

INYANDIKO IMENYEKANISHA AMAKURU Y' INGENZI
***IYI NYANDIKO NTABWO ARI AMASEZERANO ***

(Inguzanyo uzahabwa ishobora guhinduka bitewe n'imiterere y'imari yawe cyangwa bitewe n'impinduka zerekeye ijanisha ry'inyungu cyangwa amafaranga asabwa ku nguzanyo iyo iri menyekanisha ry'amakuru y'ingenzi ritanzwe mbere yo guhabwa inguzanyo)

IZINA AB BANK **IZINA** **ITARIKI**
RY'UTANGA RWANDA LTD **RY'UGUZA:** xxxxxxxx **YATEGURIWEHO** 6/1/2017
INGUZANYO: :

IMITERERE Y'INGUZANYO		ESE IYI NGUZANYO IGERERANWA ITE N'IZINDI?
Amafaranga y'inguzanyo	RWF 5,000,000.00	Igipimo cy'inyungu fatizo 45.00% <i>ku mwaka</i> ushobora gucibwa za komisiyo, umufuragiho ndetse n'inyungu
Igihe inguzanyo izamara (Amezi)	24	<u>Ikiguzi cyose cy'inguzanyo</u> habariwemo inyungu n'amafaranga yose asabwa azwi gihwanye na:
Ubwoko bw'inyungu	IDAHINDUKA	N' IGIPIMO CY'IJANISHA
Uburyo bwo kubara inyungu	UBURYO BW'IGABANUKA	50.39% <i>ku mwaka</i>
Ingwate	YEGO	MBUMBE KU MWAKA
	Ibikoresho byo mu nzu	<i>Ushobora gukoresha igipimo cy'ijanisha ry'inyungu mbumbe ku mwaka mu kugereranya iyi nguzanyo n'izindi nguzanyo binganya agaciro , igihe zimara, n'umubare w'ubwishyu.</i>
	Imodoka	
	Ubucuruzi	
	Ubutaka/ Inzu	
	Ibikoresho byo mub'ubucuruzi	
		igihe kirekire

Amafaranga uzahabwa (nyuma yo kwishyura umufuragiho)	Inyungu yose	Igiteryo cy'umufuragiho (reba urutonde rukurikira)	AMAFARANGA YOSE UGOMBA KWISHYURA		
RWF 4,775,000.00	RWF 2,670,268.40	RWF 225,000.00	RWF 7,670,268.40		
			<i>Ibi bisobanuye ko uzishyura</i>	RWF 1,606.34	<i>kuri buri FRW1000 uhawe</i>

UBWISHYU				
Ingano y'amafaranga azishyurwa (harimo n'ibiguzi)	RWF 319,594.52	<i>mu kwezi</i>		
Itariki y'ubwishyu bwa mbere	6/29/2017	nyuma y'iminsi	28	uhawe inguzanyo
Umubare w'ubwishyu	24			

UMUFURAGIRO	
Umufuragiho	RWF 225,000.00
Amafaranga y'isaba	RWF 0.00
Amafaranga yose asabwa ku bwishingizi butegetswe	RWF 0.00
Andi mafaranga yishyurwa kuri ubu bwoko bw'inguzanyo (niba ateganyijwe)	RWF 0.00
IGITERANYO CY' UMUFURAGIRO	RWF 225,000.00

ANDI MAKURU Y'INGENZI UGOMBA KUMENYA

UBURENGANZIRA N'INSHINGANO ZAWA

Waba ufite ikibazo cyangwa hari icyo utishimiye? Utwandikire kuri email info@abbank.rw, cyangwa kuri AB Bank Rwanda P.O. Box 671, Kigali, Rwanda kugira ngo ubashe kutugezaho ikibazo cyangwa utumenyeshe icyo utishimiye.

Ese urashaka kwishyura inguzanyo yawe mbere y'igihe cyateganyijwe? Kwishyura mbere y'igihe byemerwa iyo umaze kwishyura 75% cy'igihe cyateganyijwe. Amafaranga atangwa kugira ngo wishyure mbere y'igihe agizwe n'inyungu z'ukwezi yaragezemwo yishyura, inguzanyo isigaye na 5% by'inguzanyo isigaye.

Iyo habayeho ubukererwe mu kwishyura:

- Ushobora gusabwa kwishyura andi mafaranga y'inyongera
- Ubwishyu bukozwe nyuma y'igihe buzamenyeshwa Ikigo cy'iherezanya amakuru ku myenda
- Bishobora kubangamira ubushobozi bwawe bwo kongera guhabwa inguzanyo
- Ushobora gutakaza ingwate yawe.

Iy'inyandiko imenyekanisha amakuru y'ingenzi yerekeye amasezerano y'inguzanyo, ifite igipimo cy'inyungu kidahinduka: Ubwishyu bwawe ntibuzahinduka mu gihe cyishyurwamo icyo gipimo kidahinduka

Inyungu zishyuzwa ku amasezerano y'inguzanyo yawe zibarwa hakoreshejwe uburyo bw'ibara ry'igabanywa ry'inyungu: Iyo hakoreshejwe uburyo bw'igabanywa ry'inyungu, ubwo inyungu zibarwa ku mwenda usigaye mu gihe runaka bireba, aho kuba ku mafaranga yose y'inguzanyo.

Ugomba kandi kumenya ko:

- Amafaranga usabwa kwishyura akubiyemo inyungu n'umufuragiro yose byavuzwe haruguru.

Ntiharirwamo:

- Amafaranga ayo ari yo yose azakoreshwa ku gikorwa gishobora kutazabaho (nk'urugero: amafaranga yishyurwa kubera ubukererwe mu kwishyura);
- Amafaranga asabwa na Leta; cyangwa
- Amafaranga asabwa n'abandi
- Amafaranga y'umufuragiro ateganyijwe mu masezerano y'inguzanyo
- Amafaranga y'umufuragiro yonyine niyo akurwa ku nguzanyo.

NDEMEZA KO ARI UKURI

Izina, umukono n'cachet by'uhagarariye bank :

Itariki:

NDEMEZA KO NAKIRIYE IRI MENYEKANISHA

Izina n'umukono by'uguzwa:

Itariki: