

# MICRO-CREDIT ENTERPRISE

First Name NEIZER Middle Name .....

Surname ABBA

Date of Birth 18/03/1969 Age ..... Gender FEMALE

Postal Address ..... House Address TEMA HOUSE - BROHYIBIMA

NOTE: please indicate a visible landmark to your home address TEMA HOUSE

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

Mobile 0535819123 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 4 dependents 4

## Employment

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

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

..... years of experience .....

Business location. Indicate visible landmark ELMINA FISHRIES

Self employed: business type and details FISHMONGER

## Income details

Monthly ..... weekly GHD 900 Daily GHD 150

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

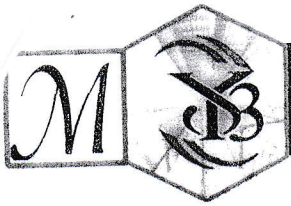
Current working capital GHc ..... Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-719068737-2 Passport # .....

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ELMINA

Purpose for the loan GHD 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

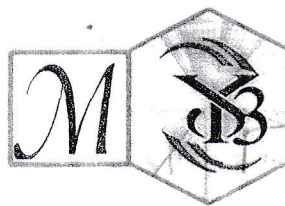
I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME

(ABIEZER 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.....AKA.....DATE 21/12/2024





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## Guarantor

I QUAYE HANNAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) HEIZER ABA

Whom I am related to as FRIEND

I 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 FEMALE

Mobile 0548599161 Email .....

Postal 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 ELMINA

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

Self employed ☒ nature of business PROVISION STORE

Business location/address CP

Please indicate a visible landmark BEHIND CP MECHANIC SHOP

Unemployed.....

Profession ..... years of experience 1

Guarantor's income details. Monthly..... Weekly GHd 24.00 Daily GHd 4.00

Guarantor's signature/thumb print [Signature] Date 21/12/2024

## 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, HEIZER ABA do hereby 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, N/A do hereby agree that I am serving as interpreter  
for HEIZER ABA and QUAYE HANNAH

(Borrower)

(Guarantor)

Client 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 signature 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] 