



# MICRO-CREDIT ENTERPRISE

First Name SERWAA Middle Name .....

Surname WIREKO

Date of Birth 17/06/1986 Age ..... Gender FEMALE

Postal Address ..... House Address B16 BROHTIBIMA

NOTE: please indicate a visible landmark to your home address .....

Years at this current address 7 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0242129181 Email .....

Spouse Name BENJAMIN Last Name KINGSFORD

Mobile # 0542809514 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 6 dependents 4

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience 10

Business location. Indicate visible landmark ELMINA JUNCTION

Self employed: business type and details FRUITS VENDOR

## Income details

Monthly ..... weekly GHD 1800 Daily GHD 300

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc ..... Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-719695349-5 Passport # .....

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue ELMINA



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## Loan repayments

Daily GHc ..... Weekly GHc ..... Bi-Weekly GHc ..... Monthly GHc .....

## Collateral

What assets are you using as a security for this loan ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

## CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD... FOUR ..... MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME  
(SERWAA WIREKO ..... ) IN THE FANTE LANGUAGE,  
THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE  
TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND  
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... [Signature] ..... DATE 05/08/2024





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## Guarantor

I ELIZABETH AFFUL hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) SERWAA Wireko

Whom I am related to as FRIEND

I ELIZABETH AFFUL solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 26/02/1976 Age ..... Gender FEMALE

Mobile 0550096046 Email .....

Postal Address..... House Address AM 133 AMISAHIO

Please indicate a visible landmark .....

Identification: National ID # GHA-719446557-4 Passport # .....

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of issue ELMIHA

Employment details. Employee..... Employer Name and address.....

Self employed ☒ nature of business BAKER

Business location/address ELMINA JUNCTION

Please indicate a visible landmark OPPOSITE G.C.B

Unemployed.....

Profession ..... years of experience 20

Guarantor's income details. Monthly..... Weekly GHc 2400 Daily GHc 400

Guarantor's signature/thumb print ..... Date 05/08/2024

Official use only

Loan officer IBRAHIMI KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

Signature..... Date.....

**LOAN LIABILITY AGREEMENT FORM**

I SERWAA WIREKO ..... solemnly agree to pay all loans interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other cost incurred during this loan collection period.

When loan a loan is default, our clients and their guarantors are required to cooperate with us to find a cordial way of working together during he defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us that is hereby agreed to in this document to recover our monies.

**CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.**

**DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.**

**INTERPRETER DECLARATION**

I IBRAHIM KHALID ..... do hereby agree that I am serving as the interpreter  
For SERWAA WIREKO ..... and ELIZABETH AFFUL .....

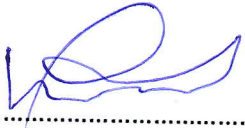

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ..... FANTE ..... Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) .....  

Client signature and thumb print (Required) .....  

Guarantor signature and thumb print (Required) ..... 