



Association of Microfinance
Institutions in Rwanda

**CODE OF CONDUCT FOR MEMBERS OF
ASSOCIATIONS OF MICROFINANCE INSTITUTIONS IN
RWANDA (AMIR)
As revised in May 2016**

OUR VISION

Our **vision** is to become a strong and efficient organization that contributes to the development of the microfinance industry through the promotion of transparent management systems in MFIs, innovative and market-led financial services and products.

OUR MISSION

To offer diversified services to MFIs and to the sector at large that enables them to work professionally and contribute efficiently to poverty reduction in a sustainable manner.

OUR VALUES

We are committed to carrying out our mandate based on the following **values**:

- * Professionalism,
- * Accountability and transparency,
- * Unity of AMIR members, and
- * Integrity implying: fairness, responsibility, honesty, and moral uprightness



Association of Microfinance
Institutions in Rwanda

**AMABWIRIZA NGENGAMYITWARIRE
Y'ABANYAMURYANGO B' ISHYIRAHAMWE RY'
IBIGO BY' IMARI ICIRIRTSE MU RWANDA (AMIR)
Yavuguruwe muri Gicurasi 2016**

INTUMBERO YACU

Intumbero yacu ni ukuba ikigo gihanye kandi gikoresha umutungo wacyo neza kugira ngo kigire uruhare mu guteza imbere urwego rw' imari iciriritse mu Rwanda, binyuze mu guteza imbere imicungire inyuze mu mucyo, gutanga serivisi zihanga udushya mu mikorere, kandi zishingiye ku bikenewe ku isoko ry' abagana ibigo by' imari iciritse.

INTEGO YACU NYAMUKURU

Kugeza ku bigo by' imari iciriritse serivisi zinyuranye zibifasha gukora kinyamwuga, bityo bakagira uruhare mu gukoresha neza umutungo hagamijwe guhashya ubukene mu buryo burambye.

INDANGANGACIRO ZACU

Twiyemeje kurangwa n' **indangagaciro** zikurikira mu guharanira kugera ku ntego zacu:

- * Ubunyamwuga,
- * Gucunga neza iby'abandi mu mucyo
- * Gushyira hamwe nk' abanyamuryango ba AMIR
- * Ubunyamugayo: gufata abatugana bose kimwe, gufata ibyemezo twahagararaho, gushyira mu ukuri, no kwanga

* *Sustainability*

PREAMBLE

Association of Microfinance Institutions in Rwanda (AMIR) is an umbrella organization created by microfinance institutions in 2007. We bring together more than 320 microfinance institutions, including microfinance banks, microfinance limited companies, Umurenge SACCOs, and NGOs that are promoting microfinance. Our main responsibility is to support and facilitate the development of the microfinance sector in the country. We are the only professional micro finance association in the country. As an apex institution of the Rwandan microfinance practitioners, we wish to combat poverty through building inclusive markets and financial systems, contributing to further professionalization of MFIs and promoting financial literacy especially among the rural population.

The General Assembly of... has adopted this Code of Conduct, to ensure that there are clear guidelines, self-imposed, to improve the quality of member microfinance institutions interactions with their clients and members, and regulate relations with other stakeholders.

All our member MFIs, irrespective of their legal form, are committed to this Code of Conduct, which is essential towards achieving our mission, and promote highest standards of ethics and professional excellence, to provide financial and non-financial services that benefit clients and members, in a manner that is ethical and dignified, for the ultimate benefits of all fellow Rwandan citizens.

umugayo,

* *Iterambere rirambye*

IRIBURIRO

AMIR ni ishyirahamwe ryashyizweho n' ibigo by' imari iciriritse kandi ribihuza, ryavutse muri 2007. Duhuriza hamwe ibigo by' imari iciriritse by' ingeri zose, harimo amakoperative, amasosiyete y' abikorera, Umurenge SACCO, ndetse n' ibigo bitegamiye kuri Leta bigira uruhare mu guteza imbere urwego rw' imari iciriritse.

Inshingano zacu nyamukuru ni ugufasha no korohereza abafatanyabikorwa mu iterambere ry' urwego rw' imari iciriritse mu gihugu cyacu. Nitwe shyirahamwe rikora kinyamwuga rizwi mu gihugu cyacu. Ku bw' iyo mpamvu, twifuzaga kurwanya ubukene twifashishije guteza imbere isoko ry' imari iciriritse n' imikoraniye bidaheza uwo ariwe wese, bityo tukagira uruhare mu guharanira ko ibigo by' imari iciriritse bigira imikorere ya kinyamwuga, bigatoza ababigana gukoresha neza imari iciriritse, byibanda cyane cyane ku batuye mu cyaro.

Aya mabwiriza ngengamye twarirye yemejwe mu nama rusange yateranye kuwa....., hagamijwe gushyiraho umurongo ngenderwaho twishyiriyeho ubwacu, idufasha kunoza imikoraniye yacu n' abatugana ndetse n' abanyamuryango b' ibigo byacu, tutibagiwe abandi bafatanyabikorwa.

Abanyamuryango bose ba AMIR, hatitawe ku rwego barimo, biyemeje gukurikiza aya mabwiriza, azafasha mu gutuma tugera ku ntego yacu nyamukuru, no gushyiraho uburyo bw'imikorere bunoze hagamijwe gutanga serivise z'imari n'izindi zifite icyo zimarira abanyamuryango n'abakiriya bacu mu buryo bw'umwuga, mu bwubahane n'ubunyangamugayo, hagamijwe guteza imbere abanyarwanda muri rusange.

Twe abanyamuryango ba AMIR dushyize umukono kuri aya

By signing this code, we, the members of AMIR, are committed to:

- * Adhering to both the letter and spirit of the values and practices outlined in this code
- * Applying this code, no matter the legal structure of our MFI, to all types of microfinance activities
- * Disseminating this Code of Conduct among our staff and clients/members
- * Avoiding any illegal or unethical practice and comply with existing laws and regulations related to the microfinance sector in Rwanda
- * Monitoring and reporting to AMIR our compliance with this Code of Conduct

ARTICLE 1: THE PURPOSE OF THIS CODE OF CONDUCT

The purpose of this Code of Conduct is to put in place a self-regulation mechanism for us, members of AMIR, in our relationship with consumers and other key stakeholders. It sets forth our ethical obligations; provides guidance on acceptable and non-acceptable behaviors and practices for our management as well as employees. This Code of Conduct clarifies for us, current and prospective AMIR members, and for those we serve, the nature of ethical and professional responsibilities we hold.

mabwiriza, nk' ikimenyetso ko twiyemeje ibi bikurikira:

- * Gukurikiza amabwiriza n' indangagaciro bikubiye muri aya mahame ngengamyitwarire;
- * Kubahiriza, mu byo dukora byose, aya mabwiriza ngengamyitwarire, urwego rwose twaba duherereyemo nk' ikigo
- * Kumenyekanisha aya mabwiriza mu bakozi bacu, ndetse n' abakiriya cyangwa abanyamuryango bacu
- * Kwirinda ibikorwa byose byaba binyuranyije n' amategeko cyangwa imikorere itarimo ubunyangamugayo, no kubahiriza amategeko n' amabwiriza yose yashyizweho n' inzego zishinzwe imikorere y' ibigo by' imari iciriritse mu Rwanda.
- * Gukurikirana no kugenzura uburyo ikigo cyacu cyubahiriza ibikubiye muri aya mabwiriza ngengamyitwarire, tukanabimenyeshya AMIR.

INGINGO YA MBERE: IMPAMVU Y'AYA MABWIRIZA NGENGAMYITWARIRE

Aya mabwiriza ngengamyitwarire yemejwe kugira ngo hajyeho uburyo bwo kwigenzura twe twese ubwacu ibigo by' imari iciriritse, mu mikoranire n' abakiriya bacu, ndetse n' abandi bafatanyabikorwa. Agaragaza inshingano zacu z' ubunyangamugayo, kandi akaduha umurongo ngenderwaho ugaragaza imyitwarire yemewe n' itemewe; ukanagaragaza imikorere ikwiye ubuyobozi bw' ibigo byacu, hamwe n' abakozi babyo, bakwiye kwubahiriza.

Ikindi kandi, aya mabwiriza asobanura neza inshingano zacu abanyamuryango ba AMIR, ndetse n' abifuza kuba bo, tutaretse n' abatugana. Tugomba twese kuyitaho, mu mikorere yacu, tugamije kurangwa n' ubunyangamugayo n' ubunyamwuga.

ARTICLE 2: THE SCOPE OF THIS CODE OF CONDUCT

This Code of Conduct applies to all AMIR members, their directors, and employees; and their relationships with each other. The term “Employee” used in this Code of Conduct includes subcontractors, agents, representatives and consultants.

ARTICLE 3: THE FUNDAMENTAL VALUES

We, AMIR members, are committed to uphold and conform to the following fundamental values:

- 3.1.**Integrity:** we are committed to being honest and ethical in our relationships with customers and other stakeholders. Our operations will be characterized by strong moral principles such as dignity, transparency, equity and fairness. We shall combat corruption and assets misappropriation in our respective institutions, and ensure that our clients are protected against fraud and misrepresentation, deception or unethical practices
- 3.2.**Assured quality services:** we shall strive to provide to low income customers, -women, men, boys and girls- financial and non-financial services, that are demand-driven, properly addressing their needs, and enhancing their wellbeing; delivered in a manner that is cost effective, convenient and timely; maintaining high professional standards.

INGINGO YA 2: ABAREBWA N’AYA MABWIRIZA NGENGAMYITWARIRE

Aya mabwiriza areba abanyamuryango ba AMIR bose, abagize inzego z’ ubuyobozi n’abakozi b’ ibyo bigo, kandi akagenga imikoranire hagati yabyo. Twibutse kandi ko iyo tuvuze abakozi, haba hakubiyemo abakozi basanzwe, ba nyakabyizi, abafitanye amasezerano y’ igihe gito n’ ibyo bigo, n’ ababihagarariye hirya no hino.

INGINGO YA 3: INDANGANGACIRO

Twewe abanyamuryango ba AMIR, twiyemeje gusigasira no kurangwa n’ indangagaciro zikurikira:

- 3.1.**Ubunyangamugayo:** twiyemeje kurangwa n’ ukuri n’ ubunyangamugayo mu mikoranire yacu n’ abakiriya, ndetse n’abandi bafatanyabikorwa. Ibikorwa byacu bigomba kurangwa n’amahame y’ ubupfura, nko kubaha buri wese, gukorera mu mucyo, gufata abanyamuryango bose mu buryo bumwe, no guca akarengane. Twiyemeje kurandura ruswa n’isesagura cyangwa inyerezwa ry’ umutungo mu bigo byacu, kandi tugakora ibishoboka byose mu kurinda ko abakiriya bacuzwa utwabo cyangwa babeshywa bahabwa amakuru atariyo, hagambiriwe kubahemukira mu buryo ubwo aribwo bwose butarimo ubunyangamugayo.
- 3.2.**Serivisi inoze:** tuzashyira imbaraga mu gutanga serivisi, n’ ibindi tugenera abatugana, nta vangura, dushingiye ku byifuzo byabo, n’ ibyo bakeneye nyabyo kandi byabagirira akamaro, haba mu rwego rw’ imari cyangwa izindi serivisi, bityo bikagira uruhare ku kuzamura imibereho myiza yabo. Bigomba kandi kubagezwaho mu buryo budahenze, bigatangirwa ku gihe, hubahirijwe imikorere ya kinyamwuga.
- 3.3.**Gukorera mu mucyo:** Twiyemeje kandi kutagira amakuru

3.3. Transparency: We shall provide our clients complete and accurate information and educate them about the terms of financial and non-financial products and services offered such as interest rates, commissions, fees, and all other charges; as well as about our policies and procedures in a manner that is understandable.

3.4. Fair Practices: we shall be committed to providing financial literacy to all our clients, and, in all our services, including lending, debt recovery and collection of dues, we shall be committed to fair practices, which balance respect for client's dignity and an understanding of their vulnerable situation, and we shall avoid any discrimination based on gender, region, social status, religion, or profession.

3.5. Confidentiality: we shall safeguard clients' personal information; and we commit to

3.6. ensure that we share that information with only those who are legally authorized, with the knowledge and consent of clients.

3.7. Accountability and feedback mechanism: we shall provide to our clients formal and informal channels for their feedback and suggestions and consistently assess the impact of their services with the objective of building competencies to serve them better. In particular, it shall be grave breach of this core value to fail to respond to any request made by a client whether, in our view, it is valid or not.

duhisha abakiriya, no kubaha ibisobanuro byose bakenera, haba ku bijyanye n' ibisabwa kugira ngo bahabwe serivisi n' ibindi bibagenewe, haba ku bijyanye n' inyungu ku nguzanyo, imifuragiho, andi mafaranga duca abakiriya; no ku bijyanye n'amabwiriza tugenderaho, mu buryo busobanutse kandi bumva neza.

3.4. Kutavangura: Tuzashyira ingufu mu kwigisha abakiriya uburyo bwo gukoresha imari iciriritse, kandi mubyo dukora byose, haba gutanga inguzanyo, kuzigama, kohererezanya amafaranga, kwishyuzwa abatubereyemo imyenda, tuzaharanira gukora mu buryo ntawe duhutaza, buri wese ahabwe icyubahiro akwiriye, ategwe amatwi hagamijwe gusobanukirwa ibibazo afite muri icyo gihe, kandi twirinda ivangura iryo ariryo ryose, rishingiye ku gitsina, idini, imibereho bwite, cyangwa akazi umuntu akora.

3.5. Kugira ibanga: tuzagirira ibanga amakuru abakiriya baduha ku mibereho yabo bwite; twite ku guharanira ko abantu babifitiye uburenganzira bahabwa n' amategeko, aribo bonyine bagera kuri ayo makuru, kandi nabwo tukabanza kubimenyesha abakiriya no kubaka uburenganzira bwo gutanga ayo makuru.

3.6. Gutega amatwi abatugana no gucunga neza iby'abandi: twiyemejeshyiraho uburyo bwose bushoboka, byaba mu nyandiko cyangwa mu bundi buryo, abakiriya bajya bifashisha mu kutugira inama, kandi tuzajya dukora isuzuma kenshi, tugamije kureba niba ibyo dukora bigira koko impinduka nziza ku mibereho y'abakiriya, no kwiga ukuntu twarushako kunoza imikorere. By umwihariko, bizaba ari amahano akomeye kutakira no gusubiza ibibazo by'abakiriya, n' iyo twaba twibwira ko ibyo bibazo nta shingiro bifite.

INGINGO YA 4: KUBUNGABUNGA UBURENGANZIRA BW'UMUKIRIYA

ARTICLE 4: CUSTOMER PROTECTION

We commit to uphold and conform to the following practices that enhance customer protection:

4.1. Appropriate product design and delivery

- a) We shall design products that are appropriate to clients' needs and do not harm. We commit to develop and implement policies and guidelines on acceptable collateral and their registration. We shall emphasize using social collateral which includes various forms of peer assurance such as lending through groups and group guarantees at the village, cell or sector level, or guarantees by relatives, friends, neighbors or business associates; and explain clearly to clients what the obligations of social collateral are.
- b) We commit to explore other unserved and underserved areas for expansion, avoiding areas that are already adequately served.
- c) We shall proactively seek client feedback on products and delivery channels, investigate drop outs, and use that information to develop new products or to improve existing ones
- d) We shall not use aggressive sales techniques

Twiyemeje kwubahiriza no gusigasira imikorere ikurikira, hagamijwe kubungabunga uburenganzira bw' umukiriya:

4.1. Ubushishozi mu gutegura ibyo tugenera umukiriya, n' inzira binyuzwamo ngo bimugereho

- a) Ibyo tuzagera abakiriya byose nka serivisi bizaba bigendeye kubyo bagaragaje ko bakeneye, kandi ntibibagireho ingaruka mbi. Tuzashyiraho imirongo ngenderwaho na politiki y' imikorere, igaragaza ingwate zemewe n' izitemewe, n' inzira umuntu anyuramo ngo yandikishe ingwate. Tuzanakoresha ibyasimbura ingwate, nk' ubwishingizi magirirane, bw'abantu baziranye aho bakorera, cyangwa se batuye mu mudugudu, mu kagari cyangwa mu murenge; gukoresha umwishingizi ku giti cye, yaba uwo bashakanye, inshuti, cyangwa undi bafitanye isano; umuturanyi, cyangwa uwo bakorana. Tuzajya kandi dusobanura neza inshingano za buri wese, yaba umukiriya, cyangwa umwishingizi we.
- b) Twiyemeje kuzajya tugerageza kureba ahataragerwa na serivisi y' imari iciriritse, mu gihe turi gutegura kwagura ibikorwa, aho kwibanda ahacucitse abandi batanga serivisi y' imari iciriritse.
- c) Tuzafata iya mbere kujya dusaba abakiriya kutunenga no kutugira inama zatuma tunoza imikorere, no kunoza ibyo tubagera, n' inzira tubicishamo ngo bibageraho. Tuzajya twegera abaretse kutugana kubera impamvu zitandukanye, tubatege amatwi, kandi dukoreshe amakuru baduhaye mu kunoza ibyo twari dusanzwe duha abakiriya, cyangwa guhanga ibindi bishya twabagera, birushijeho kunoga.
- d) Tuzirinda uburiganya n o gusebanya mu kureshya abakiriya.

4.2. Kurinda umukiriya inguzanyo z' umurenge

- a) Twiyemeje kujya dusesengura neza ubushobozi bwo

4.2. Prevention of over-indebtedness

- a) We commit to conduct appropriate client repayment capacity analysis before disbursing a loan, by developing policies on good capacity analysis, training employees on those policies, and monitoring how consistently and effectively they implement them.
- b) We shall ensure that our incentive schemes value quality loans, and we shall monitor PAR and write-offs, in order to maintain quality loan portfolio over time.
- c) We are committed, and we shall make it a policy, to systematically reporting to, and using data from the credit bureau. We shall regularly monitor whether the policy is being consistently adhered to.
- d) We shall make sure that the Management and Board is aware of and concerned about the risk of over-indebtedness, and monitor it.
- e) We shall ensure that our internal audit department, or other department in-lieu of, monitors that policies to prevent over-indebtedness are applied
- f) We are committed to avoiding dangerous commercial practices (e.g. combining loan products to meet the same need, or restricting the loan use) and we shall set prudent limits to allow for the renewal of a loan in case of early repayment. We shall set guidelines for appropriate rescheduling policies

kwishyura bw' umukiriya mbere yo kumuha inguzanyo. Tuzashyiraho imirongo migari ngenderwaho, igaragaza uburyo isesengura ry' ubushobozi bwo kwishyura rikorwa, duhugurire abakozi bacu kubyubahiriza, kandi tujye tunagenzura niba byubahirizwa.

- b) Tuzagena uburyo abakozi bazajya bahabwa agahimbazamusi hagendewe ku myishyurire myiza y'abakiriya, kandi tuzajya tugenze uko igipimo cy' ubukererwe bw' inguzanyo gihagaze, ndetse n'inguzanyo zavanywe mu ibaruramari; hagamijwe gushimangira imiterere myiza y' ubwishyu bw' inguzanyo zose buri gihe.
- c) Twiyemeje kandi ko, kuri buri nguzanyo, tuzajya tugenze uko imyishyurire y' uwatse inguzanyo iteye hifashishijwe amakuru y' ibiro bishinzwe gukusanya bene ayo makuru mu Rwanda (name of the office), no kugeza kuri ... ku gihe, kandi twemeje ko ari ihame ridakuka mu bigo byacu. Tuzajya kandi tugenze niba byubahirizwa.
- d) Tuzaharanira ko abayobozi b' ibigo byacu, harimo n'Inama y' Ubutegetsi, bamenya neza uko ikigo gihagaze mu kurwanya gutanga inguzanyo z' umurengera, bagaharanira kubyirinda, ndetse bakanakurikirana uko bigenda bihindagurika mu kigo.
- e) Ushinzwe ingenzuramu ????? kigo, cyangwa undi wese ufite ubugenzuzi mu nshingano ze, azajya akora igenzura hagamijwe kureba ko amabwiriza yashyizweho yo kurwanya gutanga inguzanyo z' umurengera yubahirizwa.
- f) Tuzirinda gucuruza ibigenerwa abakiriya mu buryo bubashyira mu kaga (nko kubaha inguzanyo zirenze imwe, cyangwa kubuza umukiriya gukoresha inguzanyo uko yari yabiteganije), tunashyireho igipimo ntarengwa cy' inguzanyo yindi mu gihe umukiriya arangije kwishyura iyo yari asanganywe mbere y' igihe cyari giteganijwe.

4.3. Transparency

- a) We are committed to fully disclosing to clients cost and non-cost information, such as all prices, installments, terms and conditions of all financial and non-financial products, including all charges and fees, associated prices, penalties, linked products, third party fees, and whether those can change over time.
- b) We shall raise the client's awareness of the options, choices and responsibilities in the financial relations with other MFIs.
- c) We shall communicate proactively with clients in a way that they can easily understand and avoid using pricing mechanisms that create confusion on the total costs.
- d) We are committed to using a variety of disclosure mechanisms, to communicate clear and accurate information about our products
- e) We shall leave adequate time for client to review contracts, and disclose at multiple times all information related to the product to clients before signing contracts
- f) We shall provide accurate and timely account information upon request

Tuzanashyiraho amabwiriza azajya agenderwaho mu kongerera igihe umukiriya wishyuraga neza, akaza kugira ikibazo kitamuturutseho gisaba ko yongererwa igihe cyo kwishyura.

4.3. Gukorera mu mucyo

- a) Twiyemeje ko tuzajya tugaragariza umukiriya ikiguzi cy' ibyo tumugenera, ndetse n'andi makuru yose yamufasha gufata icyemezo cyo gukoresha cyangwa kudakoresha serivise yacu, kandi ku bushake bwe. Tuzagaragaza ibiciro byose ntana kimwe tumukinze, tugaragaze umubare w'ibyiciro azishyuramo, ndetse n' ibyo asabwa byose kuba yujuje kugira ngo ahabwe serivisi runaka, n' ibyo azasabwa kuzuza byose amaze kuyihabwa. Tuzagaragaza mbere amahazabu yacibwa bibaye ngombwa, n'andi mafaranga ajyanye na serivisi yahawe, tunasobanure neza niba serivisi ahawe imusaba kugura indi serivisi y' inyongera, tugaragaze amafaranga azasabwa n' ibindi bigo dukorana nk' iby' ubwishingizi, ababaruramutungo, n' ibindi; kandi tuzamumenyesha niba ibyo biciro twumvikanye bishobora guhinduka mu minsi iri imbere, n' impamvu byahinduka.
- b) Tuzakora ku buryo umukiriya amenyeshwa neza amahitamo yose afite, tugaragaze inshingano ze n' izacu mu mikoranire n' ibindi bigo by' imari.
- c) Tuzafata iya mbere mu gusobanurira abakiriya ibyo bakwiriye kuba bazi byose, mu buryo biborohera gusobanukirwa neza, twirinda cyane cyane gukoresha uburyo bwo gushyiraho ibiciro bigamije kubajijisha, ntibamenye neza uko amafaranga yose bagomba gucibwa angana.
- d) Kubw'iyi mpamvu, tuzakoresha uburyo bwose bushoboka bwo kugaragaza ibiciro nyabyo n' ibisabwa ku bijyanye n' ibyo twageneye abakiriya
- e) Tuzakora ku buryo abakiriya bahabwa umwanya uhagije wo

gusobanukirwa ibikubiye mu masezerano tugirana, dusobanure inshuro nyisnhi zishoboka ibikubiye muri ayo masezerano bijyanye n' ibyo twageneye umukiriya, mbere y' uko bayashyiraho umukono.

- f) Twiyemeje kujya dutanga amakuru yuzuye kandi y' ukuri agaragaza uko konti y' umukiriya ihagaze mu gihe abidusabye.

4.4. Gushyiraho ibiciro biboneye

- a) Tuzashyiraho ibiciro tutirengagije uko isoko rihagaze, kandi twirinde kurobanura ku butoni mu gihe cyo guca amafaranga abakiriya.
- b) Tuzakora ku buryo igipimo cy' amafaranga asohoka mu byo dukora adakabya, tugereranije n' uko ibindi bigo tureshya bihagaze
- c) Tuzirinda guca amafaranga akabije, byaba mu gihe umukiriya yishyuye mbere y' igihe twavuganye, mu gihe adusabye gufunga konti ye, aje kubitsa/kubikuza, cyangwa kohereza/kwakira amafaranga yoherejwe, kandi ibihano byose bizaba bidakabije

4.5. Ubwubahane no guca akarengane mu mikoranire n'abakiriya

- a) Tuzaharanira ko ibigo byacu bigira umuco wo kwirinda akarengane ako ariko kose kagirirwa umukiriya. Ibi bikubiyemo kugaragaza mu bitabo byose twifashisha, n' izindi nyandiko, indangagaciro zituranga, n' amabwiriza agaragaza imyitwarire ikwiye kuranga abakozi bose n' abagize inzego z' ubyobozi z' ikigo, igihe bakorana n' abakiriya; kandi tugenzure niba koko byubahirizwa.
- b) Tuzasobanura ku buryo burambuye imyishyurize ikwiye n' idakwiye, twirinde ko abakozi bacu bumva ko nta mwenda numwe ugomba kujya mu bukererwe, kandi dushyireho amabwiriza ngengamikorere agaragaza imyitwarire mu gihe cyo kwishyuzwa, n' uburyo ingwate

4.4. Responsible pricing

- a) We commit to offer market-based, non-discriminatory pricing
- b) We shall strive to have efficiency ratios aligned with our peers.
- c) We shall not charge excessive fees, and we shall strive to maintain our pre-payment penalties, account closure fees, transaction fees or other penalties at a reasonable level.

4.5. Fair and respectful treatment of clients

- a) We shall ensure that our institutional culture raises awareness and concern about fair and responsible treatment of clients. This includes spelling out, in a document, our values and

standards of professional conduct expected from all staff and governing bodies, and monitoring compliance.

- b) We commit to define in specific details what we consider to be appropriate debt collection practices, to avoid endorsing a policy of zero tolerance for PAR, and to put in place adequate debt collection and collateral management procedures. We shall maintain decency and decorum during the debt recovery processes. In any case, we shall avoid inappropriate occasions such as bereavement in the family or such other calamitous occasions to apply debt recovery procedures. We shall avoid any demeanor upon a client that would suggest any kind of threat or violence.
- c) Our human resources policies (recruitment, training, performance appraisal) shall be aligned around fair and responsible treatment of clients
- d) We commit to implement policies to promote ethics and prevent fraud, including staff
- e) performance evaluation procedures, describing sanctions in case of violations of the code of conduct, and putting in place mechanisms to monitor practices.
- f) In selection and treatment of clients, we shall not discriminate inappropriately against certain categories of clients based on, inter alia, ethnic origin, tribe, clan, color, sex, region, social origin, religion or faith, opinion, economic status, culture, language, social status, physical or mental disability or any other form of discrimination.
- g) We shall make necessary efforts to inform clients of their rights

icungwa. Tuzakorana ikinyabupfura mu gihe cyo kwishyuza ibirarane. Uko byagenda kose, tuzirinda kwishyuza mu bihe bidakwiye nko mu gihe umukiriya yapfushije, cyangwa yagize ibindi byago.

- c) Tuzirinda imyitwarire yagaragara imbere y' umukiriya nk' iterabwoba cyangwa ihohotera.
- d) Ibitabo bikubiyemo imicungire y' abakozi bacu (uko bahabwa akazi, uko bahabwa amahugurwa, n' isuzuma ry' imikorere yabo) bizaba bikubiyemo amabwiriza aganisha ku kudahutaza abakiriya.
- e) Tuzashyiraho tunubahirize amabwiriza abungabunga ubunyangamugayo mu kigo, akarwanya ruswa, nk' uko bizaba bikubiyemo mu buryo dusuzuma imihigo y' abakozi, ndetse tunasobanure ibihano biteganijwe mu gihe umukozi yaba arenze ku bikubiyemo muri ayo mabwiriza, ndetse n' uburyo tuzajya tugenze niba yubahirizwa.
- f) Mu kureshya no gufata neza abakiriya, tuzirinda ivangura iryo ariryo ryose ryaba rigendeye ku nkomoko y' umukiriya, igitsina, ubwoko, ibara, akarere akomokamo, idini, icyiciro cy' ubudehe, ururimi, ubumuga, cyangwa ikindi cyashingirwaho dukora ivangura ry' abatugana.
- g) Tuzakora ibishoboka byose ngo abakiriya bacu bamenye uburenganzira bwabo

4.6. Kugira ibanga

- a) Twiyemeje gushyiraho amabwiriza yo kugira ibanga amakuru ajyanye n' abakiriya bacu, no gushyiraho uburyo bw' ikoranabuhanga buboneye mu gukusanya, gusesengura, kubika no gukoresha amakuru yose arebana n' abakiriya bacu; ku buryo bwuje umutekano.
- b) Tuzajya tumenyesha abakiriya bacu igihe bibaye ngombwa ko dutanga amakuru abareba, kandi tubasabe kubanza kubiduhera uburenganzira.

4.6. Privacy of client data

- a) We commit to have a privacy policy and appropriate technology systems for gathering, processing, using and storing client information in a secure manner.
- b) We shall inform clients about when and how their data is shared and gets their consent

4.7. Mechanisms for complaint resolution

- a) We commit to ensure that our clients are aware of their right to complain, and give feedback, and how to file complaints
- b) We shall train our staff on complaints handling, put in place complaints resolution systems, and ensure that they are actively used and effective
- c) We commit to use client feedback to improve practices and products

ARTICLE 5: OTHER COMMITMENTS BY AMIR MEMBERS

5.1. Relationships with other institutions

- a) We agree that whenever we recruit from any other AMIR member MFI, it will be mandatory to seek a reference check from the previous employer. We agree to provide the reply to the reference check correspondence from another member MFI within two weeks.
- b) We shall not recruit anybody from microfinance

4.7. Gukemura ibibazo by'abakiriya

- a) Twiyemeje kumenyesha abakiriya bacu ko bafite uburengenzira bwo gutanga ikirego mu gihe hari ikitagenze neza, cyangwa mu gihe bahohotewe, no ku tugira inama mu buryo twarushaho kunoza imikorere. Tuzanabamenyesha inzira banyuramo ngo babikore.
- b) Tuzahugura abakozi bacu mu bjiyanye no kwakira no kubonera ibisubizo ibirego, ibyifuzo n' inama by' abakiriya; kandi dushyireho inzira bizajya bikemurirwamo, tunagenzure ko izo nzira zikoreshwa koko, kandi ko zikemura koko ibibazo byagaragajwe, zikanakoresha inama zatanzwe.
- c) Tuzifashisha inama n' ibyifuzo by'abakiriya mu kunoza ibyo tugenera abakiriya na serivisi dutanga.

INGINGO YA 5: IBINDI TWIYEMEJE

5.1. Imibanire yacu n' ibindi bigo by' imari

- a) Twemeye ko mu gihe tugiye guha akazi umukozi uturutse mu kindi kigo nacyo cy' umunyamuryando wa AMIR, tuzajya tumusaba ko yagaragaza niba abo yakoreraga babizi ko agiye gushaka akazi ahandi, bakanabyemeza ko babizi. Twemeye ko, mugihe tubisabwe, tuzajya dutanga igisubizo ku kigo kitubaza amakuru ku mukozi twakoreshaga wagiye gusaba akazi ahandi mu gihe kitarenze ibyumweru bibiri.
- b) Dusezeranye ko tutazigera duha akazi umukozi ukomotse mu kindi kigo cy' imari aterekanye urwandiko rugaragaza ko nta kibazo agifitanye n' icyo kigo yakoreraga, kandi ko yarangije ihererekanyabubasha uko bikwiye. Gusa mu gihe ikigo yakoreraga gitinze gutanga icyo cyemezo bikarenga iminsi 30, tuzajya twumva ko nta zindi nzitizi uwo mukozi afite. Dusezeranye ko umukozi ubonye akazi

institutions without a relieving letter / no due certificate from the previous MFI employer. An exception can however be made in instances where the previous employer (MFI) fails to respond to the reference check request within 30 days. We agree to provide such relieving letter / no due certificate to an outgoing employee in case he/she has given proper notice, handed over the charge and settled all the dues towards the current MFI employer, except in proven cases of fraud or gross misconduct by the employee.

- c) Whenever we recruit from another MFI, at a level up to the Branch Manager position, the said employee shall not be assigned to the same area he/she was serving at the previous employer, for a period of 1 year.
- d) Our policy is that any staff member who is discovered to have lied about his background of working with any other MFI, will be asked to leave immediately
- e) We commit to develop regular interactions with other MFIs operating within the same area or in new areas where expansion is planned.
- f) We shall compete favorably in the market in a professional manner and within the margins of the law and this code of conduct;
- g) We shall refrain from spreading rumors about other MFIs which are known or expected to damage their business interest;
- h) We shall refrain from corrupting employees of other microfinance institutions to obtain confidential strategies
- i) We agree to share complete client data with all BNR approved Credit Bureaus, as per the frequency of data submission prescribed by the Credit Bureaus.

ahandi tuzajya tumuha icyemezo cy' uko twamukoreshaga kandi akaba ntacyo akitugomba, mu gihe yabitumenyesheje akaduha integuza mu gihe cyemewe n' amategeko n' andi masezerano dufitanye kandi agasubiza umutungo wose afitiye ikigo; cyeretse mu gihe umukozi afite ikosa ritihanganirwa, cyangwa yagize uruhare mu kunyereza umutungo w' ikigo cyangwa mu kurya ruswa, kandi bikaba bifitiwe ibimenyetso ndakuka bimushinja.

- c) Igihe cyose duhaye akazi umukozi uturutse mu kindi kigo cy' imari, kugeza ku rwego rw' ukuriye ishami ry' ikigo; uwo mukozi ntiyemerewe gukorera mu gace yari asanzwe akoreramo, agikorera ikigo aje aturutsemo, mbere y' uko nibura umwaka umwe urangira.
- d) Icyemezo dufashe ni uko, mu gihe bigaragaye ko umukozi yatanze amakuru atari yo ku bijyanye n'aho yakoze mbere, mu bindi bigo by' imari, azahita asezererwa ako kanya.
- e) Twiyemeje kujya tunganira kenshi, tukanajya inama n' ibigo bikorera aho natwe dukorera, cyangwa aho duteganya kuzakorera mu bihe bya vuba.
- f) Twiyemeje guhatana ku isoko n'abo dusangiye umwuga, mu buryo bwa kinyamwuga bwuje ubwubahane, kandi nta kubangamirana, dukurikiza amategeko ndetse n' aya mabwiriza ngengamikorere.
- g) Tuzirindaimikorere idahwitse, nko gukwirakwiza ibihuha bishobora kugirira nabi ibindi bigo by' imari iciriritse cyangwa kubangiriza isura.
- h) Tuzirinda gukoresha amafaranga n' ibindi twashukisha abakozi b' ibindi bigo tugamije kwiba amakuru tudafitiho uburenganzira, cyangwa kumenya ingamba zabo z' ibanga.
- i) Twemeye ko tuzajya dutanga amakuru ku bigo bishinzwe gukusanya amakuru ku myishyurire byemewe na BNR,

5.2. Our responsibilities towards Clients

- a) We shall raise the client's awareness of the options, choices and responsibilities in the financial relations with us
- b) We shall inform our clients about their rights, including the right to complain, the right to access correct and complete information, and the right to get their private information treated with highest level of privacy.
- c) We commit to adequately inform our clients about our policies and procedures in order to enable them to make informed choices and decisions.
- d) We shall put in place accessible complaints mechanisms for our clients and address issues raised timely and systematically.
- e) We commit to ensure that regular checks on client awareness and understanding of the key terms and conditions of our products/ services offered / availed takes place through our internal monitoring systems.

5.3. Staff Recruitment and development

dukurikije uko amategeko y' ibyo bigo bibiteganya

5.2. Inshingano zacu ku bakiriya

- a) Tuzamenyesha abakiriya amahitamo yose baba bafite n' inshingano za buri wese mu bijyanye n' ikoresha ry' imari iciriritse
- b) Tuzajya tumenyesha abakiriya uburenganzira bwabo, harimo n' uburenganzira bwo gutanga ikirego igihe barenganjwe, kuvuga ikitagenda, guhabwa amakuru y' ukuri kandi yuzuye, no gusaba ko amakuru abareba yose yabikwa mu ibanga risesuye.
- c) Twiyemeje kujya tumenyesha mu bakiriya amahame n'amabwiriza ngengamikorere tugenderaho, kugira ngo babashe gufata ibyemezo bazi neza ingaruka zabyo.
- d) Tuzashyiraho uburyo bunoze, kandi bworoheye abakiriya kubukoresha, bwo gukusanya ibirego, ibibazo n' ibyifuzo byabo, bigasubirizwa igihe, kandi nta na kimwe cyibagiranye.
- e) Tuzajya tugenze kenshi ko abakiriya basobanukiwe n' imikoreshereze y'ubwo buryo bwo gutanga ibyifuzo, ibibazo n' ibirego, ibijyanye n' ibisabwa kugira ngo umuntu ahabwe serivisi yifuza, dukoresheje inzego zishinzwe gukora igenzura mu kigo.

5.3. Gutanga akazi no kongerera abakozi ubushobozi

Tuzaharanira ko :

- a) Duha akazi abakozi babishoboye, duhereye ku bumenyi bafite, tuzashyiraho ingamba, amabwiriza, n' ubugenzuzi bizatuma abakozi bese bamenya kandi bagakurikiza ibikubiye muri aya mabwiriza ngengamitwarire.
- b) Dushyiraho ibitabo bikubiyemo amabwiriza agenga uko abakozi n' umutungo w' ikigo bigomba gucungwa, hagamijwe guca akajagari mu gutanga akazi, kugena

We shall strive to ensure that:

- a) We recruit skilled and qualified personnel and as a must, we shall have a framework of procedures and management controls to ensure employee adherence to this code of conduct.
- b) We commit to put in place human resources and financial procedure manuals to regulate and guide staff recruitment, evaluation, salaries, retention, and dismissal so that both parties (employer and employee) are at the same level of understanding on the purposes and consequences of application of those procedures.
- c) We commit to offer salary packages and work conditions at least equivalent to those offered by peers
- d) We shall continuously build the capacity of our staff, so as to enable them to effectively implement and abide by the letter and spirit of this Code of Conduct.

5.4. Governance

- a) We shall strive to ensure that we are never at fault with the laws and regulations related to microfinance, or other laws that are in force in Rwanda, including this Code of Conduct. In particular, we commit to strictly comply with the rules and regulations issued by the regulator, and shall strive to keep informed about the regulator's circulars as well as supervisory recommendations.
- b) We shall observe high standards of governance, ensuring fairness, integrity and transparency by inducting persons with good and sound reputation and understanding of Microfinance as members of Board of Directors.
- c) We shall ensure that at least 1/3 members of the board of directors are independent directors and the board is

imishahara, gusuzuma imihigo y'abakozi, kugumana abakozi beza, kwirukana abaniranye; bityo impande zombi zikaba zisobanukiwe n' ibyiza, ndetse n' ingaruka zo kubahiriza cyangwa kunyuranya n' ayo mabwiriza.

- c) Dushyiraho imishahara n' ibindi bigenerwa abakozi nibura biri mu rwego ruringaniye n' urw' ibindi bigo turi mu kigero kimwe.
- d) Twongerera abakozi ubumenyi n' ubushobozi ku buryo buhoraho, kugira ngo babashe gushyira mu bikorwa ibikubiye muri aya mahame ngenyitwarire.

5.4. Imiyoborere y' ikigo cyacu

- a) Tuzaharanira kubahiriza amategeko n'amabwiriza agenga urwego rw' imari iciriritse, ndetse n'andi mategeko n'amabwiriza yubahirizwa mu Rwanda, harimo n'aya mabwiriza ngenyitwarire. By'umwihariko, tuzubahiriza amabwiriza n'amategeko y' urwego rushinzwe kugenzura imikorere y' ibigo by' imari, kandi tugerageze guhora turi ku isonga mu kumenya amategeko n'amabwiriza asohowe vuba n' urwo rwego rw' ubugenzuzi.
- b) Tuzakurikiza amahame y' imiyoborere myiza, twirinda ko hari uwarenganywa, duharanira ubunyangamugayo, kandi dukorera mu mucyo. Ibyo tuzabigeraho dutora abayobozi bazwiho ubunyangamugayo, kandi basobanukiwe neza imicungire y' ikigo cy' ubucuruzi, cyane cyane ikigo cy' imari iciriritse, kugira ngo abe ari bo bajya mu nzego z' ubuyobozi bw' ikigo.
- c) Tuzagerageza gukora ku buryo nibura 1/3 cy'abagize inama y' ubutegetsi baba ari abantu bigenga, badafite aho babogamiye, kandi ko inama y' ubutegetsi igira uruhare rugaragara mu gushyiraho ingamba, amategeko n'amabwiriza, n' ibindi byemezo bikomeye birebana n'

actively involved in all policy formulations and other important decisions.

- d) We shall maintain transparency in keeping our books of accounts and reporting/ presentation and disclosure of financial statements by qualified auditor(s).
- e) We shall ensure that members of Board of Directors are persons with good and sound reputation and with good understanding of Microfinance Sector; and shall be expected to possess high standards of governance, fairness, integrity and transparency in their decisions
- f) We shall ensure the independence of the Board of Directors, and we commit to make the Board be actively involved in all policy formulations and other important decisions of our institution.
- g) We shall put in best efforts to follow the Audit and Assurance Standards issued by the Central Bank (regulator) and strive to meet the regulator's reporting requirements and any other required prudential standards.
- h) We shall never recruit or include in our governing body's individuals who are known to have played a role in the bankruptcy of any financial institution or who are known to have embezzled any funds from their previous or current employer, committed fraudulent or any civil or criminal offense in any public or private institution.
- i) We commit to ensure that a member of the Board meets the following minimum criteria:
 - * Be of a person of integrity
 - * Not to have been prosecuted of financial crimes or any other serious crime punishable by a sentence of at least six months of imprisonment
 - * Not to have been vetted out by the regulator for the management responsibilities of any financial institution.

ikigo cy' imari.

- d) Tuzakoresha umucyo mu micungire y' umutungo w' ikigo, no mu kwuzuzwa ibitabo byose bisabwa mu icungamutungo, gukora raporo z' ibyakozwe, no gushyiraho abagenzuzi bigenga, bafite ubushobizi, basuzuma izo raporo.
- e) Tuzakora ku buryo abatorwa mu nzego z' ubuyobozi baba bantu b' inyangamugayo, basobanukiwe imikorere y' ibigo by' imari iciriritse, barangwa n' imiyoborere itagira amakemwa, kwirinda akarengane, kuba inyangamugayo, no gukorera mu mucyo mu byemezo bafata
- f) Tuzaharanira ubwisanzure bw'abagize inama y' ubutegetsi, kandi dukore ku buryo bagira uruhare mu gufata ibyemezo byose by' ingirakamaro birebana n' icyerekezo cy' ikigo cyacu
- g) Tuzajya dukurikiza amabwiriza y' ubugenzuzi bwa Banki Nkuru Y' U Rwanda, dukurikize kandi amabwiriza yashyizeho arebana n' uko raporo zikorwa n' igihe zitangirwa, hakubiyemo n' amakuru agaragaza uburyo umutungo ubungabunzwe.
- h) Ntituzigera dutora cyangwa ngo dushyire mu nzego z' ubuyobozi bw' ikigo cyacu abantu bazwiho kuba baragize uruhare mu guhombya ikigo cy' imari, cyangwa bazwiho kuba baranyereje umutungo mu kigo runaka bakozemo mbere, cyangwa bakoreramo ubu, cyangwa se bakoze ikindi cyaha gihanirwa n'amategeko mu kindi kigo, cyaba icya Leta cyangwa cyigenga.
- i) Abagize inzego z' ubuyobozi z' ikigo cyacu bazaba bujuje ibi bikurikira:
 - * Kuba ari inyangamugayo
 - * Kuba atarigeze akatirwa n' urukiko cyangwa ngo ahanishwe igifungo kirengeje amezi atandatu, azira ibyaha ibyo aribyo byose bihanirwa n'amategeko

- * Possess at least university degree or have management experience of a financial institution for at least five years as director or branch manager
 - * Possess proven expertise or knowledge in financial sector
 - * Not to have been blacklisted by the regulator or any financial institution as a defaulter
 - * Not to have been dismissed by any financial or institution for financial mismanagement or misappropriation of public or private finances
- j) We shall present to the Board of Directors on quarterly basis a summary of report on compliance to this Code of Conduct, specifically indicating any deviations and reasons thereof, at the end of each quarter
- k) We shall strive to have one known corporate address with our unique distinctive signs which are highly visible and cognizable. Any change shall be communicated to the clients at least three months in advance.
- l) We shall invest, as our financial capabilities permit, in appropriate Management Information System (MIS) that will enable us to master all of our activities, in particular the management of our loan portfolio
- * Kuba atarigeze yangirwa n' ikigo gishinzwe kugenzura ibigo by' imari kugira inshingano z' ubuyobozi mu kindi kigo cy' imari
 - * Kuba afite impamyabumenyi ya kaminuza, cyangwa se uburambe mu micungire y' ibigo by' imari, cyangwa se nibura yaracunze agashami k' ikigo cy' imari mu gihe kingana cyangwa kiri hejuru y' imyaka itanu.
 - * Kuba afite ubumenyi bufitanye isano n' ikoreshwa ry' imari
 - * Kuba atarigeze ashirwa ku urutonde rw' abatemerewe kugira uruhare mu buyobozi bw' ibigo by' imari iciririte kubera impamvu iyo ariyo yose, harimo no kutishyura inguzanyo.
 - * Kuba atarigeze yirukanwa n' ikindi kigo cy' imari azira gucunga nabi umutungo
- j) Buri gihembwe, tuzajya tugeza ku nama y' ubutegetsu raporo igaragaza uko ikigo cyubahiriza aya mabwiriza ngenganyitwarire, cyane cyane dutunga agatoki ibizaba bitarubahirijwe, n' impamvu yabiteye.
- k) Tuzakora ku buryo ikigo cyacu kigira aho kibarizwa hazwi, harangwa n' ibimenyetso bituranga, umuntu atakwibeshyaho. Hagize igihinduka ku byerekeranye n'aho tubarizwa, tuzabimenyesha abakiriya bacu nibura amezi atatu mbere y' igihe.
- l) Tuzashyira ingufu, hakurikijwe ubushobozi bwacu, mu gushyiraho uburyo bwo gukusanya no gucunga amakuru ajyanye n' ibyo dukora, buzatuma dukurikirana uko bikwiye buri gikorwa, cyane cyane ibijyanye n' imyishyurire y' inguzanyo twatanze.

5.5. Kuburira

Twiyemeje ko umuntu uwo ariwe wese, cyangwa umunyamuryango wese wa AMIR, afite inshingano zo gutanga

5.5. Whistle blowing

We commit to ensure that any person or AMIR member is entitled to report an incident of improper conduct by us, or any other AMIR member to AMIR Reconciliation Committee.

ARTICLE 6: COMPLIANCE AND SANCTIONS

We agree that the following sanctions shall apply to us in case of a breach of any of the clauses in this code of conduct:

- a. A first warning in form of notice from AMIR;
- b. Second written notice from AMIR stating appropriate sanction to be applied in case of recidivism;
- c. In case of defiance and depending on the level and type of misconduct, AMIR shall consider taking the following actions:
 - i. Write to the regulator asking him to take appropriate action
 - ii. Suspend our membership;
 - iii. Suspend any benefits and demand return of any benefits which had been previously accorded to us.
 - iv. Decision to refer the matter to police for investigations and eventual prosecution if the misconduct constitutes a criminal offence; and to the Ombudsman's Office for issues related to gross misconduct, such as corruption and unfair treatment of clients
 - v. Dismissal from the association and publicizing

amakuru igihe abonye hari aharangwa imyitwarire idahwitse, mu banyamuryango ba AMIR, akabimenyesha komite nkemurampaka ya AMIR

INGINGO YA 6: KUBAHIRIZA AYA MABWIRIZA N' IBIHANO BITEGANIJWE

Twemeye ko ibihano bikurikira byatangwa mu gihe hatubahirijwe ibikubiye muri aya mabwiriza:

- a. Ibaruwa ya mbere imenyesha ko habayeho iteshuka ku kubahiriza aya mabwiriza, iturutse muri AMIR
- b. Ibaruwa ya kabiri iturutse muri AMIR imenyesha uwateshutse ku mabwiriza ibihano bizafatwa mu gihe habayeho isubiracyaha.
- c. Mu gihe hakomeje gutsimbarara, hanagendewe ku buremere bw' icyaha, AMIR ishobora gufata kimwe muri ibi bihano:
 - i. Kwandikira urwego rushizwe ubugenzuzi bw' ibigo by' imari, rusabwa gufata umwanzuro ukwiye
 - ii. Guhagarikwa mu banyamuryango ba AMIR
 - iii. Guhagarika uburenganzira ku bigenerwa abanyamuryango ba AMIR, no gusabwa gusubiza ibyatanzwe mbere byose.
 - iv. Gufata icyemezo cyo kugeza ikibazo kuri polisi, kugira ngo hakorwe iperereza, byaba ngombwa uwakosheje akagezwa imbere y' ubushinjacyaha, niba icyaha cyakozwe gihanwa n'amategeko y' u Rwanda; cyangwa ku zindi nzego, nk' urwego rw' Umuvunyi, mu gihe icyaha kijyanye n' imyitwarire idahwitse nka ruswa cyangwa akarengane k' umukiriya.

the dismissal in all media channels and recoup all that is owed to the Association

v. Kwirukanwa burundu mu ishyirahamwe, no kubitangaza mu binyamakura, hakanishyuzwa ibyo ishyirahamwe ryatanze ku uwakosheje byose.

INGINGO YA 7: IKURIKIRANABIKORWA N' URWEGO RUBISHINZWE

Duhaye AMIR, inzego zayo z' ubuyobozi, harimo na komite nkemurampaka, inshingano zo gukurikirana uburyo aya mabwiriza yubahirizwa, no gufata ibyemezo bikwiye bibaye ngombwa. AMIR kandi ishinzwe kuzakora ku buryo aya mabwiriza amenyekana, cyane cyane mu bagana ibigo by' imari iciriritse.

ARTICLE 7: MONITORING AND ENFORCEMENT BODY

We hereby irremovably charge to AMIR governing organs, including AMIR Reconciliation Committee, the duty to undertake monitoring and enforcement of this code of conduct through appropriate mechanism which it shall adopt. AMIR shall ensure that this code of conduct is made known and educated to the public in particular the clients.

INGINGO YA 8: IVUGURURWA RY'AYA MABWIRIZA

Twemeranije ko umunyamuryango uwo ariwe wese ashobora gusaba Inama Rusange, abinyujije ku Nama y' Ubutegetsi, ko hagira igihinduka cyangwa kikongerwa muri aya mabwiriza. Ibyo bikorwa mu nyandiko, igaragaza neza ingingo ikwiye guhinduka, gukurwamo cyangwa kongerwamo, kandi iyo baruwa igaherekezwa n' igitekerezo cy' uburyo byahindurwa. Inama y' Ubutegetsi izageza ibikubiye muri iyo baruwa ku banyamuryango bose, nibura amezi atatu mbere y' inama rusange itaha.

ARTICLE 8: AMENDMENT

We agree that any member may petition the General Assembly through the Board to amend this code of conduct. In a written application, the petitioner shall specify which clause of this code of conduct that needs an amendment, repealed or new insertion and shall accompany the letter with suggestions for amendment. The Board shall circulate this information to all members at least three months prior to the next ordinary or extra-ordinary General Assembly.

INGINGO YA 9: IGIHE AYA MABWIRIZA AZATANGIRIRA GUKURIKIZWA

Aya mabwiriza azatangira gukurizwa ku munsu n' isaha azaba amaze kwemezwa ni Inteko Rusange ya AMIR.

INGINGO YA 10: INDIMI

Aya mabwiriza yanditse mu ndimi ebyiri: icyongereza n'

Ikinyarwanda. Mu gihe hatumvikanywe neza ku gisobanuro cy' ingingo runaka, inyandiko iri mu icyongereza niyo ifatwa nk' umwimerere.

ARTICLE 9: COMING INTO FORCE

This code of conduct shall come into force on the date and time it is adopted by the General Assembly

ARTICLE 10: LANGUAGES

This Code of Conduct is written into two languages: English and Kinyarwanda. The English version is the one considered as original in case of conflicting interpretation.