



MKATABA WA MKOPO

Mkataba huu umefanyika leo tarehe 25 Mwezi 04, 2023

Kati ya

SYLVER MICROFINANCE wa **S.L.P** 135 (ambaye katika Mkataba huu atajulikana kama MKOPESHAJI kwa upande mmoja).

Ndg. STANLEY SALIM MACHUKU Na 135 Kituo
cha kazi MBINGA T.C namba ya kitambulisho cha kazi
MBINGA - H.P Kata MBINGA MUM Tarafa
MBINGA MUM Wilaya MBINGA Mkoa MURURU
namba ya simu 0768306425 Akaunti Na. 302209018913

(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 300,000/= / =) kwa maneno LAKI TATU TU.

Ambao utalipwa ndani ya mwezi/miezi MITATU, 03

2. Kwamba, **MKOPESHWAJI** amekubali kukopeshwa fedha kiasi cha TSH 300,000/= kwa maneno LAKI TATU TU.

.....ambao atalipa ndani ya mwezi/ miezi Mitatu

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..... (130,000/-) ambapo kila awamu atalipa kiasi TSHs.

.....kwamaneno LAKI MOJA NA Thelathini tu

5. Kwamba, **MKOPESHWAJI** amekubali kuchukua mkopo wa fedha kiasi cha TSHS 300,000/- kwa maneno Laki tatu tu

Kwa kipindi cha mwezi/miezi MITATU

6. Kwamba, **MKOPESHAJI** amekubali kulipa jumla ya TSHS 390,000/- kwa maneno..... Lahi tatu na Tisini tu.
Ikiwa ni mkopo na riba yake kwa muda wa mwezi /miezi
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>Mohamed SALIM</u> | <u>300,000 =</u> | <u>30%</u> | <u>03</u> | <u>130,000 =</u> | <u>390,000 =</u> | <u>Muhili</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 usajilikama dhamana ya mkopo.

Au **MKOPESHAJI** 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, **MKOPESHAJI** amemuoa/ameolewa na..... KASIANA E. NKENYAN 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 uendeshaji 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 25.....mwezi 04.....mwaka **20**.....23.....

Dole gumba

Passport
size

Umesainiwa na kutolewa hapa.....

Na

Ambaye namfahamu binafsi **MKOPESHAJI**

Leo tarehe..... yamwezi **20**.....

Umeshuhudiwana

Jina..... James S. Muthuri.....

Saini..... mbili.....

Anuani..... Box 135 Mbingo.....

Wadhifa..... Afisa - Ugavi.....

Tarehe..... 25/04/2025.....

Umesainiwa na kutolewa hapa

nakwa

niaba ya **SYLVER MICROFINANCE**

Ambaye na mfahamu binafsi **MKOPESHAJI**

Leo tarehe.....yamwezi **20**.....

Meneja

Jina

Saini

Tarehe

Muhuri

Umeshuhudiwana

Jina

Saini

Anuani

Wadhifa

Tarehe

MDHAMINI

Mimi ni ndugu Ni mkazi katika
Halmashauri ya Mkoa
cha kazi, mpiga kura, uraia, leseni ya udereva)
Kazi yangu ni check namba (kama ni mtumishi) Account
namba Kituo cha kazi kata wilaya
Mkoa
19700203-57401-00001-20
848568

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 MKOPAJI Mohammed SALIM

SAHIHI
TAREHE 25/4/2023
SIMU 0768306425



JINA LA MDHAMINI Mohammed S. Mchuchuli

SAHIHI
TAREHE 25/4/2023
SIMU 0768306425



Jina la mkopeshaji (Afisa mkopo)

SAHIHI YA MKOPESHAJI (Afisa Mkopo)
SYLVER MICROFINANCE HQ/BRANCH

JINA LA MKOPESHAJI

SAINI YA MKOPESHAJI (Meneja)

SYLVER MICROFINANCE HQ/BRANCH

SAINI YA MKOPESHAJI (Meneja)

SYLVER MICROFINANCE HQ/BRANCH

JINA LA MKOPESHAJI (Meneja)

MBELE YA

JINA

CHEO

SAHIHI

TAREHE



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

DEPOSIT ACCOUNT STATEMENT

Statement Date : 25/04/2023

| | | | |
|----------|-------------------------|------------------|-------------------------|
| Name: | MOHAMED Salim MCHUCHULI | Branch: | MBINGA |
| Address: | MBINGA MJINI "A" | Branch Code: | 302 |
| | | Account Number: | 302209018913 |
| | | Account Product: | Quick Account |
| | | Account | Tanzanian Shilling(TSH) |
| | | From Date: | 1-Feb-23 |
| | | To Date: | 25-Apr-23 |
| | | OLD A/C Number: | |

| Trans Date | Value Date | Description | Debit Amount | Credit Amount | Balance |
|------------|------------|---|--------------|---------------|------------|
| 22/02/2023 | 22/02/2023 | Opening balance : | | | 390,995.60 |
| 22/02/2023 | 22/02/2023 | GOV SALARY FOR 28 FEB 2023 B/O EFT SALARY ACCOUNT | 0.00 | 168,913.99 | 559,909.59 |
| 22/02/2023 | 22/02/2023 | Credit Alert Charge | 300.00 | 0.00 | 559,609.59 |
| 22/02/2023 | 22/02/2023 | ATM Balance Enquiry Charge | 400.00 | 0.00 | 559,209.59 |
| 22/02/2023 | 22/02/2023 | ATM [TPB~TPB14003] Cash Withdrawal | 400,000.00 | 0.00 | 159,209.59 |
| 22/02/2023 | 22/02/2023 | ATM Withdrawal Charge | 1,700.00 | 0.00 | 157,509.59 |
| 22/02/2023 | 22/02/2023 | Government Levy-ATM Withdrawal | 982.00 | 0.00 | 156,527.59 |
| 22/02/2023 | 22/02/2023 | ATM [TPB~TPB14003] Cash Withdrawal | 150,000.00 | 0.00 | 6,527.59 |
| 22/02/2023 | 22/02/2023 | ATM Withdrawal Charge | 1,700.00 | 0.00 | 4,827.59 |
| 22/02/2023 | 22/02/2023 | Government Levy-ATM Withdrawal | 707.00 | 0.00 | 4,120.59 |
| 22/02/2023 | 22/02/2023 | Debit Alert Charge | 300.00 | 0.00 | 3,820.59 |
| 22/02/2023 | 22/02/2023 | Debit Alert Charge | 300.00 | 0.00 | 3,520.59 |
| 07/03/2023 | 07/03/2023 | Ledger fee | 1,694.92 | 0.00 | 1,825.67 |
| 22/03/2023 | 22/03/2023 | GOV SALARY FOR 31 MAR 2023 B/O EFT SALARY ACCOUNT | 0.00 | 168,913.99 | 170,739.66 |
| 22/03/2023 | 22/03/2023 | Credit Alert Charge | 300.00 | 0.00 | 170,439.66 |
| 22/03/2023 | 22/03/2023 | ATM Balance Enquiry Charge | 400.00 | 0.00 | 170,039.66 |
| 22/03/2023 | 22/03/2023 | ATM [TPB~TPB14003] Cash Withdrawal | 160,000.00 | 0.00 | 10,039.66 |
| 22/03/2023 | 22/03/2023 | ATM Withdrawal Charge | 1,700.00 | 0.00 | 8,339.66 |
| 22/03/2023 | 22/03/2023 | Government Levy-ATM Withdrawal | 707.00 | 0.00 | 7,632.66 |
| 22/03/2023 | 22/03/2023 | Debit Alert Charge | 300.00 | 0.00 | 7,332.66 |
| 31/03/2023 | 31/03/2023 | Ledger fee | 2,200.01 | 0.00 | 5,132.65 |
| 15/04/2023 | 15/04/2023 | /RG/ | 0.00 | 772,000.00 | 777,132.65 |
| 15/04/2023 | 15/04/2023 | SPECIAL IMPREST UNAPPLIED RTN TO 9927333330 QUOTE REF: 00822045V2302381 FROM: BANK OF TANZANIA REF:00822045V2302381 | | | |
| 15/04/2023 | 15/04/2023 | Credit Alert Charge | 300.00 | 0.00 | 776,832.65 |
| 15/04/2023 | 15/04/2023 | ATM Balance Enquiry Charge | 400.00 | 0.00 | 776,432.65 |
| 15/04/2023 | 15/04/2023 | ATM [TPB~TPB14003] Cash Withdrawal | 400,000.00 | 0.00 | 376,432.65 |
| 15/04/2023 | 15/04/2023 | ATM Withdrawal Charge | 1,700.00 | 0.00 | 374,732.65 |
| 15/04/2023 | 15/04/2023 | Government Levy-ATM Withdrawal | 982.00 | 0.00 | 373,750.65 |
| 15/04/2023 | 15/04/2023 | ATM Balance Enquiry Charge | 400.00 | 0.00 | 373,350.65 |
| 15/04/2023 | 15/04/2023 | ATM [TPB~TPB14003] Cash Withdrawal | 360,000.00 | 0.00 | 13,350.65 |
| 15/04/2023 | 15/04/2023 | Debit Alert Charge | 300.00 | 0.00 | 13,050.65 |
| 15/04/2023 | 15/04/2023 | ATM Withdrawal Charge | 1,700.00 | 0.00 | 11,350.65 |
| 15/04/2023 | 15/04/2023 | Government Levy-ATM Withdrawal | 838.00 | 0.00 | 10,512.65 |
| 15/04/2023 | 15/04/2023 | Debit Alert Charge | 300.00 | 0.00 | 10,212.65 |
| 15/04/2023 | 15/04/2023 | 302209018913 POSHO YA KUJIKIMU B/O MOHAMED SALIM MCHUCHULI 68195681230414 FROM: LGAS OTHER CHARGES ACCOUNT | 0.00 | 360,000.00 | 370,212.65 |
| 15/04/2023 | 15/04/2023 | Credit Alert Charge | 300.00 | 0.00 | 369,912.65 |
| 15/04/2023 | 15/04/2023 | ATM Balance Enquiry Charge | 400.00 | 0.00 | 369,512.65 |
| 15/04/2023 | 15/04/2023 | ATM [TPB~TPB14003] Cash Withdrawal | 360,000.00 | 0.00 | 9,512.65 |
| 15/04/2023 | 15/04/2023 | ATM Withdrawal Charge | 1,700.00 | 0.00 | 7,812.65 |
| 15/04/2023 | 15/04/2023 | Government Levy-ATM Withdrawal | 838.00 | 0.00 | 6,974.65 |
| 15/04/2023 | 15/04/2023 | Debit Alert Charge | 300.00 | 0.00 | 6,674.65 |
| 20/04/2023 | 20/04/2023 | GOV SALARY FOR 30 APR 2023 B/O EFT SALARY ACCOUNT | 0.00 | 168,913.99 | 175,588.64 |