

**MICRO-CREDIT ENTERPRISE**First Name NEIZER Middle NameSurname ABADate of Birth 18/03/1969 Age Gender FEMALEPostal Address House Address TEIXA HOUSE BROTHIBIMA

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

Years at this current address mm/yyyy Rent ☒ Own MortgageMobile 0535819123 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 10Business location. Indicate visible landmark ELMINA FISHERIESSelf employed: business type and details FISHMONGERIncome detailsMonthly weekly GHD 900 Daily GHD 150Previous loan obtained from MJY3 GHc 1000 Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-719068737-2 Passport #Date of issue 21/01/2020 Expiry date 30/01/2030 Place of Issue ELMINAPurpose for the loan GHD 2000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan Application form

Loan repayments
Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

Collateral

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

Items

Value

Location

Date acquired

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
(NEIZAR ABA) 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 AK DATE 26/08/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI QUAYE HANNAH hereby guarantee a loan of GHc 2000Being granted to (Full name of borrower) NEIZER ABUWhom I am related to as FRIENDI QUAYE HANNAH 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 27/08/1998 Age Gender FEMALEMobile 0548599161 EmailPostal Address..... House Address 18/30 CP

Please indicate a visible landmark

Identification: National ID # GHA-719065094-5 Passport #Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMIMA

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

Self employed ☒ nature of business PROVISION STOREBusiness location/address CPPlease indicate a visible landmark BEHIND CP MECHANIC SHOP

Unemployed.....

Profession years of experience 1Guarantor's income details. Monthly..... Weekly GHd 2,400 Daily GHd 400Guarantor's signature/thumb print [Signature] Date 26/08/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, NIEZER ABA 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, N/A do hereby agree that I am serving as the interpreter
For NIEZER ABA and QUATE HAHMATT

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 