

MICRO-CREDIT ENTERPRISE

First Name EMMA Middle Name POBEG

Surname ORLEANS

Date of Birth 13/10/1984 Age 41 Gender FEMALE

Postal Address House Address 61/21 A JEPON

NOTE: please indicate a visible landmark to your home address BESIDE JAVAR MUSEUM

Years at this current address 20 mm/yyyy Rent Own ☒ Mortgage

Mobile 0201631233 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 30

Business location. Indicate visible landmark ELMIRA JUNCTION

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 2000 Daily GH¢ 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719320861-5 Passport #

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ACCRA

Purpose for the load GH¢ 2000 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 ?

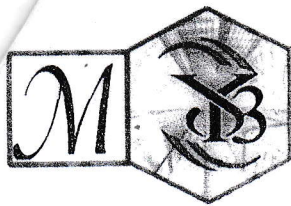
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
(EMMA POBEE ORLEANS.....) 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 11/02/2025

**MICRO-CREDIT ENTERPRISE**Guarantor

I HANNAH ABENA NSENU KORSAH MENSAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) EMMA POREE ORLEANS

Whom I am related to as FRIEND

I HANNAH ABENA NSENU KORSAH 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 19/05/1981 Age 44 Gender FEMALE

Mobile 0247652719 Email

Postal Address..... House Address 20/1 CHARPELSQUARE

Please indicate a visible landmark OPPOSITE THE METHODIST CHURCH CHARPELSQUARE

Identification: National ID # GHA-7196849286 Passport #

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business SELLS FOOT WEAR

Business location/address

Please indicate a visible landmark ELMINA JUNCTION

Unemployed.....

Profession years of experience 16

Guarantor's income details. Monthly..... Weekly 2,500 Daily 500

Guarantor's signature/thumb print [Signature] Date 11/02/2025

Official use only

Loan officer..... JOANA ESHUM

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, EMMA POBEE ORLEANS, 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, JOANA ESHUJI do hereby agree that I am serving as interpreter
For EMMA POBEE ORLEANS and HANNAH ARENA NSEDU KORSAN-MENSAH

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required)

Client signature and thumb print (Required) [Signature] [Thumbprint]

Guarantor signature and thumb print (Required) [Signature] [Thumbprint]