



# MICRO-CREDIT ENTERPRISE

First Name MARIAN Middle Name .....

Surname BENYAH

Date of Birth 25/02/1969 Age ..... Gender FEMALE

Postal Address ..... House Address CK/0100/2842 BEIHEL

NOTE: please indicate a visible landmark to your home address NEAR HILL LAND HOTEL

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

Mobile ..... Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 1 dependents 2

## Employment

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

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

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

Business location. Indicate visible landmark ABURA NEAR HAI AND SONS

Self employed: business type and details GRACE ENTERPRISE - SELLS BAGS AND COSMETICS

## Income details

Monthly ..... weekly GH¢ 2,400 Daily GH¢ 400

Previous loan obtained from MJY3 GHc 1500 Date 23/04/2024

Current working capital GHc 8000 Loans from other sources GHc - Date -

## identification

Identification: National ID # GHA-724143513-8 Passport # .....

Date of issue 16/07/2020 Expiry date 15/07/2030 Place of Issue ABURA

Purpose for the loan GH¢ 3,000 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

(...MARIAM BENYA.....) 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 09/07/2024





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## Guarantor

I PAIRICIA BIK hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) MARIAN BENYAH

Whom I am related to as COUSIN

I PAIRICIA BIK 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 17/03/1906 Age ..... Gender FEMALE

Mobile ..... Email .....

Postal Address..... House Address 10/20 AKOTOBINSIN

Please indicate a visible landmark NEAR AKOTOBINSIN SCHOOL

Identification: National ID # GHA-728472102-1 Passport # .....

Date of issue 29/04/2022 Expiry date 28/04/2032 Place of issue K.E.E.A

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

Self employed ☒ nature of business PROVISION STORE

Business location/address NEW MARKET

Please indicate a visible landmark NEAR ALICE STORE

Unemployed.....

Profession ..... years of experience 36

Guarantor's income details. Monthly..... Weekly GHd 6000 Daily GHd 1000

Guarantor's signature/thumb print Penk Date 09/07/2024

## 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, MARIAH BENYAH..... 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 MARIAH BENYAH.....and PARICIA BIK.....

(Borrower)

(Guarantor) N/A

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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) ..... N/A

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

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