BK CAPITAL AGUKA UNIT TRUST FUND

INCAMAKE Y'INYANDIKO IHAMAGARIRA RUBANDA KUGURA IMIGABANE

KAMENA, 2020

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1. IBY'INGENZI, IMITERERE N'INCAMAKE Y'IKIGEGA

BK Capital AGUKA Unit Trust Fund ("Ikigega") ni Ikigega cy'umugabane uhinduka ku ishoramari cyemewe n'amategeko y'u Rwanda kigamije gufasha abashoramari, cyane cyane abanyarwanda, nabo bafite intego z'ishoramari zisa n'izacyo.

Iby'ingenzi n'Incamake y'igurisha	
Uwatangije Ikigega n'Umunyamwuga mw'ishoramari	BK Capital Limited
Imiterere mu rwego rw'amategeko	Ikigega cy'umugabane uhinduka ku ishoramari
Intego z'ishoramari	Kugera ku nyungu ishobora guhangana n'izindi, kandi ishobora kurusha impapuro mpeshamwenda ziri ku isoko mu Rwanda, hashingiwe ku ishoramari rinyuranye mu mafaranga y'u Rwanda n'izindi mpapuro z'agaciro zatanzwe na Leta y'u Rwanda n'Ibigo bikorera mu Rwanda
Isaranganya ry'umutungo	Ubwizigame busanzwe n'ubw'igihe kirekire, Ubundi bwizigame, Impapuro mpeshamwenda, Imyenda y'igihe kigufi n'ikiringaniye ariko kitarenga imyaka irindwi y'amasezerano
Abashoramari bemewe	Iyi gahunda ifunguriwe abashoramari bato n'ibigo byo mu Rwanda n'ababa mu mahanga, abenegihugu b'Umuryango w'Ibihugu by'Afurika y'Uburasirazuba n'ibigo mpuzamahanga by'ishoramari byujuje ibiteganywa n'amategeko y'u Rwanda. Nta kintu na kimwe muri iyi ncamake giteganya igurisha ry'impapuro mvunjwafaranga muri Leta Zunze Ubumwe cyangwa ubundi buryo bwose igihe binyuranyije n'amategeko.
Ishoramari fatizo rishoboka	Frw 100,000
Ishingiro ry'ubufatanye	Umuntu umwe cg bafatanyije; imigabane y'ishoramari ikaba ishobora guhererekanywa ku buryo bworoshye
Agaciro k'umugabane	Frw 100
Itariki y'igiciro	13/10/2020
Itariki ya nyuma	13/11/2020
Igabana ry'inyungu	Ikigega kizishyura inyungu zabonetse ku buryo buhoraho inshuro ebyiri mu mwaka
Gukorera mu mucyo	Agaciro nyako k'Ikigega kazamenyekanishwa bitarenze amezi 3 nyuma y'itariki ya nyuma kandi kakazajya kabarwa buri munsi w'igenagaciro.
Igihe kizamara	Kizahoraho
Kwirinda ingorane	Ikigega giteguwe hashingiwe ku kwirinda ingorane ku buryo bufatika hasaranganywa umutungo wacyo ku buryo bubyara inyungu ku ijanisha ribasha guhangana ku isoko ugereranije n'amafaranga ari mu isanduku.

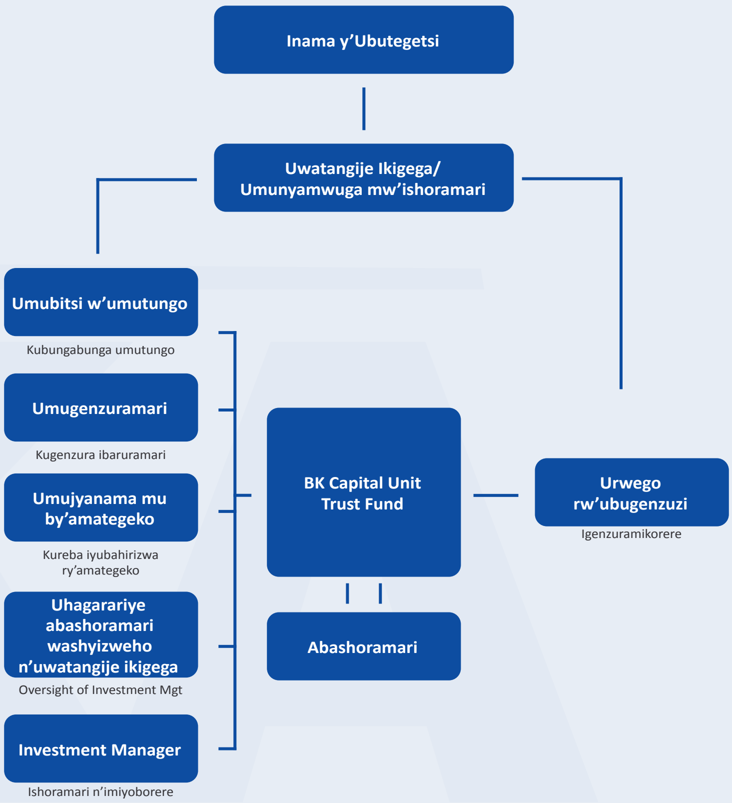
2. IMICUNGIRE N'UBUYOBOZI BW'IKIGEGA

i. ABATANGA SERIVISI KU KIGEGA

Iby'ingenzi &Incamake y'igurisha	
Uwatangije Ikigega n'Umunyamwuga mw'ishoramari	BK Capital LTD Banki ya Kigali Icyicaro Gikuru KN 4 Ave, Kigali, Rwanda
Umubitsi w'umutungo n'Uhagarariye abashoramari washyizweho n'uwatangije Ikigega	Trust Law Chambers KG 569 Street, Kigali, Rwanda
Umubitsi w'umutungo n'Uhagarariye abashoramari washyizweho n'uwatangije Ikigega	KCB Bank Rwanda LTD 18 KN4 Ave Kigali-Rwanda
Banki	Banki ya Kigali KN 4 Ave, Kigali, Rwanda Cyangwa izindi banki zizemezwa hashingiwe ku Migereka
BDO Rwanda	Career Center Building, 8th Floor KG 7AV Kigali-Rwand E-mail rwanda@bdo-ea.com
Abemerewe gucuruza serivise z'Ikigega	Kugurisha cyangwa gusubiza imigabane bizakorerwa muri BK Capital Ltd (Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe), ari nayo yonyine yemerewe kugurisha imigabane ku itariki y'inyandiko ihamagarira rubanda kugura imigabane ariko mu bihe biri imbere ikaba izemerera izindi nzego kugurisha imigabane mu izina ry'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe.

II. IBISOBANURO RUSANGE

2.ii.1 INZEGO Z'IKIGEGA



ABAGIZE INAMA Y'UBUTEGETSI YA BK CAPITAL LTD

MOSES KIIZA GATAMA
Perezida

UMULINGA KARANGWA
Ugize Inama y'Ubutegetsi

FLORA NSINGA
Ugize Inama y'Ubutegetsi

UBUYOBOZI BWA BK CAPITAL LTD

CARINE UMUTONI
Umuyobozi Mukuru

GEDEON RUKUNDO
Umunyamabanga

EVANS MUGI
Umujyanama mu bya tekiniki w'Umunyamwuga mw'ishoramari

DARIUS MUKIZA
Ubunyamwuga mw'ishoramari -Umukozi Mukuru

ALLAN KAGENZA
Umuyobozi ushinzwe isesengura ry'imari n'ubucuruzi

AGUKA

3. IKIGEGA

Ibyerekeye amategeko

BK Capital AGUKA Unit Trust Fund ("Ikigega") cyanditswe nk'Ikigega cy'ishoramari ry'abishyizehamwe hashingiwe ku Itegeko no 40/2011 ryo kuwa 20/09/2011 rigena gahunda y'ishoramari rihuriweho. Incamake y'inyandiko yemejwe n'isoko ry'imari n'imigabane kuwa 31-08-20 ndetse n'inyandiko ibyemeza y'umwanditsi Mukuru w'amasosiyete y'ubucuruzi ku nomero 0001-2020-ORG.

4. IBIRANGA IKIGEGA

i. Intego z'ishoramari, gahunda n'ingamba

Ikigega kizahora iteka gishaka kugera ku nyungu ishobora guhangana n'izindi, kandi ishoboka kurusha impapuro mpeshamwenda ziri ku isoko mu Rwanda, hashingiwe ku ishoramari rinyuranye mu mafranga y'u Rwanda n'izindi mpapuro z'agaciro zatanzwe na Leta y'u Rwanda n'ibigo bikorera mu Rwanda

ii. Akamaro kacyo

Ikigega kigamije gufasha Leta y'u Rwanda guhesha agaciro inyandiko mpeshamwenda ku mezi 12 ugereranije n'ibindi bihe.

iii. Gahunda y'igabana ry'inyungu

Ikigega kizajya gitanga inyungu zabonetse kabiri cg rimwe mu mwaka ku banyamigabane bacyo biyandikishije kugeza ku munsi wa nyuma. Ubu bwishyu buzajya bukorwa muri Nyakanga na Mutarama buri mwaka buvuye ku nyungu zivanguye z'ishoramari, hongewemo inyungu zaturutse mu ihererekanya ry'imigabane.

iv. Ibyerekeranye n'ingaruka

Iki kigega kizashingira ku ishoramari rinyuranye harimo kubitsa amafaranga, impapuro mpeshamwenda zizashyirwa ku isoko n'ubundi bwishyu bushoboka. Hamwe n'iri saranganya ry'umutungo, Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe aharanira buri gihe umutekano uhagije ndetse no kubyaza umusaruro ishoramari ku buryo buhangana n'ubusanzwe ku isoko. Ingaruka ku gishoro cy'umushoramari zigomba kuba muri rusange ntoya kandi zakemuka vuba kurusha ishoramari mu bindi bigega nk'inshyingu bwite n'izindi mpapuro mpeshamwenda z'igihe kirekire.

5. IBIBUJIJWE N'UBUBASHA BW'ISHORAMARI

Gukurikirana intego y'ishoramari ndetse na gahunda y'Ikigega bigomba kubahiriza imbibi n'ibibujijwe bivugwa muri iki gice. Ibindi byose bishingira iteka ku mategeko n'amabwiriza yatanzwe igihe cyose n'Ikigo cy'isoko ry'imari n'imigabane cyangwa ikindi kigo gifite ububasha.

6. AMAHAME Y'IBARURAMARI

Iyinjira ry'amafaranga

a. Hashingiwe ku nyungu z'impapuro mvunjwafaranga n'iz'isoko ry'imari n'imigabane, inyungu zandikwa ku buryo batandukanya iza buri mwaka kandi bakibanda no ku gihe zizaba zitakibarwa.
b. Urwunguko cyangwa igihombo ku gicuruzo cy'ishoramari rumenyekana ku itariki y'igurisha hashingiwe ku gaciro mpuzandengo.
C. Izindi nyungu zimenyekanishwa uko zigenda zakirwa.
D. Inyungu zose zizandikwa mu bitabo by'ibaruramari hashingiwe ku mahame mpuzamahanga agenga umwuga w'ibaruramari (ifrs) n'amahame mpuzamahanga y'ibaruramari (ias).

7. IMIGABANE

7.1 Ibice by'imigabane

Ikigega kizagira imigabane irimo ibice bitandukanye (buri mugabane ni igice fatizo) hashingiwe ku mutungo uzashorwa bitanyuranyije na gahunda y'ishoramari ry'Ikigega. Buri gice cy'umugabane kikazagira imiterere yihariye izagenga igice fatizo n'agaciro nyako k'umutungo wa buri mugabane uzabarwa hashingiwe kuri buri gice fatizo.

Urutonde rw'ibice fatizo bya buri migabane n'imiterere yabyo igaragara mu mbonerahamwe ikurikira:

• A, I, na X ni ibice by'imigabane bitandukanijwe n'umubare w'amafaranga y'imigabane, amafaranga make y'ubufatanye, ibisabwa umunyamuryango n'amafaranga agenda ku bikorwa byayo

Igice fatizo	Umubare muto w'imigabane	Amafaranga make y'ubufatanye	Igihe cy'integuza yo gusubiza imigabane	Ubwishyu ku mwaka bw'imicungire n'ubujyanama	Amafaranga yo gusubiza mbere y'igihe
A	Frw 100,000	Frw 5,000	Si ngombwa	1.35%	Zeru
I	Frw 10,000,000	Frw10,000,000	Ukwezi 1 n'iminsi 5 y'akazi	1.35%	1.00%
X	Frw 200,000,000	Frw10,000,000	Amezi 6	Zeru	Zeru

Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe afite uburenganzira, igihe cyose, bwo gukuraho cyangwa kugabanya amafaranga y'umugabane shingiro yemezwa n'Ikigo cy'isoko ry'imari n'imigabane. Ashobora kandi na none kugura imigabane y'abanyamigabane ituzuye nk'uko byavuzwe haruguru. Usibye ibyakuweho n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe, igihe ari ngombwa kugura biturutse ku mafaranga y'ishoramari abura ku munyamuryango ufite imigabane y'igice cy'imigabane runaka, ubwo busabe bufatwa nk'aho ari ukugura imigabane y'icyo gice yose.

8. IBITUBYA UMUSARURO

(a) Ibyishyurwa n'Uwatangije Ikigega

Amafaranga yose arebana n'ishingwa ry'Ikigega, harimo n'ayo kwamamaza mu itangizwa ry'Ikigega azatangwa n'Uwatangije Ikigega

(b) Amafaranga yishyurwa n'Ikigega

Ikigega kizishyura ku mutungo wacyo:

i. Amafaranga y'imicungire y'ishoramari
ii. Amafaranga y'ibikorwa
iii. Amafaranga y'ibikorwa n'ay'ubuyobozi
iv. Ubwishyu budasanzwe

Umusoro ku Nyongeragaciro (aho biri ngombwa) cyangwa undi musoro ku mafaranga yishyurwa Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe, Ucunga iby'abandi w'umwuga cyangwa Umubitsi w'umutungo uzishyurwa n'Ikigega.

(c) Amafaranga yishyurwa n'abanyamigabane

Amafaranga yo gusubiza imigabane

9. IBIGIZE I IMIGABANE & UBURENGANZIRA BW'ABANYAMIGABANE

Uburenganzira bw'abanyamigabane

a) Imigabane yatanzwe n'Ikigega ishobora guhererekanywa kandi ikagira uburenganzira bungana ku nyungu n'igabana ryazo mu bice ibarizwamo no ku mutungo nyawo mu gihe cy'iseswa. Nta burenganzira budasanzwe cyangwa bwihariye igira.

Amatora

b) Mu nama y'Inteko Rusange, buri munyamigabane afite uburenganzira ku ijwi rimwe kuri buri gice cy'imigabane. Igihe cy'ifatanyamugabane, umuntu wa mbere niwe wemerewe gutora.

Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe n'abandi batanga serivisi ku Kigega igihe cyose bashora imari ku buryo buziguye cyangwa butaziguye mu Kigega, nk'abanyamigabane, bafite uburenganzira bwo gutora mu Nteko Rusange.

Abanyamigabane bafatanyije umugabane

c) Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe yandika imigabane ifatanije mu mazina atarenga (4) babisabye. Muri icyo gihe, uburenganzira bugendanye n'icyo gice busaranganywa na BOSE mu mazina yabo bandikishije usibye;

(i) Gutora nk'uko byavuzwe muri (b) hejuru,
(ii) Igihe bo ubwabo bifuje kujya basinya ku buryo butandukanye, cyangwa
(iii) Umwe muri bo cg bose (urugero: Avoka cg Ushinzwe ibikorwa) yabitorewe/babitorewe.

Gusubiza imigabane ku gahato

d) Ushinzwe gucunga iby'abandi w'umwuga na/cg Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ashobora, igihe ari ngombwa gusaba kugarura imigabane kugira ngo yemeze ko imigabane itafashwe cyangwa yafashwe n'umuntu mu buryo bunyuranye n'amategeko, amabwiriza cg ibisabwa muri buri gihugu cg Leta cg Urwego rw'ubuyobozi. Muri urwo rwego bazasaba Umunyamigabane gutanga amakuru bazakenera kugira ngo hatangwe imigabane mishya.

Uburenganzira mu iseswa

e.) Ikigega cyashyizweho mu gihe kitagenwe. Nyamara, Ikigega cyaseswa igihe cyose byemejwe n'icyemezo cy'Inteko Rusange idasanzwe y'abanyamigabane, mu nama yakwemerezwamo umwe mu bashinzwe iseswa akaba ashyirwaho kandi agahabwa n'inshingano. Iseswa rikorwa hakurikijwe ibiteganywa n'itegeko rigenga Ibigega by'ishoramari ry'abishyize hamwe.

10. IGURISHA RY'IMIGABANE Y'IKIGEGA

INGENGABIHE

Ingengabihe y'iri gurisha ry'imigabane y'Ikigega ni iyi ikurikira:

Gufungura igurisha ry'imigabane: 13-10-20
Gusoza igurisha ry'imigabane: 13-11-20
Gukurikirana amakuru ya konti z'abanyamigabane: 18-11-20
Kongera kugurisha ry'imigabane: 23-11-20
Ikigega kizongera gufungura ibikorwa by'igura nyuma y'igihe cy'amezi 3 uhereye igihe igurisha rya mbere ryasorejwe.
Kopi z'inyandiko z'igurisha ryakozwe n'Ikigega zizajya ziboneka ku rubuga www.bkcapital.rw

11. ISHORAMARI RY'IBANZE

Ishoramari ry'ibanze: Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe azashora Frw 200 000 000 nk'igishoro cy'ibanze mu Kigega. Ishoramari rigamije kongera umusaruro no kwihutisha ibikorwa nyuma y'itangira ry'Ikigega, kandi rikaba rizakorwa mu gihe kitarenze umwaka umwe gitangijwe, cg igihe Ikigega kizuzuza ikigero cya Frw 2 500 000 000.

12. IBISABWA ABASHAKA GUKORANA N'IKIGEGA

Abashoramari bifuza gukorana n'Ikigega muri iri gurisha bazakora ibi bikurikira:

a) Kuzuza inyandiko isaba (UMUGEREKA III) nk'uko biteganywa n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe. Inyandiko z'ubusabe ziboneka ku biro by'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ndetse n'abemerewe gucuruza serivisi z'Ikigega.

Inyandiko z'ubusabe zishobora gukurwa ku rubuga rwa BK Capital arirwo: www.bkcapital.rw.

b) Kwishyura amafaranga y'ishoramari yifuza mu ishami rya banki iyakira nk'uko bigaragara ku nyandiko y'ubusabe agahabwa icyemezo cy'ubwishyu.

c) Inyandiko z'ubusabe, igihe zujujwe, zishobora kohererezwa Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ziherekejwe n'icyemezo cy'ubwishyu.

13. KWIYANDIKISHA NO GUHABWA IMIGABANE

Ni ryari imigabane itangwa?

Igihe cy'igurisha kizatangira kuva 13-10-20. Ubusabe bwo kwiyandikisha buzigwaho ku munsi uwo ariwo wose w'akazi no ku munsi w'igenagaciro mu gihe cy'igurisha kizatangira kuwa 23-11-20.
Ni hehe imigabane ishobora gufatirwa

a) Ku biro bya BK Capital Ltd
Kwishyura imigabane yakiriwe

b) Ubwishyu bw'imigabane yakiriwe mbere na nyuma y'igihe cy'igurisha buzakorwa hatangwa uruhushya rwo kwishyura, sheki cg kohereza amafaranga avuye muri Banki ajya kuri Konti y'Ikigega.

c) Ku ishoramari rizakurikira aho umushoramari azifuza kujya atanga ku buryo buhoraho, abashoramari bashobora kuzuza inyandiko itanga uburenganzira bwo kohereza amafaranga k'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe

d) Abasaba bagirwa inama yo kwishyura muri banki yashyizweho yonyine kandi bagahabwa icyemezo cy'ubwishyu giteyeho kashe.

e) Abashoramari bashobora kandi kohereza amafaranga kuri konti y'umubitsi w'umutungo [•]

f) Abashoramari mpuzamahanga bashobora kohereza amafaranga kuri konti zagenewe kwakira imigabane [•]

g) Izina ry'uwoherererejwe amafaranga [•]

h) Amafaranga y'imisanzu yose asashyirwa kuri konti y'Umubitsi w'umutungo w'Ikigega kandi mu mazina y'Ikigega. Ibigize konti mu gihe cyo kohereza amafaranga cg kubitsaho amafaranga ni ibi bikurikira: [ONGERAMO IMBONERAHAMWE IRIHO IBIRANGA KONTI]

Menya ko BK Capital itazishingira na rimwe amafaranga yahawe undi muntu uretse banki yashyizweho ngo yakire imigabane.

Uburyo bwo kwiyandikisha n'amahitamo y'ishoramari

Kuri buri busabe bwakozwe, amafaranga y'umugabane shingiro azaba Frw 100 000 (cg ayo bingana mu USD, Euro, KES, UGX, TZS cg GBP hakurikijwe ijanisha ry'umunsi ryatangajwe na Banki ibika umutungo). Igiciro cyose cy'imigabane yasabwe kizishyurwa ku munsi w'ubusabe. i) Kwishyura bicishirije

Abashoramari bazahabwa amahirwe yo kwishyura mu buryo bucishirije

ii) Uburyo bwo kwishyura buhoraho

Abashoramari bazahabwa kandi amahirwe yo kwishyura ku buryo buhoraho. Ubwishyu buzakorwa ku buryo bukurikira:

Buri kwezi	Kwishyura buri kwezi bizakorwa nibura hatangwa Frw 50 000
Buri gihembwe	Kwishyura mu gihembwe bizakorwa nibura hatangwa Frw 100 000
Buri mwaka	Gahunda yo kwishyura buri mwaka, hazatangwa nibura Frw 200 000

Kugabanya imigabane

a) Umugabane mu gihe cy'igurisha uzagabanywamo uduce dufite agaciro ka Frw 100.

b) Imigabane ikazagabanywa kugeza ku binyacumi bibiri.

c) Igabanya ry'imigabane rizashingira ku byavuye mu mafaranga yashowe n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe kandi na none, usaba azuzuza ibisabwa byose nk'uko bikubiye muri iyi nyandiko ihamagarira rubanda kugura imigabane.

d) Amakuru ya konti azatunganywa kuri buri mugabane n'uduce twawo kandi yohererezwe Umunyamigabane.

14. KWIYANDIKISHA BUSHYA NO GUSUBIZA IMIGABANE

Inyandiko zose zisaba iyandikwa cg isubiza zizohererezwa Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ku cyicaro gikuru cye. Inyandiko isaba, kopi ishobora kuboneka [ONGERAMO INYANDIKO KU MUGEREKA] zishobora kuboneka ku rubuga www.bkcapital.rw cyangwa k'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe

Inyandiko zose zisaba cg z'isubiza ry'imigabane zishobora gukorwa ku munsi uwo ariwo wose ni umunsi w'igenagaciro. Ku busabe bw'iyandikwa, imigabane izagabanywa ku giciro yagurishirijweho cyagenwe ku munsi w'igenagaciro igihe ubusabe bwemewe. Ku byerekeranye n'isubiza, imigabane izasubizwa ku giciro cy'isoko cyagenwe ku munsi w'igenagaciro igihe ubusabe bwemerewe.

Uretse igihe byavugwa ukundi, ubusabe bw'iyandikwa n'isubizwa bizaganirwaho ku munsi ukurikira igenagaciro (T+ umunsi 1) aho buzaba bwakiriwe kabone n'iyo bwaba bwakiriwe saa 11:00 za mu gitondo kuri uwo munsi w'igenagaciro. Ubusabe buzakirwa nyuma y'icyo gihe buzemerwa ku munsi

ukurikira uw'igenagaciro. Nyuma y'aho, ubusabe bwose buzigwaho hashingiwe ku buryo butazwi mbere yo kugena agaciro nyako k'umutungo ku munsi nyirizina,

15. AMAKURU RUSANGE

a) IBYEREKEYE IMISORO

Inyungu ivanguye y'Ikigega isonewe imisoro ikurikira hashingiwe ku Itegeko no 16/2018 ryo kuwa 13/04/2018 rigena imisoro ku musaruro mu Rwanda nk'uko ryavuguruwe kugeza ubu:

- Umusoro ku nyungu z'imigabane, ihererekanywa, inyungu cg ubundi buryo bw'inyungu zabonetse.

Abashoramari babishaka bazamenyeshwa ko imisoro ishobora guhinduka igihe cyose hahindutse Itegeko rigena umusoro ku nyungu mu Rwanda.

b) INAMA NA RAPORO

Inama

Inama y'Inteko rusange y'abanyamigabane b'Ikigega izajya iteranira mu Rwanda mbere kuwa gatanu wa gatatu w'Ukwezi kwa Kamena buri mwaka saa munani 14h00 cg, igihe uwo munsi atari umunsi w'akazi, ku munsi w'akazi ukurikira.
Umubare wa ngombwa usabwa mu nama ni nibura 50% by'abanyamigabane harimo n'abahawe uburenganzira bwo guhagararira abandi. Ku banyamigabane bo hanze batazashobora kwitabira inama, Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ashobora kwifashisha ikoranabuhanga (video conference)

Raporo z'Umwaka

Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe azohereza Ikigo cy'isoko ry'imari n'imigabane Raporo y'Umwaka y'Ikigega izaba ikubiyemo ibibazo byose hashingiwe ku mategeko n'Itegeko rigenga imiyoborere myiza, cyane cyane:

a. Raporo y' Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe;

b. Inyandiko y'imitungo n'imyenda;

c. Imbonerahamwe y'itubya n'itubura mutungo;

d. Inyandiko igaragaza uko umutungo wagiye uhindagurika;

e. Kopi ya raporo y'umugenzuramari ;

f. Raporo y'imicungire.

Raporo y'umwaka n'iy'igenzura rya konti izashyikirizwa abanyamigabane kuri aderesi ya murandasi, ishyirwe ku rubuga www.bkcapital.rw inatangazwe nibura mu binyamakuru 2 byandikwa buri munsi Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe yihitiyemo.

Raporo z'imikoreshereze y'imari n'imicungire za buri gihembwe kandi byemejwe n'Inama y'Ubuyobozi, zizashyikirizwa Ikigo cy'isoko ry'imari n'imigabane.

16. IBIRANGA INGORANE N'UBURYO BWO GUHANGANA NAZO

Aya makuru ari mu mugereka agomba gusomwa hamwe n'ibyanditse byose mu nyandiko ihamagarira rubanda gushora imari mu Kigega kuko bigize inyandiko imwe.

Muri rusange

Inyandiko zikurikira zigamije kumenyesha abashoramari ibyo bashidikanyaho ndetse n'ingorane zerekeye ishoramari n'ibikorwa byo guhererekanya cg kudahererekanya impapuro mvunjwafaranga n'izindi mpapuro mpeshamwenda. Abashoramari bagomba kwibuka ko igiciro cy'umugabane cg se inyungu iyo ari yo yose yawo ishobora kugwa cg kuzamuka kandi ko n'abanyamigabane bashobora no kutagaruza ayo bashoye. Ntabwo imyungukire yashize ari ngombwa ngo imere nk'izaza; ku bw'ibyo imigabane igomba gufatwa nk'ishoramari riva mu gihe kiringaniye rigana mu gihe kiramba.

Ibitera ingorane

Imitungo y'Ikigega izashorwa by'umwihariko mu mpapuro mpeshamwenda ku isoko ry'imari zatoranijwe n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe, cg nk'uko byatangwamo inama n'Umujyanama mu bya tekiniki washyizweho n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe, cyangwa nk'uko byakwemezwa igihe cyose n'Ucunga iby'abandi w'umwuga.

Ikindi, abanyamigabane bashya bagomba kumenya ko uburenganzira bwabo bwo gusubiza imigabane buzashingira ku mabwiriza asobanutse cg bakazahabwa ibihe bizwi nk'uko bigaragara mu GACE KA 5. Bigomba kumvikana ko ishoramari mu Kigega rirebwa n'ihindagurika ry'ibiciro ndetse n'ingorane zishingiye kuri kamere ya buri shoramari ryose.

Ingorane zishingiye kuri kamere y'ishoramari zisobanuwe ku buryo bukurikira:

- Ingorane z'itakazagaciro
- Ingorane z'igihombo cy'umugabane
- Ingorane z'isoko
- Ingorane z'ijanisha ry'inyungu
- Ingorane z'ishoramari rishya

17. UMUGEREKA WA MBERE – IBINDI BIBAZO

Amakuru ari muri uyu Mugereka ashobora gusomwa hamwe n'inyandiko ihamagarira rubanga kugura imigabane iri hamwe n'uyu mugereka.

Kwiyemeza

Abanyamigabane bashobora kwemera gutanga ibice fatizo kuri banki cg ibigo by'imari nk'impapuro mvunjwafaranga mu kwaka inguzanyo, buzuza impapuro zabugenewe zitangwa na banki/ikigo cy'imari n'andi mabwiriza yatangwa. Inyandiko z'isaba zikimara kwakirwa nk'uko bisabwa, Ikigega kizandika umugabane wemewe gutangwa n'ibice fatizo biwugize.

Ihererekanya

Mu gihe cy'urupfu rw'ufite ibice fatizo, abasigaye (igihe uwitabye Imana yari afatanije n'undi) cyangwa se abazungura b'Uwitabye Imana (igihe ntawe yarafatanije nawe) azaba umuntu umwe wemewe n'Ikigega nk'Ufite uburenganzira ku nyungu z'ibice fatizo z'uwitabye Imana nk'uko biteganywa n'Itegeko no 27/2016 rigenga imibanire y'abashakanye, impano n'izungura nk'uko ryavuguruye kugeza ubu.

Iyandikisha n'aho ubucuruzi buherereye

Ikigega cyahawe uburenganzira n'itegeko no 40/2011 ryo kuwa 20/09/2011 rigenga ibigega by'ishoramari ry'abishyize hamwe mu Rwanda kugira ngo gikore nk'ibigega by'ishoramari ry'abishyize hamwe ryanditse kandi rikorera muri Banki ya Kigali ku cyicaro gikuru, HN4Ave, Kigali, Rwanda.

Kwigwizaho amafaranga

Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe agomba kubahiriza amategeko arwanya kwigwizaho amafaranga mu buryo budasobanutse n'amategeko arwanya gutera inkunga imitwe y'iterabwoba n'abaterabwoba cg irindi tegeko rikoreshwa. Bagomba kugendera ku mahame yashyizweho n'Ikigo cy'isoko ry'imari n'imigabane ndetse n'andi mategeko y'inzego z'ubuyobozi igihe

cyose agendanye no kurwanya kwigwizaho amafaranga mu buryo budasobanutse, by'umwihariko Itegeko no 69/2018 ryo kuwa 31/08/2018 ribuza kandi rihana ibikorwa byo kwigwizaho amafaranga no gutera inkunga y'amafaranga ibikorwa by'iterabwoba aho risobanura ibyaha byo kwigwizaho amafaranga mu buryo budasobanutse, kugaragaza igikorwa cya banki gikemangwa, n'ingamba zo kurwanya gutera inkunga ibikorwa by'iterabwoba.

Iseswa n'isaranganya ry'umutungo mu gihe cy'iseswa

Mu gihe Ikigega kigeze mu iseswa, bizakorwa hashingiwe ku biteganywa n'itegeko no 23/2018 ryo kuwa 29/04/2018 n'ingingo ya 28 y'itegeko no 40/2011 ryo kuwa 20/09/2011 rigenga ibigega by'ishoramari ry'abishyize hamwe mu Rwanda ku birebana n'icungwa ry'ibihombo ndetse n'ibihombo cyangwa se irindi Tegeko rikoreshwa.

Igenzura ry'inyandiko

Bisabwe mbere, kopi z'inyandiko zikurikira zizaba ziboneka ku mpamvu z'ubugenzuzi kandi nta kiguzi ku cyicaro cy'Ikigega:

a) Inyandiko y'Ubwizerane bw'Ikigega;
b) Amasezerano n'Umubitsi w'umutungo;
c) Raporo y'imicungire y'umwaka hamwe n'ibitabo by'ibaruramari byagenzuwe;
d) Raporo y'igihembwe y'imicungire hamwe n'ibitabo by'ibaruramari;
e) Amasezerano n'Ushinzwe gucunga umutungo w'umwuga.
Izindi nyandiko zose zishobora kugenzurwa, bisabwe mbere umunyamabanga wa Sosiyete, ku cyicaro cy'Ikigega.

Uburyo bwo gukemura impaka

Hashingiwe ku biteganywa n'Inyandiko ihamagarira rubanda kugura imigabane y'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe n'inyandiko y'Ushinzwe gucunga umutungo w'umwuga, Umushoramari, n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe, Umubitsi w'umutungo w'umutungo cg ushinzwe gucunga umutungo w'umwuga ashobora, amaze kugisha inama ku bibazo byavutse mu micungire n'imiyoborere y'Ikigega hashingiwe ku nyandiko yavuzwe haruguru ashobora gukemura ikibazo igihe cyose:

Amakuru y'inyongera

a) Inyandiko zose na kitansi zohererejwe n'Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ndetse n'abemerewe gucuruza serivisi z'Ikigega zoherezwa ku ngorane z'umunyamigabane.
b) Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe ashobora gutanga ubwasisi ku mafaranga y'imicungire y'ishoramari agendanye na buri bwoko bw'igice fatizo.
c) Bitewe n'uko agaciro k'ibice fatizo mu Kigega kagaragaza agaciro k'ishoramari ryabyo, agaciro nyako k'umutungo n'inyungu yabazwe kuri byo bishobora kuzamuka cg bikamanuka.
d) Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe afite uburenganzira bwo kuba mukuru mu itangwa cg igurwa ry'ibice fatizo.
e) Kopi z'inyandiko ihamagarira rubanda gushora imari ishobora kuboneka:

Ushinzwe Ikigega cy'ishoramari ry'abishyize hamwe
BK Capital Ltd.
Banki ya Kigali Icyicaro Gikuru
KN 4 Ave.
Kigali, Rwanda

18. UMUGEREKA WA II – ICYO UMUNYAMATEGEKO ABIVUGAHO …. /……….. /2020

Inama y'ubuyobozi
BK CAPITAL AGUKA UNIT TRUST FUND
KN4 AVE No12 PLOT No790 P.O. Box 175
Kigali - Rwanda

Ba Bwana/Madamu

IMPAMVU: BK CAPITAL AGUKA UNIT TRUST FUND

Twebwe, abasinye, twahawe amabwiriza yo gukora nk'Ikigo nyarwanda cy'ubujyanama mu mategeko ku birebana n'ishingwa rya BK Capital AGUKA Unit Trust Fund (Ikigega)

Itsinda ry'abajyanama mu by'amategeko rigizwe n'abavoka ba Trust Law Chambers ikaba iba mu Rugaga nyarwanda ndetse n'Ishyirahamwe ry'abavoka bo muri Afurika y'Uburasirazuba, bakora akazi kandi bemewe mu Rwanda hashingiwe ku Mategeko ya Repubulika y'u Rwanda.

Inyandiko n'ibyanditswe byasuzumwe

1. Mu gutanga ibitekerezo ku mpamvu z'inyandiko ihamagarira rubanda kugura imigabane irebana n'Ikigega (Inyandiko), twasuzumye:

i. Kopi yo kwiyandikisha y'ushinzwe gucunga umutungo w'umwuga;
ii. Ibyemezo byo gukora by'ushinzwe gucunga umutungo w'umwuga;
iii. Icyemezo cyo gukora cy'imicungire y'Ikigega cya BK Capital
iv. Inyandiko y'ubwizerane hagati ya BK Capital n'ushinzwe gucunga umutungo w'umwuga ku mikoranire;
v. Izindi nyandiko n'ibyakozwe twasanze ari ngombwa kandi bibereye impamvu y'uko tubibona (byose hamwe, "Ibitabo"

2. Ku mpamvu z'ibyemejwe, twasanze:

a. Amakuru yanditse yatugejejweho afitanye isano n'Ikigega, ni ukuri, arizewe kugeza uyu munsi;
b. Ubuziranenge bw'inyandiko zatanzwe nk'iz'umwimerere, guhuza inayndiko zose zatanzwe na kopi no kureba niba zihura koko.
c. Ubuziranenge bw'imikono ku nyandiko zose zitangwa; na

d. Ibyemezo byose, amasezerano n'izindi nyandiko zose zatanzwe ku buryo bwemewe, bishyirwa mu bikorwa kandi bigahabwa impande zombi zitari sosiyete.

Icyo tubivugaho

3. Nk'uko bigaragara, dushingiye ku makuru yatanzwe na BK Capital Ltd kandi ashingiye

i. gukomeza gukora
ii. igika cya 4 cy'ibyo tubitekerezaho
iii. ibibazo byagaragajwe mu nyandiko ihamagarira rubanda kugura imigabane
iv. kwifata nk'uko tubibona imbere
v. Ibindi bibazo bitamenyeshejwe

a. Ushinzwe gucunga umutungo w'umwuga yanditse kandi akora hashingiwe ku mategeko ya Repubulika y'u Rwanda.

b. Ushinzwe gucunga umutungo w'umwuga afite ibyangombwa byose n'uburenganzira yahawe na Banki Nkuru y'u Rwanda (BNR) n'Ikigo cy'isoko ry'imari n'imigabane mu kurangiza inshingano ze nk'uko bikubiye mu nyandiko igenga umwuga we.

c. Ikigega cyashinzwe hakurikijwe Itegeko N° 40/2011 ryo kuwa 20/09/2011 rigena ibigega by'ishoramari ry'abishyize hamwe mu Rwanda kimwe n'Itegeko N° 20/2013 ryo kuwa 25/03/2013 rigenga ishyirwaho ry'ibigega by'ubwizerane n'abacunga iby'abandi b'umwuga.

d. Ishyirwaho ry'Ikigega n'ibikorwa byacyo byose ntibizanyuranya n'amategeko n'amabwiriza y'u Rwanda;

e. Ubusabe bwamaze gukorwa, n'uburenganzira bwo kugurisha ibice fatizo by'imigabane bukaba bwaratanzwe n'Ikigo cy'Isoko ry'imari n'imigabane (Ikigo) ku itangwa ry'imigabane y'Ikigega;

f. Ubundi burenganzira bwose, ibyemezo, inama, ububasha, ubusonerwe, ishyingura nyandiko, iyandikisha n'ibindi birebana no kwemererwa gukora ku mugaragaro na Leta cg inzego zayo byarangije gutangwa nta kibazo;

Ibindi twavugaho

4. Hashingiwe ku bisabwa ngo tubashe gukora nta mbogamizi, turemeza kandi ko:

a. Kopi y'inyandiko ihamagarira rubanda kugura imigabane, ndetse n'Impapuro ziteganywa n'Amabwiriza N° 01/2010/Org yo kuwa 12/04/2010 y'Umwanditsi Mukuru agenga uburyo n'imiterere y'inyandiko ihamagarira rubanda kugura imigabane ("Amabwiriza yo Kugura Imigabane") yarangije kohererezwa Umwanditsi wa sosiyete z'ubucuruzi kugira ngo yandikwe, yarasinywe n'ababifitiye ububasha.

b. Inyandiko y'ushinzwe gucunga iby'abandi w'umwuga yemewe n'amategeko kandi igira ububasha n'uburenganzira ku mpande ziyemera.

c. Iyi nyandiko ihamagarira rubanda kugura imigabane ikubiyemo ibyemejwe na BK Capital Ltd hamwe natwe, ndetse n'abahanga hashingiwe ku bikubiye mu ngingo ya 25 na 26 y'Amabwiriza yo guhamagarira abantu kugura imigabane. Nk'uko biteganywa n'Ingingo ya 25 y'Amabwiriza yo guhamagarira abantu kugura imigabane, BK Capital Ltd natwe, abajyanama mu mategeko, twahawe kandi ntituratezuka kuri gahunda yo gutanga iyi nyandiko hamwe n'ibiyivugwamo nk'uko byemejwe natwe kandi biyigize;

d. Ku bindi byakenerwa, hazifashishwa Itegeko rigenga Amasosiyete y'ubucuruzi, iyi nyandiko ikaba ikubiyemo amakuru abashoramari bashobora gukenera kugira ngo babashe gufata ibemezo bishingiye ku makuru nyayo.

e. Hashingiwe ku hazaza, turemeza ko kugurisha ibice fatizo by'imigabane bizashingira ku mategeko kandi bikaba byaratangiwe uburenganzira bwa ngombwa.

Ibyo tutagize icyo tuvugaho

5. Iyi baruwa n'ibiyivugwamo bigengwa n'Amategeko y'u Rwanda nk'uko akoreshwa mu Nkiko z'u Rwanda kugeza ubu. Ntacyo twabivugaho muri iyi baruwa rero.

Twe nk'abajyanama mu by'amategeko turemeza ko twahawe kandi tutigeze dutezuka mu nyandiko ku byo twemeje mu buryo bw'amategeko kandi bugaragara.

Murakoze.

Richard Balenzi
Partner, Trust Law Chambers

BK Capital making more possible — Email: bkcapital@bk.rw Tel: (+250) 788143141/3241 Web: www.bkcapital.rw — AGUKA INVEST, EARN

Inyandiko y'ubusabe bw'ishoramari

No iranga Uhagarariye abandi ______ Kashi y'Uhagarariye abandi ______ No. y'urukurikirane ______

Kopi z'iyi nyandiko ziboneka kandi zishobora gusabwa mu masaha y'akazi (uretse kuwa gatandatu, ku cyumweru no ku minsi y'ikiruhuko) aho BK Capital Ltd ikorera cg ku bayihagarariye. Iyi nyandiko kandi ishobora kuboneka ku rubuga: **www.bkcapital.rw**

Nomero CSD y'usaba ______ **Ahari * hagomba kuzuzwa**

☐ Usaba ku giti cye ☐ Usaba nk'Ikigo/Urwego

Imyirondoro y'abakiliya (Abantu ku giti cyabo)

Uburyo bw'ubufatanye * ☐ Umwe ☐ Bombi ☐ Umwe muri bo

	Usaba wa mbere*	Usaba wa kabiri/Umwishingizi	Abakurikiraho
Izina ry'ababyeyi			
Izina ry'Idini			
Andi mazina			
Itariki y'amavuko (niba ari umwana)			
Indangamuntu/Pasiporo (shyiraho kopi)			
☐ Umunyarwanda ☐ Utuye mu mahanga	☐ Afurika y'Uburasirazuba/Abandi		☐ Gabo ☐ Gore

☐ Umurimo akora ☐ Ubuhinzi ☐ Umukozi ☐ Umucuruzi ☐ Uwikorera ☐ Umunyeshuri ☐ Ugeze mu zabukuru ☐ Ibindi (Bivuge)

Source of funds ☐ Savings ☐ Salary ☐ Inheritance ☐ Bonus ☐ Other (specify);

Imyirondoro y'abakiliya (Ibigo n'Inzego)

Izina ry'Ikigo

No yo Kwiyandikisha (shyiraho kopi)

☐ Nyarwanda ☐ Afurika y'uburasirazuba ☐ Inyamahanga, izina ry'igihugu:

☐ Ikigega/Urwego rw'ubwiteganyirize ☐ Banki ☐ Ikigo cy'ubwishingizi ☐ Koperative ☐ Ikigo cy'imari iciriritse

☐ Abandi (Sosiyete, Ikigega Agaciro, Imiryango itagengwa na Leta, n'ibindi.)

Imyirondoro y'abakiliya (ku giti cyabo n'ibigo)

Aderesi ya murandasi*			Ibiranga banki	
Igihugu			Izina rya Banki	
Aderesi ya 1			Ishami rya banki	
Aderesi ya 2			No. ya Konti	
Agasanduku k'Iposita		Kodi y'Iposita	Kodi yo kwishyuriraho uri mu mahanga	
No. ya telefoni			Aderesi ya murandasi	
Uburyo bw'ishoramari *		☐ Uburyo bw'inyungu	☐ Uburyo bw'ishoramari rishya	

Your investment will earn income distributions (interest). Please indicate if you would like us to pay the income into your bank account or if you would like us to automatically reinvest the income earned on your investment, in which case you shall receive additional units.

Kwemeza iyakirwa (BURI BICE BYOSE BIGOMBA KUZUZWA MU NYUGUTI NKURU)

		Kashi n'umukono w' Uhagarariye abandi nyuma yo kwakirwa
Izina ry'usaba		
No y'indangamuntu/Pasiporo		
Amafaranga usabwa		
Uburyo bwo kwishyura butari kashi, bugaragaze		
No. ya Sheki/Icyemezo cyo kwishyura/Kohereza amafaranga		
Izina rya Banki, Ishami		
Kodi yo kohererezaho amafaranga uri mu mahanga		
Itariki		

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Amafaranga yose usabwa

Mu mibare (FRW)*				
Mu magambo (FRW)*				
Uburyo bwo kwishyura: ☐ Kashi	☐ Icyemezo cyo kwishyura		☐ Sheki	☐ Kohereza amafaranga
Ibigize ubwishyu * (bitari kasha, bigaragaze)				
No. ya Sheki/Icyemezo cyo kwishyura/Kohereza amafaranga			Kodi yo kohererezaho amafaranga:	
Izina rya Banki, (Mu magambo ahinnye)			Ishami	
Itariki				

Gahunda y'ubwizigame buhoraho (RSP)t

Uburyo bwo kwishyura	RSP Buri kwezi	Igihe cyo kwiyandikisha muri RSP	Amafaranga yo mu byiciro RSP (Rwf)	Uburyo bwo kwishyura
Nyirubwite ☐ Itsinda (Sosiyete/ Umuryango) ☐ Igihe wagaragaje itsinda, sobanura ______	Itariki 5 za buri kwezi ☐ Itariki 30 za buri kwezi ☐	Uburyo busanzwe (igihe kidahinduka) ☐ Kuva ______ Kugeza ______ Ubundi buryo (uko ugenda ukorana n'Ikigega) ☐ Itariki yo gutangira ______	______	Kwishyurirwa n'umukoresha ☐ Icyemezo cyo kwishyura cya banki ☐

Indahiro n'umukono w'usaba (abasaba)

Njyewe/Twebwe twasomye kandi twasobanukiwe ibikubiye mu nyandiko ya BK CAPITAL AGUKA UNIT TRUST FUN n'amabwiriza ayigenga nk'uko twayamenyeshejwe. Ndemera/Turemera kubahiriza amategeko n'amabwiriza, n'ibindi byasabwa mu rwego rw'amategeko mu gihe cyo gushora imari muri iki Kigega.

Umukono w'usaba kugeza kuri iyi tariki	Usaba wa mbere/Umwishingizi/ Uwemerewe gusinya	Abandi bakurikira umwishingizi
Ikirango/Kashi ya sosiyete		

Amabwiriza ku bashoramari:

a) Usaba azishyura akoresheje kashi, sheki, kohereza amafaranga cg uburenganzira bwo kwishyura muri banki yagenewe kwakira amafaranga y'Ikigega.
b) Umushoramari (abashoramari) bazagaragaza uburyo bwo gushora imari bihitiyemo. Inyungu cg ishoramari rishya.
c) Ubwishyu bwose bw'ibice fatizo by'imigabane buzashyirwa kuri konti z'Ikigega Aguka zifunguye muri banki zabugenewe. Abahuza mu by'imigabane n'abandi bashinzwe kwakira imigabane ntibemerewe kwakira kashi.
d) Shyiraho kopi: y'Indangamuntu/Pasiporo/Rejisitiri y'ubucuruzi
e) Ubusabe bwose budaherekejwe n'inyandiko za ngombwa nk'Indangamuntu/Pasiporo/Rejisitiri y'Ubucuruzi ntibuzemerwa.

Amabwiriza yihariye abashoramari bagomba kumenya muri gahunda y'ubwizigame buhoraho (RSP)

f) Amafaranga azishyurwa n'umukoresha kuri konti y'Umubitsi w'umutungo w'Ikigega Aguka. Ibice fatizo by'umugabane bihabwa umushoramari ubwe (cg uwo bafatanyije nk'uko biba byujujwe mu nyandiko isaba)
g) Umushoramari (abashoramari) bazahitamo igihe n'amatariki amafaranga azajya agerera kuri konti y'Umubitsi w'umutungo w'Ikigega Aguka. (Icyemezo cyo kwishyura kigomba gushyirwaho umukono mbere yo kwemerwa).
h) Icyitonderwa: abashoramari bo muri RSP bazuzuza indi nyandiko yemerera umukoresha wabo guha uburenganzira banki bwo kubishyurira mu Kigega.
i) Ubwishyu bwo muri RSP buzandikwa hashingiwe ku gaciro nyako k'umugabane. Ku bw'ibyo, abashoramari barashishikarizwa gutanga uburenga buhoraho bwo kubishyurira kugira ngo ibyo bitazatuma agaciro gahindagurika.

Izina rya Banki	Nomero ya Banki	Kodi yo kwishyuriraho uri mu mahanga
Banki ya Kigali	00040-06983907-43	BKIGRWRW

Inama y'ubuyobozi ya BK Capital, Uwatangije Ikigega, yemeye ibikubiye muri iya nyandiko, kandi nk'uko ibizi kandi ibyemera, na nyuma yo gukora isesengura n'ubushakashatsi bunyuranye, amakuru ari muri iyi nyandiko ko atanyuranye n'ukuri kandi iyi nyandiko ikaba ntacyo yibagiwe gishobora kugira ingaruka ku bazayishingiraho.

______________________________ ______________________________

Uhagarariye Ubuyobozi bwa BK Capital Ltd Uhagarariye Ubuyobozi bwa BK Capital Ltd

Itariki:

BK CAPITAL AGUKA UNIT TRUST FUND

INCAMAKE Y'INYANDIKO IHAMAGARIRA
RUBANDA KUGURA IMIGABANE

2020