



# MICRO-CREDIT ENTERPRISE

First Name Aloni q Middle Name .....

Surname Bediako

Date of Birth 04/02/2024 Age 20 Gender Female

Postal Address ..... House Address 20/1 Teteum

NOTE: please indicate a visible landmark to your home address Mean Adom Cold store

Years at this current address 15 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0548908798 Email .....

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

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

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

## Employment

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

Profession Loan officer Employer Name and address .....

..... years of experience 1

Business location. Indicate visible landmark .....

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

## Income details

Monthly 700 weekly ..... Daily .....

Previous loan obtained from MJY3 GHc 1000 Date .....

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

## identification

Identification: National ID # GHA-7210245704 Passport # .....

Date of issue 19/02/2020 Expiry date 20/02/2030 Place of Issue Elmina

Purpose for the load GHA 1500 personal loan

**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  
(..... Alonra Bediako ..... ) 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 02/07/2024





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## Guarantor

I Aideon Cudjoe hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) Albina Bediako

Whom I am related to as Friend

I Aideon Cudjoe 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 03/03/2001 Age 23 Gender Male

Mobile 0245151775 Email -

Postal Address - House Address 32/15 Zongo

Please indicate a visible landmark Near Zongo Mosque

Identification: National ID # Ghana Card Passport # -

Date of issue - Expiry date - Place of issue Accra

Employment details. Employee - Employer Name and address -

Self employed ☒ nature of business Aluminum and Glass Cutter

Business location/address Near Zongo Mosque

Please indicate a visible landmark -

Unemployed -

Profession - years of experience 7

Guarantor's income details. Monthly - Weekly GHd 2500 Daily GHd 500

Guarantor's signature/thumb print [Signature] Date 02/07/20

## Official use only

Loan officer Albina Bediako

Approval date -

Approved by -

Disbursed by -

Loan disbursement date -

Repayments start date -

Signature - Date -

**LOAN LIABILITY AGREEMENT FORM**

I, Alona Bedrato ..... 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.....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 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] ..... 