



IGITABO CYO GUTANGIZA UBUCURUZI

FASHA ABAKENE



P·E·A·C·E

Igitabo cyo Gutangiza Ubucuruzi PEACE

Rev. 20210528

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TEGURA UBUCURUZI BWIZA KURUSHAHO

IBIGANIRO MFASHANYIGISHO

IGITABO KIYOBORA UHUGURA



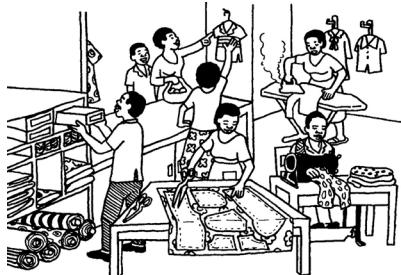
**Imbonerahamwe y'Intambwe 6
z'Igenamigambi ry'Ubucuruzi**



1. Suzuma Ibiranga Ubucuruzi Bwiza



**2. Vugana n'Abaguzi Kugirango Usuzume
Ibitekerezo Byawe**



3. Teganya Ikorwa ry'Ibicuruzwa Byawe



4. Teganya Ibiguzi by'Ubucuruzi Bwawe



**5. Shakisha Inkunga yo Guteza Imbere
Ubucuruzi Bwawe**



6. Teganyiriza Ibihe Bitunguranye



ISOMO RYA 1: MENYA IBIRANGA UBUCRUZI BWIZA

INTEGO

Nyuma y'iri somo, abahuguwe bazaba bamaze:

1. Kugereranya akamaro ko gukora igenamigambi n'ubusonga bushingiye kuri Bibiliya.
2. Kunyurwa n'umusaruro wabo.
3. Kugaragaza imikorere y'abacuruzi beza kugirango nabo bayikoreshe mu bucruzi bwabo.

IMYITEGURO

- Imbonerahamwe y'Intambwe 6 z'Igenamigambot
- Amakarita y'Intambwe 6 z'Igenamigambi – imwe kuri buri muntu uhugurwa (Bibaye ngombwa)
- Bibiliya Yera (imirongo iri busomwe yagaragajwe mbere)

IGIHE

Iminota 30

Intambwe

1. TANGIZA ISOMO RYA “TEGANYIRIZA UBUCRUZI BWIZA KURUSHABO” – IMINOTA 3

Manika Imbonerahamwe y'Intambwe 6 z'Igenamigambi (*Bibaye ngombwa: kandi utange ikarita 1 kuri buri muntu*). Akira abahugurwa mu isomo maze uhite ubabwire umutwe w'isomo.

Mu mahugurwa arenga 6 tugiye kuganira ku bijyanye nuko wateganyiriza ubucruzi bwiza. Hari intambwe 6 zo gutangira ubucruzi cyangwa guteza imbere ubucruzi buriho. Nimusubiranemo nanje buri ntambwe uko njyenda nyitunga urutoki (*Bibaye ngombwa: kandi murebe ku makarita yanyu*).

Uyu munsi, tugiye kuganira ku Ntambwe #1: Menya Ibiranga Ubucruzi Bwiza. Twese tugomba gutera imbere mu bucruzi bwacu.

◊ Ni iki gituma ubucruzi buba bwiza?

Emerera abantu batandukanye kugira icyo bavuga. Hanyuma ugire uti:

Twese tugomba kubona inyungu mu bucruzi bwacu kugirango dushobore kugura ibiryo, imyenda, ndetse n'amafaranga y'amashuri y'abana bacu. Icyakora, iterambere nyakuri rizanwa no kubaha Imana mu bucruzi bwacu. Iyo duteganyirije ubucruzi bwacu neza, twubahisha Imana kubera ko tuba tubaye abayobozi beza b'umurimo w'Imana n'ubutunzi bwayo yaturemeye. Kugirango dusobanukirwe kurushaho, reka turebe inkuru muri Bibiliya umucuruzikazi wateye imbere.

2. KORESHA URUGERO RW'UMUCURUZIKAZI WATEYE IMBERE – IMINOTA 10

Bumbura Bibiliya maze usome Imigani 31:10-31.

Umucuruzikazi Wateye Imbere (Imigani 31:10-31)

Umugore w'imico myiza ni nde wamubona? Arusha cyane rwose marijani igiciro. Umutima w'umugabo we uhora umwiringira; kandi ntazabura kunguraka. Ahora amugirira neza, ntabwo amugirira nabi, igihe cyose akiriho. Ashaka ubwoya bw'intama n'imigwegwe, anezewa no gukoresha amaboko ye. Ameze nk'inkuge z'abagenza,

azana ibyokurya bye, abikura kure. Abyuka kare butaracya; akagaburira abo mu rugo; agategeka abaja be imirimo ibakwiriye.

Yitegereza umurima, akawugura, awutezamo urutoki mu by'inyungu ivuye mu maboko ye. Akenyerana imbaraga; agakomeza amaboko ye. Abona yuko ibyo akora bimufitiye akamaro; kandi njoro itabaza rye ntirizima. Afatisha ukuboko urubambo ruriho ipamba; intoki ze zigafata igiti ahotoza. Aramburira abakene ibiganza; kandi indushyi akazitiza amaboko. Ntatinyishe abo mu rugo igihe cy'imbeho, kuko abo mu rugo bose bambaye ibikomeye by'imihemba. Yibohera ibirago by'ibisuna; imyambaro ye ni imyenda y'ibitare byiza n'imihengeri. Umugabo we amenyekana mu marembo y'umudugudu, yicaranye n'abakuru b'igihugu. Aboha imyambaro, akayigura; agurira abagenza imikandara. Imbaraga n'icyubahiro ni byo myambaro ye; kandi igihe kizaza azaba agiseka, atacyitayeho.

Abumbuza akanwa ke ubwenge; kandi itegeko ry'ururimi rwe riva ku rukundo. Amenya neza imico yo mu rugo rwe; kandi ntago arya ibyokurya by'ubute. Abana be barahaguruka bakamwita Munyamugisha; n'umugabo we nawe aramushima ati "Abagore benshi bagenza neza; ariko weho urabarusha bose." Ubutoni burashukana, kandi uburanga bwiza ni ubusa; ariko umugore wubaha Uwiteka niwe uzashimwa. Mumuhe ku mbuto ziva mu maboko ye; kandi imirimo ye nibayimushimire mu marembo.

◊ **Ni gute uyu mugore yubaha Imana mu buzima bwe n'ubucuruzi bwe?**

Emerera abantu batandukanye kugira icyo bavuga. Hanyuma ugire uti:

Twese twifuza gutera imbere nk'uyu mugore. Itangiriro ry'ubucuruzi bwiza ni ukwita ku byo Imana yaduhaye. Uyu munsi, tugiye kuganira ku Ntambwe #1: Menya Ibigira Ubucuruzi Bwiza. Reka dukomeze turebe inkuru y'undi mugore witwa Grace. Igihe ndimo kubabwira iyi nkuru, muzirikane ibi:

◊ **Ni iki cyabaye ku bucruzzi bwa Grace?**

◊ **Ni nama ki wagira Grace?**

Inkuru ya Grace

Grace ni umunyamuryango w'itsinda ry'ubwizigame. Afata inguzanyo ntoya kugirango agure kandi acuruze imboga. Afite ahantu heza mu isoko atunganiriza imboga ze acuruza. Aho acururiza huzuye ibikokorerwa byavuye ku mboga n'ibipapuro byinshi. Ategereje abagazi. Rimwe na rimwe abantu bareba ku mboga ze, ariko ni bake bamugurira. Hari abandi bantu benshi mu isoko bacuruza imboga nk'izo Grace acuruza. Buri cyumweru, Grace aba afite ibibazo by'ukuntu yishyura inguzanyo ye.

◊ Ni nama ki wagira Grace kugirango yige uko yateza imbere ubucuruzi bwe?

Komeza ubaze kugirango ubone ibisubizo 2-3 byihuse. Uvuge ibi bikurikira nibiramuka bitavuzwe:

- Saba Imana ubwenge
- Menya uko abandi bacuruzi bacuruza
- Vugana n'abagazi

Komeza inkuru.

Vuba aha, Grace yabonye undi mucuruzikazi ucuruza amandazi. Byarimo bigenda neza. Grace ahitamo guhagarika guceruza imboga maze atangira guceruza amandazi. Atekereza ko buri wese akunda amandazi, ariko ntajya abaza. Ntabwo arakoraho amandazi. Umuturanyi we amubwira ibikoresho yakoresha ariko ntago azi ibipimo nyakuri yakoresha. Grace agura ifarini n'ibindi bikoresho kuri butike y'iwabo kandi baramuhenda. Grace abyuka ku munsi w'isoko akora amandazi. Ariko, ntago yari yashyizemo isukari ihagije cyangwa ngo ayapfunyike neza kugirango agurwe vuba byihuse. Agera ku isoko akererewe. Abantu 2 nibo baguze ku mandazi ya Grace. Banga kumwishyura amafaranga abasaba. Asubiza amandazi mu rugo. Barayinubira bavuga ngo amandazi ntago aryoshye maze banga kuyarya. Ubucuruzi bwa Grace buba akaga!

Ganira kuri ibi bibazo 3 mu itsinda ryanyu:

- ◊ Ni kuki Grace yahinduye ubucuruzi bwe?
- ◊ Ni ayahe makosa Grace yakoze mu bucuruzi bwe bushya?
- ◊ Ni nama ki wagira Grace?

Mufite iminota 5.

Nyuma yiminota 5, baza umuntu umwe muri buri tsinda kuvuga ibyo baganiriye. Babwire ingingo zikurikira niba zitavuzwe. Nyuma ya buri ngingo, komeza ubaze ugira uti: Kuki?

Ingingo zo Kuganira ku Nkuru ya Grace

- ◊ Ni kuki Grace ahindura ubucuruzi bwe?
 - Ibicuruzwa bye ntibigenda neza.
 - Afite ikibazo cyo kwishyura inguzanyo ye.
- ◊ Ni ayahe makosa Grace yakoze mu bucuruzi bwe?
 - Ntago ajya atekereza ku gitekerezo cye gishya cy'ubucuruzi bwe.
 - Agura ibikoresho ku giciro cyo hejuru.
 - Nta nararibonye afite kandi atega amatwi inama mbi.
 - Ntago ajya akora amandazi neza.
- ◊ Ni nama ki wagira Grace?
 - Gushaka icyo abaguzi bashaka (gusobanukirwa isoko ryawe).
 - Kwiga neza aho ugura ibikoresho by'ibanze.
 - Kwitoza gukora amandazi.
 - Kubara ikiguzi gikenewe kugirango ubone inyungu.
 - Kudapfa kwigana ubundi bucuruzi.
 - Gusukura aho acururiza nk'uburyo bwo kubaha ibyaremwe n'Imana n'abaguzi be

Shimira abahugurwa kubera ibisubizo byabo. Kora incamake ugira uti:

Isomo ry'ingenzi twize mu nkuru ya Grace ni ugukora igenamigambi mbere y'uko utangira cyangwa uhindura ubucuruzi bwawe

3. GARAGAZA UKO IGENAMIGAMBI RISHOBORA GUHESHA IMANA ICYUBAHIRO- IMINOTA 3

Ibase ko ushaka gufasha Grace.

- ◊ Ni iki wabwira Grace kugirango umushishikarize gukora igenamigambi mbere y'ubucuruzi bwe?

Tega amatwi ibisubizo byabo. Emeza ibitekerezo bitanzwe. Hanyuma ugire uti:

Bibiliya idutegeka guteganyiriza ubucuruzi bwacu..

Bumbura Bibiliya maze usome Imigani 21:5:

"Ibyo umunyamwete atekereza bizana ubukire, ariko ubwira bwinshi bwiriza ubusa." (21:5)

Ibuka ko Imana yatugize abayozi b'ibyaremwe byayo byose, harimo n'ubucuruzi bwacu. Abayobozi beza bategura ubucuruzi bwabo neza kugirango bube bwiza kurushaho. Iyo dukoze ibishoboka tugakora igenamigambi ry'ubucuruzi bwacu, duhesha Imana icyubahira.

4. SHISHIKARIZA ABAHUGURWA KUNYURWA N'UMUSARURO W'UMURYANGO WABO- IMINOTA 5

Shyira abahugurwa mu matsinda ya babiri babiri maze ugire uti:

Ganira kuri ibi bibazo bikurikira na mugenzi wawe mu minota 2:

- ◊ Inyungu yawe ikemura ibibazo by'umuryango wawe bingana iki?
- ◊ Unyuzwe bingana iki n'uko winjiza amafaranga ahagije?

Ibuka: Ni ngombwa ko mujya muba abanyakuri. Ubwo ni bwo muzashobora kugaragaza mugakemura ibibazo mu bucruzzi bwanyu.

Nyuma yiminota 2, gira uti:

Muzamure intoki zanyu ku kiganza cyanyu kugirango mwerekane uko munyuzwe n'umusaruro w'umuryango wanyu. Urutoki rumwe rusobanuye ko utawishimiye. Urutoki rwa kabiri, urwa gatatu n'urwa kane ruragaragaza ko hari ukunyurwa cayne. Nimunyereke rero uko munyuzwe.

Fata abantu 2 cyangwa 3 bazamuye urutoki rumwe cyangwa ebyiri, maze ubaze uti:

- ◊ Kuki uvuga ko kunyurwa n'umusaruro wawe ari 1 (cyangwa 2)?

Bashimire kubera kugira icyo bavuga.

Murakoze kubera kuba abanyakuri ku bijyanye no kunyurwa n'umusaruro w'umuryango wanyu. Iyo dusabye Imana ubwenge kugirango tubone ibibazo nibwo dushobora gutangira ibisubizo. Uburyo bumwe bwo kubona umusaruro mwinshi ni ugucunga ubucuruzi bwiza. Ibi ni byo mugije kwiga mu isomo ritaha – guteganyiriza ubucuruzi bwiza buzanira Imana icyubahiro kandi bukinjiriza inyungu nyinshi umuryango wawe.

5. GARAGAZA KANDI UGANIRE KU BIRANGA UMUCURUZI MWIZA- IMINOTA 5

Reka twongere dutekereze kuri Grace. Ntago akeneye kwiga gukora amandazi neza gusa, ahubwo akeneye no kwiga gucunga ubucuruzi Imana yamuhaye.

Iyo ugiye mu isoko ukabona umucuruzi mwiza wateye imbere,

◊ Ni iki akora gituma utekereza ko yateye imbere?

Babwire batange ibitekerezo bisobanura icyo umucuruzi mwiza akora.

Ongeraho zimwe mu ngingo zikurikira niza zitavuzwe mu bisubizo byatanzwe:

Umucuruzi mwiza:

- Agira igitekerezo cyiza cy'ubucuruzi
- Ashaka uburyo yazajya agurisha mu mwaka wose
- Ashimisha kandi akubaha abaguzi
- Acunga neza amafaranga y'ubucuruzi
- Ahora yizigama
- Ashakisha uburyo bwiza kurushaho bwo guceruza
- Ateganya ko hashobora kubaho ibibazo kandi akabikemura
- Atanga ibicuruzwa byiza
- Asukura aho akorera n'iruhande rwaho kandi akagira gahunda
- Asaba Imana ubwenge

Hanyuma baza uti:

◊ Ni ibihe bikorwa wakora kugirango uteze imbere imikorere yawe mu bucruz
cyangwa umusaruro w'umuryango wawe? Rasa ku ntego!

Shishikariza abahugurwa bamwe gusubiza vuba vuba.

*Bashimire kubera ibyo bavuze. Shishikariza abatanze ibitekerezo n'abandi bose kugerageza
ibitekerezo byabo.*

6. KORA INCAMAKE MAZE USOZE ISOMO – IMINOTA 5

Uyu munsi:

- Twaganiriye ku kamaro ko gusuzuma ibigira ubucuruzi bwave bwiza;
- Twazirikanye ko gucunga neza umurimo Imana yaturemeye;
- Twagaragaje urutonde rw'imyitwarire iranga umucruzi mwiza; kandi
- Twagaragaje ibikorwa byihariye twakora kugirango duteze imbere ubucruzi bwacu cyangwa umusaruro.

Tunga urutoki ku mbonerahamwe y'Intwambwe 6 z'Igenamigambi (Bibaye ngombwa: kandi utange amakarita yo kwibutsa) hanyuma ugire uti:

Reka dusubiriremo twese hamwe Intambwe 6 z'Igenamigambi uko ngenda ntunga urutoki kuri buri gishushanyo.

Nyuma y'uko wowe n'abahugurwa muvuga intambwe 6 zose, tunga urutoki ku Ntambwe #1 maze ugire uti:

Murakoze! Mushoje Intambwe #1: Suzuma Ibiranga Ubucuruzi Bwiza. Reka dusubiremo twese hamwe icyo twiyemeje mu isomo ry'uyu munsi:

**Niyemeje kubaha Imana nkoresheje nibura kimwe mu biranga
ubucuruzi bwiza cyangwa se igitekerezo kugirango nteze
imbere ubucuruzi bwanjye cyangwa umusaruro wanjye.**

Mu isomo rikurikira turaza kuganira Intambwe #2: Vugana n'Abaguzi Kugirango Usuzume Ibitekerezo Byawe.

Mwakoze kwitabira uyu munsi.

Ibuka gusaba iminota igeria kuri 3-4 yo gutuza mu gihe cyo gusenga kugirango batekereze ku isomo ryizwe mbere yo gusoza. Sozanya n'isengesho riteye ritya:

Mwami Mana ya Bose,
Watu gize abayobozi b'ibyo waremye byose.
Reka dukoreshe neza ibyo waduhaye kugirango
duteganyirize ubucuruzi bwacu neza, kugirango
tukubahe, dutunge imiryango yacu, kandi twishimire
aho dutuye. Ku bw'ubuntu bwa Yesu, Ameni



ISOMO RYA 2: VUGANA N'ABAGUZI KUGIRANGO USUZUME IBETEKEREZO BYAWE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Gusesengura akamaro ko kubaza n'uburyo bwo kubaza abaguzi ku bijyanye n'ibitekerezo by'ubucuruzi.
2. Kuzirikana akamaro gufata abaguzi neza mu cyubahiro.

IMYITEGURO

- Imbonerahamwe y'Intambwe 6 z'Igenamigambi
- Bibiliya Yera (imirongo iri busomwe yagaragajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU BIKORWA BYO GUTEZA IMBERE UBUCURUZI BWABO CYANGWA IMIRYANGO YABO - IMINOTA 5

Murakaza neza. Manika Imbonerahamwe y'Intambwe 6 z'Igenamigambi maze ugire uti:

Uyu munsi tugiye kuvuga kubijyanye no gутегура no gusuzuma ibitekerezo by'ubucuruzi binyuze mu kuvugana n'abaguzi. Mbere y'uko dutangira, reka tuvugire hamwe Intambwe 6 z'Igenamigambi uko ngenda ntunga urutoki kuri buri gishushanyo (Bibaye ngombwa: kandi namwe murebe ku makarita yanyu).

Genda utunga urutoki kuri buri gishushanyo ku Mbonerahamwe y'Intambwe 6 z'Igenamigambi maze uvuge izina ry'Intambwe. Saba itsinda gusubiramo nyuma yawe. Hanyuma ugire uti:

Mu isomo riheruka, twatanze urutonde rw'imikorere myiza wakoresha kugirango ubucuruzi bwawe n'umusaruro wawe bitere imbere.

◊ **Ni ibihe bikorwa byihariye wakoze kugirango uteze imbere ubucuruz bwawe n'umusaruro w'umuryango wawe?**

Saba abahugurwa batandukanye kugira icyo bavuga, bwira n'abandi kugira icyo babivugaho muri make. Shimira buri wese. Hanyuma ugire uti:

Ndashishikariza buri wese kubaha Imana akora byibuze igikorwa kimwe kugirango ateze imbere imikorere yawe mu bucuruzi bwawe.

Tunga urutoki ku Ntambwe #2 maze ugire uti:

Iteganyamigambi ry'ubucuruzi ryiza ritangirana no kuvugana n'abaguzi kugirango usuzume ibitekerezo. Iryo ni ryo somo ryacu uyu munsi.

2. BABWIRE INKURU MAZE UGANIRE KU BURYO BWO GUSUZUMA IBITEKEREZO BY'UBUCURUZI - IMINOTA 8

Reka tuvuge ku kuntu wasuzuma ko igitekerezo cyawe ari cyiza cyangwa atari cyiza.

◊ **Buri gitekerezo cy'ubucuruzi cyose kiba ari cyiza? Kubera iki kiba ari cyangwa atari cyiza? [Oya, kubera ko...]**

Reka umwe mu bahugurwa asubize. Hanyuma kora incamake ugira uti:

Nimwibuke inkuru ya Grace. Iteganyamigambi ry'ubucuruzi ni ingenzi kugirango ugire ubucuruzi bwiza kandi bwunguka ndetse bugahesha Imana icyubahiro.

Ngiye kubabwira inkuru yerekeranye n'akamaro ko kugira igitekerezo cy'ubucuruzi cyiza. Iyi ni inkuru ya Maria ucuruza icyayi n'isambusa. Tekereza aramutse aje kugusaba ibitekerezo by'ukuntu yateza imbere ubucuruzi bwe..

Inkuru ya Maria

Maria acuruza icyayi n'isambusa. Abaguzi bitotombera ko sambusa zidakoze neza. Ariko rimwe na rimwe Maria kubona ibikoresho by'ibanze byizabihendutse biramukomerera. Maria afite ibitekerezo 2 ashaka guhinduramo ubucuruzi bushya. Kimwe ni uguhagarika guceruza isambusa akagurisha icyayi gusa n'amata y'inshyushyu. Amata naramuka aguzwe cyane, Maria ashobora guceruza amata gusa. Nyamara, amata yo hafi aho arahenze.

◊ **Ni gute Maria yahitamo igitekerezo cy'ubucuruzi nk'aho ari cyo cyiza? Ni iki yakora kugirango usuzume ibitekerezo bye?**

Bashishikarize kuganira. Reba ko ikiganiro kitavuga ku bucruzi bwo guhitamo, ahubwo ku buryo bwo gusuzuma ibitekerezo bye.

Soza ikiganiro ugira uti:

Hari ibibazo 3 ushobora kwibaza ukabibaza n'abaguzi kugirango usuzume igitekerezo cy'igicuruzwa runaka cyangwa serivise:

1. Abantu barashaka iki gicuruzwa cyangwa iyi serivise?
2. Baba biteguye kukigura?
3. Bacyishyurira angahe?

Turabona ko Maria yari akeneye gusuzuma igitekerezo cye mbere guhindura ubucuruzi bwe.

3. BABWIRE INKURU YEREKANA KUBAHA NO KUVUGANA N'ABAGUZI KUGIRANGO USUZUME IGITEKEREZO CY'UBUCURUZI – IMINOTA 12

Abacuruzi bamwe nti bajya bateganiriza guceruza igicuruzwa cyabo cyangwa serivise. Bapfa kubitanga bakizera ko abaguzi bari bubigure. Reka mbabwire gahunda yo guceruza y'umugore witwa Chantal.

Gahunda yo Guceruza ya Chantal

Chantal acuruza amafi. Arashaka kugurisha amafi menshi kugirango yongere umusaruro we. Asura abarobyi b'iwabo maze ababwira yiteguye kubaguraho amafi menshi buri munsi. Abaza neza mu

cyubahiro niba hari umubare w'amafi atandukanye, igihe yayagurira ndatsa n'igiciro cyayo. Maze Chantal agirana umubano n'abafite za resitora iwabo, akajya ajyenda abagurisha amafi inzu ku nzu iwabo ndetse no mu baturanyi b'iwabo akanamenyesha abantu ko agiye kujya abazanira amafi mabisi buri munsi. Amenya abakeneye amafi mashya, incuro bayakenera ndetse n'amafaranga bashaka kwishyura. Afata komande z'amafi bamutumye maze agereranya umubare w'amafaranga atakereza ko ashobora kwinjiza buri cyumweru.

Akoresheje aya makuru afite, Chantal agereranya umubare w'amafaranga ashobora kubona buri cyumweru. Hanyuma, anagereranya umubare w'amafaranga ashobora kwiguriza kugirango ashobore kwagura ubucuruzi bwe.

Baza itsinda ibi bibazo bikurikira –ugende ubaza kimwe kimwe. Tanga igihe gihagije cyo kubiganiraho. Wongereho aya makuru akurikira niba atavuzwe.

◊ Ni gute Chantal ashaka abaguzi?

- [Agirana umubano n'abantu baturanye n'abo hirya y'aho atuye.]
- Agirana umubano n'abafite za resitora ku bijyanye no kugurisha ibicuruzwa bye.
- Atega amatwi kandi akubaha abandi.]

◊ Ni gute Chantal ahitamo umubare w'amafi ashobora kugurisha?

- [Abaza abaguzi asanganywe n'abaza umubare w'amafi bashaka kugura.]
- Abaza abaguzi amafaranga bumva bashaka kwishyura.
- Akora ibishoboka byose akagura amafi ahagije ku giciro cyiza kugirango abone inyungu.]

◊ Ni kuki utekereza ko Chantal ahitamo umubare yumva ashobora kugurisha mu cyumweru cya 1?

- [Arashaka kumenya umubare w'inguzanyo akeneye gufata.]
- Arashaka kugereranya niba ubucuruzi bwe bushobora kwinjiriza umuryango we umusaruro uhagije kandiakanashobora kwishyura inguzanyo.]

Shimira abahugurwa kubera ibisubizo byabo. Kora incamake ugira uti:

Muri iyi nkuru mwumvise akamaro ko kuvugana n'abaguzi no gushakisha uburyo wamenya icyo bashaka.

Ubu rero, hindukirira mugenzi wawe maze umubaze uti:

◊ Ni kuki Chantal yubaha abaguzi be?

Nyuma y'iminota 2, emerera bamwe gusubiza. Shimangira kandi ukomeze ibisubizo byiza. Hanyuma, ugire uti:

Mu ntangiriro za Bibiliya mu Itangiriro, hagira hati:

"Imana irema umuntu ngo agire ishusho yayo, afite ishusho y'Imana ni ko yamuremye, umugabo n'umugore ni ko yabaremye." (1:27)

Kubera ko buri mugore, umugabo n'umwana baremwe mu ishusho y'Imana, buri wese afite agaciro gakomeye kandi arakwiriye ku Mana. Amaze gusobanukirwa ibi, Chantal yumva abaguzi, akita ku byifuzo byabo neza. Muri ubu buryo rero, ashobora guteganyiriza ubucuruzi bwiza kurushaho kandi agahesha Imana icyubahiro.

Reka dukomeze twumve igice gisigaye cy'inkuru ya Chantal

Gahunda yo Kugurisha ya Chantal, Gukomeza

Uko Chantal yagiye amenya abaguzi be, yaje guhura n'umuntu ufite resitora, Daniel, ukomoka mu bwoko Chantal yanga. Chantal yaje kumenya ko Daniel atari azi itandukaniro hagati y'amafi meza n'amabi. Daniel nti yari azi ko amafi mabi ashobora kurwaza abantu maze bigatuma ubucuruzi buhomba. Chantal yabonaga amafi mabi ku buntu mu barobyi maze akayagurisha Daniel ku giciro kimwe n'icyo agurishaho amafi meza. Kubera ibyo, Chantal yabonaga inyungu nyinshi akambika abana be ndetseakanishyura amafaranga yabo y'ishuri.

◊ Ni iki Chantal agomba gukora? Kubera iki?

Saba abahugurwa kuganira kuri iki kibazo mu matsinda y'abantu 3-4. Hanyuma, hamagara 2 kugera kuri 3 gusubiza. Maze, ugire uti:

Yesu atanga amabwiriza y'ingirakamaro ku bijyanye n'uko tugomba gufata inshuti, abaturanyi, ndetse n'abanzi.

Bumbura Bibiliya muri Matayo 5:44 na 22:26-39:

"Mwigisha, ni irihe tegeko rirusha ayandi gukomera?" Yesu aramusubiza ati: "Ukunde Uwiteka Imana yawe n'umutima wawe wose, n'ubugingo bwawe bwose n'ubwenge bwawe bwose. N'iryakabiri na ryo rimeze nka ryo: Ukunde mugenzi wawe nk'uko wikunda."

"Ariko jyeweho ndababwira nti: mukunde abanzi banyu, musabire ababarenganya."

Ibuka ko, buri mugore, umugabo n'umwana bafite agaciro mu maso y'Imana. Iduha imbaraga zo gukunda abaguzi bacu, ikanadufasha no kubaha abanzi bacu.

Kuva rero tumaze kuganira ikibazo kiri mu bucuruzi bwa Chantal mu guceruza amafi, ni mutekereze ku guceruza inyanya ariko ugashyiramo nibura urunyanya rumwe ruboze mu ishashi.

- ◊ Iyi myitwarire yaba yubaha Imana n'abaguzi? Kubera iki ari byo cyangwa atari byo?
- ◊ Ni gute umucuruzi yahindura bene iyo myitwarire akubaha Imana n'abaguzi be? [Gukora sause tomate akayigurishanya n'inyanya zoroshye; kuguriza inyanya zitameze neza ku giciro cyo hasi, gukoreha inyanya zoroshye mu guteka iwe.]

Hamagara bamwe mu bahugurwa gutanga ibitekerezo. Hanyuma, ugire uti:

Kora amatsinda y'abantu batatu batatu maze ubabaze iki kibazo:

- ◊ Ni ibihe bihe wagize aho wisanze urimo kubeshya abaguzi?

Nyuma y'iminota mike, hamagara 3 cyangwa 4 gutanga inger. Hanyuma, ugire uti:

Tugomba gukorera abaguzi bacu neza, atari uko tugamije kubona inyungu gusa, ahubwo ari no kubagaragariza urukundo rw'Imana.

Mu gihe cyatambutse, niba hari aho tutakiriye abaguzi bacu neza cyangwa hari aho twabariganije, dushobora gusaba Imana kutubabarira. Binyuze mu rupfu rwa Yesu ku musaraba, Imana ku bw'ubuntu bwayo itubabarira ibyaha byacu.

Bumbura Bibiliya muri 1 Yohana 1:9. 1 Yohana 1:9 havuga ku mbabazi z'Imana:

“Ariko nitwatura ibyaha byacu, ni yo yo kwizerwa kandi ikiranukira kutubabarira ibyaha byacu no kutwezaho gukiraniwa kose.”

4. KORA INCAMAKE MAZE USOZE ISOMO- IMINOTA 5

Egera Imbonerahamwe y'Intambwe 6 z'Igenamigambi maze ugire uti:

Reka twese tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri gishushanyo (Niba ari ngombwa: kandi murebe ku makarita yanyu).

Nyuma y'uko wowe n'abahugurwa mumaze kuvuga intambwe 6 zose, tunga urutoki ku Ntambwe #2 maze ugire uti:

Murakoze! Mushoje Intambwe #2: Vugana n'Abaguzi Kugirango Usuzume Ibitekerezo Byawe. Uko mugenda mugirana umubano n'insuti n'abaguzi mu gace k'iwayu, mwibuke ko buri wese muri ari uwa agaciro kandi akundwa n'Imana. Reka duhaguruke maze dusubiriremo hamwe icyo twiyemeje ku isomo ry'uyu munsi:

Nzubaha abaguzi banje kandi mvugishe ukuri, mbabaze icyo bashaka, niba bashaka kugura, ndetse n'amafarnga bumva bashobora kwishyura.

IMu isomo ryacu rikurikira, tuzaganira ku bijyanye na gahunda yawe yo gukora ibicuruzwa. Murakoze kwitabira isomo ry'uyu munsi. Reka twikomere mu mashyi kubera akazi keza mwakoze.

Zirikana gufata iminota 3-4 yo gutuza mu isengesho kugirango batekereze ku isomo mbere yo gusoza. Sozanya isengesho riteye ritya:

*Data udukunda,
Waremye buri mugore, umugabo, n'umwana mu
ishusho yawe, kandi twese uradukunda cyane.
Tubabarire incuro tutakiriya abaguzi bacu neza.
Reka dutekereze ku rukundo rwa Yesu akunda
abaguzi bacu binyuze mu kububaha no kwita ku
byo bakeneye, kugirango imibano iwacu ishobore
gukomezwa. Ku bw'Izina rya Yesu, Ameni.*



ISOMO RYA 3: TEGURA IKORWA RY'IBICURUZWA BYAWE

INTEGO

Nyuma y'iri somo, abahuguwe bazaba bamaze:

1. Kubona ubusonga nk'urufatiro rwo gutegura ikorwa ry'ibicuruzwa.
2. Kugaragaze ibice bigize ikorwa ry'ibicuruzwa.
3. Gutanga urutonde rw'ibibazo byakoreshwa mu gihe hategurwa gahunda y'ikorwa ry'ibicuruzwa.

IMYITEGURO

- Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi
- Amafoto y'Ibice 5 bigize Ikorwa ry'Ibicuruzwa
- Bibiliya Yera (imirongo iri busomwe yagaragajwe mbere)
- Aho kumanika inyandiko

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU KAMARO KO KUVUGANA N'ABAGUZI BAWE - IMINOTA 5

Ha ikaze abahugurwa. Manika Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi maze ugire uti:

Uyu munsi turaganira ku bijyanye n'uburyo bwo gутегура ikorwa ry'ibicuruzwa mu bucürüzi bwawe. Mbere yuko dutangira, reka tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri gishushanyo (*Bibaye ngombwa: kandi murebe amakarita yanyu*).

Genda utunga urutoki kuri buri ntambwe yo ku Mbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi bagende bayivuga.

Ubu rero, reka dusubire mu isomo riheruka. Mwahisemo, nka chantal, ko mugiye kubaka imibano no kubaza ibibazo kugirango mumenye neza abaguzi banyu, mwitegereza ibyifuzo byabo mu bwitonzi.

◊ Ni iki mwize igihe mwabazaga ibibazo abaguzi banyu kugirango muteze imbere ubucuruzi bwanyu?

Sabaabantu 2 cyangwa 3 kuvuga ibyo bize ku nshuti zabo n'abaguzi babo. Bwira n'abandi kugira icyo babivugaho muri make. Hanyuma ugire uti:

Murakoze kubera ibitekerezo byanyu mutanze. Kugirango ushyire mu bikorwa igitekerezo cyiza cy'ubucuruzi, ugomba iteka gутекереza ku baguzi bawe mbere na mbere kandi ukababaza ibyo bashaka. Uko ugenda wubaka umubano n'inshuti n'abaguzi mu gace utuyemo, ibuka ko buri muguzi ari uwa agaciro kandi akundwa n'Imana.

2. KORESHA UMUGANI UZWI N'INKURU KUGIRANGO UGARAGAZE IBICE BIGIZE IKORWA RY'IBICURUZWA-IMINOTA 12

Uyu munsi, reka tuvuge ku 'ikorwa ry'ibicuruzwa.' Ibuka ko, bitewe n'uko Imana yatugize abayobozi b'ibyo yaremye, dufite inshingano yo kwita ku byo yaduhaye byose. Bibiliya idutegeka gukora igenamigambi ry'ubucuruzi bwacu, harimo n'ikorwa ry'ibicuruzwa byacu. Mu masomo abiri aheruka, twasomye Imigani:

Bumbura Bibiliya maze usome:

"Ibyo umunyamwete atekereza bizana ubukire, ariko uwira bwinshi bwiriza ubusa." (21:5).

◊ Ni iki wumva muri uyu mugani?

Ubu rero, bashyre mu matsinda y'abantu batatu cyangwa bane, maze ubaze uti:

◊ Ni iyihe migani muzi iwanyu ivuga ku gukora cyane no gutegura?

Mufite iminota 4.

Nyuma y'iminota 4, hereza abantu 2 cayngwa 3amahirwe yo kugira icyo bavuga. Iyo migani bavuze yandike kuri ha hantu ho kwandika ukoresheje amagambo cyangwa ibishushanyo kugirango bibafashe kwibuka. Bashimire kandi ushime n'ibitekerezo byabo.

Intambwe y'ingenzi mu gutegura ubucuruzi bwiza ni ugutekereza ku ikorwa ry'ibicuruzwa. Ikorwa ry'ibicuruzwa ni ihuzwa ry'ibikoresho by'ibanze, akazi, n'ibindi bikoresho kugirango ukore igicuruzwa ushaka kugurisha. Urugero,

◊ Kugirango ugurishe sambusa, ni ibiki ukenera?

Ongeraho imwe muri izi ngingo zikurikira niba zitavuzwe: ifarini, ibirayi, amavuta y'ubuto, akazi, Imbabura, peteroli, ibirungo, ameza, aho gutekera, amajerikani y'amazi, ibirahuri, n'ibindi n'ibindi. Nyuma yuko abahugurwa basubije neza, erekana ibishushanyo by'Ibice 5 by'Ikorwa ry'Ibicuruzwa ari nako ugira uti:

Ubusanzwe, hari ibice 5 bigize ikorwa ry'ibicuruzwa ku gicuruzwa icyo ari cyo cyose:

1. **Umurimo**—abantu bakora ikintu runaka, kukijyana cyangwa kukizana, kukigurisha, n'ibindi n'ibindi.
2. **Ibikoresho by'Ibanze n'ibindi ukoreraho**—nk'ifarini, inkwi, ipamba, imbingo, uruhu, n'ibindi n'ibindi.
3. **Ibyuma na ma mashini**—ibyuma bitandukanye, imashini idoda, uruhindu, umukasi, ibibindi, imbabura, icyokezo, n'ibindi n'ibindi.
4. **Ahantu ho gukorera**—ahantu ukorera igicuruzwa cyawe.
5. **Inzira y'ikorwa**—uko ibindi bice byose bihuzwa.

Umuyobozzi mwiza ategura neza ikorwa ry'ibicuruzwa rye kugirango rigende neza kurushaho. Iyo dukoze ibishoboka byose tugategura ikorwa ry'ibicuruzwa byacu, Imana ihabwa icyubahiro.

Dore inkuru ya Mutesi n'ubucuruzi bwe. Muyitege amatwi mwumve niba nibo mushobora kugaragaza ibice bitandukanye bigize ikorwa ry'ibicuruzwa bya Mutesi: umurimo, ibikoresho by'ibanze, ibyuma, ahantu ho gukorera n'inzira y'ikorwa ry'ibicuruzwa.

Ubucuruzi bwa Mutesi

Mutesi afite abana babiri. Nyuma y'urupfu rw'umugabo we, ajya kubana na nyina, wigisha gucuruza resitora. Mutesi amenya ko ibanga ryo gukora isosi nziza, chapati, n'ubugali ko ari ukugira ibikoresho byiza mu kigero nyacyo, cyane cyane ku birungo. Akoresheje

inguzanyo iciriritse agura imbabura, ipanu, n'ikibindi kinini. Mutesi aha akazi umukozi umwe umufasha kwoza no guponda ifarini, gupfunyika no kujyana ibikoresho binini. Inzu ye y'ibumba 2 irahagije kuburyo abona aho kubika ibikoresho by'ibanze nk'ifarini, ibigori, amavuta, ibitunguru n'ibirungo akoresha ndetse no gupfunyika ibiryo. Mutesi rimwe na rimwe agomba kujya mu kandi gasantire kugirango agure ibikoresha byiza cyane. Umukobwa we mukuru, ufite imyaka 13, asigara mu rugo arera uruhinja igihe Mutesi yagiye. Imihanda rimwe na rimwe ntiba yoroshye kunyuramo. Mutesi abika ibikoresho bihagije mu rugo kugirango akomeze gukora ibiryo byiza cyane byo kugurisha kugirango atunge umuryango we.

Uko ngenda mvuga buri gice, mumbwire ingero zifatika zihariye mwumvise mu nkuru y'ubucuruzi bwa Mutesi.

Zamura ibishushanyo uko ugenda uvuga buri gice. Bimwe mu bisubizo bishoboka birimo ibi bikurikira:

1. Umurimo [umukozi]
2. Ibikoresho by'ibanze [ibyoguteka nk'ifarini, ibigori, ibitunguru, amavuta, n'ibirungo]
3. Ibyo gukoreraho [imbabura, ikibindi, ibyo amasorori yo kubikamo ibiryo]
4. Ahantu ho Gukorera [umwanya mu nzu ye y'ibumba 2]
5. Inzira y'Ikorwa ry'Ibicuruzwa [uko aronga ibiryo, kuvanga ibirungo, gupfunyika]

Shimira buri wese kubera ibisubizo bye.

3. GANIRA KU BIKUBIYE MU IFATWA RY'IBYEMEZO BIJYANYE N'IKORWA RY'IBICURUZWA – IMINOTA 8

Kugirango habeho ikorwa ry'ibicuruzwa ryiza, ugomba gufata ibyemezo kuri buri gice kigize ikorwa ry'ibicuruzwa byawe. Reka tuganire ku bikubiye mu byemezo ufata kuri buri gice cy'ikorwa ry'ibicuruzwa.

Shyira abahugurwa mu matsinda 5. Buri tsinda rihe igice 1 cy'ikorwa ry'ibicuruzwa.

Hanyuma ugire uti:

Mukore urutonde rw'ibibazo cyangwa ibintu by'ingenzi ugomba gukemura kugirango igice cy'ikorwa ry'ibicuruzwa ryawe rigende neza. Urugero, ku "Umurimo" ikibazo kimwe gishobora kuba, "Niba nshaka guteza imbere ubucuruzi bwanjye, naba nkeneye gushaka umukozi?" Ku "Bikoresho ukoreraho" ushobora kuvuga uti, "Naba nkeneye imbabura nziza cyangwa akamashini ko gusya?" Ku "Bikoresho by'Ibanze," "Ni here nagura ibikoresho by'ibanze?"

Reba ni ibibazo bingahe mwakora kuri buri gice mwahawwe. Mufite iminota mike yo gukora mukarangiza urutonde rwanyu.

Nyuma y'iminota 3, bwira buri tsinda gutanga urutonde rw'ibantu umucuruzi agomba gutekerezaho mu gutegura gahunda y'ikorwa ry'ibicuruzwa. Niba ari ngombwa, koresha ingero zimwe kugirango bitumen haboneka ibitekerezo.

Gahunda y'Ikorwa ry'Ibicuruzwa	
Ibice	Urugero rw'ikibazo cyangwa ikindi kintu
1. Umurimo	<ul style="list-style-type: none"> • Naba nkeneye umukozi? • Ni ubuhe bumenyi uwo mukozi akeneye kuba afite? • Nkoreshe umuntu wo mu muryango wanje? • Naba nkeneye umuntu ukora igihe cyose - uhoraho cyangwa uza rimwe na rimwe? • Ndamuhemba angahe?
2. Ibokoresho by'Ibanze	<ul style="list-style-type: none"> • Nkeneye kurangura ibingana iki? • Ni hehe nabona ibokoresho by'ibanze byiza igihe mbikeneye? • Mfite iki cyo ku byishyura?
3. Ibyo Gukoreraho	<ul style="list-style-type: none"> • Naba hari ibyuma cyangwa ibindi bintu nkeneye kugura? • Nagura ibyo gukoreraho byakozehot?
4. Ahantu ho Gukorera	<ul style="list-style-type: none"> • Naba nkeneye ahantu hangana iki ho gukorera? • Naba mpafite cyangwa nkeneye kuhakodesha? • Ni gute naharinda abajura?
5. Inzira y'Ikorwa ry'Ibicuruzwa	<ul style="list-style-type: none"> • Ni gute nashyira ibantu byose ku murongi kugirango inzira y'ikorwa ry'ibicuruzwa ikoreshe igihe n'ibantu neza? • Ni iki nakora kugirango ibicuruzwa byanje bihore bifite ubwiza buhambaye?

Shimira abahugurwa kubera ibitekerezo byabo hanyuma ugire uti:

Nk'uko mubibona, ikorwa ry'ibicuruzwa rigira ibice bitandukanye. Uko ugenda uteza imbere ubucuruzi bwawe ukeneye gutekereza ku buryo ikiguzi cya buri gice kitagira ingaruka kigira ku musaruro wawe.

Hindukirira mugenzi wawe maze umubaze uti:

◊ Ni gute waba uzacunga neza ikorwa ry'ibicuruzwa mu bucruzi Imana yaguhyae

Nyuma y'iminota mike, emerera bamwe mu bahugurwa kugira icyo bavuga. Emeza ibisubizo byabo kandi ubishimangire.

4. KORA INCAMAKE MAZE USOZE ISOMO – IMINOTA 5

Hagarara iruhande rw'Imbonerahamwe y'Intambwe 6 z'lgenamigambi ry'Ubucuruzi maze ugire uti:

Reka tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri gishushanyo (*Bibaye ngombwa: kandi murebe ku makarita yanyu*).

Nyuma yuko wowe n'abahugurwa muvuga intambwe 6, tunga urutoki ku Intambwe #3 maze ugire uti:

Murakoze! Ubu mushoje Intambwe #3: Tegura Ikorwa ry'Ibicuruzwa Byawe.

Mbere yuko dukomereza ku isomo rikurikira, musuzume ubucuruzi bwanyu maze mutekereze ku bice bitandukanye. Ndabakangurira gusenga, musaba Imana ubwenge bwo gukora neza kurushaho buri gice cy'ubucuruzi bwawe.

Reka twese tuvugire hamwe umuhigo wacu ujyanye n'isomo ry'uyu munsi:

***Ngiye kuzirikana gusengera ikorwa ry'ibicuruzwa mu bucruzzi
bwanjye, kandi ndusheho gutunganya nibura igice kimwe.***

Mu isomo rikurikira, turi buganire ku bitekerezo byanyu. Tuzanaganira ku bijyanye no gutegura ibiguzi by'ubucuruzi bwawe. Mwakoze kwitabira uyu munsi. Ibuka ko, iyo utegura neza ikorwa ry'ibantu byawe, ushobora gucunga neza Imana yaguhaye.

Zirikana gufata iminota 3-4 yo gutuza mu isengesho kugirango habeho gutekereza ku isomo mbere yo gusoza. Hanyuma usozanye n'isengesho riteye ritye:

*Muremyi wa Byose,
Uko dushaka gutegura kugirango duteze imbere
ikorwa ry'ibicuruzwa byacu, duhe ubwenge bwawe.
Turashaka gucunga neza akazi waturemeye mu
buryo bwiza bushoboka, kugirango imiryango yacu
n'abaturani bacu bashobore kubaho mu buzima
n'amahoro bya Yesu. Ameni.*



ISOMO RYA 4: TEGANYA IBIGUZI BY'UBUCURUZI BWAWE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Kugaragaza ko kugabanya ikiguzi ari ubusonga bwiza.
2. Kureba urugero rumwe mu nzego 6 z'ibiguzi by'ubucuruzi.
3. Gusesengura ubucuruzi bwabo ubwabo kugirango barebe niba bashobora kugabanya ibiguzi.

IMYITEGURO

- Igishushanyo cy'lmonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi.
- Flip chart: Intambwe ya 3 – Ubucuruzi bwa Mutesi (bibaye ngombwa)
- Bibiliya Year (imirongo iri busombwa yagaragajwe mbere)
- Ibishushanyo by'Ibice 5 bigize Ikorwa ry'Ibicuruzwa

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU BICE 5 BIGIZE IKORWA RY'IBICURUZWA – IMINOTA 5

Ha ikaze abahugurwa. Manika Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi maze ugire uti::

Uyu munsi tugiye kuvuga ku bijyanye no guteganya ibiguzi by'ubucuruzi bwawe. Mbere y'uko dutangira, reka tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki ku gishushanyo (*Bibaye ngombwa: kandi murebe ku makarita yanyu*).

Genda utunga urutoki kuri buri gishushanyo ku Mbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucruzi maze bavuge buri ntambwe.

Ubu rero reka dusubire mu isomo. Uko ngenda mvuga buri gice mu bice 5 bigize ikorwa ry'ibicuruzwa, ndabasaba ngo mumbwire ikintu mwakoze cyangwa igitekerezo mufite kugirango murusheho gucunga ubucuruzi Imana yabahaye:

Vuga buri gice: Abakozi, Ibikoresho by'Ibanze, Ibikoresho Bikorerwaho, Ahantu ho Gukorera, n'Inzira y'Ikorwa ry'Ibicuruzwa. Nyuma y'uko uvuga buri gice, baza abahugurwa kuguha ibisubizo. Bashishikariz kugira umwihariko mu bikorwa bafashe cyangwa bateganya gukora.

Bashimire kubera ibyo bavuze.

2. VUGA ISOMO RYO GUTEGANYA IBIGUZI BY'UBUCRUZI BWAWE – IMINOTA 12

Tunga urutoki ku Ntambwe #4 maze ugire uti:

Intambwe #4: Teganya Ibiguzi by'Ubucuruzi Bwawe ni ingenzi mu iterambere ry'ubucuruzi bwawe. Abcuruzi bateye imbere bamanya ibiguzi byabo. Bacunga amafaranga yabo mu bwitonzi. Bitewe n'uko amafaranga y'ubucuruzi bwacu twayahawe n'Imana, dufite inshingano yo kuyacunga neza tutayasesagura maze muri ubwo buryo tukayubahisha.

Bumbura Bibiliya maze uhite ujya muri Zaburi 24:1.

Zaburi 24:1 says:

"Isi n'ibiyuzuye ni iby'Uwiteka, isi n'abayibamo."

◊ Niba ibintu ari iby'Uwiteka, ni iki twavuga ku mafaranga y'ubucuruzi bwacu?

Nyuma y'ibisubizo bike, shimira abahugurwa maze ugire uti:

Dufite inshingano yo gukoresha neza ikintu cyose twahawe n'Imana. Yaturemye nk'abagabo n'abagore bagomba gucunga neza ibyo yaremye, harimo n'ubucuruzi bwacu.

◊ **Ni bintu ki Imana yakugize umuyobozi wabyo?** [igihe, ubuzima, ubucuruzi, impano, ubushoboz, amafaranga, ibintu utunze, imibano, isi]

Nyuma y'ibisubizo bike, shimira abahugurwa maze ugire uti

Yaduhaye byinshi. Amafaranga y'ubucuruzi bwacu ni ikintu cy'ingenzi ku byo Imana yatugizeho abayobozi. Uyu munsi ndabasaba kuzirikana ibiguzi by'ubucuruzi bwanyu. Nimwibuke inkuru ya Mutesi n'ubucuruzi bwe bwa resitora buciriritse. Dore incamake y'ibiguzi bye bya buri cyumweru ku bijyanye n'ikorwa ry'ibicuruzwa bye mu bucuruzi bwe.

Niba mu bahugurwa hari abashobora gusoma, manika flipchart iriho urugero. Nabo ubundi, soma umutwe wa buri rwego rw'ibiguzi by'igihe kigufi, ingero, n'ibiguzi bya buri cyumweru biri kuri flipchart ikurikira.

Ubucuruzi bwa Mutesi		Mutesi afata inguzanyo ya FRW 2,000 ku nyungu ya 5% imara ukwezi kumwe ayihawe n'umuntu w'iwabo kugirango atangire ubucuruzi bwe. Afite ibyo gukoresha byose byo gutekesha, ariko akeneye amafaranga yo gukoresha mu cyumweru cya mbere.
Ibiguzi by'Igihe Kigufi		
Urwego rw'Ikguzi	Ibiguzi bya buri Cyumweru	
1. Ibikoresho by'Ibanze	600	Mutesi agura ifarini, ibigori, ibitunguru, ibirungo, ibikoresho by'isuku, amashashi kuri butike y'iwabo.
2. Abakozi	100	Yishyura umushahara umukozi we utuye mu gace k'iwabo.
3. Serivise	25	Mutesi afata bisi kugirango ajye ku isoko buri munsi.
4. Amafaranga yo ukoresha Buri Munsi	225	Agura peteroli (200) yo gutekesha. Ikindi kandi, Mutesi agomba kwishyura inyungu ku nguzanyo ye (25).
5. Ibihombo	25	Mutesi afite inshuti nyinshi n'abavandimwe bamusura. Buri gihe abaha ibiryo by'ubuntu. Rimwe na rimwe bamusaba gukoresha ibikoresho bye by'ibanze.
Igiteranyo cya Buri Cyumweru	1975	

Ikindi cyiyongera kuri ibi biguzi by'igihe kigufi, Mutesi akeneye kuzirikana ku biguzi bye by'igihe kirekire. Azakenera gusimbura cyangwa se gusana Imbabura, ikibindi, amasahani n'amasaduriya, ibisorori n'ibindi byinshi.

Ibiguzi by'Igihe Kirekire	Ingero z'Ibiguzi by'Igihe Kirekire
6. Ibikoresha 40	Mutesi ahitamo kwizigama FRW 40 buri cyumweru kugirango mu myaka 2 azabe yiteguye kuba yasimbuza Imbabura ye, ikibindi, amasahani n'amasa furiya, amasorori n'ibindi byinshi. Kugirango atazongera kwiguriza kuri wa muntu wari wamugurije na none.

Ubu rero tuzi ibiguzi bya Mutesi bya buri cyumweru by'igihe kigufi n'iby'igihe kirekire mu bikorwa by'ubucuruzi bwa Mutesi. Nimumfashe kubara igiteranyo cy'ibiguzi: biguzi by'Igihe kigufi (FRW 1975) + ibiguzi by'Igihe kirekire (FRW 40) = FRW 2015.

Igiteranyo cya Buri	
Cyumweru	
Ibiguzi by'Igihe kigufi	FRW 1975
Ibiguzi by'Igihe kirekire	FRW 40
IGITERANYO	FRW 2015

◊ Ni kuki ari ngombwa kuzirikana ibi biguzi by'Igihe kigufi n'iby'Igihe kirekire?
 [Umusaruro ugomba kwishyura ibiguzi by'Igihe kigufi n'iby'Igihe kirekire. Iyo umusaruro udahagije kugirango ushobore kwishyura ibi biguzi byombi, ubucuruzi buba buhomba amafaranga.]

Murakoze gusubira mu biguzi by'ubucuruzi bwa Mutesi. Ubu rero ni igihe cyo gucunga neza amafaranga binyuze mu KUGABANYA ibiguzi maze umusaruro we ukiyongera.

3. GARAGAZA UBURYO BWO KUGABANYA IBIGUZI BY'UBUCURUZI – IMINOTA 8

Shyira abahugurwa mu matsinda 3. Hanyuma sobanura uti:

Mutesi aje kukureba ashaka inama kugirango abashe gucunga neza amfaranga ye. Arashaka kumenya uko yagabanya ibiguzi by'ubucuruzi bwe. Subira mu biguzi by'Igenamigambi ry'Ubucuruzi bwa Mutesi maze ugaragaze nibura uburyo bumwe yagabanya mo ibiguzi kuri buri rwego rw'ikiguzi. (1. Ibikoresho by'Ibanze, 2. Abakozi, 3. Serivise 4. Amafaranga yo Gukoresha buri munsi. 5. Ibihombo n'ibyo Gukoresha). Mugerageze gutanga ingero zifatika mu bitekerezo byanyu. Mufite iminota 5 yo gutegura inama yanyu mwaha Mutesi. Hanyuma turaza kumva icyo buri tsinda riri buvuge.

Nyuma y'iminota 5 gira uti:

Ubu rero ni igihe cyo kuvuga inama yanyu mwaha Mutesi ku bijynaye n'ukuntu yacunga neza ibiguzi bye. Ndaza kugenda mvuga buri rwego rw'ibiguzi bya Mutesi. Kuri buri rwego ndasaba kugirango muvuge inama mwamugenera vuba vuba. Reka dutangire!

1. Ibikoresho by'lbanze [*yagura ku muntu uranguza*]
2. Abakozi [*yakoresha umuntu wo mu muryango kugirango amufashe mu kazi*]
3. Serivise [*gufata igare ajya ku isoko*]
4. Amafaranga yo Gukoresha buri Munsi [*yakoresha amakara aho gukoresha peteroli*]
5. Ibihombo [*kudatanga ibiryo by'ubuntu cyangwa ibikoresho bye kutabiha inshuti ze*]
6. Ibyo Gukoresha [*gufata inguzanyo mu itsinda ryawe cyangwa gukoresha ubwizigame*]

Reka dukomereze igikorwa mu matsinda yanyu. Mufate iminota 2 muganira kuri ibi:

◊ **Ni ngero ki wabonye nawe wakoresha mu kugabanya ibiguzi mu bucruzi bwawe?**

Nyuma y'iminota 2, ha amahirwe abantu 2 cyangwa 3 mu matsinda atandukanye amahirwe yo kugira icyo bavuga.

Shimira amatsinda kubera ibitekerezo byabo byiza.

4. KORA INCAMAKE MAZE USOZE ISOMO – IMINOTA 5

Hagarara hafi y'Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucruzi maze ugire uti:

Reka tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucruzi ukongenda ntunga urutoki kuri buri gishushanyo (*Bibaye ngombwa: namwe murebe ku makarita yanyu*).

Nyuma y'uko wowe n'abahugurwa mumaze kuvuga intambwe 6 zose, tunga urutoki ku Ntambwe # 4 maze ugire uti:

Murakoze! Mushoje Intambwe #4: Teganya Ibiguzi by'Ubucruzi Bwawe. Kugirango ubone inyungu, ugomba kwishyura ibiguzi by'ubucruzi bwawe bwose. Uko urushaho kumenya ibi biguzi, ni ko ushobora kuba wabigabanya. Ibuka ko, dufite inshingano yo kubaha Imana dukoresheje amafaranga y'ubucruzi bwacu neza. Yatugize abayobozi b'ibyo yaremye, iduha amahirwe yo kwiga kuba abizerwa. Mbere y'isomo rikurikira, tekereza ku biguzi by'ubucruzi bwawe. Hitamo uko nibura waba ugiye kugabanya kimwe muri byo.

Reka tuvugire hamwe twese umuhigo w'isomo ry'uyu munsi:

***Ngiye kubaha Imana mu bucürüzi bwanjye ngabanya nibura
ikiguzzi kimwe.***

Mwakoze kwitabira uyu munsi. Mu isomo ry'ubutaha tuzaganira ku bijyanye n'uko washaka inkunga yo guteza imbere ubucürüzi bwawe.

Zirikana gusaba iminota 3-4 yo gutuza mu isengesho kugirango batekereze ku isomo mbere yo gusoza. Sozanya n'isengesho riteye ritya:

*Mwami Mwiza uri hejuru ya Byose,
Twigishe kuba nkawe, twite kandi ducunge neza ibyo
dufite byose. Reka tukwubahishe kugabanya ibiguzzi,
twiga kwita ku bucürüzi waduhaye. Tubisabye,
kubera gutabarwa kwa Yesu. Ameni.*



ISOMO RYA 5: SHAKISHA INKUNGA YO GUTEZA IMBERE UBUCRUZI BWAWE

INTEGO

Nyuma y'iri somo, abahuguwe bazaba bamaze:

1. Kuzirikana Imana nk'isoko y'inkunga yose n'ubwenge mu gukora ubucuruzi.
2. Kugaragaza ahantu hashobora kuva inkunga y'amakuru mashya n'ubumenyi mu bucuruzi bwabo.

IMYITEGURO

- Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi
- Bibiliya Year (imirongo iri busombwe yagaragajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU BURYO BWO KUGABANYA IBIGUZI BY'UBUCURUZI - IMINOTA 5

Ha ikaze abahugurwa. Manika Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi maze ugire uti:

*Uyu munsi turavuga ku bijyanye n'uburyo bwo gushakisha imfashanyo yo guteza imbere ubucuruzi bwawe. Mbere y'uko dutangira, reka tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri gishushanyo (Bibaye ngombwa: *kandi namwe murebe ku makarita yanyu*).*

Genda utunga urutoki ku Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi Ari nako bagenda bavuga buri ntambwe.

Ubu rero, reka dusubire mu byo twaganiriye mu isomo ry'ubushize.

◊ Ni bitekerezo ki cyangwa ni ibiki mwakoze kugirango mugabanye ibiguzi by'ubucuruzi bwanyu?

Saba abahugurwa batandukanye gusubiza barasa ku ntego bishoboka. Bwira n'abandi kugira icyo babivugaho.

Shimira buri wese kubera ibitekerezo byabo maze ugire uti:

Ibuka ko, uko urushaho kugenzura ibiguzi byawe, ni ko n'inyungu ushobora kubona irushaho kwiyongera. Tugomba kubahisha Imana dukoresha neza amafaranga y'ubucuruzi bwacu neza. Yatugize abayobozi b'ibyo yaremye, iduha amahirwe yo kwiga kuba abizerwa.

Tunga urutoki ku Ntambwe #5 maze ugire uti:

Uyu munsi tugiye kuvuga ku Ntambwe ya 5: Shakisha Inkunga yo Guteza Imbere Ubucuruzi Bwawe.

2. KORESHA INKURU KUGIRANGO UGARAGAZE UBURYO BWO GUSHAKISHA INKUNGA YO GUTEZA IMBERE UBUCURUZI BWAWE - IMINOTA 12

Iyo ushaka guteza imbere cyangwa kwagura ubucuruzi bwawe, rimwe na rimwe ukenera inkunga kugirango ukore impinduka nziza.

Mutesi Ashakisha Inkunga y'Ubucuruzi Bwe

Mutesi arashaka kubona inyungu nyinshi. Aratinya ko ubucuruzi bwe butazamuhesha amafaranga ahagije kugirango yishyure amafaranga y'ishuri n'imyambaro y'ishuri y'abana be umwaka utaha. Arateganya kwagura ubucuruzi bwe akoresheje kugurisha isosi, chapati, n'ubugari, akongeraho n'ikindi gicuruzwa. Atangira gushakisha inkunga yakoresha kugirango yagure ubucuruzi bwe. Abaza umupfumu w'iwabo kugirango amufashe gufata icyemezo cyiza. Umugaboamuha impigi zo kumanika muri butike ye n'ifu yo kuminjira ku muryango wa bamukeba be.

Hindukirira mugenzi maze muganire kuri ibi:

◊ Ni ibihe bintu bisa n'ibi bijya biba iwanyu?

Ha abahugurwa 2 cyangwa 3 amahirwe yo kugira icyo bavuga. Bashimire.

Birumvikana ibibazo bijya bitugwira, twese, maze tukumva dufite ubwoba bwo kunanirwa. Muri ibyo bihe, Imana ishobora gusa n'iri kure yacu, maze tugashukwa tugatangira kwizera ubushobozi bwacu cyangwa abazimu kugirango bidufashe mu bucürüzi bwacu. Nyamara, Bibiliya igira iti:

Bumbura Bibiliya maze usome Gutegeka Kwa Kabiri 18:10-13:

"Muri mwe ntahazaboneke ucisha umuhungu we cyangwa umukobwa we mu muriro, cyangwa ukora iby'ubupfumu, cayngwa uragurisha ibicu, cyangwa umupfumu, cyangwa umurozi, cyangwa umwambuzi, cyangwa ushikisha, cyangwa uragurira abantu ibizababaho, cyangwa umushitsi. Kuko ukora ibyo wese ari ikizira, Uwiteka yanga urunuka: kandi ibyo bizira ni byo bitumye Uwiteka Imana yawe izirukana ayo mahanga imbere yawe. Utungane rwose ku Uwiteka Imana yawe."

◊ Ibi bitubwira iki iyo dushaka inkunga y'ubucuruzi bwacu?

Ha abahugurwa 2 cyangwa 3 amahirwe yo kugira icyo bavuga. Bashimire.

Nk'abantu b'lmana, ntitugomba kugisha inama abapfumu cyangwa ngo dukurikize inama yabo. Iyo turi igice cy'umuryango w'lmana, dushobora kuyisaba mu kwizera ko idufasha. Iduha imbaraga n'ubushobozi dukeneye kugirango tubashe kwihanganira ibidukomereye.

Bumbura Bibiliya muri I Yohana 5:14. Bibiliya igira iti:

"Kandi iki ni cyo kidutera gutinyuka imbere ye, ni uko atwumva, iyo dusabye ikintu nk'uko ashaka."

◊ Kuki Imana itwumva iyo tuyisenze?

Igihe Yesu yapfaga ku musaraba, yaduhaye ubu burenganzira bwo kwigerera ku Mana. Yanesheje imbaraga zose. (Abakolosayi 2:15). Yapfuye kugirango atubabarire amakosa yacu – yose – harimo no gushakisha ubutabazi ahandi aho kubushaka kuri Yo.

◊ Ni ibihe bibazo mwaba mufite?

Reka dusoze inkuru ya Mutesi maze turebe uko abona inkunga y'ubucuruzi bwe. Mwitegura kuganira ku makuru n'ubumenyi abonye n'uburyo yabibonye.

Mutesi Ashakisha Inkunga y'Ubucuruzi Bwe, Gukomeza

Kubera ko Mutesi yatinye, yasabye Imana ubwenge mu byemezo by'ubucuruzi bwe. Yashyize kwizera kwe muri Yo kugirango imuhe inkunga mu bucuruzi bwe.

Mu rugendo arimo ajya mu mujyi, Mutesi agura isosi yari imeze neza cyane. Byaramutangaje kandi ashimishwa n'uko uwayigurishije yamwubashye akanamubwira ibirungo bidasanzwe akoresha kugirango ayiteke. Mutesi asubiye mu rugo, yatangiye kwitoza gukora ya supu maze ayiha bamwe mu baguzi be kugirango ayigerageze. Bose bakunze iyo supu nshyashya.

Mutesi abona ifiriti irimo kugenda ikundwa cyane n'abantu benshi. Aganira n'abanyamuryango bo mu ishyirahamwe rye igitekerezo cyo kongera ifiriti ku bicuruzwa bye. Bemera ko ari igitekerezo cyiza, gusa ariko Mutesi akagerageza gukora amafiriti atandukanye n'ayo abandi bagurisha. Umwe mu banyamuryango amujyana ku mukobwa we. Uwo mukobwa yigisha Mutesi ubwenge bwo gupfunyika amafiriti abana bakunda cyane.

Ikindi kibazo Mutesi yari afite cyari ukubona umuntu w'umwizerwa wakorana nawe agacururiza ahanti hantu ha kabiri. Asura umuyoboz w'umudugudu wabo kugirango yumve niba hari umuntu yamurangira. Amujyana ku mukobwa uzwi cyane muri ako gace. Avugana n'uwo mukobwa maze bemeranya umushahara azajya amuhemba.

Hanyuma, Mutesi abona ko ubucuruzi bwe butera imbere kandi akeneye gucunga amafaranga ye y'ubucuruzi neza mu bwitonzi. Yibwira ko mu gihe kiri imbere ashobora gufata amahugurwa ku bijyanye n'ibaruramari ritangwa n'ikigo cyaho iwabo.

Imana yahaye Mutoni ubwenge, amakuru, n'ubumenyi akeneye kugirango ateze imbere ubucuruzi bwe kandi abone inyungu nyinshi.

Baza ibibazo bikurikira. Tanga igihe gihagije kugirango babiganireho:

◊ Ni ayahe makuru cyangwa amahugurwa Mutesi yari akeneye? Yabibonye ate?

[1. Isupu

- Imikorere mishya yakuye ku mucuruzi wo mu mujyi
- Yitoje ubumenyi bwo gukora isupu nshyashya
- Amakuru avuye ku baguzi bariye ku gicuruzwa cye gishya

2. Amafiriti

- Yakoresheje abanyamuryango b'ishyirahamwe rye kugirango agerageze igitekerezo
- Umukobwa yamwigishije ubwenge bwo gupfunyika

3. Ahantu ha kabiri

- Umuyobozi w'umudugudu yamurangiye umuntu w'umwizerwa wamufasha

4. Gucunga Amafaranga

- Ikigo cy'iwabo gitanga amahugurwa ku ibaruramari]

Shimira abahugurwa kubera ibisubizo byabo.

3. BAZA IBIBAZO KUGIRANGO UGARAGAZE UBURYO BWO GUSHAKISHA INKUNGA Y'UBUCURUZI - IMINOTA 8

Imana itanga inkunga ikoresheje abantu batandukanye – inshuti, abaturanyi, abaguzi, abaranguza, amatotorero, abayobozi b'inzego z'ibanze n'ibigo bifasha abaturage, n'abandi benshi – abantu uzi n'abo utazi. Ushobora kumenya imikorere y'ubucuruzi, amahirwe y'amahugurwa n'ibindi byinshi. Nimukore amatsinda y'abantu. Hari abantu muri ayo matsinda bafite ubumenyi kandi bakwishimira kubusangira nawe.

Nimukore amatsinda y'abantu 3-4. Mufite iminora 4 yo kuganira no gusubiza ibi bibazo:

◊ Ni ayahe makuru cyangwa amahugurwa yagufasha mu bucuruzi bwawe?

◊ Ni hehe wakura aya makuru cyangwa amahugurwa? Ni nde wagufasha?

Nyuma y'iminota 3 cyangwa 4, saba abahugurwa kuvuga bw'amakuru cyangwa amahugurwa ahari n'uburyo bayabona. Saba amakuru ku bintu byinshi bitandukanye.

Urugero: Ibikoresho by'ibanze bikomoka here? Ni gute umuntu yakwiga gucunga imari? Ni hehe umuntu yabona amahugurwa? Koresho Ibikoresho biri mu Gice C cy'lmfashanyigisho y'Umufashamyumvire kugirango ubone ibitekerezo byinshi.

Nyuma y'uko ibitekerezo byinshi biganiriweho, kora incamake maze ugire uti:

Murakoze ku bitekerezo mutanze. Ibuka ko, iyo uri igice cy'umuryango w'Imana, ushobora kuyisaba mu kwizera ikaguha ubwenge. Iyo uyizeye, iguha inkun a nyakuri kunyura muri Yesu. Yisabe kukuyobora ku hantu ushobora gukura inkunga hakwegereye. Ndabakangurira mwese kugira icyizere no gushaka indi nkunga kugirango muteze imbere ubucuruzi bwanyu.

4. KORA INCAMAKE MAZE USOZE ISOMO – IMINOTA 5

Hagarara iruhande rw'Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi maze ugire uti:

Reka tuvugire hamwe Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri gushushanyo (*Bibaye ngombwa: namwe murebe ku makarita yanyu*).

Nyuma yuko wowe n'abahugurwa muvuga intambwe 6 zose, tunga urutoki ku Ntambwe #5 maze uvuge uti:

Murakoze! Ubu mushoje Intambwe #5: Shakisha Inkunga yo Guteza Imbere Ubucuruzi Bwawe. Umucuruzi w'umunyabwenge ashakisha gufashwa n'Imana no ku bandi bantu bo mu gace k'iwabo kugirango ateze imbere kandi yagure ubucuruzi bwe. Nukenera gufashwa, jya ubisaba. Ikindi kandi, witegure gufasha abandi uko washobozwa kose.

Reka tuvugire hamwe umuhigo w'isomo ry'uyu munsi:

Kugirango nteze imbere ubucuruzi bwanjye, nzasaba Imana inkunga, abandi bantu, n'ibigo bitandukanye.

Mu isomo rikurikira tugiye guhitamo uko twateganyiriza ibihe bitunguranye bishobora kugira ingaruka ku bucuruzi bwacu. Reka twikomere mu mashyi kubera akazi keza uyu munsi.

Zirikana gusaba iminota 3-4 yo gutuza mu isengesho kugirango hatekerezwe ku isomo mbere yo gusoza. Sozanya isengesho riteye ritya:

*Gutabarwa kwacu kuri muri Wowe, Mwami, Muremyi
w'ijuru n'isi. Turagusaba ubwenge bwawe kugirango
duteze imbere ubucuruzi bwacu no kubona abantu
bakwiriye kudufasha. Dushoboreshe gufasha abandi,
natwe, twizera ko uduha icyo dushaka cyose, Mwami
w'Imbabazi. Ameni.*



ISOMO RYA 6: TEGANYIRIZA IBIHE BITUNGURANYE

INTEGO

Nyuma y'iri somo, abahuguwe bazaba bamaze:

1. Kugaragaza ndetse banitoje guteganyiriza ibihe bitunguranye.
2. Kwemeza icyo Bibiliya ivuga ku guteganyiriza ibihe bitunguranye.
3. Kwiyemeza gushyira mu bikorwa Intambwe 6 z'Igenamigambi ry'Ubucuruzi mu bucuruzi bwabo.

IMYITEGURO

- Kora fotokopi y'Ibishushanyo by'Ibihe 5 Bitungurana (bigaragara mu mpera z'iri somo)
- Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi
- Bibiliya Yera (imirongo iri busomwe yagaragajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU BURYO BWO GUSHAKISHA INKUNGA YO GUTEZA IMBERE UBUCURUZI BWAWE – IMINOTA 3

Ha ikaze abahugurwa. Manika Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi maze ugire uti:

Uyu munsi tugiye kuganira uko bitegura ibihe bitunguranye. Mbere yuko dutangira, reka twese hamwe tuvuge Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri imwe (*Bibaye ngombwa: namwe murebe ku makarita yanyu*).

Genda utunga urutoki kuri buri gishushanyo ku Mbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi ari ko bagenda bavuga buri ntambwe.

Ubu rero reka dusubiremo turebe uko mwashyize mu bikorwa ibyo mwiyemeje kugirango mushake inkunga y'ubucuruzi bwanyu.

◊ **Ni nde watubwira uko Imana yamuyoboye ku muntu cyangwa ikigo cyagufashije guteza imbere ubucuruzi bwawe?**

Hamagara bamwe gutanga ibisubizo. Hereza n'abandi amahirwe yo kugira icyo babivugaho. Hanyuma gira uti:

Ibuka ko Imana ari yo soko y'ubwenge. Iyo tuyisabye inkunga mu kwizera, yiteguye kuduhera ubuntu. Komeza ujisabe kugirango ikuyobore ahantu hagufasha hafi yawe.

Hanyuma tunga urutoki ku Ntambwe #6 maze ugire uti:

Ubu rero reka turebe intambwe ikurikira mu igenamigambi ry'ubucuruzi Intambwe ya 6: Teganyiriza Ibihe Bitunguranye. Reka twige uko twakwitegura ibihe bitunguranye.

2. KORESHA INKURU KUGIRANGO UGARAGAZE UKO BITEGURA IBIHE BITUNGURANYE – IMINOTA 15

Ushobora kwibaza uti: “Ni gute nateganyiriza ikintu kitari kidateganyijwe kuba?” Uyu munsi, tugiye kuganira uko wakora ibyo. Ibi bihe bigira ingaruka ku bucuruzi bwawe mu buryo bwiza cyangwa bubi. Ushobora gutesanya ko ibintu bimwe bishobora kubaho. Bimwe bishobora kuba bikarenga ubushobozi bwawe. Ariko nubwo nabwo, ukeneye kubyitegura.

◊ **Ni ibihe bitunguranye—byiza cyangwa bibi—bishobora kubaho bikagira ingaruka ku bucuruzi bwawe? Gute?**

Reka abahugurwa 2 cyangwa 3 basubize.

Hanyuma, koresha inkuru ya 1, 2, cyangwa 3 kugirango ubatoze kwakira amahirwe aba aje. Reba ko inkuru ya Yobu nayo irimo. Vuga uti:

Ngiye kubabwira zimwe mu nkuru z'abacuruzi bahura n'ibihe bitunguranye. Nimutekereze ku kuntu babyiteguye.

Inkuru ya Esiteri

Umwana wa Esiteri ararwaye cyane. Ahitamo ko atajya ku kazi mu bucuruzi bwe. Hambere, yavuganye na murumuna we Lydia ngo azamugire ku kazi amucururize naramuka adashoboye gukora. Esiteri yigeze gutumira Lydia ngo aze bakorane iminsi mike, ubu rero Lydia azi guceruza no kubara ibigizi n'inyungu. Lydia yita ku bucuruzi mu byumweru 2 Esiteri yari arwajemo umwana. Ubucuruzi nti bwigeze buhomba amafaranga na make.

◊ Ni gute Esiteri yateganyirije igihe azaba adashobora gukora? [Ategura undi muntu umusimbura kandi akamwigisha uko acuruza.]

Inkuru ya Claudine

Claudine acuruza imbuto mu isoko. Hafunguwe ikigo nderabuzima gishya mu ga santire k'iwabo. Claudineaza kubona ko abagore batonda umurongo muremure cyane bafite abana babo kugirango bavurwe. Claudine ahitamo kugurisha umutobe w'imbuto yakoze n'amazi hafi y'ikigo nderabuzima. Abwira umuhungu guceruza imbuto mu isoko. Maze Claudine abwira abagore bari ku kigo nderabuzima ko yatangiye guceruza umutobe n'amazi hafi aho. Atangira kugurisha ibinyobwa byinshi no ku isoko. Abantu bose bamenya ubwiza bw'ibicuruzwa bya Claudine maze umusaruro we uriyongera.

◊ Ni gute Claudine ahindura ubucuruzi bwe mu gihe ikigo nderabuzima gishya gitangiye iwabo? [Abona ko abagore n'abana bakeneye icyo kunywa. Nuko atangira ubucuruzi bushya. Asaba umuhungu we kumufasha mu bucuruzi bwe busanzwe. Ateza imbere ubucuruzi bwe bwari busanzwe abwira abagore aho asanzwe acururiza imbuto n'ibinyobwa.]

Inkuru ya Agnes

Agnes acuruza amakara. Umwuzure uteye iwabo, ibicuruzwa bye hafi ya byose biratembanwa. Kera cyane, Agnes yatangiye kujya yizigama amafaranga make buri cyumweru kugirango azamutabare mu bihe bitunguranye. Ibicuruzwa bye byangiritse, Agnes afite amafaranga ahagije yizigamye maze ahitamo guceruza ibikoresho by'isuku kubera

ko azi ko abantu babikeneye kugirango batangira ubuzima bwabo nyuma y'umwuzure.

◊ **Ni iki Agnes akora kugirango yitegure ibihe by'akaga? Ni gute ahindura imikorere akurikije uko ibihe bimeze?** [Azigama amafaranga mu gasanduku kihariye. Acuruza ibicuruzwa bitandukanye abantu bakeneye muri icyo gihe kugeza igihe ashobora kongera guceruza amakara.]

Shimira abahugurwa kubera ibitekerezo byabo.

◊ **Niba dushaka kubaha Imana mu bucuruzi bwacu, twaba tuzahura n'ibihe bidasanzwe?**

Emerera abahugurwa bake kugira icyo bavuga.

Igisubizo nticyoroshye. Nimutekereze kuri iki kibazo mu gihe mbabwira inkuru muri Bibiliya y'umucuruzi witwaga Yobu.

Inkuru ya Yobu

Nta muntu ku isi wakundaga kandi akumvira Imana kurusha Yobu. Yari umuntu w'Imana ukomeye. Ariko umunsi umwe, abajura baraza biba indogobe ze, ingamiya, intama n'inka. Ikibabaje cyane, umuyaga urahuha ugwhisha inzu ya Yobu maze abahungu be n'abakobwa barapfa. Yobu arwara ibibyimba bibabaza cyane bikwira umubiri wose. Yobu ntiyigeze amenya ko Imana ari yo yemereraga ibi bihe byose bitunguranye kumubaho, ariko akomeza kwizera Imana. Aravuga ati, "Naho yanyica, napfa nyiringira." (13:15a).

Hindukirira mugenzi wawe maze muganire kuri iki kibazo:

◊ **Ni ibihe bihe bitunguranye Yobu yahuye nabyo?**

◊ **Ibihe bitunguranye biteye ubucuruzi bwacu, ni uko tuba tudafite kwizera Imana cyangwa tuba twacumuye?** [Si ngombwa. Yobu yari umwizerwa ku Mana, ariko nabwo Imana yemeye ko Yobu ababazwa n'ibantu atateganya.]

Nyuma y'iminota 2, hereza amahirwe abahugurwa 2 cyangwa 3 mu matsinda atandukanye kugira icyo babivugaho.

Ibihe bitunguranye byanze bikunze biraza, ariko Imana ishobora kubikoresha kugirango tubiboneremo ibyiza..

◊ **Hindukirira mugenzi wawe ukwegereye maze muganire ku gihe ibihe bitunguranye byagwiriye ubucuruzi bwawe. Mubwire n'ukuntu wabyakiriye n'icyo Imana yakwigishije.**

Nyuma y'iminota 2, ha amahirwe abantu 2 cyangwa 3 mu matsinda atandukanye kugira icyo babivugaho. Hanyuma, bumbura Bibiliya maze usome muri Yakobo 1:2-3 maze ugire uti:

Bibiliya iratubwira mu gitabo cya Yakobo ngo:

“Bene data, mwemere ko ari iby’ibyishimo rwose, nimugubwa gitumo n’ibibagerageza bitari bimwe, mumenye yuko kugeragezwa ko kwizera kwanyu gutera kwihangana.” (1:2-3)

3. NI MUKINE UMUKINO WO KUGANIRA KU BIJYANYE N’UKO WITWARA MU BIHE BITUNGURANYE – IMINOTA 8

Bwira abahugurwa kujya mu matsinda 5. Fata ibishushanyo by’Ibihe Bitunguranye maze ubicurike birebe hasi. Reka buri tsinda rifate ikarita. Hanyuma ugire uti:

Mushobora kuganira ku kintu runaka kiri ku ikarita yanyu kumara iminota 5.

Mwitegure kuza kuvuga ibyo mwaganiriye no gusubiza ikibazo gikurikira:

◊ Ni gute wateganyiriza ibi bihe bitunguranye mu bucuruzi?

Nyuma y'iminota 5, hamagara amatsinda kugira icyo avuga. Hanyuma bwira n’abandi koneraho ibitekerezo byabo. Bisubiremo ku matsinda menshi ashoboka ukurikije uko ufite kingana. Koresha amakuru akurikira gusa niba akenewe kugirango ashimangire ikiganiro.

Gucunga Ibihe Bitunguranye mu Bucuruzi	
Ibihe	Ibikorwa Bishoboka
Amafaranga y’ubucuruzi bwawe yibwe.	<ul style="list-style-type: none"> • Shyira ferabeto ku nzugi n’imiryangobyawe. • Reba ko inzugi zose n’amadirishya bifungwa. • Bika agasanduku karimo amafaranga ahantu hafite umutekano. • Shyira amafaranga muri banki nagera ku mubare runaka.
Imihanda yasenyutse ku buryo udashobora kujya kurangura ibikoresho by’ibanze cyangwa ibicuruzwa.	<ul style="list-style-type: none"> • Ongera umubare w’ibicuruzwa urangura. • Curuza ibicuruzwa bitandukanye. • Agasanduku k’ubwizigame.
Umuriro wangije ibicuruzwa byawe.	<ul style="list-style-type: none"> • Shyiraho agasanduku k’ubwizigame. • Jya ushyira amazi cyangwa umucanga hafi yawe.
Igiciro cy’ibikoresho by’ibanze cyazamutse.	<ul style="list-style-type: none"> • Gura byinshi igihe igiciro kikiri hasi. • Teganya ahandi ushabora kurangura. • Shyiraho agasanduku k’ubwizigame.
Ubucuruzi bumeze nk’ubwawe butangiye hafi yawe.	<ul style="list-style-type: none"> • Shimangira icyizere cy’abaguzi. • Curuza ibicuruzwa byiza kurushaho. • Curuza ibicuruzwa bitandukanye.

Murabona ko ibantu bitandukanye bishobora kugira ingaruka ku bucuruzi bwawe. Ibantu bimwe bishobora kwangiza ubucuruzi bwawe, naho ibindi bishobora kuba ari amahirwe yo kwagura ubucuruzi bwawe. Ugomba kwitegura icyo ari cyo cyose.

Kimwe mu bikorwa by'ingenzi ushobora gukora ni ugushyira amafaranga ku ruhande mu gasanduku k'ubwizigame. Ubwizigame buguha ubushobozi bwo kumenya uko witwara mu bihe bitunguranye. Umucuruzi mwiza iteka atekereza ku bintu bishobora kuba maze akabyitegura.

4.KORA INCAMAKE MAZE USOZE ISOMO RYO GUTEGANYIRIZA UBUCURUZI BWIZA KURUSHAHO – IMINOTA 5

Hagarara iruhande rw'Imbonerahamwe y'Intambwe 6 z'Igenamigambi ry'Ubucuruzi maze ugire uti:

Reka tuvugire hamwe twese Intambwe 6 z'Igenamigambi ry'Ubucuruzi uko ngenda ntunga urutoki kuri buri gishushanyo (*Bibaye ngombwa: namwe murebe ku makarita yanyu*).

Nyuma yuko wowe n'abahugurwa muvuga intambwe 6 zose, tunga urutoki ku Ntambwe #6 maze ugire uti:

Aha niho dusoreje amasomo yacu ajyanye gutegura ubucuruzi bwiza kurushaho. Reka dusubiriremo twese hamwe umuhigo wacu w'iri somo:

***Ngiye kwitegura ibihe bidasanzwe, nizere Imana nibiramuka
bije!***

Reka noneho dusubiriremo twese hamwe imihigo yacu mu Gutegura Ubucuruzi Bwiza Kurushaho:

- ***Nshobora gucunga neza ubucuruzi Imana yampaye!***
- ***Nshobora kumva no kubaha abaguzi banjye!***
- ***Nshobora guteza imbere ikorwa ry'ibicuruzwa byanjye!***
- ***Nshobora kugabanya ibiguzi by'ubucuruzi bwanjye!***
- ***Nshobora gusaba Imana inkunga n'abandi kumfasha!***

Murakose kwitabira uyu munsi n'ayandi masomo yose ajyanye no Gutegura Ubucuruzi Bwiza Kurushaho. Ibuka ko Imana yatugize abayobozi b'ibyo yaremye byose, harimo n'ubucuruzi bwacu. Abayobozi bategurana ubwitonzi ibirebana n'ubucuruzi byose kugirango babugire bwiza kurushaho. Iyo dukoze ibishoboka byo tugategura ubucuruzi bwacu, duhesha Imana icyubahiro.

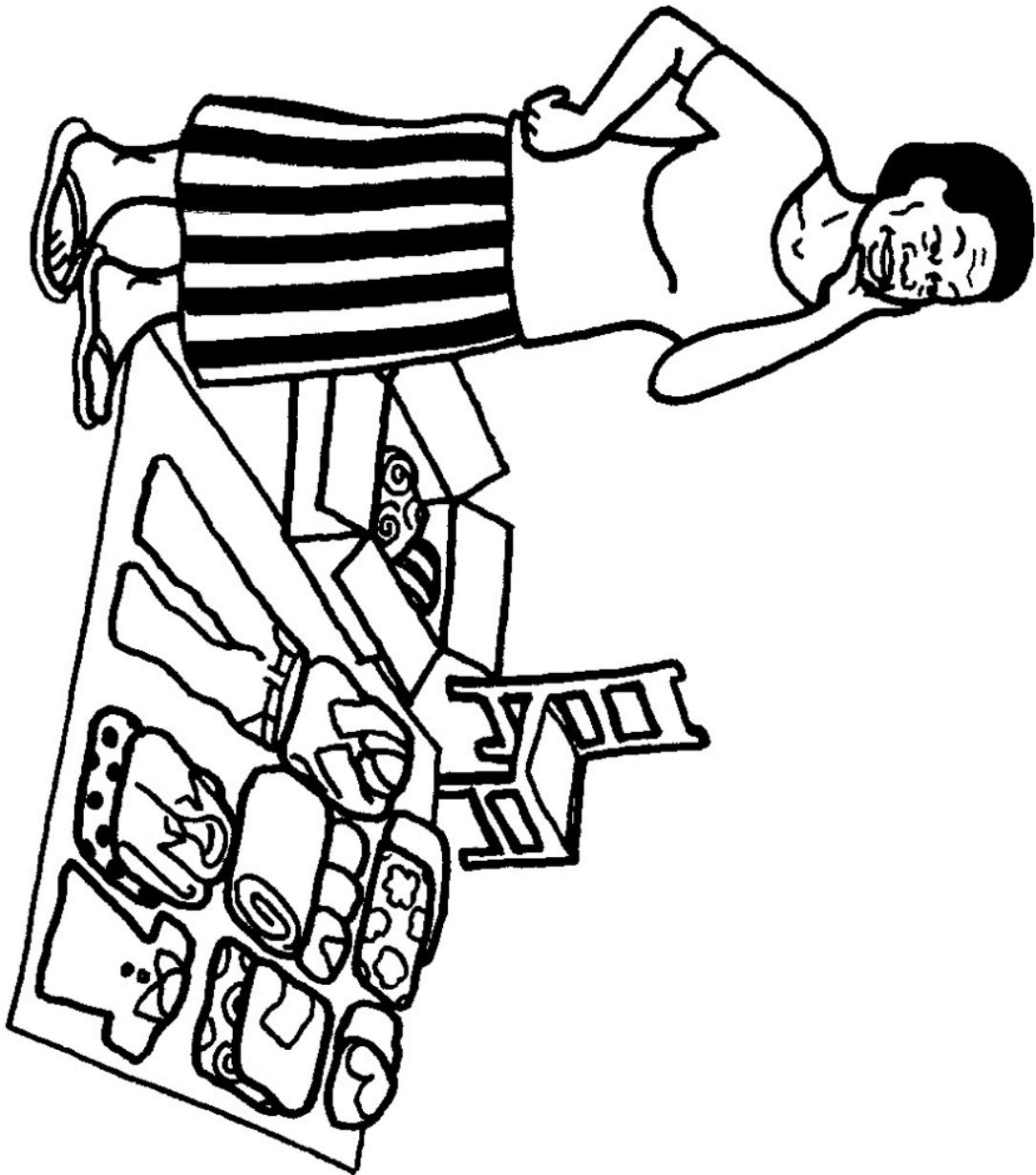
Ziirikana gufata iminota 3-4 yo gutuza mu isengesho kugirango hatekerezwe ku isomo mbere yuko usoza. Sozanya n'isengesho riteye ritya:

Mwami udahinduka,
Iyo haje ibihe bitunguranye, wifuza kutwigisha no
kuduza. Duhe imbaraga kugirango tukwizere.
Dufashe dushobore gucunga neza ubucuruzi
waduhaye, kugirango dushobore kukubaha byukuri
kandi dutunge n'imiryango yacu.
Mu izina rya Yesu, Ameni.

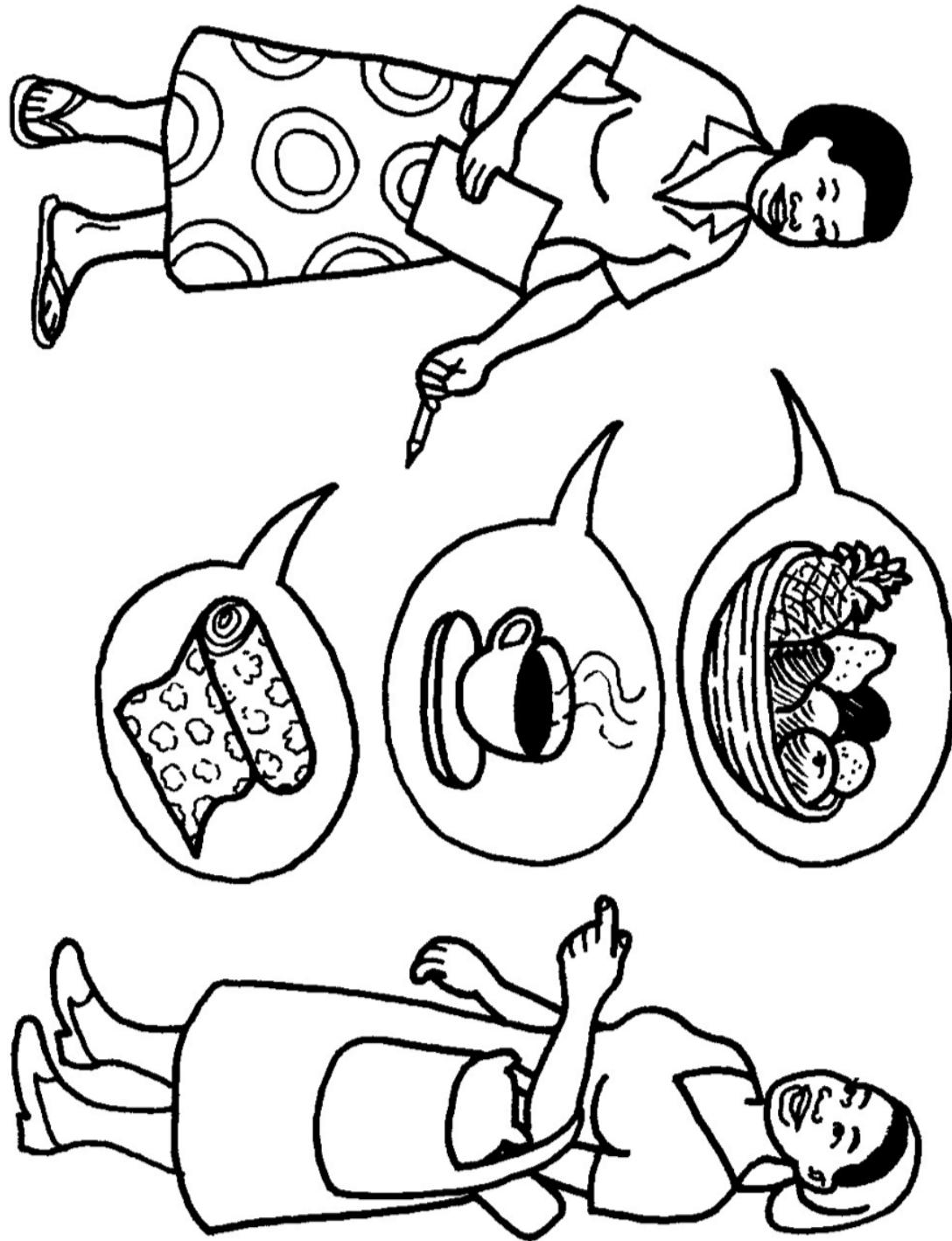
**TEGURA
UBUCURUZI
BWIZA**

KURUSHAHO
IBIGANIRO MFASHANYIGISHO
IBISHUSHANYO

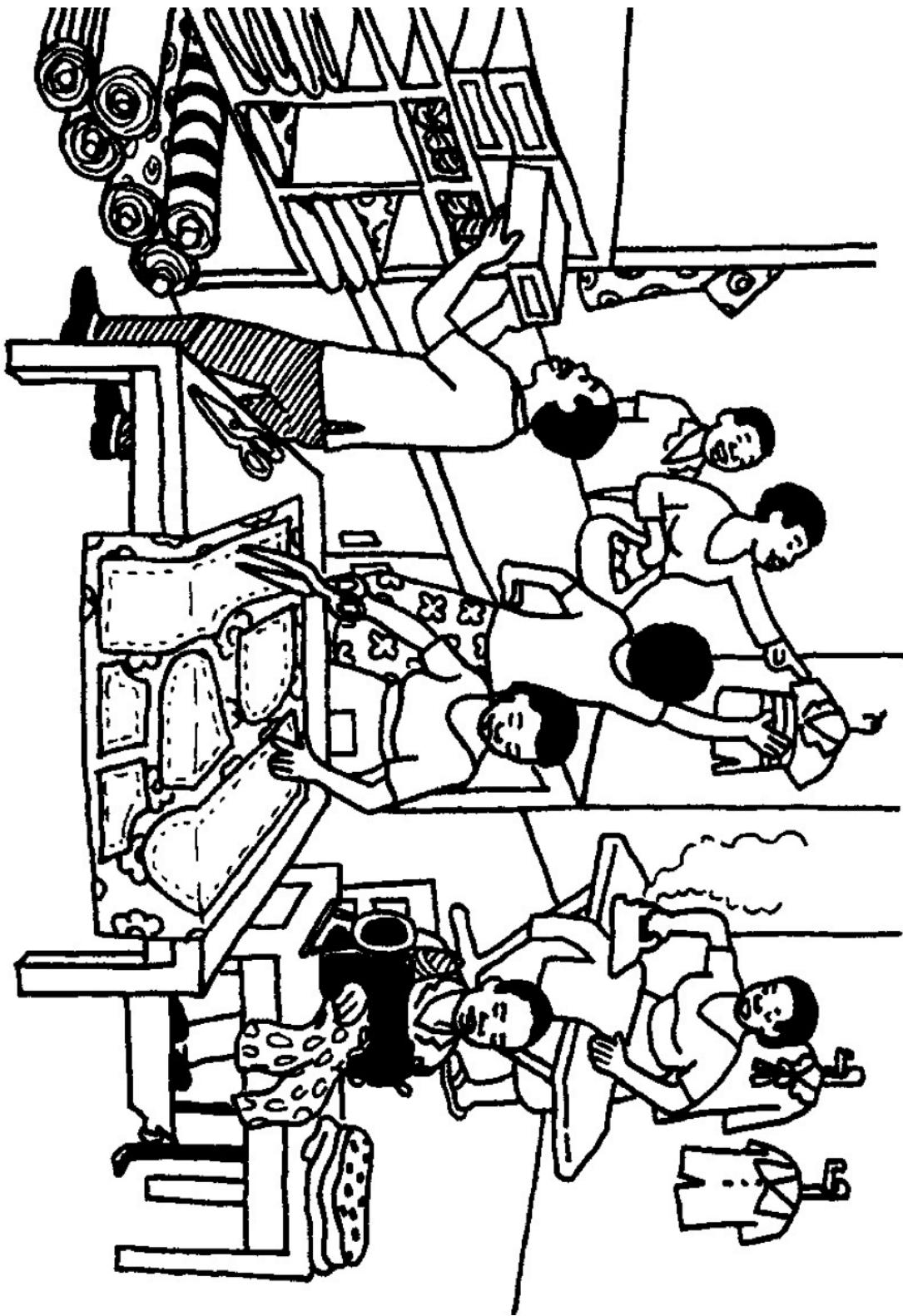
Intambwe ya 1 – Suzuma Ibiranga Ubucuruzi Bwiza

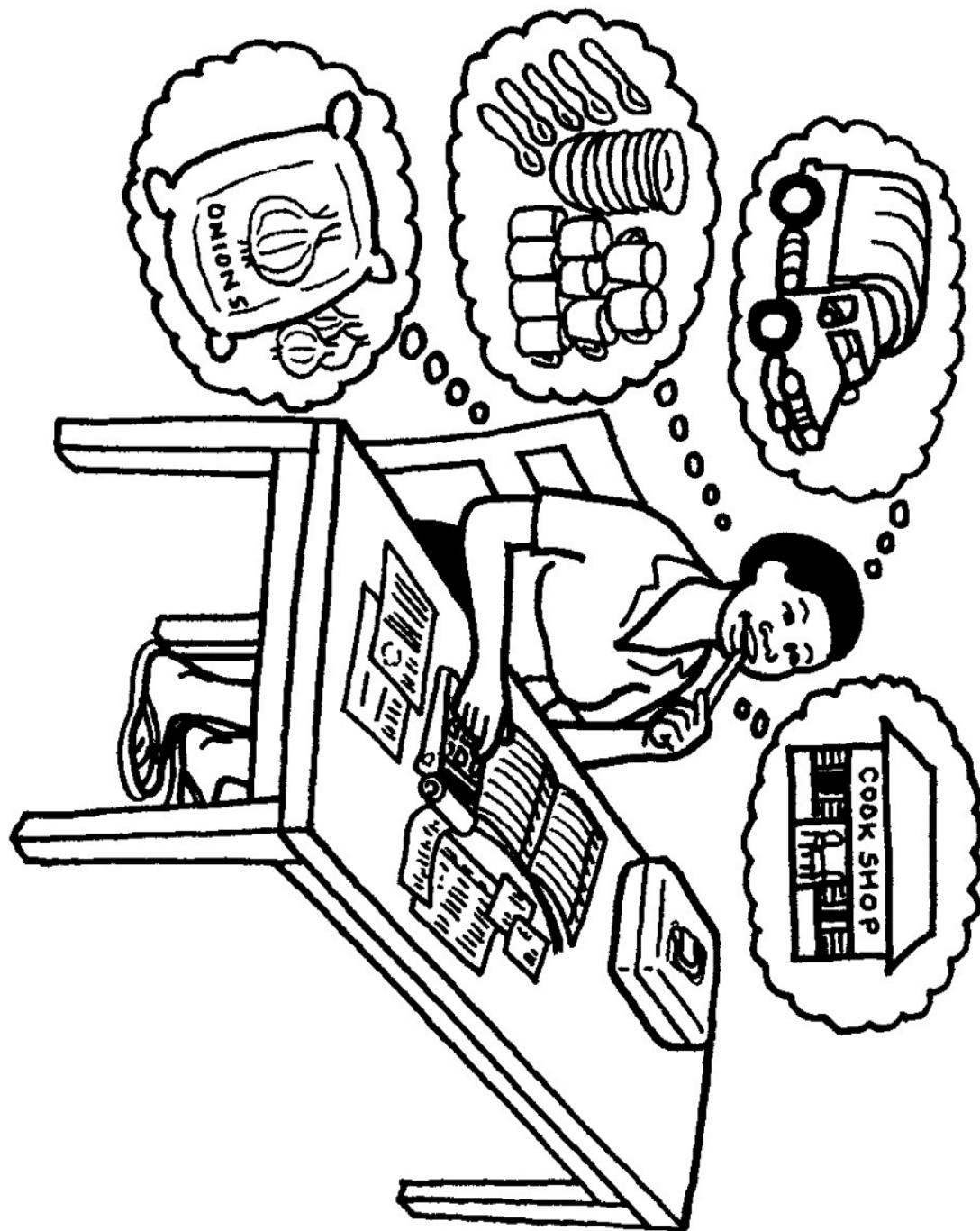


**Intambwe ya 2 – Vugana n'Abaguzi Kugirango Usuzume
Ibitekerezo Byawe**

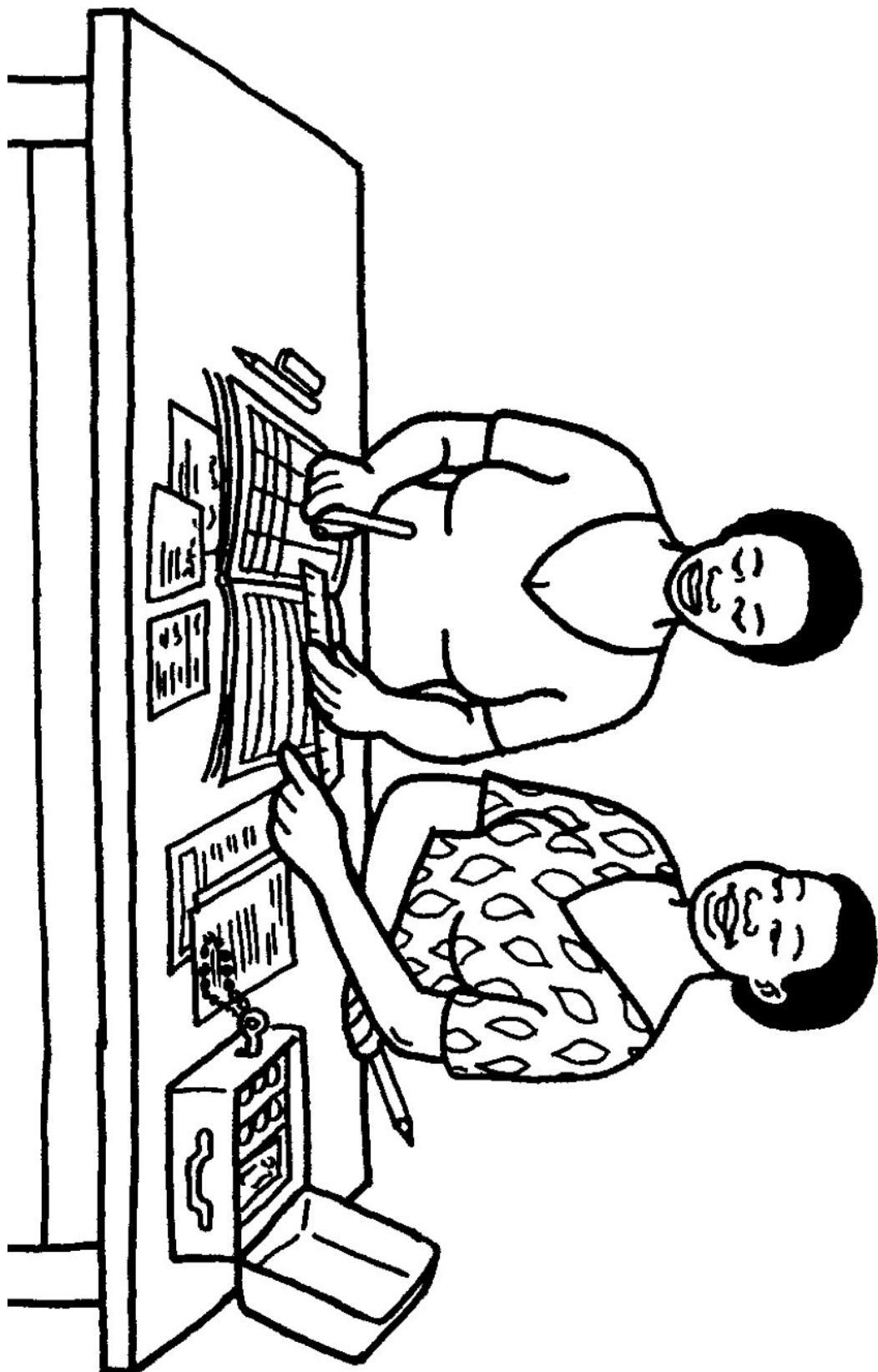


Intambwe ya 3 – Teganya Ikorwa ry'Ibicuruzwa Byawe



Intambwe ya 4 – Teganya Ibiguzi by'Ubucuruzi Bwawe

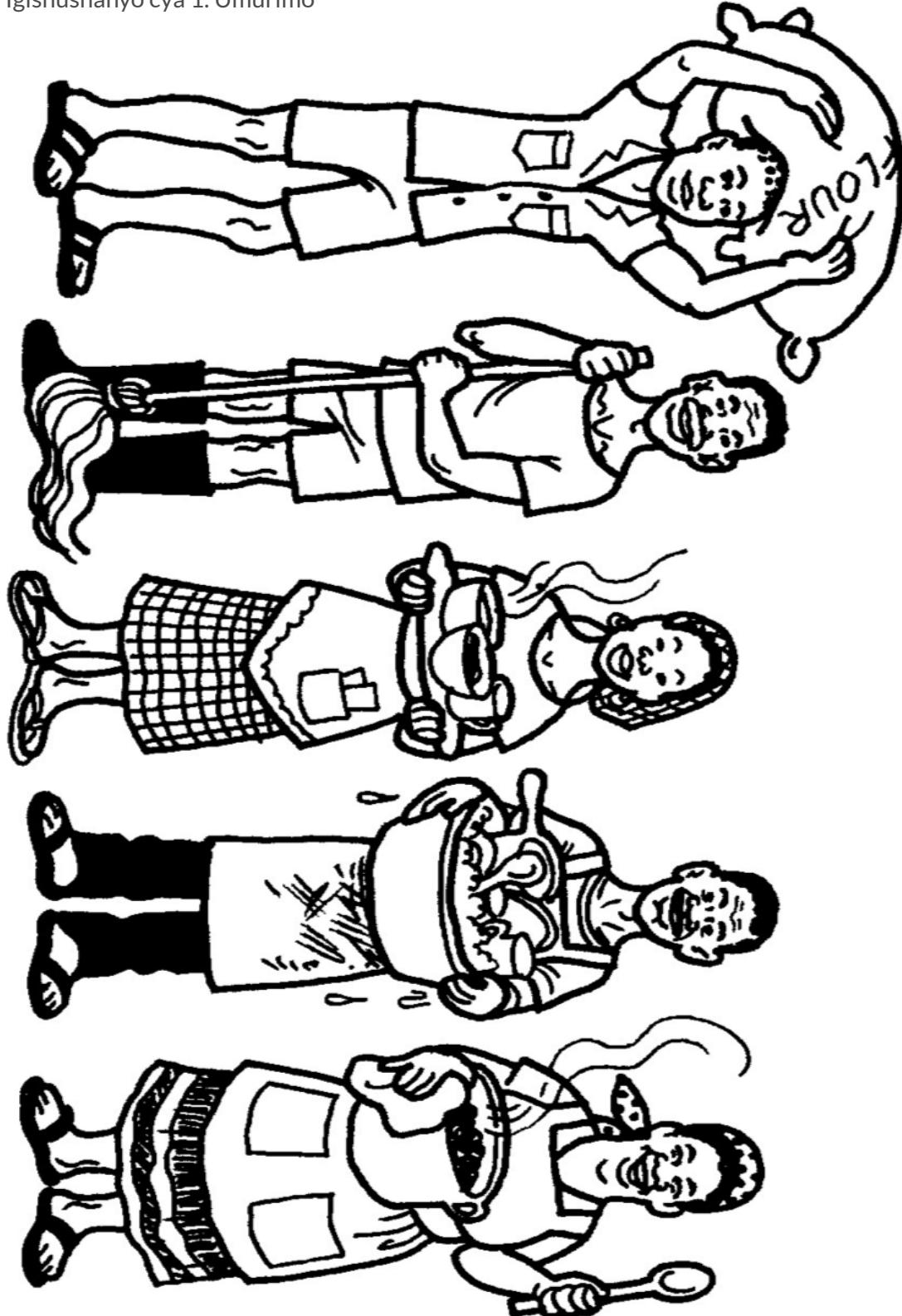
**Intambwe ya 5 – Shakisha Inkunga yo Guteza Imbere Ubucuruzi
Bwawe**



Intambwe ya 6 – Teganyiriza Ibihe Bitunguranye

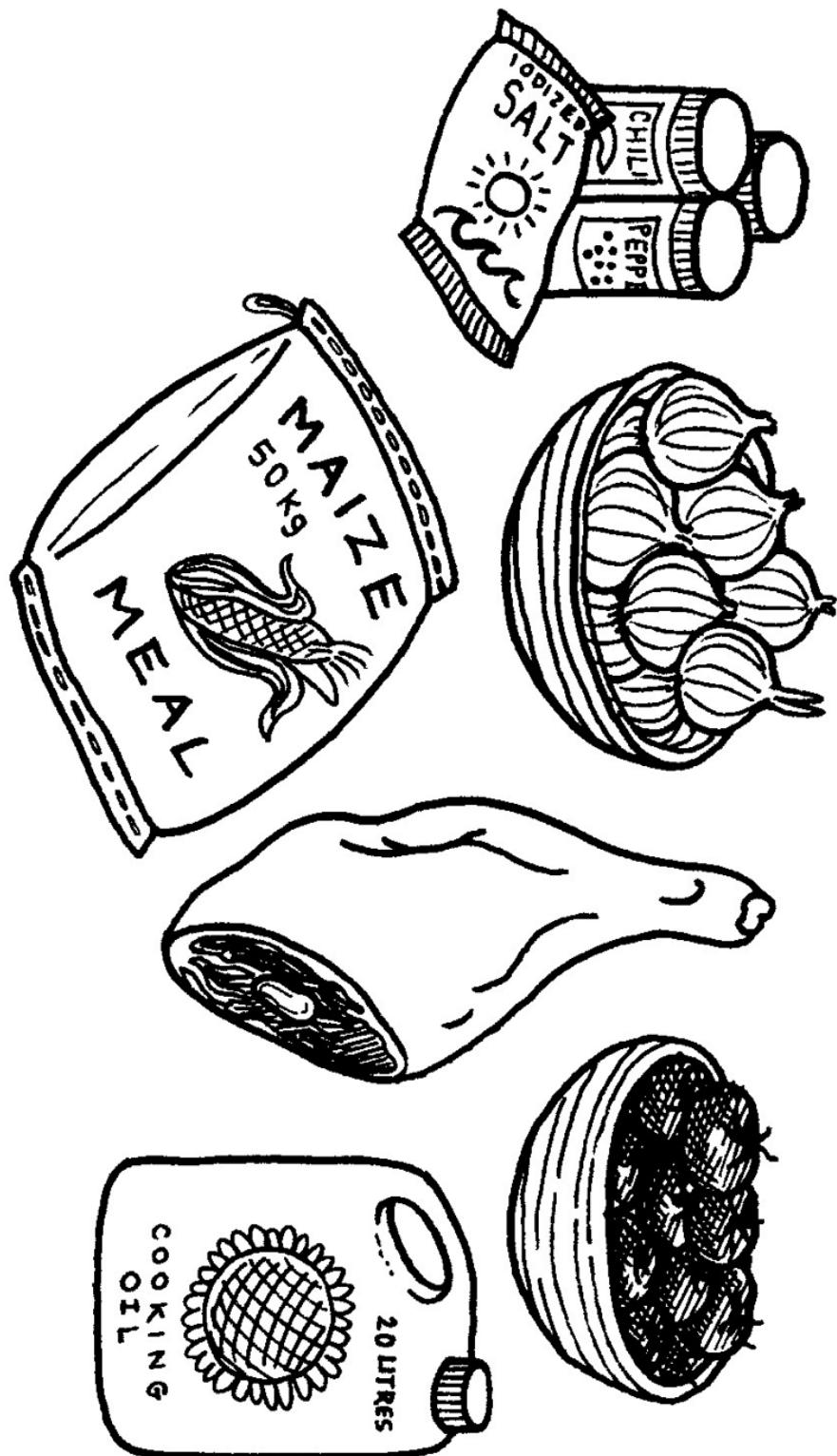
Ibishushanyo by'Ibice 5 Bigize Ikorwa ry'Ibicuruzwa

Igishushanyo cya 1. Umurimo



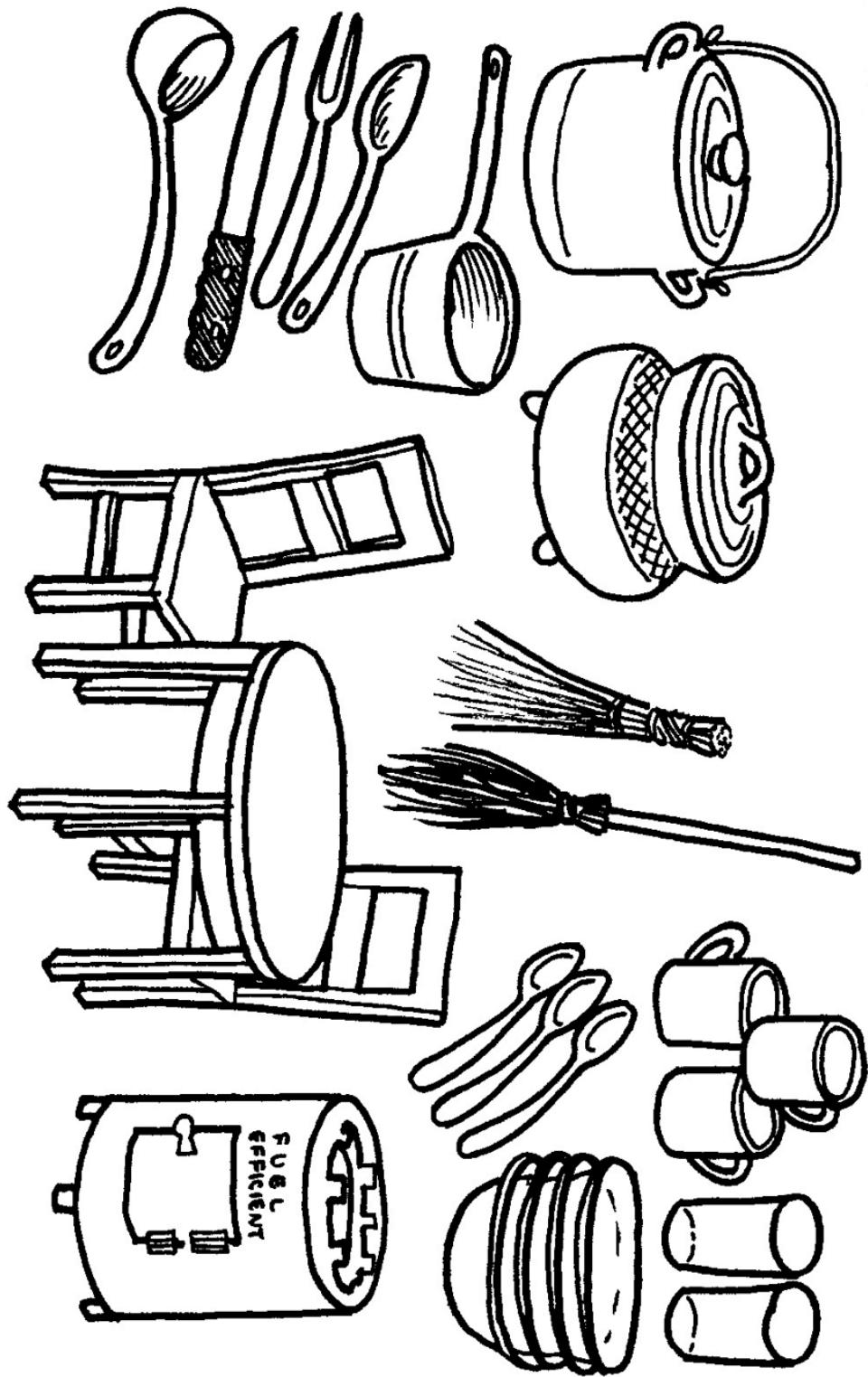
Ibishushanyo by'Ibice 5 Bigize Ikorwa ry'Ibicuruzwa

Igishushanyo cya 2. Ibikoresho by'Ibanze



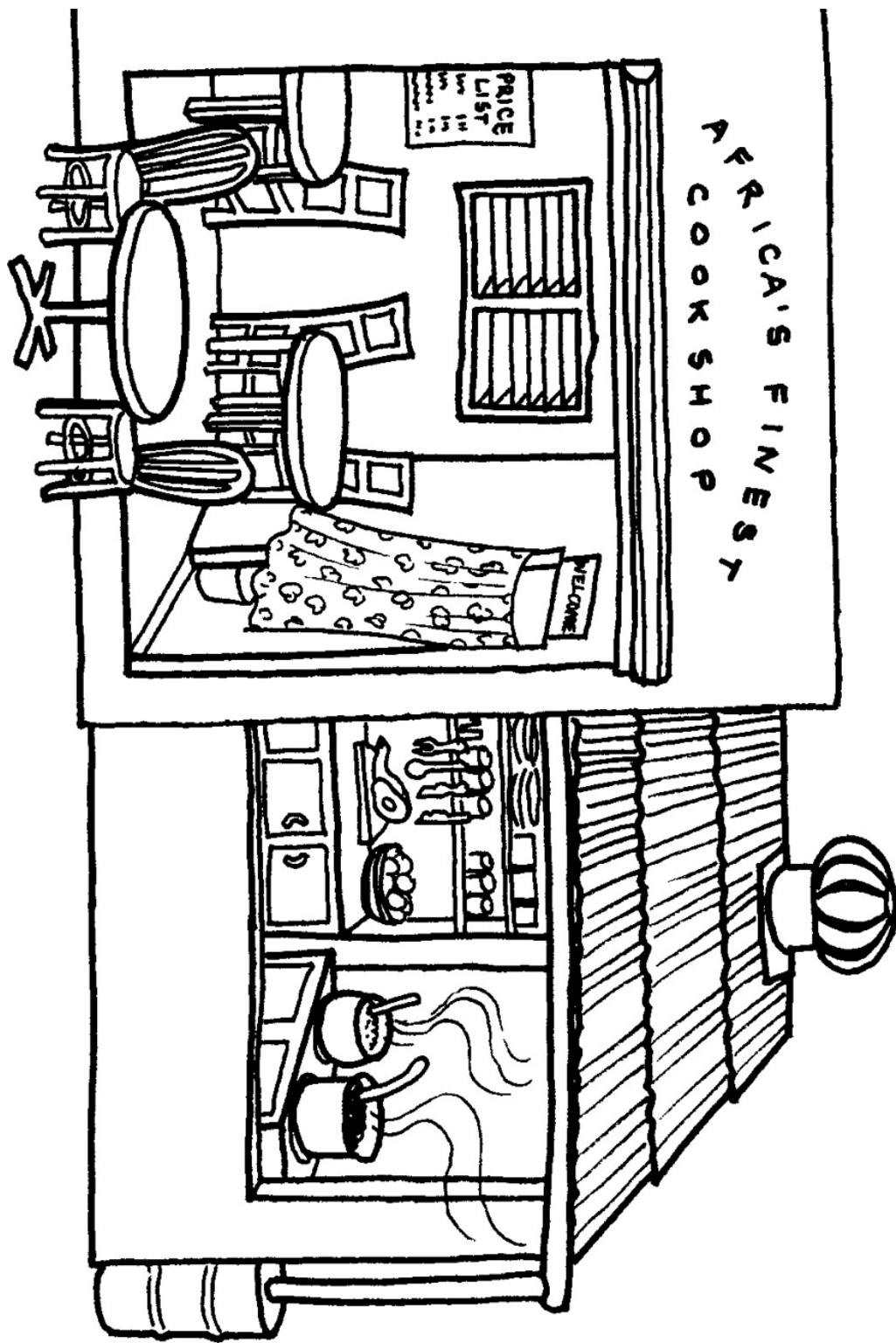
Ibushushanyo by'Ibice 5 Bigize Ikorwa ry'Ibicruzwa

Igishushanyo cya 3. Ibikoresho Ukoreraho



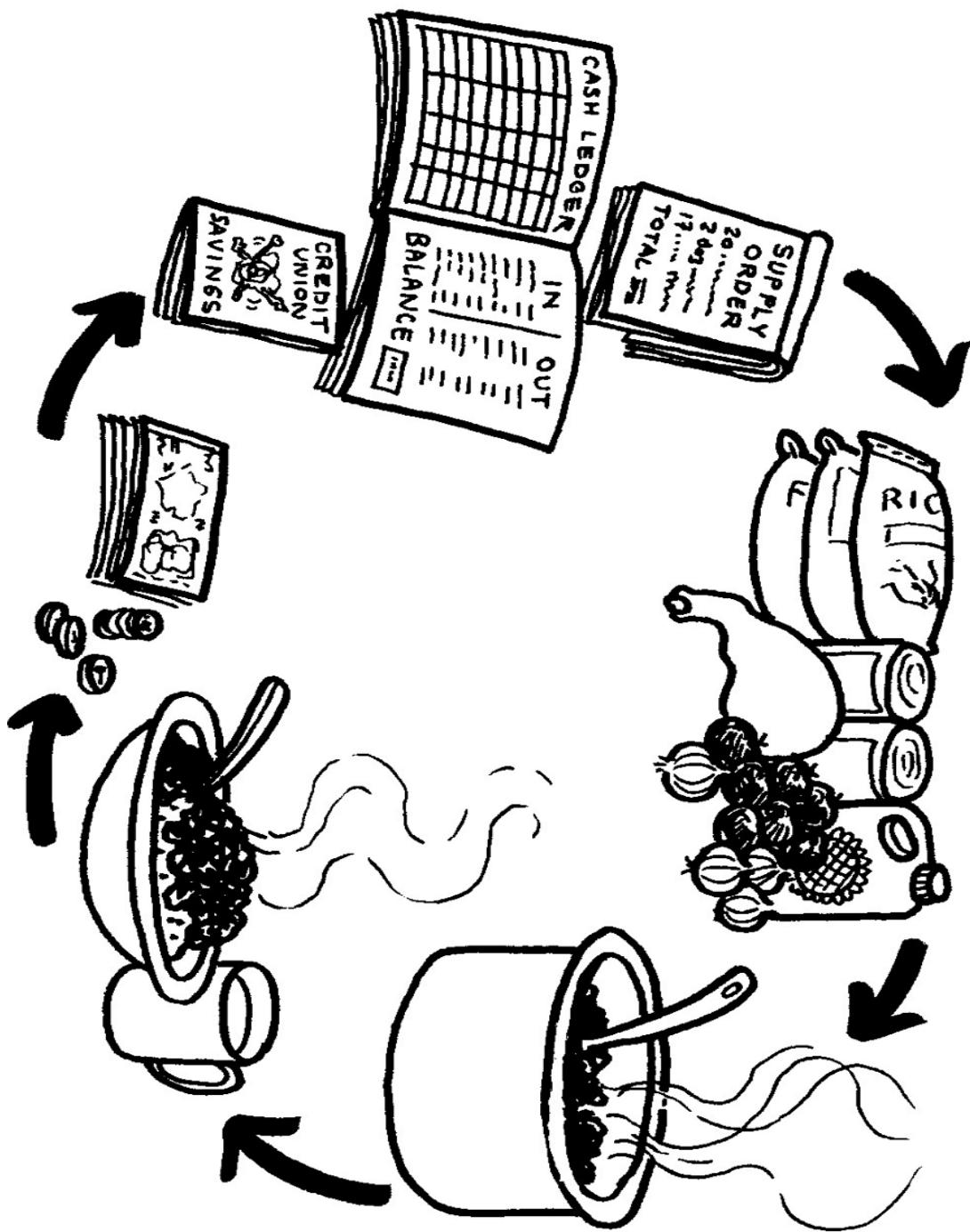
Ibishushanyo by'Ibice 5 Bigize Ikorwa ry'Ibicuruzwa

Igishushanyo cya 4. Ahantu ho Gukorera



Ibishushanyo by'Ibice 5 Bigize Ikorwa ry'Ibicuruzwa

Igishushanyo cya 5. Ikorwa ry'Ibicuruzwa



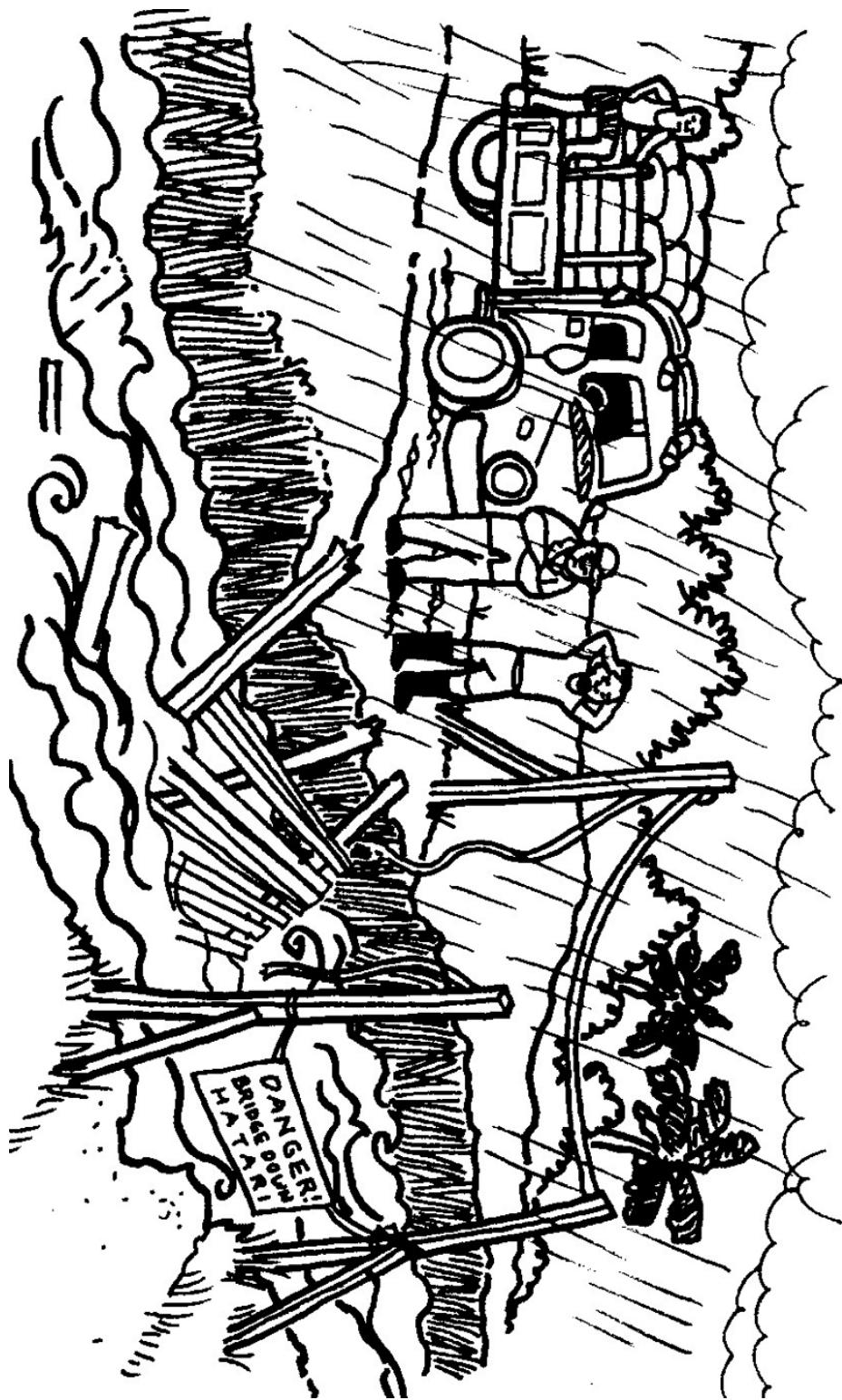
Ibishushanyo by'Ibihe Bitunguranye

Igishushanyo cya 1. Amafaranga y'Ubucuruzi Bwawe Yibwe.



Ibishushanyo by'Ibihe Bitunguranye

Igishushanyo cya 2. Imihanda yangiritse, ku bucryo udashobora kujya kurangura.



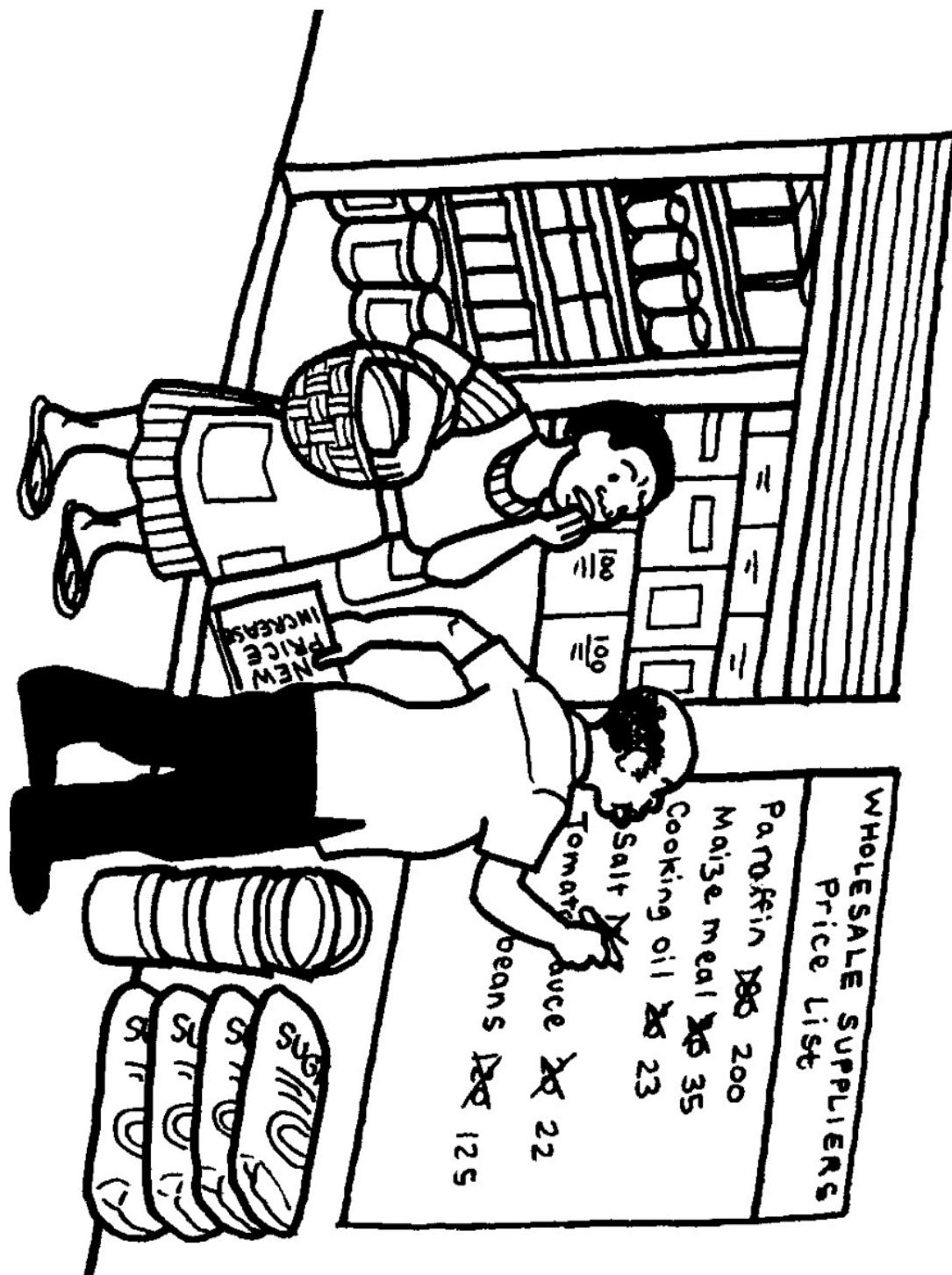
Ibishushanyo by'Ibihe Bitunguranye

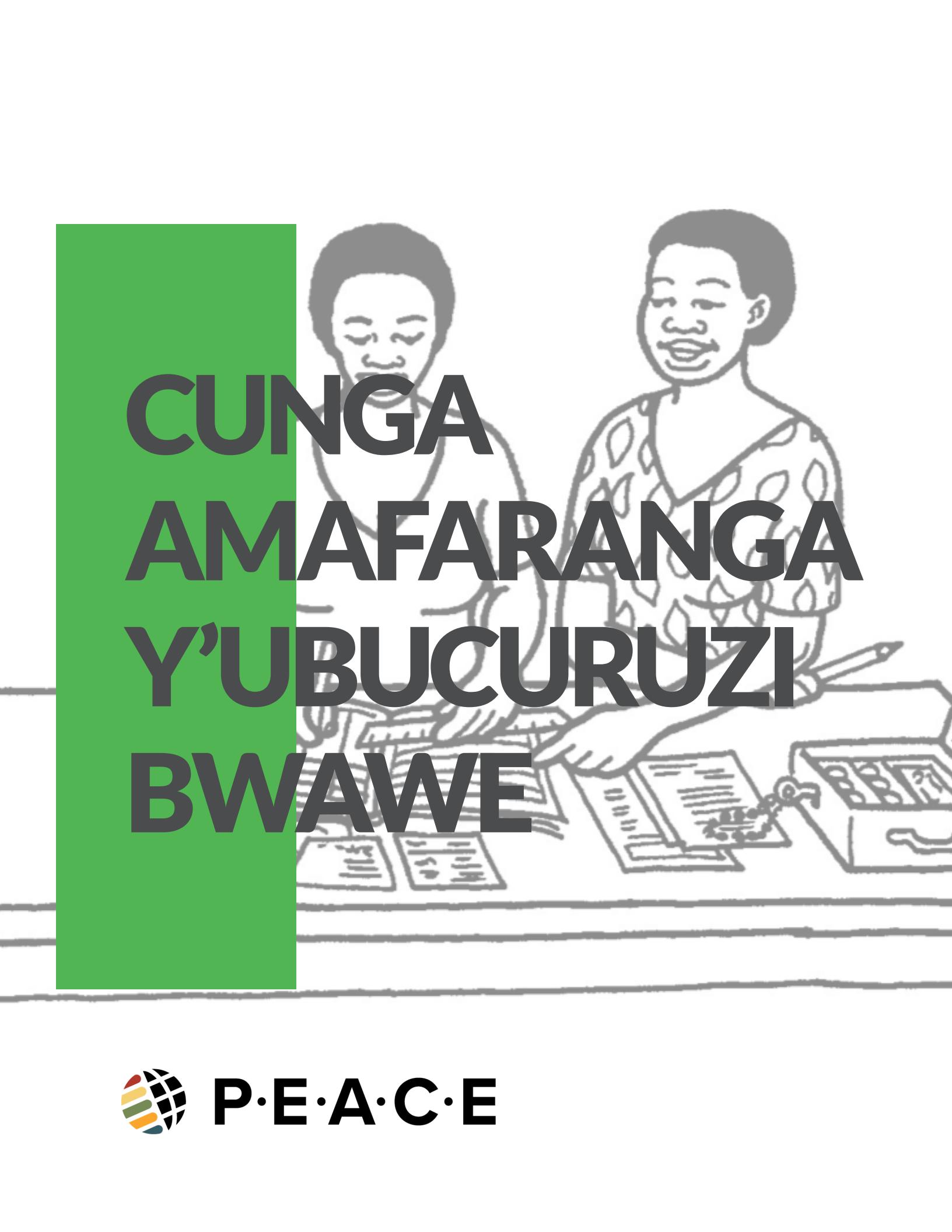
Igishushanyo cya 3. Umuriro wangije ibicuruzwa byawe.



Ibishushanyo by'Ibihe Bitunguranye

Igishushanyo cya 4. Igiciro cy'ibikoresho by'ibanze cyazamutse.





**CUNGA
AMAFARANGA
Y'UBUCURUZI
BWAWE**



P·E·A·C·E



ISOMO RYA 1: TANDUKANYA AMAFARANGA Y'URUGO N'AY'UBUCURUZI

INTEGO

Nyuma y'iri somo, abahugurwa bazaba:

1. Baganiriye ku kamaro k'ubwenge mu gucunga amafaranga.
2. Bemeje uburyo bazajya babika amafaranga y'urugo n'ay'ubucuruzi bitandukanye.

IMYITEGURO

- Vunja amadorali yose uyashyire mu mafaranga y'u Rwnada.
- Kora amafaranga y'amahimbano kugirango aze gukoresha ugaragaza ibikorwa byo kugura no kugurisha.
- Shushanya umugore acunga amafaranga ye. Afite imifuka 2 ku ikanzu ye ushobora gushyiramo amafaranga y'urugo n'ay'ubucuruzi. Inyuma ushyireho agasanduku ashyiramo amafaranga akuye mu byo acuruje.

IGIHE

Iminota 30

Intambwe

1. GARAGAZA AMASOMO YA CUNGA AMAFARANGA Y'UBUCURUZI BWawe – IMINOTA 3

Ha ikaze abahugurwa hanyuma ubabwire isomo rishyashya:

Uyu munsi turatangira isomo rijyanye no Gucunga Amafaranga y'Ubucuruzi Bwawe. Muri iri isomo, turaza kuganirira hamwe ku buryo bwiza bwo gucunga amafaranga kugirango ushobore kubona andi menshi. Dore bimwe mu bikubiye muri iri somo:

- Uburyo bwo kubika amafaranga y'urugo atandukanyijwe n'ay'ubucuruzi,
- Uko wasobanukirwa niba ubucuruzi bwawe bwunguka; ndetse;
- N'uburyo wacunga amafaranga yawe kugirango ubucuruzi bwawe butere imbere.

Buri wese afite uko byigeze kumugendekera cyangwa se ubumenyi ashobora kubwira abandi kugirango buri wese agire isomo abikuramo. Tugiye kwigira mu nkuru, ibiganiro, ndetse n'ibikorwa. Mwumve mwisanzuye kugirango mubaze ibibazo

2. BABWIRE INKURU Y'ABAGARAGU BATATU KUGIRANGO UBASOBANURIRE IBIJYANYE N'UBUSONGA - IMINOTA 12

Reka dutangire twumva inkuru Yesu yavuze ku bagaragu batatu. Nimutege amatwi mwumve maze muze guhitamo umugaragu mukeka ko acunga amafaranga ye mu bwenge.

Bumbura Ibyanditswe Byera maze usome Matayo 25:14-19.

Inkuru y'Abagaragu Batatu (Matayo 25:14-19)

"Bizaba ari nk'iby'umuntu wari ugiye kuzindukira mu kindi gihugu, ahamagara abagaragu be, abasigira ibintu bye, aha umwe italanto eshanu, undi amuha ebyiri, undi amuha imwe, uko umuntu ashoboye, arazinduka. Uwo mwanya uwahawwe italanto eshanu aragenda, arazigenza, agenzuramo izindi talanto eshanu. N'uwhahawwe ebyiri abigenza atyo, agenzuramo izindi ebyiri. Arikou uwahawwe imwe aragenda, acukura umwobo, ahishamo italanto ya shebuja. Maze iminsi myinshi ishize, shebuja w'abo bagaragu araza, abarana na bo umubare w'ibyo yabasigiye."

◊ Ni uwuhe mugaragu muureka ko yaba yaracunze amafaranga ye mu bwenge?

◊ Kuki?

Emerera abantu 3 cyangwa 4 gutanga ibitekerezo. Shimangira kandi unashibimire ibisubizo. Hanyuma, ugire uti:

Murakoze kubera ibitekerezo byanyu.

Imana yizeye buri wese muri mwe imuha amafaranga, ubushobozzi, ndetse n'amahirwe. Tugomba gukoresha ubwenge kugirango ducunge ibyo Yaduhaye byose, harimo n'amafaranga y'ubucuruzi bwacu. Mu isomo riri bukurikire, turi bukomeze gucukumbura iyi nkuru.

Nimukore amatsinda y'abantu 3-4 maze musubize ibi bibazo:

◊ Ni ibihe bintu Imana yakwizeye ikaguha mu buzima bwawe n'ubucuruzi bwawe? [Igihe, ubuzima, ingabire, ubuhanga bwo guhangga, ibitekerezo by'ubucuruzi, imitungo, imibano]

Nyuma y'iminota 2, emerera abahugurwa 2 cyangwa 3 gutanga ibitekerezo byabo. Shimangira kandi ushimire ibisubizo byabo. Hanyuma, ugire uti:

Mu by'ukuri, Imana yaratwizeye iduha byinshi. Dufite inshingano yo kwita ku byo Yaduhaye byose – abanda, imiryango, abaturanyi, ingo, n'ubucuruzi bwacu. Buri wese muri twe Yamugize igisonga cy'iby'Imana, iduha amahirwe yo kwiga kuba abizerwa n'abanyakuri.

3. BABWIRE INKURU KU BIJYANYE NO GUCUNGA AMAFARANGA Y'URUGO N'AY'UBUCURUZI - IMINOTA 10

Reka twige uko ibisonga byiza bicunga amafaranga Imana yaduhaye twiga uburyo 2 butandukanya bwo gukoresha amafaranga – asohoka ku rugo n'asohoka ku bucruzzi. Amafaranga usohora ku bintu byawe cyangwa umuryango wawe ni amafaranga y'urugo. Iyo usohoye amafaranga ku bibazo by'urugo, ntago uyagaraza. Amafaranga ajya mu kurangura n'ibindi bintu bijyanye n'ubucuruzi bwawe ni amafaranga y'ubucuruzi. Iyo acunzwe neza, amafaranga usohora ku bucruzzi bwawe akuzanira andi.

Manika ifoto ya Esiteri n'immifuka hamwe n'agasanuku. Hanyuma, ugire uti:

Noneho nimureke twumve ibya Esiteri. Nimutege amatwi mwumve uko acunga amafaranga y'urugo rwe n'ay'ubucuruzi.

Inkuru ya Esiteri

Esiteri akora imigati. Arayikora kandi akanayigemura buri munsi.

Abacuruzi baramwishyura bakanamuha bakanamusaba ko azabazanira indi umunsi ukurikira. Iyo ageze mu rugo, Esiteri ashyira

amafaranga yakuye mu byo yacuruje mu gasanduku kihariye, gahishwe mu nzu ye. (Shyira ya mafaranga yose y'amahimbano mu "gasanduku" gafashe ku gishushanyo.)

Kabiri mu cyumweru, Esiteri abara amafaranga kugirango arebe ayo yinjije. (Kura ya mafaranga y'amahimbano mu gasanduku.) Uyu munsi, yagenzuye ibikoresho bye asanga akeneye kugura ifu, umusemburo, umunyu n'isukari. Esiteri yanagenzuye kugirango arebe ibiryo n'ibindi bintu bitandukanye byaba bikenewe mu rugo rwe. Urutonde rw'ibikenewe harimo umucerri, isabune, isukari, amakaye y'ishuli n'umwego mushyashya. Esiteri yasanze adafite amafaranga ahagije kugirango agure buri kintu maze ahitamo ko umwego ushobora gutegereza ukazagurwa ubutaha. Ashyira amafaranga mu bikoresho by'ubucuruzi mu mufuka we w'ibumoso n'aho amafaranga y'ibyo mu rugo ayashyira mu mufuka w'isburyo. (Shyira igice cy'amafaranga muri buri mufuka we.) Nuko Esiteri ajya kugura ibikoresho by'ubucuruzi n'ibyo mu rugo.

Reka tuganire ku nkuru ya Esiteri.

- ◊ **Ni hehe Esiteri ashayira amafaranga ye?** [Ashyira amafaranga ye yacuruje mu gasanduku kabitse neza. Iyo igihe cyo kujya kugura ibikoresho kigeze, ashayira amafaranga y'ubucuruzi n'ay'iby'urugo mu mifuka itandukanye.]
- ◊ **Ni kuki esiteri ashayira amafaranga ye yo kujya kugura mu mifuka itandukanye?** [Esiteri arashaka kugenzura amafaranga asohora ku bucuruzi bwe no ku muryango we. Esiteri arasahaka kumenya ni amafaranga angahe atanga ku bucuruzi bwe n'ayo atanga ku muryango we.]
- ◊ **Ni gute amenya amafaranga agomba gushyira mu mufuka w'ay'ubucuruzi no mufuka w'ay'iby'urugo?** [Atekereza ku byo akeneye kugura mu bucuruzi n'ayo afite kugirango akemure ibibazo by'urugo rwe.]

Shimira abahugurwa kubera ibitekerezo byabo maze ukore incamake ugira uti:

Gutandukanya amafaranga y'urugo n'ay'ubucuruzi bifasha kugenzura asohoka ku rugo – ibi bikanatuma amafaranga menshi aguma mu bucuruzi kugirango ushobore kubona inyungu. Kubikora bishobora kugorana, ariko ushobora kubahisha Imana binyuze mu kuba igisonga cyiza cy'ibyo Imana yaguhaye.

4.NIMUGANIRE KU KUBIKA AMAFARANAG Y'URUGO N'AY'UBUCURUZI ATANDUKANYIJWE - IMINOTA 12

Mu kanya twize ko amafaranga y'urugo ari amafaranga asohoka kuri wowe ubwawe n'umuryango wawe.

◊ **Ni izihe ngero z'ibantu by'urugo bitwara amafaranga?** [Ibiryo, imyambaro, gukodesha inzu, amafaranga y'ishuli, ibirori by'imiryango nk'amakwe cyangwa ibiriyo, n'ibindi n'ibindi.]

Twanize ko amafaranga y'ubucuruzi ari amafaranag usohora ku bikoresho n'ibindi bintu bikenewe mu bucruzi bwawe.

◊ **Ni izihe ngero z'ibantu bitwara amafaranga mu bucruzi bwawe?** [Ibikoresho, ibyuma, gukodesha, esanse, abakozi, transport, n'ibindi n'ibindi.]

Mu nkuru ya Esiteri mwumvise ko afite uburyo butatu bwo gucunga amafaranga ye:

- Abika amafaranga yacuruje mu gasanduku gahishe
- Amenya umubare w'amafaranga akeneye mu bucruzi n'ay'ibikoresho by'urugo rwe.
- Abika amafaranga y'ubucruzi bwe ahantu hamwe n'ay'urugo ahandi iyo agiye ku isoko. Ntago byombi abivanga.

Nimujye mu matsinda ya babiri babiri. Mufite iminota 3 yo kuganira kuri ibi bibazo bikurikira. Mwitegura kuza gutanga ibitekerezo byanyu mu itsinda.

◊ **Ni iki ushobora kwigira kuri Esiteri ku bijyanye no kuba igisonga cy'amafaranga Imana yaguhaye?**

◊ **Ni gute wabika amafaranga y'urugo rwawe n'ay'ubucruzi atandukanyijwe?**

Nyuma yiminota 2, saba abahugurwa 2 cyangwa 3 gusobanura icky bakora kugirango babike amafaranga y'urugo n'ay'ubucruzi bwabo bitandukanyijwe. Shimira ingamba zabo.

5. IYEMEZE GUTANDUKANYA AMAFARANGA Y'URUGO N'AY'UBUCRUZI – IMINOTA 5

Nimutekereze ku byo mwize uyu munsi.

Baza abantu benshi ibi:

◊ **Ni ikihe kintu kimwe uteganya gukora nk'ingaruka z'isomo ry'uyu munsi?**
Komeza ubaze kugirango haboneke ibitekerezo byihariye.

Shimira abatanze ibitekerezo maze usabe buri wese kwiyemeza. Gira uti:

Reka twese tuvugire hamwe tuti:

*Nzacunga ibyo Imana yampaye neza mu bwenge ntandukanya
amafaranga y'urugo n'ay'ubucuruzi.*

Mwakoze akazi keza uyu munsi. Mwafashe ingamba zo gutandukanya amafaranga y'urugo n'ay'ubucuruzi. Ibi biguha kugenzura amafaranga yawe neza, bikakugira igisonga cyiza cy'amafaranga Imana yaguhaye. Isomo rikurikira rijyanye no kubara inyungu ubucuruzi bwawe burimo kwinjiza.

Shimira buri munti witabiriye amahugurwa. Saba bamwe gusenga basoza. Sozanya n'isengesho riteye ritya:

*Mana Data,
Waratwiezeye uduha ubutunzi bwawe. Twigishe
kuba ibisonga byiza b'ibyo Waduhaye, cyane cyane
amafaranga yawe kugirango Wubahwe mu buzima
bwacu no mu bucuruzi bwacu. Mu izina rya Yesu,
Ameni.*



ISOMO RYA 2: BARA INUNGU YAWE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba:

- Basobanukiwe igitekerezo cya Bibiliya ku bijyanye no kugira no kwita ku butunzi.
- Bashyize mu bikorwa ibara ry'inyungu mu rugero rw'ubucuruzi bumwe

IMYITEGURO

- Ibikarito bitatu byanditseho "Amafaranga Yinjiye," "Asohoka ku Bucuruzi," na "Asohoka ku Rugo" (Ku matsinda atazi gusoma, koresha ibimenyetso cyangwa ibishushanyo kugirango ugaragaze ibyanditse ko ma karito.)
- Amafaranga y'amahimbano asa n'amafaranga asanzwe.
- Ibiceri 20 by' 10

IGIHE

Iminota 30

Intambwe

1. KONGERA GUSUBIRA MU KAMARO KO KUBIKA AMAFARANGA Y'UBUCURUZI N'AY'URUGO BITANDUKANYIJWE – IMINOTA 3

Uyu munsi tugiye kuganira ku kubara inyungu yawe. Mbere y'uko dutangira, reka dusubire mu isomo ry'ubushize. Mwaganiriye ko kamaro ko gucunga amafaranga Imana yabahaye neza binyuze mu dutandukanya ay'ubucuruzi n'ay'urugo. Amafaranga y'ubucuruzi ni amafaranga ushora kugirango ubone andi menshi. Amafaranga y'urugo ni ayo usohora ku bibazo by'umuryango wawe.

Hamagara abantu 2-3 kugirango bagire icyo bavuga kuri ibi:

- ◊ Ni gute kubika amafaranga yawe y'ubucuruzi n'ay'urugo bitandukanyijwe byakugendekeye?

Bashimire ibyo bavuze. Kora incamake y'ibitekerezo bitanzwe kandi ushimangire ibyiza.

2. KOMEZA INKURU Y'ABAGARAGU BATATU KUGIRANGO USOBANURE UBUSONGA – IMINOTA 8

Reka dukomeze turebe inkuru ya Yesu ku bagaragu batatu.

Reka dukomeze turebe inkuru ya Yesu ku bagaragu batatu.

- ◊ Ni iki waba wibuka kuri iyi nkuru mu cyumweru gishize? [Haranira ko abagaragu batatu bose bavuzwe, n'umubare w'amafaranga buri wese muri bo yahawe.]

Nimwongere mutenge mwumve inkuru Yesu yavuze. Nimurebe icyabaye shebuja wabo agarutse.

Bumbura Ibyanditswe maze usome muri Matayo 25:19-23.

Inkuru y'Abagaragu Batatu, Gukomeza (Matayo 25:19-23)

Maze iminsi myinshi ishize, shebuja w'abo bagaragu araza, abarana na bo umubare w'ibyo yabasigiye. Uwahawe italanto eshanu araza, azana izindi talanto eshanu, ati 'Databuja, wansigiye italanto eshanu, dore nazigenzuyemo izindi talanto eshanu.' Shebuja aramubwira ati 'Nuko nuko, mugaragu mwiza ukiranuka, wakiranutse mu bike, nzakwegurira byinshi, injira mu munezero wa shobuja.' N'uwahawe

italanto ebyiri araza aravuga ati, 'Databuja, wansigiye italanto ebyiri, dore nazigenzuyemo izindi ebyiri.' Shebuja aramubwira ati 'Nuko nuko, mugaragu mwiza ukiranuka, wakiranutse mu bike, nzakwegurira byinshi, injira mu munezero wa shobuja.'

- ◊ Ni iki abagaragu bakoze shebuja wabo akishima?
- ◊ Ni gute Imana ishaka ko ducunga amafaranga yacu?

Emerera abantu 3 cyangwa 4 kugira icyo babivugaho. Shimira ibisubizo byabo nabo ubashimire.

Umubare w'amafaranga uwo ari wo wose Imana yaguhaye, Irifuza ko wayacunga mu bwenge. Ibi bikubiyemo ibyo Imana yaguhaye kugirango ubone inyungu mu bucruzi bwave.

Mu isomo ry'ubushize, mwize ko gushora inyungu mu bucruzi bibufasha kwinjiza inyungu nyinshi. Kumenya uko inyungu ubucruzi bwave bwinjiza ingana bigufasha gutegura neza no gucunga amafaranga yawe. Ukaba waheraho umenza amafaranga ufite washora mu bucruzi kugirango bushobore gutera imbere. Ushobora no kumenya ayo ufite wasohora kugirango ukemure ibibazo by'umuryango wawe.

3. EREKANA UKO BABARA INYUNGU – IMINOTA 10

Ngiye kubereka uko babara inyungu nkoresheje ubucruzi bw'imigati bwa Esiteri. Nk'uko mwabibonye mbere, Esiteri akeneye ahantu 3 ho kubika amafaranga ye. Afite agasanduku "k'Amafaranga Yinjiye" gahishe abikamo amafaranga yose yinjiye mu bucruzi bwe (*erekana agasanduku k'Amafaranga Yinjiye*).

Yanakoreshheje umufuka umwe kugirango abikemo amafaranga ye asohoka ku bucruzi bwe, ari yo karito yanditseho "Asohoka ku Bucruzi," (*erekana ikarito y'Asohoka ku Bucruzi*). Hanyuma, Esiteri afite ikarito ya "Asohoka ku Rugo" ari ho abika amafaranga akoresha ku bintu bijyanye n'urugo (*erekana ikarito y'Asohoka ku Rugo*).

Dore uko Esiteri agenzura amafaranga y'ubucruzi bwe ndetse n'uko ayinjiza.

Uko ugenda usobanura, koresha amafaranga y'amahimbano n'ibikarito kugirango ugaragaze ibaruramari ryo mu ikarito rikora

Ubucuruzi bw'Imigati bwa Esiteri bw'Icyumweru cya 1

	Ikarito y'Amafaranga Yinjiye	Ikarito y'Ayasohotse ku Bucuruzi	Ikarito y'Ayasohotse ku Rugo
1. Mu ntangiriro z'icyumweru	1000	+500	→ +500
2. Ibikoresho byo gukora imigati		-300	
3. Transport		-100	
4. Esanse		-100	
5. Ibikoresho byo mu rugo			-500
6. Kugurisha imigati	+1000		
7. Mu mpera z'icyumweru	1000	0	0

1. Mu mpera z'icyumweru, Esiteri afite amafaranga 1000 mu ikarito y'Amafaranga Yinjiye. Aya mafaranga ni ayo yinjiye mu cyumweru gishize. (*Shyira 1000 mu ikarito y'Amafaranga Yinjiye: Inoti 10 z'100*)

Ukurikije ayo yasohoye icyumweru gishize, Esiteri yahisemo gukoresha 500 ku bucuruzi na 500 ku bikenewe mu rugo rwe. (*Kura 500 – inoti 5 z'100 – mu ikarito y'Amafaranga Yinjiye uyashyre mu ikarito y'Ayasohotse ku Bucuruzi kandi ukure 500 – inoti 5 z'100 – uzishyre mu ikarito y'Ayasohoka ku Rugo.*)

2. Muri icyo cyumweru, Esiteri ibikoresho byo gukora imigati bihwanye na FRW 300. (*Kura 300 – inoti 3 z'100 – mu ikarito y'Asohoka ku Bucuruzi uyahe undi muntu mu bahugurwa nk'aho urimo kugura ibikoresho.*)

3. Esiteri atanga 100 kuri transport. (*Kura 100 – inoti 1 y' 100 – mu ikarito y'Ayasohotse ku Bucuruzi maze uyahe undi muntu mu bahugurwa.*)

4. Esiteri asohora 100 kuri peteroli akoresha mu guteka imigati. (*Kura 100 – inoti 1 y' 100 – mu ikarito y'Asohoka ku Bucuruzi uyahe umwe mu bahugurwa.*)

5. Esiteri arongera agura ibiryo n'ibindi bintu byo mu rugo rwe bihwanye. (*Kura 500 mu ikarito y'Asohoka ku Rugo uyahe undi muntu.*)

6. Esiteri agurisha imigati 200 ku mafaranga 5 muri mugati, ahwanye n'1000 muri rusange. (*Bwira bamwe baguhe inoti 10 z'100 maze uzishyre mu ikarito y'Amafaranga Yinjiye.*)

7. Mu mpera z'icyumweru afite 1000 FRW mu ikarito ye y'Amafaranga Yinjiye. (*Erekana 1000 mu ikarito y'Amafaranga Yinjiye.*)

Esiteri arimo aribaza inyungu yaba yarakauye mu byo yacuruje buri cyumweru. Azi ko amafaranga aba yavuye mu byo yacuruje atandukanye n'inyungu. Agomba kubanza gukuramo umubare w'ayo yasohoye ku bucuruzi. Reka tubarire hamwe inyungu ya Esiteri.

Erekana ukuntu:

	Esiteri yacuruje angana n'	1000	(ingingo ya 6 – umubare wa nyuma mu ikarito y'Amafaranga Yinjiye)
gukuramo	Ayasohotse ku bucuruzi ahwanye na	500	(ingingo ya 2, 3 na 4 –umubare w'ayasohotse mu ikarito w'Ayasohotse ku Bucuruzi)
bihwanye	n'inyungu ya	500	FRW

Kugirango ubare inyungu ufata:

	Amafaranga yavuye mu byacurujwe	(1000 FRW)
gukuramo	Ayasohotse ku Bucuruzi	(500 FRW)
=	Inyungu	(500 FRW)

Esiteri yibaza ikindi kibazo cy'ingenzi.

- ◊ **Ubucuruzi bwa Esiteri bwaba butera imbere? Kuki cyangwa kuki budatera imbere?** [Oya. Amafaranga atangiranye icyumeru ni yo asozanya na yo (1000). Ashobora amafaranga amwe mu bikoresho buri cyumweru (500) kandi akaninjiza inyungu imwe (500).]

Baza abahugurwa batange ibisubizo cyangwa se bagire icyo bavuga ku mibarire y'ubucuruzi bwa Esiteri.

4. ITOZE KUBARA IMYUNGUKIRE Y'UBUCURUZI BWAWE – IMINOTA 10

Tegura abahgurwa kubara imyungukire y'ubucuruzi bwabo. Basabe kujya mu itsinda rya babiri babiri. Gira uti:

Nimutekereze ku bikorwa by'ubucuruzi bw'icyumweru gishize (cyangwa se ubw'umunsi umwe). Mufite iminota 5 yo kuganira kuri ibi:

- ◊ Igiteranyo cy'umubare w'amafaranga wakuye mu byo wacuruje icyumweru gishize ni angahe (cyangwa se mu munsi umwe)?
- ◊ Igiteranyo cy'amafaranga wasohoye ku bucuruzi mu cyumweru gishize ni angahe (cyangwa se mu munsi umwe)?
- ◊ Igiteranyo cy'inyungu yari angahe (fata ayavuye mu byo wacuruje ukuremo ayo wasohoye)?

Nyuma yiminota 5, baza itsinda rimwe cyangwa menshi, ukurikije igihe usigaranye, kuvuga uko babaze inyungu.

Shimira abagize icyo bavuga maze ukore incamake wibutsa abahuguwe:

Ushobora gukoresha ibaruramari ryo mu ikarito cyangwa se amabahasha, imifuka, ibikapu cyangwa se ibindi bintu byagufasha gutandukanya ayo winjije n'ayasohotse. Binafasha gusobanukirwa inyungu, kugenzura amafaranga yaw, ndeste no kubara inyungu.

Hamagara abahugurwa 2 cyangwa 3 kugirango bagire icyo bavuga kuri ibi:

- ◊ Ni gute gusobanukirwa inyungu yawe byagufasha kuba igisonga cyiza ku mafaranga Imana yaguhaye?

Shimira abatanze ibitekerezo kandi ushimire n'ibisubizo byabo.

5. IYEMEZE KUBARA INYUNGU – IMINOTA 3

Tekereza ikintu ushobora gukroa nk'ingaruka z'isomo ry'uyu munsi..

Baza abahugurwa batandukanye:

- ◊ Ni ikihe kintu kimwe ugiye gukora kugirango urusheho gucunga amafaranga yawe neza cyangwa ushobore kubara inyungu? Komeza ubaze kugirango haboneke ibitekerezo byihariye.

Shimira abatanze ibitekerezo maze usabe n'abandi kugira icyo babivugaho. Gira uti:

Nimuhaguruke musubiranemo nanjye ibi:

Nzubaha Imana nkoreshewe gucunga neza inyungu yanje mu bwenge!

Tekereza ku byo twaganiriye uyu munsi maze niba bishoboka ubikore. Ibuka ko:

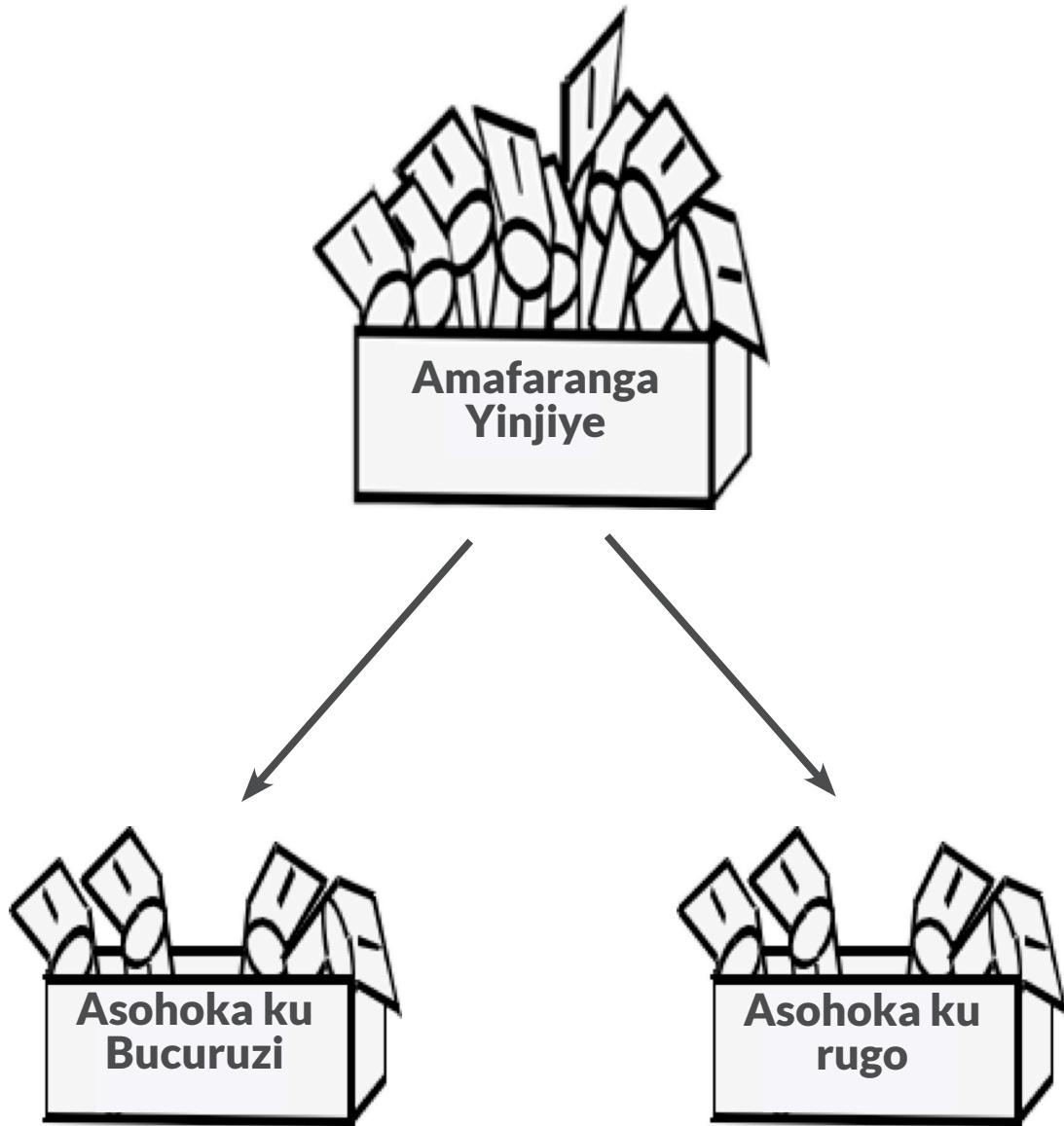
Amafaranga yavuye mu byacurujwe gukuramo Ayasohotse ku Bucruzi = Inyungu

Mwakoze akazi keza uyu munsi. Mwibuke ko, Imana yifuza ko mucunga amafaranga yanyu neza, harimo n'ibyo yaguhaye kugirango ubone inyungu mu bucruzi bwawe. Kumenya amafaranga ubucruzi bwawe bwinjiza bigufasha gutegura neza kandi ukancunga neza amafaranga Imana yaguhaye. Mu isomo rikurikira tugiye kureba uko ibaruramari ryo mu ikarito ryagufasha kugenzura, gutegura no gushora amafaranga yawe mu bwenge.

Shimira buri munti witabiriye amahugurwa. Saba bamwe gusenga basoza. Sozanya n'isengesho riteye ritya:

*Mana Itanga Byose,
Waduhaye ubushobozi bwo kumenya inyungu
z'ubucruzi bwacu. Duhe ubwenge bwo gucunga
amafaranga yacu, kugirango tukwubahe kandi
twite ku miryango yacu neza n'abaturanyi bacu.
Turaguhimbaza kubera impano zawe nyinshi, O Yesu.
Ameni.*

Uburyo bw'Ibaruramari bwo mu Ikarito





ISOMO RYA 3: SHORA IMARI MU BUCURUZI BWawe

INTEGO

Nyuma y'iri somo, abahugurwa bazaba:

1. Basobanukiwe igitekerezo cya Bibiliya ku bijyanye no kongera gushora imari mu bucuruzi bw'umuntu.
2. Bakoresheje uburyo bw'ibaruramari ryo mu ikarito kugirango bagaragaze:
 - Uko bagenzura amafaranga ndetse n'isohoka ryayo
 - Akamaro ko kongera gushora inyungu mu bucuruzi
3. Basesenguye uko kongera ishoramari bishobora kongera inyungu.

IMYITEGURO

- Koresha ya makarito yanditseho "Amafaranga Yinjiye," "Asohoka ku Bucuruzi," na "Asohoka ku Rugo."
- Koresha ya mafaranga y'amahimbano wakoresheje mu Isomo rya Kabiri maze wongereho izindi noti 30 z'100.

IGIHE

Iminota 30

Intambwe

1. KONGERA GUSUBIRA MU BURYO BWO KUBARA INYUNGU Yawe – IMINOTA 3

Uyu munsi tugiye kuganira ku buryo bwo kugenzura, gutegura no gushora imari mu bucürüzi bwawe. Mbere y'uko dutangira ariko, reka twongere dusubire mu isomo ry'ubushize. Twaganiriye ko gusobanukirwa no kubara inyungu bigufasha gucunga neza amafaranga Imana yaguhaye.

Hamagara abantu 2-3 kugira icyo babivugaho:

◊ Kubara inyungu yawe byakugendekeye gute?

Bashimire ibyo bavuze. Kora incamake y'ibitekerezo byabo kandi ushimangire ibyiza bavuze.

2. KOMEZA INNKURU Y'ABAGARAGU BATATU KUGIRANGO USOBANURE UBUSONGA – IMINOTA 7

Uyu munsi reka dusoze kumva inkuru Yesu yavuze ku bagaragu batatu. Twamaze kumva uko abagaragu babiri byabagendekeye.

Hamagara abantu 2-3 kugira icyo babivugaho:

◊ Ni iki waba wibuka kuri iyi nkuru twumvise mu cyumweru gishize? [Gerageza urebe ko abagaragu batatu bose bavuzwe, n'umubare w'amafaranga buri wese yari yahawe. Haranira ko gucunga neza umutungo no kwikuba kabiri kw'inyungu ku bagaragu babiri ba mbere bivuzwe.]

Noneho, nimutege amatwi mwumve icyabaye ku mugaragu wa gatatu.

Bumbura Ibyanditswe Byera maze usome Matayo 25:24-28:

Inkuru y'Abagaragu Batatu, Yongeye gusomwa (Matayo 25:24-28)

N'uwhahewe imwe araza, aravuga ati 'Databuja, nari nzi ko uri umunyamwaga, ko usurura aho utabibye, ko uhunika ibyo utagosoye, ndatinya: ndagenda mpisha italanto yawe mu butaka; dore ngiyo, ibyawe urabifite.' Ariko shebuja aramusubiza ati 'Wa mugaragu mubi we, wa munyabute we, ko wari uzi ko nsarura aho ntibibbye, mpunika ibyo ntagosoye: italanto yawe ntiwari ukwiriye kuyiha abagenza, nanjye naza, ukampana iyanjye n'inyungu yayo? Nuko nimuyimwake muyihe ufite italanto icumi.

- ◊ Ni iki cyabaye ku mugaragu utarashoye amafaranga ye?
- ◊ Mutekereza ko Imana yifuza ko twashora amafaranga y'ubucuruzi bwacu gute?

Emerera abantu 3 cyangwa 4 kugira icyo babivugaho. Bashimire kandi ushimire ibisubizo byabo.

Nk'uko umugaragu wa mbere yahise ashyira amafaranga ye mu bucuruzi ako kanya, Imana yifuza ko washora amafaranga y'ubucuruzi bwawe neza mu bwenge. Uko amafaranga Imana yaba yaraguhaye angana kose, Ihabwa icyubahiro iyo uyangunze neza. Kongera gushora imari mu bucuruzi bwanyu ni ngombwa kugirango bushobore gutera imbere kandi bubahe inyungu mwese.

Hindukirira mugenzi wawe maze muganire kuri ibi:

- ◊ Ni uburyo wowe wongera gushora imari mu bucuruzi bwawe?

Nyuma y'iminota 2, emerera abantu 3 cyangwa 4 kugira icyo babivugaho. Bashimire kandi ushimire n'ibisubizo byabo.

3. GARAGAZA UBURYO BW'IBARURAMARI RYO MU IKARITO HAGAMIJWE KUGENZURA, GUTEGURA NO GUSHORA AMAFARANGA – IMINOTA 10

Koresha ya makarito yanditseho “Amafaranga Yinjiye,” “Asohoka ku Bucuruzi,” na “Asohoka ku Rugo.” Gira uti:

Mu isomo ry'ubushize, mwabonye Esiteri akoresha amakarito kugirango agenzure amafaranga ye. Ibi byitwa “uburyo bw'ibaruramari ryo mu ikarito.” Ushobora gukoresha ibikapu, uduseke, imifuka cyangwa se ikintu cyose gishobora ku jyamo amafaranga yinjiye hakaba n'ikindi kijyamo asohoka ku bucuruzi ndetse n'asohoka ku rugo. Ni ngombwa kandi guharanira ko uburyo uhisemo gukoresha bubika amafaranga yawe mu mutekano. Uyu munsi tugiye kwerekana uko uburyo bw'ibaruramari ryo mu ikarito bushobora kugufasha kugenzura amafaranga yawe kandi ukaba wahitamo gushora neza amafaranga Imana yaguhaye.

Esiteri yari afite amakarito 3 yakoresheje mu gutandukanya amafaranga ye:

- Ikarito y'Amafaranga Yinjiye mu bucuruzi
- Ikarito y'Asohoka ku Bucuruzi ari yo ijyamo asohoka ku bijyanye n'ubucuruzi
- Ikarito y'Asohoka ku Rugo ari yo ijyamo asohoka ku bibazo by'umuryango

Mwanamenye ko ubucuruzi bwa Esiteri bwunguka ariko bukaba butaguka. Reka turebe uko ubucuruzi bwa Esiteri bwakwaguka aramutse akoresheje amwe mu nyungu akayashora nk'inguzanyo mu bucuruzi bwe.

Hitamoabantu 8 bagufahe kugaragaza iki gikorwa. Buri muntu muhe umubare w'amafaranga ugaragara hepfo, mu noti zagaragajwe. Bahamagare baza imbere kugirango buri wese akine igice cye hanyuma basubire mu byicaro byabo.

- Esiteri: FRW 1000 (inoti 10 z'100) mu ikarito ye y'Amafaranga Yinjiye
- Abaguzi 3 baje kwa Esiteri: (Buri muguzi muhe inoti 1 y'100)
- Uguriza: FRW 1000 (inoti 10 z'100))
- Ugurisha ibikoresho byo gukora imigati
- Ugurisha ibikoresho byo mu rugo
- Ugurisha peteroli

Ubucuruzi bw'Ifarini bwa Esiteri: Ibikorwa by'Icyumweru cya 2

	Amafaranga Yinjiye	Asohoka ku Bucuruzi	Asohoka ku Rugo
1. Mu ntangiriro z'icyumweruthe	1000	+500	+500
2. Esiteri ahabwa inguzanyo		+1000	
3. Igiteranyo cy'ahari mu bucuruzi		1500	
4. Ibikoresho byo guteka imigati		-1000	
5. Transport		-200	
6. Peteroli		-200	
7. Ubwishyu bw'inguzanyo		-100	
8. Ibikoresho byo mu rugo			-500
9. Imigati yaguzwe	+3000		
10. Mu mpera z'icyumweru	3000	0	0

1. Mu ntangiriro z'icyumeru, Esiteri afite FRW 1000 mu ikarito ye y'Amafaranga Yinjiye. Aya ni nayo mafaranga 100 yari afite mu mpera z'icyumweru gishize. (Bwira Esiteri kwerekana amafaranga – inoti 10 z'100 – mu ikarito ye y'Amafaranga Yinjiye.)

Ukurikije ayo Esiteri yasohoye mu cyumweru gishize, ahisemo gusohora 500 ku bucuruzi bwe na 500 ku muryango we. (Bwira Esiteri gushyira inoti 5 z'100 mu ikarito y'Asohoka ku Bucuruzi n'inoti 5 z'100 mu ikarito y'Asohoka ku Rugo.)

2. Esiteri nyuma abona inguzanyo 1000, ateganya gushora mu bucuruzi bwe yose. (Bwira uguriza guha Esiteri 1000 – inoti 10 z'100. Bwira Esiteri ashyire amafaranga ye yose y'inguzanyo mu ikarito y'Asohoka ku Bucuruzi.)

Ni ngombwa gushyira amafaranga y'inguzanyo mu ikarito y'Asohoka ku Bucuruzi kugirango akoreshwe ku bucuruzi gusa.

◊ Esiteri afite amafaranga angahe y'ubucuruzi bwe? [1500]

3. Muri icyo cyumweru, Esiteri agura ibikoresho byo gukora imigati bihwanye na FRW 1000 aho gukoresha FRW 300 nk'uko asanzwe abigenza.

◊ Aya mafaranga Esiteri ayakura mu yihe karito? [Ikarito y'Asohoka ku Bucuruzi.]
(Bwira Esiteri akure 1000 mu ikanito y'Asohoka ku Bucuruzi maze ayahe ugurisha ibikoresho byo gukora imigati.)

4. Esiteri agomba kwishyura 200 kuri transport.

5. Esiteri 200 kuri peteroli.

◊ Aya mafaranga Esiteri ayakura mu yihe karito? [Ikarito y'Asohoka ku Bucuruzi.] (Bwira Esiteri akure 400 mu ikanito y'Asohoka ku Bucuruzi maze ahe 200 uwamwikorereye ibantu na 200 ku ugurisha peteroli.)

6. Hanyuma Esiteri akora ubwishi bw'inguzanyo ye bwa buri cyumweru bwa FRW 100.

◊ Aya mafaranga Esiteri ayakura mu yihe karito? [Ikarito y'Asohoka ku Bucuruzi.] (Bwira Esiteri akure 100 mu ikanito y'Asohoka ku Bucuruzi ayahe uwamugurije.)

7. Muri icyo cyumweru, Esiteri agurisha imigati 60 kuri 50 buri mugati, ari byo bihwanye n'amafaranga 3000 muri rusange. (Bwira ba baguzi 3baze imbere maze buri wese yishyure 1000 ku migati.)

◊ Aya mafaranga Esiteri arayashyira he? [Mu ikanito y'Amafaranga Yinjiye.] (Ba bantu bameze nk'abaguzi bahe Esiteri 3000; Esiteri ayashyira mu ikanito y'Amafaranga Yinjiye.)

8. Esiteri arongera agura ibikoresho byo mu rugo bihwanye na 500.

◊ Aya mafaranga Esiteri ayakura mu yihe karito? [Mu ikanito y'Asohoka ku Rugo.] (Bwira Esiteri akure ya mafaranga 500 mu ikanito y'Asohoka ku Rugo maze ayahe ugurisha ibikoresho byo mu rugo.)

Bwira Esiteri abare amafaranga yose ari mu ikanito y'Amafaranga Yinjiye kugirango agaragaze arimo uko angana. [3000]

Shimira abitanze kugira uruhare mu gikorwa.

4. ITOZE UKO BASHYIRAHO INYUNGU – IMINOTA 10

Reka dukoreshe uburyo bwagaragajwe mu isomo ry'ubushize kugirango tubare inyungu ya Esiteri. Shaka mugenzi wawe maze mufatanye kubara inyungu. Mwitegura kuza gutanga igisubizo n'uko mwakigezeho.

Mukoreshe ya mafaranga y'amahimbano n'amakarito kugirango mugaragaze uko mukora iyo mibare n'ibisubizo muri bubone.

- ◊ **Esiteri yinjije angahe? Wayamenye gute?** [Esiteri yari yinjije FRW 3000 mu bicuruzwa yacuruje—ikarito y'Amafaranga Yinjiye yari irimo ubusa mu ntangiriro z'icymweru nyuma y'aho Esiteri ashira 500 mu ikarito y'Asohoka ku Bucuruzi na 500 mu ikarito y'Asohoka ku Rug. Mu mpera z'icymweru cya kabiri, ikarito y'Amafaranga Yinjiye yari irimo 3000.]
- ◊ **Esiteri yasohoye angahe ku bucuruzi bwe? Wayamenye gute?** [Esiteri yasohoye 1500 kubera ko ikarito y'Asohoka ku Bucuruzi yarimo 1500 ariko ubu iyo karito irimo ubusa. Yasohoye umubare uhwanye n'ayo yari yashoye mu cyumweru gishize (500) hiyongeyeho n'inguzanyo nshya (1000). Yatanze ikiguzi cyo gusimbura ibikoresho, ubwikorezi, peteroli n'ubwishlyu bw'inguzanyo bwa buri cyumweru.]
- ◊ **Esiteri yinjije inyungu ingana iki? Wabimenye gute?** [Yinjije inyungu y'1500. Ayavuye mu byacurujwe ahwanye 3000 gukuramo ayasohotse 1500 = 1500 y'inyungu.]

Ibuka uburyo babara inyungu: Amafaranga Yinjiye (erekana ikarito y'Amafaranga Yinjiye uhereye mu mpera z'icymweru ahari 3000) ukuremo Asohoka ku Bucuruzi (kurikizaho ikarito y'Asohoka ku Bucuruzi maze ukure 1500 mu ikarito y'Amafaranga Yinjiye kugirango ugarragaze amafaranga yasohotse) bihwanye n'Inyungu (zamura 1500 asigaye mu ikarito y'Amafaranga Yinjiye.)

Inyungu ya Esiteri y'icymweru gishize yari 500. Inyungu ye muri iki cyumweru ni 1500. Inyungu ya Esiteri yazamutseho FRW 1000.

- ◊ **Ni kuki ubucuruzi bwa Esiteri n'inyungu ye bitera imbere?** [Ni ukubera ko Esiteri yafashe inguzanyo kugirango ashore imari mu bucuruzi bwe. Ibi byatumye agurisha byinshi kurushaho.]
- ◊ **Ni amafaranga angahe ku asohoka ku bucuruzi Esiteri akeneye kongera gushora mu bucuruzi bwe kugirango bukomeze butere imbere? Ni hehe agomba gushyira aya amafaranga?** [1500 kuri asohoka ku bucuruzi. Shyira 1500 mu ikarito y'Asohoka ku Bucuruzi.]

Shimira abahugurwa kubera ibisubizo byabo byiza.

Noneho, ongere usange mugenzi wawe muganire kuri ibi:

- ◊ **Ni gute wakoresha ubu buryo kugirango urusheho gucunga neza amafaranga Imana yaguhaye?**

Nyuma y'iminota 2, emerera abahugurwa gutanga ibitekerez. Bashimire. Kora incamake ugira uti:

Ibaruramari ryo mu ikarito ni ingirakamaro mu kugenzura amafaranga. Bigufasha kumenya ayo ugomba gushora mu bucuruzi ndetse n'uburyo wazamura inyungu yawe. Kugenzura amafaranga ava mu bicuruzwa byawe, ayo usohora ku bucuruzi bwawe n'inyungu bigufasha guteganyiriza neza no gucunga amafaranga Imana yaguhaye..

5. IYEMEZE KUJYA UBARA INYUNGU – IMINOTA 3

Tekereza icyo wakora ukurikije ibyo wize uyu munsi.

Saba abahugurwa batandukanye kugira icyo bavuga kuri ibi:

◊ Ni ikihe kintu kimwe wize uyu munsi ushobora gukora kugirango ubucuruzi bwawe butere imbere? Komeza ubaze kugirango haboneke ibitekerezo byihariye.

Tekereza ku byo twaganiriye uyu munsi kandi **niba** ubikore. Nimusubiremo ibyo mvuga:

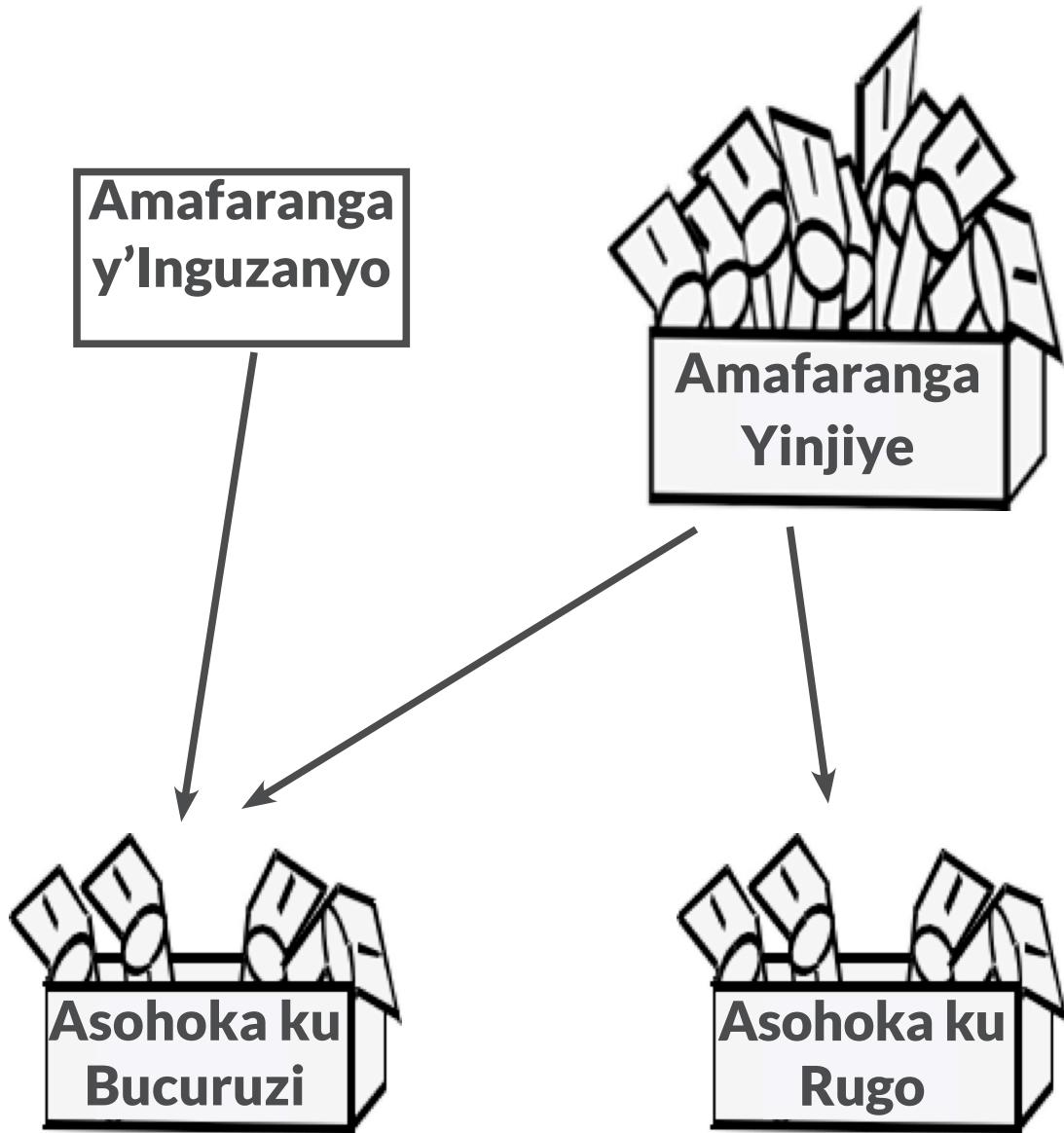
*Nzubaha Imana binyuze mu gushora amafaranga yanje mu
bucuruzi bwanje neza mu bwenge.*

Mwakoze akazi keza uyu munsi. Kugenzura amafaranga ava mu bicuruzwa byawe, asohoka ku bucuruzi n'inyungu bituma utegura neza ukancunga amafaranga Imana yaguhaye. Ibuka ko, Ihabwa icyubahiro iyo ushoye amafaranga yawe neza. Mu isomo rikurikira, mugije guhitamo icyo Esiteri akoresha FRW 15000 asigara mu ikarito y'Amarafanga Yinjiye.

Shimira buri wese kubera kwitabira amahugurwa. Saba bamwe gusenga basoza. Sozanya n'isengesho riteye ritye:

*Mwami Mana,
Waduhaye ubwenge kugirango budufashe gucunga
neza amafaranga yacu. Twigishe gushora neza,
mu bucuruzi bwacu no mu buzima bwo mu rugo,
kugirango ibyemezo byacu bikwubahe, abaturanyi
bacu, n'imiryangu yacu. Mu buntu bwa Yesu, Ameni.*

Uburyo bw'Ibaruramari bwo mu Ikarito





ISOMO RYA 4: GUKORESHA INYUNGU KU BUCRUZI, MU GUKEMURA IBIBAZO BYO MU RUGO NO KWIZIGAMA

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Kugaragaza uburyo kubaha Imana bikenewe mu mikoreshereze y'inyungu
2. Gukoresha uburyo bw'ibaruramari ryo mu ikanito kugirango berekane uburyo 3 inyungu ikoreshwamo.

IMYITEGURO

- Amakarito 3 yanditseho "Amafaranga Yinjiye," "Asohoka ku Bucruzi," na "Asohoka ku Rugo"
- Indi karito 1 yanditseho "Ubwizigame"
- Amafaranga y'amahimbano (yari yakoreshejwe mu isomo ry'ubushize)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU BUCURUZI BWA ESITERI – IMINOTA 5

Uyu munsi tugiye kuganira ku buryo bwo gukoresha inyungu yawe kugirango ukemureibikenewe mu bucruzzi bwawe no mu muryango wawe. Ariko mbere y'uko dutangira, reka tubanze twongere turebere hamwe uko ibikorwa by'ubucruzzi bw'imigati bwa Esiteri bwagenze. Mwibuke ko, kugenzura amafaranga avuye mu byo wacuruje, asohokaku bucruzzi bwawe n'inyungu bigufasha gucunga neza amafaranga Imana yaguhaye.

Ubu rero, nimvuga igikorwa cyo kugura cyangwa kugurisha cyakozwe, buri wese ambwire aho nkura amafaranga n'aho nyashyira.

Garagaza, wifashishiye bamwe mu bahugurwa ibikorwa byo kugura no kugurisha by'icyumweru cya kabiri mu bucruzzi bwa Esiteri.

1. Esiteri yatangiranye na FRW 1000. [Shyira 1000 – inoti 10 z'100 – mu ikarito y'Amafaranga Yinjiye]
2. Ahitamo gukoresha 500 kugirango akemure ibibazo byo mu rugo. [Fata 500 – inoti 5 z'100 – uyakuye mu ikarito y'Amafaranga Yinjiye maze uyashyire mu ikarito y'Asohoka ku Rugo]
3. Ahitamo gukoresha 500 kugirango agure ibikenewe mu bucruzzi bwe. [fata – inoti 5z'100 – uyakure mu ikarito y'Amafaranga y'Injiye maze uyashyire mu ikarito y'Asohoka ku Bucruzzi]
4. Abona inguzanyo ya FRW 1000. [Shyira 1000 – inoti 10 z'100 – mu ikarito y'Asohoka ku Bucruzzi]
5. Asohora 1500 ku bikenewe mu bucruzzi. [Kura 1500 mu ikarito y'Asohoka ku Bucruzzi uyakuremo kuko yasohotse]
6. Yinjiza 3000 avuye mu migati yacurujwe. [Shyira 3000 mu ikarito y'Amafaranga Yinjiye]
 - ◊ **Esiteri yabonye inyungu y'angahe?** [Inyungu ya 1500. Ayavuye mu byacuruzujwe ahwanye na 3000 gukuramo ayasohotse ku bucruzzi 1500 = 1500 y'inyungu]
 - ◊ **Esiteri akeneye amafaranga angahe yo gushora mu bucruzzi bwe kugirango bukomeze kugendera ku ntambwe bwari bugezeho?** [1500 kugirango yishyure asohoka ku bucruzzi yose ndetse harimo n'ubwishi bw'inguzanyo bwa buri cyumweru]

Mugize neza cyane! Mwafashije Esiteri kugenzura uko amafaranga ye asohoka ku bucruzzi ndetse n'uko yinjiza. Ibi bimufasha kumenya umubare w'ayo agombe gushora mu bucruzzi bwe kugirango bukomeze gutera imbere. Ibuka ko, nk'uko inkuru y'abagaragu batatu ivuga, Imana yifuza ko ushora amafaranga yawe neza, kandi Ihabwa icyubahiro iyo ubikoze.

2. SUZUMA UBURYO KUBAHISHA IMANA BIKE NEWE MU MIKORESHEREZE Y'INYUNGU – IMINOTA 10

Reka dutangire turushaho kuganira ibi—kubahisha Imana inyungu y'ubucuruzi bwawe.

Hindukirira mugenzi wawe muganire kuri ibi:

◊ Ni gute twakubahisha Imana inyungu y'ubucuruzi bwacu? [Gufasha inshuti zacu n'abaturanyi, kwita ku miryango yacu, gutera inkunga itorero ry'iwacu, kugabanya imyanda]

◊ Nitwubahisha Imana inyungu y'ubucuruzi bwacu, izaduha umugisha?

Nyuma y'iminota 2, emerera abahugurwa 3 cyangwa 4 kugira icyo babivugaho. Bashimire.

Komeza ugira uti:

Bibiliya iratubwira muri Matayo: (5:45b)

“...kuko Ategeka izuba rye kurasira ababi n'abeza, kandi abakiranuka n'abakiranirwa abavubira imvura.”

◊ Ni iki mwumva muri iki cyanditswe?

Emerera abantu 3 cyangwa 4 kugira icyo babivugaho.

Iyo uri umwe mu bagize muryango w'Imana, ishobora kuguha amahoro mu mutima wawe waba uri mu bibazo mu bucürüzi cyangwa bugenda neza. Imibereho waba urimo kunyuramo yose, iyo ushatse kubahisha Imana inyungu y'ubucuruzi bwawe mbere, birayishimisha. Rimwe na rimwe, dushukishwa no kwizera imbaraga zacu, cyangwa se tukajya kuraguza kugirango bidufashe kubona inyungu. Nyamara, Bibiliya ivuga ko Yesu Kristo yaneshjeje izindi mbaraga zose ku bw'umusaraba.

(Abakolosayo 2:15)

◊ Ibi bivuze iki ku nyungu dukura mu bucürüzi bwacu?

Emera abantu 3 cyangwa 4 kugira icyo babivugaho.

Reka noneho tuganire ku buryo butandukanye Esiteri ashobora kubaha Imana akoresheje inyungu ye neza.

◊ Ni iki Esiteri yakora kugirango ubucürüzi bwe bwongere gutera imbere – atagombye kongera gufata inguzanyo? [Shyira andi maifaranga y'inyungu ye mu ikarito y'Asohoka ku Bucürüzi ashobora gushora mu bucürüzi.]

Esiteri ashobora gukenera kugura ibindi bikoresho. Urugero, ashobora gukenera gushora maifaranga mu gicuruzwa gishyashya, cyangwa se kugura ameza mashya, cyangwa umunzani, cyangwa igikombe cyo gupimisha.

◊ Ni ubuhe buryo bundi Esiteri yakoreshamo inyungu ye? [Ibiryo byo gutunga umuryango, ibindi bibazo by'umuryango, kwivuza, ibindi bintu agomba gutangaho inkunga, kwizigama, gufaha abakene, gutera inkunga itero asengeramo.]

Komeza ubaze kugirango haboneke ibisubizo byinshi hanyuma usoze ugira uti:

Hari ibantu 3 Esiteri ashobora guhitamo gukoresha amafaranga ye. (*Erekana amakarito.*) Ashobora gushyira inyungu ye mu:

- mu ikanito y'Asohoka ku Bucuruzi kugirango butere imbere
- mu ikanito y'Asohoka ku Rugo kugirango akemure ibibazo byo mu rugo n'umuryango we

Uyu munsi twongeyeho indi karito ashobora gushyiramo amafaranga ye:

- ikanito y'Ubwizigame kugirango abike amafaranga ashobora ku mufasha mu gihe agize ibibazo bitunguranye cyangwa bikeneye amafaranga menshi mu gihe kiri imbere

3. HITAMO UKO WAKORESHA INYUNGU – IMINOTA 12

Ibyemezo ugomba gufata ku bijyanye n'uko wakoresha inyungu yawe. Waba ugiye kuyikoresha kugirango wagure ubucuruzi bwawe? Kwizigamira? Cyangwa gukemura ibibazo byo mu rugo? Ni gute wakubahisha Imana wita ku bucuruzi bwawe n'ubuzima bw'umuryango wawe.

Mu matsinda mato, nimuganire ku kuntu Esiteri yafata ibyemezo byiza ku bijyanye n'uburyo yakoresha inyungu ye ihwanye na FRW 1500 yakuye mu bucuruzi bwe.

Hitamo:

- ◊ Ni amafaranga angahe ku 1500 y'inyungu wamugira inama gushyira muri buri karito?
- ◊ Ni gute iki cyemezo gihesha Imana icyubahiro?

Igihe mukorera mu itsinda ryanyu rito, amafaranga ya Esiteri ashobora kugabanywa mu makarito mu buryo mwumva bubenogeye cyane. Mwitegure kugaragaza umubare w'amafaranga itsinda ryawe ryahisemo ko Esiteri ashyira muri buri karito. Mufite iminota 4.

Nyuma yiminota 4 hamagara umuntu umwe mu itsinda rimwe kugirango yereke abandi. Muhereze amafaranga y'amahimbano kugirango ayashyire mu makarito akurikira: Asohoka ku Bucuruzi, Asoohoka ku Rugo n'Ubwizigame. Mubwire asobanure impamvu zatumye ashyira amafaranga muri buri karito.

Bwira amatsinda 2 cyangwa 3 afite ibitekerezo bitandukanye n'ibye kugaragaza ibyo bo bahisemo n'impamvu ari byo bahisemo. Hanyuma ubaze uti:

- ◊ Ni iki amatsinda yakoze gitandukanye ku bijyanye n'uburyo bakoresheje amafaranga ya Esiteri? Sobanura.

Bashishikarize kugira ikiganiro ku bijyanye n'impamvu umuntu ashobora guhitamo amahitamo atandukanye ku bijyanye n'imikoreshereze y'inyungu.

Murakoze kubera ibitekerezo byanyu byiza. Hari uburyo butandukanye bwo gukoresha amafaranga. Niba hari ibibazo by'Urugo byinshi, inyungu igomba gukoreshwa kugirango bikemuke. Ni byiza iteka kugira icyo **uzigama** kugirango ibibazo byo mu minsi y'iminsi n'izindi gahuda bishobore gukemurwa. Niba hari amafaranga ahagije, ni byiza **gushora amafaranga menshi** mu gihe ubona ko byagufasha kugurisha byinshi uramutse ubikoze.

Tekereza ku kintu wize uyu munsi. Tekereza witonze ku mafaranga wakoresha kugirango wagure ubucuruzi bwawe, wizigame cyangwa ukemure ibibazo byo mu rugo. Ibika ko, ubucuruzi bwagenda neza cyangwa bwahura n'ingorane, Imana ishobora kuguha amahoro mu mutima wawe iyo uyubahishije inyungu yawe.

Baza abantu batandukanye ibi:

- ◊ **Ubu ni gute ugiye gukoresha inyungu yawe bitandukanye n'uko wari usanzwe ubikora? Komeza ubaze kugirango haboneke ibitekerezo byihariye. Emerera abantu batandukanye kugira icyo basubiza. Bashibimire kubera ibitekerezo byabo byiza.**

4. IYEMEZE GUKORESHA INYUNGU NEZA- IMINOTA 3

Tekereza ku cyo wakora ubu kubera isomo wize uyu munsi. Reke dusubiriremo hamwe aya magambo akurikira. Musubiremo ibyo mvuga:

Niyemeje kubaha Imana nkoresha inyungu yanje neza!

Tekereza ku **byo** twaganiriye uyu munsi kandi **niba** bishoboka ubishyire mu bikorwa. Ibuka ko:

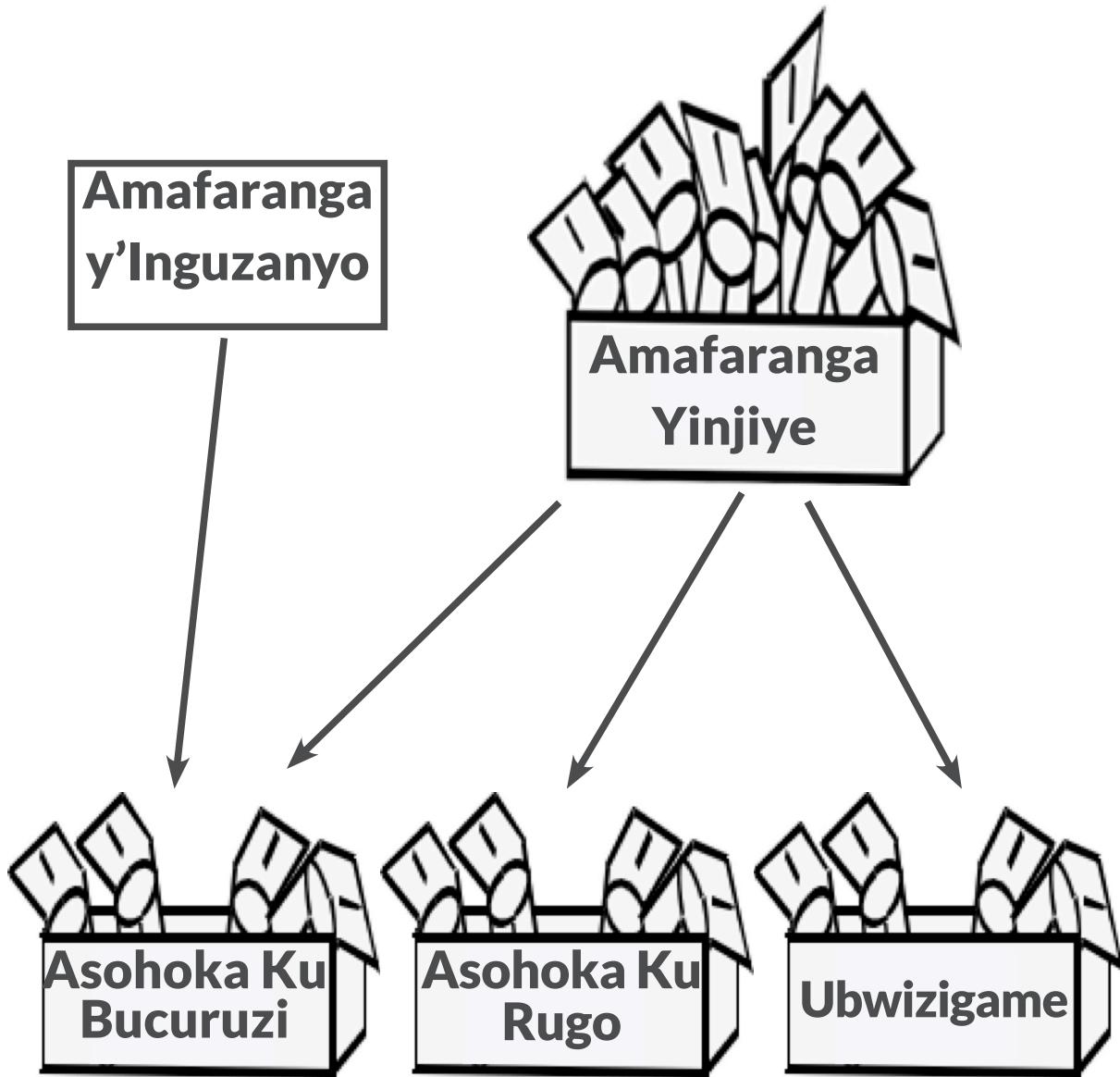
Jya uringaniza imikoreshereze y'inyungu mu gukemura ibibazo byo mu rugo, iby'ubucuruzi ndetse n'amahirwe yo kwizigama.

Mwakoze akazi keza uyu munsi! Ubucuruzi butera imbere butanga umusaruro uhagije ku muryango ukana fasha kubona ingwate y'inguzanyo ndetse no kwishyura neza inguzanyo. Isomo rikurikira rijyanye n'akamaro ko gushora inguzanyo yawe mu bucuruzi bwawe.

Shimira buri wese kuba yitabiriye amahugurwa. Saba bamwe muri bo gusenga isengesho risoza. Sozanya n'iri sengesho rikurikira::

*Mutangabugingo,
Twigishe kukubaha dukoresheje gukoresha inyungu
y'ubucuruzi bwacu neza. Duhe ubwenge bw'igihe
tugomba gukoresha inyungu—haba mu kwizigama,
gukemura ibibazo byo mu rugo, cyangwa gushora mu
bucuruzi bwacu. Duhe amahoro mu mitima yacu uko
tukubahisha ibyemezo byacu, oh Yesu. Ameni.*

Ibaruramari ryo mu Ikarito





ISOMO RYA 5: KORESHA INGUZANYO Y'UBUCURUZI MU BUCURUZI BWAWE

INTEGO

Nyuma y'iri somo, abahuguwe bazaba bamaze:

1. Gusesengura akamaro ko kugira umuco wo gushora amafaranga y'inguzanyo yose mu bucuruzi.
2. Guhitamo uko bakoresha inguzanyo zabo n'inyungu binjije kugirango bunguke menshi kurushaho.

IMYITEGURO

- Amafaranga y'amahimbano
- Ibishushanyo 1 - 4. Shyira imifuka kuri buri mutegarugori kugirango hajyemo amafaranga y'amahimbano. Kora amakanzu 2 mu mpapuro maze uyashyre ku makanzu ya Maria n'umukobwa we (Igishushanyo cay 2).

Icyitonderwa: Mu nkuru, ongera cyangwa ukure amafaranga muri buri mufuka wa buri mutegarugori kugirango bigaragaze uburyo amafaranga asohoka cyangwa yinjira mu gihe cy'ibikorwa by'ubucuruzi bwe. Koresha amafaranga nk'igikoresho kigaragara kugirango abahugurwa basobanukirwe ingaruka z'imicungire y'inguzanyo y'igihe kirekire kuri buri bucuruzi. Kuba umubare nyawo w'amafaranga wuzuye si ngombwa.

IGIHE

Iminota 30

Intwambwe

1. GUSUBIRA MU KAMARO KO GUHITMO UKO WAKORESHA INYUNGU – IMINOTA 3

Uyu munsi tugiye kuganira ku kamaro ko gushora amafaranga y'inguzanyo mu bucürüzi. Mbere y'uko dutangira, reka tubanze dusubire mu isomo ry'ubushize. Twaganiriye ku bijyanye n'uko twakubaha Imana binyuze mu kubara inyungu yacu no guhitamo uko twaykoresha mu gukemura ibibazo by'ubucürüzi bwacu, ibyo mu rugo ndetse no kwizigama. Ibuka ko, iyo wubahishiye Imana inyungu yawe, Ishobora kuguha amahoro mu mutima waba urimo kunyura mu bihe byiza cyangwa bibi mu bucürüzi bwawe.

Hamagara abantu 2-3 kugira icyo bavuga:

◊ Ni gute guhitamo uko wakoresha inyungu yawe byakugendekeye?

Bashimire kubera ibyo bavuze. Kore incamake y'ibitekerezo byabo kandi ushimangire ibikorwa byiza bavuze.

2. BABWIRE INKURU ZIGERERANYA IMYITWARIRE MU MICUNGIRE Y'INGUZANYO Y'ABANTU 3 BIGURIJE – IMINOTA 12

Twamaze kumenya ko gushora imari mu bucürüzi bwawe ari ingenzi kugirango bushobore gutera imbere neza kandi bukuzanire umusaruro wisumbuye. Ni iby'ingenzi kandi kuko bigufasha kuzuza inshingano wihaye yo kwizigama mu ishyirahamwe ryawe – ni ukuvuga ko bituma ukoresha amafaranga y'inguzanyo yawe ku cyo wayafatiye. Kugirango ushobore gukora ibi neza, ugomba gukoresha umuco.

Muri iri somo tugiye kwiga akamaro ko gushora amafaranga y'inguzanyo mu bucürüzi. Mu gitabo cy'Imigani, hagira hati:

Bumbura Bibiliya usome:

"Ibyo umunyamwete atekereza bizana ubukire..." (Imigani 21:5a)

Ushobora gukoresha umuco, ukoreshsheje ubwenge bw'Imana yaguhaye kugirango wubahirize isezerano wagiranye n'itsinda ndetse n'Imana, ushora amafaranga y'inguzanyo yawe mu bucürüzi. Ibuka ko, Imana ihabwa icyubahiro iyo ukoreshsheje neza amafaranga yaguhaye.

Hano hari inkuru 3 zijiyanne n'abantu bafashe inguzanyo. Mutege mwumve neza kugirango mumenye niba abigurije barakoresheje umuco mwiza wo gushora amafaranga y'inguzanyo yabo.

Manika igishushanyo cya mbere cya Maria n'umukobwa we (reba Igishushanyo cya 1).

Inkuru ya Maria

Maria abona inguzanyo ye (shyira amafaranga mu mufuka uri ku gishushanyo).

Maria arateganya gukoresha inguzanyo ye yose mu kugura umuceru akawucuruza. Nyamara, ageze ku isoko agiye kugura umuceru, abona ikanzu. Yaramaze igihe kirekire atagura ikanzu nshya. Ahitamo kuyigura. (Fata hafi ¼ cy'amaranaga maze ushyire ikanzu nshya ikoze mu mpapuro ku mukobwa wa Maria.)

Umukobwa wa Maria, uri kumwe nawe, atangira kumwinginga, nawe ashaka ikanzu. Maria amugurira ikanzu nawe. (Fata hafi ¼ cy'amaranaga maze ushyire ikanzu nshya ikoze mu mpapuro ku mukobwa wa Maria.)

Maria asigaranye kimwe cya kabiri cy'inguzanyo. Agura umuceru wo guceruza. (Kura amafaranga yose mu mufuka wa Maria.)

Maria asubira iwabo maze agurisha umuceru. Icyakora, umusaruro we wabaye muto cyane ugereranije n'uko yari yateganyije. Yashoboye kubona gusa ubwisyu bw'inguzanyo. (Erekana amafaranga make ari mu mufuka wa Maria.)

◊ **Ni iki cyabaye ku nguzanyo ya Maria?** [Yakoreshje amafaranga ye yose ku bibazo bye bwite. Yabonye umusaruro, ariko muto.]

◊ **Ni gute Maria yagira umuco mwiza wo gukoresha inguzanyo ye?** [Agomba gukoresha inguzanyo ye ku muceri, agakomeza isezerano rye yagiranye n'itsinda rye. Hanyuma yagurisha umuceru, ashobora gukoresha amwe mu nyungu yinjije akagura amakanzu. Nanone, ashobora kugenda azigama amafaranga make make kugirango azashobore kugura ikanzu nshyashya.]

Dore inkuru ya kabiri. Manika igishushanyo cya kabiri cya Tereza (reba Igishushanyo cya 3).

Inkuru ya Tereza

Mu cyiciro cy'inguzanyo ye y'ubushize, Tereza yakoze ibishoboka kugirango abone abaguzi bishyura neza. Yaguze ibirayi bye muri alimentation maze agenda abigurisha inzu ku nzu mu gace atuyemo. Tereza yabonye inyungu nziza mu nguzanyo ye y'ubushize. (Erekana amafaranga amwe ari mu mufuka w'igishushanyo.)

Tereza ubu abonye indi nguzanyo. (Shyira amafaranga y'inguzanyo mu mufuka wa Tereza.)

Igice kimwe cy'inguzanyo nshya, Tereza akiguramo ibindi birayi byinshi byo guceruza. (Kuramo hafi ½ cy'amarafaranga y'inguzanyo.)

Akoreshje igice gisigaye cy'inguzanyo, Tereza ahitamo kugura ameza meza kugirango ashireho ibicuruzwa bye bigaragare neza kurushaho. (Kuramo andi mafaranga.)

Inshuti yo mu itsinda rye iza kureba Tereza. Umwana we yari arwaye kandi akeneye kumuuzu, ariko nta mafaranga afite. Asaba Tereza amwe mu mafaranga ye y'inguzanyo.

Tereza amusobanurira ko agomba gukoresha amafaranga ye y'inguzanyo ku bucürüzi gusa. Naho ubundi, ntago afata amafaranga yo kwishyura inguzanyo ye. Icyakora, hari amafaranga make yazigamiye ibintu bitunguranye. Inshuti ishobora kwiguriza ku mafaranga y'ubutabazi ya Tereza mu gihe ari ibintu bikomeye cyane. Inshuti ye irishima cyane kubera ko ayifashije kandi imusezeranya ko izamugarurira amafaranga ye ibintu ni bitungana.

Ubu Tereza afite ibicuruzwa bitandukanye byo kugurisha kandi n'ameza abishyiraho ni meza. Tereza arimo arabona amafaranga menshi kandi ashobora no kwishyura inguzanyo ye. (Subiza hafi ½ cy'amarafaranga yari yakuwe mu mufuka wa Tereza uyasubizemo.) Tereza ahitamo gushyira andi mafaranga make mu bwizigame kugirango asubizeho ayo yagurije inshuti ye.

◊ **Ni ubuhe buryo Tereza yakoreshejemo inguzanyo ye ya kabiri kugirango ashobora kubona inyungu nyinshi?** [Yaguze ibirayi, ibicuruzwa bindi byinshi n'ameza. Yakoresheje umuco wo gushora inguzanyo ye yose mu bucürüzi bwe, yubahiriza isezerano rye yagiranye n'itsinda rye.]

◊ **Ni iki Tereza yakoze kugirango akoresha inguzanyo ye yose ku bucürüzi bwe?** [yakoresheje ubwizigame bwe—aho gukoresha inguzanyo ye—kugirango afashe inshuti ye.]

Reka twumve indi nkuru imwe. Manika igishushanyo cya gatatu cya Sara (reba igishushanyo cya 4).

Inkuru ya Sara

Sara ni umudozi. Ubucürüzi bwe buragenda buhoro muri uku kwezi, kandi ntibwinjije amafaranga ahagije kugirango ashobore ubwisyu bwe bw'inguzanyo bwa buri kwezi. Sara yemejwe ko hari umuntu

wamurogeye ubucuruzi bwe, bigatuma hari amadayimoni amutera umwaku.

Sara yagiye kureba umupfumu, bimutwara FRW ____ kugirango abonane nawe. Umupfumu yamubwiye ko agomba kugura inkoko y'umweru yo gutamba, ikaba yaramutwaye andi FRW ____ (Kura andi mafaranga mu mufuka wa Sara).

Nyuma y'icyiciro cy'inguzanyo, Sara ntiyari afite amafaranga ahagije yo kwishyura inguzanyo yose. Byatumye atanga amafaranga yose yari afite ku itsinda ry'inguzanyo. Ubu nta mafaranga afite yo gukomeza ubucuruzi bwe. (Kura mu mufuka wa Sara amafaranga yose asigayemo).

Reka tuganire ku nkuru ya Sara. Nimutekereze ukuntu Sara yakoresheje inguzanyo ye.

◊ **Ni iki cyabaye ku nguzanyo ya Sara n'ubucuruzi bwe?** [Ubucuruzi bwe bwagendaga buhoro kandi yakoresheje inyungu ye kujya kuraguza. Ibi ntibizamuzanira inyungu n'imwe kandi yahombye amafaranga ye. Ubucuruzi bwe bwarahombye.]

abantu bamwe mu karere ka Sara bakunda kujya kuraguza iyo hari ibintu batumva cyangwa iyo bafite uwobba.

◊ **Ni iyihe mikorere isa n'iyi iboneka mu karere k'iwanyu?**

◊ **Ese iyi mikorere yubahisha Imana?**

Nimwumve uko Zaburi 86:6-10: *Bumbura Bibiliya usome:*

Uwiteka, tegera ugutwi gusenga kwanjye,

Tyariza ugutwi ijwi ryo kwinginga kwanjye.

*Ku munsi w'amakuba yanje no ku w'ibyago byanje nzakwambaza,
kuko uzansubiza.*

*Mwami mu bigirwamana nta gihwanye nawe, kandi nta mirimo
ihwanye n'iywae. Mwami, amahanga yose waremye azaza, akwibute
imbere akuramye, kandi bazahimbaza izina ryawe.*

Kuko ukomeye kandi ukora ibitangaza, ni wowe Mana wenylene.

Mu mbaraga zindi zose, Yehova Imana ni yo Mana Ishobora byose. Ni yo yonyine yumva amasengesho yacu kandi ikayasubiza uko urukundo rwayo rudahinduka rungana n'imbabazi zayo kuri twe. Kubera ibyo, ntitugomba kuramya izindi mbaraga – Imana iduha ubumenyi n'imbaraga dukeneye ibinyujije mu Mwuka wayo.

3. MUGANIRE KU BURYO MWACUNGA INGUZANYO YANYU NEZA- IMINOTA 10

Reka tuvuge ku nkuru 3 zose hamwe n'icyo zibabwira ku bijyanye n'ukuntu wakoresha amafaranga y'inguzanyo.

- ◊ Ni nde wakoze akazi keza mu gucunga inguzanyo ye?
- ◊ Ni gute yakoresheje umuco mu ishoramari rye? [Ni Tereza kubera ko yakoresheje amafaranga ye y'inguzanyo ku cyo yari yarayateganyirije -kuyashora mu bucuzzi bwe. Yakoresheje amafaranga y'inguzanyo kugirango ateze imbere ubucuzzi bwe yongeraho ibicuruzwa bishya ndetse anagura ameza mashya.]

Mwabonye ko abantu bamwe bakoresha igice cy'inguzanyo zabo mu bibazo byabo byihariye. Babikora kubera ko bafite inshingano zibareba, kubera ko bafite inshuti babigurizaho amafaranga, n'izindi mpamvu nyinshi/

- ◊ Ni iki wakora kugirango ubuze cyangwa ucunge neza ibyo bibazo byose? [Koresha kugira gahundao—komeza isezerano ryawe wagize ku bijyanye n'icyo wafatiye inguzanyo. Shaka kubaha Imana ukoresheje icungamari ryawe. Imenyereze umuco wo kwizigama ukomeye. Sobanura ko inguzanyo yawe ari iy'ubucuzzi bwawe gusa.]

Ubu tugije kuganira ku bijyanye n'uko wateza imbere imikoreshereze y'inguzanyo. Nimukore amatsinda y'abantu babiri babiri kugirango muganire ku kibazo gikurikira. Mufite iminota 3.

- ◊ Mu bucuzzi bwawe, ni gute wakoresha umuco mwiza mu mikoreshereze y'inguzanyo yawe?

Nyuma y'iminota 3, bwira abantu 2 cyangwa 3 kuza bakavuga ibitekerezo byabo. Bwira abandi gukomera mu mashyi ibitekerezo byabo.

4. IYEMEZE GUTANDUKANYA AMAFARANGA YAWE BWITE N'AY'UBUCURUZI- IMINOTA 3

Tekereza ku cyo wabwira abandi ku isomo ry'uyu munsi.

Baza bamwe mu bahugurwa:

◊ Ni ikihe kintu kimwe wize ku bijyanye no gukoresha inguzanyo y'ubucuruzi?

[Komeza ubaze kugirango haboneke ingingo z'ingenzi zikurikira:

- Koresha amafaranga yose wiguriye ku bucruzzi
- Ongera ushore inyungu ihagije mu bucruzzi kugirango ubucruzzi butere imbere
- Saba umubare w'amafaranga y'inguzanyo akenewe mu bucruzzi bwawe gusa
- Ubaha Imana nk'lshobora Byose mu butabazi n'ubwenge
- Gukoresha amafaranga y'inguzanyo ku bibazo byawe ku gitu cyawe bishobora gusenya ubucruzzi]

Tekereza ku byo twaganiriye uyu munsi kandi *niba* bishoboka ubikore. Reka tuvugire hamwe twese hamwe tuti:

*Nzakoresha umuco wo gushyira amafaranga yose y'inguzanyo
mu bucruzzi bwanijye*

Mwagize neza uyu munsi. Gukoresha inguzanyo ku cyo wayisabiye no kongera kuyishora ndetse n'inyungu mu bucruzi bwawe bibufasha gutera imbere. Ibuka ko, Imana ihabwa icyubahiro iyo ukoresheje umuco mu gucunga amafaranga yaguhaye. Mu isomo ry'ubutaha mugiye muziga uburyo mwarinda ubucruzzi bwanyu guhomba amafaranga.

Shimira buri wese kubera kwitabira. Saba bamwe muri bo gusenga basoza. Sozanya n'isengesho riteye ritya:

Mwami Mana,

*Waduhaye ubwenge bwo gukoresha amafaranga
y'inguzanyo yacu neza. Twigishe umuco wo
kuyakoresha, kugirango dushobore kukubaha kandi
twite ku miryango yacu neza. Mu Izina rya Yesu,
Ameni.*



ISOMO RYA 6: RWANYA IGIHOMBO KU MAFARANGA Y'UBUCURUZI BWAWE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Guhuza kurwanya igihombo ku mafaranga y'ubucuruzi n'ubusonga bwa Bibiliya.
2. Gusesengura inkuru 3 zivuga ku bijyanye n'uburyo amafaranga ahomba.
3. Kugaragaza uburyo bwo kugenzura no kugabanya ibihombo mu bucuruzi

IMYITEGURO

- Ibishushanyo bya Perusi, Dancilla na Susan ku ntambwe ya 2

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU MIKORESHEREZE Y'INYUNGU YAWE – IMINOTA 3

Uyu munsi tugiye kuganira ku buryo bwo kurwanya guhomba amafaranga mu bucürüzi bwawe. Mbere y'uko dutangira, reka tubanze dusubire mu isomo ry'ubushize. Inkuru za Maria, Tereza na Sara zagaragaje akamaro ko kugira umuco wo gushora inguzanyo mu bucürüzi kugirango butere imbere.

Hamagara abantu 2-3 kugira icyo bavuga kuri ibi:

- ◊ Gushora amafaranga yawe y'inguzanyo yose mu bucürüzi bwawe byakugendekeye gute?

Bashimire kubera ibyo bavuze. Kora incamake y'ibitekerezo byabo kandi ushimangire imikorere myiza.

2. HUZA KURWANYA IGOHOMBO KU MAFARANGA Y'UBUCURUZI N'UBUSONGA BUSHINGIYE KURI BIBILIYA – IMINOTA 7

Tuzi ko ubucürüzi bushobora guhomba mu buryo bwinshi. Uyu munsi tugiye kuganira ku buryo ubucürüzi buhomba ndetse n'ukuntu ibihombo byarwanywa. Reka twongere dutekereze ku nkuru y'abagaragu batatu. Twize ko ari ngombwa gukoresha amafaranga Imana yaduhaye neza.

- ◊ Ni iki shebuja yabwiye umugaragu wahawe FRW 200?

Emerera abantu batandukanye gusubiza. Hanyuma, gira uti:

Nimwongere mutenge amatwi igice cy'inkuru na none. *Bumbura Bibiliya maze usome Matayo 25:24-28:*

Inkuru y'Abagaragu Batatu, Yongeye gusomwa (Matayo 25:24-28)

N'uwahawe imwe araza, aravuga ati 'Databuja, nari nzi ko uri umunyamwaga, ko usurura aho utabibye, ko uhunika ibyo utagosoye, ndatinya: ndagenda mpisha italanto yawe mu butaka; dore ngiyo, ibywae urabifite.' Ariko shebuja aramusubiza ati 'Wa mugaragu mubi we, wa munyabute we, ko wari uzi ko nsarura aho ntstabibye, mpunika ibyo ntagosoye: italanto yawe ntiwari ukwiriye kuiha abagenza, nanje naza, ukampana iyanje n'inyungu yay? Nuko nimuyimwake muyihe ufite italanto icumi.'

◊ Ni gute umugaragu wahawe italanto yahombye amafaranga?

Emerera abahugurwa batandukanye gusubiza. Hanyuma, ugire uti:

Kubera gukoresha nabi amafaranga yari yahawe, umugaragu yahombye inyungu yakagombye kuba yarakoreshejwe kugirango yongere ishorwe mu bucuruzi bwa shebuja.

Bitewe n'uko tugomba gukoresha neza amafaranga Imana yaduhaye, tugomba kugenzura kandi tukanagabanya ibihombo. Ngiye kubabwira inkuru 3 ziribudufashe kujya twitondera ibyemezo dufata mu bucuruzi bwacu. Nimutege amatwi mwumve uko buri mutegarugori ahomba amafaranga mu bucuruzi bwe.

3. GERERANYA IMICUNGIRE Y'AMAFARANGA Y'UBUCURUZI Y'ABANTU 3 BAFASHE INGUZANYO – IMINOTA 12

Dore inkuru ya Perusi:

Manika ifoto ya Perusi. Gira uti:

Inkuru ya Perusi

Perusi akora za bombo. Abona inguzanyo ye maze igice kimwe cy'amafaranga akiguramo amata akoresha mu gukora bombo. Yishimiye ko agabanyirijwe igiciro cyane n'umuntu ugurisha amata mu gace k'iwabo. Ari mu nzira asubira mu rugo, nyirabukwe amwigurizaho amafaranga. Perusi afite impungenge z'icyo umugabo we ari buvuge Perusi naramuka adahaye nyirabukwe amafaranga. Perusi ageze mu rugo, apfunduye amata asanga yapfuye. Nta mafaranga afite ahagije asigaranye yo kugura amata ngo akore bombo. Aribaza uko ari bwishyure inguzanyo kandi akagurira ibiryo umuryango we.

Reka tuganire ku kuntu Perusi byamugendekeye.

◊ Ni ibihe byemezo byiza Perusi yafashe mu mikoreshereze y'amafaranga y'ubucuruzi bwe? [Yashatse aho bamugabaniriza ibiciro ku mata.]

◊ Ni ibihe byemezo bibi Perusi yafashe mu mikoreshereze y'amafaranga y'ubucuruzi? [Yabuze amafaranga yo kugura amata yo gukoresha bombo. Yaguze ibikoresho bibi kandi aha nyirabukwe amafaranga y'inguzanyo yari agenewe ubucuruzi.]

◊ Ni iki Perusi yakabaye yarakoze mu bundi buryo kugirango acunge neza amafaranga Imana yamuhaye? [Kureba ko ugurisha ibikoresho by'ibanze afite ibikoresho byiza. Be sure the supplier has good-quality materials. Kudaha umuntu uwo ari we wese amafaranga y'inguzanyo. Ni ubucuruzi bwawe. Perusi ashobora gusobanura ko afite amasezerano y'inguzanyo y'uko agomba gukoresha amafaranga

y'inguzanyo ku bucuruzi gusa. Ashobora kuganira ikibazo mu itsinda rye magirirane kugirango bamufashe gushaka igisubizo.]

Manika ifoto ya Dancilla. Gira uti:

Aya ni amasomo meza. Noneho, reka twumve inkuru ya Dancilla.

Inkuru ya Dancilla

Dancilla yakoresheje amafaranga ye y'inguzanyo kuri alimentation agura ibicuruzwa bitandukanye kandi bishya akabizana akabigurisha mu gace k'iwabo. Yaguze amavuta yo guteka, ubuki n'udukaye duto. Yari yishimiye kugurisha ibicuruzwa bishya iwabo. Ubuki n'amavutwa byaraguzwe cyane. Dancilla yanagurishiye kuri bamwe mu nshuti ze zitari amafaranga ako kanya ku mwenda bamusezeranya kumwishyura icyumweru gitaha. Ikibabaje ariko, nta n'umwe waguze udukaye. Abantu ntibakunze udukaye duto.

Umunsi umwe ari ku kazi, umwana wa Dancilla atangira kurira Dancillaaza kumuhoza. Ararangara yibagirwa gupfundikira icupa ririmo ubuki. Umunsi wakurikiyeho, Dancilla yasanze imiswa yanduje ubuki kandi bwangiritse. Abaguzi baje kugura ubuki, ariko Dancilla ntabwo yari afite yagurisha. Afite ubwoba bw'ukuntu azishyura inguzanyo ye akanatunga umuryango we.

◊ Ni ibihe byemezo byiza Dancilla yafashe mu mikoreshereze y'amafaranga ye? [Yakoresheje inguzanyo ye ku bucuruzi bwe. Yongeyeho ibicuruzwa bishya akoresheje inguzanyo mu bucuruzi bwe.]

◊ Ni ibihe byemezo bibi Dancialla yafashe mu mikoreshereze y'amafaranga ye? [Ugukaye duto ntitwaguzwe. Dancilla ntago yari yasuzumye neza kugirango arebe neza koko ko dukenewe. Ubuki bwe bwarangiritse kubera ko atabubitse neza yitonze. Yagurishiye bimwe mu bicuruzwa bye ku mwenda.]

◊ Ni iki Dancilla yakora mu bundi buryo kugirango acunge neza amafaranga Imana yamuhaye? [Ashobora kubanza gukora igenzura akareba abashobora kugura noneho agahitamo ibicuruzwa ari bugure agacuruza. Ashobora kurwanya kugurisha ku mwenda. Ashobora kurinda ububiko bwe.]

Manika igishushanyo cya Susan. Gira uti:

Icyo cyari ikiganiro cyiza. Noneho, reka twumve ibya Susan.

Inkuru ya Susan

Susan yabonye inyungu nziza ku nguzanyo ye y'ubushize. Yashyize igice cy'inyungu mu isakoshi abikamo amafaranga asohoka ku bucuruzi. Akoresheje inyungu yakuye mu nguzanyo nshya, Susan yahisemo kugura akabati gashya ko gusyiraho imigati acuruza

ahantu heza, kandi hafite isuku. Yanaguze amajyani n'isukari byo gucuruza. Yakoze ibishoboka kugirango abone abaguzi bishyura menshi acururiza kuri alimentation no kugenda agurisha inzu ku yindi mu gace k'iwabo. Susan yacuruje ibicuruzwa byinshi kandi abone amafaranga menshi kurusha mbere. Ashatse amafaranga ye kugirango ategure iby'icyumweru gitaha, asanga hari amafaranga menshi abura. N'umuhabo we nta wari uhari. Yaje kuza mu rugo nyuma muri iryo joro afite iradiyo nshya n'imyenda mishya.

- ◊ Ni ibihe byemezo byiza Susan yafashe ku bijyanye n'uko yakoreshheje amafaranga y'ubucuruzi bwe? [Yabitse amafaranga ava mu bucuruzi bwe ahantu hihariye kugirango yongere ayashore mu bucuruzi bwe. Yaguze akabata gashya ko gushyiraho ibicuruzwa bye. Yaguze ibindi bicuruzwa. Yashatse abaguzi beza kuri alimentation no kugenda agusrisha inzu ku yindi mu gace k'iwabo.]
- ◊ Ni ibihe byemezo bibi Susan yafashe mu mikoreshereze y'amafaranga ye y'ubucuruzi? [Yabitse amafaranga ye aho umugabo we yari azi. Ntiyigeze aganira n'umugabo we ibijyanye n'akamaro ko gushora imari mu bucuruzi bwe.]
- ◊ Ni iki Susan yakabaye yarakoze mu bundi buryo kugirango acunge neza amafaranga Imana yamuhaye? [Ashobora gusobanurira umugabo we inshingano yari afite to kwishyura inguzanyo. Yamusaba kwishyura inguzanyo. Yamusaba ko yubaha amafaranga ye y'ubucuruzi kandi akaganira nawe ibyo ayo amafaranga agomba gukemura mbere yo kuyafata. Yashobora kurwanya ibishuko akoresheje amafaranga ye menshi kuri konti y'ubwizigame.]

Turabona ko hari uburyo bwinshi ubucuruzi bugenda buhomberamo amafaranga:

- ibikoresho by'ibanze bibi
- imicungire mibi y'ububiko
- kugurisha ku mwenda
- igitutu cy'umuntu ku giti cye cyo gusohora amafaranga y'ubucuruzi ku bindi bintu

Turanabona ko akensi haba hari icyo wakora kugirango urwanye ibi bihombo, ndetse n'yo impamvu y'ighombo yaba irenze ubushobozi bwawe.

4. MU MATSINDA YANYU YA BABIRI BABIRI NIMUGANIRE KU BIHOMBO MUHURA NABYO MU BUCURUZI BWANYU KANDI MUGARAGAZE N'UBURYO MWABIRWANYA- IMINOTA 8

Ubu rero mufite amahirwe yo kuganira ibibazo bijyanye n'ibihombo mu bucuruzi bwanyu ndetse n'uburyo mwabirwanya. Hindukira uganire n'umuntu ukwegereye. Mufite iminota 5 yo kuganira ibi bikurikira:

- ◊ Ni gute amafaranga agenda anyerera mu bucuruzi bwawe?

◊ Ni iki ugiye gukora kugirango urwanye iryo nyerezwa?

Nyuma y'iminota 2-3, bibutse kuganira ku bucuruzi bwabo bwombi.

Nyuma y'iminota 5 babaze uti:

◊ Ni nde watubwira ku bijyanye n'ibibazo byo guhomba mu bucuruzi bwe
n'uburyo ugiye kubihagarika?

Baza abantu batandukanye kugirango bagire icyo bavuga ukurikije uko igihe ufite kikwemerera. Bashimire kubera ibitekereo.

5. IYEMEZE KURWANYA IBIHOMBO - IMINOTA 3

Uyu munsi mwaganiriye uburyo amafaranga ashobora guhombwa mu bucuruzi. Buri wese yabonye nibura uburyo bumwe amafaranga aburamo mu bucuruzi bwe. Nimuzamure ibiganza byanyu mwese, maze mwishime musubiramo ibyo mvuga:

*Nzubaha Imana nkoreshjeje kurwanya inyerezwa
ry'amafaranga mu bucuruzi bwanjye!*

Soza isomo ugira uti:

Tekereza ku byo twaganiriye uyu munsi kandi **niba** bishoboka ubikore. Ibuka ko:

**Ibihombo mu bucuruzi bishobora kurwanya uramutse ugaragaje impamvu zibitera
ndetse ugashyiraho uburyo bwo kuburwanya.**

Mwakoze neza uyu munsi. Kubera ko dufite inshingano yo gucunga neza amafaranga yacu, tugomba kugenzura kandi tugabanya ibihombo by'amafaranga. Amafaranga ashobora kunyerezwa mu buryo bwinshi mu bucuruzi, ariko ibi bihombo bishobora kurwanya turamutse ducunze neza amafaranga Imana yaduhaye. Mu isomo rikurikira mugije kwiga uburyo bwo gutanga no gucunga amadeni ku baguzi.

Shimira buri wese kubera kwitabira. Saba bamwe gusenga basoza. Sozanya n'isengesho rikurikira:

*Data Mana,
Duge ubwenge bwawe kugirango turwanye ibihombo
mu bucuruzi bwacu. Dufashe gufata ibyemezo
bizatugirira akamaro n'imiryango yacu ndetse n'aho
dutuye mu gihe kiri imbere, kugirango dushobore
kugira amahoro ya Yesu Kristo, Ameni.*



ISOMO RYA 7: CUNGA IBICURUZWA UTANGA KU MWENDA

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Kugaragaza ko ubwenge n'impuhwe ari ngombwa igihe ugiye kugurisha ku mwenda.
2. Gusesengura ibibi byo kugurisha kugurisha ku mwenda.
3. Gushyiraho uburyo bwo gacunga risike ziyanye no kugurisha ku mwenda.

IMYITEGURO

- Amakarita akoresha Ibihe bijyanye no Gacunga Ibicuruzwa bitangwa ku Mwenda (amakarita ari ku mpera z'iri somo)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU BURYO BWO KURWANYA IBIHOMBO KU MAFARANGA Y'UBUCURUZI - IMINOTA 3

Uyu munsi tugiye kuganira ku bibi byo kugurisha ku mwenda n'imicungire y'amadeni. Mbere y'uko dutangira, reka dusubire mu isomo ry'ubushize rijyanye n'uburyo gucunga neza amafaranga yacu bishobora kurwanya guhomba amafaranga mu bucucruzi. Ibuka ko, bitewe n'uko tugomba gucunga neza amafaranga lmana yaduhaye, tugomba kugenzura no kugabanya ibihombo by'amafaranga y'ubucuruzi.

Hamagara abantu 2-3 kugira icyo baguga:

◊ Kurwanya inyerezwa ry'amafaranga mu bucuzi bwawe byakugendekeye?

Bashimire kubera ibyo bavuze. Kora incamake y'ibitekerezo kandi ushimangire imikorere myiza.

2. GANIRA KU CYO BIBILIYA IVUGA KU BIJYANYE NO GUCUNGA IBICURUZWA BITANZWE KU MWENDA - IMINOTA 7

Uyu munsi tugiye kuganira ku bijyanye ni bibi byo kugurisha ku mwenda n'uburyo bwo gucunga iki kibazo cy'igihombo. Kimwe mu bibazo bitera guhomba amafaranga ni abaguzi bagura ku mwenda, kwishyura buhoro buhoro cyangwa se kutishyura burundi. Mu by'ukuri, dukeneye gufashwa n'lmana mu gihe dushaka kugirira impuhwe abandi kandi tukanaba abanyabwenge mu micungire y'amafaranga yacu.

Ubu rero, hindukirira mugenzi wawe maze ugire uti:

◊ Mbwira uko gutanga amadeni byakugendekeye.

Nyuma y'iminota 3, bwira bamwe kugira icyo bavuga. Bashimire ibitekerezo byabo.

Reka turebe ku muyoboro Bibiliya itanga ku bijyanye no gukemura ibi bibazo..

Bumbura Bibiliya usome Abakolosayi 3:12-14:

"Nuko nk'uko bikwiriye intore z'lmana zera kandi zikundwa,
 mwambare umutima w'imbabazi n'ineza, no kwicisha bugufi
 n'ubugwaneza no kwihangana, mwihanganirana kandi mubabarirana
 ibyaha, uko umuntu agize icyo apfa n'undi. Nk'uko Umwami wacu
 yababariye, abe ari ko namwe mubabarirana. Arikoi bigeretse
 kuri ibyo byose mwambare urukundo, kuko ari rwo murunga wo
 gutunganana rwose."

- ◊ Ni gute uyu murongo ufitanye isano no kugurisha ku mwenda?
- ◊ Ni irihe tandukaniro riri hagati yo kubabarira umuntu wagukosereje no kubabarira umuntu ukurimo mwenda?

Bwira abahugurwa bamwe gutanga ibitekerezo. Bashimire kubera ibisubizo byabo.

Kugirango dushobore guhangana n'iki kibazo cyo guhomba amafaranga, tugomba gusaba Imana ubwenge kugirango tubashe gufata ibyemezo bikwiye mu kugurisha ku mwenda. Tugomba gusaba Imana ko idufasha gukunda no kubabarira abatattyulyura imyenda igihe bafataga ibicuruzwa byacu ku mwenda.

Reka twigire hamwe uko twakora ibi dukoresheje inkuru zitandukanye.

3. GANIRA KU BIBI BYO KUGURISHA KU MWENDA N'INGAMBA ZO GUCUNGA IBYACURUJWE KU MADENI – IMINOTA 10

Nimwumve inkuru ya Siperansiya. Reka tuvuge ko ari nk'umwe mu baguzi bawe. Uhitemo niba uri bumugurishe ku mwenda.

Inkuru ya Siperansiya

Siperansiya ni umugazi umaze igihe kirekire. Avuga ko umugabo we yongeye kubura akazi. Arashaka kugira ku mwenda. Mu gihe gishize ubwo ibi byabaga, akensi yarishyuraga, ariko akajya yishyura atinze. Rimwe na rimwe ntiyishyuraga namba. Iyo umubwiye kwishyura kasha, avuga ko buri wese agurisha ku mwenda. Natabnona mwenda, arajya ku mucuruzi wundi uri hirya.

Mu matsinda yanyu, nimuganire iki kibazo gikurikira mu minota 3:

- ◊ Waba uri bugurishe Siperansiya ku mwenda? Kuki cyangwa kuki utari bubikore?

Nyuma yiminota 3, bwira amatsinda 3 cyangwa 4 kuvuga icyo baganiriye. Bashimire kubera ibyo bavuze. Kora incamake ugire uti:

Kugurisha ku mwenda bishobora gutera ingorane. Iyo mwenda ritishyuwe, ubucuruzi bushobora guhomba amafaranga. Bigabanya amafaranga ahari yo kugura ibikoresho bishya bikenewe mu bucürüzi. Icyakora, rimwe na rimwe kugurisha ku mwenda bishobora kutirengagizwa. Dore uburyo bumwe gukoresha ubwenge igihe bibaye ngombwa kugurisha ku mwenda.

Gukoresha Ubwenge mu Gucunga Ibyacurujwe ku Mwenda

- Gerageza kugurisha kuri kashi kenshi bishoboka
- Gerageza kugurisha ku mwenda gusa ku muntu uzi neza kandi w'umwizerwa
- Saba Imana igufashe kugirira abandi impuhwe kandi ube n'umunyabwenge mu bucuruzi
- Baza abaguzi igihe bateganyiriza kwishyura, ibuka iyo tariki, ujye wishyuza ku gihe
- Sura umuguzi kenshi wishyuze mwenda mu byiciro buri gihe
- “Gabanyiriza ibiciro” ku bishyura kashi—uce menshi ku bagura ku mwenda

Mu bice bimwe na bimwe, abantu bakora ibi bintu bikurikira:

- Teganya amafaranga ku ruhande yagufasha igihe habaye ibihombo bitewe n'amadeni—uyabare nkasohoka ku bucuruzi
- Bwira ufata mwenda kugusigira ikintu cy'ingwate wagurisha kugirango wishyure igihombo, igihe bibaye ngombwa
- Korana n'abandi bacuruzi mu gace kawe – saba abacuruzi ko biyemeza kugabanya gutanga ibintu ku mwenda

Nyuma yo gusoma ingamba, baza uti:

◊ **Mufite bibazo ki cyangwa ni iki mushaka kuvuga kubijyanye no gukoresha ubwenge mu gucunga ibicuruzwa bitangwa ku mwenda?**

Hamagara bamwe kugirango batange ingero, ibitekerezo cyangwa se bavuge uko babyumva. Bashimire kubera ibitekerezo byabo hanyuma utange amahirwe yo gushyira mu bikorwa ingamba nshya zijiyanne n'amadeni akurikira.

4. SESENGURA IRI TANGWA RY'IBICURUZWA KU MWENDA-IMINOTA 8

Bwira abahugurwa kuguma mu matsinda yabo. Gira uti:

Ubu tugiye gusesengura ibijyanye n'umucuruzi ufite abaguzi bashaka kugura ku mwenda. Kuri aya makarita (erekana amakarita) mfite ingero z'ukuntu abaguzi basaba kugura ku mwenda. Buri tsinda rigiye gusesengura urugero 1. Muraza kuvuga uko umucuruzi yabyitwaramo neza ntahombe amafaranga menshi mu bucuruzi. Mufite iminota 3 kubiganiraho maze mugategura igisubizo cyanyu.

Reka buri tsinda ritoranye ikarita. Niba ari ngombwa, jya kuri buri tsinda maze ubasomere ikarita.

Ingero z'Ibyacurujwe ku Mwenda
• Buri muntu muri ako gace agurisha ku mwenda. Mutesi azi ko iyo atanze amadeni, rimwe na rimwe ntiyishyurwa cyangwa se akishyurwa bitinze cyangwa agahomba amafaranga. Arashaka guhagarika gutanga amadeni. Ni ryari Mutesi yabikora?
• Manuel ni umwe mu baguzi beza. Agura ibiribwa ku munsi umwe buri cyumweru. Mbere gato y'uko ukwezi kurangira, yabuze amafaranga kubera ko umushahara we washize. Buri gihe aba ashaka kukuguraho ibiribwa ku mwenda icyumweru kibanziriza guhembwa kwe. Waba uri bugurize Manuel?
• Dorothy yaguze ku mwenda icyumweru gishize. Ntago arishyura. Arashaka kongera gufata mwenda iki cyumweru. Arasezeranya ko azishyura icyumweru gitaha ku wa Kabiri kubera ko yizeye ko ubucuruzi bwe buzaba bwinjije. Ni iki wakora?
• Umwana wa Susan ararwaye cyane. Yari akeneye imiti ihenze cyane kandi Susan nta mafaranga asigaranye yo kugura ibiryo. Agusabye kumugurisha ku mwenda. Arasezeranya ko azakwishyura igehe azabonera amafaranga. Ni iki wakora?
• Donathila yamenyereye kukuguraho ku mwenda. Akensi yishyura hagati mu kwezi. Urimo uragerageza guhagarika gutanga amadeni kubera ko uzi bizagufasha kubona amafaranga ahoraho mu bucuruzi bwawe. Donathila aragarutse gufata mwenda. Ni iki wakora?
• Yakobo afite kimwe cya kabiri gusa cy'amafaranga yo kugura igicuruzwa cyawe kandi arashaka kukwishyura asigaye mu cyumweru gitaha. Ntago umuzi neza. Ni iki wakora?
• Kamariza arashaka kugura bombo ku mwenda kubera ko umunsi mukuru afite wegereje. Yakuguzeho ibantu kenshi mbere y'aha, ariko kenshi yishyuraga nyuma y'amezi menshi. Ni iki wakora?
• Kankwanzi ni umunyamuryango w'itsinda ryawe ufatiramo inguzanyo. Ubucuruzi bwe buherutse guhomba. Arashaka kukwigurizaho amwe mu mafaranga y'ubucuruzi bwawe kugirango agerageze kongera guhagurutsa ubwe. Ni iki?

Nyuma y'iminota 3 gira uti:

Igihe kirageze ngo mutange raporo. Umuntu umwe uhagarariye itsinda rito agiye:

- Gutanga incamake y'inkuru mwahisemo
- Kuvuga ukuntu itsinda ryanyu ryahisemo kwakira umuguzi

Nimurangiza, itsinda rinini riraza guhitamo:

- Niba ritekereza ko igitekerezo kizakora
- Izindi ntambwe zishobora guterwa kugirango guhomba amafaranag mu bucuruzi birwanywe

Sesengura inkuru nyinshi zishoboka ukurikije uko igehe kikwemerera. Ko incamake y'imyanzuro. Shimira amatsinda.

5. IYEMEZE GUCUNGA IBICURUZWA BITANGWA KU MWENDA – IMINOTA 3

Reka dutekereze cyo wabwira abandi ku bijyanye n'isomo ry'uyu munsi.

Baza bamwe kugira icyo baviga kuri iki kibazo:

◊ Ni ikihe kintu kimwe cy'ubwenge utegura gukora igihe hari umuntu ugusabye mwenda?

Ko incamake y'ibitekerezo maze ushimire abatanze ibitekerezo kubera ibisubizo byabo.

Tekereza ku byo twaganiriye uyu munsi kandi **niba** bishoboka ubikore. Ibuka ko:

Saba Imana ubwenge mu gucunga ibicuruzwa bitangwa ku mwenda. Rwanda gucuruza ku mwenda, ubikore ku baguzi wizeye ko bazakwishlyura.

Mwakoze neza uyu munsi. Ibi bishoje amasomo ku bijyanye gucunga amafaranga yawe y'ubucuruzi. Twese hamwe, twaganiriye tunashyira mu bikorwa ubumenyi bwinshi bushobora kugufasha neza. Ndabashishikariza:

- Kujya mubika amafaranga yanyu bwite n'ay'ubucuruzi ahantu hatandukanye
- Gukoresha uburyo bw'ibaruramari ryo mu ikarito
- Kubara inyungu yawe buri gihe ku buruo buhoraho
- Kuringaniza amafaranga asohoka ku bintu byawe bwite n'ay'ubucuruzi bwawe ndetse n'amahirwe yo kwizigama
- Gabanya kugurisha ku mwenda cayne bishoboka

Kandi cyane cyane, ndabashishikariza mwese gufashanya mu micungire y'amafaranga mishya mwize. Ibuka ko, mufite inshingano yo gucunga neza amafaranga Imana yaguhaye. Buri wese muri mwe yamugize umuyobozi w'umuntugo wayo, ibaha amahirwe yo kwiga kuba abizerwa kandi biringirwa.

Reka dusoze dusoreze hamwe mu isengesho, tuyisaba kutwigisha kuba abizerwa mu mafaranga y'ubucuruzi bwacu.

Shimira buri wese kuba yitabiriye. Bwira bamwe gusenga basoza. Sozanya isengesho riteye ritya:

*Mwami uri mu Ijuru,
Waratwizeye uduha gucunga ikintu cyose waduhaye.
Turifuza ubwenge bwawe mu bucuzzi bwacu,
kugirango tukubahe kandi tugire amahoro yo mu
mutima yawe aho dutuye. Mu izina rya Yesu, Ameni.*

Ikarita Yumukino

Ingero z'Ibyacurujwe ku Mwenda

Buri muntu muri ako gace agurisha ku mwenda.
Mutesi azi ko iyo atanze amadeni, rimwe na
rimwe ntiyishyurwa cyangwa se akishyurwa
bitinze cyangwa agahomba amafaranga.
Arashaka guhagarika gutanga amadeni..

◊ Ni iki Mutesi yakora?

Manuel ni umwe mu baguzi beza. Agura ibiribwa
ku munsi umwe buri cyumweru. Mbere gato
y'uko ukwezi kurangira, yabuze amafaranga
kubera ko umushahara we washize. Buri gihe
aba ashaka kukuguraho ibiribwa ku mwenda
icyumweru kibanziriza guhembwa kwe.

◊ Waba uri bugurize Manuel?

Dorothy yaguze ku mwenda icyumweru
gishize. Ntago arishyura. Arashaka kongera
gufata mwenda iki cyumweru. Arasezeranya ko
azishyura icyumweru gitaha ku wa Kabiri kubera
ko yizeye ko ubucuruzi bwe buzaba bwinjije.

◊ Ni iki wakora?

Umwana wa Susan ararwaye cyane. Yari
akeneye imiti ihenze cyane kandi Susan
nta mafaranga asigaranye yo kugura
ibiryo. Agusabye kumugurisha ku mwenda.
Arasezeranya ko azakwishyura igihe azabonera
amafaranga.

◊ Ni iki wakora?

Adam yamenyereye kukuguraho ku mwenda. Akensi yishyura hagati mu kwezi. Urimo uragerageza guhagarika gutanga amadeni kubera ko uzi bizagufasha kubona amafaranga ahoraho mu bucuruzi bwawe. Adam aragarutse gufata mwenda.

◊ Ni iki wakora?

Yakobo afite kimwe cya kabiri gusa cy'amafaranga yo kugura igicuruzwa cyawe kandi arashaka kukwisyura asigaye mu cyumweru gitaha. Ntago umuzi neza.

◊ Ni iki wakora?

Kamariza arashaka kugura bombo ku mwenda kubera ko umunsi mukuru afite wegereje. Yakuguzeho ibantu kenshi mbere y'aha, ariko kenshi yishyuraga nyuma y'amezi menshi.

◊ Ni iki wakora?

Kankwanzi ni umunyamuryango w'itsinda ryawe ufatiramo inguzanyo. Ubucuruzi bwe buherutse guhomba. Arashaka kukwigurizaho amwe mu mafaranga y'ubucuruzi bwawe kugirango agerageze kongera guhagurutsa ubwe.

◊ Ni iki wakora?

CUNGA

AMAFARANGA

Y'UBUCURUZI

BWAWE

IBIGANIRO MFASHANYIGISHO

IBISHUSHANYO

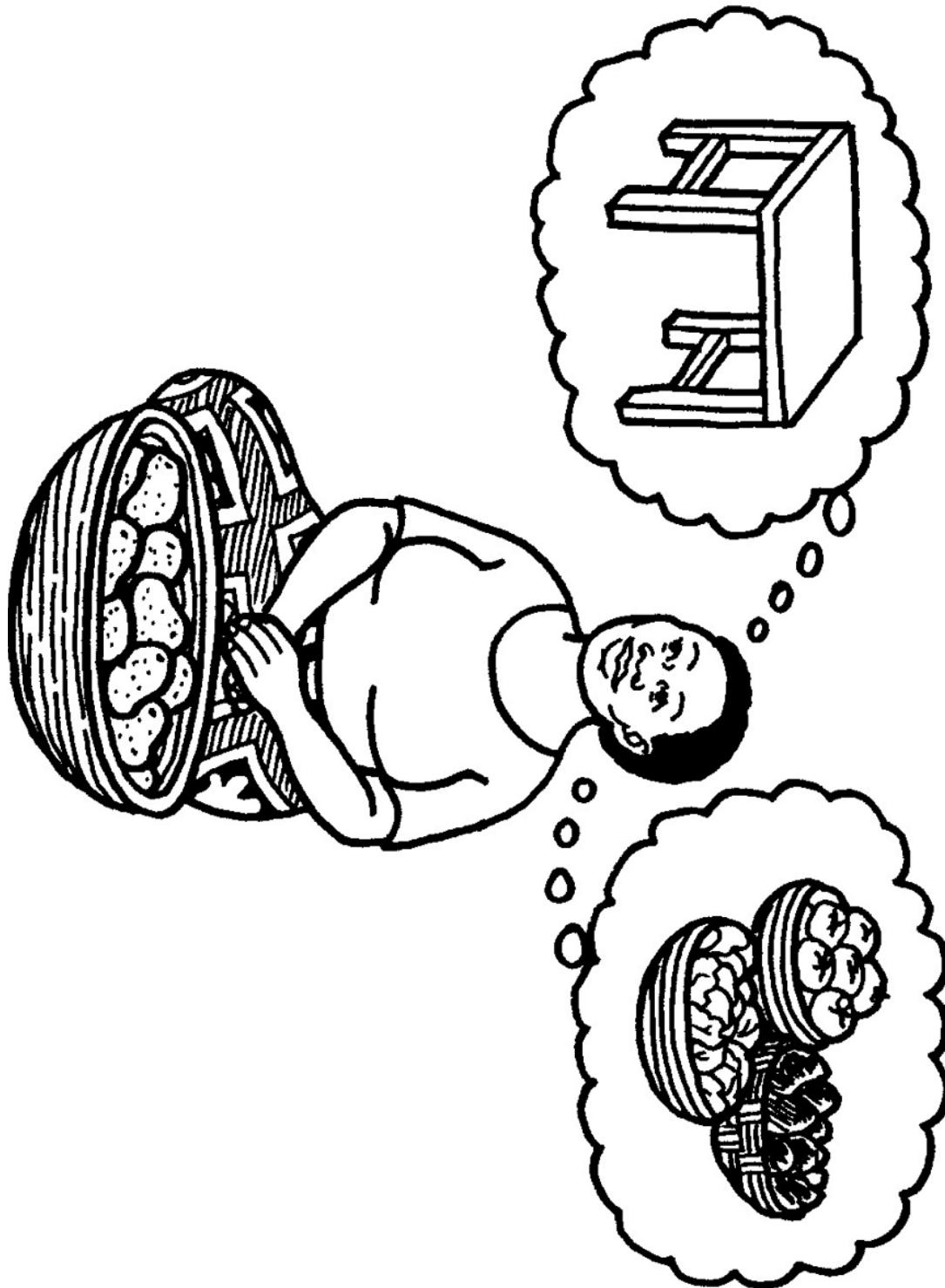
Igishushanyo cya 1: Maria n'umukobwa we



Igishushanyo cya 2: Amakanzu



Igishushanyo cya 2: Amakanzu



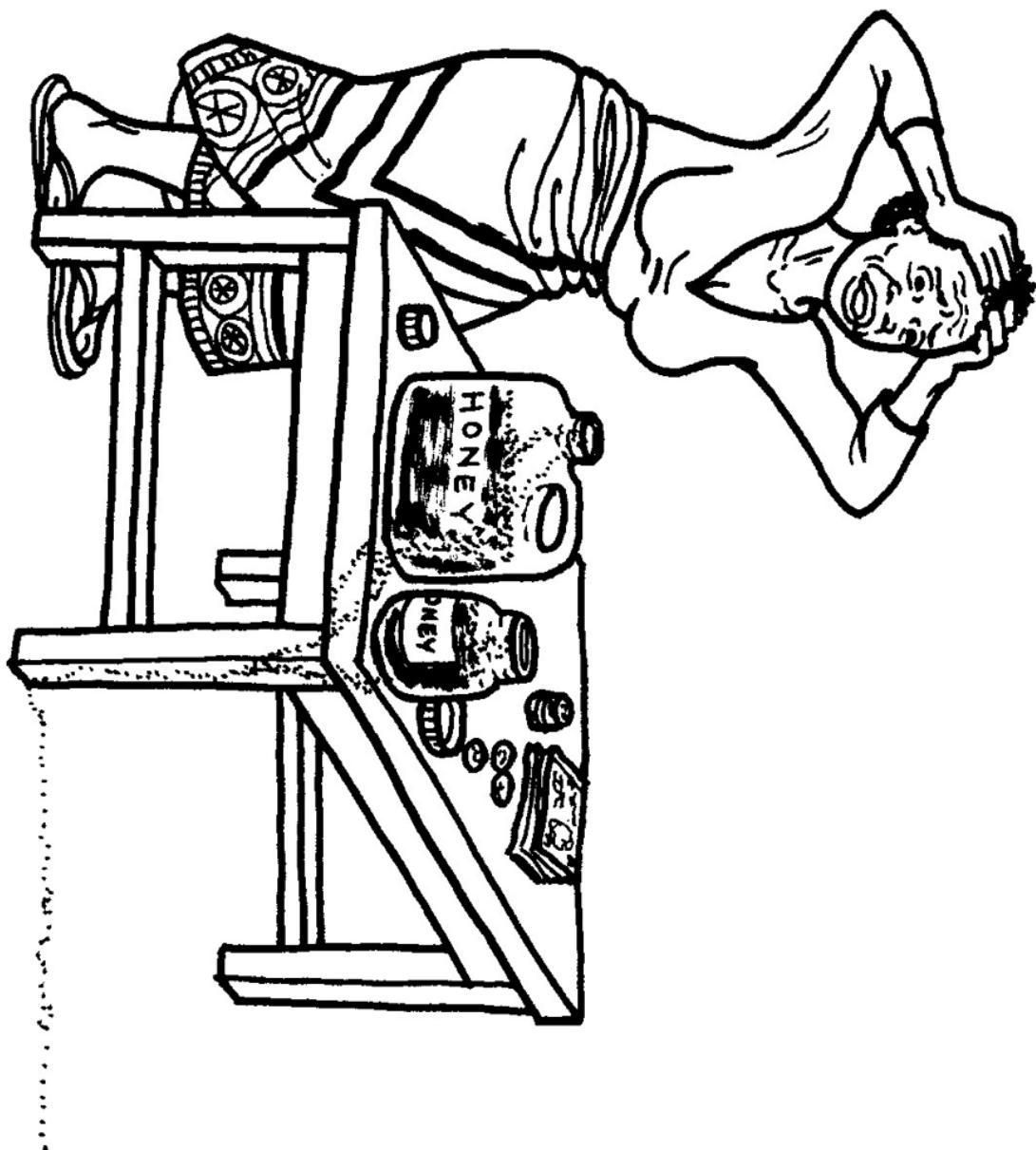
Igishushanyo cya 4: Sara



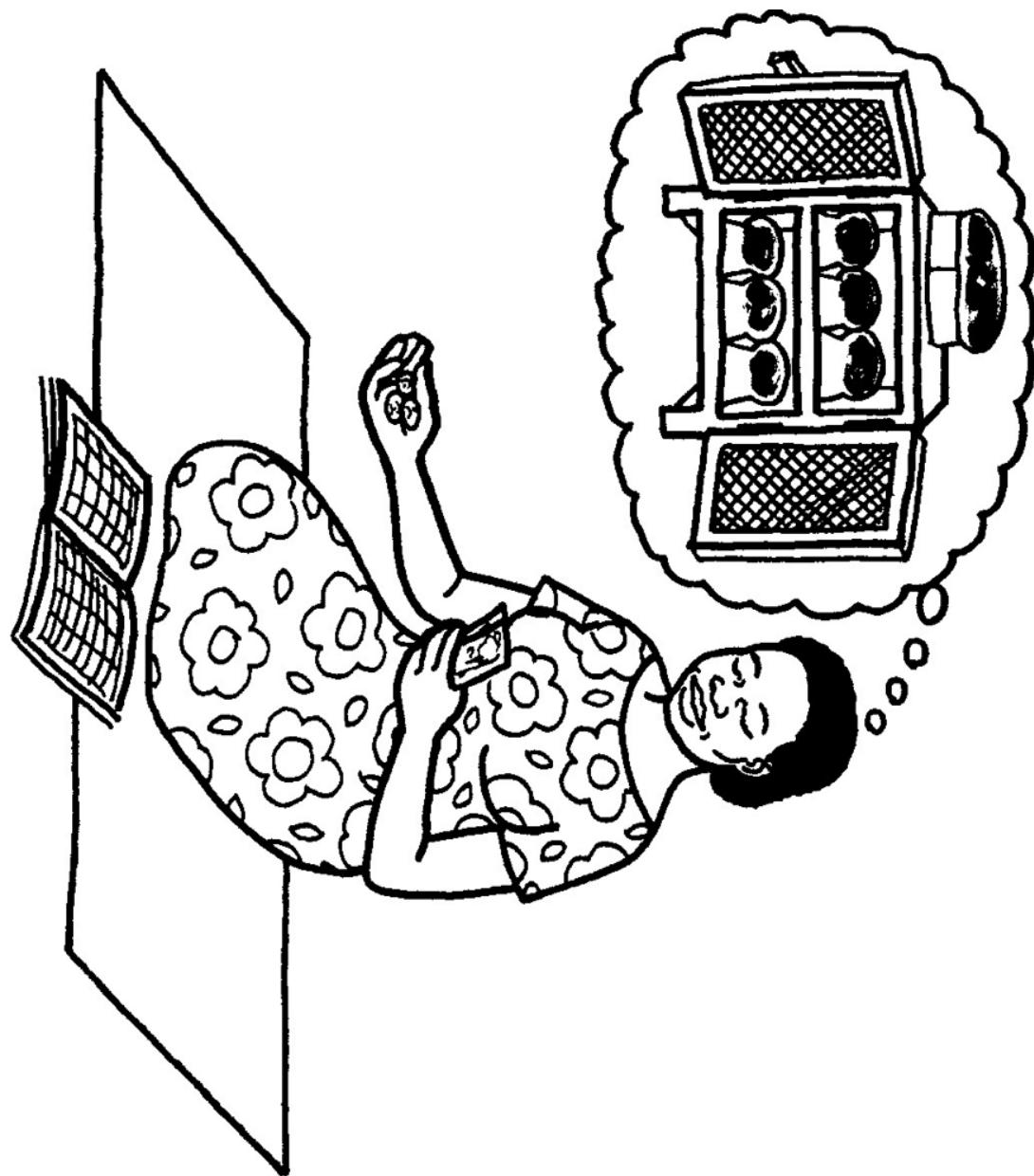
Igishushanyo cya 5: Perusi



Igishushanyo cya 6: Dancilla



Igishushanyo cya 7: Susan



**ONGERA
IGURWA
RY'IBICURUZWA
BYAWE**



P·E·A·C·E



ISOMO RYA 1: MENYA KANDI WAKIRE NEZA ABAGUZI BAWE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba:

1. Bagaragaje Uburyo Butanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe
2. Bamenye agaciro ko gufata neza abaguzi mu cyubahiro nk'uko baremwe mu ishusho y'lmana
3. Basesenguye uko bagumana abaguzi bafite ndetse no kugaragaza abashya

IMYITEGURO

- Igishushanyo cy'Uburyo Butanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe
- Igishushanyo cya 1: Abantu/Abaguzi
- Igishushanyo cya 2: Ibicuruzwa cyangwa se Serivise
- Igishushanyo cya 3: Ahantu (Ryari kandi Hehe)
- Igishushanyo cya 4: Igiciro
- Igishushanyo cya 5: Kwamamaza
- Bibiliya Yera (yagaragajwe/imirongo iribusomwe yagagarajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GARAGAZA UBURYO BUTANU BWO KONGERA IGURWA RY'IBICURUZWA BYAWE – IMINOTA 3

Manika cya gishushanyo maze ukoreshe ukuboko amarenga uhereye ku kiganza gipfumbatije hanyuma ugende urambura urutoki rumwe rumwe, ariko uvuga buri buryo kugeza igihe ikiganza cyawe cyose kiri burambukire.

Ubucuruzi ubwo ari bwo bwose—bwaba bunini cyangwa buciritse, haba mu mujyi munini cyangwa se gace gato, bwaba ari busya cyangwa bushaje—hari Uburyo 5 bwo Kongera Igurwa ry'ibicuruzwa Byawe.

● Igikumwe	Abantu (Abaguzi) – Ubaha abaguzi bawe kandi ubatege amatwi/
● Urutoki rwa mbere	Ibicuruzwa cyangwa se Serivise – Ha abaguzi ibicuruzwa na serivise bashaka.
● Urutoki rwo hagati	Ahantu (Hehe kandi Ryari) – Hitamo igihe n'ahantu aho abantu benshi baza kugurira.
● Urutoki rwa gatatu	Igiciro – Shyiraho igiciro abaguzi bashobora kwishyura kandi kigatuma nawe ubona inyungu.
● Agahera	Kwamamaza – Shakisha uburyo bushimishije wakoresha kugirango ureshye abaguzi baze mu bucuruzi bwawe.

Igihe umaze kurambura ikiganza, sobanura:

Hari uburyo 5 (*garaza ikiganza kirambuye*) mukorere hamwe (*murambure intoki zanyuzose*) kugirango bigufashe wongere ibicuruzwa byawe (*murambure intoki zanyumaze muzamurire rimwe ibikumwe byanyu kugirango mwerekane ko habaye igurisha ry'ibicuruzwa*). Mu masomo 6 akurikira muraza kwiga ibijyanye n'uburyo ibi bifasha mu kuzamura ibicuruzwa byawe. Ndabashishikariza kubikora kurushaho mutagamije gusa kubyita amazina. Impinduka yose igamije guteza imbere ibicuruzwa bishyashya igomba kuba ishingiye ku baguzi – kububaha no gukemura ibyifuzo byabo. Tekereza! Ni gute nashyira mu bikorwa ubu buryo 5 kugirango nteze imbere igurishwa ry'ibicuruzwa mu bucuruzi bwanje?

2. GANIRA KU GACIRO KO GUFATA NEZA ABAGUZI MU CYUBAHIRO – IMINOTA 10

Bensi muri twe twabonye uburyo abantu bamwe batizerwa mu bucuruzi, nko kuba wakwibwa igihe wagiye kugura ibintu.

◊ Iyo ibi bikubayeho, wumva umerewe ute?

Nimuvuge uburyo bumwe buzwi cyane abakiliya bibwamo mu kare k'iwanyu.

◊ Ese ubwo buryo bwubahisha Imana n'umukiliya? Kuki buyubahisha cyangwa butayubahisha?

Mu itangira rya Bibiliya mu Itangiriro, hagira hatya hati:

"Imana yaremye ibiremwa muntu mu ishusho Yayo. Mu ishusho y'Imana niko yabaremye; umugabo n'umugore niko Yabaremye" (1:27)

◊ Ibibihuriye he n'abaguzi bacu?

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Kubera ko buri wese yaremwe mu ishusho y'Imana, buri mugazi afite agaciro gahambaye. Nyuma yo kumenya ibi, tugomba kubaha abaguzi bacu, tukita ku byifuzo byabo twitonze. Muri ubu buryo, dushobora guhesha Imana icyubahiro kandi tugateza imbere igurishwa ry'ibicuruzwa byacu binyuze mu gushimangira imibano n'aho dutuye.

Bumbura ibyanditswe maze usome Abagalatiya 5:14.

Bibiliya iravuga ngo:

"Amategeko yose y'Imana akubiye muri iri ngo: Ukunde mugenzi wawe nk'uko wikunda." (Abagalatiya 5:14)

Ibi Yesu abitugaragariza mu mikoranire Ye n'abantu muri Bibiliya yose. Ngiye kubabwira inkuru y'akamaro ko gufata neza abaguzi mu cyubahiro. Nimwumve inkuru ya Zakayo.

Bumbura ibyanditswe maze usome Luka 19:1-10:

Inkuru ya Zakayo (Luka 19:1-10)

Agera I Yeriko, ahanyura. Nuko hariho umuntu witwaga Zakayo, yari umukoresha w'ikoro mukuru, kandi yari umutunzi. Ashaka kureba Yesu, ngo amenye uko asa: ariko ntiyabishobora kuko abantu bari benshi, kandi yari mugufi. Arirukanka, ajya imbere, yurira umuvumu, ngo amurebe; kuko yari agiye kunyuraho. Yesu ahageze, arararama, aramubwira ati, "Zakayo, ururuka vuba: kuko uyu munsi nkviriyekurara iwawe." Yururuka vuba, amwakira anezerewe. Abantu bose babibonye barabyivotera bat "Dorere, agiye gecumbika ku mubyaha!" Maze Zakayo arahaguruka, abwira Umwami Yesu ati "Dore, Databuja, umugabane wa kabiri w'ibintu byanje ndawuha abakene, kandi umuntu wese nambuye, ndabimuriha kane. Yesu aramubwira ati "Uyu munsi agakiza kaje muri iyi nzu, kuko na we ari uwamana wa Aburahamu: kandi Umwana w'umuntu yazanywe no gushaka no gukiza icyari cyazimiye."

Kubera gukurikira Yesu, umutima wa Zakayo warahindutse maze umubano we n'Imana urasanwa.

◊ **Ibi byazanye ngaruka ki ku bijyanye n'uburyo Zakayo yafataga abaguzi be?**

Hamagaraabantu 2 cyangwa 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Zakayo yamenye ko Yesu amukunda kandi amuha agaciro. Ibi byatumye akunda abandi kandi akanabafata neza, harimo n'abaguzi be.

◊ **Ni ibiki bishobora kuba aho dutuye abacuruzi bose baramutse bafashe abaguzi nk'aho baremwe mu ishusho y'Imana?**

Hamagaraabantu 2 cyangwa 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

3. GARAGAZA UBURYO BWO GUKOMEZA ABAGUZI UFITE UBU N'UBURYO WASHAKA ABASHYA – IMINOTA 10S

Reka mbabwire indi nkuru kuri Uwamahoro n'uburyo yakira abaguzi be.

Inkuru y'Uwamahoro

Uwamahoro acuruza imboga mu isoko ry'iwabo. Abaguzi be baramukunda cyane kubera ko abafata neza mu cyubahiro gikomeye. Asuhuza buri wese kandi akababaza icyo yabafasha. Ashishikariza buri wese kugura imboga zitandukanye – atari izo bibwira ko bakeneye gusa. Abatega amatwi akumva impamvu badashaka kugura imboga ze maze agakurikiza ibitekerezo byabo kugirango arusheho gutanga serivisi nziza. Marita yita ku byo Imana yaremyeakoreshje gusukura aho akorera. Iyo asezereye Uwamahoro amushishikariza kuzagaruka. Nubwo abaguzi be bamukunda, Uwamahoro abona inyungu ntoya kubera ko n'abandi bensi bacuruza imboga muri iryo soko. Bacuruza imboga zimwe mu gihe kimwe nkawe. Incuro nyinshi, ntagurisha zose. Uwamahoro azi ko hari imiryango y'abakungu barya imboga nyinshi, ariko batazigura ku isoko. Hari na za resitora n'amashuli agura imboga nyinshi z'ubwoko butandukanye icyarimwe. None kandi, hari umuntu umwe urangura imboga uza mu giturage akagura imboga nyinshi akazijyana mu mujyi. Uwamahoro nawe yifuza kuzagurisha kuri aba bantu, ariko kuri muguzi, abona ibibazo.

Baza ikibazo kimwe kimwe. Utangire ugira uti "Haba hari ikindi?"

- ◊ Ni gute Uwamahoro atuma abaguzi be bumva bubashywe cyane?
- ◊ Ni abahe baguzi bashya Uwamahoro yifuza? [Imiryango y'abakungu, resitora n'amashuli, umuranguza]
- ◊ Ni iki Uwamahoro yakora kugirango aba baguzi bashya bagure imboga ze?
 - [Imiryango y'abakungu – kubashyira imboga inzu ku nzu, cyangwa kubagurishiriza aho basanzwe bagurira.]
 - [Resitora n'amashuli – kugira komande ihoraho; kwifatanya n'abandi kugirango abone imboga zo kugirisha zihagije.]
 - [Umuranguza – gukorana n'abandi kugirango bashobora kugira imbaraga mu gushyiraho ibiciro bishimishije.]

Murakoze ku bitekerezo byanyu muhaye Uwamahoro kugirango abone uko yagurisha ku baguzi bashya.

4. MUGANIRE MU MATSINDA MATO KU BIJYANYE NO GUSHAKA ABAGUZI BASHYA – IMINOTA 8

Inkuru y'Uwamahoro yatwigishije ko bishoboka kugurisha byinshi kandi ku biciro bishimishije binyuze mu kugurisha ku bwoko bushya bw'abaguzi. Noneho reka dutekereze ku buryo washaka abaguzi bashya.

- ◊ Ni nde muri aka gace ufite amafaranga menshi cyangwa se wifusa kugura byinshi? [Shakisha umuryango umwe wihamiye, itsinda ry'abakozi, amashuli, ibitaro, za resitora, cyangwa se abaranguza bajana ibicuruzwa mu mujyi, n'ibindi. Fasha amatsinda kugaragaza amahirwe yihariye yatumwa bagurisha ku baguzi bashya mu gace kabo cyangwa se mu mujyi ubegereye.]

Bashishikarize gutanga ibitekerezo byinshi. Maze, uhe amabwiriza abahugurwa bakore amatsinda mato y'abantu 4 cyangwa 5 hanyuma ugira uti:

Mushobora kuba ntacyo muzi ku abaguzi bashya bashoboka. Mushobora kuvugana nabo kugirango mumenye neza ibyo bifusa. Mushobora no gutekereza ku buryo bwatuma uvugana n'abaguzi bashya neza. Mu itsinda ryanyu rito, mufate iminota itanu muganire kuri ibi:

- ◊ Ni izihe nama mwagiriye Uwamahoro mu kubona abaguzi bashya mwakoresha? Kuki ari zo mwakoresha cyangwa mutakoresha?
- ◊ Ni ibihe bitekerezo bindi mufite byabafasha kugurisha kubaguzi bashya?

Komeza ujyende usura buri tsinda kugirango ikiganiro gikomeze. Emerera n'abandi gutanga ibitekerezo byabo.

Hanyuma ugire uti:

Murakoze ku bitekerezo byanyu. Ndashishikariza buri wese kugeregeza nibura agashyira mu bikorwa kimwe muri ibi bitekerezo byanyu. Gukomeza abaguzi ufite ubu mu gihe ushakisha abandi ni bumwe mu buryo wakoresha kugirango wongere ugurisha ry'ibicuruzwa byawe.

5. IHE INSHINGANO YO GUSHAKA ABAGUZI BASHYA – IMINOTA 3

Ni mwumve uko Abafilipi 2:3-4: (*Bumbura Bibiliya maze usome.*)

Ntimukagire icyo mukorera kwirema ibice cyangwa kwifata uko mutari, ahubwo mwicishe bugufi mu mitima, umuntu wese yibwire ko mugenzi we amuruta. Umuntu wese muri mwe areke kwizirikana ubwe gusa, ahubwo azirikane n'abandi.

Baza abahugurwa ibibazo byinshi:

◊ Ni ikihe kintu kimwe wize uyu munsi ku baguzi bawe?

Komeza ubaze kugirango haboneke amasomo yingenzi agaragazwe. Bashimire ku bw'amasomo y'ingenzi maze ugire uti:

Ibuka: Abantu

- **Akira abaguzi bawe mu cyubahiro**
- **Shakisha abaguzi bashya**
- **Shakisha uburyo bwo gushaka abaguzi**

Reka dusubiremo Uburyo 5 bwo Kongera Igurishwa ry'ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina y'ubwo buryo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | Abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Mutekereze ku byo twize uyu munsi kandi niba bishoboka mubiganireho. Muzamure ibikumwe byanyu maze musubiranemo nanje muvuga ku Bantu. (*Jyenda uvuga umurongo umwe umwe ukwawo.*)

Tekereza—umuguzi yaremwe mu ishusho y'Imana!

Iyemeze—gushakisha abaguzi bashya!

Kora—kunda abaguzi bawe kandi ububahe!

Murakoze kwitabira amahugurwa n'ubwitange bwanyu. Mwibuke ko, dushobora kubahisha Imana kandi tugateza imbere igurwa ry'ibicuruzwa byacu binyuze mu kubaha no gushakisha abaguzi bashya. Mu isomo ry'ubutaha mwitegure kuzatanga raporo y'uko gushakisha abaguzi bashya byabagendekeye. Hanyuma tuzaganira ku buryo bwa kabiri bwo Kongera Igurishwa ry'Ibicuruzwa Byawe – Ibicuruzwa na Serivise.

Ha amahirwe yo gusenga abahugurwa 2 cyangwa 3 basoza. Nyuma yamasengesho asoza, musozanye n'iri sengesho riteye ritya:

Mana Data,

Buri muntu afite agaciro kuri wowe kuko twaremwe mu ishusho Yawe. Twigishe kubaha no kwita ku miryango yacu, inshuti, abaturanyi, n'abaguzi, no kubakunda nk'uko Ubakunda. Mu izina rya Yesu, Ameni.



ISOMO RYA 2: ONGERA AGACIRO K'IBICURUZWA NA SERIVISE BYAWE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba:

1. Bamaze kongera agaciro ibicuruzwa na serivise nk'ubusonga bwiza.
2. Basesenguye uburyo 3 bwo kongera agaciro ibicuruzwa byabo cyangwa serivisi zabo.
3. Basobanuye uburyo bwatuma ibicuruzwa cyangwa serivise bikenerwa cyane kurushaho.

IMYITEGURO

- Igishushanyo kigaragaza Uburyo Butanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe
- Itsinda ry'Ibishushanyo:
 - Itsinda rya 1: Amakanzu – Ubwiza bwa serivise
 - Ifoto ya 6. Serivise mbi
 - Ifoto ya 7. Serivise nziza

- Itsinda rya 2: Imbuto n'Imboga – Gupfunyika
 - Ifoto ya 8. Gupfunyika Nabi
 - Ifoto ya 9. Gupfunyika Neza
- Itsinda rya 3: Inyanya – Gushyira mu byiciro no Kuvangura
 - Ifoto ya 10. Gushyira mu byiciro no Kuvangura nabi
 - Ifoto ya 11. Gushyira mu byiciro no Kuvangura neza
- Itsinda rya 4: Umugati – Isuku no Kumurika
 - Ifoto ya 12. Isuku no Kumurika Nabi
 - Ifoto ya 13. Isuku no Kumurika Neza
- Itsinda rya 5: Resitora – Kwihutisha Serivise
 - Ifoto ya 14. Serivise Mbi (Igenda buhoro)
 - Ifoto ya 15. Serivise Nziza (Yihuse)
- Bibiliya Yera (yagaragajwe/imirongo iribusomwe yagagarajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU MASOMO Y'INGENZI YAVUYE MU ISOMO RY'UBUSHIZE N'UKO BYABAGENDEKEYE – IMINOTA 5

Manika Igishushanyo cyo Kongera Igurwa ry'Ibicuruzwa Byawe, utunge urutoki ku gishushanyo cya kabiri maze ugire uti:

Uyu munsi tugiye kuvuga ku buryo bwa kabiri bwo Kongera Igurwa ry'Ibicuruzwa Byawe—Ibicuruzwa cyangwa Serivise. Ariko mbere y'ibyo,

◊ Ninde watubwira uko gufata abaguzi neza no kububaha cyangwa se kugurisha ku mugazi mushya byamugendekeye?

Iyo twubashye abaguzi bacu tukanashakisha abashya, dushobora kubahisha Imana kandi tugateza imbere igurwa ry'Ibicuruzwa byacu.

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | Abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Utitaye k'uburyo wubaha abaguzi bawe cyangwa se uko baba bakize kose, bagura ibicuruzwa cyangwa serivise bashaka gusa. Bigomba kuba hari ukuntu birusha ubwiza ibyo ba mukeba bafite. Uyu munsi tugiye kuganira ku buryo bwo gutanga ibicuruzwa na serivise bitandukanye n'ibya ba mukeba.

2. GARAGAZA UBURYO KONGERA AGACIRO K'IBICURUZWA CYANGWA SERIVISE – IMINOTA 12S

Reka dutangire twumva inkuru Yesu yigishije ku bagaragu batatu. Nimutege amatwi mwumve hanyuma muhitemo umugaragu wongera agaciro ku byo shebuja yabahaye.

Bumbura ibyanditswe maze usome Matayo 25:14-18.

Inkuru y'Abagaragu Batatu (Matayo 25:14-18)

Bizaba ari nk'iby'umuntu wari ugiye kuzindukira mu kindi gihugu, ahamagara abagaragu be, abasigira ibantu bye, aha umwe italanto eshanu, undi amuha ebyiri, undi amuha imwe, uko umuntu ashoboye, arazinduka. Uwo mwanya uwahawe italanto eshanu aragenda, arazigenza, agenzuramo izindi talanto eshanu. N'uawahawe ebyiri abigenza atyo, agenzuramo izindi ebyiri. Ariko uwahawe imwe aragenda, acukura umwobo, ahishamo italanto ya shebuja.

◊ Ni uwuhe mugaragu wafashe ibyo shebuja yamuhaye maze akabigira byiza kurushaho?

Emerera abantu 3 cyangwa 4 gutanga ibitekerezo. Shimangira kandi ushime ibitekerezo byabo. Hanyuma, ugire uti:

Imana twese yaduhaye ubutunzi, ubushobozzi, n'amahirwe, harimo n'ibyo dufite mu bucuruzi bwacu.

◊ **Vuga bumwe mu butunzi Imana yaguhaye.** [igihe,ubuzima,ingabire, ubushobozzi, ubuhanzi,ibitekerezo byo gucuruza, imitungo ufite, imibano, imitungo kamere]

Emerera abantu 3 cyangwa 4 gutanga ibitekerezo. Shimangira kandi ushime ibitekerezo byabo. Hanyuma, ugire uti:

Imana yaratwizeye iduha ubutunzi butandukanye. Hindukirira mugenzi wawe maze umubaze uti:

◊ Ni gute wakwita ku bintu Imana yaguhaye neza?

Emerera abantu 3 cyangwa 4 gutanga ibitekerezo. Shimangira kandi ushime ibitekerezo byabo. Hanyuma, ugire uti:

Twese tugomba gukoresha ibyo Yaduhaye neza mu bwenge. Bumwe mu buryo twakoramo ibyo ni ukongera agaciro ku bicuruzwa byacu bihagije.

Bwira abahugurwa kwicara mu matsinda 5. Buri tsinda urihe itsinda ry'ibishushanyo 1. Hanyuma ugire uti:

Ubu, buri tsinda rifite itsinda ry'ibishushanyo ritandukanye. Mu itsinda ryanyu, hari amafoto 2 y'igicuruzwa kimwe cyangwa serivise imwe. Ariko, imwe kimwe ni cyiza kuruta ikindi. Itegereze ayo mafoto yombi maze muganire kuri ibi:

◊ Ni gicuruzwa ki cyagurwa cyangwa serivise ki yagurishwa ku giciro cyo hejuru kandi kuki?

Nyuma yiminota 3,bwira buri tsinda kugaragaza itsinda ry'ibishushanyo ryaryo, bakivuge, kandi batange n'impamvu aricyo cyagurwa ku giciro cyo.

[Ibisubizo::

Impamvu igicuruzwa gishobora cyangwa serivise ishobora kuba nziza kuruta ibindi cyangwa izindi muri buri rwego:

- *Itsinda rya 1: Amakanzu: Ongera Ubwiza – guhinduranya amakanzu neza*
- *Itsinda rya 2: Imbuto n'Imboga: Ipfunyika rihinduwe –ishashi*
- *Itsinda rya 3: Inyanya: Ongera ubwiza – gushyira mu byiciro no kuvangura ibibi mu byiza*
- *Itsinda rya 4: Umugati: Ongera agaciro – isuku no kumurika ibicuruzwa*
- *Itsinda rya 5: Resitora: Gira ikintu gishya uzana – umukozi wakira abagazi kugirango utange serivise nziza kurushaho]*

Hanyuma umanike ibishushanyo maze ugire uti:

Mumaze kugaragaza uburyo 3 bwo kongera agaciro k'ibicuruzwa cyangwa serivise.

Uburyo bumwe ni:

- **Ongera ubwiza bw'icyo ugurisha.** Amatsinda y'ibishushanyo ya 1, 3 na 4 ni ingero nziza z'ibi. Urundi rugero rwiza rwaba gukoresha gukoresha shampoo cyangwa amavuta muri salon de coiffure.

Uburyo bwa kabiri ni:

- **Hindura cyangwa uvugurure ickyo ugurisha.** Itsinda ry'ibishushanyo rya 2 ni urugero rwiza rw'ibi. Izindi ngero ni ugukatakata inyama cyangwa se gukora sosi tomate ukazigurisha, cyangwa se gukora umusatsi mu buryo butandukanye ku biciro bitandukanye.

Uburyo bwa gatatu ni:

- **Kugira ikintu gishya wongeraho.** Igishushanyo cya 5 ni urugero. Izindi ngero ni ukugurisha ibitunguru n'izindi mboga byiyongera ku nyanya, cyangwa se kugira indi serivisi wongera kuri salon de coiffure, nko gusukura no gusiga inzara cyangwa se gukora massage.

◊ **Ni ibihe bitekerezo mwumva mwavuga ku bintu byagurishwa menshi?**

Subiza abahugurwa hanyuma uvuge incamake ugira uti:

Kongera ubwiza, guhindura ickyo ucuruza, cyangwa se kugira ikindi wongeraho bishobora gutuma ugurisha igicuruzwa cyangwa serivise yawe ku giciro cyo hejuru. Uramutse ukoze ubucuruzi bwiza Imana yaguhaye, ushobora kongera igurwa ry'ibicuruzwa byawe.

3. MUGANIRIRE MU MATSINDA MATO KU BIJYANYE NO KUGIRA IBICURUZWA CYANGWA SERIVISE BYIZA KURUSHaho- IMINOTA 10

Bwira abahugurwa ibi bikurikira:

Mutekereze ku baguzi banyu ba none n'icyatuma hazza abashya. Nimukore amatsinda mato y'abantu 3 maze muganire kuri ibi:

- ◊ Ni izihe mpinduka wakora kugirango wongere agaciro ibicuruzwa cyangwa serivise byawe?
- ◊ Ni kuki wibwira ko abaguzi bazishimira izi mpinduka?

Tanga iminota ihera kuri 5 kugirango babiganireho. Hanyuma saba bamwe kugira icyo bavuga ku biganiro byabo bagize. Bwira abandi nabo kugira icyo babivugaho.

Shimira abagize icyo bavuga. Bwira abahugurwa uti:

Kugeza ku isomo rikurikira, ndabasaba kugaragaza ibitekerezo bijyanye no kongera agaciro ibicuruzwa na serivise byawe. Vugana n'abaguzi bawe kugirango umenye icyo bashaka. Kura ibitekerezo mu kwitegerezza abandi bacuruzi, cyane cyane ba mukeba bawe.

4. IYEMEZE KONGERA AGACIRO KU BICURUZWA NA SERIVISE BYAWE-IMINOTA 3

Baza bamwe abahugurwa benshi:

- ◊ Ni ikihe kintu kimwe wize uyu munsi ku bijyanye no kongera agaciro ibicuruzwa cyangwa serivise byawe?

Komeza ubaze kugirango haboneke amasomo yingenzi agaragazwe. Bashimire ku bw'amasono y'ingenzi maze ugire uti:

Ibuka: Ibicuruzwa cyangwa Abantu

Ushobora kubaha Imana binyuze mu guhindura, kuvugurura cyangwa kongera ibiciruzwa cyangwa serivise bishya, byongera agaciro ku byo Imana yaguhaye.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

• Igikumwe	Abantu (Abaguzi)
• Urutoki rwa mbere	Ibicuruzwa cyangwa se Serivise
• Urutoki rwo hagati	Ahantu (Hehe kandi Ryari)
• Urutoki rwa gatatu	Igiciro
• Agahera	Kwamamaza

Mutekereze ku byo twize uyu munsi kandi **niba** bishoboka mubiganireho. Muzamure ibikumwe byanyu maze musubiranemo nanje muvuga ku Bicuruzwa na Serivise.
(Jyenda uvuga umurongo umwe umwe ukwawo.)

Tekereza—kongera agaciro ibyo Imana yaguhaye!

Iyemeze—kuvugana n'abaguzi ku byo bashaka!

Gira icyo ukora—kugirango uhindure, uvugurure, cyangwa ugire wongeraho gishya!

Murakoze mwese kwitabira amahugurwa n'ubwitange bwanyu. Mwibuke ko, tugomba gukoresha ibyo Imana yaduhaye mu bwenge tubyongera agaciro uko dushoboye. Mu isomo ry'ubutaha, mugomba kuza mwiteguye kutanga raporo y'ukuntu kongera agaciro ibiciro na serivise byanyu byabagendekeye hanyuma tuzaganira ku buryo bwa gatatu bwo Kongera Igurwa ry'Ibicuruzwa Byawe – Ahantu.

Ha amahirwe yo gusenga abahugurwa 2 cyangwa 3 basoza. Nyuma yamasengesho asoza, musozanye n'iri sengesho riteye ritya:

Muremyi wa byose,
 Waduhaye byinshi. Twigishe kubyitaho no
 kubyongera agaciro nk'uko Ubyifuza. Reka tukubahe
 kandi tukuramye binyuze mu bicuruzwa na serivise
 twakoze. Ku bw'ubuntu bwa Yesu, Ameni..



ISOMO RYA 3: KORESHA AMAHIRWE YO KUGURISHA

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Kugaragaza igenamigambi nk'ubusonga bwiza.
2. Bakoze ingengabihe igaragaza igihe cyiza cyo kugurisha ibicuruzwa byabo na serivise zabo.
3. Basobanuye uko bakwitegura ayo mahirwe y'isoko.

IMYITEGURO

- Igishushanyo kigaragaza Uburyo Butanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe
- Bibiliya Yera (yagaragajwe/imirongo iri busomwe yagaragajwe mbere)
- “Ingengabihe” ku rupapuro runini na marikeri. Iyi ngengabihe ishobora no kuba ikoreshwa muri ako gace. (Reba umugereka w'ingero z'ingengabihe nyuma y'iri somo).
- “Amakarita atanditseho” cyangwa se impapuro (ziri hagati ya 15 na 20) kugirango handikweho ibikorwa bijyanye n'isoko, n'ibicuruzwa na serivise.

Icyitonderwa: *Imyiteguro nirwo rufunguzo rutuma iki gikorwa kigenda neza..*

IGIHE

Iminota 30

Intambwe

1. SUBIRA MU MASOMO Y'INGENZI YAVUYE MU ISOMO RY'UBUSHIZE N'UKO BYABAGENDEKEYE – IMINOTA 4

Manika Igishushanyo cyo Kongera Igurwa ry'Ibicuruzwa Byawe, utunge urutoki ku gishushanyo cya gatatu maze ugire uti:

Uyu munsi tugiye kuvuga ku buryo bwa gatatu bwo Kongera Igurwa ry'Ibicuruzwa Byawe—Ibicuruzwa cyangwa Serivise. Ariko mbere y'ibyo,

◊ Ninde watubwira uko gufata abaguzi neza no kububaha cyangwa se kugurisha ku mugazi mushya byamugendekeye?

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Ibuka, ugomba gukoresha ibyo Imana yaguhaye byose mu bwenge binyuze mu kongera agaciro ibicuruzwa byawe ku buryo bushoboka. Muri ubu buryo, ubu ucunze neza ibyo Imana yaguhaye, ukayubahisha.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- Igikumwe Abantu (Abaguzi)
- Urutoki rwa mbere Ibicuruzwa cyangwa se Serivise
- Urutoki rwo hagati Ahantu (Hehe kandi Ryari)
- Urutoki rwa gatatu Igiciro
- Agahera Kwamamaza

Tunga urutoki ku gishushanyo cya 3 maze ugire uti:

Uyu munsi tugiye gutangira uburyo bwa gatatu bwo Kongera Igurwa ry'Ibicuruzwa Byawe –Ahantu. Ibi ni ukuvuga igihe n'aho ucururiza. Uyu munsi tugiye kuvuga ku gihe ucururiza.

2. KUGARAGAZA AMAHIRWE Y'ISOKO NDETSE N'IBICURUZWA NA SERIVISE BIGURWA NEZA MU BIHE IBI N'IBI – IMINOTA 12

Binyuze mu gusobanukirwa abaguzi, umucuruzi ashobora gukoresha amahirwe yo kugurisha ibicuruzwa cyangwa serivise, kuko aba azi neza ibicuruzwa cyangwa serivise bashaka kugura.

◊ Ni gute wagaragaza ibihe byiza byo kugurisha n'ahantu heza ho kugurishiriza?

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Nkuko twabiganiriye, Bibiliya idutegeka gukora igenamigambi mu gukora akazi kacu.

Ibi bikubiymo aho tugarisha ibicuruzwa byacu. Igitabo cy'Imigani kigira kit:

Bumbura Bibiliya maze usome Imigani 21:5:

"Ibyo umunyamwete atekereza bizana ubukire, ariko ubwira bwinshi bwiriza ubusa."

Ubu rero, mu matsinda y'abantu 3 cyangwa 4, baza uti:

◊ Uyu mugani uhuriye he n'ubucuruzi bwawe?

◊ Ni iyihe migani uzi ijyanye n'igenamigambi?

Ha amahirwe abahugurwa 2 cyangwa 3 kugirango bavuge imigani bazi baranguruye.

Bashimire kubera ibitekerezo byabo. Hanyuma, tanga ikibaho cyo kwandikaho n'ibikaramu binini, maze uvuge uti:

◊ Hitamo umugani umwe muri iyi migani ijyanye n'igenamigambi, cyangwa se umugani mushya utari wavuzwe. Shushanya umugani wawe ku gikaratasi cyo kwandikaho.

Nyuma yiminota 3, ha abahugrwa 2 cyangwa 3 amahirwe yo kuvuga ku mugani bashushanyije. Babaze uko ushobora kubafasha kongera igurwa ry'ibicuruzwa byabo kandi ukubahisha Imana.

Imigani yanyu n'ibishushanyo byanyu ni byiza cyane!

Kugirango dushobore gukoresha ibyo Imana yaduhaye neza, tugomba kuzirikana ibihe byiza byo guceruza ibicuruzwa byacu. Kugirango dukore iryo genamigambi, tugiye gutegura ingengabihe igaragaza ibihe byiza byo kugurisha mu mwaka n'ibigurwa cyane muri ibyo bihe.

Shyira ingengabihe wateguye ku rukuta cyangwa se uyishushanye hasi ukoreshje agate cyangwa ingwa. Hamagara abahugurwa bigire hafi y'iyo ngengabihe.

Baza ibi bibazo kimwe kuri kimwe. Andika cyangwa ushushanye buri kintu mu kazu ka "Ibikorwa." Andika "X" mu kazu k'ukwezi cyangwa igihe icyo gikorwa kibera.

◊ Ni ibihe

• Bihingwa bihingwa cyane kandi ni ryari itera/isarura ribera?

- Biruhuko n'iminsi mikuru bikomeye n'amatariki yabyo?
- Bikorwa-gakondo cyangwa byihariye n'amatariki yabyo?
- Bihe n'ibihembwe by'imvura n'izuba kandi biba ryari mu mwaka?
- Ibindi bihe by'amahirwe yo kugurisha ibicuruzwa?

Ibihe n'amahirwe bimaze kugaragazwa ku ngengabihe, baza ikibazo gikurikira.

◊ Ni ibihe bicuruzwa na serivise bikenerwa cyane mu bihe byatanzwe?

Shakisha ibisubizo byinshi kandi ubashishikarize kwishyiriraho ibyabo. Wijya impaka ku bijyanye n'uko ibisubizo are byiza.

Ku makarita, andika cyangwa ushushanye ibimenyetso by'ibicuruzwa biba bikenewe cyane muri ibyo bihe. Shyira ingengabihe ku gihe cy'umwaka aho "X" igaragaza icyo gicuruzwa cyangwa serivise. Hamagara bamwe kugirango bagufashe kugirango igikorwa cyihute.

Murakoze kubera akazi kanyu keza. Mwakoze ingengabihe igaragaza amahirwe menshi mu mwaka wose ahari amahirwe yo kugurisha.

3. MUGANIRE BABIRI BABIRI UBURYO BWO GUKORERA IGENAMIGAMBI AYA MAHIRWE Y'ISOKO – IMINOTA 8

Reka noneho turebe uko amakuru ku ngengabihe akora kugirango habeho izamuka ry'igurwa ry'ibicuruzwa by'ubucuruzi bwawe. Hindukirira umuntu ukwegereye maze muganire kuri ibi:

◊ Ni gute wakoresha amakuru ari ku ngengabihe kugirango uteze imbere igurwa ry'ibicuruzwa byawe?

Bahe iminota 4 kugirango babwirane.

Nyuma yiminota 4, saba abantu 2 cyangwa 3 kugira ibitekerezo batanga. Bwira n'abandi kugira babivugaho. Ingero zishoboka zirimo: [Amashuli afunguye – ongera ibikapu by'abanyeshuli ku bikoresho bisanzwe by'ishuli by'amakaramu, amakaye, n'ibindi. Igihe cy'amakwe – gurisha/tegura ibiryo by'ama kwe; kodesha amahema y'ibirori, n'ibindi. Umuceri cyangwa ibigori – gura byinshi maze ubibike uzabigurishe benshi batakibifite. Amafi –gurisha amavuta kugirango wotse ifi, tegura isosi nziza igaburwa hamwe n'ifi, n'ibindi n'ibindi. Igihe cy'ltera cyangwa- amatyazo, jyemurira ibiryo abakozi bari mu murima, tanga serivise zirera abana bato, n'ibindi n'ibindi.]

Bashimire ibitekerezo byabo.

4. IYEMEZE GUSHAKA AMAHIRWE MASHYA Y'ISOKO-IMINOTA 5

Baza abahugurwa benshi:

◊ Ni ikihe kintu kimwe wize uyu munsi ku bijyanye n'ibihe byiza byo kugurisha?

Komeza ubaze kugirango hagaragazwe amasomo mashya y'ingenzi bakuyemo. Hanyuma ugire uti:

Ibuka: Ahantu (Igihe)

*Shakisha amahirwe mashya y'isoko kandi utegure kugurisha
ibyo abaguzi bashaka muri ibi bihe.*

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese naforeshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | Abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Mutekereze ku byo twize uyu munsi kandi niba bishoboka mubikore. Muzamure ibikumwe byanyu n'intoki zanyu ebyiri maze musubiranemo nanje muvuga ku Hantu.
(Jyenda uvuga umurongo umwe umwe ukwawo.)

Tekereza—ku mahirwe yo kugurisha!
Iyemeze—gushakisha ibyo abaguzi bashaka!
Gira icyo ukora—teganya kugurisha muri ibi bihe!

Murakoze kwitabira amahugurwa n'ubwitange bwanyu. Mwibuke ko, ushobora gukoresha ibyo Imana yaguhaye neza mu bwenge binyuze mu kugaragaza ibihe byiza byo kugurisha. Binyuze mu gukora igenamigambi ryo kugurisha ibicuruzwa byawe muri ibyo bihe, ushobora kongera igurwa ry'ibicuruzwa byawe kandi ugahesha Imana icyubahiro kubera gucunga neza ubucuruzi bwawe. Mu isomo ry'ubutaha mwitegure kuzatanga raporo ku bijanye n'igihe abaguzi baba basahaka kugura. Hanyuma tuzakomerezaho turebe uburyo bwa gatatu bwo Kongera Igurishwa ry'Ibicuruzwa Byawe – Ahantu.

Ha amahirwe yo gusenga abahugurwa 2 cyangwa 3 basoza. Nyuma yamasengesho asoza, musozanye n'iri sengesho riteye ritya:

Mana idahinduka,
Uri Umwami w'ibihe byose kandi Uri Umwami
w'ubucuruzi bwacu. Duhe ubwenge bwawe kugirango
duhitemo ibihe byiza byo kugurisha, kugirango
tukubahe. Mu izina rya Yesu, Ameni.

Ingero z'Ingengabihe



ISOMO RYA 4: GURISHA AHO ABAGUZI BAGURIRA CYANE KURUSHA AHANDI

INTEGO

Nyuma y'iri somo, abahugurwa baza bamaze:

1. Baganiriye ku kamaro ko gushaka Imana yonyine mu bucuruzi
2. Kugaragaza uburyo butandukanye bwo kugurisha aho abaguzi bagurira cyane kurusha ahandi.
3. Bakemuye ibibazo biterwa no kwagura ahantu ho gukorera kugirango bongere igurwa ry'ibicuruzwa byabo.

IMYITEGURO

- Igishushanyo kigaragaza Uburyo Butanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe
- Bibiliya Yera (yagaragajwe/imirongo iri busomwe yagaragajwe mbere)
- Ikibaho abahugurwa bari bushushanyeho

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU MASOMO Y'INGENZI YAVUYE MU ISOMO RY'UBUSHIZE N'UKO BYABAGENDEKEYE – IMINOTA 5

Manika Igishushanyo cyo Kongera Igurwa ry'Ibicuruzwa Byawe, utunge urutoki ku gishushanyo cya gatatu maze ugire uti:

Ibicuruzwa cyangwa Serivise. Ariko mbere y'ibyo,

Invite 2 or 3 to share.

◊ Ni nde watubwira uko gushaka igahe cyo kugurisha byinshi byamugendekeye?

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- Igikumwe Abantu (Abaguzi)
- Urutoki rwa mbere Ibicuruzwa cyangwa se Serivise
- Urutoki rwo hagati Ahantu (Hehe kandi Ryari)
- Urutoki rwa gatatu Igiciro
- Agahera Kwamamaza

Mu isomo riheruka, twavuze ku gihe ugomba kugurisha. Ibuka ko, ushobora gukoresha ibyo Imana yaguhaye mu bwenge ukagaragaza ibihe byiza byo kugurishirizamo.

Uteguye kugurisha ibicuruzwa byawe muri ibi bihe, ushobora gucunga neza ubucuruzi Imana yaguhaye.

Uyu munsi tugiye kuvuga ku igenamigambi kubijyanye n'ahantu abaguzi bagurira cyane kurusha ahandi.

Nimutege amatwi mwumve inkuru ya Sara. Akeneye inama yanyu.

2. TEGURA INAMA IJYANYE NO KUGURISHA AHANTU ABAGUZI BAGURIRA CYANE – IMINOTA 10

Inkuru ya Sara

Sara acuruza ibikoresho byo mu gikoni, amasahani ya plastique, amasorori, ibitambaro by'ameza n'ibindi bikoresho byo gikoni no kumeza. Acuruza mu isoko rirema buri cyumweru hafi y'aho atuye. Iki cyumweru yabonye inguzanyo maze arangura ibikubye kabiri ibyo

yarasanzwe arangura. Icyakora, yaje gusanga atabigurisha byose ku isoko ry'iwabo.

Sara nta nyungu arimo kubona none arumva afite ubwoba. Ajye ku rusengero ku Cyumweru gusaba Imana ngo imutabare. Ku mugoroba, acana za buji zidasanzwe akanatamba inkoko, nk'uko umupfumu yamubwiye.

- ◊ **Ibitekerezo byawe ni ibihe kuri iyi myitwarire?**
- ◊ **Ni iyihe myitwarire nk'iyi ijya iboneka mu karere k'iwanyu?**

Imbaraga z'ibibi no gucika intege zibaho – Bibiliya iratubwira mu gitabo cy'Abefeso: (6:11-12)

“Mwambare intwaro zose z'Imana, kugirango mubashe guhagarara mudatsinzwe n'uburiganya bwa Satani. Kuko tudakirana n'abantu gusa. Dukirana n'abatware n'abafite ubushobodzi n'abategeka iyi si y'umwijima, n'imyuka mibi y'ahantu ho mu ijuru.”

Nk'abana bayo, Imana iturinda umwijima n'ikibi. Imbaraga zayo n'urukundo rwayo bikomeye kuruta izindi mbaraga izo ari zo zose. Ntitugomba kugisha inama abapfumu cyangwa abarozi, kuko Imana iduha ubumenyi bwayo n'Imbaraga zo kumenya uko ducunga ibyo yaremye.

Bibiliya iravuga muri 1 Yohana 4: (10, 18) iti:

“*Muri iki ni mo urukundo ruri: si uko twebwe twakunze Imana ahubwo ni uko Imana ari yo yadukunze, igatuma Umwana wayo kuba impongano y'ibaha byacu. Mu rukundo ntiharimo ubwoba, ahubwo urukundo rutunganijwe rumara ubwoba.....*”

Binjuze mu rukundo rw'Imana muri Yesu, tubabarirwa ibyaha byacu kandi tukabohorwa ku bwoba. Dushobora kugirana umubano wihariye n'Imana binjuze muri Yesu – Udukunda bikomeye.

- ◊ **Ni ibihe bitekerezo mufite?**

Reka twongere dutekereze kuri Sara. Sara arimo aratekereza ahantu 3 ashobora kugurisha ibintu byinshi kurushaho. Nimukore amatsinda 3. Nimwitoze gukoresha ubumenyi Imana yabahaye. Noneho mwese hamwe, nimutegure inama mwagira Sara kuri buri hantu ashobora guhitamo.

Itsinda rya Mbere, dore ahantu muri buganireho mutegura inama mwagira Sara: Ahantu ha mbere Sara atekereza kuba yakwagurira ubucuruzi bwe ni **ugufungura**

ahantu ha kabiri muri rya soko. Atekereza ko ibi bizatuma agaragara cyane. Ariko ntazi uko azashobora gucunga ahantu 2 mu gihe kimwe kandi nta n'ubwo mu by'ukuri azaba abonye agera ku bantu benshi.

◊ **Ni gute Sarah yateganya kugurisha ibicuruzwa bye neza mu bwenge?** [guha akazi abandi bakozi bamufasha, gukoresha ingamba zo kwamamaza kugirango abone abaguzi bashya, n'ibindi n'ibindi.]

Itsinda rya Kabiri, dore ahantu muri buganireho mutegura inama mwagira Sara: Ahantu ha kabiri Sara atekereza **ni ukujya mu rindi soko riri hafi aho mu gace atuyemo kugirango acururizeyo.** Atekereza ko azabona abandi baguzi. Ariko bizamusaba gukora ingendo nyinshi, gutanga andi mafaranga n'igihe.

◊ **Nigute Sarah yateganya kugurisha ibicuruzwa bye neza mu bwenge?** [guha akazi abandi bakozi bamufasha, kugurisha byinshi kugirango abone ayo akoresha, n'ibindi n'ibindi.]

Itsinda rya Gatatu, dore ahantu muri buganireho mutegura inama mwagira Sara: Ahantu ha gatatu Sara atekereza **ni ugushyiraho aho acururiza hahoraho mu gace atuyemo cyangwa mu gasantire k'iwabo.** Atekereza ko bizamworohera gucunga neza ahantu hamwe kandi ko abaguzi bashobora kwishyura menshi kurushaho. Ariko ibi bizamusaba kujya yishyura amafaranga yo kujyana ibicuruzwa aho ngaho no kwishyura andi mafaranga ajyanye n'ibyo.

◊ **Nigute Sarah yateganya kugurisha ibicuruzwa bye neza mu bwenge?** [gushaka ahantu hatekanye muri ako gasantire akaba ari ho aguma, guha abandi bakozi babizerwa akazi kugirango bamufashe, gufungura ubucuruzi afatanijye n'undi mucuruzi cyangwa n'abandi bacuruzi bagasangira igithe bakoresha muri ubwo bucruz, no kugirango agire icyizere ko azagurisha byinshi akabona ayo yishyura, n'ibindi n'ibindi.]

Reka tunganire mu matsinda yacu ku buryo bwiza kuruta ubundi bwafasha Sara gutegura neza kandi mu bwenge. Mufite iminota 4 kugirango mutegure ibyo.

Nyuma y'iminota 4, saba buri tsinda kuvuga inama yabo. Saba n'abandi kugira ictyo babivugaho batanga ibindi bitekerezo.

Nyuma yo kuganira kuri ha hantu hatatu hose, baza uti:

◊ **Ahantu hantu Sara yakoresha ni here?**

Emerera abahugurwa gutanga ibitekerezo by'ahandi hantu hashoboka. Bashimire ibitekerezo byabo byiza bahaye Sara.

3. MUGANIRE KU HANTU HATANDUKANYE BACURURIZA – IMINOTA 10

Saba itsinda rinini gusubiza iki kibazo. Komeza ubaze kugirango haboneke ibisubizo byinshi.

◊ Ni ahahe hantu hatandukanye wacururizamo aho utuye? [mu masoko arema buri cyumweru, arema buri munsi, gukodesha butike, kugurisha inzu ku nzu cyangwa se ku muhanda, mu gasantire kari hafi cyangwa se amasoko ari hafi aho, guceruriza mu rugo.]

Shimira abahugurwa kubera ibisubizo byabo. Hanyuma, basabe gukora amatsinda mato 3 maze ubabwire uti:

Ibase mu bucuruzi bwawe uramutse ushaka gukuba kabiri cyangwa gatatu ibicuruzwa ugurisha nonaha. Tekereza ku cyo wakora kugirango uhindure ahantu ucururiza kugirango ucuruze byinshi. Mufite iminota 5 yo kubiganiraho:

◊ Ni ahahe hantu hashya ushobora kugergeza guceruriza kugirango ugurishe byinshi?

◊ Ni gute uteganya gukemura ibibazo uzahura nabyo?

Nyuma y'iminota 5, saba abantu 3 cyangwa 4 kuvuga icyo babiganiriye. Saba n'abandi gufasha mu gukemura ibibazo.

4. IYEMEZE GUCURURIZA AHANTU ABAGUZI BENSHI BAGURIRA KURUSHA AHANDI – IMINOTA 5

Baza abahugurwa uti:

◊ Ni ikihe kintu kimwe wize uyu munsi kubijyanye n'ahantu ho?

Komeza ubaze kugirango hatangwe amasomo mashya yizwe. Bashimire maze ugire uti:

Ibuka: Ahantu (Ahantu)

Nimutekereze ku hantu hashya ho guceruriza kandi uteganye neza kugirango ukemure ibibazo ibyo ari byo byose.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese naforeshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Mutekereze ku byo twize uyu munsi kandi niba bishoboka mubikore. Muzamure ibikumwe byanyu n'intoki zanyu ebyiri maze musubiranemo nanje muvuga ku Hantu.
(Jyenda uvuga umurongo umwe umwe ukwawo.)

Tekereza—ku buryo wateza imbere aho ucururiza!

Iyemeze—gukemura ibibazo!

Gira icyo ukora—teganya guceruriza aho abantu benshi bagurira
cyane kurusha ahandi!

Murakoze mwese kwitabira amahugurwa n'ubwitange bwanyu. Mwibuke ko, duteguye neza guceruriza ahantu abaguzi bagurira cyane kurusha ahandi, ushobora gucunga neza ubucuruzi Imana yaguhaye. Mu isomo ry'ubutaha, mugomba kuza mwiteguye kutanga raporo y'ukuntu ahantu abaguzi bagurira cyane kurusha ahandi habagendekeye.

Hanyuma, tuzaganira ku buryo bwa kane bwo Kongera Igurwa ry'Ibicuruzwa Byawe – Igiciro.

Ha abantu 2 cyangwa 3 basenge basoza. Nyuma yamasengesho asoza, musozanye n'iri sengesho riteye ritya:

*Mwami Uhambaye,
Nta kibazo kigukomerera gukemura. Duhe ubwenge
Bwawe kugirango duteganye neza kongera igurwa
ry'ibicuruzwa byacu, kugirango Uhabwe icyubahiro
kandi imiryango yacu n'abaturage bacu bishimire
impano zawe. Mu izina rya Yesu, Ameni.*



ISOMO RYA 5: SHYIRAH IGICIRO GIKWIYE

INTEGO

Nyuma y'iri somo, abahugurwa baza bamaze:

1. Kureba icyo Bibiliya ivuga ku nyungu n'ubusonga.
2. Kuganira ku mubano uri hagati y'igiciro, ibyaguzwe, n'inyungu.
3. Bagaragaje uko bahindura ibiciro hakurikijwe uko isoko rimeze.

IMYITEGURO

- Igishushanyo kigaragaza Uburyo Butanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe
- Bibiliya Yera (yagaragajwe/imirongo iri busomwe yagaragajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU MASOMO Y'INGENZI YAVUYE MU ISOMO RY'UBUSHIZE N'UKUNTU BYABAGENDEKEYE – IMINOTA 5

Manika Igishushanyo cyo Kongera Igurwa ry'Ibicuruzwa Byawe, utunge urutoki ku gishushanyo cya kane maze ugire uti:

Uyu munsi tugiye kuvuga ku buryo bwa kane bwo Kongera Igurwa ry'Ibicuruzwa Byawe - Igiciro. Ariko mbere y'ibyo,

◊ **Ninde watubwira uko gushaka ahantu hokugurisha byinshi byamugendekeye?**

Ibuka ko, iyo ugurishirije ahantu abaguzi bagurira cyane kurusha ahandi, ushobora gucunga neza ubucuruzi bwawe Imana yaguhaye.

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- Igikumwe Abantu (Abaguzi)
- Urutoki rwa mbere Ibucuruzwa cyangwa se Serivise
- Urutoki rwo hagati Ahantu (Hehe kandi Ryari)
- Urutoki rwa gatatu Igiciro
- Agahera Kwamamaza

2. KUREBA ICYO BIBILIYA IVUGA KU NYUNGU – IMINOTA 7

Mu byumweru bishize, twaganiriye ku bijyanye no kongera igurwa ry'ibicuruzwa byawe mu bwenge mu bucuruzi bwacu. Muri iri somo tugiye gukomeza kuvuga ku gushyiraho igiciro cy'ibicuruzwa byacu cyangwa serivise zacu kugirango tubone amafaranga. Kugirango dutangire, reka turebe mu Byanditswe Byera kugirango tubone ishusho nyakuri y'inyungu. Nimutege amatwi mwumve inkuru Yesu yavuze ku mugabo w'umukire.:

Umukire w'Umupfapfa (*Luka 12:16-21, gusubiramo uko umwanditsi yavuze arikobihinduwé*)

Umurima w'umurima w'umukire wezaga imyaka myinshi. Umugabo aribwira ati, "Nzasenya ibigega byanje nubake ibinini, aho nshobora guhunika imyaka n'ibindi bicuruzwa byanje. Hanyuma, nzashobore guhunika ibintu byiza bihagije bizamara imyaka myinshi. Nzabaho nk'umwami, ndya, nywa kandi nishimisha." Ariko Imana iramubwira

it, "Uri umupfapfa! Ushobora gupfa iri joro. Ninde uzabona ibyo wahunitse?" Ibi nibyo biba ku bantu bibikira ibintu byose, ariko ntibaba ari abakire ku Mana.

- ◊ Tekereza ku mitekerereze y'umukire w'umupfapfa ku bijyanye n'inyungu. Ikiba cyari iki?
- ◊ Ni iki cy'ingenzi mu bucuruzi bwawe—kubona inyungu nyinshi cyangwa guhesha Imana icyubahiro? Kuki?

Bwira abahugurwa batandukanye kugira icyo babivugaho. Bashimire kubera ibisubizo byabo. Hanyuma, ugire uti:

Kubona inyungu ni ingenzi – bituma ubucuruzi bukomera kandi ukabona n'ibyo ukenera mu buzima bwa buri munsi. Icyakora, iyo ukurikije Yesu, guceruza si ugushaka inyungu gusa.

- ◊ **Kugirango dushobore gucunga neza ubucuruzi bwacu, ni ibiki bigomba kuba ku isonga? [kubaha Imana, gukunda abakiliya bacu, kubona inyungu nziza ikwiye, n'ibindi n'ibindi.]**

Saba abahugurwa batandukanye kugira icyo babivugaho. Hanyuma, ugire uti:

Tugomba kubanza guhesha Imana icyubahiro binyuze mu bucuruzi yahaye buri wese muri twe. Kugirango ducunge neze ubucuruzi bwacu, kubona inyungu nyinshi ntibishobora kuba aribyo twimirije imbere.

Umugabo w'umukire mu nkuru twumvise yananiwe kumenya ko Imana iyobora inzira zazu n'ubucuruzi bwacu, kandi ko kuyishaka aribyo biduha umuyoboro uruta mwiza kuruta iyindi yose.

Rimwe na rimwe ubucuruzi bwacu buhura n'ingorane, kandi tugashukishwa no kwiringira ubushobozi bwacu, cyangwa no gusaba abapfumu n'abazimu kudufasha kubona inyungu. Nyamara, Bibiliya ivuga ko Yesu Kristo yatsinze izindi mbaraga zose ku musaraba. (Abakolosayi 2:15)

- ◊ **Ibi bivuze iki ku nyungu ziva mu bucuruzi bwacu?**

Saba abahugurwa batandukanye kugira icyo babivugaho. Bashimire kubera ibitekerezo ibisubiza byabo.

3. NIMUGANIRE KU NKURU MAZE MUKINE UMUKINO UYANYE N'UKUNTU IGICIRO KIGIRA INGARUKA KU NYUNGU – IMINOTA 8

Reka twumve inkuru y'abacuruzi 2. Muraza gusubiza ibibazo kugirango mumenye uko aba bategarugori bubashye Imana mu bucuruzi bwabo.

Inkuru ya Anna na Marita

Anna na Marita bacuruza uduseke dukozwe mu mbingo ziva hafi y'aho batuye. Anna agurisha 2 mu cyumweru mu isoko ry'iwabo. Muri rusange agurisha uduseke 20 muri cyumweru. Marita ajyana uduseke twe mu gasantire rimwe mu cyumweru kandi akanagurisha ku bacuruzi agenda inzu ku nzu. Muri rusange agurisha uduseke 40 buri cyumweru.

◊ **Ninde ugurisha uduseke twinshi?** [Marita agurisha 40.]

Anna buri gaseke akagurisha FRW 20. Lilly we akagurisha FRW 10.

◊ **Ninde ubona umusaruro utubutse?** [Anna abona FRW 400, Marita akabona FRW 400 Babona umusaruro ungana.]

Anna atanga FRW 100 buri cyumweru kugirango ageze ibicuruzwa bye ku isoko n'amafaranga y'isoko. Marita we atanga FRW 50 buri cyumweru kugirango ageze ibicuruzwa ku isoko kanid nta mafaranga y'isoko atanga.

◊ **Ninde ubona inyungu nyinshi? Kuki?** [Anna abona FRW 300, Marita we abona FRW 350. Marita abona inyungu nyinshi kuko atanga amafaranga make kugirango ashobore kugeza ibicuruzwa bye ku isoko.]

◊ **Ni gute igiciro kigira ingaruka ku nyungu ubona?** [Uko igiciro kizamutse, niko n'inyungu izamuka, ninako n'inyungu kuri buri kintu yiyongera, ariko ushabora kugurisha ibantu bike. Iyo ufile igiciro gito, ushabora kugurisha byinshi, ariko inyungu kuri buri kintu ikaba yaba nke.]

Kora incamake ugira uti:

- Inyungu = Inyungu gukuba n'Umubare w'Ibyagurishijwe ugakuramo amafaranga watanze ku bicuruzwa
- Igiciro ni ikintu cy'ingenzi kugirango ubone inyungu. Igiciro kigira ingaruka ku mafaranga winjiza n'ayo abantu bashobora gutanga bagura.
- Gushyiraho igiciro bishingira ku mafaranga abaguzi bashobora gutanga, igiciro bamukeba baca, n'ikiguzi ugomba gutanga.

4. ITOZE GUHINDURA IBICIRO – IMINOTA 8

Abacuruzi beza bahindura ibiciro byabo kugirango inyungu ishoboka. Binashingira ku kuntu isoko rihagaze. Tugije gukina umukino wo kwimenyereza guhindura ibiciro. Ngiye kubabwira ibantu bimwe bishobora kuba ku isoko. Mumbwire niba umucuruzi ashobora kuzamura ibiciro ("muzamure ibikumwe"), niba yabirekera aho biri ("muzamure ikiganza kirambuye"), cyangwa niba agomba kubigabanya ("murebeshe ibikumwe hasi")

Toranya ibibazo biri hagati ya 8-10 bijyanye n'iyi nkuru. Baza ibibazo byinshi bishoboka ukurikije igihe ufite. Niharamuka habaye kutemeranya, ushobora kubaza umuntu 1 kuri buri ruhande gusobanura uko abyumva. Reka habehe ibisubizo bitandukanye. Ukomeze ikiganiro kihute.

Ni gute ushyiraho ibiciro byawe iyo...

- a. ibicuruzwa byawe cyangwa serivise yawe ari nziza kuruta ibyo bamukeba bafite? [Muzamure]
- b. ibicuruzwa byawe cyangwa serivise yawe atari byiza nk'ibyo ba mukeba bafite? [Mumanure]
- c. ibicuruzwa byawe cyangwa serivise yawe ari bimwe n'ibyo ba mukeba bafite? [Nabwo mumanure]
- d. ubonye igiciro cyiza mu kurangura noneho ikiguzi cyawe kigabanuka? [Mumanure—kugirango ukurure abaguzi ubakure kuri ba mukeba kandi nabwo ubone inyungu]
- e. uhisemo kugurisha ku baguzi bakize kandi ugashyira ubucuruzi bawe hafi y'ingo zabo? [Muzamure]
- f. wimuriye ubucuruzi bwawe mu isoko ahari abacuruzi benshi, ariko hari n'abamukeba? [Mumanure — cyangwa ugumisha ibiciro nk'uko ibya bamukeba biri]
- g. ugurisha ku mugazi uhora aza kandi akagura byinshi? [Mumanure—kugirango umushimire guhora akugurira kandi ajye ahora agaruka]
- h. hari iminsi mikuru igiyi kuza kandi abaguzi bashaka ibicuruzwa byawe cyangwa serivisi zawe cyane? [Muzamure—bikenewe cyane]
- i. iminsi mikuru irangiye, kandi abantu batagifite amafaranga? [Mumanure—kugirango ubafashe kuba bagira icyo bagura kandi banakugumeho]
- j. ari ninjoro cyane ndetse hakaba hari ahantu hake hagifunguye? [Muzamure—igihe bikenewe cyane, kandi ubitanga neza]

Dore ibindi bibazo bikomeye.

Ni gute ushyiraho igiciro iyo...

- a. ukeneye kugurisha ibiribwa bikiri byiza vuba mbere y'uko bibora? [Mumanure— kugirango bihore bigenda vuba]
- b. hari ibicuruzwa bike muri ako gace kandi ikiranguzo cyazamutse? [Muzamure— buri wese ari buzamure ibiciro bye, nawe wabikora]
- c. uftite ikibazo mu bucuruzi bwawe kandi ibintu byawe byangirika (urugero, uftite ifu yangirstse)? [Ubigumisha uko biri—ntushobora kuzamura ibiciro kuko bamukeba bari bugutware abaguzi bawe]
- d. ugurisha ku muntu urangura byinshi? [Mumanure—kuko uftite ikiguzi gito kandi n'ikintu kigenda vuba]
- e. wakoze ishyirahamwe n'abandi bantu mu isoko mucuruza bimwe? [Muzamure— mushobora kwemeranya kugurisha ku biciro bitandukanye]

Shimira abahugurwa kubera uko bumva guhindura ibiciro hakurikijwe impinduka ziri ku isoko. Babwire uti:

Mushobora guhindura ibiciro kugirango mubone inyungu mukurikije uko ibicuruzwa cyangwa serivise zanyu bikenewe.

5. IYEMEZE GUSHYIRAHO IGICIRO GIKWIYE KUGIRANGO UBONE INYUNGU – IMINOTA 3

Baza abahugurwa uti:

◊ *Ni ikihe kintu kimwe cy'ingenzi wize uyu munsi ku nyungu n'igiciro?*

Komeza ubaze kugirango haboneke ibantu byinshi byizwe. Bashimire maze ugire uti:

Ibuka: Igiciro

- *Mushake kubaha Imana mu nyungu z'ubucuruzi bwanyu.*
- *Igiciro nicyo gishyiraho inyungu—ayo ugurishaho n'ayo wunguka.*
- *Igiciro gishobora guhinduka hakurikijwe uko isoko rimeze.*

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | Abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Mutekereze ku byo twize uyu munsi kandi niba bishoboka mubikore. Muzamure ibikumwe byanyu n'intoki zanyu ebyiri maze musubiranemo nanje muvuga ku Hantu. (Jyenda uvuga umurongo umwe umwe ukwawo.)

Tekereza—Igiciro gukuba n'Umubare w'Ibaygurishijwe ugakuramo
Ikiguzi = Inyungu!

Iyemeze—guhindura igiciro ukurikije uko isoko rimeze!

Gira icyo ukora—kugirango ugire intego ikwiye yo kubona!

Murakoze mwese kwitabira amahugurwa n'ubwitange bwanyu. Mwibuke ko, iyo ukurikiye Yesu, guceruza si ugushaka inyungu gusa. Kugirango ducunge neza ubucuruzi bwacu, tugomba kubanza gusahaka guhesha Imana icyubahiro mbere binyuze mu bucürüzi yahaye buri wese muri twe.

Mu isomo ry'ubutaha, mugomba kuza mwiteguye kutanga raporo y'ukuntu ahantu abaguzi bagurira cyane kurusha ahandi habagendekeye. Hanyuma, tuzaganira ku buryo bwa gatanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe – Kwamamaza.

Ha abantu 2 cyangwa 3 basenge basoza. Nyuma yamasengesho asoza, musozanye n'iri sengesho riteye ritye:

Mwami Yesu,

Twigishe ubwenge mu gushyiraho ibiciro, kugirango ubucuruzi bwacu bukomere kandi ibyifuzo byacu bya buri munsi bikemuke. Urakoze kubera ko utweretse ko ubucuruzi bwacu burenze gushaka ubukire, kandi ko dushobora kukubaha kandi tukongera igurwa ry'ibicuruzwa byacu binyuze mu bwenge bwawe. Mu izina ryawe, Ameni.



ISOMO RYA 6: AMAMAZA UBUCURUZI BWawe

INTEGO

Nyuma y'iri somo, abahugurwa bazaba:

1. Kuganira uburyo butandukanye bwo kwamamaza ubucuruzi bwabo no kureshya abaguzi bashya.
2. Bahisemo uburyo bwo kwamamaza bashobora gukoresha kugirango bazane abaguzi bashya benshi.
3. Baganiriye ku kwamamaza ubucuruzi bwabo nk'ubusonga bwiza.

IMYITEGURO/IBIKORESHO

- Igishushanyo kigaragaza Uburyo Butanu bwo Kongera Igurwa ry'lbicuruzwa Byawe
- Bbibiliya Yera (yagaragajwe/imirongo iri busomwe yagaragajwe mbere)
- Impapuro zifite amabara na marikeri kuri buri muntu

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU MASOMO Y'INGENZI YAVUYE MU ISOMO RY'UBUSHIZE N'UKUNTU BYABAGENDEKEYE – IMINOTA 5

Manika Igishushanyo cyo Kongera Igurwa ry'Ibicuruzwa Byawe, utunge urutoki ku gishushanyo cya gatanu maze ugire uti:

Uuyu munsi tugiye gukomeza kuganira ku buryo bwa gatanu bwo Kongera Igurwa ry'Ibicuruzwa Byawe – Kwamamaza. Ariko mbere y'ibyo,

◊ **Ninde watubwira uko gushyiraho igiciro gikwiye kugirango abone inyungu byamugendekeye?**

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Ibuka, iyo ukurikiye Yesu gucuruza ntibiba bigamije kugira inyungu gusa. Kugirango dushobore gucunga neza ubucuruzi bwacu neza mu bwenge, kubona inyungu nyinshi ntibigomba kuba aribyo dushyira imbere cyane. Tugomba kubanza guharanira guhesha Imana icyubahiro binyuze mu bucruziyahaye buri wese muri twe.

◊ **Ni gute twahesha Imana icyubahiro binyuze mu bucruzi bwacu? [gukunda abaguzi bacu, kubona inyungu ishimishije, guteganya igehe n'ahantu, gushyiraho igiciro gikwiriye, n'ibindi n'ibindi]**

Saba abahugurwa batandukanye kugira icyo babivugaho. Bashimire ibitekerezo byabo. Hanyuma ugire uti:

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Uyu munsi tugiye kuvuga ku Kwamamaza – uburyo ukoresha ibikoresho byo kugurisha kugirango ukurure abaguzi.

2. MUGANIRE BIRAMBUYE KU BITEKEREZO BIJYANYE NO KWAMAMAZA – IMINOTA 8

Kwamamaza bijyanye no gukurura abaguzi kugirango bakugurire, bibuke ubucuruzi bwawe, kandi bahagurire kenshi.

Saba abahugurwa guhagarara maze ujye mu ruhande rumwe rw'icyumba. Sobanura uti:

Ngiye kubabaza ibibazo bimwe. Uko buri wese agenda atanga igisubizo, ushobora kugenda wimuka ukajya no mu rundi ruhande rw'icyumba. Ibi aba ari ugutanga

ibitekerezo byinshi, kugirango hekuba ikiganiro gihengamira ku gitekerezo kimwe kikaba ari cyo gifatwa nk'aho ari cyiza. Geregeza utume hatangwa ibitekerezo byinshi, vuba vuba.

Komeza ubaze kugeza igihe ubonera ko igitekerezo cyatanazwe na buri wese cyumvikanye mu cyumba cyose. Niba ibisubizo bigenda bigabanuka, jya ku kindi kibazo. Komeza ubaze kugeza igihe ibibazo 3 byose bisubirijwe.

◊ **Ni ubuhe bwo kwamamaza buzana abaguzi?**

[Kwamamaza mu itangazamakuru

- *Ibyapa*
- *Gucuranga umuziki mu bucruzi bwawe*
- *Indirimbo*
- *Kohereza abantu bamamaza bafite bimwe mu bicuruzwa byawe bitangirwa ubuntu cyangwa se baririmba indirimbo zivuga ku bucruzi bwawe*
- *Gutanga bimwe mu bicuruzwa byawe ku buntu aho abantu bensi bateraniye—nko kuri salon de coiffure na za resitora, no gusaba abacuruzi bandi kubwira abantu ku bucruzi bwawe*
- *Ibikapu cyangwa ibintu bifite izina ry'ibyo ucuruza*

◊ **Ni minsi mikuru ki n'ibirori bidasanzwe?**

[Ibirori bidasanzwe

- *Iminsi mikuru n'Ibiruhuko*
- *Abahanzi mu isoko*
- *Kugurisha ibantu mu isoko ryose ibiciro wabigabanije*

◊ **Ni ubuhe buryo bwo kugabanya ibiciro budasanzwe wakoresha mu bucruzi bwawe?**

[Uduhimbazamusyi no kubanyirizwa ibiciro bidasanzwe

- *Kugabanya ibiciro kuri uyu munsi gusa*
- *Kugabanya ibiciro ku munsi 1mu cyumweru—buri munsi runaka buri cyumweru*
- *Ibiri ku giciro cy'umunsi 1*
- *Kugabanya ibiciro cyangwa se guha ikintu cy'ubuntu kuri buri mugazi mushya*
- *Kugabanya ibiciro cyangwa guha ikintu cy'ubuntu buri mugazi uzana umugazi mushya*
- *Kugabanya ibiciro ku mugazi ugura kenshi, ugura byinshi*
- *Kugabanya ibiciro ku bagazi runaka—abamaze igihe, urugero]*

Ndabashimiye kubera gitekereza ku buryo bwinshi bwo kuzana abaguzi mu bucruzi bwae.

3. MUGANIRE KU BURYO BWO KWAMAMAZA UBUCRUZI BWAWE UBWAWE – IMINOTA 12

Bwira itsinda:

Mumenye ko ibitekerezo byinshi bivuga ku bintu 3: kwamamaza mu itangazamakuru, ibihe/iminsi bidasanzwe n'agahimbazamusyi ku biciro. Kugenda neza kwo kwamamaza bishingira ku kuntu:

- Ibyawe bitandukanye n'ibya bamukeba;
- Umuguzi abyakira;
- Ubushobozi n'uburyo bikworoheye kubikora; ndetse
- N'ikiguzi cyabyo.

Ubu rero, ndasaba kugirango twibuke inkuru yo Yesu yavuze ku bagaragu batatu.

Bumbura Ibyanditswe Byera maze usome Matayo 25:14-16.

Inkuru y'Abagaragu Batatu (Matayo 25:14-16)

Bizaba ari nk'iby'umuntu wari ugiye kuzindukira mu kindi gihugu, ahamagara abagaragu be, abasigira ibantu bye, aha umwe italicanto eshanu, undi amuha ebyiri, undi amuha imwe, uko umuntu ashoboye, arazinduka. Uwo mwanya uwahawwe italicanto eshanu aragenda, arazigenza, agenzuramo izindi talanto eshanu. N'uwhahawwe ebyiri abigenza atyo, agenzuramo izindi ebyiri. Ariko uwahawwe imwe aragenda, acukura umwobo, ahishamo italicanto ya shebuja.

- ◊ Ni gute uyu mugaragu yubashye Imana?
- ◊ Ni ibihe bitekerezo byo kwamamaza ashobora kuba yarakoresheje? Babwire batange ibitekerezo.

Tanga za mpapuro zifite amabara na marikeri. Shimangira kandi ushimire ibisubizo byatanzwe. Hanyuma, ugire uti:

Ubu rero, mu matsinda yanyu, nimugaragaze ibitekerezo byo kwamamaza bias n'ibywae ukoresha mu bucruzi bwawe.

- ◊ Ni ibihe bitekerezo byo kwamamaza bishobora gukurura abaguzi benshi mu bucruzi bwawe? Mu itsinda ryanyu, mugire ibitekerezo byo kwamamaza mukuramo mwakoresha mu bucruzi bwanyu.

Nyuma y'imnota 3, emerera abahugurwa 3 cyangwa 4 kugira icyo bavuga ku bitekerezo bakuyemo. Shimira kandi ushimire ibisubizo batanze. Hannyuma, ugire uti:

Ushobora gucunga neza mu bwenge ubucruzi Imana yaguhaye binyuze mu gukoresha amafaranga yawe, ubushobozi, n'ubuhanga. Iyo wamamaje ubucruzi bawe neza, ushobora konhera igurwa ry'ibicuruzwa byawe kandi ugaresha Imana icyubahiro.

4. IYEMEZE GUKORESHA UBURYO BWO KWAMAMAZA KUGIRANGO WAGURE UBUCRUZI BWAWE – IMNOTA 5

Baza abahugurwa batandukanye:

◊ Ni ikihe kintu cy'ingenzi wize uyu munsi ku bijyanye n'uburyo bwo kwamamaza?

Komeza ubaze kugirango haboneke ingingo z'ingenzi zizwe nyinshi. Bashimire hanyuma ugire uti:

Ibuka: Kwamamaza

*Uburyo butatu bwo kwamamaza ibicuruzwa byawe ni:
kwamamaza hakoreshejwe itangazamakuru, ibihe bidasanzwe
n'iminsi mikuru, kugabanya ibiciro nk'uduhimbazamusyi.*

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- Igikumwe Abantu (Abaguzi)
- Urutoki rwa mbere Ibucuruzwa cyangwa se Serivise
- Urutoki rwo hagati Ahantu (Hehe kandi Ryari)
- Urutoki rwa gatatu Igiciro
- Agahera Kwamamaza

Mutekereze ku byo twize uyu munsi kandi niba bishoboka mubikore. Muzamure ibikumwe byanyu n'intoki zanyu ebyiri maze musubiranemo nanjye muvuga ku Hantu. (Jyenda uvuga umurongo umwe umwe ukwawo.)

Tekereza—uburyo bwo kwamamaza kugirango uzane abaguzi!

Iyemeze—gukoresha amafaranga n'ubuhanga byawe!

Gira icyo ukora—mu kwamamaza, minsi mikuru idasanzwe no kugabanya ibiciro!

Murakoze mwese kwitabira n'ubwitange bwanyu mu mahugurwa. Binyuze mu kwamamaza, ushobora kongera igurwa ry'ibucuruzwa byawe kandi ugahesha Imana icyubahiro.

Mu mahugurwa y'ubutaha, mwitegure kuzatanga raporo y'ukuntu kwamamaza mu bucürüzi bwanyu byabagendekeye. Hanyuma, tuzagira isomo rya nyuma kuri iyi nyigisho. Ni ugusumira hamwe Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe n'uko bufatanya.

Ha abantu 2 cyangwa 3 basenge basoza. Nyuma y'amasesengesho asoza, musozanye n'iri sengesho riteye ritya:

Mwami,
*Waduhaye ubucuruzi kugirango dutunge imiryango
yacu kandi tukubahe. Twigishe kubwamamaza mu
bwenge, dukoresheje amafaranga yacu, ubushobozi
bwacu, n'ubuhanga waremanyé buri wese muri twe.
Urakoze, Yesu. Ameni.*



ISOMO RYA 7: TEGANYIRIZA IBICURUZWA BIGUZWE CYANE

INTEGO

Nyuma y'iri somo, abahugurwa bazaba bamaze:

1. Kumenya uko Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe bushobora gukoreshwa hamwe bwose kugirango ubucuruzi butere imbere.
2. Kuganira ku gukoresha ubushishozi mu gukoresha Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe.
3. Gukora za gahunda zo gukoresha Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa mu bucuruzi bwabo.

IMYITEGURO

- Urupapuro rwanditseho Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe
- Bibiliya Year (yagaragajwe/imirongo iri busomwe yagaragajwe mbere)

IGIHE

Iminota 30

Intambwe

1. GUSUBIRA MU MASOMO Y'INGENZI YAVUYE MU ISOMO RY'UBUSHIZE N'UKUNTU BYABAGENDEKEYE – IMINOTA 5

Manika Igishushanyo cyo Kongera Igurwa ry'Ibicuruzwa Byawe maze ugire uti:

Uuyu munsi ni isomo rya nyuma ku bijyanye n'uburyo bwo Kongera Igurwa ry'Ibicuruzwa. Tugije gusubiramo dusuzume uko bwa buryo butano bufatanyiriza hamwe kongera igurwa ry'ibicuruzwa. Ariko mbere y'ibyo.

◊ **Ninde watubwira uko kwamamaza mu bucuruzi bwe byamugendekeye?**

Hamagara abantu 2 cyangwa se 3 baze bagire icyo babivugaho. Baza abandi kugira icyo bavuga kubyo bavuze. Shimira abitanze kugira icyo bavuga.

Ibuka ko, ushobora gucunga neza mu bwenge ubucuruzi bwawe Imana yaguhaye binyuze mu gukoresha amafaranga yaguhaye, ubushoboz n'ubuhanga. Wamamaje neza, wateza imbere igurwa ry'ibicuruzwa byawe kandi ugahesha Imana icyubahiro.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Ibuka ko, ubu buryo bwose bugiranaho ingaruka kandi bugafatanya kugirango bwongere igurwa ry'ibicuruzwa.

2. MUGANIRE KU MUGANI N'INKURU KUGIRANGO MWAMAMAZE UBURYO 5 BWO KONGERA IGURWA RY'IBICURUZWA – IMINOTA 12

Gukoresha Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe bidufasha gucunga neza ubucuruzi Imana yaduhaye. Ariko kugirango tubigereho, tugomba gukoresha ubushishozi kugirango tubukoreshe mu bucuruzi bwacu.

Bibiliya idutegeka mu gitabo cy'Imigani gukora cyane kugirango tubonye inyungu nziza.

Bumbura Ibyanditswe Byera maze usome Imigani 14:23

"Umurimo wose utera inyungu; ariko amazimwe y'ururimi atera ubukene agatubya."

◊ Ni gute gukoresha Uburyo 5 bwo Kongera Igurwa ry'ibicuruzwa Byawe bwubahisha Imana?

Tega amatwi ibisubizo byabo. Shimangira ibitekerezo byiza bitanzwe. Hanyuma ugire uti:

Imana yifuza yuko ducunga ubucuruzi bwacu neza. Abayobozi bitondera buri buryo muri bwa Buryo 5 kugirango bateze imbere igurwa ry'ibicuruzwa byabo kandi bagakoresha ubushishozi kugirango babukoreshe. Iyo dukoze ibishoboka byose kugirango duteze imbere igurwa ry'ibicuruzwa byacu, duhesha Imana icyubahiro.

Shyira abahugurwa mu matsinda 5. Buri tsinda rihe bumwe mu Buryo 5bwo Kongera Igurwa ry'ibicuruzwa—Itsinda rya 1 = Abantu, Itsinda rya 2 = Ibicuruzwa cyangwa Servise, Itsinda rya 3 = Ahantu, n'ibindi n'ibindi. Hanyuma ugire uti:

Ngiye gusoma inkuru ivuga kuri Maria. Kubera gukora cyane no kugira ikinyabupfura, akoresha uburyo 5 bwose kugirango ateze imbere igurwa ry'ibicuruzwa bye kandi aheshe Imana Icyubahiro. Uko mwumva inkuru, mwerekane uko ateza imbere ubucuruzi bwe mu kurikije uburyo bwahawe itsinda ryanyu. Mwitegure kuza kuvuga ingeri zose mwumva. Ikindi, nimutege amatwi mwumve ukuntu bwa buryo bwose bukorana.

Inkuru ya Maria

Maria acuruza ibibabi by'amajyani n'isukari. Apfunyika amajyani mu bipapuro by'ibinyamakuru kugirango abaguzi be babone uko bayajyana. Abaguzi kenshi baritotomba bavuga ko ibyo baguze byinyurira mu mpapuro bikagwa. Bavuga ko abandi bacuruzi bakoresha amashashi. Ariko Maria we yihitiramo gupfunyika amajyani ye n'isukari mu mpapuro. Akora udupfunyika duto, ibiringaniye n'ibinini akabigurisha ku biciro bitandukanye, kandi akabaha n'agahimbazamusyi rimwe na rimwe. Iyo abaguzi bashya baje kumugurira, aba agahimbazamusyi kihariye. Iyo bamuguriye buri cyumweru, abaha akandi gapfunyika gato ku buntu ukwezi kurangiye. Ibi bituma abantu bakomeza kugaruka.

Maria azi ko ku wa Gatanu, ari umunsi udasanzwe w'abaguzi b'amajyani n'isukari. Akora ibishoboka byose rero kugirango abe afite amajyani n'isukari bihagihe buri wa Gatanu.

Hanyuma, ahitamo kugurisha n'icyayi gitetse. Ariko ntago kigenda neza. Abaguzi be bamubwira ko bibabangamira kugura icyayi hagati y'isoko nta hantu ho kwicara ngo bakinywe. Noneho, Maria afungura agakiyosike gatoya hagati mu isoko, harimo ameza n'intebeyo kunyweraho icyayi bakanariramo. Yahaye akazi umukozi umwe kugirango yite ku majyani n'isukari, anamwigisha uko agomba kuvugisha abaguzi kugirango bashobore kugurisha byinshi. Umukozi

we amuhemba umugabane w'ibyo yacuruje buri munsi. Kugirango ashobora kwamamaza ubucuruzi bw'icyayi cye, abubwira abacuruza imyaka. Maria ababwira ko abaguzi babo bashobora kubona icyayi cy'ubuntu iminsi 2. Atanga icyayi cy'ubuntu cyinshi, ariko nawe agurisha cyinshi.

Maria afite abaguzi benshi bashya kandi atangiye kubona inyungu. Ahura n'ingorane kenshi – cyane cyane mu gihe cy'itumba aho ubucuruzi buba bugenda buhoro. Ariko yizera urukundo rw'Imana rukwiye kandi ntatinye. Ahanga amaso Imana kugirango imufashe.

Ubu rero tugiye kuganira ku kuntu Mari yakoresheje bwa buryo 5 kugirango ateze imbere igurwa ry'ibicuruzwa bye. Reka tugende tureba uburyo bumwe bumwe. Nimpamagara itsinda ryanyu, muvuge uburyo mwumvishije.

Uko mugenda muvuga buri buryo, mugende mutunga urutoki ku gishushanyo kijyanye nabwo. Saba ibisubizo byinshi ugira uti, "Haba hari ikindi se?" Reba ingero hepfo kugirango zigufashe.

◊ **Itsinda rya 1: Ni gute Maria yakoresheje uburyo bwa mbere—Abantu (Abaguzi) kugirango ateze imbere igurwa ry'ibicuruzwa bye?**

- [Yateze amatwi kandi asubiza ibyifuzo by'abaguzi be abubashye.]
- Yigishije umukozi we ubumenyi bwo kugurisha.
- Yabonye abaguzi bashya.]

◊ **Itsinda rya 2: Ni gute Maria yakoresheje uburyo bwa kabiri— Ibicuruzwa cyangwa Serivise kugirango ateze imbere igurwa ry'ibicuruzwa bye?**

- [Yahinduye igicuruzwa cye kugirango akemure ibyifuzo by'abaguzi bashya.]
- Yashyizeho ibipimo bitandukanye by'ibicuruzwa bye.
- Yongeyeho ibicuruzwa bishya, bijyanye n'ibyo yarasanganywe.]

◊ **Itsinda rya 3: Ni gute Maria yakoresheje uburyo bwa gatatu—Ahantu (Ryari kandi Hehe) kugirango ateze imbere igurwa ry'ibicuruzwa bye?**

- [Yakoresheje amahirwe yo kugurisha byinshi kuri buri wa Gatanu.]
- Yafunguye ahandi hantu hashya kugirango agurishe ibicuruzwa bishya.
- Yashyize ubucuruzi bwe aho abaguzi bagurira cyane kurusha ahandi ibicuruzwa/ serivise bishya.]

◊ **Itsinda rya 4: Ni gute Maria yakoresheje uburyo bwa kane—Igiciro kugirango ateze imbere igurwa ry'ibicuruzwa bye?**

- [Yashyizeho ibiciro bitandukanye ku bicuruzwa bitandukanye.]
- Yagabanyiriije igiciro kubagura kenshi n'abaguzi bashya.]

◊ Itsinda rya 5: Ni gute Maria yakoresheje uburyo bwa gatanu— Kwamamaza kugirango ateze imbere igurwa ry'ibicuruzwa bye?

- [Yatanze impano y'ubuntu ku baguzi bahora bagaruka.
- Yakoresheje abandi bacuruzi kugirango bamuzanire abandi baguzi.
- Yagabanyije ibiciro ku giciro cye kugirango abone abaguzi bashya.
- Yatanze umugabane w'ibyagurishijwe ku mukozi umufasha kugirango ashobore kugurisha nyinshi.]

Shimira abahugurwa kubera ibitekerezo byabo byiza. Hanyuma garagaza ukuntu guhindura uburyo bumwe bwo kongera igurwa ry'ibicuruzwa bishobora kugira ingaruka ku bensi ugira uti:

Maria yakoze impinduka nyinshi mu bucruzi bwe. Rimwe na rimwe guhindura uburyo bumwe bigira ingaruka ku cyo yabaga ashaka gukora ku bundi. Urugero,

◊ Ni iki cyabaye igihe Maria yageragezaga kugurisha icyayi? [Ubwa mbere ntago cyaguzwe neza, maze yimukira ahantu hashya.]

◊ Ni iki Maria yakoze kugirango azane abaguzi bashyashya ahantu hashya? [Yakoresheje abandi bacuruzi kugirango yamamaze uburuzi bwe, atanga icyayi cy'ubuntu.]

Izi ngingo zigaragaza uko impinduka uburyo bwo kongera igurwa ry'ibicuruzwa bugira ingaruka ku cyo ushaka ku bundi buryo. Ni ngombwa rero gutekereza ku mpinduka mu buryo bwose kugirango wongere igurwa ry'ibicuruzwa byawe, atari ukureba uburyo bumwe bumwe gusa.

◊ Ni gute Maria yakomeza kubaha Imana mu bucruzi bwe? [gerageza urebe ko izi ngingo zivugwa. ashobora: 1. kubaha no kumva abaguzi be 2. kongera agaciro ku byo Imana yamuhaye; 3. gutegura ni igihe n'ahantu azagurishiriza icyayi cye; 4. kugira intego ikwiye yo kubona inyungu; 5. kwamamaza ubucruzi bwe neza; 6. Gukoresha amafaranga ye, ubushobozi bwe, n'ubuhanga bwe neza.]

Komeza usabe ibindi bitekerezo kugeza igihe byose bivugiwe. Shimira abahugurwa maze ugire uti:

Kubera gukoresha ubushishozi muri ubu buryo, Maria ashobora kongera igurwa ry'ibicuruzwa bye kandi ni igisonga cyiza ku byo Imana yamuhaye.

3. MUGANIRE KU KUZAMURA IGURWA RY'IBICURUZWA – IMINOTA 8

Tekereza ibitekerezo ufite kugirango uteze imbere igurwa ry'ibicuruzwa byawe kuri buri ngingo – abantu (abaguzi), ibicuruzwa cyangwa serivise, ahantu (igihe n'ahantu),

gushyiraho ibiciro n'ibikorwa byo kwamamaza. Tekereza ku makuru yose wakuye muri ibi bitekerezo twize. Shaka undi muntu mufate iminota 5 muganire kuri ibi:

◊ **Vuga impinduka 1 uzashyira mu bikorwa mu bucuruzi bwawe.**

Nyuma y'iminota 5, gira uti:

Reka hagire abantu 3 cyangwa 4 batubwire impinduka bahisemo gukora.

Shibimira abahugurwa ibitekerezo byabo. Bwira n'abandi kugira icyo babivugaho.

4. IYEMEZE GUSHYIRA MU BIKORWA UBURYO BWO KONGERA IGURWA RY'IBICURUZWA – IMINOTA 5

Baza abahugurwa uti:

◊ **Ni ikihe kintu kimwe wize uyu munsi ku gukoresha Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa hamwe?**

Komeza ubaze kugirango ingingo z'ingenzi zizwe zivugwe. Bashimire maze ugire uti:

Ibuka: Uburyo 5 bwo Kongera Ibicuruzwa

Uburyo 5 bwo Kongera Ibicuruzwa bukorera hamwe.

Impinduka zikozwe ku buryo bumwe zigira ingaruka no ku bundi.

Reka dusubiremo Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe. Buri wese nakoreshe ikiganza cye uko tugenda tuvuga amazina yabwo.

- | | |
|----------------------|--------------------------------|
| • Igikumwe | abantu (Abaguzi) |
| • Urutoki rwa mbere | Ibicuruzwa cyangwa se Serivise |
| • Urutoki rwo hagati | Ahantu (Hehe kandi Ryari) |
| • Urutoki rwa gatatu | Igiciro |
| • Agahera | Kwamamaza |

Nimutekereze ku byo twaganiriye uyu munsi kandi niba bishoboka mubikore.

Muzamure ibikumwe byanyu n'intoki enye maze musubiranemo nanje uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa. (Jyenda umurongo umwe umwe.)

Ngiye gukora ibi:

Tekereza—Uburyo 5 bwo Kongera Igurwa ry'Ibicuruzwa Byawe
bukorera hamwe!

Iyemeze—gukoresha ubushishozi mu gushyira mu bikorwa Uburyo 5
bwo Kongera Igurwa ry'Ibicuruzwa Byawe!

Gira icyo ukora—kugirango uteze imbere igurwa ry'ibicuruzwa mu
bucuruzi bwanjye!

Ndabashimiye – mushoje inyigisho y'amasomo yo Kongera Igurwa ry'Ibicuruzwa. Mwarakoze kuyitabira. Nk'uko nabivuze mu isomo rya mbere, ndabashishikariza gukora ibirenze kuvuga amazina y'ubu buryo. Impinduka iyo ari yo yose igomba kuba ishingiye ku baguzi – gukemura byifuzo byabo. Tekereza! Ni gute na koresha uburyo 5 kugirango nongere igurwa ry'ibicuruzwa mu bucuruzi bwanjye? Igenamigambi ririmo ubushishozi no kurishyira mu bikorwa bishobora kugufasha kongera igurwa ry'ibicuruzwa byawe kandi bigahesha Imana icyubahiro.

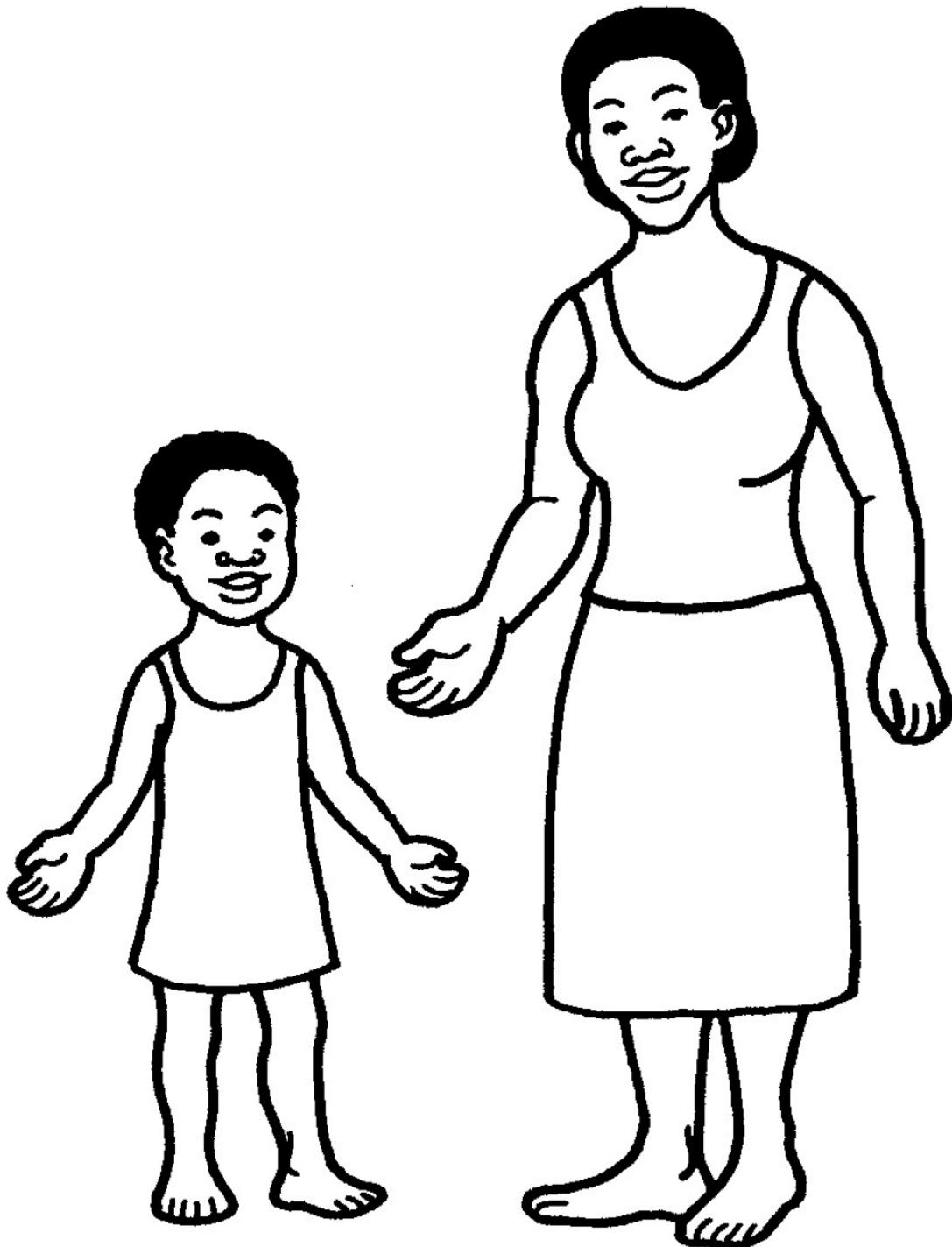
Ha abantu 2 cyangwa 3 basenge basoza. Nyuma y'amasengesho asoza, musozanye n'iri sengesho riteye ritya:

Muremyi Mana,
Urakoze kuduha ibitekerezo bishya n'uburyo bwo
kongera igurwa ry'ibicuruzwa byacu. Turasaba ngo
uduhe ubwenge Bwawe kugirango tubishyire mu
bikorwa neza, kugirango tukwubahe mu bucuruzi
bwacu. Mu izina rya Yesu, Ameni.

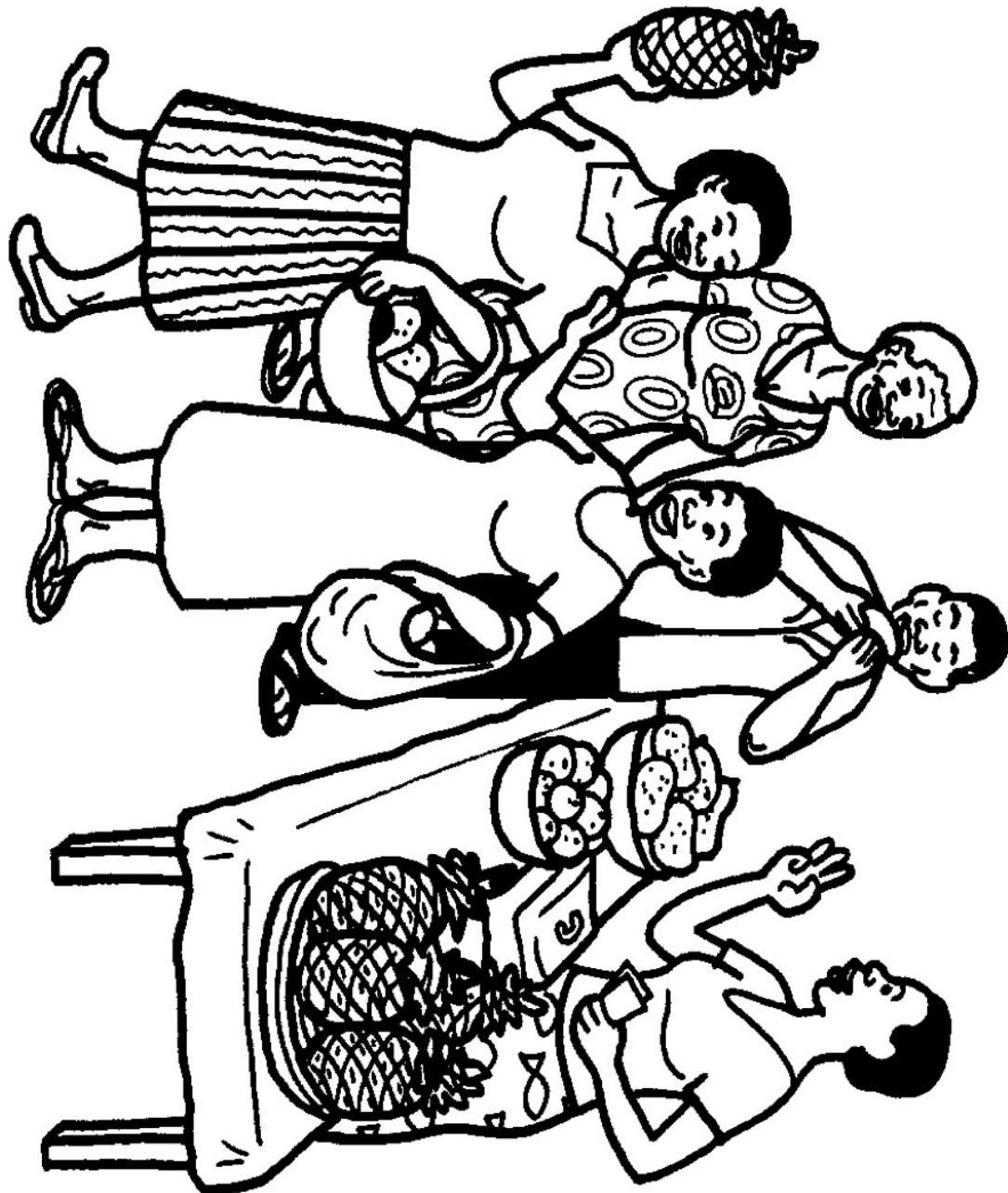
ONGERA IGURWA RY'IBICURUZWA BYAWE

**IBIGANIRO BY'IMFASHANYIGISHO
IBISHUSHANYO**

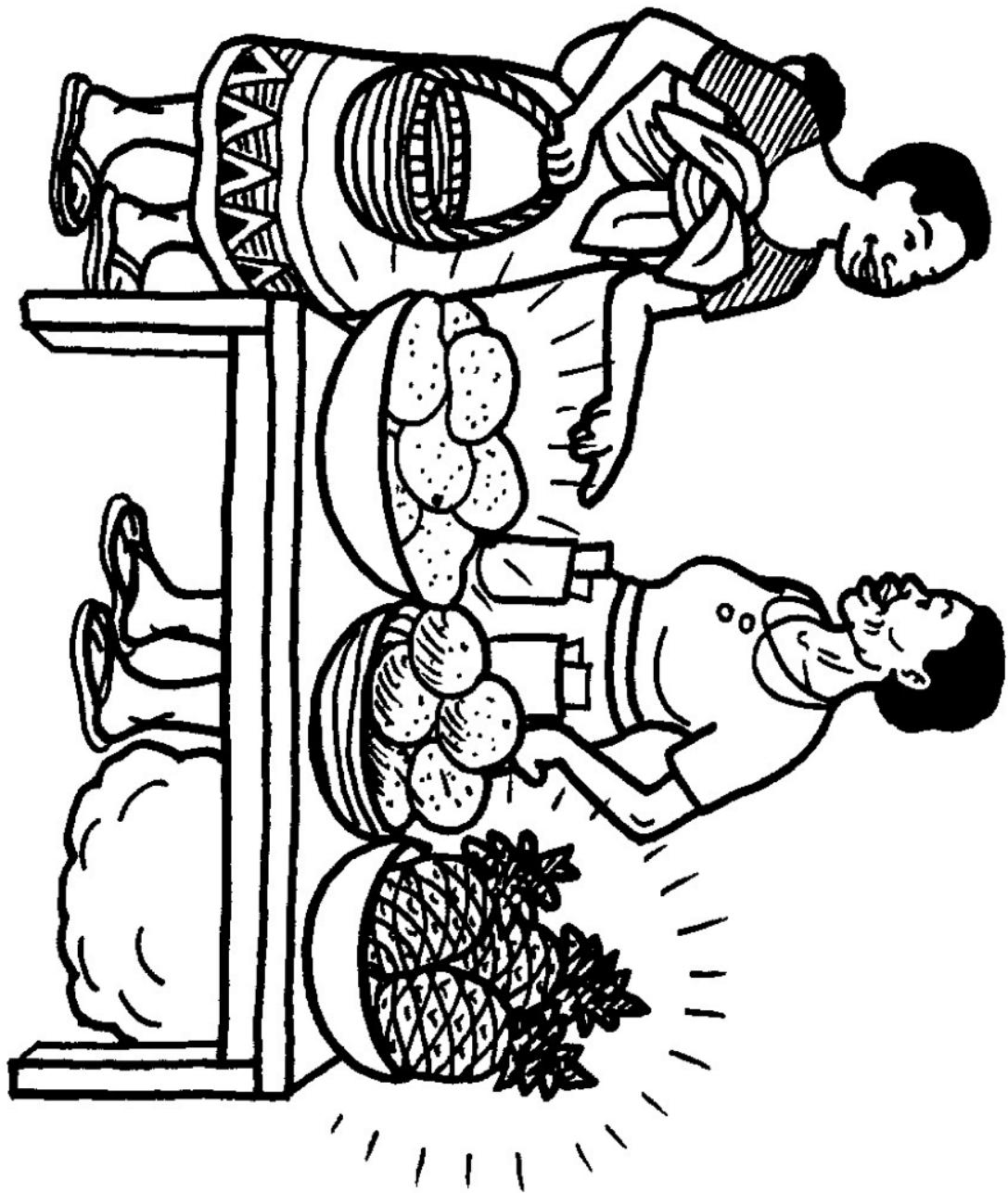
Igishushanyo A: Umubyeyi n'Umukobwa we



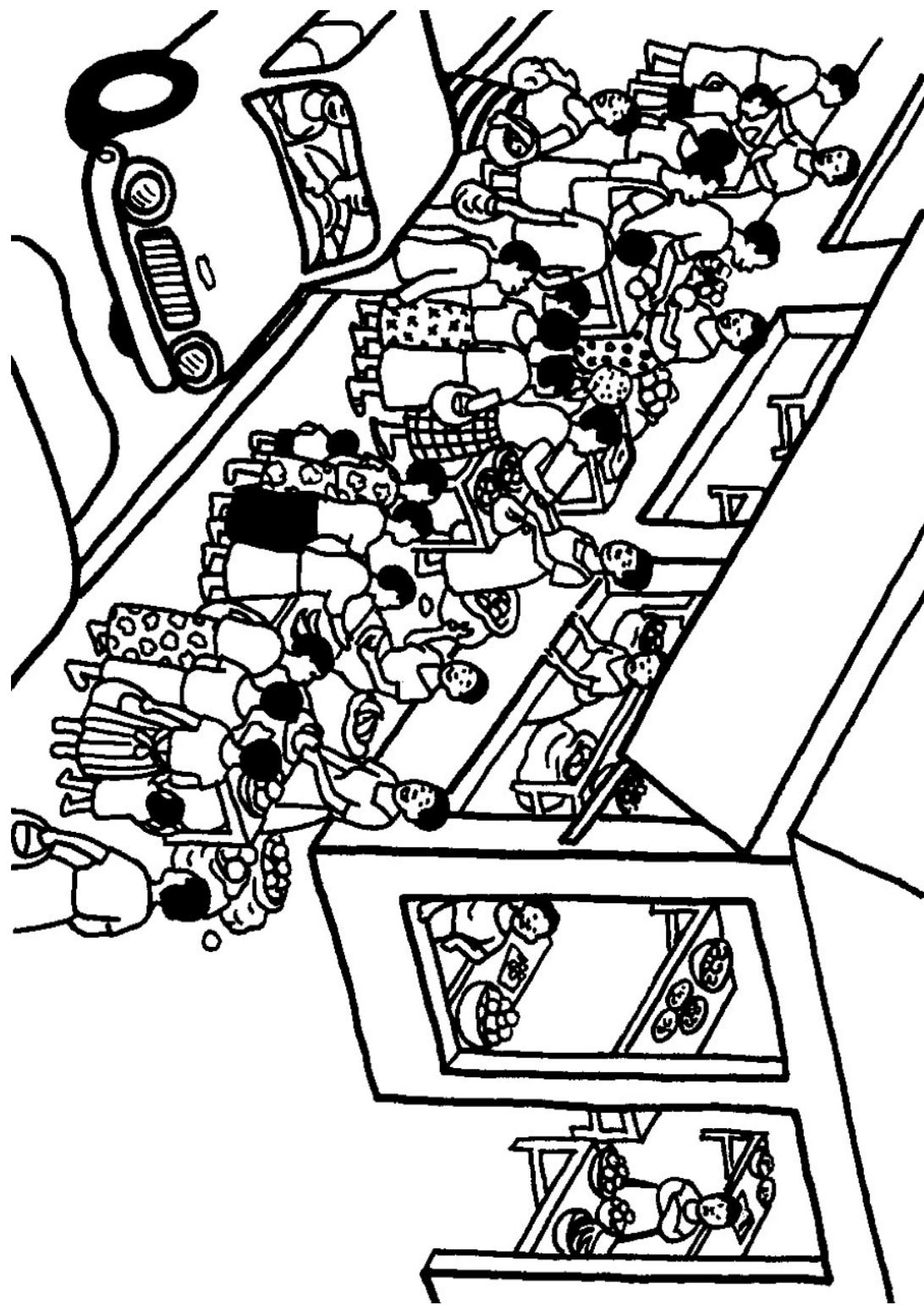
Igishushanyo cya 1: Abantu/Abaguzi



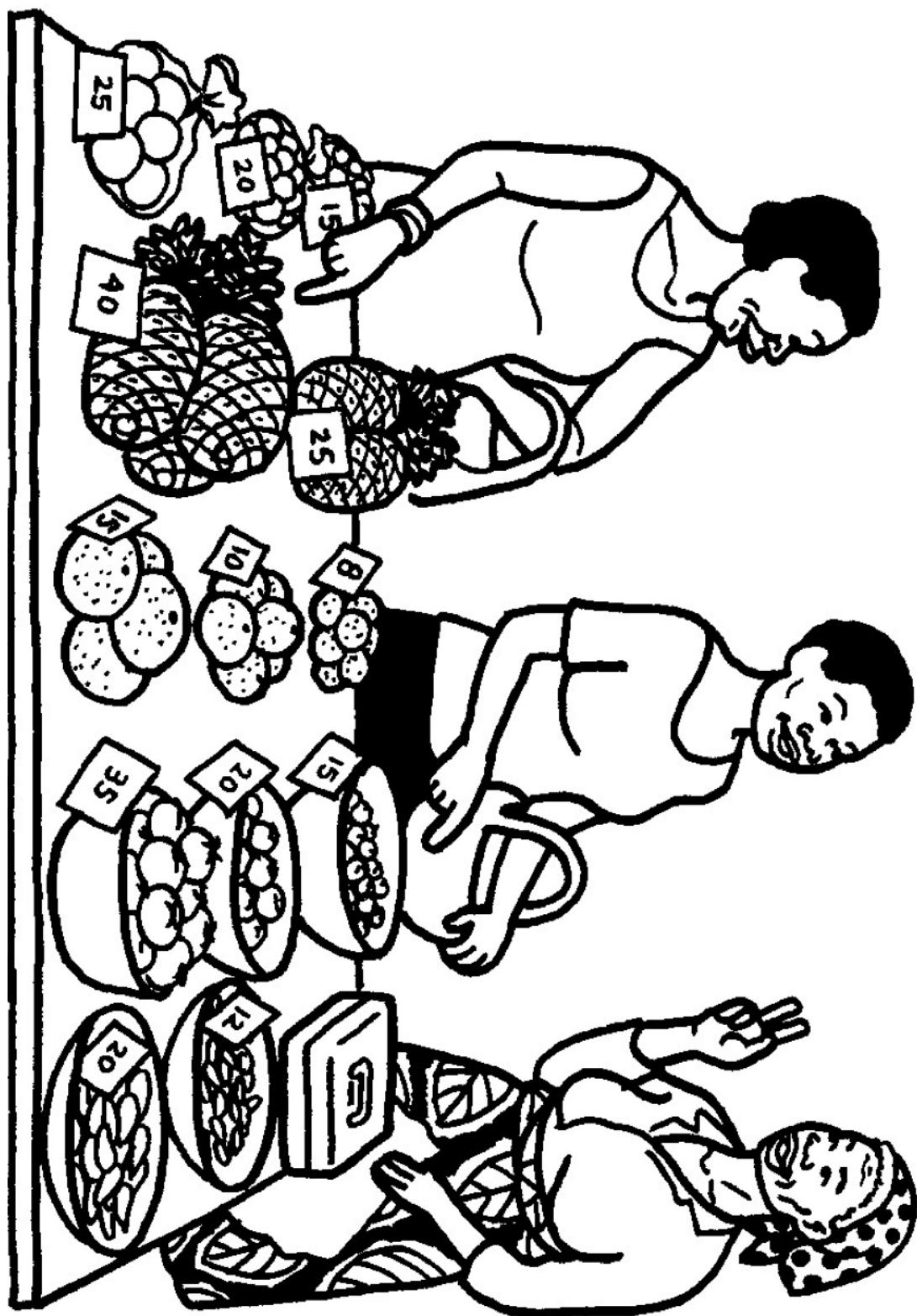
Igishushanyo cya 2: Ibicruzwa cyangwa Serivise



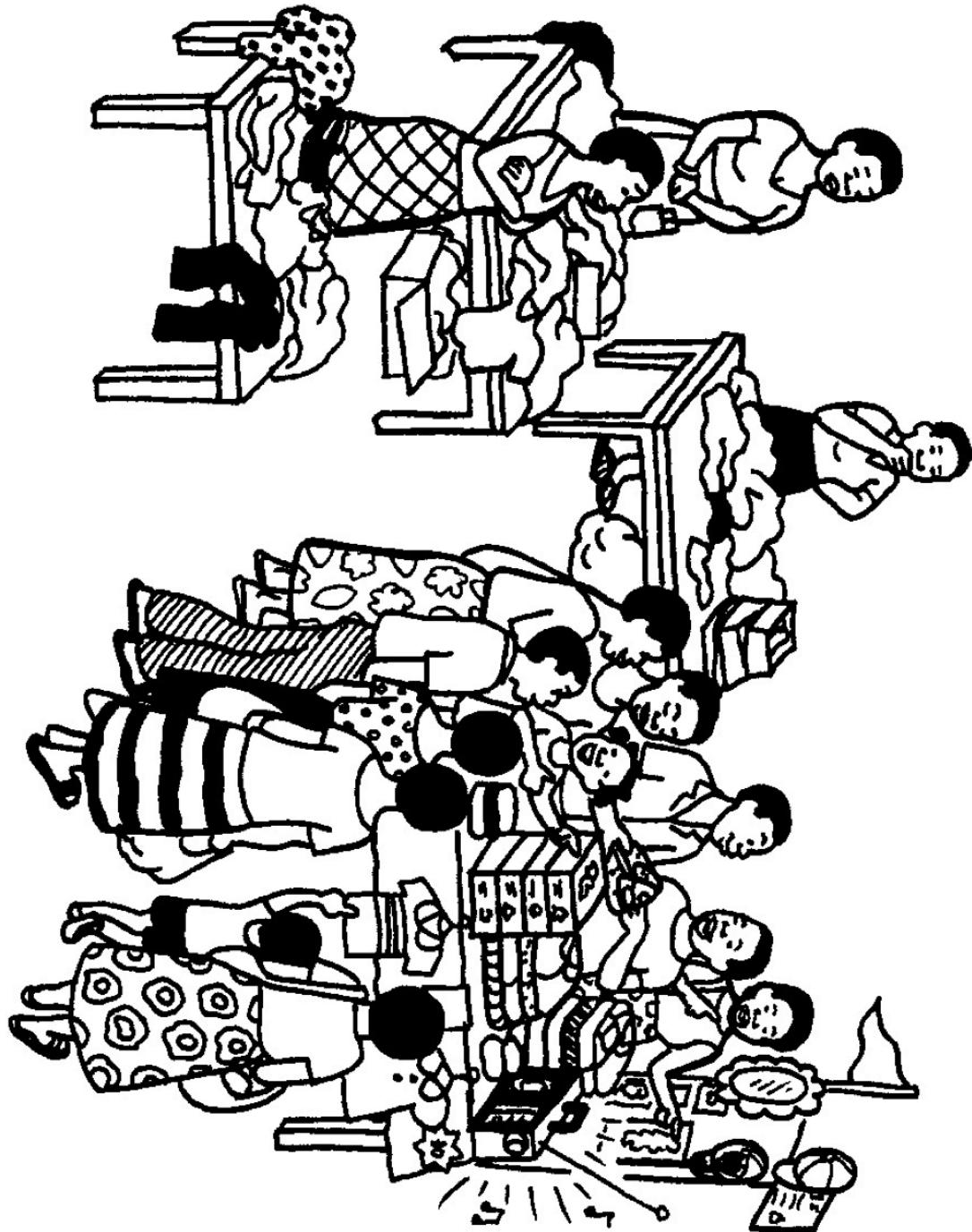
Igishushanyo cya 3: Ahantu (Ryari kandi Hehe)



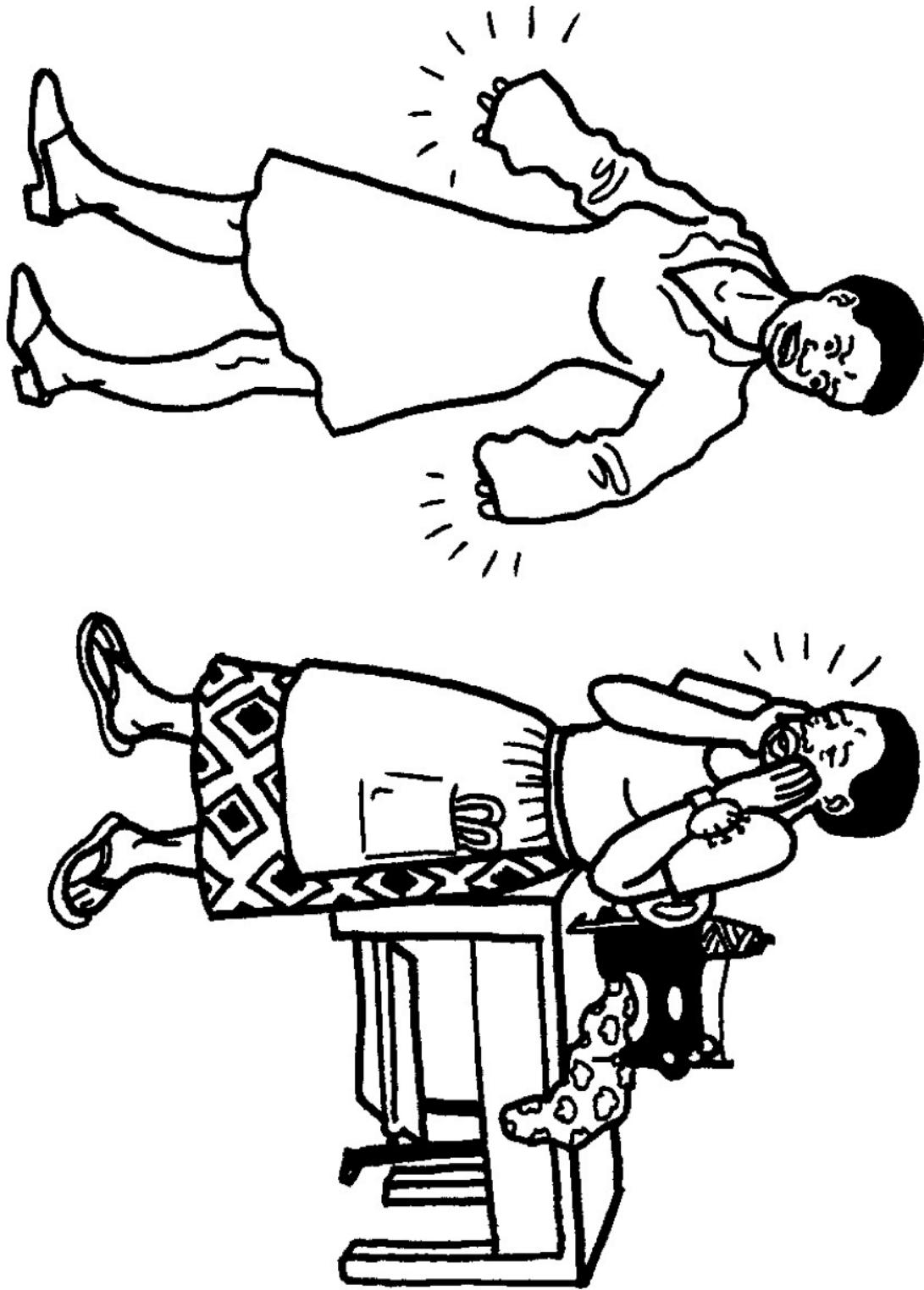
Igishushanyo cya 4: Igiciro



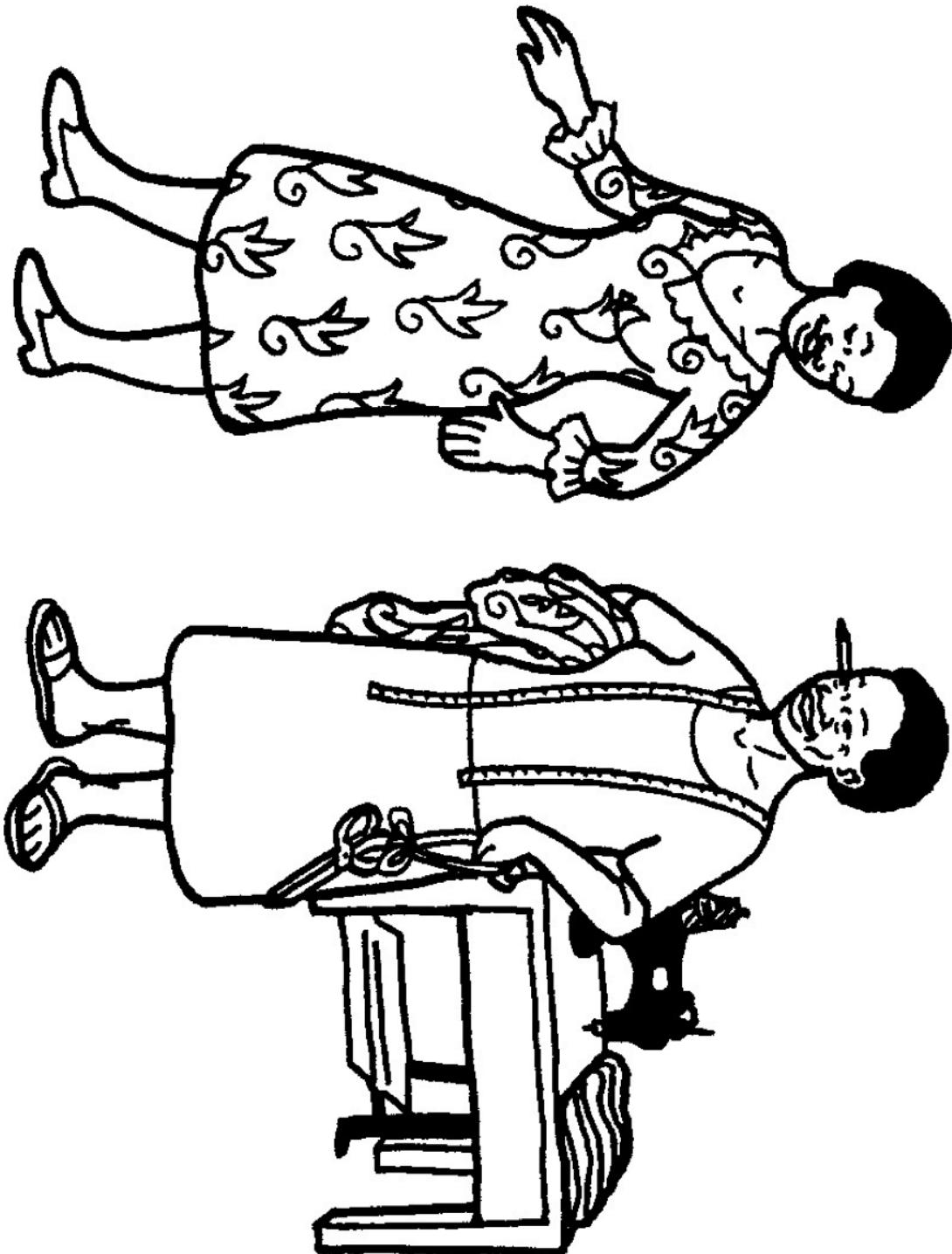
Igishushanyo cya 5: Kwamamaza



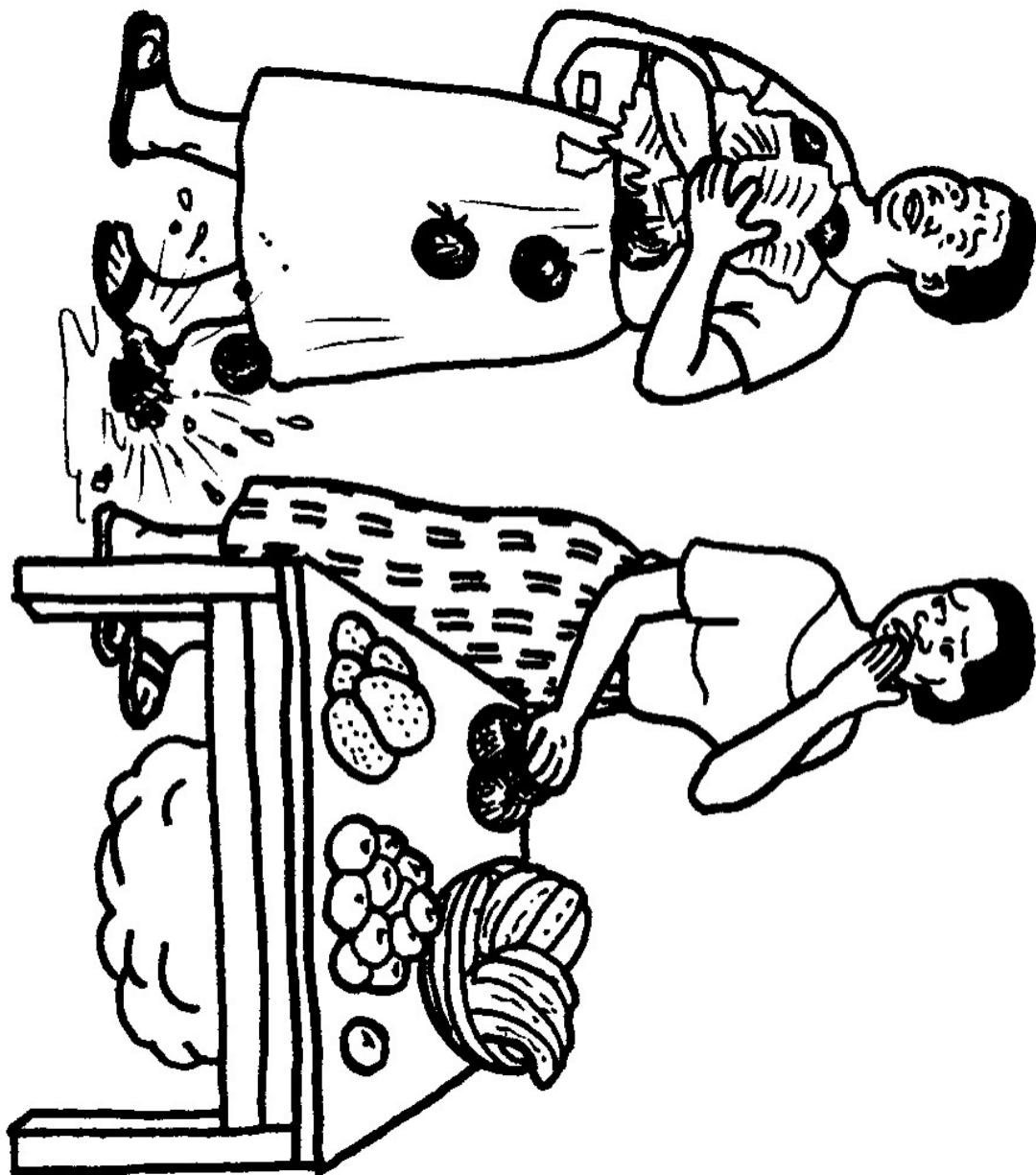
Igishushanyo cya 6: Serivise Mbi



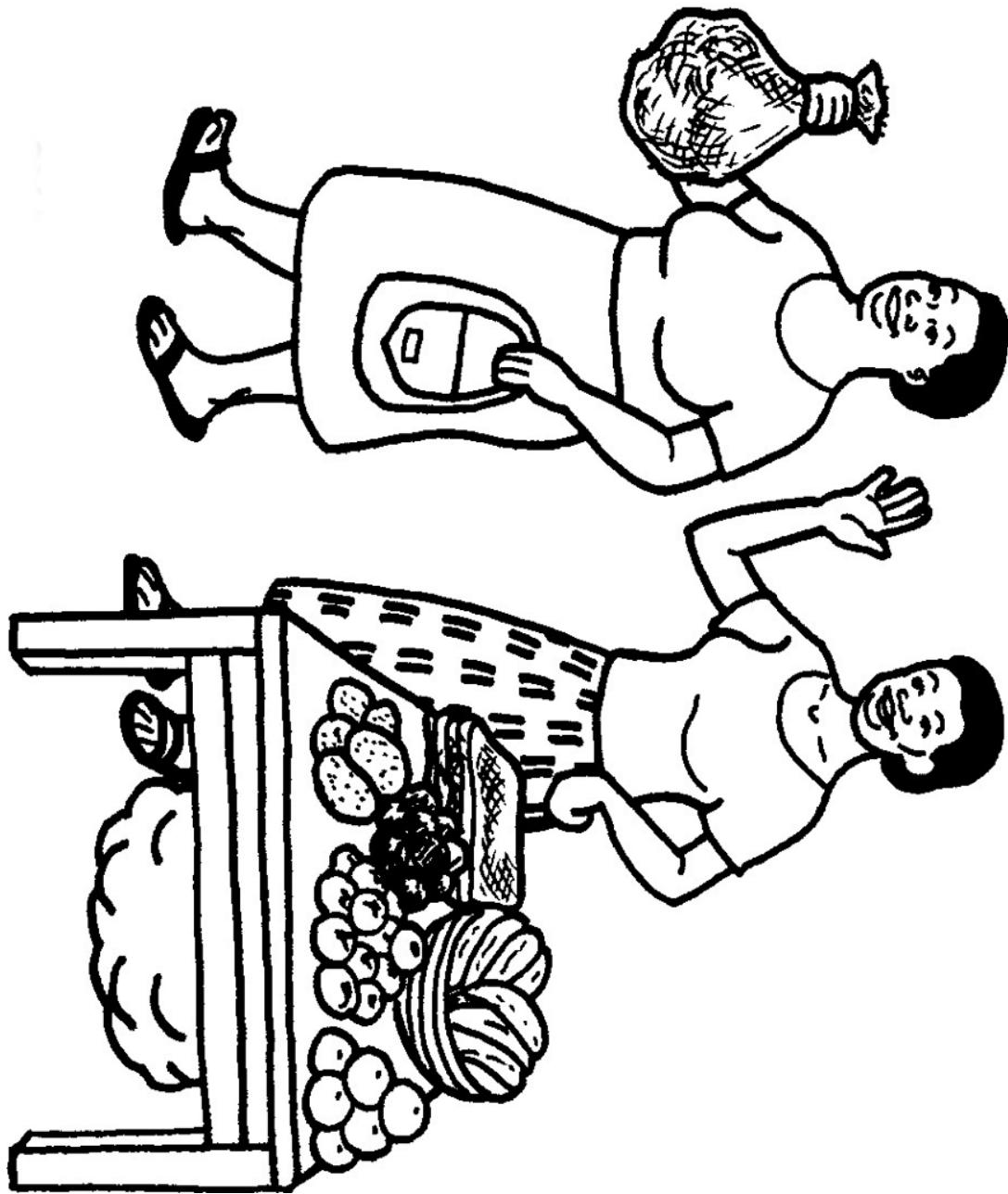
Igishushanyo cya 7: Serivise Nziza



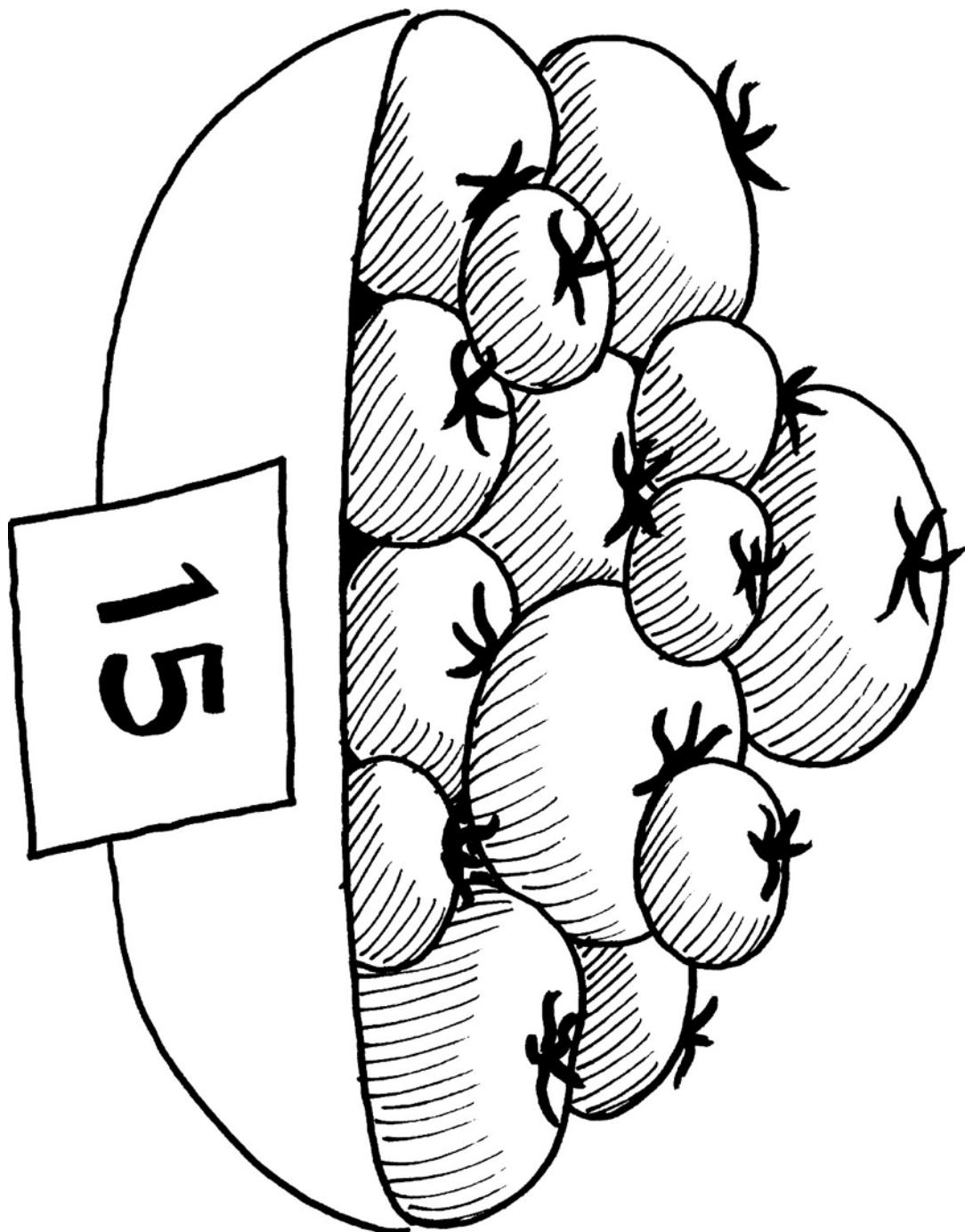
Igishushanyo cya 8: Gupfunyika Nabi



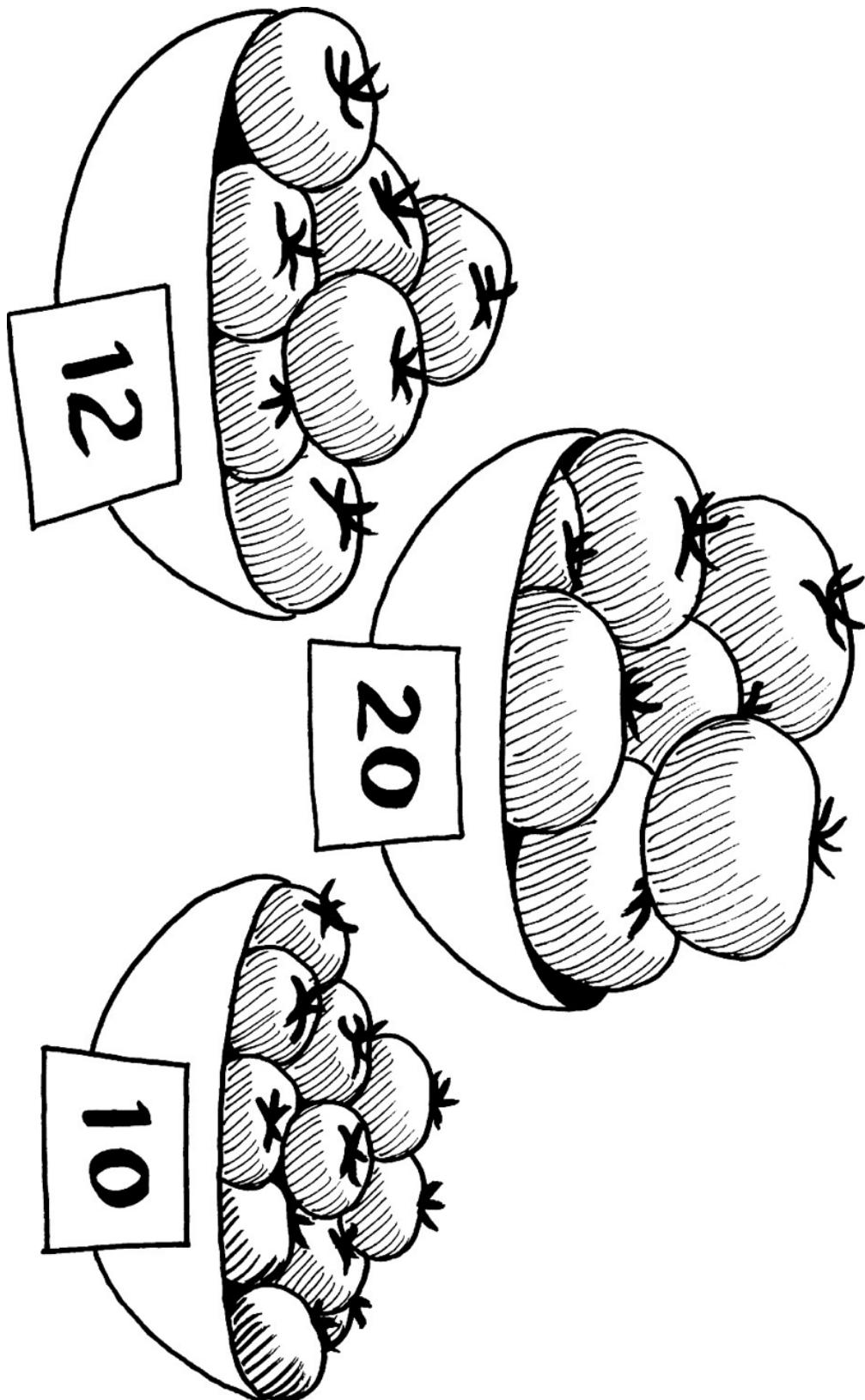
Igishushanyo cya 9: Gupfunyika Neza



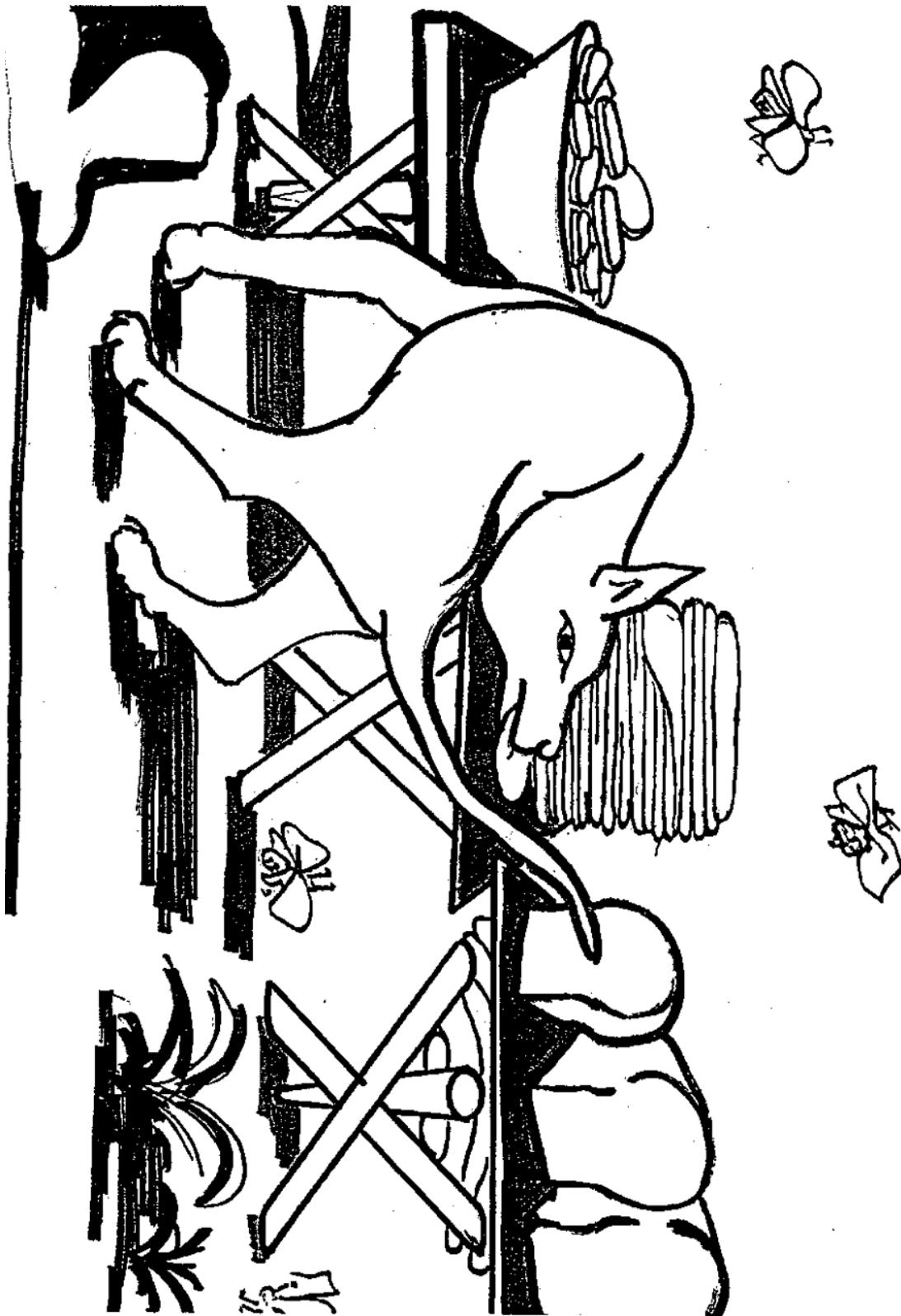
Igishushanyo cya 10: Gushyira mu byiciro no Kuvangura Bibi



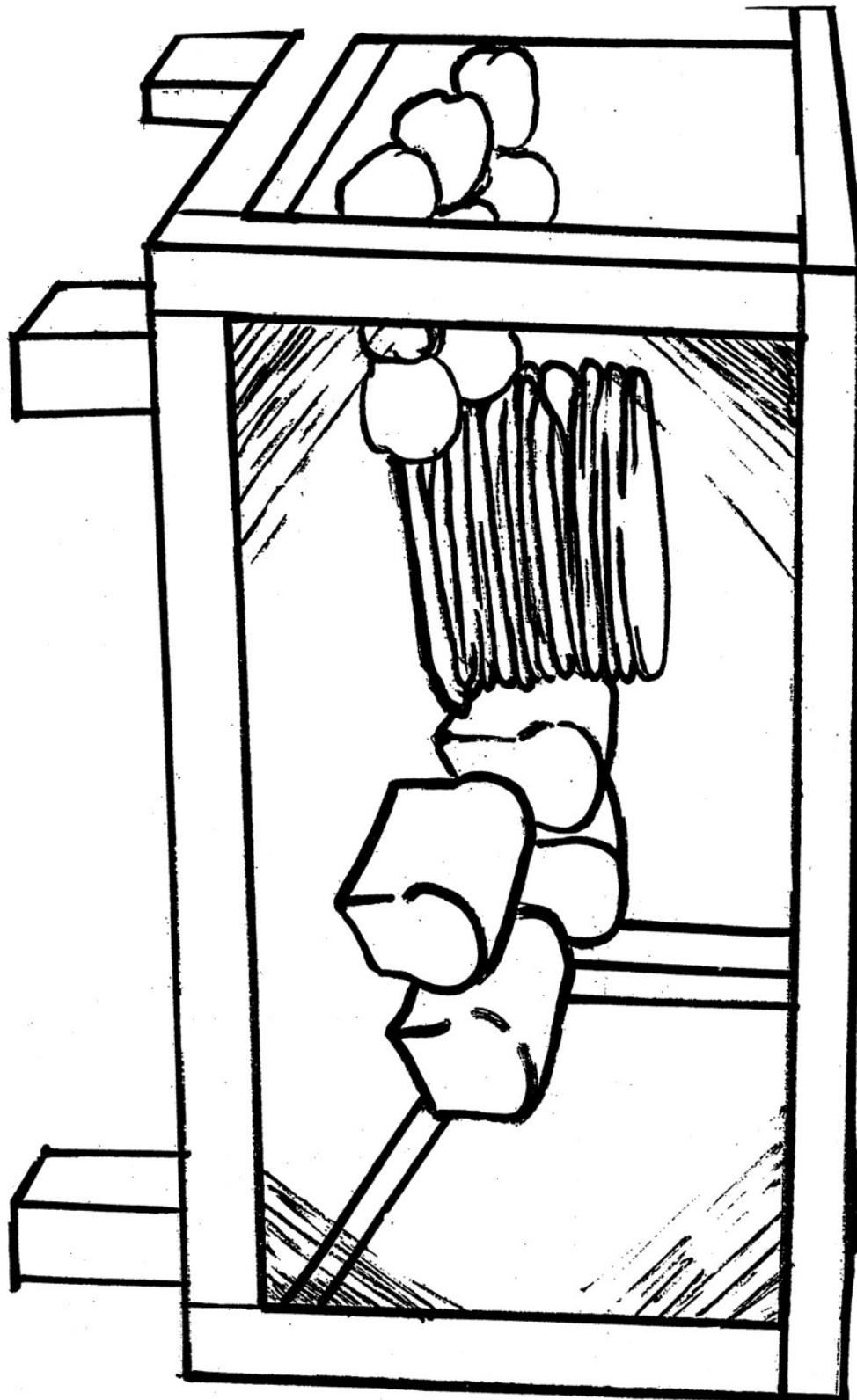
Igishushanyo cya 11: Gushyira mu byiciro no Kuvangura Byiza



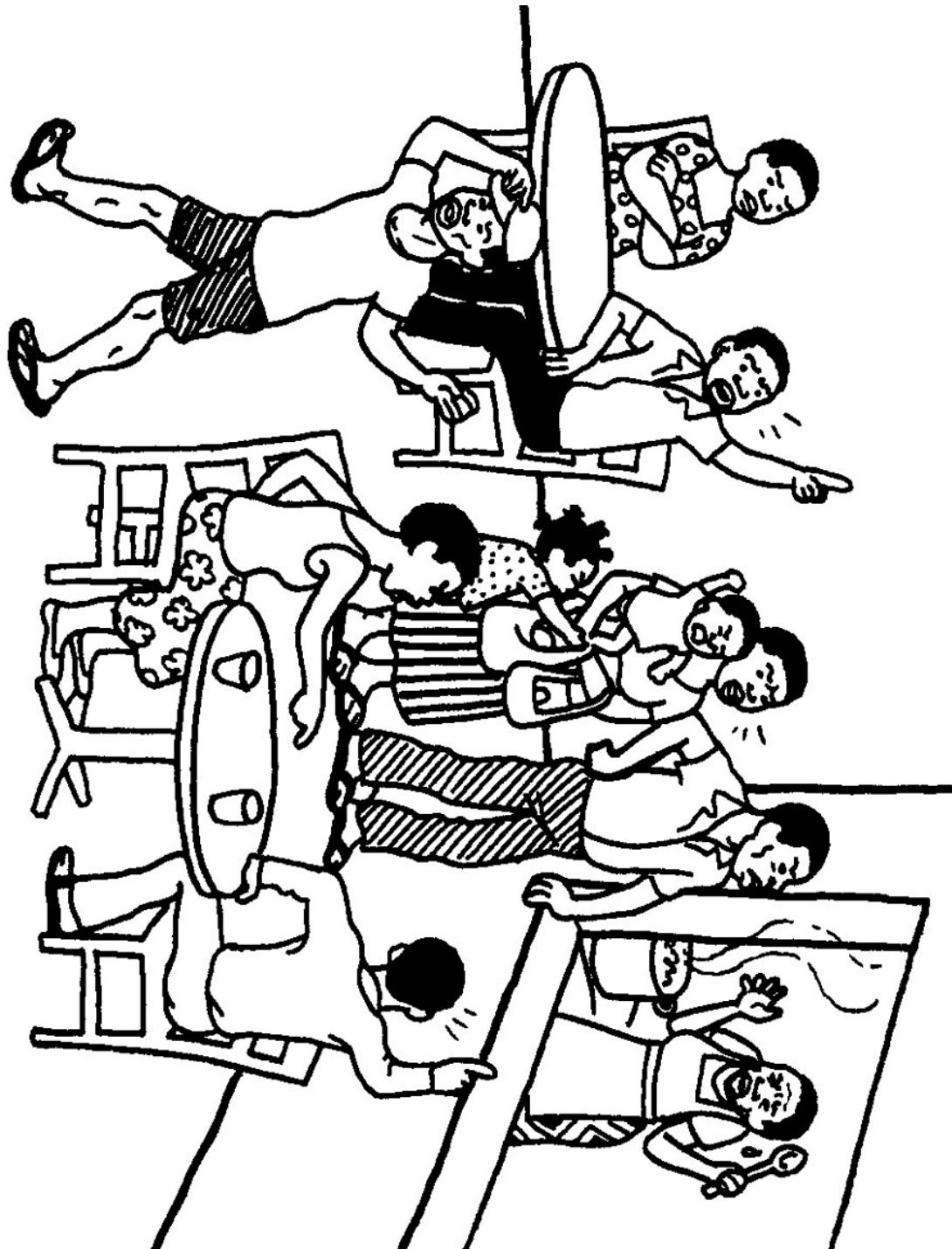
Igishushanyo cya 12: Isuku Mbi n'Imurika ry'Ibicuruzwa Ribi



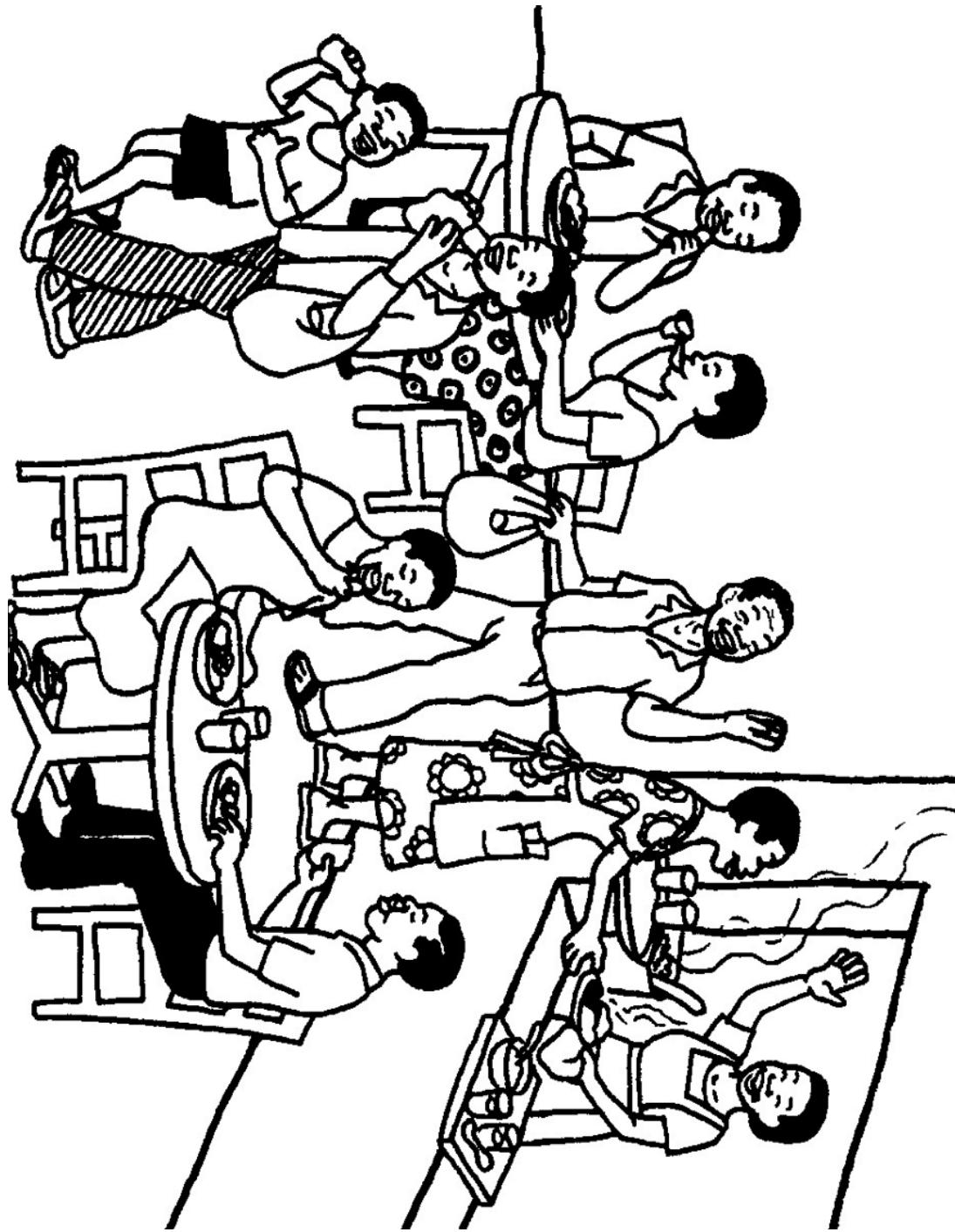
Igishushanyo cya 13: Isuku Nziza n'Imurika ry'Ibicuruzwa Ryiza



Igishushanyo cya 14: Serivise Mbi



Igishushanyo cya 15: Serivise Nziza



UMUGEREKA: ITEGANYAMIGAMBI RY'UBUCURUZI

ITEGANYAMIGAMBI RY'UBUCRUZI (IGICE CYA 1)

IBIBAZO 5 WATEKEREZAHO BYAGUFASHA GUHITAMO
UBUCRUZI WAKORA

1. Ese abantu bakeneye iki gicuruzwa cyangwa serivisi? Bazaba bakigikeneye mu myaka 5?

2. Ese hari ahandi hantu abantu babonera iki gicuruzwa cyangwa serivisi? Niba hahari, ese igicuruzwa cyawe cyangwa serivisi bizaruta icy'aho basanzwe bagurira? Ese uzabasha kugira icyo uhindura mu bucuruzi bwawe igihe hazaboneka ahandi ibyo ucuruza byaboneka?

3. Hari ubumenyi ngiro, ubumenyi n'ubushobozibwo kubona ibikoresho by'ibanze ukeneye kugira ngo ubashe gucuruza icyo gicuruzwa cyangwa serivisi? Uzakomeza gucuruza ibintu bijyanye n'igihe ibintubihora bihinduka ku isoko?

4. Ese abantu biteguye kugura igicuruzwa cyangwa serivisi byawe?

5. Ese abantu bashobora kukigura angahe?

ITEGANYAMIGAMBI RY'UBUCURUZI (IGICE CYA 2) IBINTU BY'INGENZI MU GUKORA IBICURUZWA	
Ibikubiyemo	Ingero z'ibikenewe cyangwa ibyo ugomba kwibaza
1. Abakozî	
2. Ibikoresho bikorwamo ibicuruzwa n'aho bizava	
3. Ibikoresha bifasha gukora ibicuruzwa	
4. Aho gukorera	
5. Uburyo bwo gukora ibicuruzwa	

ITEGANYAMIGAMBI RY'UBUCURUZI (IGICE CYA 3)
KUBARA IKIGUZI UBUCURUZI BWAWE BUZAGUSABA

Izina ry'ubucuruzi:

Icyiciro cy'ikiguzi	Ikiguzi kuri buri	Ubusobanuro bw'ikiguzi
1. Ibikoresho bikorwamo ibicuruzwa		
2. Abakozi		
3. Serivisi		
4. Ikiguzi cy'ibikorwa byose mu mirimo		
5. Ibihombo		
6. Ibikoresho bikora ibicuruzwa		
Igiteranyo		

ITEGANYAMIGAMBI RY'UBUCURUZI (IGICE CYA 4) GUCUNGA IBIKORWA BITUNGURANYE MU BUCURUZI