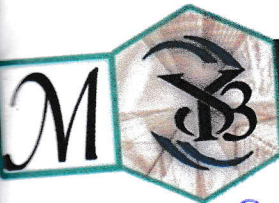
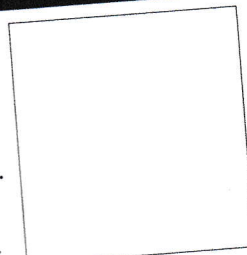


Recommended by Benedict Aggrey Fynn

Loan Application form



MICRO-CREDIT ENTERPRISE



First Name Sophia Middle Name

Surname Artwi

Date of Birth 06/01/1996 Age 28 Gender female

Postal Address — House Address Ak 24 ATOKWAN

NOTE: please indicate a visible landmark to your home address At the back of Catholic School

Years at this current address 4 mm/yyyy Rent ☒ Own ☐ Mortgage ☐

Mobile 0240553454 Email —

Spouse Name Emmanuel Last Name Tawiah

Mobile # 024886465 Email —

Date of birth dd/mm/yyyy — Age 30 Number of children 2 dependents 2

Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession — Employer Name and address — years of experience —

Business location. Indicate visible landmark —

Self employed: business type and details Seamstress / sells Soap and Diapers

Income details

Monthly — weekly GHS 1200 Daily GHS 200

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc 3000 Loans from other sources GHc — Date —

Identification

Identification: National ID # GHA-723645485-6 Passport # —

Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue Gape - coast

Purpose for the loan GHS 1000 for Soap and diapers

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc Weekly GHc 83 Bi-Weekly GHc Monthly GHcCollateral

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
(..... Sophia Antwi) 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..... AAA DATE..... 5/02/24



MICRO-CREDIT ENTERPRISE

Guarantor

I Patricia Fosu hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) Sophia Antwi

Whom I am related to as friend

I Patricia Fosu 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 14/04/1994 Age 25 Gender female

Mobile 0240548213 Email -

Postal Address - House Address -

Please indicate a visible landmark Near Manchester School

Identification: National ID # Ghana Card Passport # -

Date of issue 15/02/2020 Expiry date 14/02/2020 Place of issue Accra

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

Self employed ☒ nature of business Seamstress

Business location/address New market

Please indicate a visible landmark Near charcoal sellers

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GH/900 Daily GH/150

Guarantor's signature/thumb print [Signature] Date 07/02/2024

Official use only

Loan officer Gloria Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, Sophia Antwi 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 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 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 N/A and
(Borrower) (Guarantor)

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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) Antwi

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