



MICRO-CREDIT ENTERPRISE

First Name SAMUEL Middle Name

Surname AFFA DIE

Date of Birth 31/Dec/1975 Age 46 Gender MALE

Postal Address House Address HN PEACE 9, ATABADZE

NOTE: please indicate a visible landmark to your home address OPPOSITE ADOM CUP, ATABADZE

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

Mobile 0248214598 Email Samuelaffadie@gmail.com

Spouse Name CHARITY Last Name DUCKER

Mobile # 0248213598 Email

Date of birth dd/mm/yyyy 11/08/1975 Age 47 Number of children 4 dependents 4

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE years of experience

Business location. Indicate visible landmark EDWARD ABREM SRH HIGH SCHOOL

Self employed: business type and details.....

Income details

Monthly GH2801 weekly ☒ Daily

Previous loan obtained from MJY3 GHc 2000 Date 09/08/23

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # CHA-7K9187771-6 Passport #

Date of issue 10/02/2020 Expiry date 09/02/2030 Place of Issue ATABADZE

Purpose for the load FOR FARMING

AMOUNT REQUESTED GH2,000



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

(SAMUEL AFFADIE) IN THE FAKTE 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 27/12/22

**MICRO-CREDIT ENTERPRISE**GuarantorI MARGARET MENSAH hereby guarantee a loan of GHc 2000Being granted to (Full name of borrower) SAMUEL AFFADIEWhom I am related to as CHURCH MEMBER

I MARGARET 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 13/08/1971 Age Gender FEMALEMobile 0248331951 EmailPostal Address..... House Address HN 1/20A, AKOTOBISWAPlease indicate a visible landmark ADJACENT ELMONA CHIEF PLACE (OLD)Identification: National ID # GHA-71984336-2 Passport #Date of issue 08/02/2000 Expiry date 07/02/2000 Place of issue ELMONAEmployment details. Employee..... Employer Name and address PRINCIPAL SECRETARYELMONA SPRINGHILL SCHOOL

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed.....

Profession SECRETARY years of experience 30Guarantor's income details. Monthly 1700 Weekly DailyGuarantor's signature/thumb print [Signature] DateOfficial use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I CAMUE AFFADUE 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 clints 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 forand.....

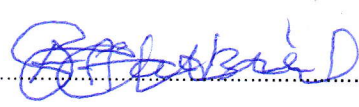
(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....



STATEMENT OF ACCOUNT

27-12-2023

Period From :
To :

01-11-2023
27-12-2023

Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name
Customer Short Name:

1151070011998901
107
GHS
115
AGONA SWEDRU
SAMUEL AFFADZIE

Customer ID : 00119989
Customer Name : SAMUEL AFFADZIE
Customer Address : DABOASE SENIOR
TECHNICALSCHOOL
P O BOX 25
Account Title : SAMUEL AFFADZIE

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
3-11-2023	115	LOAN DISBURSEMENT	303ZTRF233270014	23-11-2023	0.00	13,000.00	13,000.00
3-11-2023	115	PROCESSING FEES	303ZTRF233270015	23-11-2023	260.00	0.00	12,740.00
3-11-2023	115	INSURANCE PREMIUM COLLECTION	303ZTRF233270017	23-11-2023	130.00	0.00	12,610.00
3-11-2023	115	FACILITY FEES	303ZTRF233270019	23-11-2023	130.00	0.00	12,480.00
3-11-2023	115	MANUAL LIQUIDATION OF PRINCIPAL PAYMENT	301ZTRF2332701KB	23-11-2023	4,535.51	0.00	7,944.49
3-11-2023	115	MANUAL LIQUIDATION OF INTEREST REPAYMENT	301ZTRF2332701KD	23-11-2023	96.92	0.00	7,847.57
3-11-2023	115	ACCOUNT MAINTENANCE FEE	115COTDGHSL00001	01-11-2023	9.37	0.00	7,838.20
3-11-2023	115	EBANKING SERVICE FEE	115EBSPGHSL00001	01-11-2023	7.00	0.00	7,831.20
3-11-2023	115	Cheque Withdrawal	301CQWL233282064	24-11-2023	7,805.00	0.00	26.20
3-11-2023	115	NOV 2023 SAL	0009348233298533	25-11-2023	0.00	3,771.17	3,797.37
3-11-2023	115	PROC FEES	0009360233293931	25-11-2023	7.00	0.00	3,790.37
3-11-2023	115	adb 1151070011998901 ENTERPRISE LIFE NOV 23 PREM DED GH2V0301508NOV	000946623332A0AQ	28-11-2023	101.49	0.00	3,688.88
3-11-2023	115	adb 1151070011998901 ENTERPRISE LIFE ARREARS PREM DED GH2V0301508ARR	000946623332A2CY	28-11-2023	101.49	0.00	3,587.39
3-11-2023	115	Cheque Withdrawal	303CQWL233322065	28-11-2023	3,565.00	0.00	22.39
3-11-2023	115	DEBIT INTEREST	115CAINGHS000001	01-12-2023	0.46	0.00	21.93
3-11-2023	115	ACCOUNT MAINTENANCE FEE	115COTDGHSL00001	02-12-2023	10.00	0.00	11.93
3-11-2023	115	EBANKING SERVICE FEE	115EBSPGHSL00001	02-12-2023	7.00	0.00	4.93
3-12-2023	115	DEC 2023 SAL	0009554233554080	21-12-2023	0.00	2,801.91	2,806.84
3-12-2023	115	PROC FEES	0009564233554080	21-12-2023	7.00	0.00	2,799.84
3-12-2023	115	adb 1151070011998901 ENTERPRISE LIFE DEC 23 PREM DED GH2V0301508DEC	0009659233555004	21-12-2023	101.49	0.00	2,698.35
3-12-2023	115	Cheque Withdrawal	303CQWL233562240	22-12-2023	2,090.00	0.00	608.35
3-12-2023	115	LIQUIDATION PAYMENT	303ZTRF23357015F	24-12-2023	197.02	0.00	411.33
3-12-2023	115	INTEREST REPAYMENT - INTEREST	303ZTRF23357015H	24-12-2023	401.23	0.00	10.10

Opening Balance :

0.00

Total Debit Amt :

19,562.98

STATEMENT
OF
ACCOUNT

27-12-2023

Opening Balance :	0.00
Total Credit Amt :	19,573.08
Closing Balance :	10.10

NOT FOR VISA