

MICRO-CREDIT ENTERPRISE

First Name NANA Middle Name EKUASurname DUKUDate of Birth 23/06/1948 Age 77 Gender FEMALEPostal Address House Address 20/21 TEIERIMNOTE: please indicate a visible landmark to your home address. OKTESO BUILDINGYears at this current address 40 mm/yyyy Rent ☒ Own MortgageMobile 0552498860 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

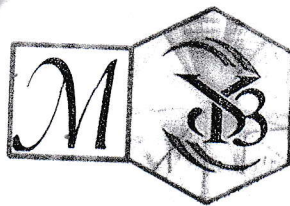
Profession Employer Name and address

..... years of experience 9Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SEAMSRESS AND VEGETABLESELLERIncome detailsMonthly weekly GH¢ 1400 Daily GH¢ 200

Previous loan obtained from MIY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-7206963469 Passport #Date of issue 17/02/2020 Expiry date 16/02/2030 Place of Issue ELMUNAPurpose for the load GH¢ 2000 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 DEFAULTERPAYMENT 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
(NANA EKUA DUKU) 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 11/02/2025

**MICRO-CREDIT ENTERPRISE**GuarantorI RUTH AMOAH hereby guarantee a loan of GHcBeing granted to (Full name of borrower) NANA EKUA DUKUWhom I am related to as FRIEND

I RUTH AMOAH 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 05/04/1976 Age 49 Gender FEMALEMobile 0240519786 EmailPostal Address House Address 31/7 AKOTOBINSINPlease indicate a visible landmark OPPOSITE AKOTOBINSIN METHODIST PRIMARY SCHOOLIdentification: National ID # GHA-723513802-2 Passport #Date of issue 06/07/2020 Expiry date 05/07/2030 Place of issue ACCRA

Employment details. Employee Employer Name and address

Self employed ☒ nature of business SELLS FOOD STAFFSBusiness location/address NEW MARKETPlease indicate a visible landmark NEW MARKET

Unemployed

Profession years of experience 20Guarantor's income details. Monthly Weekly GH¢1,000 Daily GH¢200Guarantor's signature/thumb print [Signature] Date 11/02/2025Official use onlyLoan officer JOANA ESHUNI

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I, NANA EKUA DUKU 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.

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

INTERPRETER DECLARATION

I, JOANA ESHUX do hereby agree that I am serving as interpreter
For NANA EKUA DUKU and RUTH AMOAH

(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) JOA

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required) R