



# MICRO-CREDIT ENTERPRISE

First Name ABASS ABDALLAH Middle Name JIMAH

Surname ABASS

Date of Birth 10/02/1975 Age ..... Gender MALE

Postal Address ..... House Address HN 1/1 ELMHA ZONGO

NOTE: please indicate a visible landmark to your home address BEHIND K-E-E-A OFFICE

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

Mobile 0550289424 Email .....

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

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 2 dependents 3

## Employment

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

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

..... years of experience 15

Business location. Indicate visible landmark ELMHA ZONGO SMIT JUNCTION

Self employed: business type and details RETAIL OF CEMENTS AND BLOCKS

## Income details

Monthly ..... weekly GHC 4200 Daily GHC 700

Previous loan obtained from MJY3 GHc 5000 Date 23/02/2024

Current working capital GHc 30,500 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-72057897-5 Passport # .....

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue .....

Purpose for the loan GHC 5000 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  
(ABDALLAH JIMAH ABASS) 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 10/07/2024





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## Guarantor

I JOSEPH TURKSON hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) ABDULLAH JIMAH ABASS

Whom I am related to as FRIEND

I JOSEPH TURKSON 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 05/05/1976 Age ..... Gender MALE

Mobile 0546444742 Email .....

Postal Address..... House Address HH 3/2 BROHYIBIMA

Please indicate a visible landmark .....

Identification: National ID # GHA-71909596-5 Passport # .....

Date of issue 01/02/2020 Expiry date 30/01/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business TAXI DRIVER

Business location/address .....

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 8

Guarantor's income details. Monthly..... Weekly GHc 2,000 Daily GHc 400

Guarantor's signature/thumb print ..... Date 10/07/2024

## 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, ABDALLAH JIMATH ABASS..... 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 ABDALLAH JIMATH ABASS.....and JOSEPH TURKSOH.....

(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) .....

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

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