



MICRO-CREDIT ENTERPRISE

First Name ELIZABETH Middle Name

Surname APPYAH

Date of Birth 22/11/1979 Age 37 Gender FEMALE

Postal Address House Address HN 33/9, ESUAKYIR

NOTE: please indicate a visible landmark to your home address BEHIND GM BANK ESUAKYIR

Years at this current address mm/yyyy Rent Own Mortgage

Mobile 0593461576 Email

Spouse Name KWESI Last Name ANDOH

Mobile # 0554761950 Email

Date of birth dd/mm/yyyy Age 48 Number of children 5 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience

Business location. Indicate visible landmark BESIDE ANGLICAN CHURCH

Self employed: business type and details PROVISION STORE

Income details

Monthly weekly GHD 700 Daily GHD 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 1000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720035990-9 Passport #

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of Issue ELMINA

Purpose for the load GHD 1500 FOR BUSINESS



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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
(ELIZABETH APPIAH) 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..........DATE.....



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Guarantor

I MATILDA ANNAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower)

Whom I am related to as

Isolemnly 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 02/12/1995 Age Gender FEMALE

Mobile 05944 824 624 Email

Postal Address..... House Address 339 FSUAKYIR

Please indicate a visible landmark

Identification: National ID # GHA-722582579-5 Passport #

Date of issue 27/05/2020 Expiry date 26/05/2030 Place of issue ELMHA

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

Self employed ☒ nature of business HAIR DRESSER AND WIG SELLER

Business location/address JOEL

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GHd 1800 Daily GHd 300

Guarantor's signature/thumb print [Signature] Date

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

I, ELIZABETH APPINAH 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 ELIZABETH APPINAH and MATILDA ANNAN

(Borrower)

(Guarantor)

Clients of MJY3 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).....

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