



MICRO-CREDIT ENTERPRISE

First Name EMMANUEL Middle Name SOM

Surname ADDO

Date of Birth 31/03/1962 Age 59 Gender MALE

Postal Address - House Address H666 LC 66 DLA

NOTE: please indicate a visible landmark to your home address NEAR ASSEMBLIES OF GOD Church

Years at this current address 40 mm/yyyy Rent - Own ✓ Mortgage -

Mobile 0247069985 Email -

Spouse Name DIANA Last Name HACIEN

Mobile # 0571467872 Email -

Date of birth dd/mm/yyyy 07/06/1997 Age 53 Number of children 4 dependents -

Employment

Self Employed ✓ Employee - Unemployed -

Profession - Employer Name and address -

- years of experience -

Business location. Indicate visible landmark BEDU41 BIMA NEAR GAS STATION

Self employed: business type and details OWNER OF DRINKS

Income details

Monthly - weekly GH3600 Daily GH1600

Previous loan obtained from MJY3 GHc 1000 Date 18/10/2022

Current working capital GHc 5000 Loans from other sources GHc - Date -

identification

Identification: National ID # GHA-719793858-3 Passport # -

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue CAPE-COAST

Purpose for the loan GH1000 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
(..... EMMAHUEL SOM ADOO) 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..... 12/01/24



MICRO-CREDIT ENTERPRISE

Guarantor

I JASPER JUSTICE VAN DYCK hereby guarantee a loan of GHc

Being granted to (Full name of borrower)

Whom I am related to as UNCLE

I JASPER JUSTICE VAN DYCK 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 06/02/2002 Age 22 Gender MALE

Mobile 0242791870 Email

Postal Address

House Address 1/2 BRAD BATH

Please indicate a visible landmark BESIDE JAPPA POPE HOUSE

Identification: National ID # GHANA CARD Passport #

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

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

Self employed nature of business

Business location/address EMINA POLICE STATION

Please indicate a visible landmark STATION NEAR ATTENEFIE

Unemployed.....

Profession COMMUNITY POLICE years of experience 1

Guarantor's income details. Monthly GH500 Weekly

Guarantor's signature/thumb print [Signature] Date 12/01/2024

Official use only

Loan officer Alexia Bediala

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I EMMANUEL ADDO..... 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 clints 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 do hereby agree that I am serving as the interpreter
for M/A.....and.....
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage which both clients understand and speak fluently.

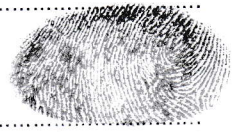
They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

M/A

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

[Signature]



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

[Signature]

