

**MICRO-CREDIT ENTERPRISE**First Name GLADYS Middle Name .....Surname ARTHURDate of Birth 07/08/1975 Age ..... Gender FEMALEPostal Address ..... House Address CK/0040/3486 BRONYIBIMANOTE: please indicate a visible landmark to your home address LAST STOP BEHIND MTN POLEYears at this current address 4 mm/yyyy Rent ☒ Own ..... Mortgage .....Mobile 0555960847 Email .....

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

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

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

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

..... years of experience .....

Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SELLS CLOTHESIncome detailsMonthly ..... weekly GHD 1800 Daily GHD 300

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

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

identificationIdentification: National ID # GHA-720454871-8 Passport # .....Date of issue 14/02/2020 Expiry date 13/02/2030 Place of Issue ELMITAPurpose for the loan GHD 2000 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

(GLADYS 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 ..... DATE 08/08/2024





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## Guarantor

I RUDOLF NYAME hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) GLADYS ARTHUR

Whom I am related to as FRIEND

I RUDOLF NYAME 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 12/07/1985 Age ..... Gender MALE

Mobile 0256691860 Email .....

Postal Address ..... House Address CK/0040/3436 BRONYIBIMA

Please indicate a visible landmark BEHIND MTN POLE LAST STOP

Identification: National ID # GHA-724083043-7 Passport # .....

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISH MONGER AND BOAT OWNER

Business location/address ELMINA SEA VIEW

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 2

Guarantor's income details. Monthly..... Weekly GHd 1200 Daily GHd 200

Guarantor's signature/thumb print ..... Date 06/03/2024

## 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, GLADYS ARTHUR ..... 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 a loan is in 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 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 GLADYS ARTHUR ..... and RUDOLF NYAME .....

(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) .....

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