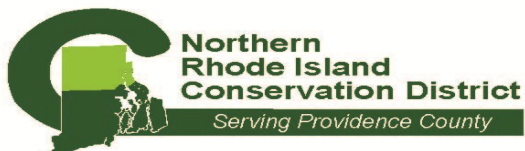


Ubucuruzi bw'imirima



Byanditswe bunyuze muri The Northern Rhode Island Conservation District 's Providence County Urban Growers Leadership Program, mubufatane hamwe na RI Food Policy Council.(Inama mpanuzwajambo mu mategejo agenga Ibijejwe ibifungurwa muri RI)



Igicye ca 1: Gutegura ubucuruzi bwawe: Farm Business / Table of Contents

Ubucuruzi

F O C U S.

Ni ubuhe buryo bw'ubucuruzi?

Canvas yubucuruzi

Kugurisha no Kwamamaza

Umusaruro / Ibikorwa:

Incamake yubucuruzi bwikitegererezo Canvas:

Gahunda yubucuruzi

Amatgeko ya Leta

Byanditswe bunyuzwe muri The Northern Rhode Island Conservation District 's Providence County Urban Growers Leadership Program, mubufatane hamwe na RI Food Policy Council.(Inama mpanuzwajambo mu mategejo agenga Ibijejwe ibifungurwa muri RI)



Gushiraho ubucuruzi:

Gushiraho ibikorwa byawe kugirango ubigereho

Icyitegererezo cy'ubucuruzi

Ingeguro yo gucuruza

Incamake: Ni ico uhisemo mu buryo ukora ubucuruzi bwawe. Urugero rw'ubucuruzi ni igikwankara igikanka cy'ibigize byose ubucuruzi n'ukugene bikorana kugira utangire ubucuruzi.

Guteguraza gucuruza byunguka / Icyitegererezo cy'ubucuruza ni iki? Igicapo cy'icitegererezo c'ubucuruza / Kugurisha no kwamamaza / Umusaruro/ Ibikorwa / Amafranga Gusubiramo igicapo c'ubucuruzi / Integuro y'ubucuruzi / Ibiro vy'umunyamabanga mukuru wa Leta ya Rhode Island

Intego: Ni uburyo ubucuruza bukora, bugashikana kandi bukanareba agaciro.

Ni uburyo ushyira mungiro amayeri n'ukuntu ukoresha ya nteguro y;ubucuruza buba icyitegererezo.

Ingingo:

- Imisaruro
- Ibikorwa (Bizana agaciro)
- Kugurisha (kwerekana agaciro)

Ubukungu (kwerekana agaciro)
Tekereza kuri irypo gambo FOCUS

Ibibazo byo kwibandaho:

- Uzagurisha ute?
- Uzagurisha kuri bande?
- Uzagurisha iki?
- Ni ikintu urusha abandi bacuruza ?
- Ubucuruza bwawe buhagaze buge?
- Ku mpamvu nki ubucuruza bwawe buhari?
- Ni igiki uzakora mugihe imitungo, ibikorwa, abakiriya, bo n;abo mukorana byongerekanye?

- Gukora integuro y'ubucuruzi birebana binasigura gukora igikorwa cyawe, menya uburuza bwawe n'uruganda ugiye kuinjiramo, kumenya isoko, no kubwa witeguye. Ni ukuvuga kuba witeguy.

Integuro y'ubucuruza:

Ni ibikoresho ukeneye biyobora ibikorwa bigushikana aho ugiye mu gucuruza ariko kandi ariko ugire aho ugeze. Ni igikoresho kugira uhagere, ariko ntabwo gisimbura ibikorwa wari ugiye gukora kugira ubucuruza bwawe buzamuke.

Abadakorera inyungu nabonyene ni abackora ubucuruzi. Ariko ni ntabwo ari ubucuruza butaguramo inifungu: Ubutuzi, Ibikorwa, abakiriya, twebwe/abo dukorana bose,

Icyitegererezo c'ubucuruza ?

Icyitegererezo c'ubucuruza ntabwo ari heba ibitagenda neza, ni igikioresho nk'ibindi.

Utanguye: ni ubucuruza buri gushyaka icyitegererezo.

Mi ugushakisha uburyo abakiriya baboneka, kubona icyo ucyo uha umukiriya, kureba ko none hari ivyo umukiriya yifuza (cyingenzi), icyo aha agaciro, gutegereza ukuntu ubucuruza bwakomera nyuma y'ibikorwa n'umusaruro.

Bari mu mugambi wo kureba ukuntu bakwigabanyamo kubiri.



Igicapo cy'ubucuruza bw'icyitegererezo:

Ibintu icyenda bigize icyitegererezo:

1. Abakenew ko dukorana
2. Key Ibikenewe gukorwa
3. Ibikuru nkeneye
4. Agaciro kibyo ushikiriza

5. Imikoranire n'umukiriya
6. Aho kunyura
7. Ikibgiize umukiriya

8. Amafranga bitwara
9. Ahazava amafranga

Umusaruro / Ibikorwa



Kugurisha bo no kwamamaza ibicuruzwa



Amafrantga



“Reba gusa ibigenda, kuramo ibitari byiza, ihatire ku biri byiza, ntugatosekaza imibanire na naka.”

Kugurisha bo no kwamamaza

Ibigize umukiriya:

Ni bande bakiriya wifuza kugeraho?

Nibande ugerageza kugeraho?



**Uko ubucuruza
bwubatswe**

Incamake

**Incamake y’aho ari
umukiriya / Abakiriya**

Kuronka inyungu

Ubucuruza buvamo ibintu byogushora ku ba kiriya

1. Abakiriya/kominote bakorera
2. Abatanga amafranga/ abantanga/ ibitari ahangaha bivamo amafranga

Kudakorera inyungu

Abakiriya bakora ibyo gufasha/ ibintu ku mafranga make (amafranga aba yasohotse asubirizwa n’ato abafasha batanga amafranga kubutu baba batanze/ abafasha/ahandi haturuka amafranga) nayo amafranga ava mu bakiriya niyo afasha ubucuruza

1. abakiriya/abakora bafasha kominote bkaronka amafranga
2. Abatanga amafranga/ abafashisha amafranga/ ahandio hava amafranga

Kubakorera inyungu bo n’abadakorera inyungu

Igice kimwe baba ari abadakorera inyungu, ikindi nacyo abakorera abandi atanyungu babasabye.

1. Abakiriya b’ibanze b’ubucuruza
2. Uumukiriya/Akarwi kabafasha badaharanira inyungu
3. Abatanga amafranga/ abatanga imfashanyo/Ahandi hava amafranga yogufasha

Kugurisha no kwamamaza ibicuruzwa (birakomeza):

Ikibgiize umukiriya (birakomeza)

Abakiriya nifuza kugeraho:

- Abantu
- Imyaka yabo
- Igitsina
- Aho batuye
- Ukobatekereza (imyitwarire yabo mu guhaha urebye amasoko bajyamo, icyo bagenda gushaka, kangahe bahaha, ni agaciro akahe bareba kugira bagure, ni ibiki bakora/ gushaka icyo kubera ingengabitekerezo zabo, ...)



Reba ikibatuma bahaha / uduciro be nuko ubucuruza bwawe bumeze ukamenya n’abakiriya ushobora kugeraho.

- Ibibatuma / ingengagacyiro: Abatanga amafranga / abafasha/ ahandi hava amafranga , inshingano y’uburuza, ivyo ubucuruxa bumaze, inyungu ziva ku misoro, inyungu za rubanda, inyungu, inyungu kubidukikije, etc...
- Abakiriya barakunda ibyo ubaha, ijyanye n’inyungu zabo, uko bashika aho ibicuruzwa biri, inyungu zijyanye n’ibidukikije, ni kumpamvu nki bashyaka ivyiwawe.

Kuguriha no kwamaza ibicuruzwa (Birakomeza):

Kugerayo:

- Nshika nte ku bakiriya banjye?
- Ni iki hehe abakiriya nifuza bajya kurondera ibyo ncuruza?
- **Urugero:** amasoko y'abahinzi, aho ibicuruzwa bipanze, amaduka, Mu maazu abantu bajya kuriramo, amaduka acuruza rejareja, kungurukana bumenyi, CSA (Community Supported Agriculture: Ubuhinzi bushigiwe n;abaturage). Genda aho abakiriya bari / aho bagiye gukoranira. Abakiriya wifuza kugeraho bahindura ukugenze ugenda ukoresha cyicyitegererezo.



Agaciro gashikirijwe:

- Hitamo imwe, iryungane rivuga impamvu anakiriya bashobora gucagura ibicuruzwa byawe.
- Tekereza kuri: Guhigan
- Kumpambu nki/ gute ntandukanye n'abandi muri iyo rushanwa?
- Inyungu za rubanda [ni ikihe kintu utanga cyihariye?]
- Nigute ubuzima bwabo ubuhindura bukaba bwiza gusumba? (urashobora kubipima?)]
- Ni gute uhindura imyitwarire y'abakiriya wifuza kugeraho ariko ntibikunde kubandi?

Kugurisha & Kwamamaza (ibikurikira):

Isano ryabakiriya

- Igikuru ni uko abakiriya baguma bagaruka.
- Ni gute ukora ku buryo abakiriya bashya baguma bagaruka?
- Ushaka uko abakiriya baguma bgaruka.
- Uko abakiriya baguma bagaruka bikurura abakiriyas bandi bashya.
- Ugira ute kugira abakiriya bakomeze kukwiringira?
- Guhamba abakuzaniye abandi bakiriya bo n'amagambo meza ubabwira/ uko ubakira neza.



Umusaruro /Ibikorwa :

Reba neza:

- Abakiriya nicyo kigize ubucuruzi bwawe kuko ata bakiriya ufite na bucuruza waba ufite.
- Ese nsarura ibimeze neza cyane, bikenewe kursha bihuye n'ibyo abakiriya bifuza?
- Ese ibyo nkora mu bucuruza bwanjye birajyanye n'ibyo abakiriza banjye bifuza?



Key Activities:

- What do you need to do to deliver value to your target customers consistently?
 - Marketing
 - Production
 - Financials

Examples: harvesting, sourcing products, deciding on price or quality of products, marketing, sales, keeping track of financials, etc.

Ibikorwa by'ingenzi:

Key Partners:

- Ni igiki ukeneye kugira uhe abakiriya bawe ibintu by'agaciro igihe cyose urutavanako?

Gushaka abandi bantu, amatsinda, amashyirahamwe, ubucuruzi bumaze kugera / gushyigikira / bufite ikizere mubakiriya bamwe nuburyo ushobora gufatanya nabo kugirango ugere kubakiriya bawe. Ninde ufite isoko rimwe / isoko ryabakiriya? Niki ushobora gutanga cyuzuzanya nabafatanyabikorwa?

- Abacuruzi
- Amasoko y'abahinzi
- Amakoperative
- Ubutaka
- Ibik.



Urugero: PVDonuts yatangiye igurisha mu bubare. Bakoresheje inkoko ku manywa hanyuma bakabaha amandazi nimugoroba mu kabare. Ntabwo bari bakose inzu kugihe kirekire, bafashije kuronka abakiriya bibanze, bshyigikira ubucuruza bw'abo bafatanije hama bongere ubucuruza. Tekereza ibiri inyuma y'iboxi,:

**Tekereza hanze
yagasanduku!**



Ibikorwa by'ingenzi:

Abo gukorana nabo:

Nibande bashobora kugufasha kwongereza agaciro, gukora ibintu byiza gusumba, kugera kubandi bakiriya kandi beza, kwongereza ibyo ugurisha, n'ibindi...?

Gushaka abandi bantu, ama gurupe, amashirahamwe, abandi bacuruza bamaze kugera ku bakiriya/bafata mumugingo

biringiwe bafite abakiriya kimwe, mushobora kwifatanyo nabo ute kugira mugere kubakiriya.

Bafite nabo nyene ubucuruza nk'ubwawe

isoko kimwe? Ni igiki wobagurishaho cyiyongera kuri abo mufatanyije?



Ubukungu: Iyo **amafranga aturuka:**

Uronka amahera ute?

Wikurikiranya kangahe? N'ibindi Uronka ute andi mafranga yinjira gusumba ayasohoka/ igihe ikihe / Tekereza kuhantu henshi ujya kugucuruza ho/ Amasoko y/abahinzi/ amataxi kunyungu (abakiriya barakuriha kubyo wabahaye)/ ayarishwe kubo wakiriye/ guhaha kimwe ugatanga ikindi n'icitegererezo/ Kwiyandikisha (Urugeru CSA)



Amafranga bitwara:

- NI amafranga angahe ukoresha kugira ugire umusaruro n'ibikorwa bijyanye n'ubicuruza bwawe
- Uko umusaruro utandukanye niko n'amafranga bitwara kugira uboneke aba atandukanye
- Abakozi/Ubutaka/
- Umutahe
- Gukodesha inzu
- Gupangisha
- Amahera y'inzu
- guhaha/rimwe ugereranije ko vyama biba
- COGS ugeranije n'amafranga yarishwe mbere

Kureba neza igicapo cy'icyitegererezo c'ubucuruza:

Gushoboka: Ubucuruza bwawe abakiriya barabwifuza ariko ushyobora gukora ibyo abakiriya bawe bifuza?

Hwufuzwa: Urafitse aba kiriya bibanze?

Kwunguka : Niba ubucuruzi bwawe bushoboka kandi bukaba bwifukwa, amafranga usohora yoba ari musu yayo winjiza buri musu kandi vyizewe?

Gahunda y'ubucuruzi: Gukora gahunda y'ibyo ugiye gukora mu bucuruza bibwirizwa guhwana n'intego zawe (bizwi nk'umungo w'ubucuruzwe bwawe gose). Gahunda y'ubucuruza ifasha kugaburamo inshingano zawe na gahunda z'ibikorwa bigapangwa kugihe runaka.



Ibice by'integuro y'ibikorwa harimo:

1. Nshingano n'ingenga gaciro: Kumpamvu nki urigukora ibyo ng'ibyo ukanabisigura ute?

2. Intego nyamukuru: Ni izihe nshingani nkuru kurusha izindi ufitiye ubucuruza bwawe?- Niwibande kuri kangahe uzahindura integuro y'ubucuruza bwawe (buri mwaka, imywaka 3, imyaka 6, ..).

Ibyingenzi byo gukora bishobora (singombwa bibe) gugaburamo ibihimba by' icyitegererezo cy'urucuruza rwawe. Kugaburamo ibice intego mubintu byihariye, bishyobora kugerwaho (wisunze umwanya ufitiye), bo n'intego zishobora gupimwa.

Ibiri by'unuyanga mukuru wa Leta ya Rhode Island :

www.sos.ri.gov

Iyo mbuga ngurukana ubumenyi ifite ibintu byinshi bifasha umuntu wese gutangura ubucuruza. Urebye ahanditse

“Business Services” usangamo ahantu hokuzura kwifuza gutangura ubucuruza, ingene wandikisha muri Leta ubucuruza bwawe, uko ushaka ko bumera bivanye n'amategeko, .

Icyitonderwa: ushobora kureba amazina y'ubucuruza, ugashakira kuri:
you can do a trademark search through www.uspto.gov/trademarks.

www.uspto.gov/trademarks



Ukugene ubucuruzi bumeze:

Ushobora kuyandikisha ku izina ryawe canke muri benshi):

Ushobora kuyandikisha ku izina ryawe canke muri benshi):

Ntabwo biba bitandukanye. Bivuga yuko urigukora ubucuruza nja wewe bwite. Ntibikenewe ko wiyandikisha muri Leta . Wiyandikisha gusa mu mugu utuyemo.

Icyiza: Singombwa ko wandiukisha ubucuruza bwawe

Ikitariu cyiza: Uba ushobora gufatwa n'amategeko, hagize igishikira ubucuruza bwawe hagize uwukuburanya akuburanya nkawe bwite Atari ubucuruza

Ubucuruza bwandikishijwe [n;ihyirahamwe, koperative y'abakozi, Inyungu z;abari hamwe, amashirahamwe afite ubwishingizi butagera kure limited liability company (LLC or L3C)]

Zishobora kubara harimo umuntu umwe cyangwa benshi

Ubucuruzwa butegerezwa kuronka uburenganzira bwo gukora.ubucuruza

Ama contara yose bo n'ibikorwa byose binyura muri ubwi bucuruzi (Ubucuruzi be n]ibintu byawe bwite biguma bitandukanye!)

Utegerezwa kuyandikisha muri Leta n'aho utuye / umugu utuyemo.

Icyiza: Ubucuruza buba butabdukanye nawe. Hagize ikiba hakagira uwukajyana mu butabera, hakurikiranwa urucuruzwa rwawe gusa ariko wewe oya

Adaharanira inyungu (atanumwe uyigaba):

Ntanumwe akura akunguko mu ishirahamwe idaharanira inyungu

Ntabwo uba ufute kibure uyo bore ubucuruzi, Ubucuruzi buba bufite akarwi k'abayibozi akaba aribo bagenzura ubwo bucuruzi (Diregiteri mukuru, Umunyamabanga, umushinguzi. N'abandi...)

Ushobor akuyandikisha muri Leta, ushobora nokuyandikisha kurwego rw;igihugu cyose (ariko singombwa), iba bayita n;uko ari shirahamwe ridaharanira inyungu.