



## GOSHEN FINANCE PLC

### IBICIRO BYA SERIVISI ZA GOSHEN FINANCE PLC 2026

No	Igikorwa/Serivisi	Umubare	TVA 18%	Igiteranyo
<b>1</b>	<b>Ibyerekeranye na Konti</b>			
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	424	TVA	500
e	Amafaranga yo gucunga konti mu mashami yo mu ntara	255	TVA	300
f	Amafaranga yo gucunga konti (Rwamagana)	169	TVA	200
g	Kugura agatabo ko kubitsa	5,000	TVA	5,900
h	Kugura agatabo ko kubitsa (Cooperatives Rwamagana)	1,356	TVA	1,600
i	Kugura agatabo ko kubitsa (Cooperatives Ruhango)	847	TVA	1,000
j	Agatabo k'abana	0	0	0
k	Kugura Shekiye	4.237	TVA	5000
l	Kugura shekiye ikozwe mu buryo bwihuse	8,475	TVA	10,000
m	Kugura urupapuro rwemeza kwishyura(ordre de Paiement/payment order)	4.237	TVA	5000
n	Kugura agatabo ko kubikuzwa k'umuntu ku giti ke(receipt book)	4.237	TVA	5000
o	Kugura resi ikoreshwa igihe waje kubikuzwa nta gatabo cg shekiye	1,000	TVA	1,180
p	Gusaba amakuru ya konti/urupapuro rumwe (Igihe birenze inshuro imwe mu Mwaka)	1,000	TVA	1,180
<b>2</b>	<b>Amafaranga yo kwiga inguzanyo</b>			
a	Inguzanyo za Cooperative (Rwamagana na Ruhango)	0	0	0
b	Inguzanyo kuva 1 - 1,000,000	5,000	TVA	5,900
c	Inguzanyo kuva 1,000,001 – 5,000,000	7,000	TVA	8,260
d	Inguzanyo kuva 5,000,001 – 10,000,000	10,000	TVA	11,800
e	Inguzanyo irenze 10,000,000	15,000	TVA	17,700
<b>3</b>	<b>Amafaranga yo gukurikirana inguzanyo</b>			
a	Inguzanyo kuva 50 000 - 1 000 000	0.5%	TVA	
b	Inguzanyo kuva kuri 1 000 001 kugera kuri 10 000 000	0.5%	TVA	
c	Inguzanyo kuva kuri 10 000 001 kugera kuri 20 000 000	0.5%	TVA	
d	Inguzanyo irenze 20,000,000	0.5%	TVA	
e	Amafaranga yo gukurikirana inguzanyo yongerewe igihe cyo kwishyura	1.0%	TVA	



## GOSHEN FINANCE PLC

f	Guhindura ingengabihe yo kwishyura inguzanyo: hishyurwa amafaranga yo gukurikirana inguzanyo n'ayo kuyiga gusa			
g	Inguzanyo y'inyongera ku mukiriya ugifite inguzanyo: Hishyurwa umufuragiyo ubariwe kuyo yongerewe gusa ariko amafaranga yo gukurikirana inguzanyo akabwirwa ku inguzanyo yose mbumbe.			

### 4 Umufuragiyo ku nguzanyo

a	Inguzanyo y'abarimu	1%	TVA	
b	Inguzanyo za Cooperative (Rwamagana na Ruhango)	1%	TVA	
c	Inguzanyo isanzwe	2%	TVA	
d	Inguzanyo y'ubucuruzi y'igihe gito	1%	TVA	
e	Kwishyura inguzanyo mbere y'igihe cyateganyijwe ku Mwenda fatizo (igihe umwenda waba uguzwe n'ikindi kigo cy'imari)	8%	TVA	8%+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 y'amatsinda ku kwezi	3%		
d	Inyungu ku nguzanyo y'igihe gito 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 ku nguzanyo z'abarimu	15%		
h	Inyungu z'ubukererwe ku kwezi zibariwe ku nguzanyo remezo iri mubukererwe	4%		
i	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 ku muntu umwe	1000	0	1000
b	Kohereza amafaranga mu bindi bigo by'imari ku bantu benshi(Igiciro k'muntu)	500	0	500
c	Kohereza amafaranga kakoreshejwe uburyo bw'imbumbumbe(bulk)	2000	0	2000
d	Kwakira umushahara uvuye mu kindi kigo cy'imari	500	0	500
e	Amafaranga yishyurwa k'umushahara w'abakozi b'ibigo bifite konti muri Goshen Finance	300	0	300
f	Ihesha bubasha ryishyura (Payment order)	500	TVA	590



## GOSHEN FINANCE PLC

g	Icyemezo cy'uko ufite cyangwa udafite inguzanyo muri Goshen	10,000	TVA	11,800
h	Kubikuzwa kuri konti y'ubwizigame inshuro zirenze 3 mu gihembwe (Buri nshuro ubikuje)	1,000	TVA	1,180
i	<b>Kwishyura inyandiko zibitswe na Goshen</b>			
j	*Kwishyura inyandiko ibitswe na Goshen itarengeje amezi atatu	1,000	TVA	1,180
k	*Kwishyura inyandiko ibitswe na Goshen irengeje amezi atatu	5,000	TVA	5,900
l	<b>Amafaranga ku mpapuro zishingira (Bank guarantees, Bid...)</b>			
m	*Urupapuro rwishingira kumafaranga ari muni cyangwa angana na miriyoni eshanu	30,000	TVA	35,400
n	*Urupapuro rwishingira kumafaranga arenze miriyoni eshanu	1%	TVA	
o	Isezerano ryo kuzahabwa inguzanyo (Line of credit promise)	50,000	TVA	59,000
p	Icyemezo cy'amafaranga ufite kuri konti muri Goshen	10,000	TVA	11,800
q	Icyemezo cy'uko ufite konti muri Goshen	10,000	TVA	11,800
r	Gutegurirwa amasezerano yandukira ingwate	0	0	0
s	Andi makuru asabwa kuri konti ku mpamvu zirebana n'ubugenzuzi	30,000	TVA	35,400
<b>Izindi serivisi zishyurwa n'umukiriya zijyanye n'inguzanyo</b>				
<b>8</b>	<b>Kubijyanye na serivisi ya Notariya</b>			
a	Amasezerano y'inguzanyo na Noteri (Hishyurwa Notaire)			
b	Amasezerano y'itangwa ry'ingwate (AOMA) (Hishyurwa Notaire)			
<b>9</b>	<b>Kubijyanye na RDB</b>			
a	Kwandikisha ingwate muri RDB	10,000-20,000		
b	Kwandukira Ingwate muri RDB	0		
c	Abagenagaciro k'ingwate (Biterwa n'agaciro k'ingwate naho iherereye) yishyurwa umugenagaciro.			
<b>10</b>	<b>Kubijyanye n'ubwishingizi</b>			
a	Kwishyura ubwishingizi (Insurance) (bijyana n'imyaka umukiriya afite, ingano y'inguzanyo n'igihe)			