



# MICRO-CREDIT ENTERPRISE

First Name HAGAR Middle Name .....

Surname AKOMANTYI

Date of Birth 01/01/1973 Age ..... Gender FEMALE

Postal Address ..... House Address HN 14 ALLOY STREET

NOTE: please indicate a visible landmark to your home address OPPOSITE ALLOY

Years at this current address 20 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0550 8939 13 Email .....

Spouse Name KOJO Last Name INI

Mobile # 0550100269 Email .....

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

## Employment

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

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

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

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details FISH BUSINESS

## Income details

Monthly ..... weekly GHC 8,000 Daily GHC 500

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

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

## identification

Identification: National ID # GHA-72412789-0 Passport # .....

Date of issue 18/07/2020 Expiry date 17/07/2020 Place of Issue ELMINA

Purpose for the loan GHC 5000 FOR BUSINESS



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## 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

(HAGAR AKOMANYI) 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 19/08/2024





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## Guarantor

I JOHN SAM hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) NEIGHBOUR HAGAR AKOMAYI

Whom I am related to as NEIGHBOUR

I JOHN SAM 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 03/07/2000 Age ..... Gender MALE

Mobile 0558419559 Email .....

Postal Address..... House Address 75/2 TETERIM

Please indicate a visible landmark NEAR ALLOY

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

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

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

Self employed ..... nature of business .....

Business location/address CAPE COAST

Please indicate a visible landmark BETHIND K.F.C

Unemployed.....

Profession AGENT OF SIC years of experience 2

Guarantor's income details. Monthly GH 1000 Weekly ..... Daily .....

Guarantor's signature/thumb print [Signature] Date 19/08/2024

## 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, HAGAR AKOMANYI..... 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 HAGAR AKOMANYI..... and JOHN SAM.....

(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) .....

[Signature]

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

[Signature]

