



MICRO-CREDIT ENTERPRISE

First Name Sabina Middle Name

Surname Arthur

Date of Birth 16/08/1986 Age Gender Female

Postal Address House Address CK-08103-1637

NOTE: please indicate a visible landmark to your home address Assemblies of God

Years at this current address 3 mm/yyyy Rent Own ☒ Mortgage

Mobile 0549846589 Email

Spouse Name Thomas Last Name Korsah

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 6 dependents 6

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 2

Business location. Indicate visible landmark Elmina Fishries

Self employed: business type and details.....

Fishmonger / sells Soap

Income details

Monthly weekly GHS 9000 Daily GHS 1500

Previous loan obtained from MJY3 GHc 500 Date 11/12/2023

Current working capital GHc 4,000 Loans from other sources GHc Date

identification

Identification: National ID # ATA-712689072-4 Passport #

Date of issue 17/01/2022 Expiry date 16/01/2032 Place of Issue K-E-E-A

Purpose for the load GHS 2000 FOR BUSINESS



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Guarantor

I Rita Ampim hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) Sabina Arthur

Whom I am related to as Heighbour

I Rita Ampim 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 28/01/1982 Age Gender Female

Mobile 0554976086 Email

Postal Address..... House Address CK-0174-1037

Please indicate a visible landmark Assemblies of God Church

Identification: National ID # Chang Passport #

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of issue Elmina

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

Self employed ☒ nature of business Fishmonger

Business location/address Elmina Fisheries

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GH/1500 Daily GH/300

Guarantor's signature/thumb print [Signature] Date 3/10/2024

Official use only

Loan officer Gloria Bediala

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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



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Loan repayments

Daily GHc Weekly GHc 160 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..... 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
(.....) IN THE 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 31/01/2024

LOAN LIABILITY AGREEMENT FORM

I, Sabina Arthur..... 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, MIA..... do hereby agree that I am serving as the interpreter for MIA..... and.....

(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)..... MIA.....

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

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