

**MICRO-CREDIT ENTERPRISE**First Name ADWON Middle NameSurname DUMAHDate of Birth 27/12/ Age Gender FEMALEPostal Address House Address 10/2 LIME STREETNOTE: please indicate a visible landmark to your home address NEAR CRYSTAL VISIONYears at this current address 5 mm/yyyy Rent ☒ Own MortgageMobile 0599929942 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SELLS COSMETICSIncome detailsMonthly weekly GH¢ 1200 Daily GH¢ 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GH-718962031-7 Passport #Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINAPurpose for the loan GH¢ 2500 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
(ADWOA DUMA) 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 22/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I GLADYS DABZIE hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) ADWOA DUMA

Whom I am related to as CHURCH MEMBER

I GLADYS DABZIE 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 30/08/1972 Age Gender FEMALE

Mobile 0530061510 Email

Postal Address..... House Address 10/2 NYANIA

Please indicate a visible landmark NEAR CRYSTAL VISION

Identification: National ID # GHANA CARD 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 HAIRDRESSER

Business location/address NYANIA

Please indicate a visible landmark NEAR CRYSTAL VISION

Unemployed.....

Profession years of experience 20

Guarantor's income details. Monthly..... Weekly GHd 3500 Daily GHd 500

Guarantor's signature/thumb print [Signature] Date 20/09/2024

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, ADWOA DUMA 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 ADWOA DUMA and GLADYS DADZIE

(Borrower)

(Guarantor)

Clients 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 signatures and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature] 

Guarantor signature and thumb print (Required) [Signature] 