



MICRO-CREDIT ENTERPRISE

First Name FLORENCE Middle Name

Surname AACHI

Date of Birth 26/11/1959 Age Gender FEMALE

Postal Address House Address 2016 AKOTOBIN

NOTE: please indicate a visible landmark to your home address

Years at this current address 30 mm/yyyy Rent Own ☒ Mortgage

Mobile 0246604926 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents —

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 20

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details SELLS TAILORING AND ACCESSORIES

Income details

Monthly weekly GHC 3000 Daily GHC 500

Previous loan obtained from MJY3 GHc 7,000 Date 28/05/2024

Current working capital GHc 40,000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-72849779-5 Passport #

Date of issue 06/07/2020 Expiry date 05/07/2030 Place of Issue ELIMITA

Purpose for the loan GHC 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			

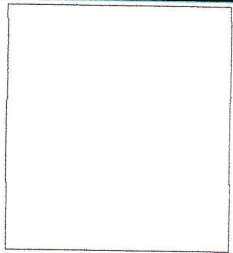
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(FLORENCE ANCHI.....) 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 4/12/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI SARAH GYAMFUA hereby guarantee a loan of GHc 5000Being granted to (Full name of borrower) FLORENCE AACHIWhom I am related to as FRIENDI SARAH GYAMFUA 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 12/12/1976 Age Gender FEMALEMobile 0244 964911 EmailPostal Address..... House Address 4 C YAMORANSA

Please indicate a visible landmark

Identification: National ID # GHA-71248726-9 Passport #Date of issue 27/01/2020 Expiry date 26/01/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS JEWELRIESBusiness location/address ELKIMA JUNCTIONPlease indicate a visible landmark OPPOSITE GCB

Unemployed.....

Profession years of experience 17Guarantor's income details. Monthly..... Weekly GHd 1200 Daily GHd 200Guarantor's signature/thumb print [Signature] Date 4/12/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

65367[Signature]

LOAN LIABILITY AGREEMENT FORM

I, FLORENCE AACHT 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A do hereby agree that I am serving as interpreter for FLORENCE AACHT and SARAH GYAMFUA

(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)

SARAH

