

## VUNINGOMA N’UNDI v. BRD LTD N’UNDI

[Rwanda URUKIKO RW’UBUJURIRE – RCOMAA 00088/2020/CA (Ngagi, P.J.) 09 Mata 2021]

*Amategeko agenga ububasha bw’inkiko – Ububasha bw’urukiko rw’Ubujurire – Iyo ikiburanwa mu Rukiko rw’Ubujurire kidashobora kugenerwa agaciro muri kamere yacyo mu buryo bw’amafaranga, nta bubasha ruba rufite – Itegeko N°30/2018 ryo ku wa 02/06/2018 rigena ububasha bw’inkiko, ingingo ya 52.*

**Incamake y’ikibazo:** BRD Ltd yahaye Hotel SPLENDID KARISIMBI Ltd inguzanyo yo kubaka hoteli mu Kiyovu, nayo itanga ingwate y’iyo hoteli, iyitijwe na Vuningoma Alexis na Murekatete Rose, maze ntiyishyura neza iyo nguzanyo nk’uko byari biteganyijwe, maze banki imurega mu Urukiko rw’Ubucuruzi rwa Nyarugenge, uru rukiko rwemeza ko ishyirwa mu izahura ry’igihombo, no kuyisesa (*liquidation*) kandi rushyiraho n’ushinzwe iyegeranya n’igabagabanya ry’umutungo wayo (*liquidator*).

Vuningoma na Murekatete baregeye Urukiko rw’Ubucuruzi, barusaba kwemeza ugomba kugurisha ingwate hagati ya *liquidator* wemejwe n’Urukiko na *receiver*, kuko batumvaga impamvu ingwate batanze yagurishwa mu rwego rwa *receivership* kandi Urukiko rwari rumaze kwemeza ko imitungo yose ya SPLENDID KARISIMBI Ltd kimwe n’iyo yari yatijwe yose yari mu maboko ya *liquidator*.

Urukiko rw’Ubucuruzi rushingiye ko umutungo watanzweho ingwate ari uwa Vuningoma Alexis na Murekatete Rose, rwasanze utagomba gushyirwa mu mutungo wa SPLENDID KARISIMBI Ltd kugira ngo uzishyure imyenda rusange, rusanga ahubwo kuba barawutanzeho ingwate muri BRD bishimangira ko iyo ngwate ari umwihariko wa BRD, kuko ari yo yawuhawe, uwo mutungo ukaba udashobora kugurishwa ngo hishyurwe indi myenda ya SPLENDID KARISIMBI Ltd, ahubwo wagurishwa gusa ari uko umwenda uriho wananiwe kwishyurwa, kandi ko umutungo watijwe nk’ingwate, ugomba kugurishwa na *receiver* kuko ari we ubifitiye ububasha, maze rwemeza ko ikirego cyayo nta shingiro gifite.

Vuningoma na Murekatete ntibishimiye imikirize y’urubanza maze bajurira mu Rukiko Rukuru rw’Ubucuruzi bavuga ko hasuzumwa niba umutungo watijweho ingwate sosiyeti iri mu gihombo utari mu maboko ya *liquidator* ugomba kugurishwa mu buryo bwihariye na *receiver*, gusuzuma niba *liquidator* agomba kugobokeshwa muri urwo rubanza basoba basaba gusubizwa amafaranga y’igarama, ikurikiranarubanza n’igihombo cya Avoka.

Urukiko Rukuru rw’Ubucuruzi rwasuzumye niba *liquidator* agomba kugobokeshwa muri urwo rubanza, rusuzuma niba umutungo watijweho ingwate sosiyeti igashyirwa mu gihombo ugomba kugurishwa na *liquidator* cyangwa *receiver*, runasuzuma niba indishyi zisabwe zifite ishingiro.

Ku kibazo cyo kumenya niba *liquidator* agomba kugobokeshwa muri uru rubanza, Urukiko rwasanze abajuriye batagaragaza inyungu za *liquidator* zibangamiwe muri urwo rubanza ku buryo yazatambamira imikirize yarwo, rusanga umutungo uburanwa muri urwo rubanza utari mu mutungo bwite wa sosiyete abereye *liquidator*, bityo ko ntaho ahuriye n’uwo mutungo ku buryo icyemezo cyawufatwaho cyamugiraho ingaruka, rusanga kandi inzira y’amategeko kuri iyo ngingo itarubahirijwe, kuko atigeze amenyeshwa n’abasaba ko agobokeshwa.

Ku kibazo cyo kumenya niba umutungo watijweho ingwate sosiyeti igashyirwa mu gihombo ugomba kugurishwa na *liquidator* cyangwa *receiver*, Urukiko Rukuru rw'Ubucuruzi rwasanze ibivugwa n'abajuriye ko umutungo watijweho ingwate sosiyeti iri mu gihombo ugomba kugurishwa na *liquidator* aho kugurishwa mu buryo bwihariye na *receiver* bitahabwa ishingiro, kuko mu bujurire batabasha kugaragaza icyo banenga icyemezo cy'Urukiko ku rwego rwa mbere, rusanga uwo mutungo utanditswe k'umutungo rusange wa sosiyete yashyizwe mu gihombo, bityo ukaba utagomba kugurishwa na *liquidator*.

Vuningoma na Murekatete nanone ntibishimiye imikirize y'urubanza, bongera kurujuririra mu Rukiko rw'Ubujurire, BRD nayo itanga inzitizi y'iburabubasha bw'uru Rukiko hashingiwe ku gaciro k'ikiburanwa, ivuga ko ubujurire bwa kabiri butagomba kwakirwa ngo buburanishwe n'Urukiko rw'Ubujurire mu bujurire bwa kabiri kubera ko haba mu rwego rwa mbere no mu bujurire, ikiburanwa cyari ukwemeza ugomba kugurisha ingwate hagati ya *liquidator* na *receiver*, ko atari agaciro k'ingwate kaburanwa, ivuga kandi ko kubera ko atari agaciro k'ingwate kaburanwa kandi no mu manza zibanza nta wigeze akaregera, basanga kwemeza ugomba kugurisha ingwate bidashobora guhabwa agaciro mu mafaranga kugira ngo bihe Urukiko rw'Ubujurire ububasha ku rwego rw'ubujurire bwa kabiri.

Vuningoma na Murekatete bavuga ko Urukiko rw'Ubujurire rufite ububasha hashingiwe kuko ingwate igibwaho impaka ifite agaciro ka 190.228.298Frw ikaba irengeje agaciro ka 75.000.000 Frw kandi ko uwayigurishije yahereye ku gaciro kayo.

**Incamake y'icyemezo:** Iyo ikiburanwa mu Rukiko rw'Ubujurire kidashobora kugenerwa agaciro muri kamere yacyo mu buryo bw'amafaranga, nta bubasha ruba rufite.

**Inzitizi ifite ishingiro;  
Amagarama ahwanye n'ibyakoze mu rubanza.**

**Amategeko yashingiweho:**

Itegeko N°30/2018 ryo ku wa 02/06/2018 rigena ububasha bw'inkiko, ingingo ya 52

**Imanza zifashishijwe:**

Urubanza RCOMAA 00046/2020/CA rwaciwe ku wa 05/03/2021, hagati ya FARAJA HOTEL Ltd iburana na COGEBANQUE Plc n'undi.

## Urubanza

### I. IMITERERE Y'URUBANZA

[1] Urubanza rukomoka ku nguzanyo ya 1.050.000.000 Frw, BRD yahaye SPLENDID KARISIMBI Ltd yo kubaka hoteli mu Kiyovu. Kugira ngo inguzanyo itangwe hatanzwe ingwate y'iyi hoteli, SPLENDID KARISIMBI Ltd yongeraho indi nzu ifite UPI: 1/02/09/02/2412 iherereye mu Mudugudu wa Rindiro, Akagari ka Kibagabaga, Umurenge wa Kimironko, Akarere ka Gasabo, Umujyi wa Kigali, iyitijwe na Vuningoma Alexis na Murekatete Rose. SPLENDID KARISIMBI Ltd ntiyishyuye iyo nguzanyo nk'uko byari biteganyijwe, maze mu rubanza RCOM

00985/2016/TC/NYGE rwaciwe n’Urukiko rw’Ubucuruzi rwa Nyarugenge ku wa 09/09/2016, ishyirwa mu izahura ry’igihombo, bigeze ku wa 13/11/2017, Urukiko rw’Ubucuruzi rwa Nyarugenge rufata icyemezo cyo kuyisesa (*liquidation*) kandi rushyiraho n’ushinzwe iyegeranya n’igabagabanya ry’umutungo wayo (*liquidator*).

[2] Vuningoma Alexis na Murekatete Rose baregeye Urukiko rw’Ubucuruzi, barusaba kwemeza ugomba kugurisha ingwate ibaruwe kuri UPI :1/02/09/02/2412 hagati ya *liquidator* wemejwe n’Urukiko na *receiver*, kuko batumvaga impamvu ingwate batanze yagurishwa mu rwego rwa *receivership* kandi Urukiko rwari rumaze kwemeza mu rubanza RCOM 0435/2019/TC ko imitungo yose ya SPLENDID KARISIMBI Ltd kimwe n’iyo yari yatijwe yose yari mu maboko ya *liquidator*.

[3] Ku wa 28/06/2019, mu rubanza RCOM 00779/2019/TC, Urukiko rw’Ubucuruzi, rushingiye ko umutungo ubaruye kuri UPI: 1/02/09/02/2412 ari uwa Vuningoma Alexis na Murekatete Rose, rwasanze utagomba gushyirwa mu mutungo wa SPLENDID KARISIMBI Ltd kugira ngo uzishyure imyenda rusange, rusanga ahubwo kuba barawutanzeho ingwate muri BRD bishimangira ko iyo ngwate ari umwihariko wa BRD, kuko ari yo yawuhawe, uwo mutungo ukaba udashobora kugurishwa ngo hishyurwe indi myenda ya SPLENDID KARISIMBI Ltd, ahubwo wagurishwa gusa ari uko umwenda uriho wananiwe kwishyurwa. Urukiko rwasanze kandi umutungo watijwe nk’ingwate, ugomba kugurishwa na *receiver* kuko ari we ubifitiye ububasha hakurikijwe Amabwiriza y’Umwanditsi Mukuru, maze rwemeza ko ikirego cyayo nta shingiro gifite, rutegeka Vuningoma Alexis na Murekatete Rose kwishyura BRD 600.000 Frw y’igihembo cya Avoka na 40.000 Frw y’ikurikiranarubanza.

[4] Vuningoma Alexis na Murekatete Rose ntibishimiye imikirize y’urubanza maze bajurira mu Rukiko Rukuru rw’Ubucuruzi bavuga ko hasuzumwa niba umutungo watijweho ingwate sosiyeti iri mu gihombo utari mu maboko ya *liquidator* ugomba kugurishwa mu buryo bwihariye na *receiver*, gusuzuma niba *liquidator* agomba kugobokeshwa muri urwo rubanza basozwa basaba gusubizwa amafaranga y’igarama, ikurikiranarubanza n’igihembo cya Avoka.

[5] Mu rubanza RCOMA 00662/2019/HCC rwaciwe ku wa 04/09/2020, Urukiko Rukuru rw’Ubucuruzi rwasuzumye niba *liquidator* agomba kugobokeshwa muri urwo rubanza, rusuzuma niba umutungo watijweho ingwate sosiyeti igashyirwa mu gihombo ugomba kugurishwa na *liquidator* cyangwa *receiver*, runasuzuma niba indishyi zisabwe zifite ishingiro.

[6] Ku kibazo cyo kumenya niba *liquidator* agomba kugobokeshwa muri uru rubanza, Urukiko rwasanze abajuriye batagaragaza inyungu za *liquidator* ari we Milimo Mukwende Olivier zibangamiwe muri urwo rubanza ku buryo yazatambamira imikirize yarwo, rusanga umutungo uburanwa muri urwo rubanza utari mu mutungo bwite wa sosiyete abereye *liquidator*, bityo ko ntaho ahuriye n’uwo mutungo ku buryo icyemezo cyawufatwaho cyamugiraho ingaruka, rusanga kandi inzira y’amategeko kuri iyo ngingo itarubahirijwe, kuko Milimo Mukwende Olivier atigeze amenyeshwa n’abasaba ko agobokeshwa.

[7] Ku kibazo cyo kumenya niba umutungo watijweho ingwate sosiyeti igashyirwa mu gihombo ugomba kugurishwa na *liquidator* cyangwa *receiver*, Urukiko Rukuru rw’Ubucuruzi rwasanze ibivugwa n’abajuriye ko umutungo watijweho ingwate sosiyeti iri mu gihombo ugomba kugurishwa na *liquidator* aho kugurishwa mu buryo bwihariye na *receiver* bitahabwa ishingiro,

kuko mu bujurire batabasha kugaragaza icyo banenga icyemezo cy'Urukiko ku rwego rwa mbere, rusanga uwo mutungo utanditswe k'umutungo rusange wa sosiyete yashyizwe mu gihombo, bityo ukaba utagomba kugurishwa na *liquidator*, kuko inshingano afite ari zo gukusanya imitungo yiyo sosiyete aho iherereye yose, hagamijwe kugira ngo azayigurishe noneho ubwishyu abusaranganye abo ibereyemo imyenda, rusanga kandi kuba uwo mutungo barawutanzeho ingwate ku mwenda utarishyuwe, ugomba kugurishwa hashingiwe ku byemeranyijweho n'impande zombi mu masezerano y'iguriza bagiranye, *receiver* washyizweho n'umwanditsi Mukuru akaba ari we ugomba kugurisha ingwate yavuzwe haruguru, maze rwemeza ko ubujurire bwa Vuningoma Alexis na Murekatete Rose nta shingiro bufite, ko nta gihindutse ku rubanza rujuririrwa, ko bagomba guha BRD 800.000Frw y'ikurikiranarubanza n'igihembo cya Avoka.

[8] Vuningoma Alexis na Murekatete Rose na none ntibishimiye imikirize y'urubanza, bongera kurujuririra mu Rukiko rw'Ubujurire.

[9] Urubanza rwaburanishijwe mu ruhame ku wa 08/03/2021, Vuningoma Alexis na Murekatete Rose bahagarariwe na Me Murutasibe Joseph naho BRD ihagarariwe na Me Mbera Martine na Me Ntazika Néhémie, haburanishwa inzitizi y'iburabubasha bw'Urukiko ishingiye ku gaciro k'ikiburanwa n'ishingiye ku kuba abajuriye baratsinzwe mu nkiko zombi zabanje hashingiwe ku mpamvu zimwe zatanzwe na BRD.

## **II. IBIBAZO BIGIZE URUBANZA N'ISESENGURA RYABYO**

### **1. Kumenya niba ubujurire bwa kabiri bwa Vuningoma Alexis na Murekatete Rose butari mu bubasha bw'uru Rukiko**

[10] Mu rwego rwo gusuzuma inzitizi z'iburabubasha bw'uru Rukiko zatanzwe na BRD, harabanza gusuzumwa ikibazo cy'ububasha bw'Urukiko bushingiye ku gaciro k'ikiburanwa, rubone gusuzuma niba ari ngombwa ko rusuzuma icyo kumenya niba abajuriye baratsinzwe mu nkiko zombi hashingiwe ku mpamvu zimwe.

[11] Ku byerekeranye n'agaciro k'ikiburanwa, ababuranira BRD bavuga ko bashingiye ku ngingo ya 52, igika cya 4, y'Itegeko N° 30/2018 ryo ku wa 02/06/2018 rigena ububasha bw'inkiko, basanga ubu ubujurire bwa kabiri butagomba kwakirwa ngo buburanishwe n'Urukiko rw'Ubujurire mu bujurire bwa kabiri kubera ko haba mu rwego rwa mbere no mu bujurire, ikiburanwa cyari ukwemeza ugomba kugurisha ingwate hagati ya *liquidator* na *receiver*, ko atari agaciro k'ingwate kaburanwa. Bavuga ko kubera ko atari agaciro k'ingwate kaburanwa kandi no mu manza zibanza nta wigeze akaregera, basanga kwemeza ugomba kugurisha ingwate bidashobora guhabwa agaciro mu mafaranga kugira ngo bihe Urukiko rw'Ubujurire ububasha ku rwego rw'ubujurire bwa kabiri.

[12] Basobanura ko Itegeko N° 30/2018 ryo ku wa 02/06/2018 ryibukijwe haruguru ryateganyije ibirego bishobora kwakirwa mu Rukiko rw'Ubujurire, hakaba hari ibirego bijuririrwa inshuro imwe, harimo n'iki baburana, bavuga ko Vuningoma Alexis na Murekatete Rose bashoboraga kujya mu karengane aho kujurira.

[13] Vuningoma Alexis na Murekatete Rose bavuga ko Urukiko rw'Ubujurire rufite ububasha hashingiwe ku ngingo ya 52, igika cya 4, y'Itegeko N°30/2018 ryo ku wa 02/06/2018 rigena ububasha bw'inkiko, kuko ingwate igibwaho impaka ifite agaciro ka 190.228.298 Frw ikaba irengeje agaciro ka 75.000.000 Frw kandi uwayigurishije yahereye ku gaciro kayo.

## **UKO URUKIKO RUBIBONA**

[14] Ingingo ya 52, igika cya 4, y'Itegeko N°30/2018 ryo ku wa 02/06/2018 rigena Ububasha bw'Inkiko, iteganya ibikurikira: “Urukiko rw'Ubujurire rufite kandi ububasha bwo kuburanisha mu rwego rw'ubujurire bwa kabiri imanza zaciwe n'Urukiko Rukuru, Urukiko Rukuru rw'Ubucuruzi n'Urukiko Rukuru rwa Gisirikare, iyo izo manza icyaburanwe kitagenewe agaciro mu mafaranga mu manza zabanje, kigomba kuba gifite agaciro nibura kangana na 75.000.000 Frw kagenwe n'umuhanga iyo bibaye ngombwa”.

[15] Dosiye igaragaza ko mu rubanza RCOM 00779/2019/TC rwaciwe n'Urukiko rw'Ubucuruzi ku wa 28/06/2019, Vuningoma Alexis na Murekatete Rose baregeye urwo Rukiko barusaba kwemeza ugomba kugurisha ingwate ibaruwe kuri UPI:1/02/09/02/2412 hagati ya *liquidator* wemejwe n'urukiko na *receiver*, kuko abarega batumva impamvu ingwate batanze yagurishwa mu rwego rwa *receivership*. Urwo Rukiko rwasanze iyo ngwate igomba kugurishwa na *receiver* kuko ari we ubifitiye ububasha hakurikijwe Amabwiriza y'Umwanditsi Mukuru maze rwemeza ko icyo kirego nta shingiro gifite, ahubwo rutegeka Vuningoma Alexis na Murekatete Rose kwishyura BRD amafaranga y'igihembo cya Avoka n'ay'ikurikiranarubanza.

[16] Dosiye igaragaza kandi ko mu rubanza RCOMA 00662/2019/HCC rwaciwe n' Urukiko Rukuru rw'Ubucuruzi ku wa 04/09/2020, naho Vuningoma Alexis na Murekatete Rose bajuriye basaba ko hasuzumwa niba umutungo watijweho ingwate sosiyeti iri mu gihombo utari mu maboko ya *liquidator* ugomba kugurishwa mu buryo bwihariye na *receiver*, gusuzuma niba *liquidator* agomba kugobokeshwa muri urwo rubanza, banasaba gusubizwa amafaranga y'igarama, ikurikiranarubanza n'igihembo cya Avoka, maze Urukiko Rukuru rw'Ubucuruzi rwemeza ko ubujurire bwa Vuningoma Alexis na Murekatete Rose nta shingiro bufite, ko nta gihindutse ku rubanza rujurirwa.

[17] Nk'uko bigaragajwe haruguru, inkiko zombi zabanje zaregewe kandi zisuzuma ibirebana n'uwagombaga kugurisha ingwate ibaruwe kuri UPI:1/02/09/02/2412 hagati ya *liquidator* na *receiver*, akaba rero nta na hamwe ikibazo cy'agaciro k'iyo ngwate cyigeze kuburanwa, ndetse no kuri uru rwego sicyo kiburanwa, ahubwo ikiburanwa ni ukumenya niba iyo ngwate yari kugurishwa na *liquidator* cyangwa se niba ari *receiver* wari kuyigurisha, maze inkiko zabanje zihuriza ku kuba iyo ngwate yaragombaga kugurishwa na *receiver*, kuko umutungo ubaruye kuri UPI: 1/02/09/02/2412 ari uwa Vuningoma Alexis na Murekatete Rose, ukaba utagomba gushyirwa mu mutungo wa SPLENDID KARISIMBI Ltd. Uru Rukiko narwo rurasanga ikiburanwa nk'uko cyaregewe na Vuningoma Alexis na Murekatete Rose guhera mu Rukiko rw'Ubucuruzi kidashobora kugenerwa agaciro mu buryo bw'amafaranga, kuko kidakwiye kwitiranwa n'ingwate ku mutungo ubaruye kuri UPI: 1/02/09/02/241, abajuriye bavuga ko irengeje agaciro ka 75.000.000 Frw.

[18] Ku birebana n'ibivugwa n'uburanira Vuningoma Alexis na Murekatete Rose, ko uru Rukiko rufite ububasha hashingiwe ku ngingo ya 52, igika cya 4, y' Itegeko N°30/2018 ryo ku wa

02/06/2018 rigena ububasha bw'inkiko, kuko ingwate igibwaho impaka ifite agaciro karengaje 75.000.000 Frw ndetse ko uwayigurishije yahereye ku gaciro kayo, Urukiko rurasanga nta shingiro byahabwa, kuko impaka zabaye mu nkiko zo hasi zose zari zishingiye ku kumenya uwagombaga kugurisha ingwate hagati ya *liquidator* na *receiver*, kandi ibyo bikaba bidashobora kugenerwa agaciro mu mafaranga ku buryo byafatwa nk'ibiri mu bubasha bw'uru Rukiko hashingiwe ku ngingo ya 52 y'Itegeko rivugwa muri iki gika. Ni nako byemejwe n'uru Rukiko ku kibazo kigiye gusa n'iki mu rubanza RCOMAA 00046/2020/CA rwaciwe ku wa 05/03/2021, FARAJA HOTEL Ltd iburana na COGEBANQUE Plc n'undi, aho Urukiko rwemeje ko ikiburanwa nk'uko cyaregewe na FARAJA Hotel Ltd guhera mu Rukiko rw'Ubucuruzi kidashobora kugenerwa agaciro mu buryo bw'amafaranga.

[19] Hashingiwe ku bisobanuro no ku ngingo z'amategeko bimaze kuvugwa haruguru, Urukiko rurasanga inzitizi y'iburabubasha bushingiye ku gaciro k'ikiburanwa yatanzwe na BRD ifite ishingiro, bityo ubujurire bwa kabiri bwatanzwe na Vuningoma Alexis na Murekatete Rose bukaba butagomba kwakirwa, kuko butari mu bubasha bw'Urukiko bw'Ubujurire. Urukiko rurasanga kandi nta mpamvu yo gusuzuma inzitizi ijyanye no kuba abajuriye baratsinzwe mu nkiko zombi zabanje hashingiwe ku mpamvu zimwe.

## **2. Kumenya niba hari amafaranga y'igihembo cya Avoka n'ay'ikurikiranarubanzayagenwa muri uru rubanza**

[20] BRD isaba ko Vuningoma Alexis na Murekatete Rose bayishyura 2.000.000 Frw y'indishyi zo gushorwa mu manza n'igihembo cya Avoka.

[21] Vuningoma Alexis na Murekatete Rose bavuga ko kujurira babyemerewe n'amategeko, ndetse ko ababuranira RDB badasobanura ibyo basaba ahubwo bavuga ko RDB yategekwa guha Vuningoma Alexis na Murekatete Rose 300.000Frw y'ikurikiranarubanza, amagarama yo ku nzego zose n'igihembo cya Avoka.

## **UKO URUKIKO RUBIBONA**

[22] Ingingo ya 111, y'Itegeko N° 22/2018 ryo ku wa 28/04/2018 ryerekeye imiburanishirize y'imanza mbonezamubano, iz'ubucuruzi, iz'umurimo n'iz'ubutegetsu iteganya ibikurikira: *"Ikirego cy'amafaranga y'ikurikiranarubanza ni ikirego gishamikira ku kirego cy'iremezo kigamije kwishyura ibyakoreshejwe mu rubanza. Ikirego cy'amafaranga y'ikurikiranarubanza kiburanishirizwa rimwe n'ikirego cy'iremezo. Gishobora kandi kwakirwa kikanaburanishwa n'iyi ikirego cy'iremezo cyaba kitakiriwe"*.

[23] Urukiko rurasanga amafaranga y'ibyakoreshejwe mu rubanza yasabwe na BRD afite ishingiro, kuko byabaye ngombwa ko yiyambaza umunyamategeko wo kuyiburanira, mu bushishozi bwarwo rutegetse Vuningoma Alexis na Murekatete Rose kwishyura BRD 700.000 Frw y'igihembo cya Avoka n'ikurikiranarubanza, kuri uru rwego; naho ayo Vuningoma Alexis na Murekatete Rose basaba akaba atagomba gusuzumwa, kuko urubanza rugarukiye ku nzitizi.

## **III. ICYEMEZO CY'URUKIKO**

[24] Rwemeje ko inzitizi y'iburabubasha bw'uru Rukiko ishingiyeye ku gaciro k'ikiburanwa yatanze na DEVELOPMENT BANK OF RWANDA (BRD) ifite ishingiro;

[25] Rwemeje ko ubujurire bwa Vuningoma Alexis na Murekatete Rose butakiriwe, kuko butari mu bubasha bw'Urukiko rw'Ubururire;

[26] Rwemeje ko ubujurire bwuririye ku bundi bwatanze na DEVELOPMENT BANK OF RWANDA (BRD) bufite ishingiro;

[27] Rutegetse Vuningoma Alexis na Murekatete Rose gufatanya kwishyura DEVELOPMENT BANK OF RWANDA (BRD) 700.000 Frw akubiyemo ay'igihembo cya Avoka n'ikurikiranarubanza, kuri uru rwego;

[28] Ruvuze ko amagarama yatanze ahwanye n'ibyakoze mu rubanza.