Empeereza z’Okukulaakulanya Bizineesi z’abo abeenyigira mu mulimu gw’Ebyennyanja

Ekitabo Ekikozesebwa Abayizi

GIZ Responsible Fisheries Business Chains Project (RFBCP)

german cooperation
DEUTSCHE ZUSAMMENARBEIT

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Okwebaza

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EBYESAMMULWA

Ekitabo kya BDS kino kisobola okuddamu ne kifulumizibwa mu bulamba oba mu kitundu ate mu kikula kyonna okusobola okukozesebwa mu byenjigiriza oba mu kintu kyonna ekitaluubirira kufunamu nsimbi ewatali kufuna lukusa lwa njawulo okuva ew'omuntu akirinako obwannannyini, kasita kiba ng'ensibuko yaakyo eragiddwa bulungi. Ekiwandiiko kino tekirina kukozesebwa okusobola okuddamu okukitunda oba olw'ekintu kyonna ekya buli ngeri ekiruubirira okufunamu ensimbi ewatali kusooka kufuna lukusa mu buwandiike okuva mu GIZ.

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1. 1. Ennyanjula y'Ekitabo Ekisomesa

1.1 Ekitabo kino kikwata ku ki?

Abantu bwe baddukanya bizineesi zaabwe, balowooza ku bintu bingi naye ekisinga omugaso y'engeri gye banaakulaakulanyaamu bizineesi zaabwe bakole n'amagoba. Ekitabo kino kiruubirira kusitula bubizineesi obutonotono ne bizineesi ezikyakula okusobola okulongoosa amagezi, obukodyo n'entwala yaazo ku ngeri gye ziddukanyaamu bizineesi zaazo ng'ekiruubirirwa kwe kufuula bizineesi zino okuba nga zongera okukola amagoba ate era ne zisigalawo nga zikola. Ekitabo kino kirimu obubaka obujulizibwako obusobola okukozesebwa abayizi abaganyulwa mu Mpeereza z'Okukulaakulanya Bizineesi (BDS) mu biseera byabwe eby'eddembe.

1.2 Omugaso gw'ekitabo ne Responsible Fisheries Business Chain project (RFBCP)

Ekitabo kino ekyakolebwa GIZ-RFBCP kyetooloolera ku nzirukanya y'obuvubi bw'empuuta obw'olubeerera. Ekigendererwa kya pulojekiti eky'awamu kwe kukakasa nti wabeerawo emmere emala n'okukendeeza ku bwavu okuyita mu kutumbula ensaasaanya y'ebyennyanja kw'ossa ennyingiza y'abo abeenyigira mu mulimu gw'ebyennyanja. Pulojekiti essira erissa ku bintu ebikulu bisatu:

1. Ebyennyanja bwe byeyongera n'ennyingiza yeeyongera
2. Okutumbula obuvubi obw'olubeerera ne
3. Okukendeeza ku nvuba emenya amateeka, etaloopebwa era etali mu mateeka (IUU).

Uganda ejjudde envuba embi, entereka z'ebyennyanja embi kw'ossa enzirukanya za bizineesi emboofu ennyo mu mulimu gw'ebyennyanja. Bizineesi ezisinga tezinnalaba mugaso oguli mu kukuuma butonde bw'ennyanja okuyita mu kukozesa envuba eziri mu mateeka, ne kiba nga waliwo obwetaavu bw'okufaayo ku nsonga ng'ezo mu bantu abeenyigira mu mulimu gw'ebyennyanja. Kino kyetaagisa enzirukanya y'obuvubi ekola amakulu era ey'olubeerera.

Enzirukanya y'obuvubi obw'olubeerera esobola okulabibwa mu ngeri nnyingi. Emu ku ngeri ezo yeetooloolera ku nzirukanya ya bizineesi mu bantu bonna abeenyigira mu mulimu gw'ebyennyanja. Okukozesa obukodyo bw'enzirukanya ya bizineesi obusingako kusobola kinene nnyo okuyambako okubeera n'enzirukanya y'obuvubi obw'olubeerera naddala ssinga abantu ab'enjawulo ku mitendera egy'enjawulo abeenyigira mu mulimu gw'ebyennyanja batuuka ne bafuna ennyingiza etagooka.

Pulojekiti eno eruubirira amaka n'ebitundu ebiri mu katyabaga, abavubi, Bubizineesi obutonotono ne Bizineesi Ezikyakula (MSMEs) mu kitongole ky'obuvubi. Abasinga obungi ku bantu bano balina obusobozi obutegeera era obuddukanya bizineesi zaabwe newankubadde nga kino bakikola mu ngeri etali ntongole. Okusobola okutuuka ku ddaala ery'olubeerera erisaanidde, bizineesi zino zisaanye ziddukanyizibwe okusinziira ku by'obuvubi bw'omu Uganda. Mu mbeera eyo, RFCBP yateekawo 'akakiiko k'abakugu mu Mpeereza z'Okukulaakulanya Bizineesi (BDS)' akaaliko abakugu mu nzirukanya ya bizineesi mu bitongole bya gavumenti n'eby'obwannannyini. Bano baawa amagezi ku bintu ebiri mu mpeereza za BDS n'engeri ezisinga ez'okutuusaamu empeereza ezo eri abantu.

Okusinziira ku magezi agaafunibwa, ebitabo bya BDS (eky'abatendesi n'eky'abayizi) byakolebwa eri Bubizineesi obutonotono ne Bizineesi Ezikyakula (MSMEs) okusobola okufaayo ku byetaago bya bizineesi eby'enjawulo mu bantu abeenyigira mu mulimu gw'ebyennyanja. Bino byateekebwa mu nkola mu disitulikiti 15 ezeenyigira mu buvubi ku nnyanja Nalubaale. Obuwanguzi bwa maanyi obutuukiddwako okuyita mu kutendeka kuno. Obuwanguzi obwo bwe buviiriddeko okugaziya ebikozesebwa ebirala okusobola okukozesa enkola zeezimu eziteekeddwateekaddwa nga zituukira ku nnyanja Kyoga. Noolwekyo, ekitabo kino kiwandiikiddwa nga kitambulira ku byokuyiga okuva mu ebyo ebyaliwo ku nnyanja Nalubaale naye ne bituukanyizibwa okusobola okuba nga bituukana n'embeera y'obuvubi ku nnyanja Kyoga.

1.3 Ekitabo kino kiruubirira ani?

Ekitabo kino ekirimu Empeereza z'Okukulaakulanya Bizineesi (BDS) kikoleddwa nga kiruubirira abantu abeenyigira mu mulimu gw'obuvubi omuli abaami n'abakyala abalina MSMEs.

Mu bizineesi zino era mulimu ne;

1. **Bannannyini maato;** abantu abalina amaato nga bizineesi. Bano era basobola okuba abawunguzi b'amaato gaabwe ago.

2. **Abavubi:** abantu abeenyigira obutereevu mu kukwata ebyennyanja.

3. **Abasuubuzi b'ebyennyanja;** abantu abaddukanya bizineesi z'ebyennyanja. Muno era mugwamu abo abalina; ekifo eky'enkalakkalira we batundira, ababitambuliza ku bugaali oba obumotoka obutono.

4. **Abalongoosa ebyennyanja;** Muno mugwamu abo bonna abeenyigira mu mirimu egyekuusa ku kukuuma ebyennyanja obutayonooneka awamu n'okwongera ku muwendo gwabyo.

5. **Abakola ku biva mu byennyanja;** Muno muyinza okugwamu abo abadiiringa mu maliba g'ebyennyanja, ennuuni, emitwe gy'ebyennyanja, ebigalagamba, amagumba, amasavu, eŋŋumbagumba z'ebyennyanja n'ebyenda.

1.4 Ebigendererwa by'ekitabo kino

1.4.1 Ekigendererwa eky'awamu

Ekigendererwa ekikulu eky'ekitabo kino kwe kukakasa nti abayizi abalina bubizineesi obutonotono ne bizineesi ezikyakula mu bantu abeenyigira mu mulimu gw'ebyennyanja bafuna era ne bongera ku kumanya kwabwe, obukodyo n'entwala ze balina mu nzirukanya y'emirimu gye bakola.

1.4.2 Ebigendererwa ebironde

Mu bufunze, ekitabo kino kitegekeddwa okuyamba abeetabi:

i) **Okwongera okwefumiitiriza n'okwongera ku ntegeera yaabwe ku bintu ebibeerawo mu nzirukanya y'emirimu nga bwe bineeyolekera mu kutendekebwa okunaabaawo.**

ii) **Amagezi aganaafunibwa gabayambe okugoberera n'okubeezaawo bizineesi zaabwe.**

iii)i **Okutegeera ebintu ebisookerwako mu nzirukanya ya bizineesi ebyekuusa ku kutandikawo bizineesi, obukulembeze n'enkwata y'ebyensimbi.**

1.5 Ebyokuyiga ebikulu

Kya mugaso eri atendekebwa/omuyizi okukakasa nti oluvannyuma lwa buli kutendekebwa okubaawo, ebintu bino wammanga waakiri birina okuba nga bituukiddwako.

1. **Okwetegeera mu ngeri esingako;** Kisaanye kibe ng'oluvannyuma lw'okutendekebwa, abatendekebwa bongera okwetegeera mu ngeri esingako, bongere okufuna obwagazi bw'okuyiga, bafune okwagala kw'okutuukiriza ebiruubirirwa byabwe, bongere okwekkiririzaamu awamu n'okwewa ekitiibwa, nga bongera obukozi era nga basobola okufuna ebyetaago byabwe.

2. **Okukkiriza n'okuwa abalala ekitiibwa;** Okwongera okusiima embeera mwe bakolera awamu n'enjawulo eziri mu mbeera ez'enjawulo mwe bakolera. Beetaaga okwefumintiriza ku birowoozo byabwe awamu n'embeera mwe ziri era bayige ensonga lwaki ebintu ebimu bigwawo nga bwe biri ate ne bitakontana.

3. **okulongoosa entwala yaabwe gye balina eri obulamu/bizineesi;** Abayizi basaanye babeere nga basobola okulaba obulamu mu ngeri ennungi era ekkirizika. Abayizi basaanye babeere nga basobola okutambula n'enkyukakyuka, bagikkirize era bagisembeze.

4. **Okwongera okutegeera ebintu ebiviirako ebintu ebimu okubaawo sso si obubonero;** Kirungi okusomesa abayizi okussa essira ku bintu ebireeta ebizibu okusinga okubasomesa obubonero obwoleka ebizibu. Mu ngeri eno, abayizi basobola okwekubamu ttooci ne bongera okwetegeera obulungi. Kino kijja kubayamba okubaako kye bakola eky'amangu mu bitundu mwe bakolera.

5. **Okutegeera omuntu by'ayiseemu;** Okusinziira ku bintu ebinaasomesebwa, abayizi balina okuba nga basobola okutegeera, okusiima era n'okugabana ebirowoozo, bye bayiseemu n'ennono. Weetaaga okubayambako okutegeera nti ebyatuukawo mu biseera eby'emabega bya mugaso eri ebinaabaawo mu biseera eby'omu maaso okusinga obutabifaako. Kwe kugamba nti si buli kikande nti tekibaamu kalungi.

6. **Okutegeera obusobozi bw'okukyusa ekitundu;** Omusomesa alina okubeera n'obusobozi obuteeka abayizi mu mbeera ebasobozesa okutegeera nti basobola okuleetawo enkyukakyuka mu bitundu byabwe awamu ne mu kitongole ky'obuvubi. Beetaaga okusomesa abalala ku misingi gya BDS n'engeri gye gitumbulamu bizineesi. Okusoma kuno kwetaaga kukyuse engeri abantu gye beerowoozaako nga bo awamu n'ensi yaabwe, era ng'ekyo okusobola okubaawo, walina okubaawo enkyukakyuka mu ndowooza. Okutwaliza awamu, okuyiga kulina okuba nga kuleetawo enkyukakyuka.

1.6 Enkola y'Okwekebera

Ku nkomerero ya buli ssomo, omutwe oba akatwetwetwe, abayizi beetaaga okwekebera ku bintu bye bayize. Ebimu ku bibuuzo ebisobola okwebuuzibwa mulimu;

1. Nsobola okunyumya ebyo bye njize era ne mbisomesa abalala. Bwe mbisomesa abalala, basobola okubeera n'obusobozi obubisomesa abalala?
2. Nsobola okutegeka obulungi emboozi ne nkubaganya ebirowoozo ku ebyo bye njize?
3. Nsobola okuddira ebyo bye njize ne mbikozesa mu bizineesi yange okusobola okuteekawo enkyukakyuka ey'omuggundu?
4. Nsobola okuddira ebyo bye njize ne mbikozesa okusobola okukulaakulanya enteekateeka/enkola ya bizineesi yange?

1.7 Ekifunze ky'ebintu ebiri mu kitabo

Ekitabo kya BDS kino kirimu amasomo 3 agalimu ebintu bino nga bwe binnyonnyoddwa wammanga. Amasomo n'ebintu eby'enjawulo ebiri mu buli ssomo biragiddwa mu mweso guno wammanga;

Omweso 11: Ogulaga obufunze bw'amasomo n'ebintu ebiri mu buli ssomo

ESSUULA	Ebintu eby'enjawulo ebiri mu buli ssomo
ENNYANJULA Y'EKITABO	• Omugaso gw'ekitabo • Ebikwata ku pulojekiti • Enkozesa y'ekitabo • Ebigendererwa by'ekitabo • Ebyokuyiga ebikulu
ESSOMO 1: OKUTUMBULA EBIBIINA	• Obukulembeze n'obufuzi • Okufuga ebibiina • Enkolagana y'ebibinja • Okugonjoola n'Okufuga Obutakkaanya • Okufuga okulemererwa
ESSOMO 2: OBUKODYO BW'OKUTANDIKAWO BIZINEESI	• Ebisookerwako mu kutandikawo bizineesi • Okutegeera obuvubi nga bizineesi • Okusunsula Bizineesi y'Ebyennyanja • Ennyanjula ku kukola Enteekateeka ya Bizineesi • Ennyanjula ku kunoonya akatale ka bizineesi yo
ENKWATA Y'EBYENSIMBI MU BIZINEESI	• Okunnyonnyola enkwata y'ebyensimbi • Enkwata ya ssente • Ebibeera mu nkwata y'ebyensimbi • Okukola obuwandiike bwa bizineesi n'enzirukanya ya bizineesi

2. Essomo 1: Okutumbula Ebibiina

2.1 Ennyanjula

Essomo lino lyanjula ebintu eby'enjawulo by'osobola okufaako okusobola okukakasa nti ekibiina kyo kibeerawo era n'oba ng'osobola n'okukikwasa abaana bo nga kikyakola. Essomo lijja kukwanjulira oba lijja kwongera ku ntegeera gy'olina ku bintu bingi ebyekuusa ku kutumbula ebibiina era muno mujja kubaamu ebintu nga obukulembeze n'obufuzi, okufuga ebibiina, enkolagana y'ebibinja, okugonjoola n'okufuga obutakkaanya kw'ossa okufuga okulemererwa n'ebirala bingi.

2.2 Ebigendererwa by'essomo

Essomo we linaggweera, olina okuba ng'osobola okubaako ekintu eky'omuwendo ky'okola ku kubeerawo kw'ekibiina kyo. Ekisinga ye ggwe okuddira obwammemba bwo n'obukwasa abaana bo. Wabula, ekiruubirirwa kyo ekikulu mu kukola ekyo kirina kuba kya kuyambako mu kutumbula enzirukanya y'obuvubi ku nnyanja Kyoga ne bizineesi ezitambulira ku mulimu gw'ebyennyanja.

Mu bufunze, abayizi balina okuba nga basobola;

1. Okutegeera omugaso gw'obukulembeze ne kye buyamba mu bukulembeze bw'ebibiina
2. Okutegeera obukulembeze mu bizineesi yo.
3. Okutegeera engeri y'okubeera mu kibiina n'okubeera ow'omugaso mu kyo.

2.3 Obukulembeze n'obufuzi

2.3.1 Ennyanjula ku bukulembeze

Ani mukulembeze?

Omukulembeze ye muntu asobola okulaba engeri ebintu gye bisobola okulongoosebwamu era akumaakuma abantu okulondoola ekirooto ekyo. Abakulembeze basobola okufuba okulaba ng'ekirooto kituukirira nga bakulembeza abantu be bakulembera kw'ossa okukola nabo.

Buli omu asobola okubeera omukulembeze mu ngeri ye ne bwe kaba kalimu bulimu, okuddukanya famire, okukulembera omukolo n'ebyokulabirako ebirala bingi.

Jjukira nti omukulembeze omulungi aleetawo enkyukakyuka ennungi eri bannakibiina b'akulembera awamu n'ekibiina okutwaliza awamu. Kino era kyeyolekera ne mu ngeri bammemba gye balinamu akakwate ku kibiina, nga basanyufu nnyo bwe baba mu kibiina era nga bakola emirimu gy'ekibiina n'okwewaayo okw'amaanyi. Noolwekyo, omukulembeze yeetaaga okufuba okulaba ng'akuuma omutindo ogwo mu kibiina mu kaseera konna k'abeerera mu buyinza era n'aluubirira okulaba ng'abantu abamwetoolodde balina kye beeyongerako.

Obukulembeze kye ki?

Obukulembeze ky'ekikolwa eky'okukulembera ekibinja ky'abantu oba ekitongole. Mu kukulembera, balagirira, baluamya era ne babaako kye bakola ku nneeyisa y'abalala era ne bakolerera okulaba nga waliwo ebigendererwa ebigere ebituukibwako mu mbeera emu nga bakozesa obuvumu n'obujjumbize.

Munnakibiina akulembera ekibiina mu kaseera ak'okukubaganya

Ebimu ku bintu omukulembeze omulungi by'alina okuba nabyo

Okubeera omukulembeze omulungi kusobola okukola kinene ku buwanguzi bw'ekibiina. Kirungi eri omukulembeze okwekebera ebiruubirirwa byo okubeera omukulembeze omulungi, amaanyi go n'obunafu bwo. Buli omu asobola okubeera omukulembeze mu ngeri ye ne bwe kaba kalimu bulimu, okuddukanya famire, okukulembera omukolo n'ebyokulabirako ebirala bingi. Ebimu ku bintu omukulembeze omulungi by'alina okuba nabyo byolekeddwa mu kifaananyi kino wammanga;

EBINTU OMUKULEMBEZE OMULUNGI BY'ALINA OKUBA NABYO

01 Obwerufu mu mpuliziganya n'obwesimbu

Abakulembeze beetaaga okuwuliziganya n'abantu be bakulembera kw'ossa abantu abalala be kikwatako mu ngeri etegeerekeka era eweesa ekitiibwa. Bawuliziganya n'abantu okusinziira ku byetaago n'ebintu bannakiina bye baagala, okubawuliriza awamu n'ebintu bye bayitamu.

02 Okulumirirwa

Buno bwe busobozi bw'okutegeera n'okukwatibwako endowooza z'abalala kw'ossa ebyo bye bayitamu/bayiseemu. Omukulembeze alina okutegeera ebyo abalala bye bayitamu, okuba n'enkolagana ey'amaanyi ne bammemba abali mu kibiina kye bakulembera awamu n'enkolagana kw'ossa okwewaayo kwabwe.

03 Okuteekawo ekirooto n'ekiruubirirwa

Abakulembeze babeera n'ekirooto eky'ebiseera eby'omu maaso ekigasa abantu bonna. Balina okubeera n'obusobozi obukulembera abantu okubatuusa mu biseera ebyo eby'omu maaso ebyalengerwa edda. Beetaaga okuluamya abalala okuyita mu misanvu gye basisinkana mu lugendo olwo.

04 Embalirira

Abakulembeze abalungi beetaaga okubeera nga basobola okunnyonnyola ababali wansi oba ebibiina by'abantu be bakulembera. Beetaaga okulaga abantu enkozesa ennungi ey'ebintu eby'enjawulo ekibiina bye kirina.

05 Okusiima

Abakulembeze beetaaga okubeera abasiimu eri bammemba naddala nga batuukirizza bye baateekateeka okukola. Ebintu ne bwe bitabatambulira bulungi, abakulembeze basaanye basiime amaanyi bammemba abalala ge bataddemu.

06 Okutegeerwa

Abakulembeze beetaaga okumanya nti n'abalala bakulembeze okusinziira ku maanyi gaabwe. Noolwekyo, abantu ababa ab'amaanyi beetaaga okuwa omukisa bakulembere. Munnabizineesi omukulembeze yeetaaga okukwata abalala ku mukono n'abafuula abakulembeze abalungi okusinga bwe bali

07 Ebintu ebirala mulimu

Obuguminkiriza (empisa, enneeyisa, entwala n'obusobozi). Obuvumu, Okusalawo, Obwesigwa, Okuguma, Ebbuguumirizo (okwagala, okwesunga, obujjumbize), Obuyiiya, Obwesimbu, Obulamuzi, Obwenkanya, okubeera omwetegefu okufuna ebirowoozo ebiggya, amagezi, obwesigwa, okulowooza, okwetabyamu abalala.

08 Era jjukira

"Munnabizineesi omukulembeze omulungi yeetaaga okukozesa amaanyi ga bannakibiina okusobola okutuukiriza ebigendererwa by'ekibiina."

"Okuwa abalala obuyinza bakole by'olina okukola tekiraga bunafu wabula kyoleka amaanyi g'omukulembeze awamu n'okuzuula amaanyi g'abalala."

"Omukulembeze ow'amaanyi ajja kulabirwa ku muwendo gw'abantu b'ateeseteese okukulembera oba abo abasobola okukulembera nga taliiwo."

2.3.2 Okufuuka munnakibiina ow'omugaso

Osobola okufuuka munnakibiina ow'omugaso mu ngeri nnyingi nga bwe zinnyonnyoddwa wammanga;

1. Kozesa amaanyi go okugasa abalala (yagala embeera ez'enjawulo)

Oteekeddwa okubeera omulungi mu kintu ekimu. Leka mikwano gyo bakikwagaleko era kikozese okubaako ky'okola mu kibiina. Teweetya mu kyo naddala ng'abantu bakikugambye, ago ge maanyi go. Bw'ozuula omulimu gw'osobola okukola mu kibiina kyo, ekyo kikuyamba okubeera omulungi, ojja kubaako ekintu eky'omuwendo ky'ogattako.

2. Tegeera Ebigendererwa by'Ekibiina

Ebibiina bwe bitakola bulungi, ebiseera ebisinga kiva ku kubeera nga tewali mpuliziganya na ntegeera ku bigendererwa by'ekibiina. Bw'oba oyagala kubeera munnakibiina omulungi, kakasa nti otegeera ebiruubirirwa by'ekibiina. Weebuuze ebibuuzo ebikulu nga:

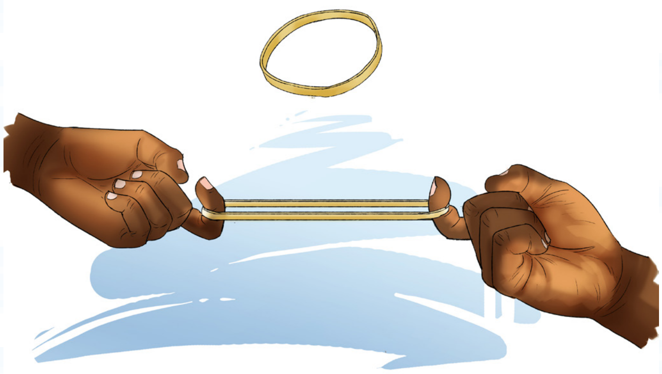
- Lwaki tuli wano?
- Nsalesale waffe wa ddi?
- Tunaasisinkananga emirundi emeka?
- Ani avunaanyizibwa ku kuteeka ebirowoozo byaffe mu nkola?
- Buli omu ku ffe anaabeera na mirimu ki kw'ossa obuvunaanyizibwa?
- Tegeera bulungi ky'olina okukola. Mu ngeri eno, ojja kumaliriza emirimu gyo okusinziira ku busobozi bwo.

3. Beera mwesigwa

Weetaaga okukola ebisuubizo eri ekibiina kyo era obituukirize. Kino kyanguya enseetuka y'ekibiina era ne kikufuula ekyobugagga eri ekibiina

4. Sigala ng'otambula n'enkyukakyuka

Ebintu bisobola okukyuka amangu mu kibiina. Bannakibiina abasinga obulungi bamanyi engeri y'okutambula n'enkyukakyuka era tebalwanyisa nkyukakyuka – wabula, bagiraba ng'omukisa ogw'okukulaakulana. Kano nako kakodyo ka bizineesi kalungi.

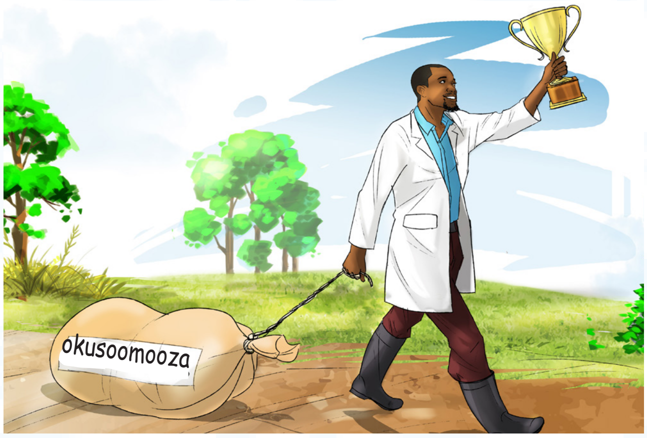


5. Beera Mulungi mu Kuwuliziganya

Weenyigire butereevu mu kibiina. Ssinga otuula n'osirika nga waliwo akubaganya ebirowoozo ku nsonga gy'omanyi nti tejja kukola, osobola okugootaanya emikisa ky'ekibiina okutuukiriza bye kisuubira okutuukako. Bw'oba olina ekirowoozo ekirala ekiyinza okusingako, kigabaneko n'ekibiina. Kyekimu ne ku ludda olulala: abantu bwe baba bakubaganya ebirowoozo ku nteekateeka gy'olowooza nti nsuffu, baako ky'oyogera. Bayinza okwetaaga n'okusiima obuwagizi bwo, ne bwe baba tebakiraze. Mu kukola byonna sigala ng'ebintu obirabira mu ngeri ennungi era ng'obikola mu ngeri eweesa ekitiibwa.

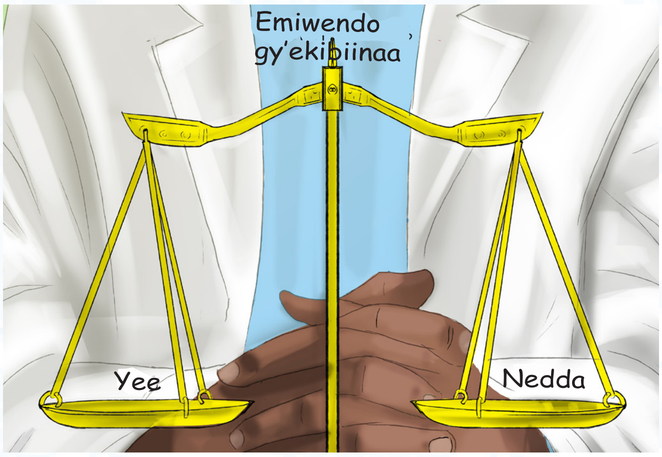
6. Weenyigire mu buli kimu era osanyukire obuwanguzi bw'ekibiina

Kisikiriza okulonda pulojekiti ezo zokka ezirabika ng'ennyangu, ezirimu emiganyulo emingi oba ezigya mu bukugu bw'olina. Naye bw'olonda pulojekiti enzibu ennyo, era n'okkiriza ekikuweereddwa ekibiina. Kw'ossa, okukola ebintu ebisoomooza kaseera kalungi okusigala nga weenyigira mu bikolebwa awamu n'okutumbula obukugu bwo. Era ani amanyi nti osobola n'okuzuula ebitone ebimu ebibadde byekwese!



7. Obwesimbu;

Obwesimbu bwa mugaso mu kibiina. Mukwano gwo omulungi takkiriza bukkiriza buli kimu. Awakanya ebirowoozo by'alowooza nti bityoboola emiwendo gy'ekibiina. Bakola ekintu ekisinga eri ekibiina ne bwe kiba nga waliwo abalaba.



8. Yamba abantu abalala abali mu kibiina kyo

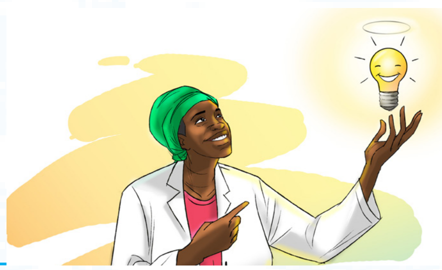
Wa obubaka obuzzaamu amaanyi, era beera mwetegefu okuyamba ssinga mikwano gyo giba gyetaaga obuyambi. Obweteefuteefu bwo okukolagana n'okuyamba abalala bujja kuwa ekifaananyi ekirungi eri ekibiina n'akakiiko akakulembeze. Ate era kiri nti emikisa gijja kuba mingi okuba nga naawe ojja kuyambibwa ssinga otuusa akaseera nga weetaaga obuyambi, ng'ebyo byonna bikola kinene nnyo ku bukozi bw'ekibiina okutwaliza awamu. Ekibiina ekiyambagana kiba kibiina kikozi.

9. Obubaka n'Ebikozesbwa bigabane n'Ekibiina Kyo

Jjukira nti mwenna muli awo lwa nsonga emu – era mu kumanyisa buli muntu, oba olina ky'okoze ku kiruubirirwa ekyo. Ebikozesebwa bwe bikwekebwa oba ne biba nga tebifunika, banno bategeeze engeri y'okubifunamu. Bw'oba olina ebintu bye wayitamu oba amagezi agayinza okuyamba abalala, gabawe. Banno bajja kusiima obuyambi era emikisa mingi egy'okuba nga nabo bajja kubaako bye bagabana naawe.

10. Sigaza Entwala Ennungi

Bwe weemulugunya, n'olwawo oba n'okaluubiriza abalala obulamu, abantu bajja kukiraba era bakutwale ng'omuntu atalina ky'ayamba. Bwe bakukola kyekimu, teweemulugunya. Entwala ennungi kyabugagga eky'omuwendo, kye weetaaga okusobola okubeera obulungi, awamu n'abalala okubeera obulungi. Endowooza ey'okulemererwa emalawo okwekkiririzaamu kw'oba nakwo era esobola n'okukosa enkolagana z'oba nazo ku mulimu.



ENSONGA Y'OKUKOLAGANIRA AWAMU

Okukolera awamu kwa nkizo nnyo okusobola okumaliriza emirimu, ne mu nzirukanya y'emirimu mu bitongole. Noolwekyo kirungi n'okulaakulanya obukugu obunaatumbula ekyo ky'ogatta ku kibiina ky'olimu – ne bwe kiba kibiina kya ngeri ki.

Ttiimu z'ebyemizannyo kyakulabirako kirungi ekyoleka engeri abazannyi abakolera awamu gye basobola okutuuka ku buwanguzi obw'amaanyi okusinga omuzannyi omu akola ebibye yekka. Ebiseera ebisinga, abazannyi ab'enjawulo batwala obuvunaanyizibwa obw'enjawulo, okusinziira ku maanyi gaabwe – era nga bayita mu kuyamba n'okwezzaamu amaanyi mu lugendo lwabwe olwo, ebintu ebizzaamu amaanyi bisobola okutuukawo.

Buli kaseera omutendesi abeerawo: Noolwekyo, weetaaga omuluŋŋamya

2.3.3 Omukulembeze wo ng'omuntu

Oli mukulembeze wa bulamu bwo era weetaaga n'okitegeera. Obadde okimanyi? Obadde weetegereza engeri gy'okulemberamu obulamu bwo? Gano ge gamu ku magezi ku ngeri gy'osobola okukulemberamu obulungi obulamu bwo.

Okwekulembera kye ki?

Okwekulembera y'enkola eŋŋenderere ey'okubaako ky'okola ku ndowooza yo, enneewulira yo n'ebikolwa by'okola okusobola okutuuka ku bi/kigendererwa kyo.

Engeri y'okufuuka omukulembeze wo ate era munnabizineesi?

Waliwo engeri nnyingi omuntu z'asobola okufuukamu omukulembeze w'obulamu bwe era n'aleetawo enjawulo ey'amaanyi mu bulamu bwe:

1. **Teekateeka ebintu by'oluubirira mu bulamu bwo.**

   Teekateeka ebiruubirirwa eby'olunaku, eby'omwezi n'ebyo eby'ekiseera eky'ewala nga bikwatagana n'ebirooto byo. Totya kuluubirira kintu kinene – jjukira nti, tewali kintu kitasoboka kasita oba ng'okkiriza nti osobola okukituukako. Bw'omaliriza okuteekateeka ebiruubirirwa byo, weebuuze ky'okola buli lunaku okusobola okubituukiriza.

2. **Beera ekyokulabirako.**

   Buli lunaku oteekawo ekyokulabirako ekirungi oba ekibi eri abo abakwetoolodde – si nsonga nti osobola okukiraba oba nedda. Obulamu bwo bwe bubaka bw'olina, noolwekyo okubeera omukulembeze w'obulamu bwo olina okusalawo ekika ky'obubaka bw'oyagala okuweereza.

3. **Beera muntu atatya.**

   Weetaaga okuzuula obuzira obuli mu ggwe mu lugendo lwo olw'obulamu. Weetaaga okufuba okuzuula obuzira obuli mu ggwe. Weetaaga okwesomesa okubeera lumiramwoyo, enjasabiggu era omuvumu. Beera mwetegefu okugwa, okulemererwa era okuddamu osituke nate omulundi omulala. Okukulembera mu bulamu bwo kikwetaagisa okukola ebintu ebikutiisa – kubanga obulamu bujja kweyoleka gy'oli okusinziira ku buvumu bw'olina.

4. **Abantu abalala bawe ekitiibwa.**

   Okubeera omukulembeze w'obulamu bwo kitegeeza okuyiga okubeera omukkakkamu n'okusiima abalala. Abalala bwe baba nga baakoze omulimu, siima abantu abo abaakoze omulimu. Okutambula n'obaako w'olaga abalala ne basigala kitundu butundu ku bukulembeze; olina n'okutambulako nabo. Mu kifo ky'okunoonya ebitiibwa ng'omuntu, laga nti otambula nabo era nti obasiima.

5. **Yaniriza ebirowoozo n'emikisa emiggya.**

   Teweebalama kintu kyonna kipya, ne bwe guba mukisa, kirowoozo, oba embeera omuntu gy'asobola okuyitamu. Buli lunaku lufuule omukisa gw'okuzuula ebintu ebipya era okole ng'oluubirira kuddira nteekateeka, pulojekiti n'enkola zonna z'olina mu bulamu obifuule ebintu ebisoboka. Buli kintu kyali tekisoboka okutuusa omuntu asooka bwe yakikola, noolwekyo buli kiseera kola ng'oluubirira kubeera muntu oyo asooka.

6. **Buuza buli kintu.**

   Fuuka omuntu abuuzabuuza abalala ebibuuzo, kw'ossa naawe wennyini. Gy'okoma okubuuza, gy'okoma okuyiga, ate era gy'okoma okuyiga, gy'okoma okumanya. Bwe kiba nga tewazaalibwa nakyo, funa embeera ekusindiikiriza okwongera ku magezi, obukugu n'okumanya kwo. Weebuuze ebibuuzo ebinaakukuumira ku mulamwa – ebibuuzo ebyangungu okusobola okutangaaza ensonga n'amazima agamu, awamu n'ebibuuzo ebizibu okusobola okwongera okutangaalirwa ebite-

geero n'enzikiriza ezimu. Okuyaayaana kukulu nnyo okusobola okufuuka omukulembeze w'obulamu bwo.

7. Kola ekituufu, sso si ekyangu.

Waliwo ebintu by'otamala gakwata nga bw'oyagadde. Bwe kituuka ku bwesimbu, amazima n'empisa, tewali mwagaanya gwa kuweebuuka. Kakasa nti by'oyogera bikwatagana ne by'okola; obwesimbu bukuume nga y'entobo y'enneeyisa yo era tebulikuvaako. Ffenna tuli bantu, ate ng'abantu tebatuukiridde. Naye osobola okufuba buli kiseera okulaba ng'olondako ekintu ekituufu okusinga ekikwanguyira oba ky'oganyulwamu ng'omuntu

8. Zuula obulungi obuli mu buli omu ne mu buli kintu

Kyangu okuzitoowererwa embeera ey'okulemererwa n'obubi obuli mu nsi. Naye bwe tumala obudde bwaffe nga tunoonya obulungi obuli mu buli kintu ne mu buli omu, obulamu bufuuka obw'enjawulo. Kiri gye tuli okulaba, okusiima n'okugabana obulungi obutwetoolodde buli lunaku.

9. Wakanya okulemererwa

Buli kiseera wajja kubaawo ekintu ky'olaba mu ngeri embi. Wabula, tosembeza ndowooza mbi. Gy'okoma okuwakanya ebintu eby'okulemererwa, ebyeraliikiriza, eby'entuuko n'eby'obutafaayo, gy'okoma okufuna omwagaanya mu bulamu bwo ogw'endowooza ennungi. Ng'omukulembeze w'obulamu bwo, olina obusobozi obufuula obulamu bwo okuba obw'obuyinike oba obw'essanyu okusinziira ku kusalawo kw'okola buli lunaku.

10. Beera enkyukakyuka gy'oyagala okulaba mu nsi.

Buli kintu ky'oyagala kitandika naawe. Kitandikira munda. Okusobola okubeera mu nsi ey'ekirooto kyo, okusinziira ku bigambo bya Ghandi, olina okubeera enkyukakyuka gy'oyagala okulaba. Loota kinene otandike mpolampola.

11. Weetooloole abaluŋŋamya n'abasomesa.

Tosobola kukulaakulana ng'olowooza nti ggwe osinga obugezi mu kifo mw'oli. Buli kaseera beera ng'onoonya abasomesa n'abaluŋŋamya abagezi era abakusinza obumanyirivu. Fuba okulaba nga buli kaseera waliwo ekintu ekikusikiriza era ng'oyiga ku buli kintu. Okukubiriza okukula n'okukulaakulana kwa nkizo mu kukulembera obulamu bwo nga bwe kuli mu kukulembera abakozi bo ku mulimu.

12. Faayo ku/eri abantu.

Kakasa nti obusaasizi n'okulumirirwa mpagi nkulu ku kiki ky'oli, era ojja kusigaza obw'obuntu bwo. Bw'okola otyo, tojja kufuuka bufuusi mukulembeze mulungi ow'obulamu bwo naye era ojja kufuuka omuntu abalala gwe balonda okubakulembera

2.3.4 Okufuuka omukulembeze mu bizineesi

Omukulembeze mu bizineesi ye ani?

Omukulembeze mu bizineesi ye muntu akubiriza ekibinja ky'abantu okusobola okutuukiriza ekiruubirirwa ky'awamu mu kibiina/bizineesi. Muno musobola n'okubaamu okusikiriza abalala ku kantu akatono akali mu kiruubirirwa ekinene.

Munnabizineesi asobola atya okukulembera abalala?

Obukugu obusinga obwogeddwako ku mukulembeze omulungi bukola ne ku munnabizineesi ng'akulembera abalala, gamba nga mu kibiina kya bizineesi. Ng'oggyeeko obwo, munnabizineesi ng'omukulembeze yeetaaga obukugu obulala okusobola okukulembera obulungi bizineesi y'ekibiina. Muno muyinza okubaamu;

1. **Okuyaayaanira okumanya:** Munnabizineesi ng'omukulembeze yeetaaga okusigala ng'ayaayaana okumanya ku mitendera gyonna egy'olugendo lwe. Buli kaseera abeera anoonya birowoozo biggya n'obukodyo bw'okuyiiya n'essuubi ery'okutumbulanga bizineesi yaabwe. Okuyaayaana kuno n'obwetegefu obw'okugezaako ebintu ebipya bisobola okubaako kye bikola ku buwangwa bw'ekibiina, ng'abakulembeze abasinga obulungi bakubiriza bannaabwe okubeera nga babuuza buli kaseera ate ara nga bayiiya.
2. **Okwekebera:** Abakulembeze ba bizineesi abawanguzi batera okuwummulamu ne bakebera amaanyi gaabwe

ate (okusingira ddala) n'obunafu bwabwe. Ekirungi ekiri mu kwekebera kiri nti kuyamba omukulembeze okutegeera obunafu bwe era kino ne kimufuula ow'amaanyi. Abakulembeze abawanguzi era bajja kuzuula obunafu bwabwe ne kiba nga basobola okulongoosa obunafu obwo mu biseera eby'omu maaso.

3. **Okugezesa:** Ekisaawe kya bizineesi kijjudde okusoomooza, era obukulembeze bwa bizineesi obulungi bwetaagisa okumanya ddi lw'olina okugezesa okusobola okugonjoola ebizibu. Omukulembeze owa ddala abeera mwetegefu okugezesa enkola ezitali za bulijjo era ezirimu akatyabaga okusobola okutumbula omutindo oba okutuukiriza ebiruubirirwa. Wabula kiri nti okugezesa si kyekimu n'obulagajjavu, era omuntu yenna ali mu bukulembeze asaanye abeere ng'akuŊŊaanya obubaka bw'anaasinziirako okukola okusalawo, ne bwe kuba nga kulimu akatyabaga.

4. **Kizuule nga bw'ogenda.** Tolinda kutuusa ng'omaze okutegeera mu bujjuvu entambula ya bizineesi yo ey'ebiseera eby'omu maaso olwo olyoke otandike okukola ku kirowoozo kyo eky'amaanyi. Kkiriza okuyigira mu kkubo era weewale okunenya banno olw'ensobi ezikolebwa. Zikozese ng'ebyokuyiga naye ate era teekateeka obutakola nsobi. Beera muntu era weeteeke mu ngatto zaabwe

5. **Teetateeka ekiruubirirwa ekitangaavu obulungi.** Obukulembeze bwa bizineesi bwetaagisa ekirooto ky'ekibiina kyonna okutwaliza awamu okukuuma ekibiina nga kiri ku mulamwa. Lwaki okola kino? Lwaki kirina omugaso? Ddira ebyokuddamu eby'ebibuuzo bino obifuule ekiruubirirwa kya bizineesi yo. Ekiruubirirwa ky'ekisengejje ky'empagi enkulu eza bizineesi yo ezikola ng'emisingi egigobererwa egyoleka obuwangwa bw'ekibiina, ebigendererwa eby'awamu eby'okukulaakulanya ekyamaguzi, awamu n'ekifo omukolerwa okutwaliza awamu

2.4 Okufuga n'okukuuma ebibiina

2.4.1 Okutegeera enfuga y'ebibiina

Oli kitundu ku bukulembeze bw'ekibiina kyo era buli ekituukawo kiteekwa okuba nga kikukwatako. Mu kukola ekyo, weetaaga okuba ng'omanyi amaanyi, obunafu, emikisa awamu n'emiziziko ebiri mu kibiina kyo. Ebyo byonna bifunzibwa mu kye tuyita **SWOT, nga S= Strengths (Amaanyi), W=Weaknesses (Obunafu), O=Opportunities (Emikisa) ne T=Threats (Emiziziko).** Weetaba mu kukubaganya ebirowoozo ku SWOT naye kya mugaso okwefumintiriza ku ky'ozudde mu biseera byo eby'eddembe n'obaako ekirala ky'osobola okwongerako. Enseetuka tekoma; weetaaga okuba ekitundu ku kaweefube ow'okufuba okuzuula ebintu ebisobola okuyambako okwongera okutumbula ebikolebwa.

"Enneekaliriza SWOT ke kakodyo ak'okwekaliriza embeera eriwo munda mu kibiina (amaanyi n'obunafu) n'ebweru (emikisa n'emiziziko) awamu n'okukola enteekateeka ssejjoloola. Akakodyo kano kayamba okukola omusingi gw'ekibiina ekyagala okukuba ttooci mu biseera eby'omu maaso oba okwekaliriza ekizibu ekibaawo."

Nga munnakibiina awamu n'abalala, weetaaga okutegeera engeri;

1. Y'okuzimbira ku maanyi agazuuliddwa
2. Y'okuvvuunukamu obunafu obuzuuliddwa
3. Y'okuvvuunukamu emiziziko egizuuliddwa
4. Y'okukozesaamu emikisa olw'obulungi bw'ekibiina

Amaanyi

Ebibuuzo eby'okwefumintirizaako ku bintu ebikola amaanyi

Kiki ekyo kye mukola obulungi ng'ekibiina?

Bikozesebwa ki eby'enjawulo bye musobola okweyambisa ng'ekibiina?

Bintu ki abantu abalala bye balaba ng'amaanyi gammwe ng'ekibiina?

Kintu ki eky'enkizo ekiri mu kibiina? Enkizo ekibiina kyammwe gye kirina ku bibiina ebirala?

Ebyokulabirako

Enteekateeka z'obukulembeze obulungi

Enteekateeka z'embalirira ennungi

Obumu mu bammemba

Okukuuma omutindo gw'ebyamaguzi

Obunafu

Ebibuuzo eby'okwefumintirizaako ku bintu ebikola obunafu

Kiki ky'osobola okulongoosa?

Wa w'olina ebikozesebwa ebitono okusinga abalala?

Bintu ki abantu abalala bye basobola okulaba ng'obunafu?

Obubaka obulala obw'okufaako

- Bintu ki ebitatambula bulungi mu kibiina?
- Lwaki ebibiina ebirala bikola bulungi okusinga ekyammwe?
- Zuula kye mutalina mu kibiina kyammwe.
- Bintu ki ebibalemesa okukolera ku mutindo ogwa waggulu?

Ebyokulabirako

- Enteekateeka z'obukulembeze embi
- Enteekateeka z'embalirira embi
- Okweyawulayawula mu bammemba.
- N'ebirala

Emikisa

Ebibuuzo eby'okwefumintirizaako ku bintu ebikola emikisa

Mikisa ki ekibiina kyo gye kirina?

Bintu ki bye musobola okuyiikiriza?

Musobola mutya okuddira amaanyi gammwe ne mugafuula emikisa?

Obubaka obulala

- •Ekintu ekirungi ekisobola okubaawo naye nga bino byetaaga ekibiina okubirondoola
- Bisobola okuva mu kunyumya n'abalala, abavujjirizi, enkyukakyuka mu katale n'ebirala. Kisobola okuba ekyamaguzi ekipya ekiva mu byennyanja, ani yali amanyi nti ennuuni nazo zirifuuka ekintu ekigulibwa
- Emikisa gisobola okuva mu kusoomooza okuli mu mateeka ga gavumenti, embeera z'abantu mu bitundu, ebikwata ku bantu ne mu ngeri abantu gye batambuzaamu obulamu..

Ebyokulabirako

- Obutale obupya obw'ebyamaguzi ebiva mu byennyanja
- Obutale obupya
- Okuvujjirirwa okuva mu gavumenti

Emiziziko

Ebibuuzo eby'okwefumintirizaako ku bintu ebikola Emiziziko

Miziziko ki egisobola okukosa ekibiina kyo?

Miziziko ki ekibiina gye kyafuna olw'obunafu bwakyo?

Obubaka obulala

- **Emiziziko gizingiramu ebintu ebyo byonna eby'ebweru ebikosa ekibiina**
- **Ebiseera ebisinga kiba kirungi okukola amangu enteekateeka y'emiziziko ng'ekibiina n'abakirimu tebannagigwamu.**
- **Beera mwetegefu eri enkyukakyuka era weetaaga okubeera n'enteekateeka ey'enkyukakyuka ez'akaseera ak'okumpi n'ak'ewala.**
- **Buli kaseera beera ng'onoonyereza okutegeera oba ng'ekibiina kirina okusoomooza okuva ebweru kwe kifuna.**

Ebyokulabirako

- **Ebisale ebya wansi mu katale**
- **Ebbeeyi egula ebintu okulinnya**
- **Okubaawo kw'abakozi**

JJUKIRA

Osobola okukozesa enkola ya SWOT mu buli ky'okola ne ku ggwe wennyini. Ojja kuzuula ebintu bingi ebijja okukuyamba okugenda mu maaso.

2.5 Okugonjoola n'Okufuga Obutakkaanya

2.5.1 Okunnyonnyola obutakkaanya

Obutakkaanya kye ki?

Obutakkaanya mu kibiina bwe butategeeragana obubeeraawo wakati wa bammemba ku nsonga nsonga ezeekuusa ku kibiina oba enjawukana mu ndowooza, obusobola okuvaamu ennyombo era nga n'oluusi busobola okuviirako ekibiina okusasika. Obutakkaanya obumu busobola okuyambako okuleetawo enkyukakyuka ennungi eri ekibiina, kubanga si buli butakkaanya nti bubeera bubi.

Obutakkaanya buli kitundu ku bulamu bwaffe obwa bulijjo. Osobola obutakkaanya ne famire yo, mikwano gyo, oba bannakibiina kyo. Naye waliwo emitendera egy'enjawulo egy'okugonjoola obutakkanya gy'osobola okweyambisa okukakasa nti ensonga eno ekwatibwa bulungi. Okufuga n'okugonjoola obutakkaanya mu kibiina kwa muwendo nnyo mu kutuukiriza ebiruubirirwa by'ekibiina. Bintu ki ebikulu ebisinga okuleetawo obutakkaanya mu kibiina?

- Enjawulo mu bw'omuntu bwa bammemba
- Empisa z'ekibiina bammemba abamu ze batwala okuba nga zinyiiza
- Ebyetaago ebitatuukiriziddwa mu kibiina.
- Okukitwala nti tewaliiwo bwenkanya mu nkozesa/ngabana y'ebyobugagga by'ekibiina.
- Kyekubiira.
- Okukwata obubi enkyukakyuka eziba mu kibiina.
- Empuliziganya embi, omuli obubaka obutategeerekese n'obwo obutwaliddwa mu ngeri enkyamu.

- Enjawukana ku ngeri emirimu gye giddukanyizibwamu oba enjawukana mu biruubirirwa oba mu ngeri abntu ab'enjawulo gye balabamu ebintu.
- EŊŊambo.

Ofuga otya obutakkaanya?

Waliwo engeri nnyingi z'osobola okukozesa okufuga obutkkaanya.

1. **Tangaaza ku kiviiriddeko obutakkaanya; Okusookera ddala, okunnyonnyola ekiviiriddeko obutakkaanya kijja kukuyamba okutegeera engeri ensonga gy'eranduseemu. Ekirala, ojja kusobola okufuna abo abalina obutakkaanya okukkaanya ku butategeeragana obuliwo. Era okusobola okukola ekyo, weetaaga okunnyonnyola ebyetaago ebitatuukirizibwa ku njuyi zombi ezirina obutkkaanya. N'ekirala, weetaaga okukakasa nti wajja kubaawo okutegeeragana. Kakasa nti ofuna obubaka obuwera nga bwe kisoboka ku buli ludda. Sigala ng'obuuza ebibuuzo mpaka lwe weekakasiza ddala nti enjuyi zonna ezirina obutakkaanya zitegeera bulungi ensonga.**

2. **Yogera n'enjuyi ezirina obutakkaanya;** Londa ekifo ekirungi era eky'ekyama eky'okwogereramu. Okusobola okubeera n'emboozi ezimba, weetaaga okufuna ekifo ekyekusifu gye muli okwogereramu. Ekifo ng'ekyo era kibasobozesa okukola okugezesa okwetaagisa ne mwogeza obwesimbu ku nsonga eri mu ddiiro.

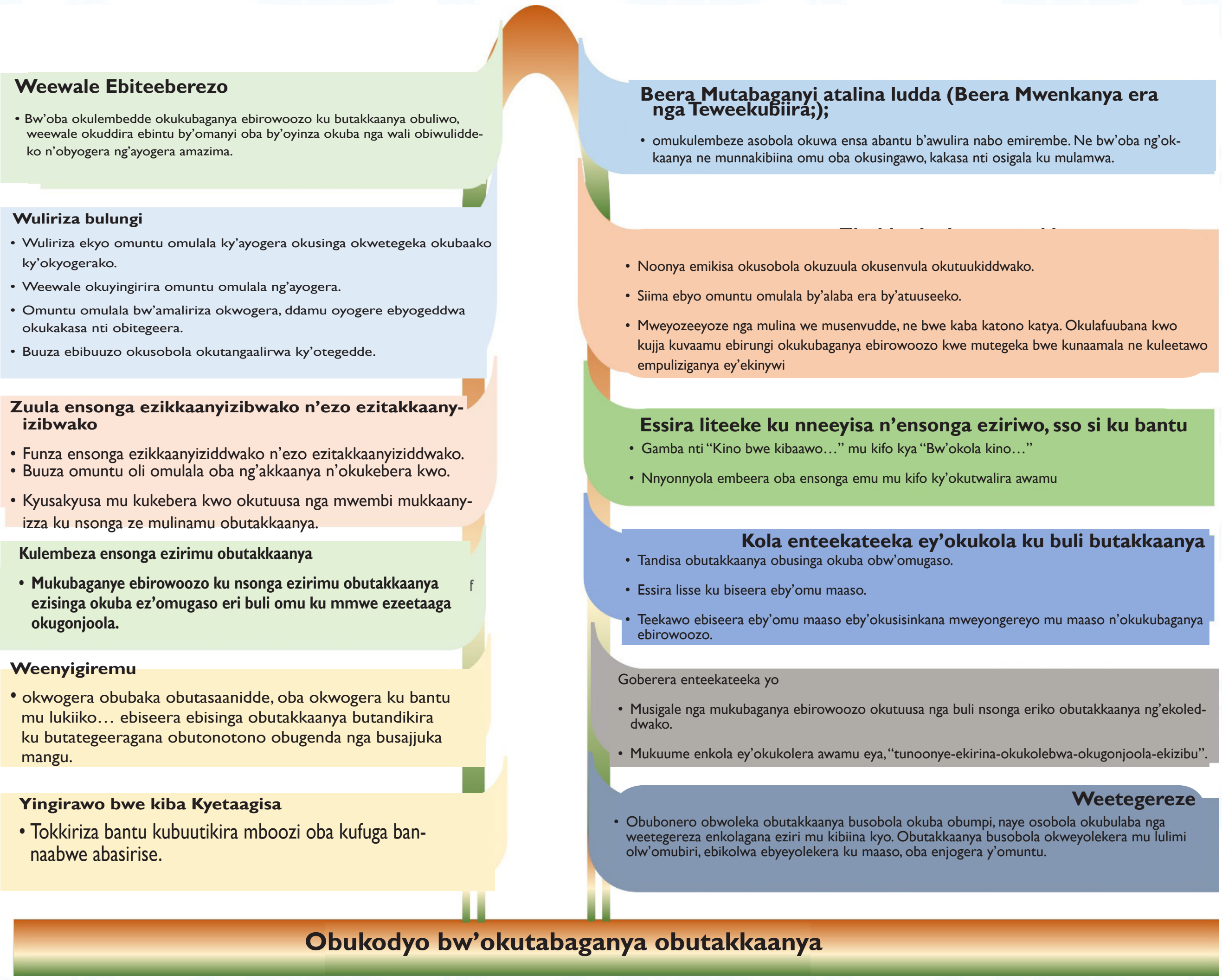
3. **Wuliriza bulungi era buli muntu muleke ayogere ky'ayagala okwogera;** Oluvannyuma lw'okuleeta enjuyi zombi ne zisisinkana mu kifo ekirungi era ekyekusifu, buli omu ku bo muleke afune omukisa ogwasanguza endowooza ze n'entwala z'alina ku nsonga eri mu ddiiro. Buli ludda luwe obudde obwenkanankana okwasanguza endowooza n'okwemulugunya kwalwo ewatali kwekubiira ku ludda lulala. Mukozese obuvumu nga muli mu lukiiko luno. Bwe kiba kyetaagisa, muteekeewo amateeka ag'okugoberera. Okukozesa enkola eno kijja kuyamba enjuyi zino zombi okwasanguza butereevu endowooza zaabwe mu bwesimbu awamu n'okutegeera ebireeseewo obutakkaanya kw'ossa okuzuula ebinaayamba okukumalawo.

4. **Noonyereza ku mbeera eriwo;** Oluvannyuma lw'okuwuliriza okwemulugunya kwa buli ludda, twala obudde, onoonyereze ku nsonga. Tokola kusalawo kusooka oba okukola okulamula okusembayo ng'osinziira ku by'olina. Weesogge munda oyongere okuzuula ebisingako ku bintu ebiriwo, enjuyi eziri mu nsonga, ensonga zennyini, n'engeri abantu gye bawuliramu. Yogera n'omuntu kinnoomu mu abo abeenyigidde mu nsonga era wuliriza n'okutu okwogi okukakasa nti otegeera bulungi endowooza zaabwe. Osobola okukola ekyo ng'oyita mu kufunza bye boogera era n'oddamu n'obibagamba. N'ekirala, gezaako okuzuula ensibuko y'obutakkaanya yonna eyinza obuteeyoleka mu kusooka.

5. **Teekawo engeri z'okutuukiriza ekiruubirirwa eky'awamu** Mu kufuna obutakkaanya, mwetaaga okuba n'ekigendererwa eky'awamu/ekibagatta, ekigonjoola ensonga era ekikakasa nti tejja kubalukawo nate. Ate okusobola okugonjoola ekizibu kyonna, weetaaga okuba ng'omanyi bulungi emitendera gy'obutakkaanya egy'enjawulo. Kino kijja kukusobozesa okunoonya engeri ezisaanidde ez'okutuukiriza ekiruubirirwa eky'awamu. Oluvannyuma lw'okunnyonnyola obulungi ensibuko y'obutakkaanya, okwogera n'enjuyi zombi, n'okunoonyereza ku mbeera eriwo, weetaaga okutuula wansi n'enjuyi zombi ne mukubaganya ebirowoozo ku nkola ze musobola okukozesa okutuukiriza ekiruubirirwa eky'awamu, nga kuno kuba kugonjoola nsonga eri mu ddiiro. Muwulirize, mwogere era muyiiyize wamu okutuusa ng'ensonga zonna muzimazeeyo.

6. **Mukkaanye ku ky'okukola ekisinga era muteekewo obuvunaanyizibwa buli ludda lwe bulina mu kugonjoola ensonga** Okufuga n'okugonjoola obutakkaanya butumbula empuliziganya. Abakozi bajja kwanguyirwa okunyumya n'abalala kubanga bajja kuba bategeera nti balina ekiruubirirwa kimu, nga kwe kutuukiriza ebigendererwa bya kampuni. Noolwekyo, oluvannyuma lw'okunoonyereza ku mbeera eriwo n'okusalawo engeri y'okugonjoolamu ensonga, enjuyi zombi zeetaaga okufuna ekisembayo ku kintu ekisinga ekirina okukolebwa eri ekizibu ekyo. Era okusobola okukkaanya ku kisinga, mwetaaga okusalawo ebintu eby'enjawulo buli ludda bye lulina okukola. Mufune ekibagatta. N'oluvannyuma, musaleewo obuvunaanyizibwa buli ludda lwe bulina mu kugonjoola obutakkaanya. N'ekirala, kya muwendo nnyo okukozesa omukisa guno okuzuula ensibuko yaabwo n'okukakasa nti tebuddamu kubalukawo.

7. **7. Kebera engeri ebintu gye bitambulamu era musalewo enkola eziziyiza ez'ebiseera eby'omu maaso**



2.6 Okufuga Okulemererwa

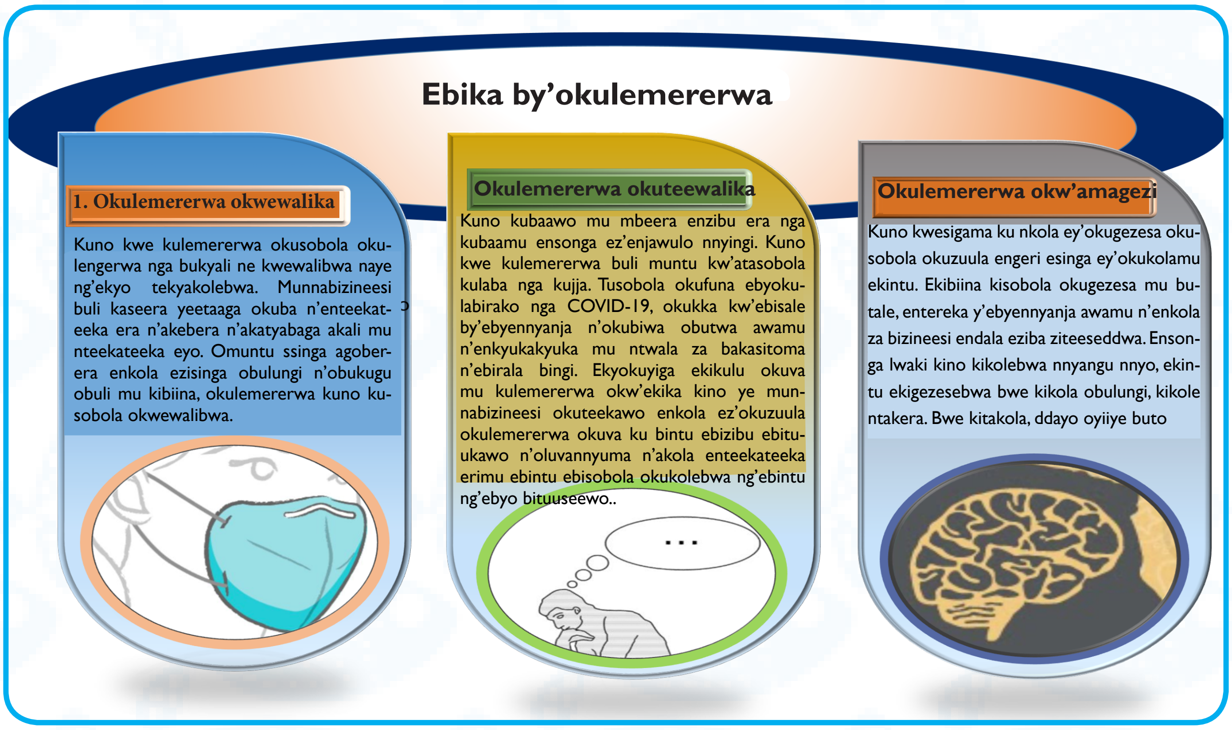
2.6.1 Okunnyonnyola Okulemererwa

Okulemererwa kye ki?

Okulemererwa kitegeeza obutaba na buwanguzi. Ebiseera ebimu kusobola okutegeeza embeera ey'obutatuukiriza kigendererwa ekiruubirirwa. .

Tuteekateeka ebiruubirirwa naye oluusi bwe tulemererwa okubituukiriza, tukuyita okulemererwa. Wabula kiri nti tulina okwegendereza kubanga ebiseera ebimu bwe tulemererwa okutuukiriza ebiruubirirwa byaffe tekitegeeza nti tulemereddwa. Tubaako obuwanguzi obutonotono bwe tutuuseeko naye lwakuba nti tuba tetutuuse we twagala kutuukira ddala. Kiba kirungi okusanyukira obuwnguzi obutonono obuba butuukiddwako awamu n'okuteekateeka okutuukiriza ebiruubirirwa bye twagala nga tusinziira ku byokuyiga bye tufuna mu ebyo bye tuyitamu.

Ng'omukulembeze/munnabizineesi, weetaaga okuba ng'omanyi bulungi ebika by'okulemererwa eby'enjawulo;



2.6.2 Omugaso gw'okulemerwa

Lwaki okulemererwa kwa mugaso?

Okulemererwa tekuba kubi kyokka naye tufunamu ebyokuyiga mu kwo. Muno muyinza okubaamu ebintu nga; *Biggyiddwa era ne bikyusibwamu akatonotono okuva ku: https://www.wanderlustworker.com/the-importance-of-failure-5-valuable-lessons-from-failing/*

1. **Obumanyirivu;** Mu kulemererwa tufunamu obumanyirivu bungi obuyinza okutuyamba okwewala okukola ensobi zeezimu mu biseera eby'omu maaso era ne butuyamba okwongera okutegeera obulamu nga bwe butambula. Eyo y'ensonga lwaki abantu abakulu tubalaba ng'abantu abajjudde amagezi kubanga balina ebintu bingi bye bayiseemu bye bafunamu ebyokuyiga.

2. **2. Amagezi:** Okulemerwa kuleeta amagezi agasookerwako. Amagezi ago gasobola okukozesebwa mu biseera eby'omu maaso okusobola okuvvuunuka okulemererwa okwo kwennyini okwaleetawo obulumi obw'amaanyi omulundi ogwasooka. Tewali kiyinza kusikira magezi gava mu kulemererwa. Abantu bonna ab'amaanyi be tumanyi baasigala bagezaako okutuusa lwe baafuna ekituufu. Kino kiri kityo kubanga baafuna amagezi mangi ku ngeri y'okutereeza embeera eyonoonese.

3. **3. Okuguma;** Okulemererwa mu bulamu kuyamba okuzimba okuguma. Gye tukoma okulemererwa, gye tukoma okuguma. Okusobola okutuuka ku buwanguzi obw'amaanyi, tulina okumanya ekintu ekiyitibwa okuguma. Kiri kityo kubanga, bwe tulowooza nti tugenda kuwangula ku mulundi ogusookera ddala, oba kale mu mirundi egisooka ng'ogezaako, awo nno tuba tulina okwetegekera ddala okufuna okulemererwa okukyasinze okubaamu obulumi obw'amaanyi.

4. **4. Okukula;** Bwe tulemererwa, tukula ng'abantu. Twongera okutegeera obulamu bwaffe n'ensonga lwaki tukola ebintu bye tukola. Kino kituyamba okwefumintiriza n'okusengejja ensonga, ne tusobola okufuna amakulu okuva mu mbeera ez'obulumi. Obulamu buteekeddwateekeddwa gye tuli okusobola okukula n'okulongooka. Okuviira ddala mu butaffaali obutufuula kye tuli ng'abantu, ne tufuuka ekibiina ky'abantu abali mu kitundu okwetooloola ensi yonna, okukula kuli kitundu kya maanyi ku ffe. Ewatali kukula, tetwandisobodde kutumbula bulamu ku buli nsonga.

5. **5. Omuwendo;** Ekimu ku byokuyiga eby'amaanyi bye tusobola okufuna mu kulemererwa kw'obulamu bwe bwetaavu bw'okutondawo n'okusaasaanya omuwendo ogw'amaanyi. Ddala ddala ki nti, omuwendo gwe musingi ogw'obuwanguzi era obutaba na muwendo mpagi nkulu ey'okulemererwa. Mu kulowooza ku kulemererwa kwo okw'ebiseera eby'emabega, lowooza ku muwendo gw'obadde nagwo. Wandisobodde okugaba omuwendo ogusinga ku gwe wagaba? Ekyo kyandiyambyeko okwewala okulemererwa? Bw'oyiga okutondawo omuwendo ogw'amaanyi, era n'okikola entakera, ojja kumala owangule.

2.6.3 2.6.3 Okufuga okulemererwa

Emitendera gy'okufuga okulemererwa

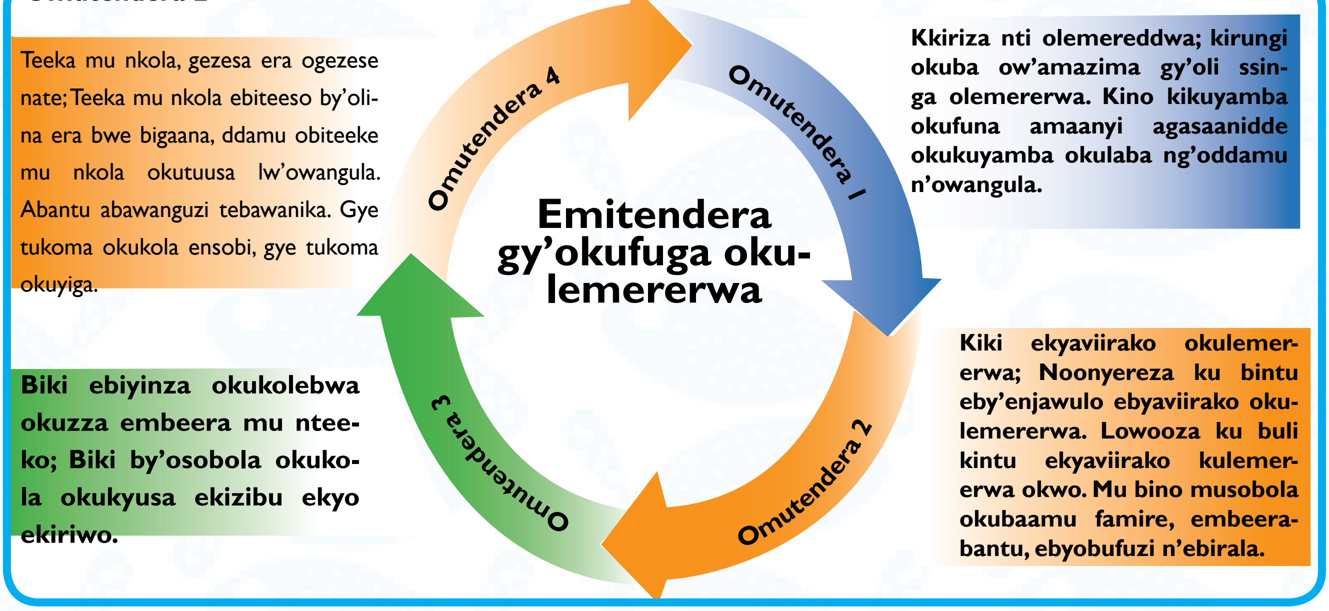
1. **Kkiriza nti olemereddwa;** kirungi okuba ow'amazima gy'oli ssinga olemererwa. Kino kikuyamba okufuna amaanyi agasaanidde okukuyamba okulaba ng'oddamu n'owangula.

2. **Kiki ekyaviirako okulemererwa;** Noonyereza ku bintu eby'enjawulo ebyaviirako okulemererwa. Lowooza ku buli kintu ekyandiba nga kirina kye kyakola ku kulemererwa okwo. Mu bino muyinza okubaamu famire, embeerabantu, ebyobufuzi n'ebirala.

3. **Biki ebiyinza okukolebwa okuzza embeera mu nteeko;** Biki by'osobola okukola okukyusa ekizibu ekyo ekiriwo.

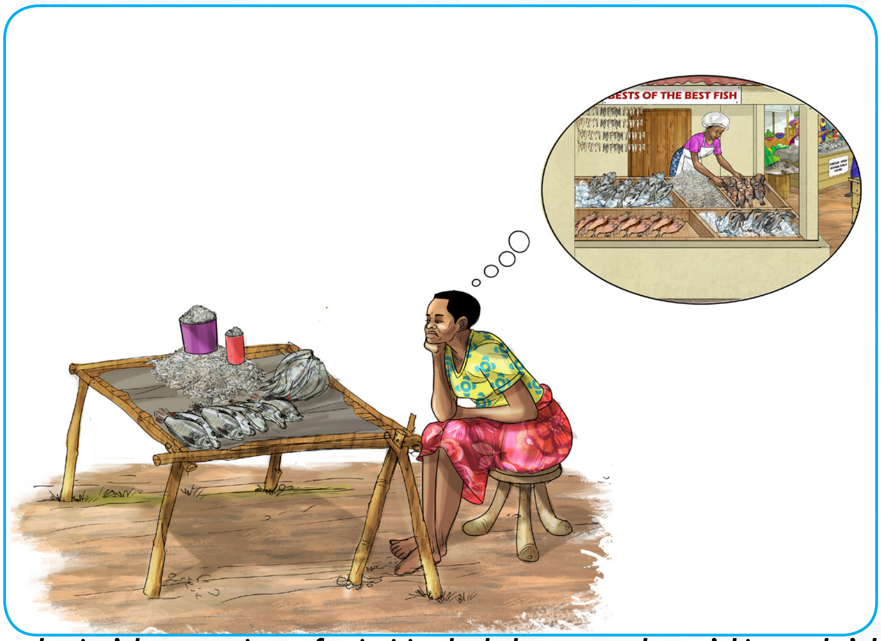
4. **Teeka mu nkola, gezesa era ogezese nate;** Teeka mu nkola ebiteeso by'olina era bwe bigaana, ddamu obiteeke mu nkola okutuusa lw'owangula. Abantu abawanguzi tebawanika. Gye tukoma okukola ensobi era ne tunoonya engeri y'okuzitereeza, gye tukoma okuyiga.

Omutendera 2



Okulemererwa kusobola okufugibwa nga tukozesa obukodyo bungi nga bwe kiragiddwa wammanga;

1. **Okuteekateeka;** Munnabizineesi yeetaaga okuteekerateekera bizineesi ye n'enzirukanya y'emirimu okusobola okwewala okulemererwa okw'enjawulo. Waliwo obwetaavu bw'okuzuula obutyabaga obwekuusa ku mirimu egy'enjawulo obwetaaga okuzuula era buziyizibwe.



Omusuubuzi w'ebyennyanja yeefumintiriza ku kulemererwa kwe n'ekirooto ky'obuwanguzi bwe

2. **Abeemulugunya beesonyiwe;** Weewale abantu nga buli kantu bakalamu kibi kyokka n'abo abagamba nti 'Ekyo nakikugamba, naye tewawulira' kw'ossa abo abayinza okujaganya olw'okulemererwa kwo. Weewale okwetaba mu kazannyo kw'okunenya era essira olisse ku kuzuula amagezi. Wabula, teekawo embeera ekukkirizisa okubeera omwetegefu okuwuliriza okuwabula okuva mu bantu abalungi.

3. **Tekiriimu buzibu kulemererwa** okulemererwa kuleeta obulumi naye ate tekulina buzibu. Twetaaga okussa essira ku bintu bye tuyiga mu kulemererwa bisobole okututeekateeka okufuuka abantu abalungi. Bwe tuzuula omugaso gw'okulemererwa eri obulamu bw'abantu abasinga okuba abawanguzi, kijja kuba kyangu nnyo okutegeera ensonga eno. Weetaaga okutunuulira ku bantu abawanguzi okusobola okutumbula embeera yo. Weetaaga okubeera n'obumalirivu okusobola okuzuula ekitaatambula bulungi.

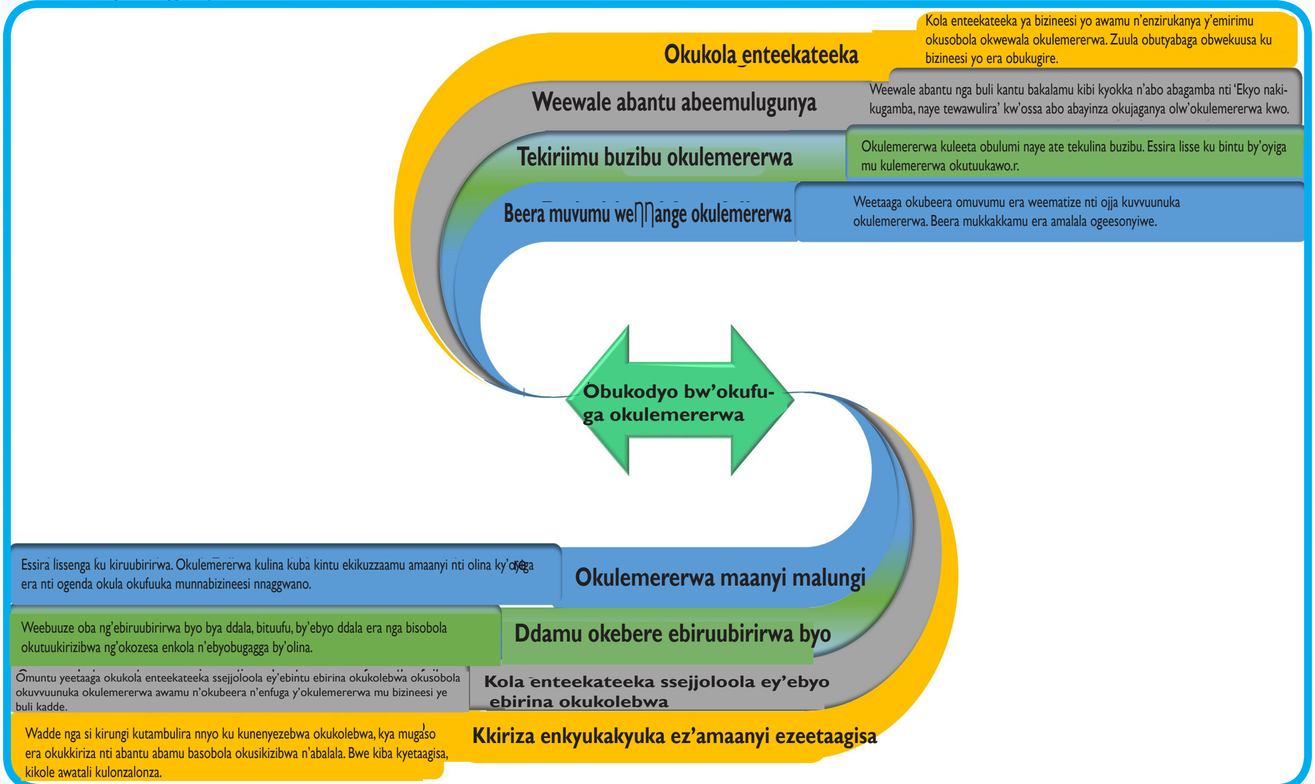
4. **. Beera muvumu we∩∩ange okulemererwa;** Weetaaga okubeera omuvumu era weematize nti ojja kuvvuunuka okulemererwa. Beera mukkakkamu era amalala ogeesonyiwe. Bw'oba n'amalala, tojja kuyigira ku nsobi z'okoze, tojja kuwuliriza ndowooza za bantu balala oba okulaba obulungi embeera nga ziri. Ekizibu kyekalirize n'obwongo obuteefu okusobola okumanya ekitaatambula bulungi.

5. **Okulemererwa maanyi malungi;** Essira lissenga ku kiruubirirwa. Okulemererwa kulina kuba kintu ekikuzzaamu amaanyi nti olina ky'oyiga era nti ogenda okula okufuuka munnabizineesi nnaggwano. Laga ebyo ebyakulema n'ensonga lwaki walemererwa era okole enteekateeka y'ebirina okukolebwa okulaba nga toddamu kulemererwa. Okulemererwa si y'enkomerero naye kitundu ku lugendo lw'olina okutambula nga tonnatuuka w'oyaayaana okutuuka.

6. **Ddamu okebere ebiruubirirwa byo;** Weebuuze oba ng'ebiruubirirwa byo bya ddala, bituufu, by'ebyo ddala era nga bisobola okutuukirizibwa ng'okozesa enkola n'ebyobugagga by'olina. Ebiruubirirwa wabifuna bulungi mu bwongo bwo? Obirondoola mu buli kaseera akagere? Osobola okuddamu n'okebera ebiruubirirwa byo mu ngeri ey'okutambula n'enkyukakyuka era n'okubeera omwesimbu?

7. **Kola enteekateeka y'ebyo ebirina okukolebwa;** Omuntu yeetaaga okukola enteekateeka ssejjoloola ey'ebintu ebirina okukolebwa okusobola okuvvuunuka okulemererwa awamu n'okubeera n'enfuga y'okulemererwa mu bizineesi ye buli kadde. Enteekateeka ezo zijja kukuyamba mpolampola okuvvuunuka ebintu ebizza emabega, ebikangabwa, oba okulemererwa kwonna okuba kuguddewo. Ng'omukulembeze, laga obubonero obw'amangu obwoleka okulemererwa.

8. **Kkiriza nti enkyukakyuka ez'amaanyi ezimu zeetaagisa;** Wadde nga si kirungi kutambulira nnyo ku kunenyezebwa okukolebwa, kya mugaso era okukkiriza nti abantu abamu basobola okusikizibwa n'abalala. Bwe kiba kyetaagisa, kikole awatali kulonzalonza.



3. Essomo 2: Okutandikawo bizineesi

3.1 Ennyanjula

Essomo lino lyanjula ebintu eby'enjawulo ebyekuusa ku kutandikawo bizineesi mu mulimu gw'ebyennyanja. Essomo lijja kukwanjulira ennyinyonnyola y'okutandikawo bizineesi, okutaputa obuvubi nga bizineesi, engeri y'okulonda bizineesi y'obuvubi ennungi n'engeri y'okunoonya akatale k'ebyamaguzi byo/empeereza zo.

3.2 Ebigendererwa by'essomo

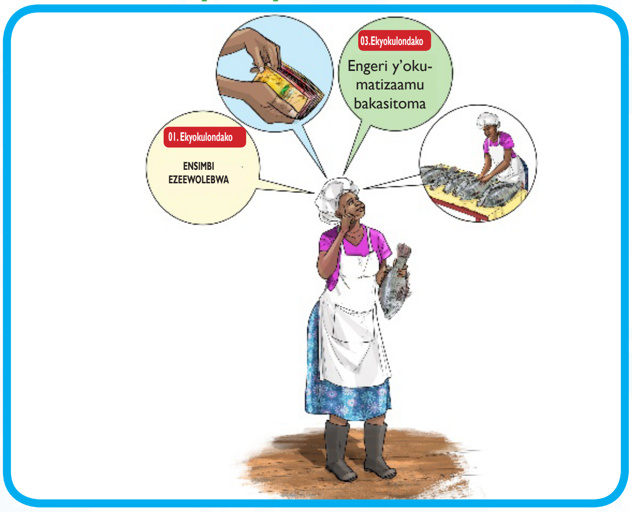
Ku nkomerero y'essomo, olina okubeera ng'osobola bulungi okutegeera ensonga z'okutandikawo bizineesi yo n'engeri y'okuginoonyeza akatale.

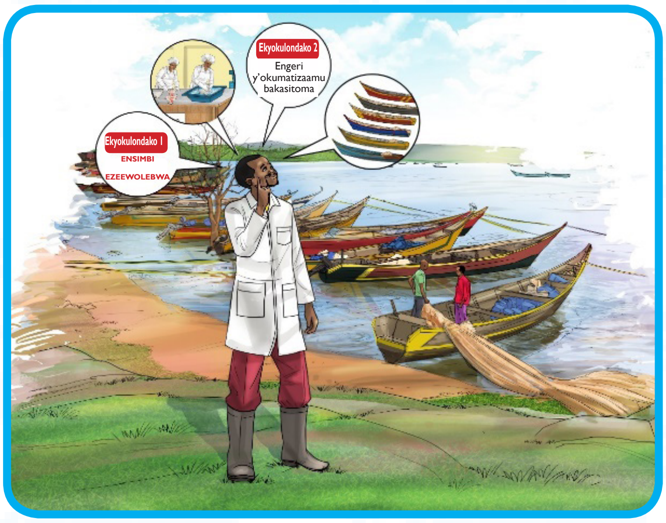
Mu bufunze, abayizi balina okuba nga basobola;

1. Okutegeera ekyo ekireetera omuntu okufuuka munnabizineesi
2. Okutegeera engeri bannabizineesi gye balabamu bizineesi
3. Okutegeera engeri y'okunoonyaamu akatale ka bizineesi yo.

3.3 Ebisookerwako mu Kutandikawo Bizineesi

3.3.1 Okunnyonnyola munnabizineesi





Bannabizineesi mu mulimu gw'obuvubi

Munnabizineesi kye kitegeeza

Munnabizineesi ye muntu atondawo era n'akulaakulanya ekirowoozo kya bizineesi era n'agezesa ng'ayita mu kutandikawo bizineesi okusobola okukola ekyamaguzi oba empeereza ematiza ebyetaago ba kasitoma. Abaami n'abakyala bombi basobola okubeera bannabizineesi abawanguzi; kino tekiriimu nsonga ya kikula kya muntu.

Omuntu agezesa akatyabaga akali mu kutondawo, okuteekateeka, era n'okufuuka nnannyini bizineesi

"Lowooza ku muntu atuula ebbali ku kkubo eridda ewuwo era abadde atunda emmere ey'ekika ekimu, okuva mu ntamu oba ensuwa ng'obunene bwebumu, ku mmeeza y'emu, era ng'ayinza okuba nga tasobodde kukyusa ku ntambuza ye ey'obulamu okubeera mu ngeri yonna eyeegwanyiza. Omuntu ow'ekika ekyo asobola okuba nga muntu wa bizineesi naye nga si munnabizineesi."

Okutandikawo Bizineesi kye kitegeeza

Enkola ey'okutandikwo bizineesi empya olw'okusoomooza/emikisa egizuuliddwa n'ekigendererwa eky'okukola amagoba. Okutandikawo bizineesi luba lugendo, si ntuuko; nkola, sso si ekivaamu. Olugendo lw'omuntu okutandika n'okuddukanya bizineesi ye. Olugendo luno lulimu akatyabaga akawera.

3.3.2 Emitendera gy'Olugendo lw'Okutandikawo Bizineesi

Waliwo emitendera gy'oyitamu okufuuka munnabizineesi era nga mu gino mulimu;

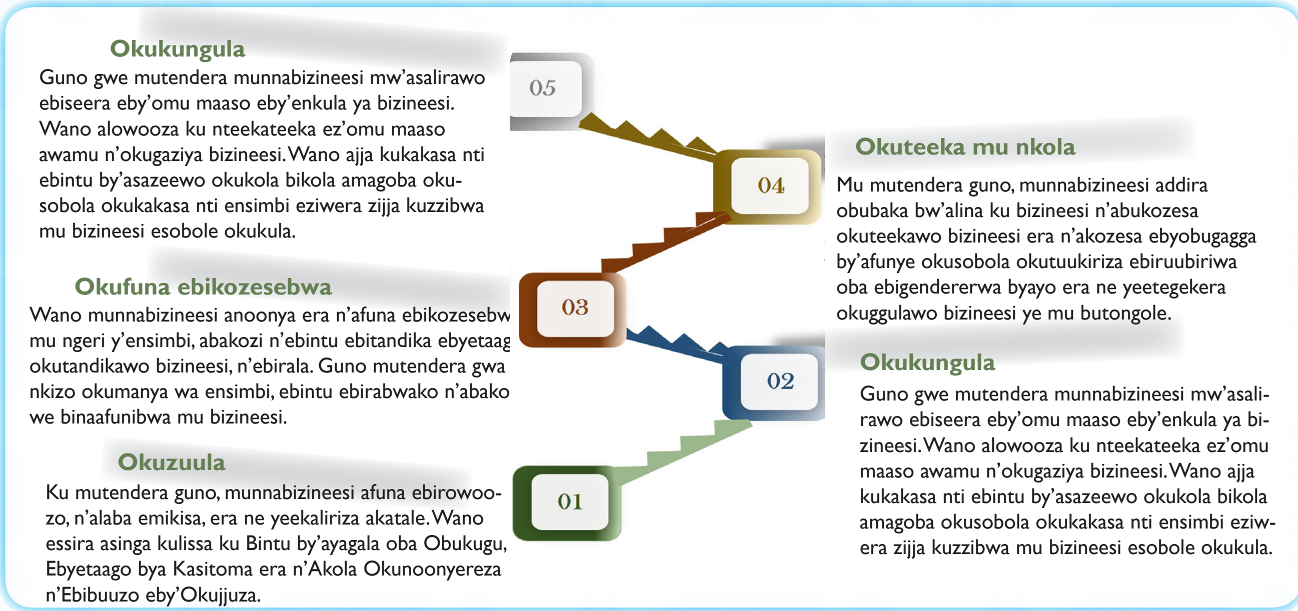
1. **Okuzuula;** Ku mutendera guno, munnabizineesi afuna ebirowoozo, n'alaba emikisa, era ne yeekaliriza akatale. Wano essira asinga kulissa ku Bintu by'ayagala oba Obukugu, Ebyetaago bya Kasitoma era n'Akola Okunoonyereza n'Ebibuuzo eby'Okujjuza

2. **Okukulaakulanya Ekirowoozo;** Ku mutendera guno munnabizineesi atandika okukola Enteekateeka ya Bizineesi ye era nga muno mubaamu ekiteeso n'embalirira engazi ebinnyonnyola ekirowoozo kya bizineesi.

3. **Okufuna ebikozesebwa;** Wano munnabizineesi anoonya era n'afuna ebikozesebwa mu ngeri y'ensimbi, abakozi n'ebintu ebitandika ebyetaaga okutandikawo bizineesi, n'ebirala. Guno mutendera gwa nkizo okumanya wa ensimbi, ebintu ebirabwako n'abakozi we binaafunibwa mu bizineesi.

4. **Okuteeka mu nkola;** Mu mutendera guno, munnabizineesi addira obubaka bw'alina ku bizineesi n'abukozesa okuteekawo bizineesi era n'akozesa ebyobugagga by'afunye okusobola okutuukiriza ebiruubiriwa oba ebigendererwa byayo era ne yeetegekera okuggulawo bizineesi ye mu butongole.

5. **Okukungula;** Guno gwe mutendera munnabizineesi mw'asalirawo ebiseera eby'omu maaso eby'enkula, enkulaakulana, oba okugwa kwa bizineesi. Wano ajja kulowooza ku nteekateeka ez'omu maaso ez'okugaziya bizineesi. Ajja kukakasa nti ebintu by'asazeewo okukola bikola amagoba okusobola okukakasa nti ensimbi eziwera zijja kuzzibwa mu bizineesi esobole okukula.



3.3.3 Ebintu Munnabizineesi omulungi by'alina okuba nabyo

Waliwo ebintu bingi munnabizineesi omulungi by'alina okuba nabyo. Ebimu ku byo bimenyeddwa wammanga;

1. **Okunoonya emikisa:** Bannabizineesi abasinga obungi batandika na kuzuula kyetaago ekiriwo era ne bakiteekawo mu bwangu. Bannabizineesi babeera bulindaala eri emikisa egigwawo era bagiraba mangu ne bagikozesa. Ekirala, bakola enteekateeka n'obwegendererwa ku ngeri y'okutuukirizaamu ebiruubirirwa byabwe oluvannyuma lw'okuzuula omukisa.

2. **Okuteekawo ebiruubirirwa;** Bannabizineesi abawanguzi babeera n'ebiruubirirwa. Bateekawo ebiruubirirwa ebituukirizika era ne bakola bukuukuubira okubituukiriza. Obumalirivu bwabwe bubayamba okuvvuunuka okusoomooza okuyinza okubaawo era ne kubaweesa obwesigwa eri abantu be bakola nabo. Ebiruubirirwa bino bibeera n'obudde obw'okubituukirizaamu kibaluՈՈamye ku bye balina okukola.

3. **Okunoonya obubaka;** Munnabizineesi omuwanguzi buli kaseera abeera okola okunoonyereza ng'omuntu ku ngeri y'okumatizaamu bakasitoma awamu n'okutuukiriza ebyetaago byabwe. Buli kaseera abeera anoonya obubaka obw'omuwendo okuva mu bakasitoma be, abamuwa ebintu, abamuvuganya ne mu bantu abalala okusobola okubeera mu maaso mu nsi y'okuvuganya.

4. **Okusendasenda n'Okukola Emikwano;** Bannabizineesi abawanguzi babeera baagala okukolagana n'abantu awamu n'okuzuula emikisa gy'okussaawo enkolagana n'abantu abalala, ey'omugaso eri bizineesi zaabwe. Wano baba bakimanyi nti bwe basisinkana abantu abaggya kiyinza okubayambako okufuna ebyobugagga oba amagezi

bizineesi zaabwe bye zeetaaga. Bakozesa olulimi oluwombeefu okusendasenda bakasitoma okugula ebyamaguzi byabwe.

5. **Okwekozesa:** Bannabizineesi abasinga obungi banyumirwa okwekozesa era baagala okukola ebintu mu ngeri eyaabwe. Okubeera nga beetengeredde n'obumalirivu by'ebintu ebisindiikiriza bannabizineesi okutandikawo bizineesi ezaabwe.

6. **Okukola ennyo:** Bannabizineesi abasinga obungi bakola essaawa nnyingi ewatali muzannyo. Balemerako era balina okukkiriza kwa maanyi nti okukola ennyo kujja kubayamba okutuukiriza ebiruubirirwa byabwe era essira batera kulissa ku ekyo ekivaamu.

7. **Okwekkiririzaamu:** Bannabizineesi abawanguzi abasinga obungi balina okwekkiririzaamu okutuukiriza ebiruubirirwa eby'amazima era ebisoomooza. Balina okwekkiririzaamu kwa maanyi gattako endowooza y'okukola ebintu mu ngeri etuukiridde ekikola ekinene ennyo ku buwanguzi bwa bizineesi.

8. **Empisa:** Bannabizineesi abawanguzi balowooza ku ekyo ekisinga okuba eky'omuwendo era ne beewala okukola ekyo ekitalina mugaso. Bannabizineesi baba balungi mu byenfuna, teboonoona budde era ebiseera byonna baba baagala kumaliriza mirimu gye balina.

9. **Okukola okusalawo okulungi:** Bannabizineesi abawanguzi balina obusobozi bw'okulowooza amangu ne bakola okusalawo okulungi. Bannabizineesi tebakosebwa bintu bye baagala ne bye bataagala nga bo kubanga bamanyi kye basobola okukola era babeera ba mazima mu nkola yaabwe ey'emirimu.

10. **Obusobozi bw'okukkiriza enkyukakyuka:** Enkyukakyuka zijjawo buli kaseera bw'obeera ne bizineesi yo, munnabizineesi atintira ku nkyukakyuka era bizineesi ye n'ekula. Bannabizineesi batunuulira ebintu bingi bye basobola okukola okugonjoola ebizibu byabwe. Bannabizineesi basobola okulondako engeri esinga ey'okukolamu ekintu, ne bw'eba nga ya njawulo ku ngeri gye baagala okukikolamu.

11. **Okussa essira ku magoba:** Bannabizineesi abawanguzi babeera n'ekifaananyi eky'amagoba ge balina okukola era bakimanyi nti obuwanguzi bwa bizineesi zaabwe bupimirwa ku magoba ge zikola.

12. **Okugumira akabi akayinza okuvaamu:** Bannabizineesi bakola okusalawo mu mbeera ey'okubuusabuusa era beetegefu okugezesa, naye tebagezesa bivaamu. Balondako ekintu ekirimu akatyabaga akasaamusaamu era na bwekityo ne bagezesa mu ngeri erimu okubalirira era enyuma, naye nga waliwo emikisa egiwera egy'okuwangula.

13. **13. Bayiiya era Batetenkanya:** Bannabizineesi abawanguzi babeera batetenkanya. Buli kaseera amaanyi gaabwe bagateeka mu kuleetawo bintu bipya, nkola mpya ey'okukolamu ebintu, okutandikawo obutale obupya awamu n'okuddamu okutegeka bizineesi. Buli kaseera babeera balowooza ku ngeri gye basobola okukolamu ebintu mu ngeri esingako.

14. **14. Obukulembeze:** Bannabizineesi balina okubeera n'enkola ey'obukulembeze. Obukulembeze bwe busobozi bw'okuteekawo enkolagana okuyita mu kuwuliziganya ku ngeri y'okutuukirizaamu ebiruubirirwa. Batera okuluႶႶamya abalala ku ngeri y'okutuukirizaamu ebigendererwa bya bizineesi.

15. **15. Okunoonya ebyobuggga ebyetaagisa:** Bannabizineesi bateekwa okuba n'obusobozi obukuႶႶaanya ebikozesebwa byonna okusobola okufuna ekyamaguzi ekivaamu. Bateekwa okunoonya ensimbi, ebikozesebwa, abantu abagenda okukola/abakozi bibayambe okutuukiriza ebigendererwa byabwe.

Okufundikira

Bannabizineesi balina ebintu bingi ebibayamba okuddukanya obulungi bubizineesi bwabwe obutonotono ne bizineesi ezikyakula. Wabula, tekiri nti munnabizineesi alina okubeera n'ebintu ebyo byonna. Mu mbeera eyo aba alina okuyiga oba okupangisa abantu abalina ebintu by'atalina kimuyambeko okuddukanya bizineesi. Ebintu ebyo bisobola okufunzibwa mu nsonga 10 eziragiddwa wammanga;

Okutuukiriza	Okukola enteekateeka	Okuddukanya
a. okunoonya emikisa b. Okulemerako c. Okwewaayo okugoberera endagaano y'omulimu d. Okusaba ebintu bikolebwe nga bya mutindo e. Okugezesa	f. Okuteekawo ebiruubirirwa g. Okukola enteekateeka era n'erondoolwa bulungi h. Okunoonya obubaka	i. Okusendasenda n'okukola emikwano j. Okwekkiririzaamu

Okwekozesa

Bannabizineesi abasinga obungi banyumirwa okwekozesa era baagala okukola ebintu mu ngeri eyaabwe.

Okukola ennyo

Bannabizineesi abasinga obungi bakola essaawa nnyingi ate nga basasulwa kitono.

Empisa

Bannabizineesi abawanguzi balowooza ku ekyo ekisinga okuba eky'omuwendo era ne beewala okukola ekyo ekitalina mugaso.

Okwekkiririzaamu

Pol ocat-wil tye kede cwiny atek me cobbo golo ame tye aber dok dang atekkege.

Okusendasenda n'Okukola Emikwano

Munnabizineesi omuwanguzi buli kaseera abeera okola okunoonyereza ng'omuntu ku ngeri y'okumatizaamu bakasitoma awamu n'okutuukiriza ebyetaago byabwe.

Okukola okusalawo okulungi

Bannbizineesi abawanguzi balina obusobozi bw'okulowooza amangu ne bkola okusalawo okulungi.

Obusobozi bw'okukkiriza enkyukakyuka

Enkyukakyuka zijjawo buli kaseera bw'obeera ne bizineesi yo, munnabizineesi atintira ku nkyukakyuka era bizineesi ye n'ekula.

Okunoonya obubaka

Munnabizineesi omuwanguzi buli kaseera abeera okola okunoonyereza ng'omuntu ku ngeri y'okumatizaamu bakasitoma awamu n'okutuukiriza ebyetaago byabwe.

Okussa essira ku magoba

Bannabizineesi abawanguzi babeera n'ekifaananyi eky'amagoba ge balina okukola era bakimanyi nti obuwanguzi bwa bizineesi zaabwe bupimirwa ku magoba ge zikola.

Okuteekawo ebiruubirirwa

Bannabizineesi abawanguzi babeera n'ebiruubirirwa. Bateekawo ebiruubirirwa ebituukirizika era ne bakola bukuukuubira okubituukiriza.

Okugumira akabi akayinza okuvaamu

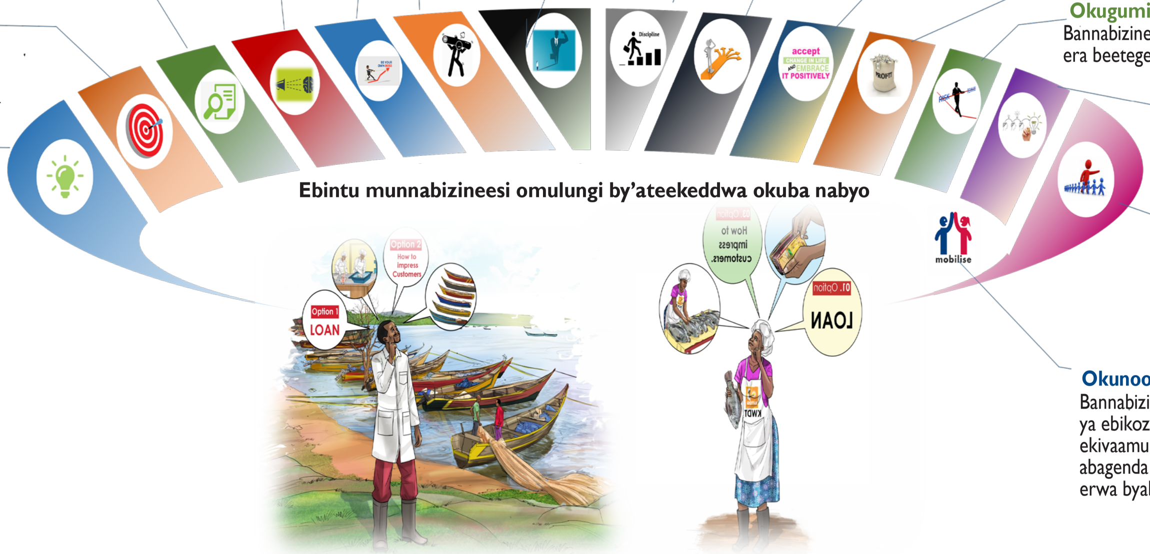
Bannabizineesi bakola okusalawo mu mbeera ey'okubuusabuusa era beetegefu okugezesa, naye tebagezesa bivaamu.

Okunoonya emikisa

Bannabizineesi abasinga obungi batandika na kuzuula kyetaago ekiriwo era ne bakiteekawo mu bwangu.

Bayiiya era batetenkanya

Bannabizineesi abawanguzi babeera batetenkanya. Buli kaseera amaanyi gaabwe bagateeka mu kuleetawo bintu bipya, nkola mpya ey'okukolamu ebintu, okutandikawo obutale obupya awamu n'okuddamu okutegeka bizineesi.



Ebintu munnabizineesi omulungi by'ateekeddwa okuba nabyo

Obukulembeze

Bannabizineesi balina okubeera n'enkola ey'obukulembeze. Obukulembeze bwe busobozi bw'okuteekawo enkolagana okuyita mu kuwuliziganya ku ngeri y'okutuukirizaamu ebiruubirirwa.

Okunoonya ebyobuggga ebyetaagisa

Bannabizineesi bateekwa okuba n'obusobozi obukuŋŋaanya ebikozesebwa byonna okusobola okufuna ekyamaguzi ekivaamu. Bateekwa okunoonya ensimbi, ebikozesebwa, abantu abagenda okukola/abakozi bibayambe okutuukiriza ebigenderwa byabwe.

Omulimu: Wandiika wansi ebintu bye balina nga bannabizineesi n'ebyo bye bajja okukolako okusobola okufuuka bannabizineesi abalungi okusinga bwe bali n'ebyo bye beetaaga okuteekawo.

Enkalira y'okutandikawo bizineesi	Eddaala ly'okuvuganya okuliwo			Enteekateeka ey'okukuuma/okutumbula enkalira
	Waggulu	***Wakati***	***Wansi***	
Okukola enteekateeka				
Okuteekawo ebiruubirirwa				
Okukola enteekateeka era n'erondoolwa bulungi				
Okunoonya obubaka				
Obusobozi bw'okukkiriza enkyukakyuka				
Bayiiya era batetenkanya				
Okutuukiriza				
Okunoonya emikisa				
Okulemerako				
Okwewaayo okugoberera endagaano y'omulimu				
Okusaba ebintu bikolebwe nga bya mutindo				
Okugezesa				
Okunoonya ebyobugagga ebyetaagisa				
Okukola ennyo				
Okuddukanya				
Okusendasenda n'okukola emikwano				
Okwekkiririzaamu				
Obukulembeze				
Empisa				
Okunoonya obubaka				
Okussa essira ku magoba				

3.4 Okutegeera obuvubi nga bizineesi

3.4.1 Obuvubi nga bizineesi

Bizineesi kye ki?

Guno gwe mulimu ogutuusa empeereza/ebyamaguzi oba byombi okusobola okumatiza ebyetaago bya kasitoma n'ekigendererwa eky'okukola amagoba mu ngeri enteeketeeke obulungi. Guno gosobola okuba ogw'omuntu ssekinnoomu, ebibiina oba gavumenti.

Obuvubi nga bizineesi mwe tulabira abantu nga beenyigira mu mirimu gy'okutunda ebyennyanja omuli okuvuba, okulongoosa ebyennyanja, okubikza n'okubitambuza n'ekigendererwa eky'okukola ensimbi. Ekigendererwa ekiri mu kino kuba kukola magoba.

Omulimu oguvaamu ensimbi teguba gwa njawulo nnyo ne bizineesi lwakuba nti ensimbi ziba ziyingizibwa mu ngeri etali nteketeeke bulungi. Ekyo kisobola okwenkanankana n'ennimiro, oba omuvubi afuna ebyennyanja n'abiwa mukyala we abitunde asobole okukola ku byetaago by'ewaka.

Abaami n'abakyala mu mulimu gw'obuvubi

3.4.2 Ebika by'Obwannannyini bwa bizineesi

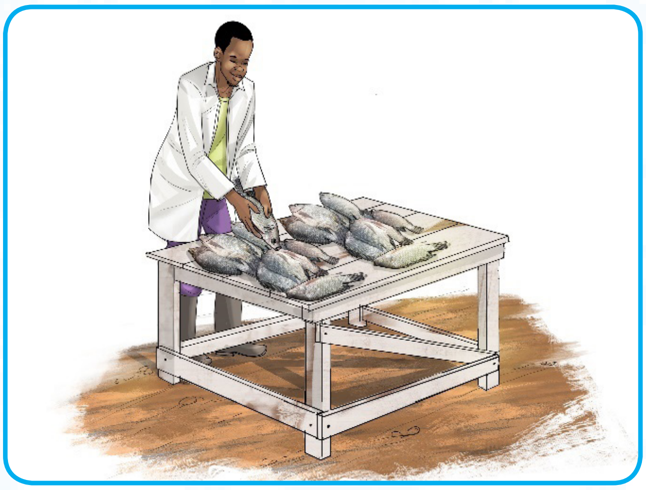
Waliwo ebika bya bizineesi bingi naye ku lwa bizineesi z'omulimu gw'ebyennyanja, ebika bino bisatu bye bifiibwako;

Ebika bw'obwannannyini bwa bizineesi

i. Waliwo ebika bya bizineesi bingi naye ku lwa bizineesi z'omulimu gw'ebyennyanja, ebika bino bisatu bye bifiibwako;Bizineesi ey'omuntu omu (Ebeera ya muntu kinnoomu)

ii. Omukago (Ebeera n'obwannannyini obw'abantu abasukka mu omu naye nga tebasukka bantu 20)

iii. Ekibiina (Ekibiina ekigezi kye kiba n'obwannannyini ku yo)



Bizineesi ey'omuntu omu

Bizineesi ey'omukago

Ebibiina

Ebika bw'obwannannyini bwa bizinees	Ennyinyonnyola	Ebirungi	Ebibi
Bizineesi ey'omuntu omu. Weetegereze: Omusomesa alina okukakasa nti abasuubuzi bategeera bulungi ekika ky'obwannannyini bwa bizineesi kino engeri gye kiri nti ky'ekika ekisinga okweyoleka. Naye ate era alina okukoona ku bibi ebikirimu okusobola okukubiriza abeetabi obutettanira bizineesi ey'ekika kino.	Eno ye bizineesi eteekebwawo, eriko obwannannyini era e d d u k a n y i z i b w a omuntu omu.	i. Nnannyini bizineesi tewali gw'avunaanyizibwako ii. Omutandisi waayo yeegazaanyiza mu magoba gonna ng'ali omu yekka iii. Kyangu okukola okusalawo engeri gy'eri bizineesi ey'omuntu omu iv. Waliwo eddembe ly'okuddukanya bizineesi	i. Okufiirizibwa kwonna nnannyini bizineesi akugwamu yekka ii. Ebyobugagga bya bizineesi/ensimbi ezitandika ziba ntono kubanga omugugu guli ku muntu omu iii. Amabanja ga bizineesi gaba mangi nnyo. Ebyobugagga by'omuntu bisobola okutwalibwa ssinga amabanja galyazaamaanyizibwa
Omukago	Mu kika ky'obwannannyini bwa bizineesi kino, abantu babiri oba okusingawo bakuŋŋaanya ebyobugagga (ensimbi ezitandika) ne babireeta wamu okutandikawo bizineesi.	i. Kyangu okufuna ebyobugagga (ensimbi ezitandika) ebyetaagisa. Kino kiri kityo kubanga abantu abasukka mu omu beenyigira mu kubinoonya ii. Amagoba gagabanyizibwa eri bannamukago mu ngeri y'emigabo iii. Akatyabaga k'okufiirizibwa kagabanyizibwa eri bannamukago bonna. iv. Ebyobugagga bingi bisobola okufunibwa bannamukago ab'enjawulo omuli obukugu, ensimbi, obukodyo n'amagezi.	i. Si kyangu kukola kusalawo. Kino kiri kityo kubanga buli omu aba ne ky'ayagala okwogera ii. Eddembe ly'okuddukanya bizineesi likugirwa engeri gye kiri nti buli munnamukago abeera yeenyigira mu nzirukanya y'emirimu mu ngeri entongole iii. Buli munnamukago aba avunaanyizibwa kinene ku mabanja ga bizineesi
Ebibiina	Abantu ab'enjawulo beegatta wamu okukola bizineesi nga balina ekigendererwa eky'awamu. Mu bwannannyini bwa bizineesi obw'ekibiina, abantu abeenyigira mu bizineesi eyo bayitibwa bammemba era nga beenyigira mu nzirukanya y'emirimu gya bizineesi egya buli lunaku.	i. Kino ky'ekika kya bizineesi ekikyasinze okuba eky'amaanyi bw'ogeraageranya ne bizineesi ey'omuntu omu kw'ossa bizineesi ez'omukago ii. Bammemba bagabana amagoba kyenkanyi era ng babeera n'eddembe eryenkanankana iii. Buli mmemba aleeta ensimbi ezitandika ezenkanankana n'ez'abalala iv. Bammemba abatonotono bakwasibwa obuvunaanyizibwa bw'okuddukanya ekibiina nga babalonda	

3.5 Okusunsula Bizineesi y'Ebyennyanja

3.5.1 Okukola olukalala lw'ebirowoozo bya bizineesi ez'enjawulo mu kitongole ky'obuvubi

Ekirowoozo kya bizineesi

Ekirowoozo kya bizineesi y'ennyinyonnyola ensaamusaamu era entuufu ey'enzirukanya ya bizineesi eruubirirwa. Nga tonnatandika bizineesi, weetaaga okubeera n'ekirowoozo ekitegeerekeka eky'ekika kya bizineesi gy'oyagala okuddukanya. Watera okubaawo ebirowoozo bya bizineesi bingi by'oyinza okwagala okukola. Ebiseera ebisinga omwo mw'olonda esinga era ekoleka engeri gye kiri nti oyinza obutaba na busobozi buzitandikawo zonna omulundi gumu.

Bizineesi ey'ekibiina

Omulimu: Wandiika wansi ekirowoozo kya bizineesi ky'oygala okuteeka mu nkola mu mulimu gw'ebyennyanja ng'okozesa ekikula kino wammanga. Kakasa nti byonna obimalayo.

Ekirowoozo	Enyinyonnyola
Ekirowoozo 1: Okutunda ebifi by'ebyennyanja	Ebyennyanja mbimanyi era nnyumirwa okuvuba. Tewali muntu n'omu kola ekintu kino mu kibuga. Wajja kubaawo bakasitoma bangi. Nsobola okunoonyereza ne nzuula bye baagala era ne mmanya omuwendo gw'ensimbi ezeetaagisa okutandika. Kirabika okuba nga bijja kuba bikooya nga waliwo ewantu wangi gye nnina okubaako bye ntwalayo. Nja kunyumirwa okusisinkana abantu abangi.
Ekirowoozo 2: Okutunda ebyamaguzi ebiva mu byennyanja	………………..

3.5.2 Okusengejja ebirowoozo bya bizineesi

Nga bw'okirabye, waliwo ebirowoozo bya bizineesi bingi by'osobola okulowoozaako. Newankubadde nga wandyagadde ebisinga ku byo okubiteeka mu nkola, ebiseera ebisinga tekikoleka era nga kino kiyinza okukwetaagisa okulodako ekisinga okuba nga kisaanidde. Enkola ey'okukola ekyo eyitibwa okusengejja ebirowoozo bya bizineesi. Okusengejja kusobola okukolebwa okusinziira ku nsonga ez'enjawulo naye olina okusalawo nsonga ki esinga obukulu mu mbeera n'obusobozi bwo. Muno musobola okubaamu;

Ebifiibwako mu kusengejja ebirowoozo bya bizineesi

Okwekaliriza ebyamaguzi byo ebiriwo n'obunafu bwabyo/ekyamaguzi kyetaaga nnyo okulowoozebwako

Ebyetaago by'akatale ko; Okusinziira ku bukugu bwo n'ebyetaago bya bakasitoma, olin okusalawo kyamaguzi ki oba mpeereza ki bizineesi yo by'enaatunda. N'ekirala, kirowoozeeko mu bwongo nti biteekwa okuba ebyamaguzi oba empeereza abantu ze basuubira okusasulira ku nsimbi ezijja okukusobozesa okukola amagoba. Ekyamaguzi ky'ekintu abantu kye basasulira era ne bakozesa. Kisobola okuba ekintu kye weekolera oba kisobola okuba ekintu ky'ogula n'ekigendererwa eky'okuddamu okitunde.

Bakasitoma; bizineesi yonna tesobola kuyimirirawo ewatali bakasitoma. Noolwekyo, kiba kya muwendo n'omanya baani abanaabeera bakasitoma bo n'ebintu bye basinga okwetaaga. Olina ekika kya kasitoma gw'ojja okuguza ebintu byo oba ojj kuguza buli omu ali mu kitundu? Balina okuba abantu abamala abasobola era abeetegefu okusasulira ebyamaguzi byo n'empeereza zo, ewatali ekyo bizineesi eba tejja kumalako.

Obukoleka bw'ekirowoozo; Bizineesi esobola okukolebwa era ng'etuukana bulungi n'ennono z'ekitundu bakasitoma mwe babeera. N'ekirala ebyobugagga ebyetaagisa okuteeka mu nkola ekirowoozo ekyo olina okuba ng'osobola okubifuna.

Engeri y'okutunda; Ogenda kutunda otya ebyamaguzi byo oba empeereza zo? Bw'oteekateeka okutandikawo bizineesi y'ebyennyanja, obeera omanyi engeri gy'onaatundamu ebyamaguzi byo ebiva mu byennyanja, osobola okuguza bakasitoma butereevu, okuguza abatunda lejjalejja, oba okuguza abasuubuza. Bizineesi ezimu ebintu zibiguza butereevu bakasitoma baazo.

N'ekintu ekirala ekiri ekitundu ku birina okufiibwako, osobola okufaayo ku

Obusobozi bw'ekirowoozo okuvaamu amagoba. Busobozi ki obuliwo ekyamaguzi okwagalibwa ku katale? Bisale ki ebyetagisa okukireeta mu katale – okutwaliza awamu kw'ossa buli kigero? Ekyamaguzi we kigya mu katale. Waliwo omwagaanya? Kisemberedde kitya ebyamaguzi ebirala bye kivuganya nabyo? Omweso guno gusobola okukozesebwa okusengejja bizineesi yo.

Omweso gw'ebintu ebifiibwako mu kusengejja

Engeri y'okwawukana	Ekirowoozo 1	Ekirowoozo 2	Ekirowoozo 3	Ensonga lwaki walonze yee oba nedda
	Mwekiri (Y/N?)			
Ekirowoozo kikola ku byetaago by'akatale n'ebya bakasitoma				
Ekirowoozo kisoboka (omuli n'ensimbi ezitandika)				
Ekirowoozo kiteekeka mu nkola				
Bizineesi ekkirizika mu buwangwa bw'abantu				
Ekirowoozo kirimu amagoba era nga kikomyawo ensimbi ezaasigibwmu				
Ekirowoozo kirina omugaso				
Ekirowoozo kisobola okugumira okuvuganya okwa bulijjo				
Olina obukumanyirivu obwetaagisa okukola bizineesi?				
Osobola okufuna obumanyirivu obwo				
Enkyukakyuka garage bulungi era ogikwanaganye n'ebiruubirirwa bya bizineesi.				

Essira lisse ku birowoozo ebifuna yee ennyingi era okole okulonda okusembayo.

WEET: Gy'okoma okufaayo, nolowooza era n'otereeza ekirowoozo kyo, ekirowoozo ekyo gye kinaakoma okuba ekituukiridde

Ekirowoozo kya bizineesi ekirondeddwa

3.6 Ennyanjula ku kukola Enteekateeka ya Bizineesi

3.6.1 Okunnyonnyola enteekateeka ya bizineesi

Enteekateeka ya bizineesi ky'ekiwandiiko ekiwandiike ekinnyonnyola mu bujjuvu engeri bizineesi – ebiseera ebisinga eyo etandika obutandisi – gyeyolekamu ebigendererwa byayo, engeri gy'enaayitamu okutuukiriza ebiruubirirwa byayo awamu n'engeri ey'okugizimba n'okugiddukanya. Enteekateeka ya bizineesi eraga enteekateeka ya bizineesi ku nsonga z'okunoonya akatale, ebyensimbi, n'enzirukanya yaayo.

Zino z'ezimu ku nsonga lwaki weetaaga enteekateeka ya bizineesi:

- Bw'oba otandika pulojekiti oba bizineesi empya
- Bw'oba onoonya muntu gw'okola naye omukago
- Bw'oba weetaaga okuteekebwamu ensimbi n'ebintu ebisikiriza
- Okuddukanya bizineesi yo mu ngeri esingako
- Okupima enkola ya bizineesi yo bw'ogigeraageranya n'ebyo bye wateekateeka

3.6.2 Emigaso gy'Enteekateeka ya Bizineesi

Enteekateeka ya bizineesi ya mugaso mu ngeri nnyingi omuli;

- Okuyambako okusonga ku bintu ebikwata ku bizineesi ebyetaaga okufaako
- Okukuyambako okukola obulungi enteekateeka y'ebintu bye weetaaga okuddukanya bizineesi
- Okukuyambako okukozesa obulungi ensimbi zo ate era mu ngeri evaamu amagoba
- Okukuyambako okuzuula obukugu bwo obw'amaanyi (ebintu by'osobola okukola obulungi) awamu n'obunafu bwo
- Okukuyambako okuzuula obunafu n'emiziziko gya bizineesi yo
- Okukuzibula amaaso okulaba emikisa emiggya gamba nga; abantu b'okukola nabo omukago, bamusigansimbi n'ensimbi ezeewolebwa
- Okukuyambako okutegeera b'ovuganya nabo
- Okukuyambako mu busobozi bwo obw'enzirukanya ya bizineesi okusinziira ku mirimu n'emigaso egimu awamu n'okuzuula abantu n'obukugu ebyetaagibwa

Weetegereze: Bannabizineesi balina okujjukira nti tewali muntu ategeera bulungi bizineesi zaabwe nga bo. Okumanya kye basobola okukola, ne we bayagala okubeera mu biseera eby'omu maaso, gwe mugaso gw'Enteekateeka ya Bizineesi. Ensonga zino ebbiri bwe ziteekebwa mu bwongo, kye baba beetaaga okukola kwe kuteekawo enkola entuufu ezibasobozesa okutuukiriza ebiruubirirwa byabwe.

3.6.3 Ebibeera mu nteekateeka ya bizineesi

S/N	ESSUULA	EBIRIMU
1	1.Ennyinyonnyola ya bizineesi	• Erinnya lya bizineesi, ekifo bizineesi w'esangibwa n'endagiriro • Ekika ky'omulimu ogukolebwa mu bizineesi • Ebizibu bizineesi by'enaagonjoola • Ekika ky'entegeka ya bizineesi (mukago, kibiina, mpya, nkadde,) • Kasitoma aluubirirwa • Obubaka obulala bwonna obunnyonnyola lwaki bizineesi ejja kuwangula
2	2. Ebikukwatako ng'omuntu	• Erinnya lya (ba)nnannyini bizineesi, kw'ossa (ba)kitunzi • Ebikwata ku byenjigiriza n'emirimu egy'ekikugu • Obumanyirivu mu mirimu egyekuusa ku bizineesi
	Ebyamaguzi ne/oba empeereza	• Biki kampuni by'ejja okutunda • Engeri kampuni gy'enaakolamu ensimbi okuva mu byamaguzi ne/oba empeereza • Ebbeeyi y'ebintu enaagerekebwa etya • Engeri ebbeeyi y'ebintu gy'enaavuganyaamu n'ebirala
3	3.Enteekateeka y'akatale	• Kampuni ky'enaatunda • Ekitundu ekirimu akatale ka bizineesi ne bakasitoma abaluubirirwa/ebibinja bya bakasitoma • Ensonga lwaki ojja kusobola okuvuganya n'ebyamaguzi/empeereza ebiri ku katale era ogeraaganya otya b'ovuganya nabo (ku bbeeyi y'ebintu, omutindo, enfaanana, n'enkola,) • Obwetaavu bw'ekyamaguzi kyo/empeereza yo (obuteebereze) mu katale obw'ebiseera ebiyise, ebiriwo n'ebiseera eby'omu maaso (bwe kiba kisoboka okusinziira ku bungi obwetaagibwa buli lunaku/mwezi) • Abagaba ebintu kw'ossa enkola n'obukwakkulizo obw'okukuleetera ebintu • Engereka y'ebbeeyi n'olukalala lw'ebintu byonna ebitundibwa/empeereza zonna ezigabibwa • Engeri gy'onaatundamu ebyamaguzi byo (butereevu, abasuubuzi. Weetegereze: Alipoota y'okunoonyereza ku katale giteekeko ng'ekiwaayiro
4	4.Enteekateeka y'okuddukanya	• Baani abajja okwenyigira mu bizineesi eno? • Laga obuvunaanyizibwa bwabwe n'engabanya y'emirimu (bwe kiba mwekiri) • Emirimu gya bizineesi ginaategekebwa gitya (okugeza ebisanja, ebiseera by'okukola, embeera omukolerwa)?
5	5. Enteekateeka y'ebyensimbi	• Okusiga ensimbi okwetaagisa • Ebyobugagga eby'enkalakkalira/ebikozesebwa ebitandika (okugeza ettaka, ebikozeso, ebyuma) • Ensaasaanya esooka • Ensaasaanya ekolebwa nga bizineesi tennaggulawo (okugeza ebisale eby'amateeka, ebisale bya layisinsi, ebisale bya banka,) • Ensaasaanya eyeetagibwa okuggulawo (okugeza amazzi, okuyingiza amasannyalaze, okulongoosa ekifo, n'ebirala) • Ensimbi ezitandika (ebikozesebwa, ebisale by'ennyumba, amazzi, entambula n'ebirala)
6	6. Ewantu awasobola okuggyibwa ensimbi	• Ebyetaago byonna • Ensimbi eziweebwayo Famire/Abeemikwano • Ensimbi ezizo z'otaddeko/okuva mu bintu by'osizeemu ensimbi • Ensimbi ezeewoleddwa, amabanja n'ebirala • Ensimbi zonna eziriwo • Ensimbi ezibulayo/omuwaatwa gw'ensimbi • Ensimbi ez'okwewola ezeetaagibwa
7	Okuteebereza enteekateeka y'ebyetaagibwa okuddukanya	• Ensimbi entono ezeetaagisa okukola ebintu awamu n'ebisale ebiddukanya/eby'enkalakkalira ebitono • Ennyingiza okuva mu bitundibwa • Amagoba agakolebwa • Okwekaliriza olugendo lwa bizineesi okusinziira ku nnyingiza yaayo • Okuteebereza ensimbi eziri mu bizineesi
8	Ebiteeberezo ebikulu	• Laga ebiteeberezo by'okoze ebiwagira enteekateeka yo okugeza, ebiteeberezo nti ebyobugagga ebimu bijja kubaawo
9	Ebikwata ku bizineesi mu bufuze	• Ekifunze ekiraga ensonga zonna enkulu ku muko gumu

Omulimu: Okuzimba enteekateeka ya bizineesi yo

Funa ekitabo eky'enjawulo mw'onaatandika okukola enteekateeka ya bizineesi yo nga bw'ogenda mu maaso n'okutendekebwa. Buli luvannyuma lw'essomo ly'osobola okubaako ky'okola, ojja kufunayo akadde okozese amagezi g'ofunye okusobola okutereeza enteekateeka ya bizineesi yo okusinziira ku bizineesi yo ey'ebyennyanja.

Omulimu: Okuzimba enteekateeka ya bizineesi yo

Bikkula ekitabo kyo ky'okoleramu enteekateeka ya bizineesi yo era okusinziira ku bizineesi gye wasengejja okwenyigiramu mu mulimu gw'ebyennyanja.

Wandiika ku:

Ebikwata ku bizineesi okutwaliza awamu
- Erinnya lya bizineesi, ekifo bizineesi w'esangibwa n'endagiriro
- Ekika ky'omulimu ogukolebwa mu bizineesi
- Ebizibu bizineesi by'enaagonjoola
- Ekika ky'entegeka ya bizineesi (mukago, kibiina, mpya, nkadde,)
- Bakasitoma abaluubirirwa
- Obubaka obulala bwonna obunnyonnyola lwaki bizineesi ejja kuwangula

Ebikukwatako ng'omuntu
- Erinnya lya (ba)nnannyini bizineesi, kw'ossa (ba)kitunzi
- Ebikwata ku byenjigiriza n'emirimu egy'ekikugu
- Obumanyirivu mu mirimu egyekuusa ku bizineesi

Ebyamaguzi ne/oba empeereza
- Biki kampuni by'ejja okutunda
- Engeri kampuni gy'enaakolamu ensimbi okuva mu byamaguzi ne/oba empeereza

3.7 Okunoonya akatale

3.7.1 Ennyinyonnyola y'okunoonya akatale

Okunoonya akatale kisobola okunnyonnyolwa ng'emirimu bizineesi gy'ekola okutumbula n'okutunda ebyamaguzi/empeereza zaayo.

Okunoonya akatale mubaamu kaweefube w'okuzuula n'okumatiza ebyetaago bya bakasitoma awamu n'okubikuuma. Mubaamu okuzuula bakasitoma bo, biki bye beetaaga era bye baagala, ebisale byabyo, eddaala ly'okuvuganya okuliwo. Mubaamu amagezi n'enkola zonna z'okozesa okutunda ekyamaguzi kyo. Okunoonya akatle kubaamu okulanga, okutunda awamu n'okutwala ebyamaguzi eri bakasitoma.

3.7.2 Emigaso gy'okunoonya akatale

Okutwaliza awamu, okunoonya akatale kuluubirira kusaza byamaguzi bya bizineesi ne bituuka ku bakasitoma abaagala okubifuna. Okutuukanya okusaza kuno kutera okuviirako okutunda obulungi awamu n'okukola amagoba. Bizineesi esobola okuganyulwa mu kunoonya akatale mu ngeri ez'enjawulo era nga muno mulimu;

1. **Okutondawo abantu abaluubirirwa;** Okunoonya akatale kusobozesa kampuni okuluubirira abantu abamu b'ekkiriza nti bajja kuganyulwa mu kyamaguzi/empeereza yaayo. Okukuuma abantu abaluubirirwa ab'ekika ekyo kyongera ku muwendo gw'ebintu ebitundibwa.

2. **Okubeera obulindaala awamu n'okukola enkyukakyuka buli kaseera;** Bizineesi ebiseera ebisinga ebeera emanyi ebyamaguzi bakasitoma bye basinga okwagala. Kino kireetawo omwagaanya ogw'enkyukakyuka okubaawo mu bizineesi.

3. **Obweyolesi;** Okumala ebbanga, bizineesi esobola okweyawula mu lujjudde kasita ebyamaguzi byayo bimanyibwa. Mu ngeri eyo egenda ne yeekolera erinnya eryayo.

4. **Okukula kwa kampuni;** Kampuni gy'ekoma okwenyigira mu kunoonya akatale k'ebyamaguzi byayo, gy'ejja

okukoma okukula mu bitongole byayo okusobola okubeera n'abantu abeenyigira mu kufulumy ebintu ebituukira ku byataago bya bakasitoma, okuteebereza awamu n'okunoonyereza ebiyambako okugonjoola ebizibu mu ngeri esingako.

3.7.3 Okunoonya akatale k'ebyamaguzi ebiva mu byennyanja kukolebwa kutya?

Zino wammanga z'ezimu ku ngeri ennungi ez'okunoonya akatale k'ebyamaguzi.

i) **Okubyetundira**

Empuliziganya ey'abantu ababiri wakati w'omuguzi n'oyo atunda, ebiseera ebisinga ebeerawo nga boolekaganye maa-so-ku-maaso, esobola okubaako ky'ekola ku kusalawo kw'omuntu/ekibiina okugula ekintu.

ii) **Okutunda okw'Enkolagana**

Enkola ey'okuzimba enkolagana ne bakasitoma okusinziira ku kufaayo kwa kitunzi awamu n'okwewaayo okutuukiriza ebyetaago bya kasitoma okumala ebbanga.

iii) **Okutunda okw'Omukago**

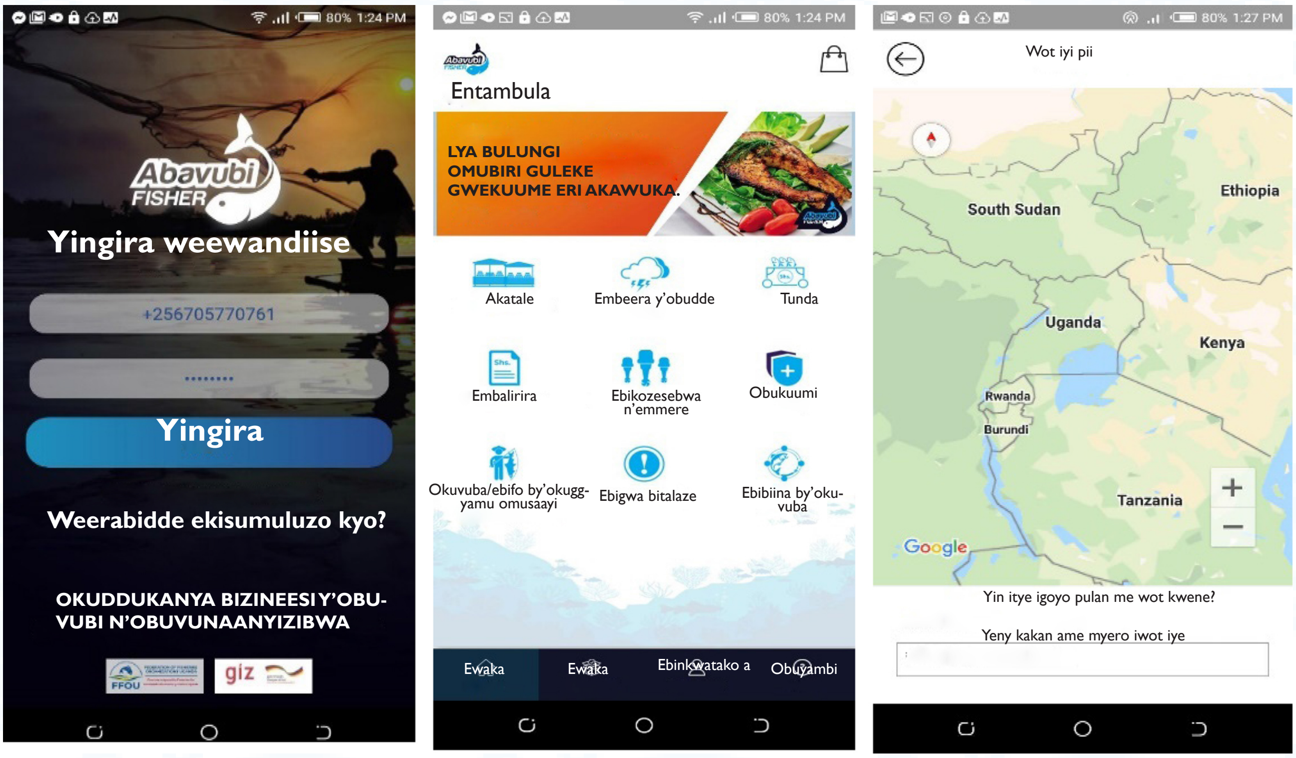
Enkola mwe tulabira abaguzi n'abatunda nga bagatta obukugu bwabwe n'ebyobugagga bye balina okusobola okuvaayo n'ebintu ebirina okukolebwa okusobola okutuukiriza ebyataago bya bakasitoma; okwewaayo okukola enteekateeka ey'omukago; n'okugabana obubaka obukwata ku bakasitoma, okuvuganya awamu ne kampuni olw'obulungi bwabwe, awamu ne kasitoma ku nkomerero.

iv) **Okutundira mu Kibinja**

Okukozesa ekibiina ky'abakugu mu kutunda n'okutuusa empeereza eri bakasitoma abakulu

v) Email/okunoonya akatale ku mutimbagano

Okunoonya akatale ng'okozesa email ky'ekikozeso kyokka eky'oku mutimbgano ekikusobozesa okuzimba enkolagana ne bakasitoma ate era n'osogala ng'obalabirira bulungi oluvannyuma lw'okugula kwabwe okusooka. Wano kubiriza abeetabi bonna okusaasaanya abavuvi app.



ABAVUBI app

v) **Okutundira ku Mikutu Emigattabantu**

Omuntu akozesa emikutu emigattabantu mu ngeri ensaamusaamu amala essaawa 3 olunaku ng'ali ku mikutu emigattabantu. Newankubadde ng kirabika okuba ekitiisa mu kusooka, kya muwendo obutessa nnyo wansi ne weegatta ku buli mukutu. Wabula, essa lisse ku bantu bo abaluubirirwa. Wa we akas okumala obudde obusinga obungi? Bubaka bwa kika ki bwe banyumirwa? Osobola otya okuleetawo enkyukakyuka ey'amaanyi?

Okutundira ku mikutu emigattabantu

Omuntu akozesa emikutu emigattabantu mu ngeri ensaamusaamu amala essaawa 3 olunaku ng'ali ku mikutu emigattabantu. Newankubadde ng kirabika okuba ekitiisa mu kusooka, kya muwendo obutessa nnyo wansi ne weegatta ku buli mukutu.

Wabula, essa lisse ku bantu bo abaluubirirwa.
Wa we basinga okumala obudde obusinga obungi?
Bubaka bwa kika ki bwe banyumirwa?
Osobola otya okuleetawo enkyukakyuka ey'amaanyi?

Okubyetundira

Empuliziganya ey'abantu ababiri wakati w'omuguzi n'oyo atunda, ebiseera ebisinga ebeerawo nga boolekaganye maa-so-ku-maaso, esobola okubaako ky'ekola ku kusalawo kw'omuntu/eki-biina okugula ekintu.

Okutunda okw'omukago

Enkola mwe tulabira abaguzi n'abatunda nga bagatta obukugu bwabwe n'ebyobugagga bye balina okusobo-la okuvaayo n'ebintu ebirina okukolebwa okusobola okutuukiriza ebyataago bya bakasitoma; okwewaayo okukola enteekateeka ey'omukago; n'okugabana obubaka obukwata ku bakasitoma, okuvuganya awamu ne kampuni olw'obulungi bwabwe, awamu ne kasitoma ku nkomerero.

Okunoonya akatale k'ebyamaguzi ebiva mu byennyanja

Email/okunoonya akatale ku mutimbagano

Okunoonya akatale ng'okozesa email ky'ekikozeso kyokka eky'oku mutimbgano ekikusobozesa okuzimba enkolagana ne bakasitoma ate era n'osogala ng'obalabirira bulungi oluvannyuma lw'okugula kwabwe okusooka.

Okutundira mu kibinja

Okukozesa ekibiina ky'abakugu mu kutunda n'okutuusa empeereza eri bakasitoma abakulu.

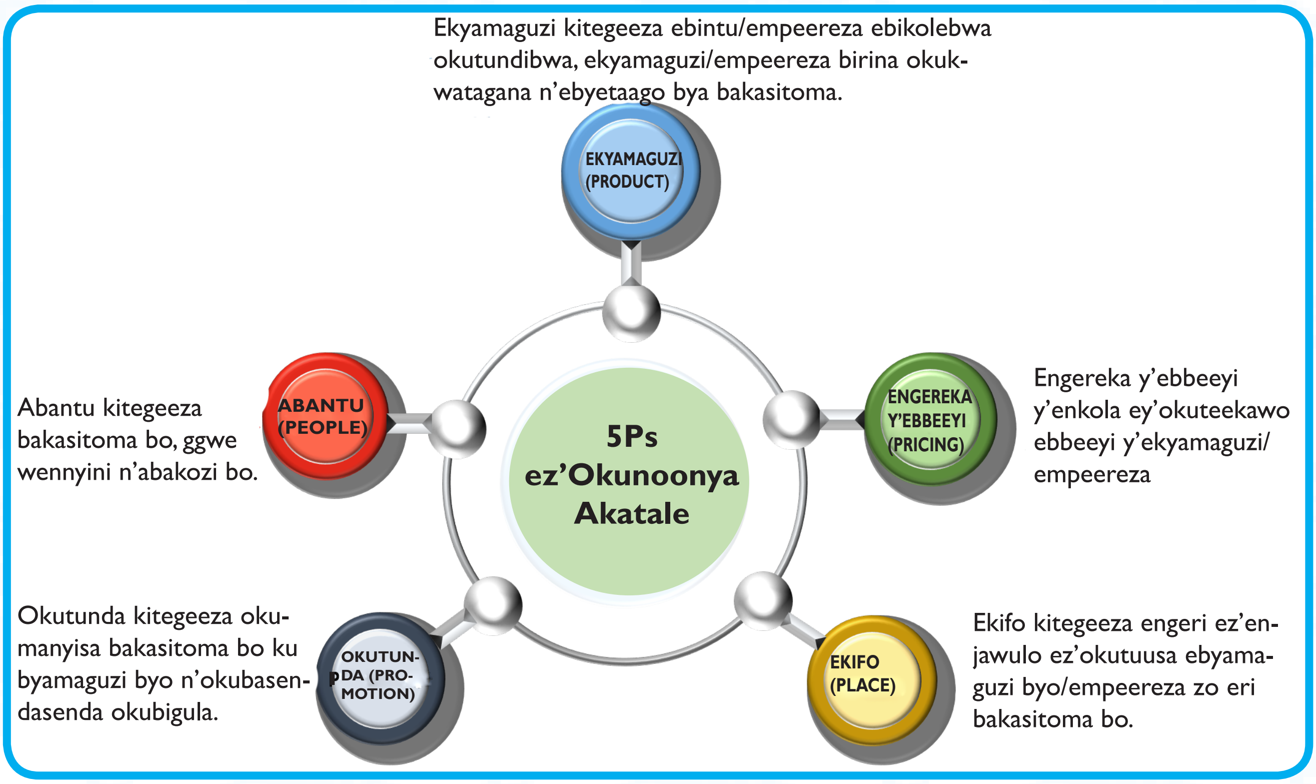
Okutunda okw'enko-lagana

Enkola ey'okuzimba enkolagana ne bakasito-ma okusinziira ku kufaayo kwa kitunzi awamu n'okwewaayo okutuukiriza ebyetaago bya kasitoma okumala ebbanga.

Omukyala anoonya akatale k'ebyennyanja bye mu katale

3.7.4 Okutuukanya enkola y'okunoonya akatale

Okunoonya akatale okutuukiridde kutera okutambulira ku 5Ps ez'okunoonya akatale omuli ekyamaguzi (product), engereka y'ebbeeyi (pricing), ekifo (place), Okutunda (promotion) n'abantu (people)



5Ps ez'enjawulo zongeddwa okunnyonnyolwa wammanga;

1. **EKYAMAGUZI**

Ekyamaguzi kitegeeza ebintu/empeereza ebikolebwa okutundibwa, ekyamaguzi/empeereza birina okukwatagana n'ebyetaago bya bakasitoma.

Ebimu ku bibuuzo bye weetaaga okwebuuza mulimu;

- Byamaguzi/mpeereza ki bye ntunda?
- Lwaki nasalawo okutunda ebyamaguzi bino?
- Nnina ebyamaguzi bakasitoma bye baagala?
- Waliwo ebyamaguzi byange byonna ebitatunda bulungi?
- Ndeeta ebintu ebitatunda bulungi?

Wulirizanga ebintu bakasitoma bo bye baagala ne bye bataagala.

Ebyetaago byabwe bwe bikyuka, kyusa ebyamaguzi byo n'empeereza zo okusobola okumatiza ebyetaago byabwe ebipya. Yongera okunoonyereza ku katale okusobola okubawa ebyamaguzi oba empeereza ezo era oyongeze ku muwendo gw'ebintu ebitundibwa. Ekyamaguzi kyo bwe kiba tekitunda bulungi, lowooza ku birowoozo ebipya gamba ng'okuzuula bakasitoma abapya.

2. **ENGEREKA Y'EBBEEYI**

Engereka y'ebbeeyi y'enkola ey'okuteekawo ebbeeyi y'ekyamaguzi/empeereza. Ebisale byo biteekwa okubeera wansi ekimala okusikiriza bakasitoma okugula ate era nga biri waggulu ekimala okusobozesa bizineesi yo okukola amagoba.

Okugereka ebisale byo, weetaaga;

- Okumanya ebbeeyi yo egula.
- Okumanya ensimbi bakasitoma ze beetegese okusasula.
- Okumanya ebisale by'abantu b'ovuganya nabo.
- Okumanya engeri y'okufuula ebisale byo okuba nga bisikiriza

3. **EKIFO**

Ekifo kitegeeza engeri ez'enjawulo ez'okutuusa ebyamaguzi byo/empeereza zo eri bakasitoma bo. Mu ngeri endala kitegeeza ensaasaanya. Bizineesi yo bw'eba teri kumpi ne bakasitoma bo, oteekeddwa okufuna engeri ebyamaguzi/empeereza byo gye bituuka mu kifo bakasitoma we banguyirwa okubigula. Osobola okusaasaanya ebyamaguzi byo eri bakasitoma ng'oyita mu;

- Okuguza butereevu bakasitoma b'ebyamaguzi

- Okubisaasaanya mu bantu abatunda lejjalejja n'abo abasuubuza

4. OKUTUNDA

Okutunda kitegeeza okumanyisa bakasitoma bo ku byamaguzi byo n'okubasendasenda okubigula. Mu kutunda mubaamu okulanga, okutunda okw'okutumbula omuwendo gw'ebintu ebitundibwa, okutambuza amawulire awamu n'okwetundira ebyamaguzi.

Kozesa okulanga oyongere okwagazisa bakasitoma okugula ebyamaguzi ob empeereza zo. Ezimu ku ngeri ennungi ez'okulanga mulimu obupande, bboodi, obupapula, kaadi za bizineesi, enkalala z'ebisale, ebifaananyi n'empapula z'amawulire. Osobola okukozesa enkola ey'okutunda okuluubirira okutumbula omuwendo gw'ebintu ebitundibwa okuleetera bakasitoma okugula ennyo nga bazze ku bizineesi yo, osobola era;

- Okukakasa nti okuuma ebintu ebitimbibwa okuba nga bisikiriza
- Okuleka bakasitoma ne bagezaako ku byamaguzi ebipya
- Okubeera n'empaka
- Okulaga enkozesa y'ebyamaguzi byo
- Okutunda ebintu ebigendana (ebyamaguzi ebitambulira awamu)

5. ABANTU

Abantu kitegeeza bakasitoma bo, ggwe wennyini n'abakozi bo. Weetaaga okufaayo ku bakozi bo ne bakasitoma akas'ob olowooza okukulaakulanya bizineesi yo. Muno mulimu okutegeera ebintu bakasitoma bo be beetaaga ne bye baagala, okuteekawo ebiruubirirwa awamu n'okupima omutindo gw'empeereza yo eri bakasitoma osobole okusikiriza n'okukuuma bakasitoma abeesigwa. Mu ngeri endala er kijja kukwetaagisa okulowooza ku kutendeka abakozi bo basobole okubeera n'obukugu obutuusa empeereza esinga awamu n'okutuukiriza ebintu bakasitoma bye basuubira.

Tegeera abantu abakugulako era okole enteekateeka y'abo abanaakugulako mu biseera eby'omu maaso. Mu ngeri endala era lowooza ku bakasitoma abaalekera awo okukugulako era ozuule ensonga lwaki baalekera awo. Weetaaga okuteekawo ebintu ebirin okukolebwa okusobola okuddamu okubawangula bakomewo.

Obukodyo bw'okwenkanyankanya ebyetaago bya bakasitoma bo awamu ne bizineesi

- Tegeera ebyetaago bya bkasitoma bo era obyawule ku bintu bye baagala. Bye baagala by'ebyo ebintu bye bandyagadde okufuna mu bizineesi kakasa nga mu kaseera ako biyinza obutatambula awamu n'okukola ssente.
- Tegeera ebyamaguzi bizineesi yo by'esaasaanya era okakase nti obikwataganya n'ebintu bakasitoma bye basaba
- Noonya ebifo ebirungi eri bakasitoma bo
- Wakati mu bintu eby'enjawulo bakasitoma bye basaba, kakas anti okola amagoba agategeerekeka okuva mu bizineesi yo.

Akatale k'ebyennyanja akalimu ebika by'ebyennyanja eby'enjawulo: omatiza otya kasitoma?

3.7.5 Okuteekateeka Engeri y'Okunoonya Akatale

Ensonga zino wammanga zisaanye zifiibweko ng'okola engeri y'okunoonyaamu akatale;

1. Okutabika engeri ez'enjawulo ez'okunoonya akatale (4Ps ez'okunoonya akatale): Tunuulira obubaka obwogeddwa ku nsonga eno.
2. Ebigendererwa by'okunoonya akatale: Biruubirirwa ki by'oyagala okutuukiriza mu kunoonya akatale kw'okola.
3. Embalirira y'okunoonya akatale: Teekawo omuwendo omuteebereze ogw'ensimbi ezisuubirwa okukozesebwa kikusobozese okunoonya akatale mu ngeri ewa amakulu.
4. Okwekaliriza okuvuganya: Tegeera abantu b'ovuganya nabo, ekintu kye bakola n'engeri gye bakikolamu. N'oluvannyuma sinziira ku kino okukola engeri ey'omuzinzi ey'okunoonyaamu akatale.
5. Okukutulamu, okuluubirira n'okufuna ekifo: Mu kino mujja kubaamu okuzuula abantu abaluubirirwa, essa lyennyini ery'abantu abaluubirirwa, ekifo bizineesi mw'esangibwa bw'ogeraageranya ne bizineesi endala bwe zifaanana.

3.8 Okukola erinnya lya bizineesi n'ebyamaguzi byo

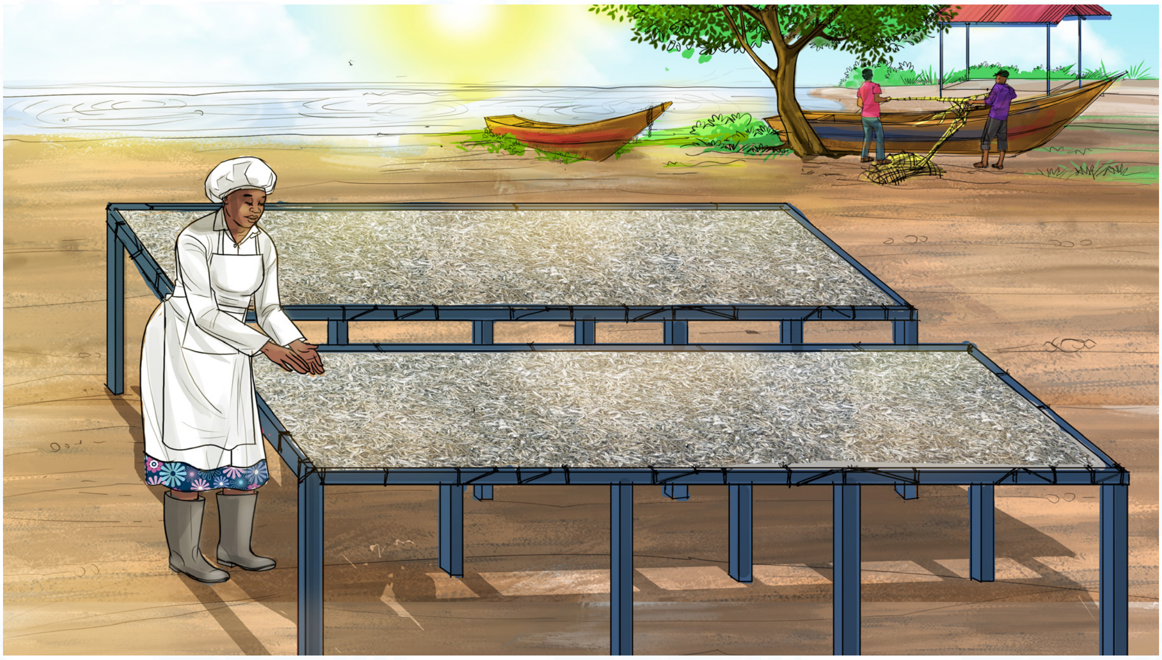
3.8.1 Okunnyonnyola okukola erinnya

Okukola erinnya kusobola okunnyonnyolwa nga "enkola mu kunoonya akatale ey'okutondawo erinnya, akabonero oba omusono ogwoleka era ogwawula ekyamaguzi ku byamaguzi ebirala".

Rec dang otwero ketto alama iye. Yore a pol me ketto alama ikom rec tye naka jami ame yaa ikom rec. Apor, jo ocako ketto alama ikom jami ame yaa ikom rec acalo bala wanyjiri ame tye ikebe, wanyjiri ame orego oko kede rec otolo. Tye dang dukki a pol ame cato rec adyaka ame kato kit arik con onwongo ocato kede i cuk, gali kede i kabede mogo.

Ebyamaguzi by'ebyennyanja ebiweereddwa amannya mu ssemaduuka

Ekyamaguzi ky'ebyennynja nakyo kisobola okuweebwa erinnya. Wabaddewo enteekateeka ez'okugezaako okuwa ebyennyanja erinnya awamu n'ebyamaguzi ebirala ebikyekuusaako. Okugeza, abantu batandise okutuuma ebyamaguzi by'ebyennyanja erinnya gamba nga mukene omulamba ow'omu mikebe, mukene omusekule kw'ossa ebyennyanja ebimu ebikalirire. Wliwo n'amaduuka mangi agagenda gatandikibwawo agatunda ebyennyanja ebisu okusukka akas an ez'ennono mwe byatundirwanga mu butale, ku ggaali ne mu bifo ebirala.



Mukene ayanikiddwa obulungi mu musana n'akala nga tannalongoosebwa awamu n'okukolera erinnya

3.8.2 Omugaso gw'okukola erinnya

Enkola y'okukola erinnya etuukiridde ya mugaso mu ngeri nnyingi omuli;

i) **Okweyoleka kwa bizineesi;** Kyangu okuzuula bizineesi erina erinnya era kyangu abantu okutegeera ebyamaguzi byo. Abantu basobola okwanguyirwa okujuliza abalala eri ebyamaguzi byo nga bakozesa erinnya lyabyo. Entuuma y'erinnya etuukiridde ewa bizineesi enkizo mu katale akeeyongera okubaamu okuvuganya. Erinnya ky'ekisuubuzo kya SMEs eri kasitoma aluubirirwa. Libagamba kye basuubira okuva mu byamaguzi byo n'empeereza zo, era lyawula ebintu by'otunda ku ebyo eby'abantu b'ovuganya nabo. Erinnya liva ku kiki SME kyeri, ky'eyagala okubeera n'engeri abantu gye bagirabamu.

ii) **Okusoolooba mu lujjudde;** Okukola erinnya mu SME kwa mugaso kubanga kuyambako okwawula empeereza zaayo era ne kusooloobya SME mu lujjudde. Etuuka ne yeekolera erinnya eddungi era n'erabibwa mu ngeri nnungi mu maaso ga kasitoma. Okusobola okukola kino, olin okusiga mu kutondawo erinnya ery'amaanyi erijja okutwala ebirowoozo by'abantu. Ngolina erinnya eddungi, olinawo omukisa ogufuga engeri abantu gye balabamu bizineesi yo, era oba toyagala kino kukibuusa maaso.

iii) **) Kutondawo obwesigwa ne bakasitoma abeesigwa;** Erinnya eddungi lijja kukutonderawo bakasitoma abeesigwa olwo n'entunda yo ebeere nga nnungi. Buli kaseera ojja kubeera nga ggwe gwe blowoozaako bwe kituuka ku byamaguzi by'otunda. Bakasitoma bano abeesigwa be bajja okuleeta abalala era ojja kwongera okumanyika. 'Obeera mu bwongo bwabwe'.

Okukola erinnya kukuyamba okulaga abantu abasobola okufuuka bakasitoma bo nti bizineesi yo mmanyifu era yeesigika. Osobola okukozesa kino okutegeeza abantu nga bukyali ku kiki kye balina okusuubira mu bizineesi yo.

iv) **Kulungi eri abakozi bo;** Okukola erinnya kuleetawo omuwendo mu kampuni yo. Kuleetera abakozi okwagala okukolera kampuni yo era nabo bawulire nga bali kitundu ku ttiimu. Kibaleetera okuwulira nti beenyigira mu kintu ekisukka mu ky'okuba omulimu.

3.8.3 Okuyiiya erinnya eppanguzi

Okuyiiya erinnya eddungi kuba ng'olugendo olutakoma olw'okwezuulira ebintu ebipya mu bizineesi. Kusobola okuba

okuzibu, nga kutwala obudde bungi era nga tekuwa mirembe. Ekitono ennyo, kwetaagisa munnabizineesi okwanukul ebibuuzo bino wammanga:

a. Ekiruubirirwa kya bizineesi kye kiruwa?
b. Bizineesi y'ebyennyanja erina miganyulo ki era bintu ki eby'enjawulo ebibeeramu?
c. Bakasitoma bizineesi bagirowoozaako ki?
d. Bintu ki by'oyagala bakasitoma bakolagane nabyo?

Oluvannyuma lw'okwanukula ebibuuzo bino, kiba kirungi okutegeera ekisobola okuleetera erinnya lyo okuba ery'omuzinzi eri bakasitoma (abaliwo n'abasobola okufuuka), abakozi ba kampuni awamu n'abantu abalala abavunaanyizibwa b'okolagana nabo. Obumu ku bukodyo omuntu by'asobola okukozesa okufuna obubaka bw'erinnya mulimu;

1. **Zuula, tondawo era oddukanye;** Okukola erinnya kulimu emitendera, mwe tulabira ng'olina okusooka n'ozuula muntu ki/kiki ky'oyagala okuba eri abantu abalina omukono mu bizineesi yo, tondawo enkola yo ey'okukola erinnya okusobola okweteekateeka obulungi, n'oluvannyuma oddukanya buli kimu ekirina kye kikola ku nseetuka yo. Muno musobola okubaamu;
    - Funa akabonero akasuffu. Kateeke buli wamu.
    - Funa langi zo era ezeekuumireko.
    - Wandiika obubaka obukwata ku linnya. Buli mukozi alina okuba ng'amanyi ebikwata ku linnya lyo ly'olonze.
    - Teekawo "eddoboozi" lya SME nga lyoleka erinnya. Eddoboozi lino lirina okuteekebwa ku bubaka bwonna obuwandiike era ne buteekebwa ne mu bifaananyi ebirabwako, ku mutimbagano ne mu bifo ebirala ebitali bya ku mutimbagano.
    - Yiiya eηηombo. Wandiika sitaatimenti ennyimpimpi ekwatika era erimu amakulu eggyayo amakulu g'erinnya.
    - Yiiya obutiba era oteekewo omutindo gw'erinnya ku bintu ebikozesebwa mu kunoonya akatale ka bizineesi. Kozesa ensengeka ya langi y'emu, akabonero kateekebwe mu kifo kyekimu era ebintu byonna bibeere nga bifaanagana buli wamu.

2. **Erinnya litabike buli wantu.** Okukola erinnya kutuuka ku buli kintu kya bizineesi ya SME – gamba ng'engeri essimu gye zaanukulwamu, ennyambala ya bakitunzi n'ebirala. Kuleetawo ebyobugagga n'ebyokukola bingi. Mu byobugagga ebyo mulimu endabika y'ekifaananyi, ebirimu n'ebyamaguzi. Ebikolebwa musobola okubaamu; empeereza, okuyamba bakasitoma, enkolagana y'abantu n'obumanyirivu bwabwe. Bino biyingira mpolampola mu bwongo bw'abantu abalina omukono mu bizineesi yo, ne biegenda nga bizimba endowooza eyo.

3. **Beera wa mazima eri erinnya.**""Bakasitoma tebajja kudda gy'oli–oba okukujuliza eri omuntu omulala yenna–ssinga tokolera ku bisuubizo by'erinnya lyo".

4. **Tokyusakyusa bintu.**

5. **Erinnya liringa obulamu bwa bizineesi n'ekifaananyi kyayo kyonna.**
   Erinnya lijja kuwa bizineesi yo ekifaananyi kyayo, okufaananako nga bwe tunnyonnnyola abantu.

Ebintu 7 'ebiteekwa' okukolwa mu kukola erinnya

SMEs ezaagala okwekolera erinnya ery'omuzinzi mu kitongole ky'ebyennyanja zirina okussa essira ku bintu eby'enjawulo;

1. **Essira lisse ku kintu ekikufuula ow'enjawulo;** Kiba kirungi eri SME okulabika nga ya njawulo mu ngeri nnyingi abantu mwe bagirabira. Kino nno kyetaagisa ebintu bingi gamba nga langi, obubonero obugifuula okuba ey'enjawulo. N'omutindo gw'okulongoosa ebyennyanja kw'ossa engeri gye birongoosebwa biba bikulu nnyo mu kwoleka erinnya lyo kw'ossa enjawulo gy'olina ku balala.

2. **Weetwale okubeera ku lusegere lwa kasitoma;** Mu kifo ky'okutunuulira okufuna ensimbi okuva ku kasitoma kyokka, kiba kirungi okufaayo eri bakasitoma. Kino kijja kutondawo bakasitoma abeesigwa abasobola okufundikira nga bafuuse bakitunzi bo.

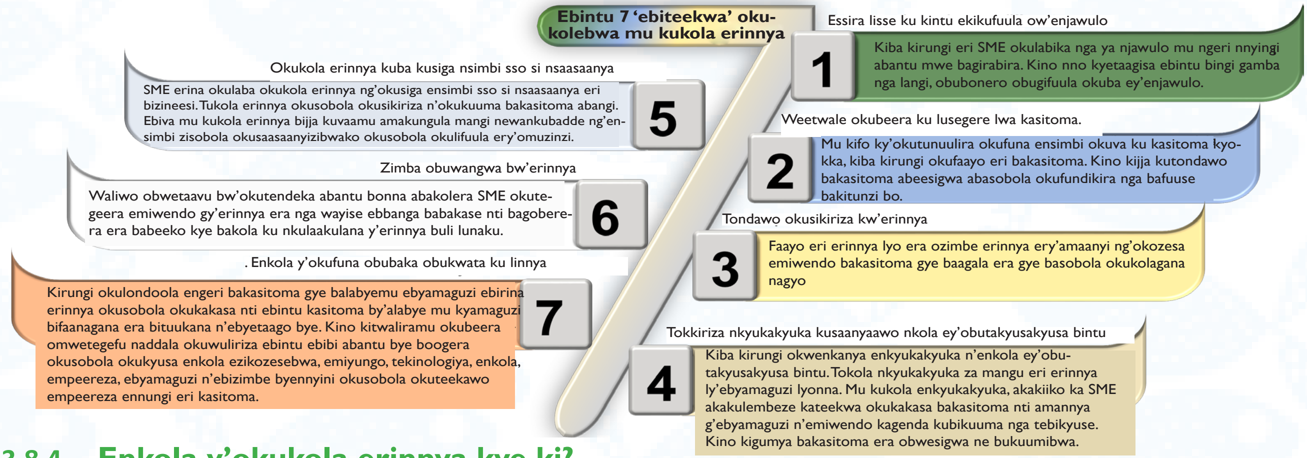
3. **Tondawo okusikiriza kw'erinnya;** Faayo eri erinnya lyo era ozimbe erinnya ery'amaanyi ng'okozesa emiwendo bakasitoma gye baagala era gye basobola okukolagana nagyo.

4. **Zimba obuwangwa bw'erinnya;** Waliwo obwetaavu bw'okutendeka abantu bonna abakolera SME okutegeera emiwendo gy'erinnya era nga wayise ebbanga babakase nti bagoberera era babeeko kye bakola ku nkulaakulana y'erinnya buli lunaku.

5. **Enkola y'okufuna obubaka obukwata ku linnya;** Kirungi okulondoola engeri bakasitoma gye balabyemu ebyamaguzi ebirina erinnya okusobola okukakasa nti ebintu kasitoma by'alabye mu kyamaguzi bifaanagana era bituukana n'ebyetaago bye. Kino kitwaliramu okubeera omwetegefu naddala okuwuliriza ebintu ebibi abantu bye boogera okusobola okukyusa enkola ezikozesebwa, emiyungo, tekinologiya, enkola, empeereza, ebyamaguzi n'ebizimbe byennyini okusobola okuteekawo empeereza ennungi eri kasitoma.

6. **Tokkiriza nkyukakyuka kusaanyaawo nkola ey'obutakyusakyusa bintu;** Kiba kirungi okwenkanya enkyukakyuka n'enkola ey'obutakyusakyusa bintu. Tokola nkyukakyuka za mangu eri erinnya ly'ebyamaguzi lyonna. Mu kukola enkyukakyuka, akakiiko ka SME akakulembeze kateekwa okukakasa bakasitoma nti amannya g'ebyamaguzi n'emiwendo kagenda kubikuuma nga tebikyuse. Kino kigumya bakasitoma era obwesigwa ne bukuumibwa.

7. **Okukola erinnya kuba kusiga nsimbi sso si nsaasaanya;** SME erina okulaba okukola erinnya ng'okusiga ensimbi sso si nsaasaanya eri bizineesi. Tukola erinnya okusobola okusikiriza n'okukuuma bakasitoma abangi. Ebiva mu kukola erinnya bijja kuvaamu amakungula mangi newankubadde ng'ensimbi zisobola



3.8.4 Enkola y'okukola erinnya kye ki?

Enkola ya bizineesi ey'okukola erinnya y'engeri, kiki, wa, ddi na eri ani bizineesi gw'eteekateeka okutuusaako obubaka obukwata ku linnya lya bizineesi. Okukola erinnya okuteeketeeke obulungi kuviirako erinnya ery'amaanyi okuba ery'omwendo, ekitegeeza omuwendo oguba gweyongedde ku byamaguzi bya bizineesi y'ebyennyanja oba empeereza zaayo, ekisobozesa SME okugereka ebisale ebya wagguluko ku byamaguzi byabyo okusinga ku byamaguzi ebirala bwe bifaanana naye nga tebirina linnya.

Enkola y'okukola erinnya y'enteekateeka ey'ewala ey'okutuukiriza ebiruubirirwa eby'ewala eby'enjawulo ekiviirako bakasitoma okuzuula n'okwagala ebyamaguzi byo. Enkola y'okukola erinnya empanguzi yeetooloolera ku kiruubirirwa ky'ekyamaguzi ekyo, ebisuubizo byakyo eri bakasitoma, n'engeri ebintu bino gye bimanyisibwamu eri abantu. Enkola y'okukola erinnya erina okuba ne;

1. Ebigendererwa by'ekyamaguzi n'engeri gye byetaaga okumanyisibwa eri abantu.
    a. Bizibu ki ekyamaguzi kyo bye kinaagonjoola? Era;
    b. Kinaaganyula kitya bakasitoma baakyo abaluubirirwa?
2. Engeri y'okuzuula bakasitoma abaluubirirwa
    a. Ani anaaganyulwa mu kyamaguzi?
    b. Bakasitoma bano bawulira batya era bandyagadde kuwulira batya?
3. Engeri y'okuzuulamu b'ovuganya nabo
    a. Mu kaseera kano ani awa abantu b'osuubira okuba bakasitoma bo ebintu bye baagala era abibawa atya?
4. Otuukirira otya abantu abayinza okuba bakasitoma bo?
    a. Ekyamaguzi kyo kijja kuba na ndabika ki okusobola okutuukiriza ebiruubirirwa byakyo?

Omulimu: Okuzimba Enteekateeka ya Bizineesi yo

Bikkula ekitabo kyo ky'okoleramu enteekateeka ya bizineesi yo era okusinziira ku bizineesi gye wasengejja okwenyigiramu mu mulimu gw'ebyennyanja.

Wandiika ku:

- Baani abajja okwenyigira mu bizineesi eno?
- Laga obuvunaanyizibwa bwabwe n'engabanya y'emirimu (bwe kiba mwekiri)
- Emirimu gya bizineesi ginaategekebwa gitya (okugeza ebisanja, ebiseera by'okukola, embeera omukolerwa)?

Enteekateeka y'Okunoonya Akatale

- Ekitundu ekirimu akatale ka bizineesi ne bakasitoma abaluubirirwa/ebibinja bya bakasitoma
- Ensonga lwaki ojja kusobola okuvuganya n'ebyamaguzi/empeereza ebiri ku katale era ogeraageranya otya b'ovuganya nabo (ku bbeeyi y'ebintu, omutindo, enfaanana, n'enkola,)
- Obwetaavu bw'ekyamaguzi kyo/empeereza yo (obuteebereze) mu katale obw'ebiseera ebiyise, ebiriwo n'ebiseera eby'omu maaso (bwe kiba kisoboka okusinziira ku bungi obwetaagibwa buli lunaku/mwezi)
- Abagaba ebintu kw'ossa enkola n'obukwakkulizo obw'okuleetera ebintu
- Engereka y'ebbeeyi n'olukalala lw'ebintu byonna ebitundibwa/empeereza zonna ezigabibwa
- Engeri gy'onaatundamu ebyamaguzi byo (butereevu, abasuubuzi)
- Nkola ki enaakozesebwa mu kugereka ebisale?
- Weetegereze: Alipoota y'okunoonyereza ku katale giteekeko ng'ekiwaayiro
- Engeri kampuni gy'enaakolamu ensimbi okuva mu byamaguzi ne/oba empeereza?

Twere' 'Kisoboka' 'Epedor' –Naawe osobola; Emboozi ya Nanyonga, munnabizineesi omukyala mu mulimu gw'ebyennyanja

Grace Nanyonga Mugisha, yafuuka enfuuzi ku myaka kkumineebiri, Grace yasigaza obuvunaanyizibwa obw'okulabirira baganda be oluvannyuma lw'abeŋŋanda okutunda ebyobugagga byabwe. Okusobola okulabirira famire, yayokya kasooli n'oluvannyuma ensimbi ze yafunamu n'azikozesa okutandika okutunda enkoko ku ssigiri e Mbuya Kinawataka (okumpi n'essomero lye-Our Lady of Consolata) banne ne bamuwa erinnya erya 'Nkoko' naye kaakano ayitibwa 'Omuwala ow'ebyennyanja'. Mu kiseera mwe yatundira enkoko, yayanirizanga bakasitoma n'akamwenyu ne kimufuula ow'ettutumu.

Mu kaseera kano Nanyonga ye mutandisi era nnannyini kitongole kya Grana Fish Supplies Ltd ekidiiringa era ne kisaasaanya ebyennyanja ebikalirire. Bakikalirira ne bakikaza ne kiba nga kituuse okuliibwa. Enkyukakyuka ssejjoloola mu bulamu bwe yaliwo oluvannyuma lw'omusomo ogwamala ennaku 3 ogwategekebwa Youth Alive ku ssomero lye era ng'omulamwa omukulu gwali, 'Osobola otya okubeera omuwanguzi mu bulamu'. Mu musomo, abayizi baababuuza engeri gy'osobola okufuuka ow'ettutumu, era bonna ne boogera kimu nti 'Nkoko' okutegeeza Nanyonga. Abateesiteesi baafuna okwagala mu kwokya kwe okw'enkoko era ne bayita bannamawulire okuva mu Monitor abaafulumya emboozi ye. Emboozi eno yakwata ku bantu bangi omwali Muky. Ruth Kavuma, eyali omukulu w'essomero lya Gayaza High mu kiseera ekyo eyamutwala ng'omwana we era amutuusizza w'ali akaseera kano.

Mu luwummula lwe olwa S.6, akola emirimu naye omuluŋŋamya we amukubiriza okubaako ky'atandikawo. Oluvannyuma lwa kino, omuluŋŋamya we amutwala ku bizinga e Ssese atendekebwe mu kukalirira ebyennyanja mu ngeri ey'ongeddwako omutindo n'oluvannyuma abiguze mikwano gye. Yamwanjula eri mukwano gwe, Leviranda Ddambya eyamuyigiriza engeri y'okulamuza n'okufuna ebyennyanja ebisinga obulungi. Omuluŋŋamya we yamuyamba okutunda ebyennyanja eri mikwano gye egiri mu paalamenti, ne bammemba ba Rotary. Nsisinkanye abaluŋŋamya bangi omuli ne Maggie Kigozi. Okuva ku olwo, nnyanjuddwa eri ebibiina eby'enjawulo gamba ng'ekibiina kya bannabizineesi abakyala (Uganda Women Entrepreneurs Limited (UWEAL) era ne ntwalibwa mu nkuŋŋaana nnyingi mu UK, USA n'ewalala wangi.

Ayise mu bintu bingi mu bizineesi ye ey'ebyennyanja omuli n'omulundi ogumu bwe yali ava ku Bizinga by'e Ssese ng'akozesa takisi bokisi yonna ey'ebyennyanja n'egwa era n'emenyekamenyeka yonna. Ensimbi ze zonna eziddukanya bizineesi zaasaanawo era n'alekera awo okukola. Yafuna omulimu, n'afuna ensimbi ezitandika ezimala okuddamu okutandika bizineesi ye. Mu kaweefube w'okudda engulu, eky'omukisa omubi yafiirwa ensimbi nnyingi nga Nakumatt eggaddewo naye agenda adda mpolampola engulu. Mu kaseera kano alina abakozi 3 ab'enkalakkalira n'abkozi aba bulijjo 20 e Mukono. Atendese ebibiina by'abakyala ebiwera e Kalangala ne Mukono era n'abiyamba okutandikawo bizineesi z'okukalirira ebyennyanja. Atambudde okwetooloola ensi yonna ng'anyumya olugero lwe era ng'azzaamu abavubuka n'abakyala amaanyi mu kutandikawo n'okuddukanya bizineesi.

NANYONGA OYO, OSOBOLA OKUZZAAMU ABALALA AMAANYI ERA OKUTENDEKEBWA KUNO KUSOBOLA OKUBA ENKYUKAKYUKA EY'AMAANYI MU BULAMU BWO

Emboozi eggyiddwa ku: https://www.rotaryd9211.org/stories/the-fish-girl-who-inspires-many-youth-and-women

4. Enkwata y'Ebyensimbi mu Bizineesi

4.1 Ennyanjula

Essomo lino lyanjula ebintu eby'enjawulo ebyekuusa ku kuddukanya bizineesi yo naddala ensimbi. Essomo lino lijja kukwanjulira ennyinyonnyola z'enkwata y'ebyensimbi, enfuga ya ssente, okunoonya ensimbi ezitandika, enkwata y'amabanja, ennyingiza, ensaasaanya, okukuuma ebiwandiiko, okufuga sitooko n'engereka y'ebisale by'ebintu n'ebirala bingi.

4.2 Ebigendererwa by'essomo

Ku nkomerero y'essomo, olina okubeera ng'osobola bulungi okutegeera ebintu eby'enjawulo ebyekuusa ku nkwata y'ebyensimbi

Mu bufunze, abayizi balina okuba nga basobola;

i) Okutegeera ebintu eby'enjawulo ebibeera mu nkwata y'ebyensimbi ennungi.

ii) Okunnyonnyola entegeera y'obukodyo n'ebikozesesebwa ebyetaagisa okusobola okuddukanya bizineesi y'ebyennyanja ennungi.

iii) Okukulembera kaweefube w'okukyusa bizineesi okuva ku nzirukanya etli ntongole okudda ku nzirukanya entongole.

4.3 Enkwata y'Ebyensimbi okutwaliza awamu

4.3.1 Okunnyonnyola enkwata y'ebyensimbi

Enkwata y'ebyensimbi y'enkola ey'okuteekateeka, okutegeka, okufuga n'okulondoola ensimbi n'ekigendererwa eky'okutuukiriza ebiruubirirwa n'ebigendererwa bya bizineesi. Mubaamu okulabaalaba ebintu byonna ebikolebwa mu bizineesi, okuva ku nsimbi n'emirimu okutuuka ku kunoonya akatale awamu n'abakozi.

Nkola nnungi mu kufuna emirimu gy'ebyensimbi mu bizineesi omuyinza okuba; okukola obuwandiike bwa sitooko n'ebikozeso, embalirira, okusasula okukoleddwa, okwekaliriza akatyabaga n'ebintu ebirala ebyekuusa ku nkwata ya ssente mu bizineesi.

Emitendera egiba mu nkwata y'ebyensimbi

Okutwaliza awamu, enkwata y'ebyensimbi erimu emirimu mingi oba emitendera egisobola okukutulwamu;

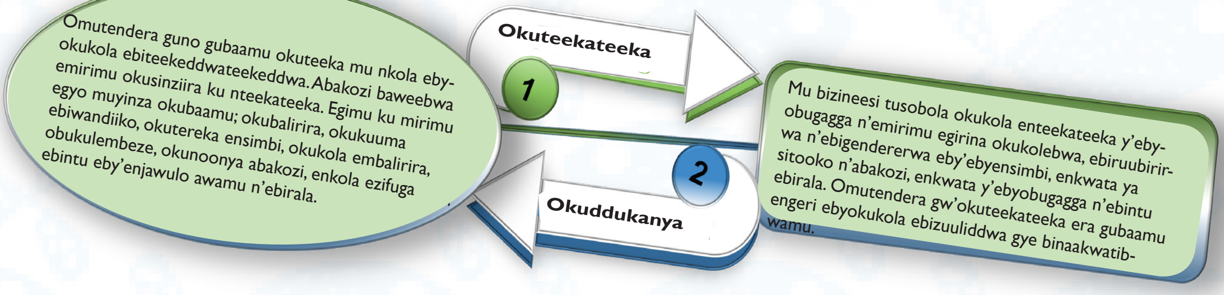
i) **Okuteekateeka;** Okuteekateeka y'enkola ey'okuvaayo n'enteekateeka ey'ebintu eby'okukola okusobola okutuukiriza ebigendererwa by'emirimu ebiteereddwawo (okulowooleza ewala). Muno musobola okubaamu okuteebereza ebintu eby'omu maaso, okuteekawo n'okujjulula emirimu egirina kye gikola ku ntuukiriza y'ekigendererwa oba ekiruubirirwa. Mu bizineesi tusobola okukola enteekateeka y'ebyobugagga n'emirimu egirina okukolebwa, ebiruubirirwa n'ebigendererwa eby'ebyensimbi, enkwata ya sitooko n'abakozi, enkwata y'ebyobugagga n'ebintu ebirala. Omutendera gw'okuteekateeka era gubaamu engeri ebyokukola ebizuuliddwa gye binaakwatibwamu.

ii) **Okuddukanya;** Omutendera guno gubaamu okuteeka mu nkola ebyokukola ebiteekeddwateekeddwa. Omutendera guno gusobola okubaamu emirimu egyekuusa ku mitendera emirimu egy'enjawulo egyekuusa ku nkwata y'ensimbi gye ginaatekebwa mu nkola era ne gifugibwa bulungi. Ku mutendera guno, abakozi ab'enjawulo bakwasibwa emirimu n'obuvunaanyizibwa obw'enjawulo. Ebintu ebyekuusa ku nkwata y'ebyensimbi ebisinga okubaawo ku mutendera guno mujja kubaamu okubalirira, okukuuma ebiwandiiko, okutereka ensimbi awamu n'okukola embalirira.

Era, ku mutendera guno;

- **Obukulembeze** buba bukulu okusobola okuluŊŊamya ku byokukola eby'enjawulo ebyekuusa ku nkwata y'ebyensimbi.
- **Okunoonya abakozi** abagenda okuteeka mu nkola ebyokukola ebyekuusa ku nkwata y'ensimbi kwetaaga okukolebwa.
- **Enkola ez'okufuga**; Enkola ez'okufuga abakozi n'ebyobugagga ebirala zeetaaga okuteekebwawo.
- **Enkola** ezifuga zeetaaga n'okuteekebwa ku mbalirira, entambula y'ensimbi, amabanja/ebitundibwa, sitooko kw'ossa n'omutindo gw'empeereza.

Emitendera mu nkwata y'ebyensimbi



Emigaso gy'enkwata y'ebyensimbi

Omuntu asooka era asinga okukozesa obubaka buno ye nnannyini bizineesi. Enkwata y'Ebyensimbi eyambako mu kukola okusalawo ku nsonga z'amagoba, okusiga ensimbi, okufuga ensimbi eziriwo mu mpeke, engereka y'ebbeeyi n'ebintu ebirala ebikwata kun kola ya bizineesi. Ebibi ebiva mu kukola okusalawo okukyamu bingi era, mu mbeera nnyingi, biviirako bizineesi okugwa. Enkwata y'ebyensimbi eyambako okukendeeza ensobi ezikolebwa mu kukola okusalawo era n'etumbula enzirukanya ya bizineesi ennungi (okukola okusalawo okutuufu).

4.4 Olusomesa 2: Enkwata ya Ssente

Ebigendererwa ebironde eby'olusomesa luno

i) Okutegeera ebika bya ssente ez'enjawulo nga munnabizineesi bw'aziraba.
ii) Okutegeera engeri ebika bya ssente ez'enjawulo gye bikozesebwamu mu bizineesi.
iii) Okutumbula entegeera y'amakubo ag'enjawulo ag'okufunamu ensimbi ezitandika.
iv) Okutegeera engeri amabanja gye gakwatibwamu.

4.4.1 Enkwata ya ssente zo ng'omuntu n'ensimbi za bizineesi

Ensimbi ezizo n'eza bizineesi

Ennyingizo eyiyo ng'omuntu = omusaala, obuyambi bw'ensimbi, ensimbi endiyirire, okuva mu famire, ensimbi okuva mu famire.

Ennyingiza ya bizineesi = ensimbi eziva mu bintu ebitundibwa, bakasitoma okusasulira empeereza ezimu, ssente ezeewolebwa n'eziweebwa bizineesi.

- Ensimbi za bizineesi zisobola okuba ensimbi zo.
- Ekyokubiri, ensimbi za bizineesi zisobola okufuuka ensimbi zo ng'omuntu ssinga omuntu aba afuna omusaala okuva mu bizineesi.
- Ekyokusatu omuntu afuna ensimbi ezize okuva mu bizineesi okuyita mu nnyongereza eziva mu bizineesi.
- Ensaasaanya zonna ezeekuusa ku bizineesi zirina okuyingizibwa mu bitabo bya bizineesi eby'embalirira ate nga ennyingiza n'ensaasaanya akas'omuntu biwandiikibwa wantu walala.

Ensimbi ezidda ze ziruwa?

Ensimbi ezidda z'ensimbi zonna eziggyibwa mu bizineesi okuzikozesa ku bintu ebibyo ng'omuntu. Ekyokulabirako kwe kuggyayo ssente mu banka oba mu tterekero ly'ensimbi okuzikozesa ebintu ebibyo. Mu bitabo by'embalirira, eno etwalibwa ng'ensaasaanya erina okusasulwa, ng'ensimbi zino ziba zirina okusasulwa bizineesi oba kampuni mu bwangu oba ku nkomerero y'omwaka. Ebyokulabirako ebirala mulimu; ensimbi z'okugula; ekyemisana ng'olinako w'okyadde, engatto oba ekiteeteeyi ky'akabaga, ensimbi z'okusasula ebisale by'essomero oba ensimbi z'obujjanjabi bw'abaana n'ebirala.)

Kozesa ebimu ku byokulabirako bino okusobozesa abeetabi okwefumintiriza ku nsimbi zaabwe ezidda naddala ewantu ewali enningiza eyeeyongera. Ebiseera ebisinga abantu beerabira ensaasaanya eno nga babala ensaasaanya ya bizineesi yaabwe, noolwekyo ennyingiza yaabwe ebeera ntono okusinga bwe basuubira. Waliwo ebibuuzo ebitonotono eby'okwefumintirizaako okuvannyuma lw'okutunda ebintu mu bizineesi yo:

1. Okemebwa okugula obwokulya, ebyokunywa oba ice-cream ng'ogenze mu katale?

2. Abantu bakulowoozako ng'oyambadde olugoye olupy ku buli mukolo?

3. Buli kaseera ogula eddagala erirongoosa enjala n'ebintu ebirala eby'okwekolako?

4. Funa ebyokulabirako ebirala w'okozesezza ssente za bizineesi ku bintu ebibyo.

Obukodyo bw'okwawula ssente ezizo ku za bizineesi

- Ggulawo akaawunti ya bizineesi nga ya njawulo ku yiyo
- Ebiwandiiko ne lisiiti byawule
- Kola embalirira ya bizineesi n'eyiyo ng'omuntu
- Ssente ezo zaawule era oteekewo amateeka agagobererwa okukwata ku ssente ez'emirundi gyombi
- Londoola ensaasaanya yonna egabanyizibwa wakati
- Londoola ddi lw'okozesa ssente ezizo ku nsonga za bizineesi era oluvannyuma ozeesasule

Emigaso gy'okwawula ssente ezizo ku za bizineesi

1. Okulondoola obulungi ennyingiza y'ensimbi mu bizineesi

Okwawula ssente za bizineesi ku zizo kusobola okukwanguyiza okufuna ekifaananyi ekituufu eky'ennyingiza ya bizineesi yo. Bw'oba okozesa ssente zo okukola ku bisale by'entandika ya bizineesi yo, ojja kwetaaga okulondoola obulungi ensaasaanya ezo. Kijja kukubeerera kyangu okubala obulungi ebitabo byo – ennyingiza n'ensaasaanya – bw'oba ne akaawunti emu eya bizineesi ey'okwekaliriza.

2. Okubalirira okwongera okubeera nga kutuukiridde

Okwawula akaawunti yo eya banka ku ya bizineesi kukwanguyiza okufuga okusasula okukolebwa nga n'emisolo mw'ogitadde. Bw'oyawula ssente za bizineesi yo ku zizo, kijja kukwanguyira okufuna obubaka obwetaagisa okukola okusalawo mu bizineesi.

3. Okufuna ennyinyonnyola ku kusasula layisinsi n'okufuga emisolo

Okutandikawo bizineesi kubaamu ensaasaanya nnyingi nnyo. Kiba kirungi okulondoola ebintu bino byonna era mu maaso eyo biyinza okuyambako mu kusala ku nsimbi ezisaasaanyizibwa ku misolo. Bisobola okukendeeza ku nsaasaanya nnyingi ssinga oba osobola okubinnyonnyola.

4. Okukuuma ebyobugagga byo obutatwalibwa mu mateeka

Okukuuma ebyobugagga bya bizineesi nga byeyawudde ku bibyo lyandiba ebbanja era kukuyamba okukuuma ebyobugagga byo ssinga wabaawo ebikolebwa byonna mu mateeka. Ssinga ofunamu obuzibu mu bizineesi yo, kijja kuba kizibu obuzubu buno okutuuka ne ku byobugagga byo era bisigala birina obukuumi.

5. Okuteekawo ekifaananyi kya bizineesi n'obwesigwa

Okuba ne akaawunti ya bizineesi nga ya njawulo kusobola okufuula bizineesi yo okulabika nga ya kitiibwa – okugeza erinnya lya bizineesi yo bwe lirabikira ku biwandiiko by'ebintu ebitundiddwa ne ku kaadi za banka. Okufaananako ne bannannyini bizineesi bangi, ku ntandikwa osobola okukolera ku linnya lyo, naye bizineesi yo bw'egenda ekula osbola okulowooza ku DBA ("Doing Business As – Okukola Bizineesi Nga")— ng'oddukanya bizineesi ng'okozesa erinnya ery'enjawulo. Bino byonna bisobola era okukuyamba okulabika ng'eyeesigika eri bakasitoma, abakuwa ebintu, n'aboomukago, ekiyinza okukuyamba okuzimba omuwendo gw'erinnya lya bizineesi yo.

6. Okubeera n'obusobozi obufuna empeereza z'ebyensimbi n'ebintu ebirala nga bya bizineesi zokka

Banka ezimu ziba n'enkola ntono ez'okutereka ensimbi za bizineesi, gamba ng'akaawunti ya bizineesi. Kyangu okufuna ensimbi ezeewolebwa ng'abantu bakitegedde nti oyawula ssente za bizineesi yo ku zizo.

Okwongera okwefumintiriza ku maanyi g'okwawula ssente za bizineesi ku zizo

Hajji musajja mugagga nnyo ku mwalo gw'e Namasale ku nnyanja Kyoga. Alina abakozi abasoba mu bantu 50 omuli abakyala n'abasajja abakola ng'abavubi, abaanika mukene, okutegeka obutimba n'ebintu ebirala. Hajji abeera ne ssente ze mu mpeke era asasula abakozi be okusinziira ku kye bakoze. Era kintu ky'ekimu ky'akola mu kuddaabiriza amaato ge n'ebintu ebirala by'ateeka mu bizineesi ye. Buli kaseera awandiika ensaasaanya n'ennyingiza ya bizineesi ye mu butabo obutonotono bw'atereka mu kifo kifo kimu. Bw'aba alina ebintu by'ayagala okugulira famire, akwata ku nsimbi zeezimu. Akyali musajja mugagga ku mwalo gw'e Namasale. Olw'ekitiibwa ky'alina ku mwalo, atera okusanyusa mikwano gye egy'ekinywi egyamutuuma er-

innya 'Kabaka w'omwalo'. Atera okutumya ssente endala okuva ewaka ng'ali mu bbaala era talina bbanja lyonna mu bbaala yonna nga bw'atera okukyogera.

Ebibuuzo

i. Bikolwa ki ebiyingiza ensimbi era bikolwa ki ebitwala ensimbi.
ii. Ensimbi za bizineesi zikozesebwa zitya ng'ensimbi ezizo ng'omuntu era ensimbi zo zikozesebwa ddi ng'ensimbi za bizineesi?
iii. Bulabe ki obuli mu kusalawo Hajji kw'akola ku nsimbi ze?
iv. Akwenyakin!

TOTABULANGA SSENTE ZA BIZINEESI MU ZIZO

4.4.2 Okunoonya ensimbi ezitandika

Ensimbi ezitandika kye ki?

Ensimbi ezitandika kitegeeza ebyobugagga ebiri mu nsimbi bizineesi bye zisobola okukozesa okuteeka ensimbi mu bintu ebikolebwa gamba ng'magezi, ensimbi eziri mu mpeke, ebyuma, ebikozeso n'ebyobugagga ebirala.

Ensibuko y'ensimbi ezitandika

a) Ensibuko ey'omunda ey'ensimbi ezitandika

Zino ziba ssente entereke okuva mu mirimu gyo

- **Ssente zo ze weeterekera.** Okuva mu kutunda ebyennyanja kw'okola buli lunaku oba emirimu emirala egiyinza ensimbi.
- **Amagoba agakoleddwa.** Gano gakolebwa oluvannyuma lw'okwawula ensaasanya eya buli lunaku okuva ku nnyingiza.
- **Ssente eziweebwayo famire yo.** Bammemba ba famire basobola okuwaayo butereevu oba obutali butereevu eri bizineesi y'omuntu omu okuyita mu kuwaayo obutereevu ensimbi ezitandika, entambula, okukola emirimu n'ebirala.
- **Okutunda ebyobugagga byo.** Ebyobugagga bino ebitundibwa bisobola okuba ettaka, ente, embuzi, embizzi n'ebirala.

Ensibuko y'ensimbi ezitandikawo bizineesi y'ebyennyanja

Ebirungi	Ebitali birungi
• Biyamba okuba n'obwongo obwetengeredde/ okukola okusalawo okukwo mu nteekateeka, n'enkozesa • Tezireetwo bisale birala ebirina okusasulwa – (amagoba) • Nnannyini aba n'obuvunaanyizibwa kw'ossa emiganyulo eby'enkomeredde	• Ensimbi ezifunibwa ziyinza okuba entono • Waliwo akabi ak'okwewummulira ebintu ne biba nga tebiggwa

b) Ensibuko y'ensimbi ezitandika okuva ebweru

Zino nsibuko ya nsimbi ezitandika ezisobola okujja mu bizineesi okuva mu bantu ab'ebweru gamba ng'abeemikwano, abantu abagaba ensimbi naye nga si famire. Bano basobola okuba abantu abagaba ensimbi ababeera mund mu ggwanga oba abo

ababeera ebweru w'eggwanga era ng'ebigabibwa bisobola okubeera ebirabo, ensimbi ezigabibwa.

Ebirungi	Ebitali birungi
• Ziba za bwereere era nga teziriiko bisale byonna	• Tezeesigika • Tezijjira mu budde • Zisobola okubaako obukwakkulizo

Ensimbi ezeewolebwa

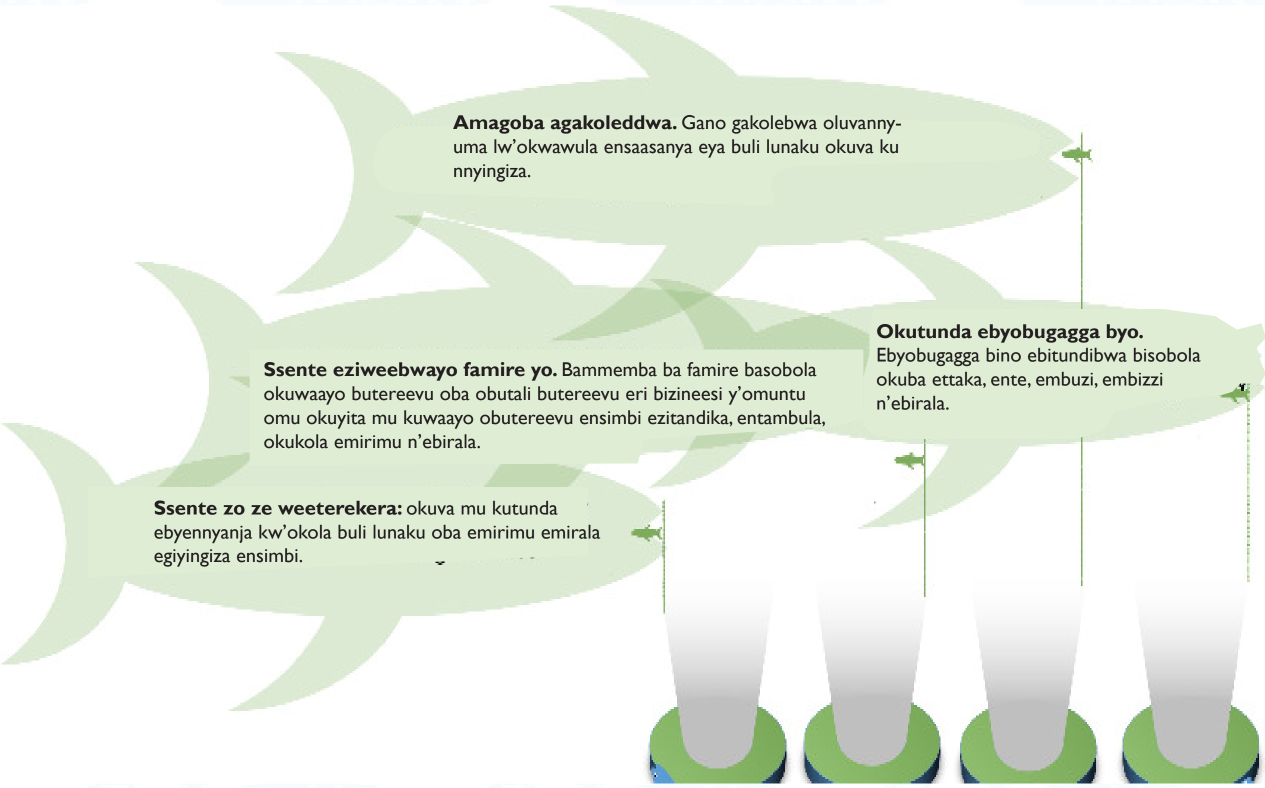
Zino zisobola okuva mu banka, ebitongole ebiwola ensimbi, abantu abawola ensimbi, ebibiina ebisigansimbi.

Ebirungi	Ebitali birungi
• Nsibuko ya byabugagga, tekinologiya, ebikozesebwa mu bizineesi n'ebyuma ebiwera • Biteekawo okukola ennyo n'empisa engeri omuntu gy'aba alina okukola ennyo okusobola okusasula amagoba/omutango • Zireetawo okufuga	• Amagoba agateekebwako • Tezijjira mu budde • Obukwakkulizo obukakali obw'okuzzaayo ensimbi • Abntu/ebitongole eby'ebweru biba bifuga bizineesi y'omuntu • Waliwo akatyabaga k'okufiirwa ebyobugagga byo ng'omuntu ssing bizineesi egwa

Akuleetera ebintu okubikuweera ku bbanja

Osobola okufuna ebintu okuva ku muntu akuleetera ebintu, n'obitunda n'oluvannyuma n'osasula oyo abikuleetera ebisale by'ebintu olwo ggwe n'osigaza amagoba.

Ebirungi	Ebitali birungi
• Enkola ennungi ey'okufunaamu ebintu • Temubamu mgoba galina kuteekebwamu • Kikendeeza ku nsimbi ezisaasaanyizibwa mu kuddukanya bizineesi – (okutumya n'ebirala.)	• Ebisale ebya waggulu • Okukuleetera ebintu ebitali birungi • Obutakyusa mu nteekateeka y'ebintu ebireetebwa



Omulimu: Okuzimba Enteekateeka ya bizineesi yo

Bikkula ekitabo kyo ky'okoleramu enteekateeka ya bizineesi yo era okusinziira ku bizineesi gye wasengejja okwenyigiramu mu mulimu gw'ebyennyanja.

Ewantu awasobola okuggyibwa ensimbi

- Ebyetaago byonna
- Ensimbi eziweebwayo famire/abeemikwano
- Ensimbi ezizo z'otaddeko/okuva mu bintu by'osizeemu ensimbi
- Ensimbi ezeewoleddwa, amabanja n'ebirala
- Ensimbi zonna eziriwo
- Ensimbi ezibulayo/omuwaatwa gw'ensimbi
- Ensimbi ez'okwewola ezeetaagibwa

Enkwata y'amabanja

Okugula n'okutunda ebintu ku bbanja kintu ekyeyoleka ennyo. Kiyinza okuvaamu ebibala naye ate era kisobola okubaamu akatyaba kubanga abantu tebatera kujjukira muntu gwe babanja nsimbi kw'ossa omuntu ababanja ensimbi era nsimbi mmeka. Abantu abamu bayinza okusasula nga wasoose kuyita bbanga ggwanvu oba ne batasasulira ddala. Okutegeera engeri y'okukwatamu amabanja kujja kukuyamba okufuga obulungi bizineesi yo.

Noolwekyo, oluusi kiba kisingako obutatunda bintu ku bbanja n'akatono. Bw'oba wa kutunda bintu ku bbanja, goberera amateeka gano wammanga:

- Tunda ebintu ku bbanja eri abakasitoma aba buli lunaku be weekakasa nti bajja kukusasulira mu budde
- Saba ensimbi zisasulweko ekitundu
- Twala ensimbi ezimala ng'ogenze okugula sitooko empya.
- Kola obuwandiike bw'abantu abakugulako ku bbanja.

Ebirungi n'ebitali birungi ebiri mu kutunda ebintu ku bbanja

Ebirungi	Ebitali birungi
• Mpeereza eri kasitoma wo era ng'ejja kusikiriza bakasitoma abamu.	• Bakasitoma bo bayinza okulwawo okukusasula oba bayinza obutakusasulira ddala. • Wayinza okubaawo ennyombo ku nsasula y'ebbanja. • Osobola okufuna ensimbi nnyingi ne kikuzibuwalira okujjukira omuntu alina okukusasula era ssente mmeka • Ensimbi z'obanja bakasitoma tezisobola kukozesebwa kugula bintu oba kutumbula bizineesi yo.

Ebirungi n'ebitali birungi mu kugula ebintu ku bbanja

Ebirungi	Ebitali birungi
• Okugula sitooko mu sizoni nga ya layisi (okugeza ebyennynja, muwogo), n'ogirabirira, n'ogitereka era n'ogitunda ng'ebisale biri waggulu. • kukusobozesa okugula mu bungi ku bisale ebya wansi (ebintu ng'obuwunga). • Okuteekamu ensaasaanya ya sizoni ey waggulu (gamba ng'okulanga).	• Wayinza okubaawo ennyombo oba akavuyo ku nsasula y'ebbanja. • Oyinza okwerabira nti olina omuntu akubanja ensimbi. • Waliwo omuze ogw'okugula ebintu ebiteetaagisa. • Ebiseera ebimu oba olina okusasula ssente nnyingi ng'oguze ebintu ku bbanja (oteekamu amagoba).

Ensonga Enkulu

Bw'osalawo okugula ebintu ku bbanja, kkasa nti ojja kusobola okusasula ebbanja lyo mu budde! Nga tonnagula bintu ku bbanja kola bino wammanga:

- Balaabalamu amagoba bizineesi yo g'enaakola.
- Amagoba galina okuba nga gamala bulungi okusasula ebbanja lyo era wasigalewo ku nsimbi ez'okutereka.

Weebuuze: Bizineesi yo enakola amagoba agamala okusasula ebyamaguzi by'ogulidde amaka oba famire yo ku bbanja?

Goberera ensonga zino:

- Tosobola kusaasaanya nsimbi z'otalina. Bw'oba tonnafuna nsimbi z'obanja bantu, ziba tezinnafuuka zizo. Oluvannyuma lw'okufuna ensimbi z'obadde obanja abantu lw'osobola okusasulira ebintu ebisaasaanyizibwako ensimbi.

- Ekintu kyekimu kye kibaawo ng'olina okusasula abantu abalala. Bw'oba ogulidde bizineesi oba famire yo ekintu kyonna ku bbanja, olina okusooka n'osasula ebbanja nga tonnabala magoba bizineesi yo g'ekoze. Olina okufuna ensimbi n'ozissa ebbali nga za kusasula bbanja lyo.

- Mu ngeri zonna, gezaako okusasulira ebbanja lyo mu budde abantu babeere abeetegefu okukuwa ebbanja omulundi gwonna gw'oddamu okulisaba. Enneeyisa yo mu kusasula ebbanja mu budde eyitibwa okusaanira-ebbanja.

4.4.3 Akaawunti za banka n'obusobozi bw'okufuna ensimbi ezeewolebwa

Akaawunti ya banka kye ki?

Akaawunti ya banka ky'ekifo ky'oba nakyo okuterekamu n'okuggyayo ensimbi era nga kiba kitwalibwa ekitongole ky'ebyensimbi ekyesigika ekiyitibwa banka. Mu Uganda banka zonna zifuna layisinsi okuva mu banka ya Uganda.

Lwaki weetaaga akaawunti ya banka?

1. **Obukuumi:** Ensimbi zo ziba n'obukuumi obusinga nga ziri mu banka era tezisobola kubbibwa. Banka ne bw'eba ebbiddwa, ensimbi zo ziba n'obukuumi era akaseera konna ziba zijja kusasulwa. Ensimbi ez'empeke nnyangu za kubbibwa bwe ziterekebwa ewaka.

2. **Obwanguyirwa: Osobola okufuna ensimbi zo kaseer konna k'oyagala ng'okozesa ATM olw'enkulaakulana mu tekinologiya.**

3. **Okufuna amagoba: Banka z'ensangi zino ziwa bakasitoma amagoba ku nsimbi zaabwe ze batereka. Osobola okukozesa ensimbi zo z'otereka n'osalawo obutazikozesa okumala akaseera olwo ne zisobola okukukolera ensimbi endala.**

4. **Okufuna ebbanja: Banka zigaba ensimbi ezeewolebwa bwe zizuula nti otereka bulungi. Osobola okukozesa kino ng'obukakafu bw'obulamu bwa bizineesi yo okusobola okufuna ensimbi ezeewolebwa.**

Okufuna ensimbi ezeewolebwa okuva mu banka n'ebitongole by'ebyensimbi ebirala

Ensimbi ezeewolebwa kye ki?

Ensimbi ezeewolebwa y'enkola ey'okuwola mwe tulabira ng'omutemwa gw'ensimbi ogumu guwoleddwa omuntu omulala n'aba nga mu biseera eby'omu maaso ajja kuzza omuwendo gwazo nga mulimu n'amgoba oba ensimbi zennyini ezimuwoleddwa. Ebiseera ebisinga, awola ayongerako amagoba ku nsimbi z'akuwadde okusinziira ku kukkanya okuba kutuukiddwako. Ng'ensimbi tezinnawolebwa, obusobozi bw'omwewozi butera okwekalirizibwa okusinziira ku musingo, ennyingiza y'ensimbi, amabanja n'ebirala.

Ebibeera mu nsimbi ezeewolebwa

Waliwo obukwakkulizo obw'enjawulo obukulu obusinziirwako okusalawo obungi bw'ensimbi ezeewolebwa n'obwangu eyeewola bw'asobola okukozesa okuzisasula:

- **Omuwendo gw'ensimbi:** Zino bwe bungi bw'ensimbi zennyini eziba zigenda okwewolebwa.
- **Ekiseera:** Buno bwe budde eyeewola bw'alina okusasuliramu ensimbi ezeewoleddwa.
- **Amagoba:** Emisinde ensimbi ezikubanjibwa kwe zigenda zeeyongeza.
- **Ensasula y'ebbanja:** Omuwendo gw'ensimbi ogulina okusasulwa buli mwezi oba buli wiiki okusobola okutuukiriza obukwakkulizo bw'ensimbi ezeewolebwa

Okufuna ensimbi ezeewolebwa

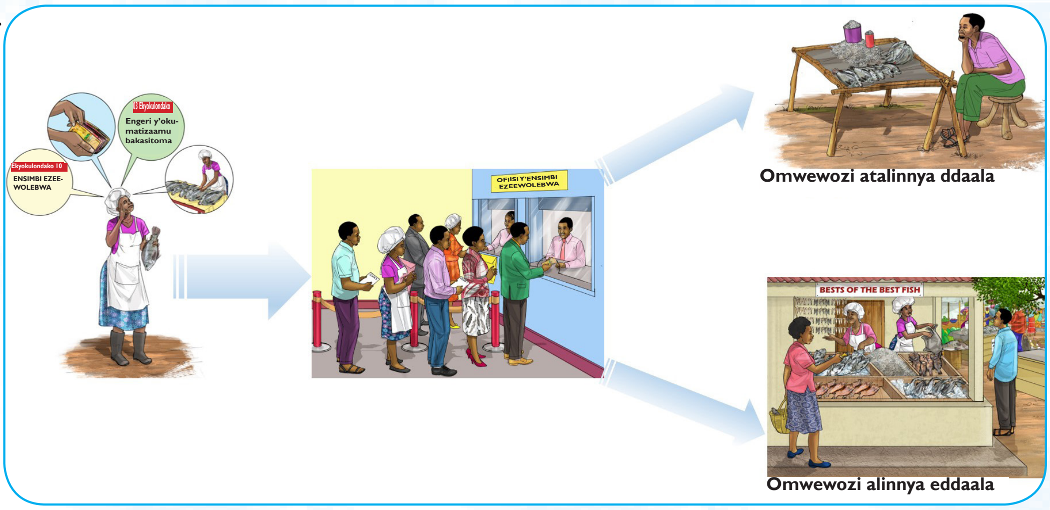
Munnabizineesi atunda ebyennyanja okufuna ensimbi ezeewolebwa okuva mu banka

Omuntu bw'aba yeetaaga ensimbi, assaayo okusaba kwe mu bnk oba ekitongole ekirala kyonna. Eyeewola asobola okusabibwa aleete obubaka obumu gamba ng'ensonga emwewozesa, ebyafaayo bye mu byensimbi, endagamuntu. Awola yeekaliriza obubaka buno awamu n'obusobozi bw'omuntu okuzza ensimbi ezimuwoleddwa okusinziira ku kusaanira kwabwe okuweebwa ebbanja. Ssinga kusaba kuganibwa, ensonga lwaki kuba kugaaniddwa ziweerezebwa. Ssinga okusaba kukkirizibwa, enjuyi zombi ziteeka omukono ku ndagaano erambika ebiri mu kukkaanya okuba kutuukiddwako. Awola awaayo ensimbi ezeewolebwa, n'oluvannyuma eyeewola aba ateekwa okuzizza nga mulimu n'ebisale ebirala ebyeyongeraamu, gamba ng'amagoba.

Emigaso gy'ensimbi ezeewolebwa

Weetaaga okukola enteekateeka z'ensimbi ezeewolebwa nga tonnaba kuzifuna. akas anti okozesa ensimbi ezeewoleddwa ku nsonga eyazikwewolesa. Ensimbi ezeewolebwa ziweebwa olw'ensonga ez'enjawulo, omuli eby'okugula ebikulu, okusiga ensimbi, okuddaabiriza ebintu, okusasula amabanja, n'okutandikawo bizineesi. Ensimbi ezeewolebwa era ziyamba kampuni eziriwo okugaziya emirimu gyayo.

WAGALA OBWONGO:
Ensimbi ezeewolebwa ebeera nnyingiza oba nsaasaanya.



Bannabizineesi mu mulimu gw'ebyennyanja abakola okusalawo okulungi ku nsimbi ze beewoze

4.5 Enkwata ya Bizineesi/Ebyensimbi

4.5.1 Ennyingiza n'ensaasanya

Ennyingiza kye ki?

Ennyingiza esobola okunnyonnyolwa ng'ensimbi omuntu oba bizineesi z'efuna oluvannyuma lw'okukola, okugaba empeereza yonna oba okuva ewantu ewsigibwa ensimbi. Ennyingiza era esobola okujja ng'ekirabo okuva ewa mukwano gwo, akasiimo okuva mu gavumenti, ennyingiza eva mu kyukyusa ebyobugagga eby'obutonde (okukuba bbulooka, obulimi), okuva mu bukugu bwo ng'omuntu (gamba ng'okuluka omukeeka, okusitula abantu okuva mu maato, okukola amaato n'ebirala.), okutunda ebyamaguzi n'ebirala.

Okutwaliza awamu; Ensimbi ezijja mu bizineesi yo = Ennyingiza.

Ensaasaanya

Ensaasaanya z'ensimbi ezitooleddwa oba ezeetaagibwa ku kintu ekimu. Okusingira ddala, mubaamu okufulumya ensimbi eri omuntu oba ekibiina okusasula ekintu oba empeereza emu. Ku nsonga y bizineesi, ensaasaanya eyinza okwekuusa ku nsimbi ezifulumizibwa mu bizineesi mu butongole oba ezikozesebwa obubi nga bizineesi y'omuntu. Kasita ensimbi ziba nga ziggyiddwa mu bizineesi, ebeera nsaasaanya ne bw'eba nnungi oba mbi. Ebik by'ensaasaanya esobola okubaawo mu bizineesi mulimu; empeereza gamba ng'entambula, okusasula empeera n'emisaala gy'abkozi, enku ez'okukalirira ebyennyanja, okusasula ebintu/ebyennyanja, okuddaabiriza amaato, okugula/okuddaabiriza obutimba.

Kasitoma ng'awaayo ensimbi eri omukyala omuvubi adiiringa mu Mukene era ng'abakozi batikka emmotoka

Okuggya mu bizineesi ezimu ku nsimbi ezisaasaanyizibwa mu mulimu gw'ebyennynja okugeza enku ez'okukalirira ebyennyanja, obutimba, amataala aga Mukene, entambula y'ebyennyanja, emmere y'abakozi, sipeeya wa yingini, amafuta ga yingini, ebisale by'okupangisa etterekero n'ebirala.

Kasitoma ng'awaayo ensimbi eri omukyala atunda mu Mukene era ng'abakozi batikka emmotoka

Embalirira y'ennyingiza n'ensaasaanya

Embalirira y'ennyingiza n'ensaasaanya ya mugaso kubanga eraga ennyingiza n'ensaasaanya ez'enjawulo ezikoleddwa mu bizineesi.

- Ekiwandiiko kino kya mugaso mu bizineesi kubanga kyoleka bizineesi w'eyimiridde mu by'ensimbi.
- Kiba kiwandiiko ekinnyonnyola ennyingiza n'ensaasaanya ya bizineesi
- Kyoleka okufiirizibwa n'amagoba ebikoleddwa
- Nga yeesigama ku mbalirira y'ennyingiza n'ensaasaanya, omusuubuzi asobola okukola okusalawo okwongera okuteeka ensimbi mu bizineesi gy'aba addukanya mu kiseera ekyo oba okugezaako bizineesi endala. Kino kisalibwa okusinziira ku ky'okuba nga bizineesi efuna okufiirizibwa oba ng'ekola amagoba.

Ekyokulabirako eky'embalirira y'omuntu ey'ennyingiza n'ensaasaanya

Embalirira y'omuntu ey'ennyingiza n'ensaasaanya	
Ennyingiza (Buli wiiki)	
Ensimbi ezitundiddwa mu ngege	300,000
Ensimbi ezitundiddwa mu mpuuta	400,000
Omugatte gw'ennyingiza	**700,000**
Ensaasaanya (Buli wiiki)	
Ebisale by'ennyumba	100,000
Entambula	50,000
Emmere	40,000
Kasasiro	5,000
Layisinsi (Omusolo)	50,000
Okusasula Ensimbi Ezeewolebwa	60,000
Okuwaayo mu Kibiina ky'Obwegassi	70,000
Omugatte gw'ensaasaanya	**375,000**

Okukozesa embalirira y'ennyingiza n'ensaasaanya okukola okusalawo mu bizineesi

Kiba kirungi eri munnabizineesi okukuuma ebiwandiiko by'ebintu byonn ebikolebwa mu bizineesi. Ekising okuba eky'omugaso kwe kukozesa obubaka obwo okukola okusalawo mu bizineesi naddala okulongoosa ebintu ebimu ne kyongeza ku magob agkolebwa. Kyenkna ebibuuzo ebisinga bye weebuuza kun kola ya bizineesi yo birina kuva mu bubaka bwa bizineesi yo. Kino kisobola okukolebwa mu ngeri nnyingi ez'enjawulo era ng'ezimu ku zo mulimu;

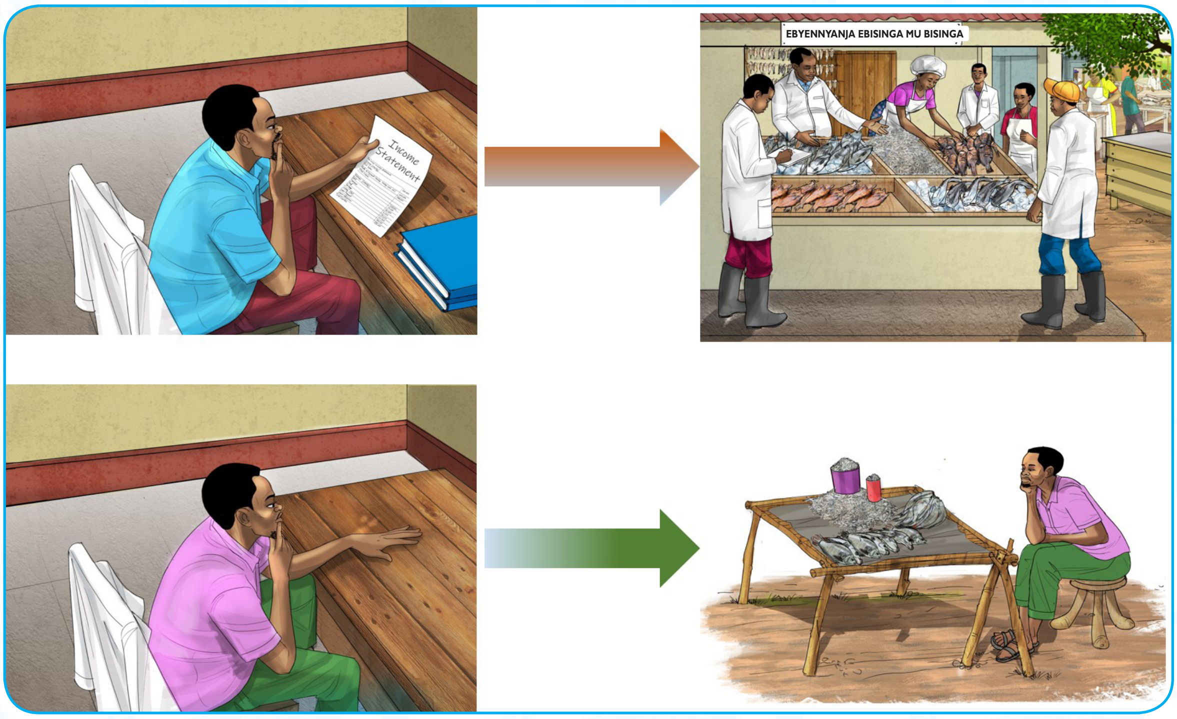
1. **Okupima enkyukakyuka ezzeewo;** kiba kirungi okumanya ebibala ebivudde mu ntuuyo zo okusinga okukola nga tolina mulamwa. Tunuulira ensonga ezikuleetera okufiirizibwa oba okukola amagoba, ewantu ewasaasaanyiziddwako ensimbi ezisusse, ensaasaanya eteetaagisa era ofune engeri gy'osobola okuzirongoosa oba okuzitereeza. Kino kiva ku ky'okuba nti otegeera omuwendo gw'ensimbi bizineesi yo gw'ekola oba gw'efiirwa.Goo bajet;

2. **Okusalawo embalirira;** Obubaka bw'ojja mu mbalirira y'ennyingiza n'ensaasaanya bujja kukuyamba okuteekateeka oba okuteebereza eby'omu maaso mu bizineesi yo naddala ku nsonga y'okukola embalirira y'ebintu eby'enjawulo. Kisobola okukwanguyiraokukola okusalawo okusinziira ku bubaka bw'olina.

3. **Okusala ku nsaasaanya eteetaagisa;** Okwekaliriza enkaliriza ensaasaanya ya bizineesi kujja kulaga omuwendo gw'ensimbi z'osaasaanya ku kintu ne ddi lw'ozisaasaanya. Kino kiba kirungi gy'oli okulaba ewantu w'osaasaanya ensimbi ennyingi ezisobola okuterekebwa ne zongeza ku nnyingiza ey'awamu. Enkola eno eyongeza emikisa gyo egy'okutereka ensimbi ne ziteekebwa ku bintu ebirala kwe zisinga okwetaagibwa.

4. **Okutumbula enkola y'abakozi;** Okutegeera enkola ya bizineesi yo kisobola okukuyambako okuweereza obubaka obw'omugaso eri abakozi bo. Kitumbula okussa essira ku nsonga naddala ku bintu ng'ebigendererwa byateekebwawo era nga n'enkola ez'okukendeeza ku nsaasaanya weeziri. Kino kisobola okuyambako okukolera awamu enteekateeka naddala ku bintu ng'amagoba agaluubirirwa gajja kubuulirwa ttiimu yonna.

5. **Okukyusa endabika ya bizineesi;** Embalirira y'ennyingiza n'ensaasaanya eyamba bannannyinyi SME bizineesi okugiraba ng'eri kitole er okusalawo kusobola okukolebwa awamu mu bizineesi. Okusalawo okusingako kukolebwa mu ngeri eno.



Munnabizineesi eyakola okusalawo okusinziira ku bubaka obuliwo n'omulala eyakola okusalawo nga talowoozezza ku bubaka

Mu Bufunze;
Ensimbi eziyingira – Ensimbi ezifuluma = Amagoba oba okufiirizibwa oba Okwenkanankana

4.5.2 Amagoba n'okufiirizibwa

Amagoba kye ki?

- Amagoba kwe kufunamu oba ebibala bannabizineesi bye baluubirira okufuna okwoleka okugezesa kwe bakola. Mu ngeri ennyangu, kitegeeza nti waliwo ensimbi nnyingi eziyingira okusinga ezifuluma.
- Amagoba era kabonero kakulu eri abantu abalala abaleeta ensimbi mu bizineesi yo. Banka, abaleeta ebintu n'abawozi abalala balina emikisa mingi egiwa ensimbi eri bizineesi esobol okulaga nti ekola amagoba (oba nti emikisa mingi

egigakola mu biseera ebitali bya wala) era nti esobola okusasula amabanja nga gatuuse.

- Amagoba era kintu kikulu ekivaamu ennyingiza y'ensimbi mu bizineesi.
- Amagoba agakuumibwa mu bizineesi (agatagabanibwa bannannyini) gayitibwa amagoba agazzibwa mu bizineesi.

Amagoba agazzibwa mu bizineesi nsibuko ya nsimbi eziyingizibwa mu bizineesi, naddala ensimbi ezitandika mu bibizineesi obutonotono. Omulundi ekyamaguzi lwe kitundibwa ensimbi ezisinga ezaakozesebwa okukikola, amagoba agafuniddwa gasobola okuzzibwa mu bizineesi.

Okufiirizibwa kye ki?

Okufiirizibwa kye kyennyume ky'amagoba. Okufiirizibwa kwe kukendeera okutuukawo ku nnyingiza ey'awamu. Okufiirizibwa kubaawo ng'osaasaanya ensimbi nnyingi okusinga ezijja mu bizineesi yo. Kiba kitegeeza nti osaasaanya ensimbi nnyingi ku kukola oba okugula ebyamaguzi byo okusinga z'ofuna ng'otunze ebyamaguzi byo. Bizineesi ezisinga obungi zikolera mu kufiirizibwa ku ntandikwa naye oluvannyuma zitandika okukula. Oluusi abantu bakola okusalawo okw'okwewola ensimbi okusobola okuziba okufiirizibwa okwo okuba kukoleddwa naye bw'oba olina ensimbi ezimala mu banka, osobola okukozesa ezo okukola ku bisale.

Obukodyo bw'okutegeera nti okolera mu kufiirizibwa

- *Bw'oba tolina nsimbi zimala kusasulira nsaasanya yo.*
- *Bw'oba tolina nsimbi z'osigazizza mu banka oba ng'obanjibwa ate nga tomanyi ngeri ya kugizza ngulu nate.*
- *Totunda nsimbi ze wali weetaaga mu kuteebereza kwe wakola, okugeza enkola ya bizineesi yo bw'eba yeesigama ku kutunda byennyanja 20 naye ng'otunda bisatu.*

Okwenkanankana kye ki?

Eno y'embeera mwe tulabira ng'ensaasaanya n'ennyingiza byenkanankana ne kiba nga tewali magoba yadde okufiirizibwa okukoleddwa.

Kaakano omanyi ebintu by'ofunamu ensimbi ne by'osaasaanyaako ensimbi. Osobola okubaako ensaasaanya z'onokolayo nga tezeetaagisa, oba z'osobola okukendeeza?

Okuteekateeka embalirira y'amagoba n'okufiirizibwa

Embalirira y'amagoba n'okufiirizibwa (P&L) oba embalirira y'ennyingiza n'ensaasaanya kye ki?

P&L y'embalirira y'ebyensimbi efunza ennyingiza, ebisale, n'ensaasaanya ebikoleddwa mu kaseera akagere. Eraga omuwendo gw'amagoba oba okufiirizibwa okwakoleddwa bizineesi.

Ekyokulabirako ky'embalirira y'amagoba n'okufiirizibwa

ACHIENG & ACHEN FISHERIES BUSINESS
Embalirira y'Amagoba n'Okufiirizibwa
Ey'Omwezi Ogukomekkereza nga 30 Ogwomukaaga 2023

Ekintu	Omuwendo (Shs)	Omuwendo (Shs)
Ennyingiza		
1. Ensimbi ezitundiddwa mu Ngege	3,000,000	
2. Ensimbi ezitundiddwa mu Mpuuta	5,000,000	
3. Ensimbi ezitundiddwa mu Mukene	2,400,000	
OMUGATTE GW'ENNYINGIZA (A)		10,400,000
Ensaasaanya		
Empeereza (amazzi n'amasannyalaze)	20,000	

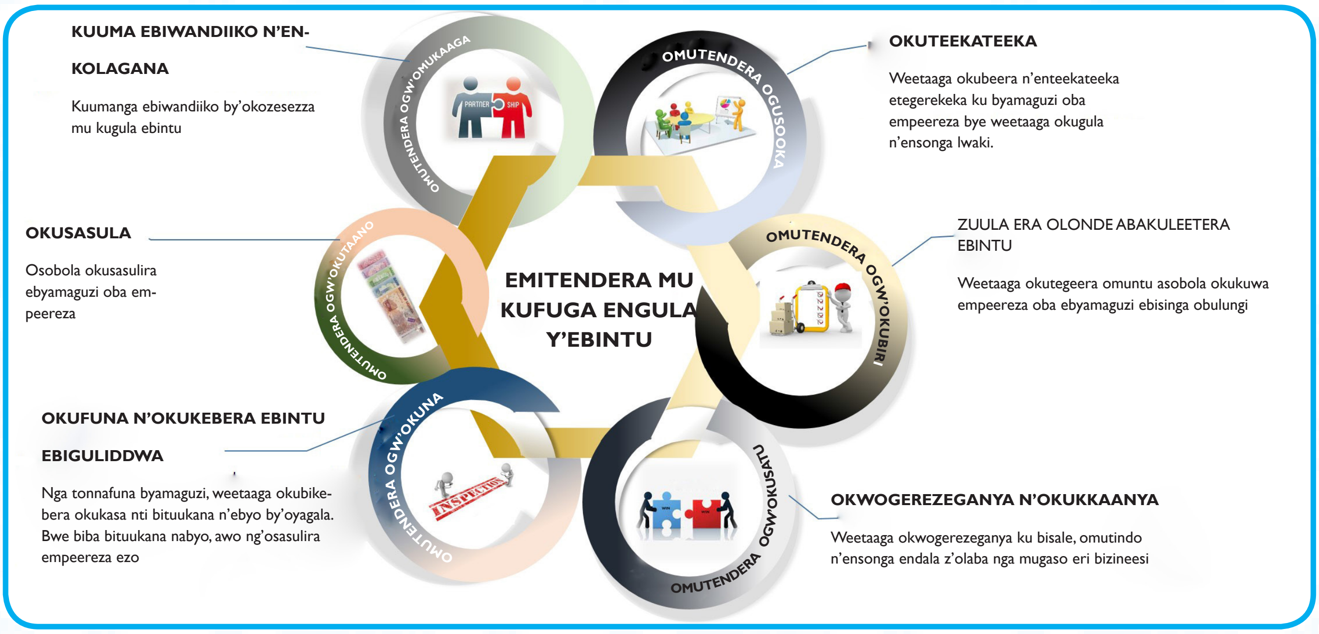
Empeera n'emisaala gy'abakozi	1,500,000	
Ebisale by'okulabirira abakozi (obujjanjabi)	220,000	
Ebisale by'okunoonya akatale	80,000	
Empuliziganya ya bizineesi	50,000	
OMUGATTE GW'ENSAASAANYA (B)		1,870,000
ENNYINGIZA EY'AWAMU (A-B)		8,530,000

WEETEGEREZE: Embalirira y'amagoba n'okufiirizibwa terina kukolebwa okutuusa ng'ebintu byonna ebikoleddwa mu kiseera ekyo biyingiziddwa mu kitabo.

4.5.3 Okufuga engula y'ebintu

Okugula kye ki

Okugula kitegeeza okufuna ebymaguzi n'empeereza eby'okukozesebwa bizineesi oba omuntu. Okugula kubaamu kaweefube wa bizineesi ng'ekiruubirirwa kya kugula bintu eby'omutindo omutuufu, mu bungi obutuufu okuva mu kifo ekituufu ne bireetebwa mu kifo ekituufu mu budde obutuufu ate era ku bisale ebituufu. Kiba kirungi bannabizineesi ne balowooza ku nsonga eziwera nga bagula ebyamaguzi n'empeereza. Ensonga zino ziyitibwa 'Ekitantabule ky'Okugula', omuli, Obungi, Omutindo, Ebisale n'Endeeta



Emitendera mu kufuga engula y'ebintu

1. Okuteekateeka: Weetaaga okubeera n'enteekateeka etegerekeka ku byamaguzi oba empeereza bye weetaaga okugula n'ensonga lwaki.
2. Zuula era Olonde abakuleetera ebintu; Weetaaga okutegeera omuntu asobola okukuwa empeereza oba ebyamaguzi ebisinga obulungi
3. Okwogerezeganya n'okukkaanya; Weetaaga okwogerezeganya ku bisale, omutindo n'ensonga endala z'olaba nga mugaso eri bizineesi
4. Okufuna n'okukebera ebintu ebiguliddwa; Nga tonnafuna byamaguzi, weetaaga okubikebera okukasa nti bituukana n'ebyo by'oyagala. Bwe biba bituukana nabyo, awo ng'osasulira empeereza ezo.
5. Okusasula; Osobola okusasulira ebyamaguzi oba empeereza
6. 6. Kuuma Ebiwandiiko n'Enkolagana; Kuumanga ebiwandiiko by'okozesezza mu kugula ebintu

Ebirungi by'okufuga engula y'ebintu

1. Okugula kuleetawo ebyamaguzi bizineesi by'eba yeetaaga.
2. Kuyamba bizineesi n'enkola zaayo okuddukanyizibwa obulungi

3. Kukekkereza ensimbi, obudde n'ebyobugagga.
4. Kutumbula enkolagana n'abantu abaleeta ebintu.
5. Kutumbula okukola okusalawo.
6. Kutumbula erinnya lya bizineesi.

Okutunda ebyennyanja ku nnyondo mu katale

4.5.4 Okufuga sitooko

Okufuga sitooko kye ki?

Okufuga sitooko y'enkola ey'okukuuma omutindo gw'ebyamaguzi ogusaanidde, ne kisobozesa bizineesi okutuukiriza ebyetaago bya bakasitoma ewatali kulwisibwa ate era n'ekuuma ebisale by'okukuuma sitooko mu ngeri ensaamusaamu. Bizineesi z'ebyennyanja ezitunda ebyamaguzi ebikalu zeetaaga sitooko ey'okutunda. Omugaso gw'okufuga sitooko kwe kukakasa nti bizineesi buli kaseera ebeera ne sitooko emala bakasitoma baayo, ate era n'etereeza omuwendo gw'ensimbi ezisaasaanyizibwa ku kufuna n'okutereka sitooko. Okufuga sitooko kwa mugaso kubanga kusobola okufuuka enjawulo y'okufiirizibwa n'amagoba. Bwe kukolebwa obulungi, kukuuma ebisale nga biri wansi ate ne kwongeza amagoba g'okola ku buli kutunda kw'okola.

Okufuga sitooko mu basuubuzi b'ebyennyanja abakolera mu mukago

Emitendera gy'okutumya sitooko

Okugoberera obulungi emitendera gy'okutumya sitooko kukulu nnyo mu kufuga obulungi sitooko. Bw'oba weekaliriza entumya yo ey sitooko, kiba kirungi:

1. **N'olemera ku nnondoola ya sitooko ya kika kimu**
   Kiba kirungi okuzuulira ddala ku ntandikwa ekika ky'ennondoola ya sitooko ekinaatuukira obulungi ku bizineesi yo.

2. **Weekalirize ennondoola ya sitooko eriwo**
   Weetaaga okuzuula ky'olinawo n'omuwendo gwakyo. Tunuulira alipoota zo ez'ebintu ebitundibwa okusobola okuzuula ebyennyanja ebisinga okutunda, ebisinga okukola amagoba, n'ebintu ebitambula empola kw'ossa ebikadde.

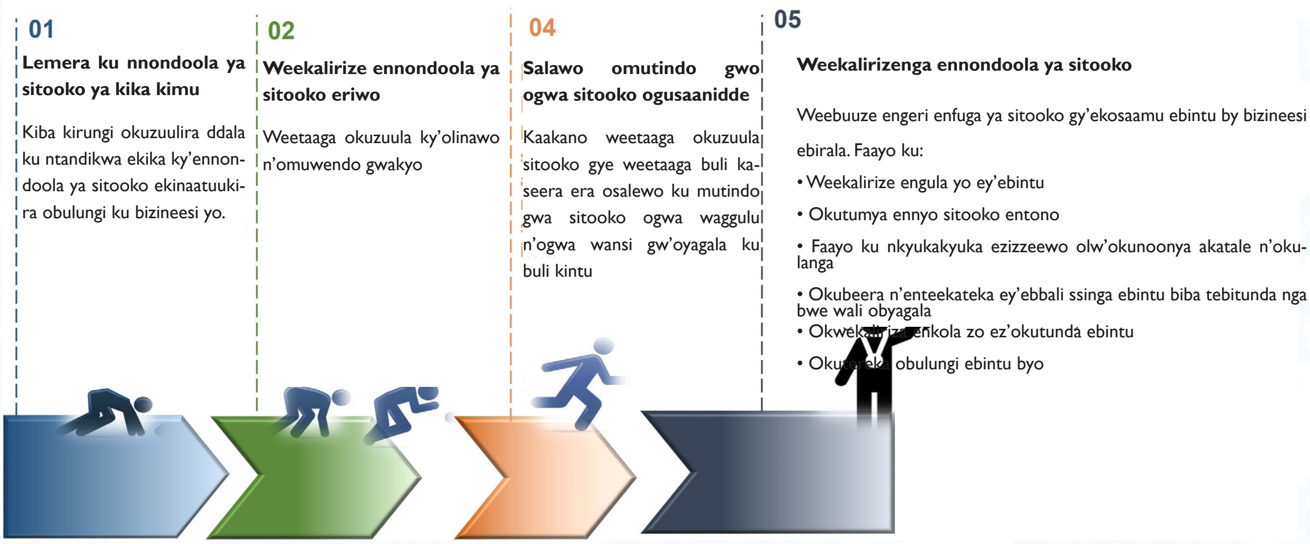
3. **Salawo omutindo gwo ogwa sitooko ogusaanidde**
   Kaakano weetaaga okuzuula sitooko gye weetaaga buli kaseera era osalewo ku mutindo gwa sitooko ogwa waggulu n'ogwa wansi gw'oyagala ku buli kintu; kiba kirungi okusalawo omutindo ogwa wansi ogw'okuddamu okutumya buli kintu. Bw'omala okuzuula empagi ezo, kiba kyangu okumanya ky'olina okukozesa. Kijja kukwetagisa n'okukuuma obulungi ebiwandiiko bya sitooko era okakase nti bikwatagana n'ebyo by'olina ku sitooko bizineesi gy'erina.

4. **4. Weekalirizenga ennondoola ya sitooko**

Weebuuze engeri enfuga ya sitooko gy'ekosaamu ebintu ebirala mu bizineesi yo. Faayo ku:

- Okwekaliriza engula yo ey'ebintu. Okugula kulina okwesigama ku byafaayo by'okutunda awamu n'okuteebereza obwetaavu bw'ebintu obw'omu maaso.
- Okutumya ennyo sitooko entono. Kino kisobola okutumbula ebintu ebikalu nga tekikendeezezza ku bintu ebitundibwa.
- Faayo ku nkyukakyuka ezizzeewo olw'okunoonya akatale n'okulanga. Nga tonnatongoza kaweefube wa kutumbula ttunzi, kakasa nti olina sitooko emala okutuukiriza obwetaavu bw'ebintu obweyongera
- Okubeera n'enteekateka ey'ebbali ssinga ebintu biba tebitunda nga bwe wali obyagala. Ewatali kufaayo ku ky'okuba nti ojja kubizza ew'omuntu eyabikuleetedde oba okubigaba obugabi, kakasa nti omanyi engeri y'okuggyawo sitooko ey'enfissi mu bwangu
- Okwekaliriza enkola zo ez'okutunda ebintu. Ttiimu yo ey'ekitunzi esobola bulungi okutunda ebintu ebitambula amangu era n'eggyawo ebintu ebitambula empola
- Okutereka obulungi ebintu byo. Enkola ennungi ez'okutereka ebintu za muwendo nnyo mu kufuga sitooko.
- Okutwala n'okupakira bikwataganye bulungi ng'ebintu ebitambula empola obitereka emabega wa sitoowa, ate ebintu ebitambula amangu obiteeke kumpi mu maaso ga sitoowa we bisobola okufunika amangu.

Emitendera gy'okutumya sitooko



Ebirungi ebiri mu kukuuma enfuga ya sitooko ennungi

- Kwongeza obukozi n'obutuukamu, twetaaga ka "ngeri ki" akannyonnyoddwa emabega wonna bwe kituuka ku bizineesi y'omulimu gw'ebyennyanja
- Kutaakiriza obudde n'ensimbi
- Kutumbula obutuukamu bw'okutumya ebintu
- Kukuuma bakasitoma nga bakomawo okutwala ebintu ebirala

Omudaala ogutalina bulungi sitooko ate era omucankalamu

4.5.5 Engereka y'ebisale

Ebisale n'embalirira y'ebisale kye bitegeeza

Ebisale kitegeeza ensimbi zonna bizineesi yo z'esaasaanya okukola n'okutunda ebyennyanja.

Embalirira y'ebisale y'engeri gy'obalamu ebisale byonna omugatte by'okozesezza okukola n'okutunda ebyennyanja.

Munnabizineesi mu byennyanja ng'abalirira ebisale

Omugaso gw'okubalirira ebisale

Okubalirira ebisale kuyamba bizineesi yo ey'ebyennyanja:

- Okugereka ebbeeyi (Engereka y'ebbeeyi y'enkola ey'okuteekawo omuwendo omusuubuzi gw'anaafuna oluvannyuma lw'okuwaayo empeereza n'ebyamaguzi. Enkola y'okugereka ebbeeyi ekozesebwa okusobola okutereeza ebisale by'omukozi w'ebintu nga bituukana bulungi ku mukozi w'ebintu ne kasitoma)
- Okukendeeza n'okufuga ebisale ebisaasaanyizibwa
- Okukola okusalawo okusinga eri bizineesi
- Okukola enteekateeka ey'ebiseera eby'omu maaso

Ebika by'Ebisale

Ebisale birimu ebika bisatu:

ebisale ebiddukanya,

ebisale eby'enkalakkalira ne;

ebisale ebikyukakyuka

Ebisale eby'enkalakkalira: Ebisale eby'enkalakkalira by'ebisale ebitakyuka okusinziira ku bintu ebikoleddwa mu kaseera ak'okumpi. Muno musobola okubaamu ebintu nga; ebisale by'ennyumba, omusaala gw'abakozi ab'enkalakkalira, emisolo gy'omu butale n'ebirala.

Ebisale ebikyukakyuka; Ekisale ekikyukakyuka kikyuka okusinziira ku bintu ebikoleddwa. Okukyuka obutereevu kitegeeza nti omugatte gw'ebisale ebikyukakyuka gujja kuba nga gwesigamidde ddala ku mirimu egikolebwa. Ebikolebwa bwe byekubisaamu emirundi ebiri, n'ebisale ebikyukakyuka bijja kwekubisaamu emirundi ebiri. Bwe giba gya kitundu, n'ebisale ebikyukakyuka bijja kweyawuzaamu wakati. Bwe watabaawo kikolebwa, era tewali bisale bikyukakyuka bijja kubaawo. Muno musobola okubaamu abakozi aba buli lunaku, ebikozesebwa, ebisale by'okupakira ebintu n'ebirala.

Ebisale ebiddukanya: Ebisale ebiddukanya by'ebisale ebyetaagibwa okuddukanya bizineesi, omuli; amasannyalaze, amazzi, ebikozesebwa okwekuuma. Bino biba bintu ebisaasaanyizibwako ensimbi ebyetaagibwa okuddukanya bizineesi era nga tebisobola kwewalibwa. Ebisale ebiddukanya birina okwekalirizibwa buli lunaku okusobola okutumbula amagoba agakolebwa.

Ebisale eby'enkalakkalira + **Ebisale ebikyukakyuka** + **Ebisale ebiddukanya** = **Ebisale byonna omugatte**

N'ekirala, ebisale bisobola okukutulwamu;

- Ebisale ebitereevu
- Ebisale ebitali bitereevu

Ebisale ebitereevu by'ebisale byonna ebisaasaanyizibwa ebyekuusa obutereevu ku mulimu gw'ebyennyanja. Waliwo ebika bibiri eby'ebisale ebitereevu:

- Ebisale by'ebikozesebwa ebitereevu
- Obukozi obutereevu

Ebisale by'ebikozesebwa ebitereevu z'ensimbi zonna bizineesi yo z'esaasaanya ku bitundu oba ebikozesebwa ebifuuka ekitundu ku bizineesi yo oba ebyekuusa obutereevu ku, byamaguzi oba empeereza z'oba nazo oba by'otunda. Eri omuntu atunda lejjalejja oba asuubuza, ebisale by'okugula ebyennyanja okusobola okuddamu okubitunda biba bisale by'ebikozesebwa ebitereevu.

Ebisale by'obukozi ebitereevu kitegeeza ensimbi zonna bizineesi yo z'esaasaanya ku mpeera, emisaala n'ebintu ebiganyula abantu abeenyigira obutereevu mu kukola ebyamaguzi byo oba empeereza zo

WEETEGEREZE: Abantu abatunda lejjalejja n'abasuubuza tebalina bakozi bakola butereevu mu kukola ebyamaguzi, noolwekyo tebalina bisale bya bukozi ebitereevu. Eri abantu abatunda lejjalejja n'abasuubuza, emisaala n'empeera zonna zigwa mu bisale ebitali bitereevu.

Ebisale ebitali bitereevu by'ebisale ebirala byonna by'oba nabyo mu kuddukanya bizineesi yo ey'ebyennyanja, okugeza ebisale by'ennyumba, amagoba ku nsimbi ze weewola n'amasannyalaze. Ebisale ebitali bitereevu ebiseera ebisinga biba tebyekuusa butereevu ku kyamaguzi eky'ekika ekimu oba empeereza ey'ekika ekimu. Ebiseera ebimu ebisale ebitali bitereevu biyitibwa

ebisale ebiddukanya oba ensaasaanya.

Olina okutegeera ebika by'ebisale eby'enjawulo okusobola okubala omugatte gw'ebisale by'ekyamaguzi kyonna bizineesi yo ky'etunda oba empeereza yonna bizineesi yo gy'egaba.

Ebisale by'ebikozesebwa ebitereevu + Obukozi obutereevu + Ebisale ebitali bitereevu = **Ebisale byonna omugatte**

Ebisale eby'enkalakkalira + Ebisale ebikyukakyuka + Ebisale ebiddukanya = Ebisale byonna omugatte

Ebisale eby'enkalakkalira: Ebisale eby'enkalakkalira by'ebisale ebitakyuka okusinziira ku bintu ebikoleddwa mu kaseera ak'okumpi. Muno musobola okubaamu ebintu nga; ebisale by'ennyumba, omusaala gw'abakozi ab'enkalakkalira, emisolo gy'omu butale n'ebirala.

Ebisale ebikyukakyuka: Ekisale ekikyukakyuka kikyuka okusinziira ku bintu ebikoleddwa. Muno musobola okubaamu abakozi aba buli lunaku, ebikozesebwa, ebisale by'okupakira ebintu n'ebirala.

Ebisale ebiddukanya: Ebisale ebiddukanya by'ebisale ebyetaagibwa okuddukanya bizineesi, omuli; amasannyalaze, amazzi, ebikozesebwa okwekuuma.

Ebika by'ebisale

Ebisale ebitereevu

Ebisale ebitereevu by'ebisale byonna ebisaasaanyizibwa ebyekuusa obutereevu ku mulimu gw'ebyennyanja. Waliwo ebika bibiri eby'ebisale ebitereevu

- Ebisale by'ebikozesebwa ebitereevu
- Obukozi obutereevu

Ebisale by'ebikozesebwa ebitereevu z'ensimbi zonna bizineesi yo z'esaasaanya ku bitundu oba ebikozesebwa ebifuuka ekitundu ku bizineesi yo oba ebyekuusa obutereevu ku, byamaguzi oba empeereza z'oba nazo oba by'otunda.

Ebisale by'obukozi ebitereevu kitegeeza ensimbi zonna bizineesi yo z'esaasaanya ku mpeera, emisaala n'ebintu ebiganyula abantu abeenyigira obutereevu mu kukola ebyamaguzi byo oba empeereza zo

Ebisale ebitali bitereevu/ebisale ebiddukanya

Ebisale ebitali bitereevu by'ebisale ebirala byonna by'oba nabyo mu kuddukanya bizineesi yo ey'ebyennyanja, okugeza ebisale by'ennyumba, amagoba ku nsimbi ze weewola n'amasannyalaze. Ebisale ebitali bitereevu ebiseera ebisinga biba tebyekuusa butereevu ku kyamaguzi eky'ekika ekimu oba empeereza ey'ekika ekimu.

Ebisale by'ebikozesebwa ebitereevu + Obukozi obutereevu + Ebisale ebitali bitereevu = Ebisale byonna omugatte

Okubala ebisale by'ekyennyanja

Goberera ekyokulabirako kino okusobola okubala ebisale by'ekyennyanja ng'oyita mu mitendera gino.

Omutendera 1: Bala ebisale eby'enkalakkalira
Omutendera 2: Bala ebisale ebikyukakyuka
Omutendera 3: Bala ebisale ebiddukanya
Omutendera 4: Bala omugatte gw'ebisale ebya buli kyamaguzi

Ekyokulabirako ky'ebisale ebibalirirwa ku byennyanja ebiteeberezebwa okuba 300

Ekika ky'ekisale eky'enkalakkalira		Ebisale ebikyukakyuka		Ebisale ebiddukanya	
Ekika ky'ekisale eky'enkalakkalira	Omuwendo	Ekika ky'ekisale eky'enkalakkalira	Omuwendo	Ekika ky'ekisale ekiddukanya	Omuwendo
obwambe,	10,000	Ebisale by'obukozi	200,000	Amasannyalaze	5,000
emmeeza	45000	Sitooko y'ebyennyanja	1,000,000	Amafuta ga boodabooda	150,000
Boodabooda,	1,000,000			Omusolo gw'akatale	20,000
Eggaali n'ebirala.	200,0000			Ebisale by'ennyumba	50,000
Omugatte	1,255,000		1,200,000		225,000
Ebisale byonna omugatte (ebisale eby'enkalakkalira + ebisale ebikyukakyuka + ebisale ebiddukanya/ebisale ebitali bitereevu)					
Ebisale bya buli kyennyanja (Omugatte gw'ebisale byonna oguddira n'ogugabanyaamu omuwendo gw'ebyennyanja)	ebyennyanja 2,680,000/300 Buli kyennyanja kya 8,900				

Okusinziira ku biwandiiko by bizineesi yo by'olina, kaakano balirira ebisale ebisaanidde okutunda ekyamaguzi kyo eky'ebyennyanja/empeereza z'ebyennyanja z'olina.

Engereka y'ebbeeyi y'ebyamaguzi byo ebiva mu byennyanja

Engereka y'ebbeeyi kye ki?

Engereka y'ebbeeyi y'enkola ey'okuteekawo omuwendo omusuubuzi gw'anaafuna oluvannyuma lw'okuwaayo empeereza n'ebyamaguzi. Enkola y'okugereka ebbeeyi ekozesebwa okusobola okutereeza ebisale by'omukozi w'ebintu nga bituukana bulungi ku mukozi w'ebintu ne kasitoma.

Okugereka ebbeeyi y'ebyennyanja

Kuno kwe kusalawo omuwendo ebyennyanj kwe binaatundibwa. Bino bifiibwako ng'ogereka ebbeeyi y'ebyennyanja.
Ebbeeyi gy'ogereka erina okufaayo ku bino:

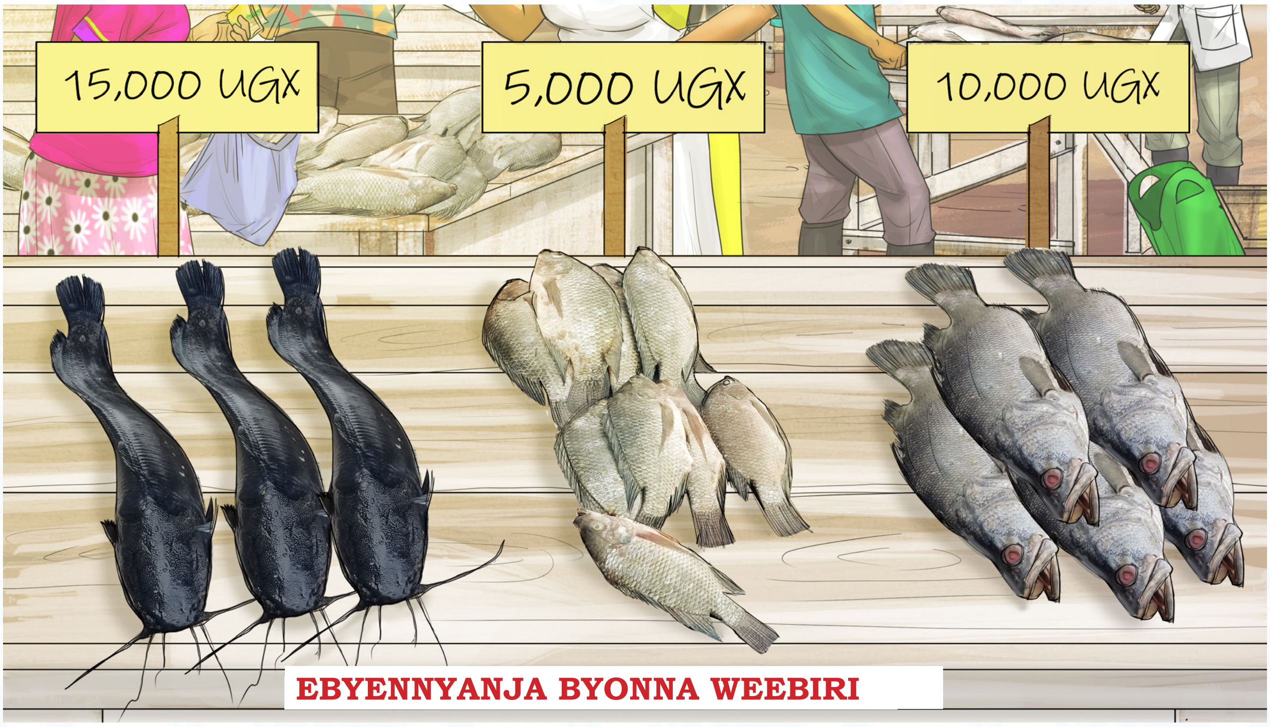
i) Nti ebisale byonna eby'okukola ebintu bikoleddwako
ii) Nti kuliko amagoba
iii) Nti ebbeeyi eyoleka omutindo/omuwendo oguli mu byennyanja byo
iv) Nti ebbeeyi teri waggulu nnyo oba wansi nnyo okukuwandula mu lwokaano lw'okuvuganya

Noolwekyo, zuula;

a) Ebbeeyi b'ovuganya nabo gye batunda
b) Oba nga bakasitoma bo abaluubirirwa abasinga obungi banaasobola ebbeeyi y'ebyennyanja

Enkola y'Okugereka Ebbeeyi y'Ebyennyanja

Bizineesi y'ebyennyanja esobola okuteekawo enkola y'okugereka ebbeeyi y'ebyennyanja. Okugeza: kola amagoba matono mu myezi egisooka ng'oyita mu kugereka ebbeeyi eya wansi, naye funa akatale ak'ekyamaguzi n'oluvannyuma oyongeze ebbeeyi. Wabula kino kyetaagisa bizineesi y'ebyennyanja okumanya omutindo gw'enkola y'ebintu ogusookerwako n'ebbeeyi gy'esobola okutundirako n'eggyayo ebisale byonna ebiteekeddwamu (omutendera gw'okwenkanankana).



Ebyennyanja ebirina ebbeeyi engere

Amagoba ageetaagisa

Amagoba agava mu bizineesi y'ebyennyanja gooleka ensimbi eziyingizibwa bizineesi yo z'esigaza oluvannyum lw'okusasulira ebisale by'ensaasaanya byonna. Okulondoola amagoba agakolebwa mu bizineesi kuyambako okulondoola obulamu bwa bizineesi era ne kiyambako okukola okusalawo okusingako mu biseera eby'omu maaso.

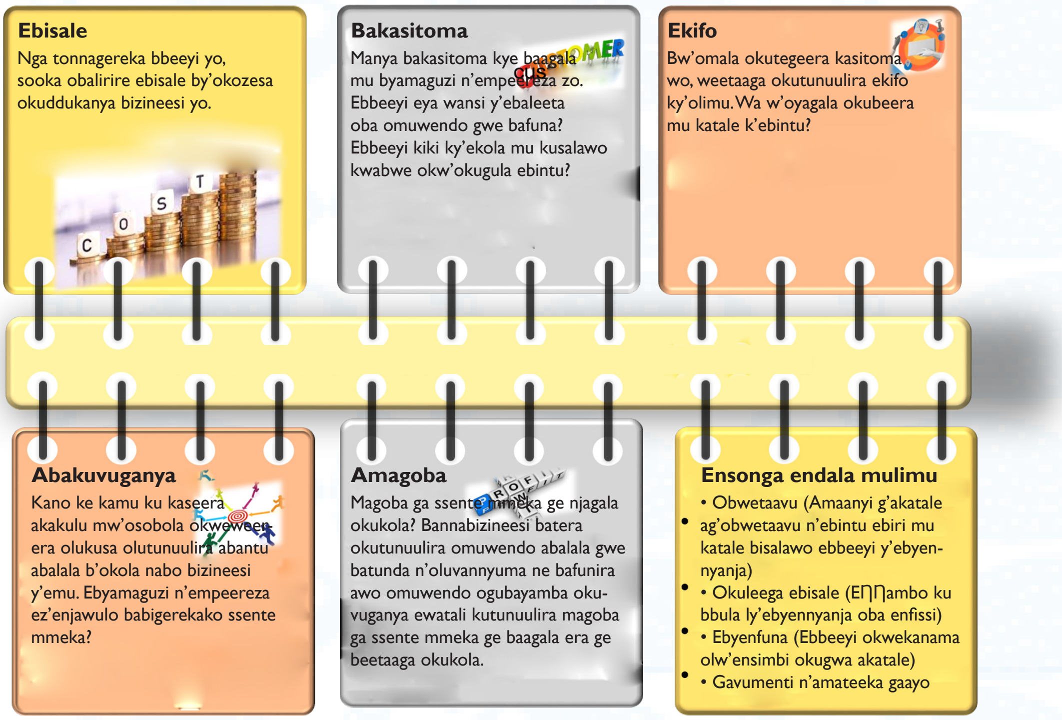
Okutumbula amagoba agakolebwa

Amagoba agakolebwa gasobola okutumbulwa okuyita mu kukendeeza ku bisale, ensaasaanya awamu n'okwongeza ku bungi bw'ebintu ebitundibwa. Ebisale bisobola okukendeezebwa okuyita mu;

- Kutumbula enkolagana z'omusuubuzi
- Kunoonya amagezi amalala eri enkola eziriwo
- Kukendeeza ebintu ebitakola oba ebitatunda bulungi
- Kukendeeza ku nsaasaanya ya bizineesi n'ebisale ebiddukanya

Ensonga ezisinziirwako okusalawo ebbeeyi etundibwa

1. **Ebisale;** Nga tonnagereka bbeeyi yo, sooka obalirire ebisale by'okozesa okuddukanya bizineesi yo.
2. **Bakasitoma;** Manya bakasitoma kye baagala mu byamaguzi n'empeereza zo. Ebbeeyi eya wansi y'ebaleeta oba omuwendo gwe bafuna? Ebbeeyi kiki ky'ekola mu kusalawo kwabwe okw'okugula ebintu?
3. **Ekifo;** Bw'omala okutegeera kasitoma wo, weetaaga okutunuulira ekifo ky'olimu. Wa w'oyagala okubeera mu katale k'ebintu? Oyagala kubeera nga ggwe osinga okuba ow'ebbeeyi, nga ggwe osinga okwejalabya, ggwe olina ekyamaguzi ekisinga okuba eky'omulembe mu kitongole kyo, ggwe osinga okuba owa layisi, okuba n'ekyamaguzi nga kya layisi ebitundu 10% bw'ogeraageranya n'abalala bwe bakitunda oba oyagala kubeera awo wakatittiti?
4. **Abakuvuganya;** Kano ke kamu ku kaseera akakulu k'osobola okweweeramu olukusa n'olumika ku bantu b'ovuganya nabo. Ebyamaguzi n'empeereza ez'enjawulo babigerekako ssente mmeka?
5. **Amagoba;** "Magoba ga ssente mmeka ge njagala okukola?" Bannabizineesi batera okutunuulira omuwendo abalala gwe batunda n'oluvannyuma ne bafunira awo omuwendo ogubayamba okuvuganya ewatali kutunuulira magoba ga ssente mmeka ge baagala era ge beetaaga okukola.
6. **Ensonga endala mulimu:**
   - Obwetaavu (Amaanyi g'akatale ag'obwetaavu n'ebintu ebiri mu katale bisalawo ebbeeyi y'ebyennyanja)
   - Okuleega ebisale (EΠΠambo ku bbula ly'ebyennyanja oba enfissi)
   - Ebyenfuna (Ebbeeyi okwekanama olw'ensimbi okugwa akatale)
   - Gavumenti n'amateeka gaayo



4.6 Olusomesa 4: Okukuuma Ebiwandiiko

4.6.1 Okwanjula enkola ey'okukuuma ebiwandiiko

Ebiwandiiko kye ki?

Ebiwandiiko kitegeeza obubaka obukolebwa, obufunibwa, era obukuumibwa ekitongole oba omuntu ng'obukakafu, okusinziira ku mateeka oba mu nzirukanya ya bizineesi. Okugeza, akatabo ka lisiiti kiwandiiko ekyoleka ensimbi enkalu eziyingira/ezijja mu bizineesi oba ekitongole.

Omusomesa ku kukuuma ebiwandiiko mu kitundu

Eno y'enkola enteeketeeke ey'okukŋŋaanya obubaka obufaanagana obuvudde mu mirimu gya bizineesi ne biteekebwa mu kiwandiiko kimu, n'okubutereka mu fayiro/ebibinja (mu bikula ebikkirizibwa) kiyambeko mu kulondoola n'okwekaliriza enkola n'emirimu gya bizineesi.

- Ensimbi bwe zisasulwa abakuleetera ebintu, ebiwandiiko ebirimu olukalala lw'ebintu ebitumiziddwa bwe bifunibwa era cceeke n'ekolebwa, lisiiti n'ebiwandiiko ebirimu olukalala lw'ebintu ebitumiziddwa birina okuterekebwa.
- Mu ngeri y'emu, ensimbi z'ebyamaguzi oba empeereza bwe zisasulwa, obuwandiike bw'ensimbi enkalu ezisasuddwa bulina okukolebwa. Obubaka buno bwonna bulina okukuumibwa.

Munnabizineesi mu mulimu gw'ebyennyanja ng'akola ebiwandiiko bya bizineesi ye

Okukuuma obulungi ebiwandiiko kwa mugaso mu bizineesi olw'ensonga zino wammanga:

- Obubaka bw'ebyensimbi obuva mu kukuuma ebiwandiiko bukozesebwa mu kuteekateeka;
- Kuyambako mu kukola okusalawo okwekuusa ku nkola n'enzirukanya y'emirimu;
- Kuyambako mu kufuna okwekaliriza kw'enkola ya bizineesi (ensaasaanya, ebisale, n'amagoba), okumala akaseera akagere gamba ng'omwaka gw'ebyensimbi;
- Kuyambako mu nzirukanya y'emirimu egya buli lunaku mu bizineesi.
- Kuyambako mu kufuga enfulumya y'ensimbi enkalu.
- Okuyambako okuzuula n'okugonjoola ebizibu mu bizineesi
- Okufuga ensimbi za bizineesi ezitandika, naddala ensimbi enkalu
- Okwoleka olugendo lwa bizineesi
- Ebiwandiiko biyambako okwekaliriza enkulaakulana ya bizineesi okumala akaseera.

Amaanyi g'okukuuma ebiwandiiko mu bizineesi y'ebyennyanja: Ekyokulabirako kya Hajji ku Kizinga Lyabana

Ku nnyanja Nalubaale kuliko ekizinga ekiyitibwa Lyabana. Ku kizinga kino, kuliko omusajja munnabizineesi amanyiddwa ennyo nga Hajji alina amaato agasukka mu 100. Yatandika mpolampola kyenkana na lyato limu naye amaato ge geeyongerako. Abantu bamulabye ng'akulaakulana era abangi baalowooza nti ensimbi ze aziggya mu bubbi, mubaka wa gavumenti, aziggya mu bulogo n'ensonga endala. Wabula, omuvubuka omu ayagala okumanya yatuukirira Hajji era n'amusaba amwazike ku butimba bwe obukozeseeko, obuyitibwa, endyeri. Yasasulira mu bitundu era n'asigazaayo ebbanja nga lya UGX 5000. Eri omuvubuka ono, obusente buno bwali butono nnyo okufaako okusinziira ku muwendo gw'ensimbi ze yali asasudde Hajji. Olunaku lumu Hajji yasisinkana omuvubuka ono era n'amugamba nti yali yeetaaga okumalayo ebbanja lye. Kino omuvubuka yakitwala ng'ekyokusaaga. Mu kwagala okumanya n'okumala ebimu ku biseera bye eby'eddembe nga ali ne hajji, omuvubuka yakyalira hajji era n'asaagira ku bbanja erya siringi 5000.

Ekyewuunyisa omuvubuka yagamba hajji nti yalowooza kyali kya lusaago. Mu kaseera kano hajji we yamugambira omugaso gw'okukola obuwandiike bwa buli kantu mu bizineesi ye era n'ensonga lwaki kya mugaso okukozesa ebiwandiiko okutegeera obulamu bwa bizineesi yo. Yamugamba yeefumintirize ssinga buli mukozi we amutwalako 5000 buli lunaku, yandifiiriddwa ensimbi mmeka? Yagamba nti okwegendereza okwo n'okufaayo ennyo ku biwandiiko bye bimutuusizza w'atuuse. Yagamba nti ekyo kimutaddemu obukulembeze, empisa era ng'enkola y'emu esigiddwa mu bakozi be. Noolwekyo buli kintu kitambula bulungi era ng'obubaka obuwandiike bwokka bw'akkiriza okuva mu bakozi be. Yakakasa omuvubuka ono nti, naye asobola okuwangula ssinga akozesa enkola eyo naye nti yali yeetaaga siringi ze 5000 kubanga zaali nsimbi za bizineesi.

KIKI KY'OYIGA KU HAJJI?

4.6.2 Ebintu ebikozesebwa okukuuma obuwandiike mu bizineesi

Bintu ki ebikozesebwa okuyingiza mu biwandiiko emirimu egikolebwa mu bizineesi?

Ebikozesebwa mu kukola obuwandiike bya nkizo eri obuwanguzi bwa bizineesi y'ebyennyanja, era nga birina okuteekebwawo nga bizineesi tennatongozebwa. Ebikozesebwa bino biyambako okukakasa nti ebiwandiiko biterekebwa bulungi era birina engeri gye biterekebwamu. Muno mulimu;

- Ekitabo ky'ebitundibwa buli lunaku
- Akatabo ka lisiiti
- Akatabo k'ensimbi
- Ekitabo ky'obubaka bwa sitooko
- Ekitabo ky'amabanja
- Ekitabo ky'abakubanja
- Olukalala lw'ebintu ebisabiddwa kasitoma

Oluvannyuma lw'okwekaliriza bye bakola, omusomesa asobola okubakubiriza okukuuma ebiwandiiko ebyo mu kitabo kimu, ng'ekitabo bakigabanyaamu emirundi 5

1) EKIWANDIIKO KY'EBINTU EBITUNDIBWA BULI LUNAKU

Ekiwandiiko kino kikozesebwa okuwandiika ebintu byonna ebitundibwa olunaku. Kiyambako okuzuula omuwendo ogw'awamu ogw'ebyennyanja ebitundibwa buli lunaku.

OBUWANDIIKE BW'ENSIMBI EZIYINGIRA BULI LUNAKU				
ENNAKU Z'OMWEZI.....................				
S/N	EBINTU	OBUNGI	EBISALE	OMUWENDO
	OMUGATTE GW'EBITUNDIDDWA			

2) AKATABO KA LISIITI

Akatabo ka lisiiti kalaga ensimbi eziyingira (ennyingiza ya bizineesi).

ERINNYA LYA BIZINEESI ENDAGIRIRO TIN 000-01100

ENNAKU Z'OMWEZI…………………….

Ensimbi zivudde wa ………………………………………………………..

Nga zisasuddwa lwa ………………………………………………………..

Omuwendo gw'ensimbi mu bigambo……………………………………………………..

Omuwendo gw'ensimbi mu miwendo .... Omukono gwa munnabizineesi……………………………….

3) AKATABO K'ENSIMBI

Yamba abayizi okujjukira bye mwayogeddeko ku NNYINGIZA YA BISINEESI mu katundu 5.4. i dul 5.4.1

Akatabo k'ensimbi ke kaluwa?

Akatabo k'ensimbi ke katabo akayingizibwamu ebintu byonna eby'ensimbi enkalu mu bujjuvu buli kaseera/lunaku. Akatabo k'ensimbi enkalu kajja kwoleka ensimbi zonna enkalu ezifunibwa n'okusasula okw'enjawulo okukolebwa (ensimbi ezifulumizibwa) mu nzi∏∏ana yaabyo. Mu bino era mulina okubaamu obubaka obukwata ku nsimbi eziterekebwa mu banka n'eziggyibwayo.

Okwanguyiza enzirukanya y'emirimu, bizineesi ezimu akatabo k'ensimbi enkalu zikaawulamu emirundi ebiri; ekitundu ky'ensimbi enkalu ezifulumizibwa n'ekitundu ky'ensimbi enkalu eziyingizibwa naye nga byonna biwandiikibwa nga bwe biddiri∏∏ana.

Omugaso gw'akatabo k'ensimbi

1. **Omugtte gw'ensimbi enkalu eziyingizibwa era ne zisasulwa gumanyika mangu mu budde bwonna.**
2. **Omuwendo gw'ensimbi enkalu gusobola okumanyibwa mu budde bwonna ewatali kusooka kubala nsimbi mu mpeke**
3. **Kiba kyangu okujulizibwako mu biseera eby'omu maaso ne kitaakiriza obukozi n'obudde**
4. **Kyangu okuzuula ensobi engeri gye kiri nti ebintu byonna biba biyingizibwa mu katabo k'ensimbi**

Akatabo k'ensimbi kakolebwa katya?

Akatabo k'ensimbi kasobola okukolebwa mu ngeri ssatu enkulu; akatabo k'ensimbi ak'olukalala olumu, enkalala ebbiri, enkalala essatu n'akatabo k'ensimbi enkalu. Mu kitabo kino, akatabo k'ensimbi ak'olukalala olumu ke kajja okukozesebwa. Akatabo k'ensimbi ak'olukalala olumu kakozesebwa okuyingiza eby'ensimbi byokka ebikolebwa mu bizineesi.

Akatabo k'ensimbi ak'olukalala olumu kalina ebitundu bibiri; oludda olw'ennyingiza (Ensimbi ezifuniddwa) n'oludda olw'enfulumya (Ensimbi ezisasuddwa).

Ekyokulabirako eky'akatabo k'ensimbi akakyusiddwamu akatonotono okutuukana ne MSMEs mu mulimu gw'ebyennyanja.

ENNYINGIZA (Ensimbi ezifuniddwa) **Enfulumya (Ensimbi ezisasuddwa)**

Ennaku z'omwezi	Ennyinyonnyola	Omuwendo	Ennaku z'omwezi	Ennyinyonnyola	Ekyokulabirako ky'akatabo k'ensimbi akajjuze

Ekyokulabirako ky'akatabo k'ensimbi akajjuze

ISABIRYE & SONS FISHERIES BUSINESS

OMWEZI…………………….. ***OMWAKA……………………***

Ennaku z'omwezi	Ennyinyonnyola	OMUWENDO (shs)	ENNAKU Z'OMWEZI	Ennyinyonnyola	OMUWENDO (shs)
1/10/2020	Ensimbi	2,000,000			
1/10/2021	Ensimbi ezireeteddwa mu maaso	600,000	1/10/2021	Okusasula abawunguzi b'amaato	30,000
	Okutunda kkiro 50 eza Mukene	25,000	1/10/2021	Okusasula obutimba	20,000
2/10/21	Kkiro 20 ez'engege	4,000		Okusasula amafuta	100,000
	Kkiro 200 ez'Empuuta	120,0000	1/10/2021	Okusasulira okuddaabiriza okutonotono	10,000
	Kkiro 120 eza Mukene	150,000	1/10/2021	Okugula ebiwujjo	30,000
			2/10/2021	Omusolo gw'omwalo	40,000
			2/10/2021	Ensula y'abakozi	80,000
	Omugatte	**3,979,000**		**Omugatte**	**310,000**

Okwekaliriza kusobola okukolebwa oluvannyuma lw'ebbanga eggere okusinziira ku bungi bw'ebintu ebikolebwa. Kusobola okukolebwa buli lunaku, wiiki, emirundi ebiri mu mwaka oba buli mwezi.

4) OBUBAKA BWA SITOOKO

Obubaka bwa Sitooko: Bukuuma obuwandiike obukwata ku bintu ebikalu bizineesi yo by'erina mu kaseera akamu. Mubaamu bye walina ku ntandikwa y'omwaka, ebyongeddwa ku bintu ebyo okuyita mu kugula n'okukolebwa n'ebyo ebivudde mu bizineesi yo nga bitundibwa, bikozesebwa, okukozesa n'okufiirizibwa ebyabalirirwa.

Ekyokulabirako ky'obubaka bwa sitooko

Nnamba	Ennyinyonn-yola	Omuwen-do	Entandikwa	Ebiguliddwa	Ebitun-diddwa	Okufiirizibwa
1.	Amaato	5	5	2	1	1
2.	Yingini	6	2	4	2	2

5) EKITABO KY'AMABANJA:

Kikuuma obuwandiike bw'ensimbi zonna bakasitoma ze balina okusasula olw'ebyamaguzi oba empeereza bye baatwlira ku bbanja.

Ebikolebwa

Ogwomukaaga 2, 2019 Nawola Fatu Business Center liita 50 eza oyiro za Shs 900,000 nga za kusasulwa mu nnaku 15.

Ogwomukaaga 15, 2019 Siah yawola Jumah Business Enterprise ttani 2 ez'ebyennyanja ezigulwa shs 1,600,000

Ogwomukaaga 20, 2019 Flomo yatwalira Dweh fish Center ttani 1 ey'ebyennyanja ku bbanja lya shs 1,000,000

Ekyokulabirako ky'Ekitabo ky'Amabanja

EKITABO KY'AMABANJA GA BAKASITOMA					
ERINNYA: ____________________					
ENDAGIRIRO: __________________					
Ennaku z'omwezi	**Ennyinyonnyola**	**EBBANJA**	**ENSIMBI EZISASUDDWA**	**ENSIMBI EZIBULAYO**	**OMUKONO**
2-Ogwomukaaga-19	Liit 50 eza oyiro	Shs 900,000	0	Shs 900,000	
15-Ogwomukaaga-19	Ttani 2 ez'ebyennyanja	Shs1,600,000	0	Shs1,600,000	
20-Ogwomukaaga-19	Ttani 1 ey'ebyennyanja	Shs1,000,000	0	Shs 1,000,000	
	Omugatte	Shs **3,500,000**	**0**	Shs **3,500,000**	

6) EKITABO KY'ABAKUBANJA

Ekitabo ky'Abakubanja: Kikuuma obuwandiike bw'abantu bonna ababanja bizineesi (abo ababa baleetedde bizineesi ebyamaguzi oba empeereza ku bbanja).

Ebikolebwa

Ogwomukaaga 2, 2019 Neewola galooni 5 eza oyiro okuva ku Fatu Business Center za shs. 900 nga za kusasulwa mu nnaku 15.

Ogwomukaaga 15, 2019 Siah Enterprise yeewola ebisero 2 eby'ebyennyanja ebigulwa shs 800 okuva ku Jumah Business Enterprise.

Ogwomukaaga 20, 2019 Flomo Inc. yatwalira Dweh fish Center ebifi 3 eby'ebyennyanja ku bbanja lya shs 500

Ekyokulabirko ky'Ekitabo ky'Abakubanja

Ennaku z'omwezi	Ennyinyonnyola	EBBANJA	ENSIMBI EZISA-SUDDWA	ENSIMBI EZIBULAYO
Ogwomukaaga 2, 2019	Fatu Business galooni 5 eza oyiro	Shs 900	0	Shs **800**
Ogwomukaaga 15, 2019	Siah Enterprise Ebisero 2 Baskets eby'ebyennyanja	Shs 800	0	Shs 800
Ogwomukaaga 20, 2019	Flomo Inc. ebifi 3 eby'ebyennyanja	Shs 500	0	Ciling500
	Omugatte	**Shs 2,200**	**0**	**Shs**

7) EKITABO KY'ABAKUBANJA

Kino ky'ekiwandiiko ekyoleka obubaka obukwata ku bika by'ebyamaguzi oba empeereza ebitannatwalibwa kasitoma. Kyoleka ebisale ebiteebereze eby'ebyamaguzi oba empeereza eziriwo.

Ekyokulabirako ky'olukalala lw'ebintu ebisabiddwa kasitoma

Ennaku z'omwezi…………….. Ennamba y'olukalala………… Lusindikiddwa; ……………………… Erinnya lya kampuni…………….. Ekitongole…………………… Endagiriro………………………… Eggwanga…………………………	**Olukalala lw'ebintu ebisabiddwa kasitoma**		**Luweerezeddwa eri:** Erinnya lya kampuni…………….. Ekitongole…………………… Endagiriro………………………… Eggwanga………………………… Ensimbi…………………………………	
Ennyinyonnyola y'ebyamaguzi	**Obungi**	**Ebisale**	**VAT**	**Omugatte**
OMUWENDO OMUGATTE				
Omukono				

Omulimu: Okuzimba enteekateeka ya bizineesi yo

Bikkula ekitabo kyo ky'okoleramu enteekateeka ya bizineesi yo era okusinziira ku bizineesi gye wasengejja okwenyigiramu mu mulimu gw'ebyennyanja.

Enteekateeka y'ebyensimbi

- Okusiga ensimbi okwetaagisa
- Ebyobugagga eby'enkalakkalira/ebikozesebwa ebitandika (okugeza ettaka, ebikozeso, ebyuma)
- Ensaasaanya esooka
- Ensaasaanya ekolebwa nga bizineesi tennaggulawo (okugeza ebisale eby'amateeka, ebisale bya layisinsi, ebisale bya banka,)
- Ensaasaanya eyeetaagibwa okuggulawo (okugeza amazzi, okuyingiza amasannyalaze, okulongoosa ekifo, n'ebirala)
- Ensimbi ezitandika (ebikozesebwa, ebisale by'ennyumba, amazzi, entambula n'ebirala)

Okuteebereza enteekateeka y'ebyetaagibwa okuddukanya

- Ensimbi entono ezeetaagisa okukola ebintu awamu n'ebisale ebiddukanya/eby'enkalakkalira ebitono
- Ennyingiza okuva mu bitundibwa
- Amagoba agakolebwa
- Okwekaliriza olugendo lwa bizineesi okusinziira ku nnyingiza yaayo
- Okuteebereza ensimbi eziri mu bizineesi

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