



MICRO-CREDIT ENTERPRISE

First Name FRANCIS Middle Name

Surname TAYLOR

Date of Birth 08/07/1984 Age Gender MALE

Postal Address House Address HM 3/3 POLICE STATION

NOTE: please indicate a visible landmark to your home address.....

Years at this current address 3 mm/yyyy Rent ☒ Own Mortgage

Mobile 0247652415 Email

Spouse Name Last Name

Mobile # 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

Business location. Indicate visible landmark ELMINA SSHIT

Self employed: business type and details CAR SPRAYER

Income details

Monthly weekly GH¢ 2400 Daily GH¢ 400

Previous loan obtained from MJY3 GHc 4000 Date 16/08/2024

Current working capital GHc 5000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-718825386-0 Passport #

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of Issue ELMINA

Purpose for the load GH¢ 5000 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

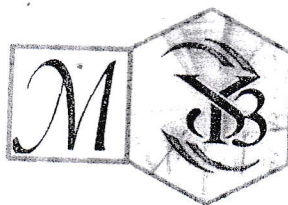
PAYMENT PERIOD.....Four..... MONTHS

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

(FRANCIS TAYLOR.....) 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 4/12/2024



Loan guarantor form

MICRO-CREDIT ENTERPRISE**Guarantor**I FRANCIS MENSAN hereby guarantee a loan of GHc 5000Being granted to (Full name of borrower) FRANCIS TAYLORWhom I am related to as APPRENTICEI FRANCIS MENSAN 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 23/06/2001 Age Gender MALEMobile 0546509039 EmailPostal Address House Address HH 21/22 TETERIM

Please indicate a visible landmark

Identification: National ID # GHANA CARD Passport #Date of issue 06/02/2020 Expiry date 05/02/2030 Place of issue ELMINA

Employment details. Employee Employer Name and address

Self employed ☒ nature of business APPRENTICEBusiness location/address ELMINA SSNITPlease indicate a visible landmark SSNIT JUNCTION

Unemployed

Profession CAR SPRAYER years of experience 3Guarantor's income details. Monthly Weekly GHc 1200 Daily GHc 200Guarantor's signature/thumb print Date 4/12/2024

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

FRANCIS TAYLOR

I, FRANCIS TAYLOR, do hereby 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A do hereby agree that I am serving as interpreter

For FRANCIS TAYLOR and FRANCIS MEHSATI

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the 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)

N/A

Client signature and thumb print (Required)

Francis Taylor

Guarantor signature and thumb print (Required)

Francis Mehsati

Francis Mehsati