

**MICRO-CREDIT ENTERPRISE**First Name VIIVIAN Middle NameSurname BAIDOODate of Birth 03/04/1995 Age Gender FEMALEPostal Address House Address MT180 MTANIJA

NOTE: please indicate a visible landmark to your home address

Years at this current address 28 mm/yyyy Rent Own ☒ MortgageMobile 0554800774 Email

Spouse Name Last Name

Mobile # Email

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

Profession Employer Name and address

..... years of experience 2Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SELLS TOMATOES, GARNEY EGG AND ONIONIncome detailsMonthly weekly GHD 1800 Daily GHD 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-720193889-3 Passport #Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue TAKORADIPurpose for the loan GHD 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 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
(..... VIVIAN BADIOO) 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 20/05/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I GEORGE HASFORD hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) VIVIAN BAIDOO

Whom I am related to as COUSIN

I GEORGE HASFORD 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 25/10/1990 Age Gender MALE

Mobile Email

Postal Address House Address 64/1 COUNSEL LANE

Please indicate a visible landmark NEAR ELMINA COURT

Identification: National ID # GHANA CARD Passport #

Date of issue 10/02/2020 Expiry date 09/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business INTD IMPORTATION OF GOODS


Business location/address COUNSEL LANE

Please indicate a visible landmark NEAR ELMINA COURT

Unemployed.....

Profession years of experience 3

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

Guarantor's signature/thumb print  Date 20/05/2024

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 VIVIAN BAINBO 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 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 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 H/A do hereby agree that I am serving as the interpreter for VIVIAN BAINBO and HASTON GEORGE

(Borrower)

(Guarantor)

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

Interpreter signature and thumb print (Required).....
H/A

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

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