

## **MKATABA WA MKOPO**

Mkataba huu umefanyika leo tarehe 13 Mwezi 05, 20.23

### **Kati ya**

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

### **Na**

Ndg. IDEFONCE BEATUS MBELE wa **S.L.P** 90 Kituo  
cha kazi LUHANGARASI namba ya kitambulisho cha kazi  
..... Kata LUHANGARASI Tarafa  
MPEPO Wilaya NYASA Mkoa RUVUMA  
r. ba ya simu 0745809112 Akaunti Na. 61702400680  
(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. 1,000,000/= / =)** kwa maneno MILIONI MOJA TU  
.....  
Ambao utalipwa ndani ya mwezi/miezi 7 {SABA}
2. Kwamba, **MKOPESHWAJI** amekubali kukopesha fedha kiasi cha TSH. 1,000,000/= kwa maneno MILIONI MOJA TU  
..... ambao  
atalipa ndani ya mwezi/ miezi 7 {SABA}
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 7 ( SABA ) ambapo kila awamu atalipa kiasi TSHs. 193,000/= kwamaneno MIA MOJA NA TISAINI NA TATU ELFU TU
5. Kwamba, **MKOPESHWAJI** amekubali kuchukua mkopo wa fedha kiasi cha TSHS. 1,000,000/= kwa maneno MILIONI MOJA TU  
.....  
Kwa kipindi cha mwezi/miezi 7 {SABA}

6. Kwamba, **MKOPESHAJI** amekubali kulipa jumla ya TSHS 1,350,000/= kwa maneno MILIONI MOJA LAKI TATU NA HAMSINI ELFU TU. Ikiwa ni mkopo na riba yake kwa muda wa mwezi /miezi 7 (SABA).
7. Kwamba, **MKOPESHAJI** 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
<u>DAFFONCE B. MBELE</u>	<u>1,000,000/=</u>	<u>35%</u>	<u>7</u>	<u>193,000/=</u>	<u>1,350,000/=</u>	<u>Imy Belle</u>

8. Kwamba, **MKOPESHAJI** 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 usajili .....kama dhamana ya mkopo.

Au **MKOPESHAJI** amewekea hati ya nyumba iliyoko kwenye kiwanja Na..... Kitalu ..... Kiwanja Namba .....Mtaa..... 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, **MKOPESHAJI** amemuoa/ameolewa na..... mwaka .....

11. Kwamba, endapo **MKOPESHAJI** atakiuka kulipa mkopo na riba kwa tarehe iliyopangwa (**tarehe .....**)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, **MKOPESHAJI** 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 .....13.....mwezi .....05.....mwaka20.23.....

Umesainiwa na kutolewa hapa...SYLVER.....

Na IDEFONCE BEATUS MBELE.....

Ambaye namfahamu binafsi **MKOPESHAJI**

Leo tarehe...13.. yamwezi ...05... 20.23.....



Ishabelle



### Umeshuhudiwana

Jina.....

Saini .....

Anuani.....

Wadhifa.....

Tarehe .....

Umesainiwa na kutolewa hapa...SYLVER.....

na ISMAILI. E. DICKSON.....kwa

niaba ya **SYLVER MICROFINANCE**

Ambaye na mfahamu binafsi **MKOPESHAJI**

Leo tarehe...13...yaMwezi ...05... 20.23.....

Isabelle

### Maeja

Jina .....

Saini .....

Tarehe .....

Muhuri

### 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 mkopesheji 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. *DAVIDANCE B. MBELE*

SAHIHI *inabells*

TAREHE *13-05-2023*

SIMU *0745809112*

JINA LA MDHAMINI

SAHIHI

TAREHE

SIMU

SAHIHI YA MKOPESHAJI (Afisa Mkopo)

SYLVER MICROFINANCE HQ/BANCH

*Ikario*

SAINI YA MKOPESHAJI (Meneja)

SYLVER MICROFINANCE HQ/BANCH

SAINI YA MKOPESHAJI (Meneja)

SYLVER MICROFINANCE HQ/BANCH

MBELE YA

JINA

CHEO

SAHIHI

TAREHE



Jina la mkopesheji (Afisa mkopo)

*JUMALI ZAKARIA DICKSON*

JINA LA MKOPESHAJI

JINA LA MKOPESHAJI (Meneja)



## CUSTOMER ACCOUNT STATEMENT

Printed Date: 12/05/2023 13:41:08 PM

Printed By: Oresta.Basheikh

Page Number: 1 Of 2

Name: IDEFONCE BEATUS MBELE

Branch

617 - Mbinga

Customer No: 000095918

Account Number

61702400680

Account Description

IDEFONCE BEATUS MBELE

Account Class

NMB WISDOM ACCOUNT

Address:

P O BOX 50 MBINGA  
UKULI VILLAGE  
MBINGA  
RUVUMA

Account Open Date

07/02/2003

Old Account Number

6172400680

Account Currency

TZS

From Date

01/03/2023

To Date

12/05/2023



Book Date	Value Date	Trn Br Name	Narration	Xref	Cheque No	Debit	Credit	Balance
01/03/2023			OPENING BALANCE			0	0	2,114.79
20/03/2023	20/03/2023	Mbinga	254 Loan Instalment Payment -			2,114.79	0	0
22/03/2023	22/03/2023	NMB Head Office	706 Bulk File Payments - PSSSF Pension MAIN Mar 2023 pno 986478 - PSSSF BENEFIT ACCOUNT - 10217816	10217816		0	515,418.52	515,418.52
22/03/2023	22/03/2023	Mbinga	254 Loan Instalment Payment -			304,396.9	0	211,021.62
24/03/2023	24/03/2023	Mbinga	432 NMB Balance Enquiry - 2403 14:18:12 agency @61710014053@TPS9 00 BALANCE INQUIRY From IDEFONCE BEATUS MBELE	EC1017424514 76		400	0	210,621.62
24/03/2023	24/03/2023	Mbinga	111 Funds Transfer - 2403 14:19:51 agency @61710014053@TPS9 00 Trx ID:POS939760832 Ter ID:6175469372678 Card No: 516167*****4246 From IDEFONCE BEATUS MBELE => DAUD DAMIAN MALUNDA FLOAT ACCOUNT	EC1017424547 41		208,000	0	2,621.62
25/03/2023	25/03/2023	Mbinga	462 Mkononi Inactive Fee - Mkononi Inactive Fee - Mar_2023	Mkononi Inactive Fee - Mar_2023		254.24	0	2,367.38
25/03/2023	25/03/2023	Mbinga	516 VAT Payable on Comm and Fees - Mkononi Inactive Fee - Mar_2023	Mkononi Inactive Fee - Mar_2023		45.76	0	2,321.62
26/03/2023	26/03/2023	Mbinga	049 MC QUARTERLY CARD MNT FEE - Annual Card Fee - Mar_2023	Annual Card Fee - Mar_2023		1,966.1	0	355.52
26/03/2023	26/03/2023	Mbinga	516 VAT Payable on Comm and Fees - Annual Card Fee - Mar_2023	Annual Card Fee - Mar_2023		353.9	0	1.62
20/04/2023	20/04/2023	Mbinga	254 Loan Instalment Payment -			1.62	0	0
20/04/2023	20/04/2023	NMB Head Office	706 Bulk File Payments - PSSSF Pension MAIN Apr 2023 pno 986478 - PSSSF BENEFIT ACCOUNT - 10217837	10217837		0	515,418.52	515,418.52
20/04/2023	20/04/2023	Mbinga	254 Loan Instalment Payment -			306,510.07	0	208,908.45
21/04/2023	21/04/2023	Mbinga	432 NMB Balance Enquiry - 2104 13:16:25 agency @61710014053@TPS9 00 BALANCE INQUIRY From IDEFONCE BEATUS MBELE	EC1017833938 82		400	0	208,508.45