

**CHAMA CHA USHIRIKA WA AKIBA NA MIKOPO
TPS – SACCOS LTD.**



PICHA

FOMU YA MKATABA WA MKOPO WA DHARURA

Makubaliano haya yapo kwa mujibu wa Kanuni ya Sheria Ndogo ya Fedha ya mwaka 2019 S. 39 (1) – (2) na sera ya mkopo ya chama.

MAKUBALIANO HAYA YANAINGIWA KATI YA TPS - SACCOS LTD NA

Majina Matatu			
Ninakopa Tshs		Kwa Muda wa Miezi	
Kwa Rejesho la Mwezi Tshs		Jumla ya Mkopo Wote ni Tshs	

Kwamba ninakopa mkopo huu wa dharura kwa masharti yafuatayo:-

1. Ninakopa kwa riba ya 2% kwa mwezi kwa “Straingt Line Method”
2. Nakubaliana na makato ya mkopo huu kukaribishwa katika maelfu ya juu.
3. Kulipa 0.5% ya mkopo nilioomba ikiwa ni gharama ya BIMA.
4. Mkopo kati ya Tshs 100,000.00 – 500,000.00 marejesho yake yatanzia mwezi 01 – 06.
5. Mkopo kuanzia 600,000 – 2,000,000.00 marejesho yake yataanzia miezi 06 – 12.
6. Nitaruhusiwa kufanya Top – Up ya mkopo huu ikiwa nitakuwa nimelipa kuanzia 75% ya mkopo niliochukua pamoja na riba yake.
7. Makato ya mkopo huu yatakatwa na Mwajiri wangu ambaye ni Jeshi la Magereza moja kwa moja kutoka kwenye posho yangu ya chakula ya kila mwezi hadi deni langu litakapokwisha.

8. Kiasi cha posho kitakachoingia katika akaunti yangu ni kile ninachostahili baada ya rejesho kukatwa kutoka kwenye posho yangu.
9. Endapo kwa sababu yoyote ile rejesho langu halitakatwa na Mwajiri, itakuwa ni wajibu wangu kuhakikisha rejesho hilo linafika chamani kwa kulipa fedha taslimu katika Akaunti Na. **23610008004 NMB** au **01J1008746400 CRDB** na kujulisha chamani juu ya malipo hayo.
10. Endapo nitachelewesha marejesho ya mkopo huu, ninakiruhusu chama kukata katika mafao yangu yote yanayopitia kwa mwajiri ikiwa ni pamoja na posho ya chakula, "package" na mshahara hadi deni langu lote litapokwisha.
11. Ninatambua kwa mujibu wa sera za chama salio la mkopo uliocheleweshwa kwa kupita muda wake nitatozwa adhabu ya 5% ya salio la marejesho yaliyocheleweshwa.
12. Kasoro yoyote itayojitokeza kutokana na mkataba huu itasuluhishwa kwa njia ya majadiliano kati ya **MKOPAJI** na **MKOPESHAJI** ambaye ni **TPS – SACCOS LTD.**

TAMKO LA MKOPAJI

Nakiri kwamba maelezo yote niliyojaza katika Fomu ya Maombi ya Mkopo wa Dharura na Mkataba ni ya kweli na endapo nitakiuka makubaliano ya mkataba huu hatua za kisheria zichukuliwe dhidi yangu.

MAJINA KAMILI YA MKOPAJI		SAHIHI.	
TAREHE			

KWA MATUMIZI YA OFISI TU.

MAJINA KAMILI YA SHAHIDI WA MKOPESHAJI

SHAHIDI WA MKOPESHAJI		SAHIHI.	
TAREHE			

JEDWALI LA MAKATO YA MKOPO WA DHARURA KUANZIA 100,000 - 500,000

S/No.	MKOPO	1	2	3	4	5	6
1	100,000.00	102,000.00	52,000.00	36,000.00	27,000.00	22,000.00	19,000.00
2	200,000.00	204,000.00	104,000.00	71,000.00	54,000.00	44,000.00	38,000.00
3	300,000.00	306,000.00	156,000.00	106,000.00	81,000.00	66,000.00	56,000.00
4	400,000.00	408,000.00	208,000.00	142,000.00	108,000.00	88,000.00	75,000.00
5	500,000.00	510,000.00	260,000.00	177,000.00	135,000.00	110,000.00	94,000.00

JEDWALI LA MAKATO YA MKOPO WA DHARURA KUANZIA 600,000 - 2,000,000

S/No.	MKOPO	6	7	8	9	10	11	12
6	600,000.00	112,000.00	98,000.00	87,000.00	79,000.00	72,000.00	67,000.00	62,000.00
7	700,000.00	131,000.00	114,000.00	102,000.00	92,000.00	84,000.00	78,000.00	73,000.00
8	800,000.00	150,000.00	131,000.00	116,000.00	105,000.00	96,000.00	89,000.00	83,000.00
9	900,000.00	168,000.00	147,000.00	131,000.00	118,000.00	108,000.00	100,000.00	93,000.00
10	1,000,000.00	187,000.00	163,000.00	145,000.00	132,000.00	120,000.00	111,000.00	104,000.00
11	1,100,000.00	206,000.00	180,000.00	160,000.00	145,000.00	132,000.00	122,000.00	114,000.00
12	1,200,000.00	224,000.00	196,000.00	174,000.00	158,000.00	144,000.00	134,000.00	124,000.00
13	1,300,000.00	243,000.00	212,000.00	189,000.00	171,000.00	156,000.00	145,000.00	135,000.00
14	1,400,000.00	262,000.00	228,000.00	203,000.00	184,000.00	168,000.00	156,000.00	145,000.00
15	1,500,000.00	280,000.00	245,000.00	218,000.00	197,000.00	180,000.00	167,000.00	155,000.00
16	1,600,000.00	299,000.00	261,000.00	232,000.00	210,000.00	192,000.00	178,000.00	166,000.00
17	1,700,000.00	318,000.00	277,000.00	247,000.00	223,000.00	204,000.00	189,000.00	176,000.00
18	1,800,000.00	336,000.00	294,000.00	261,000.00	236,000.00	216,000.00	200,000.00	186,000.00
19	1,900,000.00	355,000.00	310,000.00	276,000.00	250,000.00	228,000.00	211,000.00	197,000.00
20	2,000,000.00	374,000.00	326,000.00	290,000.00	263,000.00	240,000.00	222,000.00	207,000.00