

# MICRO-CREDIT ENTERPRISE

First Name RITA Middle Name .....

Surname GAKPEID

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 GHS 2500 Daily GHS 500

Previous loan obtained from MJY3 GHc 1550 Date 24/10/2024

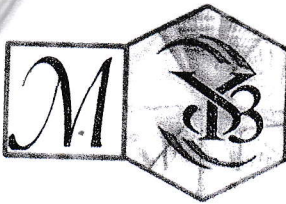
Current working capital GHc 4000 Loans from other sources GHc ..... Date .....

## Identification

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

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

Purpose for the loan GHS 1000 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 DEFAULTERPAYMENT 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 GAKPE.....) 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 12/02/2025



**MICRO-CREDIT ENTERPRISE**GuarantorI MARY ARTHUR hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) RITA GAKPETERWhom 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 Email .....Postal Address..... House Address 02/2 TEIERIMPlease 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 GH 2500 Daily GH 200Guarantor's signature/thumb print ..... Date 12/02/2025Official use onlyLoan officer IBRAHIM KHALIL

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, RITA GARRETOR ..... 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, ~~RITA~~ GARRETOR ..... do hereby agree that I am serving as interpreter  
For RITA GARRETOR ..... 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).....  


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