Inyandiko-mvugo y'Inama rusange y'Abanyamuryango ba Koperative "Caisse d'Epargne et de Crédits-MIJEUCOOP

Taliki ya 21 Gashyantare 1985, kuva saa cyenda kugeza saa kumi n'imwe, Inama rusange y'abanyamuryango ba Koperative "Caisse d'Epargne et de Crédits-MIJEUCOOP" yateraniye ubwa mbere mu nzu y'Inama ya Ministeri y'Urubyiruko no Gutsura za Koperative iyobowe na Ministri NDINDILIYIMANA Agusitini, Major BEM.

Mbere yo gutangira kwiga ibyali biteganyijwe muli iyo nama, Prezida w'Inama yasabye Milita MBATEYE Tomasi, Umuyobozi wa za Koperative, guhamagara abamilitante n'abamilita banditse basaba kuba abanyamuryango. Umubare wabo wali uteye utya :

- Abiyandikishije : 82
- Abali mu nama : 65
- Abali mu butumwa bw'akazi : 6
- Abasibye : 10.

Lisiti y'abanyamuryango ili mu mugereka w'iyi nyandiko-mvugo. Abanyamuryango bamaze guhamagarwa, Prezida w'Inama yakomeje ashimira abayijemo kuba bariyemeje kwinjira no gushyigikira uwo muryango ugiye gushingwa. Ababwira ko hagomba aliko gufata igihe cyo kugerageza imigendekere yawo, bitagenda neza umuryango ugaseswa hakili kare. Yabasobanuliye ko impamvu yatumye nawe yiyemeza kuwinjiramo ali ukugirango akulikiranire hafi imigendekere yawo kuko muli ikigihe usanga mu Rwanda hali za Koperative nkeya zigenda neza n'izindi zicumbagira bitewe akenshi n'abacungamali basahura umutungo wazo. Ibyo bibazo rero birazwi kandi ntibili mu makoperative gusa no muyindi miryango y'ubucuruzi abanyarwanda bashinga usanga akenshi bahemukirana. Kubera izo mpamvu, Ministri NDINDILIYIMANA yifuje ko umuryango ugizwe n'abakozi ba Ministeri ishinzwe gutsura za koperative wabera indi miryango urugero, ibyo bibazo ntibizawurangwemo.

Muli iyo nama hasobanuwe zimwe mu ngingo zigize umushinga w'amategeko azagenga umuryango kubera ko zali zitarumvikana neza. Izo ngingo ni izi :

- <u>Ingingo ya 10 n'iya 11</u> : Zivuga umubare w'amafaranga n'imigabane umunyamuryango agomba gutanga kugirango umuryango ugire umutungo w'ishingiro (Capital social); igihe ntarengwa agomba gutangwamo, ukuntu uwo mutungo wakongerwa n'uko wagabanuka.

  Kuli iyo ngingo, amategeko yateganyagako buli munyamuryango yatanga amafaranga igihumbi (1.000 FRS) agizwe n'imigabane itanu y'amafaranga magana abili (200 FRS).

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Havutse impaka nyinshi mu bali mu nama kuko basanze bahereye ku mubare w'abanyamuryango 82, amafaranga yagera ku bihumbi mirongo inani na kimwe (82.000 FRS) akaba rero ali make cyane, ntacyo yabamalira kuko nta Banki cyangwa Isanduku yo kuzigama yakwemera kuguliza umunyamuryango wishingiliwe n'umubare w'amafaranga angana atyo. Isanduku y'umuryango nayo itangiye kuguliza abawugize amafaranga yahita ashiramo vuba.

Kugirango icyo kibazo gisuzumwe neza, abali mu nama bahiseme kubanza kwemeza ibikubiye mu ngingo ya gatatu (3) y'umushinga w'amategeko. Iyo ngingo ivuga icyo umuryango ugamije :

- kuzigamira abanyamuryango : abali mu nama bahise babyemera.
- kuba isanduku ibikira abanyamuryango : havutse ikibazo cyo kumenya uko amafaranga azabitswa n'uko azabikuzwamo, ukuntu ayo mafaranga azaba atandukanye n'agize umutungo w'ishingiro, umukozi uzacunga iyo sanduku uko azahembwa n'uzamuhemba uwo aliwe.

  Prezida w'Inama amaze kumva ibitekerezo by'abali mu nama yasabye ko iyo ngingo ivuga ibyo kubitsa no kubikuza mu isanduku y'umuryango yazasubirwamo hamaze gutangwa amafaranga azaba agize umutungo w'ishingiro.

  Imigendekere yabyo igasobanurwa mu itegeko ly'umwihaliko (Réglement d'ordre intérieur). Abali mu nama bahise babyemera.
- Kuguliza amafaranga abanyamuryango mu gihe gicilililikanyije bagatanga inyungu yoroheje : havutse ikibazo cyo kumenya aho ayo mafaranga azagulizwa azaturuka. Bamaze kumva ibitekerezo bya bamwe abali mu nama bemeje ko ayo mafaranga azava muyo abanyamuryango bazajya batanga buli kwezi n'ayo bazabitsa mu isanduku bakayavanamo igihe bashakiye aliko ntanyungu. Uko azatangwa n'uko azishyurwa bizasobanurwa mu itegeko ly'umwihaliko.
- Kwishingilira abanyamuryango bashaka kugilizwa na za Banki : Byemewe n'abali mu nama nta mpaka.
- Kuguliza amafaranga mu gihe gito abanyamuryango bagize impamvu zigaragara kandi ziteganyijwe n'amategeko. Abali mu nama bemeye iyo ngingo aliko bongeraho ko itegeko ry'umwihaliko ligomba gusobanura igihe ntarengwa ayo mafaranga azishyurwamo, umubare badashobora kurenza muli iryo gulizwa n'uko inyungu yayo izaba ingana.

  Kugirango iyo sanduku igire akantu k'umwihaliko irushije izindi Banki, umwe mubali mu nama yifuje ko hakwigwa uburyo umunyamuryango yashobora kubikuza amafaranga arenze umubare w'ayo abikije (Découvert). Amafaranga arenzeho akaba inguzanyo igomba kwishyurwa mu gihe gito cyane kandi inyungu yayo igasumba izindi ziteganyijwe n'amategeko.

  Inama yasanze icyo gitekerezo ali cyiza aliko isaba ko ibyo byasobanurwa mw'itegeko ry'umwihaliko.

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Kubera ko uburyo bwo kuguliza abanyamuryango buteganyijwe ali bwinshi, Prezida w'Inama yibukije ko igihe cyose inama rusange iza-ba yateranye, abayijemo bazajya bareba ko amafaranga ali mw'isanduku ahagije kugirango atazatangwa agashira banyirayo batabizi.

Hakulikijwe uko izindi Banki zigenera inyungu abazibitsamo n'ukuntu bazungukira, abali mu nama basabye ko ingingo ya 15 y'amategeko, ivuga ibyerekeye inyungu, yasubirwamo kuko basanze imibare iteganyijwe itatuma umutungo w'umuryango wiyongera.

Kugirango umuryango ushobore kugira umutungo utubutse kandi wakwishingilira abanyamuryango bashaka kuguza muli za Banki, hafashwe ibyemezo bikulikira :

- Buli munyamuryango agomba gutanga bwa mbere amafaranga igihumbi (1.000 FRS) y'umugabane we mu mutungo w'ishingiro.
- Ubundi agomba gutanga amafaranga magana atanu (500 FRS) buli kwezi, mugihe kitarenze umwaka. Ayo nayo akaba umugabane we mu mutungo w'ishi-ngiro.
- Ayo mafaranga namara gutangwa n'abanyamuryango bose, umutungo w'ishingiro uzaba ungana n'amafaranga ibihumbi magana atanu na mirongo itandatu na bilindwi (567.000 FRS).
- Kugirango haboneke amafaranga ahagije yo gutangwamo inguzanyo, buli munyamuryango ategetswe gukomeza kubitsa amafaranga magana atanu (500 FRS) buli kwezi.

Kubera ko igihe cyo kwiga ibyali biteganyijwe muli iyo nama cyabaye gito kandi ibintu bimwe na bimwe bikaba bitarumvwa neza n'abanyamuryango bose, Prezida w'Inama yasabye ko imilimo y'inama yahagalikwa mu mpera z'icyumweru gikulikira, bitashoboka inama ikaba mu cyumweru cya kabili gikulikiyeho. Muli iyo nama hazigwa ibi bikulikira :

- gushyiraho umuntu abanyamuryango bashyikiliza amafaranga agomba kubitswa
- ibyemezo bizerekana uko ayo mafaranga yabikijwe
- uko inyungu z'umuryango niz'abanyamuryango zigomba kungana
- gushyiraho inzego z'ubutegetsi bw'umuryango.

Prezida w'Inama yarangije yibutsa Milita MBATEYE Tomasi ko yashaka byihu-tirwa imwe muli za Banki zikorera i KIGALI yakwemera ko umuryango wabitsamo amafaranga yawo kandi igashobora no kuguliza abawugize mu buryo butavunanye.

Umwanditsi w'Inama
MUGEMANGANGO Andreya.-

Prezida w'Inama
Ministri w'Urubyiruko
no Gutsura za Koperative
NDINDILIYIMANA Agusitini
Major BEM.

Lisiti y'Abashaka kuba Abanyamuryango
ba "Caisse d'Epargne et de Crédits'
MIJEUCOOP"

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01. Major NDINDILIYIMANA Augustin
02. YARARA Thomas
03. GENDANEZA Eraste
04. MURERAMANZI Néhémie
05. KAYINAMURA Grégoire
06. MBATEYE Thomas
07. MAVUGWA Grégoire
08. MUGABO Jean Pierre
09. GATABAZI Aloys
10. MUHATURUKUNDO Norbert
11. MUHUTU Gabriël
12. BAGANIZI Jean Maurice
13. MUJAWAMALIYA Domina
14. DUSINGIZE Pauline
15. GIRUKUBONYE Jean Damascène
16. MUKABASEBYA Césarie
17. NGIRUMPATSE Théogène
18. NYIRANTURO Emmérentienne
19. BUREGEYA Samson
20. MUGEMANGANGO André
21. MURAYIRE Eugène
22. SAMVURA Célestin
23. MUKARUZIGA Adrie
24. BALIHEMUYE Emmanuel
25. BALIYANGA Jean Baptiste
26. MUKAKABEJA Anne
27. KAVUMBUTSE Alphonse
28. HABIYAREMYE Joseph
29. SEZIRAHIGA Thomas
30. MAHUNGU Jean Bosco
31. GISAGARA Alphonse
32. MWANAWIMPUHWE Bonifrida
33. MUKANDOLI Jacqueline

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34. SENDEGEYA Étienne
35. GATSIMBANYI Thaddée
36. TWAGIRAMARIYA Laurence
37. RUKERATABARO Alexis
38. MUNYANKINDI Félicien
39. MUKAMALIZA Marie Goretti
40. TWAGIRAYEZU Epimaque
41. NDIMUBANZI Antoine
42. NAHIMANA Alphonse
43. BIZIMANA Paulin
44. NZABAZUMUTIMA Alexandre
45. UTUMABAHUTU Thaddée
46. MUKANDILIMA Valentina
47. NYIRAMAJORO Espérance
48. GAHAMANYI Laurent
49. SIBOMANA Antoine
50. UWIRAGIYE Ancilla
51. NDUWAYEZU Faustin
52. MUKAMITALI Marie Clair
53. MPAMIRA Vincent
54. NGORORABANGA Léopold
55. MASABO François
56. KABENGA Jean Baptiste
57. KANYANGE Anne Marie
58. MUKAMUGEMA Virginie
59. UKWIGIZE-KAZAYIRWA Véronique
60. KANDAMA Marie Dattiva
61. NSANZABAGANWA François
62. RUKUNDO Damien-Emmanuel
63. RUTAMBUKA Claudien
64. MAGORWA Wellars
65. MUNYANEZA Habibu
66. MUJAWUMUKIZA Concordine
67. UZIREMA Jean de Dieu
68. BIGARUKA Filim
69. NYAMURWANA Anastase
70. NYIRABAVAKURE Valérie
71. NTEZIRYAYO Fidèle

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72. MUKABURASA Spéciose
73. KAREKEZI Epimaque
74. KABONEYE Théoneste
75. BIKINDI Simon
76. KAREMERA Pierre
77. MUNYAMBARAGA Narcisse
78. NYIRANSABIMANA Emerita
79. BAYIGAMBA Adalbert
80. HAKIZIMANA Protais
81. NDAYITABI-GAKWAYA Jean Chrysostome
82. BAYISENGE Jean Damascène.