

ENTREPRISE TWAHIRWA FAUSTIN (ETF) Ltd v. BRALIRWA Ltd

[Rwanda URUKIKO RW'UBUJURIRE – RCOMA
00003/2018/CA (Karimunda, P.J., Ngagi na Munyangeri, J.) 25
Mutarama 2019]

Amategeko agenga imanza z'ubucuruzi – Isosiyete – Isosiyete idahamagarira rubanda kuyiguramo imigabane ifite umuyobozi umwe – Gusimbura umuyobozi wa Sosiyete –Icyemezo gitangwa n'Ikigo cy'Igihugu cy'Iterambere (RDB) n'icyo kigaragaza uwashimbuye umuyobozi wa sosiyete mu gihe bigaragara ko ariwe munyamigabane umwe rukumbi.

Amategeko agenga imiburanishirije y'imanza z'ubucuruzi – Iyakirwa ry'ikirego – Ububasha byo kurega – Kugira ngo ikirego cyakirwe urega n'uregwa bagomba kuba bafite ububasha (qualité) – Itegeko N° 22/2018 ryo ku wa 29/04/2018 ryerekeye imiburanishirize y'imanza z'imbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsi, ingingo ya 3.

Incamake y'ikibazo: Entreprise Twahirwa Faustin (ETF Ltd) ihagarariwe n'umuyobozi wayo Twahirwa Faustin, akaba n'umunyamigabane wayo umwe rukumbi, yakoranye amasezerano na Bralirwa Ltd yo kubaka amashuri. Igihe cyo kurangiza imirimo cyararenze, imirimo itararangira maze Bralirwa isesa amasezerano, ibyo bituma Entreprise Twahirwa itanga ikirego mu bunkemurampaka ivuga ko Bralirwa yasheshe amasezerano mu buryo bunyuranyije n'amategeko. Inteko y'abakemurampaka yemeje ko Bralirwa yishyura ETF Ltd

2.462.090Frw no guhita iyisubiza ibikoresho byose biri kuri « chantier » nk’uko byari bimeze ubwo byabarurwaga.

ETF ntiyishimiye iki cyemezo cy’ubukemurampaka maze iregera Urukiko Rukuru rw’Ubucuruzi, ariko Umuyobozi wa ETF yaze kwitaba Imana urubanza muri uru Rukiko rutarangira, urubanza rukomezwa kuburanwa n’uwari uhagarariye nyakwigendera mu mategeko, Urukiko rwasanze ikirego kitagomba kwakirwa kubera ko kinyuranye n’ibiteganywa n’ingingo ya 46 y’Itegeko N°005/2008 ryo ku wa 14/02/2008 ryerekeye ubukemurampaka n’ubwunzi mu bibazo by’ubucuruzi.

Uhagarariye ETF mu izina ryayo yajuririye mu Rukiko rw’Ikirenga, nyuma y’ivugurura ry’inkiko, ubujurire bwayo bwimuriye mu Rukiko rw’Ubujurire, asaba ko icyemezo cyafashwe n’Inteko y’Abakemurampaka cyahinduka avuga ko Inteko y’Abakemurampaka aho gusuzuma ikibazo cyo kuba BRALIRWA Ltd yarasheshe amasezerano mu buryo budakurikije amategeko no gusuzuma igihombo cyatewe n’iryo seswa ry’amasezerano, yemeje ko ETF Ltd isubirana ibikoresho byayo byari kuri « chantier » BRALIRWA Ltd ikishyura 2.462.090Frw, kandi mu gihe agaciro k’ibyo bikoresho n’indishyi ETF Ltd isaba birenze miliyoni magana abiri.

Bralirwa yahitse izamura inzitizi, ivuga ko ubujurire bwa ETF Ltd butagomba kwakirwa kuko bwatanzwe n’umuntu udafite ububasha n’ubushobozi bwo kuyihagararira, kuko uwari umuyobozi n’umunyamigabane wayo umwe rukumbi yitabye Imana, akaba atarasimburwa muri izo nshingano ze kuko kugeza ubu ntawigeze amusimbura muri izo nshingano nk’umuyobozi mukuru kuko nta cyemezo cya Rwanda

Development Board (RDB) kigaragaza uwasimbuye Twahirwa Faustin.

Kuri iyi nzitizi, mu izina rya ETF Ltd, uyihagarariye avuga ko nta shingiro ifite kuko umugore wa nyakwigendera hamwe n'abana yasize aribo basigaranye ubuyobozi bwa sosiyete kuko babifite uburenganzira bahabwa n'amategeko yerekeye izungura, cyane cyane ko hajuriye ETF Ltd yari yanabaye umuburanyi ku rwego rwa mbere.

Incamake y'icyemezo: 1. Inyandikomvugo y'inama rusange y'abanyamuryango ba sosiyete si ikimenyetso kigaragaza ugomba gusimbura umuyobozi wa sosiyete mu gihe bigaragara ko ariwe munyamigabane umwe rukumbi, ahubwo bigaragazwa n'icyemezo cya RDB.

2. Ikirego cyakirwa mu Rukiko nuko urega n'uregwa bagomba kuba bafite ububasha (*qualité*), mu gihe batabufite, nticyakirwa.

**Inzitizi yo kutakira ikirego yatanzwe ifite ishingiro;
Amagarama y'urubanza ahwanye n'ibyakoze mu
rubanza.**

Amategeko yashingiweho:

Itegeko N° 22/2018 ryo ku wa 29/04/2018 ryerekeye imiburanishirize y'imanza z'imbenezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsi, ingingo ya 3.
Itegeko N° 17/2018 ryo ku wa 13/04/2018 ryerekeye amasosiyete y'ubucuruzi, ingingo ya 142.

Nta manza zifashishijwe.

Inyandiko z'abahanga:

Serge GUINCHARD, Droit et pratique de la procedure civile,
5e edition, Paris, Dalloz, 2006-2007.

Urubanza

I. IMITERERE Y'IKIBAZO

[1] Entreprise Twahirwa Faustin (ETF Ltd) yagiranye na BRALIRWA Ltd amasezerano yo kubaka ishuri rya Rambo mu Karere ka Rubavu, muri ayo masezerano impande zombi zumvikana ko nizigirana ikibazo gifitanye isano n'ayo masezerano kizakemurwa n'urwego rw'Ubukemurampaka.

[2] BRALIRWA Ltd yaje gusesa ayo masezerano ishingiye ku kuba igihe imirimo yari kumara cyarangiye, ETF Ltd iza kubibona nko gusesa amasezerano mu buryo bunyuranye n'amategeko, bituma itangiza urubanza imbere y'Umukemurampaka witwa Rusanganwa Jean Bosco washyizweho n'Urukiko rw'Ubucuruzi rwa Nyarugenge mu rubanza RCOM 01657/2016/TC/NYGE, rwaciwe ku wa 23/03/2017 bisabwe na ETF Ltd.

[3] Inteko y'Abakemurampaka yafashe icyemezo ku wa 26/09/2017, itegeka BRALIRWA Ltd kwishyura ETF Ltd 2.462.090 Frw no guhita iyisubiza ibikoresho byose biri kuri « chantier » nk'uko byari bimeze ubwo byabarurwaga ku wa 24/08/2017.

[4] ETF Ltd ntiyishimiye icyo cyemezo, iregera Urukiko Rukuru rw'Ubucuruzi, urwo Rukiko ruca urubanza RCOMA 00035/2017/CHC/HCC ku wa 27/04/2018, rusanga ubujirire

bwa ETF Ltd busaba guhindura icyemezo cy'Inteko y'Abakemurampaka (*réformation*) bunyuranye n'ibiteganywa n'ingingo ya 46 y'Itegeko N°005/2008 ryo ku wa 14/02/2008 ryerekeye ubukemurampaka n'ubwunzi mu bibazo by'ubucuruzi, igaragaza ko igisabwa urukiko rujurirwa ari ivanwaho ry'icyemezo (*annulation*) aho kuba ihindurwa ryacyo nk'uko ETF Ltd yabisabye mu bujurire bwayo, rusanga kuba mu kujurira ETF Ltd nta mpamvu n'imwe ishingiraho mu ziteganywa n'ingingo ya 47 y'itegeko N°005/2008 ryo ku wa 14/02/2008 ryavuzwe haruguru, bituma ubujurire bwayo butagomba kwakirwa, rwemeza ko ikirego cya ETF Ltd kitakiriwe, ko ntagihindutse ku cyemezo cyo ku wa 26/09/2017 cyafashwe n'Inteko y'Ubukemurampaka cyajuririwe, rutegeka ETF Ltd kwishyura BRALIRWA Ltd amafaranga ibihumbi 600.000Frw y'indishyi z'ikurikiranarubanza habariwemo n'igihembo cya Avoka.

[5] Me BUHURU Pierre Célestin, mu izina rya ETF Ltd, yajuririye mu Rukiko rw'Ikirenga, urubanza ruhabwa RCOMA 00004/2018/SC. Nyuma y'ivugurura ry'inkiko, ubujurire bwayo bwimuriwe mu Rukiko rw'Ubujurire, ruhabwa RCOMA 00003/2018/CA, asaba ko icyemezo cyafashwe n'Inteko y'Abakemurampaka cyahinduka hagashingirwa ku biteganywa n'ingingo ya 46 y'Itegeko N°005/2008 ryo ku wa 14/02/2008 ryerekeye ubukemurampaka n'ubwunzi mu bibazo by'ubucuruzi, avuga kandi ko mu cyemezo cyafashwe harimo kwivuguruza no kuvuguruza ibiteganywa n'amategeko, asaba Urukiko gusuzuma niba BRALIRWA Ltd yarasheshe amasezerano mu buryo bukurikije amategeko, no kumenya niba nta kindi gishya cyari kwiyongeraho kitareba ayo masezerano yasheshwe usibye ibijyanye n'igihombo yatejwe na BRALIRWA Ltd no kugena indishyi.

[6] Mu gusobanura izi mpamvu, Me Buhuru Pierre Célestin avuga ko Inteko y'Abakemurampaka aho gusuzuma ikibazo cyo kuba BRALIRWA Ltd yarasheshe amasezerano mu buryo budakurikije amategeko no gusuzuma igihombo cyatewe n'iryo seswa ry'amasezerano, yemeje ko ETF Ltd isubirana ibikoresho byayo byari kuri « chantier » BRALIRWA Ltd ikishyura 2.462.090Frw, mu gihe agaciro k'ibyo bikoresho n'indishyi ETF Ltd isaba birenze miliyoni magana abiri; aregeye Urukiko Rukuru rw'Ubucuruzi ntirwahindura icyemezo ahubwo rwemeza ko ikirego kitakiriwe, akaba asaba ko Urukiko rw'Ubujurire rwashingira ku biteganywa n'ingingo ya 46 y'Itegeko N°005/2008 ryo ku wa 14/02/2008 ryerekeye ubukemurapaka n'ubwunzi mu manza z'ubucuruzi maze rugakuraho icyemezo cyafashwe n'Ubukemurampaka.

[7] Urubanza rwaburanishijwe mu ruhamwe ku wa 09/01/2019, Entreprise Twahirwa Faustin (ETF Ltd) iburanirwa na Me Buhuru Pierre Célestin, naho BRALIRWA Ltd iburanirwa na Me Abijuru Emmanuel, uyu akaba yaratanze inzitizi yo kutakira ubujurire bwa ETF Ltd kuko bwatanzwe n'umuntu udafite ububasha n'ubushobozi.

II. IBIBAZO BIGIZE URUBANZA N'ISESENGURA RYABYO

Kumenya niba ubujurire bwa ETF Ltd budakwiriye kwakirwa kubera ko bwatanzwe n'utabifitiye ububasha n'ubushobozi.

[8] Me Abijuru Emmanuel, uhagarariye BRALIRWA Ltd, avuga ko ubujurire bwa ETF Ltd budakwiriye kwakirwa kuko bwatanzwe n'umuntu udafite ububasha n'ubushobozi bwo kuyihagararira. Asobanura ko ETF Ltd yahoze iyoborwa

n’uwitwa Twahirwa Faustin nk’umuyobozi mukuru wayo ari nawe munyamigabane umwe rukumbi yari ifite, aza gupfa nk’uko « attestation de décès » yo ku wa 09/01/2018 ibigaragaza, kandi icyo igihe urubanza rwari rukiburanishwa mu Rukiko Rukuru rw’Ubucuruzi, kugeza ubu hakaba ntawigeze amusimbura muri izo nshingano nk’umuyobozi mukuru kuko nta cyemezo cya Rwanda Development Board (RDB) kigaragaza uwasimbuye Twahirwa Faustin, bityo BRALIRWA Ltd ikaba itazi uwatumye Me Buhuru Pierre Célestin gutanga ubujurire bwa ETF Ltd, asaba ko hasuzumwa niba ingingo ya 142 y’Itegeko N° 17/2018 ryo ku wa 13/04/2018 ryerekeye amasosiyete y’ubucuruzi ivuga uburyo amasosiyete y’ubucuruzi ahagararirwa yarubahirijwe.

[9] Me Buhuru Pierre Célestin, uhagarariye ETF Ltd, nawe avuga ko Twahirwa Faustin yari umunyamigabane umwe rukumbi wa ETF Ltd akaba n’umuyobozi mukuru wayo, ubu iyo sosiyete ikaba ihagaririrwe na Mukandekazi Antoinette, ari na we uyigize hamwe n’abana be batanu aribo Twagirayezu Félicien, Mupenzi Jean Damascène, Mugisha Fred, Uwera Séraphine na Kwizera Claudine. Akomeza avuga ko abagize sosiyete bashobora kuvaho ariko sosiyete igakomeza ku bafite uburenganzira bahabwa n’amategeko yerekeye izungura, bityo akaba asanga iyi nzitizi nta shingiro ifite kuko hajuriye ETF Ltd yari yanabaye umuburanyi ku rwego rwa mbere.

UKO URUKIKO RUBIBONA

[10] Ingingo ya 3, igika cya mbere, y’Itegeko N° 22/2018 ryo ku wa 29/04/2018 ryerekeye imiburanishirize y’imanza z’imbenezamubano, iz’ubucuruzi, iz’umurimo n’iz’ubutegetsu iteganya ko: “Ikirego cyakirwa mu rukiko iyo urega afite

ububasha, inyungu n’ubushobozi byo kurega, keretse igihe itegeko ribiteganywa ukundi”. Ingingo ya 142, igika cya mbere, y’Itegeko N° 17/2018 ryo ku wa 13/04/2018 ryerekeye amasosiyete y’ubucuruzi iteganywa ko “Imirimo n’ibikorwa by’isosiyete biyoborwa cyangwa bikarebererwa n’Inama y’Ubutegesi ifite ububasha bwose muri ubwobuyobozi (...). Naho igika cya kabiri cy’iyi ngingo kigateganywa ko: “Iyo isosiyete idahamagarira rubanda kuyiguramo imigabane ifite umuyobozi umwe, uwo muyoboziniwe ufite ububasha n’inshingano z’Inama y’Ubutegesi ziteganywa n’iri tegeko”.

[11] Isesengura ry’izi ngingo z’amategeko zavuzwe haruguru zisuzumiwe hamwe, ryumvikanisha ko ububasha bwo kugira igikorwa icyo ari cyo cyose cy’isosiyete kirimo gutanga ikirego mu rukiko kiyoborwa cyangwa kikarebererwa n’Inama y’Ubutegesi ifite ububasha bwose muri ubwo buyobozi, mu gihe sosiyete yaba ifite umuyobozi umwe akaba ari we ufite ububasha n’inshingano z’Inama y’Ubutegesi.

[12] Ku byerekeranye n’uru rubanza, dosiye igaragaza ko Twahirwa Faustin yari umunyamigabane umwe rukumbi akaba n’umuyobozi mukuru wa sosiyete y’ubucuruzi yitwa Entreprise Twahirwa Faustin (ETF Ltd) akaba ari nawe wari uyihagaririye mu buryo bwemewe n’amategeko mu rubanza iyi sosiyete yarezemo BRALIRWA Ltd, kugeza aho apfiriye ku wa 04/01/2018, uru rubanza ruri mu Rukiko Rukuru rw’Ubucuruzi.

[13] Dosiye igaragaza na none ko nyuma y’aho Urukiko Rukuru rw’Ubucuruzi ruciriye urubanza RCOMA 00035/2017/CHC/HCC ku wa 27/04/2018, rukemeza ko ikirego cya ETF Ltd kitakiriwe, ku wa 25/05/2018, Me Buhuru Pierre Célestin yajuririye uru rubanza mu Rukiko rw’Ikirenga mu izina rya ETF Ltd, ariko akaba ntaho bigaragara ko yaba

yarabiherewe ububasha n’umuyobozi mukuru wa ETF Ltd waba warasimbuye Twahirwa Faustin nyuma y’urupfu rwe, akaba ari cyo BRALIRWA Ltd ishingiraho ivuga ko uwajuriye nta bubasha n’ubushobozi bwo kurega mu bujiririre afite.

[14] Mu iburanisha ryo ku wa 09/01/2019, ubwo Urukiko rwabazaga Me Buhuru Pierre Célestin uwaba yarasimbuye Twahirwa Faustin nk’umuyobozi mukuru wa ETF Ltd nyuma y’urupfu rwe, yasubije ko sosiyete ihagaririwe na Mukandekazi Antoinette, akaba ari we uyigize hamwe n’abana be batanu aribo Twagirayezu Félicien, Mupenzi Jean Damascène, Mugisha Fred, Uwera Séraphine na Kwizera Claudine, abajijwe ikimenyetso kigaragaza ko koko ibyo avuga byababyaremejwe n’Umwanditsi Mukuru muri RDB, avuga ko yari yarasabye Mukandekazi Antoinette gushaka ibyangombwa muri RDB ariko ntiyabikora.

[15] Dosiye y’urubanza igaragaza kandi ko iyi nzitizi yazamuwe na BRALIRWA Ltd mu nama ntegururubanza yo ku wa 30/10/2018, ndetse icyo gihe Me Buhuru Pierre Célestin asabwa kuzageza muri uru rukiko ibimenyetso bigaragaza ko Mukandekazi Antoinette ari we wasimbuye Twahirwa Faustin ku buyobozi bwa ETF Ltd.

[16] Urukiko rurasanga impande zombi zemeranya ko ETF Ltd iriho mu buryo bwemewe n’amategeko ndetse narwo akaba ariko rubibona, kuko urupfu rw’umunyamigabane wa sosiyete, n’ubwo yaba ari umwe, rutabuza sosiyete gukomeza kubaho, ikaba yakomezwa n’abazungura ari uko babyemeye.

[17] Urukiko rurasanga ariko, usibye ko mu iburanisha ryo ku wa 09/01/2019, Me Buhuru Pierre Célestin yivugiraga ko yahawe uburenganzira bwo kujurira na Mukandekazi

Antoinette, nta kimenyetso na kimwe yaragaragaje cyemeza ko uyu Mukandekazi Antoinette yaba yarasimbuye Twahirwa Faustin nk'umuyobozi mukuru wa ETF Ltd, ngo abe noneho yaramuhaye uburenganzira bwo gutanga ikirego mu bujurire mu izina rya sosiyete ETF Ltd, ibi bikaba bishimangirwa n'abahanga mu mategeko barimo Serge Guinchard uvuga ko kugira ngo ikirego cyakirwe ari uko urega n'uregwa bagomba kuba bafite ububasha (qualité), ko mu gihe batabufite, ikirego kitakirwa¹.

[18] Ku byerekeranye n'inyandiko yiswe « INAMA RUSANGE Y'ABANYAMURYANGO BA ENTREPRISE TWAHIRWA Faustin (E.T.F LTD) » yagaragaye muri dosiye ku wa 17/01/2019, nyuma y'ipfundikirwa rw'iburanisha ryo kuwa 09/01/2019, Urukiko, rushingiye ku ngingo ya 75, igika cya mbere², icya kabiri³ n'icya gatatu⁴, y'Itegeko N° 22/2018 ryo ku wa 29/04/2018 ryerekeye imiburanishirize y'imanza

¹ “La qualité est une condition d'existence de l'action, exigée tant en demandant qu'en défense. Le défaut de qualité donne lieu à une fin de non-recevoir”, Serge GUINCHARD, Droit et pratique de la procédure civile, 5e édition, Paris, Dalloz, 2006-2007, p.22.

² Muri rusange nta nyandiko, imyanzuro y'urubanza cyangwa inyandiko ikubiyemo ingingo ziburanishwa bishobora kohererezwa urukiko nyuma y'inama ntegarubanza.

³ icyakora, igihe cyose urubanza rutaracibwa, iyo habonetse inyandiko cyangwa se ikindi kintu gishya cyafasha mu kugaragaza ukuri kivumbuwe n'umwe mu baburanyi, ashobora kugishyikiriza urukiko, rugasuzuma niba cyakwakirwa. Iyo iburanisha ryari ryarapfundikiwe, umuburanyi asaba ko ripfundurwa.

⁴ Urukiko ubwarwo ni rwo rusuzuma niba ari ngombwa gupfundura iburanisha, iyo rusanze ruzashingirakuri icyo kintu gishya mu guca urwo rubanza n'ikirego cy'iremezo. Gishobora kandi kwakirwa kikanaburanishwa n'ayo ikirego cy'iremezo cyaba kitakiriwe ».

z'imbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegets, rurasanga iyi nyandiko itakwagirwa ngo isuzumwe bitewe n'uko ntacyo yarufasha mu gufata icyemezo, icyari gikenewe kitigeze kigaragazwa ku gihe, si inyandikomvugo y'inama y'abanyamuryango ahubwo ni icyemezo cya RDB kigaragaza uwasimbuye Twahirwa Faustin ku mwanya w'umuyobozi mukuru wa ETF Ltd.

[19] Hashingiwe ku ngingo z'amategeko no ku bisobanuro bimaze gutangwa, Urukiko rurasanga Me Buhuru Pierre Célestin nta bubasha yari afite bwo gutanga ikirego mu bujurire mu mwanya wa ETF Ltd, inzitizi yatanze na BRALIRWA Ltd ikaba ifite ishingiro, bityo ubujurire bwa ETF Ltd bukaba butakiriwe.

2. Kumenya niba indishyi zasabwe na BRALIRWA Ltd zifite ishingiro

[20] Mu nama ntegururubanza yo ku wa 30/10/2018, Me Abijuru Emmanuel, uhagarariye BRALIRWA Ltd, yasabye indishyi z'ikurikiranarubanza n'igihembo cya Avoka zingana na 1.500.000 Frw kuko ETF Ltd yayishoye mu manza zidafite ishingiro, ageze mu iburanisha ryo ku wa 09/01/2019 asaba ko amafaranga yasabwe yakongerwaho 200.000 Frw y'igihembo cya Avoka.

[21] Me Buhuru Pierre Célestin, uburanira ETF Ltd, avuga ko indishyi BRALIRWA Ltd isaba nta shingiro zahabwa kuko iyo ababuranyi batumvikanye baba bafite uburenganzira bwo kugana inkiko, ETF Ltd ikaba nta kindi kintu yakoze kidateganyijwe n'amategeko cyatuma itanga indishyi.

UKO URUKIKO RUBIBONA

[22] Ingingo ya 111 y'Itegeko N° 22/2018 ryo ku wa 29/04/2018 ryerekeye imiburanishirize y'imanza z'imbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsi iteganya ko « Ikirego cy'amafaranga y'ikurikiranarubanza kiburanishirizwa rimwe n'ikirego cy'iremezo. Gishobora kandi kwakirwa kikanaburanishwa n'iyo ikirego cy'iremezo cyaba kitakiriwe ».

[23] Ku birebana n'amafaranga y'ikurikiranarubanza n'igihembo cya Avoka uburanira BRALIRWA Ltd asaba, Urukiko rurasanga akwiye kuyahabwa kuko ETF Ltd yayishoye mu rubanza bituma yiyambaza uyiburanira, ariko ikaba igomba kuyagenerwa mu bushishozi bw'Urukiko kuko atagaragaza uburyo 1.700.000Frw asaba yayabaze, bityo BRALIRWA Ltd ikaba igomba guhabwa 500.000Frw y'igihembo cya Avoka na 200.000Frw y'ikurikiranarubanza, yose hamwe akaba 700.000Frw.

III. ICYEMEZO CY'URUKIKO

[24] Rwemeje kwakira inzitizi yo kutakira ikirego yatanzwe na BRALIRWA Ltd;

[25] Rwemeje ko iyo nzitizi ifite ishingiro;

[26] Rutegetse Entreprise Twahirwa Ltd (ETF Ltd) guha BRALIRWA Ltd 500.000Frw y'igihembo cya Avoka na 200.000Frw y'ikurikiranarubanza, yose hamwe akaba 700.000Frw;

[27] Ruvuze ko amagarama y'urubanza ahwanyeye n'ibyakozwe mu rubanza.