

**OBWENGYE BW'OKUTUNGUURA ZA BIZINESI  
Z'ABAHINGI B'EMBIBO AB'ORURENGO RW'AHANSI.**

**AKATABO KA KABIRI**

**OBUTABO BW'ABAHINGI B'EMBIBO AB'ORURENGO  
RW'AHANSI**

Ekihandiiko eki kakashozibwa aba  
International Center for Tropical Agriculture  
(CIAT)

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## **OKUSIIMA**

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Akatabo aka kakagyeresibwa omu Uganda. Omurimo gw'okukagyeza ogwakoziwe abantu batari bamwe nitugusiima munonga. Abantu abo barimu ba memba ba Uganda National seed Potato Producers' Association (UNSPA), Bugwanyiri Farmers Enterprise, Kolonyi Home and Family child Care Group, Harriet Nafuna owa Mission: Moving Mountains hamwe na John Kyooma kuruga omu Africare-Kabale. Rupert Best na Colletah Chitsike bakaheereza obuhabuzi bw'amaani omu kushwijuma orukanga rw'akatabo aka orwabandize kushohora.

## **ENTURUKIRIRO Y’OBUTABO BW’ABAHINGI B’EMBIBO AB’ORURENGO RW’AHANSI.**

Akatabo aka kagyendereirwe kukoresibwa abahingi b’embibo ab’orurengo rw’ahansi, abashuubuzi n’ebitongore by’abantu b’omu byaro nk’amashomero, amakanisa/ amakereziya abaine ekyetengo ky’okuhinga embibo z’ebihingwa bitari bimwe z’okuguza. Akatabo kagyendereirwe kuyamba abantu abataine bwegyese omu kuhinga embibo. Noobaasa kushaba obuyambi kwenda kwetegyereza bimwe aha bihandiikirwe omu katabo aka kuruga omu bitongore nainga omu bahingisa abakuru.

Akatabo akandi: **“Okuhinga embibo z’ebihimba”** (omu Rujungu nibakeeta **“producing bean seed”**) omu butabo bw’abahingi b’embibo kakahandiikwa kuyamba abahingi b’embibo z’ebihimba. Ebihandiiko ebindi ebirikwegyesa aha kuhinga embibo noobaasa kubitunga kuruga omu bitongore ebindi.

Akatabo aka akakwasire aha bwengye bw’okuhinga embibo z’okuguza tikagyendereire kihingwa kimwe. Nitukozesa ekigambo “embibo” obwe tubariiremu ebihingwa eby’emboga, emiti n’ebindi.

### **Okushoboorora aha rurimi rwa bizinesi:**

Ahabw’okugira ngu ebigambo ebimwe ebirikukoresibwa omu rurimi rwa bizinesi tibirikushangwa omu ndimi zaitu za Afirika, orikukoresa akatabo aka nari orikukavunuura naabaasa kutamu ebigambo bisya nainga akorese eby’endimi ezindi nk’Orungyereza nari Orufaransa.

## ESHUURA 1:

# AHABW'ENKI OSHEMEREIRE KUTANDIKAHO BIZINESI Y'EMBIBO?

Omu kuhinga ebihingwa ebimwe nk'ebihimba, ebinyobwa, emondi n'ebitakuri, abahingi abingi nibakoresa embibo nari ebirikubyarwa kuruga omu byabaire bihingirwe omu sizoni ey'enyima. Hoona obundi abahingi nibagura embibo kuruga aha bahingi abandi, omu katare, nari omu maduuka nainga obumwe zibagabirwa. Abahingi nibaronda embibo kuruga ahandi ahabwokuba:

- ✓ Nibaba bafeereirwe embibo ahabw'omushana mwingi, enjura erengyesereize, endwara z'ebihingwa amari nainga ahabw'okuzibiika kubi
- ✓ Bakarya nainga bakaguza byona ebi baashaarwire
- ✓ Nibenda kuhinga emisiri mihango kwonka embibo ezi biine zitarikumara
- ✓ Nibenda kuhinga aha mbibo ensya.

Ekigyendererwa ky'okutandika bizinesi y'okuhinga embibo n'okwenda kushohoza embibo z'okuguza ez'omutindo gw'ahaiguru, kandi okatunga esente kuruga omu buheereza obwo.



**Embibo nizibaasa kukuheereza esente.**

Bizinesi y’omuringo ogu neekora gye aha bihingwa bimwe bitari byona. Ekihingwa nikibaasa kurugwamu bizinesi y’embibo haaba hariho ebi:

- ✓ Abahingi baaba batamazirwe n’embibo eziriho nainga batakunzire mutindo gw’embibo zaabo nari ezirikuguzibwa omu butare n’amaduuka
- ✓ Abahingi baaba bataine mbibo zirikumara omu bwire bw’okubyara
- ✓ Ekihingwa kyaba nikikwatwa endwara ezirikushangwa omu mbibo nari omu itaka (ekyokureeberaho endwara y’emondi)
- ✓ Abantu ba buriijo baaba nibabaasa kukora embibo z’omutindo murungi.

Akatabo aka tikarikugamba aha kihingwa kimwe nari bimwe. Kwenda ngu oyetegyereze gye, nitukuheereza ebyokureeberaho by’emondi n’ebihimba. Abahingi b’embibo z’ebihimba bashemereire kushoma akatabo aka hamwe n’akandi aka: **“Okuhinga embibo z’ebihimba”** (**“Producing bean seed”**)

Bizinesi y’embibo neeha abantu obuheereza bw’emiringo eshatu:

- 1 Embibo z’omutindo murungi: N’obu abahingi barikuba nibakunda omutindo gw’embibo ezaabo, obumwe nibashanga omutindo gw’embibo ezibarikugura omu butare, omu maduuka n’ahandi gutaboneire. Embibo ezi, nk’ez’ebihimba nari ebindi bihingwa eby’enjuma obumwe niziba zihombataine, zihumbire, zihindikire nainga zimungirwe nari obundi ziri orujwangye. Embibo z’emondi obumwe niziba ziine endwara erikuzoomya.
- 2 Okutunga embibo: Abahingi nibakira kuburwa embibo obwire bw’okubyara bwaheza kuhika. Embibo zaaba nizikorerwa omu kicweka ekyo kukira kukorerwa hare munonga nikimaraho oburemeezi bw’okuburwa embibo omu bwire bw’okubyara.
- 3 Okuhinga embibo ensya: Abacondoozi nari obumwe abahingi nibareetaho embibo nungi z’ebihingwa bitari bimwe kwonka bashanga oburemeezi omu kuzihisya abahingi ahabw’obwingi bwabo. Abaine bizinesi y’embibo nibabaasa kukoragana n’abacondoozi nari abahingi abu bari kugyerezaho kwenda kumanya n’okuguza embibo ezongiirweho omutindo.



Okutandika bizinesi y’embibo n’ababwokuba kigaruha kiyamba n’ababwokuba omu kicweka ekyo ahabwokuba embibo nungi nizireetaho okweza, abantu batunga ebyokurya bingi n’eby’okuguza. Nikyetaaga okwegyendesereza munonga waaza kushohoza embibo z’omutindo murungi. Nahabwekyo nikyetaagisa okutunga obuhabuzi kuruga aha bacondoozi n’ababwokuba abakuru. Noobaasa kutunga ebihandiiko birikutendeka aha bihingwa ebimwe.

## **ESHUURA YA 2: OKUSHARAMU KUTANDIKA BIZINESI Y’EMBIBO.**

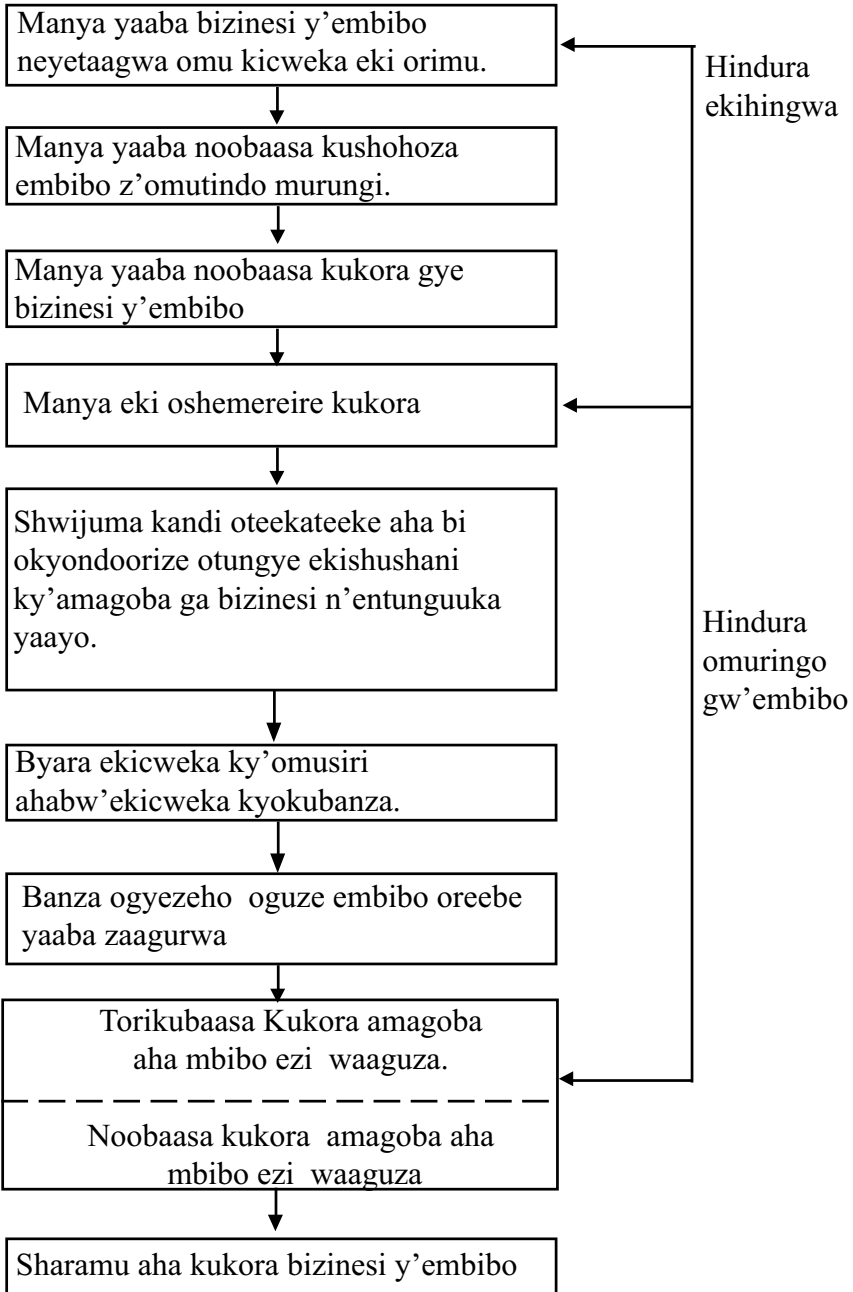
Otakatandikire bizinesi, oshemerereire kubanza waayetegyereza waaba noogibaasa, waaba noobaasa kushohoza embibo omu bwingi, z’omutindo murungi, kandi aha mihendo eringaniire. Nooyetenga okumanya kwingi kandi okeebuuza ebibuuzo bingi otakashaziremu kutandika bizinesi y’embibo.



**Teekateeka n’obwegyendesereza otakashaziremu kutandika bizinesi y’embibo.**

Oshemerereire kuraba omu matembezo mushanju omu kusharamu kutandika bizinesi y’embibo.

## Amatembezo g’okutandikaho bizinesi y’embibo.



### **Bizinesi y'embibo neeyetaagwa omu kicweka eki?**

- Manya yaaba embibo nizeetaagwa
- Manya ebihingwa n'embibo ebirikwendwa munonga
- Teebereza obuhango bw'akatare k'embibo
- Manya yaaba hariho abandi abarikuhinga embibo

Okucondooza aha katere n'omuringo gw'obuteeka ogu abashuubuzi barikutungiramu okumanyisibwa kuhikire okurikubabaasisa kutebeekanisa n'okubaririra bizinesi zaabo. Ahabw'abakozi b'embibo, okucondooza aha katere nikubayamba kugarukamu ebibuuzo ebi:

- ✓ Nibihingwa ki ebi abahingi barikwenda embibo zaabyo?
- ✓ Ni mihendo ki ei abahingi barikubaasa?
- ✓ Oshemereire kushohoza embibo zirikwingana ki buri sizoni y'okugyara?
- ✓ Buri muhingi naabaasa embibo ziririkwingana ki?
- ✓ Abahingi nibakunda kugura nkahi embibo?
- ✓ Ni baguzi ki abandi abaakubaasa kuba nibenda kugura embibo?
- ✓ Ni biragiho ki ebirikugyenderwaho omu kuhinga embibo za buri kihingwa?

Okucondooza aha katere kushemereire kukorwa otakatandikire bizinesi y'embibo kandi kugume kukorwe aha nyuma y'emyaka 3-4 kwenda ngu omanyempinduka ezirikubaho omu katere k'embibo.

Emiringo ebiri y'okukoramu okucondooza niyo erikushoboororwa omu kihandiiko eki: okucondooza okw'okubuuza n'okwetegyereza. Okucondooza okw'okubuuza nikukworwa aha bantu bakye omu kicweka bwanyima otwara ebigarukwamu kuba ebyo ebi abantu boona barikwenda.

Okucondooza okw'okwetegyereza, omuntu naayetegyereza embeera ezirihho aha kintu ekyo bwanyima ahendera n'okusharamu kurugiirira aha bi yaareeba.

### **Okucondooza okw'okubuuza**

Waaba noocondooza aha katare k'embibo oshemereire kutunga amakuru kuruga aha bantu b'emiringo mingi nari ebitongore: abahingi, ebibiina by'abahingi, n'ebitongore, ab'amaduuka, n'abaine amaduuka g'eby'obuhingi, amashomero againe emisiri n'ebibiina by'entunguuka nk'ebigombe bitari bya gavumenti ebirikukorera omu byaro na za purogyekiti.



### **Kora okucondooza aha baguzi b'emiringo mingi**

Rundaana amakuru g'emiringo mingi kuruga ahari buri bantu orikukoresa emiringo mingi y'okubuuza nk'oku erikworekwa omu kipande eki ahaifo:

## Okucondooza aha katare

Ow'okubuuza	Ebi orikwenda kumanya	Omuringo gw'okubuuza
Abahingi n'ebibiina by'abahingi	<ul style="list-style-type: none"> <li>• Embibo kugira akatare</li> <li>• Embibo ezi barikukunda</li> <li>• Embibo ezi barikuhinga</li> <li>• Ekyetengo ky'embibo ensya</li> <li>• Ebikuru ebirikukwata aha mutindo gw'embibo</li> <li>• Omuhendo ogu barikubaasa kuguriraho embibo.</li> </ul>	Okubuuza
Abarikuguza embibo (abashuubuzi, ab'amaduuka, n'amaduuka g'eby'obuhingi)	<ul style="list-style-type: none"> <li>• Emihendo y'embibo eziguziibwe</li> <li>• Embibo eziguziibwe</li> <li>• Ekika ky'embibo ziguziibwe</li> <li>• Obwingi bw'embibo eziguziibwe</li> <li>• Amagoba agakozirwe</li> <li>• Ebizibu ebiri omu kuguza embibo</li> <li>• Emihendo ei abantu barikubaasa</li> <li>• Ekyetengo ky'okugurira omu bwingi</li> <li>• Emyanya ei barikushangwamu</li> </ul>	Okubuuza n'okwetegyereza embeera
Abahingi b'embibo	<ul style="list-style-type: none"> <li>• Ebihingwa</li> <li>• Embibo n'emiringo y'embibo ezi barikuhinga</li> <li>• Emihendo y'embibo ezi barikuhinga</li> <li>• Obwingi bw'embibo ei barikuhinga</li> <li>• Enshohoza</li> <li>• Embariira y'amagoba</li> <li>• Ei embibo zirikuguzibwa</li> <li>• Ebizibu ebiri omu kuguza embibo</li> </ul>	Okubuuza n'okwetegyereza embeera
Amashomero, ebitongore by'abantu, na za purogyekiti	<ul style="list-style-type: none"> <li>• Ekyetengo ky'okugura embibo</li> <li>• Emihendo ei barikubaasa</li> <li>• Embibo ezirikukundwa</li> <li>• Ekyetengo ky'okuguririra omu bwingi</li> </ul>	Okubuuza
Abahingisa abakuru n'abacondoozi	Entwaza n'ebiragiro ebirikukwata aha mbibo	Okubuuza

Sharamu aha bwingi bw'abantu n'ab'ebitongore abu oraagambe nabo. Ku oraabe ogyendereire kugira akatare kahango, noija kucondooza omu byaro bingi. Reeba ngu waabuza abantu abu otarikumanya kwenda ngu otungye amakuru garukumara. Emibaro egi ahaifo neebaasa kukuyamba.

**Abahingi:** 20 buri kyaró. Toorana amaka againe entaasya entarikushushana (noobaasa kuronda abagaiga 5 abaarwagati 8, n'abooro 7)

**Abashuubuzi:** 5-8

**Abahingi b'embibo:** Nikirugiirira aha mubaro gw'abariho.

**Amashomero:** 3-5

**Ab'ebitongore by'entunguuka:** Nikirugiirira aha mubaro gw'ebiriho.

Banza okore orukarara rw'ebibuuzo ebi oraabuze. Hikiirira abantu nainga ebitongore ebi otooraine kubuuzá. N'eky'omugasho waaba noobuuzá abahingi, kubuuzá omuntu oine obujunaanizibwa bw'okureeberera embibo. Kaingi omuntu nk'ogu naakira kuba ari omukazi. Handiika ebi abantu barikugarikamu kwenda ngu oije oyetegyereze ebigarukwamu reero osharemu.

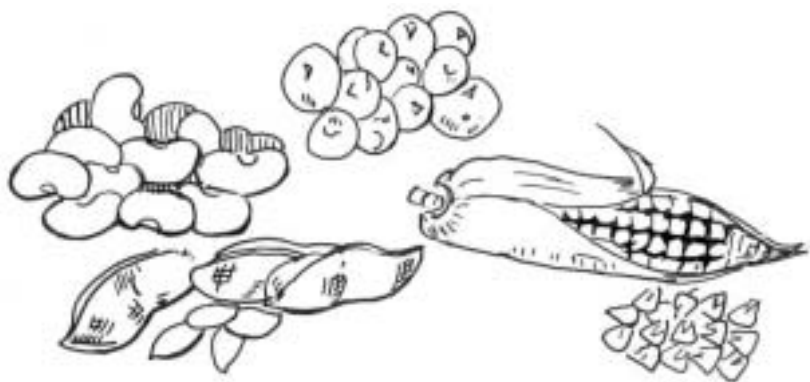
### **Okucondooza okw'okw'ekwetegyereza embeera**

Noobaasa kuntunga amakuru agandi agarikukwata aha katare kurabira omu kwetegyereza ebirikubaho omu kicweka ekyo. Za omu butare n'amaduuka omu bwire butari bumwe omu mwaka kureeba abarikuguza embibo, emiringo y'embibo erikuguzibwa, omutindo gwazo, ni ryari obu abantu barikuzigura kandi n'ebi barikubuuza abashuubuzi.

Oshemereire kutereza gye amakuru agu waarundaana. Kworesa ebipande ebiri aha mpapura 46-47 zikuyambe okutereza amakuru g'okwendwa kw'embibo, emihendo y'embibo, ebiine omugasho aha muhingi, n'emiringo y'embibo ezirikuguzibwa munonga.

### **Okutoorana ebihingwa n'embibo za bizinesi yaawe.**

Nooza kusharamu aha bihingwa n'embibo zaabyo ezi oine kukorera embibo kandi n'okusharamu obwingi bw'ebihingwa ebi oine kukoraho. Sharamu eky'okukora waaheza kucondooza aha katare.



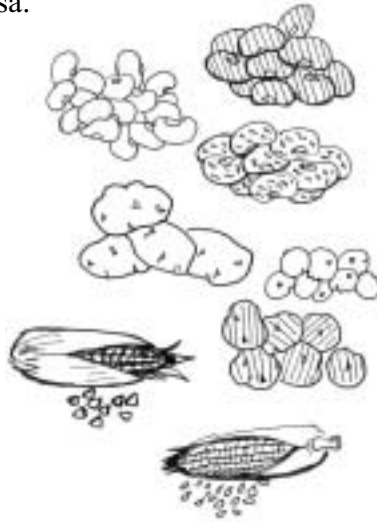
**Bizinesi y’embibo ni nungi aha bihingwa bimwe kwonka bitari byona.**

**Okuhinga embibo z’ebihingwa birengire ahari kimwe ziine emigasho mingi:**

- ✓ Akatare k’ekihingwa kimwe kaaheza kukyendeera, noogumizamu n’ekihingwa ekindi.
- ✓ Noobaasa kukora esente kuruga omu mbibo waaba noohinga orikuhindura ebihingwa.
- ✓ Nooba oine eby’okuguza bingi ebirikubaasa kukwongyerera amagoba kandi kikakyendeeza aha kufeerwa munonga omu mpinduka z’embeera z’obwire.

Oburemeezi buhango oburiho buri omu kuhinga ebihingwa birengire ahari kimwe n’okugira ngu nooba oine kukora munonga kandi orikwetaaga ebikoreso bingi n’obukugu bw’amaani. Kwenda ngu bizinesi yaawe etunguuke, oshemereire kukora aha bihingwa bikye nka 1 nari 2 buri murundi. Waasharamu kuhinga embibo z’ebihingwa 2, reeba ngu waatoorana ebihingwa ebirikuha hamwe kwenda ngu okorese eitaka rikye. Ekyokureberaho ebihimba n’emondi nibigyenda gye hamwe. Noobaasa kusharamu kubihinga hamwe buri sizoni nainga sizoni emwe.

Okutunguuka kwa bizinesi yaawe nikwija kurugiirira aha mbibo ezi oraatoorane kukanyisa.



**Toorana kurungi embibo zaawe aha bw’okwenda kutunguura bizinesi yaawe.**

Kanyisa embibo eziraagire akatare zonka. Embibo za buri kihingwa ziri omu miringo eshatu.

- 1: Embibo eza **buriijo**: ezi barikukira kuhinga: Ezi n’embibo ezi bahingire kumara emyaka mingi.
- 2 Embibo eza buriijo ezitarikukira kuhingwa: Ezi n’embibo ezi abantu barikukira kukundaho ebintu bimwe kandi zirikuhingwa abantu bakye obwire obu. Embibo nizikira kutakanya ahabwa ibura ry’embibo.
- 3 Embibo ezongiirwe omutindo: Ezi n’embibo ezikwozirwe abacondoozi nainga abahingi ezirikwera munonga kandi nizikira kuba zitarikurahuka kukwatwa burwaire n’obukooko. Embibo enyingi omuri ezi niziba nizishushanira kimwe n’embibo eza buriijo.

Waaba nootoorana embibo ezi oraakanyise, omuri ezi ishatu, gyenderera oburungi n’obubi bwa buri miringo nk’oku biri kworekwa ahaifo.



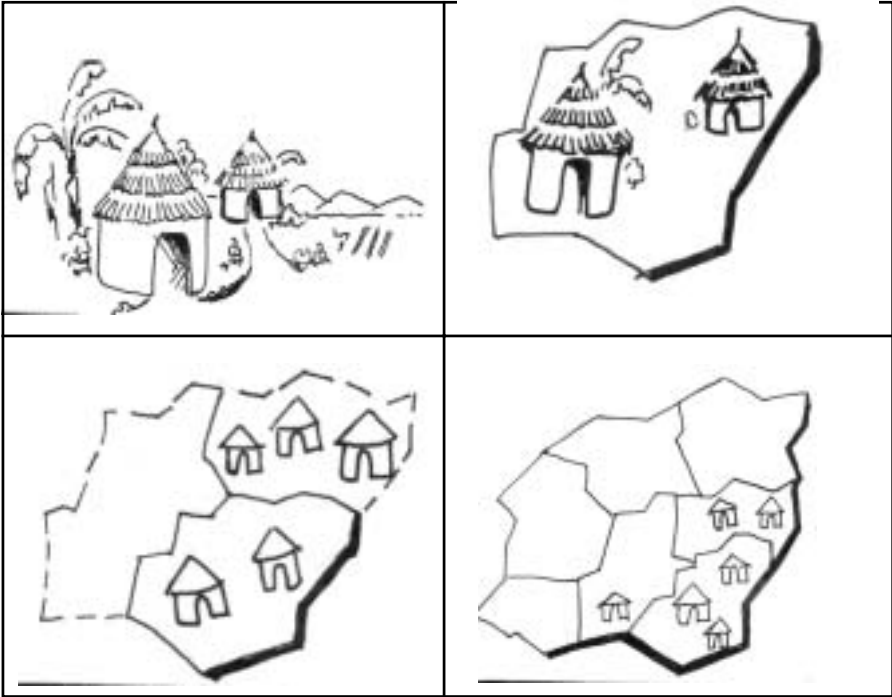
## Emiringo y’embibo ezirikubaasa kuhingwa.

Emiringo	Ebirngi ebiziriho	Ebibi eziriho
Embibo eza buriijo ezirikukira kuhingwa	<ul style="list-style-type: none"> <li>Abahingi nibazimanya</li> <li>Ziine obubonero obu abahingi barikuzikundaho</li> </ul>	<ul style="list-style-type: none"> <li>Abahingi nibabaasa obutazigura ahabw’okugira ngu ziri omu maduuka, omu butare, n’omu bandi bahingi.</li> <li>Tizirikurahuka kukanya</li> <li>Tizirikwera gye kandi obumwe tizirikugumira burwaire n’obukooko.</li> </ul>
Embibo eza buriijo ezi batarikukira kuhinga	<ul style="list-style-type: none"> <li>Abahingi nibabaasa kuzigura aha mihendo y’ahaiguru ahabwokuba tizirikukira kukanya</li> </ul>	<ul style="list-style-type: none"> <li>Tizirikukira kukanya</li> <li>Tizirikwera gye kandi obumwe tizirikugumira burwaire n’obukooko</li> <li>Nizibaasa obutagira katare karungi.</li> </ul>
Embibo ensya	<ul style="list-style-type: none"> <li>Nizeera munonga kandi zigumira endwara n’obukooko</li> <li>Abahingi nibabaasa kuzigurira aha mihendo y’ahaiguru.</li> </ul>	<ul style="list-style-type: none"> <li>Abahingi nibabaasa kuba batarikukunda embibo ensya</li> <li>Zibaasa kugira obubonero obu abahingi batarikukunda.</li> </ul>

Ekirikukurataho n’okuronda embibo ezi oraashohoze. Noobaasa obutaheza ekicweka eki waaba nooyenda kushohoza embibo ensya ezi otakatungire ahu oraazihe. Otakashaziremu eky’okukora, n’eky’omugasho kubanza waahandiika emihendo y’embibo zitarikushushana. Ekipande kirikworeka okutereza amakuru agarikukwata aha mhendo nikyorekwa aha rupapura rwa 52.

## Okusharamu aha buhango bwa bizinesi yaawe.

Waaba noocodooza aha katare, ni kirungi kumama ni bantu ki ebi oriije kuguza. Noiija kuguza abahingi b’omu kyaroyawwe n’ebyaro ebikihereire, noiija kuguza omu byaro bingi omu disitirikiti yoona nainga ekicweka kihango kya ihanga?



**Bizinesi y’embibo nebaasa kugira obutare bw’emiringo mingi.**

Akatare aku orikuranzya nikarugiirira aha buhango bwa bizinesi ei orikwenda n’ebikoreso (eitaka, abakozi, esente, obwire) ebi oine.

**Nkaabaasa kushoza embibo z’omutindo murungi?**

- Sharamu ekika ky’embibo ezi orikwenda kushohozsa
- Teekateeka aha bikoreso n’ebintu ebi orikwetaaga ahabwa bizinesi y’embibo.

## **Okusharamu aha kika ky'embibo ezi orikwenda kushohoza**

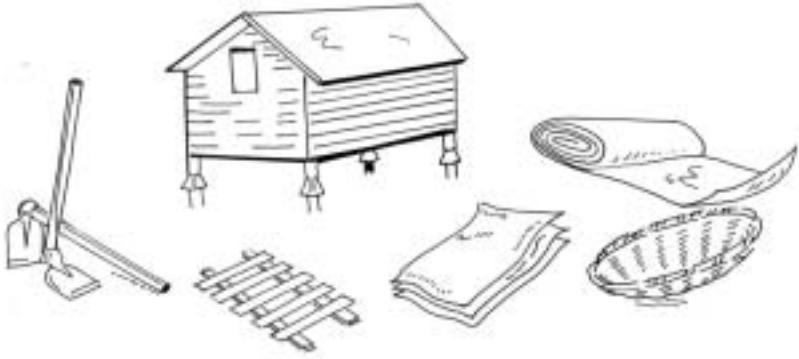
Embibo niziteebwa omu bika kwenda kworeka entaaniso eri aha mutindo gwazo. Ahabw'ebihingwa ebimwe nk'ebihimba, omutindo nigubarirwa aha kumera kwabyo, oburungi nari yaaba embibo zitaine burwaire n'akakye. Omutindo gw'embibo z'emondi nigureeberwa aha buhango (eshemereire kurenzya mirimita 35) n'omubaro gw'emitooka (oguriho ena n'okukiraho). Kaingi gavumenti nehamya ebika bishatu by'embibo z'okuguza abahingi.

- 1. Embibo ezihamiibwe:** Embibo ezishohoziibwe abakugu nk'abacandoozi, abaine embibo z'okuguza. Emisiri y'embibo ezihamiibwe eshemereire kukyeberwa abakugu omu by'embibo kwenda kuhamya zaaba nizihikiiriza ebyetaago ebitairweho gavumenti.
- 2. Embibo ezongiirwe omutindo:**(ezirikwetwa ez'omutindo nainga ez'okushuubura). Embibo z'omutindo gw'ahansi kukira ez'orurengo rw'ekika ky'embibo ezihamiibwe nizibaasa kukorerwa omu bahingi baakuratira enkora nungi n'obwegyendesereza.
- 3. Embibo ez'abahingi:** Embibo ezirikushohozibwa abahingi omu miringo yaabo y'obuhingi bw'obuhangwa batakuratiire miringo gwona ogundi gw'okuhinga.

Omuringo gwa bizinesi y'embibo ogurikugambwaho omu katabo aka, ekikuru nigugyenderera kushohoza embibo ezongiirwe omutindo. Noiya kwetaaga kuronda okumanyisibwa okundi kuruga omu bahingisa ab'ahaiguru waaba nooyenda kushohoza embibo ezihamiibwe.

## **Ebikoreso n'ebindi bintu ebi orikwetaaga omu bizinesi y'embibo.**

Okushohoza embibo nungi nikyetaagisa ebikoreso n'eby'okuhingisa ebi abahingi batarikukira kukoresa.



### **Okuhinga embibo nikyetaagisa ebikoreso by'omutaano.**

Reeba aha rupapura rwa 53 oyetegyereze orukarara rw'ebikoreso ebirikwetengwa omu kushohoza embibo z'ebihimba n'emondi. Noobaasa kutandika bizinesi yaawe n'ebikoreso bikye ebiine omugasho muhango ebindi obitungye bwanyima bizinesi yaawe yaaheza kuhanguha.

#### **Ninye muntu ohikire orikubaasa kukora bizinesi y'embibo kurungi?**

- Noobaasa kureeberera gye bizinesi y'embibo?
- Oine obukugu burikumara omu bizinesi y'embibo?
- Oshemereire kukora wenka nainga n'abandi?

Abantu abamwe nibakora gye bizinesi kukira abandi. Ni kikuru kumanya ngu bizinesi ezimwe zigumire kukora kukira ezindi. Kandi niziba nizenda obukugu burikumara omu bizinesi. Bizinesi y'embibo ni bisinesi etanguhi, neeyetaaga obukugu bw'amaani ahabw'enshonga ezi ahaifo:

- ✓ Akatare kaazo tikahamire (nikahindahinduka obwire bwona)
- ✓ Hariho okuhayana n'abandi bahingi ahabw'okugira ngu baine embibo ezaabo
- ✓ Kigumire kumanya nainga kuteebereza oku abantu baraagure
- ✓ Embeera z'obwire nizibaasa kuba mbi.

Nooyetenga obukugu omu bintu 8 ebiri ahaifo kubaasa kukora bizinesi y'embibo kurungi. Ebintu 3 eby'okubanza nibikwata aha bukugu bw'omuntu kurugiirira aha bi arabiremu enyima kandi ni bimwe aha mitwarize y'omuntu. Ebishatu ebi tibirikushomesibwa omu katabo aka.

1. **Okugira obumanyi omu byobuhingi:** Waaba otarikumanya gye ebyobuhingi torikwija kushohoza ekihingwa kirungi nainga kusharamu oku waakubaasa kuhinga embibo.
2. **Ekyetengo ky'okutunguuka:** Ku orikutandika bizinesi, nooba oine ekihika kingi. Ekyetengo ky'okutunguuka nikiba kiri kingi kandi nooba oine obuhagizi. Embibo ensya n'emiringo y'okushohoza embibo emisya nibikureetera kwehurira kurungi. Bwanyima nihabaasa kubaho ebizibu nk'ekyanda, enjura erengyesereize, obundi abaguzi babure nari hagire owaarwara kyetaagise esente z'okumutwara omu irwariro. Aho nootandika kwebuuza yaaba okutandika bizinesi nikyo kibaire kihikire kukorwa. Waaba oine ekyetengo kihango ky'okutunguuka, noija kwetegyereza ngu ebizibu buriijo bibaho, kandi okwikiriza ngu noobaasa kubisingura nikijja kukureetera okutunguuka.
3. **Okutatiina bizibu by'omu bizinesi:** Okutandika bizinesi buriijo harimu ebizibu kandi abantu abamwe nibatiina kukora ekintu ekirimu obuzibu. N'obu kyakuba kirimu obuzibu bukuye oburikubaasa kubaho, oburikuteekateekwa kubaho omu biro by'omu maisho. Abantu nk'abo nibasharamu kuhamira ahari kakye aku biine kukira kukora ekintu kisywa. Abamwe nibakora ekyo eki barikureebamu obuzibu bukuye kandi nabwe nibabanza baakiteeketeekaho baareeba yaaba nibakibaasa. Obuzibu nibukyendeera waaba noomanya gye bizinesi yaawe, orikumanya akatare aku oine n'abu orikuhayana nabo omu

bizinesi. Hoona nabwe obuzibu obumwe nk'embeera mbi z'obwire, amateeka ga gavumenti, empinduka omu katare, endwara z'ebihingwa, obukooko, n'abashuma bigumire kwerinda.

Obukugu obu ahaifo nibubaasa kushomesibwa. Hati nitubugambaho kakye kwonka nitwija kubushoboorora omu bwijwire omu katabo aka.

- 4 **Okucondooza aha katare:** Nooyetenga kumanya ebihingwa, embibo, n'ekika ky'embibo ebi abahingi barikwenda kandi n'emihendo ei barikubaasa kushashura.
- 5 **Okwetegyereza eby'esente:** Nooyetenga kumanya obwire bwona nangwa otakatandikire, oku waakubaasa kumanya yaaba bizinesi yaawe neekora amagoba. Oshemereire n'okumanya oku orikushohoza (enshofoza), kandi n'eki orikuteekateeka kutunga (entasya).
- 6 **Okwetegyereza bizinesi:** Nooyetenga kumanya byona ebirikukwata aha bizinesi y'embibo n'oku oshemereire kugireeberera.
- 7 **Obukoryo bw'okuguza:** Oshemereire kureeba oku waabaihabaiha abaguzi bakagura embibo ezaawe batagiire kugura ahandi
- 8 **Obuheereza:** Oine kumanya oku oshemereire kutwaza abaguzi baawe.

## **Kukora wenka nainga kukora n'abandi**

Bizinesi y'embibo neebaasa kukorwa omuntu omwe nari ekibiina. Ebirungi n'ebibi ebiri omu nkora z'emiringo yombi neeyorekwa ahaifo.

## **Okukora bizinesi y'embibo wenka**

### **Oburungi bw'omuringo ogu:**

- ✓ Mukama wa bizinesi naabaasa kusharamu aha kintu eki arikwenda kukora atabandize kushaba orusa kuruga aha ndiijo muntu.

- ✓ Esente zoonza ezirikurugamu niziba eza mukama wa bizinesi.
- ✓ Noobaasa kugyezaho kukoresa ebiteekateeko bisya, emiringo misya y’okuhinga, n’emiringo misya y’okuguza otabandize waabuza.
- ✓ Tiharimu buzibu bw’okuteesigana, n’obutiikirizana waaba okozire bizinesi wenka.



**Yetegereze yaaba noobaasa kukora bizinesi y’embibo wenka.**

**Obuzibu oburimu:**

- ✓ Esente z’okutandika bizinesi zoonza nizirondwa omuntu omwe mukama wa bizinesi.
- ✓ Noobaasa kuronda obuyambi aheeru omu kusharamu kwonka eki nikibaasa kuguma nainga kikutwarire obwire.
- ✓ Abantu bamwe nibahurira kubi, bagire na ihamba baaba nibakora bonka kukira baaba nibakora n’abandi nk’ekibiina.
- ✓ Obuzibu bwa bizinesi bwona, ebikoreso, n’eby’okuta omu bizinesi nibiba obujunaanizibwa bw’omuntu omwe.

## **Okukora bizinesi y’embibo n’abandi (nk’ekibiina)**

### **Ebirungi ebirimu:**

- ✓ Okushohoza omu by’engyenda, okuronda akatare, orwezo, n’embibo, neebaganwa ba memba b’ekibiina.
- ✓ Okugura omu bwingi ebyokutamu nk’orwezo, emibazi y’okufuuhirira, nikikyendeeza aha nshohoza.
- ✓ Abari omu kibiina baine omugisha gw’okutunga entandikwa
- ✓ Abantu baingi baaba nibakorera hamwe nibashohoza ebintu bingi kandi eki nikibaasa kwongyera entaasya kukira waaba ori wenka. Entaasya ku erikweyongyera nikyongyera aha sente ezirikubiikwa ezirikubaasa kwija kuhangusya bizinesi nari kukora ebindi.
- ✓ Abantu nibeega okukorera hamwe okushoboorora obuzibu hamwe n’okuteekateekyera hamwe eby’okukora omu biro by’omu maisho.
- ✓ Abakazi nibagira omugisha gw’okutunga eitaka baaba bari omu kibiina.



**Mwetegyerere yaaba murikubaasa kukora bizinesi y’embibo nk’ekibiina.**



### **Obuzibu oburimu:**

- ✓ Nihabaasa kubaho obutabanguko omuri ba memba b'ekibiina ahabw'enshonga zitari zimwe
- ✓ Obumwe ebibiina nibiba nibirondera esente aheeru omu bwire bw'okwegyerezaho bikeerondera esente.
- ✓ Obwebembezi ku burikuba bubi ekibiina ekyo nikibaasa obutahikiiriza ebigyendererwa byakyo obundi n'ekibiina kigwe.
- ✓ Bamwe omuri ba memba baaba nibakizayo okureeta ebiteiso, ba memba abandi nibabaasa kugira obutamarwa ahabw'obutatunga mugisha gw'okuhayo ebiteekateeko ebyabo.

Mwasharamu kukorera omu kibiina, hariho emiringo mingi y'okutwazamu:

1. Baamemba b'ekibiina nibakorera hamwe emirimo y'okushohoza embibo kandi babagana amagoba
2. Buri omwe naabaasa kuhinga embibo okwe, bwanyima beeterana bazibiika n'okuronda akatare.
3. Baamemba b'ekibiina nibeeterana hamwe baaba nibaza kugura ebikoreso n'eby'okuta omu misiri bwonka, kwenda kukyendeza aha nshohoza.

Kikaabaire kirungi okuza omu kibiina eky'abantu abatunguukire kandi abarikumanya kukorera hamwe.

Teekateeka munonga aha burungi n'obubi ebiri omuri buri muringo gw'okukoramamu otakashaziremu eky'okukora.

**Niki eki nyine kukora kureeba ngu bizinesi yangye y'embibo yaagyenda gye.**

- Bariirira esente ezirikwetengwa kutandika bizinesi y'embibo.
- Bariirira entaasya n'enshozo y'omwaka gwona.
- Bariirira amagoba agu orikubaasa kukora.

Otakatandikire bizinesi oshemereire kubanza waakora orukanga rwayo kureeba waaba noobaasa kutandika bizinesi kandi oreebe waaba noobaasa kukora amagoba. Eki nikimanyisa okubariira ebi ahaifo:

- ✓ Enshoza aha bikozezo ebirikutwara obwire buraingwa
- ✓ Omuhendo gw'okugurizaho
- ✓ Entaasya y'omwaka gwona kuruga omu bi ogurize.
- ✓ Oku bizinesi yaawe erikugoba.



**Kora orukanga rwa bizinesi yaawe otakagitandikire.**

### **Enshohoza omu bizinesi**

Hariho enshohoza y'emiringo ebiri omu bizinesi: **enshozo aha bintu ebirikumara obwire buraingwa, n'enshozo aha kukora kwa buriijo omu bizinesi.** Enshohoza aha bintu ebirikumara obwire buraingwa neebaho waaba nootandika bizinesi bwonka. Enshohoza egi omu bizinesi y'embibo erimu okugura ebyoma, kwombeka sitooha, n'ebindi bikoreso ebirikukoresibwa kurenga aha sizoni emwe omu kushohoza embibo, kwonka etari myaka mingi. Okugura eitaka nari kuripangisa ni kimwe aha nshohoza y'ebintu ebirikutwara obwire buraingwa.

Waaba noobara enshohoza aha bikoreso, n'ebiy'okuta omu musiri, buri kintu kibariirire obwire obu kiraamare. Obwire obu noobubarira ahari

sizoni nainga emyaka ei kiraamare. Ekyokureeberaho efuka neemara emyaka ebiri.

Enshohoza aha bintu ebirikumara obwire buraingwa ahabw’ekibiina kya Kabale ky’abahingi b’ebihimba ( Kabale Bean Seed Producers) neeyorekwa ahaifo:

**Enshohoza aha bintu ebirikumara obwire buraingwa ahabwa ‘Kabale Bean Seed Producers’.**

Eky’okukozesa	Sizoni y’okubanza			Sizoni ya kabiri		
	Obwingi	Enshoza y’okubanza	Obuhangaazi (sizoni)	Obwingi	Enshohoza	obuhangaazi
Ekyoma ky’okuhuura	1	9,000	3	1	9,000	3
Ekyoma ky’okutoorana	1	6,500	8	1	6,500	8
Akaveera k’okwanikaho	1	750	6	1	750	6
Efuka	12	350	2	12	350	2
Entaara	4	50	2	4	50	2
Eitaka	Hiika 0.53	4,000		0.6	3,000	
Byona hamwe		20,650			19,650	

Enshohoza ey’okukora n’enshozo erikukorwa buri sizoni ahari buri rurengo omu kukora embibo, kuruga waatandika kuhinga, kuhisya aha kuguza. Enshohoza egi erimu esente z’okugura eby’okukoresa: eby’okuta omu musiri (nk’emibazi n’ebindi), ebyoma, embibo, orwezo, okushashura abakozi, esente z’engyenda, n’ebipapura by’okusibisa embibo. Esente z’okupangisa eitaka nizibaasa kubarirwa omu nshohoza egi waaba noopangisa buri mwanya.

N’eky’omugasho kumanya ngu enshohoza neeyeyongyera nk’oku obuhango bw’omusiri burikweyongyera ahabwokuba buri kintu eki orikugura nikiba nikyeyongeraho.

Shwijuma enshohoza y’aba ‘Kabale Bean Producers’ n’eya Mr.Tumusiime.

## Enshohoza y'okukora ey'aba 'Kabale Bean Producers'

	Sizoni y'okubanza				Sizoni ya kabiri			
	obwingi	ebiro	Esente za buri kimwe	Esente zoonna hamwe (shiringi)	obwingi	ebiro	Esente za buri kimwe	Esente zoonna hamwe (shiringi)
Embibo	15.5		120	1,860	9.5		120	1,140
Omubazi gw'okufuuhirira	1			1,000			100	1,000
Okupangisa ebooma	1	2	100	200	1	2	300	200
Obudeeya Paketi 1 erimu obudeeya 80			300	300	1		50	300
Obuveera bw'okusibamu embibo (kiro100)			50	200	2			100
Emibazi y'okuhunikisa				155				100
<b>Byona hamwe</b>				<b>3,715</b>				<b>2,840</b>

## Enshohoza y'Omw. Tumusiime y'okukora- Omuhingi w'emondi (shiringi)

	Sizoni 1	Sizoni 2
Embibo	54,000(eshahu 180)	2,100(eshahu 7)
Kuboneza eitaka	14,050	3,400
Kubyara	2,200	800
Kubagara	1,300	600
Kufuuhirira	870	800
Kwitirira	200	200
Kutamu orwezo	7,000	3,000
Kutamu omubazi	5,970	2,000
Okurinda omusiri	2,000	500
Kushaarura	2,400	1,500
Enshaho	500	600
Entambura	6,270	1,300

Waaza kutandika bizinesi oshemereire kuba oine esente z’okushashurira ebintu ebi byona otakatandikire. Oshemereire kumanya ngu nooba otaine ntaasya yoona kuruga omu bizinesi waaba nootandika kuhisya obu oraashaaruure ekihingwa ky’okubanza. Nahabwekyo, otakatandikire bizinesi, oshemereire kuronda ahu oriihe esente z’okutandikisa. Esente noobaasa kukoresa ezaawe ezi orundaine, nari oyeguze. Kwonka ku oraayeguze esente, banza oyetegyereze yaaba noija kushashura eibanja okasigaza ez’okugumizamu na bizinesi.

Ahabw’okushanga enshohoza neerugiirira aha buhango bw’omusiri, okusharamu aha buhango bw’omusiri gu oraahinge n’ekintu kikuru munonga otakatandikire kuhinga n’okubyara. Oshemereire kusharamu kurugiirira aha bintu ebi oine (eitaka, abakozi, n’obwire), esente z’orikwenda kuta omu bzinesi yaawe n’akatare ku embibo ziine kurugiirira omu kuteebereza kwawe. Kikaabaire kirungi kutandika n’omusiri mukye okaguma nooyongeraho mpora mpora.

Okwenda kukora gye, abahingi b’embibo bashemereire kugira enshohoza nkye kwonka bakashaaruura bingi. Eki nikikworwa kurabira omuri ebi ahaifo:

- ✓ Kubyara embibo ezirikwera munonga
- ✓ Kubyara embibo ezirikugumira endwara omu kicweka ekyo
- ✓ Kubyara embibo z’omutindo murungi
- ✓ Kuronda eitaka eririkwera munonga nainga okakoresa orwezo orw’engurano nainga oru oyekoreire kwenda kwongyera orwezo omu itaka
- ✓ Kureeberera gye emisiri yaawe obwo obyariire omu bwire burungi, oihiremu omwata, oyerinzire endwara n’obukooko, okashaaruura omu bwire buhikire kandi okabiika gye embibo zaawe.

Embeera mbi z’obwire nazo niziita ebihingwa (amashaaruura nigaba makyee), kwonka oburemeezi obu tihaine oku waakubaasa kubwerinda.

## **Okubariirira omuhendo gw'okugurizaho.**

Waaheza kumanya oku oraashohoze omu bizinesi yaawe, bariirira omuhendo ogu oraagurizeho embibo zaawe kandi okashaazyaho amagoba.

Omuhendo ogu oraagurizeho nigwingana n'esente ezi okoreise kuhinga embibo zaawe(ekyokureeberaho nk'enshaho nari kiro), ogaisireho amagoba g'omuhingi, ogaisireho n'ez'orikubariirira okukura kw'ebikozeso ebi okoreesize.

## **Omuhendo gw'okugurizaho = enshohoza + amagoba + ez'ebikoreso**

Eki n'ekyokureeberaho ahaifo ky'Omuky. Mafabi, omuhingi w'ebihimba oku yaabazire omuhendo gw'okugurizaho.

### **Eitembezo 1: Okubariirira enshohoza yoon**

Omuky. Mafabi naateekateeka kubyara kiro 300 z'ebihimba zirikumarahho shiringi 288,000. Bwanyima y'okushaarura n'okutoorana, naateekateeka kwihamu kiro 4000 z'ebihimba.

Enshohoza yoon (shs 288,000) naagigabira obwingi bw'amashaaruura ge (kiro 4000):

$$288,000/4000=72$$

Eki nikimanyisa ngu buri kiro emwe neemarahho shs 72. Nahabwekyo, Omuky. Mafabi aine kuguza buri kiro y'ebihimba shiringi 72 kubaasa kwihamu ezi yaakoresa. Kwonka kyaba kiri kityo kuguriza ahari shs 72, nikimanyisa ngu taraije kukora magoba goona. Nahabwekyo, ashemereire kugaitaho ez'amagoba kwenda ngu agire enshaagi.

### **Eitembezo 2: Okubariira amagoba**

Okutwarira hamwe, esente ez'amagoba zibaasa kuba ahagati ya 20-50 ahari 100 z'ezo ezi yaakoreise (ahari kiro nari enshaho). Amagoba tigarikwingana. Eki nikirugiirira aha mbibo ezi abahingi barikukira kuhinga munonga. Okugira ngu abahingi nibabaasa kushashurira embibo ezi barikukira kuhinga omuhendo gw'ahaiguru, naiwe noobaasa kushaba esente z'ahaiguru oiheho amagoba mingi. Kwonka aha rubaju orundi, oshemereire kushaba esente nkye aha mbibo ezi orikureeba

abahingi batarikukira kuhinga, ezi batarikukunda kurungi kandi n'ezitaine katare.

Omuky. Mafabi naateekateeka ngu amagoba ga 25\_ (ahari igana) garinganaire.

Naabara ati:  $25/100 * \text{shiringi } 72$   
 $= 72 * 25 = \text{shiringi } 18$

Gaita amagoba ga shiringi 18 ahari shiringi 72 ( enshohoza ahari buri kiro emwe).

Shiringi  $18 + 72 = \text{Shiringi } 90$

Omu kusharamu aha magoba oshemereire kwebuuza ebibuuzo ebi ahaifo:

- ✓ Abaguzi bangye abaingi nibiija kushashura omuhendo ogu?
- ✓ Omuhendo ogu naataho guri omu rurengo rumwe n'emihendo y'embibo eziri aha mutindo gumwe?
- ✓ Omushuubuzi nari ow'eduuka nawe naabaasa kwongyeraho amagoba age reero abaase kuguza? Omushuubuzi nari ow'eduuka naija kutezamu omuhendo ogu yaakushashwire emirundi ebiri nari kukiraho. N'ahabw'ekyo, oteekateeke munonga aha muhendo gwawe.

Ku oraareebe ebibuuzo ebi aha ruguru noobigarukamu na 'ingaaha' yonka, teekateeka aha kukyendeeza amagoba gaawe.

### **Eitembezo rya 3: Embariirira y 'esente ezirikugyenda aha bikozeso**

Ebintu eby'okukozesa, nibikura, bihendeka, kandi byetaagisa ebindi. Ebintu ebi nibiba nibyetaagisa haihi buri mwaka. N'ahabw'ekyo, esente z'okubigaruraho zishemereire kubarirwa aha mihendo y'okugurizaho obwe orikwihaho esente nkye aha mihendo y'okugurizaho buri mwaka. Ahabw'okugira ngu abahingi nibakozesa ebintu bitarikushushana omu kuhinga, kigumire kusharamu aha sente ez'okwongyera aha muhendo gw'okugurizaho eza buri kintu. Ekyanguhi n'okuteebereza esente ezirikuruga aha bintu ebirikukizayo kutwara esente byoka (bitarenga bibiri).

Omuky. Mafabi akagura ekyoma ky'okuhuura ahari shiringi 9,000, kandi nikikora omu sizoni ishata zonka kyaheza kisisikare. Okutunga esente ezirikurugaho nookwata esente ezi waakiguzire ozigabira obwire obu orikuteekateeka ngu nikijja kumara.

Omuky. Mafabi akakwata shiringi 9,000, yaazigabira 3.  
 $9,000/3 = \text{shiringi } 3,000$ . Shiringi 3,000 nizo sente ezirikuruga aha kukozeza ekyoma ky'okuhuura omu mwaka gumwe.

Omuky. Mafabi naakwata obwingi bw'embibo ezi arikuteekateeka kuguza (kiro 4000) Azigabira esente ezirikuruga aha kyoma kyaba kikozeza omwaka  $4000/3000=1.33$ . Ezi 1.33 noobaasa kuzireka. Zaaba nizihika sente 50 noogaitaho ezindi aha muhendo. Omuky. Mafabi naagaita shiringi emwe aha muhendo gwa buri kiro emwe y'embibo. Shiringi 90 (ez'okuhinga embibo ogaisireho ez'amagoba) + shiringi 1 (ezirikuruga aha bikoreso) = shiringi 91. Okugaita esente ezirugire aha kyoma ky'okuhuura aha muhendo gw'embibo nikiyamba kugura ekindi aha nyima ya sizoni ishata.

Omuhendo gw'okugurizaho kiro y'embibo y'ebihimba omu kyokureberaho eki ni shiringi 91.

Okugaitirana esente ez'okuhinga embibo, ez'amagoba, n'ezirikuruga aha bikoreso omu kutaho omuhendo nikireetera bizinesi yaawe kukora amagoba. Embibo waaziguza aha sente ezirikwingana n'ezi okoreesize, bizinesi yaawe neegwa. Esente ezikoresiibwe zaaba nyingi, omuhendo gwazo niguza ahaiguru kandi gurema abaguzi.

Ekipande eki ahaifo nikyoreka esente ezirikuruga aha bikoreso by'aba 'Kabale Bean Seed Producers' omu sizoni emwe. Esente ezirikuruga ahari buri kintu nizibarwa omu kipande ekiri aha rupapura rwa 15 esente ezirikuruga aha bikoreso ebirikumara obwire buraingwa eby'aba 'Kabale Bean Seed Producers'



**Okukura kw’ebintu ebirikutwara obwire buraingwa ebirikozesibwa aba ‘Kabale Bean Seed Producers’**

Ekintu	Obwire obu kirikumara (sizoni)	Esente ezirikugyenda aha bikoreso (shiringi)
Ekyoma ky’okuhuura	3	3,000
Eky’okutoorana	8	813
Akaveera karikwiragura k’okwanikaho	6	125
Amafuka	2	2,100
Engari z’okweresa	2	100
Byona hamwe		6,138

**Enteebereza y’entaasya ya buri mwaka kuruga omu kuguza.**

Waaheza kubara omuhendo gw’okugurizaho embibo, nooba waasigarira kubara entaasya yaawe y’omwaka waaheza kuguza. Kuratira amatebezo ashatu kubara entaasya yaawe ya buri sizoni buri mwaka.

**Eitembezo 1:** Teebereza omuhendo gu oraagurizeho n’obwingi bw’embibo zi oraaguze buri sizoni. Ekibaro eki kishemereire kubarirwa ahari buri mbibo (buri mbibo ogibare yonka).

Omuky. Mafabi naateekateeka kuguza kiro 4000 z’ebihimba ezi araashaaruure omu sizoni y’okubanza ahabwa shiringi 91 buri kiro. Naateekateeka kuguza kiro 3500 ezi araashaaruure omu sizoni ya kabiri ahabwa shiringi 98 buri kiro.

	Sizoni y’okubanza	Sizoni ya kabiri
Omuheho gwa buri kiro	Shiringi 91	Shiringi 98
Kiro z’okuguza zoonna hamwe	4,000	3,500

**Eitembezo 2:** Bara entaasya yoona kuruga omu sizoni ya kabiri

		Omuhendo gwona
Sizoni 1	91 * 4000	Shiringi 364,000
Sizoni 2	98 * 3500	Shiringi 343,000

**Eitembezo 3:** kutunga entaasya yoona, gaitirana entaasya ya za sizoni zombi.

Sizoni y'okubanza	Shiringi 364,000
Sizoni ya kabiri	Shiringi 343,000
Entaasya y'omwaka	Shiringi 707,000

Omuky. Mafabi naateekateeka kutunga entaasya ya shiringi 707,000 omu mwaka gw'okubanza kuruga omu kuhinga embibo.

**Okubariira amagoba ga bizinesi.**

Omugasho gwa bizinesi yaawe y'embibo n'okukora esente (amagoba). Eki nikimanyisa ngu entaasya erikuruga omu kuguza embibo eshemereire kuba neekira enshohoza omu kuhinga. Ni kirungi kumanya yaaba noobaasa kukora amagoba waaguza embibo **otakatandikire** bizinesi. Bizinesi enyingi nizigwa ahabw'obutakora magoba.

Kuratira amatembezo 4 aga ahaifo kwenda kumanya yaaba bizinesi nejja kugoba

**Eitembezo 1:** Bariira entebereza y'enshofoza aha bintu ebirikutwara obwire buraingwa n'enshofoza omu kukora. Enshohoza zombi nizikora enshohoza yoona.

Omuky. Mafabi akahandiika enshohoza egi ahaifo omu sizoni ibiri.

	Sizoni y'okubanza	Sizoni ya kabiri
Enshohoza aha birikutwara obwire buraingwa	194,000	150,000
Enshohoza omu kukora	94,000	60,000
Enshohoza yoona	288,000	210,000

Enshohoza yoona omu kukora bizinesi ye omu mwaka gumwe ni shiringi 498,000 (shiringi 288,000 + 210,000).

**Eitembezo 2:** Bara entaasya y'omwaka gwona kuruga omu bizinesi.

Sizoni y'okubanza	Shiringi 364,00
Sizoni ya kabiri	Shiringi 343,000
Entaasya y'omwaka	Shiringi 707,000

Omuky. Mafabi naateekateeka kutunga entaasya y'omwaka ya shiringi 707,000

Omu mwaka gw'okubanza omu kushohoza embibo.

**Eitembezo rya 3:** Bariira amagoba.

Amagoba nigaingana n'entaasya oihireho enshohoza.

Omuky. Mafabi naabara amagoba ge arikiwiha enshohoza y'omwaka gwona aha ntaasya yoona ey'omwaka (enshohoza ya shiringi 498,000 za sizoni ibiri: shiringi 288,00 + 210,000 = 498,000).

Amagoba g'Omuky. Mafabi omu mwaka ni shiringi 209,000.

**Eitembezo 4:** Sharamu aha nteebereza yaawe y'amagoba yaaba erikwija kuba neingana n'omurimo ogo orikwija kuba okozire omu bizinesi yaawe.

### **Ntandike bizinesi y'embibo?**

- Shwijuma kandi oteekateeke munonga aha birikukwata aha kuhinga embibo ebi abantu bakuhaire.
- Byara embibo haakiri omu sizoni emwe oziguze.
- Sharamu yaaba otandika bizinesi y'embibo y'ekihingwa kimwe nari bingi ebi ogyerizeho, hindura aha kihingwa nari ebihingwa ebyo nainga ebya bizinesi y'embibo birekyere kimwe.

Waamara kuhezaho amatembezo agu twagambaho, kandi okateekateka n'aha bi obuurize ebikwasire aha bizinesi, noobaasa hati kutandikaho bizinesi yaawe y'embibo obwo orikugyeza. Eitembezo eri riine omugasho munonga aha bw'okuba nooyerebera ebiri omu kuhinga n'okuguza embibo obwo otagiire omu kabi kahango k'okufeerwa. Hinga embibo hakiri sizoni emwe, oziguze reero obariire amagoba agaarugyemu omu bizinesi yaawe. Waaba nooza kwihamu amagoba, sharamu otandike bizinesi y'embibo. Waaba otabaasize kwihamu amagoba, gyezaho aha bihingwa ebindi. Omu muringo gwona noija kwetaaga kugarukamu amatembezo agamwe (reeba amatembezo aha rupapura rwa 4). Waaheza kugyeza okareeba, noobaasa kusharamu ngu bizinesi y'embibo torikugibaasa, ogirekyere kimwe.

## ESHUURA YA: 3 ENTEBEEKANISA YA BIZINESI

Okutebeekanisa orukanga rwa bizinesi nikimanyisa okugiteekateekaho, n’okutaho entebeekanisa yoona erikwetengwa waaba otakagitandikire.



**Okutebeekanisa kwine omugasho aha ntunguuka ya bizinesi.**

Omu kutebeekanisa orukanga rwa bizinesi nookuratira amatembezo abiri. Ni kirungi kuteekateeka aha bizinesi kandi okakora n’entebeekanisa yoona otakatandikire bizinesi. Waaba waatandikire bizinesi yaawe, nooba nooyetenga kutebeekanisiza bizinesi yaawe buri sizoni nainga buri mwaka ahabw’okwenda kutunguura bizinesi yaawe omu biro by’omu maisho.

Hariho enshonga ishata nkuru ezirikutuma oshemereire kutebeekanisa bizinesi yaawe y'embibo.

1. Entebeekanisa neyoreka ekicweka kya bizinesi yaawe eki orikwenda kutunguura omutindo.
2. Entebeekanisa nekworeka entaasya n'enshozo omu bizinesi yaawe.
3. Entebeekanisa neyoreka ekitongore ekiraije kukuguza esente nka banka, n'oku orikuteekateeka bizinesi yaawe kwija kukora gye omu biro by'omu maisho.

Eshuura egi nekworeka oku waakubaasa kutaho emiringo eshatu y'entebeekanisa: entebeekanisa ya bizinesi, entebekanisa y'entaasya n'enshozo, n'entebeekanisa y'enkoru y'esente omu bizinesi.

### **Okukora entebeekanisa ya bizinesi.**

Okutebeekanisiza bizinesi nikijja kukuyamba kwetegyereza n'okuhamiza ebiteekateeko byawe aha kintu kimwe. Nikyongyera kikuheereza omuhimbo gw'okwija kukora kurungi. Waaba oyetebeekaniise kurungi, entebeekanisiza ya bizinesi neyoreka ekitongore ekiraije kukuguza esente, oku zirikwigana n'oku oraije kushashura eibanja eryo.

Omu ntebeekanisa ya bizinesi hashemereire kubamu ebi:

1. Enturukiriro: shoboorora ebihingwa n'emiringo y'embibo ei orikuza kuhinga, ahabw'enki ekiteekateeko kya bizinesi kiri kirungi, n'abantu abu orikuza kuba nooguzi.
2. Ebirikukukwataho: harimu eiziina ryawe, eiziina rya bizinesi, obwegyese bwawe n'obukugu obu oine.
3. Shoboorora aha kihingwa: Heereza omu bwijwire embibo ezi oraakanyise, oku oraarinde omutindo kuguma gubonaire, ensiba n'ebindi. Shoboorora ekintu eky'omutaano aha mbibo zaawe.

4. Shoboorora aha katare: abaguzi ni baahi? Nibashangwa nkahi? Akatare nikaingana ki? Abantu nibeyongyera kukunda ebihingwa byawe nainga tibaribikunda? Noohayana na baahi, kandi nibaza kukora ki ku oraatandike kuhinga?
5. Shoboorora entebeekanisa y'okuguza: nooza kugaba n'okuguza ota? Ekihingwa kyawe nooza kukimanyisa ota abantu kandi ahabw'enki emihanda yaawe erikwija kubonera?
6. Ebintu by'okukoresa ebirikwetengwa: bizinesi yaawe neija kuba neeshangwa nkahi? Eitaka noiija kuritunga ota? Ni bintu ki eby'okukoresa ebi orikwetenga, ahabw'enki, kandi nibigura bita?
7. Shoboorora aha sente ezirikwetengwa: Nooyetenga esente zirikwingana ki z'okutambuza bizinesi yaawe omu mwaka gumwe? Omu bizinesi nooza kutamu esente zirikwingana ki ezaawe ahabwawe? Waaba nooronda rooni, nooronda erikwingana ki kandi nooyenda kugikozesa ki? Ni musingo ki ogu orikwija kutaho ahabw'eibanja eryo (rooni egyo).
8. Oine nteekateekaki y'ebiro by'omumaisho? Oine bigyendererwa ki by'okukora bizinesi? Noiija kubihikiiriza ota? Nooteekateeka ngu n'enki ekiraije kubaho omu myaka 3-5 erikwija?

Ekyokureeberaho ky'entebeekanisa ya bizinesi kiri aha rupapura rwa 50.

### **Kukora entebeekanisa y'enshohoza n'entaasya.**

Entebeekanisa y'entaasya n'enshohoza neekuyamba kumanya entaasya n'enshohoza yaawe ya buri kwezi omu mwaka ogurikukurataho. Eki nikituma waateebereza amagoba agu waakubaasa kutunga omu sizoni nainga omu mwaka ogurikukurataho. Omu bizinesi y'embibo,

noohaburwa kukora entebeekanisa y’entaasya n’enshofoza ya sizoni naiga omwaka bukiri kare kurugiirira yaaba omu mwaka harimu sizoni emwe nari ibiri z’okuhinga. Kora entebeekanisa yaawe y’entaasya n’enshofoza otakeetengire kugikozesa.



**SKora enteebeekanisa y’entaasya n’enshofoza bukiri kare.**

**Eitembezo 1:** Teebereza ensihofoza aha bikoreso ebirikumara obwire buraingwa n’enshofoza omu kukora. Ebirikukwata aha nshofoza egi noobishanga omu bihandiiko bya bizinesi yaawe. Hariho ekintu kyona eki waakubaasa kwongyeraho? Okakoresa ebintu by’omuhendo mukye (kwonka oteebwa omutindo gw’ebikoreso waaba noosharamu hah ryeki)? Okasiisha ebikoreso? Ekindi, manya ebirikukwata aha mwaka gw’omu maisho. Teekateeka ekintu kyona ekirikubaasa kwongyera aha nshofoza yaawe.



**Eitembezo rya 2:** Teeberezera ebiraaguzibwe n'amagoba agaraakorwe buri kwezi. Kukora okuteeberezera manya ebibaireho omu mwaka oguhwire. Ebi noobaasa kubimanya kuruga omu bihandiiko bya bizinesi yaawe. Yetegyerereze n'obwegyendesereza ebibaireho enyima. Hariho ekintu kyona eki waakubaasa kwongyeraho? Ekindi, manya ebirikukwata aha mwaka gw'omu maisho.

Okwetegyerereza eby'omu maisho noobaasa kukureebera omu bwire bw'okubyariramu. Yebuuze ebibuuzo ebi ahaifo:

**Ebi orikukora (ebihingwa nainga emiringo y'embibo)**

Ni bintu ki ebi baaguzire munonga? Ahabw'enki?

Ni bintu ki ebi baaguzire kubi? Ahabw'enki?

Ni bintu ki ebi abaguzi baawe barikwenda?

Noobaasa kuguza ebisya?

**Omuhendo :**

Abaguzi baawe Emihendo ei waateireho bakagikuunda?

Emihendo yaawe ekaba eri ahaiguru kubaasa kukuha amagoba?

Nooyetenga kwongyera nainga kushara aha mihendo yaawe?

**Enguza:**

Okaguza abantu boona nainga abashuubuzi bonka? Ni muringo ki gw'okuguza ogwarugiremu amagoba maingi?

Okatunguura ota ebintu byawe. Ni muringo ki ogu waarangiiremu ogwakureteire okuguza munonga kandi okutunga amagoba mingi omu bizinesi yaawe? Ni muringo ki omurungi munonga ogu oshemereire kugurizamu ebintu omu bizinesi yaawe?

**Eitembezo rya 3:** Koresa entebeekanisa y'enshohoza n'entaasya kutunguura bizinesi yaawe. Aha muheru gwa buri kwezi, gyeragyeranisa omuhendo oguri omu ntebeekanisa y'enshohoza n'entaasya n'omuhendo gw'enyini ogu otungire oguri omu bitabo by'embariirira. Koresa entebeekanisa yaawe kwetegyerereza yaaba bizinesi yaawe neekora gye nk'oku waabaire nootekateeka.

- ✓ Entaasya yaawe y’okwezi eri nk’oku waabaire ogirangize? Kyaba kitari kityo yebuuze ahabw’enki entaasya yaawe eri ahansi kutari nk’oku waabaire nooteekateeka.
- ✓ Enshohoza yaawe eri ahaiguru kukira oku waabaire ogirangize. Kyaba kiri kityo yebuuze ahabw’enki enshohoza eri ahaiguru.
- ✓ Amagoba g’okwezi gari ahansi kukira oku waabaire ogabaririire? Ronda ekireesire amagoba gaawe okutaba haiguru nk’oku waabaire ogabaririire.

**Okukora entebeekanisa y’enkora y’esente:**

Entebeekanisa egi neeyoreka esente ezi orikuteekateeka kuta omu bizinesi n’ezi orikuteekateeka kuruga omu bizinesi buri kwezi. Okutebeekanisa oku nikukuyamba kureeba ngu bizinesi yaawe yaagira esente obwire bwona. Neekurabura bukiri kare ahu waakubaasa kuburirwa sente omu bwire bw’omu maisho n’ahabw’ekyo noobaasa kwerinda ekizibu ekyo kitakabaireho. Okugyeraagyeraanisa entebeekanisa egi n’enkozesa y’esente yeenyini ei orikutunga nikukuyamba kumanya ebi orikuranzya omu maisho oku biri kurugiirira aha birikukorwa omu bizinesi.

Entebeekanisa egi neebaasa kukorwa ahabwa sizoni nainga ahabw’obwire buraingwa.

Aha hariho entebeekanisa y’enkora y’esente ya bizinesi y’embibo z’emondi y’Omw. Tumusiime

### Entebeekanisa y'enkora y'esente

	Okwokubanza	Okwakabiri	Okwakashatu
Esente eziriho aha kutandika kw'okwezi	4500	3480	2780
Esente ezirikuruga omu kuguza			3000
Esente ezindi ezirikutungwa	480	500	300
Entaasya yoona	4980	3980	6080
Esente ezirikushohora omu kugura ebintu ebirikumara obwire buraingwa	900	900	900
Esente eziri kushohora omu kukora	600	300	1200
Esente eziri kushohora omu kugura eby'okukoresa	0	0	800
Esente ezirikushohora omu bintu ebindi	0	0	0
Enshohoza yoona	1500	1200	2980
Esente eziriho aha muheru gw'okwezi	3480	2780	3100

Kuratira amatembezo 10 kukora entebeekanisa y'enkora y'esente. Amatembezo 1 kuhika 4 nag'esente ezirikutaaha omu bizinesi. Kuruga ahari 5-9 n'ag'esente ezirikushohora. Reebe aha matembezo ahabw'okwezi kwa kakashatu.

**Eitembezo 1.** Taasyamu esente ezi orikuteekateeka ngu oine omu kaashi nainga omu banka (waaba oine akaunta) aha kutandika kw'Okwakashatu. Zihandiike omu mwanya oguri omu maisho ga "Esente eziriho aha kutandika kw'omwaka"

**Eitembezo 2:** Reebe aha ntebeekananisa y'entaasya neeshohoza. Ronda enteebereza ei waakozire ahabw'entaasya y'Okwakashatu. Handiika omuhendo ogu omu mwanya oguri omu maisho ga "esente ezirikuruga omu kuguza"

**Eitembezo 3:** Noobaasa kuba otungire ezindi sente kuruga omu mihanda endiijo kutari kuruga omu bizinesi nk'okweguza, omu banka nainga amagoba g'esente ezi oine omu banka nainga ezikugaabiirwe. Handiika omuhendo gwazo omu maisho ga, "Esente ezindi ezirikutungwa."

**Eitembezo 4:** Gaitirana esente zoonza eziri omu matembezo 1, 2 na 3 kutunga omuhendo gw'esente ezitungirwe. Zihandiike omu maisho ga “Entaasya yoonza”

**Eitembezo 5:** Omu Kwakashatu noobaasa kugura eby'okukoresa omu bizinesi. Reeba aha ntebeekanisa yaawe y'entaasya n'enshohoza y'Okwakashatu. Handiika esente ezi waabaririire kugura ebikoreso ozihandiike omu maisho ga, “Esente ezirikushohora omu kugura ebintu ebirikumara obwire buraingwa.”

**Eitembezo 6:** Reeba aha ntebeekanisa yaawe y'entaasya n'enshohoza y'Okwakashatu kureeba ezi waabaire obaririire kushohoza omu kukora. Omuhendo gwazo guhandiike omu maisho ga, “Esente ezirikushohora omu kukora.”

**Eitembezo 7:** Nooza kugura ebyoma by'okukoresa omu Kwakashatu. Ronda omuhendo oguraakoresibwe omu kubigura oguhandiike omu maisho, “Esente ezirikushohora omu kugura ebyoma.”

**Eitembezo 8:** Haine esente ezi orikureeba ngu bizinesi yaawe neeza kushohoza omu kwezi oku ekyokureeberaho nk'okushashura rooni? Handiika omuhendo gwazo omu maisho ga “Esente eziri kushohora omu bindi”. Ku haakuba hatariho nshohoza endiijo yoonza, omwanya ogureke gutaine kiriho.

**Eitembezo 9:** Gaitirana “Esente eziri kushohora” kuruga aha itembezo 5, 6, 7, 8. Ezi oraatunge nizo sente ezi orikuteekateeka kushohoza kuruga omu bizinesi yaawe omu Kwakashatu.

**Eitembezo 10:** Kwata omuhendo gw'esente ezirikutaaha omu bizinesi oiheho ezirikuruga omu bizinesi otunge esente eziraije kusigara omu nshaho nainga aha kaunta ya bizinesi aha muheru gw'Okwakashatu. Oijuke ngu esente eziraabe ziriho aha muheru gw'okwezi nizo ziraabe ziriho aha kutandika kw'okwezi okundi.

Entebeekanisa y'enkoresa y'esente y'omw. Tumusiime neeyoreka ku arikuteeteeka kuba aine shiringi 9,360 aha muheru gw'emyezi eshatu.

Koresa entebeekanisa yaawe y'enkoresa y'esente kwenda ngu bizinesi yaawe egume eine esente zirikumara obwire bwona. Entebeekanisa yaawe egi ku eraayoreke ngu bizinesi neebaasa kuburwa esente omu kwezi kumwe, teekateeka aha bibuuzo ebi ahaifo:

- ✓ Noobaasa kwongyera aha sente ezitungirwe omu kwezi okwe? Yetegyereze yaaba nooha amabanja maingi.
- ✓ Noobaasa kukyendeeza aha nshohoza y'okugura omu kwezi okwe?
- ✓ Nikyetengyesa kugura ebyoma bisya obwire obu? Noobaasa kutunga ebyoma aha ibanja nainga kutunga rooni?

### **Okubara esente eziri omu bizinesi**

Okubara sente eziri omu bizinesi n'ekibaro ekirikworeka oku bizinesi yaawe erikwingana aha bwire obu waabariraho. Ni kirungi kubara esente eziri omu bizinesi buri myezi 6. Kuratira amatembezo agari ahaifo kubara esente eziri omu bizinesi.



**Bara esente eziri omu bizinesi buri myezi 6.**

**Eitembezo 1.** Bara esente eziri omuri buri kintu ekiine akwate na bizinesi yaawe ekirikubaasa kurugamu esente. Ebintu ebi nibyetwa ebyomuhendo. Ebyomuhendo omu bizinesi birimu embibo, ezitakaguziibwe, ebikoreso, ebyoma, n’esente eziriho ezirugire omu kuguza embibo.

**Eitembezo 2.** Bara esente eziri omu bintu ebirikumara obwire buraingwa n’enshofoza omu kukora.

**Eitembezo 3.** Kwata esente eziri omu bintu n’eziriho oiheho ensihofoza yona. Omuhendo ogu oraatunge nizo sente eziri omu bizinesi yaawe.

**Esente eziri omu bizinesi y'embibo z'ebihimba y'Omuky. Mafabi, Okwakashatu (shiringi)**

<b>A. Ebyomuhendo</b>	<b>Omuhenzo gw'ebintu</b>
Ebikoreso	7,500
Embibo	3,000
Eby'okusibamu	1,000
Esente eziriho ezirugire omu kuguza embibo	3,5000
<b>Zoona</b>	<b>15,000</b>
<b>B. Enshohoza</b>	
<b>Enshohoza aha bintu ebyentuura</b>	
Rooni y'embibo ebyokukoresa n'ebyoma	2,500
Enshohoza aha bintu ebirikukura	700
Ebyokukoresa	3,500
<b>Enshohoza ey'obutoosha</b>	
Entambura	1,000
Okupangisa ebyoma	2,00
<b>Zoona</b>	<b>9,700</b>

$$\text{Shiringi } 15,000 - 9,700 = 5,300$$

Omuky. Mafabi naabara esente zoona eziri omu bizinesi ye y'embibibo omu Kwakashatu. Esente zoona eziri omu bizinesi omu Kwakashatu ni shiringi 5,300. Ku harikuhwaho emyezi mukaaga agaruka abara esente zoona eziri omu bizinesi ye.

**Esente eziri omu bizinesi y’embibo z’ebihimba y’Omuky. Mafabi, Okwamwenda (shiringi)**

<b>A. Ebyomuhendo</b>	<b>Omuhendo gw’ebintu</b>
Ebikoreso	7,000
Embibo	5,000
Eby’okusibamu	1,500
Esente eziriho ezirugire omu kuguza embibo	5,000
<b>Zoona</b>	<b>18,500</b>
<b>B. Enshohoza</b>	
Enshohoza aha bintu ebyentuura	
Rooni y’embibo eby’okukoresa n’ebyoma	1,500
Enshohoza aha bintu eberikukura	700
Ebyokukoresa	4,000
<b>Enshohoza ey’obutoosha</b>	
Entambura	1,500
Okupangisa ebyoma	2,500
<b>Zoona</b>	<b>10,000</b>

$$\text{Shiringi } 18,300 - 10,000 = 8,300$$

Omu kwezi Kwamunaana esente eziri omu bizinesi y’omuky. Mafabi ni shiringi 8,300. Esente eziri omu bizinesi ye zaayeyongyera omu myezi mukaaga n’obu enshohoza ye yaayeyongyera ariyo naakora amagoba agarikumara kuhangusya bizinesi ye. Eki nikireetwaho enshonga nyingi nk’amashaaruura maingi, nainga emihendo y’ahaiguru nainga byombi. Eki nabwo kibaasa kubaho ahabw’enshozo kuza ahansi.



# ESHUURA YA 4: OKUBIIKA GYE EBIHANDIIKO AHAW'ENTUNGUUKA YA BIZINESI.

Okubiika ebihandiiko kwine omugasho ahabw'okuba Nooba nooyetaaga byona ebirikukwata aha bizinesi yaawe kwenda kukora entebeekanisa nungi ya bizinesi.



## Okutunguuka kwa bizinesi nikurugiirira aha mbiika nungi y'ebihandiiko.

Okubiika gye ebihandiiko nikwija kukuyamba kumanya:

- ✓ Oku esente zaawe zirikukoresibwa
- ✓ Obu orikuguza munonga
- ✓ Oku bizinesi yaawe erikukura
- ✓ Obu oshemereire kugura ebintu.

Emiringo ebiri y'okubiika ebihandiiko neeyetaagwa.

1. Ebihandiiko bya buri sizoni: ebihandiiko ebirikworeka embibo ezi ogurize, ebintu ebi oguzire, abakozi abu opangiisize, eitaka

eri opangiisize, eby'entambura, n'enshofoza ezindi zoonu omu sizoni.

2. Enteebereza y'entaasya: Ebi n'ebihandiiko ebirikworeka esente ezi orikuteekateka kutunga n'okushofoza nk'omu kwezi kumwe. Ebihandiiko ebi nibyoreka enteebereza yaawe. Ebintu nibigyenda nibitereera nk'oku orikweyongyera kukora n'okumanyiira. Okuteebereza entaasya nikukuyamba kureebera hare bizinesi yaawe omu biro by'omumaisho, n'okusharamu aha kuhindura aha nshofoza n'emihendo. Ebyokureeberaho by'enteebereza y'entaasya ni nk'enteebereza aha mbibo ezirikuguzibwa n'enshofoza n'entebeekanisa y'enkoru y'esente.

### **Ebihandiiko bya buri sizoni**

Ebihandiiko by'entaasya n'enshofoza ya buri sizoni bishemereire kubiikwa omu kitabo ky'ebyembariirira (regya). \*Regya n'ekitabo ky'okuhandiikamu ebirikukwata aha bizinesi.

Waaba otarikubaasa kugura ekikozirwe noobaasa kukora ekyawe orikukoresa ruura

n'ekaraamu, nainga akacumu orikusharamu enyiriri z'okuhandiikamu ebintu byawe. Biika ebihandiiko byawe bya buri sizoni omu regya emwe, kwonka buri kintu kite aha rupapura orwakyu. Ahaifo noohaburwa oku oraatwaze kwonka noobaasa kukoresa omuringo ogwawe ogurikukwanguhira gwaba gurimu ebikuru ebi orikwenda.

Baganisa regya yaawe omu bicweka 2 nainga 3 .

Ekicweka 1: Handiikamu ebintu byona ebi oine omu bizinesi ebirikumara obwire burangwa, n'ebirikuhwaho. Ebihandiiko ebi noobaasa kubihandiika ahansi y'emitwe egi: regya y'ebiguziibwe, regya y'abakozi, regya y'eitaka, regya y'ebyentambura, na regya y'enshofoza ezindi zoonu.

Ekicweka ekya 2: Handiikamu obwingi bw’embibo za buri kihingwa na buri mbibo ezi obiikire n’omuhendo ogu oraazigurizeho omu bucweka. Ekyokureeberaho nka buri kiro, nainga enshaho. Ebihandiiko ebi nibyetwa inventore.

Ekicweka 3: Handiika rooni yaaba eriho.

Ekicweka 1: Ebihandiiko by’ekicweka eki omu regya yaawe noobaasa kubitereeza omu bundi bucweka kuruga ahari **A** kuhisya ahari **E** nk’ahaifo.

**A: Regya y’ebiguziibwe:**

Regya y’ebiguziibwe neeyoreka ebintu byona ebi oguzire ahabwa bizinesi, obu waabigura, esente ezi waabiguzire n’ezi waashashwire. Biika za risiiti z’ebintu byona ebi oragure. Ebihandiiko ebi nibikuha ekishushani ky’ebi oine kugura omu biro by’omu maisho, n’omuringo gu bizinesi yaawe erikugobamu.

**Regya y’ebiguziibwe**

Ebintu ebiguziibwe	Obu byagurwa	Obwingi bwabyo	Omuhendo gwa buri kimwe	Omuhendo gwona.

**B: Regya y’abakozi**

Regya y’abakozi neeyoreka abakozi boona abarikushashurwa, amazooba agu buri omwe akozire, kandi n’esente ezi buri omwe yaashashwirwe. Ekihandiiko eki nikiyamba kweteekateekyera enshohoza aha bakozi omu bwire bw’omu maisho, nikikuheereza emihendo y’okugyenderaho omu mbariira ya buri kwezi, kandi kikuhwera kusharamu aha bwingi bw’abakozi abu waakubaasa kwetaaga.

**Regya y’abakozi.**

Amaziina g’omukozi	Ebiro ebi akozire	Esente z’okumushashura buri shaaha/buri izooba	Esente z’okumushashura zoonna hamwe

**C. Regya y’eitaka**

Regya y’eitaka neekoreesibwa kuhandiikamu obuhango bw’eitaka eri opangiisize n’esente ezi okoreise. Ekihandiiko eki nikikuhwera kumanya enshohoza y’aha itaka omu bwire bw’omu maisho kandi ekuha omuhendo gw’okugyenderaho omu mbariira ya buri kwezi.

**Regya y’eitaka.**

Eiziina rya Mukama w’eitaka	Obuhango bw’eitaka eripangisiibwe	Esente z’okupangisa buri hiika	Esente zoonna hamwe.

**D: Regya y’ebyentambura.**

Regya y’ebyentambura neekoreesibwa kubiika ebihandiiko by’enshozo aha kutwara embibo omu katere. Ekihandiiko eki nikikuyamba kuteebereza esente ezi oraakorese aha ntambura omu bwire bw’omu maisho.

**Regya y’ebyentambura**

Entambura	Ebiro	Obwingi bw’embibo (omu kiro nari enshaho) ezaatwirwe	Esente zoonna	Ahu embibo zaabaire niziza

**E: Regya y’enshozoza ezindi zoona**

Reegya egi neebaasa kukoresibwa aha kworeka esente ezaapangiisize ebyoma, kushashura eitaka nainga kushashura rooni. Ekindi neebaasa kukworeka esente ezi waashohwize omu kugura eby’okukoresa n’okushashura abakozi n’omu kwombeka sitooha y’embibo.

**Regya y’enshozoza ezindi.**

Obwingi bw’ebyaguziibwe	Omuringo	Esente za buri kimwe	Esente zoona

**Ekicweka2:** Handiika ebintu ebiine akakwate n’ebyokuguza n’entaasya omu kicweka kya kabiri kya regya yaawe.

**A: Entereeza y’eby’okuguza.**

Ekihandiiko eki nikibiika obwingi bw’embibo eziriho ezirikubaasa kuguzibwa. Ekihandiiko eki nikikworeka gye obwire bwona, obwingi bw’embibo eziriho ezirikubaasa kuguzibwa. Ebihandiiko ebi nibiyamba munonga omu kukumanyisa nainga esente ezi orikubaasa kutunga nainga kufeerwa waaguza nainga waaba otagurize embibo ezo.

**Entereeza y’ebyokuguza**

Ebiro	Obwingi bw’embibo eziriho			Omuhendo gw’okugurizaho	Omuhendo
	Embibo	Embibo	Embibo	Embibo	gwona

## **B: Regya y’entaasya yoonna erugire omu kuguza**

Handiika entaasya yoonna erugire omu kuguza omu regya y’entaasya orikworeka eiziina ry’omuguzi, ebiro ebi waaguriizeho, obwingi bw’embibo ezaaguziibweburi kika ky’embibo, omuhendo ogu waaguriizeho buri mbibo, n’omuhendo gwona ogwashashwirwe. Ekihandiiko eki nikikoreka ni bantu ki abarikugura embibo zaawe, nibagura ezirikwingana ki, ni mbibo ki ezi abantu barikukunda munonga, kandi abaguzi nibashangwa nkahi?

### **Regya y’entaasya**

Eiziina ry’omuguzi	Ebiro	Obwingi obuguziibwe			Omuendo gwa buri kimwe			omuendo gwona
		embibo	embibo	embibo	embibo	embibo	embibo	

Okubiika ebihandiiko nikiyamba omu kutebeekanisiza bizinesi. Waaba otaine bihandiiko birinzirwe gye, bizinesi yaawe nebaasa kugwa.

## ESHUURA YA 5: OKUMANYA AKATARE

Hariho ebintu mushanju bikuru ebi oshemereire kwetegyereza waaba nooyenda bizinesi yaawe kutunguuka n'okukura.

- ✓ Manya eki abaguzi barikwenda
- ✓ Okutwariza gye abaguzi
- ✓ Kukoregana n'abakozi b'embibo abandi
- ✓ Kwekorera akatare
- ✓ Okutunguura bizinesi
- ✓ Ensiba
- ✓ Entambura



**Okutunguuka kwa bizinesi nikwetaaga okukora n'amaani.**

## **Manya abaguzi baawe**

Nk'omukozi w'embibo, oshemereire kuta omu nkora ebi abashuubuzi n'abahingi b'embibo barikukunda. Kwonka oijuke ngu abashuubuzi nibaba nibajwekyera abaguzi: ab'omu byaro n'ab'omu tauni abarikugura ez'okurya. Abaguzi baawe abakuru abahingi n'abashuubuzi, nibaba baine ebi barikwenda bitarikushushana. Abahingi nibaba nibafa aha kwera kw'embibo omu musiri, enteeka yaayo, oku enuzire, n'akatara kaayo. Kwonka bo abashuubuzi, nibaba nibafa aha birikubaho bwanyima y'okushaarura; nk'enteeka, y'embibo egyo, oku enuzire, n'akatara kaayo. Obundi abahingi nibaba nibenda embibo z'ebihingwa ezirikukira kumanywa munonga. Niziba ziri nungi omu kurya n'okuguza.

Nk'oku ebi abaguzi barikwenda birikukira kuhinduka, buriijo kora okucondooza aha katara (buri myaka 3-4) kwenda kwongyera aha kumanya ebyakatara. Manya eki abaguzi baawe barikwenda kandi ohindure n'aha mbibo nainga ebihingwa kyaba nikyetaagisa.

## **Oku oshemereire kutwaza abaguzi baawe**

Oku orikutwaza abaguzi nikubaasa kukuyamba kuguza munonga. Obuheereza burungi n'okutwaza gye abaguzi nibikuyamba kuguza embibo zaawe! Mwenyamu waaba nooramusya abaguzi baawe.





### **Abaguzi baawe baheereze obuheereza burungi.**

Yeteekateeke kugarukamu ebi baraakubuuze aha mbibo ezi orikuguza. Manya oburungi n’obubi bwa buri mbibo, kandi yeteekateeke kubishoboorora. Omanyee kushoboorora oku orikuhinga embibo zaawe kandi n’ahabw’enki ziine entaaniso aha mbibo ezindi eziri omu kicweka ekyo.

Waaareeba omuguzi ataamarwa, gyezaho omanyee ahabw’enki. Musaasire ahab’oburemeezi obwo kandi gyezaho kubutereeza. Embibo zaaba nizo ziine oburemeezi, teekateeka aha ky’okwongyeraho embibo ezindi eza busha. Ekiragiyo ky’okuguza ni; “omuguzi atuura ahikire”. Noobaasa kutiikirizana nawe kandi noobaasa kuba ohikire kwonka ahabw’okwenda kuguza ebintu byawe, oshemreire kwijuka ngu omuguzi niwe arikubanza.

## **Okukoregana n’abakozi b’embibo abandi:**

Embibo ezirikuruga omu bantu abandi nizibaasa kushiisha entunguuka ya bizinesi yaawe. N’ahabw’ekyo oshemereire kugira enkoregana nungi n’abakozi b’embibo abandi.

Noobaasa kugira okuhayana kw’emiringo ebiri:

- ✓ Embibo ezi barikuguza omu butare n’omu maduuka omu kicweka ekyo. Ebihingwa ebimwe nk’ebihimba, ebi barikuguza nk’embibo obumwe nibyo abantu barikugura kurya.
- ✓ Embibo ezikukorwa abantu abaine obukugu omu by’embibo nk’abacoodoozi nainga ebitongore by’embibo.

Embibo eza buriijo nizikira kuba nizigura omuhendo gw’ahansi ahabw’obukuba tizirikwentenga okwegyendesereza kwingi omu kuzikora. obwire obwingi embibo ezi niziba zitaine ntaaniso mpango kuruga ahari ezo ezi orikukoresa obwegyendesereza. Abaguzi nibabaasa n’obutamanya ahabw’enki embibo zaawe omuhendo gwazo guri ahaiguru. N’ahabw’ekyo n’eky’omugasho kuta embibo zaawe omu kishushani kirungi ekirikworeka omutindo gw’ahaiguru. Omuringo gw’okukora eki n’okusiba embibo zaawe. Ogundi muringo gw’okworeka omugasho gw’embibo z’omutindo murungi n’okukora eky’okwegyeraho ky’abantu kureeberaho (reeba omu katabo **“okuhinga embibo z’ebihimba”**(Producing bean seed)).

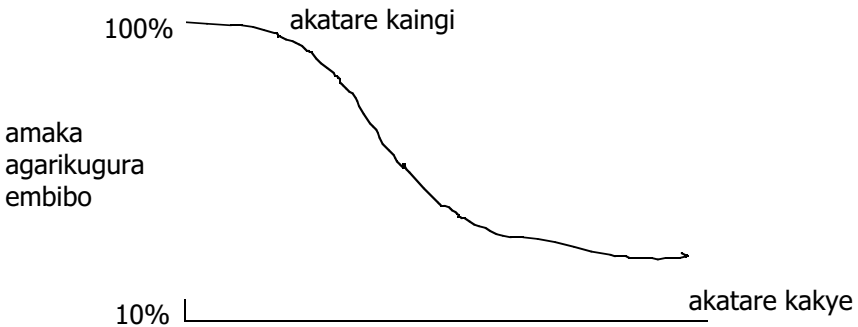
Omu ky’okwegyeraho ky’embibo z’omutindo, noobyara embibo z’emiringo mingi (ezi orikukora, ez’omu katere n’ez’orujwangye) kwenda ngu oyorekye omutaano oguri aha mutindo gw’embibo z’ekihingwa ekyo. Ote ekyokureeberaho eki, omu mwanya ugu buri omwe arikubaasa kuhika omu kicweka ekyo, kwenda ngu abantu bareebe ebirugiremu (ekyokureeberaho aha rubaju rw’oruguuto nainga omuhanda).

Abakugu omu kokora embibo nibakira kushohoreza embibo omu bwingi ekiri kumanyisa enshohoza yaabo omu kukora embibo

neeba nkye. Kwonka oijuke ngu eki tikirikumanyisa ngu omutindo gw'embibo ezo ni murungi. Abahingi b'embibo baaba nibakora emiringo mikye y'embibo naiwe noogira omugisha gw'okushohoza embibo ezindi. Obumwe ebitongore n'abacondoozi nibaba nibagabira abahingi embibo ensya. Eki nikibaasa kureetera abahingi kutagura embibo zaawe. Waaheza kumanya eki, manyisa abantu abo ebi orikukora kandi ogyezeho kubabiihabiiha kurekyeraaho okugaba embibo zaabusha.

**Okwongyera akatare k'embibo.**

Ebihingwa ebingi nk'ebihimba, empokya nainga ebinyobwa abahingi baaba baatungire embibo ez'okutandikanisa nibaguma nibahinga embibo emwe kumara obwire buraingwa kandi nibabaasa kukyendeeza aha kugura embibo. Eki nikimanyisa ngu akatare k'omuringo gw'embibo ogu ezi orikukora nikabaasa kugyeda nikakyendeera okukira munonga abahingi baaba nibakuguraho kwenda kutunga embibo ensya guraafu egi ahifo neeyoreka empinduka y'akatare k'embibo omu bicweka bimwe ahabw'embibo nsya z'ebihingwa nk'ebihimba.



**Guraafu erikworeka oku akatare k'embibo nsya karikubaasa kugyeda nikakyendeera.**

Okwenda kwongyera akatare oshemereire kumanya gye enshonga ezirikureetera abahingi baakuguraho embibo. Zimwe aha nshonga ezo ni:

- ✓ Kutunga emiringo misya y'embibo.
- ✓ Kutunga embibo ahabw'okuba abahingi nibaba bariire nainga bagurize embibo zaabo zoon.
- ✓ Kutunga embibo z'omutindo murungi
- ✓ Kwongyera aha mbibo ezi baine baaba nibenda kuhinga emisiri mihango

Waashanga enshonga enkuru ey'okugura embibo zaawe eri ey'okutunga embibo ensya, noiija kuteekateeka munonga aha ky'okwongyera aha katare buri kaanya.

Ahaifo n'ebihaburo oku waakubaasa kwongyera akatare.

### **Hangusya akatare kaawe:**

Otakaaguza embibo zaawe abahingi bonka. Abashuubuzi, amashomero n'ebitongore ebindi nibibaasa kuba nibyenda kugura ebimbo. Bamwe omu baguzi aba nibabaasa kuba nibenda kugura embimbo nyingi kandi nibabaasa kuzitanga bukiri kare.

### **Tunguura kurungi embibo zaawe:**

Reeba peegi 39 otunge ebirikukwata aha ntunguuka.

Hindura emiringo y'embimbo buri kaanya: waareeba okuguza kwakyendera omanyenge ngu nooyetaaga kuhindura aha muringo gw'embimbo. Buuza abacondoozi n'abahingisa aha miringo y'embibo emisya n'oku waakubaasa kuzitunga. Waaheza kuzitunga banza ozigyereze aha kasiri kakye kureeba oku zirikwera otakashaziremu kuzihinga. Waaheza kutandika embibo nsya nikikuru kugyoreka abaguzi baawe n'okubagambira ahabw'enki embibo egyo eine omutaano kandi ni birungi ki ebigiriho. Buuza abaguzi baawe abahingire embibo egyo bakugambire eki barikugiteekateekaho. Okumanya ekyo nikiija kukuyamba kumanya obwingi bwayo obu oraahinge omu sizoni erikukurataho.

**Kyendeeza aha sente ez’orikugurizaho:**

Waaba nooguriza aha muhendo gw’ahaiguru, noiya kuguza embibo nkye kandi toraakore magoba maingi garikubaasa kutunguura bizinesi yaawe. Waaba noobaasa, guriza embibo ahansi kwenda kwongyera akatare okukira munonga bwanyima y’omwaka gumwe nainga ebiri. Kwonka oine kureeba ngu omuhendo ogwe niguhisya esente ezi okoreise.

**Ensiba:**

Ensiba nungi eineho obumanyiso n’ey’omugasho ahabw’ebihingwa ebimwe nk’ebihimba ahabw’okuba haine eki erikuba neeyoreka aha mutindo gw’embibo kandi ereetaho entaniso kuruga aha mbibo ezirugire ahandi. Ensiba neeyamba abaguzi kutwara gye embibo. Ebihingwa ebimwe nk’ebihimba ensiba enungi eshemereire kuba obuveera burikureeberwamu kwenda kuyamba abaguzi kureeba eki barikugura. Obuveera bw’emiringo mingi buriho kwonka nibubaasa kutaboneka omu byaro.

Hoono noobaasa kusiba embibo zaawe omu bipapura. Okugura eby’okusibisa omu bwingi nikiyamba ahabw’okuba nooba noobigurira aha muhendo gw’ahansi okukira munonga byaba nibishangwa omu matauni amahango gonka. Waaba otarikubona buveera nainga empapura z’okusibisa, teekateeka aha ky’okuronda eby’okusibisa ebyawe ebi waakubaasa kwekorera. Ekyokureeberaho ekibiina kiimwe kikakora otushaho tukye kuruga omu pipapura bya siminti.



## **Ensiba nungi neeyamba omu kuguza embibo.**

N'obwegyendesereza ronda obwingi bw'embibo ezi oraasibe kurugiirira aha bi oraihe omu kucondooza aha bintu nk'okwera kw'embibo, ebi abahingi barikukunda n'omuhendo waaba noosharamu aha nsiba. Ekyokureeberaho ebihimba eby'okusimbira obuti (ebye misingiriro) ebirikwera munonga noobaasa kusiba bikye bikye. Embibo ensya nainga ei batarikukunda noobaasa kucwamu kugisiba bukye nk'akimwe kya kana kya kiro buri kashaho. Ebi oraakorese kusiba nibyo oragyendereho kusharamu aha bwingi bw'embibo ezi oraasibe omu kashaho. Eby'okusibisa byaba biri bibi nainga buri obuveera noosiba embibo nkye.

Buri kashaho kashemereire kuba kaine akamanyiso kari aha kashaho nainga akaveera keenyini nainga kari konka. Obumanyiso bushemereire kuba bwine ebi: eiziina ry'omukozi w'embibo n'endagiiriro ye, eiziina ry'embibo n'ebintu bimwe ebirikugikwataho, obwingi, okurabura aha mbibo n'ebirikworeka omutindo gw'embibo.

## **Okutunguura embibo**

Okutunguura ebi orikukukora nainga kubirangisa n'ekintu kikuru omu kwongyera, akatare k'ebintu byawe. Hariho emiringo mingi ei orikubaasa kutunguuriramu embibo zaawe.

Ebyokureeberaho n'ebi:

- ✓ Mwaba nimukora embibo, nimubaasa kukora omuzaano gurikworeka omugasho gw'okugura embibo z'omutindo murungi. Mukore omuzaano aha bwire obu murikumanya ngu abantu baingi nibaza kugureeba kandi mu gukorere omu mwanya ogu abantu baingi barikubaasa kwijamu.
- ✓ ronda emyanya misya ei oraaguzemu embibo omu butare n'amashomero againe emisiri. Rabira omu bahingisa n'amaduuka agarikuguza ebintu by'obuhingi. Kwonka oijuke ngu waaguza abashuubuzi nibakuha omuhendo guri ahansi.
- ✓ Gamba n'abeegi aha bikwatiraine n'embibo zaawe kandi okoregane n'amashomero gaije garambure emisiri yaawe. Abeegi nibiija kugambira abazaire baabo ebi baareeba.
- ✓ Hikiirira omuntu oine eduuka omushabe kuta ekyapa aha duuka ye kandi omushabe kuguma noiya noogamba n'abaguzi ori kubashoboorera aha mbibo zaawe.
- ✓ Yohereza amabaruha n'ebirango omu bantu abaine akakwate n'ebyobuhingi omu gavumenti n'omu bitongore ebitari bya gavumenti omu kicweka ekyo. Obashoborore aha mbibo ensya n'emihendo yaazo ariho.
- ✓ Kora empapura z'okuhanika aha bisiika n'ebindi ziri kuranga embibo zaawe.
- ✓ Tunguura embibo zaawe omu myoreko y'ebyobuhingi.



**Koresa emihanda mingi y’okutunguura embibo zaawe.**

### **Entambuura:**

Entambura neetwara esente nyingi kwonka neereta amagoba embibo zaaba ziine akatare omu bicweka ebindi. Ahu akatare kaawe kari niho harikucwamu entambura ei orikwetenga. Waaguza embibo zaawe omu kyarokyawewe, entambura neeba etari kizibu. Kwonka oine kuteekateeka aha ntambura y’emotoka waaba nooguza embibo zaawe aheeru y’ekyaro ekyo. Omuringo gw’entambura ei oraakoresa neeza kurugijirira aha biriho; esente n’obwingi bw’embibo ezi orikwenda kutwara.





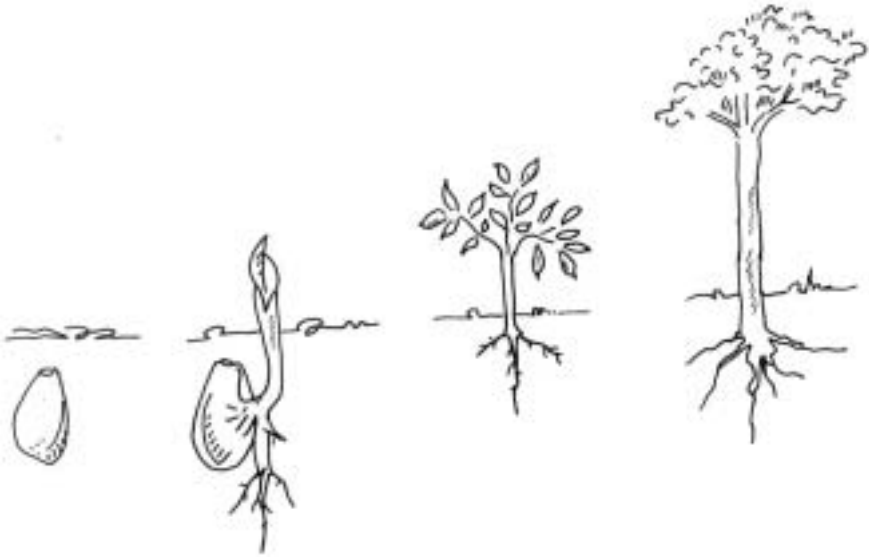
## **Okuronda entanbura nikirungi kandi nikibaasa kureeta amagoba.**

Ekibiina nainga abantu abarikukorera hamwe baine kuteekateeka aha ky'okurundaana esente bakapangisa emotoka nka roore nainga piikaapu ahabw'okuba nikitwara esente nkye baaba nibatwara embibo nyingi omurundi gumwe. Ogundi muringo gw'okukyendeeza aha nshohoza n'okupakira embibo n'ebindi bintu omurundi gumwe.

Bariirira enshohoza yona ogite omu ntebebeekanisa ya bisinesi. Oreebekye ngu omuringo gw'entambura gwona ogu oraaakorese nigurinda embibo zaawe okutahikwa enjura, omushana n'embeera ezindi ezirikubaasa kuzishiisha.

## ESHUURA YA 6: OKUHANGUSYA N'OKUTEREEZA BISINESI YAAWE.

Bizinesi kuza kutunguuka eshemereire kukura buri kaanya. Eshemereire kuba neekora amagoba kandi neehanguha.



**Bizinesi eshemereire kukura nk'muti, mporampora  
kwonka kurungi.**

Teekateeka aha nshonga nkuru kandi ogarukemu ebibuuzo ebi otakashaziremu kuhangusya bizinesi yaawe.

- ✓ Omuringo gu bizinesi yaawe erikugobamu: waayongiire ahaby'orikuguza omu myaka nk'ebiri ei omazire nookora?
- ✓ Empinduka omu katere: akatare kahindikireho kurugiirira omu kucondooza kwawe?
- ✓ Embibo ensya: noobona embibo ensya ezirikukundwa abahingi, abashuubuzi n'abarikugura ebyokurya?
- ✓ Esente: omanyeye ngu nooza kushohoza esente busya omu kukora. Oine esente zirikumara z'okuhangusya bizinesi

yaawe? Oine eitaka ry'okuhanguhizaho bizinesi yaawe nainga noobaasa kurigura nari kupangisa aha sente nkye kandi okaguma nookora amagoba omu mbibo ezi obyaire? Noobaasa kutunga rooni?

- ✓ Abakozi: oine abakozi barikumara kwongyera aha mbibo ezi orikukora?
- ✓ Entambura: waaboine entambura nungi y'okutwara embibo nyingi aha muhendo ogu orikubaasa (ogw'ahansi)?

Waashanga noobasa kugarukamu "eego" aha bibuuzo birengire 3, noobaasa kuba ohikize obwire bw'okuhangusya bizinesi yaawe .

### **Okukora ekibiina ky'abahingi b'embibo:**

Bizinesi yaawe ku eraayeyongyere kukura n'abahingi abandi baakuguka omu kuhinga embibo, teekateeka aha ky'okukora ekiibina ky'abahingi b'embibo.

Abantu baaba beetereine hamwe n'abandi abaine ebigyendererwa bimwe, nibagira amaani kandi nibabaasa kukora ekintu kihango.



**Ekibiina ky'abahingi b'embibo nikiyamba abakozi b'embibo omu kicweka ekyo kukora kurungi.**

Ekibiina nikibaasa kukorera aha rurengo rutari rumwe: omu kicweka nainga ebicweka baingi nainga aha rurengo ry'eihanga. Omugasho gw'ekibiina nk'ekyo ni:

- ✓ Kuyamba abahingi kumaraho hamwe oburemeezi obu baine oburikushushana.
- ✓ Okutwara ebyetengo by'abahingi omu b'obushoboorozi obw'ahaiguru nk'a gavumenti. Ekyokureeberaho ekibiina nikibaasa kushaba abarikucondooza kuguma nibakora embibo ensya.
- ✓ Kutaho omuhanda gw'okutungiramu okumanyisibwa aha bikwatiraine n'okukora embibo, eby'obuheereza bwabo n'ebyokukoresa omu kuhinga nk'embibo z'okubyara n'ebindi.
- ✓ Kuhwera baamemba b'ekibiina ekyo kutunga eby'okukoresa omu kuhinga omu bwingi kandi aha muhendo gw'ahansi bakabaasa kukyendeeza aha nshohoza.
- ✓ Kuhwera baamemba kugira enkoragana n'abacondoozi hamwe n'abakugu omu kukora embibo omu bicweka ebindi by'eihanga.

Ekicweka ekiri ahaifo nikyoreka omu bugufu oku mwakubaasa kukora ekibiina ky'abahingi b'embibo.

Noobaasa kutunga okumanyisibwa okurikukiraho kuruga omu bitongore bitari bya gavumenti n'abahingisa.

### **Oku mwakubaasa kukora ekibiina kyabahingi b'embibo.**

**Mutebeekanise orukiiko:** Manya ebirikukwata aha bahingi abandi omu kicweka ekyo obwo orikubuuza abahingisa, abakozi b'ebitongore bitari bya gavumenti n'ebindi bitongore ebiine akakwate n'eby'obuhingi. Kyaba nikibaasika tebeekanisa okubugabugana abahingi abamwe kugamba aha by'okukora ekibiina. N'eky'omugasho kubanza waashoboorera abahingi abandi omugasho gw'ekibiina otakesire rukiiko. Nimubaasa kusharamu kukora ekibiina ky'abahingi b'ekihingwa kimwe nainga ebihingwa bingi. Eki nikirugiirira aha ntwaza y'abahingi nainga obwingi bw'abantu abarikuvinga buri kihingwa.

Yeta orukiiko rw'abakozi b'embibo omu kyaroye kyawe. Handiika amabaruha orikweta abakozi b'embibo omu rukiiko kuteisa aha kukora ekibiina. Mute orukiiko omu mwanya ogwanguhi kuhika. Tunga empapura n'ebikaraamu bukiri kare ebiraakuyambe kuhandiika ebi murikuteisa. Orukiiko rushemereire kuteisa aha nshonga eziri kukwata aha bantu boona.

### **Okukora orukiiko rw'okubanza:**

Muronde omuntu oraayebembere orukiiko. Omuntu ogwe naayetwa mukuru w'orukiko. Omurimo gw'omuntu ogwe n'okutandika okuteisa n'okuhwera abantu kubaasa kugamba bataine kutiina. Orukiiko rutakatandikire mukuru w'orukiiko ashemereire kuhandiika orukarara rw'ebintu by'okuteisaho. Ebintu ebi bishemereire kuba birimu:

- ✓ Okweyanjura kw'abantu abari omu rukiiko. Buri muntu ashemereire kugambaho kakye aha bizinesi ye y'embibo, eky'okureeberaho ebihingwa ebi barikuhinga n'obwingi bw'embibo ezi barikushaaruura, ebirungi ebiri omu bizinesi zaabo, n'ebizibu ebi barikushangamu.
- ✓ Kuteisa oku abari omu rukiiko barahwerwe kuruga omu kibiina.
- ✓ Kuteisa aha bigyendererwa by'ekibiina n'ebiri kuteekateekwa kwija kukorwa. N'eky'omugasho kukora ebigyendererwa by'ekibiina kurungi. N'enki eki abantu barikwenda kukora? Nibaija kuhikiiriza bata ebigyendererwa byabo kandi ryari? Mwijuke ngu abantu nibaba nibateekateeka kutunga bingi kandi bwangu. Nibabaasa kuteeketeeka ngu obu baakora ekibiina oburemeezi bwabo nibuza kuhwaho juba. Bwanyima abantu nibabaasa kuhwa amaani reero ekibiina kigwe. Mukuru w'orukiiko aine kwijusya abantu ngu ebirungi ebirikuruga omu kibiina nibihikwaho kurabira omu kukora munonga, okwehayo n'okugira ebigyendererwa birikubaasika.

- ✓ Mushwijume oburemeezi n’oburungi bw’ekibiina. Abakiiki baine kubariirira okukora ekibiina eki kiraabatwareho. Omu noobara okuhayo obwire bw’okuza omu nkiiko n’okuhayo esente. Ebirungi ebirimu nibikira enshohoza? Ku kiraabe kiri kityo, baamemba boona nibiikiriza kubagana eshohoza? Baamemba baaba nibiikiriza muze aha kindi kintu.

### **Okutandika ekibiina ky’abahingi b’embibo:**

Abantu ku bariikirize ngu haine eki barikutunga omu kibiina, muteise aha bintu ebi ahaifo oku ekibiina kiraakore;

**Ebiragi:** Muteise ebi baamemba baraakuratire omu kucwamu aha nshonga ezimwe, oku muraagume nimukora enkiiko n’obu ziraakorwe, abeebembezi abu muraagire n’oku muraabaronde n’esente z’okushashura waaza kuba memba. Bwanyima ebiragi ebi bishemereire kuhandiikwa omu kitabo ky’engyenderwaho y’ekibiina (eki n’ekitabo ekirikworeka ebigyendererwa n’ebiragi by’ekibiina ). Engyenderwaho neeza kuyamba ekibiina kutabamu obutabanguko n’obutiikirizana kandi eyoreke obujunaanizibwa bwa buri memba. Engyenderwaho eshemereire kworeka ebigyendererwa, ebiragi by’okuba memba, omuringo gw’okuronda abeebembezi, obwire bw’okukoreraho enkiiko, n’oku ekibiina kiraayebiiseho omu by’esente.

**Obwa memba:** Mukore orukarara rw’abantu (abarikukora omwe omwe n’abari kukorera hamwe) abaine ekyetengo ky’okukora ekibiina. Mwijusye abantu ku obwa memba kirikumanyisa okugira obushoboorozi n’obujunaanizibwa.

**Obwebembezi:** Ebibiina nibyetaaga obwebembezi n’entebeekanisa. Entebeekanisa eyanguhi n’okugira akakiiko akarikutegyeka ekibiina kandi kashemereire kubamu mukuru w’entebe, omuhandiiki n’omubiiki abaraayebembere ekibiina omu kukora kwakyo. Emyanya endiijo omu kakiiko neebaasa kwongyerwamu kyaba nikyetengyesa. Nimubaasa kuronda

obukiiko obundi kukora aha bintu bitari bimwe na bimwe.

***Okubiika ebihandiiko:*** N'eky'omugasho kubiika ebihandiiko by'ebiteiso n'okusharamu okuraakorwe omuri buri rukiiko. Muronde oraabiike ebihandiiko ebyo.

Ekibiina ky'abahingi b'embibo kishemereire kuguma nikitunguuka nk'oku abahingi abari baamemba baakyo bari kutunguuka.

# ESHUURA YA 7: EBIRI OMU BUGUFU

Hariho ebintu bingi ebirikureetera bizinesi y'embibo yaatunguuka:



1. Kwenda kukora gye bizinesi y'embibo, abahingi baine kukora munonga, bakeetebeekanisa kurungi kubaasa kusharamu n'okweteeekateekyera oburemeezi n'okwetegyereza gye ebya bizinesi n'esente.



2. Bizinesi y'embibo neekora gye aha bihingwa n'embibo eziine akatare kahango nainga karinganaire. Condoosa aha katare otakatandikire bizinesi yaawe kandi na buri myaka 3-4 kwenda kwetegyereza kurungi ebi abaguzi baawe barikwenda. Kora enteekateeka nungi ya bizinesi yaawe orikugyendera aha makuru agahikire agarikukwata aha katare aku ogyendereire.



3. Hinga kurungi embibo kwenda kukyendeeza aha nshohoza n'okukora amagoba mingi. Hinga embibo zirikwera munoga omu itaka rirungi kandi oreeberere kurungi emisiri yaawe. Taho omuhendo ogu orikumanya ngu nwija kurugamu amagoba kandi ogu abahingi barikubaasa.





Tunguura embibo zaawe

4. Gyezaho otunguure akatare k'embibo, ronda abaguzi abasya kandi ogume ohindure n'aha miringo y'embibo buriiho. Reeba ngu waareetera abaguzi baawe kwikiriza ku embibo zaawe ziri ez'omutindo gw'ahaiguru. Eki nookikora kurabira omu kuzipakira n'okuziha amaziina, kugiraobuheereza burungi n'omu kurinda eiziina ryawe.



Biika gye ebihandiiko bya bizinesi yaawe kandi okore enteekateeka za bizinesi zoonna orikugyendera aha bihandiiko ebi.

5. Tebeekanisa bizinesi yaawe obwe orikubiika ebihandiiko ebirikukwata aha bi orikuguza, amagoba n'oku orikukoresa esente zaawe. Kora entebeekanisa nungi ya bizinesi yaawe orikugyendera aha nteebereza y'entaasya ya buri kwezi.



Hangusya bizinesi yaawe

6. Bizinesi erikukora gye neeguma neekura. Omuhanda gw'okukora gye bizinesi n'okuhikiiriza ebyetaago by'abaguzi n'okukora ekibiina ky'abahingi b'embibo.

# EBIBUZO BY'OKUBUZA OMU KUCONDOOZA AHA KATARE.

**Eby'okubuuza abahingi:**

Ni bihingwa ki ebi abahingi barikukira kuburwa embibo?  
Ahahabwenki abahingi nibabugana oburemeezi bw'okuburwa embibo?

James embibo ku zirikumuhwaho aziiha nkahi?  
Abahingi abamwe embibo nizikira kubahwaho kukira abandi?  
Ahabw'enki? ni baahi abo?

Abahingi nibagura embibo zirikwingana ki buri sizoni?

Abahingi abagaiga, abaarwagati n'abooro nibagura embibo zirikwingana ki?

Abahingi nibahurira bamazirwe n'omutindo gw'embibo ezi barikugura ahandi?

Hariho abahingi b'embibo abandi nari ebitongore ebiri kukora embibo omu kicweka ekyo abari kushohoza embibo z'okuguza?  
Nizingana ki? Ni baahi?  
Ni bihingwa ki kandi ni mbibo ki ezi barikushohoza?

Embibo zaabo nibaziguza bata?

Embibo eza buriijo (eza buri kihingwa) ezirikumanywa ni ziiha.

Ni burungi ki nari ni bubi ki oburi ahari buri muringo gw'embibo?

Nizikwatwa munonga obukooko n'endwara?

Embibo ezi ziine akatare kahango omu kyar/ebyaro/  
eigomborora/ disiturikiti egi?

Hariho emiringo y'embibo etarikureebeka ei abahingi  
barikukunda?

Embibo ezi ziine burungi ki nari bubu ki?

Nizikwatwa munonga obukooko n'endwara?

Nizeera zita?

Embibo ezi ziine akatare kahango omu kyar/ebyaro/  
eigomborora/disiturikiti egi?

Ni mbibo ki ensya eziizire omu kicweka eki omu myaka ena  
ehingwire?

Zikaruga nkahi?

Bubu mbibo eine burungi ki na bubu ki?

Nizikwatwa munonga obukooko n'edwara?  
Amashaaruura nigaingana ki?

Embibo ezi ziine akatare kahango omu kyar/ebyano/  
eigomborora/disturikiti egi?

### **Ebibuuzo eby'abashuubuzi b'embibo.**

Abahingi nibakunda kugura embibo (buuzaha bihingwa  
bitarikushushana).

Ahabw'enki nibakunda kugura/ ahabw'enki batarikukunda kugura  
embibo.

Ni miringo ki ei orikuguza nk'embibo?

Ni mihendo ki erikuheereerukayo ahaiguru n'ahansi ei orikushaba ahabwa buri muringo gw'embibo ezimwe.

Nooguza embibo zirikwingana ki buri sizoni/buri mwaka?

Embibo zaawe nooziguza nkahi?

Noha orikukira kugura embibo zaawe?

Abaguzi baawe abingi nibaruga nkahi? (n'ab'omu kyaró kyawe, nari disiturikiti ezindi?)

Embibo zaawe nooziguza ota?

Nookora amagoba garikwingana ki?

Embibo zaarakuhwireho?

Noobaasa kuteebereza oku akatare k'embibo zaawe karikwingana (ahabwa buri muringo gw'embibo)

Ni bintu ki ebikuru ebi abashuubuzi barikuronda omu mbibo z'embihingwa ezi orikuteekateeka kukanyisa?

Abashuubuzi batari bamwe nibakunda ebintu bitarikushushana aha mbibo?

Hariho abahingi nari ebitongore omu kyaró eki orimu ebirikushohoza embibo z'okuguza? Ni baahi/ni biiha?

Ni bihingwa ki nari mbibo ki ezi barikushohoza?

Embibo zaabo nibaziguza bata?

Hariho embibo ezirikuruga omu bicweka ebindi bya ihanga zikaija omu kicweka kyawe?

Noha orikuzikora?

N’oha orikuziguza?

Ni bihingwa ki nari mbibo ki ezirikubaheebwa.

Embibo nizigura zita?

Embibo ziri ha mutindo ki? (Ezihamiibwe, ezitungwirwe omutindo, ensya)?

Abakozi n’abashuubuzi abandi nibasikiiriza abaguzi bata?

## **Ebibuuzo by’amashomero, ebitongore by’abantu, na za purogyekiti z’entunguuka**

Eitendekyero ryawe nirigura embibo?

Ni bihingwa ki? Ni mbibo ki?

Embibo nizikoresibwa ki?

Ni mutindo ki gw’embibo ezi orikugura (ezihamiibwe, ezitungwire omutindo)?

Buri sizoni noogura embibo zirikwingana ki?

Embibo noozigura ota?

Omutindo gw’embibo ezi orikugura nooguteekateekaho ki?

Omazirwe n’entebeekanisa ei oine omu kutunga embibo?

Noobaasa kukwatisa (kutanga) embibo ? Bihingwa ki? Miringo ki y'embibo?

Noobaasa kwenda kukwatisa embibo zirikwingana ki?

**Ebibuuzo by'okubuuza abacondoosi, n'abahingisa abakuru ebirikukwata aha biragiro by'embibo**

Naaba ninyenda kukanyisa embibo, ezibonaire nkaaziiha nkahi?

Nizigura zita?

Embibo ezibonaire nizireebeka?

Nooteekateeka ngu embibo ezibonaire ziine akatare (yoreka ekihingwa n'emiringo y'embibo)?

Embibo ezibonaire ziine akatare omu miruka/ amagomborora/ disiturikiti ezindi?

Ni mbibo ki ensya eziraho hati ezirikwera gye omu kicweka eki?

Embibo ensya ziine akatare kahango? Noobaasa kuha enteebereza?

Ni miringo ki y'embibo ei gavumenti erikuhamya ahabw'ebihingwa ebimwe?

Ni mutindo ki ogurikwetengwa aha bwa buri muringo gw'embibo?

Ni biragiro ki ebitairweho gavumenti ebirikukwata aha kuhinga embibo?

Ni by'etengo ki ebi abahingi b'embibo ab'orurengo rw'ahansi bashemereire kuhikiiriza?

Nooyetenga kuhandiikisa bizinesi enkye?

## Ekipande ky'okutereeza amakuru agarikukwata aha katare k'ebihingwa.

Akatare k'embibo ya..... (ijuza buri kihingwa omu kipande ekyakyo)

	Ahaiguru	Ahagati	Ahansi	Eby'okushoboorora
Orurengo rw'akatare k'embibo akarikuteekateekwa kuruga omu bahingi okutwarira hamwe				
Orurengo rw'akatare k'embibo akarikuteekateekwa kuruga omu bahingi b'emiringo mingi: Abagaiga Abaarwagati Abooro Abooro munonga				
Akatare akarikuteekateekwa kuruga omu mashomero				
Akatare akarikuteekateekwa kuruga omu bibiina by'entunguuka				

## Ekipande ky'okutereeza amakuru agarikukwata aha mihendo y'embibo

Embibo ez'amaani eziguziibwe	Ahu buri kika ky'embibo kirugire		Omuhenso gw'embibo aha bwire bw'okubyara		Omuhenso ahagati ya sizoni		Omuhenso omu bwire bw'okushaarura	
			Enjuma	Embibo	Enjuma	Embibo	Enjuma	Embibo

## Ekipande ky'okutereza amakuru agarikukwata aha katare k'emiringo y'embibo eziriho

Eziina ry'embibo	Obwingi bw'embibo eziguzirwe abahingi omu sizoni	Akatare akarikuteeberezebwa kuruga omu bahingi b'ekyaro ekigyendereirwe (kahango, karwagati, kakye)	Embibo nizibaasa kuboneka? (eego nanginga ngaaha)	Obwingi bw'embibo eziguzirwe abashuubuzi abaabuuziirwe omu kwezi	Obwingi bw'embibo eziguzirwe amashomero omu sizoni	Obwingi bw'embibo eziguzirwe ebibiina by'entunguuka omu sizoni	Embaririra y'akatare kuruga omu kyarok ekigyendereirwe

## Ekipande ky'okutereza amakuru agarikukwata aha miringo y'embibo ensya

Eziina ry'embibo	Oburungi obuziraho	Obubi obuziraho	Akatare aku zirikuteekateekwa kugira omu bahingi (kahango, akarwagati, kakye)	Akatare aku zirikuteekateekwa kuruga omu mashomero (kahango, akarwagati, kakye)	Akatare aku zirikuteekateekwa kugira omu bibiina by'entunguuka (kahango, akarwagati, kakye)



## **Ebintu by'okukoresa omu kushohoza embibo z'ebihimba n'emoni.**

Ahaifo hariho orukarara rw'ebikoreso ebirikwetengwa omu kushohoza embibo z'ebihimba n'emoni. Aka \* nikoreka ekintu ekirikuteekwa kubaho omu kukora embibo ezi. Ebikoreso ebindi noobaasa kubigura bizinesi yaawe yaaheza kuhanguha.

## **Ebiri kwetengwa omu kukora embibo z'ebihimba**

Embibo z'omutindo murungi\*

Orwezo

Omubazi gw'okwita obukooko

Ebomba y'okufuuhirira omubazi gw'okwita obukooko

Obuveera bw'okwanikaho

Ekyoma ky'okuhuura\*

Akatandaaro k'okutooraniraho

Ekyoma ky'okucumitisa omu kukyebera enjuma\*

Emibazi y'okuta omu mbibo\*

Eduraamu y'okutaburiramu emibazi

Obudeeya bw'okubiikamu n'okutwariramu embibo\*

Obushaho bw'okusibamu embibo

Minzaani

Ekiduraamu ky'okubiikamu embibo (silo)

Ekibanda ky'kubiikamu Ebihimba

## **Ebiri kwetengwa omu kukora embibo z'emoni**

Embibo z'omutindo murungi\*

Orwezo

Omubazi gw'okutanga embibo kuhumba\*

Omubazi gw'okwita obukooko

Ebomba y'okufuuhirira obubazi gw'okwita obukooko

Obushaho bw'okusibamu embibo\*

Minzaani

Amasitooha garimu ekyererezi kirikumara

# EKYOKUREEBERAHO KY'ENTEBEEKANISA YA BIZINESI.

Quality Seed  
P.O. Box 6000,  
Mbale  
Esimu: 077 506263

## 1. Enturikiriro.

Bizinesi nsya neija kugaba embibo z'ebihimba z'omutindo murungi, ezongirwe omutindo n'eza buriiho ezi abantu barikumanya.

### A. Ebirikukwata aha bizinesi

Eziina: Quality Seed

Omuringo gwa bizinesi: Bizinesi y'eka

Endagiiriro: P.O. Box 6000 Mbale, Uganda.

Ebirikukwata aha muntu

Omw. Peter X (manegya), omuhingi, amazire emyaka 20 naahinga ebihimba. Akashoma koosi erikukwata aha mbibo z'ebihimba eyaabaire etairweho aba CIAT. Aine obukugu omu kukora emigaati.

Omutu. Rose T., omuhingi, amazire emyaka 15 omukuhuhinga embibo. Akashoma koosi erikukwata aha mbibo z'ebihimba eyaabaire etairweho aba CIAT. Aine obukugu omu by'okutunga enkoko.

Abakozi: kupangisa abakozi babiri b'okukora obwire bwona n'abandi nk'oku baraayetengwe.

## **B. Ekihingwa.**

Embibo ezitari zimwe z'ebihimba ezongiirwe omutindo K132, K131, OBA1, Kahuura.

Okushoboorora emiringo erikuhingwa hati.

K132: Embibo mpango eine obugondo burikutukura, neeyera munonga, enuzire, eine akatare kahango, neereebeka nk'embibo eya buriijo erikumanywa.

K131: Embibo nkye, erikwera munonga, enuzire, erikugumira omushana, kandi neehwera kwerinda enjara.

OBA 1: Embibo mpango eine amabara garikutukura, neeyera munonga, enuzire, eine akatare kahango.

Ebintu ebikuru ebi orikugyenderaho kutoorana ekihingwa n'emiringo y'embibo: Abahingi abaingi omu kicweka eki nibahinga ebihimba by'okuguza n'ahabw'ekyo nibabiika embibo nkye. Ekirikurugamu embibo ensya n'eza buriijo nizigira akatare. Abahingi nibabaasa kugurira embibo ez'omutindo murungi aha muhendo gw'ahaiguru okukira munoga ezongiirwe omutindo.

### **Akatare:**

Akatare akagyendereirwe egomborora X. Abahingi b'ebihimba omu gomborora X (30%), amashomero againe emisiri mihango (5%), ebitongore ebitari bya gavumenti (40%), ekibiina ky'abahingi aha disiturikiti (10%) abashuubuzi b'embibo (15%) Orurengo rw'okushohorezaho embibo: bizinesi nejja kushohoza taani emwe buri sizoni.

Okugaba embibo: Embibo nizijja kusibwa omu buveera omu bwingi butarikushushana (kiro 1, kiro 5, kiro 10) ziguzibwe abahingi n'amashomero kuruga omuka y'omuhingi w'embibo

kurabira omu bitongore bitari bya gavumenti, abashuubuzi b'embibo n'ebibiina by'abahingi aha disiturikiti. Okukira munonga embibo niziguzibwa omu bwire bw'okubyara: Okwakashatu n'Okwakana.

## **Eby'okukoresa**

Eitaka: hiika 5 z'okuhingamu embibo ziriho.

Abakozi: Abakozi babiri bokukora obwire bwona nibaija kurondwa hamwe n'abandi aba rijariija. Nibaija kukora emirimo ey'omu musiri hamwe n'endiijo ey'aha nyima y'okushaarura.

Okubiika ebihandiiko: ebihandiiko nibiija kubiikwa manegya.

### Ebyokukoresa:

Embibo

Orwezo

Omubazi gw'okwita obukooko

Ebomba y'okufuuhirira obukooko

Akaveera k'okwanikaho

Ekyoma ky'okuhuura

Akatandaaro k'okutooraniraho

Ekyoma ky'okucumitisa omu kukyebera embibo

Eduraamu y'okutaburiramu omubazi omu mbibo

Omubazi gw'okuta omu mbibo

Obudeeya bw'okubiikamu n'okutwariramu embibo

Obushaho bw'okusibamu embibo

Minzaani

Ekibanda ky'okubiikamu embibo

Empurizigana: esimu.

Ebicweka by'entuguuka (za feezi)

Feezi 1: Waaba orikutandika

Feezi 2: Okuhamya

Feezi 3: Okuhangusya/ kukora bingi

Feezi 1: Nooba nooyerondera esente z’okukoresa

Eby’okukora

Condooya aha katara

Taha enkoragana n’abahingisa hamwe n’abacondoozi

Sharamu aha miringo y’embibo

Sharamu aha muhendo

Taha enkoragana n’ebitongore bitari bya gavumenti, ebibiina by’abahingi n’amashomero

Hinga omusiri mukye gw’embibo kumara sizoni ibiri oziguze.

Feezi 2: Emyaka 2-3

Eby’okukora

Handiikisa bizinesi

Eguraho akaunta omu banka

Ronda abarikwenda embibo

Feezi 3: Bwanyima y’emyaka 2-3

Eby’okukora

Tandika kuhinga ebihingwa ebisya n’embibo ensya

Gura ebyokukoresa ebisya/ebihango

Tunga rooni

Hangusya akatara

# Ebigambo ebirikukoresibwa omu rurimi rwa bizinesi

Akatare: nikimanyisa okwendwa kw'ekintu ekirikuguzibwa nainga ahu kirikubaasa kuguzibwa.

Akatare ak'omu kicweka: abantu b'omu kicweka ekyo abariije kugura embibo zaawe.

Ebyomuhendo: ebintu ebirikubaasa kurugamu esente byaheza kuguzibwa nainga byakoresibwa.

Amagoba: esente ezi orikutunga waaza kuguza n'okwihaho esente ezookoreise.

Embibo: ekicweka ky'ekimera ekiri kubyarwa. Ahabw'ebimera/ ebihingwa ebimwe nk'ebitakuri na muhogo, ekicweka ekirikubyarwa nikiba kitarikuriibwa.

Embibo eza buriijo: emiringo y'embibo ei abantu batwire nibahinga kumara obwire buraingwa.

Embibo ezihamiibwe: embibo z'omutaano z'omutindo gw'ahaiguru ezikozirwe n'obwegyendesereza kandi ezirikuhikiiriza ebyentego bimwe ebirikwendwa. Ebitongore ebihango nibyo birikukira kuzikora.

Embibo ezitungwirwe: embibo z'omutindo gw'ahaiguru ezirikukorwa kurabira omu mihanda y'omutaano.

Emiringo y'embibo etungwirwe: emiringo y'embi bo ekozirwe abacondoozi. Embibo ezi nizikira kuba nizeera munonga.

Enshohoza omu kukora: enshohoza yoona erikubaho waaba nookora ekintu.

Enshohoza aha bintu ebirikumara obwire buraingwa: enshohoza omu bizinesi aha bintu ebitarikukira kuhindahinduka. Enshohoza enyingi erikubaho waaba nootandika bizinesi neekira kuba eri egi.

E sente eziri omu bizinesi: oku bizinesi yaawe erikwingana waagibaarira omu sente.

Inventore: okugaba (omu kuguza) nainga kubiika ebirikuguzibwa.

Omu hendo: ezi n'esente ezi orikushashura waaba noogura ekintu naingwa obwigi bw'esente.

Okutunguura n'okurangisa: emiringo n'ebikorwa ebiri kukoresibwa omu bashuubuzi kubaihabaiha abantu kugura ebi barikuguza.

Okucondooza aha katere: omuringo gutebeekaine gw'okuroderamu okumanya ebiri kukwata aha katere.

Rooni: esente ezi orikweguza omu banka nainga ahandi kwija kuzigaruraho.

Regya: ekitabo ky'omutaano ky'okuhandiikamu ebirikukwata aha bizinesi.



Obutabo bw'abahingi b'embibo ab'orurengo rw'ahansi  
obukurateine nibushozi bwa aba International Centre for  
Tropical Agriculture (CIAT)

Kwenda kumanya ebiri kweyongerayo buuza:  
**CIAT COORDINATOR,**  
**P.O. Box 6247, Kampala, UGANDA**