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Minisitiri w'Ingabo,

Ashingiye ku Itegeko Nshinga rya Repubulika y'u Rwanda ryo mu 2003 ryavuguruwe 2015, cyane cyane mu ngingo zaryo, iya 121, 122, n'iya 176;

Ashingiye ku Itegeko nº 012/2018 ryo ku wa 04/04/2018 rigena imitunganyirize n'imikorere y'Ubutegetsi bw'Ubucamanza, cyane cyane mu ngingo yaryo ya 76;

Inama y'Abaminisitiri yateranye ku wa 19/11/2018, imaze kubisuzuma no kubyemeza;

ATEGETSE:

Ingingo ya mbere: Ishyirwaho

Abasirikare bakurikira bagizwe Abanditsi b'Urukiko mu Rukiko rwa Gisirikare:

MINISTERIAL ORDER Nº009/MINADEF/2018 OF 13/12/2018 APPOINTING REGISTRARS IN THE MILITARY TRIBUNAL

The Minister of Defense,

Pursuant to the Constitution of the Republic of Rwanda of 2003 revised in 2015, especially in Articles 121, 122 and 176;

Pursuant to Law nº 012/2018 of 04/04/2018 determining the organization, and functioning of the Judiciary, especially in Article 76;

After consideration and adoption by the Cabinet, in its session of 19/11/2018;

ORDERS:

Article One: Appointment

The following soldiers are appointed Registrars in the Military Tribunal:

ARRETE MINISTERIEL Nº009/MINADEF/2018 DU 13/12/2018 PORTANT NOMINATION DES GREFFIERS AU TRIBUNAL MILITAIRE

Le Ministre de la Défense,

Vu la Constitution de la République du Rwanda de 2003 révisée en 2015, spécialement en ses articles, 121, 122 et 176;

Vu la Loi nº 012/2018 du 04/04/2018 portant organisation et fonctionnement du Pouvoir Judiciaire, spécialement en son article 76;

Après examen et adoption par le Conseil des Ministres, en sa séance du 19/11/2018;

ARRÊTE:

Article premier: Nomination

Les militaires dont les noms suivent sont nommés Greffiers au Tribunal Militaire:

1 º Liyetona Moses NDOBA;

2 º Peremiye Serija BIHEZANDE Bernardin Magnus.

Ingingo ya 2: Ivanwaho ry'ingingo zinyuranyije n'iri teka

Ingingo zose z'amateka abanziriza iri kandi zinyuranyije na ryo zivanyweho.

Ingingo ya 3: Igihe iri teka ritangira gukurikizwa

Iri teka ritangira gukurikizwa ku munsi rtangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda. Agaciro karyo gahera ku wa 19/11/2018.

Kigali, ku wa **13/12/2018**

1 º Lieutenant Moses NDOBA;

2 º Staff Sergeant BIHEZANDE Bernardin Magnus.

Article 2: Repealing provision

All prior provisions contrary to this Order are repealed.

Article 3: Commencement

This Order comes into force on the date of its publication in the Official Gazette of the Republic of Rwanda. It takes effect as of 19/11/2018.

Kigali, on **13/12/2018**

1 º Lieutenant Moses NDOBA;

2 º Premier Sergent BIHEZANDE Bernardin Magnus.

Article 2: Disposition abrogatoire

Toutes les dispositions antérieures contraires au présent arrêté sont abrogées.

Article 3: Entrée en vigueur

Le présent arrêté entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda. Il sort ses effets à partir du 19/11/2018.

Kigali, le **13/12/2018**

(sé)
Jenerali Majoro Albert MURASIRA
Minisitiri w'Ingabo

(sé)
Major General Albert MURASIRA
Minister of Defense

(sé)
Général Major Albert MURASIRA
Ministre de la Défense

Bibonywe kandi bishyizweho Ikirango cya Repubulika:

Seen and sealed with the Seal of the Republic:

Vu et scellé du Sceau de la République:

(sé)
BUSINGYE Johnston
Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta

(sé)
BUSINGYE Johnston
Minister of Justice/Attorney General

(sé)
BUSINGYE Johnston
Ministre de la Justice/Garde des Sceaux

ITEKA RYA MINISITIRI N°147/MoJ/AG/2018 RYO KU WA 17/12/2018 RIJYANA AHANDI BA SU-OFISIYE BA POLISI Y'U RWANDA

ISHAKIRO

MINISTERIAL ORDER N°147/MoJ/AG/2018 OF 17/12/2018 ON SECONDMENT OF NON-COMMISSIONED OFFICERS OF RWANDA NATIONAL POLICE

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Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta;

Ashingiye ku Itegeko Nshinga rya Repubulika y'u Rwanda ryo mu 2003 ryavuguruwe mu 2015, cyane cyane mu ngingo zaryo, iya 121, iya 122 n'iya 176;

Ashingiye ku Iteka rya Perezida nº 30/01 ryo ku wa 09/07/2012 rishyiraho sitati yihariye igenga abapolisi, cyane cyane mu ngingo zaryo, iya 20 n'iya 25;

Inama y'Abaminisitiri yateranye ku wa 19/11/2018 imaze kubisuzuma no kubyemeza;

ATEGETSE:

<u>Ingingo ya mbere</u>: Ukujyanwa ahandi

Ba Su-Ofisiye ba Polisi y'u Rwanda bafite amazina, nomero ibaranga n'amapeti biri ku mugereka w'iri teka bajyanywe gukorera muri Laboratwari y'u Rwanda y'ibimenyetso

MINISTERIAL ORDER N°147/MoJ/AG/2018 OF 17/12/2018 ON SECONDMENT OF NON-COMMISSIONED OFFICERS OF RWANDA NATIONAL POLICE

The Minister of Justice/Attorney General;

Pursuant to the Constitution of the Republic of Rwanda of 2003 revised in 2015, especially in Articles 121, 122 and 176;

Pursuant to Presidential Order nº 30/01 of 09/07/2012 on specific statute for police personnel, especially in Articles 20 and 25;

After consideration and approval by the Cabinet, in its session of 19/11/2018;

ORDERS:

<u>Article One</u>: Secondment

Non-Commissioned Officers of Rwanda National Police whose names, matriculation numbers and ranks appear in the annex to this

ARRÊTÉ MINISTÉRIEL N°147/MoJ/AG/2018 DU 17/12/2018 PORTANT TRANSFERT DES SOUS-OFFICIERS DE LA POLICE NATIONALE DU RWANDA

Le Ministre de la Justice/Garde des Sceaux;

Vu la Constitution de la République du Rwanda de 2003 révisée en 2015, spécialement en ses articles 121, 122 et 176;

Vu l'Arrêté Présidentiel nº 30/01 du 09/07/2012 portant statut particulier du personnel de la Police, spécialement en ses articles 20 et 25;

Après examen et adoption par le Conseil des Ministres, en sa séance du 19/11/2018;

ARRÊTE:

<u>Article premier</u>: Transfert

Les Sous-Officiers de la Police Nationale du Rwanda dont les noms, numéros de matricule et grades figurent en annexe du présent arrêté bishingiye ku bumenyi n'ubuhanga bikoreshwa mu Butabera.

Ingingo ya 2: Ivanwaho ry'ingingo zinyuranyije n'iri teka

Ingingo zose z'amateka abanziriza iri kandi zinyuranyije na ryo zivanyweho.

Ingingo ya 3: Igihe iri teka ritangira gukurikizwa

Iri teka ritangira gukurikizwa ku munsi ritangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda. Agaciro karyo gahera ku wa 07/06/2018.

Kigali, ku wa 17/12/2018/

(sé)
BUSINGYE Johnston
Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta

Bibonywe kandi bishyizweho Ikirango cya Repubulika:

(sé)
BUSINGYE Johnston
Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta

Order are seconded to Rwanda Forensic Laboratory.

Article 2: Repealing provision

All prior provisions contrary to this Order are repealed.

Article 3: Commencement

This Order comes into force on the date of its publication in the Official Gazette of the Republic of Rwanda. It takes effects as of 07/06/2018.

Kigali, on 17/12/2018

(sé)
BUSINGYE Johnston
Minister of Justice/Attorney General

Seen and sealed with the Seal of the Republic:

(sé)
BUSINGYE Johnston
Minister of Justice/Attorney General

sont transférés au sein du Laboratoire Rwandais de Médecine Légale.

Article 2: Disposition abrogatoire

Toutes les dispositions antérieures contraires au présent arrêté sont abrogées.

Article 3: Entrée en vigueur

Le présent arrêté entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda. Il sort ses effets à partir du 07/06/2018.

Kigali, le 17/12/2018

(sé)
BUSINGYE Johnston
Ministre de la Justice/Garde des Sceaux

Vu et scellé du Sceau de la République:

(sé)
BUSINGYE Johnston
Ministre de la Justice/Garde des Sceaux

UMUGEREKA W'ITEKA RYA MINISITIRI N°147/MoJ/AG/2018 RYO KU WA 17/12/2018 RIJYANA AHANDI BA SU-OFISIYE BA POLISI Y'U RWANDA	ANNEX TO MINISTERIAL ORDER N°147/MoJ/AG/2018 OF 17/12/2018 ON SECONDMENT OF NON-COMMISSIONED OFFICERS OF RWANDA NATIONAL POLICE	ANNEXE À L'ARRÊTÉ MINISTÉRIEL N°147/MoJ/AG/2018 DU 17/12/2018 PORTANT TRANSFERT DES SOUS-OFFICIERS DE LA POLICE NATIONALE DU RWANDA

BA SU-OFISIYE BA POLISI Y'U RWANDA BAJYANYWE AHANDI:	NON-COMMISSIONED OFFICERS OF RWANDA NATIONAL POLICE SECONDED:	LES SOUS-OFFICIERS DE LA POLICE NATIONALE DU RWANDA TRANSFÉRÉS:

SN	PN	IPETI	AMAZINA	SN	PN	RANK	NAMES	SN	PN	GRADE	NOMS
1.	02150	CSGT	HABIYAKARE Aloys	1.	02150	CSGT	HABIYAKARE Aloys	1.	02150	CSGT	HABIYAKARE Aloys
2.	03659	SSGT	NYIRANZIYUMVIRA Immaculate	2.	03659	SSGT	NYIRANZIYUMVIRA Immaculate	2.	03659	SSGT	NYIRANZIYUMVIRA Immaculate
3.	04283	SSGT	NKENGURUTSE Jean Claude	3.	04283	SSGT	NKENGURUTSE Jean Claude	3.	04283	SSGT	NKENGURUTSE Jean Claude
4.	05422	SGT	NKURUNZIZA Alphonse	4.	05422	SGT	NKURUNZIZA Alphonse	4.	05422	SGT	NKURUNZIZA Alphonse
5.	05498	SGT	NKURIKIYINKA Mathias	5	05498	SGT	NKURIKIYINKA Mathias	5.	05498	SGT	NKURIKIYINKA Mathias
6.	05582	SGT	AMERICA Epaphrodite	6.	05582	SGT	AMERICA Epaphrodite	6.	05582	SGT	AMERICA Epaphrodite
7.	05985	SGT	REBERO Lynie	7.	05985	SGT	REBERO Lynie	7.	05985	SGT	REBERO Lynie

8.	08729	CPL	RWEGO Barthelemy	8.	08729	CPL	RWEGO Barthelemy	8.	08729	CPL	RWEGO Barthelemy
9.	08984	CPL	BYUKUSENGE Janvier	9.	08984	CPL	BYUKUSENGE Janvier	9.	08984	CPL	BYUKUSENGE Janvier
10.	09068	CPL	GAHUNDE Felicien	10.	09068	CPL	GAHUNDE Felicien	10.	09068	CPL	GAHUNDE Felicien
11.	10091	CPL	NTAKIYIRUTA Alphonse	11.	10091	CPL	NTAKIYIRUTA Alphonse	11.	10091	CPL	NTAKIYIRUTA Alphonse
12.	10601	CPL	MUREBWAYIRE Dancile	12.	10601	CPL	MUREBWAYIRE Dancile	12.	10601	CPL	MUREBWAYIRE Dancile
13.	11518	CPL	SENYANGE Venant	13.	11518	CPL	SENYANGE Venant	13.	11518	CPL	SENYANGE Venant
14.	11214	CPL	NZARAMBA Gilbert	14.	11214	CPL	NZARAMBA Gilbert	14.	11214	CPL	NZARAMBA Gilbert
15.	12001	CPL	KALISA Jean Damascene	15.	12001	CPL	KALISA Jean Damascene	15.	12001	CPL	KALISA Jean Damascene

Bibonywe kugira ngo bishyirwe ku mugereka w'Iteka rya Minisitiri n°147/MoJ/AG/2018 ryo ku wa 17/12/2018 rijyana ahandi ba Su-Ofisiye ba Polisi y'u Rwanda

Kigali, ku wa **17/12/2018**

(sé)
BUSINGYE Johnston
Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta

Bibonywe kandi bishyizweho Ikirango cya Repubulika:

(sé)
BUSINGYE Johnston
Minisitiri w'Ubutabera/Intumwa Nkuru ya Leta

Seen to be annexed to Ministerial Order nº147/MoJ/AG/2018 of 17/12/2018 on secondment of Non-Commissioned Officers of Rwanda National Police

Kigali, on **17/12/2018**

(sé)
BUSINGYE Johnston
Minister of Justice/Attorney General

Seen and sealed with the Seal of the Republic:

(sé)
BUSINGYE Johnston
Minister of Justice/Attorney General

Vu pour être annexé à l'Arrêté Ministériel n°147/MoJ/AG/2018 du 17/12/2018 portant transfert des Sous-Officiers de la Police Nationale du Rwanda

Kigali, le **17/12/2018**

(sé)
BUSINGYE Johnston
Ministre de la Justice/Garde des Sceaux

Vu et scellé du Sceau de la République:

(sé)
BUSINGYE Johnston
Ministre de la Justice/Garde des Sceaux

AMABWIRIZA RUSANGE N° 2100 /2018 - 00010[614] YO KU WA 12/12/2018 YA BANKI NKURU Y'U RWANDA YEREKEYE IBIHANO N'IHAZABU BYO MU RWEGO RW'UBUTEGETSI BIHABWA AMABANKI

ISHAKIRO

REGULATION N° 2100 /2018 - 00010[614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA ON ADMINISTRATIVE SANCTIONS AND FINES APPLICABLE TO BANKS

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AMABWIRIZA RUSANGE N° 2100 /2018 - 00010[614] YO KU WA 12/12/2018 YA BANKI NKURU Y'U RWANDA YEREKEYE IBIHANO N'IHAZABU BYO MU RWEGO RW'UBUTEGETSI BIHABWA AMABANKI

Ishingiye ku Itegeko Nº 48/2017 ryo ku wa 23/09/2017 rigenga Banki Nkuru y'u Rwanda, cyane cyane mu ngingo zaryo, iya 8 n'iya 10;

Ishingiye ku Itegeko Nº 47/2017 ryo ku wa 23 /09/2017 rigena imitunganyirize y'imirimo y'amabanki, cyane cyane mu ngingo zaryo, iya 63, iya 66, iya 67 n'iya 68;

Isubiye ku Mabwiriza rusange Nº 03/2011 yerekeye ibihano by'amafaranga bihabwa amabanki;

Banki Nkuru y'u Rwanda, mu ngingo zikurikira yitwa "Banki Nkuru", itanze amabwiriza akurikira:

REGULATION N° 2100 /2018 - 00010[614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA ON ADMINISTRATIVE SANCTIONS AND FINES APPLICABLE TO BANKS

Pursuant to Law Nº 48/2017 of 23/09/2017 governing the National Bank of Rwanda, especially in its Articles 8 and 10;

Pursuant to Law Nº 47/2017 of 23 /09/2017 governing the organisation of banking, especially in its articles 63; 66, 67 and 68;

Having reviewed the regulation Nº 03/2011 on Pecuniary Sanctions Applicable to Banks;

The National Bank of Rwanda hereinafter referred to as "Central Bank" decrees:

REGLEMENT N° 2100 /2018 - 00010[614] DU 12/12/2018 DE LA BANQUE NATIONALE DU RWANDA RELATIF AUX SANCTIONS ET AMENDES ADMINISTRATIVES APPLICABLES AUX BANQUES

Vu la Loi No° 48/2017 du 23/09/2017 régissant la Banque Nationale du Rwanda, spécialement en ses articles 8 et 10 ;

Vu la Loi Nº 47/2017 du 23/09/2017 portant organisation de l'activité bancaire, spécialement en ses articles 63, 66, 67 et 68 ;

Revu le règlement Nº 03/2011 sur les sanctions pécuniaires applicables aux banques ;

La Banque Nationale du Rwanda, ci-après dénommée « Banque Centrale », édicte :

UMUTWE WA MBERE: INGINGO RUSANGE

Ingingo ya mbere: Icyo aya mabwiriza rusange agamije

Aya mabwiriza rusange agena ibihano n'ihazabu byo mu rwego rw'ubutegetsi bihabwa amabanki, abayobozi n'abagize ubuyobozi bukuru bw'amabanki kubera gukora amakosa akubiye muri aya mabwiriza rusange.

Ingingo ya 2: Ibisobanuro by'amagambo

Muri aya mabwiriza rusange, amagambo n'urwunge rw'amagambo bikurikira bifite ibisobanuro bikurikira:

1° **Ikosa**: kutubahiriza itegeko, amabwiriza rusange, amabwiriza n'ibyemezo byafashwe na Banki Nkuru.

2° **Umuyobozi Mukuru:** umukozi uri mu buyobozi bukuru uri ku rwego rwo hejuru/cyangwa abakozi b'ingenzi bashinzwe imirimo ya banki. Muri bo harimo:

a) Umuyobozi Mukuru (CEO/MD);

CHAPTER ONE: GENERAL PROVISIONS

Article One: Purpose of this regulation

This regulation determines administrative sanctions and fines applicable to banks, directors and members of the senior management of banks for violations defined in this regulation.

Article 2: Definitions

In this Regulation, the following words and expressions shall mean:

1° **Violation**: any breach of the law, regulations, directives, instructions and decisions of the Central Bank.

2° **Senior Manager:** the high level management personnel or key executive of the bank. These are:

a) The Chief Executive Officer (CEO)/Managing Director (MD);

CHAPITRE PREMIER : DISPOSITIONS GENERALES

Article Premier : Objet du présent règlement

Le présent règlement détermine les sanctions et amendes administratives applicables aux banques, aux administrateurs et aux membres de la direction générale des banques pour les violations définies dans ce règlement.

Article 2 : Définitions

Dans le présent règlement, les termes et expressions suivants signifient :

1° **Violation** : toute violation de la loi, des règlements, des directives, des instructions et des décisions de la Banque Centrale.

2° **Cadre dirigeant** : le personnel de direction générale qui est le cadre supérieur de la banque. Ceux-ci sont :

a) Le CEO et/ou Directeur Général (MD) ;

b) Abakozi bo mu buyobozi bukuru batanga raporo ku Nama y'Ubutegetsi cyangwa kuri Komite z'Inama y'Ubutegetsi; na

c) Abakozi bo mu buyobozi bukuru batanga raporo ku Muyobozi Mukuru (CEO/MD).

<u>UMUTWE WA II</u>: IBIHANO

<u>Ingingo ya 3</u>: Ububasha bwo gutanga ibihano

Banki Nkuru ni yo ifite ububasha n'ubushobozi bwo gutanga ibihano byo mu rwego rw'ubutegetsi na/cyangwa ibihano by'amafaranga biteganyijwe muri aya mabwiriza rusange igihe hagaragaye ikosa iryo ariryo ryose risobanuwe muri aya mabwiriza rusange. Mu gihe cyo gutanga ibihano, uburemere bw'ikosa bwitabwaho.

<u>Ingingo ya 4</u>: Ibihano byo mu rwego rw'ubutegetsi bihabwa banki

Iyo bigaragaye ko banki yakoze rimwe mu makosa ateganywa n'itegeko rigenga imitunganyirize y'amabanki, amabwiriza rusange, amabwiriza n'ibyemezo bya Banki Nkuru, Banki Nkuru ishobora, ishingiye ku buremere bw'ikosa, gufatira iyo banki kimwe

b) Senior executives reporting to the Board or to Board Committees; and

c) Senior executives reporting to the Chief Executive Officer (CEO)/Managing Director (MD).

<u>CHAPTER II</u>: SANCTIONS

<u>Article 3:</u> Power to impose sanctions

The Central Bank has authority and powers to impose administrative and/or pecuniary sanctions specified in this regulation for any violation as defined in this regulation. While imposing the sanction, the gravity of the violation/fault is taken into consideration.

<u>Article 4</u>: Administrative sanctions to banks

If a bank violates or fails to comply with provisions of the law governing the organization of banking or Central Bank regulations, directives and decisions issued, the Central Bank may impose one or more of

b) Les membres de la direction générale relevant du Conseil d'Administration ou des Comités du Conseil d'Administration ;

c) Les membres de la direction relevant du CEO et/ou du Directeur général (MD).

<u>CHAPITRE II</u> : SANCTIONS

<u>Article 3</u> : Pouvoir d'imposer des sanctions

La Banque Centrale a le pouvoir d'imposer des sanctions administratives et / ou pécuniaires spécifiées dans le présent règlement pour toute violation telle que définie dans le présent règlement. La gravité de la violation est prise en consideration lors de l'imposition des sanctions.

<u>Article 4</u>: Sanctions administratives aux banques

Lorsqu'une banque viole ou omet de se conformer aux provisions de la loi portant organisation de l'activité bancaire les règlements, les directives et les décisions de la Banque Centrale, la Banque Centrale peut, en fonction de la gravité de cyangwa byinshi mu byemezo bikurikira kugira ngo yikosore:

1° kwihanangirizwa mu nyandiko;
2° guhagarikirwa by'agateganyo inkunga yose ya Banki Nkuru;
3° kubuzwa kumenyekanisha inyungu ku migabane cyangwa kwishyura inyungu ku migabane;
4° kubuzwa gushinga amashami mashya;
5° kubuzwa gutangira ibikorwa bishya cyangwa kwagura ibihari;
6° guhagarikirwa gutanga inguzanyo, gushora imari n'ibikorwa byo kwagura uburyo bwo kuguriza;
7° kubuzwa kugira indi mitungo binyuze mu buryo bwo kugura, gukodesha cyangwa ikodeshagurisha;
8° kubuzwa kwakira andi mafaranga abitse cyangwa andi yerekeye inguzanyo;
9° kubuzwa gutanga agahimbazamusyi ako ari ko kose, imperekeza, amafaranga yo kwifashisha cyangwa n'andi yahabwa abagize Inama y'Ubutegetsi;
10° kubuzwa gutanga agahimbazamusyi ku mushahara, amafaranga yo

the following penalties against a bank , depending on the gravity of the fault:

1° written warning;
2° suspension of all support from the Central Bank;
3° prohibition on declaring or paying dividends;
4° prohibition from establishing new branches;
5° prohibition from engaging in new activities or expanding existing activities;
6° suspending of lending, investment and credit extension operations;
7° prohibition from acquiring additional assets through purchase, rent or lease;
8° prohibition from accepting further deposits or other lines of credit;
9° prohibition from declaring any types of bonuses, severance packages, or other discretionary compensation to Board of Directors;
10° prohibition from declaring any types salary incentives other discretionary

violation, imposer une ou plusieurs des mesures correctives suivantes :

1° avertissement écrit ;
2° suspension de toute assistance de la Banque Centrale ;
3° interdiction de déclaration ou de paiement de dividendes ;
4° interdiction de créer de nouvelles branches ;
5° interdiction d'exercer de nouvelles activités ou d'expansion d'activités existantes;
6° interdiction d'exercer de nouvelles activités ou d'expansion d'activités existantes ;
7° interdiction d'acquisition d'autres biens par l'achat, location ou bail ;
8° interdiction d'accepter d'autres dépôts ou d'autres lignes de crédit ;
9° interdiction de déclarer tous les types de primes, des indemnités de cessation ou toute autre compensation discrétionnaire aux membres du Conseil d'Administration;
10° interdiction de déclarer tous les types de primes sur salaire, ou toute autre

kwifashisha cyangwa n'andi yahabwa abayobozi n'abakozi;

11° kubuzwa kwishyura amafaranga y'ibikorwa byakozwe na sosiyite ibyara banki ndetse n'izo bafitanye isano;

12° kwamburwa uruhushya rwo gukora;

13° ikindi gihano cyo mu rwego rw'ubutegetsi kidateganywa muri aya mabwiriza rusange ariko giteganywa n'andi mabwiriza rusange cyangwa amabwiriza ya Banki Nkuru.

Ingingo ya 5 : Ibihano bifatirwa abagize inama y'ubutegetsi n'abayobozi bakuru ba banki

Iyo Banki Nkuru ibona ko umuntu uri mu nama y'ubutegetsi cyangwa mu buyobozi bukuru bwa banki, yakoze ibinyuranye n'itegeko rigenga umurimo w'amabanki, amabwiriza yo kuryubahiriza cyangwa ibyemezo bya Banki Nkuru, ishobora kumuha kimwe mu bihano bikurikira hakurikijwe uburemere:

1° kwihanangirizwa;
2° guhagarikwa by'agateganyo;
3° kwirukanwa.

compensation to senior managers and staff;

11° prohibitions of payment of management and technical fees to parent companies and related parties

12° revocation of license;

13° any other administrative sanction provided in any other Central Bank regulation and directives.

Article 5: Sanctions against members of the Board of Directors and senior managers

If the Central Bank finds that a member of the Board of Directors or a senior manager of a bank has violated the provisions of the banking Law its implementing regulations, directives or decisions of the Central Bank, the latter may impose upon him/her one of the following sanctions depending on the gravity of violation:

1° warning;
2° suspension;
3° dismissal.

compensation discrétionnaire aux dirigeants et au personnel ;

11° interdiction de payer des frais de gestion et des frais techniques aux sociétés mères et aux apparentés ;

12° révocation d'un agrément ;

13° toute autre sanction administrative qui, si elle n'est pas reprise dans le présent règlement, est prévue ou spécifiée dans tout autre règlement et directive la Banque Centrale.

Article 5: Sanctions contre les membres du Conseil d'Administration et les cadres dirigeants

Lorsque la Banque Centrale découvre qu'un membre du Conseil d'Administration ou de cadre dirigeant d'une banque, a violé les dispositions de la loi bancaire, ses règlements d'application, les directives et décisions de la Banque Centrale, cette dernière peut lui infliger une des sanctions suivantes, selon la gravité de la violation:

1° avertissement;
2° suspension;
3° révocation.

Ingingo ya 6: Kumenyesha Banki Nkuru amakosa

Abagize inama y'ubutegetsi, uri mu nama y'ubutegetsi cyangwa uri mu bagize ubuyobozi bukuru bategetswe kumenyesha Banki Nkuru ikosa ryo kudakurikiza itegeko rigenga imitunganyirize y'amabanki, amabwiriza rusange, amabwiriza n'ibyemezo bya Banki Nkuru ndeste n'ikindi gikorwa cyagize cyangwa gishobora kugira ingaruka mbi kuri banki.

Iyo Banki Nkuru isanze inama y'ubutegetsi, umuyobozi cyangwa uri mu bagize ubuyobozi bukuru yakoze rimwe mu makosa asobanuwe muri aya mabwiriza rusange, cyangwa yananiwe, atakoze cyangwa yirengagije kumenyesha Banki Nkuru ikosa iryo ari ryo ryose, cyangwa ikintu gisabwa kumenyekanishwa, Banki Nkuru ishobora kumufatira kimwe mu bihano biteganywa mu ngingo ya 5 y'aya mabwiriza rusange.

Ingingo ya 7: Ihazabu yo mu rwego rw'ubutegetsi

Bitabangamiye ibiteganyijwe mu ngingo ya 4 n'iya 5 y'aya mabwiriza rusange, iyo bigaragaye ko banki itubahirije ibikubiye muri aya mabwiriza rusange, Banki Nkuru ifatira banki ibihano mu mamafaranga bijyanye n'ayo makosa.

Article 6: Disclosure of violations

Members of board of directors, a director or a member of senior management who is aware of any violation of the banking law, its implementing regulations, Central Bank directives and decisions or any material act that has or will negatively affect the bank must disclose the violation and report it to the Central Bank.

If the Central Bank finds out that the Board of Directors, a director or a member of the senior management omitted or neglected to disclose to the Central Bank any violation or matter required to be disclosed, the Central Bank may impose one of the sanctions provided in the Article 5 of this regulation.

Article 7: Administrative fines

Without prejudice to the provisions of Articles 4 and 5 of this regulation, where a bank is in the violations defined in this regulation, the Central Bank may impose to the relevant bank the administrative fines.

Article 6 : Divulgation des violations

Le Conseil d'Administration, un administrateur ou un membre de la direction générale est tenu de signaler à la Banque Centrale toute violation de la loi bancaire, les règlements de sa mise en application, les directives et les decisions de la Banque Centrale et tout acte qui a affecté ou qui affectera négativement la banque.

Si la Banque Centrale découvre que le Conseil d'administration, un administrateur ou un membre de la direction générale a omis, ou a négligé de signaler à la Banque Centrale toute violation ou acte devant être signalé, la Banque Centrale peut imposer l'une des sanctions prévues dans l'article 5 du présent règlement.

Article 7: Amendes administratives

Sans préjudice des dispositions des articles 4 et 5 du présent règlement, lorsqu'une banque est reconnue coupable des violations définies dans le présent règlement, la Banque Centrale impose à la banque des amendes administratives y relatives.

Amakosa atuma habaho ihazabu y'ibihano byo mu rwego rw'ubutegetsi n'ibihano bijyane na byo biteganijwe ku mugereka w'aya mabwiriza.

Banki ishobora kujuririra Guverineri wa Banki Nkuru ku ihazabu y'amafaranga yaciwe mu gihe kitarenze iminsi irindwi (7) y'akazi ibarwa uhereye itariki yakiriye ibaruwa iyimenyesha icyo gihano. Icyemezo cya Guverineri ku bujurire nticyongera kujuririrwa.

Ingingo ya 8: Kwishyuza ihazabu yo mu rwego rw'ubutegetsi

Amafaranga akomotse kuri ibyo bihano yishyurwa Banki Nkuru bikozwe na banki yahanwe cyangwa, agakurwa nta mpaka kuri konti ya banki bireba, yafunguwe muri Banki Nkuru, bitaba ibyo hagakoreshwa ifatira-tambama ribanzirizwa n'inyandiko nteguza inyujijwe ku muhesha w'inkiko.

UMUTWE WA III: INGINGO ZISOZA

Ingingo ya 9: Ivanwaho ry'ingingo zinyuranyije n'aya mabwiriza rusange

Amabwiriza rusange Nº 03/2011 yerekeye ibihano by'amafaranga bihabwa amabanki avanyweho.

Violations resulting into administrative fines and their respective sanctions are specified in the appendix of this regulation.

The bank may appeal to the Governor on administrative fines charged within seven (7) working days counted from the date of receipt of the letter communicating the sanction. The Governor's decision on the appeal is final.

Article 8: Recovery of the administrative fines

The amount resulting from the penalties are payed by the bank voluntarly or recovered in the favour of the Central Bank through automatic debiting of the concerned bank's account opened in the Central Bank or through a garnishment upon simple summons notified by a bailiff.

CHAPTER III: FINAL PROVISIONS

Article 9: Repealing provisions

The regulation Nº 03/2011 on pecuniary sanctions applicable to banks is hereby repealed.

Les violations entraînant des amendes administratives et leurs sanctions respectives sont précisées dans l'annexe du présent règlement.

La banque peut faire recours auprès du Gouverneur contre toute amende administrative dans les 7 jours ouvrables à compter de la date de réception de la lettre lui notifiant la sanction. La décision du Gouverneur sur le recours est définitive.

Article 8: Recouvrement des amendes administratives

La somme provenant de ces sanctions est payée par la banque volontairement ou recouvrée en faveur de la Banque Centrale par débit automatique du compte de la banque concernée ouvert à la Banque Centrale ou, à défaut, par saisie-arrêt après simple sommation notifiée par l'huissier.

CHAPTER III : DISPOSITIONS FINALES

Article 9 : Disposition abrogatoire

Le règlement n Nº 03/2011 sur les sanctions pécuniaires applicables aux banques est abrogé.

Ariko, ibindi ibihano n'ihazabu byo mu rwego rw'ubutegetsi bitegangwa n'amabwiriza rusange n'amabwiriza ariko bitanyuranya n'aya mabwiriza bigumyeho.

Ingingo ya 10: Itegurwa n'isuzumwa ry'aya mabwiriza rusange

Aya mabwiriza rusange yateguwe, asuzumwa kandi yemezwa mu rurimi rw'Icyongereza.

Ingingo ya 11: Igihe aya mabwiriza rusange atangira gukurikizwa

Aya mabwiriza rusange atangira gukurikizwa ku munsi atangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Bikorewe i Kigali, ku wa 12/12 /2018

(sé)
RWANGOMBWA John
Guverineri

Hovewer, other administrative sanctions and fines provided in other Central Bank regulations and Directives that are not contradicting with this regulation remain valid.

Article 10: Drafting and consideration of this regulation

This regulation was prepared, considered and approved in English.

Article 11: Commencement

This regulation comes into force on the date of its publication in the Official Gazette of the Republic of Rwanda.

Done in Kigali, on 12/12/2018

(sé)
RWANGOMBWA John
Governor

Toutefois, autres sanctions et amendes administratives prévues dans d'autres règlements et directives de la Banque centrale qui ne sont pas en contradiction avec ce règlement restent valables.

Article 10 : Initiation et examen du présent règlement

Le présent règlement a été initié, examiné et approuvé en anglais.

Article 11 : Entrée en vigueur

Le présent règlement entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda.

Fait à Kigali, le 12/12/2018

(sé)
RWANGOMBWA John
Gouverneur

UMUGEREKA KU MABWIRIZA RUSANGE N° 2100 /2018 - 00010[614] YO KU WA 12/12/2018 YA BANKI NKURU Y'U RWANDA YEREKEYE IBIHANO N'IHAZABU BYO MU RWEGO RW'UBUTEGETSI BIHABWA AMABANKI

Imiterere y'ikosa	**Ihazabu n'ibindi bihano**
1. Kutamenyesha Banki Nkuru impinduka zigaragara zabaye, zerekeye ibisabwa mu kwemererwa.	Ihazabu ya 3 000 000 FRW kuri buri mpinduka ifatika itaramenyeshejwe Banki Nkuru.
2. Gukora imirimo yindi itari iyasobanuwe mu ruhushya ruyemerera gukora.	Ihazabu ya 3 000 000 FRW kuri buri murimo utarasabwe mu ruhushya
3. Kudashyikiriza Banki Nkuru inyandiko /raporo zisabwa n'amabwiriza rusange, amabwiriza, icyemezo, cyangwa gutanga raporo ituzuye cyangwa gutanga inyandiko zirimo amakosa.	Ihazabu ya 50 000 FRW kuri buri munsi w'ubukererwe ubarwa uhereye igihe raporo yagombaga gutangirwa no kuri buri nyandiko kugeza igihe inyandiko isabwa itangiwe, raporo yuzuye cyangwa inyandiko zikosoye hakurikijwe ubwoko bw'inyandiko ivugwa.
4. Kudasaba BNR kwemererwa gushyira mu mwanya ugize inama y'ubutegetsi cyangwa uri mu buyobozi bukuru bwa banki.	1 000 000 FRW kuri buri wese ugize inama y'ubutegetsi n'uri mu buyobozi bukuru bwa banki utarasabiwe kwemezwa.
5. Kwemerera guha cyangwa kwizeza guha umuntu umwe cyangwa umuntu ufitanye isano na banki avansi, inguzanyo cyangwa umwenda birenze igipimo ntarengwa cyagenwe.	1 000 000 FRW cyangwa 50% y'amafaranga mu gihe arenga igipimo ari hejuru ya 1 000 000 FRW Ikindi ni uko Banki Nkuru ishobora gutegeka ko hatangwa kimwe mu bihano bikurikira cyangwa kiyongera ku ihazabu: a. Guhita hishyurwa amafaranga arenga ku gipimo ntarengwa cyangwa gukata amafaranga arenga avanywe ku mari shingiro ya banki. b. Gukurikiza amategeko n'amabwiriza ku byerekeye ibisabwa bireba inguzanyo. c. Guhagarika by'agateganyo, cyangwa kuvanaho abakozi bo ku rwego rwo hejuru/abayobozi bemeje itangwa ry'iyo nguzanyo.
6. Guha inguzanyo, gutanga agatabo gashya ka sheki cyangwa gufungurira konti nshya umukiriya wakoze amakosa yerekeye sheki kandi ukiri mu bihano cyangwa utararangiza igihe cy'igihano giteganyijwe mu mabwiriza rusange yerekeye sheki zitazigamiwe.	- Ihazabu ya 1 500 000 FRW kuri buri gatabo gashya ka sheki cyangwa buri konti nshya ifunguwe. - Iyo ari inguzanyo, ihazabu ya 20% y'inguzanyo yatanzwe cyangwa yijejwe gutangwa.

	- Uretse iyo hazabu, Banki Nkuru ishobora no gukata iyo nguzanyo ku mari shingiro ya banki.
7. Kwanga kugaragaza: • Sheki itazigamiwe • Inyandiko nsenzeranyabwishyu itishyuwe cyangwa • Inyandiko yemeza inguzanyo	500 000 FRW
8. Kurenza ibipimo ntarengwa by'umutungo mu madovize.	Ihazabu ingana na 0,2% by'umutungo nyakuri warenze ku gipimo cy'amadovize buri munsi, ikosa rikomeje gukorwa. Banki Nkuru ishobora no gutegeka ko hafatwa kimwe mu bihano bikurikira cyangwa cyiyongera kuri iyo hazabu: - Guhagarika by'agateganyo banki kwemererwa kubika amadovize; - Guhagarika by'agateganyo banki kugira uruhare mu ihererekanywa ry'amadovize hagati y'amabanki; - Guhagarika by'agateganyo igikorwa cyo kwagura inguzanyo y'inyongera mu madovize; - Guhagarika ubucuruzi banki ikora mu kuvunja amadovize.
9. Kutubahiriza umubare w'amafaranga ntarengwa agenga ibitsa ry'amabanki.	Ihazabu ingana na 1/10 cya 1% ku munsi cy'amafaranga arenga ku gipimo ntarengwa. Hejuru y'iyo hazabu, Banki Nkuru itegeka banki guhita ikosora ibyo itubahirije.
10. Kutubahiriza umubare w'amafaranga ntarengwa n'ibibujijwe ku gushora imari mu migabane y'andi masosiyete y'ubucuruzi no mu mitungo itimukanwa.	1 000 000 FRW cyangwa 20% y'amafaranga mu gihe arenga igipimo ari hejuru ya 1 000 000FRW Uretse iyo hazabu, Banki Nkuru ishobora gutegeka iyo banki:

	- Kwivanaho amafaranga arenga ku gipimo ntarengwa mu gihe kitarenze icyo Banki Nkuru yagennye cyangwa; - Kongera imari shingiro y'inyongera mu gihe kitarenze icyo Banki Nkuru yagennye.
11. Kutihutira kumenyesha Banki Nkuru vuba bishoboka mu gihe kitarenze amasaha abiri (2) uhereye igihe havukiye ikibazo cyangwa uhereye igihe hagaragariye ko hari ikibazo kibangamiye umutekano w'ibijyanye n'ikoranabuhanga mu itangazabumenyi n'itumanaho.	Ihazabu ya 1 000 000 FRW kuri buri kibazo kitamenyekanishijwe.
12. Kudashyiraho umugenzuzi w'imari cyangwa kubangamira umugenzuzi w'imari mu gihe asohoza inshingano ze zo kugenzura imari	Ihazabu ya 1 000 000 FRW
13. Kudashyira neza inguzanyo mu byiciro no kutazigama amafaranga yo kuziba igihombo cy'inguzanyo (amafaranga azigamirwa inguzanyo rusange n'izihariye) hakurikijwe ibiteganywa n'amabwiriza rusange.	Banki Nkuru igomba gutegeka ko hahita hakosorwa ishyirwa mu byiciro, hakanateganywa n'umubare w'amafaranga y'ingoboka y'izo nguzanyo. Hejuru y'ibyo, Banki Nkuru ishobora: (1). Gutegeka ihagarikwa by'agateganyo cyangwa kuvanaho abakozi bakuru n'abayobozi. (2). Gukomanyiriza abakozi bakuru n'abayobozi bakoze amakosa kubona akazi mu rwego rw'imari mu gihe cy'imyaka itanu (5) cyangwa burundu. Mu gihe bidakosowe, 100 000 FRW buri munsi kugeza igihe bikosorewe
14. Gusiba inguzanyo zahawe umuntu ufitanye isano na banki bitabanje kwemerwa na Banki Nkuru	1 000 000 FRW kurI buri nguzanyo yasibwe Hejuru y'icyo cyemezo, Banki Nkuru ishobora gutegeka ihagarikwa ry'agateganyo cyangwa iyirukanwa ry'abakozi bakuru cyangwa abayobozi batanze uburenganzira bwo gusiba iyo nguzanyo
15. Kudasaba ingwate zemewe na Banki Nkuru y'u Rwanda ku nguzanyo zahawe abantu bafitanye isano na banki.	Ihazabu ingana na 20% by'inguzanyo yahawe abantu bafitanye isano na banki.

	Uretse iyo hazabu, Banki Nkuru igomba guhita itegeka itangwa ry'ingwate yemewe cyangwa kwishyura iyo nguzanyo.
16. Gutanga inguzanyo ku basaba inguzanyo bari mu cyiciro cy'abafite inguzanyo zitishyurwa neza	Ihazabu ingana na 20% y'igiteranyo cy'amafaranga y'inguzanyo yatanzwe. Uretse iyo hazabu, Banki Nkuru ishobora: - Guhagarika by'agateganyo cyangwa kwirukana abakozi bakuru n'abayobozi bakoze amakosa. - Gusaba banki kongera indi mari shingiro ingana n'umubare w'inguzanyo cyangwa gukata iyo nguzanyo ku mari shingiro y'iyo banki.
17. Gutanga inguzanyo hatubahirijwe ibipimo mu gutunga inguzanyo mu mafaranga y'amadevize(ibipimo by'umusaruro)	5% y'amafaranga yatanzwe Uretse iyo hazabu, Banki Nkuru ishobora: - Guhagarika by'agateganyo cyangwa kwirukana abakozi bakuru n'abayobozi bakoze amakosa. - Gusaba banki kongera indi mari shingiro ingana n'umubare w'inguzanyo cyangwa gukata iyo nguzanyo ku mari shingiro y'iyo banki.
18. Kudatangaza ibiciro by'ibipimo n'amafaranga bikurikizwa ku bikorwa bya banki cyangwa kutamenyesha rubanda na Banki Nkuru y'u Rwanda impinduka zakozwe ku bipimo no ku mafaranga bikurikizwa ku bikorwa bya banki.	Ihazabu ingana na 500 000 FRW.
19. Gufungura ahantu hashya ho gukorera banki itabanje kubyemererwa na Banki Nkuru y'u Rwanda nk'uko bisabwa mu mabwiriza rusange.	Ihazabu ingana na 1 000 000 FRW kuri buri hantu banki yatangiye gukorera, itabyemerewe
20. Gufunga aho ikorera itabanje kubyemererwa na Banki Nkuru y'u Rwanda nk'uko bisabwa mu mabwiriza rusange.	Ihazabu ingana na 1 000 000 FRW
21. Kutavanaho amatangazo yose cyangwa ibimenyetso bigaragara, bifitanye isano n'aho banki yahoze ikorera.	Ihazabu ingana na 100 000 FRW buri munsi.

22. Kugira uruhare mu cyamunara yo kubika amafaranga.	Ihazabu ingana na 1% y'igiteranyo cy'amafaranga abitse yavuye muri iyo cyamunara. Cyangwa se, uretse iyo hazabu, Banki Nkuru ishobora kubuza iyo banki kwemera kwakira andi mafaranga abitswa mu gihe igennye.
23. Banki itarasheshe amasezerano y'intumwa yishoye mu bikorwa bibujijwe cyangwa bitemewe n'amategeko.	Ihazabu ingana na 1 000 000 FRW kuri buri masezerano atarasheshwe
24. Kudakurikiza ibisabwa nibura ku bipimo by'amafaranga abitse ahoraho bisabwa hakurikijwe ibiteganywa n'amabwiriza rusange yerekeye amafaranga abitse.	Ihazabu ingana na 1/10 cya 1% kuri buri munsi ikosa ryo kudakurikiza ibisabwa rikomeje gukorwa.
25. Kudatangaza buri gihembwe na buri mwaka inyandiko z'imari zakorewe igenzura mu gihe ntarengwa cyagenwe hakurikijwe amabwiriza.	Ihazabu ingana na 100 000 FRW kuri buri munsi w'ubukererwe
26. Kudatangaza ku buryo buhoraho amakuru y'ibaruramari ryagenzuwe ku rubuga rwa banki, kuyamanika ahantu hatitaruye mu gice cyagenewe rubanda cy'ahantu h'ingenzi banki ikorera, mu mashami yayo no mu tundi dushami.	Ihazabu ingana na 100 000 FRW kuri buri munsi w'ubukererwe
27. Ukora ibibujijwe mu kwishyura inyungu ku migabane	Ihazabu ingana na 20% by'inyungu ku migabane zagabanywe Cyangwa hejuru y'iyo hazabu, Banki Nkuru ishobora: - Gutanga amabwiriza ko hagaruzwa inyungu zose ku migabane, amafaranga yishyuwe cyangwa ayagabanywe. - Gutegeka kuvana ku mirimo yabo cyangwa guhagarikwa by'agateganyo abayobozi n'abakozi bakuru batanze uburenganzira ko ayo mafaranga yishyurwa.
28. Gutinda kwishyura amafaranga y'igenzura rya buri mwaka rikorerwa banki yahawe uruhushya rwo gukora	Ihazabu ya 100 000 FRW kuri buri munsi w'ubukererwe.
29. -Kudashyira mu bikorwa imyanzuro ya raporo y'isuzuma Mu gihe cyagenwe muri gahunda yo kuzishyira mu bikorwa	Ihazabu ingana na 100 000 FRW kuri buri mwanzuro

-Kudashyira mu bikorwa imyanzuro y'inama mu gihe cyagenwe.	Ihazabu ingana na 100 000 FRW kuri buri mwanzuro Hejuru y'iyo hazabu, Banki Nkuru ishobora kwihanangiriza, guhagarika by'agateganyo cyangwa kwirukana abagize ubuyobozi bukuru bwa banki cyangwa Inama y'Ubutegetsi bashinzwe gushyira mu bikorwa iyo myanzuro.
30. Kutubahiriza ibindi biteganyijwe mu mabwiriza rusange, amabwiriza n'ibyemezo byafashwe na Banki Nkuru bidakubiye muri aya mabwiriza rusange cyangwa andi mabwiriza	Ihazabu ya 1 000 000 FRW

Bibonywe kugira ngo byomekwe ku mabwiriza rusange N° 2100 /2018 - 00010[614] yo ku wa 12/12/2018 ya Banki Nkuru y' u Rwanda yerekeye ibihano n'ihazabu byo mu rwego rw'ubutegetsi bihabwa amabanki.

Kigali, ku wa 12/12 /2018

(sé)
RWANGOMBWA John
Guverineri

APPENDIX TO REGULATION OF THE NATIONAL BANK OF RWANDA N° 2100 /2018 - 00010[614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA ON ADMINISTRATIVE SANCTIONS AND FINES APPLICABLE TO BANKS

Nature of violation	Fines and other corrective measures
1. Failure to notify to the National Bank of Rwanda about any material changes in initial licensing conditions	Fine of FRW 3,000,000 per each case of material change not notified to Central Bank.
2. Engaging in activities other than those specified in the license.	Fine of FRW 3,000,000 for each activity
3. Failure to submit to the Central Bank documents/reports required by any regulation, directive, instruction, decision; or submitting an incomplete report or submitting erroneous documents	Fine of FRW50,000 per day of delay counted from the due date of reporting and per document until submission of required document, a complete report or corrected documents as may be the case.
4. Failure to seek NBR's approval of the appointed member of the Board of Directors or senior manager.	FRW 1,000,000 per each unapproved member of Board of Directors and/or a senior Manager.
5. Granting or promising to grant to a single person or related parties, an advance, credit facility or commitment which is more than the prescribed limits.	FRW 1,000,000 or 50% of the excess loan granted or promised in case the excess exceeds FRW 1,000,000 Alternatively, the Central Bank may order any of the following sanctions or in addition to fine: a. Immediate repayment of the excess over the limit or deduct the excess from capital of the bank; b. Regularization of any preferential terms of the loan; c. Suspension, or removal of officers/directors who authorized the credit facility.
6. Grant a credit facility, provide a new cheque book or open a new bank account to a cheque defaulter who is under sanctions or who has not completed the sanction period stipulated under the regulations relating to bouncing cheques.	- Fine of FRW 1,500,000 for every new cheque book or new bank account opened. - In case of credit facility, a fine of 20% of the loan granted or promised to grant. - In addition to fines, the Central Bank may deduct the credit facility from bank's capital.

7. Failure to declare: • Bouncing cheque • any unpaid promisory note or • unpaid letter of credit	FRW 500,000
8. Exceeding the foreign exchange open position limits	Fine of 0.2% of the excess net open position per day on which the contravention continues. Alternatively, the Central Bank may order any of the following sanctions or in addition to fine: - Suspend the bank from accepting foreign exchange deposits; - Suspend the bank from participating on inter-bank foreign exchange; - Suspend extension of additional foreign denominated credit facility; - Suspend the bank's foreign exchange trading.
9. Failure to observe the limits on banking placements;	Fine of 1/10 of one percent (1%) per day of the amount in excess of the limit. In addition to the fine, the Central Bank shallorder the bank to immediately regularize the non- compliance.
10. Failure to observe limits and restrictions on investments in shares of other companies and immovable properties.	FRW 1,000,000 or 20% of the excess loan granted or promised in case the excess exceeds FRW 1,000,000 In addition to the fine, the Central Bank may order the bank: - To dispose of the excess over the limit within a time period specified by the Central Bank or; - To increase capital of the bank within a time period specified by the Central Bank.
11. Failure to notify Central Bank as promptly as possible within a period not exceeding two (2) hours from the	Fine of FRW 1,000,000 for each un-notified incident.

	occurrence of the incident or from a determination that a cybersecurity incident has occurred	
12.	Failure to appoint a financial auditor or knowingly obstructing the auditor in carrying out his/her duty of auditing	Fine of FRW 1,000,000
13.	Failure to correctly classify credit facilities and constitute credit loss reserves (general and specific loans provisions) in accordance with the provisions of the regulation	The Central Bank shall order immediate rectification of loan classification and provisions. In addition, the Central Bank may: - Order suspension or removal of the offending officers or directors. - Bar the offending officers or directors from employment in financial sector for 5 years In case of non rectification, FRW 100,000 for each until the rectification
14.	Writing off of loans to related party without prior approval of the Central Bank	FRW 1,000, 000 for each written off loan In addition, the Central Bank may order suspension or dismiss officers or directors who authorized the write off;
15.	Failure to require collaterals acceptable by National Bank of Rwanda on loans and commitments granted to bank's related parties.	Fine of 20% of the loan granted to related party. In addition to the fine, the Central Bank shall order immediate delivery of acceptable collateral or repayment of the loan.
16.	Granting loans to borrowers classified in non-performing categories.	Fine of 20% of total amount of loans granted. In addition to the fine, the Central Bank may: - Suspend or dismiss offending officers or directors. - Call for additional capital equal to the loan amount or deduct the loan from the capital of the bank.
17.	Granting loan in violation of foreing currency lending limits(income stream limits)	5% of of the total amount of loan granted In addition to the fine, the Central Bank may: - Suspend or dismiss offending officers or directors.

	- Call for additional capital equal to the loan amount or deduct the loan from the capital of the bank.
18. Failure to publish tariffs of rates and fees applicable to their operations or failure to inform the public and the National Bank of Rwanda of any changes made to the rates and fees applicable to operations of the bank	Fine of FRW 500,000.
19. Opening a new place of business without prior approval of the National Bank of Rwanda required under the regulation.	Fine of FRW 1,000,000 for each new place of business that was not approved.
20. Closing any place of business without prior approval of the National Bank of Rwanda required under the regulation.	Fine of FRW 1,000,000
21. Failure to remove all advertisements or visible signals related to the former place of business.	Fine of FRW 100,000 per day of delay.
22. Engaging in deposits auctioning.	Fine of 1% of the total deposit amount of the deal. Alternatively or in addition to the fine, the Central Bank may prohibit the bank from accepting further deposits for a specified period.
23. Bank that has not terminated a contract of an agent who was involved in prohibited or illegal activities	Fine of FRW 1,000,000 for each contract that was not terminated
24. Failure to maintain the minimum requirement of liquidity ratios required under the provisions of the Liquidity regulation.	Fine of one- tenth of one percent of the deficiency for every day on which the deficiency continues.
25. Failure to publish quarterly and annual audited financial statements within the deadlines set out under regulation.	Fine of FRW 100,000 per day of delay
26. Failure to continuously, publish the audited financial statements on the bank's website, in a conspicuous position in the public part of its principal place of business, in its branches and outlets.	Fine of FRW 100,000
27. Failure to comply with restrictions on payment of dividends	Fine equal to 20% of dividend distributed Alternatively or in addition, the Central Bank may: - Direct recall of all the dividends, payments or distribution made.

	- Order removal or suspension of directors and officers who authorized the payments.
28. Delay to pay annual supervision fee by licensed bank	Fine of FRW 100, 000 per day of delay.
29. -Failure to implement on-site examination recommendations as per the action plan deadline -Failure to implement prudential meeting resolutions within the set deadline.	Fine of FRW 100,000 per each recommendation Fine of FRW 100,000 per each decision In addition to fine, the Central Bank may also issue warning, suspend or dismiss member (s) of senior management or Board in charge of implementing the resolutions.
30. Violation of any other provisions of the regulation, directive, instructions and decisions of the Central bank not specified in this regulation.	A fine of FRW 1,000,000

Seen to be annexed to the regulation n° 2100 /2018 - 00010[614] of 12/12/2018 of the Nationale Banque of Rwanda on administrative sanctions and fines applicable to banks.

Kigali, on 12/12/2018

(sé)
RWANGOMBWA John
Governor

ANNEXE AU REGLEMENT N° 2100 /2018 - 00010[614 DU 12/12/ 2018 DE LA BANQUE NATIONALE DU RWANDA RELATIF AUX SANCTIONS ET AMENDES ADMINISTRATIVES APPLICABLES AUX BANQUES

Nature of violation	**Amendes et d'autres mesures correctives**
1. Défaut de notification à la Banque Centrale de tout changement important relatif aux conditions initiales d'agrément	Amende de 3.000.000 FRW pour chaque cas non notifié à la Banque Centrale.
2. Entreprendre une activité commerciale outre que celle spécifiée dans la licence.	Amende de 3.000.000 FRW pour chaque telle activité.
3. Défaut de soumettre à la Banque Centrale des documents ou rapports exigés par un règlement ou une instruction, une directive, une décision; ou soumettre un rapport incomplet ou soumettre des documents erronés.	Amende de 50.000 FRW par jour de retard à compter de la date limite de déclaration et par document jusqu'à la présentation du document requis, du rapport complet ou des documents corrigés, selon le cas.
4. Défaut de demander l'approbation de la BNR avant la nomination d'un membre du conseil d'administration ou de la Direction	1.000.000 FRW par chaque membre non approuvé
5. Octroi ou promesse d'accorder à une seule personne ou à des parties liées, une avance, un crédit ou un engagement qui est supérieur aux limites prescrits.	1.000.000 FRW ou 50% de l'excédent sur la limite quand l'excédent est de plus d'un million de FRW En outre, la Banque Centrale peut ordonner l'une des sanctions suivantes en plus de l'amende : a. Remboursement immédiat de l'excédent sur la limite ou déduction de l'excédent du capital de la banque. b. Régularisation des termes et conditions préférentiels du prêt. c. Suspension ou révocation des dirigeants / administrateurs ayant autorisé la facilité de crédit.
6. Octroyer une facilité de crédit, donner un nouveau chéquier ou ouvrir un nouveau compte à un client qui est sous le régime des sanctions ou qui n'a pas épuisé la période de sanction stipulée dans des règlements relatifs aux chèques sans provision.	- Amende de 500.000 Frw pour chaque nouveau chéquier ou nouveau compte bancaire ouvert. - En cas de facilité de crédit, une amende de 20% du prêt accordé ou promis d'être accordé. - En plus des amendes, la Banque Centrale peut déduire le montant de la facilité de crédit du capital de la banque
7. Défaut de déclarer : • Tout chèque sans provision • Tout effet impayé	500.000 FRW

• Toute lettre de crédit impayé	
8. Dépassement par une banque des limites relatives à la position nette de change	Amende de 0,2% de la position ouverte nette excédentaire par jour sur laquelle la contravention se poursuit. Autrement, la Banque Centrale peut ordonner l'une des sanctions suivantes ou en plus de l'amende: - Suspendre la banque d'accepter des dépôts en devises étrangères; - Suspendre la banque de participer à des opérations de change interbancaires; - Suspendre l'extension de la facilité de crédit additionnelle libellée en devises étrangères; - Suspendre les opérations de change de la banque
9. Non-respect des limites prescrites par la réglementation sur les placements bancaires	Amende égale à un dixième d'un pour cent (1%) par jour du montant en dépassement de la limite. En plus de l'amende, la Banque Centrale ordonne à la banque de régulariser immédiatement la non-conformité.
10. Non-respect des limites et des restrictions sur les investissements en actions d'autres sociétés et biens immobiliers.	1,000,000 FRW ou 20% de l'excédent sur la limite quand l'excedent est de plus d'un million de FRW. En plus de l'amende, la Banque Centrale peut ordonner à la banque : - De vendre l'excédent sur la limite dans le délai spécifié par la Banque Centrale ou ; - D'ajouter des capitaux supplémentaires dans la banque dans le délai spécifié par la banque.
11. Défaut d'aviser la Banque Centrale le plus rapidement possible dans un délai n'excédant pas deux (2) heures à compter de la survenance de l'incident ou de la constatation d'un incident de cyber sécurité	Amende de 1.000.000 FRW pour chaque incident non notifié.
12. Défaut de nommer un auditeur externe ou de faire sciemment obstruction à l'auditeur dans l'accomplissement de ses fonctions d'auditeur	Amende de 1.000.000 FRW.
13. Défaut de classer correctement des facilités de crédit et de constituer des réserves pour pertes de crédit (provisions générales et spécifiques pour les prêts) conformément aux dispositions du règlement	La Banque Centrale ordonne la rectification immédiate de la classification des prêts et des provisions. En outre, la Banque Centrale peut: (1). Ordonner la suspension ou la révocation des fonctionnaires ou des administrateurs fautifs.

	(2). Interdire les fonctionnaires ou les dirigeants fautifs d'occuper un emploi dans le secteur financier pendant cinq (5) ans. En cas de non rectification, 100,000 FRW pour chaque jour jusqu'à la rectification
14. Annulation de prêts à des parties liées sans l'approbation préalable de la Banque Centrale	1,000,000 FRW chaque crédit radié ; En plus de cette injonction, la Banque Centrale peut ordonner la suspension ou la révocation des fonctionnaires ou des administrateurs qui ont autorisé la radiation ;
15. Défaut d'exiger des garanties acceptables par la Banque Nationale du Rwanda sur les prêts et engagements accordés aux parties liées de la banque.	Amende de 0,5% du prêt accordé à une partie liée. En plus de l'amende, la Banque Centrale doit ordonner la livraison immédiate d'une garantie acceptable ou le remboursement du prêt.
16. Octroi de prêts à des emprunteurs classés dans des catégories non performantes.	Amende de 20% du montant total des prêts accordés. En plus de l'amende, la Banque Centrale peut : - Suspendre ou révoquer les fonctionnaires ou administrateurs fautifs. - Procéder à l'appel de fonds supplémentaires égal au montant du prêt ou de déduire le prêt du capital de la banque.
17. Octroi d'un prêt en violation des limites de prêt en monnaie étrangère (limite de flux de revenus)	5% du montant total du prêt consenti En plus de l'amende, la Banque Centrale peut : - Suspendre ou révoquer les fonctionnaires ou administrateurs fautifs. - Procéder à l'appel de fonds supplémentaires égal au montant du prêt ou de déduire le prêt du capital de la banque.
18. Défaut de publication des tarifs des taux et frais applicables à leurs opérations ou omission d'informer le public et la Banque Nationale du Rwanda de tout changement apporté aux tarifs et frais applicables aux opérations de la banque	Amende de 500.000 FRW.
19. Ouverture d'un nouvel emplacement d'affaires sans l'approbation préalable de la Banque Nationale du Rwanda comme requise par le règlement.	Amende de 1.000.000 FRW pour un tel emplacement non approvė,

20. Fermeture de tout établissement sans l'accord préalable de la Banque Nationale du Rwanda exigé par le règlement.	Amende de 1.000.000 FRW
21. Défaut de supprimer toutes les publicités ou signaux visibles liés à l'ancien établissement.	Amende de 100.000 FRW par jour.
22. S'engager dans la mise aux enchères des dépôts.	Amende de 1% du montant total du dépôt de la transaction. En plus de l'amende, la Banque Centrale peut interdire à la banque d'accepter d'autres dépôts pendant une période déterminée.
23. Une banque qui n'a pas annulé des contrats avec ses agents qui se seraient livrés à des activités interdites ou illégales	Amende de 1 000 000 FRW pour chaque agent dont le contrat n'a pas été terminé
24. Défaut de maintenir l'exigence minimale de ratios de liquidité requise en vertu des dispositions du règlement sur les liquidités	Amende d'un dixième d'un pour cent du déficit pour chaque jour où le déficit se poursuit.
25. Défaut de publier des états financiers trimestriels et annuels audités dans les délais prévus par règlement	Amende de 100.000 FRW par jour de retard
26. Défaut de publication continue des états financiers audités sur le site Web de la banque, dans un emplacement visible dans la partie ouverte au public de son principal établissement, dans ses succursales et points de vente	Amende de 100 000 FRW
27. Non-respect des restrictions sur le paiement des dividendes	Amende égale à 20% des dividendes distribuées En plus de cette amende, la Banque Centrale peut : - Faire rentrer directement toutes les dividendes, les paiements ou la distribution effectuée. - Ordonner la révocation ou la suspension des administrateurs et des fonctionnaires ayant autorisé les paiements.
28. Retard à payer des frais de supervision annuels par une banque agréée	Amende de 100.000 FRW par jour de retard
29. - Defaut de mise en œuvre de recommandations du rapport de supervision dans delai indique dans le plan d'action	Amende de 100.000 FRW pour chaque recomendation

- Defaut de mise en oeuvre de résolutions prudentielles des réunions dans les délais impartis	Amende de 100.000 FRW pour chaque decision En plus de l'amende, la Banque Centrale peut également émettre une mise en garde, suspendre ou révoquer un ou plusieurs membres de la direction générale ou du conseil d'administration chargés de mettre en œuvre les résolutions.
30. Violation de toutes les autres dispositions du règlement, des directives, des instructions et décisions de la Banque Centrale non spécifiées dans le présent règlement	Une amende de 1.000.000 FRW

Vu pour être annexé au règlement n° 2100 /2018 - 00010[614] du 12/12/2018 de la Banque Natinale du Rwanda relatif aux sanctions et amendes administratives applicables aux banques.

Kigali, le 12/12/2018

(sé)
RWANGOMBWA John
Gouverneur

AMABWIRIZA RUSANGE Nº 2100 /2018 - 00011[614] YO KU WA 12/12/2018 YA BANKI NKURU Y'U RWANDA AGENGA IBIGO BY'IMARI BIGURIZA , BITAKIRA AMAFARANGA YA RUBANDA	**REGULATION Nº 2100 /2018 - 00011[614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA GOVERNING NON DEPOSIT TAKING LENDING FINANCIAL INSTITUTIONS**	**REGLEMENT Nº 2100 /2018 - 00011[614] DU 12/12/2018 DU 12/12/2018 REGISSANT LES INSTITUTIONS FINANCIERES DE CREDITS NE RECEVANT PAS DES FONDS DU PUBLIC**
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IRANGASHINGIRO

Ishingiye ku Itegeko no48/2017 ryo ku wa 23/09/2017 rigenga Banki Nkuru y'u Rwanda, cyane cyane mu ngingo zaryo iya 6, iya 8 n'iya 10;

Banki Nkuru y'u Rwanda, mu

ngingo zikurikira yitwa "Banki Nkuru" Itegetse:

UMUTWE WA I: INGINGO RUSANGE

Ingingo ya mbere: Icyo aya mabwiriza agamije

Aya mabwiriza rusange agamije gushyiraho uburyo bwo kugenzura imikorere y'Ibigo by'Imari biguriza ariko bitakira amafaranga ya rubanda.

Ingingo ya 2: Ibirebwa n'aya mabwiriza

Ibirebwa n'aya mabwiriza bigarukira ku byiciro by'ubuhuza mu rwego rw'imari

REGULATION No 2100 /2018 - 00011[614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA GOVERNING NON DEPOSIT TAKING LENDING FINANCIAL INSTITUTIONS

PREAMBLE

Pursuant to the Law no48/2017 of 23/09/2017 governing the National Bank of Rwanda, especially its articles 6, 8 and 10;

The National Bank of Rwanda hereinafter referred to as the "Central Bank" decrees:

CHAPTER I: GENERAL PROVISIONS

Article One: Purpose of this Regulation

This Regulation aims at putting in place a proportionate regulatory regime for Non-Deposit Taking Lending Financial Institutions.

Article 2: Scope of this Regulation

The scope of this regulation is limited to segments of financial intermediation that are

REGLEMENT No 2100 /2018 - 00011[614] DU 12/12/2018 DU 12/12/2018 REGISSANT LES INSTITUTIONS FINANCIERES DE CREDITS NE RECEVANT PAS DES FONDS DU PUBLIC

PREAMBULE

Vu la loi n° 48/2017 du 23/09/2017 régissant la Banque Nationale du Rwanda, spécialement en ses articles 6, 8 et 10;

La Banque Nationale du Rwanda, ci-après dénommée la «Banque Centrale» édicte:

CHAPITRE I: DISPOSITIONS GENERALES

Article premier: Objet du présent règlement

Le présent règlement a pour objet de mettre en place un régime réglementaire proportionné des institutions financières de crédits mais qui ne reçoivent pas des fonds du public.

Article 2: Champ d'application

Le champ d'application du présent règlement se limite aux segments de l'intermédiation bidateganyijwe mu yandi mategeko n'amabwiriza asanzweho. Aya mabwiriza ntareba abacuruzi bagurisha serivisi zabo ku bwishyu bahawe mbere.

Ingingo ya 3: Ubusobanuro bw'amagambo

Muri aya amabwiriza rusange, amagambo akurikira asobanura

1° **Ibigo by'Imari biguriza bitakira amafaranga ya rubanda (NDFIs):** ikigo cyose gifite ubuzima gatozi gikora ku buryo buhoraho kandi kibanda kuri serivisi z'imari zo mu bwoko bwa serivisi z'imari zo gutanga imyenda ariko zitakira amafaranga ya rubanda cyangwa serivisi z'imari zijyana na zo;

2° **serivisi z'imari zitarimo kubika amafaranga ya rubanda**: serivisi z'inguzanyo gusa, serivisi zitera inkunga ubwishingizi bw'imitungo itimukanwa, ingwate ku nguzanyo, serivisi zo gutanga inkunga y'imari, serivisi zo gucuruza imyenda yishyurwa, serivisi zo kwishyuza n'izindi serivisi z'imari Banki Nkuru ishobora kugena ko zateza ingorane ukurikije uko urwego rw'imari ruhagaze;

not covered in other existing legal and regulatory frameworks. It does not cover sellers that sell their products on differed payment.

Article 3: Definitions

In this Regulation, the following terms means:

1° **Non-Deposit Taking Lending Financial Institutions (NDFIs):** any legal entity that regularly and principally performs financial services in the form of non-deposit taking lending financial services or related financial services;

2° **non-deposit taking financial services:** credit services only, mortgage finance services, credit guarantees, refinancing services, factoring services, debt collection services and other financial services that the Central Bank may qualify as posing systemic risk to the financial sector stability;

financière qui ne sont pas couverts dans d'autres cadres juridiques et réglementaires existants. Il ne couvre pas les vendeurs qui vendent leurs produits sur un paiement différé.

Article 3: Définitions

Dans le présent règlement, les termes ci-après ont les signifient :

1° **Institutions financières des credits qui ne reçoivent pas des fonds du public**: toute entité juridique qui exécute régulièrement et principalement des services financiers sous la forme de services financiers des crédits mais qui ne reçoivent pas des fonds du public ou de services financiers connexes;

2° **services financiers excluant les dépôts du public**: services de crédit exclusivemnt, services de financement hypothécaire, garanties de crédit, services de refinancement, services d'affacturage, services de recouvrement et autres services financiers que la Banque Centrale peut qualifier de risques systémiques pour la stabilité du secteur financier;

3° **serivisi z'inguzanyo gusa:** ubucuruzi bwo gutanga inguzanyo zaba izishingiwe cyangwa izitishingiwe;

4° **ikigo cy'ubucuruzi gitanga inkunga y'amafaranga**: ikigo cy'ubucuruzi kigamije kubonera umuti ikibazo cy'ibura ry'amafaranga mu mabanki, ibigo by'imari iciriritse, n'ibigo by'imari bitari amabanki gitanga inguzanyo zitewe inkunga hagamijwe kongera inguzanyo bitanga cyangwa ubushobozi bwabyo mu bucuruzi;

5° **ubucuruzi bw'imyenda yishyurwa:** umuhuza mu rwego rw'imari ugura imyenda mu kigo. Ahanini umucuruzi wo kwishyuza imyenda ni we nkomoko y'amafaranga wemera kwishyura ikigo agaciro k'impamyabuguzi, havanywemo igabanywa ry'umwenda kugira ngo haboneke igihembo n'andi mafaranga yishyurwa.

6° **ingwate ku nguzanyo:** ni ingwate akenshi iteganya ubwishyu bwihariye ku'berewemo umwenda iyo ugomba kumwishyura ananiwe kwishyura umwenda amubereyemo;

7° **ikigo gitanga inguzanyo cyangwa inkunga y'amafaranga:** bisobanura ikigo gikora nk'umucungamari ku rundi ruhande udafite aho abogamiye

3° **credit services only**: a business of granting loans either secured or unsecured;

4° **refinancing business:** business aimed at addressing the liquidity shortage in banks, in microfinance institutions and in non-bank financial institutions by providing subsidized loans to increase their lending or business capacity;

5° **factoring:** a financial intermediary that purchases receivables from an institution. A factor is essentially a funding source that agrees to pay the institution the value of the invoice less a discount for commission and fees.

6° **credit guarantees:** is a guarantee that often provides for a specific remedy to creditor if his debtor does not return his debt;

7° **loan or financing agency business:** means an institution that acts as a neutral third party administrator between the borrower and its lenders,

3° **services de crédit uniquement:** entreprise commerciale consistant à accorder des prêts soit garantis ou non garantis;

4° **entreprise commerciale de refinancement:** activité commerciale visant à remédier à la pénurie de liquidités dans les banques, les institutions de microfinance et les institutions financières non bancaires en accordant des prêts subventionnés pour accroître leurs prêts ou leurs capacités commerciales;

5° **affacturage:** un intermédiaire financier qui achète des créances auprès d'une institution. Un marchand-commissionnaire est essentiellement une source de financement qui accepte de payer à l'institution la valeur de la facture, moins un rabais pour les commissions et les frais.

6° **garanties de crédit**: est une garantie qui prévoit souvent un remboursement spécifique au créancier si son débiteur ne lui paie pas sa dette;

7° **entreprise de prêt ou de financement:** une institution qui agit en tant qu'administrateur tiers neutre entre l'emprunteur et ses prêteurs, uhuza uwagurijwe n'abamugurije, wishingira ayo masezerano mu ipfundikirwa ryayo cyangwa nyuma yaho, nk'umuhuza w'uzungura ;

8° **ikigo gitanga amafaranga y'ingwate ku mutungo utimukanwa:** gutanga inguzanyo y'amafaranga yo kugura inyubako zo gucumbikamo cyangwa z'ubucuruzi atangirwa ingwate y'umutungo utimukanwa ku mitungo yatewe iyo nkunga;

9° **serivisi zo kwishyuza imyenda:** igikorwa cy'ubucuruzi bwo kwegeranya no kwishyuza imyenda mu izina ry'utanga serivisi z'imari

10° **umunyamigabane ukomeye:** umugabane muri NDFI, uhagarariye ku buryo buziguye cyangwa butaziguye, nibura atanu ku ijana (5%) by'imari shingiro bwite cyangwa uburenganzira bwo gutora, cyangwa utuma nyirawo agira ijambo rikomeye mu ifatwa ry'ibyemezo byerekeye imicungire y'iyo NDFI;

11° **ubuyobozi:** abakozi bo mu buyobozi bari ku rwego rwo hejuru /abakozi bakuru ba NDFI. Abayobozi ni:

a. Umuyobozi Mukuru (CEO)/ (MD);

supporting a deal either at closing or later, as a successor intermediary ;

8° **mortgage finance institution:** lending funds for acquisition of residential and commercial property which are principally secured by mortgages on the financed properties ;

9° **debt collection services:** business of collecting and recovering loans on behalf of a financial service provider;

10° **significant shareholder:** a shareholding in a NDFI that, directly or indirectly, alone or in conjunction with others, represents at least five percent (5%) of the capital or voting rights, or that makes it possible to exercise a significant influence over decisions related to the management of that NDFI;

11° **senior management:** the management personnel which are the high-level/key executive managers of the NDFI. These are:

a. the Chief Executive Officer (CEO)/Managing Director (MD);

appuyant une transactionà sa clôture ou ultérieurement, en tant qu'intermédiaire du successeur;

8° **institution de crédit hypothécaire:** fonds de prêt pour l'acquisition de biens immobiliers résidentiels et commerciaux principalement garantis par des hypothèques sur les immeubles financés;

9° **services de recouvrement de dettes :** activité commerciale de collecte et de recouvrement de prêts pour le compte d'un prestataire de services financiers;

10° **actionnaire important**: une participation dans une NDFI qui, directement ou indirectement, seule ou conjointement avec d'autres, représente au moins cinq pour cent (5%) du capital ou des droits de vote, ou qui permet d'exercer une influence notable sur les décisions liées à la gestion de cette NDFI;

11° **direction:** le personnel de la direction, qui est composé de fonctionnaires de haut niveau / de cadres de la NDFI. Ceux-ci sont:

a. Le Directeur Général DG)/);

b. Abayobozi bo ku rwego rwo hejuru batanga raporo ku Nama y'Ubutegetsi cyangwa Komite z'Inama y'Ubutegetsi;
c. Abakozi bo ku rwego rwo hejuru batanga raporo ku Muyobozi Mukuru (CEO)/ (MD).

12° **isuzumiro**: icyumba gifunze, kiri ku muyoboro wa mudasobwa, aho abantu bakirimo bashobora gusuzumira igicuruzwa cyabo, serivisi cyangwa umuti w'ikibazo haseguriwe iyubahirizwa ry'ibisabwa muri aya mabwiriza;

b. senior executives reporting to the Board or to the Board Committees; and
c. senior executives managers reporting to the Chief Executive Officer (CEO)/Managing Director (MD);

12° **sandbox:** a live, contained environment in which participants may test their product, service or solution subject to the requirements under this Regulation;

b. les cadres supérieurs rapportant au Conseil d'administration ou des Comités du Conseil d'Administration; et
c. des Cadres Supérieurs rapportant au Directeur Général (DG).

12° **sandbox**: environnement en direct et confiné dans lequel les participants peuvent tester leur produit, service ou solution sous réserve des exigences du présent règlement;

<u>Ingingo ya 4</u>: Kwita by'umwihariko kuri NDFI zikora mu rwego rwa serivisi z'ubukode-gurisha

Ibigo (NDFIs) bikorera mu rwego rwa serivisi z'ikodesha gurisha bigomba kubahiriza itegeko rigenga ibikorwa by'ikodeshagurisha mu Rwanda n'amabwiriza arishyira mu bikorwa.

<u>Article 4</u>: Special treatment for NDFIs operating in leasing sector

The NDFIs carrying out finance lease services shall comply with the law governing finance lease operations in Rwanda and it is implementing Regulations.

<u>Article 4:</u> Traitement spécial pour les NDFI opérant dans le secteur du credit-bail

Les NDFIs octroyant les services de credit – bail doivent respecter la loi régissant les opérations du credit - bail au Rwanda et ses règlements d'application.

<u>UMUTWE WA II:</u> KWEMERERWA

<u>Ingingo ya 5:</u> Icyemezo cyo gukora serivisi z'imari zo kutakira amafaranga ya rubanda

Umuntu wese wifuza gutanga serivisi z'imari zitarimo kubika amafaranga ya rubanda abiherewe icyemezo na Banki Nkuru.

<u>CHAPTER II</u>: LICENSING

<u>Article 5:</u> Licence to carry out non-deposit taking financial services

Any person intending to carry out non-deposit taking financial services shall the license from the Central Bank.

<u>CHAPITRE II:</u> AGREMENT

<u>Article 5:</u> Agrément pour exercer les services financiers ne recevant pas de dépôts

Toute personne desirant exércer les services financiers excluant les dépôts du public sans agrément délivré par la Banque Centrale.

<u>Ingingo ya 6</u>: Gusaba kwemererwa

Buri dosiye yose isaba icyemezo igomba gushyikirizwa mu nyandiko Banki Nkuru hakurikijwe Umugereka wa 1 w'aya mabwiriza rusange kandi igomba kuba iherekejwe n'ibi bikurikira:

1° kopi y'umwimerere y'inyandiko shingiro n'iy'amategeko shingiro hamwe na kopi y'icyemezo cy'ishingwa ry'isosiyete y'ubucuruzi cyangwa cy'iyandikisha;

2° amafaranga ya dosiye adasubizwa angana n'ibihumbi mirongo itanu by'amafaranga y'u Rwanda (FRW 50.000);

3° inyandiko yuzujwe neza nk'uko biteganywa ku mugereka wa 2 w'aya mabwiriza;

4° inyandiko bwite yuzujwe neza nk'uko biteganywa ku mugereka wa 3 w'aya mabwiriza;

5° raporo y'ibishobora gukorwa hakubiyemo na gahunda y'ibizakorwa n'imari iteganyijwe mu myaka itatu (3) ya mbere n'inzego yifuza kuzibandaho, ku basaba bashya;

<u>Article 6</u>: Application for license

Every application file for a license shall be made in writing to the Central in a prescribed form as found on Appendix 1 of this Regulation and shall be accompanied by:

1° a certified copy of its memorandum and articles of association together with a certified copy of its certificate of incorporation or registration as the case may be;

2° a non-refundable application fee of fifty thousand Rwandan francs (FRW 50,000);

3° a dully filled information sheet as provided for in Appendix 2 of this Regulation;

4° a dully filled personal declaration form as provided for in Appendix 3 of this Regulation;

5° a feasibility report including a business plan and financial projections for the first three (3) years and intended areas of specialisation, for new applicants;

<u>Article 6</u>: Demande d'agrément

Toute demande d'agrément doit être adressée par écrit à la Banque Centrale conformément à l'Annexe 1 du présent règlement et doit être accompagnée de:

1° une copie certifiée conforme à son acte constitutif et de ses statuts, ainsi qu'une copie certifiée conforme à son certificat de constitution ou d'enregistrement, selon le cas;

2° frais de dossier non remboursables de cinquante mille francs rwandais (50 000 FRW);

3° un formulaire dûment rempli comme prévu à l'annexe 2 du présent règlement;

4° un formulaire dûment rempli comme prévu à l'annexe 3 du présent règlement;

5° un rapport de faisabilité comprenant un plan d'affaires et des projections financieres pour les trois premieres (3) années et les domaines de specialisation prevus pour les nouveaux demandeurs;

6° inyandiko yemeza ko amafaranga ashorwa adaturuka mu bikorwa binyuranije n'amategeko nk'uko bitegaywa ku mugereka wa 4 w'aya mabwiriza ;

7° andi makuru Banki Nkuru asanga ari ngombwa mu gusuzuma ugusaba.

<u>Ingingo ya 7</u>: Gusuzuma dosiye isaba kwemererwa

Mu gusuzuma dosiye isaba kwemererwa, Banki Nkuru igomba kwita ku bisabwa byose bifitanye isano na:

1° imiterere n'ubushobozi by'abanyamigabane n'abayobozi bakuru bigomba kuba bikurikije ibipimo ngenderwaho bisobanurwa na Banki Nkuru;

2° kuba ibigize imari y'usaba bihagije mu bijyanye n'imiterere n'ingano y'igikorwa cy'umushinga w'ubucuruzi.

<u>Ingingo ya 8:</u> Itangwa ry'icyemezo n'amafaranga

Iyo ibisabwa biteganyijwe mu ngingo ya karindwi (7) y'aya mabwiriza byujujwe, Banki Nkuru ishobora guha uwasabye icyemezo

6° statement that the invested funds are not coming from illegal activities as per appendix 4 of this Regulation;

7° any other information that the Central Bank deems necessary to assess the applicant.

<u>Article 7</u>: Assessment of license application

In assessing the application file for license , the Central Bank shall take into account all the requirements relating to:

1° character and fitness of the applicant's shareholders and management who shall conform to the standards defined by the Central Bank;

2° adequacy of the applicant's capital structure in relation to the nature and scale of the proposed business.

<u>Article 8:</u> License issuance and fees

Upon fulfilment of the requirements provided for in Article seven (7) of this Regulation, the Central Bank may grant a perpetual license to

6° déclaration indiquant que les fonds investis ne proviennent pas d'activités illégales comme prévus à l'annexe 4 du présent règlement ;

7° toute autre information que la Banque Centrale peut exiger pour une évaluation appropriée de sa demande.

<u>Article 7</u>: Evaluation de la demande d'agrément

Lors de l'évaluation de la demande, la Banque Centrale tient compte de toutes les exigences relatives au:

1° caractère et compétence des actionnaires et de la direction du demandeur à se conformer aux normes définies par la Banque Centrale;

2° l'adéquation de la structure du capital du demandeur par rapport à la nature et à la taille de l'entreprise proposée.

<u>Article 8:</u> Agrément et frais

Lorsque les éxigences prévues à l'article sept (7) du présent règlement sont remplies, la Banque Centrale peut accorder un agrément gihoraho, keretse iyo giteshejwe agaciro hakurikijwe aya mabwiriza.

Icyemezo ntigishobora guhererekanywa, kwegurirwa undi cyangwa kugirwaho uburenganzira mu buryo ubwo aribwo bwose.

Ikigo (NDFI) kigomba kwishyura amafaranga y'icyemezo angana n'ibihumbi ijana y'u Rwanda (FRW 100.000) kicyimara kumenyeshwa ko kigiye huhabwa icyemezo na Banki Nkuru.

Nyuma yo kwishyura amafaranga y'icyemezo nk'uko bivugwa mu gika kibanziriza cya gatatu (3), Ikigo (NDFI) kigomba kwishyura Banki Nkuru amafaranga y'ubugenzuzi angana n'ibihumbi magana atanu by'amafaranga y'u Rwanda (FRW 500.000) agomba kwishyurwa ku munsi wa 31 w'ukwezi kwa mbere kwa buri mwaka cyangwa mbere yaho kugeza igihe icyemezo kivaniweho. Kutishyura amafaranga y'ubugenzuzi bishobira kugutama urushya rwamburwa.

<u>Ingingo ya 9:</u> Umwanzuro wo kongera gusuzuma icyemezo cyangwa kwanga gutanga icyemezo

Iyo Banki Nkuru yanze gutanga icyemezo, ibimenyesha mu nyandiko uwasabye kandi ishobora gutanga impamvu yashingiyeho ifata icyo icyemezo.

the applicant, unless revoked in accordance with this Regulation.

The license shall not be transferable, assignable or encumbered in any way.

A NDFI shall pay to the Central Bank the license fee of one hundred thousand Rwandan Francs (FRW 100,000) immediately after the notice of issue of the license by the Central Bank.

After the initial license fee is paid as specified in the Paragraph three (3), NDFI shall pay an annual supervision fee of five hundred thousand Rwandan francs (FRW 500, 000) to Regulator on or before the 31st day of January each year until the license is revoked. The non payment of supervision fee shall lead to the revocation of the license.

<u>Article 9:</u> Decision to reconsider a license or refuse to grant a license

Where the Central Bank refuses to grant a license, it shall notify the applicant in writing and may give reasons for its decision.

perpétuel au demandeur, à moins qu'il soit révoqué conformément au présent règlement.

L'agrément ne peut être transféré, cédé ou grevée de quelque manière que ce soit.

Une NDFI doit payer cent mille francs rwandais (100.000 FRW) à la Banque Centrale pour les frais d'agrément tout de suite après la notification de l'octroi de l'agrément par la Banque Centrale.

Après le paiement initial des frais d'agrément comme le précise l'alinéa trois (3) du présent article, une NDFI doit verser les frais de supervision d'agrément de cent mille francs rwandais (FRW 500.000) à la Banque Centrale au plus tard le 31 janvier de chaque année jusqu'à ce que l'agrément soit révoqué. Le non-paiement de frais de supervision entraîne la révocation de l'agrément.

<u>Article 9:</u> Décision de réexaminer une demande d'agrément ou de refuser d'accorder un agrément

Lorsque la Banque Centrale refuse d'accorder un agrément, elle en avise le demandeur par écrit et peut motiver sa décision.

Uwasabye, bitewe n'icyavuye mu gusaba, ashobora gusaba Banki Nkuru mu nyandiko gusuzuma icyemezo yafashe. Inyandiko yose isaba gusuzuma icyemezo cyafashwe igomba kwita ku mpamvu zatanzwe na Banki Nkuru mu cyemezo yafashe ku ikubitiro.

Banki Nkuru ishobora gushimangira cyangwa ikongera gusuzuma icyemezo yafashe ku ikubitiro.

<u>Ingingo ya 10</u>: Ivanwaho ry'icyemezo

Banki Nkuru ishobora kuvanaho icyemezo yatanze mu bihe bikurikira iyo:

1° ikigo (NDFI) cyananiwe kuzuza cyangwa kubahiriza ibisabwa bivugwa mu ngingo ya 4, ya 5 n'iya 7 z'aya mabwiriza;

2° habayeho gutanga ibisobanuro/amakuru by'ikinyoma mbere cyangwa nyuma yo gusuzuma dosiye isaba uruhushya;

3° Ikigo (NDFI) gikoze inshingano/ibikorwa bitari mu byo cyaherewe uruhushya;

4° Ikigo (NDFI) gikoze igikorwa icyo aricyo cyose kirimo iyezandonke, ibikorwa byo gutera inkunga iterabwoba cyangwa ikindi cyaha icyo

The applicant, as the case may be, may apply to the Central Bank in writing seeking a review of the decision. Any application for review must address the reasons given by the Central Bank in its initial decision.

The Central Bank may uphold or reconsider its initial decision.

<u>Article 10:</u> Revocation of a license

The Central Bank may revoke a license in the following cases:

1° where the NDFI has failed to fulfil or comply with the terms and conditions stipulated in Articles 4, 5 and 7 of this Regulation;

2° submission of false information/data during and/or after the processing of the application for a license;

3° engaging in functions/activities outside the scope of its license;

4° engaging in any activity involving money laundering, financing terrorism or any other economic and/or financial crime;

Le demandeur, selon le cas, peut demander par écrit à la Banque Centrale de réviser la décision. Toute demande de révision doit répondre aux raisons invoquées par la Banque Centrale dans sa décision initiale.

La Banque Centrale peut confirmer ou reconsidérer sa décision initiale.

<u>Article 10:</u> Révocation d'un agrément

La Banque Centrale peut révoquer un agrément dans les cas suivants:

1° lorsque la NDFI n'a pas rempli ou respecté les termes et conditions stipulés aux articles 4, 5 et 7 du présent règlement;

2° soumission de fausses informations/données pendant et / ou après le traitement de la demande d'agrément;

3° s'engager dans des fonctions / activités en dehors de la porté de son agrément;

4° s'engager dans toute activité impliquant le blanchiment d'argent, le financement d'activités terroristes ou tout autre crime économique et/ou financier;

aricyo cyose kimunga ubukundu na/cyangwa cyo mu rwego rw'imari;

5° Ikigo (NDFI) kitubahiriza amabwiriza ayo ariyo yose, icyemezo cyangwa imirongo ngenderwaho byatanzwe na Banki Nkuru;

6° iyo ikigo (NDFI) kitakibashije kwishyura;

7° ibindi bikorwa ibyo aribyo byose Banki Nkuru ibona ko binyuranyije cyangwa birenga bikomeye ku itegeko cyangwa amabwiriza.

<u>Ingingo ya 11</u>: Ibisabwa ku mari shingiro

Usaba gushyiraho ikigo (NDFI) agomba kuba afite imari shingiro yishyuwe ingana na Miriyoni mirongo itanu z'amafaranga y'u Rwanda (FRW 50.000.000) .

Imari shingiro ya NDFI ishobora kuba ikubiyemo imigabane yishyuwe yose, igice cy'amafaranga y'ingoboka, inyungu zitagabanyika n'indi mitungo.

Banki Nkuru ishobora gusaba ko ikigo (NDFI) kiba gifite umubare urenze uw'imari shingiro utagibwa munsi yishyuwe yose, bitewe n'ingano, ubwoko n'imiterere ihambaye y'igikorwa cy'ubucuruzi kizakorwa.

5° failure to comply with, any regulations, any directives , decision or guidelines issued by the Central Bank;

6° where the NDFI becomes insolvent;

7° any other act(s) which in the discretion of the Central Bank constitute(s) a violation or serious infringement of the law or regulation.

<u>Article 11</u>: Capital requirements

An applicant for a NDFI shall have a minimum paid-up capital of fifty thousand million Rwandan francs (FRW 50,000,000).

The NDFI capital may include paid-up shares, part of technical provisions, undivided profits and other incomes.

The Central Bank may require a NDFI to have more than the minimum paid up capital, depending on the size, nature and the complexity of the business performed.

5° non-respect de tout règlement, de toute directive, décision ou lignes directive émis par la Banque Centrale;

6° lorsque la NDFI devient insolvable;

7° tout autre acte qui, dans la discretion de la Banque Centrale, constitue une violation ou une transgression grave de la loi ou de la réglementation.

<u>Article 11</u>: Exigences au Capital

Le demandeur d'une NDFI doit avoir un capital libéré minimum de Cinquante millions de francs rwandais (50.000.000 FRW).

Le capital d'une NDFI peut comprendre des actions libérées, une partie de provisions techniques, des bénéfices indivisibles et d'autres revenus.

La Banque Centrale peut exiger qu'une NDFI dispose de plus que le capital libéré minimal, en fonction de la nature, taille et de la complexité de l'activité exercée.

Ikigo (NDFI) ntikigomba kongera cyangwa kugabanya imari shingiro yishyuye kitagomba kujya munsi kitabanje kubyemererwa na Banki Nkuru.

Ingingo ya 12: Amashami mashya ya NDFI

Mu gihe ikigo (NDFI) cyifuza gufungura ishami, inyandiko zikurikira zigomba gushyikirizwa Banki Nkuru mu rwego rw'amakuru:

1° icyemezo cy'urwego rw'ubuyobozi bw'ikigo (NDFI) cyo gufungura ishami;

2° Inyandiko azagenga iryo shami n'isesengura ry'uburyo ibikorwa bizakorwa n'urwunguko;

Ingingo ya 13: Igitabo cyandikwamo impushya

Banki Nkuru itegura igitabo kimwe rukumbi kigenewe ibigo bya NDFI kirimo amakuru akurikira:

1° amazina na aderesi bya NDFI;
2° nomero z'iyandiskisha n'amatariki ibyemezo byatangiwe/byavanweho cyangwa byatesherejwe agaciro;
3° amakuru yerekeye abategetsi;

The NDFI shall not cause an addition to or reduction of its minimum paid up capital without obtaining prior consent of the Central Bank.

Article 12: NDFI new branches

In the event a NDFI intends to open a branch, the following documents shall be submitted to the Central Bank for information:

1° NDFI senior management body's decision to open a branch;

2° branch charter that include the business analysis and the profitability assessment ;

Article 13: Licenses registry

The Central Bank shall develop a unique registry of NDFIs with the following information:

1° names and addresses of NDFI;
2° registration numbers and dates of issue and annulled\revoked licenses;
3° information on administrators;

La NDFI ne doit pas ajouter ou réduire son capital libéré minimal sans avoir obtenu le consentement préalable de la Banque Centrale.

Article 12: Nouvelles branches de NDFI

Dans le cas où une NDFI désire ouvrir une branche, les documents suivants sont soumis à la Banque Centrale pour information:

1° décision de la direction de la NDFI d'ouvrir une branche ;

2° charte de la branche incluant l'analyse et la profitabilité

Article 13: Registre des agréments

La Banque Centrale tient un registre unique des NDFI muni des informations suivantes:

1° noms et adresses d'une NDFI;
2° numeros d'enregistrement et dates d'agrément délivré et annulé;
3° informations sur les administrateurs;

4° umubare w'abakozi;

5° imari shingiro;

6° serivisi z'imari zitangirwa mu Rwanda;

7° amashami n'ibiro bihagarariye NDFI mu Rwanda.

UMUTWE WA III: IBISABWA BYEREKEYE IBIKORWA BYA NDFI

Ingingo ya 14: Ibikorwa bya NDFI

Ikigo (NDFI) gishobora guhabwa icyemezo cyo gutangiza imwe, igice cyangwa serivisi z'imari zitarimo kubika amafaranga ya rubanda kiramutse kibisabye. Muri icyo gihe, Banki Nkuru ishobora gusaba ikigo (NDFI) kongera imari shingiro yacyo yishyuwe bitewe n'ingano, ubwoko n'imiterere y'igikorwa cy'ubucuruzi.

Ingingo ya 15: Inkomoko y'amafaranga agenerwa ibikorwa bya NDFI

Ibikorwa bya NDFI bishobora guterwa inkunga y'amafaranga akomoka aha hakurikira:

1° amafaranga y'abanyamigabane;
2° inguzanyo;
3° impano n'inkunga;

4° a number of employees;

5° capital;

6° financial services offered in Rwanda;

7° branches and representative offices in Rwanda.

CHAPTER III: NDFI'S ACTIVITIES REQUIREMENTS

Article 14: Activities of a NDFI

A NDFI may obtain a license to undertake one, partial or all non-deposit taking financial services if applied for. In this case, the Central Bank may require a NDFI to increase the paid up capital depending on the size, nature and complexity of the business.

Article 15: Funding sources of NDFI's activities

NDFI's activities may be funded through the following sources:

1° shareholders' funds;

2° loans;
3° donations and grants;

4° nombre d'employés;

5° capital;

6° services financiers offerts au Rwanda;

7° branches et bureaux de représentation au Rwanda.

CHAPITRE III: EXIGENCES RELATIVES AUX ACTIVITES DE NDFI

Article 14: Activités d'une NDFI

Une NDFI peut obtenir un agrément pour entreprendre un, une partie ou la totalité les services financiers excluant les dépôts du public, si elle en demande. Dans ce cas, la Banque Centrale peut demander à une NDFI d'augmenter le capital libéré en fonction de la taille, de la nature et de la complexité de l'activité commerciale.

Article 15: Sources de financement des activités de NDFI

Les activités de NDFI peuvent être financées par les sources suivantes:

1° fonds des actionnaires;

2° prêts;
3° dons et subventions;

Ikigo (NDFI) kigenzura ko amafaranga adakomoka mu bikorwa binyuranyije n'amategeko.

<u>Ingingo ya 16:</u> Amategeko y'inguzanyo

Mu byerekeye inguzanyo, ikigo (NDFI) cyizeza imikorere inyuze mu mucyo kandi kikamenyesha mu buryo burambuye abagujijwe agaciro k'inguzanyo zabo n'ikiguzi kijyana na zo, hakurikijwe 'itegeko n'amabwiriza birengera abagura serivisi z'imari'.

By'umwihariko, amasezerano y'inguzanyo hagati ya NDFI n'uwagurijwe aba akubiyemo nibura ibi bikurikira:

1° amazina na aderesi y'abagurijwe;

2° icyo inguzanyo igamije;

3° umubare w'inguzanyo;

4° igihe inguzanyo izishyurirwa;

5° uburyo bwo kwishyura;

6° ingwate (niba inguzanyo ifite ingwate) ;

7° kwishyura inyungu, harimo ibipimo by'inyungu ya buri mwaka (ibipimo by'inyungu

The NDFI shall ensure that the source of funds does not come from illegal sources.

<u>Article 16:</u> Loan agreement

In lending process, the NDFI shall ensure transparency and inform borrowers thoroughly on the value of their borrowing and associated costs, in accordance with the 'Financial Consumer Protection Law and regulations'.

In particular, loan agreement between the NDFI and the borrower shall contain at least the following:

1° names and legal addresses of parties;

2° purpose of the loan;

3° loan amount;

4° maturity of the loan;

5° repayment type;

6° collateral (if the loan is secured);

7° interest payments, including annual interest rates (annual interest rates shall be

La NDFI veille à ce que le financement ne provienne pas de sources illégales.

<u>Article 16</u>: Accord de prêt

Dans le cadre du processus de prêt, la NDFI garantit la transparence et informe en détail les emprunteurs de la valeur de leurs emprunts et des coûts associés, conformément à la « loi et aux règlements sur la protection des consommateurs des services financiers ».

En particulier, l'accord de prêt entre la NDFI et l'emprunteur contient au moins les éléments suivants:

1° noms et adresses légales des parties;

2° objet du prêt;

3° montant du prêt;

4° échéance du prêt;

5° type de remboursement;

6° garantie (si le prêt est garanti);

7° les paiements d'intérêts, y compris les taux d'intérêt annuels (les taux d'intérêt za buri mwaka bigaragazwa hatitawe ku gihe inguzanyo izishyurirwa);

8° iyo inyishyu ngarukamwaka y'umwenda (inguzanyo y'iremezo n'inyungu), impuzandengo y'igipimo nyakuri cy'inyungu yishyurwa mu gihe inguzanyo izamara;

9° inshingano z'abagurijwe n'abagurije.

Amasezerano ayo ari yo yose ategeka umukiriya kwishyura inyungu zitagaragajwe mu masezerano atuma umukiriya atishyuzwa inyungu izo ari zo zose zishamikiye kuri ayo masezerano.

Amasezerano y'inguzanyo agomba gutegurwa mu nyandiko muri kopi nibura ebyiri (2), kopi imwe igashyikirizwa ugurijwe, izindi kopi zigashyirwa muri dosiye y'inguzanyo ya NDFI.

Amasezerano y'inguzanyo akoranywe n'itsinda rihuriweho n'abagurizwa agomba kuba akubiyemo amakuru yerekeye abagize iryo tsinda bose (amazina, aderesi, n'ibindi) hakanategurwa kopi ukwayo kuri buri wese ugize itsinda kandi buri wese mubagize itsinda agahabwa kopi y'ayo masezerano.

indicated irrespective of the loan maturity);

8° in the event of annuity repayment of the debt (principal and interest), average payable real interest rate for the duration of loan;

9° obligations of parties.

Any agreement that requires the client to pay the interest not revealed in the loan agreement shall relieve the client of his/her obligations to pay any interests related to that agreement.

The loan agreement shall be developed in writing in at least 2 copies, one copy is presented to the borrower, and other copies are incorporated in an NDFI's credit file.

The loan agreement entered into with a joint group of borrowers shall contain information on all group members (names, legal addresses etc.) and a separate copy shall be developed per member and each member shall receive a copy.

annuels sont indiqués indépendamment de l'échéance du prêt);

8° en cas de remboursement de la rente de la dette (capital et intérêts), taux d'intérêt réel moyen payable pour la durée du prêt;

9° obligations des parties.

Tout contrat qui oblige le client à payer les intérêts qui ne figurent pas dans le contrat de prêt le dégage de son obligation de payer les intérêts liés à ce contrat.

L'accord de prêt doit être élaboré par écrit en au moins 2 exemplaires, un exemplaire est présenté à l'emprunteur, d'autres copies sont incorporées dans le dossier de crédit de la NDFI.

L'accord de prêt conclu avec un groupe conjoint d'emprunteurs doit contenir des informations sur tous les membres du groupe (noms, adresses légales, etc.) et une copie séparée doit être élaborée par membre et chaque membre doit en recevoir une copie.

Iyo ibisabwa bivugwa mu gika cya mbere cy'iyi ngingo bidashyizwe mu masezerano y'inguzanyo maze kubera iyo mpamvu uwagurijwe akagira igihombo cyangwa ibindi byangirika, uwagurijwe ashobora gusaba NDFI indishyi/kwishyurwa ayo mafaranga yakoresheje hakurikijwe ingingo zimurengera zateganyijwe n'itegeko.

Hasweguriwe ibivugwa muri iyi ngingo, serivisi z'ikoranabuhanga ntabwo zibujijwe.

Ingingo ya 17: Raporo zerekeye ibaruramari n'amafaranga bya NDFI

Ikigo (NDFI) gikora ibaruramari kandi kigategura inyandiko z'ibaruramari hakurikijwe amategeko n'imikorere bigenga amasosiyete y'ubucuruzi n'ibikurikizwa muri raporo y'imari n'ibaruramari. Abagurijwe, hamwe n'abandi banyamigabane, bafite uburenganzira bwo kumenya inyandiko z'ibaruramari za NDFI ziheruka gukorerwa igenzura.

Ingingo ya 18: Ibisabwa mu gukorera mu mucyo ibikorwa bya NDFI

Ikigo (NDFI) n'amashami yacyo bigomba kumanika ahantu hagaragara mu nyubako bikoreramo ibisabwa mu gutanga inguzanyo n'izindi serivisi zitangwa, no kugaragaza icyemezo byahawe, no kwemerera uruhande urwo ari rwo rwose rubifitemo inyungu kubimenyera.

In the event the terms and conditions indicated in Paragraph One of this article are not incorporated in the loan agreement and the borrower incurs some losses/damages as a result, he/she may claim compensation/reimbursement of those costs from NDFI in accordance with the safeguards laid down by the law.

Notwithstanding the provisions of this article, the electronic services are not prohibited.

Article 17: NDFI accounting and financial reporting

An NDFI shall maintain accounting and develop financial statements in accordance with the company law and financial reporting and accounting practices. Borrowers, as well as other shareholders enjoy the right to acquaint themselves with NDFI's latest audited financial statements.

Article 18: Transparency requirements on NDFI's activities

NDFI and their branches shall post terms and conditions for lending and other services provided, as well as demonstrate their license in a conspicuous location in their administrative building and allow any interested party to be acquainted with them.

Dans le cas où les termes et conditions indiqués à l'alinéa premier du présent article ne sont pas incorporés dans l'accord de prêt et que, par conséquent, l'emprunteur subit des pertes / des dommages, il peut réclamer une indemnisation / un remboursement de ces frais conformément aux garanties prévues par la loi.

Nonobstant les dispositions du présent article, les services électroniques ne sont pas interdits.

Article 17: Rapports comptable et financier d'une NDFI

Une NDFI tient une comptabilité et élabore des états financiers conformément à la loi régissant les sociétés commerciales et aux pratiques en matière de rapport financier et comptable. Les emprunteurs, ainsi que les autres parties prenantes, ont le droit de se familiariser avec les derniers états financiers audités de NDFI.

Article 18: Exigences de transparence sur les activités d'une NDFI

Une NDFI et ses branches doivent afficher les conditions générales de prêt et autres services fournis, ainsi que afficher leur agrément dans un endroit visible de leur immeuble administratif et permettre à toute partie intéressée de les connaître.

<u>Ingingo ya 19:</u> Amakuru n'isuzumwa ry'ushobora kugurizwa

Mbere yo kwemerera inguzanyo cyangwa guha inguzanyo ugurizwa, NDFI igomba gukora isesengura rihagije ryerekeye uko ugurizwa ahagaze mu rwego rw'imari kugira ngo yizere ko hakurikijwe impamvu zose zumvikana, ugurizwa afite ubushobozi bwo kuzishyura inguzanyo cyangwa umwenda.

Ikigo (NDFI) ntikigomba guha inguzanyo cyangwa umwenda umuntu usanganywe inguzanyo itishyurwa neza mu kindi kigo cy'imari.

Ku bw'aya mabwiriza rusange, umwenda utishyurwa ni umwenda w'ibanze cyangwa inyungu igomba kwishyurwa maze ikaba itarishyuwe mu gihe cy'iminsi nibura mirongo icyenda.

<u>Ingingo ya 20</u>: Igurishwa cyangwa Ikomatanywa

Ikigo (NDFI) gishyikiriza Banki Nkuru ubwumvikane cyangwa amasezezerano ayo ariyo yose giteganya gukora hagamijwe igurishwa cyangwa kwivanaho binyuze mu ikomatanywa cyangwa kwivanaho bimwe mu bikorwa byayo.

<u>Article 19:</u> Potential borrower's information and assessment

Prior to making a loan or granting any credit to a borrower, the NDFI shall make sufficient enquiries of the financial position of the borrower to satisfy itself that under all reasonable circumstances, the borrower is able to repay the loan or the credit.

The NDFI shall not grant loans or a credit to a person with a non-performing loan in another financial institution.

For the purpose of this regulation, a non-performing loan is a loan with the principal or interest is due and unpaid for at least ninety days.

<u>Article 20</u>: Sale or amalgamation

A NDFI shall submit to the Central Bank for approval any arrangement or agreement which it proposes to enter for the sale or disposal by amalgamation or otherwise of its business.

<u>Article 19:</u> Informations et évaluation de l'emprunteur potentiel

Avant de consentir un prêt ou d'accorder un crédit à un emprunteur, la NDFI doit procéder à des enquêtes suffisantes sur la situation financière de l'emprunteur pour s'assurer que, dans des circonstances raisonnables, l'emprunteur est en mesure de rembourser le prêt ou le crédit.

La NDFI ne doit accorder aucun prêt ni aucune facilité à une personne ayant contracté un prêt improductif dans une autre institution financière.

Aux fins du présent règlement, un prêt non performant est un prêt dont le principal ou les intérêts sont dus et non payés pendant au moins quatre-vingt-dix jours.

<u>Article 20</u>: Vente ou fusion

Une NDFI soumet à l'approbation de la Banque Centrale tout arrangement ou accord qu'elle envisage de conclure pour la vente ou la cession par fusion ou autrement de ses activités.

Ingingo ya 21: Iseswa

Ikigo (NDFI) nta gikorwa gishobora gutangiza kiganisha ku iseswa ryacyo ku bushake kitabyemerewe mu nyandiko na Banki Nkuru.

Ubushobozi ikigo gifite bwo kwishyura abo kibereyemo imyenda bose bidatinze ni kimwe mu bigomba kwitabwaho na Banki Nkuru mu kwemera ko giseswa ku bushake.

Ububasha bwo gusesa ku bushake bufitwe n'abanyamigabane kandi babukoresha mu nama ngarukamwaka cyangwa mu nteko rusange idasanzwe.

Ikigo (NDFI) kigomba kwinjira mu buryo bw'iseswa ritegetswe iyo icyemezo cyacyo cyavanyweho cyangwa kitakibasha kwishyura.

UMUTWE WA IV: IMITERERE Y'IMIGABANE N'UBUYOBOZI

Ingingo ya 22: Isuzumwa ry'ubushobozi n'ubudakemwa mu mico no mu myifatire ku banyamigabane, abagize inama y'ubutegetsi n'abayobozi bo ku rwego rwo hejuru

Nta muntu ugomba kuba umunyamigabane ukomeye, uri mu nama y'ubutegetsi cyangwa umuyobozi wo ku rwego rwo hejuru wa NDFI keretse uwo muntu bigaragaye ko ari indakemwa, afite ubushobozi buhagije kandi yemejwe na Banki Nkuru.

Article 21: Liquidation

A NDFI shall not commence any action that leads to its voluntary liquidation without the written approval of the Central Bank to do so.

The ability of the institution to pay all its creditors without any delay shall constitute part of the consideration to be taken into account by the Central Bank in granting an approval for voluntary liquidation.

The authority for voluntary liquidation shall be vested in the shareholders and exercised at annual or extraordinary general meeting.

A NDFI shall enter into forced liquidation when its licence is revoked or it becomes insolvent.

CHAPTER IV: SHAREHOLDING AND GOVERNANCE

Article 22: Competence and Integrity test to shareholders, directors and senior managers

A person shall not be a significant shareholder, a director or a senior manager of a NDFI unless such a person is fit and proper and approved by the Central Bank.

Article 21: Liquidation

Une NDFI ne peut entreprendre aucune action menant à sa liquidation volontaire sans l'accord écrit de la Banque Centrale.

La capacité de l'institution à payer tous ses créanciers sans délai constitue une partie que la Banque Centrale prend en considération pour accorder une approbation à la liquidation volontaire.

Le pouvoir de liquidation volontaire est conféré aux actionnaires et exercé lors de l'assemblée générale annuelle ou extraordinaire.

Une NDFI doit entrer en liquidation obligatoire lorsque son agrément est révoqué ou lorsqu'elle devient insolvable.

CHAPITRE IV: ACTIONNARIAT ET GOUVERNANCE

Article 22: Test de compétence et d'intégrité aux actionnaires et aux cadres dirigeants

Null ne peut être un actionnaire important, un administrateur ou un cadre dirigeant d'une NDFI, à moins que cette personne ne soit compétent et intègre et approuvée par la Banque Centrale.

Buri kigo (NDFI) kigomba kugira Inama y'Ubutegetsi ishinzwe imikorere myiza kandi iboneye y'Ikigo (NDFI) kandi ni yo ibazwa n'abanyamigabane na Banki Nkuru ibyerekeye ibyemezo yafashe n'ibikorwa yakoze.

Inama y'Ubutegetsi igirwa n'umubare nibura w'abantu batatu (3). Nibura babiri mu bagize Inama y'Ubutegetsi bagomba kuba bafite uburambe mu bikorwa by'ingenzi bya NDFI hiyongereyeho kandi nibura umwe mu bagize iyo nama y'ubutegetsi agomba kuba uwigenga.

Kugira ngo umuntu yemererwe kujya mu bagize Inama y'Ubutegetsi ya NDFI, umuntu agomba kuba adasanzwe ari umukozi wa banki cyangwa ari mu Nama y'Ubutegetsi ya banki iyo ariyo yose cyangwa ikigo cy'imari, keretse NDFI ari ishami rya banki cyangwa ikindi kigo cy'imari.

<u>Ingingo ya 23</u>: Ubuyobozi

Ikigo (NDFI) kigomba kugenzura ko abakozi bacyo bo ku rwego rwo hejuru bafite impamyabumenyi n'uburambe bikenewe kugira ngo bacunge ibikorwa bya NDFI.

Each NDFI shall have a Board of Directors responsible for the sound and proper functioning of the NDFI and is accountable for its actions and activities to the shareholders and the Central Bank.

The minimum number of Directors on the Board shall be three (3). At least two of the directors shall have experience in the core business of NDFI and at least one must be an independent Director.

To qualify for the position of a director in a NDFI, the person(s) must not be a current employee(s) or a Director(s) of any bank or financial institution, except when the NDFI is a subsidiary of a bank or other financial institution.

<u>Article 23</u>: Management

A NDFI shall ensure that its senior managers have relevant qualifications and experience to manage the business of NDFI.

Chaque NDFI doit disposer d'un Conseil d'administration responsable du bon fonctionnement de la NDFI et est responsable de ses actions et activités auprès des actionnaires et de la Banque Centrale.

Le nombre minimal d'administrateurs au Conseil est de trois (3). Au moins deux des administrateurs doivent avoir une expérience dans les activités principales de NDFI et au moins un administrateur doit être indépendant.

Pour se qualifier pour le poste d'administrateur dans une NDFI, les personnes ne doivent pas être des employés actuels ou des administrateurs d'une banque ou d'une institution financière, à l'exception de la NDFI qui est une filiale d'une banque ou d'une autre institution financière.

<u>Article 23</u>: Direction

Une NDFI doit s'assurer que ses cadres dirigeants possèdent les qualifications et l'expérience nécessaires pour diriger les activités de NDFI.

UMUTWE WA V: IBISABWA KU ISUZUMIRO

Ingingo ya 24: Serivisi zihanga udushya

Iyo ikigo cyifuza gushyira ku isoko serivisi zihanga udushya mu rwego rwa serivisi zo guhanga udushya zikorerwa igenzuramikorere, ariko zikaba zidahuje neza n'imwe muri serivisi zisanzwe zikorerwa igenzuramikorere, cyangwa izo serivisi bigaragara ko ari imberabyombi, ikigo gishobora gusaba Banki Nkuru ko izo serivisi zibanza gukorerwa isuzuma.

Ingingo ya 25 : Ibishingirwaho mu kwemererwa

Ikigo gisaba Banki Nkuru kwemererwa kugira uruhare mu isuzuma rya serivisi zacyo nshya kigiye gukoresha kigomba kugaragaza ibi ibikurikira:

1° ko izo serivisi cyangwa igisubizo zizana koko bihanga udushya kandi bikaba bigaragaza neza ko bifite ubushobozi bwo:

(a) gukemura ibibazo bikomeye cyangwa kuzanira inyungu abazikoresha cyangwa urwego rw'imari;

(b) kunoza uburyo bwo kugera ku mikorere myiza, yizewe umutekano

CHAPTER V: SANDBOX REQUIREMENTS

Article 24: Innovative product or service

In the event that an entity intends to provide an innovative product or service within the innovative services hereby regulated, but this does not clearly correspond to one of the services or products currently regulated, or represents a hybrid product, the entity may apply for a sandbox to the Central Bank.

Article 25 : Eligibility criteria

An applicant seeking the Central Bank's approval to participate in a sandbox must demonstrate the following:

1° the product, service or solution is genuinely innovative with clear potential to:

a) address a significant problem or issue, or bring benefits to consumers or the financial industry;

b) improve accessibility, efficiency, security and quality in the provision of innovative services;

CHAPITRE V: EXIGENCES RELATIVES AU SANDBOX

Article 24: Produit ou service innovant

Dans le cas où une entité a l'intention de fournir un produit ou un service innovant dans le cadre des services innovants réglementés, mais que ce service/produit ne correspond pas clairement à l'un des services ou produits actuellement réglementés ou représente un produit hybride, l'entité peut demander un sandbox à la Banque Centrale.

Article 25: Critères d'éligibilité

Un demandeur qui sollicite l'approbation de la Banque Centrale pour participer à un sandbox doit démontrer ce qui suit:

1° le produit, le service ou la solution est réellement innovant avec un potentiel évident pour:

a) résoudre un problème ou une question important ou apporter des avantages aux consommateurs ou au secteur financier;

b) améliorer l'accessibilité, l'efficacité, la sécurité et la qualité dans la fourniture de services innovants;

kandi ifite ireme mu itangwa rya serivisi zo guhanga udushya;

(c) kongera imikorere myiza kandi iboneye yo gucunga ingorane;

(d) kuziba ibyuho cyangwa kuzana ubushobozi bushya mu kubona amafaranga cyangwa gushora imari mu gihugu;

2° ikigo gisaba cyakoze isuzuma rihagije kandi rikwiriye ryo kugaragaza akamaro n'imikorere y'ubwo buryo, iyo serivisi cyangwa igisubizo kandi yagaragaje ingorane zijyanye na byo;

3° ikigo gisaba gifite ibikoresho bya ngombwa byo gushyigikira iryo gerageza. Muri byo harimo ibikoresho bisabwa n'ubuzobere bwo koroshya no kugenzura ingaruka zishobora kuvuka ndetse n'ibihombo byaturuka mu gutanga izo serivisi cyangwa igisubizo kugira ngo zifashishwe;

4° ikigo gisaba gifite gahunda y'ibikorwa nyayo yo gusakaza izoo serivisi cyangwa igisubizo mu rwego rw'ubucuruzi mu gihugu nyuma yo kurangiza icyiciro cyo kubigerageza;

c) enhance the efficiency and effectiveness of management of risks;

d) address gaps in or open up new opportunities for financing or investments in the country;

2° the applicant has conducted an adequate and appropriate assessment to demonstrate the usefulness and functionality of the product, service or solution and identified the associated risks;

3° the applicant has the necessary resources to support testing. This includes the required resources and expertise to mitigate and control potential risks and losses arising from offering of the product, service or solution;

4° the applicant has a realistic business plan to deploy the product, service or solution on a commercial scale in the country after exit from the pilot phase; and

c) améliorer l'efficience et l'efficacité de la gestion des risques;

d) combler les lacunes ou ouvrir de nouvelles possibilités de financement ou d'investissements dans le pays;

2° le demandeur a effectué une évaluation adéquate et appropriée pour démontrer l'utilité et la fonctionnalité du produit, du service ou de la solution et a identifié les risques s'y rapportant;

3° le demandeur dispose des ressources nécessaires pour supporter les tests. Cela comprend les ressources et l'expertise requises pour atténuer et contrôler les risques et les pertes potentiels découlant de l'offre du produit, du service ou de la solution;

4° le demandeur a un plan d'affaires réaliste pour déployer le produit, le service ou la solution à l'échelle commerciale dans le pays après la sortie de la phase pilote; et

5° ikigo gisaba kiyobowe kandi gicungwa n'abantu bafitiwe icyizere kandi b'inyangamugayo.

<u>Ingingo ya 26:</u> Uburyo bukurikizwa mu gusaba

Ikigo gisaba kigomba gushyikiriza Banki Nkuru inyandiko zose za ngombwa zisobanura umushinga. Ikigo gisaba kigomba nanone gushyiramo ibigamijwe by'ingenzi iryo gerageza ryifuzwa kugerwaho n'ibipimo genderwaho bikwiriye byo gusuzuma ibizagerwaho.

Banki Nkuru imenyesha ikigo cyasabye ko cyemerewe kugira uruhare muri gahunda y'igerageza ry'ibanze mu gihe kitarenze iminsi cumi n'itanu (15) y'akazi imaze kwakira dosiye isaba yuzuye. Nyuma yaho, Banki Nkuru isaba abitabira igerageza kugira uruhare mu bikorwa bikurikira:

1° imiterere y'igerageza nk'ibyo igerageza rireba n'igihe rimara, uburyo busabwa mu koroherezwa mu igerageza rikorwa n'inshuro zo gutanga raporo;

2° ingamba zihariye zo kumenya ko igerageza ryagenze neza cyangwa nabi igihe cy'igerageza kirangiye;

5° the applicant is led and managed by persons with credibility and integrity.

<u>Article 26:</u> Application process

The applicant must submit to the Central Bank all relevant documents to describe the project. The applicant must also include the key outcomes that the testing is intended to achieve and the appropriate indicators to measure such outcomes.

The Central Bank shall inform an applicant of its eligibility to participate in the pilot programme within fifteen (15) working days of receiving a complete application. Thereafter, the Central Bank shall engage the participants on the following:

1° testing parameters such as the scope and duration of the test, regulatory flexibilities requested and frequency of reporting;

2° specific measures to determine the success or failure of the test at the end of the testing period;

5° le demandeur est dirigé et géré par des personnes crédibles et intègres.

<u>Article 26:</u> Processus de demande

Le demandeur doit soumettre à la Banque Centrale tous les documents appropriés pour décrire le projet. Le demandeur doit également inclure les principaux résultats attendus du test et les indicateurs appropriés pour mesurer ces résultats.

La Banque Centrale informe le demandeur de son admissibilité à participer au programme pilote dans les quinze (15) jours ouvrables suivant la réception d'une demande complète. Par la suite, la Banque Centrale engage les participants sur les points suivants:

1° les paramètres d'essai tels que la portées et la durée du test, les flexibilités de régulation requises et la fréquence des rapports;

2° des mesures spécifiques pour déterminer le succès ou l'échec du test à la fin de la période d'essai;

3° ingamba yo gusohoka muri ubwo buryo mu gihe igerageza ritagenze neza cyangwa ryahagaritswe;

4° gahunda y'inzibacyuho yo gukwirakwiza ubwo buryo, serivisi cyangwa igisubizo mu rwego rw'ubucuruzi igihe igerageza ryageze neza.

Ingingo ya 27: Raporo zishyikirizwa Banki Nkuru

Ikigo cyagize uruhare mu igerageza kigomba gushyikiriza Banki Nkuru raporo z'agateganyo ku ntambwe igerageza rimaze gutera.

Raporo ivugwa mu kiga kubanziriza iki igomba kuba ikubiyemo amakuru ku bikurikira:

1° ibipimo by'ingenzi by'imikorere, ibikorwa by'ingenzi byabayeho n'amakuru yerekeye ibarurishamibare;

2° ibibazo by'ingenzi byavutse nk'uko byagaragariye mu buriganya cyangwa raporo ku nzitizi mu mikorere zabayeho;

3° ingamba cyangwa ibyemezo byafashwe mu rwego rwo gukemura ibibazo by'ingenzi byabonetse.

3° an exit strategy should the test fail or be discontinued;

4° a transition plan for the deployment of the product, service or solution on a commercial scale upon successful testing.

Article 27: Reports to the Central Bank

The participant must submit interim reports to the Central Bank on the progress of the test.

The report mentioned in the preceding paragraph shall include information on the following:

1° key performance indicators, key milestones and statistical information;

2° key issues arising as observed from fraud or operational incident reports;

3° actions or steps taken to address the key issues.

3° une stratégie de sortie si le test échoue ou est interrompu;

4° un plan de transition pour le déploiement du produit, du service ou de la solution à une échelle commerciale lors de tests réussis.

Article 27: Rapports soumis à la Banque Centrale

Le participant doit soumettre des rapports intermédiaires à la Banque Centrale sur l'état d'avancement du test.

Le rapport mentionné à l'alinéa précédent doit comprendre des informations sur les points suivants:

1° les indicateurs clés de performance, principaux événements marquants et les informations statistiques;

2° les questions clées découlant de la fraude ou des rapports d'incidents opérationnels;

3° les actions ou mesures prises pour résoudre les problèmes clés.

Inshuro n'ibisobanuro birambuye byihariye bigomba gushyirwa muri raporo z'agateganyo bigomba kumvikanwaho hagati ya Banki Nkuru n'ikigo cyitabiriye igerageza, hitabwa ku gihe, imiterere ihambaye, ubwoko, ndetse n'ingano y'ibyateza ingorane zaterwa n'igerageza.

Ibigo byagize uruhare mu igerageza bigomba gutanga raporo ya nyuma ikubiyemo amakuru akurikira ku mushinga uhuza ibikorwa by'iryo gerageza mu gihe kitarenze iminsi 30 uhereye igihe igerageza ryarangiriye:

1° iby'ingenzi byavuye mu igerageza, ibipimo by'ingenzi by'imikorere bishingiye ku byemezo byumvikanyweho kugira ngo igerageza rigere ku ntego cyangwa rinanirane n'ibyavuye muri iryo gerageza;

2° inyandiko mvugo yuzuye ya raporo ku ngorane zose zagaragaye mu igerageza n'uburyo ibibazo by'abakiriya byakemuwe;

3° mu gihe igerageza ritageze ku ntego, kugaragaza amasomo yungukiwe muri iryo gerageza.

The frequency and specific details to be included in interim reports shall be agreed upon between the Central Bank and the participant, taking into account the duration, nature, complexity, scale of risks associated with the test.

The participants must submit a final report containing the following information to project piloting within 30 calendar days from the expiry of the testing period:

1° key outcomes, key performance indicators against agreed measures for the success or failure of the test and findings of the test;

2° a full account of all incident reports and resolution of customer complaints;

3° in the case of a failed test, lessons learnt from the test.

La fréquence et les détails spécifiques à inclure dans les rapports intérimaires doivent être convenus entre la Banque Centrale et le participant, en tenant compte de la durée, de la complexité, de la nature, de l'échelle des risques associés au test.

Les participants doivent soumettre un rapport final contenant les informations suivantes au pilotage du projet dans les 30 jours calendaires à compter de l'expiration de la période d'essai:

1° les principaux résultats, les indicateurs clés de performance par rapport aux mesures convenues pour le succès ou l'échec du test et les résultats du test;

2° un compte rendu complet de tous les rapports d'incident et de la résolution des plaintes des clients;

3° en cas de test non réussi, les leçons tirées du test.

<u>Ingingo ya 28:</u> Ikoreshwa ry'uburyo bwose mu igerageza

Igihe igerageza ryo ku ikubitiro rimara ntikigomba kurenza amezi 6 uhereye itariki isuzuma ryatangiriye.

Kugira ngo igerageza ryongererwe igihe, ibigo bigira uruhare mu igerageza bishyikiriza ubusabe Banki Nkuru mu nyandiko mu gihe kitarenze iminsi mirongo itatu (30) ibanziriza igihe igerageza rizarangirira.

Inyandiko isaba igomba kugaragaza igihe cy'inyongera gisabwa no gusobanura neza impamvu hasabwa kongerwa igihe cy'igerageza.

Mu rwego rwo kugabanya ibishobora kurogoya serivisi ku isoko, muri rusange Banki Nkuru ntiyemera isabwa ry'iyongerwa ry'igihe rikozwe nyuma y'igihe igerageza rigomba kumara keretse iyo hari igisubizo cyatanze umusaruro ushimishije muri rusange kandi bikaba bishobora kugaragara ko igerageza ryongerewe igihe rikenewe mu rwego rwo gukemura ibibazo byihariye cyangwa ingorane zagaragajwe mu igerageza ribanza.

Iyo igerageza rishojwe, Banki Nkuru ifata icyemezo cyo gushyira cyangwa kudashyira serivisi cyangwa igisubizo bishya ku isoko ku buryo bwagutse.

<u>Article 28:</u> Exhaustion of testing

The initial testing period shall not exceed 6 months from the start date of the sandbox.

To extend the testing period, a written application must be submitted by the participants to the Central Bank not later than thirty (30) calendar days before the expiry of the testing period.

The application shall state the additional time required and clearly explain reasons for requiring the extension.

To minimise market distortion, the Central Bank shall not generally approve a protracted extension of the testing period unless the solution has tested positively in general and it can be demonstrated that the extended testing is necessary to respond to specific issues or risks identified during initial testing.

Upon the completion of the testing, the Central Bank decides whether to allow the product, service or solution to be introduced in the market on a wider scale.

<u>Article 28:</u> Epuisement des tests

La période d'essai initiale ne doit pas dépasser 6 mois à compter de la date de début de la sandbox.

Pour prolonger la période d'essai, une demande écrite doit être soumise par les participants à la Banque Centrale au plus tard trente (30) jours calendaires avant l'expiration de la période d'essai.

La demande doit indiquer le temps supplémentaire requis et expliquer clairement les raisons pour lesquelles la prolongation est requise.

Pour minimiser les distorsions du marché, la Banque Centrale n'approuve pas généralement une prolongation prolongée de la période d'essai à moins que la solution ait été testée positivement de manière générale et qu'il peut être démontré que les tests prolongés soient nécessaires pour répondre à des problèmes spécifiques ou à des risques identifiés lors des tests initiaux.

A l'issue des tests, la Banque Centrale décide d'autoriser ou pas la mise sur le marché du produit, du service ou de la solution sur une échelle plus élargie.

Iyo bibiherewe uruhushya, ibigo byagize uruhare mu igerageza byifuza gukora ibikorwa by'ubucuruzi bikorerwa igenzuramikorere, bikorerwa isuzumwa hitawe ku byakurikijwe kugira ngo byemererwe gukora.

Banki Nkuru ishobora kubuza ikwirakwizwa rya serivisi cyangwa igisubizo ku isoko nyuma y'isozwa ry'igerageza kubera impamvu zikurikira:

1° iyo igerageza ritageze ku ntego hashingiwe ku ngamba z'igerageza zumvikanyweho;

2° serivisi cyangwa igisubizo byagize ingaruka mbi, kuri rubanda cyangwa ku miterere igomba kuba ihamye idahindagurika y'urwego rw'imari, zitari zigambiriwe.

Ingingo ya 29: Ivanwaho ry'iyemererwa

Banki Nkuru ishobora kuvaniraho ikigo kwemererwa kugira uruhare mu isuzuma rya serivisi zacyo igihe icyo ari cyo cyose mbere y'uko igihe cy'igerageza kirangira iyo ikigo cyifuza kurigiramo uruhare:

1° gitanze amakuru y'ikinyoma, ayobya cyangwa atari ukuri, cyangwa cyahishe cyangwa cyananiwe guhishura impamvu zifatika mu nyandiko ibisaba;

Where allowed, participating entities intending to carry out regulated businesses are assessed based on applicable licensing criteria, as the case may be.

The Central Bank may also prohibit distribution of the product, service or solution in the market upon the completion of the testing due to the following reasons:

1° in the event of an unsuccessful testing based on agreed test measures;

2° the product, service or solution has unintended negative consequences to the public and/or financial stability.

Article 29: Revocation of the approval

The Central Bank may revoke an approval to participate in the sandbox at any time before the end of the testing period if the participant:

1° submits false, misleading or inaccurate information, or has concealed or failed to disclose material facts in the application;

Lorsque cela est autorisé, les entités participantes ayant l'intention de mener des activités réglementées sont évaluées en fonction des critères d'agrément applicables, selon le cas.

La Banque Centrale peut également interdire la distribution de produit, de service ou de la solution sur le marché suivant la fin de l'essaie pour les raisons suivantes:

1° en cas d'échec du test basé sur des mesures d'essai convenues;

2° le produit, le service ou la solution a des conséquences négatives imprévues sur la stabilité publique et/ou financière.

Article 29: Révocation de l'agrément

La Banque Centrale peut révoquer l'autorisation de participer au sandbox à tout moment avant la fin de la période d'essaie si le participant:

1° soumet des informations fausses, trompeuses ou inexactes, ou a dissimulé ou omis de divulguer des faits importants dans la demande;

2° kinyuranyije n'itegeko iryo ariryo ryose rikurikizwa Banki Nkuru igenderaho cyangwa irindi tegeko iryo ariryo ryose ryubahirizwa mu gihugu cyangwa mu mahanga ku buryo byabangamira ubunyangamugayo bw'ikigo gitanga iyo serivisi ndetse n'imikorere gisanzwe kizwiho mu Rwanda;

3° kiri cyangwa cyamaze kwinjira mu nzira yo guseswa;

4° kinyuranyije n'ibisabwa byerekeye umutekano w'amakuru no kugira ibanga;

5° gikora imirimo mu buryo bubangamiye abakiriya cyangwa rubanda muri rusange;

6° kinaniwe gukosora neza inenge izo arizo zose za tekiniki, ibyuho cyangwa ibyabangamira izo serivisi cyangwa igisubizo bigatuma habaho kirogoya zikunda kugaragara muri serivisi cyangwa ibibazo by'uburiganya bugenda bugaragara; cyangwa;

7° kinaniwe kwita ku bibazo by'abakiriya no kubikemura neza.

2° contravenes any applicable law administered by the Central Bank or any applicable law in the country or abroad which may affect the provider's integrity and reputation in Rwanda;

3° is undergoing or has gone into liquidation;

4° breaches data security and confidential requirements;

5° carries on business in a manner detrimental to customers or the public at large;

6° fails to effectively address any technical defects, flaws or vulnerabilities in the product, service or solution which gives rise to recurring service disruptions or fraud incidents; or

7° fails to effectively address and resolve customer complaints.

2° enfreint toute loi applicable administrée par la Banque Centrale ou toute loi applicable dans le pays ou à l'étranger pouvant affecter l'intégrité et la réputation du prestataires au Rwanda;

3° est en train de subir ou est entré en liquidation;

4° viole la sécurité des données et les exigences confidentielles;

5° exerce ses activités d'une manière préjudiciable aux clients ou au grand public;

6° ne parvient pas à résoudre efficacement les défauts techniques, les imperfections ou les vulnérabilités du produit, deservice ou de la solution qui entraînent des interruptions de service ou des incidents de fraude récurrents; ou

7° ne parvient pas à traiter et à résoudre efficacement les plaintes des clients.

UMUTWE WA VI: KUGENZURA IBIGO BYA NDFI

Ingingo ya 30: Amabwiriza yo kudateshuka ku nshingano z'ubushishozi

Banki Nkuru ishyiraho amabwiriza n'imirongo ngenderwaho mu kudateshuka ku nshingano z'ubushishozi mu igenzura ry'imikorere y'ibigo bya NDFI kugira ngo bikurikize ibipimo ngenderwaho bisabwa.

Amabwiriza yo kudateshuka ku nshingano z'ubushishozi agomba gutegurwa hitawe ku bikorwa bya NDFI.

Ingingo ya 31: Isuzuma rikorerwa ku nyandiko n'irikorerwa ahakorerwa

Banki Nkuru igenzura imirimo ikorwa na NDFI mu isuzuma rikorerwa ku nyandiko n'irikorerwa ahakorerwa.

Isuzuma ry'aho NDFI zikorera imirimo yazo rikorwa na Banki Nkuru cyangwa intumwa igennye igihe icyo aricyo cyose, iyo ibonye ko iryo suzuma rikenewe, mu kumenya imirimo ikigo gikora.

Ikigo (NDFI) gifata ingamba zikwiriye Banki Nkuru ibona ko ari ngombwa kugira ngo gikosore igikorwa icyo aricyo cyose kitaboneye cyangwa kitemewe n'amategeko

CHAPTER VI: SUPERVISION OF NDFIS

Article 30: Non-prudential rules

The Central Bank shall prescribe non-prudential rules and guidelines in regulating the operations of NDFI for maintaining required standards.

The non -prudential rules shall be designed taking into account the business of the NDFI.

Article 31: Off site and on-site examination

The Central Bank shall monitor the affairs of the NDFIs through both off-site and on-site examination.

An on-site examination of the affairs of the NDFIs shall be made by the Central Bank or its appointee whenever, in its sole judgement, such an examination is necessary in determining the affairs of the institution.

A NDFI shall take appropriate measures deemed necessary by the Central Bank to rectify any unsound or unlawful affair established as a result of an examination authorized by the Central Bank.

CHAPITRE VI: SUPERVISION DE NDFIS

Article 30: Règles non -prudentielles

La Banque Centrale prescrit des règles et des lignes directrices non-prudentielles pour réglementer les opérations des NDFI en vue de maintenir les normes requises.

Les règles non-prudentielles doivent être conçues en tenant compte des activités de la NDFI.

Article 31: Examen sur pièce et sur place

La Banque Centrale surveille les affaires des NDFIs en procédant à des examens sur pièce et sur place.

Un examen sur place des activités commerciales des NDFIs doit être effectué par la Banque Centrale ou son représentant chaque fois que, à sa seule appréciation, un tel examen est nécessaire pour déterminer les affaires de l'institution.

Une NDFI prend les mesures appropriées jugées nécessaires par la Banque Centrale pour rectifier toute affaire non fondée ou illicite établie à la suite d'un examen autorisé par la Banque Centrale.

cyagaragaye nyuma y'isuzuma ryatangiwe uruhushya na Banki Nkuru.

Icyemezo cyahawe NDFI gishobora guhagarikwa cyangwa kuvanwaho na Banki Nkuru iyo igikorwa icyo aricyo cyose kitaboneye cyangwa kitemewe n'amategeko kitakosowe bihagije nyuma y'irangira ry'igihe ntarengwa NDFI yahawe na Banki Nkuru kugira ngo ibe yikosoye.

Isuzuma riba rikubiyemo ariko ntirigarukira gusa ku bugenzuzi, isuzuma n'igenzura ry'imari, kugenzura ibitabo, nyandiko n'amadosiye bya NDFI bifitanye isano n'ubucuruzi ikora cyangwa imirimo yerekeye imari yayo. Rikubiyemo kandi gufotora ibitabo, inyandiko n'amadosiye cyangwa ibice byabyo hamwe no kubifatira ndetse no kubibika gufatira aho birindirwa na Banki Nkuru cyangwa intumwa yishyiriyeho nyuma yo gutanga gihamya ko yabyakiriye. Isuzuma rikubiyemo kandi guhata ibibazo abagize inama y'ubutegetsi n'abakozi bakuru b'ikigo.

<u>Ingingo ya 32:</u> Raporo y'Ubugenzuzi

Ibivuye mu bugenzuzi bwakozwe na Banki Nkuru bigomba kumenyeshwa Inama y'Ubutegetsi ya NDFI. Ibyavuye muri ubwo bugenzuzi bishobora kandi koherezwa abagenzuzi baturutse hanze y'ikigo.

The licence of the NDFI may be suspended or revoked by the Central Bank if, in its judgement, the unsound or the unlawful affair is not fully rectified after the expiration of the period allowed to the NDFI by the Central Bank to do so.

An examination includes but not limited to verification, review, and audit, inspection of the books, files and records of a NDFI in connection with its business or financial affairs. It also includes reproduction of the books, files and records or parts thereof as well as taking possession and keeping them under the custody of the Central Bank or its appointee after issuing proper receipt thereon. In addition, it includes interviewing the Directors and senior officials of the institution.

<u>Article 32:</u> Report of inspection

The results of inspections conducted by the Central Bank shall be reported to the Board of Directors of the NDFIs. Such results may also be forwarded to external auditors.

L'agrément de la NDFI peut être suspendue ou révoquée par la Banque Centrale si, à son avis, l'affaire non fondée ou illicite n'est pas complètement rectifiée après l'expiration du délai imparti à la NDFI par la Banque Centrale.

Un examen comprend, sans toutefois s'y limiter, la vérification, l'examen et l'audit, l'inspection des livres, des fichiers et des dossiers d'une NDFI dans le cadre de ses activités commerciales ou financières. Il inclut également la reproduction des livres, des fichiers et des dossiers ou des parties de ceux-ci, ainsi que leur prise de possession et leur conservation sous la garde de la Banque Centrale ou de son mandataire après en avoir accusé réception approprié. En outre, il comprend des entretiens avec les administrateurs et les cadres dirigeants de l'institution.

<u>Article 32:</u> Rapport d'inspection

Les résultats des inspections effectuées par la Banque Centrale doivent être communiqués au Conseil d'administration de la NDFI. Ces résultats peuvent également être transmis à des auditeurs externes.

Ikigo (NDFI) cyakorewe ubwo bugenzuzi kigomba gushyikiriza Banki Nkuru gahunda y'ibikorwa yo gushyira mu bikorwa imyanzuro yose yumvikanyweho kandi yunguranweho ibitekerezo hagati y'intumwa zihagarariye Banki Nkuru na NDFI ikubiye muri iyo raporo. Gahunda y'ibikorwa igaragaraza igihe ntarengwa buri mwanzuro ugomba kuba washyizwe mu bikorwa.

Kudashyira mu bikorwa imyanzuro yatanzwe na Banki Nkuru bishobora gutuma Banki Nkuru ifata ibyemezo bigamije gukosora inenge zagaragaye cyangwa gufatira ibihano NDFI bireba hakurikijwe ibiteganyijwe muri aya mabwiriza.

<u>UMUTWE WA VII:</u> INGINGO ZINYURANYE N'IZISOZA

<u>Ingingo ya 33:</u> Raporo zishyikirizwa Banki Nkuru

Buri kigo (NDFI) gisabwa gushyikiriza Banki Nkuru, mu byiciro no mu miterere yagenwe, imenyekanisha, ibarurishamibare n'andi makuru Banki Nkuru ishobora kugena igihe icyo aricyo cyose.

Haseguriwe ibisabwa muri rusange byasobanuwe mu gika kibanziriza iki, ikigo (NDFI) kigomba gutanga raporo zikurikira mu minsi icumi (10) ibarwa uhereye igihe igihembwe cyarangiriye:

An inspected NDFI shall submit to the Central Bank an action plan for implementing all recommendations agreed and discussed between the representatives of the Central Bank and the NDFI set out in the report. The action plan shall indicate the deadline within which each recommendation shall be implemented.

Failure to implement the Central Bank recommendations may lead the Central Bank to take a remedial action or sanction against the concerned NDFI in accordance with the provisions of this regulation.

<u>CHAPTER VII:</u> MISCELENIOUS AND FINAL PROVISIONS

<u>Article 33:</u> Reporting to the Central Bank

Every NDFI shall be required to submit to the Central Bank at such intervals and in such form, returns, documents, statistics and such other information as the Central Bank may specify from time to time.

Notwithstanding the general requirements stated in the preceding paragraph, a NDFI shall provide the following reports 10 days following the end of the quarter:

Une NDFI ainsi inspectée doit soumettre à la Banque Centrale un plan d'action pour la mise en œuvre de toutes les recommandations convenues et discutées entre les représentants de la Banque Centrale et la NDFI figurant dans le rapport. Le plan d'action indique le délai dans lequel chaque recommandation doit être mise en œuvre.

La non-exécution des recommandations de la Banque Centrale peut mener la Banque Centrale à prendre des mesures correctives ou à sanctionner la NDFI concernée conformément aux dispositions du présent règlement.

<u>CHAPITRE VII:</u> DISPOSITIONS DIVERSES ET FINALES

<u>Article 33:</u> Rapports soumis à la Banque Centrale

Chaque NDFI est tenue de soumettre à la Banque Centrale, à des intervalles et sous la forme que la Banque Centrale peut spécifier de temps à autre, des déclarations, des documents, des statistiques et toute autre information.

Nonobstant les exigences générales énoncées à l'alinéa précédent du présent article, une NDFI doit fournir les raports suivants dans les dix (10) jours qui suivent la find du trimestre:

1° inyandiko ya buri gihembwe igaragaza ibipimo by'inguzanyo ikigo cyatanze hakurikijwe Umugereka wa 5 (iyo nta bikorwa byo kuguriza byabayeho, imbonerahamwe yoherezwa ntacyujujweho(zero);

2° inyandiko ya buri gihembwe y'inguzanyo na avansi ikigo cyatanze hakurikijwe Umugereka wa 6 (iyo nta nguzanyo cyangwa avansi byatanzwe, imbonerahamwe yoherezwa ntacyujujweho (zero);

3° raporo ya buri gihembwe yerekeye uburiganya n'inyandiko mpimbano byagize ingaruka ku kigo n'irindi kosa ryose ryabaye mu gukurikiza inshingano z'abatanga inguzanyo cyangwa abashoramari; iyo nta buriganya/nta mpapuro mpimbano cyangwa amakosa byabayeho muri icyo gihembwe, imenyekanisha ryohererezwa imbonerahamwe ntacyujujweho(zero);

4° raporo y'igihembwe ku giteranyo cy'ishoramari ryose.

Inyandiko ngarukamwaka y'ibaruramari igenzuwe igomba gutangwa mu mezi atatu akurikira umwaka uranguye.

Ibivugwa muri iyi ngingo ntibibuza Banki Nkuru gusaba NDFI gushyira muri raporo

1° a quarterly statement showing its lending rates according to Appendix 5 (in case of no lending activities the template shall be forwarded Null);

2° a quarterly statement of its loans and advances according to Appendix 6 (in case of no loan and advances activities the template shall be forwarded Null);

3° a quarterly report on frauds and forgeries affecting the institution and any default in meeting any obligation to lenders or investors; where no frauds/forgeries and defaults occurred during the quarter, a Null return shall be forwarded;

4° quarterly report on the total portfolio.

A yearly audited financial statement shall be submitted 3 months following the end of year.

The provisions of this Article do not restrict the Central Bank to require a NDFI to reports

1° un relevé trimestriel indiquant ses taux de prêt conformément à l'Annexe 5 (en cas d'activités de non-prêt, le modèle doit être transmis à l'état vide) ;

2° un relevé trimestriel de ses prêts et de ses avances conformément à l'Annexe 6 (en cas d'activités de non-prêt et d'avances, le modèle doit être transmis à l'état vide) ;

3° un rapport trimestriel sur les fraudes et les falsifications affectant l'institution et tout manquement à une obligation quelconque envers les prêteurs ou les investisseurs; en cas d'absence de fraudes/falsifications et de défaillances au cours du trimestre, un nul rapportest transmis ;

4° rapport trimestriel sur le total de portefeuille.

Une copie annuelle des états financiers audités doivent être fournie dans les tois (3) mois après la fin de l'année.

Les dispositions du présent article n'empêchent pas la Banque Centrale d'exiger amakuru ya ngombwa ikoresheje uburyo bw'ikoranabuhanga bwashyizweho na Banki Nkuru hashingiwe ku mabwiriza yerekeye ibisabwa mu gutanga raporo.

Ingingo ya 34: Kubahiriza amabwiriza yerekeye kurengera abaguzi mu rwego rw'imari

Ibigo (NDFIs) bigomba kubahiriza amabwiriza yerekeye kurengera abaguzi mu rwego rw'imari, harimo ibyerekeye imenyekanisha ry'amakuru y'ingenzi.

Ingingo ya 35: Kwiyandikisha mu biro bishinzwe amakuru ku nguzanyo

Ikigo (NDFI) kigomba kwiyandikisha mu kigo gishinzwe amakuru ku nguzanyo kugira ngo ibigo bibashe gusesengura igipimo cy'imyenda y'abakiriya bacyo.

Ingingo ya 36: Ibihano

Banki Nkuru ishobora, ikoresheje amabwiriza, kugena ibihano bihabwa NDFI yarenze ku biteganyijwe muri aya Mabwiriza, amabwiriza ayashyira mu bikorwa n'ibindi byemezo byerekeye aya mambwiriza rusange.

Bitabangamiye ingingo ya 37 y'aya mabwiriza, umuntu wese ukora serivisi z'imari zitakira amafaranga ya rubanda ziteganyijwe muri aya

relevant information via the electronic system established by Central Bank and in accordance with Regulation on reporting requirements.

Article 34: Compliance with regulations on financial consumer protection

NDFIs shall comply with Regulations on financial consumer protection, notably the disclosures of Key Facts.

Article 35: Subscription to credit bureau

NDFI shall subscribe to credit bureau to assess the level of indebtedness of their clients.

Article 36: Sanctions

The Central Bank, may by a Directive, determines administrative sanctions to a NDFI that violates the provisions of this Regulation, its implementing Directives and decisions thereon.

Without prejudice to Article 37 of this regulation, any person that is conducting the non –deposit taking financial services

le NDFI de transmettre des informations exigées via le système électronique mis en place par la Banque Centrale en vertu de règlement relatif aux éxigences des rapports.

Article 34: Respect de la réglementation sur la protection financière des consommateurs

Les NDFIs doivent se conformer aux réglements sur la protection des consommateurs des services financiers, notammnent la déclaration des informations clées.

Article 35: Souscription au Bureau de Crédit

Une NDFI doit souscrire au Bureau de Crédit pour évaluer le niveau d'endettement de ses clients.

Article 36: Sanctions

La Banque Centrale peut, par voie de Directive, fixer des sanctions administratives à une NDFI qui enfreint les dispositions du présent règlement, ses Directives d'application et les décisions y relatives.

Sans préjudice de l'article 37 du présent règlement, toute personne effectuant les services financiers ne recevant pas de dépôts mabwiriza atarabiherewe icyemezo na Banki Nkuru ahanishwa kwishyura FRW 5.000.000 nk'ibihano by'amafaranga. Igihano cy'amafaranga cyiyongera ku ifungwa ry'ikigo cy'ubucuruzi.

<u>Ingingo ya 37:</u> Igihe cy'inzibacyuho ku bigo (NDFIs) bisanzwe bikora nta cyemezo

Ikigo (NDFI) cyari kiriho mbere y'uko aya mabwiriza atangira gukurikizwa kigomba gusaba icyemezo mu gihe kitarenze amezi atandatu (6) uhereye itariki aya mabwiriza atangiriye gukurikizwa. Iyi ngingo kandi ireba ibigo (NDFIs) bidafite icyemezo cya Banki Nkuru kibyemerera gukora.

<u>Ingingo ya 38:</u> Ivanwaho ry'ingingo zinyuranyije n'aya mabwiriza

Ingingo zose z'amabwiriza abanziriza aya kandi zinyuranyije nayo zivanyweho.

<u>Ingingo ya 39</u>: Igihe aya mabwiriza rusange atangira gukurikizwa

Aya mabwiriza rusange atangira gukurikizwa ku munsi atangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Bikorewe i Kigali, ku wa 12/12/2018

(sé)
RWANGOMBWA John
Guverineri

provided for in this regulation without being licensed by the Central Bank shall be liable for the payment of FRW 5,000,000 as pecuniary sanctions. The pecuniary sanction is in addition to the closure of the business.

<u>Article 37:</u> Transition period for existing NDFIs without license

A NDFI that was in existence before this regulation came into force must apply for a license within six (6) months from the date this regulation comes into force. This article applies also to NDFIs that have non- objection from the Central Bank.

<u>Article 38:</u> Repealing provisions

All prior regulatory provisions inconsistent with this Regulation are hereby repealed.

<u>Article 39</u>: Commencement

This regulation shall come into force on the date of its publication in the Official Gazette of the Republic of Rwanda.

Done at Kigali, on 12/12/2018

(sé)
RWANGOMBWA John
Governor

prévus par le présent règlement sans avoir été agréé par la Banque Centrale est tenue de verser 5.000.000 FRW à titre de sanctions pécuniaires. La sanction pécuniaire s'ajoute à la fermeture de l'entreprise.

<u>Article 37:</u> Période de transition pour les NDFI existantes sans agrément

Une NDFI qui existait avant l'entrée en vigueur du présent règlement doit demander un agrément dans les six (6) mois suivant la date d'entrée en vigueur du présent règlement. Le présent article s'applique également aux NDFI qui bénéficient de la non-objection de la part de la Banque Centrale.

<u>Article 38</u>: Disposition abrogatoire

Toutes les dispositions réglementaires antérieures contraires au présent règlement sont abrogées.

<u>Article 39</u>: Entrée en vigueur

Le présent règlement entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda.

Fait à Kigali, le 12/12/2018

(sé)
RWANGOMBWA John
Gouverneur

APPENDIX 1
Application for a NDFI License
To be filled out after company registration
(1) Name of Applicant:……………………………………………………………………………….
(2)Address:……………………………………………………………………………….…………
……
(3) Registration Certificate Number ……………………….. Date of Issue ……………………………….
(4) Purpose of Business:……………………………………………………………………………….
……
………………......………………………………………………………………………………………….
(5) Location of Proposed NDFI:……………………………………………………………………..
……
………………..……………………………………………………………………………………………
(6) Names, addresses and occupations of main shareholders
……
…………………..……………………………………………………………………………………………
(7) Capital :………………………………………………………..
(8) Sources of funds: (please use a X to indicate your main sources of funds)
☐ Private funds
☐ Bank funds
☐ Public institution
☐ Foundations or International Organisations
☐ Other (please provide details) ……………………………………………………………
………………………………………………………………………………………………
(9) Signature & stamp:……………………………………………………
(10) Name:……………………………………………………………………..
(11) Designation:……………………………………………………………….
(12) Date:………………………………………………………………………..
(13) Attach (one) certified copies of Registration/Incorporation Certificate and the registered Memorandum and Articles of Association.
(14) Attach (one) copy of the NDFI's business plan and financial projections for the next 3/5 years.
I know and understand the contents and consequences thereon of this declaration and that I am making it under oath.
Sworn at ……………… , this ……………day of ………………………………………..
Signature of deponent
The Deponent understands the contents of this affidavit.
Before me, ……………………………………

THE NOTARY

APPENDIX 2: INFORMATION SHEET

QUESTIONNAIRE (FOR APPLICANT AND HOLDER OF 5% OF SHARES IF CORPORATE)
1. Name:
…………………………………………………………………………………………………
…………………………………………………………………………………………………

2. Former name(s)(if any) by which the applicant has been known:
…………………………………………………………………………………………………
…………………………………………………………………………………………………
3. Any name the applicant proposes to use for purposes of or in connection with any business carried on by it, including any name the applicant is or will be obliged to disclose in connection with any business carried on by it by virtue of the company law
……………………………………..………………………………………………………….
…..……………………………………………………………………………………………….
4. Principal NDFIs Activities.
…………………………………………………………………………………………………
…………………………………………………………………………………………………
5. Head/main office:
……………………………..……………………………………………………………..……………
………………………………………………………………………………
(a) Address:
…………………………………………………………………………………………………..
…………………………………………………………………………………………………...
(b) Telephone No:
……………………………………………………………………………..……………….
…………………………………………………………………………………………………
(c) Telefax No:
……………………………………………………………………………….................
………………………………………………………………………………………………
6. Branches:

Address: Date approved and date opened ……………………………………………………….

Subsidiaries & Affiliates:

Name and type of Business	Amount of shares	% of shares held held to total
………………………	……………………	……………………
………………………	……………………	……………………

7. Management:
(1) Board of Directors;

Name:	Designation	Present term	No. of years as board member
……………	……………	……………	………………

Board Committees

Name and purpose of committee(s):	Name of members:
…………………………………	………………………….
…………………………………	………………………….

(2) Senior managers:

Name:	Position:	No. of years as officer
…………………	…………………	………………………
…………………	…………………	………………………

8. Ownership Profile:

Name	Country of citizenship	Residence	Paid up capital	%
1. …………	………………	……………	………………	………
2. …………	………………	…………..…	………………	………
3. …………	………………	…………..…	………………	……….

other shareholders owing less than 5% (Number………………)

TOTAL ……………… ………..

9. Organisation Profile:

(1) Organisation chart— attach one indicating major departments or divisions with names, positions and titles of senior managers heading each department or division.

(2) Functions— attach a list of functions or responsibilities for each Department or division listed in the organisation chart indicating the number of personnel or staff for each.

(3) Qualifications of significant shareholders, directors and senior managers.

(4) Powers and purposes—attach the latest copies of the Memorandum and Articles of Association if not previously submitted to the Central Bank.

10. Shareholding in any other Financial Institution:

Name of financial Institution	shares owned amount number	% of capital
……………………	…………………	……………
……………………	…………………	……………
…………………… …..	………… ……………	

11. Name(s) and address(es) of the applicant's bankers within the last ten years. (Please also indicate the applicant's principal bankers)……………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………

12. Name and address of the applicant's external auditors. Please give particulars of any body you may have given authority to carry on any business activity in Rwanda or elsewhere. If any, give particulars. If any such authority has been revoked, give particulars, including the name and professional qualification of the partner's who will be responsible for the assignment
………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………

13. Does the applicant hold, or has it ever held, any authority from a supervisory body to carry on any business activity in Rwanda or elsewhere? If so, give particulars. If any such authority has been revoked, give particulars.………………………………………………………
……
……..
14. Has the applicant ever applied for any licence from a supervisory body to carry on any business in Rwanda or elsewhere other than the authority mentioned in answer to Question 13 ? If so, give particulars. If any such application was for any reason refused or withdrawn after it was made, give particulars…………………………………………………………………………………………
……
…….
15. Has the applicant or any company in the same group within the last ten years failed to satisfy a judgement debt under a court in Rwanda or elsewhere within a year of the making of the Order? If so, give particulars………………………………………………………………………………………….
……..
……..
16. Has the applicant or any company in the same group made any compromise or arrangement with its creditors within the last ten years or otherwise failed to satisfy its creditors in full?
If so, give particulars ……………………………………….…………………………………….....
…….
……
17. Has a receiver or an administrative receiver of any property of the applicant or any company in the same group been appointed in Rwanda, or has a substantial equivalent of any such person been appointed in any other jurisdiction, in the last ten years? If so, give particulars, including whether the receiver is still acting under the appointment……………………………………………………………………………..
……
……
18. Has a petition been served in Rwanda for an administrative order in relation to the applicant or company in the same group, or has the substantial equivalent of such a petition been served in any other jurisdiction, in the last ten years? If so, give particulars………………………………………………………………….
……
…….
19. Has a notice of resolution for the voluntary liquidation of the applicant or any company in the same group been given in Rwanda, or has the substantial equivalent of such a petition been served in any other jurisdiction, in the last ten years? If so, give particulars…………………………………………………..
……..

20. Has a petition been served in Rwanda for the compulsory liquidation of the applicant institution or any company in the same group, or has the substantial equivalent of such a petition been served in any other jurisdiction, in the last ten years? If so, give Particulars………………………………………………….
……
……..
……..
21. State whether the applicant company has ever been under any criminal investigation, prosecution disciplinary action(s), public criticism or trade sanctions in connection with banking and financial services in Rwanda or elsewhere……………………………………………………………………………..

22. Are there any material matters in dispute between the applicant institution and the Rwanda Revenue Authority or any equivalent taxation authority in any other jurisdiction? If so, give particulars……………………………………………..…………………………………………….
………………………………………………………………………………………………………
………………………………………………………………………………………………………
………………………………………………………………………………………………………

23. Is the applicant or any company in the same group engaged, or does it expect to be engaged, in Rwanda or elsewhere in any litigation which may have a material effect on the resources of the institution? If so, give particulars…………………………………………………………..
………………………………………………………………………………………………………
…………………..……………………………………………………………………………………

24. Is the applicant company engaged, or does it expect to be engaged, in any business relationship with any of its (prospective) directors, officers or managers? If so, give particulars……………………………
……………………………………………………………………………………………………..
……………………………………………………………………………………………………..

25. Is the business of the applicant's directors, officers or managers or of companies in the same group guaranteed or otherwise underwritten or secured, or expected to be guaranteed or underwritten or secured, by the applicant company? If so, give particulars…………………………………………………………
…………………………………………………………………………………………………….
………………………………………………………………………………………………………

26. Please provide any other information which may assist the Central Bank in reaching a decision on the application……………………………………………………………………………………...
………..……………………………………………………………………………………………....
……………………………………………………………………………………………………..…

DECLARATION

We, certify that all the information contained in and accompanying this form is complete and accurate to the best of our knowledge, information and belief and that there are no other facts relevant to this application of which the Central Bank should be aware.

We undertake to inform the Central Bank of any material changes to the application which arises while the Central Bank is considering the application. We recognise the institution's obligation to provide the Central Bank with any information in its possession relevant to the exercise by the Central Bank of its functions under the law governing banking activity, in relation to the institution. Consistent with this obligation, we undertake that, in the event that the institution is granted a licence under the law governing banking activity, we will notify the Central Bank of any material changes to, or affecting the completeness or accuracy of, the answers to the questions above as soon as possible, but in any event no later than twenty one days from the day that the changes come to our attention.

Sworn at Kigali this …………………day of ………………………

1. ………………………… ………………………………

Name Position held

………………………… ………………………………

Signed Date

2. ………………………… ………………………………

Name Position held

………………………… ………………………………
Signed Date

The Deponent understands the contents of this affidavit.
Before me…………………………………
THE NOTARY
N:B:
1. All sections of this form must be filled.
2. If any space provided is inadequate, the required information or data needed may be supplied as an attachment.
3. All attachments should be labelled using the relevant section requiring the attachment

APPENDIX 3: PERSONAL DECLARATION FORM

[For individuals who are, or are proposing to become directors, senior managers, significant shareholders of a NDFI and indirect owners of at least 10% of the NDFI]

Name and capacity of person making this declaration:
1. Name of institution in connection with which this form is being filled (―the institution‖)
……...
…………………………………………………………………………………………
2. Full names:……………………………………………………………………………………
3. Former surname(s) and /or forenames by which you may have been known:
……………………………………………………………………………………………
…………………………………………………………………………………………
4. Please state the capacity under which you are completing this form, i.e. as a current or prospective direct or indirect significant sharehoholder, director, senio manager or any combination of these.

Please state your full title and describe the particular duties and responsibilities attaching to the position(s) which you hold or will hold. If you are completing this form in the capacity of director, indicate whether, in your position as director, you have or will have executive responsibility for the management of the institution's business.
…………………………………………………………………………………………
…………………………………………………………………………………………
…………………………………………………………………………………………
5. Your date and place of birth:
…………………………………………………………………………………………
…………………………………………………………………………………………
6. (1) Citizen of:………………… (2) Resident of:……………
(Country) (Country)
since: ………………………… since:………………………
(Year) (Year)
7. Addresses:
(1) Present business address
(Rwanda since……………) (Outside Rwanda since...……)
……………………………… ……………………………
……………………………… ……………………………
(2) Present residential address:
(Rwanda since…………...…) (Outside Rwanda since………)

(3) Last two addresses in Rwanda, if any, during the past ten (10) years:
(since………………………) (since………………………)
……………………………… ……………………………
……………………………… ……………………………
8. Professional & academic qualifications:
Particulars Year obtained
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………

(1) Highest academic qualification
…………………………… ……………………………
…………………………… ……………………………
…………………………… ……………………………
(2) Special awards or honours(if any)
…………………………… ……………………………
…………………………… ……………………………
(3) Training courses and seminars
…………………………… ……………………………
…………………………… ……………………………
(4) Membership in professional organizations
…………………………… ……………………………
…………………………… ……………………………
9. Occupation or employment (present or most recent and for the past ten years)
Inclusive date
(month &year)
Name & business of employer Positions held From Year
…………………………… ……………… ……...………
…………………………… ……………… ……...………
10. Names and address(es) of your bankers within the last 10 years
……………………………………………………………………………………….
…………………………………………………………………………………………
…………………………………………………………………………………………

11. Bodies corporate (other than the institution) where you are now a director, officer, shareholder, or manager? Give relevant dates……………………………………
…………………………………..………………………………………………………………
…..………………………………………………………………………………………………
12. Bodies corporate other than the institution and those listed above where you have been a director, shareholder, controller or manager at any time during the last ten years. Give relevant dates
……………………………………………………………………………………………
……………………………………………………………………………………………
13. Have you, in Rwanda or elsewhere, been dismissed from any office or employment, or subjected to disciplinary proceedings by your employer or barred from entry to any profession or occupation? If so, give particulars:…………………………………
…………………………………………………………………………………………
…………………………………………………………………………………………
14. Past and present business affiliations (direct and indirect):

Nature of business Nature of affiliation i.e director, senior manager,shareholder with ..% holdings specified... Inclusive date (month and year to

15. Do any of the above business affiliations maintain a business relationship with the institution? If so, give particulars…………………………………………………………………………
…………………………………………………………………………………………….

16. Do you hold or have you ever held or applied for a licence or equivalent authorisation to carry on any business activity in Rwanda or any other country? If any such application was refused or withdrawn after it was made or any authorisation was revoked, give particulars:
………………………………………………………………………………………………………..
……………………………………………………………………………………………………….
………………………………………………………………………………………………………
17. State whether the institution with which you are, or have been, associated as a director, officer, shareholder or manager holds, or has ever held or applied for a licence or equivalent authorisation to carry on any business activity? If so, give particulars. If any such application was refused, or was withdrawn after it was made or any licence revoked, give particulars
…….
….……….
18. State whether any of your past or current employer(s) or institution in which you were affiliated as shareholder, director, officer, etc has ever been under criminal investigation, placed under receivership or insolvent liquidation by any regulatory body or court of law
………….………………………………………………………………………………………………………
……….
19. Family group:

Name:
(1) Spouse:
……………………………………………………………………………………………………..
(If you have any business relationship, please indicate (company, partnership,…………..)
(2) Children:
…………………………………………………………………………………………………….
…………………………………………………………………………………………………….
If you have any business relationship, please indicate (company, partnership…)
(3) Parents: …………………………
If you have any business relationship, please indicate (company, partnership…)

(4) Brothers and sisters:
…………………………………………………………………
………………………………………………………………….
………………………………………………………………….
If you have any business relationship, please indicate (company, partnership…)

20. Have you failed to satisfy any debt adjudged due and payable by you as a judgment debtor under an order of a court in Rwanda or elsewhere, or made any compromise arrangement with your creditors within the last ten years? If so, give particulars
……………………………………………………………………………………………………….
……
………….……………………………………………………………………………………………..
21. Have you been adjudicated bankrupt by a court in Rwanda or elsewhere, or has a bankruptcy petition ever been served on you? If so, give particulars……………………………………………………
……………………………………………………………………………………………………….
……………………………………………………………………………………………………….

22. Have you, in connection with the formation or management of any body corporate, partnership or unincorporated institution, been adjudged by a court in Rwanda or elsewhere, civilly liable for any fraud, misfeasance or other misconduct by you towards such body or company or towards members thereof? If so, give particulars
………
………
……………………

23. Has any body corporate, partnership or unincorporated institution with which you are associated as a director, shareholder, controller or manager, in Rwanda or elsewhere, been wound up, made subject to an administrative order, otherwise made any compromise or arrangement with its creditors or ceased trading either while you were associated with it or within one year after you ceased to be associated with it or has anything analogous to any of these events occurred under the laws of any other jurisdiction? If so, give particulars……………………………………………………………………………………….
………………………………………………………………………………………………………

24. Have you been concerned with the management or conduct of affairs of any institution which, by reason of any matter relating to a time when you were so concerned, has been censured, warned as to future conduct, disciplined or publicly criticized by, or made the subject of a court order at the instigation of any regulatory authority in Rwanda or elsewhere?
If so, give Particulars
……………………………………………………………………………………………………...
………………………………………………………………………………………………………

25. In carrying out your duties will you be acting on the directions or instructions of any individual or institution? If so, give particulars……………………………………….……………
………………………………………………………………………………………………………
………………………………………………………………………………………………………

26. Do you, in your private capacity, or does any related party, undertake business with the institution? If so, give particulars………………………………………………………………..
…………………………………………………………………………………………………..……
……………………………………………………………………………………….………..
………………………………………………………………………………………….

27. How many shares in the institution are registered in your names or the names of a related party? If applicable, give name(s) in which registered and class of shares…………………
………………………………………………………………………………………………………
………………………………………………………………………………………………………

28. In how many shares in the institution (not being registered in your names or that of a related party) are you or any party beneficially interested?
………………………………………………………………………………………………………
………
…………………………………………………………………………………………..

29. Do you or does any related party, hold any shares in the institution as trustee or nominee? If so, give particulars ……………………………………………………………………………
……

30. Are any shares in the institution mentioned in answer to questions 27,28, and 29 above equitably or legally charged or pledged to any party? If so, give particulars……………………………
………
…………………………………………………………………………………………

31. What proportion of the voting power, at any general meeting of the institution (or another body corporate of which it is a subsidiary) are you or any related party entitled to exercise or control the exercise of?

……………………………….……………………………………………………………………………

…………………………………………………………………………………………

32. Personal record of court cases or any investigation by governmental, professional or any regulatory body (including pending and prospective cases or on-going investigations): Name of court or Full particulars Status investigative body

……………………………………………………………………………………………….........................

....

……………………………………………………………………………….……………………..

33. Documentary requirements (to be attached to this individual information sheet)

1) a certified statement of assets and liabilities;

2) latest tax compliance certificate or certified true copy of income tax returns;

3) two letters of character references from individuals other than relatives who have personally known the undersigned for at least ten years; and

4) letters, duly certified from financial institutions with whom the undersigned has had dealings for the last five years on the performance of past and present accounts;

5) Detailed CV;

6) Certified true copies of degree certificates;

7) Recent Credit report from a licensed credit bureau;

8) Copy of ID/passport;

9) A recent police clearance/criminal certificate.

34. If this questionnaire is submitted in connection with an application for licensing, please provide any other information which may assist the Central Bank in reaching a decision on the application. In any other case, please provide any other information, which may assist the Central Bank in deciding whether the director, shareholder, controller or manager fulfils fit and proper criteria.

I know and understand the contents and consequences thereon of this declaration and that I am making it under oath.

Sworn at ………………, this ……………day of ……………………………………………..

Signature of deponent

The Deponent understands the contents of this affidavit.

Before me, ……………………………………

THE NOTARY

APPENDIX 4:

Declaration of Significant Individual and institutional shareholder of the source of funds

I (*Individual significant shareholder or a representative of the institutional significant shareholder*),…………………declare that capital invested in the proposed NDFI is not derived from illegal , criminal and suspicious activities.

I know and understand the contents and consequences thereon of this declaration and that I am making it under oath.

Sworn at ………………, this ……………day of ………………………………………..

Signature of deponent

The Deponent understands the contents of this affidavit.

Before me, ……………………………………

THE NOTARY

APPENDIX 5: LOANS AND ADVANCES

N/C	Client Name	ID/Company code	Address	Credit Number	Approval date	Approved Amount(in 000)	Interest rate	Maturity	Classification	
									Below 90 days	Above 90days

APPENDIX 6

Report on frauds and forgeries for NDFIs

To be filled out quarterly

(1) NDFI's name:…………………………………………………………………….
(2) Address:……………………
(3) License Number: ……………………………………………………………….
(4) Frauds and forgeries affecting the institution

Type of Fraud	Victim/Name and ID	Perpetrator/Name and ID	Explanation
Computer fraud			
Theft of cash			
Suppression of entries			
Opening and operating fraudulent accounts and loans			
Robberies			
Fictitious NDFI's branches			
Management fraud (Top management provides misrepresentation, usually in financial information)			
Others			

(5) Signature & stamp:…………………………………………………………
(6) Name:…………………………………………………………………….
(7) Designation:………………..……………………………………………..
(8) Date:……………………………………………………………………

REPUBLIC OF RWANDA
RWANDA COOPERATIVE AGENCY

IKIGO CY'IGIHUGU GISHINZWE GUTEZA IMBERE AMAKOPERATIVE

AMABWIRIZA N° 0852/2018 YO KU WA 01/10/2018 AGENGA IMIKORERE N'IMIKORANIRE N'ABAFATANYA-BIKORWA MU ITERAMBERE RY'URWEGO RW'AMAKOPERATIVE

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative ;

Ashingiye kandi ku Itegeko nº 48/2013 ryo ku wa 28/06/2013, rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative (RCA) rikagena inshingano, imiterere n'imikorere byacyo mu ngingo yaryo ya 3;

Ashingiye kuri Politiki y'Igihugu y'Amakoperative nk'uko yemejwe ku wa 08/08/2018 na Guverinoma y'u Rwanda ;

INSTRUCTIONS N°0852 /2018 OF 01/10/2018, REGULATING INTER-VENTIONS OF STAKEHOLDERS /PARTNERS IN THE DEVELOPMENT OF THE COOPERATIVE SECTOR.

The Director General of Rwanda Cooperative Agency;

Given the Law n°48/2013 of 28 June 2013 establishing Rwanda Cooperative Agency (RCA) and determining its Mission, Organization and Functioning, especially its article 3;

Pursuant to the National Policy on Cooperatives in Rwanda, approved on

INSTRUCTIONS N°0852/2018 DU 01/10/2018 PORTANT REGLEMEN-TATION DES INTERVENTIONS DES PARTIES PRENANTES/ PARTENAIRES AU DÉVELOPPEMENT DU SECTEUR COOPÉRATIF

Le Directeur Général de l'Agence Rwandaise des Coopératives ;

Vu la loi n ° 48/2013 du 28 juin 2013 portant création de l'Agence Rwandaise des Coopératives (ARC) et déterminant sa mission, son organisation et son fonctionnement, notamment son article 3;

Conformément à la Politique nationale sur les coopératives au Rwanda, approuvée le

08/08/2018 by the Government of the Republic of Rwanda;

08/08/2018 par le Gouvernement de la République du Rwanda;

Amaze kubona ko Amakoperative afite uruhare rw'ingenzi mu iterambere ry'urwego rw'Amakoperative kandi ko afasha mu kuzana impinduka mu bukungu n'imibereho by'abaturage;

Considering that Cooperative organizations play an important role in the developement of the Cooperative movement and Contribute to the Socio-Economic Transformation of the Country;

Considérant que les organisations coopératives jouent un rôle important dans le développement du mouvement coopératif et contribuent à la transformation socio-économique du pays;

Amaze kubona inshingano n'uruhare rw'abafatanyabikorwa batandukanye mu iterambere ry'urwego rw'Amako-perative;

Considering the roles and responsibilities of different stakeholders in the development of the Cooperative Sector,

Considérant les rôles et responsabilités des différentes parties prenantes dans le développement du secteur coopératif,

ATANZE AMABWIRIZA AKURIKIRA :

ISSUES THE FOLLOWING INSTRUCTIONS:

DONNE LES INSTRUCTIONS SUIVANTES:

Ingingo ya mbere.
Umufatanyabikorwa uwo ari we wese, mu rwego rw'Amakoperative, afite uburenganizra bwo kwihitiramo Koperative akorana nayo mu buryo bwo kuyifasha no kuyitera inkunga.

Article One:
Any Stakeholder/Partner in the Cooperative sector shall be authorized to freely identify cooperative organizations to support, assist and cooperate with.

Article premier:
Tout intervenant / partenaire dans le secteur des coopératives est autorisé à identifier librement les sociétés coopératives avec lesquelles il souhaite apporter son soutien, son assistance et sa coopération.

Ingingo ya 2:
Abafatanyabikorwa bose mu rwego rw'Amakoperative bagomba kubahiriza Politiki y'Igihugu y'Amakoperative kandi bagakurikiza amahame, Itegeko rigenga Amakoperative nk'uko ryavuguruwe kandi ryujujwe kugeza ubu ndetse n'andi mategeko akurikizwa.

Article 2:
All stakeholders/Partners in cooperative sector shall respect the National policy on cooperatives and abide by the Cooperative Principles, Cooperative Law as amended and complemented to date and all other regulations that are in force.

Article 2:
Toutes les parties prenantes / partenaires dans le secteur des coopératives doivent respecter la politique nationale en matière de coopératives et se conformer aux Principes et à la loi régissant les coopératives telle que modifiée et complétée à ce jour et à tous les autres règlements en vigueur.

Ingingo ya 3:
Buri mufatanyabikorwa agomba kumenyesha urwego ngenzuramikorere rw'Amakoperative, inzego zisumbuye z'Umuryango w'Amakoperative n'abayobozi b'inzego z'ibanze, ibyerekeye umubano we n'Amakoperative yahisemo gukorana nayo, kandi akerekana amasezerano yifuza kugirana n'ayo Makoperative. Muri ayo masezerano akorwa mu rurimi impande zombi zumva, hagomba kugaragaramo intego y'igikorwa n'uburenganzira n'inshingano bya buri ruhande.

Byongeye kandi, abafatanyabikorwa bose bagomba gushyikiriza Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative, igitabo cy'igena-migambi yabo kugira ngo cyiryemeze, ibyo bigakorwa mbere y'uko batangira gukorana n'Amakoperative.

Ingingo ya 4:
Buri gikorwa cy'umufatanyabikorwa kigomba kuba kigamije guteza imbere /kuzamura imiyoborere, igenamigambi, imicungire y'umutungo kugira ngo Koperative ikomere kandi yihaze mu buryo burambye.
Inkunga itanzwe ntiyemerera abafatanyabikorwa kuyobora Koperative mu

Article 3:
Each cooperative partner/stakeholder shall inform the regulator of cooperatives, Cooperative umbrella organizations and Local authorities about its partnership with identified cooperatives and make a proposal of an agreement to be signed by concerned parties, indicating the objective of the intervention, the rights and responsibilities of each and every party. This agreement shall be made in a language understandable by all parties

In addition, all stakeholders shall share with Rwanda Cooperative Agency, their Business plan for approval and orientation before engaging Cooperatives.

Article 4:
Every intervention by a given Stakeholder/Partner in cooperatives must aim at improving governance, planning and financial management in order to make Cooperative organizations viable and sustainable.
Assistance/support that is provided by partners/stakeholders does not allow them to

Article 3:
Chaque partenaire / intervenant dans une société coopérative doit informer le régulateur du secteur des coopératives, les organisations faîtières des coopératives et les autorités locales, de son partenariat avec les sociétés coopératives identifiées et faire une proposition d'accord devant être signé par les parties concernées, tout en indiquant l'objectif de l'intervention, les droits, et les responsabilités de chaque partie. Cet accord doit être rédigé dans une langue compréhensible pour toutes les parties.

En outre, toutes les parties prenantes doivent partager avec l'Agence Rwandaise des coopératives, leur plan d'activités pour approbation et orientation avant d'engager les coopératives.

Article 4:
Toute intervention d'un acteur / partenaire dans une société coopérative quelconque doit viser à améliorer la gouvernance, la planification et la gestion financière afin de rendre les organisations de coopératives viables et durables. L'assistance / le soutien fourni par les partenaires / parties prenantes ne leur permet pas de diriger des coopératives en lieu et place des organes élus par les membres.

mwanya no mu izina ry'inzego zatowe n'abanyamuryango.

Ingingo ya 5:

Abatanga amahugurwa batoranyijwe kandi bahembwa n'abafatanyabikorwa bagomba kubanza guhugurwa ubwabo mbere y'uko batangira akazi. Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative cyangwa ikindi Kigo cyabiherewe uburenganzira n'Urwego rw'Igihugu rushinzwe iterambere ry'Amakoperative nibo bonyine bemerewe guhugura abazahugura abandi (ToT).

Imfashanyigisho izo ari zo zose zijyanye n'Amakoperative, zitandukanye n'izateguwe n'Urwego ngenzuramikorere rw'Amakoperative, zigomba kubanza kwemezwa n'Urwego ngenzuramikorere mbere y'uko zikoreshwa.

Buri muntu wese usabwa guhugura mu rwego rw'Amakoperative agomba gukoresha imfashanyigisho zisanzwe zikoreshwa zateguwe na RCA cyangwa n'undi wabiherewe uburenganzira nayo. Imfashanyigisho nshya zikenewe zigomba gutegurwa kandi zikemezwa na RCA n'abafatanyabikorwa bireba.

Ingingo ya 6:

Buri mufatanyabikorwa mu rwego rw'Amakoperative agomba, buri gihembwe,

lead cooperatives in lieu of their respective elected organs.

Article 5:

Trainers hired by stakeholders are to be trained before embarking on the training. Rwanda Cooperative Agency or an Expert or a firm authorized by the Organ in charge of the development of Cooperatives are the only ones to train trainers (ToT).

Any training materials other than those developed by the Cooperative Regulator or the person/firm authorized by the regulator, which are to be used in cooperative training, must get the approval of the Cooperative regulatory Body.

Each cooperative trainer must use the existing training materials that have been developed by RCA or by any person/firm authorized by It, and in case of new training materials, they must be developed and approved jointly by RCA and partners/stakeholders.

Article 6:

Every quarter, each partner/stakeholder in the Cooperative sector must produce a report on

Article 5:

Les formateurs recrutés et rémunérés par les parties prenantes doivent être formés avant de commencer à former les autres. L'Agence Rwandaise des coopératives ou une entreprise agréée par l'Organe chargé du développement des coopératives sont les seuls habilités à former les formateurs (ToT).

Tout matériel de formation autre que ceux élaborés par le régulateur du secteur des coopératives ou la personne / entreprise autorisée par le régulateur, et devant être utilisés dans le cadre d'une formation, doit être approuvé par le régulateur.

Chaque formateur dans le domaine des coopératives doit utiliser le matériel de formation existant qui a été développé par RCA ou par toute personne / entreprise autorisée par lui, et s'il est nouveau, il doit être développé et approuvé conjointement par RCA et ses partenaires / parties prenantes.

Article 6:

Chaque trimestre, chaque partenaire / intervenant dans le secteur des coopératives doit

gukora raporo yerekana uko Amasezerano yasinywe hagati ye na Koperative agenda ashyirwa mu bikorwa, uko gahunda zateguwe zigenda zubahirizwa (zishyirwa) mu bikorwa, ndetse n'uko umusaruro w'icyo gikorwa wahinduye imibereho y'abanyamuryango b'iyo Koperative.
Kopi y'iyo raporo igomba guhabwa Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative kugira ngo kiyisuzume.

Ingingo ya 7:
Abafatanyabikorwa mu rwego rw'iterambere ry'Amakoperative bagomba gufasha mu kongerera ubushobozi inzego zisumbuye z'Amakoperative kugira ngo zishobore kurangiza inshingano zazo.
Inkunga itanzwe n'Abafatanyabikorwa ntibaha uburenganzira bwo kuyobora Amakoperative.
Inkunga itanzwe igomba kuba igamije kubakira Amakoperative ubushobozi kugira ngo atunganye inshingano zayo zo gutanga mu buryo burambye serivisi zikenewe.

Ingingo ya 8:
Uretse Urwego rw'Igihugu rushinzwe guteza imbere Amakoperative, nta mufatanyabikorwa n'umwe wemerewe gutanga amabwiriza mu Makoperative cyane

how the agreement signed between them and concerned cooperative organizations is being implemented, how the programs initiated under that agreement are executed and the impact of such intervention on the welfare of the cooperative members. A copy of such report shall be handed to Rwanda Cooperative Agency for further consideration.

Article 7:
Partners/stakeholders in cooperative movement development shall help in strengthening cooperatives Umbrella organizations by assisting them to accomplish their respective missions. Assistance/support that is provided by partners/stakeholders does not authorize them to lead cooperatives. The support provided shall aim at building the capacity of cooperative organizations so as to take over the responsibilities to cater for those services in a sustained way.

Article 8:
A part from the Organ in charge of cooperative development, no stakeholder/partner shall be authorized to issue any instructions/directives to cooperative organizations on their management and governance. He who

établir un rapport sur la mise en œuvre de l'accord signé entre lui-même et les sociétés coopératives concernées, sur la manière dont sont exécutés les programmes mis en place dans le cadre de cet accord et sur l'impact de cette intervention sur le bien-être des membres de la société coopérative concernée. Une copie de ce rapport doit être remise à Rwanda Coopérative Agency pour un examen plus approfondi.

Article 7:
Les partenaires / parties prenantes dans le développement du mouvement coopératif doivent contribuer au renforcement des organisations faîtières des coopératives en les aidant à accomplir leurs missions respectives. L'assistance / le soutien fourni(e) par les partenaires / parties prenantes ne les autorise pas à diriger des coopératives. L'aide fournie visera à renforcer les capacités des sociétés coopératives de manière à leur permettre de bien remplir leur obligations consistant à pourvoir les services nécessaires et ce de manière durable.

Article 8:
Excepté/En dehors de l'Organe chargé du développement des coopératives, aucune partie prenante / partenaire n'est autorisé à donner des instructions / directives aux sociétés coopératives concernant leur gestion et

cyane ku byerekeye uko acungwa n'uko ayoborwa.
Unyuranyije n'aya mabwiriza asabwa mu nyandiko gukuraho amabwiriza yatanze cyangwa/no guhagarika imikoranire ye na Koperative bireba.

contravenes these instructions shall be invited in writing to withdraw such instruction and/or to stop working with cooperative organizations.

gouvernance. Celui qui contrevient à ces instructions sera invité, par écrit, à retirer ses instructions et / ou à cesser de travailler avec les sociétés coopératives.

Ingingo ya 9:

Buri mezi atatu, buri Mpuzamahuriro yanditswe mu buryo bwemewe n'Itegeko rigenga Amakoperative ihamagaza kandi ikayobora inama mu rwego rw'umurimo ihagarariye. Muri iyo nama, abafatanyabikorwa batandukanye batumirwa muri iyo nama idasanzwe.

Article 9:

Every quarter, there must be a Value chain [cluster] meeting which shall be chaired **by concerned Federations** legally registered under the Cooperative Law. Different partners/stakeholders interested in different sectors of activity, shall be invited to participate in that special meeting.

Article 9:

Chaque trimestre, une réunion d'une filière dans le secteur d'activité économique doit être convoquée et présidée par les Fédérations concernées légalement enregistrées conformément à la loi régissant les coopératives. Les partenaires / parties prenantes intéressés par différents secteurs d'activités seront invités à participer à cette réunion dite spéciale.

Ingingo ya 10:

Buri mezi atandatu, Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative gitumiza kandi kikanayoboa inama ihuriwemo n'abafatanyabikorwa batandukanye. Iyo nama izaba igamije kurebera hamwe uko Amakoperative yaterwa inkunga kugira ngo ashobore kugira uruhare rugaragara mu kuzana impinduka mu bukungu bw'Igihugu.

Article 10:

Every six months, there shall be a meeting convened and chaired by Rwanda Cooperative Agency with all stakeholders in the cooperative development on how cooperative organizations are being supported to transform the National Economy.

Article 10:

Tous les six mois, il y aura une réunion avec toutes les parties prenantes dans le secteur du développement des coopératives, qui sera convoquée et présidée par l'Agence Rwandaise des Coopératives. Elle aura pour objet de voir comment appuyer les sociétés coopératives afin qu'elles transforment l'économie nationale.

Ingingo ya 11:
Aya Mabwiriza atangira gukurikizwa ku munsi yatangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Kigali, ku wa 1 Ukwakira 2018

(sé)
Prof HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

Article 11:
These instructions shall come into force on the date of their publication in the Official Gazette of the Republic of Rwanda.

Kigali, on 1/10/2018

(sé)
Prof HARELIMANA Jean Bosco
Director General of Rwanda Cooperative Agency.

Article 11:
Ces instructions entrent en vigueur à la date de leur publication au Journal Officiel de la République du Rwanda.

Kigali, le 1/10/2018

(sé)
Prof HARELIMANA Jean Bosco
Directeur Général de l'Agence Rwandaise des Coopératives

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **KAGABO Omar** yakiriwe ku wa 20/09/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **KAGABO Omar,** utuye muri Repubulika y'Afurika y'Epfo, 64 Napier Crescent, Beverly Part, Eerste River 7100, Cape Town, uboneka kuri telefone + 27835131511;

Mu Rwanda, abarizwa mu Mudugudu w'Ubusabane, Akagari ka Kabugugu II, Umurenge wa Nyakabanda, Akarere Nyarugenge, mu Mujyi wa Kigali, uboneka kuri telephone 0788809581, ya MUKAMAZIMPAKA Farida; ahinduye amazina asanganywe.

Kuva ubu yiswe: **KAGABO Omar Kelly.**

Bikorewe i Kigali, ku wa 04/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **SHEMA Jean Eric** yakiriwe ku wa 07/08/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **SHEMA Jean Eric,** utuye mu Mudugudu wa Bwiza, Akagari ka Nyakabanda, Umurenge wa Niboye, Akarere Kicukiro, mu Mujyi wa Kigali, uboneka kuri telephone 0788309054, ahinduye amazina asanganywe.

Kuva ubu yiswe **Shema Jean Luc**

Bikorewe i Kigali, ku wa 03/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MBAZIBOSE Jean Damascène, yakiriwe ku wa 09/11/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana MBAZIBOSE Jean Damascène, utuye mu Mudugudu wa Rwambariro, Akagari ka Rusovu, Umurenge wa Nyarusange, Akarere ka Muhanga, Intara y'Amajyepfo, ubarizwa kuri telephone 0788510110, ahinduye amazina asanganywe.

Kuva ubu yiswe: **RWEMA Jean Damascène**

Bikorewe i Kigali, ku wa 04/12/2018

(sé)
KABONEKA Francis
Minisitiri

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **NSEKERABANZI Claver** yakiriwe ku wa 20/8/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana NSEKERABANZI Claver utuye mu Mudugudu wa Bamporeze, Akagari ka Gako, Umurenge wa Masaka, Akarere Kicukiro, mu Mujyi wa Kigali, ubarizwa kuri telephone 0788745371, ahinduye amazina asanganywe.

Kuva ubu yiswe **MANZI Claver.**

Bikorewe i Kigali, ku wa 20/11/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **BARANSANANIYE David,** yakiriwe ku wa 26/4/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **BARANSANANIYE David** utuye mu Mudugudu wa Mwurire, Akagari ka Kiyovu, Umurenge wa Ndego I, Akarere ka Kayonza, Intara y'Iburasirazuba, ubarizwa kuri telephone 0788493533, ahinduye amazina asanganywe.

Kuva ubu yiswe **MUCYO David**

Bikorewe i Kigali, ku wa 24/07/2018

(sé)
KABONEKA Francis
Minisitiri

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **BATETEREMUMANA Albert** yakiriwe ku wa 31/07/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **BATETEREMUMANA Albert,** utuye mu Mudugudu w'Umunara, Akagari ka Kabeza, Umurenge wa Kanombe, Akarere ka Kicukiro, mu Mujyi wa Kigali; uboneka kuri telefone no 0783706611/0785367825; ahinduye amazina asanganywe.

Kuva ubu yiswe: **BATETE Robert.**

Bikorewe i Kigali, ku wa 03/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

INGINGO Z'INGENZI Z'URWANDIKO RWA DUSABIREMA Nancy RUSABA GUHINDURA AMAZINA

Uwitwa **DUSABIREMA Nancy** mwene GAKWAYA François na NABANA Françoise, utuye mu Mudugudu wa Karisimbi, Akagari ka Kicukiro, Umurenge wa Kicukiro, Akarere ka Kicukiro mu Mujyi wa Kigali;

Yasabye uburenganzira bwo kongera izina **GAKWAYA** mu mazina asanganywe DUSABIREMA Nancy, akitwa **GAKWAYA Nancy DUSABIREMA;**

Impamvu atanga ni uko zina GAKWAYA ari izina rya se ashaka kongera ku mazina ye. Ikindi ni uko yarikoresheje kugira ngo abashe kwiga mu gihugu cya Kenya bikaba byaratumye inyandiko ze z'amashuri ziriho iryo zina.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina GAKWAYA, mu mazina asanganywe DUSABIREMA Nancy bityo akitwa **GAKWAYA Nancy DUSABIREMA** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUKANGARAMBE Melanie RUSABA GUHINDURA AMAZINA

Uwitwa MUKANGARAMBE Melanie mwene RUKUNDAKUVUGA Gaspard na UBUZUKWAGIRA Esther, utuye mu Mudugudu wa Rubindi, Akagari ka Musenyi, Umurenge wa Sovu, Akarere ka Ngororero, mu intara y'Iburengerazuba baboneka kuri telephone: 0783646948;

Yasabye uburenganzira bwo guhindura izina Melanie mu mazina asanganywe MUKANGARAMBE Melanie, akitwa MUKANGARAMBE Donathile mu Irangamimerere.

Impamvu atanga ni uko Donathile ari zina yabatijwe mu itorero ry'Abadivantisiti b'umunsi wa Karindwi.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina Melanie izina Donathile, mu mazina asanganywe MUKANGARAMBE Melanie bityo akitwa **MUKANGARAMBE Donathile** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UWINEZA Joseline RUSABA GUHINDURA IZINA

Uwitwa **UWINEZA Joseline** mwene NGAYABATINYA Esdras na NYAMUTAGA Nelie, utuye Mudugudu wa Rubimba, Akagari ka Cyasemakamba, Umurenge wa Kibungo, Akarere ka Ngoma, mu Ntara y'Iburasirazuba, uboneka kuri telephone: 0789473201;

Yasabye uburenganzira bwo guhindura amazina ye, **UWINEZA Joseline** akongera izina Esdras kuri aya mazina akitwa **Esdras UWINEZA Joseline** mu Irangamimerere.

Impamvu atanga ni uko akunda izina Esdras, rikaba rikomoka kuri se witwa NGAYABATINYA Esdras.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina Esdras ku mazina asanganywe UWINEZA Joseline bityo akitwa **Esdras UWINEZA Joseline** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BISANUKURI Innocent RUSABA GUHINDURA IZINA

Uwitwa BISANUKURI Innocent mwene RUGANINTWARI Modeste na NYIRAKADARI Colette, utuye mu Mudugudu w'Umucyo, Akagari k'Umuganda, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba, uboneka kuri telephone:0783043631;

Yasabye uburenganzira bwo gusimbuza izina BISANUKURI mu mazina asanganywe akitwa **NTWARI Innocent** mu irangamimerere.

Impamvu atanga ni uko izina BISANUKURI ari irigenurano kandi rikaba rimutera ipfunwe mu bandi.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina BISANUKURI, izina **NTWARI** mu mazina asanganywe BISANUKURI Innocent bityo akitwa **NTWARI Innocent** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BITAGWA Idrissa RUSABA GUHINDURA IZINA

Uwitwa **BITAGWA Idrissa** mwene BIGIRIMANA Sylvestre na MUKANTARE Mariamu, utuye mu Mudugudu wa Bwiza, Akagari ka Nyanza, Umurenge wa Gatenga, Akarere ka Kicukiro mu Mujyi wa Kigali; baboneka kuri telephone: 0788442971;

Yasabye uburenganzira bwo guhindura amazina asanganywe BITAGWA Idrissa, agasimbuza izina Idrissa izina **Ezra**, akitwa **BITAGWA Ezra** mu gitabo cy'Irangamimerere.

Impamvu atanga ni uko izina Idrissa ari izina yitwaga akiri mu Idini ya Islam, ubu akaba yarayobotse Idini ya Gikirisitu mu Itorero Zion Temple Celebration Center aho yabatijwe izina Ezra.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura amazina asanganywe **BITAGWA Idrissa**, agasimbuza izina Idrissa izina Ezra, bityo akitwa **BITAGWA Ezra** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NSENGIMANA Samuel RUSABA GUHINDURA IZINA

Uwitwa **NSENGIMANA Samuel** mwene NIYONZIMA Onesphore na MUKAKAREGA Mariane, utuye mu Mudugudu w'Amizero, Akagari ka Kivugiza, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge, Umujyi wa Kigali, uboneka kuri telephone: 0789075595/ 0781520802;

Yasabye uburenganzira bwo gusimbuza izina NSENGIMANA izina NIYONZIMA n'izina Samuel rigasimbuzwa izina Sam mu mazina asanganywe NSENGIMANA Samuel akitwa **NIYONZIMA Sam** mu irangamimerere.

Impamvu atanga ni uko izina NIYONZIMA ari izina ry'umubyeyi we, bityo akaba ashaka ko ritazima naho Sam rikaba ari impine ya Samuel kandi akaba ari nako no mu mashuri bagiye babyandika.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, guhindura izina NSENGIMANA, akarisimbuza izina NIYONZIMA, izina Samuel rigasimbuzwa Sam mu mazina asanganywe NSENGIMANA Samuel bityo akitwa **NIYONZIMA Sam** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUKARUSINE Thérèse RUSABA GUHINDURA IZINA

Uwitwa MUKARUSINE Thérèse mwene RUGONDIHENE Oscar na NYIRABABILIGI Bernadette, utuye Mudugudu wa Gasange, Akagari ka Rugando, Umurenge wa Kimihurura, Akarere ka Gasabo, mu Mujyi wa Kigali, uboneka kuri telephone: 0781544868;

Yasabye uburenganzira bwo guhindura amazina asanganywe MUKARUSINE Thérèse akongeramo izina **KASANA** akitwa **MUKARUSINE KASANA Thérèse** mu Irangamimerere.

Impamvu atanga ni uko izina KASANA ari izina yiswe n'ababyeyi be akiri impunzi, mu Gihugu cya Repubulika Iharanira Demokarasi ya Congo, ubwo uwahoze ari Perezida w'iki Gihugu yashyiragaho politiki yiswe "*recours à l'authenticite*", abaturage bose bagakura amazina y'amakirisitu mu byangombwa byabo, bakayasimbuza amazina y'ibisekuru, nyuma akarikomezanya mu byangombwa bye mu Gihugu cy'Ububiligi;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura amazina asanganywe MUKARUSINE Thérèse, akongeramo izina **KASANA** bityo akitwa **MUKARUSINE KASANA Thérèse** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NSIGAYAHIMANA Faustin RUSABA GUHINDURA AMAZINA

Uwitwa **NSIGAYAHIMANA Faustin** mwene GASHUGI Leoteli na NTABUGI Adèle, utuye Mudugudu wa Gasharu, Akagari ka Gitwa, Umurenge wa Gihombo, Akarere ka Nyamasheke, mu Ntara y'Iburengerazuba;

Yasabye uburenganzira bwo gusimbuza izina ye, NSIGAYAHIMANA izina **NIZEYIMANA** mu mazina asanganywe, NSIGAYAHIMANA Faustin akitwa **NIZEYIMANA Faustin** mu Irangamimerere.

Impamvu atanga ni uko akunda izina NSIGAYAHIMANA ari irigenurano, bagenzi be bahora bamuseka, rikaba rinamutera ipfunwe.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina ye, NSIGAYAHIMANA izina **NIZEYIMANA** mu mazina asanganywe, NSIGAYAHIMANA Faustin bityo akitwa **NIZEYIMANA Faustin** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BITIRAHINDA Moses Karim RUSABA GUHINDURA IZINA

Uwitwa BITIRAHINDA Moses Karim mwene NYIRIMANA Gérard na MUKARUGAMBWA Cecile, utuye mu Mudugudu w'Imena, Akagari ka Bibare, Umurenge wa Kimironko, Akarere ka Gasabo, Umujyi wa Kigali, uboneka kuri telephone: 0788327893;

Yasabye uburenganzira bwo guhindura izina BITIRAHINDA akarisimbuza izina HIRWA, mu mazina asanganywe BITIRAHINDA Moses Karim, akitwa HIRWA Moses Karim mu irangamimerere.

Impamvu atanga ni uko izina BITIRAHINDA rimutera ipfunwe.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, guhindura izina BITIRAHINDA, akarisimbuza izina **HIRWA** bityo akitwa **HIRWA Moses Karim** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA SAGAHUTU Enock RUSABA GUHINDURA IZINA

Uwitwa **SAGAHUTU Enock** mwene MUDEYI Piere na NYIRANZIRORERA Felicite, utuye mu Mudugudu wa Mutuzo, Akagari ka Gakoni, Umurenge wa Muganza, Akarere ka Rusizi Intara y'Iburengerazuba, uboneka kuri telephone: 0788868925;

Yasabye uburenganzira bwo guhindura izina SAGAHUTU izina TUYIZERE, mu mazina asanganywe SAGAHUTU Enock, akarisimbuza akitwa TUYIZERE Enock mu irangamimerere**.**

Impamvu atanga ni uko izina SAGAHUTU rimutera ipfunwe muri bagenzi be.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, guhindura izina SAGAHUTU, izina TUYIZERE mu mazina asanganywe SAGAHUTU Enock bityo akitwa **TUYIZERE Enock** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NTAKIRUTIMANA Alain RUSABA GUHINDURA IZINA

Uwitwa NTAKIRUTIMANA Alain mwene RUSANGIZA Esdore na TABU Agnes, utuye mu Mudugudu wa Kanogo, Akagari ka Rwimbogo, Umurenge wa Nyarugunga, Akarere ka Kicukiro Umujyi wa Kigali, uboneka kuri telephone: 0788308213;

Yasabye uburenganzira bwo gusimbuza izina NTAKIRUTIMANA, mu mazina asanganywe NTAKIRUTIMANA Alain, akarisimbuza RUSANGIZA maze akitwa **RUSANGIZA Alain.**

Impamvu atanga ni uko izina NTAKIRUTIMANA rishingiye ku nzangano, bityo bikaba bimusubiza inyuma.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina NTAKIRUTIMANA, mu mazina asanganywe NTAKIRUTIMANA Alain bityo akitwa **RUSANGIZA Alain** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BANSEBEREJIKI Pierre Celestin RUSABA GUHINDURA IZINA

Uwitwa BANSEBEREJIKI Pierre Celestin mwene NYIRAMUGWERA Celestin, utuye mu Mudugudu wa Nyarucyamo, Akagari ka Gahogo, Umurenge wa Nyamabuye, Akarere ka Muhanga Intara y'Amajyepfo, uboneka kuri telephone: 0788326107;

Yasabye uburenganzira bwo gusimbuza izina BANSEBEREJIKI mu mazina asanganywe BANSEBEREJIKI Pierre Celestin akitwa **MIHIGO Pierre Celestin.**

Impamvu atanga ni uko izina BANSEBEREJIKI rimutera ipfunwe rikanasesereza imyifatire mbonezabupfura.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina BANSEBEREJIKI mu mazina asanganywe BANSEBEREJIKI Pierre Celestin, bityo akitwa **MIHIGO Pierre Celestin** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z’INGENZI Z’URWANDIKO RWA MBARUSHIMANA MANZI David RUSABA GUHINDURA IZINA

Uwitwa MBARUSHIMANA MANZI David mwene MBARUSHIMANA GASIMBA Vianney na MUKANDANGA Daniel, utuye mu Mudugudu wa Haguruka, Akagari ka Mbugangari, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y’Iburengerazuba, uboneka kuri telephone: 0784270377/0783884003;

Yasabye uburenganzira bwo gukura izina MBARUSHIMANA mu mazina asanganywe MBARUSHIMANA MANZI David, maze akitwa **MANZI David.**

Impamvu atanga ni uko izina MBARUSHIMANA atarishaka rimutera ipfunwe.

Akaba asaba kwemererwa binyuze mu nzira zemewe n’amategeko, kuvana izina MBARUSHIMANA mu mazina asanganywe MBARUSHIMANA MANZI David, bityo akitwa **MANZI David** mu gitabo cy’Irangamimerere kirimo inyandiko ye y’ivuka.

INGINGO Z’INGENZI Z’URWANDIKO RWA IRADUKUNDA TETA Fabiola RUSABA GUHINDURA IZINA

Uwitwa IRADUKUNDA TETA Fabiola mwene CYILIMA Félicien na MUSHARANKWANZI Jeanne, utuye mu Mudugudu wa Bereshi, Akagari ka Tetero, Umurenge wa Kavumu, Akarere ka Ngororero, Intara y’Iburengerazuba, uboneka kuri telephone: 0787610020/0788605603;

Yasabye uburenganzira bwo guhindura izina IRADUKUNDA mu mazina asanganywe IRADUKUNDA TETA Fabiola, akitwa **CYILIMA TETA Fabiola** mu Irangamimerere**.**

Impamvu atanga ni uko izina CYILIMA ari izina ry’umubyeyi we akaba ashaka kuryitwa nk’izina ry’umuryango.

Akaba asaba kwemererwa binyuze mu nzira zemewe n’amategeko, gusimbuza izina IRADUKUNDA izina **CYILIMA** mu mazina asanganywe IRADUKUNDA TETA Fabiola bityo akitwa **CYILIMA TETA Fabiola** mu gitabo cy’Irangamimerere kirimo inyandiko ye y’ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NGENDAMIKWA Théogène RUSABA GUHINDURA IZINA

Uwitwa **NGENDAMIKWA Théogène** mwene MUGABO Vincent na NYIRARIKANUYE utuye mu Mudugudu wa Kabuga, Akagari ka Bitare, Umurenge wa Karama, Akarere ka Kamonyi Intara y'Amajyepfo;

Yasabye uburenganzira bwo gusimbuza izina NGENDAMIKWA izina NIZEYIMANA mu mazina asanganywe NGENDAMIKWA Theogene akitwa NIZEYIMANA Théogène mu irangamimerere**.**

Impamvu atanga ni uko izina NGENDAMIKWA rimutera ipfunwe muri bagenzi be kandi rikaba ritamuhesha agaciro.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina NGENDAMIKWA, **i**zina NIZEYIMANA mu mazina asanganywe NGENDAMIKWA Théogène, bityo akitwa **NIZEYIMANA Théogène** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUNYEMFURA Benon RUSABA GUHINDURA IZINA

Uwitwa **MUNYEMFURA Benon,** mwene MBANZABIGWI Seth na MBANZABIGWI Espérance utuye mu Mudugudu wa Nyakabungo, Akagari ka Gasanze Umurenge wa Nduba Akarere ka Gasabo Umujyi wa Kigali, uboneka kuri telephone 0780347051;

Yasabye uburenganzira bwo guhindura amazina ye MUNYEMFURA Benon akongera izina SHANDABA mu mazina asanganywe MUNYEMFURA Benon akitwa MUNYEMFURA Benon SHANDABA mu Irangamimerere.

Impamvu atanga ni uko izina **SHANDABA** ari zina yiswe nk'izina ry'umuryango wabo rikomoka kuri Sekuru, utakiriro witwaga SHANDABA Samuel;

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina SHANDABA mu mazina asanganywe MUNYEMFURA Benon, bityo akitwa **MUNYEMFURA Benon SHANDABA** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA IRIRIMUNDA Fidele RUSABA GUHINDURA IZINA

Uwitwa IRIRIMUNDA Fidèle mwene UHAGAZE Erson na NYIRABAGANWA Philomène utuye mu Mudugudu wa Kavumu, Akagari ka Rwoga, Umurenge wa, Ruhango Akarere ka Ruhango Intara y'Amajyepfo, uboneka kuri telephone: 0788615243;

Yasabye uburenganzira bwo guhindura izina IRIRIMUNDA mu mazina asanganywe IRIRIMUNDA Fidèle akitwa RUGAMBA Fidèle.

Impamvu atanga ni uko izina IRIRIMUNDA ni uko ari rigenurano, rimutera ipfunwe bityo akaba atakwifuza ko abazamukomokaho bazitwa izina ry'irigenurano.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina IRIRIMUNDA mu mazina asanganywe IRIRIMUNDA Fidèle, bityo akitwa **RUGAMBA Fidèle** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BAZIGAGA Violet RUSABA GUHINDURA IZINA

Uwitwa BAZIGAGA Violet, mwene NDAMUMYUGABE Léonidas na NYIRAGIRUMWAMI Mariana, utuye mu Gihugu cy'Ubwongereza, LondonSE/62 Xe, Neptune Street, 35Blick House, uboneka kuri telefoni No.+447834281690;

Mu Rwanda abarizwa mu mudugudu wa Mpinganyanza, Akagari ka Rukatsa, Umurenge wa Kagarama, Akarere ka Kicukiro mu Mujyi wa Kigali, uboneka kuri telephone no. 0789228962 cyangwa kuri telefoni ya Aline UWIZERA No. 0788500755;

Yasabye uburenganzira bwo guhindura amazina asanganywe, BAZIGAGA Violet akongeraho izina **BEIRNE** mu mazina asanganywe **BAZIGAGA Violet** akitwa **Violet BAZIGAGA BEIRNE** mu Irangamimerere.

Impamvu atanga ni uko yashyingiranywe mu buryo bwemewe n'amategeko n'umugabo we, Michael Joseph BEIRNE, ufite ubwenegihugu bw'Ubwongereza, akaba yifuza ko izina BEIRNE rikomoka ku muryango w'umugabo we ryongerwa ku mazina asanganywe, BAZIGAGA Violet nk'uko biteganywa n'amategeko.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **BEIRNE** mu mazina asanganywe BAZIGAGA Violet, bityo akitwa **Violet BAZIGAGA BEIRNE** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MWAMBAZA Reagan RUSABA GUHINDURA IZINA

Uwitwa MWAMBAZA Reagan**,** mwene RUVUGIRWA na NYIRAKIZA utuye mu Mudugudu wa Rusisiro, Akagari ka Rugarama Umurenge wa Nyamirambo, Akarere ka Nyarugenge Umujyi wa Kigali, uboneka kuri telephone 0783038817;

Yasabye uburenganzira bwo kongera izina **NTSINZI**, mu mazina asanganywe MWAMBAZA Reagan akitwa MWAMBAZA NTSINZI Reagan.

Impamvu atanga ni uko izina NTSINZI ari zina yiswe ubwo yigaga mu Gihugu cya Kongo aho yasabwe kwitwa izina rya gatatu.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina NTSINZI mu mazina asanganywe **MWAMBAZA Reagan**, bityo akitwa **MWAMBAZA NTSINZI Reagan** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

ICYEMEZO *N^ORCA/0671/*2018 CYO KU WA 14/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE « IZIGAMIRE KAMEMBE»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo ku wa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo ku wa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«IZIGAMIRE KAMEMBE»** ifite icyicaro mu Kagari ka Kamashangi, Umurenge wa Kamembe, Akarere ka Rusizi, Intara y'Iburengerazuba;

YEMEJE:

<u>Ingingo ya mbere:</u>

Koperative **«IZIGAMIRE KAMEMBE»** ifite icyicaro mu Kagari ka Kamashangi, Umurenge wa Kamembe, Akarere ka Rusizi, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«IZIGAMIRE KAMEMBE»** igamije gutanga service zijyanye no gupakira no gupakura imizigo. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«IZIGAMIRE KAMEMBE»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 14/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0639/*2018 CYO KU WA 08/11/2018 GIHA UBUZIMAGATOZI «DESTINY INVESTMENT COOPERATIVE» (DIC)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo ku wa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo ku wa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«DIC»** ifite icyicaro i Nyarugunga, Umurenge wa Nyarugunga, Akarere ka Kicukiro, Umujyi wa Kigali;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«DIC»** ifite icyicaro i Nyarugunga, Umurenge wa Nyarugunga, Akarere ka Kicukiro, Umujyi wa Kigali, ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«DIC»** igamije gutanga service zijyanye n'uburezi bw'incuke n'amashuri abanza. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«DIC»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 08/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperativ

ICYEMEZO *N^{O}RCA/0520/*2018 CYO KU WA 11/09/2018 GIHA UBUZIMAGATOZI KOPERATIVE « ABADAHIGWA KARAMBO»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo ku wa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo ku wa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«ABADAHIGWA KARAMBO»** ifite icyicaro mu Kagari ka Mukuyu, Umurenge wa Ndera, Akarere ka Gasabo, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«ABADAHIGWA KARAMBO»** ifite icyicaro mu Kagari ka Mukuyu, Umurenge wa Ndera, Akarere ka Gasabo, Umujyi wa Kigali, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«ABADAHIGWA KARAMBO»** igamije guteza imbere ubuhinzi bw'ibishyimbo n'ibigori. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«ABADAHIGWA KARAMBO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 11/09/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0658/*2012 CYO KU WA 25/9/2012 GIHA UBUZIMAGATOZI KOPERATIVE « BWERA NTOMA RUTUNGU TWORORE» (BNRT)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo ku wa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 16/2008 ryo ku wa 11/06/2008 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« BNRT»** ifite icyicaro mu Kagali i Rutungu, Umurenge wa Rwimiyaga, Akarere ka Nyagatare, Intara y'Iburasirazuba;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **« BNRT»** ifite icyicaro i Rutungu, Umurenge wa Rwimiyaga, Akarere ka Nyagatare, intara y'Iburasirazuba, ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«BNRT»** igamije guteza imbere ubucuruzi bw'amata. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«BNRT»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 25/09/2012

(Sé)
MUGABO Damien
Umuyobozi w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0679/*2018 CYO KU WA 15/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE « TURENGERUBUZIMA KIBEHO»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«TURENGERUBUZIMA KIBEHO»** ifite icyicaro i Kibeho, Umurenge wa Kibeho, Akarere ka Nyaruguru, Intara y'Amajyepfo;

YEMEJE:

Ingingo ya 1:

Koperative **«TURENGERUBUZIMA KIBEHO»** ifite icyicaro i Kibeho, Umurenge wa Kibeho, Akarere ka Nyaruguru, Intara y'Amajyepfo, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«TURENGERUBUZIMA KIBEHO»** igamije gutanga servicez'ubujyanama bw'Ubuzima n'ubworozi bw'inkoko. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«TURENGERUBUZIMA KIBEHO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 15/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^O RCA/0605/*2018 CYO KU WA 18/10/2018 GIHA UBUZIMAGATOZI KOPERATIVE « TUGIRE AMATA KIGEYO» (KOTUAMKI)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KOTUAMKI»** ifite icyicaro i Rukaragata, Umurenge wa Kigeyo, Akarere ka Rutsiro, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«KOTUAMKI»** ifite icyicaro i Rukaragata, Umurenge wa Kigeyo, Akarere ka Rutsiro, Intara y'Iburengerazuba; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«KOTUAMKI»** igamije gutezimbere ubworozi bw'inka za kijyambere. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KOTUAMKI»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 18/10/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^O^RCA/0343/*2018 CYO KU WA 06/07/2018 GIHA UBUZIMAGATOZI KOPERATIVE « ABAHARANIRAMAJYAMBERE SOVU» (KOPABASO)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« KOPABASO »** ifite icyicaro i Sovu, Umurenge wa Huye, Akarere ka Huye, Intara y'Amajyepfo;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **« KOPABASO »** ifite icyicaro i Sovu, Umurenge wa Huye, Akarere ka Huye, intara y'Amajyepfo; ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **« KOPABASO »** igamije guteza imbere ububoshyi bw'agaseke. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **« KOPABASO »** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 06/07/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0670/*2018 CYO KU WA 13/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE « IMBARAGA Z'IGIHUGU ZUBAKA»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«IMBARAGA Z'IGIHUGU ZUBAKA»** ifite icyicaro mu Bibare, Umurenge wa Kimironko, Akarere ka Gasabo, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«IMBARAGA Z'IGIHUGU ZUBAKA»** ifite icyicaro icyicaro mu Bibare, Umurenge wa Kimironko, Akarere ka Gasabo, Umujyi wa Kigali, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«IMBARAGA Z'IGIHUGU ZUBAKA»** igamije gutanga service zijyanye no gutwara abantu ku magare. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Icyemezo nº RCA/0079/2015 cyo ku wa 23/01/2015 kivanyweho.

Ingingo ya 4:

Koperative **«IMBARAGA Z'IGIHUGU ZUBAKA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 13/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0550/*2018 CYO KU WA 26/09/2018 GIHA UBUZIMAGATOZI «KINYABABA COOPERATIVE POTATOES» (KICOOPA)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KICOOPA»** ifite icyicaro i Rutovu, Umurenge wa Kinyababa, Akarere ka Burera, intara y'Amajyaruguru;

YEMEJE:

Ingingo ya 1:

Koperative **«KICOOPA»** ifite icyicaro i Rutovu, Umurenge wa Kinyababa, Akarere ka Burera, intara y'Amajyaruguru; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«KICOOPA»** igamije guteza imbere ubuhinzi bw'ibirayi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KICOOPA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 26/09/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *NºRCA/0684/*2018 CYO KU WA 16/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE « UBURANGA BWIZA MU BIDUKIKIJE» (KOUBWIBINYA)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KOUBWIBINYA»** ifite icyicaro i Kamanu, Umurenge wa Nyakabuye, Akarere ka Rusizi, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«KOUBWIBINYA»** ifite icyicaro i Kamanu, Umurenge wa Nyakabuye, Akarere ka Rusizi, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«KOUBWIBINYA»** igamije guteza imbere ubucukuzi bw'amabuye n'imicanga. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KOUBWIBINYA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 16/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0322/*2018 CYO KU WA 18/06/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ABANYEBAKWE»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«ABANYEBAKWE»** ifite icyicaro mu Kagari ka Nengo, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba.

YEMEJE:

Ingingo ya 1:

Koperative **«ABANYEBAKWE»** ifite icyicaro mu Kagari ka Nengo, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«ABANYEBAKWE»** igamije guteza imbere ubucuruzi bw'imyaka. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«ABANYEBAKWE»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 18/06/2009

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0702/*2018 CYO KU WA 21/11/2018 GIHA UBUZIMAGATOZI «DELTA FALCON TRANSPORT COOPERATIVE» (D F T C)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«D F T C»** ifite icyicaro mu Kagari ka Kamashashi, Umurenge wa Nyarugunga, Akarere ka Kicukiro, Umujyi wa Kigali.

YEMEJE:

Ingingo ya 1:

Koperative **«D F T C»** ifite icyicaro mu Kagari ka Kamashashi, Umurenge wa Nyarugunga, Akarere ka Kicukiro, Umujyi wa Kigali; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«D F T C»** igamije gutwara abantu n'ibintu, kurengera ibidukikije no gutanga service zijyanye n'ubwubatsi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Icyemezo gifite nº RCA/0522/2018 cyo ku wa 12/09/2018 kivanyweho.

Ingingo ya 4:

Koperative **«D F T C»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 21/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0394/*2018 CYO KU WA 17/07/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ABAHUJE INTEGO KAGASA» (ABIKA)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«ABIKA»** ifite icyicaro i Kagasa, Umurenge wa Gahanga, Akarere ka Kicukiro, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«ABIKA»** ifite icyicaro i Kagasa, Umurenge wa Gahanga, Akarere ka Kicukiro, Umujyi wa Kigali; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«ABIKA»** igamije guteza imbere ubucuruzi bw'imyaka. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«ABIKA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 17/07/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0063/*2009 CYO KU WA 15/01/2009 GIHA UBUZIMAGATOZI «COOPERATIVE TAXI VELO-RUGANDA» (COOPTVR)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 16/2008 ryo kuwa 11/06/2008 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« COOPTVR »** ifite icyicaro i Muhondo, Umurenge wa Muhondo, Akarere ka Gakenke, Intara y'Amajyaruguru mu rwandiko rwe rwo ku wa 01 Mata 2008

YEMEJE:

Ingingo ya 1:

Koperative **« COOPTVR »** ifite icyicaro i Muhondo, Umurenge wa Muhondo, Akarere ka Gakenke, Intara y'Amajyaruguru; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **« COOPTVR »** igamije guteza imbere umwuga wo gutwara abantu ku magare. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Iki cyemezo kigira agaciro guhera umunsi cyatangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Kigali, ku wa 15/01/2009

(Sé)
MUGABO Damien
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *Nº RCA/0662/*2018 CYO KU WA 12/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «IDEAS FOR US» (IFU)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«IFU»** ifite icyicaro mu Kagari ka Gasiza, Umurenge wa Bushoki, Akarere ka Rulindo, Intara y'Amajyaruguru;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«IFU»** ifite icyicaro mu Kagari ka Gasiza, Umurenge wa Bushoki, Akarere ka Rulindo, Intara y'Amajyaruguru; ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«IFU»** igamije gukora umurimo w'ubutubuzi bw'imbuto z'ibiti by'ishyamba n'iby'imbuto ziribwa. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«IFU»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 12/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0674/*2018 CYO KU WA 15/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «INDATABIGWI ZA GATENGA»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«INDATABIGWI ZA GATENGA»** ifite icyicaro mu Kagari ka Nyanza, Umurenge wa Gatenga, Akarere ka Kicukiro, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«INDATABIGWI ZA GATENGA»** ifite icyicaro mu Kagari ka Nyanza, Umurenge wa Gatenga, Akarere ka Kicukiro, Umujyi wa Kigali; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«INDATABIGWI ZA GATENGA»** igamije guteza imbere ubucuruzi bw'ibihangano (Film n'indirimbo). Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«INDATABIGWI ZA GATENGA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 15/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *Nº RCA/0292/*2018 CYO KU WA 04/06/2018 GIHA UBUZIMAGATOZI KOPERATIVE «IMYUBAKIRE INOZE NGORORERO/BWIRA» (KIIN/BWIRA)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KIIN/BWIRA»** ifite icyicaro i Kabarondo, Umurenge wa Bwira, Akarere ka Ngororero, Intara y'Iburengerazuba;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«KIIN/BWIRA»** icyicaro i Kabarondo, Umurenge wa Bwira, Akarere ka Ngororero, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«KIIN/BWIRA»** igamije guteza imbere ubwubatsi bw'inzu zigurishwa. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«KIIN/BWIRA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 04/06/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO N

ICYEMEZO *N^{O}RCA/0365/*2018 CYO KU WA 11/07/2018 GIHA UBUZIMAGATOZI « COOPERATIVE DES AGRICULTEURS DE POMME DE TERRE DE REGA-IBIGWI» (CAPR-IBIGWI)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«CAPR-IBIGWI»** ifite icyicaro i Rega, Umurenge wa Jenda, Akarere ka Nyabihu, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«CAPR-IBIGWI»** icyicaro i Rega, Umurenge wa Jenda, Akarere ka Nyabihu, Intara y'Iburengerazuba; ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **«CAPR-IBIGWI»** igamije guteza imbere ubuhinzi bw'ibirayi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«CAPR-IBIGWI»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 11/07/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0613/*2018 CYO KU WA 18/10/2018 GIHA UBUZIMAGATOZI KOPERATIVE «INTEGO RWINKWAVU»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«INTEGO RWINKWAVU»** ifite icyicaro i Nkondo, Umurenge wa Rwinkwavu, Akarere ka Kayonza, Intara y'Iburasirazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«INTEGO RWINKWAVU»** icyicaro i Nkondo, Umurenge wa Rwinkwavu, Akarere ka Kayonza, Intara y'Iburasirazuba; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«INTEGO RWINKWAVU»** igamije gutanga service zijyanye no gukora isuku mu bigo bya Leta n'iby'abigenga. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Icyemezo no RCA/0737/2012 cyo ku wa 05/11/2012 kivanyweho.

Ingingo ya 4:

Koperative **«INTEGO RWINKWAVU»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 18/10/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0372/*2016 CYO KU WA 22/06/2016 GIHA UBUZIMAGATOZI KOPERATIVE «TWITE KU MWUGA» (KTKU)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezidante wa Koperative **« KTKU »** ifite icyicaro i Rusagara, Umurenge wa Gakenke, Akarere ka Gakenke, Intara y'Amajyaruguru;

YEMEJE:

Ingingo ya 1:

Koperative **« KTKU »** icyicaro i Rusagara, Umurenge wa Gakenke, Akarere ka Gakenke, Intara y'Amajyaruguru, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **« KTKU»** igamije guteza imbere ubudozi bw'imyenda. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **« KTKU »** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 22/06/2016

(Sé)
MUGABO Damien
Umuyobozi w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0653/*2012 CYO KU WA 13/09/2012 GIHA UBUZIMAGATOZI KOPERATIVE Y'ABAHINZI B'IBIGORI NA SOYA NYARUBUYE «KOAISONYA»

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 16/2008 ryo kuwa 11/06/2008 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« KOAISONYA »** ifite icyicaro i Nyarutunga, Umurenge wa Nyarubuye, Akarere ka Kirehe, Intara y'Iburasirazuba;

YEMEJE:

Ingingo ya 1:

Koperative **« KOAISONYA »** ifite icyicaro i Nyarutunga, Umurenge wa Nyarubuye, Akarere ka Kirehe, Intara y'Iburasirazuba, ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **« KOAISONYA»** igamije guteza imbere ubuhinzi bw'ibigori na soya. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **« KOAISONYA »** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 13/09/2012

(Sé)
MUGABO Damien
Umuyobozi w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0672/*2018 CYO KU WA 14/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ISONGA RYA BWUNYU»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«ISONGA RYA BWUNYU»** ifite icyicaro i Gikomero, Umurenge wa Gikomero, Akarere ka Gasabo, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«ISONGA RYA BWUNYU»** ifite icyicaro i Gikomero, Umurenge wa Gikomero, Akarere ka Gasabo, Umujyi wa Kigali; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«ISONGA RYA BWUNYU»** igamije guteza imbere ubuhinzi bw'imboga. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«ISONGA RYA BWUNYU»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 14/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/*0687/2018 CYO KU WA 16/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «URUGORI»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« URUGORI »** ifite icyicaro mu Kagari ka Nyagahinga, Umurenge wa Rusororo, Akarere ka Gasabo, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«URUGORI»** ifite icyicaro mu Kagari ka Nyagahinga, Umurenge wa Rusororo, Akarere ka Gasabo, Umujyi wa Kigali; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«URUGORI»** igamije gukora amasabune. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«URUGORI»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 16/11/2018

(Sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/*0123/2018 CYO KU WA 07/03/2018 GIHA UBUZIMAGATOZI KOPERATIVE «TUJYIMBERE BAHINZI BA JURU» (KOPETUBAJU)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 16/2008 ryo kuwa 11/06/2008 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« KOPETUBAJU »** ifite icyicaro i Mugorore, Umurenge wa Juru, Akarere ka Bugesera, Intara y'Iburasirazuba;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **« KOPETUBAJU»** ifite icyicaro i Mugorore, Umurenge wa Juru, Akarere ka Bugesera, Intara y'Iburasirazuba, ihawe ubuzima gatozi.

<u>Ingingo ya 2:</u>

Koperative **« KOPETUBAJU»** igamije guteza imbere ubuhinzi bw'imboga (inyanya), ibishyimbo n'ibigori. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Icyemezo nº RCA/1344/2009 cyo ku wa 29/10/2009 kivanyweho.

<u>Ingingo ya 4:</u>

Koperative **« KOPETUBAJU »** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 07/03/2018

(Sé)
NZAKUNDA Joseph
Umuyobozi w'agateganyo w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/*0634/2018 CYO KU WA 30/10/2018 GIHA UBUZIMAGATOZI KOPERATIVE «IMBONERA Z'I RAMBURA»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«IMBONERA Z'I RAMBURA»** ifite icyicaro mu Kagari ka Mutaho, Umurenge wa Rambura, Akarere ka Nyabihu, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«IMBONERA Z'I RAMBURA»** icyicaro mu Kagari ka Mutaho, Umurenge wa Rambura, Akarere ka Nyabihu, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«IMBONERA Z'I RAMBURA»** igamije guteza imbere ubworozi bw'inka. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«IMBONERA Z'I RAMBURA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 30/10/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/*0234/2017 CYO KU WA 03/05/2017 GIHA UBUZIMAGATOZI KOPERATIVE «VISION ICYEREKEZO 2020-2050 COOPERATIVE» (VIC)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«VIC»** ifite icyicaro i Nsinda, Umurenge wa Muhazi, Akarere ka Rwamagana, Intara y'Iburasirazuba;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«VIC»** ifite icyicaro i Nsinda, Umurenge wa Muhazi, Akarere ka Rwamagana, Intara y'Iburasirazuba, ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«VIC»** igamije guteza imbere ubworozi bw'inkoko no gutanga serivisi zijyanye no gukoresha ikoranabuhanga (Internet Café) na "secrétariat public". Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Icyemezo no RCA/0649/2016 cyo ku wa 30/11/2016 kivanyweho.

<u>Ingingo ya 4:</u>

Koperative **«VIC»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 03/05/2017

(sé)
MUNANURA Apollo
Umuyobozi w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/*0586/2018 CYO KU WA 08/10/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ABISHYIZEHAMWE KARANINGUFU RUBAVU» (KOAKANGURU)

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« KOAKANGURU»** ifite icyicaro i Kivumu, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«KOAKANGURU»** ifite icyicaro i Kivumu, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **« KOAKANGURU»** igamije gutanga serivisi zijyanye no gupakira no gupakurura imizigo. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KOAKANGURU»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 08/10/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/*0648/2018 CYO KU WA 08/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ABADASIGANA MW'ITERAMBERE»

Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«ABADASIGANA MW'ITERAMBERE»** ifite icyicaro i Mbugangari, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«ABADASIGANA MW'ITERAMBERE»** ifite icyicaro i Mbugangari, Umurenge wa Gisenyi, Akarere ka Rubavu, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«ABADASIGANA MW'ITERAMBERE»** igamije gutanga serivisi zo gutwaza ba mukerarugendo imizigo. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«ABADASIGANA MW'ITERAMBERE»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 08/11/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative