

**Xafiiska Madaxweynaha**

Sum: JSL/XM/WM/222-1041/072023

Taar: 17/07/2023

Wareegto Madaxweyne**Dhaqan-galka Xeerka Shirkadaha Caymiska Xeer Lr. 104/2023**

Markaan Arkay: Qodobka 90^{aad} ee Dastuurka Jamhuuriyadda Somaliland;

Markaan Arkay: Qodobbada 38^{aad}, 76^{aad} iyo 77^{aad}, ee Dastuurka Jamhuuriyadda Somaliland;

Markaan Helay: Go'aanka Golaha Wakiillada, Go'aan Lr. GW/KF-5/967/2023 ee ku taariikhaysan 04/07/2023, ee ay ku ansixiyeen Xeerka Shirkadaha Caymiska Xeer Lr. 104/2023;

Waxaan soo-saaray;

Dhaqan-galka Xeerka Shirkadaha Caymiska Jamhuuriyadda Somaliland Xeer Lr. 104/2023.

Allaa Mahad Leh

RL: 491



Muuse Biixi Cabdi
Madaxweynaha Jamhuuriyadda Somaliland





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Ref: GW/4/09/256/2023

Date: 04 07 2023

Ku: Md. Muuse Biixi Cabdi
Madaxweynaha JSL

= Hargeysa=

**UJEEDDO: SOO GUBINTA GO'AANKA ANSIXINTA XEERKA SHIRKADAHA
CAYMISKA XEER LR. 104/2023**

Mudane Madaxweyne,

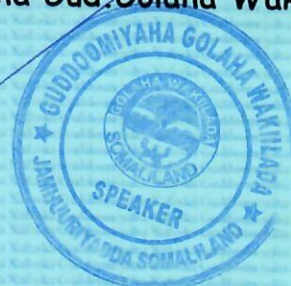
Waxaa aan si Sharaf iyo qadarin leh halkan kuugu soo gudbinaynaa Nuqulka Go'aanka Ansixinta Xeerka Shirkadaha Caymiska Xeer Lr.104/2023.

1. Go'aanka Ansixinta Xeerka Shirkadaha Caymiska Xeer. Lr.104/2023,
(Go'aan Lr. GW/KF-5/967/2023).

ALLAH MAHAD LEH

Siciid Mire Faarax (Giire)

Guddoomiye ku-xigeenka 1^{aad} ahna ku simaha Gud. Golaha Wakiillada JSL





**Ujeedo: Go'aanka Ansixinta Xeerka Shirkadaha
Caymiska**

XEER LR: 104/2023

Markuu Arkay:

Qodobka 11^{aad}, Qodobka 12^{aad}, Qodobka 38^{aad}, Qodobka 77^{aad}, Qodobka 78^{aad} iyo Qodobka 90^{aad} ee Dastuurka Jamhuuriyadda Somaliland.

Markuu Arkay:

Ahmiyadda ballaadhan ee uu xambaarsan yahay mashruuc-sharciga Shirkadaha Caymiska ee Golaha Xukuumaddu u soo gudbisay Golaha Wakiillada.

Markay u cadaatay:

In Caymisku kaalin muhiima ka qaato horumarka dhaqaalaha, isaga oo bixinaya nidaam iyo adeeg lagaga kabanayo khasaaraha mood iyo noolba leh ee ka dhasha shilalka iyo aafuoyinka dabiiciga ah.

Markuu tix-galiyay:

Soo jeedintii Culimada Shareecada Islaamka oo ka soo talo-bixiyay xeerkan iyo Guddida Dhaqaalaha, Ganacsiga iyo Maaliyadda ee Golaha oo ka soo shaqeeyey xeerka iyo Dooddii Mudanayaasha Goluhu ka yeesheen xeerka oo ay ka soo baxday wax-ka-baddel iyo kaabis in lagu sameeyo qabyo-qoraalka Xeerkan Shirkadaha Caymiska.

Markuu Arkay

Go'aanka ansixinta Xeer Lr. 104/2023 ee Golaha Wakiilladu u gudbiyeen Golaha Guurtida JSL, kuna taariikhaysnayd 14/03/2023

Markuu Arkay

Go'aanka ansixinta Xeer Lr. 104/2022 ee Golaha Guurtida JSL, kuna taariikhaysnayd 03/07/2023

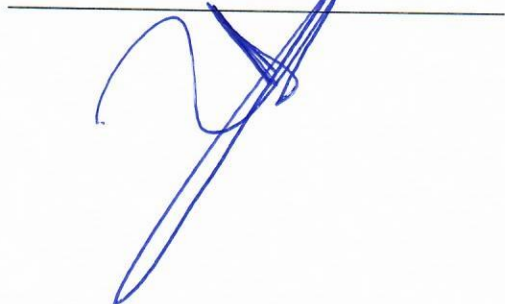
Marku Arkay

In Golaha Guurtidu wax ka badel iyo kaabis aanay ku samaynin kuna ansixiyeen **sagaal iyo sodon (39)** cod Xeerka Shirkadaha Caymiska Qaranka Xeer Lr. 104/2023.

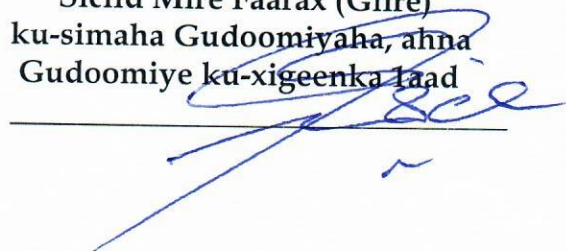
WUXUU

Cod aqlabiyad ah Sideed iyo labaatan (28 Cod) cod oo gacan taag ah ku ansixiyay Xeerka Shirkadaha Caymiska Qaranka **Xeer Lr. 104/2023**, halka toban (10) mudane ka diideen, toban mudane-na ka aamuseen, Gudoomiyuhuna muu codayn sida caadada ah.

C/risaaq Siciid Ayaanle
Xoghayaha Guud ee Golaha Wakiilada JSI



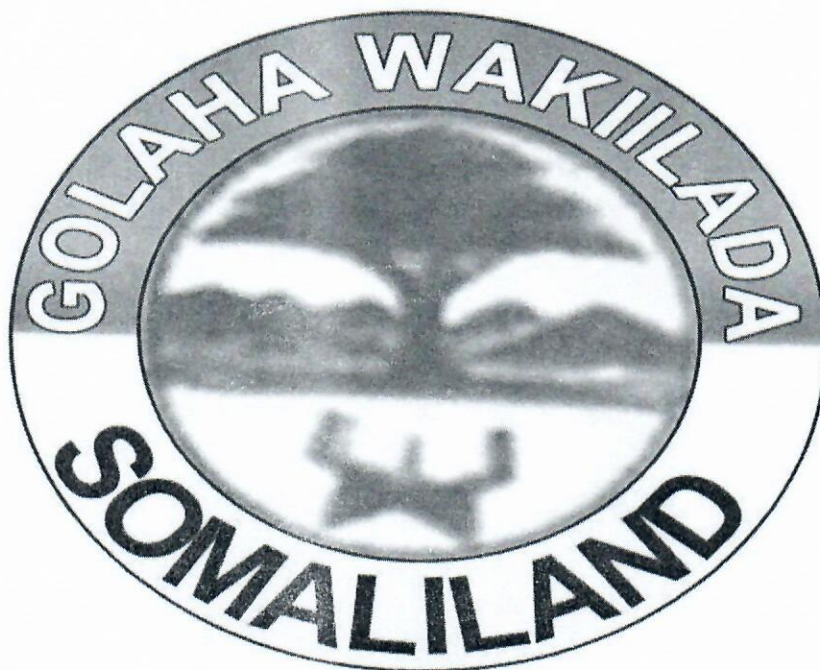
Siciid Mire Faarax (Giire)
ku-simaha Gudoomiyaha, ahna
Gudoomiye ku-xigeenka 1aad





JAMHUURIYADDA SOMALILAND

GOLAH WAKIILLADA



XEERKA
SHIRKADAHA CAYMISKA
XEER Lr. 104/2023

GOLAHA WAKIILLADU

Markuu Arkay

Qodobka 11^{aad}, Qodobka 12^{aad}, Qodobka 38^{aad},
Qodobka 77^{aad}, Qodobka 78^{aad} iyo Qodobka 90^{aad}
ee Dastuurka Jamhuuriyadda Somaliland.

Markuu Arkay:-

Ahmiyadda ballaadhan ee uu xambaarsan yahay
mashruuc-sharciga Shirkadaha Caymiska ee Golaha
Xukuumaddu u soo gudbisay Golaha Wakiillada.

Markay u caddaatay:

In Caymisku kaalin muhiima ka qaato horumarka
dhaqaalaha, isaga oo bixinaya nidaam iyo adeeg
lagaga kabanayo khasaaraha mood iyo noolba leh
ee ka dhasha shilalka iyo aafuoyinka dabiiciga ah.

Markuu Tixgaliyay

Soo jeedintii Culimada Shareecada Islaamka oo ka
soo talo-bixiyay xeerkan iyo Guddida Dhaqaalaha,
Ganacsiga iyo Maaliyadda ee Golaha oo ka soo
shaqeeyey xeerka iyo Dooddii Mudanayaasha
Goluhu ka yeesheen xeerka oo ay ka soo baxday
wax-ka-baddel iyo kaabis in lagu sameeyo qabyo-
qoraalka Xeerkan Shirkadaha Caymiska.

WAXA UU ANSIXIYAY XEERKAN

Xeerka Shirkadaha Caymiska

Xeer Lr. 104/2023



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QAYBTA 1AAD QODOBO GUUD

Qodobka 1^{aad}
Magaca Xeerka

Xeerkan waxa loogu yeedhayaa Xeerka Shirkadaha Caymiska Xeer Lr. 104/2023

Qodobka 2^{aad}
Erey-bixin

Xeerkan gudihiisa, haddii aan si kale loo macnayn, ereyada hoos ku xusani waxa ay yeelanayaan macnaha ku hor qoran:-

Xisaabo:- Marka ay la'xidhiidhaan caymiye ama dillaal, waxa loola jeedaa xisaabaha iyo xogaha loo diyaariyey si'waafaqsan Halbeegyada Caalamiga ah ee Xisaabaadka.

Hay'ad:- Waxa loola jeedaa Hay'adda Caymiska Qaranka ee Somaliland ee lagu aasaasay Xeerka Caymiska Qaranka ee Xeer Lr. 92/2020.

Wakiil dillaal:- Waxa loola jeedaa shakhsi fuliya adeeg caymis isaga oo matalaya dillaal caymis oo ruqsad haysta, kaas oo ay hay'addu siisay oggolaansho.

Wakiil shirkad caymis:- waxa loola jeedaa shakhsi fuliya adeeg caymis isaga oo matalaya caymiye ruqsad haysta waxaanu la macne yahay "wakiil caymis", kaas oo ay hay'addu siisay oggolaansho.

Guddoomiye: Waxa loola jeedaa Guddoomiyaha Fulinta ee Hay'adda Caymiska Qaranka

Bangiyada Islaamiga ah:- Waxa loola jeedaa hay'ad ku hawlan ka ganacsiga adeega bangiyada oo ruqsad ka haysata Bangiga Somaliland.

Maxkamad: Waxa loola jeedaa maxkamad kasta oo awood sharci ku leh Xeerkan dhexdiisa.

Ku-tiirsane: - Waxa loola jeedaa marka loo eego xidhiidh uu shakhsigu la leeyahay dadka ku tiirsan nolol ahaan sida: xaasaskiisa, labadiisa waalid, carruurtiisa, carruurta uu awoowga u yahay ama qof kasta oo ehelkiisa ka mid ah oo isaga ku tiirsan nolol ahaan.

Dhigaal:- Waxa loola jeedaa lacag dhigaal ah ama wax kasta oo leh qiimaha lacageed kaas oo marka loo eego xeer-nidaamiyaha ka farcama Xeerkan loo aqbali karo in uu yahay dhigaal.

Qaadhaanka duuduubka ah:- Waxa loola jeedaa wadarta guud ee lacagta caymiska.

Jaangooye Khasaare: Waxa loola jeedaa qof leh aqoon gaar ah iyo xirfad uu ku qiimeeyo shil dhacay isla markaana jaangooya magdhawga la siinayo qofka la dhaawacay.

Shil-cabbire: Waxa loola jeedaa sarkaal shil-cabbire ah oo ka socda Ciidanka Nabadgelyada Waddooyinka.

Maareeye:- waxa loola jeedaa shaqaale u shaqeeya shakhsi soo codsaday ruqsad caymiye ama dillaal oo aan ahayn maamule, kaas oo hoos imanaya maamulka agaasime ama agaasime fulineed oo codsaduho leeyahay isaga oo fulinaya shaqooyin maamul.

Dhexdhexaadiye caymis: Waxa loola jeedaa wakiil caymis, dillaal, sahamiye, jaangooyaha khasaraaha iyo shil-cabbire.

Qaanta saafiga ah: Waxa loola jeedaa sheegashooyinka la siin doono qof caymis ku jira marka laga jaro duuduubka laga heli karo sii-cayminta.

Qaadhaanka Saafiga ah: Waxa loola jeedaa qaadhaanka duuduubka ah ee la heli doono oo lagu jaray sii-cayminta duuduubka ah ee caymis-bixiyaha lagu leeyahay.

La heli doono: Waxa loola jeedaa magdhaw aan wali la helin ama aan diyaar ahayn.

Caymisle: Waxa loola jeedaa qof kasta oo xubin ka ah camislayaasha bixiya hantida caymiska ee loogu talo galay maareynta khataraha.

Siyaasad: Waxa soo galaya qoraal kasta oo tilmaamaya in heshiis caymis la galay ama lagu heshiiyay in la galo.

Dib u caymin: Waxa loola jeedaa fulinta adeegga caymiska ee dhex marta shirkadaha caymiska.

Mulkiile Weyn: Waxa loola jeedaa shakhsi leh boqolkiiba toban ama ka badan saamiyada caymis bixiyaha.

Ruqsad Shaqaynaysa: Waxa loola jeedaa ruqsad oggolaanaysa nooca hawsha ama adeegga ganacsiga uu ku shaqaysanaayo ruqsad haystuhu muddo cayiman gudaheed.

Ganacsi aan la oggolaan: Waxa loola jeedaa adeega caymis ee uu qabto ama fuliyo shakhsi isaga oo aan ruqsad u haysan, ganacsigaas oo u baahan ruqsad shaqaynaysa oo ay soo saartay hay'addu.

Dammaanad-Qaade: Waxa ka mid ah qofka oo lagu sheegay siyaasad caymis, kaas oo bixinaya ama ku qaadhaamay in uu bixiyo lacag lagu dammaanad qaaday siyaasad ama heshiis.

Shirkad caymis: Waxa loola jeedaa shirkad u taagan in ay dadka caymislayaasha ah u maamusho hantidooda, iyada oo maamuliddaas ku qaadanaysa khidmad lagu heshiiyey.

Caymis Islaami ah: Waxa loola jeedaa caymis ku salaysan diinta islamka waxaana loo yaqaan Caymis Tacaawun ama Takaaful.

Qodobka 3^{aad}

Xadka Adeegisga Xeerka

Xeerkan waxa loo adeegsanayaa:

1. Shirkadaha Caymiska Islaamiga ah ee waddaniga ah kana hawlgala gudaha dalka Jamhuuriyadda Somaliland iyo la'caymiyaha.
2. Sii-caymiyaha, dilaalliinta iyo wakiillada adeegyada caymiska ee shirkadaha.
3. Shirkadaha caymiska ee shisheeyaha ah ee qayb ka ah ama adeegyo caymis ay kula heshiisay shirkad caymis oo waddani ah.

Qodobka 4^{aad}

Dabciga Fasiraadda Xeerka

Xeerkan waxa loo fasirayaa:

1. Si'waafaqsan shareecada Islaamka, mabaadii'da guud ee Dastuurka ee khuseeya dhaqaalaha iyo xeerarka kale ee dhaqan-galka ah.
2. Xeerkani waxa uu leeyahay dabci maaliyadeed maaddaama oo uu khuseeyo adeegyo caymis oo ay bixinayaan shirkado maaliyadeed.

Qodobka 5^{aad}

Ujeeddooyinka Xeerka

Ujeeddooyinka xeerku waa:

1. In meesha laga saaro culaysyada u gaarka ah, bulshada iyo shirkadaha ee kaga yimaadda khataraha.
2. In loo raaco hannaanka ruqsad siinta shirkadaha bixiya adeegyada caymiska ee ka hawlgala gudaha Somaliland.
3. In lagu tilmaamo isla markaana lagu faahfaahiyo doorka Hay'adda Caymiska Qaranka.
4. In la helo adeegyo caymis oo waafaqsan Shareecada Islaamka iyo mabaadii'da Dastuurka JSL.
5. In la helo shaqo-abuur ka qayb qaata koboca dhaqaale ee dalka JSL.

Qodobka 6^{aad}

Mabaadii'da Xeerka

Mabaadii'da Aassaasiga ah ee Xeerku waa:-

- 1) Caymiska Qaranka JSL waa caymiska ku dhisan iskaashiga "Takafulka" ama loo yaqaan Caymiska Islaamiga ah.
- 2) Xeerka Shirkadaha caymiska ee Jamhuuriyadda Somaliland waxa saldhig u ah (Applicable law) shareecada Islaamka iyo mabaadii'da Dastuurka JSL.
- 3) Shirkadaha Caymiska JSL waxa ay hawlahooda adeeg bixinta caymiska u raacayaan hannaan ku salaysan hab-dhaqaale, maamul iyo maaliyadeed oo waafaqsan nidaamka Shareecada Islaamka.

- 4) Shirkadaha Caymiska JSL waa wakiilo ku maamula adeegga caymiska islaamiga ah mushahar (khidmad) go'an ama mushahar la'aan, sidaa awgeed waa in nidaamka maaliyadeed ee Shirkadaha Caymisku noqdo laba xisaabood oo kala madax bannaan:
 - b) Nidaam xisaabeed oo shirkaddu leedahay oo kidmaddeeda lugu shubo.
 - t) Nidaam xisaabeed oo caymislayaashu leeyihiin oo deeqahooda lagu shubo.
- 5) Shirkadaha Caymisku waxa ay bulsho-weynta u soo bandhigayaan adeeg caymis oo tartan geli kara, isla markaana hufan oo xalaal ah, qancin karana dhammaan macaamiishooda.
- 6) Waxa ay ka shaqaynayaan kor u qaadista aqooneed iyo wacyiga bulshada ee arrimaha Caymiska Islaamiga ah.
- 7) Maaddaama arrimaha maaliyadda, maamulka iyo adeegga Shirkadaha Caymiska Jamhuuriyadda Somaliland yahay mid ku salaysan Shareecada Islaamka iyo mabaadii'da Dastuurka JSL, waxa geyiga Somaliland ka reebban adeeg kasta oo caymis oo ka soo horjeeda Shareecada Islaamka iyo mabaadii'da Dastuurka JSL.
- 8) Adeegga Caymisku waa adeeg u furan cid kasta oo leh awoodda bixinta adeegga caymiska, sidaa daraadeed cid gaar ah kooto looguma xidhi karo, sidoo kale cidna laguma dirqiyo karo.

QAYBTA LABAAD

MASUULIYADAH

Qodobka 7^{aad}

Masuuliyadda Guud

1. Dawladdu iyada oo ka duulaysa qodobbada 11^{aad} iyo 12^{aad} ee Dastuurka, iyada ayaa ka masuul ah hawlaha Caymiska maaddaama ay keenayaan saamayn dhaqaale.
2. Dawladdu iyada oo gudanaysa waajibka ku tilmaan faqradda hore, hawlaha Caymiska waxa uga masuul ah Hay'adda Caymiska oo ku aasaasan Xeer.Lr.92/2020
3. Hay'addu waxa ay xilkeeda u gudanaysaa si'waafaqsan xeerkan, xeerka ay ku aasaasan tahay, xeerarka kale ee khuseeya hawlaha iyo adeegyada Shirkadaha Caymiska iyo mabaadii'da Dastuurka ee la'xidhiidha.

Qodobka 8^{aad}

Masuuliyadda Shirkadaha Caymiska

1. Shirkadaha Caymiska ee hannaanka adeeg bixintooda lagu faahfaahiyay xeerka, waxa ay masuulliyaddooda u gudanayaan si'waafaqsan Shareecada Islaamka, xeerkan, xeerka aasaaska Hay'adda Caymiska iyo Dastuurka JSL.
2. Shirkadaha waxa ku waajib ah in ay u hoggaansamaan mabaadii'da guud iyo siyaasadaha la'xidhiidha dhaqaalaha ee ay dawladdu soo saarto ee aan ka hor imanayn xeerkan iyo mabaadii'da kale ee Dastuurka JSL.
3. Haddii shirkad ruqsad loo siiyay adeeg caymis si'waafaqsan xeerka ay caydhowdo ama kacdo, isla markaana lagu leeyahay hanti, waxa hantida lagu leeyahay loo raacayaa shirkadda.

4. Shirkadaha Caymisku waa in ay u hoggaansamaan isla markaana ay ku dhaqmaan hadba inta ka khasaysa xeerarka kale ee dhaqan-galka ah.

QAYBTA SADDEXAAD

RUQSAD SIINTA SHIRKADAH CAYMISKA

Qodobka 9^{aad}

Shuruudaha Ruqsad siinta Shirkadaha Caymiska iyo Siicayminta

1. Shirkadaha ku hawlan adeegyada caymis ama sii-cayminta gudaha dalka Somaliland ee doonaya ruqsad, waa in ay la yimaaddaan shuruudaha ku faahfaahsan hab-raaca codsiga ee lagu jideeyay Xeerka.
2. Shirkadaha hore uga hawl geli jiray isla markaana u bixin jiray adeegyo caymis, waxa ay si la'mid ah shirkadaha cusub u codsanayaan ruqsadda si'waafaqsan Xeerka.
3. Shirkad ama cid kasta oo bixisa adeeg caymis ama sii-caymin iyada oo aan haysan ruqsad sharci ah, si'waafaqsan Xeerka waxa ay mutaysanaysaa ganaax lacageed oo aan ka yarayn SL 100,000,000 (Boqol milyan oo Somaliland Shillin ah) ama xadhig ciqaabeed u dhigma.

Qodobka 10^{aad}

Codsiga ruqsadda

1. Shaxsigu hindisaya in uu ka fuliyo adeeg caymis Jamhuuriyadda Somaliland gudaheeda waxa uu qoraal ahaan kaga cadsanayaa Hay'adda Caymiska, isaga oo u hoggaansanaan doona shuruudahan soo socda:-
 - b. Xaraynta Foomka Codsiga ee ku xusan Jadwalka 1^{aad}.
 - t. Caddayn muujinaysa in uu bixiyey ajuurada diiwaan gelinta oo ah Somaliland Shillin.1,000, 000/-.
 - j. Nuqul la hubiyey oo ah xeerka iyo heshiiska aasaaska shirkadda.
 - x. Daraasadda suuragalnimada ee uu adeega caymisku ku hanaqaadi karo ama qorshaha adeega caymis oo ay la'socdaan saadaasha maaliyadeed (Xaashida dheellitirka iyo warbixinta khasaaraha iyo faa'iidada) ee saddexda sanno ee ugu horreeya.
 - kh. Faahfaahinta saamileyda iyo qaab-dhismeedka shirkadda.
 - d. Waa in la caddeeyo halka uu ku yaallo xafiiska xaruntu.
 - r. Raad-raaca shaqo ee dhammaan agaasimayaasha iyo Agaasimaha Fulinta oo faahfaahsan, isla markaana saxeexan.
2. Iyada oo loo raacayo faqradda 1^{aad}, shirkadna ruqsad loo siin maayo in ay ka fuliso gudaha Jamhuuriyadda Somaliland:
 - b. Caymiska guud, haddii aanay lahayn saamiyada la'bixiyey ee raasamaalka ah oo qiimahoodu aanu ka yarayn saddex milyan oo Doollar (USD 3,000,000).
 - t. Sii-caymin, haddii aanay lahayn saamiyada la'bixiyey ee raasamaalka ah oo

qiimahoodu aanu ka yarayn shan milyan oo Doollar (USD 5,000,000).

- j. Shahaado ka soo baxday Bangiga Dhexe ama baannanka kale ee haysta ruqsadda ee Somaliland oo muujinaysa xaddiyada iyo faahfaahinta dammaanadda dhigaalka oo ah ugu yaraan 20% saamiyada hantida la'bixiyey ee raasamaalka ah.

x. Qiimayaasha caymiska gundhigga ah ee la'hindisay iyo heerarka nooc kasta oo adeega caymiska ka mid ah sida hababka dib-u-caymineed ee la'hindisay.

kh. Marka la'oggolaado codsiga, ajuurada ruqsadda oo Doollarka Maraykanka ah una dhiganta:

1. 4,800.00 oo Doollar ayuu bixinayaa adeegga Caymiska Guud.

2. 7,000.00 oo Doollar ayuu bixinayaa adeegga Sii-caymiyaha ahi.

i. Marka ruqsadda la siiyo, shirkadda waxa looga baahan yahay in ay xubin ka noqoto Ururka Caymiska ee Jamhuuriyadda Somaliland.

d. Raasamaalka la'bixiyey, dammaanadda dhigaalka ah ama shardi kasta oo qodobkani tilmaamay waxa lagu faahfaahinayaa hab-raac aan ka hor imanayn Xeerka.

r. Hay'addu waxa ay dalban kartaa macluumaad dheeraad ah haddii ay u aragto lamahuraan.

Qodobka 11^{aad}

Hab-raaca Codsiyada

1. Hay'addu waxa ay laba bilood gudahood oo ka bilaabma taariikhda la'qabtay codsiga oo dhammaystiran ay ku samayn doontaa baadhitaan iyada oo warbixin dhammaystiran ka diyaarin doonta codsi kasta.
2. Hay'addu si ay u samayso warbixinta la'xidhiidha codsiyada ee ku xusan faqradda 1^{aad} ee qodobkan, waxa uu guddoomiyuhu magacaabi doonaa guddi aanay tiradoodu ka yarayn saddex xubnood oo uu ku jiro Agaasimaha Guud ee Hay'addu, kuwaas oo soo jeedimahooda oo qoraal ah u gudbin doona hay'adda.
3. Hay'addu haddii ay u baahato, waxa ay hawlaha ku xusan faqradaha hore la kaashan kartaa xeel-dheerayaal madax-bannaan oo aqoon gaar ah u leh hawlaha caymiska oo ay la gasho heshiis muddo gaaban ah.

Qodobka 12^{aad}

Go'aanka Ruqsad-siinta

1. Hay'addu haddii ay ku qanacdo in codsigu waafaqsan yahay xeerkan iyo xeerka Hay'adda Caymiska Qaranka, waxa ay siinaysaa codsadaha ruqsad, waxayna sidaa ku wargelinaysaa hay'adaha ay khusayso.

2. Haddii hay'addu ay ku qanci weydo faahfaahinta codsiga isla markaana ay u aragto in aanu waafaqsanayn xeerkan iyo Xeerka Hay'adda Caymiska Qaranka waxa ay diidaysaa codsiga, iyada oo sababaha ay go'aanka u cuskatay ku siin doonta qoraal faahfaahinaya sababta.
3. Hay'addu waxa ay codsadaha ugu gudbinaysaa go'aankeeda ku tilmaaman faqradda 2^{aad} ee qodobkan shan iyo afartan (45) maalmood gudahood oo ka bilaabmaya maalinta ay qabato codsiga oo dhammaystiran.
4. Codsaduhu haddii uu ku qanci waayo go'aanka maamul ee diidmada ah ee ka soo baxay hay'adda si'waafaqsan xeerka, waxa uu muddo 15 maalmood gudahood ah oo ka bilaabmaya maalinta go'aanku soo gaadhay uga cabanayaa Guddida Hoggaaminta Siyaasadda Caymiska Qaranka oo awood u leh:
 - b. In ay ku ayiddo go'aanka hay'adda.
 - t. In ay wax-ka-beddesho.
 - j. In ay laasho ama ay ansixiso.
5. Haddii codsaduhu ku qanci waayo go'aanka Guddida Hoggaaminta Siyaasadda Caymiska Qaranka, waxa uu rafcaan uga qaadan karaa maxkamadda awoodda u leh soddon (30) maalmood gudahood oo ka bilaabmaya maalinta uu helo go'aanka guddida.

Qodobka 13^{aad}

Cusboonaysiinta Ruqsadda

1. Ruqsadda lagu bixiyey si'waafaqsan xeerkan, waxa ay shaqayn doontaa muddo hal sanno ah.
2. Codsiga cusboonaysiinta ruqsadda waa in loo soo gudbiyaa hay'adda muddo hal (1) bil ka hor ah inta aanay dhicin ruqsaddu, iyada oo lagu soo lifaaqayo faahfaahintan:
 - b. Tix-raac caddaynaya in codsaduhu bixiyey khidmadda cusboonaysiinta ruqsadda oo dhan \$2500 (laba kun iyo shan boqol oo Doollar) ama qaddar u dhigma oo ah lacagta Somaliland Shillin, iyada oo loo eegayo sarifka Bangiga dhexe ee maalintaas.
 - t. Soo gudbinta galka cusboonaysiinta iyada oo la'raacayo hab-raaca ay u dejisay Hay'addu.
 - j. Macluumaad kasta oo kale oo ay Hay'addu u baahato oo la'xidhiidha xaqiijinta shuruudaha ee waafaqsan Xeerka.

Qodobka 14^{aad}

Hakinta iyo Laalista Ruqsadda

1. Hay'addu waxa ay hakin kartaa ama laali kartaa ruqsad hore oo si'waafaqsan xeerka loo siiyay shirkad caymis, haddii shirkaddu:
 - b. Haddii uu jabiyo mid ka mid ah shuruudihii uu ruqsadda liisanka ku helay iyo dabaqaadda Xeerkan.
 - t. Haddii aanay u wadin hawlaheeda si'waafaqsan mabaadii'da Shareecada Islaamka.
 - j. Haddii ay burto/la'buriyo mid ka mid ah shuruudihii hore loogu siiyay ruqsadda.

- x. Haddii aanay ku bilaabin bixinta adeegga caymiska muddo boqol iyo siddeetan (180) maalmood gudahood ah ka dib marka ay hesho ruqsadda ay ku hawlgalayso.
2. Hay'addu waxa ay hakin kartaa ruqsad caymis oo hore loo siisay shirkad si'waafaqsan xeerkan haddii shirkaddu:
 - b. Haddii aanay u hoggaansamin shuruudaha raasamaalka ku filan ee ay jaan-goysay Hay'addu.
 - t. Haddii shirkaddu ay siisay hay'adda warbixin been ah oo keeni karta saamayn dhaqaale.
 - j. Haddii ay ku bixin weydo shirkaddu muddo sagaashan (90) maalmood gudahood ah oo ka bilaabmayso maalinta go'aanka kama dambaysta ah ee maxkamadda awood u lihi go'aamisay xuquuq caymis, iyada laga bilaabayo maalinta uu helo go'aanka maxkamadda.
3. Haddii Hay'addu hakiso ama laasho ruqsadda, waxa ay ogeysiin qoraal ah ku siin doontaa shirkadda iyo ciddii ay u aragto in ay khusayso.
4. Haddii shirkadda caymis ee ruqsadda laga hakiyey ama laga laalay ku qanci weydo go'aanka Hay'adda, waxa ay muddo afar iyo toban (14) cisho gudahood ah rafcaan u qaadan kartaa Guddida Hoggaaminta Siyaasadda Caymiska Qaranka
5. Haddii ay ku qanci weydo go'aanka Guddida, waxa ay rafcaan u qaadan kartaa maxkamadda awoodda u leh muddo soddon (30) maalmood gudahood ah oo ka bilaabmayso maalinta ay Guddida Hoggaaminta Siyaasadda Caymisku go'aan ka soo saartay.
6. Hay'addu waxa ay go'aanka laalista ama hakinta ku baahin doontaa warbaahinta dawladda iyo kuwa madaxa-bannaan haddii ay u baahato.

QAYBTA AFRAAD

TAXADDARKA LOOGA BAAHAN YAHAY CAYMIS BIXIYAHA

Qodobka 15^{aad}

Raasamaalka ku Filan iyo Shuruudaha kale ee Foojignaanta

1. Iyada oo raacaysa hab-raacyada xeerku jidaynayo, shirkad kasta oo caymis waa in ay ku ilaalisaa ilaheeda raasamaal heer ku filan oo ay ku sii wadan karto adeegeeda caymiska, iyada oo mudnaan gaar ah siinaysa dabeecadda, baaxadda, duruufaha adeegaas iyo heerka halista khasaare ee ku gedaaman.
2. Shirkad kastaa waa in ay lahaato hab-raacyo lagu xakameeyo, si loogu daba galo laguna qiimeeyo ilaheeda raasamaal iyo raasamaalkeeda si joogto ah oo waafaqsan Xeerka.
3. Hay'addu waxa ay jaan-goynaysaa ku filnaanshaha raasamaalka iyo shuruudaha kale ee foojignaanta ee looga baahan yahay shirkadaha caymiska si'waafaqsan Xeerkan.

Qodobka 16^{aad}

Ilaalinta Bed-qabka Maaliyadeed

1. Shirkad kasta oo caymis, waxa ku waajib ah in ay ku ilaalisoo adeegeeda xaalad maaliyadeed oo bed-qabta isla markaana ku filan, si ay u bixiso qaamaha ku taagan, kuna ilaalisoo ilaha raasamaalkeeda heer ku filan oo ay ku wadan karto adeegga ruqsadda loo siiyey, iyada oo ku talo galaysa dabeecadda, baaxadda, duruufaha adeeggaas iyo khatarta khasaare ee ay diyaarka u tahay in ay qaadato.
2. Shirkad kastaa waa in ay u qabato adeegeeda ruqsadda loo siiyey si'waafaqsan mabaadii'da caymiska ee habboon iyo si'waafaqsan Xeerka.

Qodobka 17^{aad}

Saami dhimista Raasamaalka La'bixiyey ee Shirkadda Caymiska

1. Shirkad caymis ma yarayn karto saamiga raasamaalka ee la'bixiyey, ma sababi karto mana oggolaan karto in saamiga raasamaalka ee la'bixiyey la'dhimo, iyada oo aan oggolaansho qoraal ah ka helin Hay'adda.
2. Go'aan kasta oo loo ansixiyey si lid ku ahina, waa waxba kama jiraan mana yeelanayo saamayn.

Qodobka 18^{aad}

Qaybinta Dheeraadka iyo Keydka lama Dhaafaanka ah.

1. Shirkad caymis oo kastaa waa in ay xaqiijisaa in lacagaha loo maamulo si wax-ku-ool ah iyo in ay mar walba jiraan lacago ku filan oo lagu dabooli karo dhacdooyinka aan la'sii ogeyn.
2. Shirkad caymis oo kastaa waa in ay diyaarsato siyaasad ay ku maareyso lacagaha dheeraadka ah ee ku jira sanduuqa khatarta ee caymislayaasha, iyaga oo la'tashanaaya Guddida Talo-bixinta Shareecada ee shirkadda.
3. Shirkadaha caymisku waa in ay u raacaan xaaladahan marka ay qaybinayaan lacagaha dheeraadka ah:

B. Dheeraadka la'qaybinayo waxa ka talla-bixin doona lafa-guraha khasaaraha iyo qaadhaanka caymiska, waxaana go'aamin doona Guddida Agaasinka ee shirkadda (BOD), ka dib marka ay ka ansixiyaan Guddida Talla-bixinta ee Shareecada Islaamka ee shirkaddu, iyaga oo ka duulaya hab-raaca ay faahfaahiyeen Guddida Agaasinka ee Hay'addu.

T. Qaybinta dheeraadka ahi waxa ay waafaqsanaan doontaa heshiiska ay salka ku hayso, kaas oo ah ka u dhexeeya shirkadda iyo caymislaha, isla markaana waafaqsan xeerkan iyo hab-raacyada ay hay'adi soo saarto.

J. Dheeraadka waxa lagu jaangoyn doonaa qiimeyn buuxda oo lagu sameeyo qaamaha waajibay oo uu xaqiijiyay lafa-guraha khasaaraha iyo qaadhaanka caymiska iyo natiijada la'hanti-dhawray ee dhammaykatiran.

6. Guddida Agaasinka ee shirkadda caymisku waxa ay masuul ka yihiin go'aaminta qorshayaasha shirkadda iyo habsami u socodkeeda.

Qodobka 21^{aad}

Maamulka Fulinta ee Shirkadda.

1. Maamulka fulinta ee shirkadda caymisku waxa ay masuul ka yihiin hawl-maalmeedka shirkadda.
2. Xilka iyo waajibaadka maamulka fulinta ee shirkadda waxa lagu faahfaahinayaa Xeerka Aasaaska Shirkadda, iyada oo aan waxba loo dhimayn, Xeerkan, Xeerka Hay'adda Caymiska iyo xeerarka kale ee dhaqan-galka ah.

Qodobka 22^{aad}

Qaybaha Xakamaynta

1. Shirkad kasta oo caymis waxa ay yeelanaysaa oo ay joogteynaysaa:-
 - b. Qaybta maaraynta khataraha;
 - t. Qaybta dhawrista shuruucda;
 - j. Qaybta lafagurka khataraha caymiska;
 - x. Qaybta hantidhawrka gudaha;
 - kh. Guddida ka Tall-obixinta Shareecada
 - d. Iyo qaybaha kale ee lagu caddayn doono xeer- nidaamiyayaasha ka farcama Xeerkan iyo qaybaha kale ee caymis bixiyuhu u arko in ay ku haabboon yihiin dabeecadda, baaxadda iyo kakanaanta adeegga caymiska.

Qodobka 23^{aad}

Maareynta khataraha

1. Shirkad caymis oo kastaa waxa ay yeelanaysaa oo ay joogteynaysaa:
 - b- Istaraatiijiyad iyo siyaasado si cad u qeexan oo lagu maareeyo dhammaan khataraha waaweyn ee la soo darsa ama la soo darsi kara shirkad caymis iyo
 - t- Hab-raacyo iyo xakamayaal ku filan in ay xaqiijiyaan in istaraatiijiyadda iyo siyaasadaha khatarta khasaaraha lagu maareynayo si wax-ku-ool ahna loo fuliyey.
2. Istaraatiijiyadda iyo siyaasadaha maareynta khataruhu:-
 - b- Waxa ay noqon doonaan kuwo ku habboon dabeecadda, baaxadda iyo kakanaanta adeegga caymiska ee ruqsadda loo qaatay.
 - t- Waxa ay caddeyn doonaan sida loo aqoonsanayo khataraha khasaare, loo kormeerayo, loo maareynayo, loogana warbixinayo wakhtiga ku habboon.
 - j- Waxa ay noqon doonaan kuwo ku xisaabtamaya ixtimaalka, saamaynta ay yeelan karto iyo muddada ay socon karto khatarta khasaaruhu.
 - x- Waxa ay ku talo gelayaa in si wax-ku-ool ah loo aqoonsado loona maareeyo khatarta khasaare ee caymiska, khatarta khasaare ee amaah bixinta, khatarta khasaare ee ka

dhalan karta helitaanka lacagta goorta loo baahdo, khatarta ka iman karta suuqa, midda ka iman karta hawl-galka shirkadda, khatarta sumcadda iyo khataraha kale ee ay Hay'addu ku wargeliso Shirkadaha Caymiska.

Qodobka 24^{aad}

Ansixinta qaadhaanka iyo qiimaha khidmadda

1. Shirkad caymisna ma bixin karto siyaasad caymis, haddii qiimaha qaadhaanka iyo qiimaha khidmaddu ay baal marsan yihiin mabaadii'da lagu jideeyay Xeerkan iyo hagayaasha ay soo saaratay Hay'addu.
2. Guddida Hoggaaminta Siyaasadda Caymiska Qaranka ayaa jaangoynaaya qaadhaanka ugu yar ama khidmadda ugu badan ee derajo kasta ama nooc kasta oo ka mid ah adeegga caymiska.
3. Qaadhaanka Guud (Premium) ee laga uruuriyey dadweynaha waa in lagu keydiyaa Xisaabta ammaanada (Trust account) ee ka furan Bangiga Dhexe iyo bangiyada ruqsadda ka haysta Bangiga Dhexe.

Qodobka 25^{aad}

Ansixinta qaab-qoraalka siyaasadda iyo arrimaha kale

1. Iyada oo loo eegayo faqradda 2^{aad}, shirkad caymisna ma soo saari karto qoraal ama qaabka loo dhigayo siyaasadda ama qaabka hindisaha, haddii aanay Hay'addu u ansixin in ay ku habboon yihiin ujeeddada adeegga caymiska ee loogu talo galay.
2. Iyada oo loo eegayo faqradda 3^{aad}, marka ay Hay'addu ansixiso qoraalka ama qaabka siyaasadda ama hindisaha ee ku xusan faqradda 1^{aad}, shirkad caymisna kuma samayn karto kaabis siyaasadda ama qaabka hindisaha, haddii aanay marka hore u ansixin Hay'addu.
3. Haddii aanay Hay'addu ku ansixin ama ku diidin qoraalka, qaab-qoraalka siyaasadda ama hindisaha, kaabis lagu sameeyey qoraalka ama qaab-qoraalka, muddada la'cayimay guhadeeda, shirkaddu waxa ay u tixgelinaysaa qaab-qoraalka siyaasadda qaabka hindisaha ama kaabistuba in ay yihiin ansax.

Qodobka 26^{aad}

Beddelaadda qiimaha qaadhaanka iyada oo aan la'ansixin

1. Haddii shirkad caymis ay hoos u dhigto qiimaha qaadhaanka la'ansixiyey, iyada oo aan oggolaansho ka helin Hay'adda, Hay'addu waxa ay amar ku bixin kartaa tirtiridda siyaasadda lagu soo saaray qiimaha la'beddalay, qaadhaankana waxa loo siin doonaa iyada oo loo eegayo sida ay u kala leeyihiin dadkii caymiska ku jiray muddada inta ka hadhay.
2. Haddii shirkad caymis hoos u dhigto heerka qaadhaanka, iyada oo aanay Hay'addu u ansixin, Hay'addu waxa ay ku amri kartaa shirkadda in ay dadka caymiska ku jira dib ugu celiso lacag ku filan.

QAYBTA SHANAAD RUQSAD SIINTA DILLAALIINTA IYO WAKIILLADA CAYMISKA

Qodobka 27^{aad}

Ruqsadaha Udhaxeeyaha caymiska

1. Shakhsina Jamhuuriyadda Somaliland gudaheeda kama qaban karo shaqo Udhaxeeye Caymis isaga oo aan Hay'adda ka haysan ruqsad shaqaynaysa.
2. Iyada oo aan dabbagaadda faqradda 1^{aad} la'xaddidayn:-
 - b- Shakhsi, waxa loo tixgelinayaa in uu fulinayo adeeg U-dhaxeeye Caymis, haddii isaga oo adeeg caymis uga dan leh uu shakhsigu, shakhsi Somaliland jooga si toos ah ama si dadban ugu fidiyo in uu u noqdo Udhaxeeye.
 - t- Shakshi, waxa loo qaadanayaa in uu fuliyo adeeg U-dhaxeeye Caymis, haddii shakhsigaasi adeegsado magac, qaab, summad, sharraxaad, cinwaan ama summad adeeg caymis oo u taagan ama laga dheehan karo in shakhsigaasi yahay U-dhaxeeye Caymis.
3. Iyada oo loo eegayo faqradda 1^{aad}, ruqsad lagu fulinaayo adeeg Udhaxeeye Caymis, waxa ay Hay'addu u soo saari kartaa mid ka mid ah qaybahan:-
 - b- Ruqsadda Dillaal Caymis, taas oo u' oggolaanaysa cidda haysata in ay ku shaqaysato dillaal caymis.
 - t- Ruqsadda Wakiilka Caymiska, taas oo u' oggolaanaysa cidda haysata in ay ku shaqaysato wakiil caymis.
 - j- Ruqsadda La-taliye khataraha khasaare ee caymiska, taas oo u' oggolaanaysa cidda haysata in ay noqoto la-taliye khataraha khasaare ee caymiska.
 - x- Ruqsadda Shil-cabbireyaasha Iyo Jaangooyayaasha Khasaaraha, taas oo u oggolaanaysa cidda haysata in ay ku shaqaysato shil-cabbire iyo jaangoyn khasaare.
4. Wakiil Caymis, ma wada noqon karo shirkad caymis iyo dillaal caymis.

Qodobka 28^{aad}

Saamiga la'bixiyey ee raasamaalka dillaalka caymiska

1. Dillaal kasta oo caymis ma fulin doono in uu ka ganacsado dillaalista caymiska, haddii inta uu adeegaa caymis ku jiro aanu lahaan saamiga la'bixiyey ee raasamaalka ah ee ay Xeerkan yo hab-raacyada ka farcamaa ay jidaynayaan.
2. Dhigaallada loo samayey si'waafaqsan faqradda 1^{aad} waxa loo tixgelin doonaa qayb ka mid ah hantida raasamaal ahaaneed ee dillaalka caymiska.

Qodobka 29^{aad}

Codsiga iyo Shuruudaha Ruqsadda U-dhaxeeye caymis

1. Codsiga lagu dalbaday ruqsad Udhaxeeye Caymis ama cusboonaysiinteeda waxa loo gudbinayaa qaab Hay'addu dejiyay.
2. Shuruudaha lagu helayo ruqsad Udhaxeeye Caymis waxa dejinaysa Hay'adda.

3. Hay'addu ma siin doonto umana cusboonaysiinayso ruqsad Udhaxeeye Caymis haddii codsaduhu aanu ahayn mid fayow una qalma iyada oo loo eegayo macnaha fayowga iyo u qalmidda ee ku xusan Jadwalka 2^{aad} ee Xeerkan.
4. Haddii Hay'addu ku qanacdo in:-
 - b- Haynta maaliyadeed ee codsaduhu wanaagsan tahay.
 - t- Cilmiga, xirfadda iyo waaya'aragnimada sarkaalka maamulayaa ku filan yahay.
 - j- Haddii uu yahay dillaal, siyaasadda dhawrsanaanta caymiska oo lagu qanci karo.
 - x- Codsiga aan lagu reebin si'waafaqsan Xeerkan.
 - Kh. Codsaduhu uu sii wadi doono una badan tahay in uu sii wado in uu u hoggaansanaado qodobbada Xeerkan iyo xeer-nidaamiyayaasha iyo hagayaasha lagu saleeyay ama lagu soo saaray si'waafaqsan Xeerkan, kuwaas oo dhaqan-gal ku ah codsadaha.
 - d. Bixiyey ajuurada la dejiyey.

Qodobka 30^{aad} Masuuliyadda Dillaalka

1. Dillaalku waxa uu masuul uga yahay shirkadda caymiska dhammaan qaadhaannada uu u qabtay shirkadda.
2. Dillaalku waxa uu ugu xawilayaa dhammaan qaadhaannada uu u qabtay shirkadda caymiska wakhtiga ku cad xeer-nidaamiyayaasha ka farcoma Xeerkan.
3. Dhammaan lacagaha uu dillaal ka qabto ama u qabto macmiil waxa lagu shubayaa xisaab ammaano oo gaar ah, duruuf kasta oo timaadana laguma dari karo lacag uu leeyahay dillaalku.
4. Xisaabaha ammaanada ee ku xusan faqradda 3^{aad} waxa laga furayaa bangi ama hay'ad maaliyadeed, iyada oo la'raacayo hannaan ama qaab ay ansixisay Hay'addu.

Qodobka 31^{aad} Masuuliyadaha shirkad caymis iyo dillaalka saaran wakiillada

1. Shirkad caymis ama dillaal caymis waxa ay masuul ka yihiin falalka wakiilladooda iyo shaqaale kasta oo wakiilka u shaqeeya marka uu fulinayo shaqooyinka wakiilka, haddii falka laga cawday uu soo gelayo awoodda shaqo ee wakiilka ama shaqaalihiiisa oo si cad loogu sheegay heshiiska wakiilka ama si uu macquulka uga dheehan karo heshiishka, shakhsi raadinaya caymis.
2. Marka ay saamayn ku yeelanayso qof haysta siyaasad caymis ama mid ay u badan tahay in uu yeesho dhammaan qaadhaannada lagu bixiyey wakiilka ama shaqaalihiiisa, waxa loo qaadanayaa in lagu bixiyey shirkadda caymiska ama dillaalkeeda uu wakiilka u yahay.
3. Waxyaabaha ku jira qaybtani kama hor istaagayaan shirkad caymis ama dillaal caymis

in ay mag-dhaw ka doonaan wakiil ama shaqaalihiiisa ama labadoodaba, haddii shirkadda ama dillaalku galo kharash ama amaah, kuwaas oo marka loo eego qaybtan aan la'galeen.

Qodobka 32^{aad}

Qaadhaanka iyo lacagaha kale ee lagu bixinayo shirkadda caymiska

1. Dillaal caymis ama wakiil caymis kama aqbali doono jeeg ama amar kale oo lacag bixineed qof caymis ku jira, marka uu bixinayo qaadhaanka ama lacagaha kale ee looga baahan yahay heshiis caymis oo uu ku jiray ama heshiis caymis oo markaa la'hindisayo, haddii jeegga ama amarka kale aan lagu caddayn magaca shirkadda.
2. Dillaal caymis ama wakiil caymis oo qabta qaadhaan dhammaystiran ama hafto ah ama lacago kale oo naqad ah, waxa uu sida ugu dhakhsaha badan isaga oo aan kadib dhacayn maalinta ku xigta taariikhda uu lacagta qabtay isaga oo aan ka jarin wax khidmad ah ama lacag kale ah, uu u xawilayaa qaadhaanka ama lacagta kale ee uu naqadka ku qabtay shirkadda caymiska.
3. Qaadhaanka naqadka ah ama lacagaha kale ee uu qabtay dillaal caymis ama wakiil caymis sinnaba looguma tixgelinaayo in ay yihiin hanti uu leeyahay dillaalka caymis ama wakiillku.
4. Haddii uu bixin waayo, waa in ay Hay'addu u raacdo heshiiskii ka dhexeeyey wakiilka iyo shirkadda, haddise aanu ku caddayn heshiiska ka dhexeeya wakiilka iyo shirkadda markaas waa in ay Hay'addu jaangoysaa.
5. Wakiil caymis ama dillaal caymis waxa uu u maamulayaa qaadhaanka ama lacagaha kale ee uu qabto sida qaybtani dhigayso, si'waafaqsan tilmaamaha shirkadda caymiska.
6. Wakiil caymis, haddii aanay Hay'addu u' oggolaan, marnaba kuma taagnaan karto lacag amaah ah oo ay shirkad caymis ku leedahay, taas oo ka badan Konton Milyan oo Shilin Somaliland ah.

Qodobka 33^{aad}

Jaan-gooyaha khasaaraha iyo Shil-cabbire

1. Jaangooye khasaare ama shil-cabbire ma aqbali doono in uu qabto ama maamulo lacago qaadhaan ah ama lacago kale oo shirkad caymis ka maqan ama qof caymis ku jira oo haysta heshiis caymis ama geli kara heshiis caymis.
2. Jaangooye khasaare ama shil-cabbire oo baal mara qaybtani waxa uu mutaysanayaa xadhig ciqaabeed ay ku xukuntay maxkamadda awoodda u leh.



QAYBTA LIXAAD ADEEGA SII-CAYMINTA

Qodobka 34^{aad}

Hababka siicayminta

1. Shirkad caymis oo ruqsad u haysata in ay caymis toos ah bixisaa, waxa ay yeelan doontaa habab ay u aragto in ay ku habboon yihiin oo ay ku siicaymin karto khataraha ku jira heshiisyada caymis ee ay gashay inta ay ku guda jirto adeegga caymiska si'waafaqsan Shareecada Islamka.
2. Shirkad caymis, iyada oo aan ka haysan oggolaansho qoraal ah Hay'adda sida ay dhigayso faqradda 3^{aad}, lama geli karto heshiis siicaymin ah iyada oo ku wareejinaysa waajibaad maaliyadeed, cid aan ahayn:-
 - b- Siicaymiye haysta ruqsad.
 - t- Siicaymiye qalaad oo u qalma.
 - j- Si'waafaqsan hab-raacyada Xeerkan
3. Hay'addu waxa ay ogolaan kartaa codsi shirkad caymis in ay gasho heshiis siicaymineed oo u wareejinaysa waajibaadkeeda maaliyadeed si'waafaqsan Xeerka.
 - b- Shirkad shisheeye oo bixisa caymis toos ah.
 - t- Ama Siicaymiye shisheeye oo aan u qalmin in uu noqdo Siicaymiye shisheeye.

Qodobka 35^{aad}

Wakiillada Siicaymiyayaasha shisheeye

1. Siicaymiye shisheeye, haddii Hay'addu u' oggolaato, waxa uu u magacaabi karaa dillaal siicaymineed ama Siicaymiye ruqsad u haysta si'waafaqsan Xeerkan in uu uga noqdo wakiil Somaliland, isaga oo wakiilku u qabanaya adeegga siicayminta.
2. Hay'addu, haddii ay ruqsad u bixiso si'waafaqsan faqradda 1^{aad}, waxa ay ku lifaaqi kartaa shuruudo ay u aragto in ay yihiin lamahuraan.
3. Haddii ay Hay'addu u bixiso oggolaansho si'waafaqsan qaybtan, Siicaymiyaha qalaad waxa uu dhigayaa kuna ilaalinayaa Bangiga Dhexe dhigaal dammaanad ah oo u dhigma Shan Milyan oo Doollar (USD 5,000,000).

Qodobka 36^{aad}

Wax-ka-beddalka ama Tirtiridda lacagta saafiga ah ee caymis bixiyuhu uu haynayo

1. Shirkad caymis waxa ay ku wargelinaysaa Hay'adda shan maalin-shaqo gudahood, haddii ay wax-ka-beddalayso ama ay tirtirayso xaddiga lacageed ee saafiga ah ee ay mar walba haynayso ee dhammaan noocyada kala duwan ee adeeg.
2. Haddii Hay'addu ay u aragto xaddiga lacageed ee ay haynayso mar walba ee loo soo gudbiyey sida ay dhigayso faqradda 1^{aad} in aanay waafaqsanayn laxaadka maaliyadeed ee shirkadda, waxa ay dalban kartaa sharraxaad la'xidhiidha sababaha

farsamo ama sababo kale oo keenay in sidaa laga dhigo lacagaha la haynayo mar walba;. (iyadoo ku saleysan sharraxaadda loo soo gudbiyo hay'addu waxay amri kartaa hagaajinta haynta saafiga ah.)

Qodobka 37^{aad}

Reebbanaanta in heshiisyo lala galo shirkadaha siicayminta qaarkood

1. Hay'addu waxa ay:-

b- ka dib, marka ay hesho macluumaad lagu kalsoonaan karo oo tilmaamaya in shirkad siicaymineed:-

i. aanay bixin karin sheegashooyinka siicaymineed ee lagu leeyahay.

ii. ku jirto daacad la'aan tasarrufkeeda adeega caymis.

t- ay ugu wacan tahay sabab kale oo macquul ah oo ka reebi karta shirkadaha caymis ama kuwa siicaymineed ee ruqsadda lagu siiyey si'waafaqsan Xeerkan in ay la galaan heshiisyo siicaymineed shirkaddaas.

Qodobka 38^{aad}

(Reebbanaanta Shakhsiyadaynta Wada-xaajoodyada

Wakiil caymis, agaasime, maamule, shaqaale ama saamille shirkad adeeg caymis isaga oo qofnimadiisa adeegsanaya kama geli karo wadaxaajood ama ma fara gelin karo sida loo meelaynayo sii-cayminta.

QAYBTA TODOBAAD ISKU BIIRIDDA IYO WAREEJINAH

Qodobka 39^{aad}

Xaddidaadda isku biiridda iyo wareejinaha

1. Shirkad caymis, haddii aanay ka helin oggolaansho qoraal ah Hay'adda:-

b- Kuma wareejin karto adeeggeeda caymis ama qayb ka mid ah adeeggeeda shirkad caymis oo kale.

t- Kama aqbali karto wareejinta adeeg caymis shirkad kale ama qayb ka mid ah adeegaas caymis.

j- Kuma dari karto adeeggeeda caymiska ama qayb ka mid ah adeeggeeda caymis shirkad kale.

2. Macaamil ku lid ah faqradda 1^{aad} waa waxba kama jiraan haddii macaamilku leeyahay saamaynta ah:-

b- In adeega caymis shirkadda ama qayb ka mid ah lagu daro adeegga shirkad kale.

t- In loo wareejiyo qayb ka mid ah adeegga shirkadda, shirkad kale.

3. Shirkadda caymis ee baalmarta faqradda 1^{aad} waxa ay gashay fal-danbiyeed waxaanay mutaysanaysaa ganaax aan ka badnayn Boqol Milyan (100,000,000) oo Somaliland shillin ah.



Qodobka 40^{aad}
Codsiga isku biiridda iyo wareejinta caymiyaha

1. Haddii laba shirkadood ama ka badani ay doonaayaan in ay isku biiraan ama ay isu wareejiyaan adeegga nooc ka mid ah adeegooda caymis:-
 - b- Haddii labada shirkadood doonayaan in ay wadajir isugu biiraan.
 - t- Shirkadi doonayso in ay u wareejiso adeeggeeda shirkad kale.

Waxa ay Hay'adda ka codsanayaan in ay u ansixiso isku biiridda ama isu wareejinta, hadba ka ay doonayaan.

2. Codsiga ku xusan faqradda 1^{aad} waxa la soconaya:-
 - b- Dhukumentiga lagu hirgelinaayo isku biiridda la hindisay ama wareejinta.
 - t- Xisaabaadka la hanti-dhawray iyo xaashida dheellitirka ee shirkad kasta oo ku biiraysa kuwo kale ama ku wareejiya.
 - j- Warbixin kasta oo kale ama dhukumentiga ah oo isku biiridda la'hindisay ama wareejinta lagu saleeyay.
3. Iskubiiridda iyo wareejinta caymiyaha ka hor, waa in ay Hay'addu hubisaa habsami u socodka adeegga caymis ee dadka lacagta laga hayo.

Qodobka 41^{aad}
Ogeysiinta iskubiiridda ama wareejinta

1. Dhinacyada doonaya in ay isku biiraan ka hor inta aanay codsiga samayn:-
 - b- Waxa ay ogeysiis la'xidhiidha isku biiridda ama wareejinta ku daabacayaan faafinta rasmiga ah iyo ugu yaraan hal wargeys oo ka soo baxa Somaliland.
 - t- Waxa ay u dirayaan ogeysiis ay ugu sheegayaan codsiga dhammaan dadka ku jira caymiska iyo dhinacyada xuquuqda ku leh.
2. Ogeysiiska ku xusan faqradda 1^{aad} waxa uu ugu baaqayaa in shakhsi kasta oo haysta waxyaabo macquul ah oo uu ku aamini karo, in uu saamayn taban kala kulmi karo isku biiridda ama wareejinta uu bandhig qoraal ah u soo gudbiyo Hay'adda kaas oo uu ku sheegayo sababaha, soddon maalmood gudahood oo ka bilaabmaya maalinta la daabaco.

QAYBTA SIDEEDDAAD
ISBEDDALADA WAAWEYN EE MAAMULKA IYO MAAREYNTA

Qodobka 42^{aad}

Isbeddelka Awoodaha Maamul Ee Ruqsad-Haystaha

1. Haddii maamulka iyo awoodaha shirkadda wax iska beddelaan, waa in Guddida Agaasinka ee shirkaddu ay sidaa ku wargeliso muddo aan ka badnayn 7 maalmood oo ka bilaabmaya maalinta isbeddellada la dhaqan-galiyay.

2. Isbeddelka awoodaha iyo maamulka shirkaddu haddii uu saamayn ku yeelanayo aasaaska xeerka shirkadda, waa in Guddida Agaasinku wax-ka-beddel ku samayso Xeerka si'waafaqsan Xeerkan, Xeerka Hay'adda iyo xeerarka kale ee khuseeya.
3. Hay'addu haddii ay ku qanacdo in isbedelku aanu waafaqsanayn xeerka, waa in ay ku wargeliso Guddida Agaasinka ee shirkadda muddo aan ka badnayn 7 maalmood oo ka bilaabmaya maalinta ay heshay wargelinta isbeddelka, waxayna shirkaddu ku sii dhaqmayasaa xeerkaa hore.

Qodobka 43^{aad}

Go'aanka Hay'adda ee iskubiiridda iyo wareejinta

1. Hay'addu, ka dib marka ay daristo codsiga iskubiiridda ama wareejinta, waxa ay ansixin kartaa ama diidi kartaa hindisaha iskubiirista ama wareejinta iyada oo u eegaysa shuruudo ay u aragto in ay yihiin lamahuraan.
2. Hay'addu waxa ay gaadhaysaa go'aankeeda ku cad faqradda 1^{aad} saddex bilood gudahood oo ka bilaabmaya taariikhda daabacaadda, haddii ay dhinacyaduna ku heli waayaan wax xidhiidh ah muddadaa gudaheeda, waxa ay socodsiinayaan isku biirista ama wareejinta.
3. Ka dib, marka ay gaadho go'aanka ku cad faqradda 1^{aad}, Hay'addu waxa ay:-
 - b- Ku daabacaysaa go'aankeeda faafinta rasmiga ah iyo hal wargeys oo ka soo baxa Somaliland.
 - t- U diraysaa nuqul ka mid ah go'aankeeda dhinacyada isku biiray ama isuwareejintu dhex martay kuwaas oo bandhiggooda u soo gudbiyey.
4. Haddii Hay'addu diiddo isku biirista ama wareejinta, sababta ay u cuskatay waxa ay ugu gudbineysaa qoraal ahaan dhinacyada.
5. Cidda dhibsata go'aan ay gaadhey Hay'addu si'waafaqsan qodobkan, waxa uu rafcaan u qaadanayaa Maxkamadda Sare soddon maalmood gudahood oo ka bilaabmaya taariikhda go'aanka la'ogeysiiyey.

Qodobka 44^{aad}

Awoodaha ay Hay'addu ku leedahay mulkiilayaasha waaweyn

1. Hay'addu waxa ay u soo saari kartaa wareegto waafaqsan faqradda 3^{aad}:-
 - b- Shakhsi noqday mulkiile awood ku leh ama ka hela awood dheeraad ah ruqsad-hayste aan hore oggolaansho uga helin Hay'adda.
 - t- Shakhsi ah mulkiile awood ku leh ruqsad-hayste haddii Hay'addu hayso sababo macquul ah oo ay ku aaminto in:-
 - i. Shakhsigu aanu buuxin shuruudaha fayooobidda iyo u qalmidda.
 - ii. Iyada oo loo eegayo lahaanshiiyaha saamaynta leh ee qofka ama awoodda uu ku leeyahay ruqsad-haystaha, arrimaha lagu tilmaamay faqradda labaad ayaa lagu dabbaqayaa.
2. Arrimaha lagu tilmaamay faqradda (I) (b) (ii) waa in qaab-dhismeedka lahaanshiiyaha ruqsad-haystuhu:-

- b- Aanu ku habboonayn marka la eego dabecadda, baaxadda iyo kakanaanta adeegga ruqsadda loo siiyey.
 - t- Si taban ay u saamaynayso bed-qabka maaliyadeed ama awoodda ay Hay'addu u leedahay in ay ku kormeerto.
 - j- Ay lid ku tahay macaamiisha shirkadda.
3. Haddii duruuf ka mid ah kuwa lagu tilmaamay faqradda 1^{aad} ay sugnaato, waxa ay Hay'addu wareegto ka soo saari kartaa shakhsiga:-
- b. taas oo lagaga dalbanaayo in uu ku bixiyo saami uu ku leeyahay ruqsad haystaha muddada ogeysiiska lagu cayimay gudaheeda; ama
 - t. ka reebaysa shakhsiga in uu ku yeesho wax xuquuq ah, oo ay ka mid tahay xaq codaynta ee ku lammaan danta uu ku leeyahay.
 - j. Haddii Hay'addu soo saarto wareegto ku socota shakhsi si'waafaqsan faqradda (3)(b) waxa ay amri kartaa in muddadaa aanu qofku saamigiisa wareejin, in laga mamnuuco in qofku yeesho wax xuquuq ah oo ay ka mid yihiin xaq codaynta iyo xaq uu ku helayo dheef la qaybiyey oo ku lammaan danta uu ku leeyahay.
 - x. Shakhsiga isaga oo aan cudurdaar macquul ah haysan ku guul darraysta in uu u hoggaansamo wareegto loo soo saaray si'waafaqsan qaybtan waxa uu galay fal-danbiyeed, haddii lagu helana waxa uu mutaysanayaa ganaax aan ka badnayn Konton Milyan (SLSH 50,000,000) Somaliland shillings.

Qodobka 45^{aad}

Isbeddallada agaasimayaasha, maareeyayaasha iyo dadka shaqooyinka muhiima haya

1. Ruqsad-hayste, ma magacaabi karo agaasime, maareeye sare ama shakhsi haya shaqo kale oo muhiim ah, haddii aanu qofku ku habboonayn iyo haddii aanay ka helin oggolaansho qoraal ah Hay'adda.
2. Ruqsad-hayste, waxa uu toban maalin-shaqo gudahood ka dib marka uu maareeyaha sare ama qof kale oo shaqo muhiim ah hayaa uu la wareego xafiiska ama joojiyo shaqada xafiiska, waxa uu soo wargelinayaa Hay'adda.
3. Ogeysiiska ku xusan faqradda 2^{aad} waxa ka mid noqon doonta warbixin la'xidhiidha sababta agaasimaha, maareeyaha sare ama qof kale oo hayay shaqo muhiim ahi u joojiyey shaqada uu u shaqaaleysiiyey ama hawl ugu qabtay ruqsad-haystaha.

QAYBTA SAGAALAAD BUUGAAGTA IYO WARBIXINAHA MAALIYADEED

Qodobka 46^{aad}

Haynta buugaagta maaliyadeed

1. Ruqsad-hayste kastaa waxa uu ku hayn doonaa xafiiska xaruntiisa ee uu ku leeyahay Somaliland buugaag ku filan:-
 - b- si uu u soo bandhigo una sharraxo dhaqdhaqaaqyadiisa.
 - t- si awood loogu helo in si sax ah oo macquul ah loogu ogaado heerkiisa maaliyadeed wakhti kasta.
 - j- si uu awood ugu helo in uu diyaariyo warbixinaha maaliyadeed una bixiyo wixii macaash ah taas oo looga baahan karo si'waafaqsan Xeerkan.
 - x- haddii loo baahdana, si ay awood ugu hesho in warbixinaheeda maaliyadeed loo hanti-dhawro si'waafaqsan Xeerkan.
2. Ruqsad-hayste waxa uu haynayaa buugaagta loo baahan yahay in uu hayo si'waafaqsan qaybtan, muddo ugu yaraan ah shan sanno ka dib marka uu dhammaado sannad maaliyadeedka ay la'xidhiidhaan.
3. Ruqsad-haystaha baal mara faqradda 1^{aad} ama 2^{aad} waxa uu ku mutaysanayaa ganaax aan ka badnayn Shan Boqol oo kun (500,000) oo Shillin Somaliland ah.

Qodobka 47^{aad}

Diyaarinta warbixinaha maaliyadeed

1. Qaybtan waxa lagu dabbaqayaa shirkad caymis, dillaal caymis, siicaymiye, jaangooyaha khasaaraha, la-taliyaha khatarta khasaaraha iyo shil-cabbire.
2. Sannad maaliyadeedka ruqsad-hayste kastaa waa muddo laba iyo toban bilood ah oo ka bilowda 1da January kuna dhammaada 31ka December ee isla sannadkaas.
3. Ruqsad-haystuhu waxa uu u diyaarinayaa warbixinaha maaliyadeed sannad kasta si'waafaqsan halbeegyada caalamiga ah ee xisaabaadka.

Qodobka 48^{aad}

Hanti-dhawrida xisaabaha

1. Xisaabaadka ruqsad-hayste kasta waxa sannadle u hantidhawri doona hanti-dhawre ay Hay'addu ansixisay.
2. Hanti-dhawruhu :-
 - b- ma noqon doono shaqaale, maareeye, agaasime ama mid saami ku leh ruqsad-haystaha.
 - t- waxa uu yeelan doonaa siyaasadda dhawrista xirfadda oo ay go'aamin doonto Hay'addu.

- j- waxa uu u hanti-dhawri doonaa ruqsad-haystaha si madax bannaan oo dhexdhexaad ah.
- x. waxa uu xaqiijin doonaa in hanti-dhawrka loo fuliyo si'waafaqsan halbeegyada caalamiga ah ee hanti-dhawrka.
- kh- Hanti-dhawruhu waa in uu ku qanco in xisaabaadka ruqsad-haystaha loo diyaariyey si'waafaqsan buugaagta xisaabeed ee ruqsad-haystaha.
- d- Hanti-dhawruhu waxa uu tasdiiqin doonaa in:-
 - i. uu ka helay macluumaad ku filan buugaagta xisaabaadka ee ruqsad-haystaha.
 - ii. xisaabaadka ruqsad-haystuhu waafaqsan yihiin macluumaadka uu siiyey ruqsad-haystuhu si uu u hantidhawro xisaabaadkiisa.
- d- Shakhsina hanti-dhawre uma noqon karo ruqsad-hayste muddo xidhiidh ah oo ka badan afar sannadood, muddadaa ka dibna hanti-dhawruhu uma qalmo in loo magacaabo hanti-dhawre afarta sannadood ee xiga.

Qodobka 49^{aad}

Warbixinaha maaliyadeed

1. Ruqsad-hayste kastaa waxa uu diyaarin doonaa una gudbin doonaa Hay'adda saddex bilood gudahood oo ka bilaabma dhammaadka sannad maaliyadeedka, isaga oo raacaya qaab qeexan, warbixino sannadeedka oo ka kooban:-
 - b- Macluumaad cayiman oo la'xidhiidha macaamilka maaliyadeed ee la fuliyey sannadkaas gudihiisa oo ay ka mid tahay, halkii ku habboon, marag-fur agaasime, warbixin la'xidhiidha xaaladda maaliyadeed.
 - t- Nuqul run ah oo la'tasdiiqiyey oo ah warbixinaha maaliyadeed, shahaado hantidhawre iyo warbixin kasta oo kale oo loo gudbiyey saamileyda:-
 - j- Faa'iidada oo u taalla qaab ay cayimeen xeer-nidaamiyayaashu.
 - x- Warbixinta hanti-dhawraha.
 - kh- Warbixin kasta oo la'xidhiidha arrimaha ruqsad-haystaha oo la siiyey saamileyda sannad maaliyadeedkaas.
 - d. Faahfaahinta la'xidhiidha khidmadaha iyo qorshayaasha dhiirri gelinta, abaalmarinaha iyo dhiirri gelinaha kale.
 - r. Warbixin faahfaahinaysa qaadhaannada aanay bixin dadka caymiska ku jiraa.
 - s. Macluumaad kasta oo kale oo Hay'addu u baahan karto oo aan ka hor imanayn xeerka iyo xeerarka kale
2. Ruqsad-haystuhu waxa uu muddo ay cayimi doonto Hay'addu iyaga oo ka duulaya muddada ay u cayintay ugu gudbin doonaa:-
 - b- warbixino maaliyadeed xilliyaysan, kuwaas oo noqon kara kuwo aan hantidhawrnayn.

t- macaash loo dhigo qaab ay ansixisay Hay'addu, haddii uu jiro.

j- macluumaadka kale iyo dhukumentiyada lagu caddayn doono ee ay hay'addu soo saarto.

3. Haddii Hay'addu u aragto in warbixinaha ama dhukumentiyada maaliyadeed ee uu soo gudbiyo ruqsad-hayste si'waafaqsan qaybtan ay noqdaan kuwo aan sax ahayn ama kala dhiman ama loo diyaariyey si aan waafaqsanayn halbeegyada xisaabaadka, Hay'addu way diidi kartaa warbixinaha ama dhukumentiyada maaliyadeed.
4. Haddii Hay'addu diiddo warbixinno ama dhukumentiyada maaliyadeed ee ku xusan faqradda 3^{aad}. Hay'addu waxa ay soo saari doontaa wareegtooyin ku habboon oo ay ku socodsiiso ruqsad-haystaha si uu u saxo khaladaadka ku jira ama dhinnaanshaha, dib ayaanu u soo gudbin doonaa warbixinaha ama dhukumentiyada maaliyadeed, haddii ruqsad-haystuhu u hoggaansami waayo wareegtadana Hay'addu waxa ay ku samayn kartaa kaabis warbixinaha ama dhukumentiyada maaliyadeed, iyada oo uu kharashkana isu qabo ruqsad-haystuhu.

QAYBTA TOBNAAD **BAADHITAANKA, HELITAANKA XOGTA IYO WEYDIIMO**

Qodobka 50^{aad}

Awoodda baadhista ruqsad-haystaha

1. Hay'addu, waxa ay baadhi doontaa arrimaha ruqsad- hayste kasta ugu yaraan hal mar labadii sannadoodba.
2. Hay'addu, waxa ay wakhti walba, iyada oo ujeeddadu tahay in ay fuliso shaqooyinkeeda ku xusan faqradda 1^{aad} :-
 - b- baadhi kartaa xafiisyada ama adeegga oo ay ka mid yihiin hab-raacyada iyo nidaamka ruqsad-haystaha ama faracyada ka mid ah ama uu leeyahay ruqsad-haystuhu.
 - t- baadhi kartaa xafiisyada ama adeegga shakhsi, ruqsad-haystuhu u igmadamay shaqooyinka ama hawlaha qaarkood.
 - j- baadhi kartaa hantida oo ay ka mid tahay lacagta naqadka ah ee uu leeyahay ama uu hayo ruqsad-haystuhu ama ay hayaan faracyo ama laamo uu leeyahay.

baadhi kartaa nuqullana ka samaysan kartaa dhukumentiyada uu leeyahay ama uu hayo ama uu maamulo ruqsad-haystuhu, mid walba oo ka mid ah faracyadiisa ama laamaha uu leeyahay ama waxa ay ka raadin kartaa macluumaad iyo sharraxaado saraakiisha, shaqaalaha iyo wakiillada ruqsad-haystaha ama mid walba oo ka mid ah faracyadiisa ama laamaha uu leeyahay.

3. Hay'addu, waxa ay wakhti kasta oo ka mid ah inta aanay dhammaan labada sanno baadhi kartaa arrimaha ruqsad-haystaha, haddii ay hayso sabab ay ku aamini karto in:-
 - b- danaha dadka caymiska ku jira saamileyda ama xubnaha dadweynaha la faquuqi karo.
 - t- uu ruqsad-haystuhu awood u waayey in uu ka soo baxo waajibka uu Xeerkani saaray.
 - j- uu ruqsad-haystuhu u hoggaansami waayo qodobada Xeerkan.
 - x- uu ruqsad-haystuhu u hoggaansami waayo Xeerka ka hortagga maydhaamidda lacagaha iyo la dagaalanka maalgelinta argagixisada ee Xeer Lr. 87/2019.
 - kh- sabab kasta oo kale.
4. Hay'addu, waxa ay u magacaabi kartaa shakhsi ku habboon in uu u sameeyo baadhitaanka.
5. Shakhsiga loo magacaabay in uu baadhitaan u sameeyo si'waafaqsan qaybtan, waxa uu su'aalo weydiin karaa sarkaal kasta oo ka tirsan ruqsad-haystaha isaga oo dhaarsan.
6. Ruqsad-haystuhu, waa in uu gacan siiyaa shakhsiga loo soo magacaabo si'waafaqsan qaybtan isaga oo u furaya dhammaan buugaagta, diiwaannada, faylasha iyo dhukumentiyada kale ee loogu baahan yahay baadhitaanka, shakhsi kasta oo ku guuldarraysta in uu u hoggaansamana waxa uu galay fal-danbiyeed.
7. Hay'addu, waxa ay ruqsad-haystaha ku wargelin doontaa gunaanadka laga gaadhay baadhitaanka, waxaanay ku waajibin kartaa ruqsad-haystaha in uu u hoggaansamo muddo ay cayimi doonto gudaheed, wareegto kasta oo ay soo saarto si uu u saxo goldaloolooyinkii ka soo baxay baadhitaanka.
8. Shakhsiga ka hor istaaga Hay'adda ama baadhe in uu guto waajibaadkiisa ku xusan qaybtan waxa uu galay fal-danbiyeed, waxaanu ku mutaysanayaa ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) oo Somaliland shillin ah.

Qodobka 51^{aad}

Ogeysiiska xogta lagu bixinayo

1. Hay'addu, waxa ay iyada oo ujeeddadeedu tahay in ay xaqiijiso in loo hoggaansamay qodobbada Xeerkan iyo ka dib, marka ay bixiso ogeysiis saddex maalmood ah baadhitaan goobeed ku samayn doontaa shakhsi kasta oo ruqsad loo siiyey si'waafaqsan Xeerkan.
2. Dhammaan kharashaadka ka dhashay baadhitaan loo sameeyey si'waafaqsan faqradda ^{1aad}, waxa bixin doonta Hay'adda.
3. Ogeysiis waafaqsan faqradda ^{1aad} ayaa lagu socodsiin karaa:-
 - b- ruqsad-hayste ama ruqsad-hayste hore.
 - t- shakhsi ay Hay'addu sababo jira awgood aaminsan tahay in uu fulinayo ama hore u fuliyey adeeg caymis aan loo fasixin.
 - j- dhinac xidhiidh la leh shakhsiga lagu xusay faqradaha (b) ama (t) ama

- x- shakhsi kasta oo Hay'addu sababo jira awgood aaminsan tahay in uu hayo macluumaad ama dhukumentiyiyo; wuxuuna caddayn doonaa goobta iyo goorta macluumaadka ama dhukumentiga loo soo gudbinayo ama la soo saarayo.
4. Hay'addu, waxa ay qaadan kartaa nuqullo ama qaybo ka mid ah dhukumentii kasta oo loo soo saaray si'waafaqsan qaybtan.
 5. Shakhsi aan haysan cudurdaar macquul ah oo ku guuldarraysta in uu u hoggaansamo ogeysiis loo bixiyey si'waafaqsan qaybtan waxa uu galay fal-denbiyeed haddii lagu helo uu ku mutaysanaayo ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) oo Somaliland shillin ah..

QAYABTA KOW IYO TOBNAAD TALLAABOYINKA SOO KABASHADA

Qodobka 52^{aad}

Qorshayaasha soo kabashada

Hay'addu, waxa ay ku waajibin kartaa ruqsad-hayste in uu diyaariyo qorshe soo kabasho, haddii Hay'addu ay hayso sababo macquul ah oo ay ku aaminto in ruqsad-haystuhu ku sifoobay mid ka mid ah kuwan soo socda:-

- b- haddii ruqsad-haystuhu jabiyeey ama ay u badan tahay in uu jebiyo xakamayaasha lagu ilaalinaayo in hantidiisu ka badato daynta lagu leeyahay ee ku cad jaan-goynta ku filnaanshaha raasamaalka ay hay'addu soo saartay.
- t- haddii adeega caymis ruqsad-haystaha aan hore loogu maamulin ama aan imika loo maamulin si lexojeclo ku jirto ama si'waafaqsan mabaadii'da habboon ee caymiska.
- j- haddii ruqsad-haystuhu u fulinayo ama ay u badan tahay in uu u fuliyo adeegiisa si' lid ku ah danaha dadka caymiska ku jira ama ku biiri doona.
- x- ruqsad-haystuhu ku guuldarraystay ama ku guuldarraysanayo in uu u hoggaansamo shuruudaha Xeerkan ama shardi kasta oo ruqsaddiisa la socda.

Qodobka 53^{aad}

Ansixinta qorshaha soo kabashada ee Hay'adda

1. Ruqsad-hayste, waxa uu Hay'adda ugu soo gudbinayaa muddo ay cayintay gudaheed qorshaha soo kabashada.
2. Hay'addu, ka dib marka ay hesho qorshaha soo kabashada, waxa ay la socodsiinaysaa ruqsad-haystaha in Hay'addu ku qanacday qorshaha soo kabashada iyo in kale, haddii aanay ku qancinna waxa ay ka dalban kartaa in uu kaabis ku sameeyo qorshaha soo kabashada.
3. Ruqsad-hayste kastaa waxa uu ku dhaqmi doonaa qorshaha soo kabashada, ka dib marka ay Hay'addu u ansixiso.

QAYBTA LABA IYO TOBNAAD QODOBO GUUD

Qodobka 54^{aad}

Dhawrista xogta

Xubin ka mid ah Guddida Agaasinka, shaqaale ka mid ah Hay'adda ama shakhsi kasta oo kale oo gudanaya shaqo ama waajib kale si'waafaqsan Xeerkan, kaas oo ogaaday macluumaad isaga oo gudanaya shaqooyinkiisa ku xusan Xeerkan, waxa uu u tixgelin doonaa macluumaadka uu ogaaday sir ahaan mana sheegi doono macluumaadkaa iyada oo sharcigu waajibiyo mooyee.

Qodobka 55^{aad}

Waajibnimada tashiga

1. Ka hor inta aanay kaabis ku samayn ama aanay beddalin hab-raacyo hore u jiray ama aanay soo saarin hagayaal si xeerka waafaqsan, Hay'addu waxa ay:-
 - b- siin doontaa dadka ay Hay'addu u aragto in saamayn laxaad lihi gaadhi karto nuqul ka mid ah :-
 - i. xeer-nidaamiyayaasha, hab-raacyada ama hagayaasha.
 - ii. kaabisaha lagu sameeyo xeer-nidaamiyayaasha, hab-raacyada ama hagayaasha.
 - iii. beddelaadda xeer-nidaamiyayaasha ama hagayaasha.
 - t- siin doontaa shakhsiyaadkaas fursad macquul ah oo ay ugu sameeyaan bandhig qoraal ah Hay'adda.
 - j- tixgelin siin doontaa bandhig kasta oo qoraal ah oo ay hesho.
2. Hay'addu, waxa ay gudanaysaa waajibaadkeeda ku cad Farqada 1^{aad} ee Qodobkan:-
 - b. Iyada oo ku daabici doonta dhukumentiyada ku habboon degelkeeda ay internet-ka ku leedahay.
 - t. Marka loo eego shakhsi kasta iyada oo la'tashanaysa xirfadle ama urur shaqaale oo uu shakhsigu xubin ka yahay, tixgelinna siinaysa bandhigyada uu u sameeyo ururkaasi.
 - j. Waxay jawaab ka bixin kartaa bandhig kasta oo qoraal ah oo ay hesho.

Qodobka 56^{aad}

Waajibinta adeeg caymis

1. Hay'addu, iyada oo fulinaysa mabaadii'da xeerkan waxa ay amar ku bixin kartaa in caymiska gaadiidka ay qaataan dadka ama shirkadaha deggan Somaliland oo lala galo heshiiska caymis adeeg bixiyayaal maxalli ah, iyada oo caymisyada kale ay dhammaan noqonayaan kuwo ikhtiyaari ah.
2. Amarka faqradda 1^{aad} lagu sheegay ee waajibinta adeegga caymis ee gaadiidka, waxa ay Hay'addu fulinaysaa muddo lix bilood ah ka dib dhaqan-galkan Xeerka, iyada oo muddadaas Hay'addu wacyi-gelin ku habboon u samaynaysa bulshada isla markaana

hubinaysa shirkadaha awodda u leh ee buuxiyay shuruudihii looga baahnaa.

3. Hay'addu, waa in ay ku qiimaysaa laba sanno ka dib hir-gelinta adeegga caymiska gaadiidka ee waajibka ah, si loo ogaado waxyeellada iyo waxtarka adeeggan caymis iyo awoodaha shirkadaha la siiyay ruqasadaha, isla markaana warbixinta qiimeynta u soo gudbisaa Golaha Wakiillada.

Qodobka 57^{aad}

Caymiska lagu haynayo caymis bixiyayaasha maxalliga ah

1. Haddii nooc caymis ah loo baahan yahay in la dhigo shirkad caymis maxalli ah balse aan noocaas laga helayn dalka gudihiisa, shakhsigaasi waxa uu dhigannayaa caymiskiisa shirkad caymis oo aan dalka degganayn iyada oo ay shardi tahay in:-
 - b- uu ka helo oggolaansho qoraal ah Hay'adda.
 - t- uu u hoggaansamo qodobbada Xeerkan.
2. Siyaasad kasta oo caymis oo guud oo uu galay shakhsi ama shirkad deggan Somaliland oo aan ahayn shirkad caymis oo ruqsad lagu siiyey si'waafaqsan Xeerkan, lana galay shirkad caymis oo aan degganayn Somaliland, waxa la fulinayaa iyada oo la marayo xafiis dillaal caymis oo dalka gudihiisa ku yaalla, ruqsadna u haysta si'waafaqsan Xeerkan.
3. Shirkad ama shakhsi aan ka ahayn dhinac heshiis caymis, marka laga reebo wakiil ama dillaal caymis oo ruqsad u haysta si'waafaqsan Xeerkan ama keliya shaqaale shirkad caymis, ma siin karo khidmad ama lacag kale shirkad caymis oo maxalli ah wakiil ama dillaal, haddii uu fuliyo ama cusbooneysiyo siyaasad caymis.
4. Hay'addu waxa ay iyada oo ogeysiis ku qoraysa faafinta rasmiga ah iyo ogeysiis qoraal ah oo ay ku socodsiiyo shirkad caymis kasta, waajibin kartaa in qaadhaanka ku waajibay in ay caymis bixiyayaasha maxalliga ahi siiyaan dadka caymiska ku jira ee Somaliland deggan ee aan ahayn caymis bixiyayaasha maxalliga ah, in ay ku bixiyaan muddo cayiman gudahood oo ka bilaabanta taariikhda la hirgeliyey ama la cusboonaysiiyey.
5. Hay'addu, iyada oo soo saaraysa ogeysiiska ku cad faqradda 4^{aad}, waxa ay caddayn kartaa taariikhaha la bixinayo qaadhaanka ku waajibay dillaaliinta, wakiillada iyo caymiska si toos ah loogu shubay caymis bixiyaha ama loo mariyey xafiis wakiil ama dillaal.

Qodobka 58^{aad}

Bixinta qaadhaanka

1. Iyada oo loo eegayo faqradda 2^{aad}, kuwa caymiska ku jiraa waxa ay bixin doonaan qaadhaanka uu ku waajibiyey heshiis caymis, taariikhda ama ka hor inta aanay siyaasadda caymisku bilaaban ama aan la cusbooneysiin.
2. Hay'addu, waxa ay hab-raacyo ku faahfaahin kartaa in si kale loo bixiyo qaadhaanka.

Qodobka 59^{aad}

Ansixinta qiimaha qaadhaanka iyo khidmadda

1. Shirkad caymis ma bixin doonto siyaasad caymis, haddii qiimaha qaadhaanka iyo qiimaha khidmaddu baal marsan yihiin hab-raacyada xeerka lagu jideeyay si'waafaqsan Xeerka.
2. Hay'addu, waxa ay go'aaminaysaa qaadhaanka ugu yar ama khidmadda ugu badan ee derajo kasta ama nooc kasta oo adeeg caymis ah.

Qodobka 60^{aad}

Sanduuqa Magdhawga Caymislayaasha

1. Waxa jiri doona Sanduuqa Magdhawga Caymislayaasha oo loo furi doono si'waafaqsan Xeerkan.
2. Shaqada Sanduuqa Magdhawga Caymislayaasha waxa ay ujeeddadiisu tahay in uu noqdo sanduuq keyd oo loo adeegsado in uu bixiyo qayb magdhaw ah, balse aanay khasab ahayn in uu bixiyo magdhaw buuxa oo la siin doono qaansheegtayaasha u qalma balse aan lacag la siin, kuna jira siyaasado ay bixiyeen ruqsad- haystayaal.
3. Sanduuqa Magdhawga Caymislayaasha waxa maareyn doona guddi la wakiishay.
4. Xubnaha guddida la wakiishay waxa magacaabi doona guddoomiyaha.

Qodobka 61^{aad}

Reebbanaanta xayaysiisyada marin habowsan

1. Shakhsi kasta oo:-
 - b- xayaysiis ahaan, warbixin ahaan, ballan-qaad ama saadaalin uu ogyahay in ay marin habowsan tahay, been tahay ama khiyaamo ku jirto.
 - t- daacad-xumo awgeed qariyey xaqaa'iq.
 - j- isaga oo aan u meel dayin sameeya xayaysiis, warbixin, ballan-qaad ama saadaalin marin habowsan, been ah ama khiyaamo ku jirto, gunaanada ama ku yabooha in uu galo heshiis, macaamil ama hawl la'gala shirkad caymis ama shakhsi walba oo kale arrin la'xidhiidha adeeg caymis, waxa uu galay fal-danbiyeed, waxaanu mutaysanayaa ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) oo Somaliland shillin ah.

Qodobka 62^{aad}

Adeegsiga ereyga "Caymis" si loo qabto adeeg caymis

1. Iyada oo loo eegayo faqradda 2aad iyo dhaafitaan kasta oo lagu caddeeyay Xeerkan, hab-raacyada ama hagayaasha ka farcama, shakhsina haddii aanu oggolaansho qoraal ah ka helin Hay'adda, uma adeegsan doono erayada "insurance, "assurance" ama "reinsurance" ama eray kale oo kuwaa ka dhambalma oo Ingiriisi ah, Soomaali ah ama af kale ah, adeega caymis uu leeyahay haddii aanu ahayn ruqsad-hayste, iyada oo shardi ay tahay in aan laga dhadhansan karin in ruqsad-haystuhu uu qabto adeeg cayms kale oo ruqsad loo qaato oo aan ahayn midda loo oggolaaday in uu ruqsadda ku qabto.
2. Shakhsina, haddii aanu ahayn mid ruqsad loo siiyay si'waafaqsan Xeerkan ma bixin

karo caymis:-

- b- Shakhsiyaadka wakhtiga heshiiska caymisku hirgalayo deggan Somaliland.
 - t- badeecado ama hanti taalla Somaliland.
 - j- maraakiib, diyaarado ama gaadiid kale oo ka diiwangashan Somaliland.
 - x- badeecado laga soo dejiyay dalal kale marka laga reebo alaab dad leeyahay ama mucaawimo ah
3. Dhammaan khataraha maxalliga ah iyo shakhsiyaadka, marka lagu daro alaabaha la soo dejiyo, waxa caymis gelinaya shirkado caymis oo ruqsad u haysta in ay bixiyaan adeeg caymis Somaliland gudaheeda.
 4. Hay'addu, waxa ay faahfaahinaysaa erayada iyo kalmadaha lagu dabbaqayo faqradda 1^{aad}.
 5. Cid kasta oo baal marta qodobkani waxa uu mutaysanayaa ganaax aan ka badnayn Shan Boqol oo Milyan (SLSH 500,000,000) oo Somaliland shillin.

Qodobka 63^{aad}

Dhigaalka dammaanadda

1. Shirkad caymis oo kasta waxa ay xisaab ku yeelanaysaa Bangiga Dhexe iyo baananka kale ee haysta ruqsadda, kaas oo ay ku shubi doonto boqolkiiba labaatan (20%) raasamaalka caymis bixiyaha ee la' bixiyey.
2. Dhigaalka dammaanadda ah ee ku xusan faqradda 1^{aad} waxa loo tixgelin doonaa in ay tahay qayb ka mid ah hantida raasamaal ee caymis bixiyaha.
3. Dhigaalka dammaanadda ah ee shirkad caymis waxa loo isticmaali doonaa mudnaanaha hoose:-
 - b- in lagu bixiyo sheegashooyinka caymiska.
 - t- in laga bixiyo kharashaadka ka dhasha tallaabooyinka sixitaanka ama fulinta ee ay Hay'addu ka qaaddo shirkad caymis ama haddii la gebogeabaynayo adeeg caymis bixiyaha ama raasamaalkii ku jiray loo celinayo saamilayda.
 - j- haddii ay dhacdo in raasamaalka loo celiyo saamilayda, in laga bixiyo lacagta lagu gebogabeeyay caymis bixiyaha.
 - x- in lacag laga siiyo ama loo wareejiyo caymis bixiyaha si'waafaqan Xeerkan.
4. Shirkad caymis oo leh dhigaal dammaanadeed:-
 - b- waxa uu u maamuli doonaa dhigaalka si'waafaqsan tilmaamo ay Hay'addu bixiso.
 - t- ma bixin doono dhigaalka dammaanadeed.
5. Haddii shirkad caymis joojiyo in ay qabto adeeg caymis, waxa uu ka dalban karaa Hay'adda in uu la baxo dhigaalka dammaanadda ah, Hay'adduna way oggolaan kartaa haddii ay ku qanacdo in si buuxda loo soo gebogabeeyay caymis bixiyaha, caymis bixiyahana aanay ku taagnayn qaamo ku waajibay oo ka dhashay heshiisyo caymis oo uu ku jiray.

Qodobka 64^{aad}
Muujinta ruqsadda

Ruqsad hayste waxa uu si joogto ah ugu muujin doonaa ruqsaddiisa meel dadweynuhu ka arki karo oo ka mid ah xafiiskiisa, nuqul sawir ahna waxa uu ku muujin doonaa laan kasta oo uu ku leeyahay Somaliland.

Qodobka 65^{aad}
Fal-dambiyeedyada iyo ganaaxyada

1. Shakhsiga fuliya ama si sir ah u qabta adeeg caymid oo Xeerkan hoos imanaya isaga oo ku gabbanaya shirkad loo asaasay si khilaafsan Xeerkan, waxa uu mutaysanayaa ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) Somaliland shillin ama xabsi aan ka yarayn saddex bilood kana badnayn lix bilood ama waa la isugu dari karaa ganaaxa iyo xabsiga.
2. Ciqaabta ku xusan faqradda 1^{aad} waxa lagu beddali karaa in ruqsadda shakhsigu haysto la' tirtiro, waxaana shakhsigaa mamnuuc ka ah in uu helo ruqsad kale muddo shan sannadood ah, shantaa sannadood ka dibna la siin maayo ruqsad.
3. Shakhsi ah maareeye ama sarkaal ka tirsan shirkad ruqsad loo siiyey si'waafaqsan Xeerkan, oo:-
 - b- ku guuldarraysta in uu qaado tallaabooyin macquul ah si uu u ilaaliyo u hoggaansanka waajibaadka Xeerkan.
 - t- sameeya warbixin ama bixiya macluumaad been ah, isaga oo ka jawaabaya macluumaad loogu baahday qodobbo Xeerkan dhigayo awgood.
 - j- qariya in uu bixiyay macluumaad Xeerkan waafaqsan oo uu ka been sheegay, waxa uu mutaysanayaa ganaax aan ka yarayn Boqol Milyan (SLSH 100,000,000) oo Somaliland Shillin ah.
4. Shirkad caymis ama siicaymineed oo ku guuldarraysata in ay u hoggaansanto amar ay soo saartay Hay'addu ama jebiya qodob ka mid ah qodobbada Xeerkan, waxa uu galay fal-dambiyeed waxaanu mutaysanayaa :-
 - b- in si guud iyo si gaar ahaaneed ba loo waaniyo.
 - t- ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) oo Somaliland shillin.
 - j- ruqsadda oo laga hakiyo ama laga laalo.
5. Udhaxeeye caymis oo ku guuldarraysta in uu u hoggaansamo amar ay soo saartay Hay'addu ama jebiya qodob ka mid ah qodobbada Xeerkan, waxa uu galay fal-dambiyeed, waxaanu mutaysanayaa:-
 - b- in si gaar ahaaneed iyo si guudba loo waaniyo.
 - t- ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) oo Somaliland shillin.
 - j- ruqsadda oo laga hakiyo ama laga laalo.
6. Haddii sarkaal shirkad lagu dhaqayo Xeerkan uu oggolaado in la jebiyo ama isagu uu

jebiyo qodob ka mid ah qodobbada Xeerkan, waxa uu shakhsi ahaan mutaystay ganaax uu ku mutaystay gabood-falka uu ku kacay.

7. Shirkad caymis ma siin doono wax khidmad ah ama abaal-marin ah u-dhaxeeye kasta oo aan ruqsad u haysan si'waafaqsan Xeerkan iyo shirkad caymis ku xadgudba qaybtani waxa uu mutaysanayaa ganaax dhan boqolkiiba shan iyo labaatan qaadhaanka la qabtay ama ganaaxa lagu soo rogay faqradda (4)(b), marba kii sarreeya.

Qodobka 66^{aad}

Daabacaadda faahfaahinta la'xidhiidha ruqsadlayaasha

Hay'addu waxa ay hannaan iyo qaab ku habboon u daabici doontaa faahfaahinta la'xidhiidha ruqsadlayaasha iyo xadka ruqsadaha lagu bixiyey si'waafaqsan Xeerkan.

Qodobka 67^{aad}

Siraysiga

1. Qaybtan waxa lagu dabbaqayaa shakhsi kasta oo ah ama ka ahaa Guddoomiye Hay'adda Caymiska ama ka mid ah shaqaalaha Hay'adda ama baadhe ama shakhsi kasta oo kale oo ay Hay'addu magacowday.
2. Iyada oo loo eegayo qodobkan, shakhsi lagu dabbaqayo qaybtani si toos ah ama si dadban toona uma duubi karo, uma muujin karo umana gudbin karo shakhsi kale, marka laga reebo in uu gudanayo waajib waafaqsan ama xidhiidh la leh Xeerkan, xogta la'xidhiidha arrimaha shakhsi kale taas oo uu ku helay xafiiska ama shaqada uu u qabtay si'waafaqsan ujeeddooyinka Xeerkan.
3. Qaybtani kama hor istaagi doonto Guddoomiyaha ama xubin kale oo ka mid ah shaqaalaha ama shakhsi caawinaya Guddoomiyaha ama baadhe ay Hay'addu awood u siisay in uu gudbiyo xog ama bixiyo dhukumenti.
4. Waxa shardi ah in xog loo soo gudbiyey Hay'adda si'waafaqsan qodobkani ay ahaato mid qarsoon, loona adeegsado oo keli ah ujeeddooyinka Xeerkan.
5. Shakhsiga jebiya waajibaadka qodobkan waxa uu galay fal-dambiyeed, waxaanu mutaysanayaa ganaax aan ka badnayn Boqol Milyan (SLSH 100,000,000) oo Somaliland shillin ah ama xabsi aan ka badayn laba iyo toban bilood ama labadooda oo la isugu daro.

Qodobka 68^{aad}

U hoggaansanaanta ka hortagga maydhaamidda lacagaha iyo maalgelinta argagixisada

Ruqsad-hayste kastaa waxa uu u hoggaansamayaa waajibaadka Xeerka Ka Hortagga Maydhaamidda Lacagaha, Xeer Lr. 87/2019 iyo shuruucda la'xidhiidha la'dagaallanka maalgelinta argagixisada.

Qodobka 69^{aad}

Xeer-nidaamiyayaasha iyo Wareegtooyinka

Guddoomiyuhu, isaga oo la tashanaya Guddida Agaasinka ee Hay'adda, waxa uu wareegto ku soo saarayaa xeer-nidaamiye lagu fulinayo hirgelinta qodobbada Xeerkan, kaas oo aan ka hor imanayn Xeerkan, Xeerka Hay'adda iyo xeerarka kale ee dhaqan-galka ah.

Qodobka 70^{aad}

Muddada Kalaguurka

Shirkad caymis oo kasta iyo Siicaymiye kasta oo ruqsad haystay ka hor xeerkan, waxa loo oggolaanayaa muddo aan ka badnayn lix bilood, si ay ugu dhamaystiraan waxyaabaha loo baahan yahay una dabbaqaan qodobbada Xeerkan, Xeerka Hay'adda iyo xeerar kale ee khuseeya.

Qodobka 71^{aad}

Xeerkan iyo Xeerarka Hore

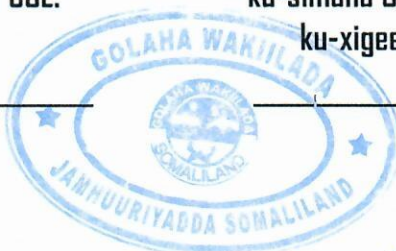
1. Xeerkani waxa uu la jaanqaadayaa xeerka shirkadaha iyo xeerarka kale ee dhaqan-galka ah.
2. Guud ahaan faahfaahinta la'xidhiidha, magaca iyo aasaasidda shirkadda, shirkadda la kala diray, wax-ka-beddelka shirkadda, maamulka iyo masuuliyadda saamileyda shirkadda, saamileyda cusub, hab-raaca wareejinta deynta lagu leeyahay shirkadda, xuquuqda daynlaha, hannaanka oogista dacwadda saamilleyda, qaab-dhismeedka shirkadda waxaa loo raacayaa si'waafaqsan xeerka shirkadaha, iyada oo loo hoggaansamo waxkasta oo uu reebayay ama waajibiyay.
3. Khidmadda Hay'adda caymiska loo qaadayo waxa loo raacaysaa si'waaafaqsan xeerkan, waxaana nuxurka ku tilmaaman qodobka 28^{aad} ee Xeerka Hay'adda Caymiska Qaranka Xeer.Lr.92/2021, lagu beddelay sida lagu jideeyay Xeerkan.

Qodobka 72^{aad}

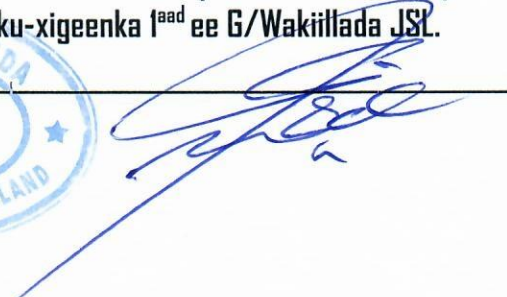
Dhaqan-galka xeerka

Xeerkani waxa uu dhaqan-galayaa marka labada Gole ee Xeer-dejinta (Golaha Wakiillada iyo Golaha Guuritdu) ansixiyaan, Madaxweynuhuna saxeexo, laguna soo saaro faafinta rasmiga ah.

C/risaaq Siciid Ayaanle
Xoghayaha Guud ee G/Wakiillada JSL.



Md. Siciid Mire Faarax (Giire)
ku-simaha Guddoomiyaha, ahna Gudoomiye
ku-xigeenka 1^{aad} ee G/Wakiillada JSL.







Jadwalka Koowaad

First Schedule

Foomka Codsiga lagu Aasaasayo Shirkadaha Caymiska

Application Form for Establishing Insurance Companies

GUDBINTA FOOMKA CODSIGA

Foomka cosdiga waxa soo gudbinaya isaga oo saxeexan Agaasimaha Fulinta ama shakhsi xil ahaan ka sarreeya codsadaha.

SUBMISSION OF APPLICATION FORM

The application Form should be submitted and signed by the Chief Executive Officer or a person of higher authority in the applicant.

All applications should be directed to:

National Insurance Authority

Hargeisa, Somaliland

ammaan codsiyada waa in lagu soo hagaajiyo:

Hay'adda Caymiska Qaranka

Hargeysa, Somaliland

QAYBTA 1AAD: FAAHFAAHINTA CODSADAHA

Gali Sawir-
kii u
danbeeyey
ee
Passportka

Codsadaha (Agaasimaha Fulinta ama cid ka sarraysa):

Magaca	
Xilka	
Lambarka telefanka	
E-mail	

SECTION I: DETAILS OF APPLICANT

Paste your
recent
passport
size

Applicant (Chief Executive Officer or higher)

Name	
Designation	
n	
Contact number	
E-mail	

QAYBTA 2AAD: FAAHFAAHINTA CAYMIS BIXYAHA

SECTION 2: DETAILS OF THE INSURER

a) Magaca Codsadaha (Shirkadda Caymiska)

b) Cinwaanka xarunta xafiiska iyo goobta adeega adeega caymis ee ugu weyni ka socdo (haddii uu ka duwan yahay)

Xarunta: _____

c) Faahfaahinta diiwaan gelinta
Taariikhda diiwaangalinta: _____
Lambarka Diiwaangalinta: _____

a) Name of Applicant (Insurance Company)

b) Address of registered head office and principal place of business (if different):

c) Details of registration:
Date: _____
registration number: _____



d) Fadlan ka jawaab su'aalaha soo socda, adiga oo eegaya dabeecadda shirkaddaada:

- i. Sannadkee la aasaasey? _____
- ii. Tirada shaqaalaha? _____
- iii. Ujeeddada loo aasaasey? _____

d) Please answer the following questions, according to the nature of your organization:

- i. Year of Establishment? _____
- ii. Number of Staffs? _____
- iii. Purpose of Establishment? _____



iv. Hawlaha Waaweyn ee ay Qabato:

i. Main Activities:

QAYBTA 3AAD: CADDAYN

Halkan waxa aan ku caddaynayaa in macluumaadka aan codsigan ku soo gudbiyey run yihiin inta ogoolkay. Been ka sheegidda iyo ilduufkuba waxa ay noqon karaan sababo codsigan loo diidi karo.

Saxeexa _____

Taariikhda codsiga _____

QAYBTA 3AAD: DECLARATION

I hereby attest that the information submitted in this application is true to the best of my knowledge. Misrepresentations or omissions of material facts may be grounds for rejecting this application.

Signature _____

Date of application _____

Jadwalka Labaad

Second Schedule



SHURUUDAHA LOO EEGAYO IN SHAKHSIGU
FAYOW YAHAY OO UU U QALMO IN UU
MAAMULO, KA NOQDO AGAASIME, QOF
SAAMI WEYN KU LEH, MAAREEYE SARE
AMA RUQSAD HAYSTE.

CRITERIA FOR DETERMINING WHETHER A
PERSON IS A FIT AND PROPER PERSON TO
MANAGE, CONTROL, BECOME A DIRECTOR,
SUBSTANTIAL SHAREHOLDER OR SENIOR
MANAGER OR A LICENSEE.

1. Si go'aan looga gaadho, iyada oo loo eegayo ujeeddooyinka Xeerkan, ku habboonaanta xirfadeed iyo midda damiir ahaaneed ee shakhsiyaadka la hindisay in ay maamulaan ruqsad-hayste ay ku yeeshaan saamiyo waaweyn ama ay ka noqdaan agaasimayaal, Hay'addu waxa ay u eegi doontaa sifooyinkan soo socda, illaa iyo inta si macquul ah loo ogaan karo, marka loo eego hadba qofka ay khusayso:-
 - b- dhawrsanaantiisa guud.
 - t- kartidiisa iyo habsamida uu go'aannada u qaato marka uu gudanaayo xil ka saaran xafiiska uu masuulka ka yahay.
 - j- dedaalka uu qofku ugu jiro in uu ku guto xilalka saaran.
 - x- in danaha dadka caymiska ku jira ee ruqsad haystuhu ay halis ku jiraan ama looga baqayo in ay halis galaan haynta qofkaasi hayo jagadaa awgeed.
2. Iyada oo loo eegayo in aan waxba loo dhimayn ujeeddooyinka faqradda 1^{aad}, Hay'addu waxa ay tixgelin siin kartaa tacaamulkii hore iyo hawlihii ganacsi iyo maaliyadeed ee uu hore u qabtay qofku iyo wixii caddaymo ah ee muujinaya in qofka:-
 - b- lagu helay denbi wax is daba marin ah ama denbi kale oo daacad la'aan ah ama gacan ka hadal qayb ka ahaa.
 - t- in uu jebiyay sharci loogu talo galay in lagaga ilaaliyo dadweynaha khasaare maaliyadeed oo soo gaadha oo ka dhashay

1. In order to determine, for the purposes of this Act, the professional and moral suitability of persons proposed to manage or control a licensee, to become a substantial shareholder, or director, the Authority, shall have regard to the following qualities, in so far as they are reasonably determinable, in respect of the person concerned—
 - a. his or her general probity;
 - b. his or her competence and soundness of judgement for the fulfilment of the responsibilities of the office in question;
 - c. the diligence with which the person concerned is fulfilling or likely to fulfil those responsibilities; and
 - d. whether the interests of policyholders or prospective policyholders of the licensee are, or are likely to be in any way threatened by his or her holding that position.
2. For the purposes of and without prejudice to the general effect of paragraph (1), the Authority may have regard to the previous conduct and activities of the person concerned in business or financial matters and, in particular, to any evidence that the person—
 - a. has been convicted of the offence of fraud or any other offence of which dishonesty or violence is an element;
 - b. has contravened any law designed for the protection of members of the public against financial loss due to the dishonesty or

daacad la'aan, aqoon-darro ama dhaqan xumo ay ku kaceen dad ku hawlan bixinta adeegyada bangiyada, caymiska, maalgashiga ama adeegyada kale ee maaliyadeed ama maareynta shirkadaha ama khasaare maaliyadeed oo ka dhashay kicid ama musallaf shirkadeed.

j- in uu agaasime ka ahaa ruqsad-hayste la'gebogebaynayo ama la hoos keenay maamulka Hay'adda ama uu bedbaado ku jiro.

x- in uu ka qayb qaatay tacaamul adeeg caymis kaas oo marka loo eego aragtida Hay'adda ahaa mid khiyaamo ku jirto ama tacaddi ama cid gaar ah lagu xumaynaayey ama uu ahaa mid aan habboonayn, ha ahaado sharci darro ama yaanu ahaane ama uu ahaa habka uu adeega caymis u maamulay mid laga dheehan karo in uu kala kulmay sumcad darro.

kh- in uu ka qayb qaatay ama lagu xidhiidhinayo in tacaamul kale oo walba oo adeega caymis ama uu u dhaqmay si sababi karta in laga shakiyo aqoonta iyo miisaanka go'aan qaadashadiisa.

d- in uu bixin kari waayey deyn lagu yeeshay ama shirkad uu agaasime ka ahaa bixin kari weyday deyn lagu yeeshay.

3. Hay'addu, waxa ay ka codsan kartaa qof kasta in uu u soo gudbiyo macluumaadka la'xidhiidha ku habboonaanta xirfadeed ama damiir ahaaneed ee qofkaas.

incompetence of, or malpractice by, persons engaged in the provision of banking, insurance, investment or other financial services or the management of companies or against financial loss due to the conduct of a discharged or undischarged bankrupt;

- c. was a director of a licensee that has been liquidated or is under liquidation or management of the Authority or under receivership;
- d. has taken part in any business practice that in the opinion of the Authority, was deceitful or oppressive, fraudulent, prejudicial or otherwise improper whether unlawful or not, or which otherwise reflect discredit on his or her method of conducting business;
- e. has engaged or taken part in or been associated with any other business practices or otherwise conducted himself or herself in such manner as to cause doubt on his or her competence and soundness of judgement;
- f. has defaulted on a loan or a company in which he or she is a director has defaulted on a loan.

1. The Authority may request any person to furnish such additional information as may be necessary in determining the professional or moral suitability of that person.



Jadwalka Saddexaad

Third Schedule

Foomka Cusboonaysiinta

Renewal Form

GUDBINTA FOOMKA CUSBOONAYSIIINTA

Foomka cosdiga waxa soo gudbinaya isaga oo saxeexan Agaasimaha Fulinta ama shakhsi ka sarreeya oo ka mid ah codsadaha.

Dhammaan codsiyada waa in lagu soo hagaajiyo:

Hay'adda Caymiska Qaranka

Hargeysa, Somaliland

SUBMISSION OF RENEWAL FORM

The application Form should be submitted and signed by the Chief Executive Officer or a person of higher authority in the applicant.

All applications should be directed to:

National Insurance Authority

Hargeisa, Somaliland

Handwritten signature or initials in the top left corner.



C

C

QAYBTA 1AAD: FAAHFAAHINTA CODSADAHA

Gali Sawir-
kii u
danbeeyey
ee
Passportka

Codsadaha (Agaasimaha Fulinta ama cid ka sarraysa):

Magaca

Xilka

Lambarka
telefanka

E-mail

SECTION I: DETAILS OF APPLICANT

Paste your
recent
passport
size

Applicant (Chief Executive Officer or higher)

Name

Designatio

n

Contac

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numbe

r

E-mail

QAYBTA 2AAD: FAAHFAAHINTA CAYMIS BIXYAHA**SECTION 2: DETAILS OF THE INSURER**

e) Magaca Codsadaha (Shirkadda Caymiska)

f) Cinwaanka xarunta xafiiska iyo goobta adeega caymis ee ugu weyni ka socdo (haddii uu ka duwan yahay)

xarunta: _____

g) Faahfaahinta diiwaan gelinta Taariikhda: _____

Lambarka Shattiga: _____

e) Name of Applicant (Insurance Company)

f) Address of registered head office and principal place of business (if different):

g) Details of Licensing:

Date: _____

Licensing number: _____



QAYBTA 3AAD: MULKIILAYAASHA

A) Halkan Ku soo Koob Xogta Mulkiilayaasha:

1. Magacayada Mulkiilayaasha:
a. _____

SECTION 3: SHAREHOLDERS

A) Details of Particular Shareholders:

1. Name:
a. _____

QAYBTA 4AAD: CADDAYN

Halkan waxa aan ku caddaynayaa in macluumaadka aan codsigan ku soo gudbiyey run yihiin inta ogoolkay. Been ka sheegidda iyo ilduufkuba waxa ay noqon karaan sababo codsigan loo diidi karo.

Saxeexa _____ Taariikhda codsiga _____



- b. _____
- c. _____
- 2. Hantida uu leeyahay oo boqolley ah:
 - a. _____
 - b. _____
 - c. _____
- 3. Shaqadda uu qabto:
 - a. _____
 - b. _____
 - c. _____

B) Halkan Ku soo Koob Xogta Madaxda Sare:

- 1. Magacyada
 - a. _____
 - b. _____
 - c. _____
- 2. Telefoonka:
 - a. _____
 - b. _____
 - c. _____

- b. _____
- c. _____
- 2. Shareholding (%):
 - a. _____
 - b. _____
 - c. _____
- 3. Occupation:
 - a. _____
 - b. _____
 - c. _____

B) Details of Particular senior managers:

- 1. Name
 - a. _____
 - b. _____
 - c. _____
- 2. Telephone:
 - a. _____
 - b. _____
 - c. _____



SECTION 4: DECLARATION

I hereby attest that the information submitted in this application is true to the best of my knowledge. Misrepresentations or omissions of material facts may be grounds for rejecting this application.

Signature _____ Date of application _____