



MICRO-CREDIT ENTERPRISE

First Name CECILIA Middle Name

Surname AMPAH

Date of Birth 01/05/1983 Age Gender FEMALE

Postal Address House Address HH 72/21, TEFERIM

NOTE: please indicate a visible landmark to your home address BEHIND GOOD SHERHERED CHURCH

Years at this current address 40 mm/yyyy Rent Own ☒ Mortgage

Mobile 0542872997 Email

Spouse Name KOJO Last Name DUKU

Mobile # Email

Date of birth dd/mm/yyyy Age 42 Number of children 5 dependents 5

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark ANGELICAN BASIC SCHOOL

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 2000 Daily GH¢ 400

Previous loan obtained from MJY3 GH¢ 1000 Date

Current working capital GH¢ 1500 Loans from other sources GH¢ Date

Identification

Identification: National ID # GHA-7206840179 Passport #

Date of issue 17/02/2020 Expiry date 16/02/2030 Place of Issue ELMIHA

Purpose for the loan GH¢ 1500 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			

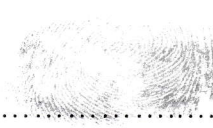
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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

(..... CECILIA AMIPA H) 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 22/05/2024



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Guarantor

I DORCAS SASSAH hereby guarantee a loan of GHc 1500
 Being granted to (Full name of borrower) CECILIA AMPAH
 Whom I am related to as NEIGHBOUR
 I DORCAS SASSAH 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 02/03/2001 Age 23 Gender FEMALE
 Mobile Email
 Postal Address House Address 72/21 TETERIM
 Please indicate a visible landmark AT THE BACK OF GOOD SHEPHERD CHURCH
 Identification: National ID # GHANA CARD Passport #
 Date of issue 02/12/2021 Expiry date 01/12/2031 Place of issue ELMINA
 Employment details. Employee..... Employer Name and address.....
 Self employed ☒ nature of business FISH MONGER
 Business location/address ELMINA FISHRIES
 Please indicate a visible landmark.....
 Unemployed.....
 Profession years of experience 6
 Guarantor's income details. Monthly..... Weekly GHc 3000 Daily GHc 500
 Guarantor's signature/thumb print [Signature] Date 22/05/2024

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, CECILIA AMPAH 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, N/A do hereby agree that I am serving as the interpreter for CECILIA AMPAH and DORCAS SASSAH

(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).....

N/A

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



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

SS

