



MICRO-CREDIT ENTERPRISE

First Name Mercy Middle Name

Surname Bruce - Brown

Date of Birth 11/08/1985 Age Gender Female

Postal Address House Address B 24 BRONYI BIMA

NOTE: please indicate a visible landmark to your home address Heav Information Center

Years at this current address 9 mm/yyyy Rent Own ☒ Mortgage

Mobile 0541123286 Email

Spouse Name Last Name —

Mobile # Email —

Date of birth dd/mm/yyyy Age — Number of children 4 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 5

Business location. Indicate visible landmark

Self employed: business type and details Mercy's Pastries and Catering Service

Income details

Monthly weekly GHS 1200 Daily GHS 200

Previous loan obtained from MJY3 GHc 500 Date 06/11/2023

Current working capital GHc 4000 Loans from other sources GHc Date

identification

Identification: National ID # GHS-728075568-0 Passport # —

Date of issue 03/03/2023 Expiry date 02/03/2032 Place of Issue Cape Coast

Purpose for the load GHS 2000 To buy oven



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Loan repayments

Daily GHc Weekly GHc 160 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..... 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
(.....) IN THE 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 26/01/2024



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Guarantor

I Stephen Tawiah hereby guarantee a loan of GHc 2000
 Being granted to (Full name of borrower) Mercy Bruce - Brown
 Whom I am related to as Church member

I Stephen Tawiah 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 18/10/2001 Age 23 Gender Male

Mobile 0257255158 Email -

Postal Address - House Address 13/1 BAYIBIMA

Please indicate a visible landmark Near Information center

Identification: National ID # Ahanda Carol Passport # -

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue Elmina

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

Self employed ☒ nature of business Watchman

Business location/address Elmina Fisheries

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 6

Guarantor's income details. Monthly..... Weekly GH/3500 Daily GH/500

Guarantor's signature/thumb print [Signature] Date 26/01/2024

Official use only

Loan officer Cloria Bediako

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I Mercy Bruce Brown 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 N/A do hereby agree that I am serving as the interpreter for N/A and N/A
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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) N/A

Client signature and thumb print (Required) Mercy Bruce Brown

Guarantor signature and thumb print (Required) [Signature]