

**CENTRAL BANK OF SOMALIA****Wargalin Dadweyne: Ka feejignow Isticmaalka Lacagaha Daahsoon (Virtuals Assets-ka)**

Bankiga Dhexe ee Soomaaliya (BDHS) waxa uu ku warganilanayaa ugana digayaa dadweynaha khatarta ay leedahay lacagta daahsoon loo yaqaan (**Virtual Assets**) sida **Bitcoin, Stablecoins**, iyo kuwa kale ee lamidka ah. Soomaaliya lagama aqoonsana lacagaha Daahsoon (Not legal tender in Somalia), sidoo kale majirto hay'ad maaliyadeed oo shati u haysata in ay ka ganacsato adeeg maaliyadeed oo ku saabsan *Lacagaha Daahsoon*, sida sarifka, xawilaadda, lacag bixinta, maalgashiga, ama nooc kale oo adeeg maaliyadeed ah iyada oo la isticmaalayo lacagta daahsoon (virtual assets).

Khataraha ku gadaaman:

**1. Lacagaha Daahsoon Ma laha Sharci iyo xeernidaamiye ilaaliga:**

- Aduunyada inteeda badan lama korjoogteeyo hay'addaha bixiya adeeggan.
- Majiraan hay'addo shati u haysta in ay bixiyaan adeeggan Soomaaliya gudaheeda.
- Macaamiishu waxay khasaari karaan dhamaan lacagta ay ku maalgashadeen, iyada oo aysan jirin sharci ay ku dacwoodaan oo ilaalinayana hantidooda.

**2. Lacagaha Daahsoon Waxaa Lagu Geli Karaa Fal-danbiyeedyo:**

- Madaama ay adagtahay in la aqoonsado dhaqdhaqaaqyada lagu fuliyo adeeggan, waxaa looga faa'idaysan karaa fal-danbiyeedyada ay kamidka yihiinlacag dhaqida iyo maaligalinta argagixisada.

**3. Sicirka Lacagaha Daahsoon Waa mid aad isu bedbeddela:**

- Sicirka adeeggan oo ah mid kudhisan mala awaal, xoogna u sabbaynaya
- Sabbaynta xoogan ee sicirkeedu waxay ku keeni kartaa khasaare weyn dadka isticmaala adeeggan.

**4. Majirto hanti kale oo damaanad u ah Lacagaha Daahsoon:**

- Majirto hanti maguurto ah ama damaanad kale sida mid dawladdeed oo uu hasyto adeeggan.
- Hadii ay dhacdo in suuq burburo, ama hanaanka ay adeegsanayaan shaqayn waayo, majirto hab sharci ah oo dadka adeeggan isticmaalaa ay lacagtoodii dib ugu heli karaan

**Talada Dadweynaha:**

Iyada oo latixgalinayo khataraha kala duwan ee kor ku xusan ee ka dhalan kara adeeggan, BDHS waxa uu dadweynaha ku wargalinayaa in ay ka fogaadaan in ay maalgashadaan Virtual Assets-ka. Dadweynuhu sidoo kale waa in ay ka feejignaadaan kuna baraarugsanadaan in adeeggan loo aqoonsanayn mid sharci ah Soomaaliya gudaheeda, sharuucdeena iyo xeer-nidaamiyasheenuna aysan ilaalileyn.