



MICRO-CREDIT ENTERPRISE

First Name KHALID Middle Name

Surname IBRAHIM

Date of Birth 17/08/1991 Age Gender MALE

Postal Address House Address ATIAPA BEHIND METHODIST PRIMARY SCHOOL

NOTE: please indicate a visible landmark to your home address BEHIND METHODIST PRIMARY SCHOOL

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

Mobile 0555928981 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed Employee ☒ Unemployed

Profession LOAN CREDIT OFFICER Employer Name and address MJY3 MICRO CREDIT

..... years of experience

Business location. Indicate visible landmark BEPOSITE ELMINA POLICE STATION

Self employed: business type and details.....

Income details

Monthly GHD 1500 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-720746740-7 Passport #

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of Issue KUMASI

Purpose for the load GHD 3,500 FOR HOUSE RENT



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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 ?

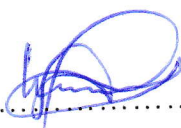
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
(IBRAHIM KHALID.....) IN THE ENGLISH 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 27/05/2024



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Guarantor

I hereby guarantee a loan of GHc

Being granted to (Full name of borrower)

Whom I am related to as

I 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 Age Gender

Mobile Email

Postal Address House Address

Please indicate a visible landmark

Identification: National ID # Passport #

Date of issue Expiry date Place of issue

Employment details. Employee Employer Name and address

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed

Profession years of experience

Guarantor's income details. Monthly Weekly Daily

Guarantor's signature/thumb print Date 27/05/2024

Official use only

Loan officer IBRAHIM KHALIL

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I, IBRAHIM KHALID solemnly agree to pay all loans and interest acquired from MIY3 in full in the terms agreed to and the period solemnly agreed to.

MIY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When a 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 IBRAHIM KHALID and

(Borrower)

(Guarantor)

Clients of MIY3 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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) _____

Client signature and thumb print (Required) _____

Guarantor signature and thumb print (Required) _____