

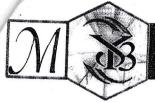
MICRO-CREDIT ENTERPRISE

First Name MARGARET Middle Name
Surname AHDOH
Date of Birth 18/08/1988 Age 37 Gender FEMALE
Postal Address House Address 36/1 B JAVA HILL
NOTE: please indicate a visible landmark to your home address BEHIND DOVE REVIVAL MINISTA
Years at this current address mm/yyyy Rent Own Mortgage
Mobile 0594013903 Email
Spouse Name Last Name
Mobile # Email
Date of birth dd/mm/yyyy Age Number of children dependents
<u>Employment</u>
Self Employed Unemployed
Profession Employer Name and address
years of experience
Business location. Indicate visible landmark FISHING HABOUR
Self employed: business type and details FISH MONGER
Income details
Monthly weekly GH¢ 750 Daily GH¢ 150
Previous loan obtained from MJY3 GHc Date
Current working capital GHc Loans from other sources GHcDate
<u>identification</u>
Identification: National ID # GHA -719342500 - Passport #
Date of issue 03/02/2020Expiry date 02/02/2030Place of Issue ACCR A
Purpose for the load GH4 2000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

		repayments	*
Daily GHcV	Veekly GHcBi	-Weekly GHc	Monthly GHc
			,
	<u>Cc</u>	ollateral	
What assets are you us	sing as a security for this loa	n ?	
<u>Items</u>	<u>Value</u>	Location	Date acquired
Land			
House			
Equipment/Tools			
<u>C</u>	ONDITIONAL CLAUSE	FOR PAYENT DE	RAIII TED
PAYMENT PERIOD	FOUR MONT	HS	EAULTER
I AGREE TO PAY A	DAILY DEFAULT CHA	RGE OF 2% OF TH	HE AMOUNT DUE AS
LONG AS I REMAIN	IN DEFAULT IN MY I	NSTALLMENT RE	PAYMENT AFTER MY
DAILY, WEEKLY, B	I-WEEKLY OR MONTH	LY DUE DATE.	TENT TENT TO
THE PROVISION IN	THIS DOCUMENT CL	FARLY EXPLAINE	D TO ME
(MARGARET	HODIKA) IN THE	ANTO LANGUAGE,
THATTFLUENTLY	SPEAK AND UNDERST	CAND, AND HAVE	UNDERSTOOD THE
TERMS OF THIS CO	NTRACT. I THEREFOR	RE APPEND MY MA	ARK TO THE TERMS AND
CONDITION AS STA	TED IN THEREOF.		
APPLICANT SIGNAT	ΓURE/THUMB PRINT		DATE



MICRO-CREDIT ENTERPRISE

<u>Guarantor</u>
I SAAC ANDOH hereby guarantee a loan of GHc 2000
Delig granted to (Full name of horrower)
Whom I am related to as
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 identifica-
Date of birth 12/12/1993 Age 32 Gender MALE Mobile 6241496479 Email
House Address
riease indicate a visible landmark (SCHINI) NOVE DEVILLA A CONTRACTOR
identification: National II) # (THA = //8×67 (6/)-LIP
Date of issue .29/01/2020. Expiry date .28/01/2030 Place of issue. ACCRA
Employment details. Employee Employer Name and address
Self employed
rease indicate a visible landmark
Опетрюуед
Profession
outliantor's income details. Monthly Wookly, 1770 / 000
Guarantor's signature/thumb print
Loan officer JOANA ESHUN
Approval date
Approved by
Disbursed by
Loan disbursement date
Repayments start date
Signature Date

LOAN LIABILITY AGREEMENT FORM

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)

I MARGARET ANDOH 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. DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT. INTERPRETER DECLARATION I JOANA ESHUN do hereby agree that I am serving as interpreter FOR MARGARET ANDOH and ISAAC ANDOH. (Borrower) (Guarantor) Client of MJY3 concerning this loan agreement in the FANTE 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)