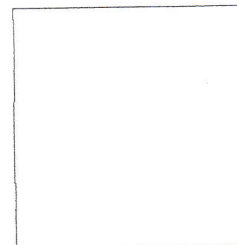




# MICRO-CREDIT ENTERPRISE



First Name ALICE Middle Name .....

Surname BADOO

Date of Birth 18/11/1993 Age ..... Gender FEMALE

Postal Address ..... House Address B288, BRONYIBIMA

NOTE: please indicate a visible landmark to your home address BEHIND PUBLIC TOILET

Years at this current address 3 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0543 748282 Email .....

Spouse Name ALBERT Last Name TAYLOR

Mobile # 0242774169 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 3

Business location. Indicate visible landmark BRONYIBIMA ROADSIDE

Self employed: business type and details FOOD VENDOR AND SELLS SECOND HAND CLOTHES

## Income details

Monthly ..... weekly GHD 2800 Daily 400

Previous loan obtained from MJY3 GHc 1000 Date .....

Current working capital GHc 31,000 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-719891758-1 Passport # .....

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of Issue BRONYIBIMA

Purpose for the loan GHD 2000 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

(..... ALICE BADIO ..... ) 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 4/07/2024





# MICRO-CREDIT ENTERPRISE

## Guarantor

I GIFTY ARTHUR hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) ALICE BAIDOO

Whom I am related to as FRIEND

I GIFTY ARTHUR 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 01/01/1988 Age ..... Gender FEMALE

Mobile 0532832219 Email .....

Postal Address..... House Address 29/21 TEIERIM

Please indicate a visible landmark BEHIND POWER HEALING CHURCH

Identification: National ID # GHA-719049396-4 Passport # .....

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SEAMSTRESS

Business location/address TEIERIM BEHIND POWER HEALING CHURCH

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 10

Guarantor's income details. Monthly..... Weekly GHd 1500 Daily GHd 300

Guarantor's signature/thumb print [Signature] Date 6/07/2024

## 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**

I ALICE BAIDOO ..... solemnly agree to pay all loans 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 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 he 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 ALICE BAIDOO ..... and GIFT ARTHUR .....

(Borrower)

(Guarantor)

Clients 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 signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) H/A .....

Client signature and thumb print (Required) ALICE .....

Guarantor signature and thumb print (Required) GIFT .....