiire bwa bizinesi</b>	Emyezi 6
<b>Entambwe 3. Enshohoza - orukarara</b>	<b>Omuendo</b>
Okugura ebijwaaro	2,000,000
Renti yeduuka	400,000
<b>Enshohoza Yoona</b>	<b>2,400,000</b>
<b>Entambwe 4. Entasya- okutebereza</b>	<b>omuhendo</b>
Okuguza ebijwaaro	1,600,000
Okuguza ebijwaaro	2,400,000
Okuguza ebijwaaro	2,000,000
<b>Entasya Zoona</b>	<b>6,000,000</b>

<b>Entasya</b>	<b>- Enshohoza</b>	<b>= Amagoba</b>
6,000,000	2,400,000	3,600,000

#### Obwiire

Obwiire bwa bizinesi (Ameezi)	6
Amagoba /burikwezi (3,600,000 / 6 = 600,000)	600,000
Amagoba/burikwezi/burizooba (600,000 / 30 = 20,000)	20,000

## Okubara Enshohoza

### OMURIMO OGWABURI OMWE NK'OMUNTU

Tushemereire kutwara obwiire tuketegyereza ngu bizinesi yeitu tiyaba nka ya Anna, kureka yaba nka ya Paulo. Oreebe gye aha rupapura ow'okwijuza omukatabo kaawe

**Entambwe 1:** Sharamu bizinesi ei orikuza kukoresa okubara amagoba gaawe. Otatamu emiringo yoona yentasya yaawe (nka, okuguza omuceri, okuguza emboga, enkonko, empunu.) otorane omuringo gw'entasya gumwe buri rupapura.

**Oku Omwegyesa aratwaaze:** Oreebe ngu buri omwe yatorane omuringo gwa bizinesi gumwe.

**Entambwe 2:** Osharemu obwiire obu bizinesi erikuza kumara. Ekyokureberaho, Anna akakoresa amezi 4, ahakuba obwe nibwe bwiire obu emboga zayeziremu. Paulo akakoresa ameezi 6, ahakuba obwo nibwe bwiire oburikweteenga okutunga ekyana kyempunu ekaba yokuguza. Waaba orikuza kuhinga ebicori nari ebihimba otekyereze obwiire bworamare omukutebekanisa entabire kuhiga ahakuguza ebyorasharure. Waaba noyenda kukora bizinesi nk'eyokuteeka ebyokurya noobasa nokukoresa e wiki emwe nginga okwezi.

**Oku Omwegyesa aratwaaze:** Oyikirize abeegi okukora entambwe 1 na 2 omu **OMU KATABO KOMWEGI** batakagumizemu kukora entambwes 3 na 4.

### OKUGANIIRA OMUKIBIINA KYABOONA

**Entambwe 3:** Obare enshohoza ya bizinesi. Tubanze tumanye ebirayetaagwe ahabwokukora bizinesi egyo. Kyanuhi okugira ebyakuhusya, okutuyamba kutagira ebi twayebwa naza kubashomera ekyokureberaho:

Lily natuunga enkoko. Akahandika orukarara rwebiyabire nayetaaga ahabwokutuunga enkoko. Aketegyereza aha izooba ryokugyezaho kutuunga enkoko. Akebuza ebibuza biingi ebikwateine. Omukasheshe arikuza omukiju ky'enkoko. Kiri nkahi? Kiri haihi nahu arikuraara? Yaaba nihare, naija kuhikayo ata? Nayetenga kukipangisa? Kandi shi yaheza kuhika aha kiju? Naija kubanza kukora ki? okuziha eby'okurya? Nibyakurya ki? yabiheire nkahi? Yabiguzire zingahi? Nizenda eki ekindi okugira amagara marungi? Nayetenga omukozi wokuzireberera? Ahanyuma yokutekyereza oku Lily akahandika orupapura rwabyoona ebi bizinesi ye erikwetaaga.

**Oku Omwegyesa aratwaaze:** Omukibiina kihango, muhandikye orukarara aharubaaho rw'ebintu ebi bizinesi erabasa kwetaaga.

Buri bizinesi neeba eine omutaano nahabwekyo otekyereze gye aha byeteengo byeyaawe.

### OMURINGO GWA BURIMUNTU WENKA

Ohandikye orukarara rwebintu byoona ebi orayetaage ahabwa bizinesi yaawe. Noobasa kukora naabandi bantu abaine bizinesi nk'eyaawe kugira ngu mutagira ebyetaago ebi wasigayo.

Hati nitwetaaga okutebereza enshohoza eragyende aha byetaago ebi. Orabe omurukarara orikuhandika esente ezirikwetaagwa ahaburi kintu. Yaaba torikumanya otebereze omuhendo.

Noija kureeba ngu bimwe noyeteenga kubigura omurundi gumwe omukutandika kandi ebindi noyeteenga kubigura keingi. Yaaba oine ebikoreso nginga eitaka ahu orikuza kukorera, torikwetaaga kushuba kubihandika aha rukarara.

Eindi ntambwe nokugaita hamwe enshohoza yoona. Ogihandikye aharupapura rw'orikukoreraho.

## Okubara Amagoba

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**Eidaara 4:** Omu **KATABO K'OMWEGI**, obare entansya ei orikutebereza. Bizinesi enyingi eki kyanguhi ahakuba nituguza omurundi gumwe twaheza kusharura. Ogyezeho kutebereza entasya ahnyuma y'okuguza. Ohandikye egyo entansya aha rupapura rw'orikukoreraho. Oyijukye kubarira ahabwiire bw'orikukoreramu.

Kuwokuba omusharuro gwaawe orikuza kugubikira eka yaawe, ogyezeho kutebereza kuri wakubigura okashashwire zingahi. Ekyokureberaho, kuri washarura kilo 500 zebihimba, kuri tiwabikoresa ahabweka yaawe, oundi okabire nobigura 2000 buri kilo, okorese 2000 x 500 okumanya entansya egyo (ebiwabiika). Nikirungi okubara amagoba ago ahakuba nikituyamba kureeba yaaba okwegurira ebihimba kirakira okubibika.

**Eidaara 5:** Hati turabasa kujumbura yaaba bizinesi yaawe ekozire amagoba. Okoresa akanyiriri ka byoona okukora eki ekibaro

- Bizinesi yaawe nekora amagoba?

### OKUBIIKA EBIHANDIKO NEKIKURU

Waaba notandika okubyaara ninga okugura amatuungo, ohandikye enshohoza obase kumanya yaaba nokora amagoba ahakuguza. Bumwe okutebereza kweitu nikuba kugwiire, niyo nshonga ahabwaki tushemereire kuhandika omunonga nk'okukirikubasika. Byakuteganisa otabyetegyereza, fa kyakuhandika byona reero obone omuntu orikubasa kukuhwera kubibara bwanyuma.

### AMADAARA GOKUTA OMUNKORA

Waaba oine bizinesi nyingi, kiboneire okugarukamu ago amadaara ahabwa bizinesi zindi, kandi buri bizinesi ogikorera yonka.

Obuuze omwe mubamemba ba famile ninga omunywani waawe okukukyebera yaaba ebibaro byaawe bihikire.

# Eishomo 8: Omuhendo hamwe nebirikuzaruka omu Eibanja

## Enshonga Enkuru

- Eibanja niriseera munonga nokurenga ahamagoba.
- Ninyenteenga okubara nkamany aMagoba agu ndikutamu
- Ninyiteenga okwetegyereza omuringo gw'eibanja
- Eibanja nirbaasa kugira imugasho; nshemereire kugira obuhamya bw'okushashura okuruga omukushubura kwangye ninga omuntasya yangye

## Ebikoreso

- Akatabo k'omwegi ekyokureberaho A nari B (*Okorese ekyokureberaho ekirikukora amakuru omubeegi abu oine; 1 buri kabiina kakye*)
  - Ekyokureberaho A nikyabantu babahingi: harumo okuguriza ebihingwa omumusiri; tiharumo magoba g'eibanja ryoona hamwe
  - Ekyokureberaho B nahabwaabo abarikutuura omutawuni: harumo okubara amagoba; kutari kuguriza ebihingwa omumusiri
- Burimuntu nayeteenga ekaramu norupapuraEach person needs pen and paper
- Karikyureta (akuuma akarabara) nari esimu
- Orubaaho ninga orupapura ruhanga okukora nk'orubaaho

YETEGYEREZE: EBICWEKA BYAABAHINGI HAMWE NABASHUBUZI BYOREKIRWE

## Okwanjura

### OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA

- Ahabwank abantu baine amabanja?
- Abantu kubarikutuunga eibanja nibarikoresa okugura ki?
- Amabanja gaine mugasho ki?
- Eibanja riine bizibu ki?
  - Nitubasa kushangwa turikubanjibwa sente nyiingi.
  - Eibanja niribasa kutubera omugugu tutabase kugira ekitwayekorer ahabw'obwiire bw'omumeisho
  - Eibanja niribasa kutuma twashohoza ezirikureenga eziturikutuunga.
  - Kengi nituremwa okubara ebizibu ebirikuzaruka omumagoba
- Nobasa kugira ou wateekateeka owarakorize eibanja kurungi?
- Nobasa kugira ou wateekateeka owabonabwiine ahabwamabanja?

Eibanja niriseera munonga – okwemereza omutima, obutaikirizana omubushwere, okuburwa oturo, nebindi. omu eishomo eri nitweenda kuhamisiriza esente zorikushashura ahabwa looni nari amabanja.

## Okubara Amagoba

### OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA

**Oku Omwegyesa aratwaaze:** Handika ebyokureberaho ebiri mubukisi aha rubaho nari ekipapura kihango.

Tushereire kutandika n'okumanya okubarikubara amagoba, eziturikwongyeraho twaba nitushashura zanyinazo ezitwihireyo nk'eibanja

Twakoresa ekaramu norupapura:



Katugire eibanja ni 400,000. Shazaho zero 2, 400,000 = 4000 obazemu oburemezi bwamagoba, 6%.  $4000 \times 6 = 24,000$  nigo magoba.

$$400,000 = 4000$$
$$4000 \times 6 = 24,000 \text{ nigo magoba.}$$

Twakoresa kariyureta nginga esimu:

Kwata eibanja. gabira 100. Obazemu oburemezi bwa magoba.

$$400,000 / 100 = 4000 \times 6 = 24,000$$

$$400,000 / 100 = 4000$$
$$4000 \times 6 = 24,000 \text{ nigo magoba}$$

Omukyokureberaho eki, 24,000 nizo orikwongyeraho waaba noshashura eziwagurize.

### BURI OMWE NINGA BABIRI

Oyegyezemu nebyokureberaho ebi aharupapura hati

**Oku Omwegyesa aratwaaze:** Ohandikye amagoba aharubaaho. Abeegi baaba barihaihi okumara ekibaro, ohandikyeho ansa ezihikire.

$$8\% \text{ Amagoba aha } 2,000,000 = 160,000$$
$$4\% \text{ Amagoba aha } 280,000 = 11,200$$
$$12\% \text{ Amagoba aha } 4,000,000 = 480,000$$
$$10\% \text{ Amagoba aha } 800,000 = 80,000$$
$$6\% \text{ Amagoba aha } 1,600,000 = 96,000$$

Buri eibanja (looni) niriba riine obwiire bwokushashuriramu. Ahanyuma y'okumanya amagoba nisingana ki, oshemereire kumanya omuringo gwa looni kandi nobwiire bwokushashuriramu.

## Looni nizemiringo ebiri

### EKYOKUREBERAHO OMUKIBIINA KYOONA

Looni nizemiringo ebiri.

Omuringo gw'okubanza: noshashura amagoba burikwezi aha sente ezi wayeguza. Ago nigo magoba ganguhi (Simple Interest). Nigo twaheza kubara aharuguru.

Omuringo gwakabiri: noshashura Amagoba burikwezi aha nyinazo hamwe nanyinazo (Compound Interest). Ago namagoba nanyinazo hamwe ezaburikwezi

**Oku Omwegyesa aratwaaze:** Oyorekye ekyokureberaho eki aheifo orikworeka omutaano oguri ahamiringo egyo ebiri.

Ekyokureberaho: 10% Amagoba buri kwezi aha 1,200,000 okumara ameezi 4:

#### Omuringo 1: Amagoba aha looni buri kwezi (Simple Interest)

Yaaba Amagoba aha looni yonka obwe Amagoba goona ni

- 10% Amagoba aha 1,200,000 = 120,000
- 120,000 x 4 (ameezi) = 480,000 (amagoba goona)
- Ezi orikushashura zoona ni **480,000 + 1,200,000 (nyinazo) = 1,680,000**

#### Simple Amagoba (10%)

$$10\% \text{ Amagoba on } 1,200,000 = 120,000$$
$$120,000 \times 4 = 480,000 \text{ (amagoba)}$$
$$1,200,000 + 480,000 = 1,680,000$$

(zoona)

## Omuringo 2: Amagoba aha looni burikwezi (Compound Interest)

- 10% Amagoba aha 1,200,000
- Okwezi 1 Amagoba = 120,000
- Zoona ahanyuma yokwezi 1 = 1,320,000  
(120,000 Amagoba + 1,200,000 looni)
- Okwezi 2 Amagoba = 132,000
- Ahanyuma yokwezi 2 = 1,452,000  
(132,000 Amagoba + 1,320,000 okwezi 1)
- Okwezi 3 Amagoba = 145,200
- Ahanyuma yokwezi 3 = 1,597,200  
(145,200 Amagoba + 1,452,000 okwezi 2)
- Okwezi 4 Amagoba = 159,720
- **Okwezi 4 = 1,756,920**  
(159,720 Amagoba + 1,597,200 Okwezi 3)

### **Amagoba g'ameezi hamwe (10%)**

Okutandika	1,200,000
Amagoba	<u>120,000</u>
Okwezi 1	1,320,000
Amagoba	<u>132,000</u>
Ameezi 2	1,452,000
Amagoba	<u>145,200</u>
Ameezi 3	1,597,200
Amagoba	<u>159,720</u>
Ameezi 4	1,756,920

Ogyeragyeranise zoona hamwe omu muringo gw'kubanza (Amagoba gaburikwezi)) na omuringo gwakabiri (Amagoba garikukura).

Omukyokureberaho ekyokubanza zoona hamwe ni 1,680,000. Omukyokureberaho ekyakabiri zoona ni 1,756,920.

Omumuringo gwakabiri eza magoba ninyingiho. Eibanja eri kuryokumara omwaka

- Amagoba omuringo gwokubanza ahanyuma yomwaka = 2,640,000
- Omuringo gwakabiri, amagoba ahanyuma yomwaka = 3,768,000!

Kyaba nikibasika toshemereire kutunga looni erikukoresa omuringo gwakabiri okubara amagoba. Kandi waaba noteekwa oreebe wabona omuntu wokubarira amagoba kurungi.

## **Amagoba ga burikwezi gatari kuhinduka (Simple Interest)**

### **BURIMUNTU NINGA BABIRI**

Mwegyezemu okubara amagoba go'ogu muringo gwanguhi hati:

**Oku Omwegyesa aratwaaze:** Handika ebyokureberaho ebi aharubaaho. Baaba barihaihi kuheza ohandikye ebirikurugamu bihikire (ansa) aha ribaaho.

- Amagoba goona hamwe nizingahi?

7% Amagoba 12,000.000 ahabwa mezi 3	= 840.000 x3	=2.520.000
6% Amagoba aha 8,000,000 aha meezi 10	= 480,000 x10	=4,800,000
12% Amagoba on 20,000,000 aha mezi2	= 2,400,000 x2	=4,800,000
10% Amagoba on 10,000,000 aha mezi 8	= 1,000,000 x8	=8,000,000
8% Amagoba on 16,000,000 aha mezi 6	= 1,280,000 x6	=7,680,000

## Amagoba agarikweyongyera kukakanya – ABASHUBUZI BONKA

### OMUKIBIINA EKIHANGO

Looni ezirikweyongyera kukanyisa amagoba noshashura amagoba ahari nyinazo hamwe naamagoba agahikireho burikwezi.

Turabara amagoba kurugirira aha magoba ahari 100, tugagaita aha looni tubona looni ensya, kandi tugumizamu burikwezi.

### Okubara Amagoba agarikweyongyera burikwezi.

Nobasa kubara amagoba orikukoresa emihendo egi aheifo.

**Oku Omwegyesa aratwaaze:** Handika emihendo aharubaho reero obahwere okureeba ekishushani. Obabuuze okubara ahabwa 13% na 4%.

Nokwata looni obazamu amagoba, kandi oguma nobazamu egi namba burikwezi. Notunga zoona hamwe ezi orikubanjibwa. Wayahuraho nyinazo eziwatungire omukubanza notunga amagoba goona.

**Oku Omwegyesa aratwaaze:** Ohandikye ekyokureberaho eki aha rubaho

4% = ??
5% = 1.05
6% = 1.06
7% = 1.07
8% = 1.08
9% = 1.09
10% = 1.10
11% = 1.11
12% = 1.12
13% = ??

Ekyokureberaho waba noyenda okubara Amagoba aha looni erikwingana 200,000 aha 8% okumara 3:

- $200,000 * 1.08 * 1.08 * 1.08 = 251,942$  (eibanja ryoona)
- $251,942 - 200,000 = 51,942$  (Amagoba)

### OMUBUBIINA BUKYE

Obare amabanja okuruga omu magoba gaburikwezi ganguhi, kwonka nk'amagoba agarikweyongyera kukanya.

- Omubare gwoona gwa magoba omu byokureberaho ebi niguha?

*Amagoba agarikweyongyera kukanya.*

7% Amagoba aha 12,000,000 omu mezi 3 = [eibanja ryoona] 14,700,000 – [nyinazo] 12,000,000 = 2,700,000  
6% Amagoba aha 8,000,000 omu mezi 10 = 14,328,000 – 8,000,000 = 6,328,000  
12% Amagoba aha 20,000,000 omu mezi 2 = 25,088,000 – 20,000,000 = 5,088,000  
10% Amagoba aha 10,000,000 omu mezi 8 = 19,488,000 – 10,000,000 = 9,488,000  
8% Amagoba aha 16,000,000 omu mezi 6 = 25,388,000 – 16,000,000 = 9,388,000

**Oku Omwegyesa aratwaaze:** tikikuru kugire ebi ebibaro byona babikike. Kureka nikuru kugira ngu betegereze oku amagoba garikweyongyera kukanya munonga omumeezi

- Amagoba gemiringo ebiri neyahukana eta? Niziha ezeine omutano munonga?
  - Ninyingi munonga
  - Oku ameezi garikukanya nikwo amagoba garikweyongyera kuba miingi munonga

Yaaba noteekwa kukwata looni erikukanyisa amagoba omare nayo obwiire bukye, ogishashure juba nk'okukirikubasika.

## Okuguriza omumisiri – AHABWAABAHINGI BONKA

### OMU KIBIINA KYOONA

Amabanja miingi titukatuunga sente mungaro, kureka nituguriza ebihingwa byaitu omumusiri. Okumanya omuhendo gw'eibanja eri nituteenga okuteberezza omuhendo gw'ebitwaguza omukatare. Okimanye ngu omuntu owagura omusiri naatunga amagoba miingi. Nibakuha nkye munonga ahari ezi barikuza kuguza omukatare.

Ekyokureberaho: oguza kilo 1,000 zomwaani ahabwa shilingi 6000 omumwanya gwa 8000 omukatare.

#### Omuhendo gw'eibanja

- Ezi watunga juba =  $6000 * 1,000\text{kg} = 6,000,000$
- Eziwakutungire ahanyuma yokusharura =  $8000 * 1,000\text{kg} = 8,000,000$
- Amagoba aguwashashura =  $2,000,000$

Katukore ekyokureberaho ekindi : Oguza 2,000 kg zomwaanikare ahabwa 5,600 omumwanya gwa 8,000 ahanyuma yokusharura.

#### Omuhendo gw'eibanja

- Ezi watunga kare =  $5,600 * 2,000\text{kg} = 11,200,000$
- Eziwakutungire ahanyuma yokusharura =  $8000 * 2,000\text{kg} = 16,000,000$
- Amagoba guwashashura =  $4,800,000$

Waaba noteekwa kuguza omusharuro gwaawe guri omumusiri, oreebe ngu watunga omuhendo ogwahaiguru nk'okukirikubasika, kandi ogyezeho okutakyemanyizi

## Okugyerageranisa emiringo yamabanja

Haruho emiringo etari emwe yamabanja ei orikubasa kutunga. Omukicweka eki nitwenda kureeba emiringo etari emwe ei orikubasa kutoranaho

### OMUBUBIINA BWAABANTU BAKYE

**Oku Omwegyesa aratwaaze:** Abantu bakore obubiina bwaabantu 3-4; oreebe ngu buri kabiina karimo omuntu orabase kubara gye. Obahereze okuruga omu **KATABO K'OMWEGI**: Omuringo A nari Omuringo B.

Tekyereza noyetenga okuguza esente. Musharemu nibanja eriboneire kukirayo.

Noyeteenga 2,000,000 okugura orwezo hamwe nomuceri. Torana aha:

1. Guriza omumusiri. Oguze omusiri gwo(1200kg) aha 6000 buri kg omumwanya gwa 8000 buri kg.  
Amagoba agokatungire =  $1200\text{kg} * 8000 = 9,600,000$   
eziwatunga =  $1200\text{kg} * 6000 = 7,200,000$   
**Omuhendo gw'eibanja** =  $9,600,000 - 7,200,000 = 2,400,000$
2. Oguza 2,000,000 okumara ameezi 5 aha 10% ezirikukanya.  
Zoonza ezirikubanjibwe  $2,000,000 * 1.1 * 1.1 * 1.1 * 1.1 * 1.1 = 3,221,020$   
**Omuhendo gw'eibanja** =  $zoonza - looni = 3,221,020 - 2,000,000 = 1,221,020$
3. Oguza 2,000,000 okumara ameezi 5 aha 12% amagoba ganguhi.  
**Omuhendo gw'eibanja** =  $2,000,000 * 12\% * 5 = 1,200,000$
4. Oguza 2,000,000 oikiriza kushashura 3,200,000 omu meezi 5  
**Omuhendo gw'eibanja** =  $3,200,000 - 2,000,000 = 1,200,000$

## OKUSHUJUMA EBYARUGAMU

- Gurupu yaanyu yatoranaho looni eha? Muhane ebiteekateeko.
- Eki nikirebeka kita omumaka gaawe nginga omukyaanga kyaanyu?
- Haruho amabanja agandi agarikurebeka omumwaanya gwaanyu?

**Oku Omwegyesa aratwaaze:** Ask the class to give some examples of common loan agreements and Okushashura Amagobas. Together calculate the cost of debt on their examples.

## Niryaari obutushemereire kukoresa eibanja?

### OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA

Baibuli tekutugambira butunu obutwiine kukoresa eibanja nginga okutarikoresa. Kwonka nituhereza engyendererwaho ezokutuhereza obwengye omukukoresa eibanja nginga okutarikoresa.

Shoma enyiririri ezi. Okurugirira ahanyiririri ezi nobuhabuzi bw'okahereza omuntu omukukoresa esente?

- Luka 12:15
- Omuburizi 4:7-8
- Enfumu 21:17
- Yakobo 4:3
- Baroma 13:8
- Enfumu 22:7

Baibuli netuhabura okutasherura eby'okweshemeza. Amagara tigarikureebwa omubintu ebi twiine. Nobwe nogira kakye omumwanya gwokugira ebintu biingi kandi obwe otarikuruga omu mabanja. Turiinde emitima yeitu okutagira omururu nokweteenga kubi.

- Niryaari obuturikubasa kukoresa looni?
  - *Titushemereire kukoresa sente za looni okugura ebintu byokushemeza amagara gaitu nka pikipiki, tivi, esimu. Twaguza esente okugura ebintu ebi nituba twashobya. Nituba nitwenda amagara marungi okukira agu twiine haza obwe tutabandize twakora. Ogu nomururu. Okugira enju nuungi nginga pikipiki ensya tikibi kwonka tushemereire kubanza twakora twatuunga esente zokugura ebi ebintu. twaguza esente okugura ebintu ebitushemereire kusharura amagoba kandi obwe nituba twayehayo okutegyekwa omuntu omuntu. Baibuli nitugira okutagira omuntu ou twagira nawe eibanja ryona. (Barooma 13:8, Enfumu 22:7).*
- Okuguza esente nikibasa kuyamba kita?
  - *Kyaaba nikituyamba okushubaza ezi esente zikatuhwera okutunga ezindi sente.*

Tushemereire kukoresa looni nobwegyendesereza, ahakuba eine obubasa bwokutukorera gye. Tureebe ngu:

1. Nitwija kubasa kushashura eri eibanja, nobukushubura kweitu kukworemwa kukora gye kurugirira omupulani yeitu.
2. Tuguze omumyaanya etarikushaba amagoba gahiguru, nginga owakuguza sente naija kutwaaro amagoba gaawe goona iwe okorere busha.
3. Tubanze tweshujume okuturabe nitubasa kushashura eri eibanja (gatari amagoba gonka) tutakashaziremu oku eri eibanja rikwija kutugirira omugasho.

Omumyaanya miingi amagoba agahansi tigarumo, nahabwekyo oyegyesendesereze munonga otakakwasire looni.

Oshemereire kubanza kukora entebekanisa ya buzinesi (business plan) erikworeka oku orabase okushashura looni otakashaziremu kukoresa looni omukutandika buzinesi. Oshemereire kumanya amagoba agu orabase kukora oyahureho looni namagoba gaayo. Emwe ahanshoza yaawe nomuhendo gw'eibanja.

Waheza kukora otyo, nosigawe esente ezirikumara kugira looni naija kugirira omugasho?

## **OKUTA OMUNKOLA**

### **IWE NAMUTAH**

Oshabe Ruhanga akuyambe okutetenga ebintu ebi oteine kandi otarikubyetaaga. Osiime ahabw'ebi oine.

# Eishomo 9: Okuruga omu mabanja

## Enshonga Enkuru

Turabasa kuruga omu mabanja :

- Okweteisa enshobi zaitu kandi tukasharamu okuhinduka
- Okweyangisa ebyeteengo hati, ahabwokugira obusingye
- Okuguza ebintu ebitari bikuru, ebiturikubasa kubaho tutaine.
- Ogire obukodyo bwokutaho empiduka obase kushashura amabanja agu oine.
- Oshabe kandi oikirize Ruhanga okukuyamba.

## Ebikoreso

- Akatabo k'omwegi: Okuwakuruga omu mabanja
- Orupapura Ruhango nebikaramu okutaho ebyokureberaho
- Embibo 10, ebihimba nari amabare

## Okwanjura

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### OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA

- Abantu abaine amabanja omukyaanga kyaanyu nibaingi ninga nibo bakye?
- Abantu abaine amabanja omukanisa ei orikushabiramu nibo baingi ninga nibo bakye?
- Notekyereza nikibasika okubaho otaine eibanja? Ahabwaki?
- Okahabura ota omuntu okuruga omumabanja?

Abantu baingi baine amabanja kandi nibetenga omuhanda gw'okuruga omumabanja.

## Okuwakuruga omumabanja

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### OKUHAANA EBITEEKATEEKO OMU KIBIINA KY'ABANTU BOONA

- **1. Okweteisa enshobi zaitu kandi tukasharamu okuhinduka**

Oyetegyerereze ngu omunshohoza yaawe, toheisize Ruhanga ekitiniisa. Ruhanga aine embabazi ahari abo abarikweteisa ebibi byaabo bakahindura emicwe yaabo. Enfumu 28:13, "Orikushereka eby'okushiisha bye, tariba gye; Kwonka orikubyatura, akabireka, aryasaasirwa"

Twayatura ebibi byaitu, tushemereire kusharamu kandi tukeyayo kutataha omumabanja goona agatashemeire.

### BABIRI BABIRI

- Baganaho omurundi gumwe omumagara gaawe obu wararebire embabazi za Ruhanga; ninga obu wayatura reero okatunga obusingye nokushumuruka.
- Teekateeka ekyokureberaho omumagara gaawe obuwashaziremu okwehayo ahakintu. Kikakwanguhira ninga kikakugumira? Ahanyuma ahakabaho ki?
- Nohurira noyenda kukora nkabasyo ahakusharamu okuruga omumabanja?

### **2. Okweyangisa ebyeteengo hati, ahabwokugira obusingye.**

Nobasa kweteenga kuturaho omumuringo gwanguhi okumara akeire. Shujuma ebintu ebi orikugura biri ebyesente nyiingi. Otagura ebintu ebi otarikweteenga. Otafa kuguriza omusharuro gwaawe omumusiri, ninga okajumuza sitoka yaawe ngu ahabwokuba noyenda esente. Gyezaho kweshasha nk'okukirikubasika, ogyendere ahambarira yaawe kugira ngu oguze omusharuro gwaawe omubwiire obuhikire. Entasya yaawe naija kuba mpangoho.

### 3. Okuguza ebintu ebitari bikuru, ebiturikubasa kubaho tutaine.

Okaguza sente wagura ekintu eki orikubasa kubaho otaine? Omunju yaawe haruho ekintu ekirimo eki orikubasa kuguza okaihamu sente zokushashura eibanja. Otaguza ekintu kiri kikuru omukukuhwera kutunga esente, shana esente ezi orikukihamu zaaba ziri nkye okukira amagoba gorikushashura.

Na mugyenzi waawe:

- Mushabe hamwe.
  - Oshabe Ruhanga okurinda omutima gwaawe kugira ngu orekyeraho okweteenga ebintu ebi orikubasa kubaho otaine.
  - Oshabe Mukama akworekye ebintu bitari bikuru omunju yaawe.
  - Oshabe Mukama akuhe obwengye oku orikubasa kushashura amabanja agu oine hati.

### 4. Ogire obukodyo bwokutaho empiduka obase kushashura amabanja agu oine.

Turabasa kutebakanisa bukiri kare turikukoresa imbaririra, ahabwokushashura amabanja kandi turikuyendeza enshohoza yeitu kurugirira aphantasya yeitu.

- Nimiringo ki ei orebere nginga okoresize okukyendeeza enshohoza yeeka?
  - *Ebyokureberaho: okugura emigati micye nginga okukyendeeza sukaari buri wiki; okwehingira emboga omumwanya gw'okuzigura; okukyendeeza enshohoza yazapate, kukoresa takisi nginga baasi omumwanya gw'okwevuga.*
- Nimiringo ki ei orebire abantu barikuyendeeza enshohoza ya bizinesi yaabo?
  - *Ebyokureberaho: okwekorera orweezo omumwanya gw'okurugura, okugura ebintu ahabantu abarikuguza hansi, entabura eyarikutwaara esente nyiingi*

Kkatureebe ekyokureberaho okutukubasa kwetebakanisa okuruga omumabanja.

### EKYOKUREBERAHO OMUMUTWE GWAABANTU BOONA

**Oku Omwegyesa aratwaaze:** Handiika omubare gwesente nk'okuguhandikirwe aheifo.

#### Maria

Maria na John bari omumabanja.

Buri mwaka nibatuunga 7,800,000 kandi beine okushashura looni y'ameezi 5 zirikwingana 1,200,000 n' amagoba ga 600,000. Buri mwaka nikigumizamu kityo. Ameezi 5 batakasharwiire nibaburwa esente bashube behore 1,200,000 ahabwokuriisa amaka gaabo

Okukishoborora:

Oku eibanja riri hati:	
Entasya	7,800,000
- Okushashura looni (5m)	1,200,000
- Amagoba	600,000
- Enshohoza	7,200,000
= Zoonza hamwe (Eibanja risya)	-1,200,000

Dorcas akaija okuhwera Maria na John. Akayamba Maria okukora imbaririra ahabwokuteekateeka oku sente zirikushohozibwa. Dorcas akateisa ngu obundi Maria akyendeezeho 40,000 ah'ebukurya burikwezi. Kirimo okweshasha kwonka kubokuhinga emboga zaabo, bakahinduraho nokubarikurisa enkonko kirabasika. Maria yaikiriza okukyendeezeho 1,200 buri izooba. Nikyetengyesa okweshasha kwonka nikuru okugira obusingye oteine eibanja.



Omwaka gw'okubanza:

Omwaka 1	
Entasya	7,800,000
- Okushashura eibanja (omwaka ogwahwire)	1,200,000
- Amagoba	600,000
- Enshohoza (ekyendeire)	6,720,000
= Omubare (eibanja risya)	-720,000

Eki kuyagumizemu omwaka gwakabiri:

Omwaka 2	
Entasya	7,800,000
- Okushashura eibanja (omwaka ogwahweire)	720,000
- Amagoba	288,000
- Enshohoza (ekyendeire)	6,720,000
= Omubare (eibanja risya)	72,000

Omu mwaka gwakabiri, Maria taretengire eibanja. Akagire obusingye bw'okutagira eibanja Kandi omwaka oguraije naija kusigazaho sente aharubaju ezokushubuza nginga okugura ebindi bintu. Nobuyakugarukayo aha nshohoza ye yakare ya 7,200,000 nabwe nashazaho 600,000 ei arikubasa kushubuza.

Omwaka 3	
Entasya	7,800,000
- Okushashura eibanja (omwaka ogwahwire)	
- Amagoba	
- Enshohoza	7,200,000
= Omubare gweena – tarikweteenga eibanja	600,000

- Dorcas akahwera ata munywani we Maria?
  - Akamuhwera okumanya aha arikubasa kuyendeenza enshohoza ye – 1,200 buri izooba
- Tukayegyerera ki ahari Dorcas na Maria?
  - Okuyendeenza enshohoza yaitu omubuntu bukye nikibasa kutaho empinduka mpaango ahanyuma y'obwiire.
  - Nitubasa kukomoroka okuruga omu eibanja twayeshasha omubuntu bukye
  - Okushaba omuntu ou turikwesiga akatuyamba okukora imbaririra kirabasa kutuyamba munonga.

**Oku Omwegyesa aratwaaze:** Oreebe ngu abeegi bayetegyereza oku bakubara epinduka nkyeho ekirikukora ahakuhwera okuruga omu mabanja. Obahereze **AKATABO K'OMWEGI:** Okuwakuruga omu mabanja. Oshujume eky'okureberaho kandi oyorekye entambwe ezi aheifo:

Eidaara 1: Bara Entasya yaawe (Yoona)

Eidaara 2: Oyahureho eibanja (Okushashura eibanja)

Eidaara 3: oyahureho Amagoba (Okushashura Amagoba)

Eidaara 4: Oyahureho enshohoza y'eka yaawe (eyaburikweezi hamwe neindi)

Eidaara 5: Obare ezasikuraho

Yaaba ezi oine ninkye aha ezi orikweteenga, ezaburaho niryo eibanja.

Buri mwaka ogume obare otsyo.

REEBA – yaaba orikwegyesa bamemba bekanisa, tikuru ngu buri omwe akwate ekibaro ekyo. Kwonka waaba ori omwegyesa waabegyesa, oshemereire kureeba ngu bakikwate, nobasa kwongyeraho eby'okureberaho ebindi. Ebibaro ebikurateho obikorese waaba noyegyesa abegyesa etari kanisa yoona.

Ekyokureberaho 1: Entasya Yoona 8,000,000, Eibanja 2,800,000, Amagoba 15%, Enshohoza 8,000,000 + Interest.

Omwaka 1

Entasya	8,000,000
Okushashura eibanja	-2,800,000
Okushashura Amagoba	-420,000
Enshohoza	-8,000,000
Eibanja risya	-3,220,000

Omwaka 2

Entasya	8,000,000
Okushashura eibanja	-3,220,000
Okushashura Amagoba	-483,000
Enshohoza	-8,000,000
Eibanja risya	-3,703,000

Eibanja nirigumizamu kweyongyera buri mwaka. Kwonka kubokubona okuhaburwa bakyendeeza enshoza na 800,000 reero bashohoza 7,200,000 kandi bakongyeza entasya na 480,000 zikaba 8,480,000.

Omwaka 1

Entasya	8,480,000
Okushashura eibanja	-2,800,000
Okushashura Amagoba	-420,000
Enshohoza	-7,200,000
Eibanja risya	-1,940,000

Omwaka 2

Entasya	8,480,000
Okushashura eibanja	-1,940,000
Okushashura Amagoba	-291,000
Enshohoza	-7,200,000
Eibanja risya	-951,000

Omwaka 3

Entasya	8,400,000
Okushashura eibanja	-951,000
Okushashura Amagoba	-142,640
Enshohoza	-7,200,000

Omubare musya (eibanja tiririho)	186,360
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Katureebe ekyokureberaho ekindi. Entasya yona 12,000,000, Eibanja 4,800,000, Amagoba 20%, Enshohoza 11,200,000 + Amagoba.

Omwaka 1

Entasya	12,000,000
Okushashura eibanja	-4,800,000
Okushashura Amagoba	-960,000
Enshohoza	-
	11,200,000
Eibanja risya	-4,960,000

Omwaka 2

Entasya	12,000,000
Okushashura eibanja	-4,960,000
Okushashura Amagoba	-992,000
Enshohoza	-
	11,200,000
Eibanja risya	-5,152,000

The loan keeps increasing year by year. However, imagine instead they had got advice and decreased Enshohoza by 800,000 to 10,400,000 and increased Entasya by 800,000 to 12,800,000.

Omwaka 1

Entasya	12,800,000
Okushashura eibanja	-4,800,000
Okushashura Amagoba	-960,000
Enshohoza	-
	10,400,000
Eibanja risya	-3,360,000

Omwaka 2

Entasya	12,800,000
Okushashura eibanja	-3,360,000
Okushashura Amagoba	-672,000
Enshohoza	-
	10,400,000
Eibanja risya	-1,632,000

Hanu nitureeba ngu ahanyuma y'emyaka 2, omumwanya gw'eibanja kweyongyera rikaba 6,112,000, ryakyendeera ryaaba 1,632,000. Ezamagoba ga 6,112,000 nizingahi?  $6,112,000 \times 20\% = 1,222,400$ . Kwonka ahabwempinduka ekozirwe hati noshashura  $1,632,000 \times 20\% = 358,400$ . Egi nempinduka mpango munonga!. Katugumizemu nomwaka 3.

Year 3

Entasya	12,800,000
Okushashura eibanja	-1,632,000
Okushashura Amagoba	-326,400
Enshohoza	-10,400,000
Omubare – tiharuho eibanja	-358,400

Nobu batarigire omu eibanja, noreeba ngu omwaka ogurajja nibaija kurirugamu

**ABAHINGI BONKA NIBO BARIKWEETEINGA EKICWEKA EKI – Muhaane ebiteekateeko:**

*Omumbeera ezi orikweteenga okuguza omusiri otakasharwiire naryo n’eibanja, nabwe noyeteenga omuntu ou orikwesiga munonga reero okore nawe. Oguze omusiri mukye ahabw’okugura eby’okurya. Omukusharura oguzi ebirugire omumusiri omuhanga otaferwa esente. Ninga ohingye ebirikubaasa kusharurwa omubwiire bukye. Oyiiye.*

*(yaaba ori omumwaanya aha abantu tibarikubaasa kutuunga eibanja ry’okushashura buri kweezi, otekyereze eindi miringo okubarikubasa kukyendeeza amagoba gaburimwaka.)*

**5. Oshabe kandi oikirize Ruhanga okukuyamba.**

**OKUHAANA EBITEEKATEEKO OMU KIBIINA KY’ABANTU BOONA**

Eidaara ryaamuhuru omukuruga omu eibanja nokushaba obuhwezi bwa Ruhanga. Kandi nituteekwa kuba abantu abarikutuura omukukunda kwa Ruhanga twaba nitweenda ngu atuyaambe.

Hurikiza ugu omugane:

Eizooba rimwe omushaija akaija ahari mutahi we arikumushaba eibanja. Akaba yagurize 2,500 aine kutamu amagoba ga 10% okumara ameezi 7. Bwanyuma yashabwa okushashura ezirikurenga omuri 6,000. Mutahi weye kuyabazire yashaanga ekibaro kyabeire kigweriire kimwe. Omushaija akaba takamaya kubara kumanya amagoba gashemereire kushashura. Akaba naruga omu eibanja rimwe akaza omurindi. Omutahi kuyamuhurikize yayebuza, “Ahabwaki Ruhanga takayaamba ugu mushaija? Ahabwaki takaruga omumabanza? Nokugira ngu abandi nibamutwaaza kubi?” ahonaho omushaija yatandika kumushobororera okuyabeire arugire owomufumu. Omufumu akaba yamugambire ngu nigwaija kumubererera omwaka mubi kandi yakikiriza.

Ruhanga nagira ngu naija kureta ebizibu by’entasya ahari abo abatarikumworobera.

- Nuteekateeka ngu ugu mushaija akoroba?

Ogu nomugane ogundi okuruga omu baibuli:

Enkatwa za Israili okubagarukire Yerusalemu barikuruga Babuloni bakatandika kwombeka hekaaruru kwonka bakahika obwiire bareka. Hagai akakabukira abantu ahabwokutuura omumaju marungi kandi obwe hekaaruru—enju ya Mukama—gari amatoongo. Akarabura abantu yabagira ngu tibarimarwa Ruhanga yaaba atabashemereirwemu.

Soma ekitabo kya Hagai eshuura 1 (yoona) na 2:19.

- Okugumirwa omu byentasya obutosha kiruga omukugomera Ruhanga?
  - *Okugumirwa omu byentasya obutoosha tikirikuruga omubugomi. Keingi, Daudi akaba nayetomboita ahabwaki enkozi z’ebibi nizikururana. Kandi, Daudi niwe yashubire yagira ngo tikareebaga ohikiriire asigirweho okusheega ebyokurya (Zabuli 37:25).*

Okugumirwa omubyentasya nimuringo gumwe ogurikutuma abantu bajjuka Ruhanga. Twayeshanga tugumirwe omubyentasya tushemereire kwebuuza, tukeshujuma, tweteise kyoona ekitahikire kandi tushabe Ruhanga okutugirira embabazi. Tugumizamu kuturaho tutarikworibera Ruhanga, titushemereire Ruhanga okutugirira embabazi n'emigisha ye.

## **Entambwe z'okuta omunkola**

- Oteho enteekateeka yokukyendeeza amabanja agu oine.
- Oganiire n'eka yaawe kandi mwena mweheyo okuhikiriza entebekanisa egyo.
- Oshabe obuhwezi bwa Ruhanga ahabw'okuruga omumabanja kandi oikiriza ngu naija kukikora.

## **OKWEYEJUSYA**

Turagiirwe Ruhanga okuba ababiiki barungi besente.

### **OKUHAANA EBITEEKATEEKO OMU BUBIINA BW'ABANTU BAKYE**

Muhandikye orukarara rwebiteekateeko 10 ebi oyegire omukweega oku.

Nibintu ebiwahereze kutandika okuta omunkola? Ninki eki orikuza kutandika kuta omunkola hati?

### **Ebmimwiha omukuganiira omububiina bukye.**

Ruhanga nayenda ngu tugire obusingye omubyentasya nenshohoza. Tarikwenda ngu tube abahuuku besente ninga okuguma turikwerarikirira ahabw'emibereho yaitu. Twakozesa obukugu burungi omukureberera gye sente, Tukamushaba obwengye naija kuruhwera kushumuruka omubyesente.

### **Mushabe hamwe kandi muhendere.**