**MICRO-CREDIT ENTERPRISE**First Name ESSUMAH Middle Name NELSONSurname VERONICADate of Birth 15/05/1949 Age Gender FEMALEPostal Address House Address SSHIT FLI BLK 4NOTE: please indicate a visible landmark to your home address 3RD FLOOR FLAT 11Years at this current address 30 mm/yyyy Rent Own ☒ MortgageMobile 0246 55 33 44 Email

Spouse Name Last Name

Mobile # Email

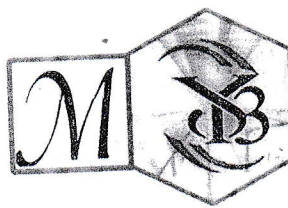
Date of birth dd/mm/yyyy Age Number of children 5 dependents —EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 30Business location. Indicate visible landmark ELMINA NEW MARKETSelf employed: business type and details BUSINESS WOMAN (GENERAL MERCHANT)Income detailsMonthly weekly GH¢ 6 000 Daily GH¢ 1200

Previous loan obtained from MJY3 GH¢ Date

Current working capital GH¢ 35 000 Loans from other sources GH¢ DateidentificationIdentification: National ID # GHA-713443063-9 Passport #Date of issue 26/07/2019 Expiry date 25/07/2029 Place of Issue ELMINAPurpose for the loan GH¢ 15 000 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			

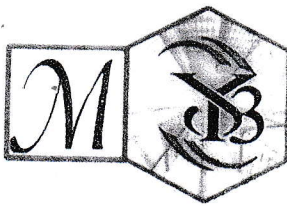
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD.....6..... 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
(ESSUMAH HELSON VERONICA.....) 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 23/01/2025

**MICRO-CREDIT ENTERPRISE**GuarantorI LOUISA HINSON hereby guarantee a loan of GHc 1

Being granted to (Full name of borrower)

Whom I am related to as FRIENDI LOUISA HINSON 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 11/11/1953 Age Gender FEMALEMobile 0243028598 EmailPostal Address..... House Address 11B/20 AKOTOBINSIN

Please indicate a visible landmark

Identification: National ID # GHA-719077850-2 Passport #Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SALT PRODUCERBusiness location/address DENTED O

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 20Guarantor's income details. Monthly GHc Weekly GHc Daily GHcGuarantor's signature/thumb print Linson Date 23/01/2025Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I ESSUMAN NELSON VERONICA 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.

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 interpreter
For ESSUMAN NELSON VERONICA and LOUISA HINSON

(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)





Client signature and thumb print (Required)





Guarantor signature and thumb print (Required)





G.C.B. 85

THE MANAGER
GHANA COMMERCIAL BANK

EMINA BRANCH

23/01/ 205

Dear Sir,

Please, record the undernoted standing instruction on my/our account number 6051010031847
and pay to (Particulars of Recipient)* MJYS Micro-Credit Enterprise

the sum of GHs 3375.00 (Amount in words) Three Thousand Three
Hundred and Seventy-Five Ghana Cedis only.

on the 23rd day of January 2025
commencing on 20th March 2025 and continue making such
payment until August 2025

The cost of the payments together with your charges / interest at the rate of.....
per cent with a minimum of is to be debited to my/our account.

I/We undertake to maintain sufficient funds in my/our account to enable you to
make the payments on due dates.

It is understood that no responsibility will attach to this Bank or its Officers should
any remittance fail to reach the beneficiary in due time whether occasioned through ne-
gligence on the part of the Bank's Officials or otherwise.

Yours faithfully,

*Particulars of recipient to include:

1. Name Briheny Magnus Yartel / John Adelo
2. Account Number 0371030808
3. Bank and Branch receiving credit

Signature.....

Name.....

[Signature]
Veronica Essuman Nels

Abesa Bank - Cape Coast branch.