This process involves all areas of your business including your finances, sales,. it's the finance department's responsibility to ensure that all. As we enter 2020, report-filing processes remain. February 25Â 2020Loans There are situations when you need to pay cash for your next purchase. We have developed a convenient system of direct bank transfers. You will receive a confirmation message from us and in a few seconds the money will be transferred into your account. Using the loan application form, you can fill in all the details required. The application will be processed within 5 business days and the amount to be paid will be transferred into your account. Finding a loan in Iceland is not difficult, they are easy to get, at affordable rates and we do not charge any collateral. - Insurance The insurance policy is to protect the credit institution from the consequences of financial liabilities generated as a result of the proceeds from the loan. A valid insurance policy is compulsory in Iceland and should be obtained prior to submitting an application for the loan. - Guarantors Any guarantor is an individual who agrees to act as a bond holder in the event the customer defaults on the payment of the loan. You can only select an entity i.e. a legal person. The loan amount is always calculated based on 50% of the guarantor's income. The guarantor will not receive any repayment. Our partners At Kelpis we work in the most diverse fields and with a wide range of companies, as our partners.Gambusia affinis Gambusia affinis, the common gambusia, is a species of cichlid native to Florida, the Caribbean, and the Sargasso Sea. G. affinis is common in many southern Florida canals and is also present as an invasive species in the St. John River in Dominica. The species was formerly included in Gambusia holbrooki, the Lake Mimbres gambusia. Its common name is derived from its affinity for water filled ditches or swamps, though like all cichlids it also inhabits fresh water. References affinis Category:Freshwater fish of the United States Category:Freshwater fish of the Caribbean Category:Fish described in 1832 Category:Taxa named by Constantine Samuel RafinesqueIn 1930, the G