

IKIGO C'UBUDANDAJI N'ITERAMBERE RUSANGI

Urwego rwo Gutanga Imfashanyo yo kuzamura ubutunzi

Impanuro ku bifuzza gusaba imfashanyo

Runo rwandiko rufise intumbero yo gutanga impanuro ku Rwego Nshingwabikorwa, abajewe amategeko, ikigo n'abafatanyabikorwa b'igisata, hamwe n'abasaba imfashanyo mu rwego rwo Gutanga Imfashanyo yo kuzamura ubutunzi nk'uko vyashinzwe biciye mw' itegeko rya 9, kandi hakurikijwe itegeko ry'Abanyamerika ryo kuzamura ubutunzi.

Kw'igenerezo rya 17 Ndamukiza 2021, H.315 ryashizweho nk'itegeko rya 9 (Itegeko). Iri tegeko ryarahaye amafaranga ingana n'imiliyoni 10 z'amadolari y'Abanyamerika avuye kw'itegeko ry'Abanyamerika ryo kuzamura ubutunzi (ARPA) ikigo c'ubudandaji n'iterambere rusangi (ACCD) kugira ngo gitange imfashanyo ku mashirahamwe ya Vermont y'ubudandaji n'amashirahamwe adaharanira inyungu z'amafaranga akwije ibisabwa yagize uruhombo ku makori mu 2020 kandi akaba ariko asaba ubufasha bwihuta bwa Leta. Mu bijanye n'amategeko, umugambi w'Urwego rwo Gutanga Imfashanyo yo kuzamura ubutunzi ufise intumbero yo guha imfashanyo amashirahamwe y'ubudandaji atigeze aronka ubufasha bw'ibanze bw'amafaranga butanzwe na Leta canke Leta zunze ubumwe za Amerika. Mu gihe uburyo bw'amafaranga bwoguma buboneka, umugambi urufuzza kandi gutanga imfashanyo y'amafaranga ku mashirahamwe y'ubudandaji yagize uruhombo ku makori naho yoba yararonse ubufasha butanzwe na Leta canke Leta zunze ubumwe za Amerika.

INGENE GUSABA IMFASHANYO BIGENDA

Abasaba imfashanyo bazokwinjiza amakuru yabo asabwa ku murongo ngurukanabumenyi wo gusaba watanze n'ikigo n'ikigo c'Ubudandaji n'iterambere Rusangi maze barungike ugasaba imfashanyo kwabo hamwe n'ivyangombwa vyose bisabwa. Abasesanguzi bo mu kigo c'Ubudandaji n'iterambere Rusangi, hamwe n'abandi bafatanyabikorwa, bazosuzuma ivy'abasavye imfashanyo vyose bisunze ibifatirwako bikuru bikuru bisiguwe hano hepfo basuzume amakuru bongere basuzume ivyangombwa bisabwa kugira ngo bemeze, bahakane, canke basubize inyuma ugasaba imfashanyo kugirango baronke ayandi makuru kandi / canke hagire ibikosorwa.

IBIFATIRWAKO MU KWEMERERWA

Amashirahamwe yemerewe ategerezwa gukwiza ibisabwa vyose bikurikira kugirango ashobore gushikira ikigo c'Ubudandaji n'iterambere Rusangi. Ishirahamwe:

1. Ritegerezwa kuba iri i Vermont canke rikahagira icicaro caryo gikuru; KANDI
2. Riratanganyijwe neza kandi rikora:
 - a. Hisunzwe ivyerekeye inyungu zifatye ku mafaranga, harimwo n'ishirahamwe ritarwa n'umuntu umwe rudende, ishirahamwe rikuru, LLC, ishirahamwe ry'ubudandaji, koperative canke ishirahamwe ryunguka; CANKE
 - b. Hisunzwe ivyerekeye inyungu zifatye ku mafaranga canke inyungu ntoya, harimwo ishirahamwe ryunguka, ishirahamwe ry'inyungu rusangi, hamwe n'ishirahamwe ribayabaye rifise inyungu ntoya, KANDI
3. Rikaba ryuguruye mu gihe co gusaba imfashanyo; CANKE
 - a. Rikaba ryugaye mu gihe co gusaba imfashanyo kubera ivyihutirwa vyerekeye amagara y'abantu bivuye kuri COVID-19 yamara rikaba rifise umugambi wo gusubira kwugurura; KANDI
4. Rirubahiriza amategeko y'amagara y'abantu n'umutekano vya Leta vyashizweho na *Umugambi wa Vermont wo Gusubira kwugurura*¹; KANDI
5. Rirashobora kwerekana yuko ishirahamwe ryagize uruhombo runini mu 2020, rusumba uruhombo rwose rwatanze mu 2019, biciye mu kumenyekanisha amakori yatanze; KANDI

¹ <https://www.vermont.gov/vermont-forward#gsc.tab=0>

6. Ataco ryagirizwa n'Igisata ca Vermont kijejwe Akazi (bibaye ngombwa, bikemezwa n'abasuzuma); KANDI
7. Ataco ryagirizwa n'Umunyamabanga wa Leta (bibaye ngombwa, bikemezwa n'abasuzuma); KANDI
8. Ataco ryagirizwa n'Igisata ca Vermont kijejwe Amakori (bibaye ngombwa, bikemezwa n'abasuzuma); KANDI
9. Rikaba ritarabwa n'ikigabane c'7 cerekeye uguhomba kw'amashirahamwe;

Amashirahamwe yemerewe azosabwa gutanga amakuru akurikira mu gusaba imfashanyo:

- Inomero ya Leta iranga umukoresha (FEIN) canke inomero yo mw'ishirahamwe riziginariza kazoza abakozi (ba nyeneyo bwite bonyene);
- Ibiharuro kabanga vy'uburyo bwo muri Amerika ya ruguru bugenzura amahinguriro (NAICS) kw'ishirahamwe ririko risaba;
- Gutanga P & Ls (urupapuro rwerekana amafaranga asohoka n'ayinjira) vya buri kwezi mu kiringo co kuva muri Ntwarante 2020 gushika muri Ndamukiza 2021, bifatirwako mu gahurura amafaranga yinjira;
- Amakuru yerekeye indishi iyariyo yose canke ubufasha ubwaribwo bwose² ishishirahamwe ririko rirasaba imfashanyo ryaronse canke ryoba ryarasavye:
 - imyenda yo mu mugambi wa Leta ujejwe gukingira umushahara (PPP) mu 2020 canke 2021 hamwe n'amafaranga yahebwe;
 - Umwenda (Imfashanyo) yo mu kigeza kijejwe gushumbusha abahuye n'ibiza vyo mu butunzi (EIDL);
 - ayandi mafaranga ayariyo yose yatanzwe na Leta zunze ubumwe canke Leta y'indishi z'ubutunzi bitewe na COVID-19 muri 2020 na 2021;
- Imenyekanisha ry'amakori ya Leta na Leta zunze ubumwe ya 2019 na 2020;
- Kurungika ukwezi kumwe kwa fagitire ku mafaranga akurikira yagenywe gukoreshwa buri kwezi:
 - Ingwati z'ubudandaji canke gukotesha;
 - Ubwishingizi bw'ubudandaji;
 - Umuyagankuba;
 - Ubushuhe;
 - Amazi;
 - Kubarira;
 - Gutumatumanako amakuru (telephone harimwo umurongo wa telefone zo munzu na ngendanwa zijyanye n'ubudandaji); na
 - Ubuhinga ngurukanabumenyi.

Amashirahamwe yugaye mu gihe co gusaba imfashanyo ategerezwa gutanga ibi bikurikira:

- Urupapuro rwemeza (*rutangwa mu gusaba imfashanyo*) ko uwuriko arasaba imfashanyo azakoresha amafaranga y'imfashanyo kugirango asubire gutangura ibikorwa vy'urudandazwa no kuzamura ubutunzi;
- Kuri ayo mashirahamwe y'ubudandaji atariko arakora muri iki gihe, insiguro ngufi, zanditse (*bitangwa mu gusaba imfashanyo*) zerekana umugambi utomoye wo gusubira kwugurura.

² Amafaranga y'imfashanyo azakoreshwa mu guharura amafaranga yinjije yagenywe, ategerezwa kubandanya kwerekana uruhombo nyarwo kugirango ashobore kuronka ubufasha.

IBIFATIRWAKO BIKURU BIKURU MU GUSABA

Ikigo c'Ubudandaji n'Iterambere Rusangi kizokoresha ibipimo bikurikira kugirango hashirwe imbere imfashanyo nkuru nkuru zasabwe:

Mu minsi 30 yambere imfashanyo zemewe, imfashanyo za mbere nkuru nkuru zizohabwa abasavye bakwije ibi bikurikira:

- Ishirahamwe ntabwo ryigeze rironka, kandi ntiryasavye ngo ririndirizwe kuronka³, imfashanyo iyariyo yose ya Leta canke Leta zunze ubumwe za Amerika mu 2020 canke 2021 (*ibi birimwo, ariko ntibigarukira aho gusa*):
 - Imyenda yo mu mugambi wa Leta ujejwe gukingira umushahara;
 - Umwenda yo mu kigega kijejwe gushumbusha abahuye n'ibiza vyo mu butunzi;
 - Ubundi bufasha butangwa n'ikigega co gutabara abarwaye umugera wa korona canke ikigega ca ARPA harimwo:
 - Urwego rwa Vermont rwo Gutanga Imfashanyo yo kuzamura ubutunzi;
 - Imfashanyo y'umugambi wo gutuza ishirahamwe ritwarwa n'umuntu umwe;
 - Imfashanyo z'abakozi bo mu vyerekeye amagara y'abantu;
 - Imfashanyo zo kuzamura amazu y'uburiro;
 - Imfashanyo z'ibibanza vyugaye;
 - Imfashanyo ya Vermont yerekeye uburimyi;
- Ishirahamwe ryagize uruhombo runini mu 2020, nkuko bigaragarira ku makori rusangi.

Inyuma y'iminsi 30 ya mbere yo gusaba imfashanyo, Ikigo c'Ubudandaji n'Iterambere Rusangi kizobandanya gutanga imfashanyo nkuru nkuru hisunzwe ibisabwa biri aha hejuru. Yamara, inyuma y'iminsi 30 ya mbere, Ikigo c'Ubudandaji n'Iterambere Rusangi kizokoresha ibifatirwako ngenderwako vyo mu cicaro ca kabiri bikurikira kugirango hatangwe imfashanyo ku mashirahamwe yagize uruhombo ku makori ya 2020, kandi ashobora kubandanya yerekana uruhombo runini inyuma yo kongera amafaranga y'imfashanyo zitadatanga ikori yakiriwe mu 2020 na 2021. Aha harimwo:

- Ubufasha bw'amafaranga bwa Leta canke Leta zunze ubumwe budatanga ikori (*harimwo, Imyenda yo mu mugambi wa Leta ujejwe gukingira umushahara, Umwenda wo mu kigega kijejwe gushumbusha abahuye n'ibiza vyo mu butunzi, n'izindi mfashanyo izarizo zose zidatanga ikori zitangwa n'ikigega co gutabara abarwaye ikiza ca korona canke ikigega ca ARPA*);

³ Abasavye gufashwa bakirindiriye kwishurwa ku mfashanyo z'ibibanza vyugaye hamwe n'imfashanyo zo kuzamura amazu y'uburiro, ntibazoshirwa mu vyihutirwa mu minsi 30 ya mbere.

URUPAPURO RWO GUSABA IMFASHANYO

Igitigiri c'amafaranga y'imfashanyo kizoharurwa uku: Incuro zitatatu z'igitigiri c'amafaranga yagenywe yo gukoresha buri kwezi nkuko bigaragazwa na fagitire zarungitswe. Mu mafaranga yagenywe yo gukoresha buri kwezi n'amasirahamwe akwije ibisabwa harimwo (*nkuko vyerekanwa na fagitire zarungitswe*):

- Ingwati z'ubudandaji canke gukotesha;
- Ubwishingizi, umuyagankuba;
- Ubushuhe, amazi;
- Kubarira;
- Ugutumatumanako amakuru; na
- Ubuhinga ngurukanabumenyi.

Yamara, imfashanyo ntishobora kurenga igitigiri gikurikira:

- Uruhombu rw'ugasavye imfashanyo hamaze kwongerwako ubufasha budatanga ikori, CANKE
- \$150,000⁴:

ITOHIZA RY'UBUNTUNZI HAMWE NO KWUBAHIRIZA AMATEGEKO

Imfashanyo zose zatanze n'ikigo c'Ubudandaji n'Iterambere Rusangi zigengwa n'ingingo zisanze zerekeye itohoza ry'ubutunzi zashizweho n'amabwiriza ari muri runo rwandiko. Birasabwa yuko inzandiko zose n'amafagitire vyaronswe hakurikijwe ikoresha ry'imfashanyo zatanze bibikwa, kandi bikaguma bigenzurwa n'itohoza ry'ubutunzi mu kiringo c'imyaka 5.

Uwasavye imfashanyo wese ategerezwa kwemeza, canke naho agashobora guhanwa yagirizwa ibinyoma, yuko amakuru yose yatanze ku mpapuro zose zo gusaba imfashanyo hamwe n'inzandiko zarungitswe ari iz'ukuri kandi zitomoye. Leta ya Vermont izokwishimikiza ico cemezo nk'ikimenyetso gihambaye co gutanga iyi mfashanyo. Vyongeye kandi, abasavye imfashanyo bategerezwa kwemeza yuko batahura ko gutanga amakuru atari yo n'impaka ari ubusuma kandi ko bashobora kutemererwa kuronka ubundi burusho, bagahanwa, bakanakurikiranwa n'ubutungane.

Bisubiye kandi, imfashanyo zose zatanze zitegerezwa kugenzurwa n'ikigo hamwe n'umugenduzi ashinzwe gutohoza ku butunzi bwa Leta mu kiringo cy'imyaka 5 yavuzwe haruguru (*canke ikiringo cashinzwe n'umugenduzi wa Leta ajejwe gutohoza ku butunzi*).

INGENE GUSUBIRA KU MFASHANYO YARI YATANZWE BIGENDA

Ikigo c'Ubudandaji n'Iterambere Rusangi kirarekuriwe n'amategeko gusubira ku mfashanyo yari yatanze; 1) nimba uwayihawe basanze adakwije ibisabwa kugirango ayironke; 2) yahawe amafaranga y'imfashanyo arenze ayo yari kuronka

⁴ Ikigo kirafise ububasha bwo kugabanya igitigiri c'amafaranga y'imfashanyo iyariyo yose hisunze aya mategeko, kandi hisunze n'igitigiri c'amafaranga y'imfashanyo iyariyo yose yerekeye COVID-19 ishirahamwe rishobora kuba ryarahawe na Leta canke Leta zunze ubumwe.

imfashanyo; 3) canke bagasanga yarakoresheje imfashanyo mu bindi bikorwa atari ivyo gufasha ishira hamwe ryari ryasavye iyo mfashanyo.

IKIRANGAMINSI CO GUSABA IMFASHANYO

Ikigo c'Ubudandaji n'Iterambere Rusangi kizokugurura aho abifuza gusaba imfashanyo zihuta boca mu minsi 45 uhareye igihe bino bitangarijwe. Abasaba imfashanyo bo mu cicaro ca kabiri cihuta bazosuzumwa kandi basubirwemwo inyuma y'iminsi 30 y'imfashanyo zihuta.