



MICRO-CREDIT ENTERPRISE

First Name EMMANUEL Middle Name

Surname AFFUL

Date of Birth 09/09/1975 Age Gender MALE

Postal Address House Address 34/8 BAKAMO ELMINA

NOTE: please indicate a visible landmark to your home address BEHIND MOI PENTECOST

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

Mobile 0243374706 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed Employee Unemployed

Profession CIRCUIT DRIVER Employer Name and address METHODIST CHURCH - ELMINA years of experience

Business location. Indicate visible landmark

Self employed: business type and details.....

Income details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc 1000 Date 05/01/2024

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-7192922932082 Passport #

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ELMINA

Purpose for the load GHd 1500 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

(... EMMANUEL AFFUL ...) 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... 13/05/2024



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Guarantor

I MARK SARFO BIMPONG hereby guarantee a loan of GHc 15.00

Being granted to (Full name of borrower) EMMANUEL AFFUL

Whom I am related to as CHURCH MEMBER

I MARK SARFO BIMPONG 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 28/04/1985 Age 39 Gender MALE

Mobile 0240774461 Email

Postal Address..... House Address 77/4 LIVERPOOL STREET

Please indicate a visible landmark

Identification: National ID # GHA7202482108-8 Passport #

Date of issue 20/02/2020 Expiry date 19/02/2030 Place of issue ELMINA

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

Self employed nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession HEALTH LEADER years of experience 15

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

Guarantor's signature/thumb print [Signature] Date 13/05/2024

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

I, EMMANUEL AFFUL 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, N/A do hereby agree that I am serving as the interpreter for EMMANUEL AFFUL and _____

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]