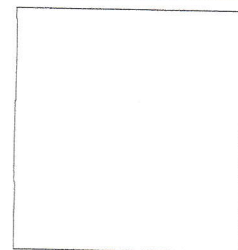


**MICRO-CREDIT ENTERPRISE**First Name AGNES Middle NameSurname AWORTWEDate of Birth 05/05/1997 Age 26 Gender FEMALEPostal Address House Address HN 59/C, LIVERPOOL STREETNOTE: please indicate a visible landmark to your home address. IN FRONT OF LIVERPOOL STREET PUBLIC TOILETYears at this current address 26 mm/yyyy Rent ☒ Own MortgageMobile 0240529883 EmailSpouse Name ROBERT Last Name CAPOUNTMobile # 033425291 EmailDate of birth dd/mm/yyyy 24/06/1995 Age 28 Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee UnemployedProfession FOOTWEAR / FOOD VENDOR Employer Name and address years of experience 3Business location. Indicate visible landmark LIVERPOOL STREETSelf employed: business type and details FOOD VENDOR / FOOTWEAR TRADERIncome detailsMonthly weekly GHS 1000 Daily GHS 200Previous loan obtained from MJY3 GHc GHS 1000 Date 08/09/23Current working capital GHc GHS 2,000 Loans from other sources GHc DateidentificationIdentification: National ID # CHA-703719815-1 Passport #Date of issue 10/07/2020 Expiry date 09/07/2020 Place of Issue PERSEHIEPurpose for the loan GHS 2,000 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
(... AGREE ...) IN THE BASIC 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 29/12/2023



MICRO-CREDIT ENTERPRISE

Guarantor

I AGNES MENSAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) AGNES AGRESTINE

Whom I am related to as FRIEND

I AGNES MENSAH 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 02/04/1995 Age 28 Gender FEMALE

Mobile 054 777 5293 Email

Postal Address..... House Address 4N 59/4, LIVERPOOL

Please indicate a visible landmark

Identification: National ID # CHA-723700331-8 Passport #

Date of issue 10/07/2020 Expiry date 07/07/2030 Place of issue PERSHIE

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

Self employed ☒ nature of business FISH VENDOR

Business location/address ELMINA FISHERIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHc 2800 Daily 720

Guarantor's signature/thumb print Print GHc 350 Date 29/12/2020

Official use only

Loan officer JESSICA EMMANUEL

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, AGNES ADORWE..... solemnly agree to pay all loans and 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 costs incurred during this loan collection period.

When a loan is in 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 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, JEISSA EMMANUEL..... do hereby agree that I am serving as the interpreter for AGNES ADORWE and AGNES MENSATH.....



(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANIO..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

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

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

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