

**MICRO-CREDIT ENTERPRISE**First Name COMFORT Middle NameSurname EDUAFODate of Birth 28/05/1975 Age Gender FEMALEPostal Address House Address 9 OSAGYED LANENOTE: please indicate a visible landmark to your home address METHODIST CHURCHYears at this current address mm/yyyy Rent ☒ Own MortgageMobile 0246284065 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3**Employment**Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 26Business location. Indicate visible landmark ELMINA FISHRIESSelf employed: business type and details JEWERY AND SECOND BAGS**Income details**Monthly weekly GHD 2500 Daily GHD 500Previous loan obtained from MJY3 GHc 3000 Date 15/08/2020Current working capital GHc 3000 Loans from other sources GHc Date**identification**Identification: National ID # GHA-7201741842 Passport #Date of issue 12/02/2020 Expiry date 11/02/2038 Place of Issue ELMINAPurpose for the loan GHD 5000 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 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

(.....COMFORT EDUATO.....) IN THE FANC..... 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.....1/12/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I AGNES KOOMSON ADABOA hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) COMFORT EDUAFI

Whom I am related to as FRIEND

I AGNES KOOMSON ADABOA 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 05/06/1971 Age Gender FEMALE

Mobile 02441587 Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # GHANA CARD Passport #

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of issue.....

Employment details. Employee ☒ Employer Name and address ELMIHA MAGISTRATE COURT

Self employed nature of business

Business location/address ELMIHA MAGISTRATE COURT

Please indicate a visible landmark ELMIHA

Unemployed.....

Profession SECRETARY years of experience

Guarantor's income details. Monthly GHd 3000 Weekly Daily

Guarantor's signature/thumb print Magal Date 11/12/2024

Official use only

Loan officer IBRAHIM BHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I COMFORT EDUADO 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 M/A do hereby agree that I am serving as interpreter
for COMFORT EDUADO and AGNES KOOMSON ADABOAH

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the H/X 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) M/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]