

**MICRO-CREDIT ENTERPRISE**First Name GRACE Middle NameSurname ASHIAGBORDate of Birth 01/07/1965 Age Gender FEMALEPostal Address House Address 4/4 CHARPLE SQUARE

NOTE: please indicate a visible landmark to your home address

Years at this current address 20 mm/yyyy Rent ☒ Own MortgageMobile 0551372042 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 2EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 15Business location. Indicate visible landmark CHARPLE SQUARESelf employed: business type and details CORN DOE SELLERIncome detailsMonthly weekly GH¢ Daily GH¢ 230

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-723775781-5 Passport #Date of issue 11/07/2020 Expiry date 10/07/2030 Place of Issue ELMITHAPurpose for the loan GH¢ 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 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

(GRACE ASHIAGBOR) 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 Grace Ashia DATE 05/03/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I ESSIAM PRINCE hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower)

Whom I am related to as NEIGHBOUR

I ESSIAM PRINCE 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 21/03/1962 Age Gender MALE

Mobile 0543825315 Email

Postal Address House Address 4/4 CHARPLE SQUARE

Please indicate a visible landmark BEHIND THE METHODIST CHURCH

Identification: National ID # GHA-727484731-3 Passport #

Date of issue 29/11/2021 Expiry date 28/11/2031 Place of issue ELMINA

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

Self employed ☒ nature of business CORN MILL OPERATOR

Business location/address NEW MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 17

Guarantor's income details. Monthly..... Weekly GHd 2500 Daily GHd 500

Guarantor's signature/thumb print  Date 05/08/2024

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 GRACE ASHIAGBOR..... 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 IBRAHIM KHALID..... do hereby agree that I am serving as the interpreter
For GRACE ASHIAGBOR.....and ESSIAM PRINCE.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAHIE..... 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) [Signature].....

Client signature and thumb print (Required) [Signature].....

Guarantor signature and thumb print (Required) [Signature].....