

Recommended by JOYCE QUARSHIE



# MICRO-CREDIT ENTERPRISE

First Name SPINER Middle Name .....

Surname STEEL DADUE

Date of Birth 30/10/1988 Age 36 Gender FEMALE

Postal Address ..... House Address 94 Liverpool Street

NOTE: please indicate a visible landmark to your home address BEHIND COCONUT GROVE

Years at this current address 13 mm/yyyy Rent ..... Own  Mortgage .....

Mobile 0534593910 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 FISHMONGER Employer Name and address .....

..... years of experience 10

Business location. Indicate visible landmark EMINA FISHERS

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

### Income details

Monthly ..... weekly Ghd/9000 Daily Ghd/1500

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 2500 Loans from other sources GHc ..... Date .....

### identification

Identification: National ID # GHA-728730196-9 Passport # .....

Date of issue 05/07/2022 Expiry date 04/07/2032 Place of Issue Cape-Coast

Purpose for the loan FOR BUSINESS Ghd/1500



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### Guarantor



I Bless Addo hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) SPINOR STEEL-DOZIE

Whom I am related to as NEIGHBOUR

I BLESS Addo 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 21/07/2003 Age 21 Gender FEMALE

Mobile 0541554726 Email -

Postal Address - House Address 21/22 95th LUCKPOOL

Please indicate a visible landmark RESIDE COCONUT GROVE

Identification: National ID # GHANA CARD Passport # -

Date of issue 02/06/2020 Expiry date 01/06/2030 Place of issue ELMINA

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

Self employed  nature of business FOOD VENDOR

Business location/address .....

Please indicate a visible landmark ELMINA FISHERS

Unemployed.....

Profession FOOD VENDOR years of experience 2

Guarantor's income details. Monthly..... Weekly GHc 1500 Daily GHc 250

Guarantor's signature/thumb print  Date 10/01/2024

### Official use only

Loan officer GLORIA BEDIAKO

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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



# 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 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 (SPINER STEEL - DADZIE.....) 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 10/01/2024

**LOAN LIABILITY AGREEMENT FORM**

I, SPINER STEEL DADZE 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 clints 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**

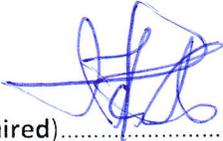
I, GLORIA BEDIANO do hereby agree that I am serving as the interpreter for SPINER STEEL DADZE and BLESS ADZO

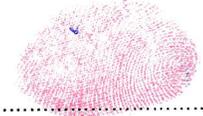
(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE 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)..........

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

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