



MICRO-CREDIT ENTERPRISE

First Name..... MARTHA Middle Name.....

Surname..... BLANKSON

Date of Birth..... 21/02/1963 Age..... Gender..... FEMALE

Postal Address..... House Address..... NEW SITE, ATTAABADZE

NOTE: please indicate a visible landmark to your home address..... BEHIND ONE CORNER, ATTAABADZE

Years at this current address..... 7 mm/yyyy Rent..... Own..... ☒ Mortgage.....

Mobile..... 0244263767 Email.....

Spouse Name..... Last Name.....

Mobile #..... Email.....

Date of birth dd/mm/yyyy..... Age..... Number of children..... dependents.....

Employment

Self Employed..... ☒ Employee..... Unemployed.....

Profession..... Employer Name and address..... years of experience..... 10

Business location. Indicate visible landmark.....

Self employed: business type and details..... SELLS SCHOOL BAGS AND SECOND HAND

BED SHEETS AND CURTAINS

Income details

Monthly..... weekly..... GHD 600 Daily..... GHD 100

Previous loan obtained from MJY3 GHc..... Date.....

Current working capital GHc..... 5000 Loans from other sources GHc..... Date.....

Identification

Identification: National ID #..... GHA-7197878472 Passport #.....

Date of issue..... 07/02/2020 Expiry date..... 06/02/2030 Place of Issue..... CAPE COAST

Purpose for the loan..... GHD



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

(.....MARTHA BLANKSON.....) 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 25/10/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MARK OTOD MEHSAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower) MARTHA BLANKSON

Whom I am related to as FRIEND

I MARK OTOD MEHSAH 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 25/10/1962 Age 61 Gender MALE

Mobile 0244624266 Email

Postal Address..... House Address HH 11/20 AKOTOBIMSO

Please indicate a visible landmark

Identification: National ID # GHA-720235518-1 Passport #

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

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

Self employed ☒ nature of business PHARMACIST

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly GHd Daily GHd

Guarantor's signature/thumb print [Signature] Date 25/10/2024

Official use only

Loan officer IBRAHIM KHA

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I MARTHA BLANKSON 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 H/A do hereby agree that I am serving as interpreter
For MARTHA BLANKSON and MARK OTOD MENSAN

(Borrower)

(Guarantor)

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

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]