

**MICRO-CREDIT ENTERPRISE**First Name CECILIA GEORGIMA Middle Name .....Surname DADZIEDate of Birth 08/04/1980 Age ..... Gender FEMALEPostal Address ..... House Address B27 BROHYIBIMANOTE: please indicate a visible landmark to your home address NEAR MANCHESTER SCHOOLYears at this current address 15 mm/yyyy Rent ..... Own ☒ Mortgage .....Mobile 0256602681 Email .....Spouse Name JOHN Last Name DADZIEMobile # 02438498556 Email .....Date of birth dd/mm/yyyy ..... Age ..... Number of children 3 dependents 1EmploymentSelf Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience 5Business location. Indicate visible landmark BROHYIBIMA NEAR MANCHESTERSelf employed: business type and details SELLS SECOND HAND CLOTHESIncome detailsMonthly ..... weekly GH¢1250 Daily GH¢250Previous loan obtained from MJY3 GHc 1000 Date 26/03/2024Current working capital GHc 1500 Loans from other sources GHc ..... Date .....identificationIdentification: National ID # GHA-720931109-8 Passport # .....Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ELMINAPurpose for the loan GH¢1500 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  
(GEORGINA DADZIE.....) 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..........DATE 23/07/2024





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## Guarantor

I SLYVESIER WIREDU hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) CECILIA DADZIE

Whom I am related to as .....

I SLYVESIER WIREDU 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 27/02/2000 Age ..... Gender MALE

Mobile 0534443247 Email .....

Postal Address ..... House Address BM BRONHIBIM

Please indicate a visible landmark .....

Identification: National ID # GHA-719889910-0 Passport # .....

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

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

Self employed ☒ nature of business TILER

Business location/address BRONHIBIMA

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 4

Guarantor's income details. Monthly..... Weekly GHG 1800 Daily GHG 300

Guarantor's signature/thumb print [Signature] Date 23/07/2024

## 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, CECILIA DADZIE ..... 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, H/A ..... do hereby agree that I am serving as the interpreter  
For CECILIA DADZIE ..... and SLYVESTER WIREDU .....

(Borrower)

(Guarantor)

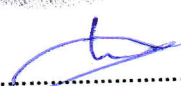

Clients of MJY3 concerning this loan agreement in the ..... Language

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) ..... H/A .....

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

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