



# MICRO-CREDIT ENTERPRISE

First Name FRANCIS Middle Name .....

Surname TAYLOR

Date of Birth 08/07/1984 Age ..... Gender MALE

Postal Address ..... House Address HH 3/3 POLICE STATION

NOTE: please indicate a visible landmark to your home address .....

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

Mobile 0247 6524 15 Email .....

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

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

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

## Employment

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

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

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

Business location. Indicate visible landmark ELMIHA SSNI

Self employed: business type and details CAR SPRAYER

## Income details

Monthly ..... weekly GHD 2400 Daily GHD 400

Previous loan obtained from MJY3 GHc 3000 Date 15/04/2024

Current working capital GHc 5000 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-718825886-0 Passport # .....

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of Issue ELMIHA

Purpose for the load GHD 4000



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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  
(FRANCIS TAYLOR.....) 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.....FH.....DATE 15/08/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI FRANCIS MENSAT hereby guarantee a loan of GHc .....Being granted to (Full name of borrower) FRANCIS TAYLORWhom I am related to as APPRENTICEI FRANCIS MENSAT 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 23/06/2001 Age ..... Gender MALEMobile 0546509039 Email .....Postal Address ..... House Address HN 21/22 TEFERIM

Please indicate a visible landmark .....

Identification: National ID # GHANA CARD Passport # .....Date of issue 06/02/2020 Expiry date 05/02/2030 Place of issue ELMINA

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

Self employed ..... nature of business .....

Business location/address ELMINA JUNCTIONPlease indicate a visible landmark OPPOSITE MORE GAS

Unemployed.....

Profession CAR FITECH years of experience 3Guarantor's income details. Monthly..... Weekly ghd 12000 Daily ghd 2000Guarantor's signature/thumb print [Signature] Date 15/08/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I, FRANCIS TAYLOR ..... 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 FRANCIS TAYLOR ..... and FRANCIS MENSAH .....

(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) ..... N/A .....

Client signature and thumb print (Required) ..... [Signature] ..... 

Guarantor signature and thumb print (Required) ..... [Signature] ..... 