**MICRO-CREDIT ENTERPRISE**First Name LINDA Middle Name SANDRASurname SARPYDate of Birth 17/07/1992 Age ..... Gender FEMALEPostal Address ..... House Address CK00414421NOTE: please indicate a visible landmark to your home address BRONYIBIMA BEHIND INFORMATION CENTREYears at this current address 2 mm/yyyy Rent ☒ Own ..... Mortgage .....Mobile 0548100896 Email .....Spouse Name ASHRAF Last Name NURUDEENMobile # 0241102158 Email .....Date of birth dd/mm/yyyy ..... Age ..... Number of children 2 dependents 2EmploymentSelf Employed ☒ Employee ..... Unemployed .....

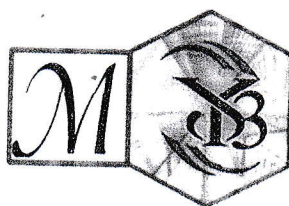
Profession ..... Employer Name and address .....

..... years of experience 12Business location. Indicate visible landmark ELMINA FISHRIESSelf employed: business type and details SELLS FOOTWEARIncome detailsMonthly ..... weekly GH¢ 1000 Daily GH¢ 200

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc ..... Loans from other sources GHc ..... Date .....

identificationIdentification: National ID # GHA-7188406347 Passport # .....Date of issue 28/01/2020 Expiry date 27/01/2030 Place of Issue ACCRAPurpose for the loan GH¢ 1000 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

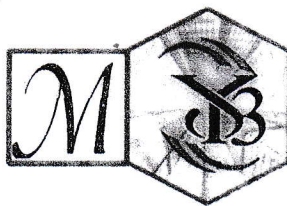
PAYMENT PERIOD... FOUR ..... MONTHS

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  
(LINDA SANDRA SARPV.....) 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 .....





Loan guarantor form

# MICRO-CREDIT ENTERPRISE

## Guarantor

I AGNES ESHUXI hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) LINDA SANDRA SAMPY

Whom I am related to as FRIEND

I AGNES ESHUXI 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 03/08/1983 Age ..... Gender FEMALE

Mobile 0240148149 Email .....

Postal Address..... House Address 5/21 TETERIM

Please indicate a visible landmark BEHIND MYBET BUILDING

Identification: National ID # GHA-719482083-0 Passport # .....

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business TETERIM PARLAMENT

Business location/address PROVISION

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 15

Guarantor's income details. Monthly..... Weekly GHc 2500 Daily GHc 500

Guarantor's signature/thumb print ..... Date .....

## Official use only

Loan officer..... JOANA ESHUXI

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, LINDA SANDRA SARPY ..... 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, JOANA ESHUN ..... do hereby agree that I am serving as interpreter  
For LINDA SANDRA SARPY and AGNES ESHUN .....

(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) ..... JA .....

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

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