UKO IKIGUZI CY'UBWISHINGIZI KIBARWA

#	INGANO Y'UBUTAKA	IGISHORO	IKIGUZI CY' UBWISHINGIZI	AMAFARANGA YOSE YISHYURWA (100%)	AMAFARANGA YISHYURWA NA LETA (40%)	AMAFARANGA YISHYURWA N'UMUHINZI (60%)
IBIGORI BIRIBWA						
1	HEGITARI IMWE (1 ha)	630,450	8.25%	52,012	20,805	**31,207**
2	KURI ARE IMWE (1 Are)	6,304.5	8.25%	520.12	208	**312**
GUTUBURA IMBUTO Z'IBIGORI						
1	HEGITARI IMWE (1 ha)	1,316,700	7%	92,169	36,868	**55,301**
2	ARE IMWE (1 Are)	13,167	7%	932	373	**559**
UMUCERI						
1	HEGITARI IMWE (1 ha)	725,000	7.08 %	51,330	20,532	**30,798**
2	ARE IMWE (1 Are)	7,250	7.08%	513	205	**308**
IBIRAYI						
1	HEGITARI IMWE (1 Ha)	2,418,800	8%	193,504	77,402	**116,102**
2	ARI IMWE (1 ARE)	24,288	8%	1,943	777	**1,166**
GUTUBURA IMBUTO Z'IBIRAYI						
1	HEGITARI IMWE (1HA)	4,799,700	8%	383,976	153,590	**23,0386**
2	ARE IMWE (1 ARE)	47,997	8%	3,839.80	1,535.90	**2,303.90**
URUSENDA						
1	HEGITARI IMWE (Ha)	2,151,500	8%	172,120	68,848	**103,272**
2	ARE IMWE (1 ARE)	21,515	8%	1,721	688	**1,033**
IMITEJA						
1	HEGITARI IMWE (1 Ha)	2,018,250	8%	161,460	64,584	**96,876**
2	ARE IMWE (1 ARE)	20,182.50	8%	1,615	646	**969**
IBISHYIMBO BIDASHINGIRIRWA						
1	HEGITARI IMWE (Ha)	397,980	8%	31,838	12,735	**19,103**
2	ARE IMWE (1 ARE)	3,980	8%	318	127	**191**
IBISHYIMBO BISHINGIRIRWA						
1	HEGITARI IMWE (1 Ha)	659,280	8%	52,742	21,097	**31,645**
2	ARE IMWE (1 ARE)	6,593	8%	527	211	**316**
IMYUMBATI						
1	HAGITARI IMWE (1 Ha)	544,000	8%	43,520	17,408	**26,112**
2	HAGITARI IMWE (1 ARE)	5,440	8%	435	174	**261**
SOYA						
1	HEGITARI IMWE (1HA)	438,400	8%	35,072	14,029	**21,043**
2	ARE IMWE (1 ARE)	4,384	8%	351	140	**210**

UKO UMUHINZI AMENYEKANISHA IGIHOMBO N'UBURYO BWO KWISHYURA

Iyo umuhinzi agize igihombo cg agahura n'icyaricyo cyose gishobora gutera igihombo yihutira kubimenyesha abakozi ba BK Insurance ndetse n'ubuyobozi bw'umurenge ahingamo. Nyuma yo gupima igihombo cyabayeho, BK Insurance yishyura umuhinzi igishoro yashinganishije mu gihe kitarenze iminsi 15.

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BK Insurance
Safeguarding Your Wealth

GAHUNDA Y'UBWISHINGIZI BW'IBIHINGWA NA SOSIYETE Y'UBWISHINGIZI YA BANK YA KIGALI

"Tekana Urishingiwe Muhinzi-Mworozi" na BK INSURANCE

IBIRANGA GAHUNDA Y'UBWISHINGIZI BW'IBIHINGWA

- Irizewe cyane kuko ishyirwa mu bikorwa na MINAGRI ifatanyije n'ibigo by'ubwishingizi.
- Yishingira ibihingwa by'umuceri, ibigori, ibirayi, urusenda , imiteja, soya, ibishyimbo n'Imyumbati
- Yishingira igishoro umuhinzi yashoye mu buhinzi bwe, kuva mu gutegura umurima kugeza umuhinzi yejeje imyaka ye
- Yishyura ibihombo bituma umuhinzi atabona umusaruro yarategereje biturutse ku ngaruka z'imihindagurikire y'ikirere, indwara n'udukoko birwanywa ntibikire.
- Iyi gahunda ifite nkunganire ya Leta ingana na 40% by'ikiguzi cy'ubwishingizi, umuhinzi yishyura 60% by'ikiguzi cy'ubwishingizi.

IBIRANGA BK INSURANCE

BK Insurance ibarizwa bu bigo bigize umuryango mugari wa Banki ya Kigali, Ikaba yaratangiye gukora ubwishingizi muri 2016. BK Insurance ifite intumbero yo kugeza kuri buri muturarwanda wese serivisi inoze kandi yihuse ikoresheje ikoranabuhanga kugirango buriwese abashe kugira umutekano urambye w'imitungo n'ibikorwa bye, yo nzira y'iterambere rirambye.

Guhanga udushya mugusubiza ibyifuzo by'abayigana, niyo ntego nyamukuru ya BK INSURANCE

UMWIHARIKO W' UMURYANGO WA BANKI YA KIGALI

- Dutanga ubwishingizi bw'ibihingwa ku bihingwa byunganiwe na leta ndetse n'ibihingwa bitunganiwe na leta
- Dutanga ubwishingizi bw'amatungo yaba ayunganiwe ndetse n'atunganiwe na leta
- Dutanga inguzanyo z'ubuhinzi ku makoperative n'abahinzi ku giti cyabo
- Duflte amashami mu gihugu no muri buri karere bituma serivisi zacu zihuta
- Dufite abakozi kuva ku rwego rw'igihugu kugeza ku rwego rw'umurenge
- Dutanga ubujyanama ku bijyanye no guhinga kinyamwuga
- Dufasha abafatanyabikorwa bacu kuzigama binyuze muri gahunda ya Aguka Fund
- Dufite gahunda ya SMART Nkunganire ifasha abahinzi kubona inyongeramusaruro
- Dukorana na Agro Dealers bakorera mu gihugu hose

NI AKAHE KAMARO K'UBWISHINGIZI BW'IBIHINGWA?

- Bugoboka abahinzi hishyurwa ibihombo bahura nabyo bitateganyijwe.
- Bufasha abahinzi kubona inguzanyo mu bigo by'imari zibafasha kongera ibishoro bakoresha mu buhinzi bwabo no guhinga kinyamwuga.
- Butanga umutekano w'ishoramari rikorwa mu buhinzi.
- Bufasha mu Kuzamura umusaruro wo mu buhinzi hagamijwe kwihaza mu biribwa

NI NDE UHABWA UBU BWISHINGIZI?

Ubu bwishingizi buhabwa abahinzi ku giti cyabo, amatsinda, amakoperative n'ibigo bihinga kinyamwuga mu turere twose tw'igihugu.

IBYISHINGIRWA

Muri ubu bwishingizi hishingirwa ibihombo bitateganyijwe bitewe na: Imyuzure, imvura nyinshi, izuba ryinshi, urubura, umuyaga, isuri n'inkangu, indwara n'ibyonnyi byarwanyijwe ntibikire, inkongi y'umuriro

IBITISHINGIRWA

Muri iyi gahunda y'ubwishingizi igihombo cyatewe n'ibi bikurikira nticyishyurwa: imirimo yo mu buhinzi itakozwe n'itakozwe neza, ubujura, konerwa n'inyoni ndetse n'izindi nyamaswa, gutinda gusarura, ibihimbo bituruka ku mbuto mbi (izangiritse, izitemewe gukoreshwa, n' izahinzwe mu gace zitagenewe)

NI GUTE UMUHINZI ABONA UBWISHINGIZI BW'IBIHINGWA BYE?

Umuhinzi ukeneye ubwishingizi bwa sosiyete y'Ubwishingizi ya Bank ya Kigali, agana amashami ya BK ari mugihugu hose, yakwegera umukozi Ushinzwe ubuhinzi mu murenge ahingamo akamufasha cg agahamagara telephone: **0788384099**

NI GUTE UMUHINZI YISHYURA UBWISHINGIZI MURI BK INSURANCE ?

Nyuma yo kumvikana hagati y'umuhinzi na BK Insurance ku buryo bw'imikoranire n'ikiguzi cy'ubwishingizi, umuhinzi yishyura 60 % y'ikiguzi cy'ubwishingizi, agahabwa amasezerano agaragaza ko yafashe ubwishingizi, leta ikazamwishyurira 40%

IBARWA RY'AGACIRO K'IBYISHINGIRWA

Umubare w'amafaranga yishingirwa kuri buri gihingwa ubarwa uhereye ku gaciro k'ibikoreshwa byose kugirango umusaruro ugerweho (amafaranga yose y'igishoro). By'agahebuzo, igishoro kiba kigizwe n'amafaranga akoreshwa kuva mu gutegura umurima kugeza umuhinzi yejeje. (urugero: Abakozi, imbuto, imiti, ifumbire) n'indi mirimo nko kurwanya isuri, umutekano w'imirima n'ibindi.