



MICRO-CREDIT ENTERPRISE

First Name MARGARET Middle Name

Surname ANDOH

Date of Birth 18/08/1988 Age 37 Gender FEMALE

Postal Address House Address 36/1 B JAVA HILL

NOTE: please indicate a visible landmark to your home address. BEHIND DOVE REVIVAL MINISTRY

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

Mobile 0594013903 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 3

Business location. Indicate visible landmark FISHING HARBOUR

Self employed: business type and details FISH MONGER

Income details

Monthly weekly GH¢ 750 Daily GH¢ 150

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719342500-9 Passport #

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

Purpose for the loan GH¢ 2000 FOR BUSINESS



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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
(MARGARET ANDOH) IN THE FANTIG 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 ISAAC ANDOH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) MARGARET ANDOH

Whom I am related to as FRIEND

I ISAAC ANDOH 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 12/12/1993 Age 32 Gender MALE

Mobile 0241496479 Email

Postal Address..... House Address 36/1B JAVA HILL

Please indicate a visible landmark BEHIND DOVE REVIVAL MINISTRY CHURCH

Identification: National ID # GHA-718869360-4 Passport #

Date of issue 29/01/2020 Expiry date 28/01/2030 Place of issue ACCRA

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

Self employed ☒ nature of business STEEL FIXING

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 8

Guarantor's income details. Monthly..... Weekly GH¢ 2000 Daily GH¢ 1000

Guarantor's signature/thumb print Date

Official use only

Loan officer..... JOANNA ESHUN

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I MARGARET ANDOH 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I JOANIA ESHUN do hereby agree that I am serving as interpreter
For MARGARET ANDOH and ISAAC ANDOH

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) JA

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required)  