IKIGO CY'UBWITEGANYIRIZE MU RWANDA

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1. INTANGIRIRO

Ikigo cy'Ubwiteganyirize mu Rwanda (RSSB) cyashyizweho n'itegeko Nº45/2010 ryo ku wa 14/12/2010, rinagena inshingano, imiterere n'imikorere yacyo. Iri tegeko kandi ryahuje icyahoze ari Isanduku y'Ubwiteganyirize bw'Abakozi mu Rwanda (CSR) n'Ikigo cy'Ubwishingizi bw'Indwara mu Rwanda (RAMA).

Inshingano y'ingenzi y'Ikigo cy'Ubwiteganyirize mu Rwanda ni ugutanga ubwiteganyirize ku bakozi, baba abo mu bigo bya Leta ndetse n'abo mu bigo byigenga biteganyirije. Kugeza ubu Ikigo cy'Ubwiteganyirize mu Rwanda (RSSB) kikaba gicunga ishami ryo kwivuza ; ishami ry'ibyago bikomoka ku kazi n'ishami rya pansiyo. Muri aya mashami avuzwe hejuru, abiteganyirije bakaba bagobokwa iyo bageze mu zabukuru, bashobora guhabwa pansiyo y'imburagihe iyo bibaye ngombwa, pansiyo y'abasizwe n'uwiteganyirije, bakagobokwa mu byago n'indwara bikomoka ku kazi ndetse bagahabwa n'ibikorwa by'ubuvuzi bigenerwa abiteganyirije.

Ikigo cy'ubwiteganyirize mu Rwanda (RSSB) n'ikigo cy'imari kirebererwa na Ministeri y'Imari n'Igenamigambi, kikanagenzurwa na Banki Nkuru y'Igihugu nk'uko biteganywa n'itegeko no 55/2007 ryo ku wa 30/11/2007.

Intego

Gutanga serivise nziza, gukusanya imisanzu, kugoboka abiteganyirije, gucunga no gushora imari ku buryo bwizewe kandi burambye.

Icyerecyezo

Kugeza no kumenyekanisha ubwiteganyirize ku banyarwanda bose.

- Kugira uruhare mu kugena politiki y'Ubwiteganyirize ;
- Kugira inama Guverinoma ku bijyanye n'ubwiteganyirize ;
- Gushyikirana no gukorana n'ibindi bigo bihuje inshingano haba ku rwego rw'akarere u Rwanda ruherereyemo cyangwa ku rwego mpuzamahanga.

Ikigo cy'Ubwiteganyirize mu Rwanda gifite amashami 3 y'ingenzi ariyo: ishami rya pansiyo, ishami ry'ibyago bikomoka ku kazi n'ishami ry'ubwishingizi bw'indwara.

2. ISHAMI RYA PANSIYO

Imisanzu

Ninde ugomba kuba muri ubwo bwishingizi?

- Abakozi bose bakorera umushahara baba abenegihugu cyangwa abanyamahanga bakorera mu Rwanda

- Abanyapolitiki bari mu nzego za Leta bataragera mu zabukuru

Mu ishami rya pansiyo umusanzu utangwa n'umukozi n'umukoresha buri wese agatanga 3% by'umushahara.

Umuntu wese wigeze kuba mu bwiteganyirize bw'abakozi akabumaramo nibura amezi atandatu (6) akurikiranye hanyuma akareka umurimo yehemberwaga ashobora ku bushake bwe gukomeza kwiteganyiriza mu ishami rya pansiyo iyo abisabye mu mezi 12 akurikira itariki ubwiteganyirize butegetswe bwarangiriyeho.

Usaba agomba gutanga umusanzu wa 6% by'umushahara wa buri kwezi yigenera. Ibyo aribyo byose, umubare w'uwo mushahara wa buri kwezi ntushobora kujya munsi y'umushahara muto wemewe n'amategeko. Nta n'ubwo ushobora kurenga inshuro 40 zawo.

Uburenganzira bwo kwinjira mu bwiteganyirize ku bushake bwemerewe kandi abikorera ku giti cyabo batigeze mu bwiteganyirize butegetswe iyo batarengeje imyaka mirongo ine n'itanu (45) y'amavuko.

Ishami rya pansiyo rigamije:

Gutabara umukozi washaje atagishoboye gukorera umushahara cyangwa yamugaye atagishoboye kubeshwaho n'akazi no gutabara abari batunzwe n'umukozi iyo amaze gupfa. Amafaranga atangwa mu ishami rya pansiyo ari ukubiri:

- Ahabwa uwiteganyirije ashaje cyangwa arwaye
- Ahabwa abasizwe na nyakwigendera

A. Pansiyo isanzwe y'ubusaza

Ufite uburenganzira bwa pansiyo y'ubusaza busanzwe igihe :

- Ugejeje ku myaka 55 nibura cyangwa se ku myaka iteganywa n'amategeko yihariye
- Ufite nibura imyaka 15 y'ubwiteganyirize
- Kuba utagikora umurimo wose uhemberwa mu rwego rwa sitati cyangwa urw'amasezerano y'akazi

NB: Amafaranga ya pansiyo yawe ahwanye n'imyaka 15 y'ubwiteganyirize angana na 30% by'umushahara ngereranyo wawe wa buri kwezi. Igihe ufite imyaka y'ubwiteganyirize irenga kuri 15 ni ukuvuga igihe kiri hejuru y'amezi 180, pansiyo yawe yongerwaho 2% kuri buri gihe kirengaho cy'amezi cumi n'abiri (12).

Ni ukuvuga 30% ku myaka 15 y'ubwiteganyirize, 32% ku myaka 16 y'ubwiteganyirize, 60% ku myaka 30 y'ubwiteganyirize, ...

Urugero:

- MUGISHA yagateganyirijwe imyaka 19 kandi yari afite umushahara ungana n'ibihumbi 100.000frws mu gihe cy'imyaka 3(amezi 36) ya nyuma. Ni ukuvuga ko afite umushahara ngereranyo w'ukwezi= 100.000*36/36 = 100.000frws
- Imyaka 15 y'imisanzu imuhesha 30% by'umushahara ngereranyo w'ukwezi ni ukuvuga ko azabona 100.000 frws*30/100 = 30.000frws
- Buri mwaka urenga ku wa 15 yongererwaho 2% by'umushahara ngereranyo w'ukwezi. Ni ukuvugako MUGISHA azongererwa 2%*4=8%
- MUGISHA azahabwa pansiyo ingana na 38% by'umushahara ngerereranyo w'ukwezi. Ubwo ni 38% bya 100.000frws=38.000frws
- MUGISHA azahabwa pansiyo ingana na 38.000frws buri kwezi

B. ***Pansiyo y'imburagihe uyihabwa iyo :***

- Igihe ubuze imbaraga ushaje imburagihe ku buryo bukubuza gukora umurimo uhemberwa bikemezwa na muganga wemewe wa Leta.
- Igihe kandi byibuze ugejeje ku myaka 15 y'ubwiteganyirize

C. ***Pansiyo y'ubumuga :***

Uwamugaye ni uwiteganyirije akagira ubumuga bwa burundu bw'umubiri butewe n'indwara cyangwa impanuka idafitanye isano n'akazi, byemejwe na muganga wemewe na Leta. Ubwo bumuga bugomba kwemezwa na Muganga ngishwanama w'Ikigo cy'Ubwiteganyirize mu Rwanda.

Kugirango uhabwe pansiyo y'ubumuga ugomba no kuba:

- Utarageza ku myaka 55 y'amavuko
- Umaze nibura imyaka 5 uteganyirizwa
- Kuba ufite amezi 6 y'ubwiteganyirize mu gihe cy'amezi cumi n'abiri ya nyuma abanziriza ubumuga.

Hatitawe ku bimaze kuvugwa hejuru, mu gihe ubumuga buturutse ku mpanuka, uwiteganyirije afite uburenganzira bwo kubona pansiyo y'ubumuga ariko:

- Akaba yarakoraga akazi kamushyira mu bwiteganyirize mu gihe cy'impanuka
- Akaba yarafite nimero y'ubwiteganyirize mbere y'itariki yagiriyeho impanuka.

NB: Nk'uko bigenda kuri pansiyo y'ubusaza cyangwa iy'imburagihe, pansiyo yawe y'ubumuga nayo igomba kugereranywa n'umushahara wawe w'ukwezi mu myaka 3 cyangwa 5 ibanziriza itariki wemereweho pansiyo.

D. ***Alokasiyo y'ubusaza uyihabwa:***

- Wujuje imyaka 55 y'amavuko, kandi utagikora umurimo uguhesha umushahara
- Utagejeje ku myaka 15 y'ubwiteganyirize ariko byibuze ugejeje ku mezi 12 y'ubwiteganyirize.

Urugero:

KAGABO yatanze imisanzu mu myaka 9 kandi yahembwaga 85.000frws mu myaka itatu ya nyuma (amezi 36) azahabwa alokasiyo y'ubusaza ingana ite?

- Umushahara ngereranyo we wa buri kwezi mu myaka itatu yanyuma = 85.000frws*36/36 = 3.060.000/36 = 85.000frws
- Alokasiyo y'ubusaza= 85.000frws * 9 = 765.000 frws
- KAGABO azahabwa alokasiyo y'ubusaza ingana na 765.000frws

ICYITONDERWA: *Utagejeje nibura ku mezi 12 y'ubwiteganyirize, ishami rya pansiyo mu kigo cy'ubwiteganyirize nta mafaranga rishobora kukugenera.*

Abasizwe n'uwiteganyirije bagobokwa bate ?

Iyo uwiteganyirije apfuye, abo asize bafita uburenganzira kuri :

- Pansiyo y'abasizwe na nyakwigendera
- Amafaranga y'abasizwe na nyakwigendera atangwa rimwe gusa

A. Pansiyo y'abasizwe n'uwiteganyirije

Abo usize bafata pansiyo :

- Iyo urupfu rukugwiririye kandi wari usanzwe uhabwa amafaranga ya pansiyo y'ubusaza, y'ubumuga cyangwa se ay'imburagihe.
- Urupfu rukugwiririye ufite byibuze amezi 12 y'ubwiteganyirize

Abafite uburenganzira ku bwiteganyirize bwawe ni bande?

- Ni umugore cyangwa umugabo mwasezeranye imbere y'amategeko, kandi mutigeze mutandukana. Ayo masezerano agomba kuba yarakozwe amezi 6 mbere y'ihagarika ry'akazi kubafata pansiyo y'ubusaza cyangwa mbere y'itariki pansiyo y'ubumuga isimbura iy'ubusaza.

- Ni abana bawe bwite, abana wabyaye ahandi bakemerwa ku buryo bukurikije amategeko cyangwa se abana urera wabihawe n'urukiko rubifitiye ububasha. Abo bana bagomba kuba ari ingaragu, batagejeje ku myaka 18 cyangwa 25 iyo bakiri mu mashuri. Ntabwo imyaka yitabwaho iyo abo bana bagaragaza ubumuga bw'umubiri cyangwa mu mutwe butuma batagira icyo bimarira.

- Ababyeyi bawe, cyangwa abagizwe bo n'amategeko iyo upfuye udasize umugore, umugabo cyangwa abana.

Pansiyo y'abasizwe n'uwiteganyirije ibarwa ite?

Umubare w'amafaranga ya pansiyo ahabwa abo usize bawugena mu ijanisha ry'ayo wafataga ubwawe cyangwa se wari ufitiye uburenganzira bwo gufata mu migabane ikurikira:

- 50% agenerwa umupfakazi

- 25% agenerwa umwana w'imfubyi usigaranye umubyeyi umwe

- 40% agenerwa umwana w'imfubyi ku babyeyi bombi.

- 25% agenerwa buri mubyeyi, cyangwa uwagizwe we n'amategeko, iyo upfuye udasize umugore, umugabo cyangwa abana.

Urugero:

MUGISHA ufite pansiyo y'ubusaza ingana na 38.000frws buri kwezi abo asize bahabwa angahe?

- Umupfakazi azahabwa 38.000frws*50/100 = 19.000frws buri kwezi
- Umwana we azahabwa 38.000frws *25/100 = 9.500frws buri kwezi

  Umupfakazi wa MUGISHA nawe niyitabye Imana

- Umwana wabo azahabwa 38.000*40/100 = 15.200frws buri kwezi
- Tuvuge MUGISHA yitabye Imana ari ingaragu.Ababyeyi be buri wese yahabwa

  38.000frws *25/100 = 9.500frws buri kwezi

Iyo upfuye utujuje nibura amezi 180 y'ubwiteganyirize, abo usize bahabwa amafaranga y'ingunga imwe gusa.

ICYITONDERWA:

- Umubare w'amafaranga yose hamwe ya pansiyo agenerwa abo usize ntugomba kurenga uw'ayo wahabwaga ubwawe cyangwa ayo wagombaga guhabwa iyo uba ukiriho. Iyo uwo mubare urenze, pansiyo y'abo usize igabanywa hakurikijwe umugabane wa buri muntu kandi iryo gabanya ntabwo riba burundu.

Urugero : Tuvuge ko MUGISHA wari mu kiruhuko cy'izabukuru yarafite pansiyo ya 38.000Frw yitabye Imana asize umupfakazi n'imfubyi 4. Umugabane wa pansiyo wa buri muntu mu bo asize uzaba uwuhe?

- Umupfakazi we afite uburenganzira bwa : 50%
- Imfubyi 4 zifite uburenganzira bwa : 25%*4= 100%
- Umubare w'imigabane yose y'abasigaye = 50%+100% = 150%
- Umupfakazi we azahabwa : 38.000*50/150 = 12.666frw
- Buri mwana azahabwa : 38.000*25/150= 6.333frw

Amafaranga y'ingunga imwe y'abasizwe n'uwiteganyirije (allocation)

Iyo upfuye ukaba utari wujuje nibura amezi 180 y'ubwiteganyirize, abo usize bahabwa amafaranga atangwa incuro imwe gusa.

Babara bate ayo mafaranga atangwa incuro imwe gusa :

- Umupfakazi abona ahwanye n'aya pansiyo wagombaga kuzabona wujuje amezi 180 y'ubwiteganyirize ukubye umubare w'ibihe by'amezi 6 bikubiye mu gihe cyose wari wariteganyirijemo.
- Buri mfubyi ibona kimwe cya kabiri cy'ay'umupfakazi, ariko igiteranyo cy'amafaranga yose hamwe agenerwa imfubyi ntikigomba kurenga ayo umupfakazi agomba kubona uya kubye kabiri.
- Buri mubyeyi cyangwa uwagizwe we n'amategeko ahabwa 50% by'ayakagenerwa umupfakazi igihe uwiteganyirije nta mugore, umugabo cyangwa abana yasize.

Urugero:

RUKUNDO yitabye Imana amaze gutanga imisanzu mu gihe cy'imyaka 4 yasize uwo bashakanye n'abana 4 akaba yarahembwaga ibihumbi 50.000frws buri kwezi mu gihe cy'imyaka 3 ya nyuma. Abo asize bazahabwa amafaranga angana iki buri wese?

- Mu myaka 4 harimo ibihe 8 by'amezi atandatu
- Umushahara we ngereranyo wa buri kwezi muri iyi myaka 3 ya nyuma ungana na 50.000frws *36/36 = 50.000frws
- Nubwo atagize amahirwe yo gutanga imisanzu igera ku myaka 15 twakwibaza ayo yari kubona iyo aza kugira amahirwe yo gukomeza gukora. Pansiyo ye y'ubusaza yari kungana na 50.000frws*30/100 = 15.000frws buri kwezi
- Ariko ubwo yitabye Imana umupfakazi we azahabwa amafaranga angana n'ayo RUKUNDO yari kubona buri kwezi dukubye n'ibihe by'amezi 6 biri muri ya myaka yatanzemo imisanzu ni ukuvuga 15.000frws * 8 = 120.000frws

  Umupfakazi we azahabwa alokasiyo ingana na 120.000frws
- Umubare wose w'amafaranga imfubyi zizahabwa ntushobora kurenga umubare w'ayo umupfakazi azahabwa wikubye kabili. Ni ukuvuga 120.000*2= 240.000Frw
- **Buri mfubyi izahabwa 240.000frws/4 = 60.000frws**

- Iyo RUKUNDO aza kwitaba Imana ari ingaragu ababyeyi be bari guhabwa alokasiyo ihwanye na 120.000frws*50/100 =**60.000frws kuri buri mubyeyi**.

Wasaba ute pansiyo?

Ibyangombwa byuzuzwa biboneka ku biro by'ikigo cy'Ubwiteganyirize biri muri buri karere no ku murongo wa Internet www.rssb.rw

Ibyangombwa bisabwa

Pansiyo y'ubusaza ihoraho cyangwa iy'ingunga imwe (allocation):

- Icyemezo cy'amavuko gitangwa n'ubuyobozi bushinzwe irangamimerere
- Icyemezo cy'uko uriho
- Icyemezo kigaragaza ko wahagaritse akazi
- Numero ya konti ya banki yawe izashyirwaho ayo mafaranga

***Pansiyo y'imburagihe*:**

- Icyemezo cy'amavuko gitangwa n'ubuyobozi bushinzwe irangamimerere
- Icyemezo cyo kwa muganga cyerekana ko utagishoboye gukora, gitangwa na muganga wemewe na Leta.
- Icyemezo cy'uko uriho
- Icyemezo kigaragaza ko wahagaritse akazi
- Numero ya konti ya banki.

Pansiyo y'ubumuga

- Icyemezo cy'amavuko gitangwa n'ubuyobozi bushinzwe irangamimerere
- Icyemezo cyo kwa muganga cyerekana ko utagishoboye gukora, gitangwa na muganga wemewe na Leta.
- Icyemezo cy'uko uriho
- Numero ya konti ya banki.

Pansiyo cyangwa alokasiyo y'abasizwe n'uwiteganyirije

- Icyemezo cy'amavuko cy'uwiteganyirije gitangwa n'ubuyobozi bw'irangamimerere
- Icyemezo cy'uko uwiteganyirije yapfuye gitangwa n'ubuyobozi bw'irangamimerere
- Icyemezo cyo gushyingirwa gitangwa n'ubuyobozi bw'irangamimerere

- Icyemezo cy’uko umupfakazi akiriho
- Ibyemezo by’amavuko y’abana bitangwa n’ubuyobozi bw’irangamimerere
- Ibyemezo by’uko abana bariho bitangwa n’ubuyobozi bw’irangamimerere.
- Icyemezo cy’urukiko rubishinzwe cyemeza ko ufite uburenganzira bwo kurera umwana uyu n’uyu mu gihe ababyeyi be badahari cyangwa bapfuye.
- Icyemezo cy’urukiko cyemeza ko abana aba n’aba ari abawe igihe wababyaye ku mugore utari uw’isezerano
- Ibyemezo by’uko abana biga bitangwa n’ibigo by’amashuri ku bana bafite hagati y’imyaka 18 na 25.
- Ibyemezo by’ubumuga bitangwa n’abaganga ku bana badashobora kugira icyo bimarira kubera ubumuga.
- Icyemezo cy’uko uwapfuye yari ingaragu
- Icyemezo cy’uko usaba pansiyo akiriho
- Numero ya konti ya banki

Icyitonderwa :

- Iyo umupfakazi yongeye gushaka atakaza uburenganzira bwo guhabwa pansiyo ya nyakwigendera
- Ibyemezo by’amavuko n’iby’amashuri by’abahabwa amafaranga y’ubwiteganyirize bitangwa buri mwaka. Iyo bidatanzwe ayo mafaranga arahagarikwa.
- Umuntu yemerewe gusaba pansiyo ye bitarenze imyaka 10 uhereye igihe yahagarikiye akazi.

3. ISHAMI RY’IBYAGO BIKOMOKA KU KAZI

Imisanzu

Umusanzu utangwa mu ishami ry’ibyago bikomoka ku kazi ungana na 2% by’umushahara kandi utangwa n’umukoresha gusa. Abiteganyiriza ku giti cyabo ntibarebwa n’iri shami.

Ni gihe ki uwiteganyirije agobokwa :

Igihe umukozi akora akazi ke, Igihe umukozi ajya cyangwa ava ku kazi n'igihe arwaye indwara itewe n'akazi akora.

Ese ufite ubuhe burenganzira mu gihe cy'impanuka cyangwa indwara bikomoka ku kazi?

- Kwishyurwa ibikorwa byose by'ubuvuzi
- Amafaranga y'iminsi utakoze kandi utahembewe
- Amafaranga ya buri gihe y'ibyago bikomoka ku kazi igihe ubumuga bugera kuri 15% bwatumye utakaza umurimo
- Amafaranga atangwa inshuro imwe y'ibyago bikomoka ku kazi igihe ubumuga buri munsi 15% bwatumye utakaza umurimo
- Amafaranga atunga abo usize igihe witanye Imana uzize impanuka cyangwa indwara bifitanye isano n'akazi.

Babara bate amafaranga afasha abo nyakwigendera asize ?

Amafaranga afasha abo nyakwigendera asize bayagena bakurikije igihembo cy'ishingiro baheraho babara amafaranga y'abatagishoboye akazi. Aya mafaranga atangwa atya:

- 30% ahabwa umupfakazi;
- 15% ahabwa buri mwana udafite umwe mu babyeyi;
- 20% ahabwa umwana udafite ababyeyi bombi;
- 10% ahabwa buri mubyeyi we bwite cyangwa uwagizwe we n'amategeko yafashaga

Igihe ugize impanuka y'akazi :

- Gerageza kubimenyesha umukoresha wawe n'umugenzuzi w'imirimo mu karere wagiriyemo impanuka ,
- Musobanurire neza ibifitanye isano n'impanuka yabaye, aho yabereye, abagabo babibone ndetse n'uwayiteye. Ibisobanuro byose bimaze kuboneka umukoresha yuzuza impapuro zimenyesha impanuka nk'uko abisabwa n'itegeko(modele A1)

- Bwira muganga ukuvura kukuzuriza icyemezo cya muganga yagusuzumiyeho bwa mbere ukimara gukomereka cyangwa ukimara gufatwa n'indwara (modele A 2)

- Bika neza impapuro utangiyeho amafaranga wivuza cyangwa iz'ibyo kurya byatanzwe n'ibitaro mu gihe wivuje ku giti cyawe.

- Niba ubumuga bwawe burengeje iminsi 30 ugomba gusaba muganga ukuvura kugutangira mu kigo cy'ubwiteganyirize mu Rwanda icyemezo cy'uko utarashobora gusubira ku kazi. Iyongerwa ry'icyo cyemezo ntirigomba kurenga iminsi 150.

- Ugomba kandi gusaba umukoresha wawe kugutangira mu Kigo cy'ubwiteganyirize mu Rwanda, icyemezo kigaragaza ko wahembwe cyangwa utahembwe igihe wari urwaye utagishoboye gukora.

- Iyo urangije kuvurwa, usaba muganga wawe icyemezo cy'uko wakize neza (A5).

Mu gihe utakaje umurimo usabwa no gutanga icyemezo cy'uko wasezerewe ku kazi, icyemezo cy'amavuko, icyemezo cy'uko uriho na numero ya konti ya banki. Igihe impanuka cyangwa indwara ikomoka ku kazi byakurikiwe n'urupfu by'uwiteganyirije abo asize basabwa ibyangombwa bisa n'ibisabwa n'uwasizwe n'uwiteganyirije mu ishami rya pansiyo.

Ni gute wuzuza dosiye y'impanuka cyangwa indwara bikomoka ku kazi

- Itegeko risaba umukoresha kumenyesha Ikigo cy'Ubwiteganyirize mu Rwanda impanuka zose cyangwa uburwayi bukomoka ku kazi umukozi witeganyiriza ashobora guhura nabyo. Igihe umukoresha adashoboye kubikora, uwiteganyirije (umukozi), umuyobozi w'inzego z'ibanze ubifitiye uburenganzira bashobora kubimenyesha mu gihe kitarenze imyaka 2 uhereye itariki impanuka yabereye. Ugomba na none kuzuza dosiye ukanageza ku kigo cy'Ubwiteganyirize mu Rwanda nomero za konti yawe n'ibyangombwa bikurikira :

- Fagitire y'ibikorwa wakorewe wivuza
- Icyemezo cya muganga kigaragaza urugero rw'ubumuga bwawe (A2 et A5)
- Icyemezo cy'uko uriho.

Icyitonderwa **:** Ibyemezo bisabwa abazungura mu gihe impanuka cyangwa indwara bikomoka ku kazi byatumye uwiteganyirije yitaba Imana ni bimwe nk'ibyabahabwa pansiyo y'uwiteganyirije basabwa.

4. ISHAMI RY'UBWISHINGIZI BW'INDWARA

Ninde ugenewe ubu bwishingizi?

Umunyamuryango nyir'izina ni ukorera Leta kandi uhembwa nayo, ukorera umushinga wa Leta n'undi wese uhembwa ku mafaranga ya Leta, Umunyamuryango nyirizina kandi ni uwageze mu kiruhuko cy'izabukuru wahoze yishingirwa na RSSB (ex. RAMA), Ikigo kigenga gishobora gusabira abakozi bacyo kuba abanyamuryango ba RSSB. Ibaruwa ibisaba yandikirwa Umuyobozi Mukuru wa RSSB. Buri munyamuryango nyir'izina yemerewe kuvuza abantu bo mu muryango we bakurikira :

- Uwo bashakanye k'uburyo bwemewe n'amategeko;
- Umwana wemewe cyangwa wemejwe n'amategeko;
- Umwana arera abyemerewe n'amategeko.

Imisanzu

Umusanzu uhabwa RSSB uhwanye na cumi na gatanu ku ijana(15%) y'umushahara fatizo « salaire de base ». Muri ayo umukoresha atanga arindwi n'igice ku ijana (7,5%), umukozi agatanga arindwi n'igice ku ijana (7,5%).

Ikigo cy'Ubwiteganyirize mu Rwanda kishingira ibikorwa by'ubuvuzi ku bantu bari mu kiruhuko cy'izabukuru babona pansiyo ihoraho kandi bakaba barahoze ari abanyamuryango b'icyahoze ari RAMA. Batanga umusanzu ungana na 7.5% bya pansiyo babona buri kwezi, 7.5% asigaye bakayatangirwa n'Ikigo cy'Ubwiteganyirize mu Rwanda.

Umukoresha niwe umenyekanisha (déclaration) umusanzu kandi akawugeza kuri RSSB. Umusanzu wa RSSB utangwa buri kwezi bitarenze italiki ya 10 y'ukwezi gukurikira ukwezi kwishyurirwa.

Uruhare rw'uwivuza mu kwishyura" ticket moderateur"

Uruhare rw'uwivuza mu kwishyura ari rwo "Ticket modérateur"ruhwanye na cumi n'atanu ku ijana(15%) y'amafaranga y'ibikorwa by'ubuvuzi cyangwa imiti yandikiwe ; RSSB imwishyurira 85%.

Ibikorwa by'ubuvuzi byishingirwa n'Ikigo cy'Ubwiteganyirize mu Rwanda:

- Gusuzumwa;
- Kubagwa;
- Kuvurwa amenyo;
- Kunyuzwa mu byuma bifata amafoto;
- Ibizamini bya laboratwari;
- Ibikorwa byo kunanura imitsi;
- Ibikorwa by'abaforomo;
- Amafaranga y'ibitaro cyangwa kuvurirwa mu bitaro;
- Guhabwa imiti;
- Gukurikiranwa no kuvurwa k'umugore utwite, kubyara n'inkurikizi zabyo.
- Indorerwamo z'amaso;
- Insimburangingo n'inyunganirangingo;
- Isuzuma rigamije kumenya uko uhagaze mu buzima (Medical check up);

Ibikorwa by'ubuvuzi n'imiti bihabwa abanyamuryango bishyirwaho na MINISANTE ifatanyije na RSSB.

Ni gute ibigo byigenga bishobora gufata ubu bwishingizi

Kugirango ikigo kigenga kibone ubu bwishingizi bw'indwara butangwa na RSSB cyuzuza ibi bikurikira:

- Ibaruwa yandikiwe Umuyobozi Mukuru wa RSSB
- Urupapuro rwerekana imiterere y'imishahara y'abakozi (Grille salariale), rugaragaza umushahara mbumbe, umushahara fatizo, inyongera ku mushahara n'amafaranga akatwa umukozi kandi ateganywa n'itegeko (TPR,)
- Urupapuro rwerekana ko ikigo cyiyandikishije mu kigo cy'Ubwiteganyirize (ishami rya pansiyo n'iry'ibyago bikomoka ku kazi)
- Igitabo cy'ubucuruzi (registre de commerce) ku bigo bicuruza
- Urupapuro rutanga uburenganzira bwo gukorera mu Rwanda ku miryango itegamiye kuri Leta (ONG)
- Urupapuro rutanga ubuzima gatozi ku ishyirahamwe
- Kugaragaza umubare w'abantu buri mukozi yakwishingira : uwo bashakanye n'abana bemewe n'amategeko

Iyo ibyo byangombwa byuzuye, ikigo cyasabye kibona ibaruwa icyemerera. Ibigo byigenga bigomba kuba bifite nibura abakozi 7 kugirango byemererwe.

Ibigo by'ubuvuzi na Farumasi bikorana n'ikigo cy'ubwiteganyirize

1. Ibigo nderabuzima byose bya Leta n'iby'Abihayimana byemewe;
2. Ibitaro byose by'utugari tw'ubuzima;
3. Ibitaro bikuru byo mu rwego rw'igihugu:

4. RSSB ifite Farumasi 11 mu ntara n'eshatu (3) mu mujyi wa Kigali.
5. Amavuriro yigenga na farumasi byagiranye amasezerano na RSSB:

Umurenge	**Ibitaro**	**Farumasi**
Gasabo	- Cabinet Makirelax - Centre Orchide - Doctor's Plaza Clinic - Isangano Clinic - Juliet B. Lucus Dental Clinic - Kigali Dermatology Clinic - Kigali Medical Centre - Kigali Medical Immaging & Supplies Centre - La Croix du Sud Hospital - La Triade Clinic - Polyclinique familiale - Ubuzima Polyclinic	- Continentale - Dolce & Bella - Du Calme - Exodus - Gisa Trail - Health Care - Idéale - Inipharma - La Reference - Maranata - New Hope - Pharmamed - Royale - Score - Sun Shine - Techni Pharma - Teta
Kicukiro	- Clinique Medical de Dieu - Clinique Medicale Apade - Clinique St Moise - Mpore – Liberte Polyclinic - Polyclinique du Carrefour	- Almanda - Delight - Experience - Marebe - Meniphar - Nova - Sabans - Speranza
Nyarugenge	- Biomedical Centre - Cabinet Medical de Pediatrie - Clinique Medical Baho - Clinique le Bon Samaritain - Clinique Odonto – Stomatologie - DK Opticals - Eye Care Optical - Faith Clinic - Harmony Clinic - Kigali Eye Centre - Kigali Optical - La Life Clinic - Nu Vision Opticals - Peter Biomedical Laboratory - Polyclinique du Bon Berger - Polyclinique du Plateau - Polyclinique la Medicale - Rwanda eye Clinic	- Abirwa - Alvarus - Bethzatha - Beni Ltd - Eza - Felsen - Fidele - Goal - Iramiro - La Divine - L'An 2000 - Le Carrefour - Licorne - Muhire - Peace - Pharmaplus - Pharmasave - Pharmavie - Sana - Sangwa - Score - Sunbean - Tramed - Trésor - Umurava - Unipharma
Muhanga	- Clinique Medical la	- Charite

	Providence - Clinique la Benediction	- Pharmachoice - Pillar - Victory
Huye	- Clinique Medicale de Huye	- Sun Rise - Victory - Viva
Rubavu	- Clinique Medicale de Kibungo - Clinique Medicale de l'Arche - Ndengera Clinic	- Lago - Pharmacie de Rubavu - Vinca
Ngoma		- Bona Curatio - Urumuri
Gicumbi		- De Byumba
Rusizi		- Bimophar
Nyanza		- Préférence
Musanze		- Ephar - Musanze

Umubare w'Ibitaro na Farumasi byigenga bikorana na RSSB ugenda uhinduka kuko kubihitamo bihoraho.

Icyitonderwa :

- Abanyamuryango ba RSSB bose bafite uburenganzira bungana mu byerekeye kwivuza no guhabwa imiti. Buri wese afite uburenganzira bwo kwivuza aho ashaka no guhabwa ibikorwa by'ubuvuzi bihatagirwa hatitaweho kureba urwego rw'umurimo arimo cyangwa ingano y'umusanzu atanga muri RSSB.
  Buri wese atanga umusanzu ashingingiye ku mushahara-fatizo we ariko agahabwa imiti n'ibikorwa by'ubuvuzi hakurikijwe ibyo akeneye (ibyo muganga yamwadikiye).

- Ubwishingizi bw'indwara butangwa na RSSB bushingiye ku bwisungane bw'abanyamuryango ba bayo. Ubwo bwisungane bugaragarira hagati y'ababembwa menshi n'ababembwa make, hagati y'abamaze igihe kirekire batanga umusanzu n'abinjiye muri RSSB vuba, hagati y'ingaragu n'abubatse bafite imiryango yagutse, hagati y'abarwaragurika n'abadakunze kurwara n'ibindi.

- Umuntu ahabwa ubwishingizi bw'indwara butangwa na RSSB atabanje gusumwa na muganga. RSSB imwakira uko imusanze kabone n'iyo yaba arwaye indwara idakira; ibi kandi ntibishobora gutuma umusanzu

5. Ibindi

Amatariki ntarengwa yo kumenyekanisha imishahara no kuriha umusanzu mu ishami rya pansiyo n'iry'ibyago bikomoka ku kazi

Mu kwezi gukurikira buri gihembwe, umukoresha amenyekanisha imishahara mbumbe y'abakozi agatanga n'urupapuro yishyuriyeho muri banki uwo musanzu ku biro by'Ikigo cy'Ubwiteganyirize biri muri buri Karere cyangwa ku biro by'Ikigo gishinzwe kwinjiza Imisoro n'Amahoro.

Igihembwe cya 1 : 30 Ukwakira
Igihembwe cya 2 : 31 Nyakanga
Igihembwe cya 3 : 31 Ukuboza
Igihembwe cya 4 : 31 Mutarama

Nkuko Ikigo cy'Ubwiteganyirize giteganya kujya gitanga pansiyo buri kwezi mu gihe kiri imbere ni nako kifuza ko imisanzu yajya itangwa buri kwezi aho kuba buri gihembwe.

Ibihano biteganywa n'amategeko y'ubwiteganyirize bihanishwa umukoresha utujuje inshingano ze

Gucibwa amafaranga **:** imisanzu yose itishyuriwe igihe, kimwe n'impapuro zimenyekanisha imishahara zitatangiwe igihe bituma umukoresha atanga inyongera y'amafaranga ingana na 1.5% kuri buri cyose ubwo byose hamwe ni 3% by'imisanzu agomba kwishyura buri kwezi cyangwa igice cy'ukwezi cy'ubukererwe.

Kwishyuzwa ku ngufu *:* umukoresha utishyuye imisanzu mu gihe giteganijwe, kandi akaba yarabonye inyandiko imwihanangiriza, ikigo cy'ubwiteganyirize mu Rwanda gishobora gukomeza kwishyuza ku ngufu nk'uko amategeko abiteganya, cyohererezа umukoresha inyandiko igaragaza igiteranyo cy'amafaranga yose agomba kwishyura. Iyo nyandiko ifatwa nk'urubanza rwaciwe kandi igakurikizwa mu nzira zose zemewe n'amategeko.

Gucibwa izahabu *:* icyo gihano gitangwa iyo habuze icyemezo cyo gushyirwa mu bwiteganyirize, habuze impapuro menyekanisha mishahara, imisanzu itishyuwe mu gihe giteganijwe, amategeko ateganywa mu kumenyekanisha impanuka z'akazi atubahirijwe, imishahara yamenyekanishijwe itari yo cyangwa ari imihimbano

Indangagaciro

- Kutabogama n'umurimo unoze ;
- Ubwitange no gukorera mu mucyo ;
- Guhanga n'ubudakemwa mu mikorere ;
- Ubufatanye no kuzuzanya n'izindi nzego;
- Gushyira imbere ikoranabuhanga.

Inshingano z'ingenzi za RSSB ni izi zikurikira :

- Gukurikirana no guteza imbere ibyerekeye pansiyo, Ubwishingizi bw'ibyago bikomoka ku kazi, Ubwishingizi bw'ikiruhuko cyo kubyara, Ubwizigamire bwa mbere y'izabukuru n'andi mashami yaba ngombwa ;
- Kwandika abakoresha, abakozi, abateganyirijwe, n'abiteganyirije ku giti cyabo bari mu mashami y'Ubwiteganyirize RSSB icunga ;
- Gukusanya no gucunga imisanzu nk'uko biteganywa n'amategeko ;
- Gutanga ibigenerwa abiteganyirije ;
- Kwishingira ibikorwa by'Ubuvuzi bigenerwa abiteganyirije;
- Gucunga ikigega cy'imisanzu ;
- Gushora imari hakurikijwe amategeko ;

Aho wabariza

Internet

Ushaka ibindi bisobanuro ku kigo cy'Ubwiteganyirize mu Rwanda wajya kuri website "**www.rssb.rw**" Ugeze aho ushobora kumenya uko konti yawe y'ubwiteganyirize ihagaze ukande kuri "**online application",** ukande kuri **"employee registration"** wuzuze formulaire y'ibyo usabwa.

Nyuma y'aho urategereza kugeza igihe tukoherereza akajambo k'ibanga uzajya ukoresha.

Icyitonderwa: Iyo twohereje akajambo cyangwa inomero y'ibanga (password) tuyohereza kuri e-mail yawe uba waduhaye

Telefoni igendanwa

Wohereza sms irimo amagambo akurikirana kuri ubu buryo :

Imisanzu*numero yawe y'ubwiteganyirize*umwaka

Ohereza kuri **0788301952**

Urugero : Reka dufate urugero rw'umukozi ufite numero y'Ubwiteganyirize 102056T akaba ashaka kumenya niba imisanzu ye y'umwaka 2009 yaratanzwe n'umukoresha we.

Azohereze kuri 0788301952.

Mu gihe gito cyane sms irimo igisubizo ihita imugeraho.

Ikaba imubwira mu kwezi uko bihagaze ikoresheje ijambo "**yes**" mu gihe imisanzu ye yatanzwe cyangwa "**no"** mu gihe imisanzu ye itatanzwe kuri uko kwezi.

Amashami y'ikigo cy'ubwiteganyirize mu Rwanda

Ku bindi bisobanuro cyangwa serivisi wakenera wakwegera ibiro by'Ikigo cy'Ubwiteganyirize biboneka muri buri Karere.

Intara	**Akarere**	**Telefoni**	**e-mails**
UMUJYI WA KIGALI	NYARUGENGE	0788477023	epaphrodite.rugerinyange@rssb.rw
	GASABO	0788467025	gervais.uzabakiriho@rssb.rw
	KICUKIRO	0788652791	odette.nyiramuzima@rssb.rw
AMAJYARUGURU	MUSANZE	0788653072	joseph.ruzahaza@rssb.rw
	BURERA	0788568705	baptiste.nzabonimpa@rssb.rw
	GAKENKE	0788486985	charles.rekeraho@rssb.rw
	GICUMBI	0788741001	claude.twagiramungu@rsb.rw
	RULINDO	0788408423	robert.nshimiyimana@rssb.rw
AMAJYEPFO	HUYE	0788855500	reverien.habitegeko@rssb.rw
	GISAGARA	0788565552	bosco.mbarute@rssb.rw
	NYANZA	0788403022	aaron.nsengumuremyi@rssb.rw
	KAMONYI	0788454050	vincent.havugimana@rssb.rw
	MUHANGA	0788565185	eugene.gatali@rssb.rw
	NYAMAGABE	0788854259	epaphrodite.baziga2rssb.rw
	NYARUGURU	0788650039	damour.ntibitura@rssb.rw
	RUHANGO	0788400072	pheneas.nsengiyumva@rssb.rw
IBURASIRAZUBA	RWAMAGANA	0788556883	celestin.rwigema@rssb.rw
	BUGESERA	0788745393	romain.nyabibona@rssb.rw
	GATSIBO	0788510564	isaac.ufitamahoro@rssb.rw
	KAYONZA	0788479927	jerome.mushimiyimana@rssb.rw
	NYAGATARE	0788572701	smith.kedmon@rssb.rw
	NGOMA	0788414739	michel.ilivuzumwami@rssb.rw
	KIREHE	0788533022	diogene.hashakimana@rssb.rw
IBURENGERAZUBA	KARONGI	0788775700	erick.nkuranga@rssb.rw
	NGORORERO	0788415879	steven.musoni@rssb.rw
	NYABIHU	0788676132	antoine.safari@rssb.rw
	NYAMASHEKE	0788627437	epimaque.kasanyu@rssb.rw
	RUBAVU	0788561300	dyrckx.dushime@rssb.rw
	RUSIZI	0788449464	georges.rugambwa@rssb.rw
	RUTSIRO	0788758817	ramadhan.butobutoshye@rssb.rw