

**MICRO-CREDIT ENTERPRISE**First Name REBECCA Middle NameSurname EMMIMILDate of Birth 03/05/1988 Age Gender FEMALEPostal Address House Address B 400 MANCHESTERNOTE: please indicate a visible landmark to your home address NEAR MANCHESTER SCHOOLYears at this current address 5 mm/yyyy Rent Own ☒ MortgageMobile 0555424723 EmailSpouse Name KOJO Last Name ESSOUTHMobile # 0541529672 EmailDate of birth dd/mm/yyyy Age 40 Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark MANCHESTER HOUSESelf employed: business type and details COLD STORE OWNERIncome detailsMonthly weekly GHD 2800 Daily GHD 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-719922873-6 Passport #Date of issue 02/02/2020 Expiry date 07/02/2030 Place of Issue ELMIMAPurpose for the loan GHD 3000 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... 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

(... REBECCA EMMIL) 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  DATE 27/05/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I EUMICE GYASI hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) REBECCA EMMIL

Whom I am related to as FRIEND

I EUMICE GYASI 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 13/10/1991 Age Gender FEMALE

Mobile 0556935666 Email

Postal Address..... House Address AM 52 AMOADA

Please indicate a visible landmark BEHIND THE AMOADA INFORMATION CENTER

Identification: National ID # GHA-723759963-9 Passport #

Date of issue 11/07/2020 Expiry date 10/07/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business PROVISION STORE OWNER

Business location/address BEHIND THE AMOADA INFORMATION CENTER

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GHd 2000 Daily GHd 400

Guarantor's signature/thumb print [Signature] Date 27/05/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

REBECCA EHMIL
FLORENCE ROB 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 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 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, H/A do hereby agree that I am serving as the interpreter for REBECCA EHMIL and EUNICE GYASI

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the language 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).....