

**MICRO-CREDIT ENTERPRISE**First Name Paglwesi Middle Name JAMESSurname ARTHURDate of Birth 27/11/1977 Age Gender MALEPostal Address House Address 35/10 LEIZERS GARDENNOTE: please indicate a visible landmark to your home address LEIZERS GARDENYears at this current address 30 mm/yyyy Rent Own ☒ MortgageMobile 0242534295 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark OPPOSITE EDIRANA PHARMACYSelf employed: business type and details GRAPHIC DESIGN AND IT PERSONIncome detailsMonthly weekly GHC 1800 Daily GHC 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-720680727-S Passport #Date of issue 18/02/2020 Expiry date 17/02/2030 Place of Issue ELMINAPurpose for the loan GHC 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 ?

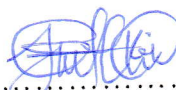
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT 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
(PARKWESI JAMES ARTHUR.....) 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 31/10/2024.....

**MICRO-CREDIT ENTERPRISE**GuarantorI EWIKU MAGDALENE hereby guarantee a loan of GHc 2000Being granted to (Full name of borrower) PAAKWESI JAMES ARTHURWhom I am related to as FRIENDI EWIKU MAGDALENE 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 01/10/1979 Age Gender FEMALEMobile 0242534298 EmailPostal Address..... House Address 35/10 LEIZERS GARDEN

Please indicate a visible landmark

Identification: National ID # GHA-719671544-6 Passport #Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SEAMSTRESSBusiness location/address ELMINA OLD MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession SEAMSTRESS years of experience 5Guarantor's income details. Monthly..... Weekly GHd 700 Daily GHd 100Guarantor's signature/thumb print [Signature] Date 31/10/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I PAARKWESI JAMES ARTHUR 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 N/A do hereby agree that I am serving as interpreter
for PAARKWESI JAMES ARTHUR and EWIKU MAGDALENE

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the N/A 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) 

Guarantor signature and thumb print (Required) 