



GOSHEN FINANCE PLC

IBICIRO BYA SERIVISI ZA GOSHEN FINANCE PLC 2020 -2021

No.	IGIKORWA/SERIVISI	Umubare	TVA 18%	Igiteranyo
1 Ibyerekeranye na Konti				
a	Gufungura konti ni ubuntu	-	-	-
b	Gufunga konti ni ubuntu	-	-	-
c	Amafaranga yo gucunga konti zo kwizigamira	-	-	-
d	Amafaranga yo gucunga konti mu mashami ya Kigali	500	0	500
e	Amafaranga yo gucunga konti mu mashami yo mu ntara	300	0	300
f	Kugura agatabo ko kubitsa	5,000	0	5,000
g	Kugura Shekiye	3,500	0	3,500
h	Kugura shekiye ikozwe mu buryo bwihuse	5,000	0	5,000
i	Kugura resi ikoresha igihe waje kubikiza nta gatabo cg shekiye	1,000	0	1,000
j	Gusaba amakuru ya konti/urupapuro rumwe	1,000	0	1,000
2 Amafaranga yo kwiga inguzanyo				
a	Inguzanyo kuva 1 - 1,000,000	2% Amake 5,000	TVA	5,900
b	Inguzanyo kuva 1,000,001 – 5,000,000	7,000	TVA	8,260
c	Inguzanyo kuva 5,000,001 – 10,000,000	10,000	TVA	11,800
d	Inguzanyo irenze 10,000,000	15,000	TVA	17,700
3 Amafaranga yo gukurikirana inguzanyo				
a	Inguzanyo kuva 50 000 - 1 000 000	2% Amake 5,000	TVA	
b	Inguzanyo kuva kuri 1 000 001 kugera kuri 10 000 000	1% Amake 20,000	TVA	
c	Inguzanyo kuva kuri 10 000 001 kugera kuri 20 000 000	0.65% Amake 100,000	TVA	
d	Inguzanyo irenze 20,000,000	0.5% Amake 150,000	TVA	
e	Tunga TV - Amafaranga yo gukurikirana umushinga	10,000	TVA	11,800
f	Guhindura ingengabihe yo kwishyura inguzanyo: hishyurwa amafaranga yo gukurikirana inguzanyo n'ayo kuyiga gusa			

g Inguzanyo y'inyongera ku mukiriya ugifite inguzanyo: Hishyurwa umufuragiro n'amafaranga yo gukurikirana inguzanyo bibariwe kuyo yongerewe gusa

4 Umufuragiro ku nguzanyo

a	Inguzanyo isanzwe	2%	TVA	
b	Inguzanyo y'ubucuruzi y'igihe gito	1%	TVA	
c	Kwishyura inguzanyo mbere y'igihe cyategenyijwe	5%	TVA	

5 Ijanisha ku nyungu fatizo

a	Inyungu ku nguzanyo isanzwe ku mwaka	18.5% -24%		
b	Inyungu ku nguzanyo ya line of credit (Ligne de credit)	24%		
c	Inyungu ku nguzanyo yamatsinda ku kwezi	3%		
d	Inyungu ku nguzanyo yigihe gitoya ku kwezi	2.5% - 3.5%		
e	Inyungu ku nguzanyo y'igihe gito ku banya mushahara ku kwezi	3%		
f	Inyungu ku bigo by'amashuri ku mwaka	15% - 17.5%		
g	Inyungu z'ubukererwe ku kwezi zibariwe ku nguzanyo remezo iri mubukererwe	4%		
h	Inyungu mbumbe ku mwaka,(Annual Percentage Rate)(APR),(Urugero 1,000,000 izishyurwa mugihe cy'imyaka ibiri ku mukiriya ufite imyaka 35	40%		





6 Inyungu zishyurwa kuri konti zunguka

a	Teganya	8%		8%
b	Nzigamira (Konti y'abana)	6%		6%
c	Amafaranga yungukirwa mu gihe cy'umwaka(Ni ubwumvikane)			

7 Ibindi

a	Kohereza amafaranga mu kindi kigo cy'imari	500	0	500
b	Kwakira umushahara uvuye mu kindi kigo cy'imari	500		500
c	Amafaranga yishyurwa k'umushahara w'abakozi b'ibigo bifite konti muri Goshen Finance	300	0	300
d	Ihesha bubasha ryishyura (Payment order)	500	0	500
e	Icyemezo cy'uko ufite cyangwa udafite inguzanyo muri Goshen	10,000	0	10,000
f	Kubikura kuri konti y'ubwizigame inshuro zirenze 3 mugihembwe (Buri nshuro ubikuje)	1,000	TVA	1,180
g	Kwishyura inyandiko zibitswe na Goshen			
	*Kwishyura inyandiko ibitswe na Goshen itarengeje amezi atatu	1,000	TVA	1,180
	*Kwishyura inyandiko ibitswe na Goshen irengeje amezi atatu	5,000	TVA	5,900
h	Amafaranga ku mpapuro zishingira (Bank guarantees, Bid....)			
	*Urupapuro rwishingira kumafaranga ari muni cyangwa angana na miriyoni eshanu	30,000	TVA	35,400
	*Urupapuro rwishingira kumafaranga arenze miriyoni eshanu	1%	Amake	TVA
i	Isezerano ryo kuzahabwa inguzanyo (Line of credit promise)	50,000	TVA	59,000
j	Icyemezo cy'amafaranga ufite kuri konti muri Goshen	10,000	TVA	11,800
k	Icyemezo cy'uko ufite konti muri Goshen	10,000	TVA	11,800

j	Gutegurirwa amasezerano yandukuzwa ingwate	984	TVA	1,200
m	Andi makuru asabwa kuri konti ku mpamvu zirebana n'ubugenzuzi	10,000	TVA	11,800
Izindi serivisi zishyurwa n'umukiriya zijyanye n'inguzanyo				
g	Kubijyanye na serivisi ya Notariya			
a	Amasezerano y'inguzanyo biterwa na Noteri			
b	Amasezerano y'itangwa ry'ingwate (AOMA)			
c	Kwandukuzwa ingwate			
d	Amasezerano yo kwishingirana			
9	Kubijyanye na RDB			
a	Kwandikisha ingwate muri RDB	10,000-20,000		
b	Kwandukuzwa Ingwate muri RDB	1,000		
c	Abagenagaciro k'ingwate (Biterwa n'agaciro k'ingwate naho ihereye)			
10	Kubijyanye n'ubwinshingizi			
a	Kwishyura ubwishyigizi (Insurance) (bijyana n'imyaka umukiriya afite, ingano y'inguzanyo n'igihe izamara).			

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