

**MICRO-CREDIT ENTERPRISE**

First Name RITA Middle Name _____
Surname GAKPETOR
Date of Birth 14/02/1983 Age _____ Gender FEMALE
Postal Address _____ House Address 62/4 TETERIMI
NOTE: please indicate a visible landmark to your home address NEAR ADOM COLD STORE
Years at this current address 11 mm/yyyy Rent _____ Own ☒ Mortgage _____
Mobile 0557569391 Email _____
Spouse Name ALBERT Last Name BEDIAKO
Mobile # 0540401034 Email _____
Date of birth dd/mm/yyyy _____ Age _____ Number of children 3 dependents 1

EmploymentSelf Employed ☒ Employee _____ Unemployed _____Profession _____ Employer Name and address _____
_____ years of experience _____Business location. Indicate visible landmark NEAR ADOM COLD STORESelf employed: business type and details FOOD VENDORIncome detailsMonthly _____ weekly GHC 2500 Daily GHC 500Previous loan obtained from MJY3 GHc 2000 Date _____Current working capital GHc 4000 Loans from other sources GHc 02/03/2024 Date _____IdentificationIdentification: National ID # GHA-7197873220 Passport # _____Date of issue 14/08/2020 Expiry date 13/05/2030 Place of Issue ELMIMAPurpose for the loan GHC 1500 FOR BUSINESS

**MICRO-CREDIT ENTERPRISE**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 DEFAULTERPAYMENT 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

(... RITA GAKPETOR ...) 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 03/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MARY ARTHUR hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) RITA GAKPETOR

Whom I am related to as FRIEND

I MARY ARTHUR 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 01/04/1987 Age Gender FEMALE

Mobile 0548608742 Email

Postal Address..... House Address 02/2 TETERIM

Please indicate a visible landmark NEAR ADOM COLD STORE

Identification: National ID # GHANA CARD Passport #

Date of issue 10/09/2020 Expiry date 09/09/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FRUIT SELLER

Business location/address NEAR ADOM COLD STORE

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHc 2000 Daily GHc 200

Guarantor's signature/thumb print Date 03/08/2024

Official use only

Loan officer IBRAHIMI KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, RIIA GARPETOR 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 RIIA GARPETOR and MARY ARTHUR

(Borrower)


(Guarantor)

Clients 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 signatures 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)  