



# MICRO-CREDIT ENTERPRISE

First Name EMELIA Middle Name .....

Surname ASMAH

Date of Birth 22/06/1974 Age ..... Gender FEMALE

Postal Address ..... House Address 30A/1 COUNCIL LANE

NOTE: please indicate a visible landmark to your home address MA ICT CENTER

Years at this current address 4 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0242629972 Email .....

Spouse Name JOHN Last Name QUAICOE

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 3 dependents 3

## Employment

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

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

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

Business location. Indicate visible landmark OPPOSITE MYBET OFFICE

Self employed: business type and details SEAMSTRESS / SELLS MATERIALS AND OTHERS

## Income details

Monthly ..... weekly ..... Daily .....

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

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

## Identification

Identification: National ID # QHA-718775153-2 Passport # .....

Date of issue 27/01/2020 Expiry date 26/01/2030 Place of Issue ELMIHA

Purpose for the loan GHd 3000 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  
(.....EMELIA ASMAH.....) IN THE FAHIE..... 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 26/06/2024





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## Guarantor

I SABINA CHARISTER PRAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) EMELIA ASMAH

Whom I am related to as MOTHER-IN-LAW

I SABINA CHARISTER PRAH 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 26/08/2001 Age ..... Gender FEMALE

Mobile 0552041551 Email .....

Postal Address..... House Address HN 30/1<sup>A</sup>, COUNCIL LANE

Please indicate a visible landmark NEAR 'DC' SCHOOL

Identification: National ID # GHA-725632177-4 Passport # .....

Date of issue 27/08/2020 Expiry date 26/08/2030 Place of issue ELMINA

Employment details. Employee..... Employer Name and address KAKUM NATIONAL PARK

Self employed ..... nature of business CAJETERER

Business location/address TWIFO PRASO ROAD

Please indicate a visible landmark KAKUM NATIONAL PARK

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly GHd 700 Weekly ..... Daily .....

Guarantor's signature/thumb print [Signature] Date 26/06/2024

## 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, EMILIA ASMATH..... 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 EMELIA ASMATH.....and SABINAH CHARISTER PRAH.....

(Borrower) ..... (Guarantor) N/A..... Language  
Clients of MJY3 concerning this loan agreement in the .....  
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) .....  

Guarantor signature and thumb print (Required) .....  