



MICRO-CREDIT ENTERPRISE

First Name RITA Middle Name

Surname GAKPOR

Date of Birth 14/02/1983 Age Gender FEMALE

Postal Address House Address 62/4 TETERIM

NOTE: please indicate a visible landmark to your home address NEAR ADOM COLD STORE

Years at this current address 11 mm/yyyy Rent Own ☒ Mortgage

Mobile 0557509391 Email

Spouse Name ALBERT Last Name BEDIAKO

Mobile # 0540401034 Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 1

Employment

Self Employed ☒ Employee Unemployed

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

Business location. Indicate visible landmark NEAR ADOM COLD STORE

Self employed: business type and details Food Vendor

Income details

Monthly weekly GHC 2500 Daily GHC 500

Previous loan obtained from MJY3 GHc 1500 Date

Current working capital GHc 4000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-71978732-0 Passport #

Date of issue 14/05/2020 Expiry date 13/05/2030 Place of Issue

Purpose for the load 1500 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
(..... RITA GAKPETOR) 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 22/10/2024

**MICRO-CREDIT ENTERPRISE****Guarantor**I MARY ARTHURhereby guarantee a loan of GHc 1500Being granted to (Full name of borrower) RITA GAKPETORWhom I am related to as FRIENDI MARY ARTHUR

.....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 01/04/1984 Age Gender FEMALEMobile 0548608742 EmailPostal Address House Address 02/2 TETERIMPlease indicate a visible landmark NEAR ADOM COLD STOREIdentification: National ID # GHANA CARD Passport #Date of issue 10/09/2020 Expiry date 09/09/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FRUITS SELLERBusiness location/address NEAR ADOM COLD STORE

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5Guarantor's income details. Monthly..... Weekly Gtd 2000 Daily Gtd 200Guarantor's signature/thumb print [Signature] Date 22/10/2024**Official use only**Loan officer IBRAHIM KAALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I RIITA GARPETOR 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I N/A do hereby agree that I am serving as interpreter

For RIITA GARPETOR and MARY ARTHUR

(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) [Signature]


Guarantor signature and thumb print (Required) [Signature]
