



# MICRO-CREDIT ENTERPRISE

First Name..... ROSIMA ..... Middle Name.....  
 Surname..... ARTHUR .....  
 Date of Birth..... 03/05/1984 ..... Age..... Gender..... FEMALE .....  
 Postal Address..... House Address..... A13 BRONTIBIMA .....  
 NOTE: please indicate a visible landmark to your home address..... BETHAD GOD'S WAY SCHOOL .....  
 Years at this current address..... 4 ..... mm/yyyy Rent ☒ Own ..... Mortgage .....  
 Mobile..... 0545 652172 ..... Email.....  
 Spouse Name..... ISAAC ..... Last Name..... ENTIE .....  
 Mobile #..... 0541939598 ..... Email.....  
 Date of birth dd/mm/yyyy ..... Age..... Number of children ..... dependents .....

## Employment

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

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

Business location. Indicate visible landmark..... NEW MARKET / BRONTIBIMA .....

Self employed: business type and details..... DRESS MAKER / PROVISION STORE .....

## Income details

Monthly ..... weekly GHC 1150 ..... Daily GHC 230 .....

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

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

## identification

Identification: National ID #..... GHA-720931639-2 ..... Passport #.....

Date of issue..... 19/02/2020 ..... Expiry date..... 18/02/2030 ..... Place of Issue..... BRONTIBIMA .....

Purpose for the loan..... GHC 500 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  
(..... ROSINA 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.....

**MICRO-CREDIT ENTERPRISE**GuarantorI MARY ASAMOAH hereby guarantee a loan of GHc 500Being granted to (Full name of borrower) ROSINA ARTHURWhom I am related to as FRIENDI MARY ASAMOAH 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 16/09/1963 Age ..... Gender FEMALEMobile 0242579095 Email .....Postal Address ..... House Address 03/4 UCCPlease indicate a visible landmark NEAR UCC SCHOOLIdentification: National ID # GHA-720457111-2 Passport # .....Date of issue 14/02/2020 Expiry date 18/02/2030 Place of issue UCC

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

Self employed ☒ nature of business SEAMSTRESSBusiness location/address NEW MARKETPlease indicate a visible landmark ROOM 44

Unemployed .....

Profession ..... years of experience 30Guarantor's income details. Monthly ..... Weekly GHc 750 Daily GHc 150

Guarantor's signature/thumb print ..... Date .....

Official use onlyLoan officer IBRAHIM KHALIL

Approval date .....

Approved by .....

Disbursed by .....

Loan disbursement date .....

Repayments start date .....

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

LOAN LIABILITY AGREEMENT FORM

I, ROSINA ARTHUR ..... 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 ROSINA ARTHUR ..... and MARY ASAMOAH .....

(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) .....  


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