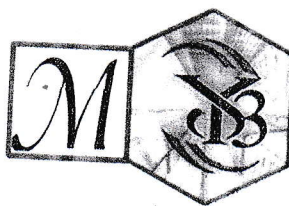
**MICRO-CREDIT ENTERPRISE**First Name JOYCE Middle NameSurname APPIAHDate of Birth 14/11/1992 Age Gender FEMALEPostal Address House Address CK-0024-1681NOTE: please indicate a visible landmark to your home address. BROTHERBIMA - BEHIND PETERLOST P. CENTERYears at this current address mm/yyyy Rent ☒ Own MortgageMobile 0541578800 EmailSpouse Name ALFRED Last Name ACKATHMobile # 0244156158 EmailDate of birth dd/mm/yyyy Age Number of children 2 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark ELMIHA NEW MARKETSelf employed: business type and details PROVISION SHOPIncome detailsMonthly weekly GHC 1400 Daily GHC 400Previous loan obtained from MJY3 GHc 1000 Date 02/08/2023Current working capital GHc 3000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-7241271574 Passport #Date of issue 16/07/2020 Expiry date 15/07/2030 Place of Issue AKRAFULPurpose for the loan GHC 25000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan Application form

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			

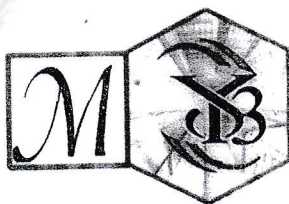
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(..... JOYCE APPIAH) 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..... J DATE..... 11/02/2025

**MICRO-CREDIT ENTERPRISE**GuarantorI REGINA KOOMSON hereby guarantee a loan of GHc 2500Being granted to (Full name of borrower) JOYCE APPIAHWhom I am related to as FRIENDI REGINA KOOMSON 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 17/07/1999 Age Gender FEMALEMobile 0595398957 EmailPostal Address House Address NEW MARKETPlease indicate a visible landmark BEHIND THE CHURCH OF PENTECOSTIdentification: National ID # GHA-72197533-2 Passport #Date of issue 22/02/2020 Expiry date 21/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS SOAP AND RICEBusiness location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3Guarantor's income details. Monthly..... Weekly GHc 750 Daily GHc 150Guarantor's signature/thumb print Regina Date 11/02/2025Official use onlyLoan officer JOASHA ESHUM

Approval date.....

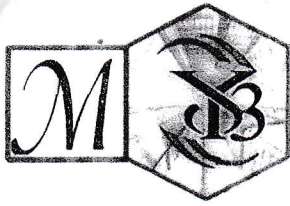
Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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



MICRO-CREDIT ENTERPRISE

Guarantor

I REGINA KOOMSON hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) JOYCE APPIAH

Whom I am related to as FRIEND

I REGINA KOOMSON 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 17/07/1999 Age Gender FEMALE

Mobile 0595398957 Email

Postal Address..... House Address NEW MARKET

Please indicate a visible landmark BEHIND THE CHURCH OF PENTECOST

Identification: National ID # GHA-72197533-2 Passport #

Date of issue 22/02/2020 Expiry date 21/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS SOAP AND RICE

Business location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GH¢ 750 Daily GH¢ 150

Guarantor's signature/thumb print Regina Date 11/02/2025

Official use only

Loan officer JOASHA ESHUN

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, JOYCE APPIAH 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, JOANA ESHUN do hereby agree that I am serving as interpreter
For JOYCE APPIAH and REGINA KOOMSON

(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) JA

Client signature and thumb print (Required) JY

Guarantor signature and thumb print (Required) RK