

# MICRO-CREDIT ENTERPRISE

First Name AMIXIA Middle Name .....

Surname BUKARI

Date of Birth 17/05/1982 Age 43 Gender FEMALE

Postal Address ..... House Address 244/1 ZONGO

NOTE: please indicate a visible landmark to your home address ZONGO OPPOSITE THE MOSQUES

Years at this current address 3 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0257147903 Email .....

Spouse Name KWEIKU Last Name AWORTWE

Mobile # 0538526915 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 5 dependents 5

## Employment

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

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

..... years of experience 12

Business location. Indicate visible landmark ELMIXA FISHRIES

Self employed: business type and details SELLS FOOD VENDOR

## Income details

Monthly ..... weekly GHS 2500 Daily GHS 500

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

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

## identification

Identification: National ID # GHA-720363700-2 Passport # .....

Date of issue 13/02/2020 Expiry date 12/02/2030 Place of Issue ACCRA

Purpose for the load .....



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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

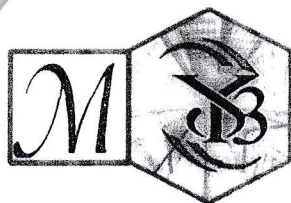
PAYMENT PERIOD..... FOUR ..... MONTHS

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

(..... AMINA BUKARI ..... ) IN THE ..... 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.....  ..... DATE.....



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## Guarantor

I ABDUL MUMUJI ADAMS hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) AMINA BUKARI

Whom I am related to as FRIGID

I ABDUL MUMUJI ADAMS 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 15/03/1981 Age 44 Gender MALE

Mobile 0544858424 Email .....

Postal Address..... House Address AS7 TAKORADIA

Please indicate a visible landmark OPPOSITE ANGLICAN CHURCH

Identification: National ID # GHA-719264574-7 Passport # .....

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SORVAYA

Business location/address .....

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 18

Guarantor's income details. Monthly GH¢2000 Weekly ..... Daily .....

Guarantor's signature/thumb print [Signature] Date .....

## Official use only

Loan officer JOANA ESHUOR

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I AMINA BUKARI ..... solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

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

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

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

INTERPRETER DECLARATION

I JOAHIA ESHUM ..... do hereby agree that I am serving as interpreter  
For AMINA BUKARI ..... and ABDUL MUNUMI ADAMS


(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the FAHTE ..... Language

Which both clients understand and speak fluently.

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

Interpreter signatures and thumb print (Required) ..... [Signature] 

Client signature and thumb print (Required) ..... [Signature] 

Guarantor signature and thumb print (Required) ..... [Signature] 