

**MICRO-CREDIT ENTERPRISE**First Name ALICE Middle Name .....Surname EDMONSONDate of Birth 06/03/1961 Age ..... Gender FEMALEPostal Address ..... House Address 74/4 AGYA DUANOTE: please indicate a visible landmark to your home address OPPOSITE PAHAGIMA STOREYears at this current address 40 mm/yyyy Rent ☒ Own ..... Mortgage .....Mobile 0247 800646 Email .....Spouse Name ALEX Last Name SMITHMobile # 0551601721 Email .....Date of birth dd/mm/yyyy ..... Age ..... Number of children 4 dependents 2EmploymentSelf Employed ☒ Employee ..... Unemployed .....

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

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

Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SELLS SECOND HAND UTENSILSIncome detailsMonthly ..... weekly GHD 2500 Daily GHD 300Previous loan obtained from MJY3 GHc 7000 Date 23/07/2024

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

identificationIdentification: National ID # GHA-719658937-7 Passport # .....Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue ELMINAPurpose for the loan GHD 9000 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  
(..... ALICE EDMONSON ..... ) IN THE FOUR ..... 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 26/11/2024 .....





# MICRO-CREDIT ENTERPRISE

## Guarantor

I KWAME NSTIA hereby guarantee a loan of GHc 9000

Being granted to (Full name of borrower) ALICE EDMONSON

Whom I am related to as AUNTIE

I KWAME NSTIA 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 07/03/1992 Age ..... Gender MALE

Mobile 0544506539 Email .....

Postal Address..... House Address 75/15 ESTATE

Please indicate a visible landmark NEAR NYAME YE KESE HOUSE

Identification: National ID # GHA-72410847250 Passport # .....

Date of issue 03/03/2020 Expiry date 02/03/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISHERMAN

Business location/address ELMINA FISHERIES

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 10

Guarantor's income details. Monthly..... Weekly GHd 15,000 Daily GHd 2500

Guarantor's signature/thumb print ..... Date 26/11/2024

## 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

I, ALICE EDMONSON.....solemnly agree to pay all loans interest acquired from MJY3 in full in the terms agreed to and 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 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.

CLIENTS AND GUARANTORS PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFAULTING CLIENT AND GUARANTORS 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 ALICE EDMONSON.....and.....KWAME NSTIA.....

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (required).....N/A.....

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

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

