



# MICRO-CREDIT ENTERPRISE

First Name Linda Middle Name Nora

Surname Collinah

Date of Birth 18/02/1992 Age 32 Gender Female

Postal Address ..... House Address 41/5B Bantuma

NOTE: please indicate a visible landmark to your home address. Infront of Hollala Hotel

Years at this current address 32 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0547 999 842 Email Lcollinah 950@gmail.com

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

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 1 dependents 1

## Employment

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

Profession Catering Service Employer Name and address .....

..... years of experience 3

Business location. Indicate visible landmark .....

Self employed: business type and details Catering Service

Administrator at NHIS

## Income details

Monthly GHS 4000 weekly 4200 Daily GHS 700

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

Current working capital GHc 3000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-71 999 3189-1 Passport # .....

Date of issue 30/01/2020 Expiry date 20/01/2030 Place of Issue Elmina

Purpose for the loan GHS 3000 for Business



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## Loan repayments

Daily GHc ..... Weekly GHc ..... 225 ..... 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 (4) 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  
(Linda Moya Cobbina) 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 [Signature] DATE .....





Loan guarantor form

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## Guarantor

I JOYCELINE AMOAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) .....

Whom I am related to as FRIEND

I JOYCELINE AMOAH 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 20/11/1993 Age ..... Gender FEMALE

Mobile 0542 977 314 Email .....

Postal Address ..... House Address 50/10 ROMAH HILL

Please indicate a visible landmark ROMAH HILL

Identification: National ID # GHA-719104924-S Passport # .....

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

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

Self employed ☒ nature of business SELLS TOILETORIES

Business location/address NEW MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly..... Weekly GHc 1200 Daily GHc 200

Guarantor's signature/thumb print [Signature] Date .....

## 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 LINDA NORA COBBINA solemnly 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I IBRAHIM KHALID do hereby agree that I am serving as interpreter

For LINDA NORA COBBINA and JOYCELINE AMOAH

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the FANTE 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)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)