



# MICRO-CREDIT ENTERPRISE

First Name AGATHA Middle Name .....

Surname NISIN

Date of Birth 29/05/1999 Age ..... Gender FEMALE

Postal Address ..... House Address 20/1 SYBIL

NOTE: please indicate a visible landmark to your home address NEAR JEHOVA WITNESS

Years at this current address 25 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0597809191 Email .....

Spouse Name FRANCIS Last Name ESHUN

Mobile # 0597720501 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 2 dependents 2

## Employment

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

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

..... years of experience .....

Business location. Indicate visible landmark ELMINA FISHRIES

Self employed: business type and details HAIRBRESSER, SELLS DRINKS AND BREAD

## Income details

Monthly ..... weekly GHD 1400 Daily GHD 200

Previous loan obtained from MJY3 GHc 500 Date 23/02/24

Current working capital GHc 1000 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-7193237923 Passport # .....

Date of issue ..... Expiry date ..... Place of Issue .....

Purpose for the loan GHD 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  
(... AGATHA NISIH ..... ) 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 19/06/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI CHARITY SORIOH hereby guarantee a loan of GHc 1500Being granted to (Full name of borrower) AGAIHA NISIMWhom I am related to as FRIENDI CHARITY SORIOH 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 05/10/2001 Age ..... Gender FEMALEMobile 0537280755 Email .....Postal Address ..... House Address 20/1 SIBYL

Please indicate a visible landmark .....

Identification: National ID # GHA-719287570-2 Passport # .....Date of issue 03/02/2020 Expiry date 02/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FOOD VENDORBusiness location/address 20/1 SIBYL

Please indicate a visible landmark .....

Unemployed.....

Profession ..... years of experience 5Guarantor's income details. Monthly..... Weekly GHc 1050 Daily GHc 150Guarantor's signature/thumb print  Date 19/06/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I, AGATHA NISIM ..... 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, H/A ..... do hereby agree that I am serving as the interpreter  
For AGATHA NISIM ..... and CHARITY SORTOH .....

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) ..... H/A .....

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

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