



MICRO-CREDIT ENTERPRISE

First Name WIDMIFRED Middle Name

Surname TAYLOR

Date of Birth 16/04/1960 Age 65 Gender FEMALE

Postal Address House Address CK 10046/074 ZONGO

NOTE: please indicate a visible landmark to your home address NEAR ALLOY STORE

Years at this current address 5 mm/yyyy Rent ☒ Own Mortgage

Mobile 0542631464 Email

Spouse Name EMMAHUEL Last Name TAYLOR

Mobile # 0543809400 Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details OWNS A PROVISION STORE

Income details

Monthly weekly GH₵3000 Daily GH₵500

Previous loan obtained from MJY3 GHc 5000 Date 21/11/2024

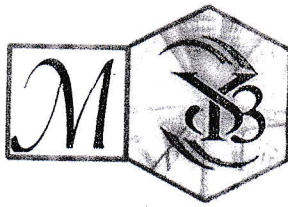
Current working capital GHc 20,000 Loans from other sources GHc Date

identification

Identification: National ID # GHA - 719915085-3 Passport #

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of Issue ELMIMA

Purpose for the loan GH₵ 6000 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 ?

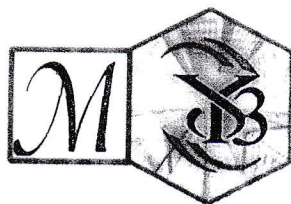
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
(WINNIFRED 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 28/02/2025

**MICRO-CREDIT ENTERPRISE**GuarantorI PAUL MENSAH hereby guarantee a loan of GHc 6000Being granted to (Full name of borrower) WYNIFRED TAYLORWhom I am related to as FRIEND

I PAUL MENSAH 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 21/11/1909 Age Gender MALEMobile 0242011351 EmailPostal Address..... House Address 41/8 BOAT YARDPlease indicate a visible landmark BOAT YARDIdentification: National ID # GHANA CARD Passport #Date of issue 16/02/2020 Expiry date 15/02/2030 Place of issue ELMIDIA

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

Self employed ☒ nature of business OWNS A BOUTIQUEBusiness location/address MABLE STREETPlease indicate a visible landmark NEAR OLD POST OFFICE

Unemployed.....

Profession years of experience 20Guarantor's income details. Monthly..... Weekly GH\$3000 Daily GH\$500Guarantor's signature/thumb print  Date 28/02/2025Official use onlyLoan officer JOANA ESHUM

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, WINNIFRED TAYLOR, 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 WINNIFRED TAYLOR and PAUL MENSAH

(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) Winnifred Taylor



Guarantor signature and thumb print (Required) Paul Mensah

