

MKATABA WA MKOPO

Mkataba huu umefanyika leo tarehe 14 Mwezi 06, 2023

Kati ya

SYLVER MICROFINANCE wa **S.L.P** (ambaye katika
Mkataba huu atajulikana kama MKOPESHAJI kwa upande mmoja).

Na

Ndg. EMERAN ODO KAPINKA wa **S.L.P** SD Kituo
cha kazi LITEMBO namba ya kitambulisho cha kazi
..... Kata LITEMBO Tarafa
MBUJI Wilaya MBINGA Mkoa RUVUMA
namba ya simu 0756610804 Akaunti Na. 302209000250

(ambaye katika Mkataba huu utawahusisha na Warithi wa mali zake, wamiliki, wasimamizi na wadhamini ikibidikwa upande mwingine (ambaye katika mkataba huu atajulika na kama MKOPESHWAJI).

KWA HIYO BASI MKATABA HUU UNASHUHUDIA YAFUATAYO:-

1. Kwamba, **MKOPESHAJI** amekubali kumkopesha mkopeshwaji fedha kiasi cha (TSH 800,000 / =) kwa maneno LAKI NANE TU
.....
Ambao utalipwa ndani ya mwezi/miezi 6 (SITA)
2. Kwamba, **MKOPESHWAJI** amekubali kukopesha fedha kiasi cha TSH 800,000 kwa maneno LAKI NANE TU
..... ambao
atalipa ndani ya mwezi/ miezi 6 (SITA)
3. Kwamba, mkopo utatozwa riba ya asilimia **42%**. Kwa muda wa mwezi mmoja hadi miezi 12.
4. Kwamba, **MKOPESHWAJI** anatakiwa kurejesha mkopo huo kama inavyoainishwa katika aya ya kwanza hapo juu na riba yake kwa awamu 6 (SITA) ambapo kila awamu atalipa kiasi TSHs. 180,000/= kwamaneno LAKI MATA NA THEMANINI
180,000 (180,000 / =))
5. Kwamba, **MKOPESHWAJI** amekubali kuchukua mkopo wa fedha kiasi cha TSHs 800,000 kwa maneno LAKI NANE TU
.....
Kwa kipindi cha mwezi/miezi 6 (SITA)

6. Kwamba, **MKOPESHWAJI** amekubali kulipa jumla ya TSHS 1,080,000 kwa maneno... MILIONI MOJA NA ELENI THEMANINI Ikiwa ni mkopo na riba yake kwa muda wa mwezi /miezi ... 6
7. Kwamba, **MKOPESHWAJI** amekubali kurejesha fedha hizo kama inavyoainishwa kwenye jedwali hapa chini

JINA LA MTEJA	MKOPO	RIBA	MUDA	MAREJESHO KWA MWEZI	JUMLA YA MKOPO NA RIBA	SAHIHI YA MTEJA
EMERAN KAPINGA	800,000	35%	SITA	180,000	1,080,000	<u>kapinga</u>

8. Kwamba, **MKOPESHWAJI** amekabidhikwa **MKOPESHAJI** GARI/PIKIPIKI/BAJAJI yake aina ya Yenye namba za usajiri na kadi halisi ya Gari/Pikipiki/Bajaji hiyo ambayo ni kadi Na.yenye usajilikama dhamana ya mkopo. Au **MKOPESHWAJI** amewekea hati ya nyumba iliyoko kwenye kiwanja Na..... Kitalu Kiwanja NambaMtaa..... Au nyumba/kiwanja ambacho hakijapimwa ambacho kipo Mtaawa,
- Mipaka yake ni kama ifuatavyo:-**
 Upande wa kasikazi ni imepakana na
 Upande wa mashariki imepakana na
 Upande wa magharibi imepakana na
 Upande wa kusini imepakana na
9. Kwamba, mkopeshwaji amethibitisha kuwa mali aliyoweka dhamana ni mali yake halali na haina pingamizi lolote na endapo itathibitika tofauti basi hatua za kisheria zichukuliwe dhidi yake.
10. Kwamba, **MKOPESHWAJI** amemuoa/ameolewa na..... mwaka
11. Kwamba, endapo **MKOPESHWAJI** atakiuka kulipa mkopo na riba kwa tarehe iliyopangwa (**tarehe** 25.06.2023)basi Malipo hayo yaliyo cheleweshwa yatalipwa kwa riba asilimia 2 (2%) kwa siku na ghalama za uendeshaaji ni 5%
12. Kwamba, bila ya kuathiri masharti mengine katika mkataba huu, **MKOPESHWAJI** anaweza kulipa mkopo pamoja na riba yake mara moja kabla ya muda wa makubaliano haya kuisha
13. Kwamba, Kasoro yoyote itakayojitokeza kutokana na mkataba huu itasuluhishwa kwa njia ya majadiliano. Hata hivyo MKOPESHAJI anayo haki ya kuchukua hatua za kisheria ikiwa ni pamoja na kufikisha mgogoro huu kwenye vyombo vya kisheria.

14. Kwamba, **MKOPESHAJI** atalazimika pia kulipia gharama zozote atakazolingia **MKOPESHAJI** wakati wakufuatilia malipo ya mkopo huu kama mkopeshwaji atakiuka makubaliano haya.

Mkataba huu umesainiwa na pande zote mbili leo tarehe 14.....mwezi JUNI.....mwaka 2023.....

Umesainiwa na kutolewa hapa.....

Na EMERAN O. KAPINGA.....

Ambaye namfahamu binafsi **MKOPESHAJI**

Leo tarehe 14...yamwezi 06... **2023**.....

Dole gumba



Skapinga

Umeshuhudiwana

Jina.....

Saini

Anuani.....

Wadhifa.....

Tarehe

Umesainiwa na kutolewa hapa MBINGA.....

na CHRISTOPHER S. MURRAY.....kwa

niaba ya **SYLVER MICROFINANCE**

Ambaye na mfahamu binafsi **MKOPESHAJI**

Leo tarehe 14.....yaMwezi 6... **2023**.....

[Signature]

Meneja

Jina CHRISTOPHER S. MURRAY.....

Saini [Signature].....

Tarehe 14/6/2023.....

Muhuri

SYLVER MICROFINANCE

14 JUN 2023

★ P.O.BOX 291 NACHINGWEA ★

Umeshuhudiwana

Jina

Saini

Anuani

Wadhifa

Tarehe

MDHAMINI

Mimi ni ndugu Ni mkazi katika
Halmashauri ya Mkoa mwenye kitambulisho
cha kazi, mpiga kura, uraia, leseni ya udereva)
Kazi yangu ni check namba (kama ni mtumishi) Account
namba Kituo cha kazi kata wilaya
Mkoa

Kwamba, Ninathibitisha kuwa ninamfahamu mkopaji vizuri anakofanyia kazi na nyumbani kwake.
Nitahakikisha nafuatilia mwenendo wa marejesho yake kila mwezi na kujiridhisha kama mkopaji
kalipa kwa kuwasiliana na mkopeshaji na ninaahidi kutoa ushirikiano endapo mkopaji atachelewa
kurejesha kwa wakati. Pia nitawajibika kulipa deni lote kwa mujibu wa mkataba endapo atakaidi
kulipa au kutoonekana kabisa.

JINA LA MKOAJI *EMERAN KAPINGA*

SAHIHI *Kapinga*

TAREHE *14.06.2023*

SIMU *0756610804*



JINA LA MDHAMINI

SAHIHI

TAREHE

SIMU

SAHIHI YA MKOPESHAJI (Afisa Mkopo)

SYLVER MICROFINANCE HQ/BRANCH

Jina la mkopeshaji (Afisa mkopo)

SAINI YA MKOPESHAJI (Meneja)

JINA LA MKOPESHAJI

SYLVER MICROFINANCE HQ/BRANCH

SAINI YA MKOPESHAJI (Meneja)

SYLVER MICROFINANCE HQ/BRANCH

MBELE YA

JINA

CHEO

SAHIHI

TAREHE

JINA LA MKOPESHAJI (Meneja)

CHRISTOPHER MUKESHA





Tanzania Commercial Bank PLC
PSSSF Towers
Bagamoyo Road, Makumbusho
P.O.Box 9300
Dar es Salaam

DEPOSIT ACCOUNT STATEMENT

Statement Date : 14/06/2023

Name:	EMERAN Odo KAPINGA	Branch:	MBINGA
Address:	LITEMBO	Branch Code:	302
		Account Number:	302209000250
		Account Product:	Quick Account
		Account Currency:	Tanzanian Shilling(TSH)
		From Date:	1-Mar-23
		To Date:	31-May-23
		OLD A/C Number:	

Value	Date	Description	Debit Amount	Credit Amount	Balance
		Opening balance :			10,481.33
01/03/2023	01/03/2023	Balance Enquiry Charge	300.00	0.00	10,181.33
01/03/2023	01/03/2023	Balance Enquiry Charge	300.00	0.00	9,881.33
01/03/2023	01/03/2023	Ledger fee	2,200.01	0.00	7,681.32
02/03/2023	02/03/2023	Balance Enquiry Charge	300.00	0.00	7,381.32
02/03/2023	02/03/2023	PSSSF MIN PENSION FEBRUARY 2023	0.00	85,545.92	92,927.24
02/03/2023	02/03/2023	Credit Alert Charge	300.00	0.00	92,627.24
02/03/2023	02/03/2023	Tfr to MPESA [255756610804] MPESAB2C	83,000.00	0.00	9,627.24
02/03/2023	02/03/2023	MPESA B2C Charge	2,000.00	0.00	7,627.24
02/03/2023	02/03/2023	Debit Alert Charge	300.00	0.00	7,327.24
23/03/2023	23/03/2023	Automatic Loan Repayment by Transfer	720.61	0.00	6,606.63
24/03/2023	24/03/2023	PSSSF Main Pension MAIN Mar 2023 pno 896486	0.00	405,459.26	412,065.89
24/03/2023	24/03/2023	Credit Alert Charge	300.00	0.00	411,765.89
24/03/2023	24/03/2023	Automatic Loan Repayment by Transfer	242,126.00	0.00	169,639.89
25/03/2023	25/03/2023	Debit Alert Charge	300.00	0.00	169,339.89
25/03/2023	25/03/2023	POS Balance Enquiry Charge	100.00	0.00	169,239.89
25/03/2023	25/03/2023	POS [TPB-00P22674] Cash Withdrawal	159,000.00	0.00	10,239.89
25/03/2023	25/03/2023	POS Withdrawal Charge	2,750.00	0.00	7,489.89
25/03/2023	25/03/2023	Debit Alert Charge	300.00	0.00	7,189.89
29/03/2023	29/03/2023	PSSSF Minimum Pension NULL 2023 pno 896486	0.00	85,545.92	92,735.81
29/03/2023	29/03/2023	Credit Alert Charge	300.00	0.00	92,435.81
30/03/2023	30/03/2023	Balance Enquiry Charge	300.00	0.00	92,135.81
30/03/2023	30/03/2023	POS Balance Enquiry Charge	100.00	0.00	92,035.81
30/03/2023	30/03/2023	POS [TPB-00P22674] Cash Withdrawal	82,000.00	0.00	10,035.81
30/03/2023	30/03/2023	POS Withdrawal Charge	2,250.00	0.00	7,785.81
30/03/2023	30/03/2023	Debit Alert Charge	300.00	0.00	7,485.81
31/03/2023	31/03/2023	Ledger fee	2,200.01	0.00	5,285.80
21/04/2023	21/04/2023	PSSSF Main Pension MAIN Apr 2023 pno 896486	0.00	405,459.26	410,745.06
21/04/2023	21/04/2023	Credit Alert Charge	300.00	0.00	410,445.06
21/04/2023	21/04/2023	Automatic Loan Repayment by Transfer	242,846.61	0.00	167,598.45
21/04/2023	21/04/2023	Debit Alert Charge	300.00	0.00	167,298.45
23/04/2023	23/04/2023	POS Balance Enquiry Charge	300.00	0.00	166,998.45
23/04/2023	23/04/2023	POS [TPB-00P22674] Cash Withdrawal	157,000.00	0.00	9,998.45
23/04/2023	23/04/2023	POS Withdrawal Charge	2,750.00	0.00	7,248.45
23/04/2023	23/04/2023	Debit Alert Charge	300.00	0.00	6,948.45
25/04/2023	25/04/2023	PSSSF Minimum Pension NULL 2023 pno 896486	0.00	85,545.92	92,494.37
25/04/2023	25/04/2023	Credit Alert Charge	300.00	0.00	92,194.37
25/04/2023	25/04/2023	Tfr to MPESA [255756610804] MPESAB2C	83,000.00	0.00	9,194.37
25/04/2023	25/04/2023	MPESA B2C Charge	2,000.00	0.00	7,194.37
25/04/2023	25/04/2023	Government Levy-Payment	573.00	0.00	6,621.37
30/04/2023	30/04/2023	Ledger fee	1,694.92	0.00	4,926.45
19/05/2023	19/05/2023	Government Levy [MPESA B2C-26-01-2023]	573.00	0.00	4,353.45
24/05/2023	24/05/2023	Government Levy [MPESA B2C-02-03-2023]	573.00	0.00	3,780.45
25/05/2023	25/05/2023	PSSSF Main Pension MAIN May 2023 pno 896486	0.00	405,459.26	409,239.71
25/05/2023	25/05/2023	Automatic Loan Repayment by Transfer	242,846.61	0.00	166,393.10
25/05/2023	25/05/2023	Credit Alert Charge	300.00	0.00	166,093.10
26/05/2023	26/05/2023	Debit Alert Charge	300.00	0.00	165,793.10
26/05/2023	26/05/2023	POS Balance Enquiry Charge	300.00	0.00	165,493.10