



# MICRO-CREDIT ENTERPRISE

First Name SABINA Middle Name .....

Surname ARTHUR

Date of Birth 16/08/1988 Age ..... Gender FEMALE

Postal Address ..... House Address CK 03103 - 1037

NOTE: please indicate a visible landmark to your home address ASSEMBLIES OF GOD

Years at this current address 3 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0549846589 Email .....

Spouse Name THOMAS Last Name KORSAH

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 6 dependents 6

## Employment

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

Profession ..... Employer Name and address .....

..... years of experience 2

Business location. Indicate visible landmark ELMINA FISHERIES

Self employed: business type and details FISHMONGER / SELLS SOAP

## Income details

Monthly ..... weekly GHD 900 Daily GHD 150

Previous loan obtained from MJY3 GHc 2000 Date 03/01/2024

Current working capital GHc 4000 Loans from other sources GHc 0 Date .....

## identification

Identification: National ID # GHA-7127689072-4 Passport # .....

Date of issue 17/01/2023 Expiry date 16/01/2032 Place of Issue K-E-E-A

Purpose for the loan GHD 3000 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  
(... SABINA ARTHUR ..... ) 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 30.6.2024



**MICRO-CREDIT ENTERPRISE****Guarantor**I RITA AMPEM hereby guarantee a loan of GHc 3000Being granted to (Full name of borrower) SABINA ARTHURWhom I am related to as NEIGHBOURI RITA AMPEM 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 28/01/1982 Age ..... Gender FEMALEMobile 0554976086 Email .....Postal Address..... House Address CK 0174/1037Please indicate a visible landmark ASSEMBLIES OF GOD CHURCH

Identification: National ID # ..... Passport # .....

Date of issue 02/02/2020 Expiry date 07/02/2030 Place of issue ELMINA

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

.....

Self employed ☒ nature of business FISHMONGERBusiness location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 3Guarantor's income details. Monthly..... Weekly GHc 1800 Daily GHc 300Guarantor's signature/thumb print ..... Date 30/07/2024**Official use only**Loan officer GLORIA BEDIAKO

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I SABINA ARTHUR solemnly agree to pay all loans and interest acquired from MIY3 in full in the terms agreed to and the period solemnly agreed to.

MIY3 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 SABINA ARTHUR and RITA AMPEM

(Borrower)

(Guarantor)

Clients of MIY3 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 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)