



MICRO-CREDIT ENTERPRISE

First Name EMMANUEL Middle Name

Surname ACHEAMPONG

Date of Birth 15/01/1975 Age Gender MALE

Postal Address House Address NT 100 PRISONS

NOTE: please indicate a visible landmark to your home address.....

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

Mobile 0246 508188 Email

Spouse Name ELIZABETH Last Name ACHEAMPONG

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BEHIND DR. R.P. BAFFOUR SCHOOL

Self employed: business type and details BUSINESS MAN

Income details

Monthly weekly GHD 18,000 Daily GHD 3000

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 1,500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719046397-0 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ELMIHA



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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

(EMMANUEL ACHAMPON G) 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 11/06/2024



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Guarantor

I STEPHEN ABAKAH MENSAH hereby guarantee a loan of GHc 500

Being granted to (Full name of borrower) EMMAHUEL ACHEAMPON G

Whom I am related to as CO-WORKER

I STEPHEN ABAKAH 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 16/12/1990 Age Gender MALE

Mobile 0245617875 Email

Postal Address..... House Address AY 30 AYENSUDO JUNCTION

Please indicate a visible landmark

Identification: National ID # GHA-72054/570-3 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address ELMINA BEACH RESORT

Self employed nature of business ELMINA

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 9

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

Guarantor's signature/thumb print (Signature) Date 11/06/2024

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

EMMANUEL ACHEAMPONG solemnly agree to pay all loans and interest acquired from MY3 in full in the terms agreed to and the period solemnly agreed to.

MY3 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 EMMANUEL ACHEAMPONG and STEPHEN ABAKAH MENSAH

(Borrower)

(Guarantor)

Clients of MY3 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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]