

**MICRO-CREDIT ENTERPRISE**

First Name ABA Middle Name _____
Surname QUAICOE
Date of Birth 01/07/1980 Age _____ Gender FEMALE
Postal Address _____ House Address B118 BROHYIBIMA
NOTE: please indicate a visible landmark to your home address INFRONT OF AHENFIE
Years at this current address 40 mm/yyyy Rent _____ Own ☒ Mortgage _____
Mobile 0249 261213 Email _____
Spouse Name _____ Last Name _____
Mobile # _____ Email _____
Date of birth dd/mm/yyyy _____ Age _____ Number of children 3 dependents 2

EmploymentSelf Employed ☒ Employee _____ Unemployed _____Profession _____ Employer Name and address _____
_____ years of experience 18Business location. Indicate visible landmark BROHYIBIMA NEAR AHENFIESelf employed: business type and details FOOD VENDOR / PROVISION STOREIncome detailsMonthly _____ weekly GHD 4,900 Daily GHD 200 = 700

Previous loan obtained from MJY3 GHc _____ Date _____

Current working capital GHc 40,000 Loans from other sources GHc _____ Date _____identificationIdentification: National ID # GHA-719020681-2 Passport # _____Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINAPurpose 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

(..... ABA QAALCOE) 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.....  DATE..... 27/05/2024



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Guarantor

I TWUMWAA AUGUSTINA hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ABA QUAKOE

Whom I am related to as AUNTIE

I TWUMWAA AUGUSTINA 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 28/08/2000 Age Gender FEMALE

Mobile 0599548267 Email

Postal Address..... House Address B118 BROHTIBIMA

Please indicate a visible landmark NEAR AUNTIE

Identification: National ID # GHANA CARD Passport #

Date of issue 24/01/2020 Expiry date 27/01/2030 Place of issue ELMINA

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

Self employed ☒ nature of business

Business location/address ELMINA POLY-CLINIC

Please indicate a visible landmark.....

Unemployed.....

Profession NURSE years of experience 1

Guarantor's income details. Monthly GHc 700 Weekly Daily

Guarantor's signature/thumb print ASG 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, ABA QUACOE..... solemnly agree to pay all loans and 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 costs 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 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, M/A..... do hereby agree that I am serving as the interpreter for ABA QUACOE and TWUMWAA AUGUSTINA

(Borrower)

(Guarantor)

Clients of MJY3 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).....