



MICRO-CREDIT ENTERPRISE

First Name WIMIFRED Middle Name

Surname TAYLOR

Date of Birth Age Gender FEMALE

Postal Address House Address CK0046-074 ZONGO

NOTE: please indicate a visible landmark to your home address NEAR ALLOY STORE

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

Mobile 0542631464 Email

Spouse Name EMMANUEL Last Name TAYLOR

Mobile # 0543809400 Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details OWNS A PROVISION STORE

Income details

Monthly weekly GHS 3000 Daily GHS 500

Previous loan obtained from MJY3 GHc 3000 Date 31/01/2024

Current working capital GHc 20,000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719915085-3 Passport #

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

Purpose for the loan GHS 3000 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

(..... WIMMIFRED TAYLOR) 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..... Wimifred Taylor DATE 13/05/2024



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Guarantor

I PAUL MENSAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) WILFRED TAYLOR

Whom I am related to as FRIEND

I PAUL 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 24/11/1909 Age Gender MALE

Mobile 0242011351 Email

Postal Address House Address 418 BOAT YARD

Please indicate a visible landmark BOAT YARD

Identification: National ID # GHANA CARD Passport #

Date of issue 16/02/2020 Expiry date 15/02/2030 Place of issue ELMIMA

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

Self employed ☒ nature of business OWNS A BOUTIQUE

Business location/address MABLE STREET

Please indicate a visible landmark NEAR OLD POST OFFICE

Unemployed.....

Profession years of experience 20

Guarantor's income details. Monthly GHd 3000 Weekly GHd 3000 Daily GHd 500

Guarantor's signature/thumb print [Signature] Date 13/05/2024

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 WINIFRED TAYLOR 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 WINIFRED TAYLOR and PAUL MEMSAH

(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) Winifred Taylor

Guarantor signature and thumb print (Required) Paul Mensah