Koperative umwalimu sacco ni koperative y’abarimu yo kwizigamira no kuguriza. Abanyamuryango bayo n’abarimu bose baba aba mashuri ya leta n’ayigenga kuva ku kibura mwaka kugera kuri za kaminuza hamwe n’abantu bakorera ibigo bishamikiye kuri MINEDUC. Ikaba yaragiyeho kugitekerezo cya Nyakubabwa Perezida wa Rebulic Paul Kagame kugirango ijye yunganira abarimu bafata inguzanyo kugiciro gito utasanga ahandi mugihugu. Izinguzanyo zishorwe mu mishyinga ibyara inyungu bityo byunganire imishahara yabo.

Koperative Umwalimu Sacco ikaba ifite intego nyamukuru yo guteza imbere imibereho myiza ya mwarimu binyuze muri serevise nziza kandi zihendutse cyane cyane aho inyungu zicibwa kunguzanyo ntahandi wazisanga.

Koperative Umwalimu Sacco ikaba yara shinzwe 2006, ihabwa uburenganzira busesuye bwo gukora mukwa kabiri 2008.

Mukwa Karindwi 2007 yatangiye kwakira ubwizigame bw’abanyamuryango itangirira itangira yakira ubwizigame bw’abanyamuryango 27,000 aho buri wese yizigamira 5% by’umushahara we. Itangira gutanga inguzanyo mu mwaka 2008 ariko amikoro akiri make kuko ubwizigame bwa abanyamuryango wongeyeho inkunga ya Leta ntibyarengaga Miriyari imwe.

Ariko kugeza ubu Koperative y’abarimu imaze kugera kuri byinshi haba mubushobozi bwa mafaranga ikaba imaze no kugira umutungo ungana 177,256,341,177 Frw na serevise zitandukanye. Ubu bushobozi bukaba buva mu nkunga Leta itahwenye kudutera, ubwizigame bwabanyamurya bwakomeje kwiyongera nandetse n’inyungu zituruka kunguzanyo ziba zatanzwe.

Abanyamuryango bavuye ku 27,000 muri 2007 bakaba bageze 127,310 mu kwa gatandatu 2023, aho bamaze kugira ubwizigame bungana na 51,125,725,457 Frw.

Koperative yatangiye ifite amashami 12 ariko murwego rwo kwegereza abanyamuryongo serevise koperative ubu ifite amashami 30 nandetse ikaba inakorana n’imirenge sacco 295 mugihugu ifasha abanyamuryango mu kubitsa no kubikuza. Ariko ukurikije aho Isi igeze ubu ntibicyumvika kuba umuntu yava iwe akagenda urugendo igiye kubitsa cyangwa kubikuza. Kopprative rero ikaba yarashizeho ikorana buhanga ritanduka abanyamuryango bifashisha bashaka kubitsa, kubikuza ndetse no kwishurira serevise zitandukanye atavuye iwe cyangwa aho akorera. Zikaba arizi zikurikira; mobile banking, Urubuto, Mobile apps, internet banking na E-tax payment system.

Koperative ikaba imaze kugira amoko y’inguzanyo 11 aho buri munyamuryango ahitamo ijyanye n’ikifuzo cye kandi izi zose zikagenda zishirwaho bitewe n’ibyifuzo byabanyamuryango. Muri izi inguzanyo 2 murizo irizo “Overdraft” yishurwa mugihe cy’ukwezi kumwe na “ Emergency” yishurwa mugihe kitarenze amezi 24 yishingiwe n’ubwizigame zikaba nazo zitangwa hifashishijwe ikoranabuhanga, umunyamuryango atariwe agera aho koperative ikorera. koprative yatangiye itanga inguzanyo mugihe kitarenze imyaka 2 ariko ubu nkinguzanyo yagira iwawe itangwa mugihe kitarenze imyaka 20. Izindi zigatangwa mu myaka 12 no kugarura hasi. Inguzanyo zimaze gutangwa kugeza 30/06/2023 zikaba zingana na 536,311,011,547 Frw (cumulative) naho izitarishyurwa zikaba zingana na 148,216,906,461 Frw. Inyungu kuri izi nguzanyo ziva kuri 11% kugeza 14%.

Koparative kandi ntiyasize inyuma n’amahugrwa ku banyamuryango mu micungire mwiza y’imishinga , aho kuva 2013 gugeza ubu hamaze guhugura abanyamuryango 23,296. Muriki kiruhuko hakaba hazahugurwa abanyamuryango 2,700.