

**MICRO-CREDIT ENTERPRISE**First Name MARGARET Middle NameSurname PRAHDate of Birth 01/07/1972 Age Gender FEMALEPostal Address House Address 18/23 DENIEDONOTE: please indicate a visible landmark to your home address INTERIOR OF EMMA DRUG STOREYears at this current address 4 mm/yyyy Rent ☒ Own MortgageMobile 0554651749 EmailSpouse Name EMMANUEL Last Name NORTIEY

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 2EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark DENIEDO HEAR EMMA DRUG STORESelf employed: business type and details SELLS LOCAL DRINKS AND PIEIncome detailsMonthly weekly GHA 1750 Daily GHA 250Previous loan obtained from MJY3 GHc 500 Date 22/02/2024Current working capital GHc 3500 Loans from other sources GHc DateIdentificationIdentification: National ID # GHA-721100283-8 Passport #Date of issue 21/02/2020 Expiry date 20/02/2030 Place of Issue ELMIHAPurpose for the loan GHA 1000 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
(MARGARET PRAH.....) IN THE FAHLE..... 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 25/07/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I ESTHER DUKU hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) MARGARET PRATH

Whom I am related to as AUNTIE

I ESTHER DUKU 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 27/07/1993 Age Gender FEMALE

Mobile 0599548264 Email

Postal Address..... House Address COLIS PUB

Please indicate a visible landmark COLIS PUB

Identification: National ID # Passport #

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SEAMSTRESS / SELLS OIL

Business location/address DENTED O

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GHc 2000 Daily GHc 500

Guarantor's signature/thumb print Date 28/07/2024

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, MARGARET PRAH 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, N/A do hereby agree that I am serving as the interpreter
For MARGARET PRAH and ESTHER DUKU

(Borrower)

(Guarantor)

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

Client signature and thumb print (Required) 

Guarantor signature and thumb print (Required) 