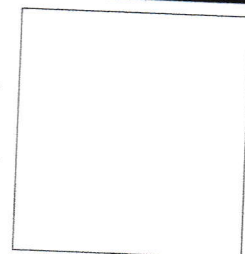




G.I. ELIZABETH ABAKAH

Loan Application form

MICRO-CREDIT ENTERPRISE



First Name.....REBECCA.....Middle Name.....

Surname.....ENNIMIL.....

Date of Birth.....03/05/1988.....Age.....36.....Gender.....FEMALE.....

Postal Address.....-.....House Address.....BY000 MANCHESTER.....

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

Years at this current address.....5.....mm/yyyy.....Rent.....Own.....☒.....Mortgage.....

Mobile.....02 0555424723.....Email.....-

Spouse Name.....10030.....Last Name.....ESSOUNI.....

Mobile #.....0541529672.....Email.....-

Date of birth dd/mm/yyyy.....Age.....40.....Number of children.....3.....dependents.....3.....

Employment

Self Employed.....☒.....Employee.....Unemployed.....

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

.....years of experience.....6.....

Business location. Indicate visible landmark.....MANCHESTER HOUSE.....

Self employed: business type and details.....
.....COLD STORE OWNER.....

Income details

Monthly.....weekly.....GH¢/210800.....Daily.....GH¢/400.....

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

Current working capital GHc.....30,000.....Loans from other sources GHc.....-.....Date.....-

Identification

Identification: National ID #.....~~GH~~-719922673-6.....Passport #.....

Date of issue.....08/02/2020.....Expiry date.....07/02/2030.....Place of Issue.....EMINA.....

Purpose for the loan.....GH¢/2000.....FOR FISH BUSINESS.....



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 150 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
(..... REBECCA ENMIMEL) 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 25/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I FLORENCE COBBINAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) REBECCA ENNIGHILL

Whom I am related to as AUNTIE

I FLORENCE COBBINAH 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 01/02/1973 Age 51 Gender FEMALE

Mobile 0546918835 Email -

Postal Address - House Address 3400 BRONYIBIMA

Please indicate a visible landmark NEAR MANCHESTER

Identification: National ID # GHANA CARD Passport # -

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of issue AMISSANO

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

Self employed ☒ nature of business FOOD VENDOR

Business location/address BRONYIBIMA

Please indicate a visible landmark NEAR MANCHESTER

Unemployed.....

Profession years of experience 21

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

Guarantor's signature/thumb print  Date 25/4/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I REBECCA ENHIMIL 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 clints 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

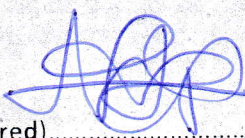

I Gbina Bediako do hereby agree that I am serving as the interpreter for REBECCA ENHIMIL and FLORENCE COBBINAH


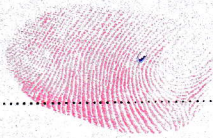
(Borrower)


(Guarantor)

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

Interpreter signature and thumb print (Required)..........

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

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