



# MICRO-CREDIT ENTERPRISE

First Name Rosind Middle Name Arthur

Surname 03/05/1984 Age Female

Date of Birth — House Address A13 Brongbima

Postal Address Behind God's way school

NOTE: please indicate a visible landmark to your home address

Years at this current address 4 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 0545652172 Email —

Spouse Name Isaac Last Name Entie

Mobile # 0541939598 Email —

Date of birth dd/mm/yyyy 29/01/1988 Age 36 Number of children 2 dependents 2

## Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession — Employer Name and address — years of experience —

Business location. Indicate visible landmark New Market / Brongbima

Self employed: business type and details Dress Maker / Provision seller

## Income details

Monthly — weekly GH1150 Daily GH230

Previous loan obtained from MJY3 GHc 1,000 Date 26/09/2023

Current working capital GHc 4500 Loans from other sources GHc — Date —

## Identification

Identification: National ID # GH-20931637-2 Passport # —

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue Brongbima

FOR BUSINESS



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## Loan repayments

Daily GHc ..... Weekly GHc 83 ..... 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

(.....ROSINA ARTHUR.....) 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.....17/01/2024.....





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Loan guarantor form

## Guarantor

I MARY ASAMOAH hereby guarantee a loan of GHc 1000  
Being granted to (Full name of borrower) ROSIHA AETIUR

Whom I am related to as FRIEND  
I MARY ASAMOAH 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 16/09/1963 Age - Gender FEMALE

Mobile 0242577095 Email -

Postal Address - House Address 63/4 W.C.C

Please indicate a visible landmark HEAR U.C.C SCHOOL

Identification: National ID # GHANA CARD Passport # -

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of issue U.C.C

Employment details. Employee - Employer Name and address -

Self employed ☒ nature of business SEAMSTRESS

Business location/address New Market

Please indicate a visible landmark Room 44

Unemployed ☐

Profession - years of experience 30

Guarantor's income details. Monthly - Weekly GHc 750 Daily GHc 150

Guarantor's signature/thumb print [Signature] Date 17/01/2021

Loan officer Alina Bediala Official use only

Approval date -

Approved by -

Disbursed by -

Loan disbursement date -

Repayments start date - Date -

Signature -



# LOAN LIABILITY AGREEMENT FORM

I ROSINA 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 clints 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 ..... do hereby agree that I am serving as the interpreter for M / A ..... 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).....

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

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

