



# MICRO-CREDIT ENTERPRISE

First Name Araba Middle Name                     

Surname Fireson

Date of Birth 13/08/1969 Age                      Gender Female

Postal Address                      House Address 10/17 Bakandoo

NOTE: please indicate a visible landmark to your home address Beside Benga Skine

Years at this current address 30 mm/yyyy Rent                      Own ☒ Mortgage                     

Mobile 0547261586 Email                     

Spouse Name                      Last Name                     

Mobile #                      Email                     

Date of birth dd/mm/yyyy                      Age                      Number of children 7 dependents 1

## Employment

Self Employed ☒ Employee                      Unemployed                     

Profession                      Employer Name and address                     

                     years of experience                     

Business location. Indicate visible landmark Elmind Fishies

Self employed: business type and details Fishmonger

## Income details

Monthly                      weekly GHS 2000 Daily GHS 400

Previous loan obtained from MJY3 GHc                      Date                     

Current working capital GHc GHS 2000 Loans from other sources GHc                      Date                     

## Identification

Identification: National ID # GHS 719984602-2 Passport #                     

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

Purpose for the loan GHS 1000 for business



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## Loan repayments

Daily GHc ..... Weekly GHc 83 ..... 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  
(..... Maaba Fiveson ..... ) 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..... EA ..... DATE 19/02/24 .....





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## Guarantor

I Alfred Ansah hereby guarantee a loan of GHc Avaba Five Son

Being granted to (Full name of borrower) Cousin

Whom I am related to as Alfred Ansah 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 10/12/1978 Age ..... Gender Male

Mobile 0244722616 Email .....

Postal Address..... House Address 74/2 C Terteim

Please indicate a visible landmark At the back of Mat and sons

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

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of issue Elmina

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

Self employed ☒ nature of business Carpentary and Mechanic

Business location/address Terteim opposite Anglican School

Please indicate a visible landmark.....

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

Profession ..... Daily GH

Guarantor's income details. Monthly GH1100 Weekly ..... Date 19/02/2024

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

## Official use only

Loan officer Alvin Bediako

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date..... Date.....

Signature.....



**LOAN LIABILITY AGREEMENT FORM**

I, Araba Fiveson..... solemnly agree to pay all loans and 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 costs incurred during this loan collection period.

When loan a loan is default, our clints 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, Gloria Bediako..... do hereby agree that I am serving as the interpreter for Araba Fiveson..... and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the fante..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

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

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

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