

MKATABA WA MKOPO

Mkataba huu umefanyika leo tarehe 18 Mwezi 05, 2023.

Kati ya

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

Na

Ndg. SELESTIN GILBAI MAPUNDA wa **S.L.P** 90 Kituo
cha kazi S/M MSETO (MSTAAFI) namba ya kitambulisho cha kazi
19550216575070000124 Kata LIPARAMBA Tarafa
MPEPO Wilaya NYASA Mkoa RUVUMA
namba ya simu 0755307194 Akaunti Na. 300209007712

(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. 1000 000 / =) kwa maneno MILIONI
MOJA TU.

Ambao utalipwa ndani ya mwezi/miezi SITA

2. Kwamba, **MKOPESHWAJI** amekubali kukopesha fedha kiasi cha
TSH. 1000 000 / = kwa maneno MILIONI MOJA TU.

..... ambao
atalipa ndani ya mwezi/ miezi 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 SITA (..... 6.....) ambapo kila awamu atalipa kiasi TSHs.
225000 / = kwamaneno MIA MBILI ISHIRINI
NA TANO ELFI.

5. Kwamba, **MKOPESHWAJI** amekubali kuchukua mkopo wa fedha kiasi cha
TSHs. 1000 000 / = kwa maneno MILIONI MOJA TU.

Kwa kipindi cha mwezi/miezi SITA (6)

6. Kwamba, **MKOPESHWAJI** amekubali kulipa jumla ya TSHS 1350000/= kwa maneno MILION7 MOJA TAKI TATU NA HAMSINI ELU. 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
<u>SELESTIN</u> <u>MAPUNDA</u>	<u>1000000</u>	<u>35%</u>	<u>6</u> MIEZI	<u>225000</u>	<u>1350000</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**)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 tarehe¹⁸.....mwezi⁰⁵.....mwaka²⁰²³.....

Umesainiwa na kutolewa hapa SYLVER.....

Na SELESTIN GILBANI MAPUNDA.....

Ambaye namfahamu binafsi **MKOPESHAJI**

Leo tarehe ¹⁸..... yamwezi ⁰⁵..... ²⁰²³.....

Dole gumba



Umeshuhudiwana

Jina

Saini

Anuani

Wadhifa

Tarehe

Umesainiwa na kutolewa hapa

nakwa

niaba ya **SYLVER MICROFINANCE**

Ambaye na mfahamu binafsi **MKOPESHAJI**

Leo tarehe.....yaMwezi ²⁰.....

Mneja

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 mkopeshaaji 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 **SELESTIN GILBERT MUPUNDA**

SAHIHI 

TAREHE **18.05.2023**

SIMU **0738196741**



Dole gumba



JINA LA MDHAMINI

SAHIHI

TAREHE

SIMU



Jina la mkopeshaaji (Afisa mkopo)

SAHIHI YA MKOPESHAJI (Afisa Mkopo)

SYLVER MICROFINANCE HQ/BRANCH

SAINI YA MKOPESHAJI (Meneja)

JINA LA MKOPESHAJI

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 : 17/05/2023

Name:	SELESTIN GILBAT MAPUNDA	Branch:	MBINGA
Address:	LIPARAMBA	Branch Code:	302
		Account Number:	300209007712
		Account Product:	Quick Account
		Account	Tanzanian Shilling(TSH)
		From Date:	1-Feb-23
		To Date:	15-May-23
		OLD A/C Number:	010-00387898

Tran Date	Value Date	Description	Debit Amount	Credit Amount	Balance
10/04/2023	10/04/2023	Balance Enquiry Charge	300.00	0.00	21,206.24
10/04/2023	10/04/2023	Tfr to MPESA [255755307194] MPESAB2C	15,000.00	0.00	6,206.24
10/04/2023	10/04/2023	MPESA B2C Charge	1,300.00	0.00	4,906.24
10/04/2023	10/04/2023	Government Levy-Payment	195.00	0.00	4,711.24
10/04/2023	10/04/2023	Debit Alert Charge	300.00	0.00	4,411.24
15/04/2023	15/04/2023	Balance Enquiry Charge	300.00	0.00	4,111.24
19/04/2023	19/04/2023	Automatic Loan Repayment by Transfer	111.24	0.00	4,000.00
20/04/2023	20/04/2023	PSSSF Main Pension MAIN Apr 2023 pno 909626	0.00	351,088.89	355,088.89
20/04/2023	20/04/2023	Credit Alert Charge	300.00	0.00	354,788.89
20/04/2023	20/04/2023	Tfr to MPESA [255755307194] MPESAB2C	30,000.00	0.00	324,788.89
20/04/2023	20/04/2023	MPESA B2C Charge	1,300.00	0.00	323,488.89
20/04/2023	20/04/2023	Debit Alert Charge	300.00	0.00	323,188.89
20/04/2023	20/04/2023	Automatic Loan Repayment by Transfer	207,985.63	0.00	115,203.26
21/04/2023	21/04/2023	Debit Alert Charge	300.00	0.00	114,903.26
21/04/2023	21/04/2023	Government Levy-Payment	351.00	0.00	114,552.26
21/04/2023	21/04/2023	POS Balance Enquiry Charge	300.00	0.00	114,252.26
21/04/2023	21/04/2023	POS [TPB-00P22674] Cash Withdrawal	107,000.00	0.00	7,252.26
21/04/2023	21/04/2023	POS Withdrawal Charge	2,750.00	0.00	4,502.26
21/04/2023	21/04/2023	Debit Alert Charge	300.00	0.00	4,202.26
25/04/2023	25/04/2023	PSSSF Minimum Pension NULL 2023 pno 909626	0.00	157,348.44	161,550.70
25/04/2023	25/04/2023	POS Balance Enquiry Charge	300.00	0.00	161,250.70
25/04/2023	25/04/2023	POS [TPB-00P22674] Cash Withdrawal	154,000.00	0.00	7,250.70
25/04/2023	25/04/2023	POS Withdrawal Charge	2,750.00	0.00	4,500.70
25/04/2023	25/04/2023	Debit Alert Charge	300.00	0.00	4,200.70
30/04/2023	30/04/2023	Ledger fee	1,894.92	0.00	2,305.78

STATEMENT SUMMARY

Total Debit Amount:	1,525,427.55
Total Credit Amount:	1,525,311.99
Number Of Debit Transactions:	68
Number Of Credit Transactions:	6
Current Balance:	2,305.78
Available Balance:	11,832.78

Printed By : RM1945

Print Date : 17-May-2023

Verified By :

