

**MICRO-CREDIT ENTERPRISE**First Name MERCY Middle Name BRUCESurname BROWNDate of Birth 11/08/1985 Age ..... Gender FEMALEPostal Address ..... House Address 824 BRONTIBIMANOTE: please indicate a visible landmark to your home address NEAR INFORMATIONYears at this current address 9 mm/yyyy Rent ..... Own ☒ Mortgage .....Mobile 054123286 Email .....

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

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 4 dependents 2EmploymentSelf Employed ☒ Employee ..... Unemployed .....

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

..... years of experience 5Business location. Indicate visible landmark BRONTIBIMASelf employed: business type and details PASTRIES AND CATERING MERCYS PASTRIESIncome detailsMonthly ..... weekly GHS 1200 Daily GHS 200Previous loan obtained from MJY3 GHc 7000 Date .....Current working capital GHc 4000 Loans from other sources GHc ..... Date .....identificationIdentification: National ID # GHA-728075568-0 Passport # .....Date of issue 03/03/2020 Expiry date 02/03/2030 Place of Issue ELMIHAPurpose for the loan GHS 7000 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 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  
 (... MERCY BRUCE BROWN ...) 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.....





# MICRO-CREDIT ENTERPRISE

## Guarantor

I STEPHEN TAWIAH hereby guarantee a loan of GHc 7000

Being granted to (Full name of borrower) MERCY BRUCE BROWH

Whom I am related to as CHURCH MEMBER

I STEPHEN TAWIAH 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 18/10/2001 Age ..... Gender MALE

Mobile 0257255158 Email .....

Postal Address ..... House Address 13/1 BRONTIBIMA

Please indicate a visible landmark NEAR INFORMATION CENTER

Identification: National ID # GHANA CARD Passport # .....

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business WATCHMAN

Business location/address ELMINA FISHERIES

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 6

Guarantor's income details. Monthly..... Weekly GHd 3500 Daily GHd 500

Guarantor's signature/thumb print ..... Date .....

## 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 MERCY BRUCE BROWN solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC 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 interpreter  
For MERCY BRUCE BROWN and STEPHEN TAWIATH

(Borrower)


(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) MERCY 

Guarantor signature and thumb print (Required)  