



**EMPEEREZA Y'OKUKULANKULANIA EBYA MATANO GA BY'EIKE
mu Bakaakalabya eby'Okwongera ku Mutindo**

Ekitabo ekirungamya abasomi
GIZ Responsible Fisheries Business Chains
Project (RFBCP)



Implemented by:



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OKUSIIMA

Argent Development Consult (ADC) n'ekikunsu ky'abaasengeka ekitabo nga n'omuli Seguya Henry Kizito ni Louis Kagga yebaza abakozi bonaboona abeetaba mu kusengeka ekitabo eno. Tuli basangaavu inho ekibitiriire era twaba n'eibandha ye abakozi ba GIZ Responsible Fisheries Business Chains Project (RFBCP), okusingira irala, Mr. Gerstl Adolf, Muky. Rebecca Ahabwe, Muky. Sarah Namigadde ni Mw. Muwanguzi Joshua Ngobi olw'ekyo kye baata mu kusengeka kw'enda-giriro eno.

Ekitabo kyasengekebwa aba;



Kyebando, Central Zone, Kanyike Road Near SafeBoda offices

P.O Box 110943 Kampala Tel: +256772044994 +256392965407

E-mail: adconsultug@gmail.com Eyindi: hsegyi@gmail.com

Ebifaananie: Joshua Lugogo

KYEGAANO

Bweghe @GIZ

Omuntu mwene kitabo kino ekya BDS ni GIZ.

Oghanga okukoopa ekitabo kino kyonakyoona oba mu bimogo mu ngeri yonayoona olw'ebwokwegeresa oba ebitali bya kukola magoba nga tomaze kufuna lukusa lwa ndhawulo kuva ye mwenekyo, kasita okwebaza ghokitoire kukolebwa. Ekyapa kino tikiri nakukolebwa lwa kutunda oba engeri yonayoona ey'okukitunda aghazira lukusa lugheereibwa mu bughandiike kuva mu GIZ.

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I. OKWANDHULA KW'E KITABO KY'OKUTENDEKEBWA

1.1 Ekitabo kino kigema ku ki?

Abantu kimoimo bwe batambuza bizinesi dhaibwe, baloghooza ku bintu bingi aye ekisinga bukulu n'engeri yebanaakuu-mamu bizinesi nga tesebengereire era baakola amagoba. Kino ekitabo kya kuta maani mu busuubuzi obutini, obutono n'obugerwagerwa okulongoosa mu magezi, obumahirivu n'endoghooza ku ngeri yebatambuzaamu bizinesi n'ekigendererwa ky'okufuula bizinesi okwewongera okuleeta amagoba n'obutaira inhuma. Ekitabo kino kirimu eby'okuboneraku omusomi owa Business Development Services (BDS) byasobola okusoma mu biseera bye eby'eidembe.

1.2 Obwesigamo bwe Ekitabo ni Responsible Fisheries Business Chain project (RFBCP)

Ekitabo kino ekyakolebwa aba GIZ- RFBCP kiteeka eisira ku by'envuba ebyesigamwaku ebitaseebuuka mu by'okwemerezaagho ebyenhandha eby'empuuta. Ekigendererwa ekyagalala kya kubona nga ghabaagho emere emala n'okukendeeza obwavu nga bibitira mu kututumula empeereza ey'eby'eike n'ebyenfuna mu bantu abeetaba mu by'obuvubi. Polojekiti eno esimbye eisira ku bitundu bisatu eby'okukolaka:

1. Okwongera Ebyeike Okwongera ebyenfuna
2. Okututumula ebyenvuba ebyesigamwaku ebitasebengerera
3. Okukendeeza envuba emenha amaghangho, Etaloopebwa n'etakugirwa (IUU).

Uganda eidwire envuba etategerekeka enkolambi ey'okukuumamu ebyeike ebivubiibwa n'okulemesa enkola ya bizinesi mu mukululo gw'omutindo gw'ebyeike. Bizinesi edhisinga tidhibonangaku mgaso gwa kughangaalira mu byakugemamu bizinesi ey'ebyeike nga babitira mu mateeka n'okulegaalega enkola y'okuvuba kyaleetera obwetaavu bw'okuleeta ebintu nga ebyo mu mukululo gw'omutindo gwa bizinesi ey'ebyeike. Kino kyetaagisa okuleetaagho enfuga ey'omugaso n'etegeera mu byenvuba ebyesigamwaku (olw'obutasebengerera).

Ebyenvuba ebitasebengerera era ebyesigamwaku bighanga okulingirirwa mu ngeri kamaala. Engeri ndala kw'edho n'okusobola bizinesi mu mukululo gw'omutindo gw'ebyeike gwonagwona. Okukozesa obukugu mu bizinesi okusobola obumahirivu kisobola inho okwongera ku byenvuba ebitasebengerera ebyesigamwaku okusobola okusingira irala ebisoboka obutasebengerera ebisinga mu byenfuna ebifunibwa abali mu mukululo gw'obuvubi ku mitendera gy'edhaghulo.

Polojekiti eno eringiriire inho maka magheedhere na byalo, bavubi, busuubuzi obutini, obutono n'obugerwagerwa (MSMEs) mu mukululo gw'ekiketezo ky'okuvuba. Abantu bano abasinga bali n'obusobozi okutegeera n'okukola bizinesi dhaibwe ghaire nga bakikola mu ngeri edhitali ntongole. Okutuuka ku luse lw'okwetengerera olusaaniire, kikulu inho nti bino ebya bizinesi bikolebwa mu ngeri ekuuma embeera ey'ebyenvuba bya Uganda. Ku lw'ensonga eno RFBCP yatandiikagho ekikubaganhiro ky'ebiroghoozo: 'Business Development Services (BDS) ekyalimu abakugu ku kukakalukania bizinesi mu biketo bya lukale n'ekikete ky'obwakeene. Bano baaghabula ku kinhusi n'engeri ewulaku edhindi mu kutuusa empeereza ya BDS yetairemu omutwe.

Nga kizimbibwa mu magezi agaafunibwa, Ekitabo ky'abatendesha n'abasomi ba BDS, kyakolebwa kuyamba busuubuzi obutini n'obutono n'obugerwagerwa (MSMEs) mu bizinesi ey'endhawulo mu bwetaavu bwe balinabwo mu mukululo gw'omutindo gw'ebyeike. Bino byateebwa mu nkola mu disitulikiti 15 edhetooloire enhandha Victoria nga dhenhigira mu by'obuvubi. Ekiviire mu kutendekebwa kuno kiizaamu amaani amangi. Muno n'omuviire ekinhagansi ekituleeteire okugaziya ebyenfuna ebindi okusobozesa okuta mu nkola enkola edhindi nga dhino ku nhandha Kyoga. N'olwekyo ekitabo kino kizimbibwa ku kwega okuva mu bumanhirivu ku nhandha Victoria aye nga kikolebwa okutuukaana ni bizinesi ey'okuvuba ku nhandha Kyoga.

1.3 Ekitabo kino kiluubirirwa kw'ani?

Ekitabo kino ekya Business Development Services (BDS) kyakolebwa kutendekebwa mu by'Okuvuba mu byalo omuli abasaadha na abakazi beene dhi MSME.

Buno obusuubuzi bumala bwakutulwakutulwamu bino;

1. **Beene maato;** abantu beene maato nga ekya bizinesi. Bano basobola n'okuba nga beene nabakolesa amaato gaibwe.
2. **Barias (Abavubi):** bantu abali kwenhigira mu ky'okuvuba kweene.
3. **Abatunzi eb'ebyeike;** abantu abatunda ebyeike nga ekyamatano. Muno n'omuli naabo; abali n'omudaala omutongole, abatambuliza ku magaalii oba ab'obumotoka obutono.

4. Abalongoosi ab'ebyeike; Muno n'omuli abo abeenhigira mu by'okutalika, okwinhogoza n'okwongera omutindo ku byeike.

5. Abalongosi ab'ebyo ebiva mu byeikea; Muno mughanga okubaamu abo abatunda amawu ag'ebyennhandha, emitwe, ebikalakampo, amagumba, amasavu, sanganga n'ebyenda.

1.4 Ebigendererwa by'ekitabo kino

1.4.1 Ebigendererwa bya Aghalala

Ebigendererwa ekikologho ekye Kitabo kino kya kubona nti abasomi abali n'ebyobusuubuzi obutini, obutono n'obugerwa-gerwa mu mikululo gy'omutindo gw'ebyeike batumbula amagezi gaibwe, obumanhirivu n'endoghooza ku ntambuza eya bizineesi.

1.4.2 Ebigendererwa ebikusifu

Ebya bwenebwene, ekitabo kino kyakolebwa kuyamba abeetabiramu:

- i) Okwongera okwefumintiriza n'okweyongera mu by'okutegeera kw'ebisookerwaku mu kutambuza eby'a bizineesi nga bwe kibagheereibwa mu mpalo edh'okutendekebwa dhino.
- ii) Amagezi agafuniike agongereza ku kutebenkeza n'okutwala emberu eby'abizineesi yaibwe.
- iii) Okutegeera ebitandikirwaku mu bizineesi mu nkola eyekuusa ku kusobola okusigasente, obukulembeze n'okufuga sente.

1.5 Ebikulu ebiva mu kwegu

Kikulu inho oyo ali kutendekebwa okubona ati oluvainhuma lwa buli Lusoomo, bino ebiva mu kwegu wakiri abituukeku oba abifune.

1. Okwetegeera okusingaghooku; Kikulu inho okubona nti oluvainhuma lwa buli Lusoomo, abatendekebwa beetegeera okusingaku bwe baidhye mu lusoomo, beetegefu okwegu okusingaku bwe baidhye, beewulira mule nga bali kufuna ekyo kyebanughirira, beeyongeramu okwematira n'okwesiiima nga, bongeirwamu amaani n'obusobozi okwetuusaku kye bendha.

2. Okusembeza n'okwisa ekitiisa mu bandi; Okweikiririzaamu okusingaku mu mbeera mwe baghangaalira ni mu mbeera edh'endhawulo. Bali n'okuloghooza ekimala ku bidhuubo n'embeera mwe baghangaalira era beege lwaki ebintu ebindi bibaagho mu ngeri eyo nga tibakuubagaine.

3. Okutumbula mu ndoghooza ku bulamu/bizineesi; Omusomi ali n'okuba nga aghanga okubona obulamu mu ngeri esingaku okusikiriza n'okuguminkiriza. Abasomi bali n'okusobola okucuuka n'ecuukacuuka, okugiikiriza era n'okugiwambatira.

4. Okusingakuuku mu kutegeera kw'ebireetera ti biviramu; Kilungi okuyamba omwega okuta eisira ku ebyo ebileetera ebizibu aye ti ekyo kye biviramu. Ni kino omwega asobola okwekubamu tooki mweene era yezuula okusingakuuku mweene. Kino kiidha kuleetagh'o okweiramu okukalamu mu mbeera yaibwe eligh'o.

5. Okutegeera embeera omuntu yaabiseemu; Okusenziira ku kusomesebwa okugheereibwa, omwega asobola okuba mu kifo ky'obusobozi oku; tegeera, siima, no gabana ebiloghoozo n'ebidhuubo, obumanhirivu, ni kyebiviraku. Oli n'okubayambaku okutegeera nti ebyeira bikulu inho ku yebwidha mu kifo ekyokubikanhuga ere n'obutabi-firiraku irala. Okutwalira aghalala kino kiri nga ekikobebwa buliidho "eky'obutasuulayo mughere na mwana".

6. Okutegeera obusobozi obucuusa ebyalo; omwegeresa ali n'okuba nga asobola okuba mu kifo ky'obusobozi okwegesa omusomi okutuuka ku kutegeera ati asobola okuleeta enkukakyuka mu kyalo ni ku mulimo gw'okuvuba. Oli n'okusomesa abandi ku mpisa ya BDS na ngeri ki BDS y'ekumakumamu bizineesi. Okwegu kuno kwendebwa okukyusa mu ngeri abantu kimoimo bwe beeroghoozaku n'ensi yaibwe, era ekyo ekyetaagisa okucuuka okuva ku ndoghooza eyo. Mu ngeri eyindi, okwegu kuli n'okuba nga kucuusa obutaira inhuma kabiri.

1.6 Empenda ey'okwekebera

Ku nkomerero ya buli idaala, omulamwa oba omulamwa omutono, omusomi ali n'okwekebera mwene ku biki byebeeze. Ebindi ku bibuuzo ebisainhe okutatuumwa maiso mwandibamu;

1. Nsobola okwogera ku kye ndheze era n'okukisomesaaku abandi. Singa nkisomesaaku abandi, nsobola okuba mu kifo ky'obusobozi okusomesa abandi?
2. Nsobola bulungi okughayamu era n'okuteesa ku ekyo kyendheze nga tyetya?
3. Nsobola okuta mu nkola ekyo kyendheze ku bizineesi yange okuleettagho enkyuukakyuka?
4. Nsobola okuta mu nkola ekyo kyendheze okukulankulania empinda dh'entegeka y'obusuubuzi bwange?

1.7 Ekifunze eky'ebiri mu kitabo

Ekitabo kino ekya BDS eky'okutendekebwa kirimu ebitole 3 omul ekinhusi eky'ebyokutendeka ebirambuliirwa ghaifo. Ebitole eby'okutendeka n'ebigema ku bindi ebirimu byandhulwa mu kagagangaga kano ghaifo;

Akagangaga I I: Okulaga ekifunze ekyebitole bya amadaala n'ebigema kubuli mudaala

ENKENGA	Ebigema ku/Lusoomo ghansi gha buli idaala
OKWANDHULA EKITABO	<ul style="list-style-type: none"> • Okwesigamwa kw'ekitabo kino • Ebifa ku Polojekiti eno • Engeri ekitabo ye kisenvula • Ebigendererwa by'ekitabo • Ebikulu ebiva mu kwega
IDAALA 1: KUNHWEEZA EBIGULUUPU	<ul style="list-style-type: none"> • Obukulembeze n'Obukumikumi • Obukulembeze bwa biguluupu. • Enkolagana y'e biguluupu. • Okugondhoola n'okumalagho obukuubagana • Okutangira Okulemwa
IDAALA 2: OBUKODYO OBUKAKAALUKANI MU BYA MATANO	<ul style="list-style-type: none"> • Ebitandikirwaku by'okusigasente • Okutegeera okuvuba nga bizineesi • Okwekebeedha bizness ey'ebyeike. • Okwandhulibwa ku ntegeka ya bizineesi. • Okwandhulibwa ku kutana bizineesiyo
IDAALA 3: OKUFUGA EBYESENGE EBYA BIZINEESI	<ul style="list-style-type: none"> • Okwinhohola enfuga ebyempiya. • Okufuga ebyasente • Ebibaamu mu kufuga ebyasente • Obughandiike n'ebighandiiko ebitambuza bizineesi

2. OKUNHWEEZA EBIGULUUPU

2.1 Enhandhula

Lino Eidaala lino lyandhula eby'endhawulo ebikugemaku byoyinza okulingamu okubona nti ekiguluupukyo kibyegemaku obutasebengerera era nti osobola n'okukighaayo mu mikono gy'abaanabo nga kikaakola bukalamu. Eidaala lino liidha kukwandhulira oba okukugheesa okutegeera mu bintu bingi ebigema ku ngeri ey'okwongera amaani mu kiguluupu era biidha kubaamu ebindi nga, obukulembeze n'obukumikumi, okukulembera ebiguluupu, enkolagana mu biguluupu ne ebikunsu, okugondhoola obukuubagano n'okumalagho okulemwa.

2.2 Ebigendererwa by'eidaala

Okuja okutuuka ku nkomerero ey'eidaala, ioli n'okuba nga osobola bukalamu mu ngeri eyomugaso okwongereza ku kubaagho kw'ekiguluupukyo. Ekisinga kyandibaire kya ighe kugemya baanabo busika bw'obunakibiinabwo. Aye nga, mu kukikola ekyo, ekigendererwa kyo ekikologho, kuba ng'oyongereza ku by'okutambuza kw'obuvubi n'oludhegere lw'omutindo mu bizineesi ey'ebyeike ku nhandha Kyoga.

Okusingira irala, omusomi asobola okuba mu kifo ky'obusobozi;

1. Okutegeera obukulu bw'obukulembeze ni kyebwongera ku bukulembeze bwe kiguluupu
2. Okutegeera obukulembeze bwa bizineesi yo.
4. Okutegeera ngeri ki ey'okuva mu kiguluupu n'okuba owenkizo mu kyo.

2.3 Obukulembeze n'obukumikumi

2.3.1 Okwandhulibwa y'obukulembeze

Naani omukulembeze?

Omukulembeze n'oyo asobola okubona engeri ebintu yebisobla okutambulamu era akubiriza abantu okuja mu maiso nga boolekera eyo aghali obulungamu. Abakulembeze basobola okukola nga badhuuba okutuuka ku kidhuubo kyaibwe okukifuula ekyairala nga bwe baisa abantu ku mwandho ogusooka era nga bakolera ghalala nabo.

Buli muntu asobola okuba mukulembeze mu kitiikye oba lwebyo byakola, okubesaagho amaka, okukulembera ekirigho n'ebindi kamaala.

Idhukira omukulembeze owenkizo to ali n'ekisikiriza obuyinza ye banakibiina bwe basobola era n'ekiguluupu okutwalira aghalala. Kino kyona kiragibwa ku ngeri banakibiina bwe bali abasingaku mu nkolagana ey'ekiguluupu, abasanhufu nga bali mu kiguluupu era bakola emirimo gy'ekiguluupu egisingaku na mwoyo mulala. N'olwekyo, oyo omukulembeze yetaagisa buli kaseera okusigala nga ata amaani mu kafubo ak'ekiguluupu okumalaku ebiseerabye eby'obukulembeze era n'okulubirira okufuula embeera y'abantu abamwetooleire enhungi.



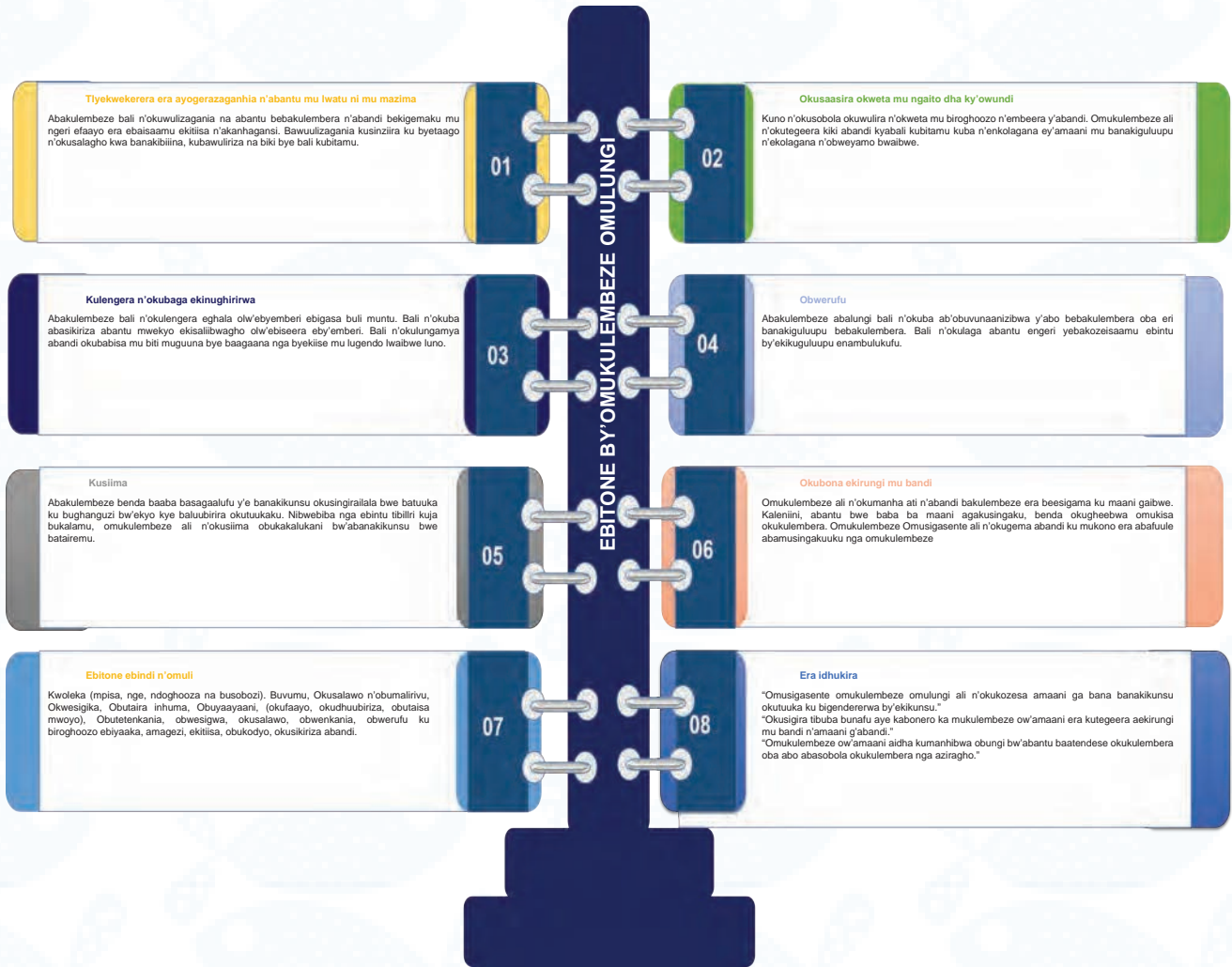
Mulala ku banakiguluupu nga akulembera ekiguluupu mu kukubagaama abantu.

Obukulembeze ni ki?

Obukulembeze kitegeera ekikolwa ky'okukulembera ekikunsu ky'abantu oba ekitongole. Mu kukulembera, balagira, bagalagira era bapeereza empisa dh'abandi n'emirimo okutuuka ku kukukolebwa okutuuka ku binughirirwa ebikusike n'embeera yonayoona n'obuvumu n'obumalirivu.

Ebindi ku bitone by'omukulembeze omulungi

Okuba omukulembeze omilungi kikola kinene okuleeta obughanguzi mu kiguluupu. Kirungi omukulembeze okwekebera mu ebyo ebimufuula omukulembeze omulungi, obusobozibwe n'obunafu. Buli muntu aghangla okuba omukulembeze mu ngeri ye mweene oba mu byali n'okukola, okubesaagho amaka, okukulembera akamoolo i n'ebindi kamaala. Ebindi ku bitone by'omukulembeze omulungi biragibwa mu kifaananie kino ghaifo;



2.3.2 Okufuuka munakiguluupu ow'omugaso

Osobola oufuuka munakibiina ow'omugaso mu ngeri kamaala nga bwe kiinhonholwa ghaifo;

1. Kozesa amaani go okuganhulwa abandi (weenhumirize mu ndhawukana)

Oli n'okuba mulungi mu buli kintu. Leka baino bakwenhumirizemu olw'ekyo ky'oli era bakikozese okuzimba ekiguluupu. Toba wa nsonhi ku kyo okusingirailala singa abantu bakukoba bati, ago n'amaani go. Bw'oyagaana obuvunaanizibwabwo mu banakikunsu kyo ekyo kifuuke ekisingiiri kyo ekisingaku byonabyona, oidha kubaaku na kinene ky'okola.



2. Tegeera ebigererwa eby'ekikunsu

Ebikunsu bwe bitakola bukalamu, kitera okuba lwa lbulu mu mpulizagania enkalamu n'okutegeera ku bigendererwa by'ekikunsu nga bwe birii. Singa oyenda okuba omuzaanhi mu kikunsu omulungi, bona oti otegeera ebidhuubo by'ekikunsu. Weebuuzze mwene ebidhuubo ebikologho nga bino:

- Lwaki tuli ghano?
- Ensalasale yaife ya li?
- Nsobola ntya okubaku ni kyenkola okutuukiriza bigendererwa by'ekikunsu?
- Tunaakiika mikuzi emeka?
- Naani avunaanizibwa ku kuta mu nkola ebidhuubo byaife?
- Buvunaanizibwa na bya kukola ki buli mulala kwife bwali nabwo?
- Ba n'okumanha kwa buli ky'oli n'okukola. Mu ngeri eno, oidha kumaliriza by'oli n'okukola mu ngeri ematiza n'obusobozibwo obusinga.



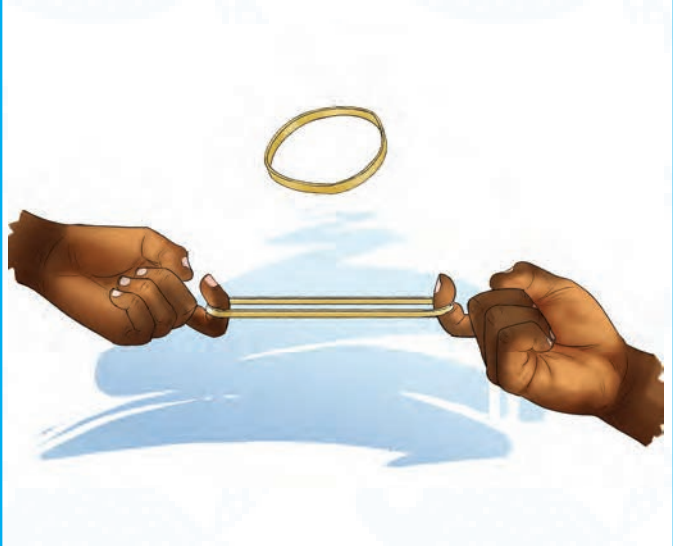
3. Ba eyesigika

Oli n'okukola ebisuubizo ye kikunsu era obituukiirize. Kino kigumya okukulankulana kwe kikunsu era kukufuula ekirabo y'ekikunsu



4. Sigala nga toli mukakanhavu/nga oli mugonvu

Ebintu bisobola okukyuka mangumangu mu mbeera ye banakikunsu. Abazaanhi mu kikunsu abasinga bulungi baidhi engeri ey'okwemenha era tibalwanisa nkulankulana – mu kifo, bakibona nga mukisa gw'okukula. Kano koono kakodyo kaamugaso inho mu bizineesi.



5. Ba mwogezi mulungi

Weetabe era mukukuutivu mu kikunsu. Siga otyama n'osiriikirira nga owundi ali kugha ebidhuubo ku nsonga yoidhi oti teekole, oyinza okukoza oba okwonoona omukisa gw'ekikunsu okutuuka ku kigendererwa kyakyo. Singa oba n'edoghooza eyindi eyinza okuba nga esingaku okukola, kale gigabaneku n'ekikunsu. Era n'ekiri ku luuyi lule kyona kikola: singa abantu bateesa ku ntegeka y'obona nti y'amaani, kale gy'ogerere ogighagire. Bwene baidha kwenda n'okusiima obughagizi bwo, waire nga tibakiraze. Mu ngeri eyo embeera esigala nga esikiriza era egheesa ekitiibwa.



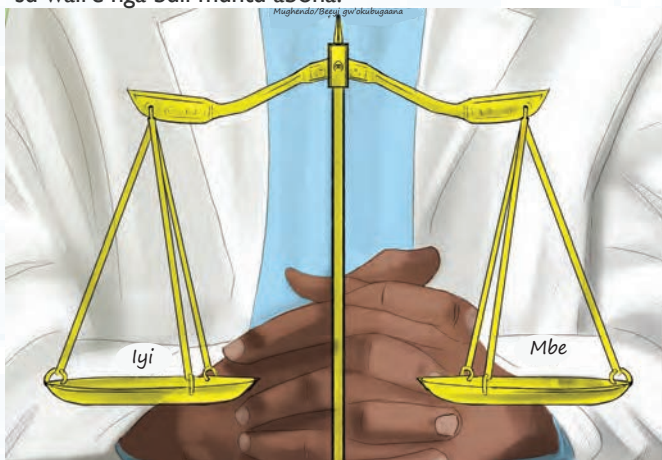
6. Weetabe mu buli kintu era dhaguliza mu bughanguzi bwa banakikunsu

Kisobola okuba ekisikiriza okulondaku ebyo ebisoboka byonka kubanga biboneka nga byangu, okulekawo ebyo ebisingaku okuleeta emiganhulo oba ebituukaana n'okuba kwo n'obumanhirivu. Aye singa olondaku ekisingaku buzibu mu binaakolebwa, era noikiriza ekikugheereibwa ighe bana kikunsu. Kwotaire, okwegha ebisoomoozo nga ekilungi mu kwekuuma ng'oli ni kyokola era ekighagala obumanhirivu bwo. Era n'ani aidhi, oyinza n'okuzuula ebilabo ebyekwese!



7. Kitiisa;

Mughendo/Beeyi gw'ekitiisa mukulu inho mu kutandiikawo enkolagana ey'aghalala mu kubugaana. Y'okolagana naye obulungi tamala gakoba ati "iyi" ku bili kintu baghakania ebiloghoozo bye baloghooza bati tibigasa mutindo gwa kikunsu waire nga buli muntu abona.



8. Ghagira abantu abandi mu kikunsukyo

Ghaayo okwirwmu okulungamu, era ba mwetegefu okuyambaku singa baino bakwenda. Obuyaayamu bwo okukolera aghalala n'okuyamba abandi kiidha kutaagho emboneka/ ekifaananie ekirungi ku kikunsu ni ku kutambuza (polojekiti). Okusingaku kiidha kukugheebwa gheena oli Kwenda obuyambi, kyonakyoona kiri n'ekisikiriza ku banakikunsu mu ngeri ye bakolamu ebintu byaibwe ne ekibavaamu. Banakikunsu abayambagana baba bana kikunsu badhanguzi abavaamu ebibala ebingi.



9. Gabana amakobo n'ebuyugaiga ni banakikunsu baino

Idhukira, muliyo mwenamwena lwa nsonga ndala – era mu kukuumira buli muntu nga mukobere, oyongereza ku kigendererwa. Singa eby'obugaiga biba bigise oba tibuukikaku mangu, baino basobole okumanha engeri ey'okubituukaku. Singa obaku n'obumanhirivu okuva eira oba amagezi agasobola okuyamba abandi, niini gagheeyo. Baino mu kikunsu baidha kusiima obuyambi bwo era kisoboka kiti baidha kugabanaku ekisiingagho oluvainhuma/okukwiriza.



10. Kuuma endhoghooza enkalamu

Singa weemulugunhia, ghalwagho, oba oli kukalubya obulamu bw'abandi. Abantu baidha kukibona era kube kya bulambe y'oli nga ekitali kirungi. Singa bakusulamu nga bw'okoze, otayomba. Endoghooza esikiriza ya mughendo, eyo etasoboka kubuusibwa maiso olw'obulungi bwo n'bwa abandi, boona. Endoghooza embi okutoolaku okwikirizaamu era esobola n'okwonoona enkolagana yo mu mirimo gyo.



ENSONGA EY'OKUKOLERA MU KIGULUUPU

Okukolaganira-aghalala kisulumuzo kya kumaliriza byakukola, ni mu ntambuza ey'ebitongole buli lunaku. Kale, kigwaniire okukulankulania obumanhirivu obulonoosa mu kughaayo kwo – mu buli kika kya kikunsu mw'oba oli kukolera.

Ebikunsu by'ebymizaanho birungi inho bya kuboneraku mu ngeri abazaanhi abangi bwe bakolera aghalala okufuna ekisingaku eky'omuzaanhi omulala yenka. Buliidho, abazaanhi ab'endhawulo batwala obuvunaan-izibwa, okusenziira ku buli maani – era mu kuyamba n'okusungiriza mwine ku mwine ng abwe baja, ebintu ebisikiriza bingi ebisoboka okubagho.

Ghabaagho omutendesi buli kiseera: Kale, oyenda omuntu anaakughumba ofuuke ekyo ekikusaanira.

2.3.3 Okwekubiriza mweene

Oli mukulembeze w'obulamubwo era oli n'okukikamanha ekyo. Ekyo ghali okiidhi? Obaire ofaayo ku ngeri y'ofugamu obulamu bwo? Buubuno obuliipo ku ngeri y'osobola okufugamu obulamu bwo.

Okwefuga ni ki?

Okwefuga n'enkola ey'okugenderera okucusa endoghoza y'ebiroghoozo n'ebikolwa okutuuka ku bigendererwa.

Engeri ey'okufuuka eyeekukulembera era Omusigampiiya?

Ghaligho engeri kamaala omuntu mwaghanga okufuukamu omukulembeze ow'obulamubwe era baakola ekyendhawulo mu bulamu bwaibwe:

1. Weeteeregho ebinughirira mu bulamu bwo.

Weghe ekipimo kyotuukaku kya buli lunaku, mwezi n'enta dh'ekigendererwa ekisibiibwa ku binughirira n'ebirooto. Totya kuja ku kintu kinene–idhukira, ghazira kitasoboka singa oikiriza nga onaakituukaku. Bw'omala okutegeka ebigererwa byo, weebuulirize buli lunaku kiki ky'oli kukola okukituukaku.

2. Kulembera na bikolwa bibonena.

Buli lunaku, oli kukola ekyokuboneraku ye abo abakwetooloire–waire okibona oba mbe, ekisikiriza oba ekiremesa. Obulamubwo n'obubakabwo, kale okuba omukulembeze ow'obulamubwo olinakusalagho bubaka ki bw'oyenda okugheereza.

3. Ba nantatya.

Oli n'okwenooniya obukungu mu ntambuza ey'obulamubwo. Oli n'okutwala ekiseera n'okufaayo okwezuulamu obukungu. Oli n'okwesomesa okuba omuntu eyeeghayo, atamagaamaga, era ow'ekighaga omuvumu. Ba mwetegefu okuggwa, ggwa era kabiri ositukire mu mulundi ogundi. Okukulembera mu bulamu bwo kyetaagisa kiti okola ebintu ebikuleetera okweghala – kubanga obulamubwo bwidha kwelaga okusenziira ku buvumu bwo.

4. Ta Mu bandi ekitiisa.

Okuba omukulembeze ow'obulamubwo kitegeeza okwega okuba omuwombeefu n'okughaayo okusiima. Singa abandi baakola omulimo, laga okusiima n'obusoboze bwaibwe olw'okukola omulimo ogwo. Okukulembereramu abandi kitundu kya bukulembeze; oli n'okutambulira nabo ghalala. Mu kifo ky'okunoonia okubona ekirungi mu bandi ku lulwo, laga oti oyemereire ghalala nabo era oti obaikiririzaamu era obasiima.

5. Fumbagira ebiroghoozo n'ebiyokwevumbika ebiyaaka.

Oteebalama kintu ekiyaaka kyonakyoona, waire mukisa, kiroghoozo, oba obumanhirivu. Fuula buli lunaku eky'okuzuula n'okukola okufuula buli bikolwa, bigezese n'entambula mu bulamu bwo ebisoboka okutuuka ku ntiiko. Buli kintu kyali tikisoboka okutuusa omuntu asooka bwe yakikola, kale kola kyosobola okubona oti oba niwe omuntu oyo asooka.

6. Weebuuzze ku buli kintu.

Fuuka omuntu ali kubuuzza abandi era niwe mweene ebibuuzo buli kiseera. Buli bwe weebuuzza ebibuuzo, bweweeyongera okwega, nibweweeyongera okwega, nibweweeyongera okumanha. Singa tiwazaalibwa nakyo, weekulizeemu ekighaga ekyokweyongera mu magezi, obumanhirivu, n'okutegeera. Weebuuzze ebibuuzo okusigala nga oli ku mulamwa–bibuuzo ebyangu okwiinhohola ensonga n'amazima, era ebibuuzo ebizibu eby'okuduubaku einho okubifuula ebikolwa n'ebiyokwikirizamu. Okubuulirizabuuliriza ngeri nkulu okufuuka omukulembeze owo bulamu bwo.

7. Kola ekyo ekituufu, se-ti ekyo ekyangu.

Eriyo ebintu by'otakola nga bw'oyenda. Bwe kigema ku mazima, bwesigwa n'empisa edhigwaine ghazira kwebulankania. Bona oti ekyo ky'okoba na kiki ky'okola bitera okugemagana; kuuma amazima ku mutima gw'empisayo ereme kubulwa mboneka ya kyo. Tuli bantu twenatwena, era abantu tibaba batuukirivu. Aye osobola okukola ky'osobola okulondaku ekyo ekituufu ku ekyo ekikugiira amangu oba ekikugasa ighe ng'omuntu.

8. Bona obulungi n'obulangaadhu mu buli muntu ni mu buli kintu.

Kyangu okufuuka akaluubirirwa ebitasikiriza n'ebibi ebirigho mu nsi. Aye singa tumala ebiseera byaife nga tunoonia ebirungi mu buli kintu ni mu buli muntu, obulamu bufuuka bwa ndhawulo. Kiri yetuli okubona, okusiima n'okugabana obulungi obutwetooloire buli lunaku.

9. Tiweesembereza kwenhooma na kwesaasira.

Waidha kubangagho ekintu ekyesiitaaza. Mu kifo ky'okwesiitaala, weekuume butiribiri obutaikiriza kulingirira kintu ekyesiitaaza ekibi mu kifo kye kirungi. Buli gholoba ebintu ebiremesa, ebikolokota, ebiziramu kusuubira era bya kufa na kasaatiro, ghokoma okuba na na ndoghooza nkalamu mu bulamu era edhizimba. Nga omukulembeze ow'obulamubwo, oli n'amaani okweteeka mu kunakughala oba mwisanhu olw'ebyo by'osalagho okukola buli lunaku.

10. Ba enkyukakyuka yoyenda okubona mu nsi.

Buli ky'oyenda kitandiika niiwe. Kitandiikira munda. Okubaagho mu nsi ey'ekirootokyo, oli n'okuba, mu bigambo bya Gandhi ebitutumufu, ba enkyukakyuka ighe y'oyenda okubona. Loota kinene nga otandiika kitono.

11. Weekulunguluzee ku abatendes n'abasomesa.

Tosobola kukula nga ologhooza oti niighe omuntu wenka asinga obumanhi/obugezi. Ba mu kwekebera okubona abasomesa n'abatendes abakusingaku magezi era abakusingaku obumanhirivu. Noonja okuba buli kiseera nga osanhukira era osuukulumwa ekintu era n'okwega ku bintu byonabyona. Okwizibwamu amaani okukula n'okukulankulana kikulu inho mu bulamubwo nga bwe kiri mu bakozi bo ku mulimo.

12. Faayo inho n'okulabirira abantu.

Bona oti ekisa n'okusaasira okw'okweta mu kifaananie ky'owundi kwinhikira mu bulamu bwa ekyo ky'oli, era osigale ng'oli osibiibwa ku kuba omuntumulamu. Bw'okola otyo, toidha bwa kufuuka mukulembeze asikiriza baine era yebendha abafuge aye muntu eyekulembera mu bulamubwe.

2.3.4 Kufuuka mukulembeze mu bya matano

Omukulembeze ow'obusuubuzi n'ani?

Omukulembeze ow'obusuubuzi n'oyo asikiriza e kikunsu kya bantu okubasobozesa okutuuka ku kigendererwa ekyo ghalala mu busuubuzi. Kino oyinza n'okukikola nga n'omuli okusikiriza abandi ku buntu obutono obw'ekigendererwa ekisinga bunene.

Omusigasente akulembera atya abandi?

Obukodyo obulungi obusinga okumanhibwa ku mukulembeze bwene obwo n'obukola nga Omusigasente akulembera abandi, nga bali mu kikunsu ky'eby'obusuubuzi. Nga ghaigulu gh'abo, Omusigasente n'omukulembeze yeetaaga obukugu okusobola okukulembera e kikunsu ky'ebyamatano bukalamu. Muno n'omuli;

1. Okubuulirizabuuliriza:

Omusigasente ng'omukulembeze ayenda okusigala muyayaamu ku buli luse olwa mulimo gwaibwe. Aba buli kaseera nga anoonia magezi n'obukodyo bwa kwekuuliisa kuyaaka mu kusuubira okw'okulongoosa mu bizineesi yaibwe buli kaseera. Kuno okubuulirizabuuliriza n'obwetegefu bw'okugezeeku ebintu ebiyaaka kisobola okuba nikyekyongereza ku nkola ey'ekikunsu ey'olubeerera, nga ekisingira irala n'abakulembeze okusikiriza banakikunsu banaibwe okuba ababuuliriza buli kaseera era abayiyi ekiseera kyoona.

2. Okwekubamu tooki/okwelingamu:

Abakulembeze abaghanguzi mu busuubuzi batera okusiriikiriramu okwekebera amaani ni (ekisingaku obukulu) Obunafu. Amaani ag'okwekubamu tooki gayamba omukulembeze okutegeera obunafubwe era kibafuula ab'amaani agasingaku bwebabaire. Obuwanguzi bw'abakulembeze bwidha nga bazuula obunafu bwaibwe basobole okulongoosa ku bintu ebyo mu biseera ebiidha.

3. Okwewaayo okumira ensanafu.

Bizineesi munsu biidwire bya kusoomoozebwa, era obutamubuza bizineesi etebenkeire mubaamu okumanha li ghosobola okukola ekyo ekighanga okukusuula mu bulabe olwokumalagho ebizibu. Omukulembeze omutuufu aba mwetegefu okugezeeku engeri edhitali dha buliidho oba empenda dh'okweghayo okusobola okutumbula ebiva mu nkola oba okutuuka ku binughirirwa. Okwesuula mu bulabe tineekirala n'okuba omulagaadhavu, aye nga, obuvu- naanizibwa bw'omuntu yenayeena mu bukulembeze n'okusobola okuba nga asoloza endiita n'ebintu ebija nga byeyoleka olw'okukola okusalagho kwaibwe, waire nga kya bulabe.

4. Kisalire amagezi nga bw'oja mu maiso.

Tolindirira kusooka kufuna magezi mu bw'idhuvu nga olugendo lw'ekibiina kya bizineesiyo bwerunaaba meemale otandiike ku kiroghoozo kyo ekinene. Ikiriza okweega nga bw'oja era weeghale okunhenia banakikunsu olw'ebita- jiire bukalamu. Bikozese nga eky'okwega aye ate weetegeke obutakola nsobi. Ba muntumulamu era weete mu bigere byaibwe.

5. Zimbago sitatimenti ey'okutambuliraku etegeerekeka.

Obukulembeze bwa bizineesi bwenda kirengerera aghala kw'ekikunsu kyonakyoona n'okukuumira e kikunsu kumu- lamwa. Oyenda okusigala ku mulamwa ku kintu ekinakukuuma nga osenvula mberi. Lwaki oli kukola kino? Lwaki kino kikulu inho? Fuula okwiramu kwo ebibuuzo mu sitatimenti y'omusono gwa bizineesiyo. Sitatimenti y'omuso- no gwa bizineesi n'okusengeedha emombo ye kikunsu, ebinughirirwa ebyagalala olw'okukulankulania ekyamatano, n'embeera eya bizineesi okutwalira aghalala.

2.4 Obufuzi mu kiguluupu n'okutembeeta

2.4.1 Okutegeera okutembeeta ekiguluupu

Oli kitundu ku bukulembeze bw'ekiguluupukyo era buli kibaagho kiri n'okutwalibwa ng'ekibagemaku menamwena. Mu kukola mutyo, oli n'okumanha amaani, Obunafu, n'emikisagyo aghalala n'ebitiisa e kikunsukyo. Bino byonabyona mu bufun- ze ni kye tweeta SWOT, ekitegeza S = Amaani, W = Obunafu, O = Emikisa ni T = Ebitiisa. Weetabye mu kukubaganhia ebiduubo ku SWOT aye kikulu okuloghooza ekimala ku by'oyagaine mu kiseerakyo eky'eidembe osobole okwongera ebidhuubo mu nkola egobererwa. Enkola egobererwa tekoma; oli n'okuba kitundu ku kafubo akakuuma okulondoola ebiri mu okwongera amaani mu kugondhoola e kikunsu.

“SWOT ekozesebwa okwetegereza embeera erigho munda mu kiguluupu (Amaani n'Obunafu) ni kuluya kw'ekiguupu (Emikisa n'ebitiisa) n'entegeka okutemeragho empenda. Kigha obusinziiro bwe kikunsu bwe kyenda okutuukaku mu biseera yebwidhaku oba okwekebeedha ekizibu.”

Nga munakikunsu era aghalala n'abandi, oli n'okutegeera ngeri ki ey'oku;

1. Zimbira ku maani agazuuliibwa
2. Okughangula Obunafu obuzuuliibwa
4. Okughangula Ebitiisa ebizuuliibwa
6. Okukozesa emikisa olw'obulungi bw'e kiguluupu.

Amaani

Ebibuuzo ebikakali ku kiki ekikola amaani
Kiki ekikukolera ighe nga e kikunsu?
Kiki eky'endhawulo ekigasa kye musobola okwesigamaku nga e kikunsu?
Kiki abandi kye babona nga amaani gaimwe nga e kikunsu?
Kiki ekyeraga mu kikunsu?
Birungi ki ebibaawula ku bikunsu ebindi?
Eby'okuboneraku
Nfuga nnungi
Mbalilira nnungi
Bwegaisi mu bantu
Kukuuma omutindo

Obunafu

Ebibuuzo ebikakali ku kiki ekilaga obunafu
Kiki kyosobola okulongoosaamu?
Gha ghoolinaku eby'obugaiga ebitonoku okusinga baino?
Biki abandi bye bayinza okubona nga obunafu?
Ebyokuboneraku ebindi
• Bintu ki ebitali kuja bulungi mu kibina?
• Lwaki ebikunsu ebindi biri kuja bulungi okusingaku ekikyoo?
• weekebeedhe.
• Bintu ki ebikulemesa okutuuka ku ntiiko?
Ebyokuboneraku
• Nfuga mbi
• Enkola yebyemalirira mbi
• Kwetematemamu mu banakibiina.
• n'ebindi kamaala.

Emikisa

Ebibuuzo ebikusifu eby'ekuusa ku mikisa.
Mikisa ki eky'olwatu ye ekibiina kyo?
Biki byosobola okwetuuusaaku?
Oghanga otya okufuula amaani gaaba emikisa?
Ebyokuboneraku ebindi
• Kintu ki ekirungi ekiyiza okubaawo aye nga bino byenda banakibiina okwekamba okubigobaku
• Bisoboka okuva mu nteesaganja dhoanadho n'abandi, abagaba obuyambi, enkulankulana mu butale, n'ebindi. Kiyinzika okuba kirungo ekiyaaka okuva mu byaaye naani eyali aidhi at enuuni eriba yaitunzi?
• Emikisa gisobola okuva mu bisoomooza mu nkola ya gavumenti, mu nkolagana n'abantu mbeera na bungi bw'aantu n'engeri y'obulamu.
Ebyokuboneraku
• Butale buyaaka bwa bya ike n'ebiva mu byenhandha.
• Butale buyaaka
Sente kuva mu gavumenti

Ebitiisa/Ebikanga

Bibuuzo bikakali/bikusike ku biki ebiraga ebyekango
Bitiisa ki ebyinza okukosa ekibiina kyaimwe?
Bitiisa ki ebyava ku bunafu bw'ekibiina?
Ebyokuboneraku ebindi
• Ebikanga n'omuli ebintu ebyo byonabyona ebiva kuluya kwe ekibiina ebikosa ekibiina.
• Kitera kuba kikulu inho okutetankania ebikosa nga banakibiina bakaali kukosebwa.
• Mwetegekere encuukacuuka era muli n'okuba n'entegeka ya ebyokumpimpi n'ekyukakyuka edhomubiseera bya ghala.
• Mube nga mwekalirisa okutegeera oba ekibiina kyaimwe kiri kukosebwa oba kusenserwa emitawaana egiva kuliya.
Ebyokuboneraku
• Miwendo gya bbeeyi mu katale
• Kukandaiga kwa bbeeyi ya bintu
• Kufuna bakozi.

IDHUKIRA

Osobola okukozesa SWOT mu buli ky'okola ni ku ighe mwene. Oidha kuzuula bingi inho ebiidha okukuyamba okututumuka oba okuja mumaiso.

2.5 Okugondhoola n'okumalagho obukuubagano

2.5.1 Okumanha emboodhani n'obukuubagano

Obukuubagano ni ki?

Obukuubagano mu kikunsu kitegeeza obutaikirizaganha mu banakibiina ku ngeri ebifa oba ensonga dh'e kikunsu oba endhawukana mu ndoghooza bwe dhigemebwamu, ekiyiza okuvaamu ebisongovu n'olwisi okugwa okw'e kikunsu. Obukuubagano obundi busobola okuyamba okuleeta ekisikiriza enkyukakyuka y'e kikunsu, ti buli bukuubagano nti buba bubi.

Butanwa bw'obutaikirizaganja kitundu ku bulamu bwaife obwa buliidho. Osobola obutaikirizaganja n'abomumakaago, ab'emikwano, oba banakikunsu. Aye ghaligho obutanwa bw'obutaikirizaganja bwa ngeri kamaala mu mitendera gy'okugondhoola ensonga gy'osobola okubona oti i ensonga eno tesoboka. Okusobola n'okumalagho obukuubagano mu kikunsu kigemagana n'okuteesa kw'ebigendererwa bw'e kikunsu.

Ensibuko y'obukuubagano mu kikunsu e va gha?

- Edhawukana mu mbeera dha mpisa y'aantu.
- Empisa bana Kikunsu abandaidhe batwaala nga dhinhiiza.
- Ebitatuukiriire mu kikunsu.
Endhawukana mu by'obugaiga obuligho.
- Emigaso gy'abantu egitategerekeka ku mulimo.
- Okusungiriza oba okusalira ku liiso.
- Okulemererwa okukyusa n'okubuusa kikunsu okuva ghe kiri okukitwala emberu.
- Endhogera embi, nga mw'otwaliire ebigambo ebitategerekeka n'ebitwalibwa mu mwoyo ogutali mutuufu ku mbeera mwe kileteibwa.
- Endhawukana ku nkola ey'emirimo oba ebigendererwa oba endhawukana mu ngeri dh'endhawulo abantu bwe babona ebintu.
- Okugeyengula ebigambo.

Ngeri ki ey'okugondhoola obukuubagano

Ghaligho engeri kamaala mw'osobola okubitira okugondhoola obukuubagano.

1. Inhonhola kiki ekiviiraku obukuubagano. OKwinhonhola ensibuko y'obukuubagano kiidha kukusobozesa okutegeera ngeri ki ensonga bwe yaidha okufuuka ekyo ky'eri. Aghalala n'ekyo, oidha kusobola okufuna abali kukuubagana okwikaania ku ky'obutaikirizagana bwaibwe. Era okukola batyo, oli n'okwogeragana ku byetaago ebitali kutuukibwaku ku ndhuyi dhombiriri dh'ensonga. N'okwetaaga, okukakasa okutegeeragana mu buntu. Bona oti ofuna ebifa ku nsonga okuva ku buli ndhuyi nga bwe kisoboka. Sigala nga obuukiriza ebibuuzo okutuusa bw'onaaba omumativu oti i abali kukuubagana bategeera ensonga.

2. Yogeragana n'abali kukuubagana; Londa ekifo ekiziraku kyekubira era eky'ekyama okusobozesa endhogerazaganhia. Okuba n'emboozu evaamu amakulu, oli n'okufuna embeera ereeta obwikaikamu obwo okwogerazaganhia. Ekifo ng'ekyo kikugha obusobozi okukola ekisoboka okuleetagho okwogeragana mu mazima n'obwesige ku nsonga erigho.

3. Wulirisa bukalamu era leka buli muntu abeeku ni kyakoba;

Ng'omaze okufuna endhuyi dhombiriri okuteekeza mu kifo ekiikaikamu era eky'ekyama, leka buli mulala kubo abe n'omukisa okwogera ebidhuuboye n'engeri yaafuna ensonga eri mwidiro. Gha buli ndhuyi ekiseera ekyagaayaga okubaaku ni kye baloghooza n'okwandha ebibye aghazira kwekubira. Kozesa okusikiriza n'okughaga nga oli kukubiriza olukiiko. Singa kiba kyetaagisa, salagho amateeka aganaajirwaku. Okutwala enkola eno kiidha kusikiriza bano bombiriri okwasanguza ebiroghoozo byaibwe mu ngeri ya lwatu era ey'amazima era bwe bategeera ebireeta obwo obukuubagano baidha n'okuzuula engeri ey'okukivaamu.

4. Noonenkereza ku mbeera;

Nga omaze okuwulirisa ebiva mu bombi, twala ekiseera, era noonenkereza ku nsonga. Tosaliriza oba okusalagho ekyenkomerero nge wesigama ku ekyo kyoli nakyo. Yongera okunoonereza era bona nti ebirigho, ebigema ku bantu bano bombi, ebisingaku ku nsonga eno, era ngeri ki abantu bwe bali kuwulira. Ba n'omuntu kimoimo era matira mu mboozu n'abakirimu era wulirisa inho okubona oti otegeera engeri yebabonamu ebintu bino. Osobola okukola otyo nga oghandiika mu bufunze ebigambo byaibwe era waabibairiramu. N'okugezaaku okufuna obukuubagano obwekwese ye buva obuyinza obusoboka kuboneka mangu oba amazima agataboneka.

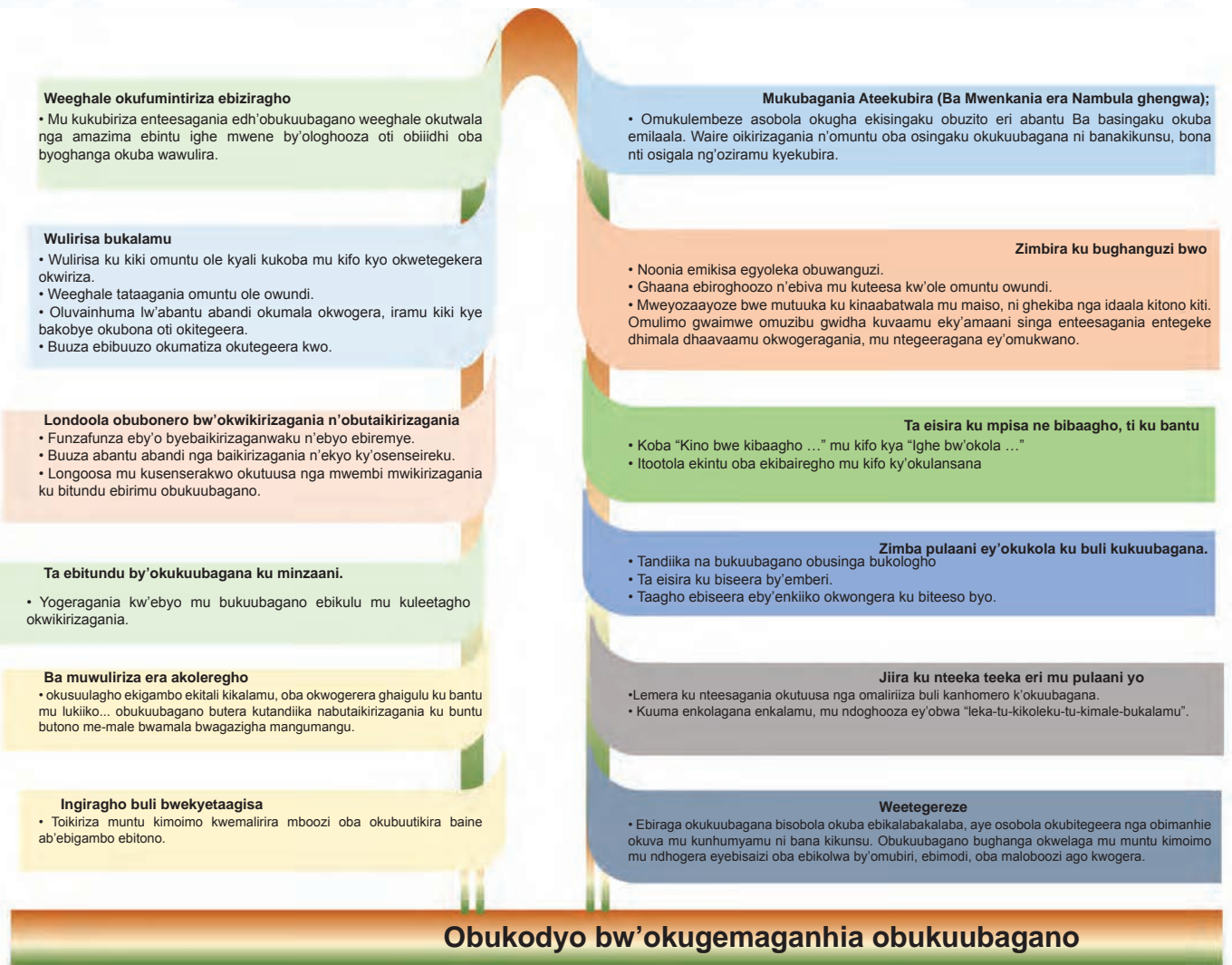
5. Salagho ku ngeri okuteesagana ku kigendererwa ky'aghalala

Nga oli mu nkola eyokumalagho obukuubagano oli n'okuba n'ekigendererwa ekyaghalala, ekyetoolorera ku nsonga n'okubona oti tikiiramu kubalukagho. Era okugondhoola ekizibu kyonakyona, oli n'okuba nga oidhi buli idaala erya kakubagano ery'endhawulo. Kino kiidha kukusobozesa okunoonia engeri enkalamu okutuuka ku kigendererwa eky'aghalala. Oluvainhuma lw'okwinhonhola n'okutegeera ensibuko y'obukuubagano, okwogeraku n'abakirimu, n'okubuukiriza ku mbeera, oli n'okutyamyama ghansi bombi era oyogeragane nabo ku ngeri y'emusobola okutuuka ku kigendererwa ekyaghalala, ekibasobozesa okumalagho ensonga erigho. Wulirisa, iramu era buuliriza ghalala okutuusa bw'onamalayo buli kisoboka.

6. Mwikirizigania ku magezi agasinga obulungi era salagho buli ku buvunaanizibwa buli akirimu bwali nabwo mu kutuuka ku kwisania

Okumalagho n'okugondhoola obukuubagano nga okozesa omusono oguleetagho entegeeragana mu mpuliziganhia. Abakozi baidha kukyagaana kyangu okugemagana nga abategeera bati bali n'ekigendererwa kirala, eky'okutuukiriza ebigererwa by'ekitongole. Kale, oluvainhuma lw'okubuuliriza ku mbeera n'okusalawo engeri y'okubitiramu okugondhoola ensonga, bombi abali mu nsonga bali n'okugundhagho eky'enkomerero ekinamalagho ekizibu kino obutakiiramu. Era okutegeera ekisinga bukalamu, oli n'okuzuula ekinaamalagho nga bombiriri basobola okukimatira mu bulamu bwaibwe. Funa kwisania okwa ghalala. Oluvainhuma, salagho obuvunaanizibwa buli akilimu bwali nabwo mu kugondhoola obutanwa bw'obutaikirizagana. N'okukozesa omukisa guno, okuzuula ensimuko n'okubonanti ensonga eno teiramu kwidha agho kabiri.

7. Pima engeri ebintu bwe biri kuja era salagho empenda dh'okukirekeza yebwidhaku



2.6 Okugemerera n'okumalagho okulemwa

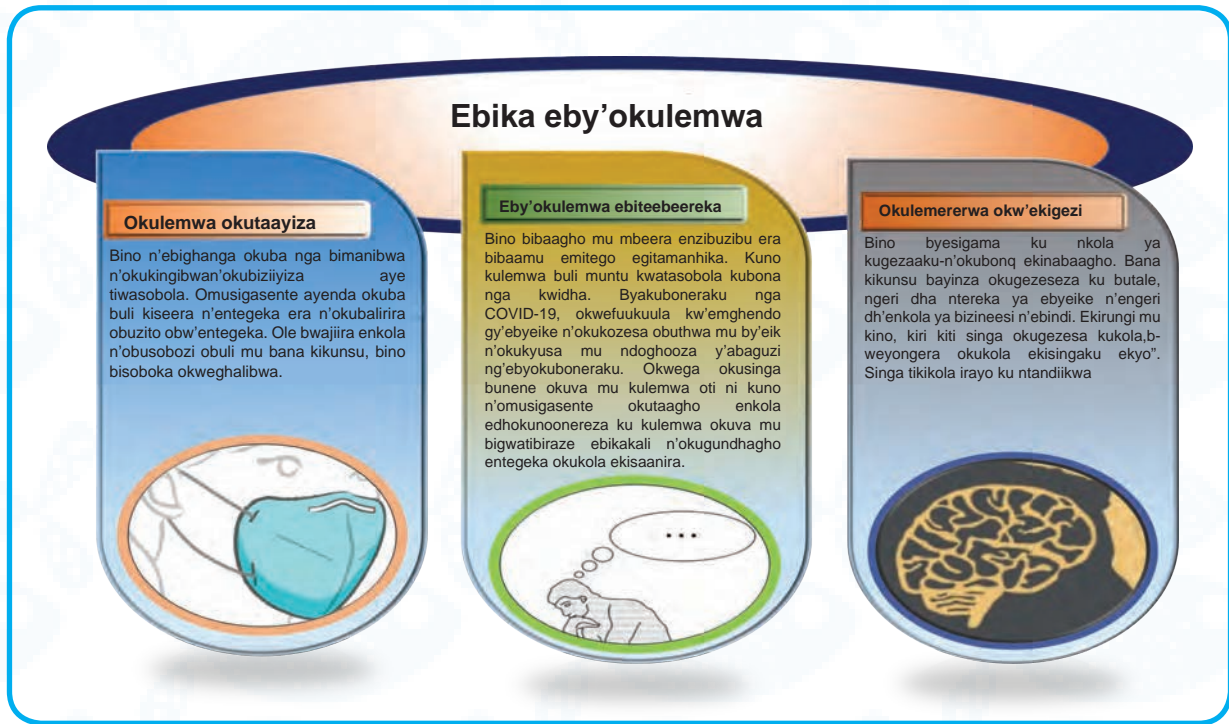
2.6.1 Okwinhohola okulemwa

Okulemwa ni ki?

Okulemwa kutegeeza okubulagho oba obutaba na bughanguzi. Olwisi kisobola okutegeeza embeera oba obuzibu obwo butatuukiriza kyetaago oba ekigendererwa ekisuubirwa.

Tusalagho ebigererwa aye bwe tulemererwa okubifuna olwisi, tukyeta okulemwa. Tusobola okuba abeegendereza ghaire nga olwisi bwetulemererwa okutuuka ku bigendererwa byaife tikiri nakutegeeza okulemwa. Tutuuse ku ndhegooyego aye ti kwekyo ekisuubirwa. Kikulu okusanhukira endhegooyego era n'okutegeka okutuuka ku kigendererwa okusinzira ku kusoma kwe tusoma okuva mu bw'ebyo byetubitamu n'ebitutuukaku mu bulamu bwaife.

Ng'omukulembeze/Omusigasente oli n'okumanha okuba nga otegeera engeri dh'endhawulo edh'okulemwa;



2.6.2 Ekirungi mu kulemwa

Lwaki okulemwa kugasa?

Okulemwa ti kibi buli kaseera aaye tukifunamu eby'okwegga kamaala. Munno n'omuli bino;

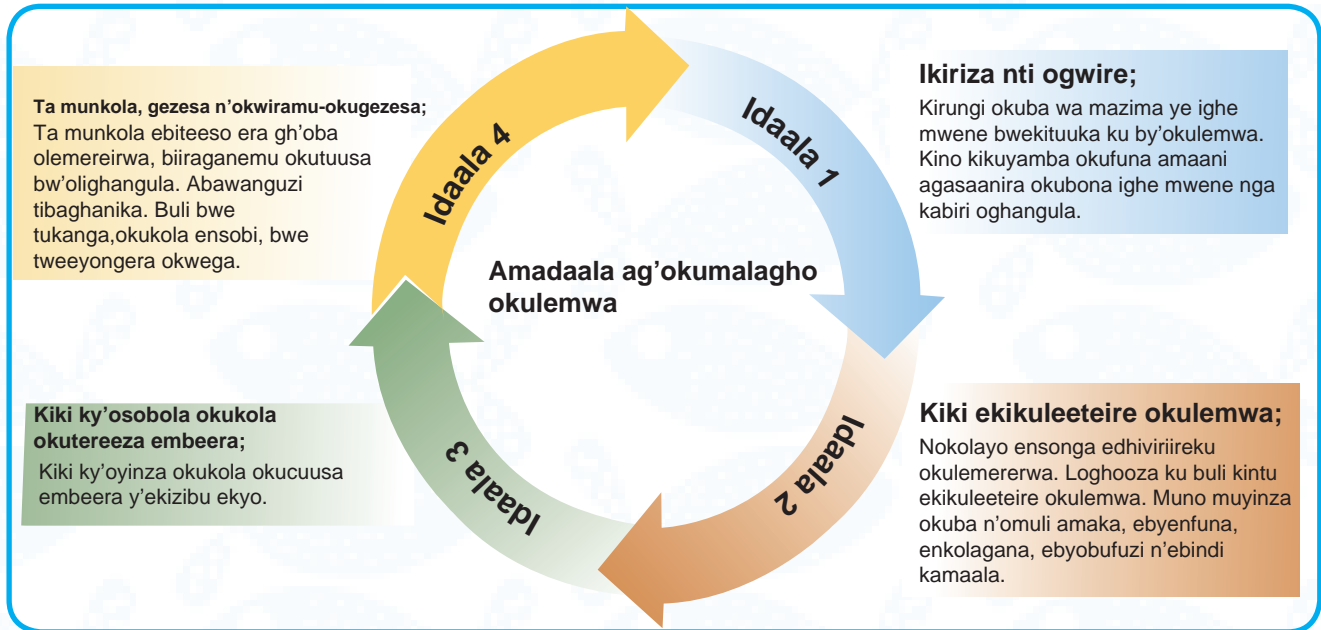
1. **Bumanhirivu;** Okuva mu kulemwa tufunamu obumanhirivu bungi obusobola okutuyamba okweghala okukola ebisobyo yebwidhaku era kyatuyamba okuba n'okutegeera okwo bulamu okunhinkiiwu. Kino neekivaaku twakoba tuti abakaire baba baidwire amagezi lwakuba bali n'obumanhirivu bungi okuva mwebyo byebeegeraku.
2. **Amagezi;** Okulemwa kwidha n'amagezi ag'okumwandho. Anti amagezi gano gasobola okukozesebwa mu maiso eyo okughangula okulemererwa kwene okwo okwaleeta obulumi obungi mu ku sooka. Ghazira kisobola kumalagho amagezi agafuniike okuva mu kulemwa. Bonaboona abantu abakukuutivu betwiidhi babaire basiiba nga bagezaaku okutuusa bwe baakikola bukalamu. Kino kiri kityo kubanga baafuna obumanhirivu bungi n'amagezi ku ngeri ki ey'okugondhoolamu embeera.
3. **Obutairirira;** Okulemwa mu bulamu kiyamba okuzimba obutairirira. Buli bwe tulemererwa, tweyongera okufuuka abamalirivu. Okusobola okutuuka ku buwanguzi obw'ekitiibwa, tuli nokumanha obutairirira. Kubanga, singa tuloghooza tuti tuli kuja kuwangula ku mulundi gwaife ogusooka okugezaaku, oba ni bwegiba emikuzii egisooka okugezaaku, me-ni tuli bakakafu okusalagho beene okugwa mu kulumwa kw'okugwa okw'okulemwa okusinga agho.
4. **Okukula;** Bwe tulemererwa, tukula era twesaadhakula nga abantu balamu. Tutuuka ku kutegeera n'okumanha amakulu ku by'obulamu bwaife era twategeera lwaki tuli kukola ebintu bye tuli kukola. Kino kituyamba okulingamu n'okutwala ebintu mu mbonaka yaabyo, okukuza okumanha kuva mu mbeera edh'obulumi. Obulamu bwatukolerwa okukuza n'okulongoosa. Okuva mu butonde obuzaaliranwa obutufuula ekyo kye tuli nga abantu buli kinoomu, mu kino ebyalo ku mu Imukwampa ogw'ensi yonayoona, okukula kitundu kikulu inho kwife. Aghazira kukula, titusobola kulongoosa bulamu mu ngeri yonayoona.
5. **Omughendo;** Eisomo erisinga obukulu ife lyetughanga okwegera ku kulemwa kw'obulamu n'ekyetaago ky'okutondagho n'okumansa omughendo ogusinga kuba gwa ghaigulu. Mu mazima, omughendo guli ku mwoyo ogwo obughanguzi era okubula omughendo ogwo mpagi nkologho ey'okulemwa. Mu kuloghooza ku kulemererwakwo okwabita, ologhooza ku ngeri ki bwe bwaleeta omughendo ku meezayo. Oyinza okuba nga ghali oghanga okughaayo ekisingaku omughendo? Ekyo kyandibaire kitangira okulemwa? Bwoyega okutondagho omughendo omungi, era n'okola otyo obutalekera, luliba lulala ghatuuka ku buwanguzi.

1 Kinokoirwa okuva mu <https://www.wanderlustworker.com/the-importance-of-failure-5-valuable-lessons-from-failing/>

2.6.3 Kusobola okulemwa

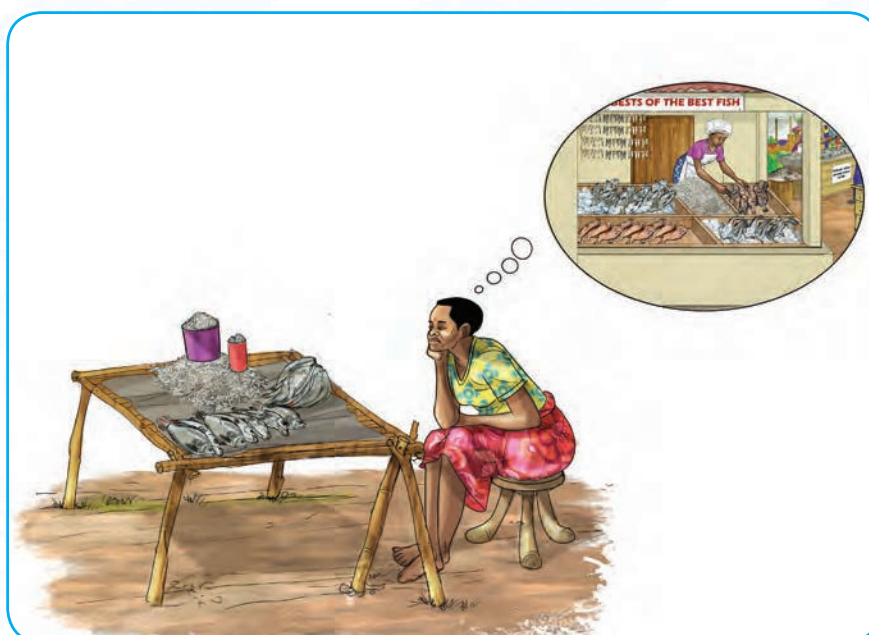
Madaala g'okusobolola okulemwa

1. **Ikiriza nti oli n'okulemwa;** Kirungi okuba na mazima y'oli mwene bw'otuuka ku kulemwa. Kino kikuyamba okufuna amaani ag'etaagisa okubona nga oiramu okusituka kabiri.
2. **Kiki ekyaleta okulemwa;** Nokolayo ebyavaaku okulemwa. Loghooza ku buli kintu ekyandi kuleeteire okulemwa. Muno muyinza okuba n'omuli amaka, ebyenfuna, enkolagana, eby'obufuzi n'ebindi kamaala.
3. **Bikolwa ki ebisoboka okukolebwa okulongoosa mu mbeera;** osobola kukola ki okukukyusa embeera ey'ebizibu.
4. **Ta munkola, gezesa era iramu okugezesa;** Ta munkola ebiteeso era ate gh'oba olemereirwa, iraganamu okutuusa bw'obighangula. Abhanguzi tibaghanika. Buli bwe tugwa mu bisobyoni tunoonia engeri ey'okubigondhoolamu, ni bwetweyongera okwegaga.



Okulemwa kuyinza okugondhoolwa nga tukozesa bukodyo nga buno ghaifo;

I. Okukuba pulaani; Omusigasente ayenda okwetegekera bizineesi n'enkaakalubya y'enkola egererwa okweghala okulemwa. Kyetaagisa okuzuula ebikosa ebyekuusa ku nkola ey'emirimo egitali gya nsambo ndala n'okuzuuliibwa n'okubiikaikania.



Omutunzi wa byaike ali kwekubamu tookyi ku by'okulemwa n'okulengera eghala okutuuka ku bhanguzibwe

2. Tofaayo era baime amaadhi abateesi abaghakanhi Buli kiseera abataikiriza nti kisoboka; Weeghale obwesiitaalo abantu n'abo abeetaagho mbu 'nakukobera, tiwampulirisa n'abo abayinza okusanhuka olw'okulemwakwo. Weeghale okuta omuzaanho gw'okunenia era ta eisira ku kuzuula kwiribwamu kwaamufu. Aye nga, taagho empisa esikiriza obwerufu n'okuwuliri-sa amagezi ag'abantu abasikiriza okuja mu maiso.

3. Kiziraku nsonga okulemererwa; okulemwa kwidha na bulumi aye kizira nsonga okugwa. Tuli n'okuta eisira kw'ekyo kyetwega mu by'okulemwa n'okwetereza ng'abantu abasingakuuku. Bwe twezua obukulu nti okulemwa kutuleeteire n'abantu bangi abasinga mu bulamu bwaibwe obuwanguzi, kiidha kuba kyangu inho okutuuka okukitegeera kino. Oli n'okulin-girira ku buwanguzi bw'abantu era oghagire ebiroghoozobyo. Oli n'okuba n'obumalirivu okuzuula kiki ekyasoba.

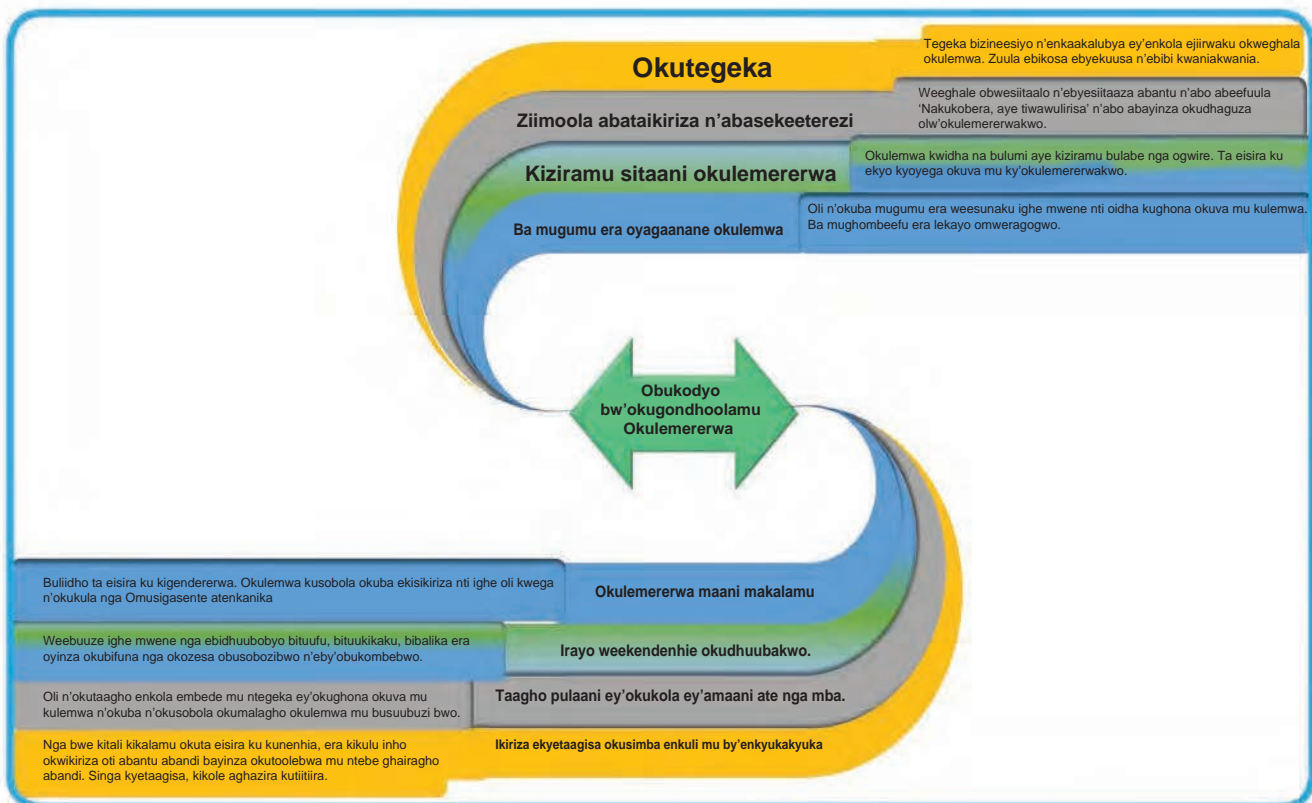
4. Ba mugumu era okwagaanana okulemwa; Oli n'okuba mugumu n'okwesunaku ighe mwene nti oidha kuva mu kulem-wa. Ba mughombeefu era leka omweragogwo guje. Omweragogwo bwe guba nga n'oguli kufuga, toidha kwegu kuva mu bisobyo by'okoze, toidha kuba mwerufu y'ebiroghoozo by'abantu abandi oba okubona embeera bukalamu. Soma ekizibu n'ebiroghoozo nga obitaire ku kumanha kiki ekyasoba.

5. Okulemwa maani malungi; Buliidho ta eisira ku kigendererwa. Okulemwa kusobola okuba ekiizaamu amaani nti oli kwegu era oli kukula okufuuka Omusigasente atenkanika. Ghandiika ebyo by'olemereirwamu era lwaki bwalemererwa era okole entegeka ey'obutagwa kabiri. Okulemwa ti n'enkomerero ey'olugendo aye kitundu kulwo nga okaali kutuuka eyo y'oli kuja.

6. Weetegereze ebigendererwabyo; weebuuzi oba ebigendererwa birimu amazima, bipimika, bimanhikwa era biyinda okutuukikaku mu magezi n'ebiyobukombebwu. Ghabona ekigendererwa mu bwongo bwo? Obirondoola buli kaseera? Oyinza okwiramu okwetegereza ebigendererwabyo, nga mu kino, oli muntu atakalambalala, atakalubiriza era ow'amazima?

7. Taagho entegeka emba ey'okukola; oli n'okutaagho enkola nsuula bigangu mu ntegeka ey'okughona okuva mu kulemererwa n'okuba n'enkola buli kaseera ey'okusobola okulemesa okulemwa mu bizineesi. Entegeka dhiidha kukuba dha mpolampola aye bwenebwene oidha kughona buli makuuli, bisoomooza, oba kulemwa. Weetegereze ebiraga okulemwa ebikakali n'ebitulabula amangu nga omukulembeze.

8. Ikiriza nti enkyukakyuka enkakali dheetaagisa; Ghaire nga kirungi okuta eisira ku kunenia, era kikulu inho okwikiri-za nti abantu abandi bayinza okutoolebwagho ghairagho abandi mu bigere byaibwe. Singa kyetaagisa, kikole aghazira kutitiira.



3. OKWETUTUMULA/OKUSIGASENTE

3.1 Enhandhula

Eidaala lino lyandhula eby'endhawulo ebigema ku by'Okusigasente mu mukuululo ogw'okwongera omughendo mu bizineesi ey'eb'okuvuba. Eidaala liidha kukwandhulira 'ebigema ku by'okusigasente, okutegeera' eby'okuvuba nga bizineesi, engeri ey'okulondamu bizineesi eyokuvuba enungi n'okutana eby'obuweerezaabwo.

3.2 Bigendererwa bya idaala

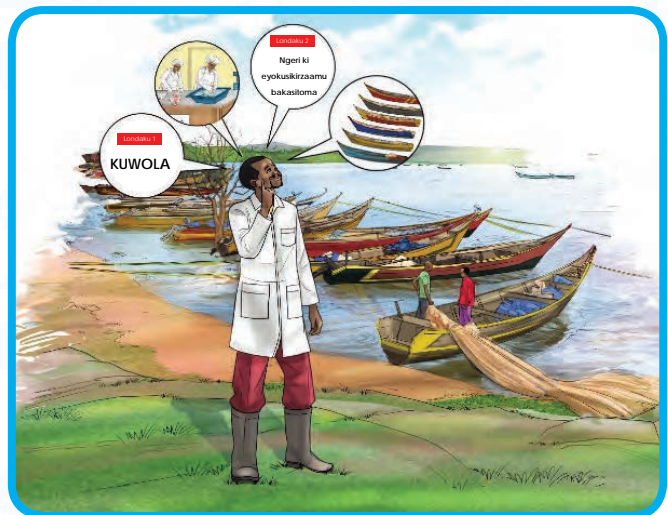
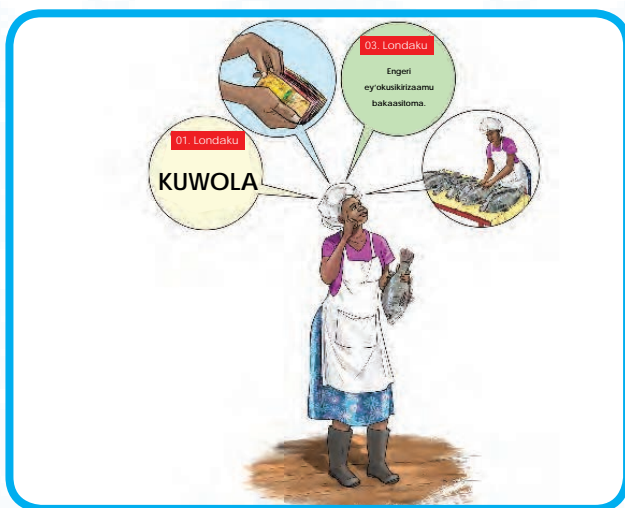
Onaja okutuuka ku nkomerero ey'e idaala lino, ng'oli n'obusobozi okuta munkola enkalamu era mungeri etegeerekeka obusizibwasente obugema ku busuubuzi bwo na ngeri ki ey'okubitunda mu katale.

Nairala, omusomi aghanga okuba mu kifo ky'obusobozi;

1. Okutegeera kiki ekinhonhola Omusigasente
2. Okutegeera ngeri ki Abeekuuliisi yebabonamu bizineesi
3. Okutegeera engeri ey'okutanamu bizineesiyo.

3.3 Ebitandikirwaku mu by'Okusigasente

3.3.1 OKwinhonhola naani Omusigasente



Abeekuuliisi mu bizineesi ey'okuvuba

Omusigasente kitegeeza ki?

Omusigasente aba muntu ayiia era azimba ekidhuubo kya bizineesi era naatwaala obuvunaanizibwa obuteetya okutandiikagho obusuubuzi okuleeta ekyokutana oba ekyobugheereza ebimatiza ebyetaago bya bakaasitoma. Abasaadha n'abakazi bombiriri baghanga okututumuka nga abasuubuze. Kino kiziraku nti kikula kya muntu.

Omuntu kimoimo asobola okwevaamu kubyekuusa n'okutondawo, okutegeka, n'okuba n'ebyamatano

“Loghooza ku muntu atyama ku mbali kw'oluguudo oluja Waka ewuwo era abaire atunda ekika ky'emere kirala ekyo, ali n'obunene bwa seepiki n'obulala obwo oba ensuwa ndala eyo, obunene bwa meeza n'obulala obwo, era ayinza okuba tasobola kucuusa mu mbeera ey'obulamubwe mu ngeri esikiriza. Omuntu ng'oyo asobola okuba muntu wa bizineesi i aye ti Musigasente.”

Amakulu ga Okusigasente

Eno eba nkola ey'okutandiika bizineesi empyaaka nga ojiira ku bizuuliibwa n'okusoomoozebwa /emikisa n'ekigendererwa eky'okukola amagoba. Okusigasente eba nkola yakugobererwa, olugendo, ti kutuuka y'oj, ekitegeeza, tikyemalirira. Enkola egobererwa ey'okutandiika n'okutambuza bizineesi eyobwa keene. Kino kirimu okweteeka mu bulabe obugheraku.

3.3.2 Emitendera mu nkola y'Obusizibwasente

Waligho emitendera gyoli n'okubitamu okufuuka Omusigasente era gano n'omuli;

1. Kuvumbula; Mu mutendera guno, Omusigasente asoolooza ebidhuubo, yetegereza emikisa, era anoonenkereza ku bifa ku katale. Ghano ata eisira kw'ebyo ebimusanhusa oba byalinamu obukugu, Omuguzi by'ayenda n'ebjetaago nga akola okunoonenkereza n'okubuuliriza ebibuuzo.

2. Okuzimba ngeri enekolebwamu; Mu mutendera guno Abeekuuliisi, batandiika okuzimba pulaani ey'ebyousuubuzi bwaibwe era kino kirimu ekiteeso ekirambulukufu n'embalirira einhohola ekidhuubo kya bizineesi mu bwidhuvu.

3. Okuwunga ebyobugaiga ebinaakozesebwa ni sente; Ghano Omusigasente azuula era afuna sente, abantu, n'entandiikwa ey'ebyobugaiga eyetaagisa okutandiika obusuubuze n'ebindi Kamala. Omutendera guno mukologho inho mu kumanha gha na bungi ki obwetaagisa mu sente, eby'obugaiga n'abakozi abaidha okutambuzza eky'obusuubuzi

4. Okutuuka ku kuta mu nkola; Ghansi gh'omutendera guno Omusigasente aghaayo obubaka n'amawulire aga bizineesi yagacuusa okufuuka bizineesi yeene nga agizimbye era akozesa eby'obugaiga okutuuka ku bidhuubo oba ebigererwa era ategaka omukolo ogwo okwigulagho bizineesi.

5. Okukungula; Kiri mu mutendera guno nti Omusigasente asalagho ku by'okukula kwa bizineesi, eby'omumaiso, okukulankulani, oba okusanhiagho bizineesi. Aidha kuloghoza ku ntegeka y'ebwidha edh'okugaziya eby'obusuubuzibwe. Afuba inho okubona ati ebiteereibwa mu nkola bivaamu amagoba agoongeramu eby'obugaiga nga sente mu bizineesi okugiyamba okukula.



3.3.3 Empisa dh'Omusigasente omulungi

Bingi byolesa empisa gy'Omusigasente omulungi. Ebitono bighandikiibwaku ghaifo;

1. Okunoonia Emikisa; Abeekuuliisi abasinga bungi batandiika na kuzuula kyetaago na kwanguya kukimalagho. Abeekuuliisi buliidho beetegereza emikisa era baba bangungu okubona n'okugyetwalirw. Okugaita kw'ekyo, bategeka n'owegendereza ku ngeri ki yebanatuuka ku bughanguzi bwaibwe nga bazwire omukisa ogugwiregho.

2. Okuteekagho ekigendererwa; Obughanguzi bw'abeekuuliisi butambulira ku bigendererwa. Buliidho basalagho ku bigendererwa ebinaatuukirira era bakola engeri ey'okubituukaku. Obumalirivu bwaibwe bubafuula abughanguzi nga bawangula okusoomoozebwa okusoboka era n'okukuzuula obwesigwa okuva mu bantu baakola nabo. Bino ebidhuubo buliidho bibaaku ensalasale okulungama enkola yaabyo.

3. Okunoonia obubaka; Obughanguzi bw'Omusigasente buliidho buva mu mwene kutandiikagho okubuuliriza okugema ku ngeri ki ey'okusanhusa bakaasitoma to n'okutuukiriza kyebenda. Buli kaseera anonia amawulire okuva eri abamugabirira, abaguziibe, abamugheereza ebyamatano, baali kusindanwa nabo n'abandi mu kwenda okusigala emberi ew'okusindanwa.

4. Kusikiriza na Kukolera ghalala; Obughanguzi bw'Abekuuliisi buliidho bwenda okugemagana n'abantu n'okutegeera emikisa gy'obwegaisi ate era kino you kikulu eino mu busuubuzi bwaibwe. Ghano bamanha bati singa baagaanana abantu abayaaka kino kighanga okubayamba okufuna eby'obugaiga oba amagezi bizineesie gyaibwe bye gyenda. Bakola butagheera okukozesa olulimi oluyoooyote okusikiriza abakaasitoma okugula eamatano byaibwe.

5. Bboosi Eyemala: Abekuuliisi abasinga beeyagala okuba nga beetwala era benda okukola ebintu byaibwe mu ngeri yaibwe. Empisa ey'okwetwala n'okwemalirira mu byonabyona ebagha okwesaliragho era bino n'ebisikiriza abekuuliisi otandiika bizineesi dhaibwe.

6. Okukola n'amaani: Abekuuliisi abasinga bakola okumala saawa ngingi nga ekiseera ky'okuzaanha kitono. Balemeraku nga bali n'okwikiriza inho bati okukola einho kiidha kubayamba okutuukiriza ebinughirirwa byaibwe era buliidhobulidho okuta eisira ku binavaamu ku nkomerero.

7. Okwematira: Abekuuliisi abaghanguzi abasinga baba bamativu olw'okufuna ebinughirira n'ebigendererwa n'ebisoomooza. Baba n'okwematira kunene nga kwotaire n'okuyayana okwo kutuukiriza bukalamu ekiri n'okukolebwa ekituukiriza okwidhuliriza kw'obughanguzi obwo obusuubuzi.

8. Mpisa: Abekuuliisi abawanguzi baloghooza kw'ekyo ekisinga obukulu era beeghala okukola ekyo ekiziramu mugaso. Abekuuliisi baba mu byamatano beekansa, bakola nga tiboona biseera era buliidho benda okutuukiriza emirimo gyaibwe.

9. Okukola kusalagho okw'amagezi. Abekuuliisi abaghanguzi baba n'obusobozi okuloghooza mangu era bakola okusalagho okw'amagezi. Abekuuliisi tibasikirizibwa bye benda ni byebatenda beene kubanga bamanha kiki kye baghanga okukola era beekakasa mu nkola yaibwe.

10. Busobozi bwa kwikiriza ncuukacuuka: Encuukacuuka etera okubaagho bw'oba oli ni bizineesi eyiyo ku bubwo, Omusigasente okulira mu ncuukacuuka era bizineesiye mwelulira. Abekuuliisi balinga ku bingi mu kuvumula ebizibu okwamufu. Abekuuliisi bali n'obuyinza okulonda ku nkola esingaku obukologho mu kukola ekintu lebe, waire nga kyandhawulo ku ngeri ki ye benda okukikolamu.

11. Ta eisira ku Magoba: Abekuuliisi abaghanguzi buliidho baba na kukola magoba mu ndoghooza n'okumanha bati mu bizineesi yaibwe obuwanguzi bubalibwa mu bungii bwa magoba.

12. Okugumira ebizibu: Abekuuliisi bakola okusalagho mu mbeera etategerekeka era beetegefu okuwetwika ebizibu ebikosa ghaire tibaidhi binairirira. Balonda bulabe obugerwagerwa era n'olwekyo, bakola okubalirira mukweghaya okuli ghaigulu nga kumala kwaba ekisanhusa, aye okusobola okuvaamu obuwanguzi.

13. Muiyia nga Mutetenkania: Abekuuliisi abaghanguzi baba beekuuliisi batetenkania. Bakola butagheera okuta obukalukani bwaibwe mu kuvumbula kw'ebiyokutana ebiyaaka, enkola empyaaka olwo okukungula, okwigula obutale obuyaka n'okutereza mu by'ousuubuzi. Baloghooza buliidho ku ngeri ki ye bayinza okukola ebintu mu ngeri eri nandi nandiku.

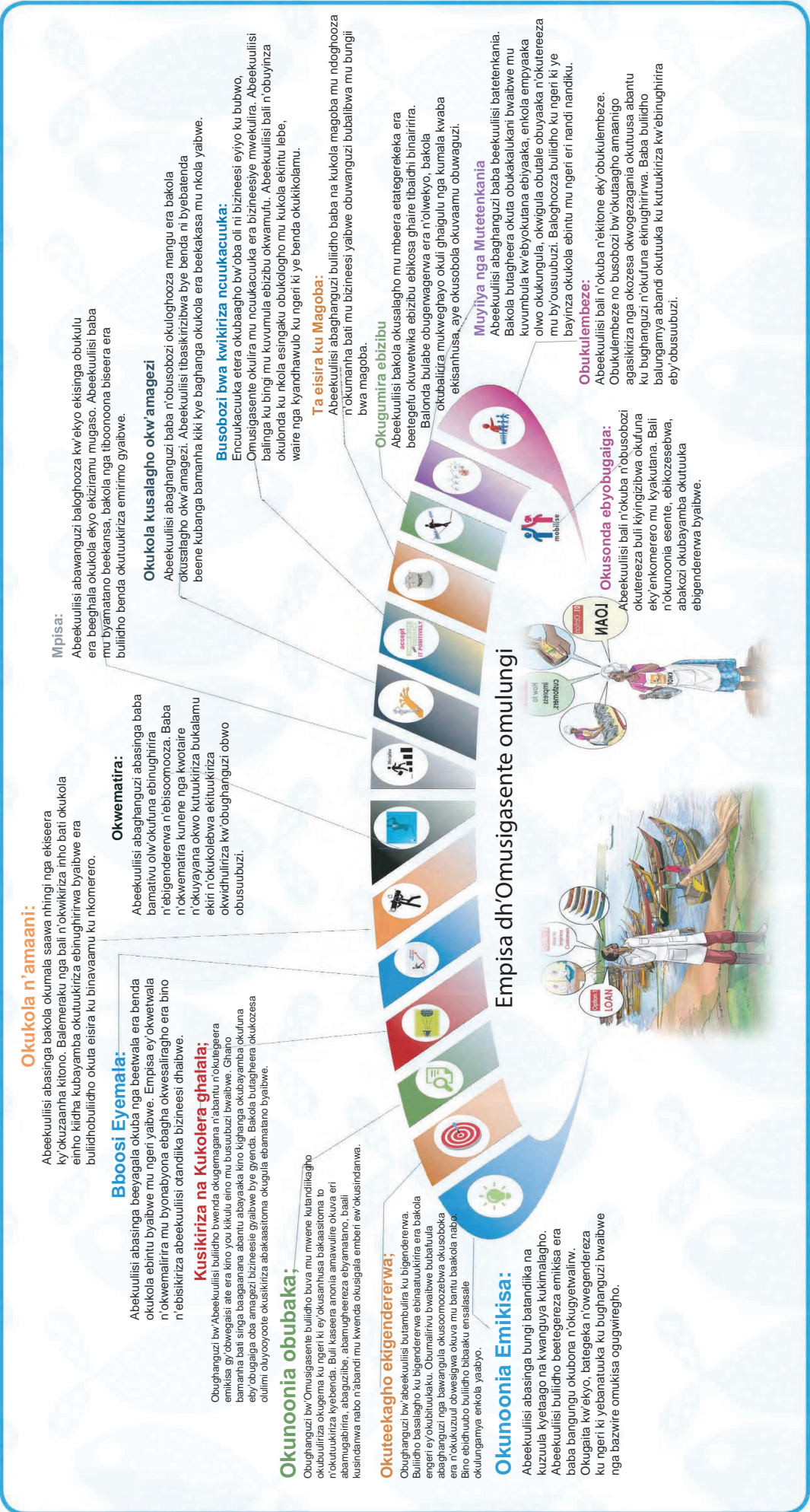
14. Obukulembeze: Abekuuliisi bali n'okuba n'ekitone eky'obukulembeze. Obukulembeze no busobozi bw'okutaagho amaanigo agasikiriza nga okozesa okwogezagania okutuusa abantu ku bughanguzi n'okufuna ekinughirirwa. Baba buliidho balungama abandi okutuuka ku kutuukiriza kw'ebinughirira eby'obusuubuzi.

15. Okusonda ebyobugaiga: Abekuuliisi bali n'okuba n'obusobozi okutereza buli kiyingizibwa okufuna eky'enkomerero mu kyakutana. Bali n'okunoonia esente, ebikozesebwa, abakozi okubayamba okutuuka ebigendererwa byaibwe.

Okughumbaghumba

Abekuuliisi baba n'ebitone bingi ebibayamba okukumakuma eby'amatano byaibwe ebintu n'ebinene mu busuubuzi okutuuka ku bughanguzi. Aye nga, omusigasente tali na kuba n'ebitone bino byonabyoona. Mu ngeri oti -se neeno aba ali n'okupangisa oba okwega okugheereza bw'abo abali n'ebitone byazira okumuyamba okutambuza obusuubuzi. Ebitone bighanga okuteebwa mu bufunze mu mitwe 10 ghano ghaifo;

Okufuna	Okutegeka	Okukumakuma
a. Okunoonia emikisa b. Okulemeraku c. Okwefubaku mu kukola ebiri mu ndagaano ey'omulimo d. Okulwanirira omutindo e. okweghaya mu kwetiika ebizibu	f. Okutaagho ekinughirirwa g. Okutegeka mu ngeri enambulukufu n'okulondoola h. Okunoonia obubaka	i. Kusikiriza na kukolera ghalala j. Okweikiririzaamu



Eky'okukola: Ghandiika ku mpisa edhibeekuusaaku nga Abeekuuliisi n'edho dh'ebaidha okukolaku okufuuka Abeekuuliisi abasingaku obulungi na biki byebenda okutaagho ebiziragho mu kifo.

Empisa dh'obusizibwasente	Luse olw'obusobozi			Entegeka y'okukuuma/ okulongoosa empisa
	Kwaghaigulu	Kigerwagerwa	Kyaghansi	
Okutegeka				
Okutaagho ekigendererwa				
Mu ngeri enambulukufu okutegeka n'okulondoola				
Okunoonia obubaka				
Busobozi bw'okwikiriza enkyukakyuka				
Mutetenkania nga muyiyya				
Okufuna				
Okunoonia emikisa				
Okulemeraku				
Okweghaayo okukola ebiri mu ndagano y'omulimo				
Okukuumaa omutindo				
Okugumira ebizibu				
Okunonia eby'obugaiga				
Okukola n'amaani				
Okukumakuma				
Kusikiriza na kukolera ghalala				
okweikiririzaamu				
Bukulembeze				
Mpisa				
Okunoonia obubaka				
Ta eisira ku magoba				

3.4 Okutegeera okuvuba nga bizineesi.

3.4.1 Okuvuba nga bizineesi

Bizineesi kiba kiki?

Eno kampuni ya busuubuze ekola ebyamatano mu byokugheerezaoba byombi okumalagho ebyetaago ebya bakaasitoma nga bali n'ekigendererwa kyo okukola amagoba mu entegeka ni mu ngeri enambulukufu. Kino kiyinza okuba kya muntu kimoimo/ mu bulangasa, mu bikunsu oba nga eighanga.

Okuvuba nga eky'obusuubuzi n'engeri abantu mwe bali kuta enkola egobererwa mu kutunda ebyeike omuli okuvuba, okubalirira, okukaza n'okutambuzi n'ekigendererwa ky'okukola Sente. Ekigendererwa ekikulu kya kuleeta magoba.

Ekintu ekikolebwa okuzaala sente ti kya ndhawulo inho ku busuubuzi okutoolaku nti okutuuka ku kuunhingiza kikolebwa mu ngeri eyakasobo etali nnaambulukufu ekimala. Ekyo kiyinza okwefaananirizibwa ku nimiro, oba omubazi afuna ebyeika naagha mukaziwe okutunda n'okutwala ebisigaire Waka nga bw'ayenda.



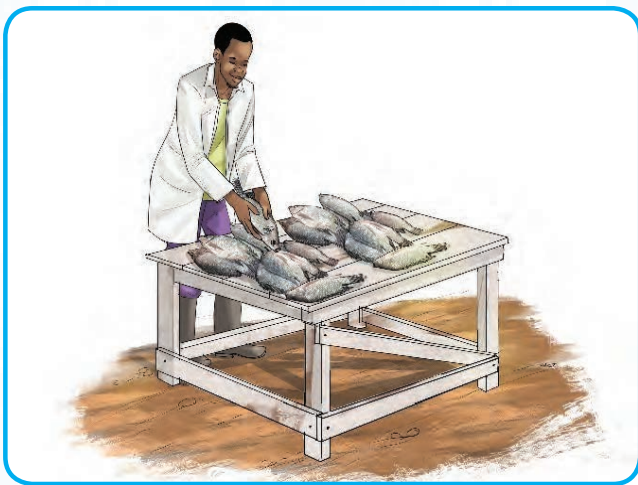
Abasaadha n'abakazi mu byamatano eby'Okuvuba

3.4.2 Ebika by'obwamwene bizineesi.

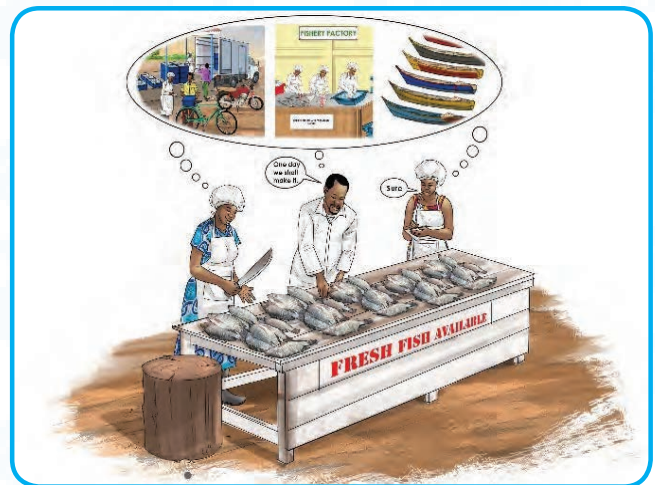
Ghaligho ebika by'obusuubuzi aye ekigendererwa ky'omukululo gw'omutindo gw'obusuubuzi mu bizineesi ey'ebyeike, bino ebisatu bikulu;

Ebika by'obweene bwa Bizineesi.

- i. Bizineesi ey'omulala (Mwene aba omuntu kimoimo)
- ii. Obwegaisi obutono (Beene baswika mu muntu omulala aye tibaswika bantu 20)
- iii. Obwegaisi obunene (Kya kibindha kinene)



bizineesi ya mulala.



Obwegaisi obutono



Obwegaisi obwa bantu abangi

Ebika bya bizinesi y'obweene	Kwinhonhola	Ebirungi ebikirimu	Obubi obukirimu
<p>Ebika bya bizinesi y'obweene Weekalirise: Omusomesa ali n'okubona ati abasuubuzi bategeera ekika kino ky'obusuubuzi ky'obweene bulungi kubanga n'ekisinga kubaagho. Aye ali n'okubalaga obubi n'ebitasikiriza okuyamba abali kwetaba mu musomo okuva ku kika kino eky'obusuubuzi.</p>	<p>Kino kika kya bizinesi ekiteeghaagho era kyatambuzibwa omuntu mulala.</p>	<p>i. Mwene bizinesi ezira yavunaanzibwaku. ii. Mwene yeiriza amagoba yenka iii. Kyangu okukola okusalagho ali yenka bwa namunigina. iv. Ghaidembe okufuga bizinesi nga bwayenda.</p>	<p>i. Mwene bizinesi afiirwa yenka ii. Obugaiga bwa bizinesi butono kubanga ekizibu kiri ku muntu mulala iii. Okufiirwa kwa bizinesi kuli ku mwene bintu. Ebintu ebitali bya bizinesi biyinja okugemwa olw'eibandha</p>
<p>Obwegaisi obutono</p>	<p>Ekika kino eky'obusuubuzi kya bwene, babiri oba abasingaku baleeta eby'obugaiga (ndasi) ghalala okutandiikagho bizinesi</p>	<p>i. Kyangu okufuna eby'obugaiga (ndasi) ebyetaagisa. Kino lwa kuba kisingaku eky'omulala ii. Amagoba gagabanizibwa mu begaise mu ngeri ya bungi bwa migabo iii. Obulabe obw'okufiirwa bugabanizibwa mu beene migabo. iv. Eby'obugaiga bingi biyinja okuleetebwa abegaisi ab'endhawulo omuli obukugu, sente, obumahirivu n'amagezi</p>	<p>i. Kizibughala okukola okusalagho. Kino kiri kityo kubanga buli muntu ali n'okubaaku n'omukono kw'ekyo ekisalibwagho. ii. Bizinesi erimu eidembe itono kubanga buli mwegaisi akolerera ku nkola entongole mu kutambuzza ensonga. iii. Amabandha ku buli mugoba gaziraku ikomo</p>
<p>Obwegaisi obwa bantu abangi</p>	<p>Abantu ab'endhawulo baidha ghalala okukola bizinesi n'ekigendererwa kirala. Mu bwegaisi bizinesi ey'ekika ky'obweene, abantu abalimu beetebwa "baamemba" era baba beetaba mu kukola kwa bizinesi buli lunaku.</p>	<p>i. Eno ni bizinesi esinga amaani mu bizinesi dhonadhona okugeza ku kya bizinesi ya bwene n'ey'okwegaita ii. Banakibiina bagabana amagoba kyenkani era baba n'obuyinza ky'enkani iii. Banakibiina baghaayo sente dha kyenkani okutandiika iv. Banakibiina batono bagheebwa obukulu okukumakuma obwegaisi nga babakubaku obululu v. Eibandha lya munakibiina liriku eikomo vi. Olw'okubanga kya bantu bangi. Kiba kyangu okufuna sente okuva mu gavumenti oba mu nteekateeka yaayo</p>	

3.5 Bizinesi y'Obwegaisi obw'abantu abangi

3.5.1 Okutondawo olukalala lw'endoghoza ku mabbizinesi agali mwise ery'okuvuba

Ekidhuubo kya bizinesi

Ekidhuubo kya bizinesi kiba kimpfi era kituukira ku nsonga einhonholwa ku nkola y'ekigendererwa kya bizinesi. Nga okaali kutandiika bizinesi, oli n'okuba n'ekidhuubo ekitereevu ku bizinesi y'oyenda okutambuza. Watera okubaagho ebiroghoozo bya bizinesi bingi by'oyinza okwenda okukola. Olwisi okuva kw'ebyo by'olondamu ekusinga obulungi kuba oghanga obutasobla okubiteeka byonabyona mu nkola omukuzi mulala.



Okubaga ebiroghoozo ebitali bya nsambo ndala mu bizinesi ey'omukululo gw'omughendo gw'ebyeike.

Ekyokukola: Ghandiika ekiroghoozo ky'oyenda okuta mu nkola mu mukululo gwa bizinesi ey'oludhegere olw'omughendo gw'obuvubi ng'okozesa enambika eno ghaifo. Bona nga byonaboona obimalayo.

Ekidhuubo.	Okwinhonhola
Ekidhuubo 1: Okutunda ebitundutundu ebyeike.	Ndidhi okuvuba era nhumirwa okuvuba. Kino ezira wundi mu kibuga akikola. Ghaidha kubaagho bangi abangulaku. Nsobola okubuuza kiki kye benda era namanha sente imeka edheetaagisa okutandiika. Oba olyagho kiidha kuba kikooya okusomba emikuzi kamaala. Ndidha kusanhuka okwagaanana n'abantu kamaala.
Ekidhuubo 2: Okutunda ebiva mu eby'eike.

3.5.2 Okusunsula mu bidhuubo bya bizinesi

Nga ghoboine, eriyo ebirghoozo bya bizinesi by'oyinza okuloghoozaaku. Waire nga ghandyenze okukozesa ebisinga bungi tikitera kutuukibwaku era kino kiyinza okukwetaagisa okulonda ekisinga okusaanira. Enkola egobererwa tugeeta enkola y'okusunsula mu bidhuubo bya bizinesi. Okulondoola kiyinza okukolebwa okulaga okusalagho kungi aye oli n'okusalagho ku kiri gha ekisingaku obukulu n'obulungi mu mbeerayo n'obusobozibwo. Bino mwandiba n'omuli;



Ekidhuubo kino kirimu magoba ki? Kiri na busobozi ki okusikiriza akatale? Kisobola okuba kyetaagisaaki okukituusa mu katale - kya beeyi? Beeyi ki ey'okukituusa ku katale — ghonaghona ni mu butundutundu? Ekitanwa kituuka kitya mu katale. Ghaligho eibula? Ate ebyamaguzi by'oyo yemusindanwa naye mu byokutana biri mu kata kaaga gha? Kino ekibalo kiyinza okukozesebwa okusunsula mu bizineesiyo.

Ebijiirwaku mu kusunsula kwangu okukozesa empima

Empiima eyawukana	Ekidhuubo 1	Ekidhuubo 2	Ekidhuubo 3	Okwinhonhola lwaki olonze iyi oba mbe
	<i>Kikola (Iyi/Mbe?)</i>			
Ekiroghoozo kiyamba akatale n'abakugulaku bye benda				
Ekiroghoozo kisoboka (nga mwotaire esente)				
Ekiloghoozo kisoboka okulondoolwa				
Bizineesi eikirizibwa mu bughangwa				
Ekiroghoozo kikola amagoba era kireeta nusu ku nusu.				
Ekiroghoozo kyetaagisa				
Ekiroghoozo kiyinza okwemereragho mu kusindanwa okwabuliidho				
Oli naku obumanhirivu obwetaagisa okukola bizineesi? Osobola okufuna obumanhirivu ng'obwo?				
Lambulula bulungi okukyusa n'okulamba ebidhuubo bya bizineesi.				

Ta eisira ku biroghoozo ebivaamu "Iyi" nga naasinga. Agho ni kola okulondaku okwakamarizo

NB: Buli ghokomya okuta eisira, dhuuba ku kulongoosa ekiroghoozokyo, agho ni kifuuke kyeene kyeene

3.6.3 Ekinhusi ky'entegeka ya bizineesi

Namba	ENKENGA	EKINHUSI
1	Okwinhonhola bizineesi okwaghalala	<ul style="list-style-type: none"> Eriina lya bizineesi, ekifo mweyagaanibwa ni aduleesi. biki ebikolebwa mu bizineesi Ebizibu bizineesi by'eja ukugondhoola Ekika ky'entegeka ya bizineesi (obwegaisi obutono, Obwegaisi obunene, obuyaaka, obukaire,) Omuguzi Keene Okwinhonholwa okweyongerayo okufunzafunza lwaki bizineesi eidha kuba mpanguzi
2	Ebigema ku weneyo	<ul style="list-style-type: none"> Eriina lya Mweneyo, abagikulankulania, Ebigema ku busomi, eby'obukugu Bumanhirivu obugasa mu bigemagana ni bya bizineesi
	Ebyokutana ni/oba ebyokugheereza	<ul style="list-style-type: none"> Kiki bizineesi ky'eidha kutunda Ngeri ki bizineesi bwe n'etegeka okukozesa sente edh'ebyokutana ni/oba ebyokugheereza Nkola ki ey'okugereka emighendo enaakozesebwa Ngeri ki ey'okutaagho emighendo egisikiriza okusinga abandi
3	3. Pulaani ya katale	<ul style="list-style-type: none"> Kiki bizineesi ky'eidha okutunda Katale ka bizineesi n'abantu abatereebwaku eisira mu byokugula/biguluupu by'abaguzi Lwaki oidha kusobola okuvugania na abaligho mu byokutana / byokugheereza era ngeri ki y'okola okuvugania booli kusindanwa n'abo (mu mighendo, mutindo, mboneka, nkakalubya) Biteeberezo bya katale ak'ekitanwa oba obugheereza mu biseera ebyabita, ebyabuti, yebwidhaku (singa kisoboka mu ngeri ey'obungi/ndhiita buli lunaku/myezi) Abagheereza eby'amatano n'engeri y'empeereza n'ebisinzirwaku Ndhiita y'okusala emighendo n'olukalala lwa byonabyona ebitundibwa/ebyokugheereza ebiri kugheebwa Ngeri ki y'oidha okuba ng'otunda ebintu byo (butereevu, kayungirizi Weekalirise: N'omuli alipoota y'okubuuliriza ku katale nga ekiraapo
4	4. Pulaani etambuzza bizineesi	<ul style="list-style-type: none"> Ni baani abaidha okuba abakozi mu bizineesi eno? Koba emirimo gyaibwe gyeene nga bwe giri n'okuba n'engeri yebanaaganamumu obuvunaanizibwa bunu (singa kikola) Ngeri ki bizineesi eno bw'enaategekebwa (ekyokuboneraku nga okukola mu mpalo, ebiseera by'okukola, bisinzirwaku okukola)?
5	5. Pulaani ey'eby'esente	<ul style="list-style-type: none"> Ebyetaagisa esente Eby'obugaiga ebitatambuzibwa/ eby'okukozesa okutandiika (okugeza eitaka, ebikolesebwa, masiini/ebyuma) Ensansaania esookerwaku Ensansaania ey'okwetegereka (ekyokuboneraku. Fiizi edh'ebyamateeka, edha layisensi, mitemwa gya banka,) Ensansaania ya Kutandiikwa-ku (ekyokuboneraku maadhi, kusika masaanhalaze, kunhiriza kwa bizimbe, n'ebindi kamaala) Entandiikwa (ebikozesebwa ebibisi, okupangisa, maadhi, ntambula, n.b.d.)
6	Omunaava sente n'empiiya	<ul style="list-style-type: none"> Omugaite gw'ebyetaago Okusonda okuva mu maka/ mu mikwano Okuva ku mwene/esente Mabandha /okwewola okumaze okufunika, Okweghola n'ebindi kamaala Omugaite gwa sente edhirigho Edhibulaku/ endhawulo mu kyetaagisibwa Obuyambi obwakwewola obwetaagisa
7	Okukakalabya entegeka ey'okuteebereza	<ul style="list-style-type: none"> Mitemwa mitonoku mu kufulumya ni emighendo/emitemwa edhitacuuka. Eby'ehingiza okuva mu itunzi Ebiteeberezo okuva mu sitamenti eraga ehingiza. Magoba geene amaidhuvu Okwetegereza akata bizineesi bwe yetengerera. Kuteebereza ehingiza ya sente.
8	Okufumintiriza ebiziragho okukologho	<ul style="list-style-type: none"> Gha okufumintiriza ebiziragho kw'okoze okulaga entegeka yo ng'ekyokuboneraku, okufumintiriza ebiziragho nti ebyobugaiga ebyetaagisa biidha kufunika
9	Ebigema ku bizineesi / Mu bufunze	<ul style="list-style-type: none"> Mu bufunze okulaga ebikologho byonabyona ebikigemaku nga biri ku muko lulala

Eky'okukola: Kuzimba entegeka ya bizinesi yo



Funa kitabo eky'endhawulo mw'oidha kutandiika okutegekera bizinesi yo nga bw'oja mu maiso n'okutendeka. Buli luvainhuma lwa idaala ly'ekikola, oidha kutwala ekiseera okukozesa amagezi g'ofunie okulongoosa entegakayo eya bizinesi mu kwekuusa ku bizinesiyo ey'ebyeike.

Eky'okukola: Okuzimba entegeka ya bizinesi yo



Igulagho ekitabo ky'okutegekera bizinesi yo ng'okozesa bizinesi dh'osengeedye okutandiika okwenhigira ku ludhegere olw'omutindo gw'omughendo gw'ebyeike.

Ghandiika ku:

Okwinhohola okwaghalala nga bizinesi gh'eri.

- Eriina lya bizinesi, ekifo kya bizinesi ni Aduleesi ya bizinesi.
- Ekika ky'ebikolebwa mu bizinesi
- Ebizibu bizinesi by'eja okugondhoola
- Ekika kya bizinesi (obwegaisi obutono, Obwegaisi obunene, mpyaaka, nkaire,)
- Baani bakasitomabo?
- Okwinhohola okundi okusingaku agho okufunzafunza lwaki bizinesi eidha kughangula

Ebigema ku Mweeneyo

- Eriina lya Mwene/Beene bizinesi, abaghagizi
- Ebigema ku by'ebyendegeresa, eby'obukugu
- Obumanhirivu obugasa mu bigema kubyu bizinesi

Ebyokutana ni byokugheereza

- Kiki bizinesi ky'eidha okutunda?
- Engeri ki bizinesi bw'enaategekera okutoola esente okuva mu byokutana /oba okugheereza?

3.7 Okutana

3.7.1 Okwinhohola eby'Okutana

Okutana kughanga okwinhohola nga ebikolebwa e bizinesi okutumbula eby'okutunda n'okugula eby'okutana n'ebiyongereza bwayo.

Okulanga kirimu okulaga ekirigho olw'obukakalukani okuzuula n'okusanhusa abenda okukugulaku n'ebiyongereza era n'okubikuuma. Kirimu okuzuula ni baani abakugulaku, kiki kye bendha era bendha mighendo/bbeeyi ki, oluse olwo kusindana. Kirimu amagezi ni byonabyona ebigema ku kutambuzza okutunda by'otana. Okulanga kirimu okulaga, okutunda n'okutuusa ebyokutana ku baakasitoma.

3.7.2 Omugaso/Omuganhulo gw'okulanga

Okutwaliza aghalala, okulanga kunoonia okugemagania eby'okutana n'ebiyongereza bya bizinesi n'abakasitoma abendha okubifuna. Okutuukiriza okugemagania kuno kutera kwongeraku eitunzi n'okusolooza amagoba okusingakuuku. Bizinesi eghanga okufunamu mu ngeri kamaala okuva mu kulanga ebyamatano nga muno n'omuli:

- 1. Okutondagho abantu abatusibwaku obubaka;** Okulanga kiikiriza e bizinesi oku sooma abantu abamanhiibwa beeroghooza eti okubafuna kiidha kutunda ekitanwa oba bugheereza. Okukuuma baakasitoma nga abo kyongerera eitunzi.
- 2. Okweyongera okumanhisa okutakoma n'okucuuza;** bizinesi etera okumanha eby'amatano ebisinga okwendebwa baakasitoma. Kino kigha okighagaani kye encuukacuuka okubaagho mu bizinesi.
- 3. Endaga;** Oluvainhuma lw'ebiseera bizinesi eyinza okwesuilirira okuva ku ikuukuubira kasita ebyokutana byayo bimanhika. Kifuuka kya bulambe kyaayo kyeene.
- 4. Bizinesi okukula;** Buli bizinesi bw'ekula neyetaaba mu kulanga eby'amatano byayo, era agho gh'eja ng'ekula mu nkola yaayo okuba n'abantu abetabira mu kulangirira, kuteebereza n'okubuuliriza ekireetera okugondhoola ebizibu okusingakuuku.

3.7.3 Okulanga kwe byeike Kuli kukolebwa kutya?

Ghaifo dhino ngeri edhitebenkeire edh'okulanga eby'okutana.

i) Okutunda mwene

Mpa-nkughe eyo n'entegeeragana ghagati gh'omuguzi n'omutunzi, ekitera okukolebwa mu kwagaanana maiso-ku-maiso, kitegekebwa okusikiriza omuntu oba ekikunsu okusalagho okugula.

ii) Okutunda mu bantu betukolaga nabo n'emikwano

Enkola ey'okuzimba engemagana n'abakasitoma okusenziira ku kufaayo kw'omutunzi n'okweghaayo okw'abakasitoomai abenda mu kaseera akabise.

iii) Okutunda mu bikunsu

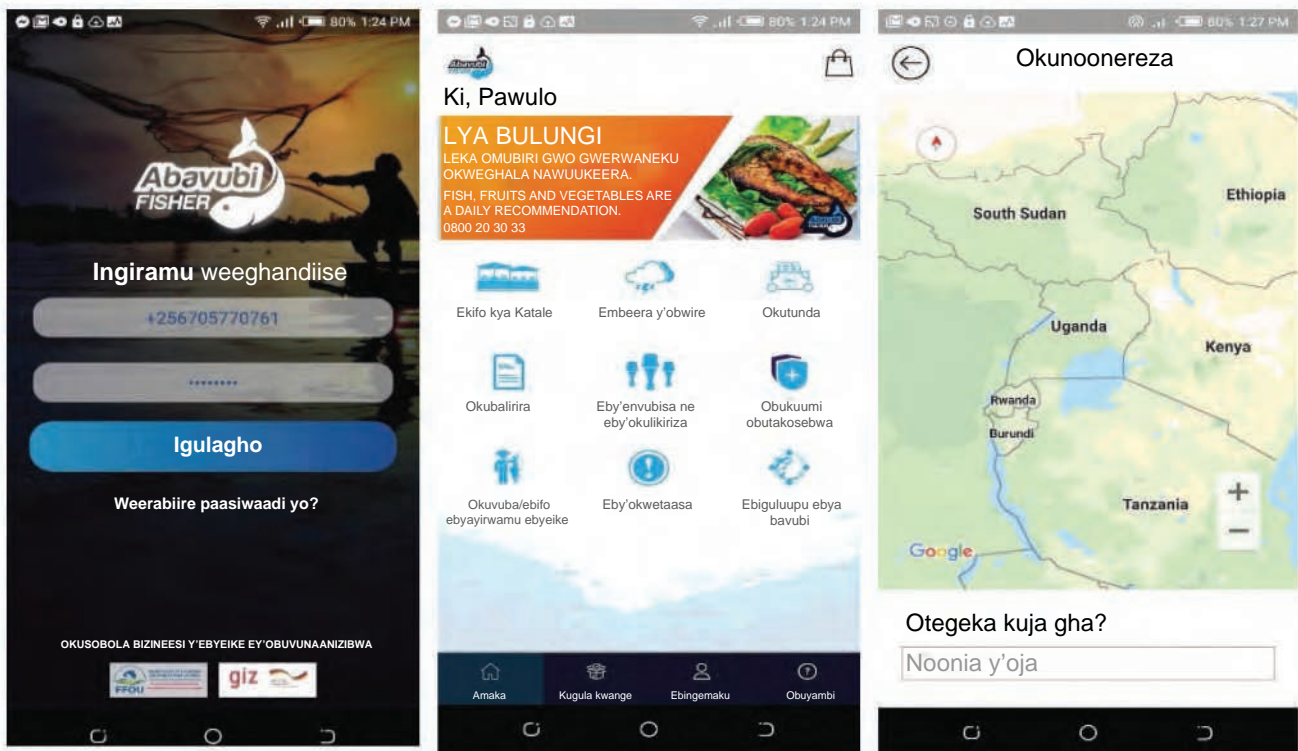
Enkola eno abaguzi na abatanzi bata ghalala obukugu bwaibwe n'ebyo bugaiga byaibwe okutaagho okwiribwamu okusengeke okwamufu; kweghayo okweyunga ku by'okutegeka; n'okugabana kw'abaguzi, okusindanwa, n'ebigema ku bizineesi olw'okufuna entegeeragana, era n'abaguzi ng'ekisinga bukologho.

iv) Kutunda mu tiimu

Okukozesa banakikunsu bonabona abo abakugu mu by'okutunda n'okugheereza abakologho abakugulaku.

v) Okulanga kumutimbagano/ mikutu miyunga bantu

Okulanga ku Email n'ekya kabwidhibwidhi kyonka ekikwikiriza okuzimba enkolagana ey'omuntu ku muntu n'abakugulaku era osigala nga obakuuma bulungi oluvainhuma lw'okubagemagana mu kugula okusooka. Ghano osikiriza bonaboona ebeeta-bamu okumanhisa ekya abavubi app.



ABAVUBI app

vi) Okulanga ku Mutimbagano

Omukozesa omugerwagerwa amala saawa 3 buli lunaku ku mutimbagano. Waire kiboneka nga kitiisa mu kusooka, tikyeta-agisa ighe mwene okweyuzamu nga oja ku buli mutimbagano. Aye, ta eisira kwabo abaliku abatuusibwaku obubakaabwo. Ebiseera byaibwe ebisinga bali kubimalira gha? Basinga kunhumirwa kinhusi ki? Ngeri ki y'oyinza okuleetagho ekibagema omubaabiro omunene?

Okulanga ku mutimbagano dhimigaita bantu

Okulanga ku mutimbagano Omukozesa omugerwagerwa amala saawa 3 buli lunaku ku mutimbagano. Waire kiboneka nga kitiisa mu kusooka, tikyetaagisa ighe mwene okweyuzaamu nga oja ku buli mutimbagano. Aye, ta eisira kwabo abaliku abatuusibwaku obubakaabwo.

Ebiseera byaibwe ebisinga bali kubimalira gha? Basinga kunhumirwa kinhusi ki? Ngeri ki y'oyinza okuleetagho ekibagema omubaabiro omunene

Mwene okutunda

Mpa-nkughe eyo n'entegeeragana ghagati gh'omuguzi n'omutunzi, ekitera okukolebwa mu kwagaanana maiso-ku-maiso, kitegekebwa okusikiriza omuntu oba ekikunsu okusalagho okugula.

Obwegaisi mu kutunda

Enkola ey'abaguzi n'abatunzi abata aghalala obukugu n'ebyo bugaiga bwaibwe mu kwiribwamu okwamufu; okweghayo okutegeka; n'okugabana n'abaguzi, okusindanwa, ni bizineesi egema ku by'okufuna, n'abaguzi.

Kulanga n'okutunda ebiva mu byeike

Okulanga ku mitimbagano

Okulanga ku Emeilo kya bwa kabwidhibwidhi ekikwikiriza okuzimba enkolagana ey'omuntu ku muntu n'abakugulaku era osigala nga obakuuma bulungi oluvainhuma lw'okubagemagania mu kugula okusooka.

Bana-Kikunsu mu kutunda

Okukozesa bana-kikunsu abakugu mu kutunda n'okugheereza abakologho abakugulaku.

Kutunda nkolagana

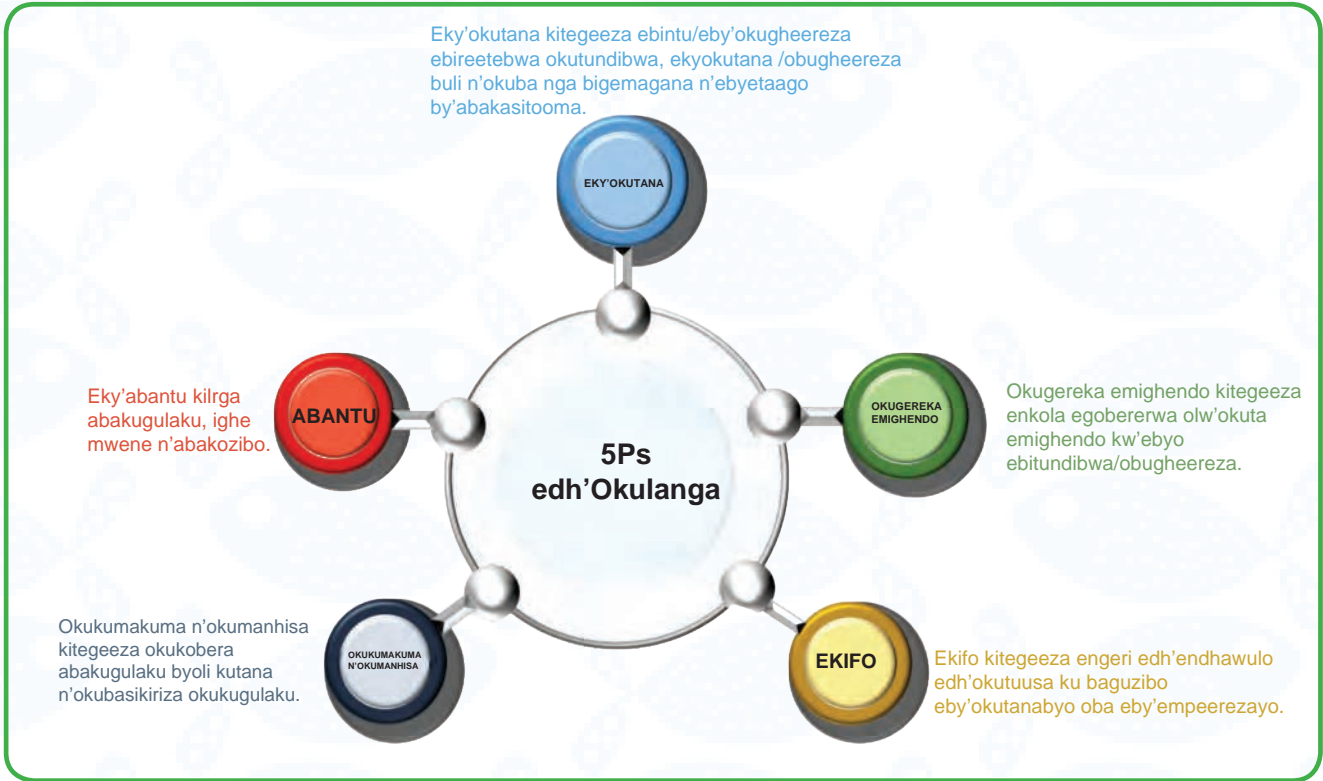
Enkola ey'okuzimba enkolagana n'abakugulaku n'okufaayo kw'omutunzi n'okweghaayo okwabaguzi ekiseera kyonakyoona mwebabise.



Omukazi okulanga nga atana ebyeike mu katale

3.7.4 Ebikosa okulanga

Okulanga okutebenkeire kutera okulungamizibwa 5P Kyotana, Bbeeyi, Ekifo, Okukumamu n'okulanga n'abantu.



Eby'endhawulo ku 5Ps biinhonholwa ghaifo;

1. KITANWA/KYAKUTANA

Eky'okutana kitegeeza ebintu/eby'empeereza ebireetebwa okutundibwa, ekitanwa /eky'okutana /obugheereza buli na kugemagana na bizibu n'ebjetaago by'abakasitoma.

Ebibuuzo ebisinga obukulu by'oli n'okwebuuzza mwene n'omuli;

- Kiki ekyokutana/eby'empeereza bye ntunda?
- Lwaki nasalagho okutunda ebyamatano bino?
- Ndi n'ebiyokutana abakasitoma byebenda?
- Ghaligho eby'okutana ebitatunda bulungi?
- Ntereka eby'okutana ebitatunda bulungi?

Buliidho wulirisa kiki abakugulaku kye benda ni kyebatenda. Benda okukyusakyusa ebyamatano n'eby'empeereza okumalagho ebyetaago ebiyaaka byebalinabyo. Kola okunoonerezaaku okusingagho ku katale mu ngeri ey'okugha eby'okutana oba eby'okugheereza n'okwongera eitunziryo. Singa ekitanwakyo ti kiri kutunda bulungi, loghooza ku ngeri empyaaka nga okuzuula bakaasitoma abayaaka.

2. OKUGEREKA EMIGHENDO

Okugereka emighendo kitegeeza enkola egobererwa olw'okutagho emighendo ku bitanwa/empeereza. Emighendo giri na kuba ghansi okumala okusikiriza abaguzi okugula n'okumala okugobolola mu bizineesi amagoba ag'aghaigulu.

Okugereka emighendo weetaaga;

- okumanha emighendo gyo.
- okumanha abaguzi kye beetegese okusasula.
- okumanha booli kusindanwa n'abo ku mighendo.
- okumanha engeri ki y'ogereka bbeeyi yo ebe nga esingaku okusikiriza

3. EKIFO

Ekifo kitegeeza engeri dh'ebyendhawulo by'okufuna eby'okutanabyo oba eby'empeereza abakugulaku. Kimanhiike nga okugabagaba. Singa bizineesi yo teri kumpi na abakugulaku, oli n'okubona engeri okufuna eby'okutana/eby'empeereza okumpi n'abaguzi okubigula. Oyinza okubituusa ku baguzi ng'obitira mu;

- Kuguza butereevu baakasitoma.
- Okutunda butonotono ni mu bingibingi

4. OKUKUMAMU OMULIRO

Okukumakuma n'okumanhisa kitegeeza okukobera abakugulaku byoli kutana n'okubasikiriza okukugulaku. Okukumamu omuliro kulimu okulanga, eitunzi elikumwamu omuliro, okalaalaisa ni mweene okutunda.

Kozesa okulanga okuteeka abakugulaku abasingaku okwetanira mu kugula eby'amatano oba eby'empeerezaayo. Engeri eyamba okulanga n'omuli ebiraga, ebibaagho, ebipande, ebigabwa mu ngalo, bizineesi kaada, nkalala dha mighendo, bifaanani na mawuliro. Osobola okukozesa eitunzi okukumakuma n'okumanhisa abakugulaku okugula ekisingaku bwe baidha ku bizineesi o,mwene oghanga n'oku;

- Bona oti okuuma empisa enkalamu esikiriza.
- Leka abakugulaku bagezeeku eby'okutana ebiyaaka.
- Bamu n'okusindanwa
- Gha ebyokuboneraku
- Okutunda ebyokutana nga bijiraku ku kulala

5. ABANTU

Kino eky'Abantu kitegeeza abakugulaku, ighe mwene n'abakozibo. Oli n'okufaayo ku bakozibo n'abakugulaku bw'oba oli kuloghooza okukulankulania bizineesi. Kino n'omuli okutegeera kiki abakugulaku kye benda n'ebjetaago byaibwe, okugereka ekinughirira okupima oluse lw'obugheerezabwo y'abaguzi osobole okusikiriza n'okukuuma abakugulaku abeesigwa. Oli n'okufaayo ku ky'okutendeka abakozibo basobole okuba n'obumanhirivu okughaayo empeereza esingira irala obumanhirivu era obutuukiriza okusuubira kw'abaguzi.

Tegeera bakasitoma ighe n'entegeka y'abo abaligula okukuvaku eyo yebwidha. N'okuloghooza ku abo abakugulaku abaaalekera okukugulaku era noonia ensonga lwaki baalekera. Oli n'okugundhagho enkola ey'entegeka okubaiza.

Obukodyo obw'okuwezaweza abaguzi abendha bizineesi yo

- Tegeera abaguzibo byebenda era obyawule okusinziira ku byetaago byaibwe. Ebyetaago kitegeeza ebintu byebenda okufuna okuva mu bizineesiyo aye mu kaseera ako biyinza okuba nga tibikola makulwi mu bizineesi ni mu bya sente.
- Tegeera eby'amatano bizineesi yo by'egha era bona oti bigemagana n'abaguzi by'ebenda
- Noonia abifo ebisikiriza okugheereza abakugulaku
- Ghagati mu byonabyona abaguzi byebenda, bona oti oghanga okukola amagoba mu bizineesi



Akatale ka byaike n'ebika eby'ebyenandha eby'ensambo edh'endhawulo: ngeri ki y'okolamu okusikirza abaguzi okwidha okukugulaku?

3.7.5 Okutegeka empenda edh'okulanga

Bino osobola okubiroghoozaaku mu kutema empenda edh'okulanga;

1. Okulanga ekintabuli (4 Ps mu by'okulanga): Kozesa ebiidhukizo bye bakughaire.
2. Ebigendererwa by'okulanga: Bidhuubo ki by'oyenda okufuna mu kulanga.
3. Embalirira y'okulanga: Tandiika okutebeereza bbeeyi enaakusobozesa okukola okulanga okulimu amakulu.
4. OKwenaliza okusindanwa: Tegeera ni baani b'oli kusindanwa nabo, kiki kye bakola era ngeri ki yebakikolamu. Me -ni osinziire ku kino okutema empenda ey'akatale n'okusindanwa akeegasa.
5. Okughogolagholamu, okutegeka abagemebwaku n'okwetaagho mu kifo: Kino kirimu okulaga ekrligho n'okusooma okubaaku nga bizineesi edhindi edhiri ng'eyiyo.

3.8 Okulamba bizineesi n'ebitundibwa

3.8.1 Okwinhonholo okulamba

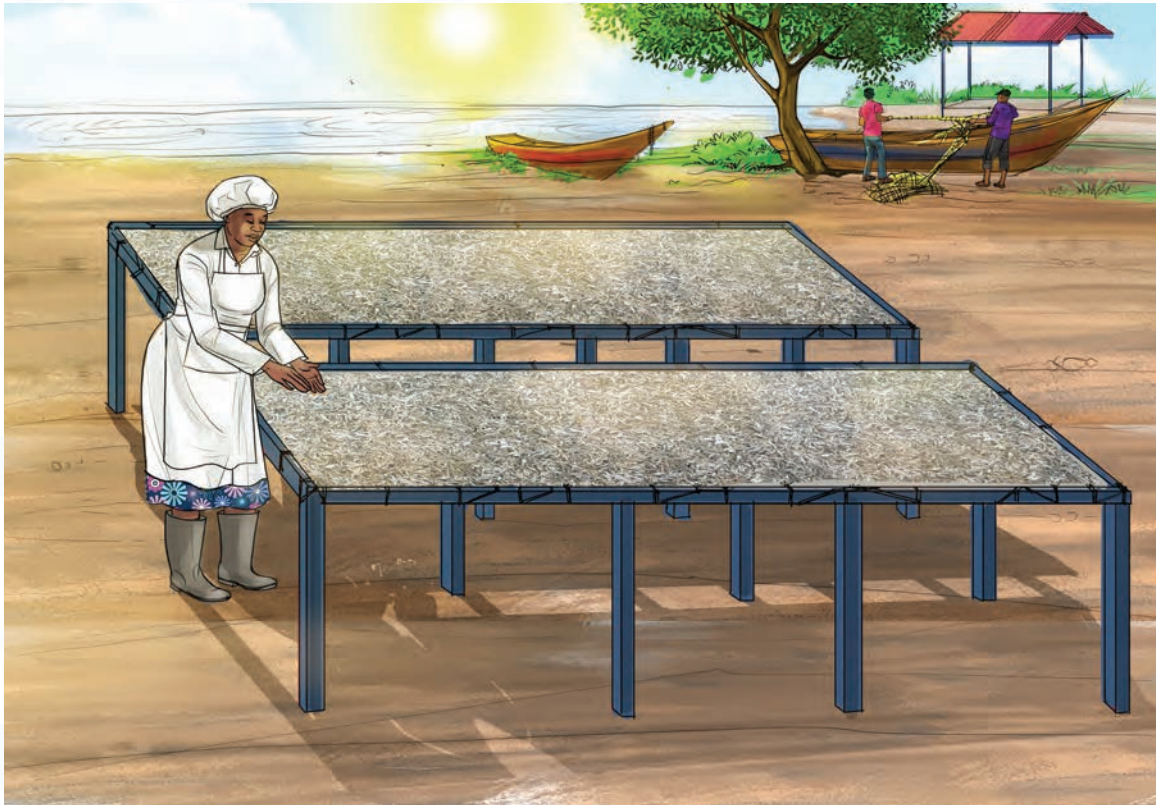
Okulamba kuyinza okwinhonholwa nga “Okulanga enkola y'Okutondawo eriina, akabonero oba omusono ogulaga era ogwaguhulagho ekyamatano kyo okuva ku by'okutana ebindi”.

Eby'eike biyinza byona okutwalibwa nga ekyokutana. Ghabairegho enkola kamaala edh'obulambe mu by'eika era n'ebyokutana eby'ekuusa ku byo. Okugeza, abantu batandiise okulamba ebyeike ebyokutana nga mukene omulamba mu mikebe, mukene omusekule n'ebyenhandha ebitalike. Amaduuka mangi gatunda ebyeike ebibisi okughulaku enkola eyekinaghaira ey'okutundira mu butale, ku magali ni mu bifo ebindi.



Eby'eike ebirambe mu gaduuka aganene

Kyamugaso inho okwekalirisa nti eby'eike, okusingira irala eby'ehandha ebibisi kizibu okubiramba n'okukuuma omutindo gw'ekitanwa. Kisaine okutaagho omutindo okukuuma ekitanwa. Ekyokuboneraku, ebyenhandha ebibisi byenda kuterekebwa ghainhogovu, ebitalike/ebikalirire byenda kwiribwamu okukalirirwa buli kaseera okubikuuma nga bikalamu. Kikulu inho okuvaayo n'enkola enambulukufu edhiyinda okukuuma eby'eike ebitundibwa nga biri mu mbeera ya bulambe. Ekirala ku byo kiyinza kuba kya kughandiika olukalala lw'abaguzi agho ni kyanguyize okutuukirira abaguzi singa sitooko eba erigho.



Mukene akaziibwa obulungi nga akaali kusesebwa n'okulambibwa

3.8.2 Obukulu obwo okulamba

Empenda y'okulamba etebenkeire nkulu mu ngeri kamaala nga n'omuli;

i) Okutumbuka kwa bizinesi; Kyangu okuzuula bizinesi n'obulambe bw'eriina era kyangu abantu okutegeera by'oli kutana aghazira kubuusuabuusa. Abantu baghanga okusindika abandi okwidha okugula nga bakozesa liina eryo. Empenda ey'okulanga etebenkeire egha bizinesi amaani g'obukologho mu kwongeza okusindanwa mu butale. Obulambe kisuubizo kya SME okutega abaguzi. Kibakobera kiki kye babe basuubiire okuva mu by'okutana n'eb'empereezabyo, era kyawulagho ky'oli kughaayo okuva ku booli kusindanwa nabo. Obulambe buva mwekyo SME ky'eri, ky'eyenda okuba naki abantu kyebagioghoozaku oba kye bagyenda okuba.

ii) Okusobookerera mu lukunkumuli; Okulamba kwa SME kwa mugaso inho kuba kiyamba okwawulagho eby'empereza byayo ni SME edhindi mu lukale. Kiyambira irala okutaagho ekifaananie ekisikiriza n'emboneka enungi mu maiso ag'abaguzi. Okukola kino, oli n'okuta amaani n'ebiseera byo mu kutondawo obulambe obw'amaani obwidha okugema abantu omubaabiro n'okukubakuumira ku bunkenke. Ghokola okulamba okugemayo, oba n'omukisa ogufuga engeri abantu yebategeramu bizinesiyo, kale kino tibwandyenze ku kukibuusa maiso.

iii) Kireetagho abaguzi ab'amazima n'obwesigwa. Obulambe obulungi bwidha kuletaagho obwesige n'amazima mw'abo abakugulaku ekiviiraku eitunzi okweyongeraku. Buliidho baidha kukuloghoozangaku nga omuzira waibwe mu byamatano by'oli kutunda. Obwesige obw'abakugulaku bunobuleeta abandi era oidha kumanhika inho okusingawo. 'Osigala mu birohoozo byaibwe.'

Okulamba kukuyamba okulaga obusobozi bw'abakugulaku nti oli mwetengerevu, bizinesi ey'esigika. Oyinza okozeza kino okuba abantu nga bukaaliku kiki kye bayinza okusuubira okuva mu bizinesi yo.

iv) Kirungi kya bakoziibo; Okulamba kikola omughendo munda mu bizinesiyo. Kino kifuula abakozi okwenda okukola ni kampuniyo era bawulira okuba ekitundu ku kampuni n'okwewulira nti kirala ku tiimu. Kibaleetera mule okuwulira nga begaitira mu kintu ekisingaku omulimo.

3.8.3 Okutondawo obulambe obughanguzi

Okutondawo obulambe obukalamu lugendo olutakoma olwa bizineesi okwevumbula. Kusobola okuba okuzibu, okutwala ebiseera era okumalaku eidembe. Kwetaagisa, ekitono einho, omusigasente okwiramu ebibuuzo bino ghaifo:

- a. Bizineesi eri ku kigendererwa ki?
- b. Miganhulo ki era biki mu busuubuzi bw'ebyenhandha?
- c. Abaguzi baloghooza biki ku busuubuzi bwo?
- d. Oyenda bakaasitoma babe n'omutindo ki gwebekusaku?

Oluvainhuma lw'okwiramu ebibuuzo bino, kikulu inho okutegeera ekinyinza okutegekebwa okufuula obulambe bwo obute-magana y'ebakaasitoma (abaabuti na abaliidha), abakozi mu bizineesi n'abantu abandi bookolagana nabo. Obukodyo obundi bwe muyinza okukozesa okubaleetera obubaka bw'obulambe n'omuli;

1. Zuula, taagho era kumakuma; Eriyo enkola egobererwa mu kulamba, ekisooka okuzuula ani y'oyenda okukolagana naye, taagho empenda y'obulambebwo okweta mu kifaananie ighe mwene ky'oyenda, me-male okole butagheera okuku-makuma buli muntu yekigemaku okuleeta mu nkola ekyo ky'oyenda. Kino kiyinza okubaamu;

- Funa ekipande eky'amaani (logo). Kite buli ghantu.
- Funa Langi dho era odheesibeku.
- Ghandiika obubaka mu bulambe. Buli mukozi ali n'okumanha ensonga n'ebyotwala nga bikulu mu bulambe buno.
- Taagho a "maloboozi" aga SME agalaga obulambe. Lino eirobozi lighanga okukozesebwa munbighandiiko byonabyoona eby'entegeeragana n'empandiisa mu ngeri eboneka ni mu ebikozesebwa eby'empulizigania, ku lukomo ni ku luya kw'olukomo.
- Gundhagho omukululo ogw'ekusibwaku. Ghandiika omubala oguteerabirwa, ogugha amakulu era omumpimpi nga gulaga amakulu obulambe bwegeemerezaagho
- Tegeka obupande n'okutaagho omutindo ogutakyusibwa mu bulambe okulanga ebikozesebwa. Kozesa enkola ya langi, entegeka ya loogo, emboneka n'empulira nga tekyusiibwakyusiibwa

2. Tabula obulambe. Okulamba kweyongera okuba mu buli ngeri eya SME bizineesi – nga mu ngeri yeboogerera ku masimu, envaala y'abali mu itunzi n'ebindi kamaala. Kireetagho okubunga ebikolwa n'eby'obugaiga. Eby'obugaiga ebyo n'omuli ebiraga ekiboneka, n'ebitundibwa ebirimu. Ebikolebwa n'omuli; ebyokugheereza, kughagira abaguzi, enkolagana n'obumanhirivu bw'abantu. Bino byeraga mu bwongo bw'abo b'ekigemaku, mpolampola nga bali mu kuzimba endoghooza eyo.

3. **Ba w'amazima ku bulambe.** "Abakugulaku tibaidha kwira y'oli--oba okukusindika y'omuntu owundi--singa toghaayo kisuubizo kya bulambe bwa bizineesiyo".
4. **Ba nantacuukacuuka**
5. **Obulambe buli ng'obulamu bwa bizineesi era endaga byonabyona.** Obulambe bwidha kugha bizineesiyo empisa nkani obulamu oti-se ngeri, yetubonamu enebisa mu bantu

Ebintu 7 "byotatumya maiso" mu kulamba.

SME edhiri mu kuvumbula obulambe obutemagana mu kiketo ky'ebyeike giri n'kuta eisira ku mu mugendo gw'ebintu ebyendhawulo;

1. Ta eisira kw'ekyo ekikufuula ow'endhawulo; Kikulu inho SME okuboneka mu nsambo edh'endhawulo mu ngeri abantu yebabategeramu. Kino kija n'ebintu bingi nga langi, loogo ekibifuula okuba byandhawulo. N'okuteekateeka omutindo ogw'ebyeike n'engeri yekikolwamu kiinhonhola obulambebwo n'edhawulo ebulimu.

2. Weenhumirize okuba kumpi n'omuguzi; Mu kifo ky'owesiba ku kufuna empiiya dhonka okuva ku baguzi, kikulu inho okuba mu mwoyo mulala n'abaguzi. Kino kiidha kutaagho obwesigwa mu bakugulaku abayinza okufuuka bakitunzi ab'ekyeitunzi kyo.

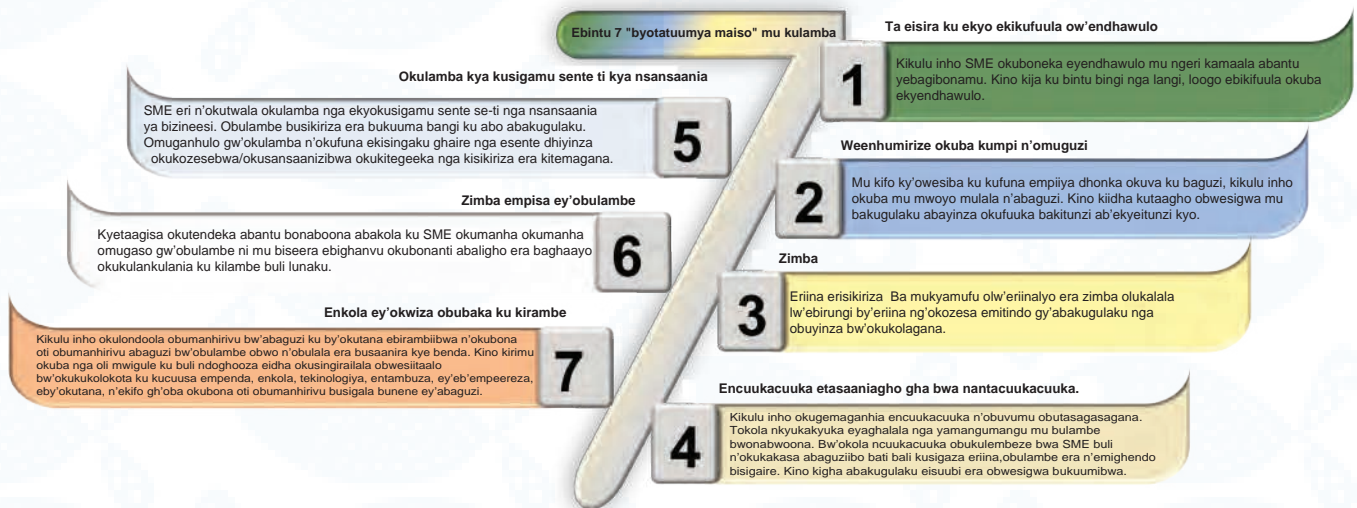
3. Gundhagho obulambe obusikiriza; Ba omuntu akyamuukirira ekintukyo ekiri mu bulambe bwo era zimba omukululo gw'empisa y'obulambe nga okozesa emitindo abakugulaku gye benda era gye bayinza okwekusaku.

4. Zimba empisa y'obulambe; Kyetaagisa okutendeka abantu bonaboona abakolera SME okumanha omughendo gw'obulambe era nga ebiseera bwebija mu maiso okubona oti baghangaala nga bali nekyebongera ku kuzimba n'okuku-lankulania obulambe buliidho buliidho.

5. Enkola y'okwiza obubaka ku bulambe; Kikulu inho okulondoola abaguzi ku bumanhirivu bwe bali nabwo ku by'okutana okubona nti obumanhirivu bw'obulambe obw'abaguzi n'obulala era obusaanira kyebenda. Kino kirimu okwikiriza okukukolokota okukyusa empenda, enkola, tekinologiya, ensuusula, eby'empeereza ebyokutana aghalala ni yoghangaalira agho -ni ofunise bakaasitoma kyebasiga kunhumirwa.

6. Otaikiriza encuukacuuka kukusanhiagho obunantacuukacuuka; Kikulu inho okugemagania encuukacuuka n'obuvumu obutasagasana. Otakola ncuukacuuka ey'ekibwatukira ku liina Lyonalyona eyagalala nga yakamanguman-gu. Bw'okola ncuukacuuka obukulembeze bwa SME buli n'okukakasa abaguziibo bati bali kusigaza eriina, obulambe era n'emighendo bisigaire. Kino kigha abakugulaku eisuubi era obwesigwa bukuumbwa.

7. Okulamba kya kutaamu sente ti kya kusansaania; Buli SME eri n'okutwala eriina nga eky'okusigamu sente ekitali kya kusansaania bya bizineesi. Tulamba eriina okusikiriza n'okukuuma bakaasitoma abangi. Omuganhulo gw'okulamba guleeta amagoba mangi mu biseera ebiiraku ghairre nga esente nHINGI edhiyinda okusansanzibwa okukitegeka nga kisikiriza.



3.8.4 Empenda y'okulamba ni ki?

Empenda y'okulamba mu bizineesi kigemagana ku ngeri ki okulamba bwe kukolebwa, kiki ekirambibwa, li bwe kirambibwa, lwaki kirambibwa n'okumanha okulambibwa kuno kugema kwani mu mpulizagania era kunatuusa obulambe ku bantu ki. Empenda y'okulamba natacuukacuuka ereetagho obulambe obw'amaani, omughendo, ekitegeeza omutindo gw'omughendo gweyongeraku ekireetera bizineesi y'ebyeike n'ebiyokutana oba eby'empeereza, ebiyamba SME okusasuzi ekisingaku ebyamaguzi bire ebindi ebiziraku bulambe ebibyefaanirizaaku.

Empenda ey'okulamba mpenda ya ntegeka mpanvu okutuuka binughirirra Kamala kunkomerero ebisobozesa ekirambe-kyo okuba nga kitegeerebwa n'okwendebwa n'abaguziibo. Empenda y'okulamba ey'obuwanguzi ebaamu sitatimenti y'omusoonho gw'obulambe, obweyaamo y'abo abakugulaku, n'ngeri ki bino bwe bibatuukaku. Empenda ey'okulamba eri n'okubaamu bino;

1. Ebigendererwa by'ekirambe n'engeri ki yebyetaagisa okwogerwaku.
 - a. Obulambe bunaayamba kugondhoola kizibu ki? era;
 - b. Ngeri ki yekinayambamu abaguzi?
2. Ngeri ki ey'okuzuulamu abaguzi beene beene?
 - b. Ani afunamu okuva mu bulambe bunyo?
 - c. Ngeri ki abakugulaku yebeewuliramu era ngeri ki yewandiyenze bawuliremu?
3. Ngeri ki y'oli kuzuulamu b'oli kusindanwa nabo?
 - b. Naani ali kugha abaguziibo beenebeene kye benda era ali kukikolanatya?
4. Ngeri ki y'okola okugemaganiamu n'okusikiriza bakaasitoma ababo beene beene okwidha y'oli?
 - a. Mpisa ki na kipimo ky'amaloboozi ki ag'obulambe kyegaidha okuba nago agho-ni ofune okutuuka ki kinughirirwa?

Eky'okukola: Okuzimba Entegekyo eya Bizineesi



Igulawo ekitabwo kyo eky'okutegeka bizineesiyo nga weesigama ku bizineesi dhe wekeenheenia okukola mu mukululo gw'omughendo gwe by'eike omughanvu.

- Baani aba naaba abasaale mu bizineesi yo eno?
- Lambika obuvunaanizibwa bwaibwe n'ekitundu kye banaakolamu (singa n'ekiyinzika)
- Ngeri ki bizineesi yo bw'enaategekebwa (ekyokuboneraku okukolera mu ngobo, ebiseera eby'okukoleramu, ebisinzirwaku okukola)?

Ntegeka y'okulanga

- Katala ka bizineesi n'emitego gy'ebikunsu by'abakugulaku/ abaguzi
- Lwaki oidha kusobola okuvugania na abaligho mu by'okutana / empeereza na ngeri ki y'okola okuvugania ni b'oli kusindanwa nabo (Mighendo, mutindo, mboneka, nkakalubya, n.b.d.)
- Okusaba akatale ak'ekitanwa kyo / ak'obugheereza bwo (kuteebereza) akaabita, akabuti, ako yebwidha (singa kisoboka mu ngeri ya bung'i/ndhiita buli lunaku/myezi)
- Engeri y'onaweereza eby'amatano n'engeri n'ebisinzirwaku eby'empeereza
- Okusala endhiita y'ebbeeyi n'emighendo n'olukalala lw'ebitundibwa ebyokugheereza byonabyona ebili kugheebwa
- Ngeri ki y'oidha okutunda ebintu byo (butereevu, kukozeza kayungirizi)
- Ngeri ki ey'okugereka bbeeyi n'emighendo?
- Weekalirise: Taamu alipoota ey'okubuuliriza ku katala ng'ekiraapo
- Ngeri ki ey'okutoola sente n'ebyokutana ni/oba ebyokugheereza mu bizineesi?



Singa 'Kisoboka' 'Epedor' - Iyi oyinza eri osobola; okukozesa olufumo lwa Nanyonga, omukazi Omusigasente ow'ebyeike 2

Grace Nanyonga Mugisha, yafuuka mulekwa ku myaka 12, Grace yali n'okulabirira Baganda be babiri oluvainhuma lw'abekika okubatundaku eby'obugaiga ebyaligho. Okulabirira amaka, yayokyanganga duuma era oluvainhuma yakozesa sente edho dhe yali akozewo okutandiika okutunda enkoko ku sigiri (enkolerere) mu Mbuya Kinawataka (kumpi n'eisomero-Our Lady of Consolata) ekyamuleetera okufuna eriina eyokudhoondhadhondha 'Nkoko' okuva mu baine aye buti bamweta 'Mughala w'ebyeike'. Mu kiseera bwe yatundanga enkoko, yalinga asangaaza bakaasitoma n'akaseko ekyaleetera omudaala gwe okumanhika.

Nanyonga buti yatandikagho era naakulira kampuni ya Grana Fish Supplies Ltd ekikola ku era ekigheereza ebyeike ebitalike ku mwosi. Babitalika, baabitaamu ebirungo era baabitegeka nga bituuse okuliibwa. Ekiseera kye ekyokucuuuka kyali oluvainhuma lusomo lw'enaku 3 olwategekebwa Youth Alive ku isomero lye era omulamwa gw'ali 'Ngeri ki y'oyinza okwetegeka mu bulamu'. Mu musomero guno abasomi baabuuzibwa okukoba ngeri ki omuntu yayinzaokututumuka, agho bonaboona batandiika kukyakyankya 'Nkoko' nga bategeeza Nanyonga. Abategesi baayenda okumanha ku kwokya kwe kw'enkoko era bayeta banamawuliro okuva mu Monitor abafulumya embooziyeyo. Embooziyeyo yagama ku bantu bangi nga kubo n'omwali Mrs. Ruth Kavuma, eyali omukulu ow'eisomero lya Gayaza High eyamwetwalira ng'omwanawe era amulabiriire okutusa ghaali ni buti.

Mu luwuumulalwe olwa S.6, yafuna emirimo aye yamusikiriza okutandiika ekyokukola. Oluvainhuma, amutendeka yamwandhula ku Kisinga kya Ssesse okutendekebwa mu by'okukalirira ebyeike n'okwongera omuwendo era n'okutunza baine. Yamwandhula ye baine, Reverend Ddambya eyamusomesa ngeri ki ey'okufunamu ebyeike ebisingira irala bulungi. Omutendesiyeyo yamwamba okutunda ebyeike ye baine mu lukiiko olw'eighanga, ni mu banaRotary. "Ayaganaine abatendesiyeyo bangi nga Maggie Kigozi. Okuva n'olwo, ntuukirire ebitongole ebyendhawulo nga Uganda Women's Entrepreneurs Association Limited (UWEAL) era yayogeraku mu nkiiko kamaala mu maghaga nga UK, USA n'agandi.

Aitootola eby'okusoomoozebwa bingi mu bizineesiye ey'ebyeike nga n'omuli ekiseera bweyali ava ku Kizinga Sesse nga ali kukozeza takisi, ekibbokisi kiramba eky'ebyeike kyagwa era byasasanguka mu bitundutundu. Yaabifiirwa byonabyoona era yaigalagho bizineesi nga maali etokomoike. Yaafuna omulimo ogundi, okwizaagho maali okumala okutandiika bizineesi buyaaka. Mu nkola egobererwa ey'okwizaagho bizineesi, yafiirwa sente kamaala aba Nakumatt bwe baigalagho aye ali kwira ngulu mpolampola. Buti ali n'abakozi 3 ab'enkalaakalira n'abandi abaswika 20 abaidha ni baja mu Mukono. Atendese ebikuguluupu by'abakazi mu Kalangala ni Mukono era abayambye okutandiika bizineesi edh'okukalirira ebyeike. Atambwire mu nsi yonayoona okwogera ku lugendo lwe luno era asikiriza abavubuka n'abakazi mu kwekuuliisa.

"IMWE MUYINZA OKUBA BA NANYONGA, IMWE MUYINZA OKUSIKIRIZA ABANDI MUYINZA N'OKUBATENDEKA NGA EKYOKUKYUSA MU BULAMU BWAIBWE"

4. KUSOBOLA EBY'ESENTE DHA BIZINEESI

4.1 Kwandhulibwa

Lino idaala lyandhula eby'endhawulo ebigema ku kusobola bizineesi yo okusingira irala eb'esente. Lino eidaala liidha kukwandhulira n'okwitootola okw'eb'esente mu kutambuzi, kukalaakalabya, na kunoonia sente na byetaago, okusobola okwewola, eby'enfuna, enhingiza, ensansaania, okukuuma ebitabo, okughanga okutebenkeza byotana n'okugereka bbeeyi n'ebindi ng'ebyo.

4.2 Bigendererwa bya idaala

Ku nkomerero y'eidaala lino, oli n'okuba osobola okutegeera bukalamu era n'amagezi ogagemaganhia ebyokufuga sente.

Nairala, abasoomi bali n'okuba nga baghanga oku;

- i) Tegeera ebizibu ebinhigiriza n'obulungi bw'enkola ey'okugema ku sente.
- ii) Okwinhohola okutegeera obukodyo n'ebikolesebwa ebyetaagisa okutambuzi bizineesi ey'ebyenhandha obulungi.
- iii) Okutumbula enkulankulana eya bizineesi kuva ku leedhaleedha okufuuka entongole.

4.3 Eby'okufuga n'okugemaganhia sente mu bumpimpi

4.3.1 Okwinhohola eby'okufuga n'okugemaganhia eby'esente

Enkola ejijirwaku olw'okutegeka, okutandiikagho, okukuuma ensansaania n'okulondoola eby'esente n'ebyobugaiga nga ekigendererwa kya kufuna bidhuubo na bigendererwa bya bizineesi. Kino kilimu okulabirira byonabyona ebigema ku bizineesi, okuva ku sente n'enkola y'okulanga n'ebyobugaiga nga abantu abakozi.

Eno enkola yabwakeene okugemerera esente mu bizineesi nga n'omuli ku bindi; okugula emigabo/sitooko & eby'okukozesa, okulabirira, ensasula, okwetegeera obulabe n'ensonga edhindi edheekuusa ku by'okusobola esente mu bizineesi.

Emitendera mu kufuga eby'esente

Mu kutwalira aghalala, okufuga eby'esente kulimu ebintu kamaala omuli okusalagho oba ebisobola okuteebwa mu miramwa gino;

i) Okutegeka; Okutegeka eba nkola ey'okuvaayo ni pulaani enajijirwaku mu kutuuka ku binaakolebwa okutambuzi bizineesi (okuloghooza ng'ekiseera kikaali). Kino kiyinza okubaamu okuteebereza, okutegeka n'okwiramu okutegeka ebiseera eby'okukola n'ebikolebwa ebisalagho ku kutuuka ku kigendererwa. Mu bizineesi tughanga okubaamu n'entegeka ey'ebyobugaiga n'ebikolebwa, ebidhuubo n'ebigendererwa by'esente, okugabanhia emigabo/sitooko, ebitundibwa n'abakozi n'ebindi kamaala. Omutendera gw'okutegeka mulimu okukulankulania okubitira mu kuzuula engeri ebintu yebikolebwamu.

ii) Obufuzi; Guno mutendera gughanga okubaamu okuta mu nkola ebitegekeibwa okukolebwa. Eidaala lino liyinza okubaamu ebigema ku ntambuzi ey'emirimo gy'endhawulo egigema ku by'esente n'engeri yegikozese nighedhikumibwamu okukola omulimo gw'adho. Kwidaala lino abakozi ab'endhawulo bagheebwa emirimo gy'endhawulo n'obuvunaanizibwa. Ekisinga kuba kya lubeerera mu by'esente bigema ku kubalirira, kukuuma bighandiiko, kutereka na kubalirira.

Ni kuguno omutendera;

- Obukulembeze bukulu inho okugha engeri empenda ey'ebikolwa ebyendhawulo yebigema ku kusobola sente.
- Okusonda okusaanira amaani ag'omuntu omusaadha oba omukozi okuta mu nkola ebigema ku sente ebiri n'okukolebwa.
- Okufuga empisa; Okufuga empisa dh'abakozi n'abantu abenda okuba mu kifo. Okuta ebiziiza kwend kwatuukira irala mu mbalirira, ntambuzi ya sente, Okwewola eitunzi, emigabo/sitooko, eby'amaguzi, era n'enkola ey'enkagalubya yaabyo.

Omugaso gw'okufuga ebyasente

Ekiisooka era ekisinga bukulu akozesa kino ni mwene bizineesi. Okufuga n'okugemaganhia eby'esente kiyamba mu ky'okusalagho ku nsonga edh'okusobola amagoba, okusiga sente, kugema sente edhabuligho, okusala emighendo n'ebigema ku nkaakalubya ya bizineesi. Empeera ey'okukola ekikyamu ya ghaigulu inho era, mu nsonga kamaala, kireetera bizineesi okulemwa. Okufuga eby'esente kiyamba okukendeeza ku bisobyo mu kusalagho-okukola n'okutumbula okufuga n'okutuukiriza bukalamu ekiri n'okukolebwa (okukola okusalagho okutuufu).



4.4 Olusoomo 2: Okufuga eby'esente

Ebigendererwa ebikusifu by'olusomo olw'okufuga Sente:

- i) Okutegeera ebika ebitali bya nsambo ndala eby'e Sente nga Omusigasente bwabibona.
- ii) Okutegeera ngeri ki ebika bye sente ebyendhawulo bwebikozesebwa mu bizineesi.
- iii) Okwongera okutegeera amagira ag'okunooniamu sente.
- iv) Okutegeera ngeri ki oy'okugemaganiamu amabanda.

4.4.1 Sente dh'obwene n'okufuga esente dha bizineesi

Sente dh'obwakeene n'edha bizineesi edhabuligho

Ebyenfuna/enhingiza y'obwakeene = omusaala, ensako, akasiimo, edhiva mu maka, sente okuva ghaka.

Ebyenfuna/enhingiza ya bizineesi = Sente okuva mu itunzi/kutunda, abaguzi okusasulira eby'emeereza, mabandha ga bizineesi / okwewola n'ensako.

- Sente dhabuligho mu bizineesi dhiyinda okufuuka esente dh'obwakeene.
- Eky'okubiri sente dhabuligho mu bizineesi dhiyinda okufuuka esente dh'obwakeene singa ole ali kufuna omusaala okuva mu bizineesi.
- Ekyokusatu ole bw'agabana esente dh'obwakeene okuva mu bizineesi okubitira mu kasiimo ka n'ekigheebwayo kya bizineesi.
- Ebigema ku kufuga ensansaania n'eb'enfuna/enhingiza dha bizineesi byonabyoona bisoboka okukuumibwa mu bughandiike bw'ebitabo eby'embaririra ya bizineesi nga eby'enfuna/enhingiza n'esaasaania eby'obwakeene bwe bikuumibwa aghandi.

Okutoolamu sente ni ki?

Okutoolamu sente kitegeeza okutoola sente okuva mu bizineesi okudhikozesa ebitali bya bizineesi. Ekyokuboneraku eky'okutoolamu sente dhabuligho kuva mu bbanka oba seefu nga dha mwene kukozeza. Mu bitabo by'embaririra bino bitwalibwa nga eb'ensansaania edhiri n'okwizibwagho mu bizineesi oba ku bwangu oba ku nkomerero ey'omwaka. Ebindi ebyokuboneraku n'omuli; Sente dh'okugula emereye ky'omusana; ng'oli kukyaala, ngaito oba kiteeteeyi ky'embaga, Sente dh'okusasula ebisale eby'eisomero oba obwidhandhabi bw'abaana n'ebindi kamaala.)

Kozesa ebindi ku by'okuboneraku bino okuyamba ebali kwegha okulinga mu kutoola kwaibwe okusingirailala aghali ebyenfuna/enhingiza etutumuka. Abantu batera okwelabira ensansaania dhino bwe baba babala ensansaania ya bizineesi, era kaleniini eby'enfuna/enhingiza yaibwe tetuuka ku kye basubira. **Ebibuuzo bitono biti okwelingamu n'oluvainhuma okukola ekyeitunzi ekiva mu bizineesi yo:**

1. Osikirizibwa okugula ebyokulya, okunhwa oba ice-cream bw'oja mu katale?
2. Abantu baloghooza batya bw'ovaala engoye empyaaka ku mikolo?
3. Otela okugula eby'okumyuula enkumu n'eb'okutana ebindi okwelungiya?
4. Gha ebyokuboneraku bwe wakozeza sente dha bizineesi mu bibyo.

Bukodyo bw'okwaghula Sente dh'obwakeene kuva mu Sente dha bizineesi

- Salagho okwaghula ensagho/endhyanga ya Banka ya bizineesi n'eyiyo
- Kuuma ebighandiiko ni lisiiti mu bifo byaghufu
- Tegeka eby'embaririra bya bizineesi n'eb'obwakeene nga byaghufu
- Yaghulagho byombi era kola amateeka ag'okutuukirira buli sente
- Kuuma okulondoola okwo mu nsansaania egabanizibwa
- Kuuma okulondoola okwo bw'okozesa esente dho'wakeene mu bizineesi era dhiizeegho ighe mweene

Miganhulo gy'okwaghula esente dh'obwakeene n'esente dha bizineesi

1. Okwanguyizibwa mu kulondoola sente dha bizineesi edhabuligho nga bwe dhiidha

Okwaghula sente dha bizineesi yo n'edhobwakeene kiyinza okukifuula ekyangu okufuna ekifaanani ekituufu ekyanga sente dha bizineesi yo edhabuligho ng abwe dhingira. Singa oba oli kuzozesa ebyobugaiga byo nga sente okughaayo ng'etan-diikwa y'emighendo gyo mu bizineesi, oidha kwenda okulondoola ensansaania edho bulungi. Kiidha kukubeerera kyangu okukumakuma ensansaania nga elaga—ebyenfuna/ennhingiza ku Nsansaania—nga bwe biri mu mbalirira ya bizineesi yo mu ngeri eboneka.

2. Okukola Okubalirira okusingaku butuufu

Okukuuma ensagho ya sente ey'obwakeene ne ya bizineesi nga byaghufu kuyamba okusobola ensasula n'okugha empooza. Singa oyaghula esente dha bizineesi yo okuva sente edhobwakeene, oidha kukyagaana nga kyangu okwagaa-na okusalibwagho okugasa ku bigema ku kutegeka bizineesi.

3. Okusobola layisensi n'empooza

Okutandiika e bizineesi kilimu ensansaania nnhingi. Kikulu inho okulondoola byonabyona bino era oyinza oluvainhuma okughaayo okusalibwaku empooza. Oli n'okutoolaku ensansaania singa osobola okukilaga bulungi.

4. Kuuma/tangira eby'obugaiga byo okuva mu mabandha agali mu mateeka

Okukuma ebyobugaiga bwa bizineesi yon ga bya ndhaghulo okuva ku by'obwakeene kiyinza okuba ekibandha era ekiyamba okuuma/otangira ebyobugaiga byo singa omukono ogw'amateeka gwidhagho. Singa ghagwagho ensonga mu bizineesi dho, kiidha kuba kizibu kino okukosa obugaiga obwakeene era busigala nga buziraku nsonga.

5. Tandiika emboneka ya bizineesi n'obwamufu

Ensagho ya bizineesi endhaghufu eyinza okuyamba okutegeka bizineesi yo okuboneka nga esingaku edhaligho eira era edhitutumuka—bwe liba liina lya bizineesi n'elili ku mpapula ni kaadi dh'okweghola, ekyokuboneraku. nga bana bizineesi kamaala, oyinza kutandiika nga okolera ghansi gha liina lya, aye bizineesi yo bw'egya ng'ekula wandilinzemuk-ya DBA (“Doing Business As”) oba (“Kukola bizineesi Nga”)— okukakalabya ghansi gha liina bizineesi itongole. Kyonakyo kino kiyinza n'okukuyamba okuboneka ng'ekisingaku okusikiriza abakugulaku, abagheereza ebyamatano ni b'okukolagana nabo, ekiyinza mu nkomerero oyamba ozimba okwongera obukombe.

6. Okufuna Sente dha bizineesi-yonka n'ebindi

Banka edhindi dhigha obukwakulizo butono bizineesi edhitereka mu banka, nga bizineesi okukebera ensagho. Kyangu okufuna okugholwa singa oyaghula bizineesi ne ebibyo mweene.

Okwekubamu tookyi esinga maani mu ky'okwaghula esente dha bizineesi n'edhobwakeene

Hajji musaadha mugaiga wa ku mwalo gwa Namasale ku Nnhandha Kyoga. Ali n'abakozi abaswika 50 nga muno mulimu abakazi na abasaadha abakola nga “bariyas”, okukaza mukene n'okutegeka entimba aghalala n'abandi. Hajji buliidho abairen-ga na sente dhabuligho mu ngalo era nga asasula abakozi be okusinziira ku kiki kye baba bakoze. N'okugaitaku ekyo, akola neekilala ku maato ge okugalongoosa n'ebya bizineesi ebindi. Lulalalala aghandiika ensansaania n'ebyenfuna/ennhingizas mu katabo akatono kaatatera kuumira mu kifo kilala. Bw'aba n'ebintu by'okugula nga bya maka, atoola sente kuva ku sente dhabuligho. Nibwebaba abatembeeyi babita, akozesa sente n'edala edho. Asigala nga n'omusaadha omugaiga ku mwaalo gwa Namasale. Olwekitiibwa kye ku mwaalo, atera okusanhusamu baine mu kunhwa abaamutuuma e liina 'Kyabazinga owo Mwaalo'. Olwisi atumisa sente dhabuligho kuva ghaka nga ali mu baara era tiyeghoola mu baara nga bwakikakasa.

Bibuuzo

- Bikolwa ki ebileeta esente era bikolwa ki ebitoola esente.
- Kili kitya esente dha bizineesi bwe dhikozesebwa nga edh'obwakeene n'esente edh'obwakeene bwe dhikozesebwa nga edha bizineesi?
- Bulabe ki mu kusalagho kwa Hajji ku Sente dhe?



Okulabula!

TOTABULA SENTE DHA BIZINEESI NA SENTE DHIDHO MWEENE

4.4.2 Okunoonia entandiikwa

Entandiikwa ni ki?

Entandiikwa kitegeeza esente/esente dh'obugaiga e bizineesi dh'eyinza okozesa okughagira enkola yaayo nga amagezi, sente dhabuligho, masini/ebiyuma, ebyokukozesa n'ebiyobugaiga ebindi.

Omuva entandiikwa

a) Munda omwo omuva entandiikwa / ebyobugaiga bya sente

Dhino needhisigala okuva ku dha mweene bizineesi

- **Mweene okweterekera.** Buli kanaku okutunda ebyennhandha oba mu ngeri eyindi ebyenfuna ebingiza sente
- **Magoba agaidye nga gaghera.** Oluvainhuma lw'okutoolaku ensansaania okuva ku byenfuna/ennhingiza
- **Ensako okuva mu maka.** Banamaka bayinza okughaayo butereevu oba mu ngeri eyindhi mu bizineesi nga entandiikwa, entambula, obukozi n.b.d.
- **Okutunda ebyobugaiga bya ighe mweene.** Buno obugaiga bwa mweene obutundiibwa buyinza okuba mu ngeri nga eitaka, ente, embuzi, embiidhi n.b.d.



Omuva entandiikwa dha bizineesi y'okuvuba

Ebisikiriza	Ebitasikiriza
<ul style="list-style-type: none"> • Okughaayo mu kutegeka, n'okukozesa okusalibwagho mwene kintu nga takakiibwa • Mighendo gisikiriza – (kuzira magoba) • Mwene kyo taziya era tafunamu 	<ul style="list-style-type: none"> • Kayinza kuba katono • Oyinza okukiragaadhaira i.e., obutakimaliriza

b) Entandiikwa eva kuluya

Bino bifa ku ntandiikwa eyinza okwidha mu bizineesi okuva kuluya mu mikwano, abayambi n'abandi abatali ba mu maka. Bayinza okuba bayambi bava ghano oba ndha era mu ngeri ya bilabo, kughayo/nsako/makungula.

Ebisikiriza	Ebitasikiriza
<ul style="list-style-type: none"> • Bya bwerere era biziraku kyosasula 	<ul style="list-style-type: none"> • Tibyesigika • Tibiidhira mu biseera • Byakabaaku emisoso

Okwewola amabandha

Gano gayinza okuva mu bbanka, ebitongole ebiwola, abawola sente, ebitongole binakyegha, okweterekera okutono n'obubiina obw'okusiga sente.

Ebisikiriza	Ebitasikiriza
<ul style="list-style-type: none"> • Muvaamu eby'obugaiga ebindi, tekinologiya, ebikozesebwa mu bizineesi n'ebiyokukozesa • Bisikiriza okukola einho n'empisa okusobola okusasula na amagoba/enkasi • Kireetagho okwekomaku/okwekubiriza 	<ul style="list-style-type: none"> • Omusolo ku magoba • Tidhiidhiragho • Okusasula kwa bukake • Ebiziyiza ebiva kuluya kwa bizineesi • Bulabe bw'ofirwa ebiby singa bizineesi okulema

Okwewola okuva mu bakugheerereza eby'okutunda

Ighe oyinza okufuna eby'okutunda okuva ku babitunda, ghabitunda oluvainhuma wabasasula sente dh'ebintu ighe waasigaza amagoba

Ebisikiriza	Ebitasikiriza:
<ul style="list-style-type: none"> • Ngeri nkalamu ya kufunamu eby'okutunda • Kuzira kusasula misolo • Kikendeezaaku mu sente dh'esaasaania – (okulagiriza n'ebindi kamaala.) 	<ul style="list-style-type: none"> • Emiwendo gya ghaigulu • Ebitundibwa bya mutindo gwa ghansi • Obutasobola kuteesa mu by'okutegeka ebireetebwa



Eky'okukola: Okuzimba entegeka ya bizineesiyo



Igulagho ekitabw kky'okutegekera bizineesi era akusenziira ku bizineesi dh'osazewo okukola mu lugendo lw'okuta omutindo gw'omughendo mu byeike.

Omuva okusolozza eby'obugaiga nga sente

- Omugaite ogw'ebyetaago.
- Amaka/Okuva mu mikwano
- Okuva mu mwene/esente dha bizineesi
- Okufuna amabandha /okwewola, Okwekoopa n'ebindi kamaala.
- Mugaite gw'ebyobugaiga nga sente edhabuligho
- Ndhawulo/ekibulaku mu kyetaagibwa
- Okuwola okwetaagisa

4.4.3 Kusobola Okughola

Okugula n'okutunda n'okugwola bimanhiibwa. Muyinza okuvaamu ebirungi aye ate muyinza n'okubaamu ebitali birungi ng'abantu obutaidhukira buliidho esente n'okwidhukira abo abababandha era na sente imeka. Abantu abanda bayinza okusasula luvainhuma lwa kiseera kaghavu oba obutasasula dhonadhoona. Okutegeera bwe kisoboka okuwola kiidha kukuyamba okufuga bizineesiyo okusingakuuku gh'eri.

Kale,ni -ni, olwisi kisingakuuku obutatunda ku ibandha ghaire. Singa oba n'eby'otunda kwibandha, kuuma amateeka gano:

- Guza kwibandha abo abakugulaku buliidho boidhi oti baidha kukusasula mu kiseera
- Saba bakusasuleku mu bitundutundu.
- Buliidho twala sente dhabuligho edhimala okugula emigabo/sitooko emiyaaka.
- Kuuma ebitabo ku bantu abakwewolaku.

Ebisikiriza n'ebitasikiriza okutunda ku ibandha

Ebisikiriza	Ebitasikiriza
<ul style="list-style-type: none"> Kiba bugheereza y'abaguzi era kiidha kusika abandi okukugulaku. 	<ul style="list-style-type: none"> Abakugulaku bayinza okulwa mu kusasula oba obutasasulira irala. Ghayinza okubalukagho enhombo kukusasula. Oyinza okugheza amabandha mangi kyakuzibughalira okumanha naani y'oli kubandha era sente imeka dh'omubandha. Esente abakugulaku dhebali n'okusasula dhisobola okugula ebikozesebwa oba okwongera mu bizineesiyo

Ebisikiriza n'ebitasikiriza mu kugula kwiibandha

Ebisikiriza	Ebitasikiriza
<ul style="list-style-type: none"> Okugula sitooko bwe eba ku bbeeyi ya ghansi (nga eby'ennhandha, mwogo), kirongoose, talika me-ni otereke era okitunde ku bbeeyi nga eniinie. Okukusobozesa okugula dondolo mu bungi (ebitundibwa nga obuse). Taamui ensansaania bw'eba ghaigulu (nga ekizibikiriza). 	<ul style="list-style-type: none"> Ghayinza okubagho enhombo oba obutategeragana mu nsasula. Oyinza okwerabira nti oli n'eibandha ly'esente. Eriyo engeri y'okugula ebintu ebiteetaagisa. Olwisi oli n'okusasula sente edhisingaku bwe ghandiguze singa tiweewola (amagoba).



WEEGENDEREREZE

Ensonga Enkulu

Singa osalagho okugula nga weewola, bona oti oidha kusobola okusasula eibandha mu kiseera! Nga okaali kugula kwibandha kola bino ghaifo:

- Bala omughendo gw'amagoba g'oidha okufuna mu bizineesiyo.
- Amagoba gasobola okumala okusasula eibandha era ghasigazagho sente okweterekerera.

Weebuuzwe mwene: Entegeka ya bizineesi yange esobola okuvaamu amagoba okusasulira byenguze kwibandha okutwala mu maka gange?

Jiira ku nsonga dhino:

- Tosobola kusansania sente dh'ozira. Gh'oba nga okaali kufuna sente dh'obandha abantu, tidhiba dhidho. Osobola kusasulira ensansaania oluvainhuma lw'oufuna esente dh'oli kubandha abantu.
- N'ekirala ighe okusasula abantu abandi. Singa ogula kwibandha olwa bizineesi oba amaka, oba oli n'okusasula eibandha me-male ghaabala amagoba ga bizineesiyo. Oli n'okusonda sente kumbali okusasula eibandha.
- Mu ngeri yonayoona, gezaaku okusasula eibandha mu kiseera abantu beetegeke okukuwola kabiri mu elkiseera ky'ogyenderamu kabiri. Engeri y'osasulamu eibandha mu kiseera eyetebwa Obwesimbu mu kusasula.

4.4.4 Emikandala dha Banka n'okusobola okwewola amabandha

Omukandala gwa banka ani ki?

Omukandala gwa bbanka n'ekifo ky'oyinza okutaamu n'okutoolamu eby'obugaiga nga sente era nga kyakakasibwa okwetebwa kiti banka. Mu Uganda banka dhonadhoona dhifuna layisensi okuva mu banka ya Uganda.

Lwaki oyenda omukandala gwa bbanka?

- Bukuumi:** Sente edhisinga dhikumibwa mu bbanka era tidhisoboka kwibibwa. Banka nibwemenhebwa, esente dho dhiriku omusingo era buliidho dhiidha kusasulwa. Sente dhabuligho dhiyinza okwibibwa singa dhikumibwa Waka.
- Kwanguyirwa:** Oyinza okufuna sente dhabuligho ekseera kyonakyoona okuva ku ATM olw'enkola eno eya tekinologiya.
- Kufuna magoba:** Banka dhigha amagoba ku sente edhiterekebwa. Oyinza okikozesa okweterekerera oba okusalagho obutakikozesa okumala ekiseera.

4. Okusobola Okwewola: Banka dhiga dhiwola singa dhibona nga okuterekakwo mu banka kulungi. Oyinza okukozesa obudhulizi bw'obulamu bwa bizineesiyo okwewolayo kwibanda.

Okufuna eibandha / okwewola okuva mu banka ni mu bitongole ebindi ebiwola sente.

Okwewola ni ki?

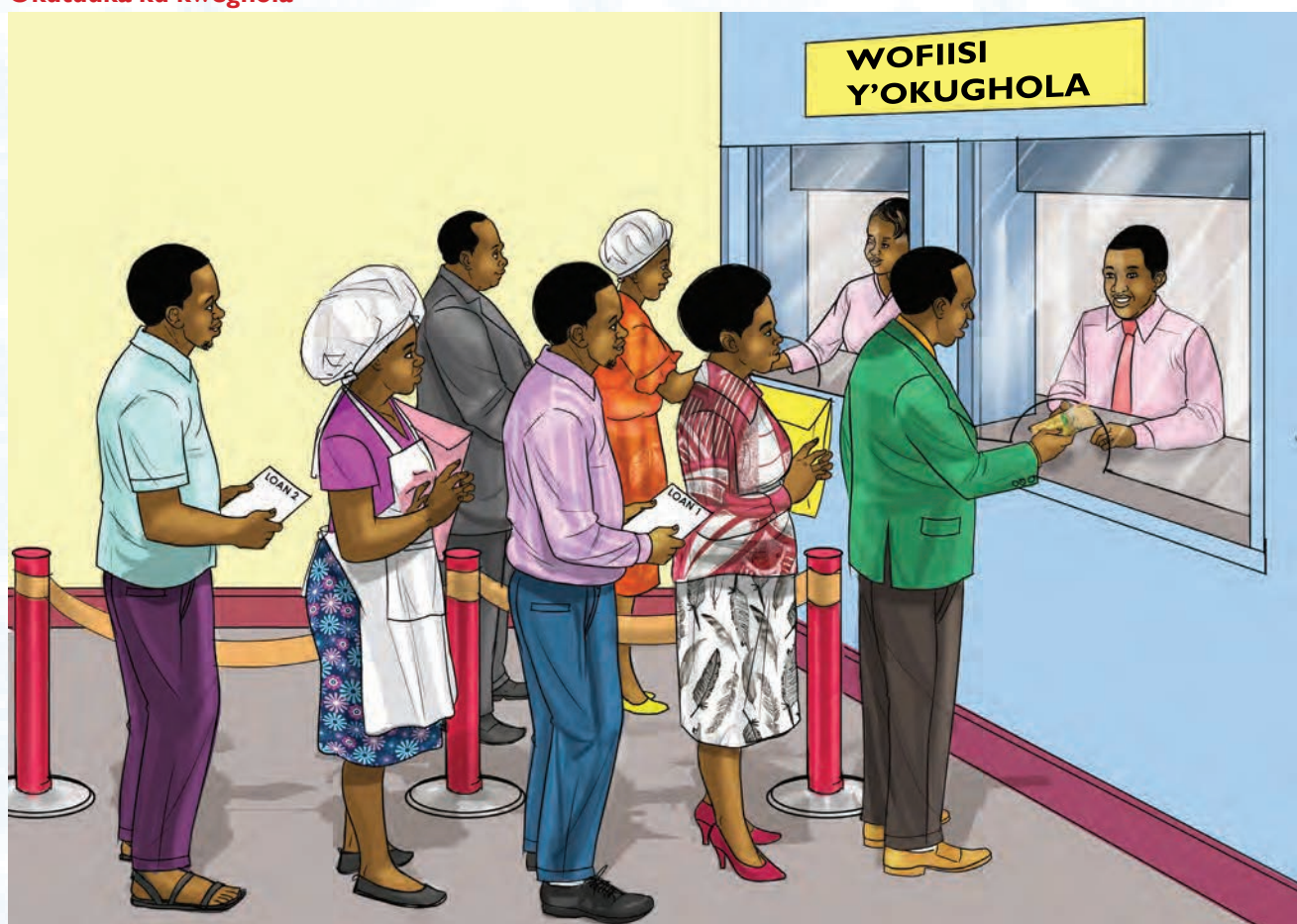
Okughola nkola yebakozesa okutoola omugaite gwa sente bagiwola omuntu owundi nga yebwidha aidha kudhiiza aye nga dhiiriraku amagoba kw'edho dheyafuna buli kata k'ekiseera kyebaikiriziganiaku yebwidhaku. Nga okaali kweghola, obusobozi ow'okweghola bulingibwamu ku Bukuumi/emisingo, sente dhabuligho bwe dhiidha, enkozesa ey'eibandha n'ebindi kamaala.

Ebiliwo mu kughola

Ghaligho engeri kamaala enkulu edh'okusalagho obunene bw'okweghola n'obwangu ey'eghola bw'anaamala okusasula eibandha:

- **Enkulu edhegholwa:** Guno n'omughendo gw'esente ogulaga edhili kwegholwa.
- **Kiseera kya kusaliramu:** Ntangama ya kiseera eyeghola kyamala okusasula eibandha.
- **Magoba ku ibandha:** Omughendo gw'esente ogweyongera ku ibandha.
- **Kusasula eibandha:** Omughendo gw'esente ogusulwa buli mwezi oba wiiki okusobola okumalayo eibandha.

Okutuuka ku kweghola



Omugisente ow'ebynnhandha Okutukibwaku okughola kwa banka

Ole bwayenda esente, asaba okugholwa okuva mu banka oba aghandi aghava okughola. Eyeghola ayinza okwetaagisa okughayo ebimufaku nga ensonga lwaki yeghola, ebyafaayo ku bya sente bye, ndagamuntu ebilaga ebigema ku muntu ayenda okweghola era n'obusobozi bw'okusasula okusinziira ku busobozi bw'okubandibwa. Singa okusaba okugholebwa tikubitamu, ensonga dhimugheebwa. Singa okusaba kwikirizibwa, bombi aghola n'agholebwa bata olukono ku bughandiike obwiitootola okwikirizagania kuno. Akoopa akoba ekiseera ky'okughola, oluvainhuma agholeibwa alin'okusasula omughendo ogulike n'ebisale ebindi, nga amagoba ku ibandha.

Migaso gya kughola

Oli n'okwetegekera okweghola nga okaali kukujaamu. Bona nti okozesa esente dh'okweghola ku nsonga y'odhifuniire ku. Eibandha ligheebwa lwa nsonga kamaala, omuli okugula ebyamato ebingi, okuta mu bizineesi, okulongoosa ebizimbe, kwongera kunhweza kweghola, na kugaziya oba kutandiika bizineesi mpyaka. Okweghola n'okuyamba ebitongole ebyamatano okugaziya enkola dhabyo.



Abeekuuliisi ab'ebynnhandha abakozesa obulungi sente dhe beekoopye

4.5 Bizineesi n'okufugasa ebya Sente

4.5.1 Eby'enfuna n'ebya'ensansaania

Eby'eningiza ni ki?

Eby'eningiza biyinza okumanhibwa nga esente omuntu oba bizineesi by'efuna okuva mu kukola, okugha empeereza oba okuva mu kusiga. Eby'eningiza muganga n'okubaamu ebirabo okuva mu be mikwano, okufuna ku gavumenti oba akasiimo, okufuula eby'enfuna eby'obugaiga (okukuba amatoofaali, eby'obulimi), okuva mu bumanhirivu n'ensagho enzibizi (nga okutungira eby'emikono, okusitula abantu okuva mu maato, okukola amaato n.b.d.), okutunda eby'okutana n'ebindi.

Okutwaliza aghalala; esente edhiidha mu bizineesi = Eby'eningiza.

Ensansaania

Ensansaania ni sente edheetaagisa okugula ekintu. Okutwalira aghalala, kino kirimu okufulumya esente okugha omuntu oba ekikunsu nga okusasulira ekintu, oba empeereza. Mu ngeri eya bizineesi, ensansaania eghanga okuba mugendo mutongole ogwa bizineesi oba ekikozeseibwa mwene bizineesi obubi. Esente bwedhitoolebwa mu bizineesi, eba nsansaania nnungi oba mbi. Ebika by'ensansaania ebighanga okuba mu bizineesi n'omuli; eby'empeereza nga entambula, emisolo/okughooza kwa akatale, okusasula okupangisa, okufuna n'okusasulwa emisaala, enku dh'okukalilira ebyeike, okusasula ebyamaguzi/ebyeike, okulongoosa amaato, okugula/okughera obutimba

EKIKOIKO: Okughola kya bya nfuna oba kya nsansaania.



Ebyenfuna n'enfulumya

Okuviira ku nsansaania mu mukuululo gw'omughendo gw'ebyennhandha ekyokuboneraku enku dh'okukalirira, obutimbe, amataala ga mukene, entambuza ey'e byennhandha, emmere ya abakozi, supeya dha yingini, mafuta ga yingini, okupangisa kwa sitoowa/entaliko n.b.d.



Kasitoma ali kuwa omukazi atunda Mukene esente nga nabakozi bali kutwika ekimotoka

Ekighandiiko ky'ebyenfuna

Ekitabo ky'ebyenfuna kikulu inho kubanga kighandiika ku byenfuna/by'ehingiza n'enfulumya ebyendhawulo mu bizineesi.

- Kino ekighandiiko kikulu inho mu bizineesi kubanga kyoleka embeera ey'ebyesente mu bizineesi
- Kino ekighandiiko kiinhonhola ebyenfuna n'enfulumya ya bizineesi
- Kiraga obungi bw'okufiirwa n'amagoba okusenziira ku kitabo ky'ebyenfuna, omusuubuzi ayinza okukola ku kusalagho oba ayongera mu mu bizineesi yaalimu buti oba agezaaku bizineesi eyindi. Kino kisalibwagho kuva ku ngeri bizineesi bw'eri kufiiriza oba amagoba

Ekyokuboneraku kya sitatimenti ey'ebyenfuna bya bwakeene

Eitabo kya byanfuna bya mwene	
Enhingiza (Buli wiiki)	
Eitunzi ly'ebyangege	300,000
Eitunzi lya Saabbulenyanya	400,000
Omugaite gw'ehingiza	700,000
Ensansaania (Buli wiiki)	
Okupangisa	100,000
Entambula	50,000
Mmere	40,000
Ebisaasiro	5,000
Layisensi (Empooza)	50,000
Okusasula eibandha	60,000
Emitemwa gya Sacco	70,000
Omugaite gw'ensansaania	375,000

Okukozesa ebighandiiko by'ebyenfuna okutegeka okusalibwagho kwa bizineesi

Kyamugaso inho Omusigasente okukuma ebighandiiko byaibwe byonabyoona ebyentegeeragana ya bizineesi. Aye ekisinga okuba ekikulu n'okukozesa obubaka buno okutegeka n'okukola kusalagho kwa bizineesi okusingira irala okulongoosa oba okwongera mu kuleeta amagoba. Ebibuuzo byoli n'okusinga okwebuuzwa mwene ku nkola ya bizineesi kiidha kuva ku bubaka obugema ku bizineesi. Kino kiyinza okukolebwa mu ngeri eyendhawulo nga n'omuli;

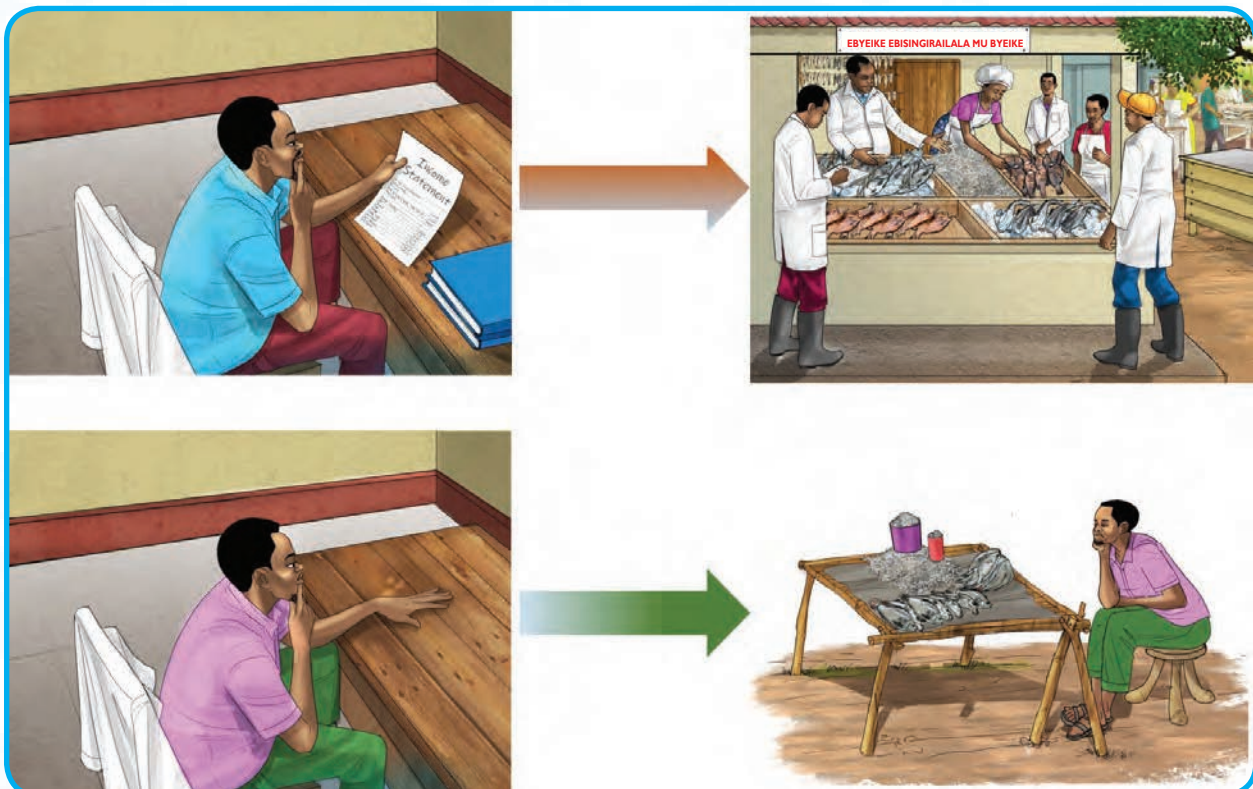
1. Okupima ebivaamu; kikulu inho okumanha ebibala by'okukakaalukanakwo mu kifo ky'okukola ng'ozira mulamwa. Linga ku nsonga edhikuleetera okukola okufiirwa oba amagoba, embeera erimu okusansaania okubitiriire, emighendo egitagasa n'okusalagho engeri dh'oyinza okwongera oba okubirongoosaamu. Kino kiva mu mukutegeera nti bizineesiyo bweri eri kukola amagoba oba okufiirizibwa.

2. Salagho ku mbalirira; Ebigema ku by'enfuna okuva mu kitabo eky'ebyenfunayo ebiidha okukuyamba okutegeka oba okutebenkeza bizineesiyo okusingira irala ebigema ku kubalirira okwendhawulo. Osobola mu bwangu okutegeka okusalibwagho okwesigama ku bubaka bwoli nabwo.

3. Sala ku mighendo egitagasa; Faayo ku by'enfulumya ya bizineesiyo okulaga engeri ki y'osansaania ku kiki era li. Kino kikulu okubona gha ghoota esente edhisinga bungi okusobola okughonia n'okwongera mu bwidhuvu bw'eb'enhingiza. Ekiigulamaiso kino kyongera omukisa gwo okutereka sente n'okucusa mu nsansaania yekiri kwetaagisa einho.

4. Longoosa mu kukola okw' Abakozi; Okutegeera enkakalubya ya bizineesi kiyinza okukuyamba okugha ebibono ebigasa y'abakozi. Kino kirongoosa embeera okusingira irala okuta eisira ku kusalagho ku binughirirwa n'enkola mu kifo ky'okukendeeza emighendo. Kino kiyinza okukulembera okutegeka okw'aghalala okusingira irala agho amagoba aganughirirwa nga gategezigha banakikunsu bonaboona.

5. Kyusa mu mbonaka ya bizineesi; ekitabo ky'eb'enhingiza kiyamba mwene SME okubona bizineesi mwise eiram-biriira n'okusalagho okukolebwa mu kugifuula bizineesi endhidhuvu. Okusalagho ekisingakuuku kikolebwa mu nsonga eno.



Sente edhingira - Sente edhifuluma = Magoba oba Kufiirwa oba Kugheghuka

4.5.2 Amagoba n'okufiirwa

Magoba ni ki?

- Amagoba kitegeeza okufuna oba okusaulwa Abeekuuliisi kye badhuuba okufuna nga ebisoomooza bimaze okweghaliika. Kino kitegeeza kiti esente edhingira mu bizineesi dhisingaku edhifuluma.

- Amagoba galaga abagheereza eby'obugaiga nga sente mu bizineesi. Banka, abagheereza eby'amatano n'abakoopa sente abasingaku banguya okukoopa bizineesi eyinza okulaga eti ekola amagoba (oba esobola okukola amagoba yebwidhaku) era nti eyinza okusasula amabandha nga ekiseera kituuse.
- Amagoba kikulu inho eky'ebyenfuna mu bizineesi.
- Amagoba gakuumbwa mu bizineesi (i.e., nga tigabanziibwa mu migabo/sitooko oba ensasula edhindi) dhimanhiibwa nga amagoba.

Amagoba agasigalira kikulu inho omuva eby'enfuna bya bizineesi, aye okusingira irala entandiikwa ya bu bizineesi obutono. Singa eitunzi to litundibwa ku bbeeyi ekisingaku ayakikola kireettagho amagoba agho-ni gasobola okwizibwa mu bizineesi.

Okufiirwa ni ki?

Okufiirwa n'ekikontana n'amagoba. Okufiirwa kikendeeza mu bwidhuvu bw'ebyenfuna /ebyennhingiza. Okufiirwa kubaag - ho nga okusansaania kusingaku esente edhingira mu bizineesi. Kitegeeza kiti okusansaania kusingaku esente edhizaala oba okugula eby'okutana byo okusinga esente dh'ofuna mu by'okutunda. Bizineesi edhisinga dhitera okufiirwa mu kutandiika aye oluvainhuma dhitandiika okukula. Olwisi abantu batwala okusalibwagho kw'okwekoopa okulongoosa ebyononeike aye gh'eba n'esente mu banka edhimala, oyinza okukozesa edho okumala emighendo.

Bukodyo ku ngeri ey'okumanha nti oli kutambulira mu kufiirwa

- Gh'oba ozira sente dhimala okusasulira ensansaania.
- Gh'oba ni sente edhisigaire mu banka nga dhiri mu mpiriita oba ekyesiitaaza ky'otaidhi nti onaafuna edhindi kabiri.
- Toli kutunda ku mugendo ogwetaagisa kuba oli kuteebereza, ekyokuboneraku singa enkola ya bizineesi yesigama ku kutunda bitundutundu ebyeike 20 aye ghaatunda bisatu byonka.

Okukutula ni ki?

Kino kitegeeza ekiseera emighendo egyagula n'egingira bwegyagaayaga era nga ghazira magoba oba kufiirwa.

Mu bufunze;

Sente edhingira - Sente edhifuluma = Magoba oba Kufiirwa oba Kugheghuka



Buti oidhi kiki ekivaamu okugobolola/okufuna esente n'ensansaania y'esente. Oyinza okusalagho okusansaania ekitasanira, oba ky'oyinza okukendeeza?

Okutegeka sitamenti ku magoba n'okufiirwa

Ekitabo kya magoba n'ekufiirwa (P&L) oba Sitamenti eyookwingiza?

P&L Kitabo kya byasente kifunza okwingiza, emighendo, n'ensansaania edh'ekiseera. Kiraga obungi bwa magoba oba okufiirwa mu bizineesi.

Ekyokuboneraku ekyekitabo ky'amagoba n'okufiirwa

ACHIENG& ACHEN FISHERIES BUSINESS

Ekitabo ky'Amagoba n'Okufiirwa

Mwezi oguwaaku nga 30 Namwendwa 2023

Ebyogerwaku	Bungi (Shs)	Bungi (Shs)
Nnhingiza		
1. Itunzi lya Ngege	3,000,000	
2. Itunzi lya Saabbulenya	5,000,000	

3. Itunzi Iya Mukene	2,400,000	
OMUGAITE GW'ENHINGIZA (A)		10,400,000
Ensansaania		
Ebikozesebwa (maadhi na masaanhalaze)	20,000	
Emisaala n'ensasula y'abakozi	1,500,000	
Emighendo gy'okulabirira abakozi (kwidhandhaba)	220,000	
Emighendo gy'okulanga	80,000	
Empulizagania ya bizineesi	50,000	
OMUGAITE GW'ENSANSAANIA (B)		1,870,000
OBWIDHUVU W'BYENFUNA(A-B)		8,530,000

NB: EKitabo kya magoba n'okufirwa tibiri na kukolebwa kutuusa nga ensuubula mu ntengama eyo byonabyoona ebitegekeibwa bimaze okughandiikibwa.

4.5.3 Kusobola okugula

Okugula ni ki

Okugula kitegeeza okufuna eby'amaguzi n'ebiyokugheereza ebyokozesa mu bizineesi oba omuntu. Okugula kulimu okukola bizineesi n'ekigendererwa ky'okugula ebikozesebwa eby'omutindo omutuufu, mu bungi obutuufu okuva mu kifo ekituufu bireeteibwa mu kifo ekituufu ku kiseera ekituufu ku bbeeyi entuufu. Kinhuma Abeekuuliisi okubona nga i bino eby'okugula ebyamaguzi n'ebiy'empereza bigobererwa. Bino byetebwa 'Ntabiro ya Kugula', omuli, Obungi, Omutindo, Omughendo/Beeyi n'okuleeta ebyamaguzi

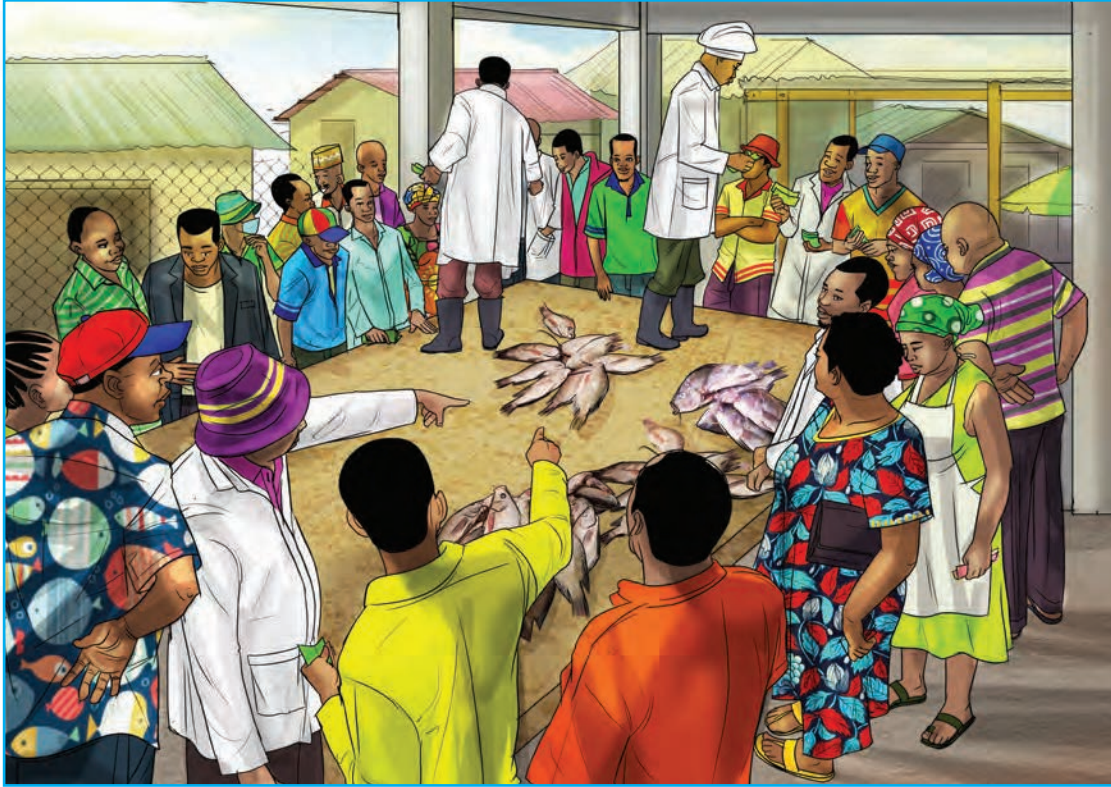


Amadaala mu kusobola okugula

1. Okutegeka: Weetaaga okuba n'entegeka lwaki oyenda kugula (ebyamaguzi, ebyokugheereza).
2. Zuula era Londa okugheereza ebyamatano; by'oyenda okutegeera ani ayinza okugha ebyokugheereza oba ebyamaguzi ebingi
3. Okwogeragania n'okwikirizagania; weetaaga okwogeragania n'emighendo, omutindo era n'engeri edhindi edhiyamba bizineesi
4. Okufuna n'okukebera okugula; ng'okaali kufuna bya maguzi, oli n'okubikebera okumatira okutuukiriza okusalaghokwo. Singa bakola, okusasulira ebyokugheereza.
5. Okusasula; Oyinza okusasulira ebyamaguzi oba ebyokugheereza
6. Kuuma ebighandiiko n'enkolagana; Buliidho kuuma ebighandiiko by'olin'okozesa mu kugula

Ebisikiriza mu kusobola okugula

1. Okugula kugheesa eby'amatano ebyetaagisa mu bizineesi oba obusuubuzi.
2. Biyamba bizineesi n'enkola yaayo okutambuzibwa bukalamu
3. Kighonia esente, ebiseera n'ebiyobugaiga.
4. Kilongoosa enkolagana n'abagheereza eby.amatano
5. Kilongoosa okusalagho
6. Kilongoosa e liina lya bizineesi



Okulamuzza ebyennhandha mu katale

4.5.4 Kughanga okutebenkeza stooko

Okughanga okutebenkeza sitooko/by'otana ni ki?

Eno n'enkola egobererwa okukuuma obungi n'obulungi obusaanira, bizineesi esobole okutuukiriza okusaba kw'abaguzi aghazira kulwa atenga ekuuma omutindo n'ekinhagansi ekitaika ghansi. bizineesi dh'eby'ennhandha edhikola ku kutana ebibisi dhenda emitindo gy'okutunda. Ekigendererwa n'okusobola okutebenkeza eby'okutana nga biligho mu bungi era mu mutindo buliidho kumala okwenda kwa abakugulaku, nga bw'okuuma emighendo egy'okuleeta n'okutereka. Okughanga okutebenkeza by'otunda kikulu kubanga kiyinza okuleetagho endhaghulo ku kufirwa na amagoba. Bwe kikolebwa obukalamu, kikuuma emighendo ghansi nga bwe kikola amagoba ku buli kutunda.



Abavubi abakola mu bwegaisi okughanga okutebenkeza eby'otana

Enkola ey'okuleeta emigabo/sitooko

Okutereza enkola egobererwa kikulu mu kutebenkeza eby'okutana. Bw'oba olinga mu kwetereza mu bizineesi yo kisaine okole bino:

1. Weesibe ku nkola ya nningiza ndala

Kikulu inho okukakasa enningiza ey'ebighandiiko y'ogoberera etuukaana ni bizineesi yoi.

2. Linga mu nningiza yo eya buligho

Oli n'okusalagho kiki ky'oli nakyo agho n'omughendo. Bona ebighandiiko ku by'oli kutunda okuzuula eby'ennhandha ebisinga kutunda, ebili kuleeta amagoba amangi, n'ebitundibwa ebija akatono n'ebikaire.

3. Salagho emitendera gyo egy'obwakeene keene

Oli n'okuzuula emigabo/sitooko gye weetaaga buliidho era salagho ku migabo/sitooko egisinga bungi n'egisinga butono ku buli kintu; ekyomugaso okusalagho okukigula ku mughendo ogusinga kuba gwa ghansi. Kasita ozuul emitendera, kyangu okumanha kiki ky'oli n'okukola. Oidha Kwenda okukuuma ebighandiiko n'entegeka entuufu okusobola okugemagania ebyo by'oli nabyo n'okukola embalirira.

4. Butagheera linga mu bighandiiko by'eningiza

- Weetegerere engeri y'ogula mu ebintu. Okugula kusobola okuba kwesigama ku byafaayo ku by'otana n'okuteebereza okusaba kw'abaguzi
- Okutereza emigabo/sitooko egisingaku n'egitaidha buli kaseera. Kino kiyinza okulongoosa mu kutunda aghazira kukendeza ebyeitunzi
- Linga mu migaso gy'okulanga n'okukumamu omuliro. Nga okaali kuleeta kya itunzi okukikumamu omuliro, bona nti omala emigabo/sitooko okutuukiriza okwongera mu okusaba
- Baaku n'entegeka singa ebitundibwa tibitundwa bulungi nga bw'osubiire. Waire nga kili kityo oba oiza eky'okugheereza ebyamatano oba ekighayo nga ekilabo, bonanti omanha ngeri ki okutoolagho ebiswikirira mangumangu
- Linga mu mateeka eg'ebamatano. Banakikunsu kya bizineesi yo kiyinza okutema empenda dh'okutambuzza ebitundibwa mangumangu n'okumalagho ebitambula akatono
- Okutereka ebitundibwa ebisingaku okutambula. Kisaanira okutereka nga akakodyo okusobola emigabo/sitooko.

Tegeka okulonda n'okupaakinga nga bigemagana era byekansa nga otereka ebitambula akatono einhuma wa sitoowa, ate ebitambula amangu kumpi n'emberi ghe bituukibwaku amangumangu

Enkola egobererwa okutegeka emigabo/sitooko

01

Weesibe ku nkola ya nningiza ndhala

Kikulu inho okubonanti otandiika na nkola ya kughandiika etuukaana ni bizineesi yo.

02

Linga mu ntegeka ey'ebitabo bya buli lunaku

Oli n'okusalagho kiki ky'oli nakyo n'omughendo gwa kyo

03

Salagho emigabo/sitooko y'obwakeene

Oli n'okuzuula emigabo/sitooko gya buliidho gy'oli nagyo era osalagho ku kiki ky'otwala nga ekisinga kuba kya ghaigulu ekyaghansi mu luse lw'emigabo sitooko gya buli kintu

04

Linga Butagheera mu nningiza y'entegeka y'ebitabo

Weebuuzze ighe mweene ngeri ki kusobola bwe kiyamba ebitundu bya bizineesi yo. Bona bino:

- Linga mu nkola ey'okugula
- Okulagira okugula ebintu nga bitonoku okusingaku ebya buliidho
- Okulanga n'okukumamu omuliro
- Okuba n'entegeka eyindi esinga ebitundibwa by'otatunda inho nga bwe wandiyenze
- Okulinga mu mateeka ag'eitunzi
- Okutereka ebitundibwa byo ebisingaku okutambula

Emiganhulo gy'okukuuma obulungi bw'okutebenkeza by'otunda

- Okwongera ku bivaamu n'enkola enkalamu, kyetaagisa okumanha "ngeri ki" ey'okwinhohola byonabyona mu ngeri ekyusa mu bizineesi ey'ebynnhandha
- kikuuma ekiseera ni sente
- Kirongoosa obutuufu obw'entegeka ey'ebitabo
- kuuma abakugulaku nga bakaidha



Ebitakumiibwa bulungi n'emigololiro egitategekeibwa bukalamu

4.5.5 Okusalagho ku mighendo

Okutegeera kw'emighendo n'okuta Emighendo ekitegeza esente dha bizineesi dhonadhona okutegeka n'okutunda ebyeike.

Okuta omughendo okubala omugaite gw'emighendo gy'okukola oba okutunda ebyennhandha.



Omusigasente okuta omughendo ku nsansaania mu bizineesi ey'ebynnhandha

Obukulu obwokutegeka omughendo

Okutegeka omughendo kiyamba bizineesi Ey'ebynnhandha oku:

- salagho omughendo/beeyi (Okusala emighendo n'enkola egobererwa okutaagho omughendo nti omusuubuzi aidha kufuna mu kuwaanisa ebyokugheereza n'ebyamatano. Okusalagho emighendo nkola ya kuta beeyi ya bintu esaanira omukozi n'abaguzi)
- kendeza n'okuziyiza emighendo
- tegeeka okusalibwagho kwa bizineesi okusingakuuku
- tegekera ebiseera eby'omumaiso.

Ebika by'eighendo

Ghaliyo ebika by'emighendo bisatu: egiswikagho (mighendo egikyuka-kyuka),

Eighendo egitakyuka ne;

Emighendo egikyuka

Emighendo egitakyukakyuka: Emighendo egitakyukakyuka n'emighendo egitakyuka na luse lwa kivaamu mu kiseera ekimpi. Eky'okuboneraku n'omuli; okupangisa, omusaala gw'abakozi abatakya, misolo gya katale n.b.d.

Eighendo egikyuka; Emighendo egikyuka gikyuka mu butereevu mu ngeri ya luse olw'okufulumya. Okukyusakyusa kitegeeza nti omugoito gwa beeyi ekyuka gwidha kwesigama ku luse lw'ebivamu. Singa ebivamu bikubibwamu mikuzi ebiri, kiraga beeyi ey'ebikyuka eidha kukubwamu ebiri. Singa ekendezebamu ghagati, emighendo egikyuka giidha kukendezebwa mu ghagati. Singa ekivamu kiziragho, tighaidha kuba mighendo gikyuka egiboneka. Muno n'omuli abakozi ab'olulaako, ebikozesebwa, ebyokupakiramumu ebintu n.b.d.

Emighendo egiswikagho Emighendo egiswikagho giba mighendo gya kutambuzi bizineesi, nga n'omuli; amasaanhalaze, amaadhi, eby'okukozesa okwekuuma mwene ebiri n'okukozesebwa. Okukaakalabya ensansaania nga bwe kyetaagisa okutambuzi bizineesi era tibisoboka kubusibwa maiso. Emighendo egiswikagho mu nsansaania gisobola okulingibwamu buli kiseera okusobola okwongeza amagoba.



Mu mighendo muyinza okubaamu;

- Eighendo emitereevu
- Emghendo emyegise

Emighendo emitereevu gya dhonadhoona ensansaania mu butereevu mu bizineesi ey'okuvuba. Ghaligho ebika bibiri eby'e mighendo emitereevu:

- Emighendo egikolesebwa/emikalumu emitereevu
- Obukozi obutereevu

Emighendo egikolesebwa n'esente dhonadhoona mu bizineesi edhisansaanizibwa ku bitundu ebikozesebwa okufuuka ebitundu oba ebigema butereevu ku by'okutana oba eby'okugheereza by'otegeka oba by'otunda. Eri omusuubuzi oba omutunzi w'ebyeike emighendo egy'okugula ebyeike ebyokwiramu okubitunda emighendo egikolesebwa.

Emghendo gy'obukozi emitereevu kitegeeza sente mu bizineesi yo edhija ku by'enfuna, emisaala n'emiganhulo gy'abantu abali mu by'okukungula butereevu n'ebyokutana oba eby'empeereza

WEEKALIRISE: Abaaleedhaleedha n'abagula mu bungi tibaba na bakozi abakola butereevu mu by'okutana, kale bazira mighendo mu butereevu egy'obukozi. Aye abaaedhaleedha n'abatunzi ab'ekingi, bafuna misaala era enfuna eno eba ya mighendo myegise.

Emighendo emyegise giba ku gyonagyoona, emighendo egy'okutambuzi bizineesi ey'ebyeike yo, eky'okuboneraku: okupangisa, amagoba ku kweghola na amasaanhalaze. Mighendo emyegise gitera kuba ti mitereevu okugema ku byeene ebitundibwa oba Empeereza yeene. Emighendo emyegise giba olwisi gy'etebwa egiswikira oba ensansaania.

Oli n'okutegeera ebika eby'endhawulo mu mighendo okusobola okubala omugaite gw'emighendo gy'ekitanwa oba empeereza mu bizineesiyo bw'ekola oba bw'etunda.



Emighendo egitacuukacuuka n'emighendo egikola nga tigicuuse mu kiseera ekimpi. Ebyokuboneraku n'omuli; okupangisa, misaala gy'abakozi abaligho obutacuuka/lubeerera, ebisale bya akatale n'ebindi kamaala.

Bbeeyi eacuukacuuka mu butereevu okusinziira ku nfulumya. N'omuli abakozi ba leedhaleedha, ebikozesebwa, eby'okusakira/paakinga, n'ebindi.

Emighendo egiswikagho n'egikozesebwa okutambuzza bizineesi, nga n'omuli; amasaanhalaze, amaadhi, eby'okukozesa mwene okw'ekuuma /ebiri n'okuvaalibwa.

Emighendo egyenkalakalira

Emighendo egikyuka

Emighendo egiswikagho

Ebika bye mighendo

Emighendo emitereevu

Emighendo emitereevu gya byonabyoona eby'ensansaania ebigema butereevu ku bizineesi ey'okuvuba. Ghaligho ebika bibiri eby'emighendo emitereevu

- Emighendo egikola ku bintu butereevu
- Emighendo emitereevu egy'obukozi

Emighendo egikola gy'esente dhonadhoona edhisansanzibwa mu bizineesiyo ku bintu ebikalu /ebikolesebwa okufuuka ekitundu ku byo oba mu butereevu ku by'okutana oba eby'empeereza by'otegeka okutunda.

Emighendo gy'obukozi mu butereevu gigema ku byonabyoona eby'esente mu nsansaania ya bizineesi ku nfunu, misaala n'emigaso gy'abantu abali kwetaba butereevu mu by'okukungula eby'okutana oba eby'empeereza.

Emighendo emyegise/egiswikagho

Emighendo emyegise gya byonabyoona n'emighendo egindi gy'olinagyo mu kutambuzza bizineesi ey'ebyeike, eky'okuboneraku: okupangisa, amagoba ku kwewola na masaanhalaze. Emighendo emyegise gitera obutaba mitereevu okugema ku kirala kyeene ekitundibwa oba ekigheerezebwa.



Okubala endhiita ye beeyi ey'ebyeike

Goberera eky'okuboneraku ghaifo okubala edhiita ya bbeeyi y'ebyeike okubitira mu gano amadaala.

Idaala 1: Bala emighendo egitakyukakyuka

Idaala 2: Bala emighendo egicuuka

Idaala 3: Bala emighendo egiswikagho

Idaala 4: Bala omugaite gwa buli bbeeyi ey'ekitanwa

Ekyokuboneraku ky'okubala bbeeyi ya buli ndhiita ya byannhandha bitundutundu 300

Emighendo egitakyukakyuka		Beeyi ecuuka		Ebiswikirira	
Ekika kya bbeeyi edhitakyuka	Omughendo	Ekika kya beeyi ecuuka	Omughendo	Ekika kya mighendo egiswikagho	Omughendo
Kambe,	10,000	Emighendo gya bukozi	200,000	Amasaanhalaze	5,000
meeza,	45000	Emigabo/sitooko ya byannhandha	1,000,000	Mafuta ga piki	150,000
piki,	1,000,000			Emisolo gya katale	20,000
igaali n'ebindi.	200,0000			Okupangisa	50,000
Omugaite gwa mighendo emitono	1,255,000		1,200,000		225,000
Omugaite gya Beeyi (beeyi etakyuka + beeyi ekyuka + beeyi engise)	2,680,000				
Omugaite gwa bbeeyi mu buli ndhiita (Omugaite gwa beeyi okugabania mu bungi bw'ebyeike)	2,680,000/300 bbeeyi ya bitundutundu bya ndhiita 8,900				

Okusinziira ku bighandiiko by'olina ku bizineesi, buti bala ebbeeyi y'endhiita keene ey'ebyeike ebitundibwana n'eb'y'empeereza by'okolamu.

Okusala emighendo gy'okutana ebyeike

Okugereka emighendo ni ki?

Okugereka emighendo n'enkola ejirwaku okusiba emighendo omusuubuzi gy'anafuna mu kutana eby'empeereza n'ebya-matano. Okugereka emighendo kukozebwa okucuusa bbeeyi ebintu esaanira omukozi n'abaguzi.

Okugereka emighendo gy'ebyeike.

Kuno kusalagho kwa sente imeka ebyeike byebinaatundibwa oba binaagulibwa. Bino bibaagho nga okugereka bbeeyi y'ebyeike kughoire.

Ebisale oba bbeeyi y'osasuza eri n'okubaamu bino:

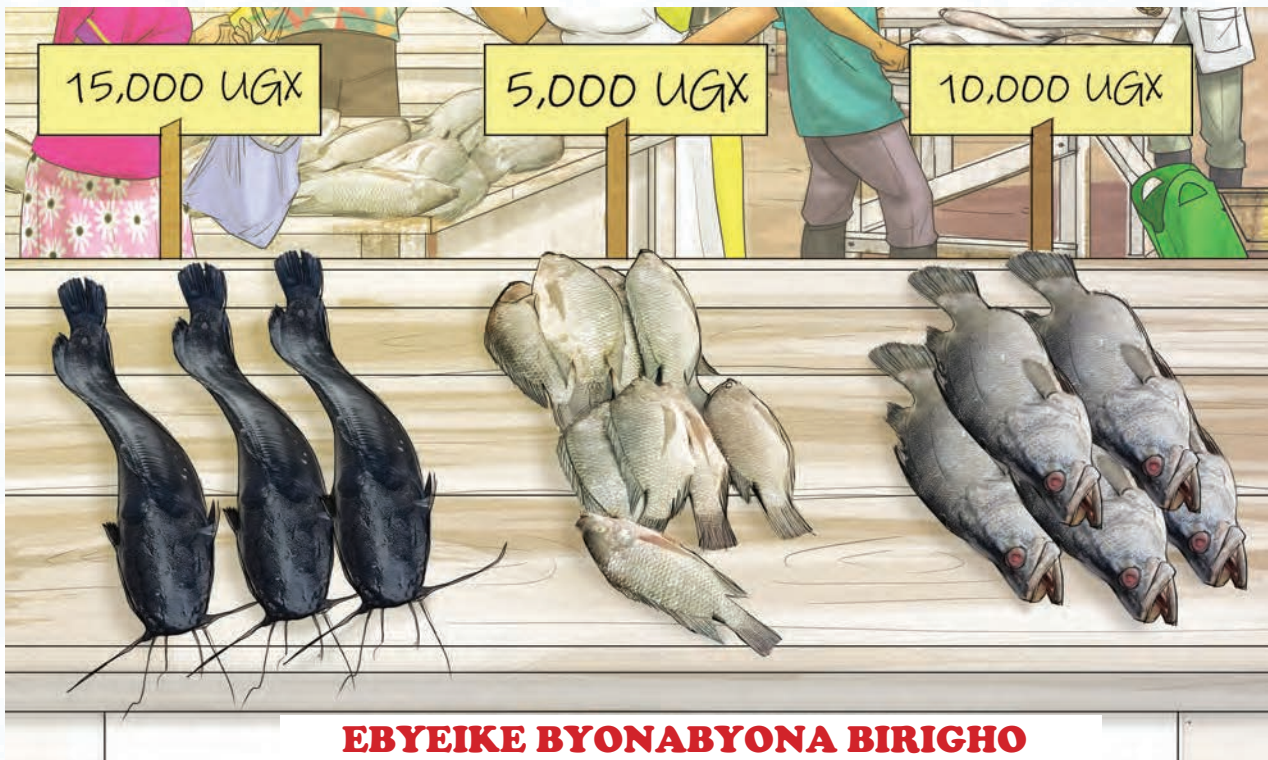
- i) Nti beeyi yonayona ey'okukungula eswika edhiguze
- ii) Nti kuliku amagoba
- iii) Nti ebisale oba beeyi elaga omutindo gw'e byennhandha
- iv) Nti ebisale oba beeyi tiyabughanana oba ya dondolo inho okukutoola mu kusindanwa

Kaleniini, noonereza ku;

- a) booli kusindanwa nabo basasuza imeka
- b) Oba abaguzi bo abasinga baidha kusobola ebisale oba bbeeyi ey'ebyeike.

Empenda y'okusala emighendo gy'ebyeike

Bizineesi ey'ebyeike eyinza okukola okusalagho okuleeta empenda ey'okusala emighendo gy'ebyeike. Ekyokuboneraku: taagho amagoba matono mu myezi egisooka n'ebbeeyi ya ghansi, aye gema akatale mu ky'oli kutunda era yongera mu bbeeyi oluvainhuma. Oli n'okumanha omughendo ogwetaagisa bizineesi ey'ebyeike okutuuka ku mutindo ogwetengerera.



Ebyeike ebiri ni bbeeyi engereke

Eikomo lya magoba ageetaagisa

Eikomo lya amagoba mu bizineesi ey'ebyeike kibalo kya magoba g'ofuna ku buli siringi kikumi oluvainhuma olw'esansaania. Okulondoola eikomo ly'amagoba ga bizineesi kiyamba okubona engeri ki obulamu bwa bizineesi bwebuli n'okukusobozesa okusalagho okukalamu yebwidha

Okulongoosa mu ikomo erya amagoba

Eikomo ly'amagoba lighanga okutumbula bizineesi mu kwisa emighendo, ensansaania n'okwongera mu itunzi. Emighendo giyinza okwisibwaku;

- Okwongera ku nkolagana n'abatembeeyi
- Okunoonia engeri edhindi mu kifo kyenkola erigho buti.
- Okukendeeza okukola n'okutakola oba okutunda
- Okukendeeza ensansaania mu kukaakalabya bizineesi

Embeera esalagho ku bbeeyi mu katale

1. **Emighendo;** Nga okaali kusalagho mughendo/beeyi, noonia emighendo egiri mu kutambuza bizineesi yo.

2. **Abakugulaku;** Manha biki abakugulaku bye bayenda okuva ku by'okutana n'ebyokugheereza byo. Baidha lwa mighendo/beeyi kuba ghansi oba lwa mutindo gwe bafuna? Bitundi ki omughendo/beeyi kyegukola mu kusalagho okugula?

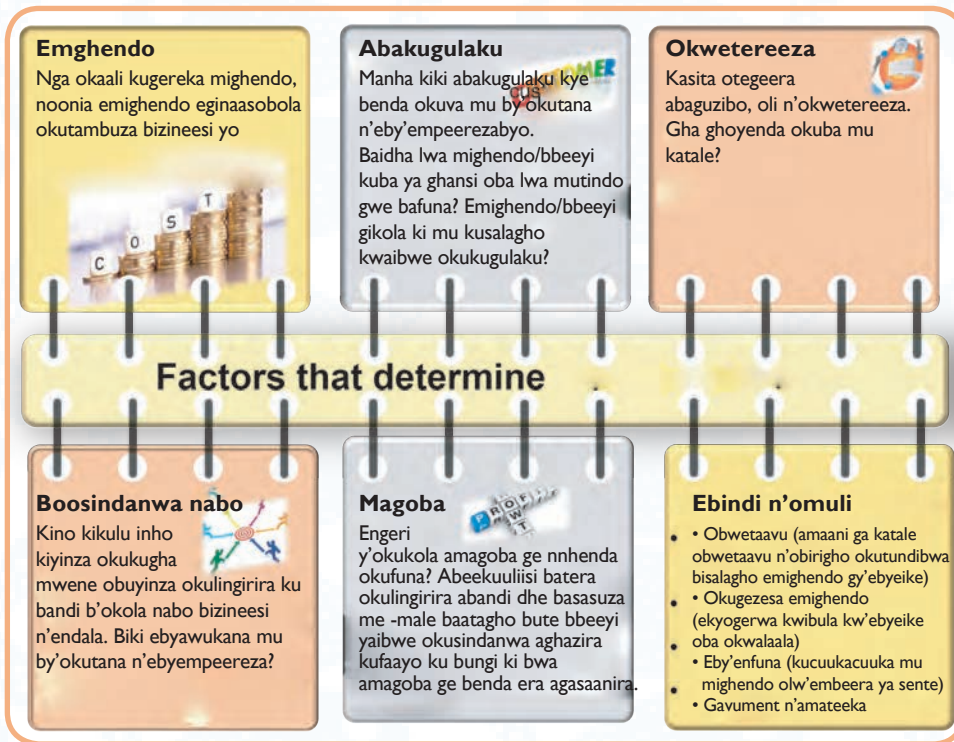
3. Okwetereeza; Kasita otegeera abaguzibo, weetaaga okwetereeza. Oyenda kuba gha mu katale? Kiki ky'oyenda kisingeku bbeeyi, omwedhalabyo, okulamba kwa ghaigulu mu mulimo gwo, ekya beeyi ya ghansi, kikube na 10% mu bulambe oba ghagatigati?

4. Booli kusindanwa nabo; Mu biseera byene. Gheewe mwene olukusa okukola okunoonereza ku booli kusindanwa nabo. Basasuzza sente imeka ebintu ebyendhagulo eby'okutana n'ebiyokugheereza?

5. Magoba; "Oyenda kuteegeka kukola magoba gaaga gha?" Abeekuuliisi batara okulingirira kiki abandi kyebasasuzza meemale baisa bwise beeyi yaibwe mu kusindanwa nga tibataire biloghoozo ku bungi bwa amagoba ge benda ni gebali n'okufuna.

6. Ebindi n'omuli:

- Obwetaavu (amaani g'akatale obwetaavu n'ebireetebwa kisalagho bbeyi ey'ebyeike)
- Kulondoola bbeeyi (Kuwulirisa ebyogerwa kwibula oba bungi bw'ebyeike)



4.6 Lusoomo 4: Kukuuma bitabo

4.6.1 Enhandhula kw'okukuuma ebitabo

Ebighandiiko ni ki?

Ebighandiiko kitegeeza, obubaka obufuniike, n'ebikuumiibwa nga obudhulizi obulaga entegeka oba omuntu, mu kugoba emitemwa mu mateeka oba mu kutambuza bizineesi. Ekyokuboneraku, ekitabo ky'okwingiza esente dhabuligho okwingiza/okwidha mu bizineesi oba entegeka/ekitongole.



Omusomesa mu kukuuma ebitabo okuva ku kyalo kyeene ekyo

Eno enkola enambulukufu ejiirwaku mu kukuuma ebigema ku bizineesi oba ebikolebwa mu kighandiiko ekirala, n'okukikuuma mu kifo kirala (ngeri esaanira) olw'okukigoberera n'olwokubalirira enkaakalubya oba entambuza ya bizineesi.

- Okusasulwa bwekukolebwa abagaba eby'amatano, okusaba ensasula kukolebwa era okufunika bifunika ni kyeke edhigheereibwa, lisiiti n'ebighandiiko eby'okusaba okusasulwa biri na kuteebwa ku fairu.
- Neekirala, gh'osasulira eby'amaguzi oba eby'empeereza ekighandiiko kya sente dhabuligho kikumibwa. Byonabyona bino n'ebikigemaku biri n'oukumibwa.



Omusigasente okukola ebighandiiko bya bizineesi y'ebyeike.

Okukuuma ebighandiiko mu bizineesi kikulu inho lwa nsonga dhino:

- Okukuuma ebitabo eby'esente ebigema ku bizineesi;
- Kiyamba okusala empenda n'okukola;
- Kiyamba okugha ensalagho ku nkakalubya ya bizineesi (enfulumya, emighendo, na Magoba), oluvainhuma lw'entangama nga omwaka gw'ebyesente;
- Kiyamba okufuga enkola ya bizineesi lunaku-ku-lunaku.
- Kiyamba okufuga sente edhabuligho edhingira.
- Kiyamba okufuna n'okumalagho ebizibu mu bizineesi
- Kikuuma entandiikwa ya bizineesi, okusingira irala sente dhabuligho
- Kiraga bizineesi y'eja
- Ebighandiiko biyamba okutegeera bizineesi bw'ekulankulaine okumala kiseera.

Amaani ag'okukuuma ebitabo mu bizineesi ey'ebyeike: Ekyokuboneraku ekya Hajji ku Kizinga ekye Lyabana

Ghaliyo ekizinga mu Nnhandha Victoria kyetebeba Kizinga Lyabana. Ku kizinga kino, kuliku omuna bizineesi ayetebeba Hajji mwene maato 100. Yatandiika mpolampola na lyaato irala okutuusa bwe geeyongera. Abantu bamubwoine nga akula era bangi baloghooza bati aiba bwa sente, mukozi wa gavument, mulogo n'ebindi. Aye nga, muvubuka mulala omuyayaamu yatuukirira Hajji era yamusaba okumughola obutimba we obukozeseku, obwetebwa, endyeri. Yajasula mu bitundutundu era edhisigaire dhili nga 5000 UGX. Ku muvubuka ono, kino kyali kitono inho ku dhe yali asaswire Hajji. Lunaku lulala Hajji yayagaana omuvubuka ono era yamukoba ati ali n'okumalayo eibandha lye. Omuvubuka yakitwala nga eky'okusaaga. Okuva mu kubuulirizabuuliriza n'okwenda okwewuumuzaaku ni Hajji, omulenzi yakyalira hajji yasaagira ku siringi 5000 edhisigaire. Yakoba hajji ati yakitwala nga okudhondha. Hajji yamukoba ati obukulubwo buli kighandiiko mu bizineesi ye era lwaki kikulu inhooku okozesa ebighandiiko okutegeera obulamu bwa bizineesi yo. Yaamukoba okuteebereza singa buli mukozi atwala 5000 kuva ku ye buli lunaku, aba afiirwa sente imeka? Yairamu ati okwegendereza okwo n'okukozesa ebighandiiko kimuyambye inho. Yakoba ati kimufiire mwene omukulembeze, ow'empisa enkola yataire ni mu bakozi. Kale buli kintu kitambula bulungi era agema bwa ku bighandiiko okuva ku bakozi. Yaakakasa omulenzi ono ati, yeena ayinza okuba wa mpisa aye yayenda sente dhe 5000 kubanga dhaali dha bizineesi.

KIKI KYOYEGA KU HAJJI?

4.6.2 Ebikozesebwa mu kukuuma ebitabo mu bizineesi

Biki ebikolesebwa okukola ebighandiiko by'entegeeragana mu bizineesi?

Okukuuma-ebitabo ebikolesebwa kikulu inho okughangaaza bizineesi ey'ebynnhandha, n'okusobola okugumya bizineesi nga etandiise. Bino n'ebikolesebwa okuyamba okubonanti ebighandiiko bikuumibwa bukalamu era mungeri etegeerekeka obulungi. Muno muli bino;

- Kighandiiko kya itunzi kya buli lunaku
- Kitabo kya kwingiza
- Kitabo kya sente dhabuligho
- Likodi ya kitabo kya biligho
- Kitabo kya kufuna
- Kitabo kya abali n'amabandha
- Kisaba kusasulwa

Oluvainhuma olw'okubalirira ky'oli kukola, omusomesa ayinza okubasikiriza okukuuma ebighandiiko n'ebilala mu kitabo n'ekilala, nga asala mu kitabo ebitundu 5

1) KIGHANDIIKO KYA ITUNZI LYA BULI LUNAKU

Kino kighandiiko kikozebwa kughanika bya itunzi byonabyona bya buli lunaku. Kiyamba okutandiika omugoito gw'etitunzi ly'e byennhandha buli lunaku.

EBIGEMA A SENTE EDHABULI LUNAKU				
ENAKU EDH'OMWEZI.....				
NAMBA	EBYOGERWAKU	OMUGAITE OGWA ITUNZI	BUNGI	BBEEYI
	OBUNGI			

2) KITABO KYA LISIITI

Ekitabo kya lisiiti kiraga esente edhingira mu (byenfuna/nhingiza eya bizineesi).

ERIINA LYA BIZINEESI ADULEESI TIN 000-01 I 00

ENAKU DH'OMWEZI.....

Dhifuniike kuva

Ebiri kusasulwa

Bungi mu bigambo.....

Bungi mu nhuguta.....Ekinkumu ky'Omusigasente

3) EKITABO KY'ESENTE DHABULIGHO

Yamba omusomi okwidhukira okyayogerwa ku BYENFUNA mu kitundu 5.4. I

Ekitabo ky'esente dhabuligho ni ki?

Ekitabo kya sente dhabuligho kitabo ebighandiiko bya sente byonabyoona edhabuligho edhisalibwagho okusansaanizibwa mwe dhighandiikibwa mu bulambulukufu buli lunaku nge bwe kibaagho. Kitabo kya sente dhabuligho kirimu byonabyoona ebifa ku sente dhabuligho edhifuniike era n'edhisasuliibwa (okufulumya) nga bwekibaire kikolebwa. Muno n'omuli ebighandiiko bya sente edhifulwime n'ekitundu kya sente edhifuniike aye nga byonabyoona mu nsambo nga bwebiiraganwa ku mukandala gwa bbanka.

Okugonzaamu enfuga y'esente amabizineesi agandi gaagawulamu ekitabo ky'esente dhabuligho mu bitundu bibiri: Ekitundu kya sente dhabuligho edhisasula okufulumya n'ekitundu kya sente dhabuligho edhifuniike aye byonabyoona ebighandiikibwa mu ngeri yebiiiraganwaku.

Omugaso gw'ekitabo ky'esente dhabuligho

1. Omugaite gw'okusasula sente dhabuligho edhifuniike ni dhisasulwa dhimanhibwa mangu
2. Omughendo ogwa sente dhabuligho edhimanhibwa ekiseera kyonakyoona kubala dhabuligho
3. Kyangu yebwidha okughonia obukozi ne kiseera
4. Kyangu okutegeera yonayona entegeeragana empandiike mu kitabo kya sente dhabuligho

Kitabo kya sente dhabuligho kikolebwa kitya?

Ekitabo kya sente edhabuligho kiyinza okukolebwa mu ngeri isatu; lukalala lulala, nkalala ibiri, nkalala isatu n'ekitabo kya sente dhabuligho eky'okukuuma sente entono. Olwa kino ekimanhiso, kitabo kya sente dhabuligho kya lukalala lulala ne kiidha okukozesebwa. Nga ekitabo kya sente dhabuligho eky'olukalala lulala kikozezebwa sente dhabuligho dhitegeerekeka mu bizineesi.

Ekitabo kya sente dhabuligho kino kirimu endhuyi ibiri; oluuyi lw'okutoola (ebifuniike/sente dhabuligho edhingire) n'oluuyi lw'okugha (Okusasula).

Ekyokuboneraku eky'ekitabo kya sente dhabuligho ekituukaana ni MSME mu byenhandha.

OKWINGIZA (Amalisiiti)

Okwewola (Nsasula)

Enaku dh'omwezi	Okwinhonhola	Muwendo	Enaku dh'omwezi	Okwinhonhola	Mughendo

Ekyokuboneraku kitabo ky'esente edhabuligho ekidhuzeemu.

ISABIRYE & SONS FISHERIES BUSINESS

MWEZI.....

MWAKA.....

Enaku dh'omwezi	Okwinhonhola	MUWENDO (shs)	ENAKU DH'OMWEZI	Okwinhonhola	MUWENDO (shs)
1/10/2020	Edhisigaire dhireetebwa emberi	2,000,000			
1/10/2021	Kutunda kiro 100 dha Saabuulenyanya	600,000	1/10/2021	Okusasula abavuga amaato	30,000
	Kutnda kwa kiro 50 edha Mukene	25,000	1/10/2021	Okusasulira obutimba	20,000
2/10/21	20 kiro dha ngege	4,000	1/10/2021	Okusasulira amafuta	100,000
	200 Kiro dha Saabuulenyanya	120,0000	1/10/2021	Okusasula okulongoosa okutono	10,000
	120 Kilo dha Mukene	150,000	1/10/2021	Kugula kwa biwudho	30,000
			2/10/2021	Emisolo gy'okumwalo	40,000
			2/10/2021	Okusula kwa abakozi	80,000
	Omugaite	3,979,000		Omugaite	310,000

Okwenaliza kuyinza kukolebwa mu kiseera okusenziira ku bwetaavu n'entegeeragana. Kiyinza kuba kya buli lunaku, wiiki, myezi mukaagamukaaga oba buli mwezi.

4) EBIGEMA KW'EBYO EBIRIGHO

Ekikuuma ebyo ebirigho: Kitabo kikuuma ebigema ku buli ebitundibwa ebiri mu bizineesi ekiseera ekyo. Mulimu ebyo byeghali nabyo mu ntandiika ey'omwaka, ekyeyongereku kw'ebyo ebitundibwa nga biguliibwa n'okukungulwa biki ebiviire mu bizineesi nga eitunzi, okulya, ebikozeseibwa oba ebyononeike.

Ekyokuboneraku eky'ebigema kw'ebyo ebirigho.

Mbe	Okwinhonhola	Bungi	Kutandiika	Kugula	Eitunzi	Kufiirwa
1.	Maato	5	5	2	1	1
2.	Yingini	6	2	4	2	2

5) EKITABO KY'OKUWOLA:

Kikuuma ebigema ku sente dhonadhona edha abakugulaku dhe bali n'okukusasula okugula ebitundibwa n'ebiyokugheereza ku ibandha.

Entegeeragana

Namwendwa 2, 2019 neewola latiri 50 dha bwito bwa Shs 900,000 okuva ku Fatu Business Center okusasulakwa mu naku 15.

Namwendwa 15,2019 Siah yeewola taani 2 dh'ebyeike bya shs 1,600,000 okuva ku Jumah Business Enterprise.

Namwendwa 20, 2019 Flomo yatwala taani 1 ey'ebyeike ku Dweh Fish Center ku ibandha lya shs 1,000,000

Eky'okuboneraku ku kitabo ky'okuwola

EKITABO KY'OKUWOLA ABAGUZI					
ERIINA: _____					
Aduleesi : _____					
Enaku dh'omwezi	OKWINHONHOLA	OKWEWOLA	OKUSASULA	EDHISIGAIRE	LUKONO
2-Jun-19	50 litres of oil	shs 900,000	0	shs 900,000	
15-Jun-19	2 tons of fish	Shs 1,600,000	0	shs 1,600,000	
20-Jun-19	1 ton of fish	Shs 1,000,000	0	Shs 1,000,000	
	Mugoito	Shs 3,500,000	0	Shs 3,500,000	

6) KITABO KYA ABALI N'AMABANDHA

Kitabo kya abali n'amabandha: Kikuuma ebighandiiko byonabyona bizineesi byebandhibwa (abo abagigha ebyamatano n'ebiyokugheereza ku kibandha).

Entegeeragana

Namwendwa 2, 2019 yagha bidomola bya bwito 5 bya shs. 900 kuva mu Fatu Business Center bya kusasulwa mu naku 15.

Namwendwa 15, 2019 Siah Enterprise yagha biibo bya byeike 2 bya shs 800 kuva ewa Jumah Business Enterprise.

Namwendwa 20, 2019 Flomo Inc. yatwala ebitundutundu ebyeike 3 ye Dweh Fish Center ku nsasula ya shs500

Eky'okuboneraku ku kitabo kitabo kya abali n'amabandha

Lunaku	OKWINHONHOLA	IBANDHA	NSASULA	EDHISIGALAGHO
Namwendwa 2, 2019	Fatu Business bidomola bya bwito 5	shs900	0	shs800
Namwendwa 15, 2019	Siah Enterprise Biibo bya byeike 2	shs800	0	shs800
Namwendwa 20, 2019	Flomo Inc. byeike e bitundu 3	shs500	0	shs500
	Total	shs2,200	0	shs2,200

7) KISABA KUSASULWA

Ekighandiiko kino kiraga ebigema kalondha bw'ebintuby'ebamatano n'empeereza ebija okuleetebwa y'omuguzi oba kasito-ma. Kiitootola mu bulambulukufu emighendo gy'ebamatano ebirigho n'ebyempeereza.

Ekyokuboneraku ebisabwa okusasulibwa

Enaku dh'omwezi.....	Kisaba kusalwa	Kitumiibwaa gha:		
Namba y'eKisaba kusalwa		Eriina Iya kampuni		
AKighereiza;		EKitongole.....		
Eriina Iya kampuni		Aduleesi		
EKitongole.....		Eighanga.....		
Aduleesi		Sente.....		
Eighanga.....				
Okwinhohola kw'ebyamaguzi	Obungi	Mughendo /Bbeeyi	MISOLOWAT	Omugaite
OMUGAITE GWA MUGHENDO				
Omukono omutongole				

EKYOKUKOLA: OKUZIMBA PULAANI YA BIZINEESIYO



Igulagho ekitabo ky'okutegeka bizineesi era sinziira ku bizineesi gyewetegeriza mu mukwenhigira mu kwongeramu gw'omuwendo gwe byeike.

Pulaani ey'ebyesente

- Ebyenda esente
- Maali etatambula /ebyokukozesa ebitandiikirwaku (nga eitaka, ebyuma, masiini), masiini/ebyuma)
- Ensansaania esookerwaku
- Ey'okwetegerera ensansaania (ekyokuboneraku: bisale bya mateeka, bisale bya layisensi, bisale bya banka,)
- Ensaania ey'entandiikwa (ekyokuboneraku: amaadhi, kusika masaanhalaze, kunhiriza kwa bizimbe, n'ebindi kamaala.)
- Bugaiga obwokukola (ebibisi ebikozesebwa, okupangisa, maadhi, ntambula, n'ebindi kamaala)

Entegeka ey'okuteebereza eby'okukakalabya.

- Okutoolaku beeyi y'okukungula n'emighendo egitakyuka-kyuka
- Ebyenfuna okuva mu itunzi
- Okukakalabya ebiteeberezo by'ekitabo ky'ebyenfuna
- Amagoba geenegeene
- Okwetegerera akata bizineesi bwe yetengerera
- Kuteebereza enhingiza ng abwe enaaba



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