

UMUVUNYI



Gitangirwa
ubuntu

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Werurwe - Gicurasi 2015

Ikinyamakuru cy'Urwego rw'Umuvunyi gishishikariza Abaturarwanda kurwanya Akarengane na Ruswa

Urwego rw'Umuvunyi muri gahunda yo gukemura ibibazo by'akarengane mu Turere



UMUVUNYI WUNGIRIJE USHINZWE GUKUMIRA NO KURWANYA AKARENGANE YAKIRA IBIBAZO BY'ABATURAGE MU KARERE KA GATSIBO

URWEGO RW'UMUVUNYI

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NGIRINSHUTI
Védaste

KURWANYA RUSWA, INKINGI YO KWIGIRA

Icyumweru cyahariwe kurwanya ruswa mu mwaka wa 2014 cyatangiyeye ku itariki ya 29 Ugushyirye 2014 gisozwa ku itariki ya 09 Ukuboza 2014. Insanganyamatsigo y'uwo mwaka yagiraga iti « Kurwanya ruswa, inkingi yo kwigira »

Intero yo kwigira yatewe na Perezida wa Repubulika, Nyakubahwa Paul Kagame, aho yagaragazaga ko nta na rimwe u Rwanda cyangwa Afrika bizatera imbere mu gihe ababituye batari bumva ko ari bo ubwabo bagomba kwikemurira ibibazo byabo. Kwigira bijyanye no kwigirira icyizere, umuntu akumva ko afite ubushobozi bwo kwiteza imbere, bwo kwishakamo ibisubizo.

Kwigira bikwiye kujya mu myumvire ya buri munyarwanda kuko ni wo muco uzatuma turushaho kumva ko ibibazo byacu ari twe bireba kandi ari natwe dufite ibisubizo. Ibi ni byo bizatuma Abanyarwanda bakomeza kugira agaciro.

Buri munyarwanda akwiye kubyaza umusaruro amahirwe yose yamuteza imbere akigira, tugacika ku muco wo gutega ak'imuhana kaza imvura ihise. Umuco wo kwigira ugomba kuba inzira nziza yo gutuma abanyarwanda bumva ko bakwiye kwishakamo ibisubizo by'ibibazo u Rwanda rufite birimo kurwanya ruswa idindiza iterambere ry'igihugu.

Kurwanya ruswa ni inkingi yo kwigira. Imwe mu ngaruka za ruswa ni ukumunga ubukungu bw'igihugu. Ahari ruswa nta terambere riharangwa, ibikorwa remezo birangirika kuko biba bikoze nabi bitewe na ruswa. Abantu bishora muri ruswa bageraho bagatakaza icyizere na bo ubwabo ntibababakirira icyizere. Iyo igihugu gishyira imbaraga mu kurwanya ruswa kiba cyubaka ubukungu bwacyo n'imibereho myiza y'abagituye, bigatuma abenegihugu babasha kwishakamo ibisubizo, bityo bakiyubakira ejo hazaza heza. Ni yo mpamvu kurwanya ruswa ari inkingi ikomeye yo kwigira.

Buri muturage akwiye kumva ko ashyigikira uwo muco mwiza wo kwigira kugira ngo tugere ku bukire twifuza. Kuba kiriya cyumweru cyarahawe iyi nsanganyamatsiko ivuga ku "kurwanya ruswa nk'inkingi yo kwigira", bikwiye kutubera umwanya wo kongera gutekereza icyo tugomba gukora kugira ngo tubashe kwigira. Kwigira ntitwabigeraho tukirangwa na wa muco mubi wa ruswa aho usanga ibigenewe benshi bitwarwa n'abamwe cyangwa bigatwarwa n'abatabikwiriye.

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RUSWA NI UMWANZI W'ITERAMBERE



UBWANDITSI

Nyir'ikinyamakuru
URWEGO RW'UMUVUNYI

Umuyobozi Mukuru
MBARUBUKEYE Xavier,
Umunyamabanga Uhoraho

Umwanditsi Mukuru
NZEYIMANA Nadège

Umwanditsi Mukuru Wungirije
NGILINSHUTI Védaste

**Umunyamabanga
w'Ubwanditsi**

MUGISHA Jules Déo
GATERA Athanase



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ICYUMWERU
CYAHARIWE
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Tariki ya 08 Mata 2014, Umunyamabanga Nshingwabikorwa wa Komisiyo ishinze kurwanya Jenoside Hon. Bizimana J. Damascene yahaye ikiganiro abakozi b’Urwego rw’Umuvunyi. icyo kiganiro cyari gifite insanganyamatsiko igira iti “Ingamba zo kurwanya ipfobya n’ihakana rya Jenoside yakorewe Abatutsi”.

Hon. Bizimana J. Damascene yasobanuye itegeko rihana ihakana n’ipfobya rya Jenoside ndetse atanga n’ingeri z’abahakana Jenoside yakorewe Abatutsi.

Tariki ya 09 Mata 2015, abakozi b’Urwego rw’Umuvunyi barebye filime kuri Jenoside yakorewe Abatutsi yitwa “A travers nous l’humanite”.

Tariki ya 10 Mata 2015, ibikorwa byo kwibuka byakomereje mu Karere ka Bugesera aho abakozi b’Urwego rw’Umuvunyi basuye urwibutso rwa Ntarama n’urwa Nyamata.

Urwego rw’Umuvunyi rukomeje kwibuka Jenoside yakorewe Abatutsi runahamagarira abaturarwanda kurwanya ihakana n’ipfobya rya Jenoside yakorewe Abatutsi.

Umuvunyi Wungirije ashira indabo ku mva ku rwibutso rwa Ntarama

Urwego rw’Umuvunyi rwibutse ku nshuro ya 21 Jenoside yakorewe abatutsi

Urwego rw’Umuvunyi rwibutse ku nshuro ya 21 Jenoside yakorewe Abatutsi mu mwaka wa 1994. Guhera tariki ya 08 kugera tariki ya 13

Mata 2015 hateguwe ibikorwa bitandukanye harimo ibiganiro, filime ndetse no gusura inzibutso za Nyamata na Ntarama.



Abakozi b’Urwego rw’Umuvunyi basobanurirwa amateka y’Urwibutso rwa Nyamata





Itsinda ry' Abadepite bo mu Budage basuye Urwego rw'Umuvunyi

Intumwa z'Urwego rushinzwe kurwanya ruswa muri Malawi



Intumwa za World Bank zahuguye abakozi b'Urwego rw'Umuvunyi mu gukemura ibibazo bishingiye ku mari

URWEGO RW'UMUVUNYI MURI GAHUNDA YO GUKEMURA IBIBAZO BY'AKARENGANE MU TURERE

Mu rwego rwo korohereza abagana Urwego rw'Umuvunyi, Urwego rw'Umuvunyi rwashyizeho gahunda yo gusanga abaturage aho batuye, iyo gahunda ikaba “umunsi wahariwe kurwanya akarengane” mbere iyo gahunda yitwaga “Icyumweru cyahariwe kurwanya akarengane” aho abayobozi n’abakozi b’Urwego rw’Umuvunyi basura Akarere, bakajya mu mirengi yose igize ako Karere basobanurira abahatuye inshingano z’Urwego rw’Umuvunyi, ibibazo Urwego rw’Umuvunyi rwakira, ububi bwa ruswa n’akarengane ndetse hakaba umwanya wo kwakira no gukemura ibibazo by’akarengane.

Iyi gahunda ifasha gukemura ibibazo by’akarengane kubera ubufasha bw’abaturage baba bahari batanga amakuru bafite ku kibazo ndetse n’abayobozi b’inzego z’ibanze bityo bimwe mu bibazo bigahita bikemuka n’ubwo hari ibisaba irindi perereza rymbitse. Ubu Uturere 15 tukaba tumaze gusurwa harimo: Rwamagana, Rubavu, Musanze, Ruhango, Muhanga, Nyanza, Kamonyi, Nyagatare, Ngoma, Huye, Gakenke, Nyabihu na Nyarugenge.

Ibyinshi mu bibazo Urwego rw’Umuvunyi rwakira muri iyo gahunda bikaba ari ibibazo by’umutungo, by’ubutaka by’umwihariko. Imwe mu mpamvu itera ibyo bibazo ni ukudasezerana imbere y’amategeko no gushaka abagore benshi

bityo bigatera amakimbirane ku bagore no ku bana.

Ubwo Umuvunyi Wungirije Ushinzwe gukumira no kurwanya akarengane Madamu Kanzayire Bernadette yaganiraga n’abanyamakuru nyuma yo kwakira ibibazo by’akarengane mu Murenge wa Rwezamenyo mu Karere ka Nyarugenge yatangaje ko umunsi wahariwe kurwanya akarengane ufasha abaturage kudatanga amafaranga y’ingendo bagera ku biro by’Urwego rw’Umuvunyi ndetse bigatuma bagira uruhare mu gukemura ibibazo by’akarengane ariko asaba ko abafite ibibazo by’akarengane bakwiriye kujya bemera imyanzuro bagejewehe birinda gusiragira mu nzego kuko bituma badatera imbere.

Urwego rw’Umuvunyi ruzakomeza gahunda y’umunsi wahariwe kurwanya akarengane mu Turere 15 dusigaye kuko iyi gahunda ifite akamaro kanini mu gukemura ibibazo by’akarengane ndetse no gukora ubukangurambaga mu gutanga ubutumwa bwo kurwanya ruswa n’akarengane ndetse bigatuma n’abaturage bamenya ubwoko bw’ibibazo bigezwa ku Rwego rw’Umuvunyi.

Byanditswe na NZEYIMANA Nadège

Amwe mu mafoto yafashwe muri gahunda yo gukemura ibibazo by'akarengane mu **Karere ka Gatsibo**



Amwe mu mafoto yafashwe muri gahunda yo gukemura ibibazo by'akarengane mu **Karere ka Huye**



Amwe mu mafoto
yafashwe muri
gahunda yo
gukemura ibibazo
by'akarengane mu
Karere ka Huye

Amwe mu mafoto
yafashwe muri
gahunda yo
gukemura ibibazo
by'akarengane mu
Karere ka Nyanza



Amwe mu mafoto yafashwe muri gahunda yo gukemura ibibazo by'akarengane mu **Karere ka Nyarugenge**



DUSOBANUKIRWE N'AKARENGANE GASHOBORA GUKOMOKA KURI SERIVISI ZITANGWA N'IBIGO BY'IMARI



BEZA Kevin

Mu gihe mu Rwanda hari iterambere ryihuta mu gutanga serivisi z'imari, Urwego rw'Umuvunyi rwashyizeho itsinda ry'abakozi bashinzwe by'umwihariko gukemura no gukemura ibibazo by'akarengane bigaragara mu bigo by'imari, ibi ni mu rwego rwo kugira ngo rufate iya mbere mu gukemura no kurwanya akarengane gashobora guturuka kuri serivisi zitangwa n'ibigo byo no gufasha abahabwa izo serivisi kumenya uburenganzira bwabo cyane ko usanga rimwe na rimwe baba batazi amategeko abarengera, bikaba byabaviramo kurengana.

Ibi bigaragara cyane cyane iyo usomye amasezerano akorwa hagati y'ibigo by'imari bitandukanye n'abakiriya babyo, cyangwa ugakurikirana imanza ziba hagati yabo, aho usanga mu masezerano hagaragaramo ingingo zibangamiye umuguzi (umukiriya) ku buryo bugaragara.

Ariko se ubundi, umuguzi ni nde? By'umwihariko umuguzi wa serivisi z'ibigo by'imari we se ni nde? Kuki umuguzi afite amategeko yihariye amurenge? Ese arengerwa ugereranyije na nde? Ni ibiki by'ingenzi umuguzi wa serivisi z'imari

arengerwaho by'umwihariko? Ni izihe ngero z'akarengane umuguzi wa serivisi z'imari akunze guhura na zo mu Rwanda? Ni izihe ngaruka zituruka ku kurengera cyangwa kutarengera umuguzi wa serivisi z'imari bigira ku bukungu bw'igihugu, bw'Akarere cyangwa bw'Isi? Ese mu Rwanda Urwego rw'Umuvunyi rubyitwaramo gute iyo ruregwe n'umuguzi uvuga ko yarenganijwe n'ikigo cy'imari runaka?

1. Umuguzi wa Serivisi z'imari (consumer of financial products & services) ni nde?

Itegeko n°36/2012 ryo kuwa 21 Nzeri 2012 rigenga ihiganwa mu bucuruzi no kurengera abaguzi mu ngingo yaryo ya 2, agaka ka 11 risobanura umuguzi nk'umuntu ugura, uhabwa ikintu cyangwa serivisi ukoresha ikintu we ubwe, cyangwa ku nyungu z'umuryango ku mpamvu zitari iz'ubucuruzi".

Nubwo itegeko ryise umuguzi ugura uhabwa ikintu cyangwa serivisi akoresha we ubwe cyangwa ku nyungu z'umuryango ntibikwiye kumvikana ko igisobanuro kigarukiye aho gusa kuko kinakubiyemo ugura ikintu cyangwa serivisi ikoresha n'abandi batari we cyangwa umuryango gusa, iyo aguze icyo kintu cyangwa serivisi atagamije impamvu z'ubucuruzi cyangwa se mu yandi magambo iyo akiguzi nk'umuguzi wa nyuma.

Birumvikana ko itegeko twavuze haruguru ritari kugenda risobanura buri cyiciro cy'abaguzi ari nayo mpamvu utarisangamo igisobanuro cyihariye cy'umuguzi wa serivisi z'imari ariko uhariye ku gisobanuro cy'umuguzi iryo tegeko ritanga uhita wumva ko umuguzi wa serivisi z'imari ari umuntu ugura uhabwa ikintu cyangwa serivisi (product

or service) y'imari ngo ag(z)ikoreshe we ubwe cyangwa g(z)ikoreshe n'undi muntu, atagamije gucuruza icyo kintu/serivisi ku bandi.

Urugero rw'ibintu cyangwa serivisi z'imari (financial products or services):

Kugira konti mu kigo cy'imari, ikarita bakoresha bihera serivisi zitandukanye (ATM Card), guhabwa/gukoresha impapuro zo kwakiraho amafaranga (receipt) cyangwa izifite agaciro k'amafaranga (cheques, Payment Order, etc), kubitsa cyangwa kubikuzza amafaranga, inguzanyo iyo ari yo yose, ingwate, kubitsa amafaranga, n'ibindi bitandukanye.

Umuntu rero ugura kimwe cyangwa uhabwa serivisi imwe cyangwa byinshi/nyinshi muri ibyo tumaze kuvuga n'ibindi bisa nkabyo mu buryo twasobanuye haruguru aba ari umuguzi wa serivisi z'imari.



2. Kuki umuguzi afite amategeko yihariye amurengera? Ese arengerwa ugereranyije na nde?

Ukurikije umwanya umuguzi aba arimo ugereranyije n'ugurisha (umucuruza) usanga impamvu nyamukuru ituma umuguzi ashirirwaho amategeko amurengera ari uko aba atari umunyamwuga w'ibyo agura bityo akaba yarenganira mu kutamenya cyangwa kudasobanukirwa n'ibigize icyo agura cyangwa se

uko gikoreshwa bityo akarengerwa kugira ngo uko kudasobanukirwa kutamuteza kurenganywa.

Nyamara umugurishaho ikintu/serivisi runaka twakwita umucuruza we aba ari umunyamwuga kuko ari ko kazi ke ka buri muni. Bityo rero umuguzi arengerwa ugereranyije n'umucuruza ibintu cyangwa serivisi (umucuruza).

Ingingo ya 33 y'itegeko N°36/2012 ryo kuwa 21/09/2012 rigenga ihiganwa mu bucuruzi no kurengera abaguzi igira iti: "Bitarenze igihe cyo gukora amasezerano y'igurisha, ugurisha wabigize umwuga agomba guha umuguzi amakuru y'ukuri kandi akenewe yerekeye imiterere y'igicuruzwa cyangwa ya serivisi ndetse n'ibisabwa mu masezerano hitawe ku buryo umuguzi yagaragaje ko akeneye amakuru kimwe n'icyo yavuze ko azakoresha igicuruzwa cyangwa cyateganywa mu buryo bwumvikana".

Indi mpamvu uhabwa serivisi arengerwa ni ukugira ngo ikintu cyangwa serivisi agura ibe idafite inenge cyane cyane izihishe (hidden defects) zaba izabaye mu gihe bagikoraga cyangwa se izabayeho nyuma yo kuva mu ruganda (deterioration) nk'uko biteganywa n'ingingo ya 42 y'itegeko rirengerwa abahabwa serivisi twavuze haruguru.

Indi mpamvu y'ingenzi ituma uhabwa serivisi cyangwa umuguzi arengerwa ni ukugira ngo hatazagira umwambura icyo yaguzwe na we acyita icye (warranty against eviction).

Izindi mpamvu twavuye ni nko kugira ngo uhabwa serivisi adahendwa, cyane cyane iyo serivisi asaba ijyanye no kugura ibicuruzwa bigirwa n'umuntu umwe (monopolistic market) cyangwa bake, n'ibindi.

3. Ni ibiki by'ingenzi Umuguzi wa serivisi z'imari arengerwaho by'umwihariko?

Kimwe n'abaguzi b'ibindi bintu cyangwa serivisi, uburenganzira bw'ingenzi bw'umuguzi

wa serivisi z'imari ni uguhabwa amakuru no gusobanurirwa bihagije ku bigize icyo agura cyangwa serivisi ahabwa ku buryo abasha kumva ibikigize cyangwa imiterere yacyo, kumenya uko gikora (functioning), inyungu azakura mu kugikoresha (benefits) cyangwa se ingaruka (effects) bizamugiraho kubera ko yemeye guhabwa icyo kintu cyangwa serivisi kandi ayo makuru akayahabwa mbere y'uko amasezerano yo kugura icyo kintu/serivisi ashirwaho imikono.

Dufashe urugero rw'umuntu ufata inguzanyo, ni ayahe makuru agomba guhabwa mbere y'uko bashyira imikono ku masezerano yayo n'ay'ingwate (igihe bayishyizemo)?

Inyandiko y'Umuryango OCDE ugizwe n'ibihugu 34 byiganjemo iby'u Burayi, Amerika, na Aziya yasohowe muri Kamena 2009 ikayita "Culture financière et protection des consommateurs : les oubliés de la crise. RECOMMANDATION SUR LES BONNES PRATIQUES DE SENSIBILISATION ET D'ÉDUCATION AUX QUESTIONS FINANCIÈRES DANS LE DOMAINE DU CRÉDIT", ku rupapuro rwa 21, yerekanye iby'ingenzi uhabwa inguzanyo akwiye kubanza gusobanurirwa no kumenya ingaruka zabyo mbere yo gusinya amasezerano y'inguzanyo/ingwate bigera kuri 14:

1. Ingano y'umwenda-remezo ;
2. Igihe inguzanyo izishyurwamo n'igihe amasezerano azamara (niba ibyo bihe bitandukanye);
3. Ijanisha ry'inyungu n'uburyo ryahindagurikamo ubwo ari bwo bwose ;
4. Andi mafaranga yakoreshe mu gihe cyo gutegura inguzanyo n'ibihembo byabaho bijyanye n'inguzanyo;
5. Inshuro zo kwishyuraho;
6. Umubare w'amafaranga azajya yishyurwa n'amatariki azajya yishyurirwaho;
7. Umubare w'amafaranga yose hamwe azishyurwa;
8. Ikiguzi cyose cy'inguzanyo;

9. Ijanisha nyakuri ku mwaka habariwemo n'andi mafaranga asabirwa ubwishyu n'uguriza ku bijyanye n'inguzanyo yishingiwe n'ingwate itimukanwa;
10. Aho inyungu izatangirira kwisuzuzwa ;
11. Niba hatanzwe igihe cyo kwitegura kwishyura umwenda-remezo, ubwishyu bukubanza gukorwa ku nyungu n'andi mafaranga akoreshe mu gutegura;
12. Ibisobanuro n'ikiguzi bya serivisi zidategetswe umuguzi yemeye abisabwe n'umuguriza (urugero nko gufata ubwishingizi bw'ubuzima);
13. Uburyo bwo kugena ibihano byabaho, mu gihe habayeho kwishyuzwa mbere y'igihe cyangwa gukererwa kwishyura/kutishyura;



14. Ingaruka ukwiyongera kw'inyungu kwa 1% kugira ku mubare w'amafaranga ku bihe byo kwiyuriraho mu mwaka wa mbere w'amasezerano (ku nguzanyo zifite ingwate itimukanwa n'ijanisha rihindagurika) ;

Ariko iyo usuzumye neza, usanga ibigo by'imari byinshi bidafata umwanya uhagije wo gusobanurira umukiriya ibi twavuze haruguru kugira ngo abyumve neza, amenye ingaruka ya buri kimwe kimwe hanyuma abone gushyira umukono ku masezerano. Ugasanga biteje ingaruka zimwe zirimo akarengane ku bahabwa izo serivisi cyangwa rimwe na rimwe guhomba kw'ibigo by'imari ku myenda imwe n'imwe biba byatanze.



4. Ni izihe ngero z'akarengane uhabwa serivisi z'imari ashobora guhura nazo?

Kuba biteganijwe ko uhabwa serivisi abanza guhabwa amakuru mbere yo gukora amasezerano yerekeye ikintu/serivisi ahabwa cyangwa agura, ntabwo ari ko bikurikizwa n'abacuruzi benshi, bikaba akarusho ariko ku bijyanye na serivisi z'imari.

Urugero twavugaga nk'iyi umuntu yegereye banki runaka ashaka gufungura konti, ni ibigo bicye cyangwa se nta na kimwe gifata umuguzi ngo kibanze kimwigishe imikoreshereze ya konti, niba hari amafaranga azajya acibwa buri gihe runaka cyangwa buri uko agize icyo akora kuri iyo konti. Ibyo bigatera ikibazo ku bahabwa serivisi cyane cyane nk'iyi babakuyeho amafaranga runaka bajya kubaza ikigo babitsamo bakabwirwa nk'urugero ngo ni ayo bakuraho buri kwezi (monthly charges), ayo kugura ATM card, ayo kubikuzwa, ayo gukoresha serivisi mobile/electronic banking, n'ibindi bitandukanye nyamara igihe wafunguzayo konti batarigeze babigusobanurira.

Ibi kandi hari igihe babisobanurira umukiriya, hashira igihe runaka bakazahindura umubare w'ayo bakata batabanje kubimenyesha umuguzi (umukiriya) ngo abyemere cyangwa se ahitemo gusesa amasezerano bafitanye, na byo bikaba ari akarengane.

Akandi karengane ari nako gakomeye ni agakunze kugaragarira mu ngingo ziba zigize amasezerano y'inguzanyo cyangwa ay'ingwate ku nguzanyo ibigo by'imari biha abakiriya babyo aho usanga muri bene ayo masezerano harimo ingingo zibangamiye abahabwa serivisi (cyangwa umuguzi) cyangwa se zigamije kuzamutsindisha (unfair terms) haramutse habaye urubanza kabone n'ubwo yaba arengana.

Reka dufate ingero z'amasezerano y'inguzanyo/ingwate ibigo by'imari bitandukanye tuza kwita Bank 1, Bank 2, Bank 3,.... (kugira ngo tutabivugaga mu mazina) byagiranye n'abakiriya babyo turebemo ingingo zibangamiye abahabwa serivisi cyangwa umuguzi ziyakubiyemo.

Bank 1

Iyi banki yagiranye amasezerano n'umukiriya wayo harimo ingingo zikurikira:

“According to regulations in force, this credit will be subject to the following conditions until further notice, having agreed that we have the right, if needed, to modify these conditions without changing this contract”.

Muri make iyi ngingo iha Bank 1 ububasha bwo guhindura ingingo zigenga inguzanyo (zikubiye mu masezerano) ku bwende bwayo bitabaye ngombwa ko ibanza kubyumvikanaho n'umuguzi. Ni ukuvuga ko Bank 1 ishobora guhindura ijanisha (percentage) ry'inyungu, irya commission, iry'ibihano n'ibindi itabanje kubyumvikanaho n'uhabwa serivisi (umukiriya).

Indi ngingo muri ayo masezerano yagiraga iti: *... in addition, the customer authorizes the bank to publish through the media his names & photos in case of default.*

Iyi ngingo iha ububasha Bank 1 bwo gutangaza umukiriya mu binyamakuru igihe yananiwe kubahiriza amasezerano y'inguzanyo. Mu by'ukuri iyi ngingo irenganya umuguzi kuko uretse no kuba nta muntu wakwishimira gutangazwa mu binyamakuru kuko atabashije kwishyura, n'iyi usomye itegeko rigenga amasezerano mu Rwanda usanga nta na hamwe rivuga ko uwananiwe kubahiriza/uwishe amasezerano atangazwa mu binyamakuru.

Bank 2

Iyi banki twise Bank 2 yo yagiranye amasezerano y'ingwate n'umukiriya wabo aho umukiriya yatanze umugore we nk'umwishingizi ndetse bakagwiririza n'inzu batuyemo maze mu masezerano y'ubwishingire (acte de cautionnement) bashyiramo ingingo zitandukanye ariko igaragaramo akarengane cyane ikaba ari iya 1.

Yagiraga iti: *“la caution declare se constituer*

caution solidaire et indivisible avec renonciation à tout benefice de discussion et de division, comme précise à l'article 6 ci-après, et garantir le remboursement integral de tous les engagements que... (izina ry'uhawe inguzanyo tutashatse kuvugaga) ci-après dénommé “débiteur principal” a ou pourrait avoir actuellement ou à l'avenir envers la Banque pour quelque cause que ce soit, de quelque chef et à quelque titre que ce puisse être”

Muri make iyi ngingo ivuze ko umwishingizi yishingiye uhawe umwenda kuri iyo nguzanyo ahawe, ku yindi myenda yaba afitiye Bank 2 uyu muni cyangwa yazayigiramo ku mpamvu izo ari zo zose. Binavuze ko n'ubwo umwenda ugurijwe ahawe wakishyurwa ukarangira, aramutse aje agasaba undi bazawumuha kandi ya masezerano y'ubwishingire akomeze agire agaciro batiriwe bahamagara umwishingizi ngo yongere yemere kuwishingira na wo ndetse hakorwe n'andi masezerano y'ubwishingire na yo ayemere anayashyireho umukono.



Iyi ngingo rero irenganya (unfair/abusive term) umuguzi kuko ivugaga ko Umwishingizi yishingiye imyenda azi n'iyi atazi. Ibi kandi ni ko byagenze kuko uwishingiye yamaze kwishyura umwenda wa mbere asubiraye afata undi atongeye guhamagara umwishingizi ngo yongere yemere kumwishingira, maze birangira atabashije kwishyura umwenda wa kabiri, Bank 2 ishatswe gufatira ingwate havuka ibibazo

bikemurwa n'inkiko mu buryo tuza gucobanura mu gice cyerekeye uko inkiko zibiyitwaramo.

Bene iyi ngingo kandi uyisanga mu masezerano y'ubwishingire ibigo by'imari hafi ya byose bisinyisha abakiriya bayo.

Bank 3

Ikurikira ni ingingo ya 5 y'amasezerano y'ubwishingire Bank 3 yagiranye n'umukiriya wayo n'umwishingizi we:

“La banque est dispensée de tenir la caution au courant des engagements du débiteur principal, des délais qui pourraient être accordés à ce dernier, des modifications que la banque et/ou le débiteur principal pourraient apporter aux montants et/ou aux modalités du (des) crédits ouverts ou à ouvrir au débiteur principal ou à son profit et du sort des effets qui lui sont ou lui seraient escomptés.....”

Muri make iyi ngingo isobanuye ko Bank 3 ikuweho ishingano yo kumenyesha umwishingizi amakuru arebana n'ishingano z'uhawe umwenda, igihe zamara, impinduka Bank 3 yonyine cyangwa ifatanyije n'uhawe umwenda bakora ku mubare w'umwenda bahaye cyangwa bazaha uhawe umwenda,.... Iyi ngingo y'amasezerano rero ikaba inyuranye n'ingingo ya 42 y'itegeko rirengeraga umuguzi.

Mu by'ukuri ikaba ari imwe muri za zindi twise abusive/unfair terms or conditions”, igitangaje ukaba usanga ingingo zimeze nkayo mu masezerano ibigo by'imari hafi ya byose bigirana n'abakiriya babyo.

Biracyaza

Beza Kevin
Ushinzwe ibibazo by'Imari
ku Rwego rw'Umuvunyi
bezakevin1@gmail.com



Corruption quotes

If a country is to be corruption free and become a nation of beautiful minds, I strongly feel there are three key societal members who can make a difference. They are the father, the mother and the teacher.

A. P. J. Abdul Kalam

(born 15 October 1931) is an Indian scientist and administrator who served as the 11th President of India from 2002 to 2007.



Corruption is the enemy of development, and of good governance. It must be got rid of. Both the government and the people at large must come together to achieve this national objective.

Pratibha Patil

(born 19 December 1934) is an Indian politician who served as the 12th President of India from 2007 to 2012; she was the first woman to hold the office



The duty of youth is to challenge corruption. Kurt Cobain
Fighting corruption is not just good governance. It's self-defense. It's patriotism.

Joe Biden

(born November 20, 1942) is the 47th and current Vice President of the United States, jointly elected twice with President Barack Obama and in office since 2009



There is no compromise when it comes to corruption. You have to fight it.

A. K. Antony

(born 28 December 1940) is an Indian politician currently serving as Member of Parliament (MP) from the upper house, Rajya Sabha, of Parliament

Corruption is a true enemy to development.

Tsakhiaagiin Elbegdorj

(born 30 March 1963) is a Mongolian politician who has been President of Mongolia since 2009. He previously served as Prime Minister in 1998 and again from 2004 to 2006. Elbegdorj is considered one of the principal champions in emerging markets and was one of the architects of democracy in Mongolia.[1]



If a policy is wrongheaded, feckless and corrupt, I take it personally and consider it a moral obligation to sound off and not shut up until it's fixed.

Colonel David Huckworth

Colonel David Haskell Hackworth (November 11, 1930 – May 4, 2005), also known as "Hack," was a highly decorated United States Army soldier, having received 24 decorations for heroism in combat during the Korean and Vietnam Wars.





UMURUNGI Emelyne

ICYUMWERU CYAHARIWE KURWANYA RUSWA

Buri mwaka Urwego rw'Umuvunyi rutegura icyumweru cyahariwe kurwanya ruswa gisozwa tariki ya 9 Ukuboza ku munsu mpuzamahanga wahariwe kurwanya ruswa. Uwo munsu ukaba waremeye n'Icyemezo n°58/4 cy'Inteko Rusange y'Umuryango w'Abibumbye (ONU) yateranye kw'itarikiya 31 Ukwakira 2003 i Merida mu Gihugu cya Mexique.

Muri icyo cyumweru hategurwa ibikorwa bitandukanye bitangirwamo ubutumwa bukangurira abaturarwanda ububi bwa ruswa ndetse n'uburyo bwo kuyikumira no kuyirwanya. Mu mwaka wa 2014 iki cyumweru cyari gifite insanganyamatsiko igira iti "Kurwanya ruswa inkingi yo kwigira".

Icyumweru cyahariwe kurwanya ruswa cyatangiriye mu Karere ka Bugesera ku itariki ya 29 Ugushyingo 2014 ahabereye umuganda rusange gisorezwa muri Serena Hotel hizihizwa n'umunsu mpuzamahanga wahariwe kurwanya ruswa.

Muri icyo cyumweru habaye umunsu w'urubyiruko wahariwe kurwanya ruswa, hategurwa amarushanwa y'umupira w'amaguru, ibiganiro kuri radiyo na televiziyo n'ibindi.

1. UMUGANDA RUSANGE

Muri iki gikorwa cy'umuganda rusange wabaye ku wa 29 Ugushyingo 2014, wabereye mu Karere ka Bugesera, Umurenge wa Mwogo, Akagari ka Bitaba witabiriwe n'abanyacyubahiro batandukanye harimo Umunyamabanga wa Leta muri Minisiteri y'Ubutegetsi bw'Igihugu (MINALOC) wari umushyitsi mukuru muri uwo muhango, by'umwihariko, Abayobozi batandukanye ku rwego rw'Igihugu, abahagarariye Inama Ngishwanama yo kurwanya

ruswa n'akarengane ku rwego rw'Akarere n'urw'imirenge; n'abayobozi n'abakozi b'Urwego rw'Umuvunyi, Umuyobozi wungirije w'inteko y'Igihugu cya *Cote d'Ivoire* n'intumwa yari ayoboye.

Mu ijamba rye, Umunyamabanga wa leta muri Minisiteri y'Ubutegetsi bw'Igihugu (MINALOC) yarhamagariye abaturage b'Akarere ka Bugesera gutunga agatoki ruswa aho bayibonye kuko ari umwanzu w'amajyambere. Gutangiza icyumweru cyahariwe kurwanya ruswa byabaye mu midugudu yose igize u Rwanda aho abaturage bagejweho ubutumwa bwo gukumira no kurwanya ruswa.

2. IBIGANIRO N'ABAKOZI B'UTURERE TW'UMUJYI WA KIGALI

Muri iki cyumweru hateguwe ibiganiro n'abakozi bo mu Turere tugize Umujyi wa Kigali ari two Kicukiro, Gasabo na Nyarugenge ku bubi bwa ruswa, ibiyitera, ingaruka n'ingamba zo kuyihashya ndetse n'uruhare rwa buri wese mu kuyirwanya. Imwe mu mpamvu ibi biganiro byateguwe ni uko Umujyi wa Kigali ari wo ufite umubare uri hejuru ku bantu bakurikiranyeho ibyaha bya ruswa.

Ibyo biganiro byagarutse ku ruhare rw'Inama Ngishwanama zo kurwanya ruswa n'akarengane ku rwego rw'Uturere n'Imirenge mu gukumira no kurwanya ruswa n'umumaro zagira mu gihe zakora inshingano zazo.

3. IBIGANIRO MU BITANGAZAMAKURU

Mu rwego rwo gukangurira abaturarwanda ububi bwa ruswa no kubashishikariza kuyirinda no kuyitunga agatoki hagamijwe kugera ku bantu benshi mu cyumweru cyahariwe kurwanya ruswa

ku itariki ya 05/12/2014 hateguwe ikiganiro cyanyuze kuri radiyo rwanda, Isango star, Flash FM no kuri televiziyo Rwanda. Iki kiganiro cyatanze n'abayobozi bakurikira:

- Umuvunyi Mukuru: **Ingaruka za ruswa n'ibyiza byo kuyirwanya**
- Ensipegiteri Jenerali wa Polisi: **Ingamba zo kurwanya ruswa n'umusaruro zitanga**
- Umunyamabanga Nshingwabikorwa w'Ikigo cy'Igihugu gishinzwe Amasoko ya Leta: **Icyaba gitera ruswa mu masoko ya Leta n'ingamba zo kuyikumira.**

4. UMUNSI W'URUBYIRUKO

Urwego rw'Umuvunyi rushyira imbaraga mu gukangurira urubyiruko kugira uruhare mu gukumira no kurwanya ruswa nk'icyiciro cy'abaturarwanda gifite umubare munini kandi akaba ari abayobozi b'ejo hazaza. Ni muri urwo rwego mu cyumweru cyahariwe kurwanya ruswa Urwego rw'Umuvunyi rutegura umunsu w'urubyiruko wahariwe kurwanya ruswa.

Ku wa 08 Ukuboza 2014, muri Hoteli Nobleza

habereye ikiganiro mpaka ku nsanganyamatsiko igira iti "Ibura ry'akazi, imwe mu mpamvu zatera ruswa mu rubyiruko". Iki kiganiro cyitabiriwe n'urubyiruko rwibumbiye mu mashyirahamwe arwanya ruswa (Anti Corruption Clubs) n'abahagarariye Komite z'Urubyiruko mu Turere tunyuranye. Abagize uruhare mu kiganiro mpaka bari mu matsinda abiri, itsinda rishyigikiye insanganyamatsiko n'itsinda ritemeranywa na yo. Nyuma y'ikiganiro mpaka hafashwe umwanzuro ko n'ubwo ibura ry'akazi rishobora kuba impamvu zatera ruswa ariko urubyiruko nk'intore rukwiye kwishakamo ibisubizo ruhanga imirimo nk'uko Leta y'u Rwanda ihora ibibashishikariza kuko ntaho Igihugu cyaba kigana mu gihe urubyiruko rwamungwa na ruswa.

Mu biganiro mpaka hagaragaye ko ruswa ishingiye ku gitsina ari imwe mu bwoko bwa ruswa bugaragara kubera ibura ry'akazi. Nyuma y'ikiganiro, urubyiruko rwiyejeje ko ruswa ishingiye ku gitsina atari umuco ukwiriye kurangwa mu rubyiruko rw'u Rwanda ko ahubwo igikwiye kubikemura ari ukwigira ndetse amakuru ajyanye na ruswa yose akagezwa ku nzego zibishinzwe.



Urubyiruko rwari mu kiganiro mpaka



5. AMARUSHANWA Y'UMUPIRA W'AMAGURU

Ku matariki ya 06/12/2014 na 07/12/2014 habaye amarushanwa y'umupira w'amaguru yabereye kuri Stade Amahoro, yahuje amakipe 4 yabaye aya mbere muri Shampiyona ya 2014 ariyo APR, Rayon Sport, Police FC na AS Kigali.

Urwego rw'Umuvunyi rwateguye aya marushanwa kugira ngo rutange ubutumwa bwo gukumira no kurwanya ruswa kuko umupira w'amaguru ari imwe mu mikino ikundwa n'abaturarwanda benshi kandi ibyiciro byose. Muri aya marushanwa hatanzwe ubutumwa bukangurira abakinnyi

n'abakunzi b'umupira w'amaguru kwirinda no kwamagana ruswa aho bayibonye hose.

Ku wa 06.12.2014 habaye umukino w'amajonjora aho Police FC yasezerereye Rayon Sport iyitsinze ibitego 2-1 naho AS Kigali yahuye na APR banganya igitego 1-1 ariko AS Kigali isezerera APR kuri penaliti.

Ku wa 07.12.2014, Police FC na AS Kigali byahuriye ku mukino wa nyuma, AS Kigali yegukana umwanya wa mbere ihabwa igikombe n'Urwego rw'umuvunyi na sheki ya miliyoni eshatu z'amafaranga y'u Rwanda (3.000.000Frw) naho Polisi ihabwa sheki ya miliyoni ebyiri z'amafaranga y'u Rwanda (2.000.000Frw).



Kapiteni w'ikipe ya AS Kigali yishimira igikombe

6. GUSOZA ICYUMWERU CYAHARIWE KURWANYA RUSWA

Tariki ya 9 Ukuboza 2014 hasojwe icyumweru cyahariwe kurwanya ruswa hanzihizwa Umunsi Mpuzamahanga wo Kurwanya Ruswa. Ibyo birori byabereye ku Hotel Serena i Kigali bikaba byaritabiriwe n'abanyacyubahiro batandukanye aba Minisitiri, abahagarariye Ibihugu byabo mu Rwanda, abayobozi

b'Uturere, abahaga-rariye amashyirahamwe yo kurwanya ruswa, abana baturutse muri Shalom Educating for Peace n'abakozi bose b'Urwego rw'Umuvunyi.

Mu ijamba Umuvunyi Mukuru, Madamu Cyanzayire Aloysie yagejeje ku bitabiriye uwo munsi, yibukije inkomoko y'umunsi mpuzamahanga wo kurwanya ruswa, asobanuro ko u Rwanda rwahisemo gushyiraho icyumweru cyose, hakorwa gahunda zinyuranye zigamije gukangurira abaturarwanda gukumira no

kwirinda ruswa. Yashishikariye kandi abantu bose kwimakaza ubunyangamugayo no guharanira kuba indashyikirwa mu kurwanya ruswa kuko bizafasha mu kwigira, kugira ngo iterambere ryihute. Umuvunyi Mukuru yashimiye inzego zose zikorana n'Urwego rw'Umuvunyi mu rugamba rwo kurwanya ruswa.

Mu ijamba ry'Umushyitsi Mukuru, Minisitiri muri Perezidansi, Madamu Tugireyezu Venantie yatangaje ko Abanyarwanda benshi bamaze gusobanukirwa ko ruswa ari imungu ikomeye

imunga ubukungu bw'Igihugu, ikamunga n'imibereho myiza yabo. Ahari ruswa nta terambere riharangwa kuko nta shoramari riba rishinze imizi. Umushyitsi Mukuru yakomeje avuga ko ahari ruswa Leta ishora amafaranga menshi mu bikorwa by'iterambere nyamara bigakorwa nabi kubera ruswa. Yanibukije ko n'ubwo hashyizweho uburyo bunyuranye bwo kurwanya ruswa bwanatumye u Rwanda rugera ku ntera ishimishije mu ruhando

rw'ibihugu byaba ibyo mu Karere, ibya Afurika ndetse n'ibyo kw'isi ariko urugamba rukiri rurerure; ko ruswa ikivugwa mu nzego nyinshi, haba mu itangwa ry'amasoko ya Leta, haba mu itangwa ry'akazi ndetse no mu ikorwa ry'imirimu inyuranye. Madamu Tugireyezu Venantie yibukije ko uruhare rw'inzego zaba iza Leta, izigenga n'imiryango itari iya Leta ni runini cyane mu ntambara yo kurwanya ruswa.



Uturutse iburyo Umuvunyi Mukuru, Minisitiri muri Perezidansi n'Umuvunyi wungirije ushinze kurwanya ruswa mu muhango wo gusozwa icyumweru cyahariwe kurwanya ruswa

Icyumweru cyahariwe kurwanya ruswa ni igikorwa ngarukamwaka gifite uruhare runini mu bukangurambanga kuko hategurwa ibikorwa bitandukanye bigera ku baturarwanda hirya no hino aho bari mu Gihugu. Urwego rw'Umuvunyi

rubona umusaruro uturuka mu bikorwa bitegurwa harimo umubare munini witabira ibyo bikorwa ndetse n'abatanga amakuru aho babonye ruswa bitewe n'ubukangurambaga baba babonye.



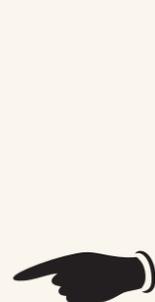
Bimwe mu byavuzwe ku munsu wahariwe kurwanye ruswa



Minisitiri muri Perezidansi Madamu Venantie TUGIREYEZU mu ijamba rye gusoza icyumweru cyahariwe kurwanye ruswa

“Urwego rw’umuvunyi ntabwo ruhagije mu kurwana intambara ya ruswa. Nta rwego rumwe ntekereza ko ruhagije; nta na rumwe. Ni intambara yacu twese, nituyiharira urwego rumwe izatunanira. Ntabwo urwego rumwe rwayirwana ngo bishoboke.

Ni ikintu tugomba guhagurukira; media, civil society, private sector... ni ikintu tugomba guhagurukira kirenze izi ngamba. Twavuze ingamba nziza, ariko kimwe cya kabiri cyazo tuzishyize mu bikorwa, tukazishyira mu bikorwa ku rugero rwa 80 ku ijana, cyangwa 70, amafaranga Auditor General abona twatakaje buri mwaka twagabanyaho hafi 70 ku ijana.



“Leta y’u Rwanda yongereye ububasha bw’inzego zitandukanye zirimo Urwego rw’Umuvunyi kugira ngo zishobore gukurikirana mu nkiko abacyekwaho kunyereza umutungo wa rubanda, ndetse bahanwe banagaruze umutungo wa Leta, cyangwa se umutungo wa rubanda uba watakijwe ku mpamvu za ruswa. Bene ubu buryo bugamije guca intege abagifite umutima wo gushaka gutanga ndetse no kwakira ruswa”



Minisitiri w’Ubutabera, Intumwa Nkuru ya Leta Bwana BUSINGYE Johnston mu Kiganiro ku buryo ruswa yarwanywa mu Rwanda



“Ntabwo ifi nini ari umuyobozi wo ku rwego rwo hejuru, ngira ngo iyo bavugaga amafi manini hari abatekereza ngo ni Minister..., ni Depite runaka... ifi nini ni wawundi ushobora no kuba acungaga amafaranga menshi y’igihugu”



Umuvunyi Mukuru, Madamu Cyanzayire Aloysie mu kiganiro n’abanyamakuru



Ban Ki Moon Secretary General of the United Nations



Corruption is a global phenomenon that strikes hardest at the poor, hinders inclusive economic growth and robs essential services of badly needed funds. From cradle to grave, millions are touched by corruption’s shadow.

On this year’s observance of the International Anti-Corruption Day, we call again on people everywhere to get involved in “Breaking the Corruption Chain”.

“Fighting corruption requires more than tools and programmes; it requires role models who inspire.”

-Huguette Labelle, Transparency International

Byakusanyijwe na : NZEYIMANA Nadège



Who pays the price of corruption ?

Some people don't realize that bribery carries a price. Corruption is a serious global problem. Too often corruption has been given different names to simplify the action "the ink of pen for officials" or "the transport and communication fees" which mask the devastating impact corruption has on real people and their families. But if a counter could be set on every coin spent on corruption practices; it could be billions and billions. So who pays that huge amount?

Corruption affects everything from employment opportunities to access to vital medical supplies. Moreover, the destabilizing effect corruption has on a developing economy does not stop at national borders but instead spreads within the region and beyond.

For these reasons, everyone should feel concerned and say no to corruption because everyone pays its



We all have the ability and responsibility to stop this extremely harmful conduct which some justify as a culture. Any service provider that you want to bribe by naming it "a grateful action" for the service rendered, bear in mind that the service provider is monthly paid for it. So any Rwandan citizen should benefit from what the rights provide and report any malpractices. It would be a stepping stone in building our beautiful country with a strong foundation.

price in one way or another. Maybe you don't give or receive bribes, but you know someone who does so and you don't report because you think it is none of your business.

For example, if tender committee members are corrupt and award the tender to an unqualified company, the results will be a fake product or service. Shoddy roads, crumbling bridges, sub-standards hospitals, bad schools....Any idea of



who pays the price of corruption?

There is an English saying goes "drop by drop a sea is drained". Some people may think that paying or receiving a small amount is not at all corruption. But for me it is not whether you pay Frw100 or Frw 1000 a bribe is bribe.

That is the reason why we don't have to discuss on how to reduce the amount we pay in bribe; our target should be how to eliminate altogether bribery as a form of corruption.

Let's again ask ourselves "Who pays the price of corruption?" The response is "we all pay".



Corruption affects people's lives in a multitude of ways. In the most cases, corruption costs people's lives, freedom, health, time and money.

The Government of Rwanda has undertaken a number of Anti-corruption measures and these coupled with immense political will and public support that have led to a low impunity environment. Different laws were adopted such as whistleblower protection law and different institutions were established. Now Rwanda is the least corrupt in East Africa and among the least corrupt in Africa according to Transparency International corruption Perception Index.

As Martin Luther King Jr. said "You don't have to see the whole stair case just to take the first step". The first step to Rwanda Zero corruption which is the political will has already been made, but to win the battle and eradicate corruption requires joint efforts.

If you have any information on corruption malpractices and you need to report, the Office of the Ombudsman has various channels you can use. A toll free line (199) or via email ombudsmaninfo@ombudsman.gov.rw and confidentiality is guaranteed.

By Nzeyimana Nadège



URWENYA

1. Mwalimu yabajije abanyeshuri ati “ Iso agujije amafaranga ibihumbi 45 akiyezameza kuzajya yishyura amafaranga ibihumbi 15000 buri kwezi, ubwo yazayishyura mu mezi angaha?” Umwana umwe azamura urutoki ati “ Ndumva yazayishyura mu myaka 25. Mwarimu aramubaza ati “Iyo myaka uyikuye he, ongera ubare neza?” Umwana arasubiza ati “Papa arambura cyane n’iyo myaka mvuze ni mike...”

2. Umwarimu yabajije umunyeshuri wiga mu mashuri abanza ati $1+1=?$ Umunyeshuri ati: ni 4. Umwe mu bakoraga isuku warungurukiraga mu idirishya abibonye azunguza umutwe, ati “Yampayinka Rwesabahizi twataramye! Ibintu byose byazamuye igiciro! Ibitoki, isukari, umuceri, gukodesha inzu n’ibindi byinshi, none na $1+1$ byari 2 nabyo byageze kuri 4! Yewe nzaba ndeba, iby’Isi ni amabanga!

ISHYIRWA MU BIKORWA RY’ITEGEKO N° 04/2013 RYO KUWA 08/12/2013 RYEREKEYE KUBONA AMAKURU



KAREGA Florence

Urwego rw’Umuvunyi ni Urwego rw’igihugu rwigenga mu mikorere yarwo; rwashyizweho n’Itegeko Nshinga mu mwaka wa 2003 nk’uko ryavuguruwe kugeza ubu mu ngingo ya 182. Urwego rw’Umuvunyi rwahawe inshingano zo gukangurira abaturage gukumira no kurwanya akarengane, ruswa n’ibyaha bifatanye isano na yo, gukurikirirana iyubahirizwa ry’Itegeko Ngenga n°61/2008 ryo ku wa 10/09/2008 rigena Imyitwarire y’Abayobozi mu nzego za Leta nk’uko ryahinduwe kandi ryujijwe kugeza ubu n’Itegeko Ngenga N° 11/2013 ryo ku wa 11/09/2013 ndetse n’ishyirwa mu bikorwa ry’Itegeko No4/2013 ryo ku wa 8/02/2013 ryerekeye kubona amakuru.

Umuyobozi afite inshingano zo gutanga amakuru nk’uko biteganywa n’Itegeko Ngenga n°11/2013/OL ryo ku wa 11/09/2013 rihindura kandi ryuzuzwa Itegeko Ngenga n°61/2008 ryo ku wa 10/09/2008 rigena imyitwarire y’Abayobozi mu nzego za Leta mu ngingo yaryo ya 2;

Umuyobozi agomba kurangwa n’imyitwarire myiza yo gukorera mu mucyo, kwemera kubazwa no kugaragaza ibyo akora;

Umuyobozi kandi agomba kujya inama n’abo bakorana ndetse no gushyira mu rwego ayobora uburyo bunoze bw’imikorere n’imikoraniye. (Ingingo ya 3, agace ka 2 n’agace ka 4 mu itegeko ryavunzwe haruguru).

Ni muri urwo rwego Umuyobozi nk’ijisho ry’abaturage aba agomba gukorera mu mucyo

akagaragariza Abaturarwanda bose ibikorwa by’Urwego ahagarariye. Akaba ari yo mpamvu yatumye hashyirwaho itegeko n° 4/2012 ryo ku wa 08/02/2013 ryerekeye kubona amakuru.

Icyo itegeko n° 4/2012 ryo ku wa 08/02/2013 ryerekeye kubona amakuru rigamije

- Gutuma abaturage n’abanyamakuru babona amakuru yo mu nzego za Leta no mu nzego zimwe z’abikorera;
- Gushyiraho inzira n’uburyo biteza imbere itangazwa n’ikwirakwizwa ry’amakuru

Uburenganzira bwo kubona amakuru

- umuturage n’umunyamakuru bafite uburenganzira bwo guhabwa amakuru;
- umuturage n’umunyamakuru bafite uburenganzira bwo guhabwa inyandiko cyangwa kopi z’inyandiko;
- umuturage n’umunyamakuru bafite uburenganzira bwo guhabwa amakuru abitswe mu buryo bw’ikoranabuhanga;
- umuturage n’umunyamakuru bafite uburenganzira bwo guhabwa impapuro ziriho umukono wa noteri

Amakuru atemewe gutangazwa (ingingo ya 4)

- amakuru ashobora guhungabanya umutekano w’igihugu
- ashobora kubangamira iyubahirizwa ry’amategeko cyangwa ubutabera
- ashobora gutera kwivanga mu buzima bwite bw’umuntu bitari mu nyungu rusange



- ashobora kubangamira ukurindwa kw'amabanga y'ubucuruzi cyangwa uburenganzira bw'umuntu mu by'ubwenge
- ashobora gutera kubangamira mu ikurikiranwa ry'ubuyobozi bw'urwego rwa Leta n'ubutabera

Inyungu z'abaturage mu itangazwa ry'amakuru

- guteza imbere umuco wo gusobanurira abaturage ibyo inzego zikora;
- imicungire myiza y'imari ya leta n'igenzurwa ryayo;
- kumenyesha abaturage mu buryo buhoraho ibibazo byugarije ubuzima bwabo umutekano n'ibidukikije;
- guharanira ko inshingano y'ubugenzuzi yuzuzwa uko bikwiye.

Umukozi ushinzwe gutanga amakuru mu kigo

Ibigo bishyiraho umukozi ushinzwe gutanga amakuru n'umusimbura iyo adahari; Inshingano z' umukozi ushinzwe gutanga amakuru igihe habayeho gusaba amakuru ni izi zikurikira:

- Gusuzuma ubwihutirwe bwayo
- Ukwemererwa cyangwa kutemererwa guhabwa amakuru
- Gutanga ibisobanuro iyo isabwary'amakuru ritemewe

Ukeneye kubona urutonde rw'abashinzwe gutanga amakuru warusanga kuri website y'Urwego rw'Umuvunyi.

Inzego z'abikorera zirebwa n'iri tegeko

Inzego zose z'abikorera zikora imirimo ifitanye isano n'inyungu rusange, uburenganzira n'ubwisanzure bwa muntu zose zirebwa n'iri tegeko.

Umuntu yabona ate amakuru mu rwego rw'abikorera rutarebwa n'iri Tegeko?

Ubifitemo inyungu asaba urukiko rubifitiye ububasha itangazwa ry'amakuru amwe n'amwe akenewe kugira ngo harengerwe ubuzima cyangwa ubwisanzure bwa muntu.

Kurengera uwatangaje amakuru

Nta muntu uhanirwa ko yatangaje amakuru yahawe mu buryo bwemewe n'amategeko, iyo afite gihamya ko ayo makuru ari ukuri kandi ko gutangaza ayo makuru ari mu nyungu rusange kandi mu gihe abashinzwe kuyatanga batabikoze ku gihe (igihe giteganyijwe mushobora kugisanga mu Iteka rya Minisitiri rigena igihe ntarengwa cyo gutanga amakuru).

INGAMBA ZIRIHO MU KUBAHIRIZA ITEGEKO N°04/2013 RYO KUBONA AMAKURU

1. Hashyizweho itegeko n'amateka ashira iryo tegeko mu bikorwa.

Icyo dukwiye kwishimira n'uko hashyizweho iri tegeko ryerekeye kubona amakuru ndetse hagashyirwaho n'amateka ashira iryo tegeko mu bikorwa; ayo mateka n'aya akurikira:

- Iteka rigena uburyo amafaranga asabwa mu itangwa ry'amakuru;

Ihame ni uko gutanga amakuru ari inshingano itagomba ikiguzi (Kwishyuzwa). Ushaka amakuru mu rwego rurebwa n'itegeko ryerekeye kubona amakuru yitwaza gusa ibikoresho yahabwaho amakuru yasabye. Icyakora, iyo ushaka amakuru atitwaje igikoresho giteganywa haruguru bitewe kandi n'uburyo amakuru agomba gutangwamo, ikiguzi cya kopi cyangwa icyo kohereza amakuru gishobora kwishyuzwa

uwayasabye, gusa iyo ari umukene ubifitiye icyangombwa cyatanzwe n'inzego zibifitiye ububasha ntiyishyuzwa.

- Iteka rya Minisitiri rigena igihe ntarengwa cyo gutanga amakuru; Umukozi ushinzwe gutanga amakuru afatira icyemezo ubusabe bw'amakuru ku buryo bwihutirwa kandi icyo gihe ntigishobora kurenga iminsi itatu (3) y'akazi uherye ku muni yakiriyeho ubwo busabe.

Icyakora:

- ⇒ Amakuru atangwa mu gihe kitarenze amasaha makumyabiri n'ane (24) uherye ku muni yasabiweho, iyo amakuru asabwa yerekeye ubuzima cyangwa ubwisanzure bw'umuntu;
- ⇒ Amakuru atangwa mu minsi itarenze ibiri (2) uherye ku muni yakiriweho iyo amakuru asabwa n'Umunyamakuru ku mpamvu zo gutara amakuru;

Haseguriwe ibiteganywa mu gika cya mbere cy'iyi ngingo, umukozi ushinzwe gutanga amakuru ashobora gusaba Urwego rw'Umuvunyi ko igihe ntarengwa giteganywa n'iri teka cyakongerwaho iminsi itarenze cumi n'ine (14) y'akazi mu gihe isabwa ry'amakuru ryerekeye ibintu byinshi cyane cyangwa amakuru menshi, iyo riterekeye ubuzima cyangwa ubwisanzure bw'umuntu.

- Iteka rya Minisitiri rigena inzego z'abikorera zirebwa n'itegeko ryerekeye gutanga amakuru: ni inzego z'abikorera zikora imirimo ifitanye isano n'inyungu rusange (Ingingo ya 3) n'izikora imirimo ijyanye n'uburenganzira bwa muntu (ingingo ya 4)
- Iteka rigena mu buryo burambuye amakuru ashobora gutangazwa (ayo makuru akubiye

mu ngingo ya 3)

- Iteka rigena amakuru ashobora guhungabanya umutekano w'igihugu

2. *Urwego rw'Umuvunyi rwagerageje gutanga amahugurwa mu Turere twose n'Umujyi wa Kigali hagamijwe ko Abaturage n'Abanyamakuru bamenye ko hariho itegeko ritanga uburenganzira bwo kubona amakuru y'ibikorera mu Nzego za Leta n'inzego z'abikorera,*

3. *Urwego rw'Umuvunyi rwasabye inzego zose zirebwa n'iri tegeko gushyiraho Umukozi ushinzwe gutanga amakuru kugirango haveho imbogamizi abasaba amakuru bahuraga nayo yo kubura ubaha amakuru bifuzwa;*

Imbogamizi zimaze kugaragara nyuma y'uko itegeko risohotse

⇒ Kuba Inzego za Leta n'inzego z'abikorera zitarumva neza ko zigomba gutanga amakuru kuko usanga akenshi zishimira gusa gutangaza amakuru zibona ko mu rwego rw'akazi kabo abafitiye akamaro zikirengagiza ko ibyo bakora byose biba biri mu nyungu z'abaturage baba bagomba no kubimenyeshwa,

⇒ Abaturage bataramenya ko iri tegeko nabo ribareba bakumva gusa ko ari itegeko rigenewe abanyamakuru.

Twabibutsa ko Urwego rw'Umuvunyi arirwo rwahawe inshingano yo gukurikirana iyubahirizwa rw'iri tegeko. Uwagira ikibazo ku ishyirwa mu bikorwa ryaryo yarwiyambaza.

KAREGA Florence



ABAHAMWE N'ICYAHA CYA RUSWA IGIHEMBWE CYA 3 CYA 2014

N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
1.	RPA0402/13/HC/KIG	CPL NDAYISENGA Jean Claude , mwene GAKUBA Onesphore na MUKAMUDENGE Godelive, wavutse 1986 i Burundi, ubarizwa Gatenga-Kicukiro- Umujyi wa Kigali	Gabo	Umupolisi	HC KIGALI	Kwakira ruswa y'amafaranga 50.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 100.000
2.	RPA 0021/14/HC/ KIG	UWIZERWA Olivier , mwene KAYINAMURA Augustin na UWIMANA Epiphane, wavutse 1980, ubarizwa Rusororo- Gasabo- Umujyi wa Kigali	Gabo	Umushoferi	HC KIGALI	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'umwaka 2 n'ihazabu y'amafaranga 4.000
3.	RPA 0380/14/HC/ KIG	MUSABYIMANA James , mwene KANAMUGIRE Casimir na MUKAKAYIBANDA Consolee, wavutse 1992, ubarizwa Ubumwe-Katabaro- Kimisagara- Nyarugenge- Umujyi wa Kigali	Gabo	Umuzunguzaji	HC KIGALI	Gutanga ruswa y'amafaranga 10.000	Igifungo cy'umwaka 2 n'ihazabu y'amafaranga 100.000
4.	RPA 0116/14/HC/ MUS	HABUMUGISHA Phocas , Mwene MUNYABAGABE na NYIRAMAHANE, ubarizwa Ryaseneri- Mutamwa- Gahengeri- Rwamagana- Iburasirazuba	Gabo	Umushoferi	HC MUSANZE	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'umwaka 5 n'ihazabu y'amafaranga 20.000
5.	RPA 0087/14/HC/ MUS	BAZIKI Jean d'Amour mwene NGIRARUBANDA na NYIRABUCECERI, ubarizwa Mukumya- Basa- Rugerero- Rubavu- Iburengerazuba	Gabo	Umunyama-banga Nshingwa-bikorwa w'Akagari	HC Musanze	Kwakira ruswa y'amafaranga 30.000	Igifungo cy'umwaka 2

N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
6.	RPA0098/14/HC/RWG	NIYTEGEKA Ildebrande , mwene NTIBAZIYAREMYE Berchimas na NYIRAMAKUBA Cansilde, ubarizwa Mpandu-Karama- Kazo- Ngoma- Iburasirazuba	Gabo	Umunyama-banga Nshingwa-bikorwa w'Umurenge wa Kazo	HC RWAMAGANA	Kwaka no kwakira ruswa y'amafaranga 70.000	Igifungo cy'umwaka 3 n'ihazabu y'amafaranga 200.000
7.	RPA0342/13/HC/RWG	TURIKUMWE Pacifique , mwene HABIMANA Ferdinand na MUKARUZAMBA, utuye Munini- Cyinzovu- Kabarondo- Kayonza- Iburasirazuba	Gabo	Umukozi wa Leta	HC RWAMAGANA	Kwaka no kwakira ruswa y'amafaranga 100.000	Igifungo cy'umwaka 5 n'ihazabu y'amafaranga 200.000
8.	RPA0143/14/HC/RWG	MBATUYEHWAKO Aminadab , mwene MUNYAMBIBI Jean na NANGUWUHE Stephanie Rida, wavutse 1980, atuye Gicaca- Cyambwe- Nasho- Kirehe- Iburasirazuba	Gabo	Umushoferi	HC RWAMAGANA	Gutanga ruswa y'amafaranga 3.000	Igihano cy'igifungo cy'umwaka 2 n'ihazabu y'amafaranga 15.000
9.	RPA0141/14/HC/RWG	KAYIKIRE Abdou , mwene BUHUNYUHUNYU na BAKUZE Asterie, utuye Biraro- Cyanya- Kigabiro- Rwamagana- Iburasirazuba	Gabo	Umwunganizi mu mategeko	HC RWAMAGANA	Gutanga ruswa y'amafaranga 100.000	Igifungo cy'umwaka 6 n'ihazabu y'amafaranga 1.000.000
10.	RPA0265/14/HC/RWG	KAYUMBA Joseph , mwene KAGABO Jean na KAMPUNDU Consolee, utuye Intashyo- Akagari ka Bibare- Kimironko- Gasabo- Umujyi wa Kigali	Gabo	Umushoferi	HC RWAMAGANA	Gutanga ruswa y'amafaranga 100.000	Igifungo cy'umwaka 1 n'amezi 6 n'ihazabu y'amafaranga 200.000
11.	RP0219/14/TGI/GSBO	ICYITEGETSE J. Bosco , mwene BARIHUTA na KANKERA, wavutse 1978, wavukiye Nyakariba- Nyamugari- Gatsata- Gasabo- Umujyi wa Kigali	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 20.000.



N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
12.	RP0200/14/TGI/GSBO	NKURUNZIZA Venuste , mwene SIJYEMINSI na MUKAMUNANA, wavutse 1984, Gatumba, Ngororero, utuye Nyarurembo-Nyabugogo- Muhima-Nyarugenge- Umujyi wa Kigali	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 3.000	Igifungo cy'imyaka 2 n'ihazabu y'amafaranga 6.000
13.	RP0203/14/TGI/GSBO	NGIRABABYEYI John , mwene SIMBIZI na MUKANTWARI, wavutse 1978, mu Ntara y'Iburengerazuba, atuye Bigo- Karimbura- Gahanga- Kicukiro- Umujyi wa Kigali	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'imyaka 5 n'ihazabu y'amafaranga 10.000
14.	RP0220/14/TGI/HYE	GATANA Eric , mwene MUNYAMPUNDU Vénuste na KABAGWIRA Monique, wavutse 1983, Gahararo- Kabumbwe- Mamba- Gisagara- Intara y'Amajyepfo	Gabo	Umuhinzi	TGI HUYE	Gutanga ruswa y'amafaranga 55.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 110.000
15.	RP0246/14/TGI/MHG	NSANZIMANA Emmanuel , mwene BIMENYIMANA Jean na MUKANYANGEZI, wavutse mu 1982, utuye Kaganza- Tare- Nyamagabe- Intara y'Amajyepfo	Gabo	Umushoferi	TGI MUHANGA	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'imyaka 2 isubitswe mu gihe cy'imyaka 2 n'ihazabu y'amafaranga 10.000
16.	RP0245/14/TGI/MHG	NYIRIBAMBE Evariste , mwene KAJEGHUHAKWA Charles na BAKANIRORA Agnès, wavutse 1960, utuye Bigumira- Uwinkingi- Nyamagabe- Intara y'Amajyepfo	Gabo	Umushoferi	TGI MUHANGA	Gutanga Ruswa y'amafaranga 2.000	Igifungo cy'imyaka 2 isubitswe mu gihe cy'imyaka 2 n'igice n'ihazabu y'amafaranga 15.000
17.	RPA 0347/14/TGI/NYGE	NDENGEYINGOMA Noel , mwene MUNYANKUBITO Xavier na NTURANYE Donatille, wavutse 1973, utuye Antene- Busanza- Nyarugunga- Kicukiro- Umujyi wa Kigali	Gabo	Umushinjacyaha	TGI NYARUGENGE	Gusaba no kwakira ruswa y'amafaranga 500.000	Igihano cy'igifungo cy'imyaka 2 isubitse mu gihe cy'umwaka 1

N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
18.	RPA0137/14/TGI/NGOMA	RWAKABISHYA John , mwene GAPFUNSI na NYANGORE, wavutse 1968, utuye Rumuli- Nyamugali- Nyamugali- Kirehe- Intara y'Iburasirazuba	Gabo	Umuyobozi w'Umudugudu	TGI NGOMA	Kwakira ruswa y'amafaranga 20.000	Igifungo cy'imyaka 2 n'ihazabu y'amafaranga 100.000
19.	RP 0340/14/TB/Kma	BICAMUMPAKA Noel , mwene RUGEMANGANGO na MUKARWEGO, wavutse 1990, Buremera- Buremera- Maraba- Huye- Intara y'Amajyepfo	Gabo	Umupolisi	TB KAGARAMA	Kwakira ruswa y'amafaranga 9.000	Igifungo cy'amezi 5 n'ihazabu y'amafaranga 90.000
20.	RP 0289/14/TB/Nyg	MPATSWENUMUGABO Moses , mwene MPATSWENUMUGABO na MUKAMUSONI, wavutse 1983, Murama- Kigali- Kigali- Nyarugenge- Umujyi wa Kigali	Gabo	Umwubatsi	TB NYARUGENGE	Gutanga ruswa y'amafaranga 5.000	Igihano cy'igifungo cy'umwaka 1 gisubitse mu myaka 2

Abahamwe n'icyaha cya ruswa mu gihembwe cya gatatu cy'umwaka wa 2014 ni abantu 20.

ABAHAMWE N'ICYAHA CYA RUSWA IGIHEMBWE CYA 4 CYA 2014

N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
1.	RPA 0770/13/HC/KIG	KIMENYI Joseph , mwene RUKABUKIRA na BENERWANDA, wavutse mu 1950, utuye Rwanyanza-Ngiryi-Jabana- Gasabo- Umujyi wa Kigali	Gabo	Inyangamu-gayo	HC KIGALI	Kwakira ruswa y'amafaranga 40.000	Igifungo cy'umwaka 1
		KAMANA Hermas , mwene GAKUMBA na ZANINKA, wavutse 1972, utuye Gahama- Ngiryi-Jabana- Gasabo- Umujyi wa Kigali	Gabo	Inyangamu-gayo	HC KIGALI	Kwakira ruswa y'amafaranga 40.000	Igifungo cy'umwaka 1



N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKATIYE	ICYAHA CYAKOZWE	IGIHANO
2.	RPA 0113/14/HC/RWG	MUNYABAZUNGU Nshimiye Yosiya , mwene BAKUNDAKABO Dismas na NTAMITONDERO Helene, wavutse 1976, utuye Kabeza- Byimana- Ndego- Kayonza- Iburasirazuba.	Gabo	Umuhinzi	HC RWAMAGANA	Gutanga ruswa y'amafaranga 50 000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 200.000
3.	RPA0041 /14/HC/RSZK	IMANISHIMWE Odace , mwene RUZINJIRABAKE na NYIRARUDODO, Kansoro- Mbatu- Mugina- Kamonyi-Amajyepfo	Gabo	Umupolisi	HC RUSIZI-KARONGI	Kwakira ruswa y'amafaranga 10.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 50.000
4.	RP 0608/14/TGI/NYGE	HABUMUGISHA Longin , mwene BIZIMANA na ZAINABO, wavutse 1982, Bushagara - Rubona- Nyamyumba-Rubavu- Uburengerazuba- Abarurirwa Muhoza- Musanze - Amajyaruguru	Gabo	Umushoferi	TGI NYARUGE-NGE	Gutanga ruswa y'amafaranga 8.000	Igifungo cy'umwaka 1 gisubitse mu gihe cy'imyaka 2 n'ihazabu y'amafaranga 16.000
		HABUMUREMYI Félicien , mwene NDABISHOBOYE na NYIRABARIGAYA, wavutse mu 1991, Nyange - Kibingo - Muhoza. - Musanze Amajyaruguru	Gabo	Convoyeur	TGI NYARUGE-NGE	Gutanga ruswa y'amafaranga 8.000	Igifungo cy'umwaka 1 gisubitse mu gihe cy'imyaka 2 n'ihazabu y'amafaranga 16.000
5.	RP0716/14/TGI/NYGE	MBONIMANA John , mwene KAMBANDA Pascal na MUKANKANIKA Sifora, wavutse mu 1984, Mutende- Gasoro-Kigoma- Nyanza- Amajyepfo, utuye Gatsata- Gasabo- Umujyi wa Kigali	Gabo	Umuzunguzayi	TGI NYARUGE-NGE	Gutanga ruswa y'amafaranga 2000	Igifungo cy'imyaka 2 isubitse mu gihe cy'umwaka 1 n'ihazabu y'amafaranga 20.000
6.	RP0547/14/TGI/NYGE	IMANANTIRENGANYA Séleman , mwene GASHUGI Bernard na MUKAGASHUMBA Thérèse, wavutse mu 1987, Urukundo- Gacyamo- Gitega- Nyarugenge- Umujyi wa Kigali, utuye Agatare- Rwampala- Nyarugenge- Umujyi wa Kigali	Gabo	Umuhinzi	TGI NYARUGE-NGE	Gutanga ruswa y'amafaranga 49.000	Igifungo cy'imyaka 7 n'ihazabu y'amafaranga 98.000

N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKATIYE	ICYAHA CYAKOZWE	IGIHANO
7.	RP0300/14/TGI/NYGE	NYANDWI Gerchon , mwene MAFARANGA na KANKINDI Prician, wavutse mu 1966, avukira Mpanga- Mukingo- Nyanza- Amajyepfo utuye Itunda- Rubilizi- Kanombe- Kicukiro- Umujyi wa Kigali	Gabo	Umucuruzi	TGI NYARUGE-NGE	Gutanga ruswa y'amafaranga 40.000	Igifungo cy'imyaka 5 n'ihazabu y'amafaranga 400.000
8.	RP 0750/14/TGI/NYGE	MAHAME Confiance , mwene NYAKAYITANA na MUKANDAMAGE, wavutse mu 1980, Nyakiga- Karama- Nyagatare- Iburasirazuba, utuye Kayombo- Kora- Kimisagara- Nyarugenge- Umujyi wa Kigali.	Gabo	Umupolisi	TGI NYARUGE-NGE	Kwakira ruswa y'amafaranga 10.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 50.000
9.	RP0177/14/TGI/GSBO	MURINDAHABI Martin , mwene NKONGORI na NYIRABAGANDE, wavutse mu 1967, utuye Ziramwa- Samuduha- Kanombe- Kicukiro- Umujyi wa Kigali	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 100 000	Igifungo cy'amezi 6 n'ihazabu y'amafaranga 200.000
10.	RP0243/14/TGI/GSBO	UMUHOZA Innocent , mwene NSABIMANA na MUKAMANA, wavukiye Cana- Musamo- Ruhango Ruhango- Amajyepfo utuye Kabasengerezi- Muhima Nyarugenge- Umujyi wa Kigali	Gabo	Umukozi wa Leta	TGI GASABO	Gutanga ruswa y'amafaranga 5.000	Igifungo cy'umwaka 1
11.	RP0255/14/TGI/GSBO	NSABIMANA Jean Pierre , mwene HARERIMANA na MUKAKIGELI, wavukiye Agashali- Gatunga- Nduba- Gasabo- Umujyi wa Kigali	Gabo	Ashinzwe imyubakire mu Murenge wa Nduba	TGI GASABO	Yakiriye ruswa y'amafaranga 300.000	Igifungo cy'umwaka 1
12.	RP0264/14/TGI/GSBO	TWAGIRIMANA Sudi Pierre , mwene BAPFAKURERA na MUKARUGWIZA, utuye Bwimo- Nyamweru- Kanyinya- Nyarugenge- Umujyi wa Kigali	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 10 .000



N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
13.	RP0305/14/ TGI/GSBO	NSEKEYEHE Martin , mwene -UGIRASHEBUJA na NYIRAGAFARANGA, wavutse mu 1970, utuye Nzangwa- Intambwe-Rweru- Bugesera- Iburasirazuba	Gabo	Umuhinzi	TGI GASABO	Gutanga ruswa y'amafaranga 10.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 30.000
14.	RP 0325/14/ TGI/GSBO	RWIYAMIRA , mwene RUGIRINKWAYA na MUKASHYAKA, wavutse mu 1969, utuye Niboye-Kicukiro- Umujyi wa Kigali	Gabo	Umuhinzi	TGI GASABO	Gutanga ruswa y'amafaranga 10.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 4000
15.	RP 0340/14/ TGI/GSBO	PC NSANZUMUHIRE , mwene MBANZABUGABO na MUKARUGEMA, wavutse mu 1974, utuye Biryogo-Gashora-Bugesera- Iburasirazuba	Gabo	Umupolisi	TGI GASABO	Kwakira ruswa y'amafaranga 80.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 140.000
16.	RP 0377/14/ TGI/GSBO	HATEGEKIMANA Emmanuel , mwene UZABAKIRIHO na MUKAKARANGWA, utuye Beranga- Kibagabaga- Kimironko- Gasabo- Umujyi wa Kigali	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 200.000	Igifungo cy'umwaka 3 n'ihazabu ya 500.000
17.	RP 0378/14/ TGI/GSBO	UWIMANA Theoneste , mwene NZABAMWITA na MUKANKIZA, utuye Mataba- Karengera- Burega- Rulindo- Amajyaruguru	Gabo	Umushoferi	TGI GASABO	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 4.000
18.	RPA 0240/14/ TGI/NGOM	NSENGIYUMVA Francois , mwene HATEGEKIMANA na NYIRABAGERUKA, wavutse mu 1980, utuye Agatare- Kibatsi- Rukira- Ngoma – Iburasirazuba	Gabo	Umwarimu	TGI NGOMA	Yatanze ruswa y'amafaranga 25.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 250.000
19.	RP 0223/14/ TGI/GIC	NKURUNZIZA Alphonse , mwene NYARWAYA Innocent na MUKANDEKWE Hilary, wavutse mu 1989, Kigona- Nyange- Kibeho- Nyaruguru- Amajyepfo, ubarizwa Ngiryi- Gatenga- Nyamagabe-Amajyepfo.	Gabo	Umunyeshuri muri Ste Lawrence University muri Uganda	TGI GICUMBI	Gutanga ruswa, ya 10 000 USH ahwanye n'amafaranga 2 500	Igifungo cy'umwaka 1 usubitswe mu gihe cy'umwaka no gutanga ihazabu y'amafaranga 25. 000

N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKA-TIYE	ICYAHA CYAKOZWE	IGIHANO
20.	RP 0262/14/ TGI/HYE	DJAMALI Assouman , mwene ASSOUMAN Robe na FATUMA, wavutse mu 1956, mu Gihugu cya SOMALIYA, ubarizwa Magerwa- Gikondo- Gikondo- Kicukiro- Umujyi wa Kigali	Gabo	Umucuruzi	TGI HUYE	Gutanga ruswa y'amafaranga 150.000	Igifungo cy'umwaka 1 usubitswe mu gihe cy' imyaka ibiri n'ihazabu y'amafaranga 300.000
21.	RP 0052/14/ TGI/HYE	NIYTEGEKA Elias , mwene MUNYANKINDI na MUKANDUTIYE, wavutse mu 1984, Rwabuye- Mutobotobo- Mbazi- Huye- Amajyepfo	Gabo	Umuhinzi	TGI HUYE	Gutanga ruswa y'amafaranga 50.000	Igifungo cy' imyaka 4 n'ihazabu y'amafaranga 100.000
22.	RP 0186/014/ TGI/RBV	NSHIMIYIMANA Moussa , Mwene HITIYAREMYE Abdoul na MUREKATETE Shakira, wavutse mu 1990, Gisa- Gisa-Rugerero- Rubavu- Iburengerazuba	Gabo	Umushoferi	TGI RUBAVU	Gutanga ruswa y'amafaranga 5.000	Igifungo cy'umwaka 1 usubitse mu gihe cy'umwaka 1
23.	RP 0257/14/ TGI/RBV	HABIYAREMYE Aimable , Mwene KARASANKIMA na NYIRABITARO, utuye Gatare- Kibisabo-Rambura- Nyabihu- Iburengerazuba	Gabo	Umuhinzi	TGI RUBAVU	Gutanga ruswa y'amafaranga 20.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 40.000
24.	RP 0249/14/ TGI/RBV	UWIRINGIYIMANA Enock , mwene RUCYAHABAREZI na MUKAMPABUKA, utuye Inkurunziza- Mbugangari- Gisenyi- Rubavu- Iburengerazuba	Gabo	Umuhinzi	TGI RUBAVU	Gutanga ruswa y'amafaranga 20.000	Igifungo cy'umwaka 1 usubitswe
25.	RP 0247/14/ TGI/RBV	NIYONZIMA Vincent , mwene NDIMURWANGO na NYIRAKABANZA, utuye Pfunda- Kinigi- Nyamyumba- Rubavu- Iburengerazuba	Gabo	Umumotari	TGI RUBAVU	Gutanga ruswa y'amafaranga 4.500	Igifungo cy'umwaka 1 usubitswe
26.	RP 0250/14/ TGI/RBV	NZAYISENGA , mwene NZABONIMPA na MUKABOSE, utuye Nkomero- Magaba- Mushonyi-Rutsiro- Iburengerazuba	Gabo	Umuhinzi	TGI RUBAVU	Gutanga ruswa y'amafaranga 3.000	Igifungo cy'umwaka 1 usubitswe
27.	RP 0251/14/ TGI/RBV	KIMWANGA MIREMBWE Alexis , mwene KAMWANGA na MUKAZITONI, Utuye RDC	Gabo	Umushoferi	TGI RUBAVU	Gutanga ruswa y'amafaranga 2.000	Igifungo cy'umwaka 1 usubitswe



N°	NOMERO Y'URUBANZA	IMYIRONDORO Y'UWAHAMWE N'ICYAHA	IGITSINA	UMURIMO	URUKIKO RWAMUKATIYE	ICYAHA CYAKOZWE	IGIHANO
28.	RP 0248/14/TGI/RBV	HATANGIMANA J.Baptiste, mwene NCUNGUYINKA na NTAHONDEREYE, utuye Kanama- Kanama- Rubavu- Iburengerazuba	Gabo	Umushoferi	TGI RUBAVU	Gutanga ruswa y'amafaranga 3.000	Igifungo cy'umwaka 1 usubitswe
29.	RP 0253/14/TGI/RBV	NDYOHERWENABESHI Moussa, mwene MAHANA na NYIRABURETERI, wavukiye Gikeri- Cyabagarura- Musanze- Musanze- Amajyaruguru	Gabo	Umucuruzi	TGI RUBAVU	Gutanga ruswa y'amafaranga 1.000	Igifungo cy'umwaka 1 gisubitswe n'ihazabu y'amafaranga 2.000
30.	RP 0253/14/TGI/RBV	DUPFUKAMIREYEZU Jean de la croix, mwene RUGERERO na NYIRABURETERI, ubarizwa Rugerero- Gikombe- Nyakiliba, Rubavu- Iburengerazuba	Gabo	Umucuruzi	TGI RUBAVU	Gutanga ruswa y'amafaranga 1.000	Igifungo cy'umwaka 1 gisubitswe n'ihazabu y'amafaranga 2.000
31.	RP 0253/14/TGI/RBV	NDUWIMANA Theophile mwene SAYINZOZA Modeste na MUKABAHIZI, utuye Gitebe I, Muhira- Rugerero- Rubavu- Iburengerazuba	Gabo	Umucuruzi	TGI RUBAVU	Gutanga ruswa y'amafaranga 1.000	Igifungo cy'umwaka 1 gisubitswe n'ihazabu y'amafaranga 2.000
32.	RP0009/13/TB/Nyg	NSHIMIYIMANA Théogène, mwene MBINGINGE na NYIRAMPKANIYE, wavutse mu 1981, Nyamasheke, ubarizwa Zindiro-Kimironko- Gasabo- Umujyi wa Kigali	Gabo	Umumotari	TB NYARUGENGE	Gutanga ruswa y'amafaranga 5.000	Igifungo cy'umwaka 1 n'ihazabu y'amafaranga 15.000
33.	R.P 0219/14/TB/KMB	SELEMANI Hamisi, mwene SELEMANI Kitima na AZIZA Sophie, wavutse mu 1979, Bazimba-Kasongo- Kivu y'Amajyepfo-RDC.	Gabo	Umuhinzi	TB KAMEMBE	Gutanga ruswa y'amafaranga 3.000	Igifungo cy'amezi 6
34.	R.P 0219/14/TB/KMB	KYUBWA Sepa, mwene SEPA RUTUNDA na NYAMYENA, wavutse mu 1979 Kamanyora- Kivu y'Amajyepfo-RDC.	Gabo	Umuhinzi		Gutanga ruswa y'amafaranga 3.000	

Abahamwe n'icyaha cya ruswa mu gihembwe cya kabiri cy'umwaka wa 2014-2015 ni abantu 36.



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