IJAMBO RYA NYAKUBAHWA Madame Jeannette KAGAME MU BIRORI BYO KWIZIHIZA ISABUKURU Y'IMYAKA 15 COOPEDU IMAZE ISHINZWE

Kigali, SERENA, **29 KAMENA 2012**

Ba Nyakubahwa ba Ministre,

Nyakubahwa Guverineri wa Banki Nkuru y'Igihugu,

Nyakubahwa Muyobozi w'Umujyi wa Kigali,

Madamu Uhagararariye Inama y'Ubuyobozi ya COOPEDU hamwe n'abo mufatanyije,

Batumirwa mwese muri hano,

Banyamuryango, Bakozi ba COOPEDU,

Muraho!

Nshimishijwe no kuba ndi kumwe namwe muri ibi birori byo kwizihiza isabukuru y'imyaka **15 Koperative yo kubitsa no kuguriza – COOPEDU** imaze ivutse. Nagira ngo mumfashe dushimire abagize igitekerezo cyo kuyishinga ndetse n'abanyamuryango bayo bose.

Ibyo twashima COOPEDU ni byinshi! ariko nagira ngo munyemerere tuyishimire kuba yaratanze umusanzu wo kubaka igihugu, nyuma ya jenoside twari tuvuyemo; by'umwihariko itinyura abagore ndetse n'imiryango kugana ibigo by'imari bagamije kwiteza imbere.

Nifuje kandi ko twashimira by'umwihariko abanyamuryango ba COOPEDU ibikorwa by'intangarugero bamaze kwigezaho nk'uko byagaragajwe mu buhamya twumvise.

Ikindi nshimira COOPEDU, ni ubwuzuzanye bugaragarira buri wese hagati y'abagabo n'abagore. N'ubwo yashinzwe igamije iterambere ry'umugore, ntiyigeze iheza umugabo kuko nk'uko bigaragara, nabo barayitabiriye kandi bakorana neza n'abagore mu bwuzuzanye.

Ubwo bwuzuzanye rero mubukomeze maze bube imbarutso y'iterambere ry'umuryango by'umwihariko, n'igihugu muri rusange.

Uyu munsi twizihiza isabukuru y'imyaka 15, ni igihe cyo kwishimira ibyagezweho. Mugakura isomo mu bitaragenze neza, mugafata n'umwanya wo kwiha icyerekezo mukurikije aho u Rwanda rugeze n'aho rugana.

Hari ibintu by'ingenzi mugomba gukomeza gutekerezaho kugira ngo mufashe abantu kurushaho kumva akamaro ko kugana ibigo by'imari:

Kimwe muri byo kandi cy'ingenzi ni uguhindura imyumvire! Gusaba inguzanyo hari ubwo bitera umuntu ubwoba iyo atarumva akamaro kabyo. By'umwihariko ku bagore, byagiye bigaragara ko bitinyaga ntibabashe kwegera amabanki. Twakwishimira ko ubu iyo myumvire igenda ihinduka na COOPEDU ikaba iri mu babigizemo uruhare.

Nk'uko mu kinyarwanda babivuga "***Abishyize hamwe ntakibananira***". Kwegera abandi no kwishyira hamwe byafashije abanyamuryango gutinyuka kurushaho. Amatsinda y'abagifite amikoro make yatinyura benshi bagahindura imyumvire nabo bakabasha gusaba inguzanyo bityo bakiteza imbere. Akwiye rero gushimangirwa kandi akagezwa kuri benshi.

Nashimye ko COOPEDU yigisha itinyura abantu guhera kuri bicye ikanabafasha gutera intambwe. Uyu muco mukomeze kuwutoza, cyane cyane urubyiruko rufite inyota yo gukora, rukaba rufite impungenge z'aho guhera.

Iyo umuntu yahereye kuri bike biroroha kubyumvisha abandi kuko aba afite urugero rufatika. Nagira ngo nsabe by'umwihariko abanyamuryango ba COOPEDU baciye muri iyo nzira, cyane cyane abagore mwegere urubyiruko rw'abakobwa mubahe urugero, mubatinyure! Mubatoze nabo umuco wo gukora bakiri bato no kugana ibigo by'imari, kubitsa no gusaba inguzanyo. Biyubake kugira ngo babashe guhangana n'abashobora kubashukisha imari, bakabashora mu ngeso mbi.

Haracyakenewe kwigisha abantu bagana ibigo by'imari kudacika intege igihe inyungu itabonetse vuba. Hakenewe kandi kunoza ibyo mukora no guhanga udushya dukurura abantu bakabagana! Kureba no gutekereza kure bizatuma COOPEDU n'abanyamuryango mwese mutera imbere.

Gutanga services neza ni kimwe mu by'ingenzi bigomba kwitabwaho mu guteza imbere business iyo ari yo yose. Burya umuntu akunda aho yisanga agasobanurirwa kandi akakirwa neza.

Kumenyekanisha ibyo mukora, gukorana umurava no guhanga udushya dukurura aba ***" clients"*** bizabafasha guhangana ku isoko. Cyane cyane ko ubu mwabonye ko isoko ryagutse kuva aho tugiriye mu muryango wa Afurika y'iburasirazuba.

Banyamuryango ba COOPEDU, gukorana n'ibigo by'imari bisaba kumenya kubahiriza amasezerano mwagiranye no kumenya gukoresha neza amafaranga muguza cyangwa mubitsamo.

Bikunze kugaragara ko haboneka ingorane z'abatabasha kubahiriza izo nshingano hakaba havukamo izindi ngorane nko kugurisha imitungo

n'ibindi. Kubahiriza inshingano zawe bituma ugirirwa icyizere ukihesha n'agaciro.

Kugira umuco wo kuvuga imbogamizi hakiri kare kugira ngo zishakirwe umuti cyangwa se mugirwe inama bizabasha cyane! Ngirango mujya mwumva ko hari n'abahunga kubera imyenda, ndetse bakanavuga ko bahunze umutekano muke cyangwa ibibazo bya politiki nyamara bahunze banki! Ibi rero mubyirinde, nk'uko nabivuze haruguru muhere kuri bike mushoboye kandi muzagera kuri byinshi mugamije.

Nagira ngo nsoze nshimira abagize igitekerezo cyo gushyiraho iyi koperative, abanyamuryango ndetse n'abakozi. Birashimishije kubona intambwe mwateye muri iyi myaka 15![1]. Mukomereze aho ndetse murusheho!

Nshimira kandi icyerekezo mwihaye mwatugejejeho mbasaba gukomeza gushimangira indangagaciro zo gukora, kwishyira hamwe n'ubunyangamugayo mu banyarwanda.

Isabukuru nziza.

[1] Increase of membership: 610(1997) to 17,393(2011), **Members Saving**: 162,000,000frw(1998) to 3,2Billions(2011), **Loan increase** from 33,000,000frw to 4,2 Billion (2011**), Capital** : from 1,559,602frw (1997)to 1,207,579,602frw(2011) and **annual profit** for 2011 : 275,494,748frw (2011): **Award**s: Best practice award (2009 by….) and Best Saving & Credit Cooperative in Rwanda (2011) by RCA.
Source: COOPEDU