MICRO-CREDIT ENTERPRISE

First Name... GLORIA ...Middle Name...........................

Surname... BEDIAKO ....

Date of Birth... 04 / 02 / 2004 ...... Age............ Gender... FEMALE ......

Postal Address........................... House Address... 20/1 TETERIM

NOTE: please indicate a visible landmark to your home address... NEAR ADOM COLD STORE ...

Years at this current address ... 15 ...... mm/yyyy ... Rent ...✓... Own .... Mortgage ....

Mobile... 0548 90 8798 .... Email...........................

Spouse Name .... Last Name ....

Mobile # .... Email ....

Date of birth dd/mm/yyyy .... Age .... Number of children .... dependents ....

Employment

Self Employed .... Employee ✓...... Unemployed ....

Profession... LOAN OFFICER ... Employer Name and address ... MJY3

.... years of experience ... 1 ......

Business location. Indicate visible landmark ....

Self employed: business type and details...........................

....

Income details

Monthly... 1400 ...... weekly .... Daily ....

Previous loan obtained from MJY3 GHc ... 1500 ...... Date... 02 / 07 / 2024

Current working capital GHc .... Loans from other sources GHc .... Date ....

identification

Identification: National ID #... GHA-721024570-4 ... Passport #...........................

Date of issue... 19 / 02 / 2026 ... Expiry date... 18 / 02 / 2036 ... Place of Issue ....

Purpose for the load ... GHf 1000 PERSONAL LOAN

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Loan repayments

Daily GHc .... **Weekly GHc** .... **Bi-Weekly GHc** .... **Monthly GHc** ....

Collateral

What assets are you using as a security for this loan ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

PAYMENT PERIOD....... 3 .... MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF <u>2%</u> 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 (........ GLORIA   BEDIAKO ....) IN THE ... ENGLISH ... 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. 17/10/2024

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Guarantor

I **GIDEON CUDJOE** hereby guarantee a loan of GHc **1000**

Being granted to (Full name of borrower) **GLORIA BEDIAKO**

Whom I am related to as **FRIEND**

I **GIDEON CUDJOE** 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 **03/03/2001** Age .... Gender **MALE**

Mobile **0245617775** Email ....

Postal Address.......... House Address **32/15 ZONGO**

Please indicate a visible landmark **NEAR ZONGO MOSQUE**

Identification: National ID # **GHANA CARD** Passport # ....

Date of issue .... Expiry date .... Place of issue **ACCRA**

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

Self employed ..✓.. nature of business **ALUMINIUM AND GLASS WORKS**

Business location/address **NEAR ZONGO MOSQUE**

Please indicate a visible landmark..........

Unemployed..........

Profession .... years of experience ....

Guarantor's income details. Monthly.......... Weekly **GH¢ 2500** Daily **GH¢ 500**

Guarantor's signature/thumb print .... Date **17/10/2024**

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 GLORIA BEDIAKO 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.

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

INTERPRETER DECLARATION

I H/A do hereby agree that I am serving as interpreter

For GLORIA BEDIAKO and GIDEOH CUDJOE

(Borrower)   (Guarantor)

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

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)