Transunion Rwanda Limited
Comprehensive Consumer Report with Risk Score
All Sector Report
Equity Bank Rwanda Limited [Bank Sector Bureau]

PDF ID : 39914689-b2d47371-d1dd-4c25-bb66-80744ae513d2

0039914689

PERSONAL PROFILE

CRN : **00001203936**
Names : NSHIMIYIMANA GASPARD
ID : 1199280002887081
Marital Status: S
Gender : M Date of Birth: 01/Jan/1992

**** Bureau Score**
No Score
* Refer to index at the end of the report

Physical Address(es) — **Last Update :** 21-May-2013

Duration of stay in years : 0
Duration of stay in months : 0

Phones — **Last Update :** 13-Sep-2021

0785146215/0780511093

Employment

Position : 40

Directorship

Company CRN	Company Name	Title
7490930	EDEN SMART COMPANY Ltd	Managing Director

SUMMARY

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07 Oct 2026 01:56

	Your Sector	Other Sectors
Non-Performing Accounts	0	0
Open NPA	0	0
Closed NPA	0	0
Performing Accounts	0	1
Open PA	0	0
Closed PA	0	1
Credit History Duration (Months)	0	60
Insurance Policies	0	3
Bounced Cheques	0	0
Fraudulent Cases	0	0
Credit Applications	0	0
Last PA Listing Date	-	13 Sep 2021
Last NPA Listing Date	-	-
Last Bounced Cheque Date	-	-
Last Fraud Date	-	-
Last Credit Application Date	-	-
Enquiries - Last 30 Days	0	0
Enquiries - Last 31 - 60 Days	0	0
Enquiries - Last 61 - 90 Days	0	1
Enquiries > 91 Days	6	5

PERFORMING ACCOUNTS

1)

Trade Sector:	MicroFinance Sector	*Principal Amount:*	RWF 1,000,000.00	*Balance Amount:*	RWF 0.00
Account Type:	Instalment account	*Last Payment:*	27-Apr-2022	*Disputed?*	NO
Repayment Terms:	12 MONTHLY	*Listing Date:*	13-Sep-2021	*Account Status:*	ACCOUNT CLOSED
Classification:	NORMAL RISK	*Scheduled Payments:*	RWF 93,114.00	*Arrears Amount:*	RWF 0.00
Days In Arrears:	0 days			*Worst Arrear:*	0 days
Listed Amount :				*Ownership:*	

Account Ref: **347-10104374-0**

24 Month Payment History

Oct 26	Sep 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25
=	=	=	=	=	=	=	=	=	=	=	=
Oct 25	Sep 25	Aug 25	Jul 25	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
=	=	=	=	=	=	=	=	=	=	=	=

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Payment History

=	Facility not yet assigned
X	Data not Submitted
numbers	Days In Arrears

Insurance Policies

1)

Policy No	0673221	Balance on Policy	RWF 0.00
Insured Amount	RWF 0.00	Premium Amount	RWF 237,754.00
Application Date	18-May-2025	Renewals Done	0
Policy Classification	Motor Insurance	Policy Start Date	20-May-2025
Status		Policy Expiry Date	19-May-2026
Total Claims Made	0	Days in arrears	0
Trade Sector	Insurance Sector Bureau	Receivable category	
Due Date			

2)

Policy No	0724234	Balance on Policy	RWF 0.00
Insured Amount	RWF 0.00	Premium Amount	RWF 84,952.00
Application Date	18-Aug-2026	Renewals Done	1
Policy Classification	Motor Insurance	Policy Start Date	20-Aug-2026
Status		Policy Expiry Date	19-May-2027
Total Claims Made	0	Days in arrears	0
Trade Sector	Insurance Sector Bureau	Receivable category	
Due Date			

3)

Policy No	0619125	Balance on Policy	RWF 0.00
Insured Amount	RWF 0.00	Premium Amount	RWF 237,754.00
Application Date	16-May-2024	Renewals Done	0
Policy Classification	Motor Insurance	Policy Start Date	20-May-2024
Status		Policy Expiry Date	19-May-2025
Total Claims Made	0	Days in arrears	0
Trade Sector	Insurance Sector Bureau	Receivable category	
Due Date			

Recent Enquiries

Trade Sector	Date	Reason For Enquiry
1) MicroFinance Sector	05 May 2025	Loan Application
2) MicroFinance Sector	05 Jun 2025	Account Opening
3) MicroFinance Sector	24 Apr 2025	Account Opening
4) Credit Reference Bureau	27 May 2026	Person Verification
5) MicroFinance Sector	13 Jul 2026	Account Opening
6) Bank Sector Bureau	18 Sep 2025	Account Opening
7) MicroFinance Sector	25 Feb 2025	Loan Application
8) Bank Sector Bureau	23 Jan 2025	Account Opening

Credit Score Band

Lowest Risk

* Band	Score Range
AA	668-900
BB	660 - 667
CC	654 - 659
DD	649 - 653
EE	642 - 648
FF	637 - 641
GG	630 - 636
HH	624 - 629
II	618 - 623
JJ	100 - 617

Highest Risk

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** Bureau Score

**** Bureau Score**

No Score

**** Probability Of Default**

-%

***** Adverse Action Reasons**

1. -
2. -
3. -
4. -

Score Definition

The Transunion Credit Score is a three-digit number derived by using mathematical formulae that represents the credit risk associated with an individual's credit profile. This provides an indication of an individual's potential future behaviour.

The 4 Score Elements

* Band	Reflects the risk segmentation against the credit active population
** Bureau Score	A Number between 0-1000 that indicates the credit risk associated with an individual's credit profile
*** Adverse Action Reasons	The main reasons as to why a score is what it is.
**** Probability Of Default	The percentage likelihood of an individual defaulting on a credit agreement.

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