



# MICRO-CREDIT ENTERPRISE

First Name RUTH Middle Name .....

Surname AMPOMSAH

Date of Birth 12/04/1997 Age ..... Gender FEMALE

Postal Address ..... House Address B 277 BRONTIBIMA

NOTE: please indicate a visible landmark to your home address BEHIND THE COMMUNITY CENTER

Years at this current address 2 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0534299667 Email .....

Spouse Name SAMUEL Last Name BAIDOO

Mobile # 0551378735 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 1 dependents 1

## Employment

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

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

..... years of experience 2

Business location. Indicate visible landmark BRONTIBIMA CALPOHIA

Self employed: business type and details DEALS IN COSMETICS

## Income details

Monthly ..... weekly GHC 1800 Daily GHC 300

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

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

## Identification

Identification: National ID # GHA-719872045-6 Passport # .....

Date of issue 04/02/2020 Expiry date 03/02/2030 Place of Issue ELMIMA

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  
(RUTH AMPOMSAH.....) 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 DAHIEL NICHOLAS DUAICOE hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) .....

Whom I am related to as FRIEND .....

I DAHIEL NICHOLAS DUAICOE 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 31/10/1998 Age ..... Gender MALE

Mobile 0551763390 Email .....

Postal Address ..... House Address B277 BRONYIBIMA

Please indicate a visible landmark .....

Identification: National ID # GHA-00534/411-7 Passport # .....

Date of issue 29/04/2020 Expiry date 28/04/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SELLS CLOTHES AND SHOES

Business location/address KEPA

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly..... Weekly GHd 2500 Daily GHd 500

Guarantor's signature/thumb print [Signature] Date 05/08/2024

## Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I, RUTH AMPOMSAH ..... 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 is in 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 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 RUTH AMPOMSAH ..... and DANIEL NICHOLAS QUAYE .....

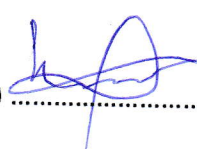

(Borrower)



(Guarantor)

Clients of MJY3 concerning this loan agreement in the ..... 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) ..... 