MINISTRY OF FINANCE AND

Economic Planning

IBIBAZO BIKUNZE KWIBAZWA KURI EJO HEZA, UBWIZIGAME BW'IGIHE KIREKIRE

CONFIDENTIAL

Economic Planning

1. Ejo Heza ni iki?

Ejo Heza ni gahunda ya Leta igamije gufasha Abanyarwanda bose kwizigamira by'igihe kirekire bityo bikababafasha kuzabona pansiyo mu gihe bazaba bageze mu zabukuru. Ikaba ishyirwaho n'itegeko No **29/2017 ryo ku wa 29/06/2017 .**

Hari hamenyerewe ko pansiyo ihabwa abanyamushahara gusa ariko Ejo Heza izafasha n'abandi banyarwanda bari mu byiciro by'imirimo itandukanye kwizigamira no kuzabona pansiyo bageze mu zabukuru

CONFIDENTIAL

2. Intego za « EJO HEZA » ni izihe?

Intego za EJO HEZA ni izi zikurikira:

- Kuzamura umuco wo kwizigamira mu Banyarwanda ;
- Guha buri Munyarwanda n'Umunyamahanga utuye mu Rwanda amahirwe yo guteganyiriza izabukuru ;
- Kuzamura ubukungu bw'igihugu no kurwanya ubukene.

3. Ese ninde wemerewe kuba umunyamuryango wa EJO HEZA ?

- ✓ Umunyarwanda wese ufite irangamuntu yatanzwe n'ikigo kigihugu gishinzwe irangamuntu ndetse n'umunyamahanga utuye mu Rwanda;
- ✓ Abandi bantu bose basanganywe ubundi bwiteganyirize mu ibigo bitandukanye, bemerewe gufungura Konti ku bushake muri EJO HEZA;
- ✓ Ababyeyi cyangwa abishingizi bemerewe gufunguriza konti muri EJO HEZA abana batarageza imyaka 16 ;
- ✓ Abakoresha bemerewe gufunguriza konti abakozi babo harimo n'abakozi bo mu ngo.

4. Kuki ari ngombwa kuba umunyamuryango wa EJO HEZA?

Ni ngombwa kuba umunyamuryango wa EJO HEZA kugirango mbashe kwizigamira by'igihe kirekire, nzabone pansiyo ngeze muzabukuru, bityo bimpe kuzagira amasaziro meza. Ikindi ubwizigame bwanjye muri Ejo Heza bushobora no kumpesha amahirwe yo gukoresha igice cyabwo nkaba nabona icumbi, nkishyura amashuri n 'ibindi byinshi.

CONFIDENTIAL

5. **Ese nafungura Konti nte nkanizigamira muri Ejo Heza ?**

Umunyamuryango wifuza gufungura konti akanizigamira yakoresha inzira zikurikira :

a) Yakoresha telephone igendanwa agakanda akanyenyeri 506 urwego (*506#) agakurikiza amabwiriza.

b) Ashobora no kwifashisha, aba agenti ba MTN, AIRTEL TIGO, MOBICASH, SACCOs, amabanki n'ibindi bigo by'imari bibyemerewe.

6. **Ese namenya gute numero ya Konti yanjye ya EJO HEZA?**

Numero ya Konti y'umunyamuryango wa Ejo Heza ni numero y'indangamuntu ye. Ku banyamuryango batujuje imyaka 16, nimero ya Konti yabo ni numero y'indangamuntu y'umubyeyi cyangwa umwishingizi we.

7. **Ni irihe tandukaniro riri hagati ya EJO HEZA na RSSB?**

- RSSB ni ikigo giteganyiriza izabukuru, aho ubwizagame buteganyiriza pansiyo butegetswe ku muntu wese ukorera umushahara;
- EJO HEZA ni ubwizigame bw'igihe kirekire bushingiye ku misanzu itangwa ku bushake ku bakorera

CONFIDENTIAL

umushahara n'abandi bose bari mu byiciro by'imirimo itandukanye;

- Imyaka y'izabukuru muri EJO HEZA ni 55 mu gihe mu bwiteganyirize butegetswe busanzwe muri RSSB ari 65.
- Uri muri EJO HEZA, azahabwa amafaranga y'izabukuru hashingiwe ku bwizigame bwe hiyongereyeho Inyungu zavuye mu ishoramari. Mu gihe uri mu bwizigame butegetswe bwa RSSB, amafaranga y'izabukuru azayahabwa hagendewe ku myaka yakoze ndetse n'umushahara we mu myaka itanu ya nyuma.

8. Kubera iki ngomba kuba umunyamuryango wa Ejo Heza Kandi nsanzwe niteganyiriza pansiyo muri RSSB?

- Ejo Heza izafasha buri muturarwanda kwizigamira no kuzabona pansiyo ageze mu zabukuru. Byaba ari akarusho umuntu usanzwe yariteganyirije izabukuru muri RSSB aniteganyirije muri Ejo Heza; bityo mu zabukuru akazajya abona pansiyo ya RSSB, akanabona pansiyo y'inyongera ya Ejo Heza;

- Kubera ko buri gihe pansiyo ihora ari nkeya ugereranyije n'umushahara umuntu yafataga, kwizigamira muri Ejo Heza usanzwe waranizigamiye muri RSSB byafasha kubona pansiyo ihagije, bityo mu zabukuru icyuho cyo kuba umuntu atagifata umushahara ntikizabe kinini.

CONFIDENTIAL

9. Ni ryari umunyamuryango cyangwa umuzungura ahabwa ibimugenerwa?

Ibigenerwa umunyamuryango cyangwa umuzungura bitangwa hashingiwe ku mpamvu zikurikira:

- Kuba nibura yujuje imyaka mirongo itanu n'itanu (55) y'amavuko ;
- Apfuye;
- Agize uburwayi budakira cyangwa ubumuga butuma adakomeza kuba umunyamuryango
- Umunyamahanga uvuye burundu ku butaka bw'u Rwanda;
- Yihitiyemo kubikuza igice cy'ubwizigame bwe agamije kwiyubakira icumbi cyangwa kwishyura amashuri;
- Ahisemo gukoresha igice kimwe cy'ubwizigame bwe nk'ingwate y'inguzanyo;

10. Ni ibihe bigo byemewe bizatanga Service za EJO HEZA

Itegeko No 58/03 ryokuwa 4/4/2018 ryashyizeho ikigo cy'ubwiteganyirize bw'abakozi mu Rwanda (RSSB) nk'umuyobozi wa EJO HEZA.

Umubitsi w'imisanzu y'abanyamuryango ba EJO HEZA ni Banki Nkuru y'U Rwanda.

Ibindi bigo bizafasha Abaturarwanda gufungura konti muri EJO HEZA ndetse no kwizigamira ni ibi bikurikira:

- ✓ MTN
- ✓ Airtel-Tigo

CONFIDENTIAL

- ✓ MOBICASH
- ✓ SACCOs
- ✓ Na Banki

11. Ni ryari nsabwa kwizigamira umusanzu wanjye bwa mbere muri EJO HEZA?

Umunyamuryango wese asabwe kwizigamira agifunguza konti muri EJO HEZA. Konti y'umunyamuryango wa EJO HEZA izagira agaciro ari uko yizigamiye.

12. Ese ni gute nafunguza Konti y'umwana uri munsi y'imyaka 16?

Mu gihe umubyeyi cyangwa umwishingizi yifuza gufunguriza konti y'umwana uri munsi y'imyaka 16, yaca ku rubuga rwa EJO HEZA ari rwo www.ejoheza.gov.rw cyangwa akagana abakozi batanga serivise za EJO HEZA bakamufasha.

13. Ni amafaranga angahe nshobora kwizigamira kuri konti yanjye muri EJO HEZA?

Bitewe n'ubushobozi bw'umunyamuryango wa EJO HEZA, ushobora guhitamo ingano y'amafaranga ndetse n'inshuro wakwizigamira byaba ku munsi,ku cyumweru,mu kwezi, ku gihembwe cyangwa se ku mwaka. Ni ngombwa kuzirikana ko uko umunyamuryango yizigamira menshi bimuha amahirwe yo kuzabona amafaranga y'izabukuru ahagije biyo akagira n'amasaziro meza.

14. Ese Ejo Heza ishobora gafasha abanyamuryango kwiyubakira icumbi cyangwa kuriha amashuri?

Umunyamuryango wa Ejo Heza yemerewe guhabwa amafaranga y'ingunga imwe angana na mirongo ine ku ijana (40%) by'ubwizigame bwe agenewe kwiyubakira icumbi cyangwa kwishyura amashuri, mu gihe gusa amafaranga asigara muri Ejo Heza atari munsi ya miliyoni enye z'amafaranga y'u Rwanda (4.000.000 Frw).

CONFIDENTIAL

15. Ejo Heza irangwa n'iki ?

- Ejo Heza ni ubwizigame bushingiye ku **misanzu, itangwa ku bushake ;**
- Muri Ejo Heza umunyamuryango afunguza **konti yo kwizigamira** ihuzwa n'**indangamuntu** ;
- **Umunyarwanda wese n'umunyamahanga** utuye mu Rwanda bafite uburenganzira bwo kuba abanyamuryango muri Ejo Heza ;
- Umunyamuryango wa Ejo Heza atanga umusanzu **akurikije ubushobozi bwe** ;
- **Umwana** uri munsi y'imyaka cumi n'itandatu (16) y'amavuko ashobora guteganyirizwa no kugira konti y'ubwizigame muri Ejo Heza yashyizweho n'umubyeyi cyangwa umwishingizi we ;
- Uwizigamiye iyo agejeje **imyaka y'izabukuru** ubwizigame bwe abwishyurwa nka **pansiyo buri kwezi** ;
- **Uwizigamiye azajya abona ubutumwa** bugufi kuri telefone, cg email. Imisanzu muri Ejo Heza yishyurwa binyuze kuri banki, hakoreshejwe mobile money (Airtel – Tigo, MTN), Mobicash, SACCOs, Banki n'ibindi bigo by'imari bibyemerewe ;
- Imisanzu yose yazigamwe yoherezwa kuri **konti imwe y'Umubitsi** wabiherewe ububasha (Custodian) ;

CONFIDENTIAL

- Amafaranga yose yakusanyijwe ashorwa **n'Ushinzwe ishoramari** wabiherewe uburenganzira (Investment manager);
- Ku myaka 55, Pansiyo ya buri kwezi izajya itangwa hagendewe ku giteranyo cy'imisanzu yakusanyijwe hiyongereyeho inyungu ziyikomokaho.

16. Ese haba hari icyo Leta y' u Rwanda yateganyije mu rwego rwo kunganira abanyamuryango ba Ejo Heza?

Mu rwego rwo gushishikariza abaturarwanda kwizigamira muri Ejo Heza Leta yagennye amafaranga nk'uruhare rwayo ndetse n'ubwishingizi bw'ubuzima mu gihe umunyamuryango

yitabye imana:

Ubudehe	Umusanzu w'umunya muryango utangwa nibura ku mwaka	Uruhare ntarengwa rwa Leta	Ijanisha ku ruhare rwa Leta (%)	Ubwishingizi bw'ubuzina mu gihe umunyamuryango yitabye Imana	Ubwishingizi / gushyingura umunyamuryango
Ikiciro cya 1 & 2	RwF 15,000	RwF 18,000	100%	RwF 1,000,000	RwF 250,000
Ikiciro cya 3	RwF 18,000	RwF 18,000	50%	RwF 1,000,000	RwF 250,000
Icyiciro cya 4	RwF 72,000	-ntacyo agenerwa	Ntacyo agenerwa	RwF 1,000,000	RwF 250,000

CONFIDENTIAL

- Umunyamuryango uri mu cyiciro cya mbere cyangwa icya kabiri by'Ubudehe amafaranga make ashoboka agomba kwizigamira ni ibihumbi cumi na bitanu (15,000) kugirango agire uburenganzira ku ruhare rwa Leta bungana n'ijana ku ijana (100%) by'ubwizigame bwe.

- Umunyamuryango uri mu cyiciro cya gatatu by'Ubudehe amafaranga make ashoboka asabwa kwizigamira ni ibihumbi cumi n'umunani (18,000) kugirango agire uburenganzira ku ruhare rwa Leta rungana na 50% y'ubwizigame bwe.

- **Icyitonderwa:** Uruhare rwa Leta ntururenga 18,000 RwF.

- Umunyamuryango uri mu cyiciro cya kane cy'Ubudehe amafaranga make ashoboka asabwa kwizigamira ni ibihumbi mirongo irindwi na bibiri (72,000) ku mwaka. Abari muri iki cyiciro nta ruhare rwa Leta bagenewe.

- Abanyarwanda bujuje cyangwa barengeje imyaka 16 kandi bubahirije ibisabwa hashingiwe ku byiciro by'ubudehe bagenerwa ubwishingizi bw'ubuzima mu gihe umunyamuryango yitabye imana.

CONFIDENTIAL

- Uruhare rwa Leta ntiruzarenza imyaka 3 uhereye ku itariki Ejo Heza izaba yatangirijweho ku mugagaragaro.

17. Ni uwuhe mwihariko EJO HEZA ifite ugereranyije n'ubundi bwiteganyirize bukorwa ku bushake mu bindi bigo?

Mu rwego rwo kwizigamira no guteganyiriza pansiyo Ejo Heza ifite umwihariko ukurikira:

1.Kuba umunyamuryango: EJO HEZA ifasha abaturarwanda bose kwizigamira bagateganyiriza izabukuru, ku mafaranga make nayo ashobora gutangwa ingunga imwe cyangwa agatangwa buhororo buhoro hatitawe ku bakorera umushahara cyangwa bakora mu bindi byiciro by'imirimo.

2.Imyaka y'izabukuru: Amafaranga y'izabukuru muri EJO HEZA atangwa ku imyaka 55. Kubera ko Ejo Heza izaba irimo abanyamuryango bo mu byiciro by'imirimo itandukanye, barimo abakora imirimo ivunanye cyangwa y'ingufu, abanyamuryango bazajya batangira guhabwa pansiyo hakiri kare, ni ukuvuga ku myaka 55.

CONFIDENTIAL

3.Pansiyo ihabwa abanyamuryango: Hateganijwe ko Ejo Heza izashora imisanzu y'abanyamuryango noneho igihe cyo guhabwa pansiyo cyagera bakayihabwa hiyongereyo inyungu ziyikomokaho. Umunyamuryango kandi natangira guhabwa pansiyo ya buri kwezi, ubwizigane bwe buzakomeza gushorwa bityo pansiyo ye ikomeze kwiyongera.

CONFIDENTIAL

18. Ni gute amafaranga y'izabukuru agomba guhabwa abanyamuryango abarwa ?

Amafaranga ya pansiyo ya buri kwezi atangwa mu zabukuru abarwa hashingiwe ku giteranyo cy'imisanzu yatanzwe hiyongereyeho inyungu ziyikomokaho noneho pansiyo ikazatangwa mu gihe cy'imyaka 20.

19. Ese Umunyamuryango wa Ejo Heza yamenya ate uko imisanzu ye ihagaze?

Umunyamuryango wa Ejo Heza ashobora kumenya uko Konti y'imisanzu ye ihagaze yifashishije uburyo bukurikira:

i. Gukoresha telefoni ugakanda *506# ukubahiriza amabwiriza;

ii. Guhamagara umurongo w'ubufasha ari wo 4044;

iii. Guca ku rubuga rwa Ejo Heza arirwo www.ejoheza.gov.rw

20. Ese nta bihano bizabaho mu gihe umunyamuryango ahagaritse cyangwa atizigamiye nkuko yabyiyemeje?

Nta bihano bizabaho mu gihe umunyamuryango ahagaritse cyangwa atizigamiye nkuko yabyiyemeje. Cyakora, abanyamuryango bashishikarijwe kwizigamira bihoraho kugirango bazagere mu zabukuru barizigamiye amafaranga

CONFIDENTIAL

menshi atuma bahabwa pansiyo ifatika yabafasha kugira amasaziro meza.

CONFIDENTIAL

21. Ese amafaranga y'izabukuru azatangwa mu buhe buryo?

Nyuma yo kubara amafaranga umunyamuryango azajya ahabwa buri kwezi nka pansiyo, Ejo Heza izajya yohereza amafaranga ya pansiyo kuri konti y'umunyamuryango.

22. Mu gihe umunyamuryango w'ubwizigame bw'igihe kirekire yitabye Imana atarageza cyangwa afite imyaka 55 amafaranga y'umunyamuryango ahabwa nde?

- Abazungura b'umunyamuryango wapfuye afite nibura imyaka mirongo itanu n'itanu (55) bafite uburenganzira bwo guhitamo guhabwa ubwizigame n'inyungu zibukomokaho bw'uwapfuye mu buryo bw'amafaranga y'ingunga imwe cyangwa bakayahabwa mu byiciro buri kwezi;

- Abazungura b'umunyamuryango upfuye ataruzuza imyaka mirongo itanu n'itanu (55) bahabwa amafaranga y'ingunga imwe ahwanye n'ubwizigame bwose uwo munyamuryango wapfuye yari amaze kugira;

CONFIDENTIAL

- Ibigenerwa abanyamuryango ba Ejo Heza byishyurirwa mu buryo butaziguye kuri konti ya banki cyangwa konti koranabuhanga.

23. Ese ni ubuhe buryo abanyamuryango b’Ejo Heza bazashyikirizwa ubwishingizi bw’ubuzima?

EJO HEZA ifitanye amasezerano n’ibigo by’ubwishingizi bitandukanye ku buryo iyo umunyamuryango yitabye imana Ejo Heza isaba ibigo by’ubwishingizi kwishyura abazungura b’umunyamuryango witabye Imana amafaranga y’ubwishingizi bw’ubuzima n’amafaranga yo gushyingura.

CONFIDENTIAL

24. Mu gihe umunyamuryango w'Ejo Heza agize ikibazo azabariza he?

- Yabaza ahamagara ku umurongo w'ubufasha ari wo 4044;
- Yabaza akoresheje email info@ejoheza.gov.rw
- Akaba yaca ku rubuga rwa Ejo Heza arirwo www.ejoheza.gov.rw
- Cyangwa agasura Ejo Heza ku biro byayo.

25. Ese umunyamuryango wifuza kwizigamira muri Ejo Heza yaca muzihe nzira?

- Abifuza kwizigamira muri Ejo Heza bakwegera aba agenti ba MTN, AIRTEL TIGO, MOBICASH, SACCOs, amabanki ndetse n'ibindi bigo by'imari bibyemerewe.

26. Ese mu gihe icyiciro cy'ubudehe cyanjye gihindutse muzabimenya mute?

Ikoranabuhanga rya Ejo Heza ryahujwe n'irya NIDA ndetse na LODA. Mu gihe amakuru y'ibyiciro by'ubudehe yahindutse, ikoranabunga rizajya rihita rivugurura amakuru y'ibyiciro by'abanyamuryango.

CONFIDENTIAL

CONFIDENTIAL

27. Kubera iki leta y'u Rwanda yagennye ibishishikariza abanyamuryango mugihe cy'imyaka itatu yambere gusa?

Ubu buryo Leta yagennye, bugamije gushishikariza abanyarwanda kwitabira gahunda ya EJO HEZA hakiri kare no kwimakaza umuco wo kwizigamira mu buryo buhoraho.

Kuba Leta yakomeza gutanga ibishishikariza abanyamuryango mu gihe kirenze imyaka itatu, byabangamira izindi gahunda za leta zikeneye ingengo y'imali nk'uburezi, ubuzima, ibikorwa remezo n'izindi. Niyo mpamvu ibishishikariza abanyamuryango byagenwe mu myaka itatu gusa uhereye igihe EJO HEZA yatangiriye ku mugaragaro.

28. Ese abana batagejeje imyaka 16 ariko bafunguje konti muri EJO HEZA bazemererwa uruhare rwa Leta ?

Yego, abana batagejeje imyaka 16 bazagenerwa uruhare rwa Leta hashingiwe ku cyiciro cy'ubudehe cy'ababyeyi cyangwa abishingizi babo.

29. Ni iyihe mpamvu ituma abanyamuryango ba EJO HEZA bari munsi y'imyaka 16 batemererwa ubwishingizi bw'ubuzima kandi nabo bashobora kwitaba Imana ?

Muri EJO HEZA, ibigenwa n'ubwishingizi biba bigamije kuziba icyuho cyaterwa n'urupfu rw'umwe mu bagize

CONFIDENTIAL

umuryango kandi yari afite uruhare mu mibereho yabo n'ubwo n'abana bashobora guhura n'ungorane y'urupfu.

30. Ninde uzahabwa ubwizigame bwanjye n'ubwishingizi bw'ubuzima ndamutse nta muntu dufitanye isano mfite?

Umuntu aramutse adafite uwo bafitanye isano cyangwa abateganywa n'itegeko ry'izungura, umunyamuryango wa EJO HEZA iyo yitabye Imana uwo yaraze ubwizigame bwe niwe uzabuhabwa hamwe n'amafaranga y'ubwishingizi bw'ubuzima.

31. Bizagenda gute mu gihe umunyamurya wa EJO HEZA agize uburwayi budakira cyangwa ubumuga bwa burundu?

Umunyamuryango wagize ubumuga buhoraho cyangwa uburwayi budakira atarageza cyangwa afite imyaka mirongo itanu n'itanu (55) yemerewe guhitamo guhabwa amafaranga y'ubwizigame bwose uteranyijeho n'inyungu zabwo ingunga imwe cyangwa kuyahabwa mu byiciro yihitiyemo.

32. Ni kuki umunyamuryango atemerewe guhabwa ubwizigame bwe n'ubwo yaba ahuye n'ikibazo icyo ari cyo cyose kihutirwa atarageza ku myaka 55?

EJO HEZA ni ubwizigame bw'igihe kirekire bugamije gufasha guteganyiriza izabukuru. Ariko

CONFIDENTIAL

umunyamuryango ashobora gukoresha igice cyabwo (40%) akabona icumbi cyangwa akariha amashuri.

33. Bigenda bite k'ubwizigame bw'umunyamahanga uvuye burundu k'ubutaka bw'u Rwanda ?

Umunyamuryango w'umunyamahanga uvuye burundu mu Rwanda afite uburenganzira bwo kubikuza amafaranga yose ari kuri konti ye muri Ejo Heza akayahabwa ingunga imwe.

CONFIDENTIAL