



# MICRO-CREDIT ENTERPRISE

First Name MICHAEL Middle Name .....

Surname ANSAH

Date of Birth 23/04/1990 Age ..... Gender MALE

Postal Address ..... House Address CHASS-TOPO RI 228 ABCHA

NOTE: please indicate a visible landmark to your home address OPPOSITE ABCHA SCHOOL PARK

Years at this current address 2 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0555324629 Email .....

Spouse Name SARAH Last Name ENAH

Mobile # 054340757 Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 2 dependents 2

## Employment

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

Profession ..... Employer Name and address ..... years of experience .....

Business location. Indicate visible landmark HEW MARKET

Self employed: business type and details TAILOR

## Income details

Monthly ..... weekly GH¢ 3000 Daily GH¢ 500

Previous loan obtained from MJY3 GH¢ ..... Date .....

Current working capital GH¢ 10,000 Loans from other sources GH¢ ..... Date .....

## Identification

Identification: National ID # GH-720023491-6 Passport # .....

Date of issue 10/02/2020 Expiry date 9/02/2030 Place of Issue EKUAFI

Purpose for the loan GH¢ 2000 BUSINESS EXPANSION



# MICRO-CREDIT ENTERPRISE

## Guarantor

I JOHN KEISEABA hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) MICHEAL ANSAH

Whom I am related to as FRIENDS

I JOHN KEISEABA 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 20/11/1995 Age ..... Gender MALE

Mobile 0548851154 Email .....

Postal Address ..... House Address 15/21 ESTATE

Please indicate a visible landmark NEAR PENTECOST CHURCH

Identification: National ID # GHANA CARD Passport # -

Date of issue 11/02/2020 Expiry date 11/02/2030 Place of issue AKENSUPO

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

Self employed ☒ nature of business PASTOR / SUPERVISOR of an INFORMATION CENTER

Business location/address NEW MARKET

Please indicate a visible landmark IN FRONT of CHARCOAL SELLERS

Unemployed.....

Profession PASTOR / SUPERVISOR years of experience 2

Guarantor's income details. Monthly 9500 Weekly - Daily card

Guarantor's signature/thumb print ..... Date 03/01/2023

## Official use only

Loan officer GLORIA BOYAKO

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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





# 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 ?

Items

Value

Location

Date acquired

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  
 (..... MICHAEL ANSAH.....) 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 5/01/20

M  
P  
C

Id

Da

**LOAN LIABILITY AGREEMENT FORM**

I, MICHAEL ANSATH..... 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, H/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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....H/A

Client signature and thumb print (Required).....1010

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