**FAQ on Investment**

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| **Ibibazo**  | **Ibisubizo** |
| RSSB ifite izihe ntego mu gukora ishoramari ? | RSSB ikora ishoramari kugirango ibashe :* kubona umusaruro uhagije mu mishinga ya RSSB, haba iy’igihe gito ndetse n’ikirekire, kugira ngo intego yícungamutungo mu ishoramari ibashe kugerwaho;
* Kongera umusaruro mu buryo bunoze kandi burambye, hitabwa ku iyubahirizwa ry’amategeko ku bijyanye n’ishoramari rikorwa muri RSSB;
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| Ese ishoramari rikorwa na RSSB rifitiye izihe nyungu ubukungu bw’Igihugu muri rusange ? | Ishoramari rikorwa na RSSB rifasha mu : * Gushyigikira uburyo icungamutungo rikorwa, hagamijwe kongera umusaruro uboneka mu ishoramari ;
* Gushyigikira iterambere ry’amasoko y’imari n’imigabane. bijyuze mu kuyitabira haba mu buryo buziguye cyangwa butaziguye.
* Gushyigikira imikorere ya za banki, dushoramo imari mu buryo bw’igihe kirekire;
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| Ni hehe hizewe kandi hemewe RSSB ishora imari?  | RSSB ishora imari mu : • Ubuhinzi• Itumanaho • Ibijyanye na za banki• Ubwishingizi• ubwubatsi• Ikoranabuhanga• Ibikorwa remezo• Ubuzima |
| 4. Ni ibiki byitabwaho mu ishoramari rikorwa na RSSB ? | Mu guhora imari RSSB yita kuri ibi bikurikira :* Kwemera ishoramari ry’amafaranga atari munsi ya Miliyoni imwe y’amadorari (USD 1,000,000) ku mufatanyabikorwa watoranyijwe;
* Agaciro ku musaruro gakwiye ugereranije n’ibindi biciro ku isoko ;
* Kubungabunga igishoro ;
* Inyungu ziboneka zikwiranye n’imbaraga zakoreshejwe ;
* Abafatanyabikorwa bashoboye, bahoraho kandi bemera gufatanya na RSSB muri byose ;
* Gukora ishoramari aho RSSB iba idafite uruhare rwiganje;
* Gushyiraho ikipe ishinzwe ishoramari ifite ubuhanga n’ubushobozi ;
* Inyigo y’imishinga n’ishyirwa mu bikorwa ryayo byizwe neza kandi bishoboka ;
* Guteganya no gushyira muri gahunda imishinga ishoboka ;
* Imiyoborere myiza ;
* Gukurikirana mu buryo buhoraho ishyirwa mu bikorwa ry’ishoramari rya RSSB cyane cyane ku ifatwa ry’ibyemezo mu kugera ku musaruro twiyemeje ;
* Gukurikirana imikoreshereze y’umutungo mu bijyanye n’ishyirwa mu bikorwa ry’ishoramari ;
* Guteganya uburyo bukwiye bwakoreshwa mu gihe ishoramari ritagenze neza ;
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| [**Kubera iki RSSB yibanda cyane mu ishoramari rijyanye no kubaka amazu?**](http://www.rssb.rw/rw/faqs-invst-rw#faq_inv_rw-page-0) | Intego nyamukuru y’ishoramari ni ukugirango haboneke amafaranga ahoraho akomeza gusigasira ikigo umutungo w’ikigo kugirango kidahomba. Ishoramari mu mazu rifasha kandi gukemura ikibazo cy’amacumbi kiri mu gihugu cyacu. Inyigo zerekana kandi ko ishoramari mu mazu rifite risques nke yo guhomba akaba ari nayo politiki RSSB igenderaho cyane mu gushora imari.  |
| **Ni ukubera iki RSSB ishora imari mu mazu ahenze ashobora kugurwa n’abantu bafite umushahara munini gusa ?**  | RSSB ntabwo yubaka amazu ahenze gusa igenda ishyira mu mishanga yayo n’andi mazu mazu aciriritse nk’ayo yubatse Batsinda. Uretse Batsinda, RSSB ifite n’ibibanza Kinyinya iteganya kubakamo amazu y’abantu bafite umushahara uringaniye kandi yabonye n’ibibanza mu Karere ka Kicukiro na Nyarugenge aho izubaka amazu ashobora kugurwa n’abantu bafite umushahara ucriritse.  |

1. **RSSB ifite izihe ntego mu gukora ishoramari ?**

RSSB ikora ishoramari kugirango ibashe :

* kubona umusaruro uhagije mu mishinga ya RSSB, haba iy’igihe gito ndetse n’ikirekire, kugira ngo intego yícungamutungo mu ishoramari ibashe kugerwaho;
* -Kongera umusaruro mu buryo bunoze kandi burambye, hitabwa ku iyubahirizwa ry’amategeko ku bijyanye n’ishoramari rikorwa muri RSSB;

2. **Ese ishoramari rikorwa na RSSB rifitiye izihe nyungu ubukungu bw’Igihugu muri rusange ?**

Ishoramari rikorwa na RSSB rifasha mu :

* Gushyigikira uburyo icungamutungo rikorwa, hagamijwe kongera umusaruro uboneka mu ishoramari ;
* Gushyigikira iterambere ry’amasoko y’imari n’imigabane. bijyuze mu kuyitabira haba mu buryo buziguye cyangwa butaziguye.
* Gushyigikira imikorere ya za banki, dushoramo imari mu buryo bw’igihe kirekire;

3. Ni hehe hizewe kandi hemewe RSSB ishora imari?

RSSB ishora imari mu :

• Ubuhinzi

• Itumanaho

• Ibijyanye na za banki

• Ubwishingizi

• ubwubatsi

• Ikoranabuhanga

• Ibikorwa remezo

• Ubuzima

4. Ni ibiki byitabwaho mu ishoramari rikorwa na RSSB ?

Mu guhora imari RSSB yita kuri ibi bikurikira :

* Kwemera ishoramari ry’amafaranga atari munsi ya Miliyoni imwe y’amadorari (USD 1,000,000) ku mufatanyabikorwa watoranyijwe;
* Agaciro ku musaruro gakwiye ugereranije n’ibindi biciro ku isoko ;
* Kubungabunga igishoro ;
* Inyungu ziboneka zikwiranye n’imbaraga zakoreshejwe ;
* Abafatanyabikorwa bashoboye, bahoraho kandi bemera gufatanya na RSSB muri byose ;
* Gukora ishoramari aho RSSB iba idafite uruhare rwiganje;
* Gushyiraho ikipe ishinzwe ishoramari ifite ubuhanga n’ubushobozi ; • Inyigo y’imishinga n’ishyirwa mu bikorwa ryayo byizwe neza kandi bishoboka ;
* Guteganya no gushyira muri gahunda imishinga ishoboka ;
* Imiyoborere myiza ;
* Gukurikirana mu buryo buhoraho ishyirwa mu bikorwa ry’ishoramari rya RSSB cyane cyane ku ifatwa ry’ibyemezo mu kugera ku musaruro twiyemeje ;
* Gukurikirana imikoreshereze y’umutungo mu bijyanye n’ishyirwa mu bikorwa ry’ishoramari ;
* Guteganya uburyo bukwiye bwakoreshwa mu gihe ishoramari ritagenze neza ;