



# MICRO-CREDIT ENTERPRISE

First Name SAMUEL Middle Name.....

Surname AFFAD21E

Date of Birth 31/12/1975 Age..... Gender MALE

Postal Address..... House Address HN PEACE 9 ATTAABADZE

NOTE: please indicate a visible landmark to your home address OPPOSITE ADOM CITY, ATTAABADZE

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

Mobile 0248214599 Email.....

Spouse Name CHARITY Last Name DUCKER

Mobile # 0248218598 Email .....

Date of birth dd/mm/yyyy 11/08/1975 Age ..... Number of children 4 dependents 4

## Employment

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

Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE years of experience .....

Business location. Indicate visible landmark EQUATO ABREM SENIOR HIGH SCHOOL

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

## Income details

Monthly GH¢ 2801 weekly ..... Daily .....

Previous loan obtained from MJY3 GH¢ 2000 Date 27/12/2023

Current working capital GH¢ ..... Loans from other sources GH¢ ..... Date .....

## Identification

Identification: National ID # GHA-719987771-6 Passport #.....

Date of issue 10/02/2020 Expiry date 09/02/2030 Place of Issue ATTAABADZE

Purpose for the load GH¢ 1200 FOR BUSINESS



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## 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

(SAMUEL AFFADZIE ..... ) IN THE ENGLISH ..... 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.....





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## Guarantor

I APANYIN FRANCIS hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) .....

Whom I am related to as CO-WORKER .....

I APANYIN 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 01/04/86 Age 37 Gender MALE

Mobile 0246790769 Email francisw224@gmail.com

Postal Address BOX 8 ELM House Address HO 23/13 Line Street

Please indicate a visible landmark HOLLYWOOD HOTEL

Identification: National ID # 719223620-8 Passport # .....

Date of issue ..... Expiry date ..... Place of issue ACCRA

Employment details. Employee ☒ Employer Name and address ELMIN METROHIT CSC

Self employed ..... nature of business NGO

Business location/address POLICE STATION

Please indicate a visible landmark METROHIT MURICA HOUSE

Unemployed.....

Profession STATISTICAL years of experience .....

Guarantor's income details. Monthly 3000.00 Weekly ..... Daily .....

Guarantor's signature/thumb print [Signature] Date 17/07/2024

## Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I SAMUEL AFFADZIE ..... 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 SAMUEL AFFADZIE and .....

(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) ..... [Signature]

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

SAMUEL AFFADZIE Account Branch : AGONA SWEDRU  
DABOASE SENIOR HIGH TECHNICALSCHOOL Branch Address : SWEDRU  
P O BOX 25 P. O. BOX 200  
DABOASE SWEDRU  
P O BOX 25 DABOASE  
Cust ID : 00119989  
Account No : 1151070011998901  
Account Desc. : SAMUEL AFFADZIE  
Account Class : CURRENT ACCOUNT - SALARY  
Account Currency: GHANA CEDIS

Statement From : 01-JUN-202 To : 30-JUN-2024  
4

Account Open Date : 31-OCT-2007 0.00 AVAILABLE BALANCE 0.00  
OPENING BALANCE CREDIT

STATEMENT OF ACCOUNT: 1151070011998901  
Statement From : 01-JUN-2024 To : 30-JUN-2024

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Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
JUNE 2024 SAL	0009004241803921	28-JUN-2024	28-JUN-2024		3,013.06	3,013.06
June 2024 Sal	0009014241803921	28-JUN-2024	28-JUN-2024	7.00		3,006.06
PROC FEES						
Proc Fees						
CHEQUE WITHDRWL	303CQWL241802268	28-JUN-2024	28-JUN-2024	2,390.00		616.06
Withdrawal						
LIQUIDATION PAYMENT	303PLCA233270001	28-JUN-2024	28-JUN-2024	238.75		377.31
INTEREST REPAYMENT -	303PLCA233270001	28-JUN-2024	28-JUN-2024	359.50		17.81
INTEREST						
INTEREST ON PRINCIPAL	303PLCA233270001	28-JUN-2024	28-JUN-2024	0.95		16.86
OVERDUE						
INTEREST ON INTEREST	303PLCA233270001	28-JUN-2024	28-JUN-2024	1.43		15.43
OVERDUE						
ACCOUNT MAINTENANCE FEE	115CODTGHSL00001	28-JUN-2024	01-JUN-2024	3.55		11.88
DEBIT INTEREST	115CAINGHS000001	29-JUN-2024	01-JUL-2024	0.12		11.76



Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
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			24			
ACC NO	REFERENCE	DATE	LOAN CHARGES DESC	AMOUNT		
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303PLCA233270001	303PLCA23327000	28-JUN-24	PRINCIPAL	238.75	Dr	
1			recovery for			
			the month of			
			JUN 238.75Dr			
-----						
303PLCA233270001	303PLCA23327000	28-JUN-24	MAIN INTEREST	359.5	Dr	
1			recovery for			
			the month of			
			JUN 359.5Dr			
-----						
303PLCA233270001	303PLCA23327000	28-JUN-24	Overdue Rate	1.43	Dr	
1			on Interest			
			recovery for			
			the month of			
			JUN 1.43Dr			
-----						
303PLCA233270001	303PLCA23327000	28-JUN-24	Overdue Rate	.95	Dr	
1			on Principal			
			recovery for			
			the month of			
			JUN .95Dr			
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Totals				3,001.30	3,013.06	
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CLOSING BALANCE	CREDIT		11.76	AVAILABLE BALANCE	11.76	
UNCOLLECTED BALANCE			0.00	BLOCKED BALANCE	0.00	

\* = UNAUTH ENTRY / R = REVERSAL

\*\*\* End Of Statement \*\*\*

No. of DEBITS 8 AND CREDITS 1