



MICRO-CREDIT ENTERPRISE

First Name GRACE Middle Name

Surname NYKOOM

Date of Birth 25/07/1991 Age 34 Gender FEMALE

Postal Address House Address 31/21 TETERIM

NOTE: please indicate a visible landmark to your home address OPPOSITE ELMINA MARKET

Years at this current address 4 mm/yyyy Rent Own ☒ Mortgage

Mobile 0241923127 Email

Spouse Name DAVID CLAUDES Last Name CLAUDES

Mobile # 0244156158 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 5

Business location. Indicate visible landmark TETERIM

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 2,500 Daily GH¢ 500

Previous loan obtained from MJY3 GH¢ 500 Date 17/10/2023

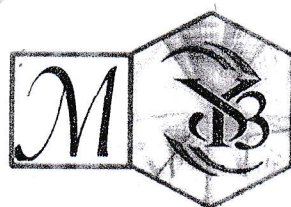
Current working capital GH¢ Loans from other sources GH¢ Date

identification

Identification: National ID # GHA-723822602-8 Passport #

Date of issue 12/07/2020 Expiry date 11/07/2030 Place of Issue ACCRA

Purpose for the loan GH¢ 2000 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
(..... GRACE INKOOM) 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..... Talk DATE. 27/02/2025



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Guarantor

I LINDA AWING hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) GRACE DIKOOM

Whom I am related to as FRIEND

I LINDA AWING 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 21/09/1989 Age 36 Gender FEMALE

Mobile 0248040065 Email

Postal Address..... House Address 14 ELMIXA POLICE BARRIES

Please indicate a visible landmark BEHIND ELMIXA POLICE STATION

Identification: National ID # GHA-720553763-4 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS PROVISION AND BLOK

Business location/address ELMIXA POLICE BARRIES

Please indicate a visible landmark BEHIND ELMIXA POLICE STATION

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GH¢ 2,500 Daily GH¢ 500

Guarantor's signature/thumb print Date 27/02/2025

Official use only

Loan officer..... JOANA ESHON

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, GRACE INKOOM 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.

DEFUALTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, JOANIA ESHUN do hereby agree that I am serving as interpreter
For GRACE INKOOM and LINDA AWING


(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the FANTE 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) JA 

Client signature and thumb print (Required) Grace 

Guarantor signature and thumb print (Required) 