



# URBRA

UGANDA RETIREMENT BENEFITS REGULATORY AUTHORITY

*Protecting your retirement benefits*

## URBRA

Nikyebebembeza omurimo  
gw'okuragiira ebitongore,  
okutegyeka ebigombe  
n'okubitebekanisa  
okubaasa kubangira  
akasiimo kaawe ahanyima  
y'okuhuumura.



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*Protecting your retirement benefits*



## EBIRIKUTUKWATAHO

Ekitongore ky'Eihanga ekirikujunaanizibwa aha kureeberera ebigombe ebirikukora aha nshako n'obusiimo bw'abakozi ahanyima y'okuhuumura ekirikumanywa nka Uganda Retirement Benefits Regulatory Authority, n'ekitongore ekirikwemaririra ekyatandikirweho kurugiirira omu kiragiyo kya Uganda ekirikukwata aha nshako y'abakozi ahanyima y'okuhuumura eky'2011 ekicweka kya 2.

## OBUSHOBOOROZI BWAITU

Okureeberera n'okutebeekanisa enkora, ey'okushembusya ebibiina ebirikukora ahanshako y'abakozi, okubabikira n'okubangira ebyetengo bya ba memba hamwe naabo abaine kugasirwa omu bibiina by'enshako y'abakozi omu Uganda.



## OKWOREKWA KWAITU

Ekitongore ekirikureeberera ebigombe by'enshako y'abakozi ahanyima y'okuhuumura, eky'amaani, ekirikuhiinda, ekitaane kabi kandi ekirikuguma kyehangiriire nanga kwebeisaho



## OMURIMO GWAITU

Okutebeekanisa, okureeberera n'okwenegyeza entunguuka y'ekitongore ky'enshako y'abakozi ekiine oburyo kandi kiamire.



## ESHONGA ENKURU

- Obukugu
- Obwesigwa
- Okureetaho ebisya
- Amazima
- Okworeka embariiira.

## **Uganda Retirement Benefits Regulatory Authority (URBRA)**

Omu bugufu URBRA n'ekitongore ky'Ehanga ekirikwemaririra ekyatairweho kurugiirira omu kiragiho kya Uganda ekirikukwata aha nshako y'abakozi nainga akasiimo aha nyima y'okuhuumura ekya 2011 ekicweka kya 2. Nikijunaanizibwa ahakutebeekanisa emirimo yaakyo, okureeberera enkora z'ebigombe ebirikukora aha nshako z'abakozi ahanyima y'okuhuumura omu Uganda, omu bitongore by'abantu buntu ebitari bya Gavumenti hamwe n'ebya Gavumenti.

URBRA n'ekitongore ky'okureeberera ebigombe naingashi ebibiina by'enshako y'abakozi ahanyima y'okuhuumura KWONKA TIKIRI KIGOMBE ky'enshako y'abakozi nainga akasiimo kaabo ahanyima y'okuhuumura.

### **Ebigyendererwa by'okutandikaho ekitongore kya URBRA harimu:**

- Okubangira ebyetengo bya ba memba b'ebigombe hamwe naba nyakugasirwa, obwo kirikwenegyeza amazima n'okworeka imbaririra;
- Okuhamya ngu hariho obutereera n'obwesigwa omu rubaju orw'empiiha barikuraba omu kutereeza n'okurindagye esente z'akasiimo k'abakozi ahanyima y'okuhuumura;
- Okureeba ngu obusiimo bw'abakozi ahanyima y'okuhuumura bwagumaho.
- Okutaho omusingye kugira ngu ekitongore kigume nikshembuka kirikwemaririra.

### **Obuheereza bwa URBRA**

- Okuha orusa ebigombe by'enshako y'abakozi ahanyima y'okuhuumura, abahairwe orusa kureeberera ebintu, abarikuhabura omu kugaba ebintu, abarikureeberera eby'esente, abasigire; okuhamya abakugu omu bya inshuwarensi nainga abarikukyebera ebitabo by'embaririra.
- Okurambura ebigombe by'enshako z'abakozi ahanyima y'okuhuumura hamwe n'abaheereza.
- Okukora okucondooza bwanyima habeho okumanyisa ebirikukwata aha kitongore .
- Okukora aha nshonga z'okwetomboitwa ebikwatiraine n'enshako ahanyima y'okuhuumura.
- Okushomesa abantu boona kugira ngu beyongyere kumanya n'okwetegyereza omugasho gw'okukora enteekateeka y'okuhuumura n'okubiika esente.
- Okukora amateeka n'ebiragiho by'ekitongore hamwe n'okuta omu nkora ebiragiho bya Gavumenti ebikwatiraine n'enshako y'okuhuumura.





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Okubiikira okuhuumura ni  
nk'okubyara embibo  
erizooba ereije kukura  
ekarugwamu omuti  
gw'okukukiza eibura  
ry'esente nyensakare.

- Tihariho eiziina ry'owakihandiikire

## Omugasho gw'okukora enteekateeka y'okuhuumura n'okubiika sente.

Omu mitwarize, abantu bakaba bafa aha magara gaabo aga bukuru omu nkora eya hamwe. Abantu bakaba bamanya ebirikukwata ahari baine waabo. Abantu bakaba bareeba ngu abakuzire omu myaka baine eky'okurya ekirikumara, obutaaho burungi n'bujanjaabi omu by'amagara. Abantu ku baagumire nibatunguuka n'okweyongyera, amaka agarimu abanyabuzaare gaahungurwa amaka agarimu Taata, maama n'abaana. Abantu bongyeire okwefaho bonka, eby'amagara n'entuura nungi, batabandize babaisibwaho abandi. Eki nikireebeka aha myaka yooni, kandi kyeyongyeire kureebeka nangwa kyeyongyeire n'okureebeka omu bantu abahuumwire.

Okuhuumura n'ekintu ekirikuhikwaho buri omwe omu magara ge. Omuntu naabaasa kuharizibwa okuhuumura aha murimo gwe ahabwa bukuru, nainga eshonga ezindi. Nahabwekyo okukora enteekateeka y'okuhuumura n'eky'omugasho, tikugira ngu n'okwehisyaho ebirungi ebitaine mugasho.

Okukora enteekateeka y'okuhuumura n'enkora y'okumanya ebigyendererwa hamwe n'okutaho oburyo n'enkora ey'okubihikiiriza. Harimu okumanya oburugo bw'entasya, enshohoza eya nyensya, okuta omu nkora enteekateeka y'okubiika, kureeberera ebintu n'okukora oine amasiko ngu nihabaasa kubaho akabi nainga okufeerwa. Egi n'enkora ey'amagara gaawe goona erikubaasa kutandikwa eshaaha yooni, kwonka okutandika bukiri kare nikyo kirikukira oburungi

## Emigasho y'okuteekateekyera okuhuumura

- Nikihwera okumanya oku omuntu ayeteekateekyeire okuhuumura aha myaka eshemereire n'amagara agashemereire kutuurwamu. Nikiha omuntu omugisha okumanya ebikorwa ebirikubaasa kwongyera aha kweteekateekyera okuhuumura kwe, okumanya ebirikukwata aha sente, n'okushongyera ebikorwa by'okubiika.
- Okuteekateekyera okuhuumura, nikikubaasisa okuranzya hare omu biteekateeko kandi oguma noomanya ngu okuhuumura kuriho. Nikikuhwera okukora okusharaho okurungi.
- Enteekateeka y'okuhuumura ku erikuba eriho, n'obu haakubaho eshonga erikukugyemesereza kuhuumura bukiri kare, noiya kuba oyeteekateekire kurungi. Okugyemeserezibwa kuhuumura bukiri kare, tikirikiwija kukutiinisa.
- Amagara marungi: Ku orikuba oine enteekateeka nungi y'okuhuumura, okurimbagirirwa nikutuuba, kandi oshemererwa obwo oine amagara marungi.
- Okwemaririra omu by'esente: Torikiwija kwerarikirira okuhinduka oburemeezi bw'omuntu weena, nangwa n'obu baakuba abaana baawe. Okuhuumura kushemereire kukworobera hamwe n'abakuherereire.

- Eshonga endiijo ey'enyongyezo: Mazima noobaasa kuba shwenkuru/mukaaka oweihoreere. Okuhuumura n'okukura tikirikumanyisa ngu nooremwa kweshemeza. Ku orikukura enteekateeka nungi y'esente, baijukuru baawe nibaija kureeba nk'oku ori omuntu weihoreere.

## **Nookora ota enteekateeka y'okuhuumura kwawe?**

Tandika n'ekirikuhererukayo. Ebigyendererwa byawe by'okuhuumura nibiika? Omu kukora enteekateeka yaawe, gyezaho kuhikiiriza ebi: Obwonko bwawe noiya kuburinda gye ota, okuguma nibukora gye? Noiya kukora ota, okuguma oine amagara marungi? Noiya kwetenga esente zingahi, okukora ahabyetaago byawe buri kwezi? Banywani baawe abu oraije kusigaza nibaaha kandi abasya abu oraije kwongyeramu nibaaha? Noiya kurinda ota amagara gaawe omu by'enyikiriza?

## **Shemeza emikorere y'enteekateeka yaawe y'okuhuumura**

- Enteekateeka yaawe niyo erikukwebembera omu kutebekanisa kurungi amagara gaawe kugira ngu oshemerererwe omu kuhuumura. Taho oburyo, ebikorwa hamwe n'okutunga ebintu ebi orikwetenga okubaasa kuhikiiriza ebigyendererwa byawe by'okuhuumura.
- Teekateeka okuta sente omu bintu n'obuheereza ebirikureeta sente omu bwiire bwa haihi n'obwahare nk'aitaka, enju z'abapangisa, okuhinga emiti, obuhingi n'oburiisa, obutare bw'esente, okubiika omu banka otarikwihayo juba, na 'bondi za Gavumenti.
- Ahabw'entuura yaawe omu bwonko n'ebiteekateeko, kora enteekateeka y'okwejumba omu mizaano ei orikukunda kandi otunge ebindi bintu bisya ebyokwehugizamu.
- Tandika entuura ey'amagara marungi obwo orikufayo ebyorikurya n'okunywa n'okukora duiro buriijo, kugira ngu otereeze amagara gaawe. Omunteekateeka yaawe y'okuhuumura, teekateeka aha muringo gw'enshozo omu by'amagara n'obugwa gye.
- Reka kushohoza orikukwata ejaga. Yemanyize okuguma noobiika akasente ak'orikubaasa kurugirira aha ntasya yaawe, kandi okakorese n'obwengye omu bintu ebirikureeta amagoba. Reka kubanza kurinda kutunga nyingi ngu obaase kubiika; tandika na kakyе aku oine. Okubiika n'enkora ei oshemereire kwemanyiza.

Ijuka okuguma nooshwijuma enteekateeka yaawe y'okuhuumura ogume noomanya esente ezi obiikire n'omuringo gw'okuzikoresa.







Ekiragiyo ky'okubanza omu  
sente zomuntu,  
n'okushohoza kikye  
ahaz'orikutunga. Ekiragiyo  
kya kabiri n'okubiikira  
okuhumura kwawe, kandi  
ekiragiyo kya kashatu  
n'okuta sente omu bintu  
ebirikuwera amagara  
gaawe nyensya

- Sophia Bera

## **Enkora y'okubiika okagasirwa omu kuhuumura, neeha?**

N'endagaano eikiriziibwe omu biragiho nainga entebekanisa ahu ba memba baine obugabe okutunga akasiimo buri mwaka nainga okukatunga omu bwingi omurundi gumwe obwo karikushashurwa aha nyima y'okuhuumura, okuruga omu magara g'ensi, okwemereza obuheereza nainga kuhaakugira ekyabaho kirikumanywa omu biragiho, endagaano nainga entebekanisa erikuba eriho.

Ebigombe by'akasiimo k'abakozi ahanyima y'okuhuumura nibitandikwaho omu biragiho (nka NSSF, Public Service Pension Scheme) nainga abeema abahairwe obushoboorozi kureeberera ebintu hamwe n'omwema okuta omukono aha ndagaano n'ebiragiho. Ebigombe ky'akasiimo k'abakozi ahanyima y'okuhuumura nikitandikwaho nk'endagaano etarikuhindurwa ahansi y'ekiragiho kya URBRA eky' 2011. Ebiragiho by'ekigombe ky'akasiimo ahanyima y'okuhuumura bishemereire kuba nibibangira byetengo bya ba memba hamwe naba nyakugasirwa. Ebigombe ky'enshako y'abakozi aha nyima y'okuhuumura nikitandika emirimo yaakyo ahanyima y'okutunga orusa kuruga omu URBRA (ekitongore ky'eihanga ekirikureeberera ebigombe by'enshako y'abakozi ahanyima y'okuhuumura).

## **Emiringo y'ebigombe by'enshako y'abakozi ahanyima y'okuhuumura:**

**Defined Benefit scheme (ekigombe ky'okugaba omuhendo gw'akasiimo nainga enshako ogumanyirwe):** Egi n'enkora ahu akasiimo nainga enshako y'omukozi ahanyima y'okuhuumura erikuba emanyirwe atakagitungire, barikwejunisa ekibaro buriijo ekirikurugirira aha mushaara gw'omukozi ogurikuhererukayo nainga emyaka ye ey'obuheereza. Omukoresa ashemereire kutwara omu kigombe ekyo esente ezirikumara, kugira ngu kibaase kuha omukozi ohumwiire enshako ye obwiire kuburikuhika. Eky'okureeberaho eky'ekigombe nk'eki ni Public Service Pension Scheme (ekigombe ekirikuha abakozi ba Gavumenti akasiimo aka buri kwezi baaheza kuhuumura).

**Defined Contribution Scheme(ekigombe eky'okurundaana omuhendo gw'esente ogumanyirwe):** Buri memba naaheebwa akawunti ahu omukoresa arikuta esente buri kwezi. Buriijo, omukoresa n'omukozi nibarundaanayo esente ezirikuba zimanyirwe. Enshako neerugirira aha sente ezirikuba zirundainwe kandi neebaasa kuba etaine buhame. Omuhendo gwa memba ogurikuba guriyo ahakuhuumura kwe, nigurugirira aha mugaite ogurikuba gutairwe aha akawunti ye hamwe n'amagoba agarikuba gakozirwe.

## **Ebigombe by'enshako y'abakozi nibibaasa kugira entaniso kurugirira ahankora y'okushashura ahanyima y'okuhuumura obwo harimu:**

**Provident funds:** Eki nikimanyisa enkora y'ekigombe ey'okushashura memba nainga abajwekyerwa baabo ekirundo ky'esente ekyahamwe. Enkora egi neshangwa omu kushashura ekirundo honka kandi memba nabaasa kusharamu ngu agume naashashurwa buri mwaka nainga omu bicweka yaaba naayenda.

**Ebigombe by'akasiimo k'abakozi (Pension schemes):** Ebigombe ebi nibiguma nibigaba sente buriijo omukozi ku arikuhumura .Kurugirira aha biragiho by'ekigombe, ba memba nibabaasa kwikirizibwa kushashurwa ekicweka ky'enshako yaabo omu kirundo kimwe ,bwanyima ezirikusigaraho bagume nibazishashurwa aha mirundi eyibaikirizaine. Omugasho gw'ekigombe ky'akasiimo n'okugira ngu omuntu naaguma naatunga entasya eya buri kwezi ebiro by'amagara ge goona agasigaireyo. Tihariho kwerarikirira okukoresa akasiimo kaabo omurundi gumwe nk'okukiri omu kushashurwa ekirundo omurundi gumwe.

**Enkora y'okurekayo esente z'akasiimo kugira ngu zigume nizekura:** Egi n'enkora ey'okutunga entasya y'akasiimo omukozi ku arikuheza kuhuumura kwonka baikiriza ngu esente zaabo zigume zirukukura. Omu mwanya gw'okukoresa esente zoonza, memba naazirekayo zirukukura amagoba bwanyima agume atunge entasya kuruga omu kigombe butereevu.

## **Emiringo y'ebigombe kurugirira aha burugo bw'esente.**

**Occupational schemes (Ebigombe by'ahamurimo):** Ebi n'ebigombe ebirikutandikwa abakoresa ababw'abakozi baabo bonka. Okurundaana esente nikubaasa kukorwa omukoresa hamwe n'omukozi.

**Okweteeraho enkora y'okubiika esente z'akasiimo:** Ebigombe ebi nibitandikwa ebitongore by'esente ebitari bya Gavumenti nka kampuni za inshuwarensi nainga abarikureeberera esente. Ekigombe nikiikiriza ba memba okutaho ebyobugaiga eby'okuhwera ahanyima y'okuhuumura obwo barikwerundaanira sente.

**Ebigombe ebirukurira ebindi (Umbrella schemes):** Ebigombe by'akasiimo ebi nibitandikwa ebitongore ebitari bya Gavumenti. Nibikiriza enkora y'abakozi b'omukoresa omwe, kwerundanira sente. Neebaasa kuba guruupu y'abakozi, abantu buntu, ba memba b'ekibiina nainga ekitongore ky'abakugu. Esente ezirukundanwa nizirugirira aha ndagaano y'obuhame naingashi Deed of Adherence kandi neebaasa kukorwa omukoresa n'omukozi.

**Ebigombe ky'eihanga:** Ebi nibitandikwaho kuruga omu biragiro byeshengyero. Nk'ekigombe kya NSSF Scheme, Parliamentary Service Scheme (ekyeshengyero) na Armed Forces service scheme (Eky'abekyerinda).

## **Okuhinduka memba w'ekigombe ekirukura aha nshako y'abakozi ahanyima y'okuhuumura.**

- Buri mukoresa (Ekiyagiro ekyongyeirwemu) arikukoresa abantu bataano n'okweyongyera ahaiguru naaragiirwa omu biragiro kwehandikisa kandi akaguma naatwara esente omu kigombe ekya National Social Security Fund (NSSF) nk'ekiyagiro, omwiziina ry'abakozi.
- Abakozi ba Gavumenti, amaze n'abakozi ba gavumenti eya rwagati, niba memba b'ebigombe bya Public Service Pension scheme nk'oku ebiyagiro birukugamba.
- Okuba memba omu kibiina ky'abantu buntu eky'okubiika sente, n'okwa nyekundiire. Abantu abarikwekoresa nainga abakozi aharurengo orwahansi abatari ba Gavumenti baine obugabe kushaba obwa memba baaba nibakikunda.
- Abarikukoresa hamwe naabo abashemereire kuhayo esente ahanyima y'okuhuumura omu Uganda, tibarikujunanzibwa omu biragiro okutandikiraho abakozi ebigombe by'okubiika. Nobu kiraabe kiri kityo, ebigombe kubirukuba byatandikirwe, nibishabwa kukuratira ebiyagiro bya URBRA





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Obugabe bw'okugasirwa  
omu kigombe ky'okubiika  
waaheza kuhuumura  
nibukuratirwa  
obujunaanizibwa  
obw'okuguma nooreebuuza  
kandi orikushwijuma esente  
zaawe, okumanya  
empindahinduka ezirikubaho,  
hamwe n'okukoresa kurungi  
omugasho n'amaani  
gw'okuhuumura kwawe.

- *Omuhandiiki tarikumanywa*

## **Memba w'okugasirwa omukigombe ky'okubiikira abakozi abahumwiire nooha?**

Memba n'omuntu weena orikurundaana esente nainga owu barikurundanira esente omu kigombe eki arikugasirwamu yaaheza kuhuumura. Omuntu nk'ogwo aine obugabe okugasirwa omu kigombe obwiire obwaraganisiibwe bwaheza kuhika.

Eki nikihikiirira, kimwe ahari ebi kyaheza kubaho: waahisya obwiire bw'okuhuumura; waaba otakibaasa kukora, obumuga, okufuruka okaza aheeru y'eihanga nainga okuruga omu magara g'ensi.

Hariho emiringo ebiri ya ba memba – memba orikurundaana esente omu kigombe nainga memba owaarekire kurundaana esente omu kigombe kwonka arikugasirwa nk'ogwo orikutunga enshako ya 'penshoni'owaahumwiire.

## **Ebikwato by'okumanyisa memba, empurizagana n'okwegyesibwa**

Amateeka n'ebiragiyo bya URBRA nibishaba abukirikukwataho okuheereza ba memba okumanyisibwa okushemereire. Eki nikimwe aha nkingi ez'okureeberera ekigombe. N'eky'omugasho okureeba ngu abukirikukwataho baakuraira ebiragiyo ebirikukwata ahakumanyisa ba memba, okuhurizana n'okubeegyesa. Enkora y'ebiragiyo egi nejja kushoborora ebikwato hamwe n'enkora y'okukuratirwa omu kigombe obwo harimu -

- Enkiiko za boona eza buri mwaka
- Ekitabo ekirimu okumanyisibwa kwa ba memba
- Ebaruha erikworeka obwa memba
- Ebihandiiko ebirikukwata aha nshako ebya buri mwaka nainga ebirikuguma nibijja
- Rippoti ya ba memba eya buri mwaka
- Ebihandiiko ebya buri kwezi,
- Buri myezi eshatu nainga buri mwaka nk'okukirikuba kishazirweho abeema.
- Enkiiko eza buri kihe omu byanga

## **Ekitabo ky'okumanyisa ba memba:**

Eki nikyo kikwato ekirikukirayo kuba eky'omugasho ekirikukoresibwa omu kuhabura ba memba eshonga ezirikukwata aha kigombe. Nendagiriyo eyanguhi kandi neeyoreka nk'oku ekigombe kirikukora.

Nikyoreka omu bugufu emigasho, obugabe n'ebiragiyo ebirikukwata ahari ba memba. Ku haakuba hariho ekitarikwetegerezibwa omu bihandiiko nainga omu ndagaano, ebiragiyo n'endagaano, nibijja kukoresibwa.

## **Orukiiko rwa boona orwa buri mwaka (AGM):**

Abeema b'ekigombe ky'enshako y'abakozi nainga akasiimo, nibaragiirwa okutaho orukiiko rwa boona orwa buri mwaka, okumanyisa ba memba ebirikukwata aha shonga z'ekigombe. Abeema bashemereire kumanyisa ba memba eshonga z'orukiiko rwa boona bukiri kare ekirikumara. Ebiragiyo bya URBRA nibiragiira abeema omu rukiiko rwa boona orwa buri mwaka okuha ba memba nainga abajwekyerwa baabo ebirikukwata aha:

- Mpindahinduka eziri omu ndagaano n'ebiragiyo by'ekigombe;
- Mpindahinduka erikukwata aha sente z'enshako ez'ekigombe;
- Ripooti erikukwata aha mushara n'emikorere yabeema;
- Ripooti erikukwata aha mikorere n'ahari buri muheereza orikukorera ekigombe;
- Ripooti y'ekihandiiko ky'ekigombe ekishwijumirwe abakyebezi b'ebitabo;
- Ripooti erikworeka esente z'ekigombe okuzirikukora amagoba; n'ebindi ebi ba memba barikubaasa kushaba. N'eky'omugasho, abeema b'ekigombe, okukora ekiragiyo ekirikukuratirwa omunda y'ekigombe, kirikworeka entebekanisa, ebirimu hamwe n'enkora y'orukiiko rw'ekigombe orwa buri mwaka.

- Enkora egyo, eshemereire kuguma neekuratiirwa omu biragirowa bya URBRA, endagaano y'ekigombe hamwe n'ebiragirowa.

## **Obugabe bwa ba mamba.**

Mamba niwe muhagizi w'okubanza owabeema b'ekigombe hamwe n'abaheereza. Mamba aine obugabe okutunga okumanyisibwa oku ,kuruga aha beema b'ekigombe:

- Endagaano n'ebiragirowa by'ekigombe omu bugufu hamwe n'ekihandiiko kya gavumenti ekyekiriize ekigombe ekyo kutandika.
- Omuhendo gw'esente ogushemereire kuheebwayo omu igombe.
- Ekihandiiko ekyakasiimo ka buri mwaka
- Endagaano n'ebiragirowa by'ekigombe nainga ekihandiiko kya Gavumenti ekirikwikiriza ekigombe kutandika.
- Ebihandiiko by'esente z'ekigombe ebisherize kushwijumwa n'okukyeberwa.
- Ripooti ezirikukwata ahamikoreseze y'esente z'ekigombe, ripooti yabarikukireeberera.
- Ebyahandikirwe omu rukiiko rwa boona orwa buri mwaka
- Okutunga akasiimo nk'okukihandiikire omu biragirowa by'ekigombe.
- Okubaho omu rukiiko rwa boona, orwekigombe orwa buri mwaka
- Okutoorana abeema b'ekigombe
- Obugabe bw'okucwerwa emanja ez'oburyo
- Okutunga obuhabuzi kuruga omu beema b'ekigombe obu ba mamba barikubaasa kuba batarikwetegereza.

## **Emirimo ya ba mamba b'ekigombe ekirikugaba akasiimo k'abakozi ahanyima y'okuhuumura**

- Okutunga kandi baketegereze gye ebihandiiko by'ekigombe obwo harimu endagaano n'ebiragirowa nainga ekihandiiko ky'eihanga ekirikwikiriza ekigombe kutandika.
- Okwejumba omu nkiiiko ezitebakanisiibwe ahabw'okumanyisa ba mamba , okuhurizagana n'okubeegyesa.
- Okutoorana ab'okugasirwa.
- Okuha abeema amakuru agahikire, ahabikwatiraine na mamba , oku arikugasirwa nainga abantu be.
- Okwetwaza omu muringo ogurikuha ba abeema , abaheereza hamwe n'abandi ba mamba b'ekigombe ekitiinisa.
- Okukorera hamwe n'ebindi biragirowa ebirikubaasa kuba bigambirweho omu mateeka n'ebiragirowa bya URBRA.

## **Omuringo gw'okucwa emanja z'oburyo**

Abeema nibashabwa okutaho omuringo gw'okutanuura ebishobankaine nainga okugonjoora eshonga. Omuringo gw'okutanuura ebishobankaine, gushemereire kuba nigurahusyaho, gurimu amazima kandi gwanguhi kwetegerezebwa. Endagiiriro ya URBRA ey'okutanuura ebishobankaine eya 2020 neegira eti; Buri mamba oine okwetomboitwa okuhikire aha igombe ekirikugaba akasiimo kabakozi ahanyima y'okuhuumura nainga ekigombe kyona ekirikureebererwa URBRA ashemereire kubanza yayanjura okwetomboitwa okwo aha mwema w'ekigombe .

Mamba weena otarikwikirizana n'ekishazirwemu abeema, kurugirira aha muringo ogu abeema bashaziremu kugonjoora eshonga omunda y'ekigombe, nabaasa okuhandiikisa okwetomboitwa okwo n'ekitongore kya URBRA obwo arikuhandiikira omukuru w'ekitongore kandi ateho ebihandiiko ebirikushagika nainga ebirikuhamya okwetomboitwa.

# Tandika kubiika hati, Ohuumure otebenkaine omu biteekateeko



Emyaka ya bukuru torikubaasa kugyetantara. Kiri ahariwe okushemeza okuhuumura kwaawe. Yehandikise omu kigombe ekiine orusa kuruga omu URBRA hati, kandi otandike kubiika esente ezitari hansi ya shiringi 1000 eza Uganda burizooba, kugira ngu oshemerererwe omu kuhuumura kwawe.

Okwetungira ekigombe ekiine orusa, tuhikilire aha simu 0417304500 nainga website yaitu [www.urbra.go.ug](http://www.urbra.go.ug) Obutumwa obu, nibukuhikibwaho, Uganda Retirement Benefits Regulatory Authority.

