

**MICRO-CREDIT ENTERPRISE**First Name ROSE Middle NameSurname ANATHDate of Birth 01/05/1973 Age 50 Gender FEMALEPostal Address House Address HN 66/16, NYAMEYASENOTE: please indicate a visible landmark to your home address IN FRONT OF PANAGIMATHYears at this current address 6 mm/yyyy Rent ☒ Own MortgageMobile 059 2276061 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark OPPOSITE JEWELS OF GOD CHURCHSelf employed: business type and details FOOD VENDORIncome detailsMonthly weekly GHS 3600 Daily GHS 600Previous loan obtained from MJY3 GHc 1300 Date 16/08/2023

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-723822299-4 Passport #Date of issue 12/07/2020 Expiry date 11/07/2030 Place of Issue ELMINAPurpose for the load FOR BUSINESSAMOUNT REQUESTED: GHS 2,000 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 ?

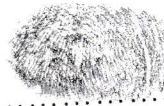
| <u>Items</u> | <u>Value</u> | <u>Location</u> | <u>Date acquired</u> |
|-----------------|--------------|-----------------|----------------------|
| Land | | | |
| House | | | |
| Equipment/Tools | | | |

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
(ROSE ANSAH.....) 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 18/12/20.....



MICRO-CREDIT ENTERPRISE

Guarantor

I LUCY IBRAHIM hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) ROSE ADJAH

Whom I am related to as

I LUCY IBRAHIM 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 15/05/1983 Age 40 Gender FEMALE

Mobile 0547420971 Email

Postal Address..... House Address HN 66/16, NYAME TSEGE

Please indicate a visible landmark IN FRONT OF PANAGIMA

Identification: National ID # HH Ghana CARD 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 FOOD VENDOR

Business location/address OPPOSITE JEWEL OF GOD, ELMINA

Please indicate a visible landmark OPPOSITE JEWEL OF GOD

Unemployed.....

Profession years of experience 8

Guarantor's income details. Monthly..... Weekly GH 700 Daily GH 120

Guarantor's signature/thumb print [Signature] Date

Official use only

Loan officer JESSICA EMMAN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ROSE ANJAH..... solemnly agree to pay all loans and 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 costs incurred during this loan collection period.

When loan a loan is in default, our clints 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 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, JESSICA EDUN..... do hereby agree that I am serving as the interpreter for ROSE ANJAH..... and LUCY IBRAHIM.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

ok

ok

Client signature and thumb print (Required).....



Guarantor signature and thumb print (Required).....



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