National Bank of Rwanda
Banki Nkuru y'u Rwanda

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The Governor

***OUR/REF**: 2200/2016-00438/0010BNR* *Kigali, kuwa 30 Gicurasi 2016*

Bwana/Madamu Perezida w'Inama y'ubuyobozi
SACCO ya………………………………
Umurenge wa………………………………
Akarere ka………………………………
Tel: ………………../………………

Bwana/Madamu

Impamvu: Amabwiriza yibutsa kandi agena ibihano bihabwa abayobozi n'abakozi ku makosa agenda agaragara mu rwego rw'amakoperative yo kuzigama no gutanga inguzanyo.

Hakurikijwe inshingano za Banki Nkuru y' U Rwanda zo kugenzura urwego rw'imari mu Rwanda harimo n'urwego rw'imari iciriritse kandi hashingiwe ku ngingo zikurikira:

- Ingingo ya **56** y'itegeko n° 55/2007 ryo kuwa 30/11/2007 rigenga Banki Nkuru y'U Rwanda;
- Ingingo ya **52** y'itegeko n° 40/2008 ryo kuwa 26/08/2008 rigena imitunganyirize y'imirimo y'imari iciriritse;
- Ingingo ya **78** y'ibwiriza n° 02/2009 ryerekeye imitunganyirize y'imikorere y'ibigo by'imari iciriritse;

Banki Nkuru y'U Rwanda iboherereje amabwiriza ajyanye n'ibihano biteganyirizwa abayobozi n'abakozi b'amakoperative yo kuzigama no gutanga inguzanyo (SACCOs) batubahiriza inshingano zabo.

Buri muyobozi wese n'umukozi wa SACCO basabwe kwirinda amakosa akubiye muri aya mabwiriza kugira ngo birinde ibihano bijyanye nayo.

Aya mabwiriza azatangira gukurikizwa kuva kuwa 01/07/2016.

Mugire amahoro,

NATIONAL BANK OF RWANDA: THE GOVERNOR

John RWANGOMBWA
Guverineri

Bimenyeshejwe

- **Umuyobozi Mukuru wa RCA**

AMABWIRIZA YIHARIYE YA BANKI NKURU Y' U RWANDA AGENA IBIHANO BYO MU RWEGO RW'UBUYOBOZI BIHABWA INZEGO ZATOWE N'ABAKOZI BA KOPERATIVE ZO KUZIGAMA NO GUTANGA INGUZANYO (SACCOs)

Hashingiwe kuri aya mategeko n'amabwiriza akurikira:

- Itegeko n° 55/2007 ryo kuwa 30/11/2007 rigenga Banki Nkuru y' U Rwanda;
- Itegeko n° 40/2008 ryo kuwa 26/08/2008 rigena imitunganyirize y'imirimo y'imari iciriritse cyane cyane mu ngingo ya 52;
- Ibwiriza n° 02/2009 ryo kuwa 27/5/2009 ryerekeye imitunganyirize y'imikorere y'ibigo by'imari iciriritse;
- Amabwiriza ya Banki Nkuru y' U Rwanda n° 270/NGER/nger [4290] yo kuwa 18/2/2013 agenga imigenzurire y'imbere mu kigo ya SACCOs;
- Amabwiriza ya Banki Nkuru y'U Rwanda n° 454/NGER/nger[4290] yo kuwa 13/3/2012 yibutsa iyubahirizwa ry'amategeko agenga SACCOs;

Mu rwego kandi rwo gushyiraho ibihano byihariye ku nzego zatowe muri Koperative zo kubitsa no gutanga inguzanyo (SACCOs) ndetse n'abakozi batubahiriza amategeko ndetse n'amahame y'imikorere myiza mu mikorere yabo ya buri munsi; Banki Nkuru y' U Rwanda ishyizeho kandi yongeye kwibutsa amabwiriza akurikira:

AMABWIRIZA AGENA IBIHANO KU NZEGO ZATOWE N'ABAKOZI BA SACCOs

IKITUBAHIRIJWE	IGIHANO
1. Kutagira ibitabo by'ibaruramari cyangwa kubyangiza nkana.	1. Kutagira ibitabo by'ibaruramari bituma umucungamutungo yirukanwa. Iyo habayeho kwangiza ibitabo uwabigizemo uruhare niwe wirukanwa. 2. Iyo kwangiza byakozwe n'undi mukozi utari umucungamutungo ariko umucungamutungo ntasabe urwego bireba gushyira mubikorwa igihano giteganyijwe nawe arirukanwa. 3. Iyo Inama y'ubuyobozi yabimenye ntishyire mubikorwa igihano abayigize nabo barirukanwa. 4. Iyo inama ngenzuzi yabimenye ntisabe inama y'ubuyobozi gushyira mubikorwa igihano giteganyijwe abayigize nabo barirukanwa.
2. Kutuzuza ibitabo by'ibaruramari mu gihe cyateganyijwe.	1. Umukozi wese utujuje ibitabo yihanangirizwa munyandiko yabisubira bwa kabiri mumwaka umwe akirukanwa. 2. Ibihano bivuzwe hejuru bihabwa umucungamutungo cyangwa undi mukozi wese ushinzwe kugenzura ibitabo akaba atarabikoze. 3. Iyo inama y'ubuyobozi yamenye ko ibitabo bituzuzwa ntifatire ibihano abo bireba abagize iyo nama barirukanwa 4. Iyo Inama Ngenzuzi yamenye ko ibitabo bituzuzwa ntisabe urwego rubishinzwe gufatira ibihano abo bireba abayigize nabo barirukanwa.
3.Kohereza raporo ikoze nabi cyangwa ituzuye muri Banki Nkuru y'U Rwanda n'izindi nzego zibyemerewe harimo kubeshya inguzanyo ziri mubukererwe n'ibihombo bizikomokaho, umutungo udafitiwe	1.Iyo bibaye incuro ya mbere; SACCO icibwa ihazabu y'amafaranga ibihumbi icumi (Frw 10,000) kuri buri raporo cyangwa inyandiko ikoze nabi cyangwa ituzuye. Nyuma yo gucibwa iyi hazabu inama y'ubuyobozi yihanagiriza mu nyandiko umukozi watumye SACCO icibwa ibihano.

IKITUBAHIRIJWE	IGIHANO
ibisobanuro, n'ibindi	2. Iyo bibaye ku ncuro ya kabiri, Umucungamutungo n'abakozi babigizemo uruhare barirukanwa. 3. Bigaragaye ko inama ngenzuzi ndetse n'Inama y'ubuyobozi zabimenye ntizishyire mubikorwa ibihano biteganyijwe, abazigize barirukanwa.
4. Kutohereza cyangwa gutinda kohereza Banki Nkuru Inyandiko na raporo zisabwa.	1. Kuncuro ya mbere, SACCO itanga ihazabu y'amafaranga ibihumbi icumi (Frw 10,000) kuri buri munsi w'ubukererwe. Nyuma yo gucibwa ihazabu, Inama y'ubuyobozi yihanangiriza munyandiko Umucungamutungo n'undi mukozi wabigizemo uruhare. 2. Iyo bisubiriye, Umucungamutungo n'undi mukozi wabigizemo uruhare barirukanwa. Iyo bigaragaye ko Inama y'ubuyobozi n'inama ngenzuzi zabimenye ntizishyire mubikorwa ibihano biteganyijwe; abazigize barirukanwa.
5. Umucungamutungo n'undi mukozi wese ubishinzwe batagenzura ibitabo by'ibaruramari, amafishi n'izindi nyandiko ziherekeza ibaruramari.	1. Kuncuro ya mbere, Umucungamutungo n'undi mukozi wese ushinzwe kugenzura ibitabo barihanangirizwa munyandiko. Iyo amakosa asubiriye barirukanwa. 2. Iyo byagaragaye ko inama y'ubuyobozi cyangwa inama ngenzuzi zabimenye ntizishyire mu bikorwa ibihano biteganyijwe abazigize barirukanwa.
6. Kugaragaza ijambo/umubare by'ibanga bya mudasobwa (password) bituma ubihawe agira amakuru cyangwa agakora ibyo atemerewe muri SACCO byayiteza igihombo.	Ababigizemo uruhare (uwatanze ibyo bimenyetso n'uwabihawe) barirukanwa.
7. Kutagenzura imirimo yakozwe n'abandi bakozi nubwo ikigo cyaba gikoresha ikoranabuhanga (checking, authorization and validation).	1. Iyo kutagenzura bitateje igihombo; Uwabigizemo uruhare yihanangirizwa munyandiko n'inama y'ubuyobozi byasubira agahita yirukanwa. 2. Iyo kutagenzura byateje igihombo, uwabigizemo uruhare ahita yirukanwa.

IKITUBAHIRIJWE	IGIHANO
8. Gutanga cyangwa guherekanya imfunguzo z'umutamenwa mu buryo budakurikije amategeko.	1.Iyo gutanga imfunguzo z'umutamenwa byakozwe mu buryo bunyuranyije n'amategeko bitateje igihombo; Uwabigizemo uruhare yihanangirizwa munyandiko n'inama y'ubuyobozi byasubira akirukanwa. 2. Iyo gutanga imfunguzo z'umutamenwa byakozwe mu buryo bunyuranyije n'amategeko byateje igihombo; uwabigizemo uruhare arirukanwa.
9. Gutanga cyangwa guhererekanya imfunguzo z'ahabikwa inyandiko z'agaciro za SACCO bidakurikije amategeko.	1. Iyo gutanga imfunguzo z'ahabikwa inyandiko z'agaciro byakozwe muburyo bunyuranyije n'amategeko bitateje igihombo; Uwabigizemo uruhare yihanangirizwa munyandiko n'inama y'ubuyobozi byasubira arirukanwa. 2. Iyo gutanga imfunguzo z'ahabikwa inyandiko z'agaciro byakozwe muburyo bunyuranyije n'amategeko byateje igihombo; uwabigizemo uruhare arirukanwa.
10. Kudakora ibarura ry'umutungo cyangwa kurikora nabi.	1. Kuncuro ya mbere, umucungamutungo arihanangirizwa munyandiko. Iyo bidakosowe cyangwa bigasubira ntashobore kubahiriza igihe yahawe na Banki Nkuru y' U Rwanda ngo abe yakoze iryo barura; Umucungamutungo arirukanwa. 2.Iyo bigaragaye ko Inama y'ubuyobozi n'inama ngenzuzi zabimenye ntizishyire mubikorwa ibihano biteganyijwe abazigize barirukanwa.
11. Umucungamutungo wananiwe gutegura raporo zerekana icungwa ry'umutungo buri kwezi kurwego rw'Inama y'ubuyobozi.	1.Incuro ya mbere mu mwaka umwe, umucungamutungo arihanangirizwa munyandiko; 2.Incuro ya kabiri mu mwaka umwe, umucungamutungo arirukanwa.
12. Umucungamutungo uhisha inzego zatowe inyandiko zandikiwe SACCO cyangwa wandikira izindi nzego zo hanze ya SACCO mu izina rya SACCO atabiherewe uburenganzira n'Inama y'ubuyozobi	1. Kuncuro ya mbere umucungamutungo yihanangirizwa munyandiko n'inama y'ubuyobozi. 2. Kuncuro ya kabiri, umucungamutungo arirukanwa.

IKITUBAHIRIJWE	IGIHANO
13. Kudashyira mubikorwa ibyemezo cyangwa inama zatanzwe n'ubugenzuzi bwa Banki Nkuru y' U Rwanda cyangwa izindi nzego zibifitiye ububasha.	Iyo bigaragaye ko abagize Inama y'ubuyobozi n'umucungamutungo babigizemo uruhare barirukanwa.
14. Kubangamira ubugenzuzi bwa Banki Nkuru y' U Rwanda cyangwa izindi nzego zibifitiye ububasha, kwanga gutanga amakuru ku bagenzuzi cyangwa gutanga amakuru atariyo bigambiriwe.	1. Kuncuro yambere Umucungamutungo cyangwa undi mukozi wabigizemo uruhare yihanangirizwa munyandiko n'inama y'ubuyobozi. 2. Iyo bibaye kuncuro ya kabiri; Umucungamutungo cyangwa undi mukozi wabigizemo uruhare arirukanwa. 3. Iyo Inama y'ubuyobozi yabigizemo uruhare abayigize barirukanwa.
15. Kunanirwa gutanga ihazabu (penalty) yaciwe na Banki Nkuru y' U Rwanda cyangwa izindi nzego zibifitiye ububasha mu gihe cyagenwe.	1. Igihe Umucungamutungo atabimenyesheje Inama y'ubuyobozi ya SACCO, arirukanwa. SACCO kandi itegekwa gutanga ihazabu yasabwaga gutanga igahita inakosora amakosa yahaniwe. 2. Iyo inama y'ubuyobozi yabimenyeshejwe ntitange amabwiriza yo gutanga ihazabu abagize urwo rwego barirukanwa.
16.Ubujura ubwo ari bwo bwose bukorewe ku mafishi, mu ikoranabuhanga, guhimba inyemezabwishyu, guha inguzanyo abanyamuryango batabaho, kwiba amafaranga mu bubiko bwa SACCO, kuvana amafaranga kuri banki ntagere muri SACCO cyangwa kuyavana kuri SACCO ntagere kuri banki cyangwa hakagezwayo atuzuye, n'ubundi bujura ubwo aribwo bwose.	Uwakoze ubwo bujura, uwamufashije ndetse n'utakoze igezenzura aho byagombaga barirukanwa bagakurikiranwa n'amategeko mpanabyaha bari hanze ya SACCO.

IKITUBAHIRIJWE	**IGIHANO**
17.Gutanga cyangwa kwakira ruswa muri SACCO	Abagize inzego zatowe cyangwa abakozi bagaragaweho n'icyo cyaha barirukanwa
18. Gutanga amasoko cyangwa kugura ibikoresho muri SACCO hatubahirijwe amabwiriza cyangwa bitanyuze mu mucyo hagamijwe inyungu z'uwabikoze cyangwa kunyereza umutungo. **-Kwakira ibitandukanye n'ibyari biteganyijwe mu itangwa ry'isoko.**	Uwabigizemo uruhare arirukanwa
19. Kwakira ubwizigame bw'abanyamuryango, cyangwa ubwishyu bw'inguzanyo mu ntoki hanze ya SACCO cyangwa kuri konti y'umukozi cyangwa umuyobozi hagamijwe kunyereza umutungo cyangwa kuyindi mpamvu itagenwe mu mategeko agenga SACCO.	Uwabikoze arirukanwa.
20. Ibihombo by'isanduku cyangwa kwandika imibare itariyo kumakonti y'abanyamuryango.	Uwagize igihombo ategekwa kucyishyura mugihe kitarenze ukwezi atacyishyura akirukanwa.
21. Gusinya Sheki zitujujeho amafaranga zigasigirwa abakozi ba SACCO (blank cheques), SACCO isinya Sheki zitazigamiye, cyangwa SACCO yakira sheki igatanga amafaranga (cash).	1. Abasinye sheki itujujeho amafaranga (blank cheque) n'umukozi wayakiriye barirukanwa; 2.Umukozi wakiriye sheki agatanga amafaranga (cash) arirukanwa; 3. Abasinye sheki ya SACCO itazigamiye arirukanwa. 4. Umukozi wese wakiriye sheki nk'ingwate yo kwishyura inguzanyo arirukanwa.

IKITUBAHIRIJWE	IGIHANO
22.Gukora nk'umucungasanduku kandi ubusanzwe uri Umucungamutungo, Ushinzwe inguzanyo, Umubaruramari, ushinzwe amafishi cyangwa undi mukozi utabigenewe.	1. Umucungamutungo, Umubaruramari, Ushinzwe inguzanyo, Ushinzwe amafishi cyangwa undi mukozi utabigenewe bakora nk'abacungasanduku mu gihe kidasanzwe kandi bibanje gukorerwa inyandiko, igenzura n' ihererekanya bubasha mbere na nyuma yo gukora ku isanduku. Iyo bikozwe ibyo bidakurikijwe cyangwa bigaragara ko ntampamvu yari gutuma bakora nk'abacungasanduku barihanangirizwa mu nyandiko. 2.Iyo ayo makosa asubiriye uwabigizemo uruhare arirukanwa.
23. Gutanga inguzanyo hatubahirijwe politiki igenga inguzanyo.	1. Komite inshinzwe inguzanyo, Umucungamutungo n'Ushinzwe inguzanyo basabwa n'inama y'ubuyobozi kwisobanura munyandiko. 2. Iyo amakosa avuzwe hejuru asubiriye, uwabigizemo uruhare arirukanwa.
24. Gutanga inguzanyo ku muntu kugiti cye (individual) adatanze fotokopi y'indangamuntu.	Uwabigizemo uruhare arirukanwa.
25. Gutanga inguzanyo mbere y'uko yemezwa n'urwego rubifitiye ububasha cyangwa kontaro itarasinywa n'inzego zibifitiye ububasha.	Uwabigizemo uruhare yihananagirizwa mu nyandiko n'inama y'ubuyobozi yasubira akirukanwa.

IKITUBAHIRIJWE	IGIHANO
26. Kwishyura umushahara umukozi urimo inguzanyo ku mushahara (salary advance) yahawe na SACCO hatabanje gukurwamo igice agomba kwishyura SACCO.	Uwatanze umushahara n'uwawakiriye barirukanwa.
27. Gutanga inguzanyo ku mushahara kandi uwo mushahara udaca muri SACCO.	Uwabigizemo uruhare arirukanwa.
28.Gutanga inguzanyo ku muntu kugiti cye irenze 2.5% by'ubwizigame SACCO ibikiye abanyamuryango (total deposits).	1. Kuncuro ya mbere, SACCO icibwa ihazabu y'amafaranga ibihumbi ijana (Frw 100,000). Nyuma yo gucibwa iyi hazabu inama y'ubuyobozi yihanangiriza mu nyandiko uwacishije SACCO ibihano. 2.Kuncuro ya kabiri, Abagize Komite ishinzwe inguzanyo, Umucungamutungo n'ushinzwe inguzanyo barirukanwa.
29.Gutanga indi nguzanyo ku nzego cyangwa abakozi ba SACCO igihe igipimo cy'inguzanyo ku bayobozi no ku bakozi kirenze 20% cyangwa iyo nguzanyo ikaba ituma kirenga 20% by'umutungo bwite wa SACCO.	1. Kuncuro ya mbere, SACCO icibwa ihazabu y'amafaranga ibihumbi ijana (Frw 100,000). Nyuma yo gucibwa iyi hazabu inama y'ubuyobozi yihanangiriza mu nyandiko uwacishije SACCO ibihano. 2.Ku ncuro ya kabiri, Abagize komite ishinzwe inguzanyo, Umucungamutungo n'ushinzwe inguzanyo barirukanwa.
30. Gutanga indi nguzanyo mu gihe igipimo cy'umutungo ubyazwa amafaranga vuba (Liquidity ratio) kiri munsi ya 25% cyangwa iyo nguzanyo yatumye kijya munsi ya 25%.	1. Kuncuro ya mbere, umukozi wabigizemo aruhare yihanangirizwa munyandiko n'inama y'ubuyobozi. 2. Ku ncuro ya kabiri, komite ishinzwe inguzanyo, Umucungamutungo n'ushinzwe inguzanyo barirukanwa.
31. Guha inguzanyo umunyamuryango	1. Kuncuro ya mbere, ababigizemo uruhare bihanangirizwa mu nyandiko n'inama

IKITUBAHIRIJWE	IGIHANO
adasinyiwe n'uwo bashakanye muburyo bwemewe n'amategeko bagasezerana ivangamutungo rusange.	y'ubuyobozi. 2. Kuncuro ya kabiri, ababigizemo uruhare barirukanwa.
32. Umuyobozi mu nzego zatowe, umukozi cyangwa uwo bashakanye muburyo bwemewe n'amategeko (basezeranye ivangamutungo rusange), ikigo afitemo imigabane irenze 50% cyangwa ikigo abereye umuyobozi mukuru bakereranwe inguzanyo kurenga iminsi 60.	Uwakereranywe iyo nguzanyo cyangwa uwo isano ryavuzwe rigwaho yirukanwa muri SACCO agategekwa no kwishyura.
33.Gutanga inguzanyo hatarebwe raporo ya Trans-union (Ikigo gishinzwe gukusanya amakuru ku nguzanyo) cyangwa hirengagijwe ibyo igaragaza byari gutuma umunyamuryango atabona inguzanyo.	Komite ishinzwe inguzanyo, umucungamutungo, n'ushinzwe inguzanyo basabwa ibisobanuro mu nyandiko byasubira indi ncuro imwe bakirukanwa.
34. Gutanga inguzanyo ifite ingwate itandikishijwe muri RDB (Ikigo cy'igihugu gishinzwe iterambere) kandi amabwiriza ya SACCO avuga ko yagombaga kwandikishwa.	Komite ishinzwe inguzanyo, umucungamutungo n'ushinzwe inguzanyo bihanangirizwa munyandiko byasubira bakirukanwa.
35.Gufata icyemezo gisohora amafaranga yo kugura umutungo uramba cyangwa itubyamutungo ritari ngombwa cyane cyane uduhimbaza musyi tw'abayobozi n'abakozi mu gihe SACCO iri munsi y'igipimo cya 30% cyangwa bigatuma ijya munsi ya 30% by'amafaranga asabwa kuba muri SACCO (Liquidity ratio)	Uwafashe icyo cyemezo cyangwa urwego rwafashe icyo cyemezo bihanangirizwa mu nyandiko byasubira bakirukanwa.

IKITUBAHIRIJWE	IGIHANO
36. Kumanuka k'umutungo bwite wa SACCO cyangwa kongera imyenda bituma SACCO ijya munsi y'igipimo cya 15% cy'umutungo bwite.	1. Iyo ntangamba zafashwe zo kurinda ikigo kugera kuri urwo rwego Inama y'ubuyobozi, inama ngenzuzi n'umucungamutungo barihanangirizwa munyandiko kuncuro yambere. 2. Iyo bigaragaye ko nta ngamba zitafashwe cyangwa zafashwe ntizishyirwe mu bikorwa kuncuro ya kabiri barirukanwa.
37. Kuzamuka kw'igipimo cy'inguzanyo zitishyurwa neza (Delinquency rate).	1. Iyo Komite ishinzwe inguzanyo n'umucungamutungo bakomeje gutanga inguzanyo batitaye kukuzamuka kw'igipimo cy'inguzanyo zitishyurwa neza kikagera ku 10%. Komite ishinzwe inguzanyo, Inama y'ubuyobozi, Umucungamutungo, n'Ushinzwe inguzanyo barihanagirizwa munyandiko bagasabwa gushyiraho gahunda yihariye yo kwishyuza. 2. Iyo icyo gipimo kirenze 30%: Komite ishinzwe inguzanyo, Inama y'ubuyobozi, Umucungamutungo n'ushinzwe inguzanyo barirukanwa.
38. Gutanga indi nguzanyo igipimo cy'inguzanyo cyararenze 80% by'amafaranga akoreshwa n'icyo kigo (total resources) cyangwa iyo nguzanyo igatuma kirenga 80%.	Kuncuro ya mbere; Komite ishinzwe inguzanyo, Umucungamutungo, n'Ushinzwe inguzanyo barihanangirizwa munyandiko, byasubira indi ncuro mumwaka umwe bakirukanwa.
39. Gushora amafaranga mu mutungo uramba (Fixed assets) kandi igipimo cy'amafaranga yashowe muri uwo mutungo kirenze 75% cyangwa icyo cyemezo kigatuma icyo kipimo kirenga 75%.	Inama y'ubuyobozi n'umucungamutungo barirukanwa.
40.Gufata icyemezo urwego rwatowe rutujuje umubare w'abagomba gufata ibyemezo (Quorum)	1. Ibyo byemezo biteshwa agaciro 2. Iyo byongeye, Perezida w'urwo rwego wateranyije iyo nama arirukanwa. 3. Iyo kudaterana hari ababigiramo uruhare barirukanwa bagasimburwa hakurikijwe amategeko.

IKITUBAHIRIJWE	IGIHANO
	4. Iyo urwo rwego rutujuje umubare ari inteko rusange, inama y'ubuyobozi iirukanwa.
41.Gufungura ishami ikigo kitabyemerewe na Banki Nkuru y' U Rwanda	1. Umucungamutungo arihanangirizwa hanyuma SACCO igacibwa ihazabu y'amafaranga ibihumbi ijana (Frw 100,000) hagategekwa ko ishami rihita rifungwa; SACCO igasaba gufungura iryo shami muburyo bwubahirije amategeko. 2. Iyo SACCO ibirenzeho iryo shami rigakomeza gukora ritemewe n'amategeko; Inama y'ubuyobozi n' Umucungamutungo barirukanwa.
42. Inzego zatowe n'abakozi bose ba SACCO uretse abashinzwe umutekano n'isuku bakora batemewe na Banki Nkuru y' U Rwanda.	1. SACCO icibwa ihazabu y'amafaranga ibihumbi ijana (Frw 100,000). Iyo ari umukozi udatanga ibyanbombwa bikenewe, inama y'ubuyobozi imwihanangiriza mu nyandiko. 2. Iyo igihe cyateganyijwe n'amategeko kirenzeho amezi abiri (2) badatanze ibyangombwa kuri Banki Nkuru barirukanwa.
43. Inzego zatowe ziguma ku buyobozi kandi igihe batorewe kigenwa n'amategeko cyararangiye.	Abazigize izo nzego barirukanwa iyo birengagije kutumiza Inama Rusange kugira ngo hakorwe amatora yogusimbura abigize urwego bacyuye igihe .
44. Inzego za SACCO zashyizweho muburyo bwemewe n'amategeko zitubahiriza igihe cyo guterana.	1. Urwego rwa SACCO yaba inama rusange cyangwa inzego zatowe iyo zirengeje incuro ebyiri (2) zikurikiranya zidaterana kuncuro zagenewe n'amategeko zirihanangirizwa munyandiko. 2. Iyo amakosa yavuzwe hejuru asubiriye abagize izo nzego barirukanwa.
46. Urwego, umuyobozi, umucungamutungo cyangwa undi mukozi wivanga mukazi k'urundi rwego, cyangwa undi mukozi atabiherewe uburenganzira (Violation of separation of duties) bikaba byatuma haba	Uwivanze, cyangwa abagize urwego rwivanze barirukanwa.

IKITUBAHIRIJWE	IGIHANO
amakosa ateza ibihombo SACCO.	
47. Kwirukana abakozi mu buryo budakurikije amategeko cyangwa gufata ibyemezo bishora SACCO mu manza bituma icibwa ihazabu.	Uwafashe icyo cyemezo, cyangwa abagize urwego rwafashe icyo cyemezo barirukanwa.

Andi makosa adateganyijwe muri aya mabwiriza azakorwa n'abagize urwego rwatowe cyangwa umukozi wa SACCO bazahanishwa ibihano biteganyijwe n'amategeko cyangwa amabwiriza arebana n'ayo makosa.

Aho aya mabwiriza yaba avuguruzanya n'andi mategeko asanzweho, ayo mategeko niyo yubahirizwa.

Aya mabwiriza azatangira gushyirwa mu bikorwa guhera taliki ya 01/07/2016

Bikorewe i Kigali, kuwa 30/05/2016

John RWANGOMBWA
Guverineri