

## MUDENGE v. COGEBANQUE RWANDA LTD

[Rwanda URUKIKO RW'UBUJURIRE – RCOMAA 00032/2019/CA (Mukanyundo, P.J.) 24 Nyakanga 2020]

*Amategeko agenga imanza z'ubucuruzi – Ibimenyetso – Impaka ku gaciro k'ingwate – Gushyiraho umuhanga – Igenagaciro ku mutungo utimukanwa – Mu gihe ababuranyi batumvikana ku gaciro ku mutungo watanzweho ingwate urukiko rugashyiraho umugenagaciro, nta muburanyi wakwitwaza kutishimira igenagaciro ryakozwe mu gihe atagaragaje inenge yumvikana ziyikubiyemo zatuma urukiko rwirengagiza ibyagaragajwe n'umuhanga witabajwe.*

**Incamake y'ikibazo:** Mudenge yagiranye na COGEBANQUE RWANDA LTD (COGEBANQUE) amasezerano y'inguzanyo atanga n'ingwate yari ifite agaciro kangana na 432.210.000 Frw. Mudenge yananiwe kwishyura bituma hatangira imihango yo guteza cyamunara. Ushinzwe guteza ingwate yamushyikirije igenagaciro ry'inzu ye ringana na 440.283.983 Frw. Mudenge yahise akoresha irindi genagaciro riza rifite agaciro kangana na 540.900.000 Frw. Hagati aho yaganye Urugaga rw'Abagenagaciro rushyiraho undi mugenagaciro agenera agaciro inzu ye kangana na 311.692.000 Frw.

Nyuma yaha, Mudenge yaregeye Urukiko rwa Nyarugenge arusaba gukemura impaka ku igenagaciro ry'inzu ye. Urukiko rwashyizeho abagenagaciro batatu (3) ariko ntibatanga raporo bitewe n'uko Mudenge atabonekaga kugira ngo bumvikane ku gihembo cyabo. Ibi byatumye Urukiko rushingira ku mpuzandengo z'igenagaciro zakozwe mbere rwemeza ko umutungo wa Mudenge ufite agaciro kangana na 430.958.661 Frw.

Mudenge yajuririyeye Urukiko Rukuru avuga ko atemera ibyemejwe n'Urukiko rw'Ubucuruzi kuko raporo rwashingiye yari yazinenze ariko Urukiko Rukuru rw'Ubucuruzi rwemeza ko nta gihindutse ku mikirize y'urubanza rwa mbere.

Mudenge yongeye kujuririra Urukiko rw'Ubujujire avuga ko Urukiko Rukuru rw'Ubucuruzi rwanze kugena mu buryo bubonye agaciro k'inzu ye.

COGEBANQUE yireguye ivuga ko impamvu y'ubujurire ya Mudenge nta shingiro yahabwa kuko yahawe ibyo yasabaga mu kirego cye, aho yasabaga ko hagenwa abandi bagenagaciro, Urukiko rw'Ubucuruzi rukabimwemerera ariko ntibikorwe bimumutseho, ko no mu rubanza rujuririrwa naho yabisabye ariko Urukiko rushingiye ko Mudenge aterekanye ko afite ubushobozi bwo guhamba abagenagaciro Urukiko rwa mbere rwari rwashyizeho, ruvuga ko yagaragaje ubushake buke, ko kandi ibyo bitari guhagarika urubanza.

Mu rwego rwo gukemura ikibazo impande zombie zari zifitanye, Urukiko rw'Ubujujire rwashyizeho umugenagaciro nyuma y'uko impande zombie zimwemeranyijweho.

**Incamake y'icyemezo:** Agaciro ku mutungo utimukanwa kagerwaho gashingiwe ku bumenyi mu by'ubwubatsi umuhanga washyizweho n'urukiko ahugukiwemo. Bityo, urukiko ntrwayirengagiza mu gihe rwemera ibikubiye muri raporo. Kubera iyo mpamvu, inzu ya Mudenge Emmanuel iri mu kibanza gifite UPI: 1/02/10/01/1947 gihereye mu Mudugudu wa Akaruvusha, Akagari ka Gacuriro, Umurenge wa Kinyinya, Akarere ka Gasabo, Umujyi wa Kigali, kashingirwaho mu kuyigurisha muri cyamunara, ari 360.952.115 Frw.

**Agaciro k'inzu ya Mudenge iri mu kibanza gifite UPI: 1/02/10/01/1947 gihereye mu Mudugudu wa Akaruvusha, Akagari ka Gacuriro, Umurenge wa Kinyinya, Akarere ka Gasabo, Umujyi wa Kigali, kashingirwaho mu kuyigurisha muri cyamunara, ari akangana na 360.952.115 Frw. Imikirize y'urubanza N° RCOMA 00469/2018/HCC rwaciwe n'Urukiko Rukuru rw' Ubucuruzi ku wa 07/12/2018, irahindutse. Amagarama ahwanye n'ibyakozwe mu rubanza.**

**Amategeko yashingiweho:**

Itegeko N° 15/2004 ryo ku wa 12/6/2004 ryerekeye ibimenyetso mu manza n'itangwa ryabyo, ingingo ya 76 na 77.

**Nta manza zifashishijwe.**

## **Urubanza**

### **I. IMITERERE Y'URUBANZA**

[1] Ku wa 16/02/2016, COGEBANQUE Rwanda Ltd yagiranye amasezerano y'inguzanyo na Mudenge Emmanuel ingana na 258.933.877 Frw, atanga ingwate y'inzu ye yanditse kuri UPI: 1/02/10/01/1947, iri mu Mudugudu w'Akaruvusha, Akagari ka Gacuriro, Umurenge wa Kinyinya, mu Karere ka Gasabo, yari ifite agaciro ka 432.210.000 Frw nk'uko bigaragazwa na raporo y'igenagaciro ryakozwe ku wa 29/08/2013.

[2] Mudenge Emmanuel amaze kunanirwa kwishyura, COGEBANQUE Rwanda Ltd, hatangijwe inzira yo kwishyurwa binyuze muri cyamunara, ariko havuka ikibazo cyo kumenya agaciro ka vuba ingwate yahawe ifite, raporo y'umugenagaciro Eng. Batanage Louis washyizweho n'ushinzwe kugurisha ingwate iza kugaragaza ko iyo nzu ifite agaciro kangana na 440.283.983 Frw gahabanye n'ako yari ifite.

[3] Mudenge Emmanuel yakoresheje irindi genagaciro maze rikorwa na Eng. Muhire Jean Claude, aho uyu yagaragaje ko iyo nzu ifite agaciro kangana na 540.900.000 Frw. Mudenge Emmanuel ntiyishimiye ako gaciro yari ihawe maze, asaba Umukuru w'Urugaga rw'Abagenagaciro kugena undi mugenagaciro, avuga ko nyuma yo gutanga iyo nzu ye ho ingwate yayivuguruye ikongererwa agaciro ku rwego rugaragara, maze rushyiraho uwitwa Eng. Sebatigita Patrick waje kugaragaza ko iyo nzu ifite agaciro ka 311.692.000 Frw, kakaba kari hasi cyane y'agaciro iyo nzu ifite.

[4] Mudenge Emmanuel yatanze ikirego mu Rukiko rw'Ubucuruzi, arusaba gukemura impaka zijyanye n'agaciro k'iyo nzu, mu rubanza rubanziriza urundi, hemezwa ko hashyirwaho abagenagaciro batatu batarimo abakagennye bwa mbere. Abashyizweho ntibashoboye gukora raporo y'igenagaciro kuko bashyikirije Mudenge Emmanuel ikiguzi bazamuca ariko bikorwa yaragiye kwivuzza, aho agarukiye akiganira na bo ku biciro, urukiko ruvuga ko rutakomeza gutegereza, ruca urubanza rushingiye ku bimenyetso rwashyikirijwe bigaragara mu gika cya 3 cy'urubanza N° RCOM 01824/2017/TC/NYGE, rwanzuye ko iyo nzu ifite agaciro ka 430.958.661

Frw, rukoze impuzandengo ishingiyeye ku gaciro katanzwe n'abagenagaciro batatu (3) bavuzwe haruguru.

[5] Mudenge Emmanuel ntiyishimiye icyo cyemezo akijuririra mu Rukiko Rukuru rw'Ubucuruzi, avuga ko atemera ibyakozwe n'Urukiko rwa mbere kuko rwari rwemeje ko rutazashingira kuri raporo z'abahanga bari bagennye agaciro mbere, ruvuga ko izo raporo zabo ari zo Mudenge Emmanuel yanengaga atanga ikirego, urwo Rukiko rwemeza ko ubujurire bwe nta shingiro bufite, ko nta gihindutse ku mikirize y'urubanza N° RCOM 01824/2017/TC/NYGE, rutegeka ko amafaranga y'igarama Mudenge Emmanuel yatanze ajurira aherera ku Isanduku ya Leta.

[6] Mudenge Emmanuel yajuririye n'Urukiko rw'Ubujurire, avuga ko Urukiko Rukuru rw'Ubucuruzi rwanze kugena uburyo buboneye bwo kumenya agaciro k'inzu ye. COGEBANQUE RWANDA Ltd yatanze inzitizi y'iburabubasha ivuga ko ubujurire bwa Mudenge Emmanuel budakwiye kwakirwa kubera ko yatsinzwe mu nkiko zombi zabanje hashingiwe ku mpamvu zimwe.

[7] Iburanisha ry'urubanza ryabaye mu ruhamwe ku wa 11/02/2020, Mudenge Emmanuel aburanirwa na Me Mugengangabo Jean Népomuscène, naho COGEBANQUE RWANDA Ltd<sup>1</sup> iburanirwa na Me Kayitare Serge, uwo munsu haburanishwa ku nzitizi y'iburabubasha yatanzwe n'uhagarariye COGEBANQUE, ku wa 13/3/2020, Urukiko rwemeza ko inzitizi yatanzwe na COGEBANQUE Rwanda plc nta shingiro ifite, ko ubujurire bwa Mudenge Emmanuel buri mu bubasha bw'Urukiko rw'Ubujurire.

[8] Urubanza mu mizi rwaburanishijwe ku wa 07/07/2020, ababuranyi bunganiwe nka mbere, hari n'Umugenagaciro Ir. Havugimana Justin washyizweho n'Urukiko rumaze kubyemeranywaho n'ababuranyi kugira ngo asobanure raporo y'igenagaciro yakoze.

## **II. IKIBAZO KIRI MU RUBANZA N'ISESENGURWA RYACYO**

### **Kumenya agaciro k'inzu ya Mudenge Emmanuel kashingirwaho muri cyamunara yasabwe na COGEBANQUE RWANDA plc**

[9] Mu mwanzuro watanzwe na Me Rutishereka Emmanuel uburanira Mudenge Emmanuel, asobanura ko yaregeye Urukiko Rukuru rw'Ubucuruzi arusaba gushyiraho abandi bagenagaciro kugira ngo hemezwe akandi gaciro k'inzu kuko atemeranywaga na Raporo zari zakozwe mbere, nyuma Urukiko ntwabwitaho rwanga gushyiraho abandi bagenagaciro ruvuga ko nta cyizere cy'uko Mudenge Emmanuel yazabishyura kuko nta bushobozi yarugaragariye kandi bitarigeze biburanwaho mu Rukiko Rukuru rw'Ubucuruzi.

[10] Avuga kandi ko kuba Urukiko rwaremeje ko iyo nzu ifite agaciro kangana na 430,000,000 Frw atari byo kuko mu gihe iyo nzu yatangwagaho ingwate yari ifite agaciro kangana na 432.210.000 Frw, kuba yari yarayivuguruye byumvikana ko agaciro kayo kari kiyongeye, ku buryo kari karenze 600.000.000 Frw.

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<sup>1</sup> ubu impine Ltd yashindutse plc (public limited company)

[11] Me Mugengangabo Jean Népomuscène uburanira Mudenge Emmanuel avuga ko asaba Urukiko rw'Ubujurire guhindura icyemezo cy'Urukiko Rukuru rw'Ubucuruzi, rukagena agaciro rudashingiye ku magenagaciro yagiweho impaka, rugategeka ko hakorwa irindi genagaciro rikozwe n'abandi bagenagaciro batandukanye n'abakoze aya mbere.

[12] Me Kayitare Serge uburanira COGEBANQUE Rwanda plc avuga ko iyi mpamvu y'ubujurire nta shingiro yahabwa kuko Mudenge Emmanuel yahawe ibyo yasabaga mu kirego cye, aho yasabaga ko hagenwa abandi bagenagaciro, Urukiko rw'Ubucuruzi rukabimwemerera ariko ntibikorwe bimumuturutseho, ko mu rubanza rujuririrwa naho yabisabye ariko Urukiko rushingiye ko Mudenge Emmanuel aterekanye ko afite ubushobozi bwo guhamba abagenagaciro Urukiko rwa mbere rwari washyizeho, ruvuga ko yagaragaje ubushake buke, ko kandi ibyo bitari guhagarika urubanza.

[13] Akomeza avuga ko umucamanza ashingiye ku ngingo ya 252, igika cya 2, y'Itegeko n° 22/2018 ryo ku wa 29/04/2018 ryerekeye imiburanishirize y'imanza z'imbonezamubabo, iz'ubucuruzi, iz'umurimo n'iz'ubutegets<sup>2</sup>, impuzandengo ya expertises enye (4) ziri muri dosiye, harimo eshatu (3) zakoreshejwe na Mudenge Emmanuel we ubwe n'imwe yari yarakoreshejwe na *Reicever* kuko urubanza rutari gusazira mu rukiko, kandi kuba Urukiko rwari rwamwemeraye ibyo yasabaga hanyuma ntakore ibyo asabwa, adakwiye kwitwaza amakosa ye yo kubima igihembo basabaga uko ari batatu kingana na 900.000Frw, bityo ruvuga ko amananza n'ubushake bucyeye bwe yagaragaje bitamuha uburenganzira bwo kongera gusaba ko hashyirwaho abandi bagenagaciro.

[14] Umugenagaciro Ir Havugimana Justin washyizweho n'uru Rukiko avuga ko yageze aho umutungo uherereye agafata ibipimo bya buri bice bigize umutungo akabona gukora raporo. Asobanura ko umutungo ugizwe n'inzu yo guturamo, *annexes*, akazu k'umuzamu, urukuta rukikije igipangu (*clôture*), portail, *mur de soutènement* ndetse n'ubusitani. Mu kugena ibiciro avuga ko iyi nzu yubatswe mu mwaka wa 2013, akaba yarakoze isesengura ry'aho yubatswe, iry'ikibanza n'iy'ibikoresho by'ubwubatsi byakoreshejwe, ko ikibanza cyahawe igiciro cya 70.000 Frw kuri metero kare imwe, hashingiye ku biciro biri mu Igazeti ya Leta yo mu mwaka wa 2018, maze agaciro k'inzu yose kagera kuri **360.952.115 Frw**.

[15] Ababuranyi bahawe umwanya ngo bagire icyo bavuga kuri raporo y'umuhanga, Me Mugengangabo Jean Népomuscène, uburanira Mudenge Emmanuel avuga ko abona muri raporo igikoni kitaragenewe agaciro kandi gihenze, umugenagaciro washyizweho nk'umuhanga muri uru rubanza avuga ko yakoresheje uburyo bwo kubara ubuso, ubu akaba ari uburyo bumwe muri butatu bukoreshwa mu kugena agaciro maze agaciro kaba 550.000 Frw kuri metero kare imwe, iki giciro kikaba cyarashingiye ku bikoresho inzu yubatswemo ndetse na *degré de finissage*, nko kuba yubakishije ibikoresho bikomeye, ifite igikoni cya kijyambere, irimo amakaro, igeretse (*fite dare*) ubwoko bw'amarangi yakoreshejwe n'ibindi...

[16] Me Mugengangabo Jean Népomuscène avuga kandi ko atemeranywa n'ibiciro byatanzwe n'umuhanga kuko kuba yarashingiye ku bitangwa mu Igazeti yo muri 2018 kandi ari gukora

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<sup>2</sup> Uwishyuzwa n'uwishyuzwa bafite uburenganzira bwo kunyomoza igenagaciro ryakozwe bifashishije impuguke bahawe n'Urugaga rw'abagenagaciro. Iyo habayeho impaka, Umuhesha w'inkiko yemeza igiciro mpuzandengo gishingiye ku gaciro katanzwe n'abagenagaciro bose.

igenagaciro ryo mu mwaka wa 2020, ibiciro yashingiyeho batabyemera kuko byatubije agaciro k'inzu na cyane ko itegeko rya *expropriation* ryo mu mwaka wa 2015 riteganywa ko buri mwaka hagomba gusohoka Igazeti iteganywa ibiciro bishingirwaho mu kugena agaciro.

[17] Ikindi anenga muri raporo y'umuhanga, avuga ko bitumvikana uburyo yemeje ko agaciro k'inzu ya Mudenge Emmanuel ari 360,952,115 Frw gusa, aka gaciro kakaba kari muni ho 70,006,546 Frw ugereranyije n'agaciro ka 430,958,661 Frw kari kagenwe n'Urukiko rw'Ubucuruzi mu rubanza N° RCOM 01824/2017/TC/NYGE hakoreshejwe impuzandengo y'amagenagaciro atatu, ndetse kakanagumishwaho mu rubanza n° RCOMA 00469/2018/CHC/HCC rwaciwe n'Urukiko Rukuru rw'Ubucuruzi, iki kinyuranyo kikaba kitagaragarizwa impamvu, cyane cyane ko agaciro gashya kari no muni y'ako inyubako yari ifite muri 2013 ubwo yubakwaga. Asoza asaba ko Urukiko rwagena agaciro k'inzu mu bushishozi bwarwo rugendeye ku biteganywa n'ingingo ya 98 y'Itegeko rigenga ibimenyetso mu manza n'itangwa ryabyo<sup>3</sup>.

[18] Me Kayitare Serge uburanira COGEBANQUE Rwanda plc, avuga ko iyi raporo y'umugenagaciro ikoranye ubuhanga kandi ko yumva ariyo yashingirwaho n'Urukiko kuko izindi zose zari zarakozwe Mudenge Emmanuel yazihakanaga kandi hakaba hari n'izo ubwe we yikoresherezaga yarangiza akazihakana, hakaba hashingirwa ku ngingo ya 35 y'Itegeko rigenga abagenagaciro kuko yakuyeho urujijo. Ku birebana n'ibisabwa na mugenzi we ko Urukiko rwakoresha ubushishozi bwarwo, asanga atari ngombwa kuko arirwo rwishyiriyeho umuhanga bitewe n'uko hari ibyo rutari rwashoboye kwikorera.

## **UKO URUKIKO RUBIBONA**

[19] Nk'uko bigaragara mu nyandiko itanga ikirego mu Rukiko rw'Ubucuruzi rwa Nyarugenge, Mudenge Emmanuel yareze asaba Urukiko ko rwakemura ikibazo cy'agaciro k'inzu ye yari irimo itezwa cyamunara kugira ngo harangire urubanza COGEBANQUE Rwanda Ltd yamutsinze kubera ko atashoboye kuyishyura amafaranga y'inguzanyo yamuhaye, Mudenge Emmanuel akaba avuga ko abagenagaciro bose yaba uwashyizweho na banki mbere yo kuteza cyamunara, yaba uwo yishyiriyeho ndetse n'uwashyizweho n'Urwego rw'abagenagaciro arwitabaje nk'uko amategeko abiteganywa, ntawatanze muri raporo ye agaciro gakwiye inzu ye, ko bose bagiye bagapfobya, ibyo akabishingira ku buryo inzu ye yubatswe kandi ko yari aherutse no kuyivugurura, bituma ajyana ikibazo mu nkiko.

[20] Urukiko rw'Ubucuruzi rwa Nyarugenge n'Urukiko Rukuru rw'Ubucuruzi zimaze kubona ko gushyiraho abagenagaciro batatu nk'uko byari byategetswe n'Urukiko rw'Ubucuruzi rwa Nyarugenge bitashobotse kubera ko Mudenge Emmanuel wabasabye atabishyuye ngo bakore umurimo Urukiko rwari rwifujye ko bakora kugira ngo barufashe gukemura ikibazo cy'agaciro k'inzu ye yari yarushyikirije, zombi zishingiye ku ngingo ya 252, igika cya 2, y'Itegeko n° 22/2018 ryo ku wa 29/04/2018 ryavuzwe haruguru, zakoze impuzandengo y'imibare yatanzwe n'abagenagaciro bose bari barashyizweho, maze umubare babonye aba ariwo bemeza ko ari ko

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<sup>3</sup> Ingingo ya 98 y'Itegeko N° 15/2004 ryo kuwa 12/06/2004 ryerekeye ibimenyetso mu manza n'itangwa ryabyo iteganywa ko "Urukiko ntirukurikiza byanze bikunze ibitekerezo by'abahanga mu gihe binuranye n'imyumvire y'abacamanza".

gaciro k'inzu ya Mudenge Emmanuel, COGEBANQUE Rwanda plc ishaka kugurisha muri cyamunara mu rwego rwo kurangiza urubanza yamutsinzemo kandi iyi nzu akaba ariyo yari yayihayeho ingwate.

[21] Nk'uko bimaze gusobanurwa, Mudenge Emmanuel yagiye akoresha igenagaciro ry'inzu ye ariko ntiyemere agaciro gatanzwe n'abahanga muri raporo zabo, ariyo mpamvu mu rwego rwo kumuha ubutabera, Urukiko rw'Ubujurire rwasubije ubusabe bwe maze rushyiraho Ir Havugimana Justin nk'umuhanga, ababuranyi bombi baramwemera, hakurikiraho kumuha inshingano nk'uko bigaragara mu cyemezo cyo ku wa 03/6/2020.

[22] Urukiko rurasanga muri raporo umuhanga yarushyikirije ndetse n'ibisobanuro yatanze mu iburanisha ryo ku wa 07/07/2020, yaragaragaje ko agaciro k'inzu ya Mudenge Emmanuel iri mu kibanza gifite UPI: 1/02/10/01/1947 gihereye mu Mudugudu wa Akaruvusha, Akagari ka Gacuriro, Umurenge wa Kinyinya, Akarere ka Gasabo, Umujyi wa Kigali, ari 360.952.115 Frw, aka gaciro nubwo uhagarariye Mudenge Emmanuel avuga ko atakemera ariko ntagire impamvu ishingiye ku bumenyi bwa technique abitangira, kakaba karuta kure agaciro ka nyuma kangana na 311. 692.000 Frw katanzwe n'umuhanga Ir Sebatigita Patrick, washyizweho n'Urwego rw'abagenagaciro ku busabe bwa Mudenge Emmanuel.

[23] Urukiko rurasanga ibivugwa n'uhagarariye Mudenge Emmanuel ko rwagena agaciro k'inzu mu bushishozi nta shingiro bifite kuko rushingiye ku ngingo ya 77<sup>4</sup> na 76<sup>5</sup> z'Itegeko N° 15/2004 ryo ku wa 12/6/2004 ryavuzwe haruguru, rwashyizweho umuhanga wo kurufasha kumenya agaciro k'inzu kaburanywa muri uru rubanza bitewe n'uko rutari rufite ubumenyi bwo gukora ubwarwo uwo murimo, ko rero kuba Mudenge Emmanuel atarishimiye agaciro kahawe inzu ye, bitavuga ko umurimo wakozwe nabi kuko nta nenge (irrégularité) yumvikana bagaragaza yatuma rwirengagiza ibyagaragajwe n'umuhanga rwitabaje.

[24] Hashingiwe ku byasobanuwe haruguru no ku ngingo z'amategeko agenga ibimenyetso mu manza yagaragajwe, Urukiko rurasanga agaciro k'inzu ya Mudenge Emmanuel iri mu kibanza gifite UPI: 1/02/10/01/1947 gihereye mu Mudugudu wa Akaruvusha, Akagari ka Gacuriro, Umurenge wa Kinyinya, Akarere ka Gasabo, Umujyi wa Kigali, kashingirwaho mu kuyigurisha muri cyamunara, ari 360.952.115 Frw, yagenwe na Ir Havugimana Justin muri raporo yagejeje ku Rukiko rw'Ubujurire mu kwezi kwa Kamena 2020, kuko aka gaciro kagezweho hashingiwe ku bumenyi mu by'ubwubatsi ahugukiwemo, nk'uko yabisobanuye mu Rukiko, bityo ingingo ya 98 y'Itegeko N° 15/2004 ryo ku wa 12/6/2004 ikaba nta mwanya ifite muri uru rubanza kuko Urukiko rwemera ibikubiye muri raporo.

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

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<sup>4</sup> Ingingo ya 77 y'Itegeko N° 15/2004 ryo ku wa 12/6/2004 ryerekeye ibimenyetso mu manza n'itangwa ryabyo iteganya ko kugira ngo Urukiko ruce urubanza rwaregewe rushobora, gutegeka umuhanga cyangwa abahanga gusuzuma no gutanga ibitekerezo ku bintu bifitanye isano n'urwo rubanza kandi bijyanye n'umwuga wabo.

<sup>5</sup> Ingingo ya 76 y'iryo tegeko iteganya ko ubuhamya bw'abahanga ni ubugamije guha urukiko ibisobanuro bishingiye ku bumenyi kimwe n'umwanzuro urenze ubumenyi busanzwe bw'umucamanza mu kazi ke bitewe n'uko ibiburanwa bishingiye ku buhanga bwihariye.

[25] Rwemeje ko agaciro k'inzu ya Mudenge Emmanuel iri mu kibanza gifite UPI: 1/02/10/01/1947 gihereye mu Mudugudu wa Akaruvusha, Akagari ka Gacuriro, Umurenge wa Kinyinya, Akarere ka Gasabo, Umujyi wa Kigali, kashingirwaho mu kuyigurisha muri cyamunara, ari akangana na 360.952.115 Frw;

[26] Ruvuze ko imikirize y'urubanza N° RCOMA 00469/2018/HCC rwaciwe n'Urukiko Rukuru rw' Ubucuruzi ku wa 07/12/2018, ihindutse;

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