

ISOMO RY'IBITERERE N'IMIKORERE Y'AMASHYIRAHAMWE

Iryo somo ryari rigizwe n'ibice bitatu by'ingenzi aribyo:

- Gusobanura ishychirahamwe icyo aricyo n'impamvu abantu bishychirahamwe.
- Ubwoko bw'amashychirahamwe aboneka mu Rwanda
- Gusobanura ku buryo bw'umwihariko umuryango wa Koperative.
- Gusobanura urugero rw'amategeko agenga umuryango wa Koperative.

Ishychirahamwe ni iki? Kuki abantu bishychirahamwe?

Muri ikigice hasobanuweko abantu bishychirahamwe iyo bafite ibibazo bahurijeho, bagashakira hamwe icyo bakora kugirango babaikemere. Hibukijwe ko abanyarwanda kuva kera bafite uwo muco wo kwishychirahamwe, hatangwa n'ingero z'uko babikora.

Ubwoko bw'amashychirahamwe aboneka mu Rwanda

Hasobanuwe ubwoko bw'amashychirahamwe hakurikijwe intera z'ubufatanye n'imikorere yayo. Hari amashychirahamwe afite amategeko ayagenga yanditse kandi abanyamuryango baziranyeho, hari afite amategeko yanditse ndetse yemewe n'inzego z'ubutegetsi zishinzwe amashychirahamwe, hakaba n'amashychirahamwe gakondo atagira amategeko yanditse.

Umuryango wa Koperative

Hasobanuwe umuryango wa Koperative icyo aricyo; amahame-remezo amashychirahamwe ashingiyeho; uko Koperative ishingwa; inzego z'ubutegetsi bwaza Koperative (ububasha n'imikorere yazo) arizo: Inama Rusange, Inama y'Ubutegetsi, Inama y'Ubugenzuzi n'Ubucungamutungo, Ingorane Koperative zikunda guhura nazo n'uburyo bwo kurwanya zimwe muri izo ngorane ari ubutegetsi cyangwa ibigo bishinzwe amashychirahamwe ndetse n'abanyamuryango ubwabo.

Urugero rw'Amategeko Agenga Umuryango wa Koperative

Ikigice cyari Kigamiye gusobanura Interuro cyangwa umutwe ndetse n'ingingo za ngombwa zigaragara mu mategeko agenga umuryango wa Koperative, ni ukuvuga ibirebana n'ironwa ry'umuryango, abanyamuryango, imari y'umuryango, inzego n'ububasha bwazo, iseswa rya Koperative, iyegeranya n'igabanya ry'umutungo wayo, amategeko asoza.

URUGERO RW'AMATEGEKO AGENGA

UMURYANGO WA KOPERATIVE

INTERURO YA MBERE : IRENWA RY'UMURYANGO

INGINGO YA 1 : Ishingwa ry'umuryango

Abashyize umukono kuri aya mategeko n'abandi bazayemeza,
bachinze Koperative (1)

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igongwa n'amategeko ariko mu gihugu, cyane cyane, itegeko ryo kuwa 12
Ukwakira 1988, ritunganya amakoperative.

INGINGO YA 2 : Izina ry'umuryango

Koperative imaze kuromwa yiswe

.....
.....
mu magambo ahinnye

INGINGO YA 3 : Intebe y'umuryango

Intebe y'umuryango ihinawe :

ho muri Komini

Pererefagitura ya

INGINGO YA 4 : Imibiri z'aho ikorera

Imibiri z'umuryango zigizwe na Komini

Pererefagitura

INGINGO YA 5 : Intego ya Koperative

Icyo Koperative ihaganira ni

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Ishobora gukora imirimo yose ihuje n'iyi ntego.

Iyo ntego ishobora guhindurwa n'icyemezo cy'inama Rusange
ku buryo ariko butabuze umuryango gukomeza kuba Koperative.

INGINGO YA 6 : Igihe umuryango uzamara.

Koperative imaze guhingwa izamara imyaka

kuva ikimara kubona ubuzima-gatozi, keretse icyo gihe cyungurujwe cyangwa
igaseswa igihe kitaragera.

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INTERURO YA II : ABANYAMURYANGO

INGINGO YA 7 : Iyemerwa ry'abanyamuryango

Kugirango umuntu abe umunyamuryango agomba (2) :

- 1° kuba nibura afite imyaka cumi n'umunani y'amavuko
- 2° kugaragaza ko afite inyungu mu karere cyo Koperative ikoreramo
- 3° kudakora imirimo ibangamiye iyo Koperative
- 4° kuba yarishyuye imigabane ye yose mu mari y'ishyamba ya Koperative nk'uko biteganywa n'ingingo ya 17 y'aya mategeko.
- 5° kwiyemeza kunyuzwa muri Koperative ibikorwa byose cyangwa igice cyabyo biteganyijwe mu ngingo ya gatanu y'aya mategeko ivuga intego y'umuryango.
- 6° kwemerwa n'Inama Rusange ya Koperative, Gusaba kwemerwa n'Inama Rusange binyuzwa ku Nama y'Ubutegetsi.

INGINGO YA 8 : Kureka kuba umunyamuryango

Umuntu areka kuba umunyamuryango wa Koperative bitewe n'urupfu ukwegura cyangwa ukwirukanwa.

INGINGO YA 9 : Kwikura mu muryango

Ushaka kwegura mu muryango, yandikira Inama y'Ubutegetsi ikamuha icyemezo kivuga ko ibonye urwo rwandiko. Hanyuma iraterana ikamusubiza mu buryo bwanditse mu gihe kitarenze amezi atandatu. icyo gihe nigishira ntacyo Inama y'Ubutegetsi imushubirije; wasabye kuvamo yigendera nta nkomyi.

INGINGO YA 10 : Iyirukanwa

Bisabwo na buri wese ubifitemo inyungu, buri munyamuryango ashobora kwirukanwa iyo awangiriza cyangwa adakora ibyo yiyemeje, adakurikiza amategeko ya Koperative n'ibyemezo byafashwe n'inzego za Koperative.

Icyemezo cyo kwirukana umunyamuryango, gifatwa n'Inama Rusange ku buiganze buwa 3/4 by'amajuri y'abahari.

Icyakora, mu gihe byinutirwa, Inama y'Ubutegetsi ishobora guhagarika umunyamuryango mu gihe igitegereje icyemezo cy'inama Rusange ikurikira.

INGINGO YA 11 : Isubizwa ry'imigabane

Buri munyamuryango usozeye cyangwa wirukanwe afite uburunganzira buwo gusubizwa, mu gihe kitarenze imyaka ibiri, imigabane ye havuyemo igihombo cyabonetse ku mari y'ishyamba n'imyenda afitiye Koperative kinwo n'uruhare rwe mu myenda n'inguzanyo byafashwe na Koperative atarayivamo. Ahabwa kandi n'inyungu ku migabane ye igihe cyose atarayisubizwa.

Abona kandi uruhare ku bwasisi bwabonetse muri Koperative uwo mwaka.

INGINGO YA 12 : Izungurwa ry'umuryango

Iyo umunyamuryango apfuye abamuzunguye bashobora kwandikira Inama Rusange, babinyujije ku nama y'ubutegetsi ; basaba ko umwe muri bo yemerwa mu muryango mu kigwi cy'uwapfuye.

Ibivugwa ku ngingo ya 11 y'amategeke bireba n'uwazunguye umunyamuryango wapfuye.

INGINGO YA 13 : bisunze umuryango

Igihe bitanyuranyije n'aya mategeko, Inama y'Ubutegetsi ishobora kwemera ko Koperative ikorana n'abatayirimo.

Abantibashobora kugira uruhare mu butegetsi bwa Koperative cyangwa ku bwasisi bugenwa buri mwaka.

INGINGO YA 14 : Abakozi bahembwa

Koperative ishobora gukoresha abakozi bahembwa, ariko ikabashakira mbere na mbere mu banyamuryango bayo, hakurikijwe kandi amategeko agenga imirimo n'ubwiteganyirize bw'abakozi. Kugira ngo umuntu yemererwe kuba umukozi uhembwa na Koperative, agomba kuba yujuje ibi bikufikira (3).

INGINGO YA 15 : Inyandiko zibikwa ku ntebe y'umuryango

Inama y'Ubutegetsi, cyane cyane umwanditsi wayo, niyo ishinzwe inyandiko zikurikira :

- 1° Amategeko rusange n'ay'umwihariko bya Koperative
- 2° Igitabo cyandikwamo raporo z'Inama y'Ubutegetsi.

Umucunga-mutungo wa Koperative niwe ushinzwe kwandika mu gitabo cy'abanyamuryango, cyandikwamo :

- Izina ry'umunyamuryango n'aho atuye, itariki y'iyemerwa, iy'isezera, iyo yirukaniweho cyangwa iy'igihe yapfiriye ;
- Umubare w'imigabane buri wese yishyuye ;
- Amafaranga yatanzwe cyangwa yakuwemo na buri munyamuryango.

Izonyandiko zose zibikwa ku cyicaro cya Koperative
Buri munyamuryango ashobora kumenya icyandikwamo muri ibyo bitabo, abihereye uburenganzira n'ubibika, kandi nawe ahibereye.

INTERURO YA III : IMARI Y'UMURYANGO

INGINGO YA 16 : Imari y'ishingiro

Imari y'ishingiro ya Koperative igizwe n'imigabane buri munyamuryango yiyemeje gutanga kandi yarishye.

Iyo migabane yandikwa ku izina bwite ry'uyishyuye, ntigabanywa, nticuruzwa ariko sihobora guhabwa undi byemejwe n'Inama Rusange.

INGINGO YA 17 : Uko imari y'umuryango iteye

Imari y'ishingiro y'umuryango igizwe n'amafaranga

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Umugabane wemejwe n'amafaranga
ihwanye n'amafarangaumwe,

Imigabane buri munyamuryango atanga igaragazwa n'icyemezo ahabwa, no kuba yanditse mu gitabo cy'abanyamuryango.

Imigabane ishobora gutnagwa mu bintu cyangwa mu mafaranga.

INGINGO YA 18 : Iyongerwa n'igabanywa ry'imari y'ishingiro.

Imari y'ishingiro ishobora kongerwa n'imigabane mishya.

Ishobora kugabanyuka bitewe no guhomba, kwishyura cyangwa kuzibukira imyenda

Imari y'ishingiro ntishobora kugabanukaho ibirenze kimwe cya kabiri (1/2) bitewe no gushyirwa abanyamuryango bavuyemo imigabane yabo.

Iyo Koperative izaba yarahawe inguzanyo n'ikigo cya Leta cyangwa cyigenga, imari y'ishingiro yayo ntizashoboka kugabanywa n'ubushyirwa ry'imigabane igihe inguzanyo itarishyurwa yose.

Karetse byemejwe na Minisitiri ushinze za Koperative, kandi n'uzishyura akabyemeza mu nyandiko.

UMUTWE IV : IBYEREKEYE INZEGO N'UBUBASHA BWAZO

ICYICIRO CYA MBERE : IBYEREKEYE INAMA RUSANGE

INGINGO YA 19 : Inama Rusange

Inama Rusange igizwe
.....(4)

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Inama Rusange ni rwo rwego rukuru rwa Koperative. Izindi nzego zose zihabwa ububasha nayo.

INGINGO YA 20 : Ububasha bw'Inama Rusange

Inama Rusange isanzwe iterana kabiri mu mwaka itumiwe na Perezida w'Inama y'Ubutegetsi.

Iyambere iterana muri Mata cyane kugira ngo :

- imenyeshwe ibyakozwe na Koperative umwaka ushize ;
- izuzume kandi yemeze imibaruro y'umutungo ;
- ishyireho, niba bishoboka, ikigero cy'inyungu ku migabane mu buryo buteganywa n'itegeko ;
- yemeze ubwasisi bugomba gutangwa n'uko bwatangwa ;
- itore abagize Inama y'Ubutegetsi n'iy'Ubugenzuzi.

Inama ya kabiri iterana mu Kwakira kugira ngo :

- iteganye ibizakorwa mu gihe kiri imbere ;
- ishyireho ingengo y'imari ;
- yemere abanyamuryango bashya ;
- izuzume ikindi kibazo cyose giteganyijwe kwigwa uwo munsu.

INGINGO YA 21 : Itumizwa ry'Inama Rusange

Inama Rusange ihamagazwa hasigaye nibura iminsi makumyabiri kugira ngo inama ibe ; urwandiko ruyitumiza rwohererezwa buri munyamuryango cyangwa hagakoreshwa ubundi buryo bwose butuma bimenyekana bihagije.

Itumiza rigomba kugaragaza ibiri ku murongo w'ibyigwa, itariki n'aho izabera ; Burugumesitiri w'aho Koperative ikorera arabimenyeshwa.

INGINGO YA 22 : Ifatwa ry'ibyemezo

Inama Rusange ntishobora gufata ibyemezo ku buryo bwemewe iyo umubare w'abanyamuryango bahari n'abahagarariye abandi utarenze 1/2 cy'abanyamuryango bose.

Iyo uwo mubare utabonetse ku nshuro ya mbere, inama Rusange ihamagarwa bwa kabiri mu minsi munani mu buryo bumwe nk'iya mbere.

Yiga ibyari bisanzwe biteganyijwe kandi igafata ibyemezo ku buryo bwemewe, uko abahari n'abahagarariye baba bangana kose.

Ibyemezo bifatwe hakurikiwe umubare w'amajwi arenga 1/2 cy'abanyamuryango bahari n'abahagarariwe. Buri munyamuryango agira ijwi rimwe mu itora.

Ibyavuzwe mu Inama Rusange bigaragazwa n'inyandiko-mvugo yanditse mu gitabo kibigenewe kandi igashyirwaho umukono na Perezida n'umwanditsi.

INGINGO YA 23 : Inama Rusange idasanzwe

Inama Rusange idasanzwe ishobora guterana itumiwe n'Inama y'Ubutegetsi cyangwa iy'ubugonzuzi, iyo bisabwe n'icya gatatu cy'abagize Koperative cyangwa na Minisitiri ushinze amakoperative.

Isuzuma ivugururwa ry'amategako agenga ikaniga ikibazo cyose gikomeye kandi cyihutirwa.

INGINGO YA 24 : Ihamagazwa n'ifatwa ry'ibyemezo

Inama Rusange idasanzwe ihamagazwa hasigaye nibura iminsi cumi n'itanu kugira ngo iterane.

Ntishobora gufata ibyemezo ku buryo bwemewe iyo abanyamuryango bahari n'abahagarariwe batagaze kuri bibiri bya gatatu by'abanyamuryango bose. Iyo uwo mubare utabonetse ku nshuro ya mbera, Inama ihamagazwa bwa kabiri mu minsi umunani. Ifata ibyemezo ku buryo bwemewe uko abahari n'abahagarariye abandi baba bangana kose.

Ibyemezo bifatwa ku buiganze bwa bibiri bya gatatu by'ama jwi y'abahari n'abahagarariwe.

Buri munyamuryango ashobora guhagararira undi munyamuryango umwe.

ICYICIRO CYA 2 : IBYEREKEYE INAMA Y'UBUTEGETSI

INGINGO YA 25 : Uko iteye

Koperative iyoborwa n'Inama y'Ubutegetsi igizwe n'abanyamuryango (5). Batorerwa igihe cy'inyaka itatu (3) kandi bashobora kwongera gutorwa.

Abajyanama bitoramo, buri mwaka, Perezida, umusimbura we n'umwanditsi kandi bashobora kongera gutorwa.

INGINGO YA 26 :

Kugira ngo umuntu ashobore gutorerwa kuba mu Inama y'Ubutegetsi bwa Koperative agomba kuba yujuje ibi bikurikira :

- 1° kuba adakora umurimo ahemborwa muri iyo Koperative
- 2° kuba atarakatiwe burundu igihano cy'igifungo kirenze amezi atandatu mu nyaka itanu ishize kubera kuba yarakoze icyaha kidakomeye cyateganijwe n'igiatbo cy'amategako ahana;
- 3° kuba adakora umurimo ubangamiye Koperative, urwego ruto, urwisumbuye cyangwa urwego runini rw'amakoperative ku buryo buziguye cyangwa butaziguye, yaba abikora rimwe na rimwe cyangwa igihe cyose.

Igihe hari impaka zerekoye ibivugwa kuri n°3°, Minisitiri ushinze amakoperative afite ububasha bwo gutanga uruhushya iyo ari ngombwa kugira ngo Koperative itunganye imirimo yayo.

INGINGO YA 27 : Iterana

Perezida cyangwa ususimbura we niba batumira Inama y'Ubutegetsi mu gihe cyose bibaye ngombwa kandi igaterana nibura rimwe mu mezi atatu.

Ishobora na nako guterana iyo Minisitiri ushinze za Koperative abitegetse, iyo abagenzuzi b'imari cyangwa igice cya gatatu cy'abanyamurya-ngo babisabye.

INGINGO YA 28 : Gufata ibyemezo

Kugira ngo ibivugiwemo byemerwe, Inama y'Ubutegetsi igomba kuba iteraniwemo n'ibice bibiri, bya gatatu by'abayigize.

Ibyemezo bifatwa bakurikije ubwinshi bw'amajwi y'abahari, Iyo amajwi angana, ku nshuro ya kabiri, ikibazo batumvikanaho gisuzumwa mu Nama y'Ubutegetsi ikurikira, kitakomurwa muri iyo nama, kigashyikirizwa Inama Rusange idasenzwe.

Ibyavugiwe mu nama bigaragazwa n'inyandiko-mvugo yanditse mu gitabo cyabigenewe kandi bigashyirwaho umukono n'atajyanama bose bayijemo.

INGINGO YA 29 : Ububasha bw'Inama y'Ubutegetsi

Uretse ububasha bugurirwe Inama Rusange, Inama y'Ubutegetsi ifite ububasha burambuye mu byerekoye ubuyobozi n'imicungire y'imari ya Koperative.

Inama y'Ubutegetsi ishobora guha umwe cyangwa benshi mu bayigize, bumwe mu bubasha buya cyangwa ikabaha ububasha bwo kurangiza imirimo yayo.

INGINGO YA 30 :

Abagize Inama y'Ubutegetsi baryozwa amakosa baba barakoze buri muntu ku giti cye cyangwa bafatanyije, igihe bakoraga imirimo bashinzwe.

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INGINGO YA 31 : Umushahara w'abajyanama

Imirimo y'ubujyanama ntihemberwa. Gusa, bashobora gusubizwa amafaranga yose batanze baza mu nama, mu buryo buteganywa n'amategeko y'umwihariko ya Koperative.

ICYICIRO CYA 3 : IBYEREKEYE INAMA Y'UBUGENZUZI

INGINGO YA 32 : Ishyirwaho ry'Inama y'Ubugenzuzi.

Buri mwaka, Inama Rusange ishagiraho Inama y'Ubugenzuzi igizwe nibura n'abantu babiri, b'abanyamuryango cyangwa batari bo, bashinzwe kugenzura imirimo yose ya Koperative.

Bashobora kongera gutorwa.

INGINGO YA 33 : Ububasha bw'Inama y'Ubugenzuzi.

Inama y'Ubugenzuzi ishinzwe :

- Kugenzura ibitabo isanduku n'ibyo Koperative itunze itabikuye aho biri, kugenzura ibarura-mutungo, imbonerahamwe y'umutungo no kureba ko inyandiko zerekana imicungire y'imari ya buri munsi ari ze :

- kugenzura niba ibyemezo byafashwe n'Inama Rusange n'iy'Ubutegetsi byarubahirijwe;
- kureba niba amategeko agenga Koperative n'ay'umwihariko yubahirizwa.

Inama y'Ubugenzuzi, igihe ishakiye cyose, ariko itivanze mu micungire ya buri munsi ya Koperative, ishobora gusuzuma cyangwa kugenzura ibyo ibona ko ari ngombwa.

Abagize Inama y'Ubugenzuzi bashobora guhabva igihembo gishyirwaho n'Inama Rusange.

INGINGO YA 34 : Abadashobora gutererwa kuba mu bagize Inama y'Ubugenzuzi bwa Koperative :

1. Abagize Inama y'Ubutegetsi, abo bashyingiranywe kimwe n'abo bafitanye isano kugeza ku rwego rwa mbere.
2. Abantu bahembwa ku buryo ubwe ari bwo bwose na Koperative, n'abagize Inama y'Ubutegetsi, cyangwa n'abacungamutungo ba Koperative ndetse n'abashyingiranywe n'abo bantu bahembwa.

Iyo hagize umwe muri iye miziro yateganyijwe ugaragara kandi umugenzuzi yaratangiye imirimo, ategetswe kwegura ako kanya kandi akabimenyesha Umuyobozi w'Inama y'Ubutegetsi mu minsi itarenga cumi n'itanu umuziro umenyekanye.

ICYICIRO CYA 4 : IBIYEREKEYE ICUNGAMUTUNGO

INGINGO YA 35 : Ishyirwaho ry'umucungamutungo

Inama Rusange niye ishyiraho umwe cyangwa benshi, b'abanyamuryango cyangwa batariho, bashinzwe gucunga Koperative buri munsu bayoborwa n'Inama y'Ubutegetsi.

Mbere yo gutangira akazi, hagomba kuba amasezerano y'umurimo yanditse n'Inama y'Ubutegetsi, nkuko itegeke ryo kuwa 28/2/1967 rigenga imirimo mu Rwanda ribivuye.

INGINGO YA 36 : Umucungamutungo abujijwe gukora ku buryo butaziguye cyangwa busiguye imirimo ibangamiye Koperative.

UMUTWE WA V. : IBIYEREKEYE IMARI

INGINGO YA 37 : Uswaka w'ibonezamutungo

Igihe fatizo cy'ibonezamutungo gitangira kuwa mbere mutarama kirangira kuwa 31 ukubona kwa buri mwaka, uretse ko mu mwaka wa mbere, icyo gihe gitangirana n'umunsi Koperative yabonyeho ubuzima-gatozi.

INGINGO YA 38 : Inyandiko zisoza uswaka

Inama y'Ubutegetsi ikora izi nyandiko zikurikira kugirango zizasuzumwe n'Inama Rusange isanzwe :

1. Ibarura ry'ibyinjije n'ibyasohotse;
2. Imikoreshereze y'imari;
3. Imbonerahamwe y'umutungo;
4. Raporo y'ibyakoze muri uwo mwaka;
5. Gahunda y'ibigomba gukorwa mu mwaka ukurikira.

INGINGO YA 39 : Igabanywa ry'inyungu.

Amafaranga y'inyungu abonetse buri mwaka, havanyemo ayatanze ku bikorwa rusange n'andi yose Koperative yakoresheje, agabanywa ku buryo bukurikira :

- 20 ku ijana azigamirwa Koperative nkuko amategeko abivuye;
- 10 ku ijana ashwirwa mu kigega kigoboka amakoperative;
- 70 ku ijana asigaye, Inama Rusange igena uko azakoreshwa.

Amafaranga azigamwa ni umutungo rusange udashobora kugabanywa abanyamuryango.

Ntashobora gushyirwa mu mutungo w'ishingire cyangwa kongera imigabane.

Kuzigamira Koperative bireka kuba itegeke, igihe umubare w'amafaranga yabitswe ungana n'imari y'ishingiro ya Koperative.

Koperative iramutse isheshwe, Inama Rusange izemeza icyo yakorehwa.

INGINGO YA 40 : Inyungu y'imigabane.

Imigabane ya buri muntu ishobora kuba urwunguko rutarenza atandatu ku ijana.

Iye nyungu ishyingiraho n'Inama Rusange, itangwa gusa iyo hagize amafaranga asaguka muri uwo mwaka.

INGINGO YA 41 : Ubwasisi.

Ubwasisi butangwa bakurikije ibyo buri umunyamuryango yakoranye na Koperative.

Iyo Koperative yahembye, nta bwasisi busheborera gutangwa igihe cyose inyungu y'imyaka ikurikira itaraziba icyaho cy'ibyo bihombe.

UMUTWE WA VI. : ISESWA RYA KOPERATIVE, IYEGERANYA N'IGABANYA RY'UMUTUNGO WAYO.

INGINGO YA 42 : Iseswa n'ivanwaho ry'umutungo.

Iseswa n'ivanwaho ry'umuryango bikorwa hakurikijwe itegeko n° 31/1988 ryo kuwa 12/10/1988 ritunganya amakoperative.

UMUTWE WA VII. : AMATEGEKO ASOZA

INGINGO YA 43 : Ikemurwa ry'impaka.

Impaka zose zishobora kuvuka mu banyamuryango, zishyikirizwa Inama y'Ubutegetsi n'Inama Rusange kugirango zibanze zizige kandi zishake uke zizarangiza bya kivandimwe mbere yo gushyikirizwa inkike.

INGINGO YA 44 : Itegeko ry'umwihariko rigenga imikorere y'umuryango.

Ibidateganyijwe muri aya mategeke bigomba gushyirwa mu itegeko ry'umwihariko rigenga imikorere ya Koperative, ritegurwa n'Inama y'Ubutegetsi, mbere yo kwemezwa n'Inama Rusange.

ICYITONDERWA :

1. Igamije gutanga umusaruro w'abahashyi, irwana ku bayishinze cyangwa ikompanya ibikorwa.
2. Iyi ngingo ntabwo yerekana ibisabwa byese kugirango umuntu yemererwa kuba umunyamuryango. Irerekana gusa ibyo itegeko rigenga amakoperative, mu ngingo yayo ya 11, rigenga buri Koperative ikurikije ku ntege yayo, ishobora kongera ku byo itegeko ritaganywa, ibindi byangombwa izajya ikurikiza mu kwemera abanyamuryango baye.

Igihe cyose bitazaba binyuranyije b'itegeko nshinga n'amategoko ariho mu Rwanda, ibyo byangombwa Koperative yiyongereraho ntibye-yibuza guhabwa ubuzima-gatozi.

- 3) Buri Koperative igomba kongera ku biteganyijwe muri iyi ngingo, ibyo itegese byose, ikurikiye ibikorwa byayo, kugira ngo abayiko-rera bahabwa bonerwa,
- 4) N'abanyamuryango bose, niba Koperative na turere ifite n'intumwa z'aturere(izi n'izi) niba Koperative icyemo uturere. Igihe nta turere duteganyijwe, mu gukora amategoko yayo, Koperative izasimbuka ingingo ya 25 kugera kya 30 urutonde rw'ingingo z'aya mategoko, icyo gihe rurahinduka.
- 5) Abagize Inama y'Ubutegetezi ntibashobora kuba muni y'abantu batatu cyangwa ngo barenga esantu mirongo itatu.

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