



MICRO-CREDIT ENTERPRISE

First Name WILLIFRED Middle Name

Surname TAYLOR

Date of Birth Age Gender FEMALE

Postal Address House Address CK/0046/074 ZONGO

NOTE: please indicate a visible landmark to your home address NEAR ALLOY STORE

Years at this current address 5 mm/yyyy Rent Own Mortgage

Mobile 0542 6314 64 Email

Spouse Name EMMANUEL Last Name TAYLOR

Mobile # 0543 8094 00 Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details OWNS A PROVISION STORE

Income details

Monthly weekly GHC 3000 Daily GHC 500

Previous loan obtained from MJY3 GHc 3000 Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719915025-3 Passport #

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

Purpose for the loan GHC 5000 FOR BUSINESS



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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

(WINNIFRED TAYLOR.....) IN THE FAHLE..... 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 03/02/2024



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Guarantor

I PAUL MENSAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower) WINIFRED TAYLOR

Whom I am related to as FRIEND

I PAUL 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 21/11/1909 Age Gender MALE

Mobile 0242 011351 Email

Postal Address House Address 41/8 BOAT YARD

Please indicate a visible landmark BOAT YARD

Identification: National ID # GHANA CARD Passport #

Date of issue 16/02/2020 Expiry date 15/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business OWNS A BOUTIQUE

Business location/address MABLE STREET

Please indicate a visible landmark NEAR OLD POST OFFICE

Unemployed.....

Profession years of experience 20

Guarantor's income details. Monthly GH¢ 3000 Weekly GH¢ 500 Daily GH¢ 500

Guarantor's signature/thumb print [Signature] Date 03/08/2024

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 WINIFRED TAYLOR

..... 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 N/A do hereby agree that I am serving as the interpreter

For WINIFRED TAYLOR and PAUL MENSAH

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) Winifred Taylor 

Guarantor signature and thumb print (Required) Paul Mensah