



# MICRO-CREDIT ENTERPRISE

First Name ABENA Middle Name .....

Surname KENSIMA

Date of Birth 04/05/1974 Age ..... Gender Female

Postal Address ..... House Address 21/2 NYANTIA

NOTE: please indicate a visible landmark to your home address Elmina Court

Years at this current address 2 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0843734862 Email .....

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

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 4 dependents 3

## Employment

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

Profession ..... Employer Name and address ..... years of experience .....

Business location. Indicate visible landmark .....

Self employed: business type and details Fishmonger

## Income details

Monthly ..... weekly GHS 1200 Daily GHS 200

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

Current working capital GHc 3,000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-721033244-4 Passport # .....

Date of issue 20/02/2020 Expiry date 19/02/2030 Place of Issue Elmina

Purpose for the loan GHS 1500 for business



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## Loan repayments

Daily GHc ..... Weekly GHc ..... 120 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  
(..... Abena Mensiwa ..... ) 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..... 24/01/2024 .....





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## Guarantor

I Magdalene Uroom hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) Abena Mensiwah

Whom I am related to as friend

I Magdalene Uroom 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 23/02/1986 Age 37 Gender female

Mobile 059 6555 469 Email -

Postal Address - House Address 21/2 Nyanta

Please indicate a visible landmark Elmina Court

Identification: National ID # Ghana CARD Passport # -

Date of issue 20/03/2020 Expiry date 19/03/2030 Place of issue Elmina

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

Self employed ☒ nature of business FOOD VENDOR

Business location/address NYANTIA

Please indicate a visible landmark NEAR COURT

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly..... Weekly Gh/600 Daily Gh/1000

Guarantor's signature/thumb print  Date 24/04/2024

Official use only

Loan officer Abina Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



# LOAN LIABILITY AGREEMENT FORM

I, Abena Mensiwa 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

**INTERPRETER DECLARATION**

I NYA do hereby agree that I am serving as the interpreter  
for \_\_\_\_\_ and \_\_\_\_\_

(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).