

**MICRO-CREDIT ENTERPRISE**First Name Machaty Middle Name .....Surname MUSIAPHADate of Birth 08/08/1968 Age ..... Gender FEMALEPostal Address ..... House Address CK/0046/074 ZOMGONOTE: please indicate a visible landmark to your home address NEAR ALLOY STOREYears at this current address ..... mm/yyyy Rent ..... Own ☒ Mortgage .....Mobile 0559393044 Email .....Spouse Name MUSIAPHA Last Name OSMANMobile # 0598435769 Email .....Date of birth dd/mm/yyyy ..... Age ..... Number of children 5 dependents 5EmploymentSelf Employed ☒ Employee ..... Unemployed .....

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

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

Business location. Indicate visible landmark NEAR NEW MARKETSelf employed: business type and details FOOD VENDORIncome detailsMonthly ..... weekly GHC 5100 Daily GHC 250Previous loan obtained from MJY3 GHc 2500 Date 25/06/2024

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

identificationIdentification: National ID # GHA-724447816-5 Passport # .....Date of issue 20/07/2020 Expiry date 19/07/2030 Place of Issue ELMINAPurpose for the load GHC 4000 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

(..... HADIYU MUSTAPPA ..... ) 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 09/10/2024





# MICRO-CREDIT ENTERPRISE

## Guarantor

I EMMANUEL TAYLOR hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) NADIATU MUSTAPHA

Whom I am related to as FRIEND

I EMMANUEL TAYLOR 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 06/01/1952 Age ..... Gender MALE

Mobile 0543 8694 00 Email .....

Postal Address..... House Address CK/0036/074 20460

Please indicate a visible landmark MOSQUE

Identification: National ID # GHA-719912206-7 Passport # .....

Date of issue 08/12/2020 Expiry date 07/12/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address COUHI YOUR BLESSING

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

Business location/address 20460

Please indicate a visible landmark MOSQUE

Unemployed.....

Profession SECRETARY years of experience 10

Guarantor's income details. Monthly..... Weekly GHd 300 Daily .....

Guarantor's signature/thumb print [Signature] Date 09/10/2024

## 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, NADIATU MUSTAPHA 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 NADIATU MUSTAPHA and EMMANUEL TAYLOIR

(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)  