



MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name ANSAH

Surname BLANKSON

Date of Birth 21/08/1963 Age 59 Gender FEMALE

Postal Address - House Address -

NOTE: please indicate a visible landmark to your home address BEHIND NICE CORNER

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

Mobile 0244583557 Email -

Spouse Name GEORGE MOSES Last Name ANSAH

Mobile # 0208452992 Email -

Date of birth dd/mm/yyyy - Age - Number of children 2 dependents 2

Employment

Self Employed ☒ Employee ☐ Unemployed ☐

Profession - Employer Name and address -

- years of experience -

Business location. Indicate visible landmark BEHIND NICE CORNER

Self employed: business type and details SELLS SECOND HAND CLOTHES

Income details

Monthly - weekly GHS 700 Daily GHS 100

Previous loan obtained from MJY3 GHc 1000 Date 22/09/2023

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

identification

Identification: National ID # GHA-720706742-8 Passport # -

Date of issue 17/02/2020 Expiry date 16/12/2030 Place of Issue SEKONSI

Purpose for the loan GHS 2500



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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..... 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

(.....) IN THE 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 Mansa DATE 07/01/2024



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Guarantor

I PATRICIA ESSUMIAN hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) MARY BLANKSON

Whom I am related to as FRIEND

I PATRICIA ESSUMIAN 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 17/01/1966 Age Gender FEMALE

Mobile 0243179339 Email

Postal Address..... House Address 3D/20 AKOTOBISIN

Please indicate a visible landmark NEAR METHODIST SCHOOL

Identification: National ID # CITANA CARD Passport #

Date of issue 06/02/2020 Expiry date 05/02/2030 Place of issue CELEINA

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

Self employed ☒ nature of business SEWER SELLS SLIPPERS

Business location/address New Market

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 25

Guarantor's income details. Monthly..... Weekly GHc 1000 Daily GHc 300

Guarantor's signature/thumb print Patricia Date 17/01/2024

Official use only

Loan officer Alovia Bediala

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MARY BLANKSON..... 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 N/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).....

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

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

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