

**MICRO-CREDIT ENTERPRISE**First Name FLORENCE Middle NameSurname FRIMPONGDate of Birth 10/03/1975 Age Gender FEMALEPostal Address House Address 46/6 ESUAKYIRNOTE: please indicate a visible landmark to your home address OPPOSITE GN BANKYears at this current address 10 mm/yyyy Rent ☒ Own MortgageMobile 0242720360 EmailSpouse Name ERIC Last Name FRIMPONG

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 2EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark OPPOSITE GN BANKSelf employed: business type and details DISPOSABLE SHOPIncome detailsMonthly weekly GHD 1800 Daily GHD 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 3500 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-7200023125-9 Passport #Date of issue 10/02/2020 Expiry date 09/02/2030 Place of Issue ELMINAPurpose for the loan GHD 2000 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
(FLORENCE FRIMPONG.....) 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 26/04/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I COMFORT ASARE hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) FLORENCE FRIMPONG

Whom I am related to as FRIEND

I COMFORT ASARE 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 07/05/1991 Age Gender FEMALE

Mobile 0555158383 Email

Postal Address..... House Address 46/6 ESUAKIR

Please indicate a visible landmark NEAR GN BANK

Identification: National ID # GHA-728878104-5 Passport #

Date of issue 16/04/2020 Expiry date 15/04/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business SELLS MATERIAL

Business location/address NEAR GN BANK

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GHd 2000 Daily GHd 2400

Guarantor's signature/thumb print [Signature] Date 26/08/2024

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

FLORENCE FRIMPONG

..... solemnly agree to pay all loans 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 cost 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 he 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

H/A

..... do hereby agree that I am serving as the interpreter

For FLORENCE FRIMPONG and COMFORT ASARE

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the H/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) H/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]