



# MICRO-CREDIT ENTERPRISE

First Name ELIZABETH Middle Name \_\_\_\_\_

Surname ABAKAH

Date of Birth 11/06/1990 Age \_\_\_\_\_ Gender FEMALE

Postal Address \_\_\_\_\_ House Address 13/09 BRONTIBIMA

NOTE: please indicate a visible landmark to your home address OPPOSITE MANCHESTER SCHOOL

Years at this current address 14 mm/yyyy Rent \_\_\_\_\_ Own ☒ Mortgage \_\_\_\_\_

Mobile 0241434159 Email \_\_\_\_\_

Spouse Name \_\_\_\_\_ Last Name \_\_\_\_\_

Mobile # \_\_\_\_\_ Email \_\_\_\_\_

Date of birth dd/mm/yyyy \_\_\_\_\_ Age \_\_\_\_\_ Number of children 4 dependents 4

## Employment

Self Employed ☒ Employee \_\_\_\_\_ Unemployed \_\_\_\_\_

Profession \_\_\_\_\_ Employer Name and address \_\_\_\_\_

\_\_\_\_\_ years of experience \_\_\_\_\_

Business location. Indicate visible landmark BRONTIBIMA

Self employed: business type and details PROVISION STORE

## Income details

Monthly \_\_\_\_\_ weekly GHD 5600 Daily GHD 200

Previous loan obtained from MJY3 GHc \_\_\_\_\_ Date \_\_\_\_\_

Current working capital GHc 20,000 Loans from other sources GHc \_\_\_\_\_ Date \_\_\_\_\_

## identification

Identification: National ID # GHA-719703133-3 Passport # \_\_\_\_\_

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue BRONTIBIMA

Purpose for the loan GHD 4,000 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 ?

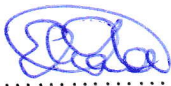
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

## 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  
(ELIZABETH ABAKAH.....) 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.

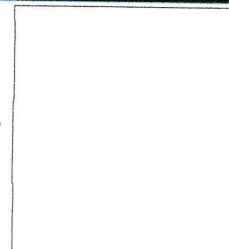
APPLICANT SIGNATURE/THUMB PRINT..........DATE 27/05/2024





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## Guarantor



I THEOPHILUS ARHIN hereby guarantee a loan of GHc 4500

Being granted to (Full name of borrower) ELIZABETH ABANKAH

Whom I am related to as AUNTIE

I THEOPHILUS ARHIN 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 11/11/1986 Age ..... Gender MALE

Mobile 0245290023 Email .....

Postal Address..... House Address B3/09 BROHTIBIMA

Please indicate a visible landmark NEAR TRANSFORMA

Identification: National ID # GHANA CARD Passport # .....

Date of issue 29/01/2020 Expiry date 28/01/2030 Place of issue BROHTIBIMA

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

Self employed ☒ nature of business LOTTO AGENT

Business location/address ELMINA JUNCTION

Please indicate a visible landmark NEAR GCB BANK

Unemployed.....

Profession ..... years of experience 5

Guarantor's income details. Monthly..... Weekly GHd 1400 Daily GHd 200

Guarantor's signature/thumb print [Signature] Date 27/05/2024

## Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ELIZABETH ABAKAH 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

I, H/A do hereby agree that I am serving as the interpreter for ELIZABETH ABAKAH and THEOPHILUS ARHIM

(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).....

H/A

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

Elis



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

[Signature]

