

**MICRO-CREDIT ENTERPRISE**

First Name Nadira tu Middle Name
Surname Mustapha
Date of Birth 08/08/1963 Age Gender FEMALE
Postal Address House Address CK/0046/074 20H90
NOTE: please indicate a visible landmark to your home address NEAR ALLOY STORE
Years at this current address mm/yyyy Rent Own ☒ Mortgage
Mobile 0559393044 Email
Spouse Name MUSTAPHA Last Name OSMAN
Mobile # 0598435769 Email
Date of birth dd/mm/yyyy Age Number of children 5 dependents 5

EmploymentSelf Employed ☒ Employee UnemployedProfession Employer Name and address
..... years of experience 3Business location. Indicate visible landmark NEAR NEW MARKETSelf employed: business type and details FOOD VENDORIncome detailsMonthly weekly GHC 5100 Daily GHC 850
Previous loan obtained from MJY3 GHc 1000 Date 19/03/2024
Current working capital GHc 4500 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-724447816-5 Passport #
Date of issue 20/07/2020 Expiry date 19/07/2030 Place of Issue ELMINA
Purpose for the loan GHC 2500 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

(NADIATU MUSTAPHA.....) 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 25/06/2024



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Guarantor

I EMMANUEL TAYLOR hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) NADIATU MUSTAPHA

Whom I am related to as FRIEND

I EMMANUEL TAYLOR 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 06/01/1952 Age Gender MALE

Mobile 0543869400 Email

Postal Address..... House Address CK/0036/074 ZONGG

Please indicate a visible landmark MOSQUE

Identification: National ID # GHA-7/9912208-7 Passport #

Date of issue 08/12/2020 Expiry date 07/12/2030 Place of issue ELMINA

Employment details. Employee..... Employer Name and address COUNT YOUR BLESSING

Self employed nature of business

Business location/address ZONGG

Please indicate a visible landmark MOSQUE

Unemployed.....

Profession SECRETARY years of experience 10

Guarantor's income details. Monthly..... Weekly GHd 350 Daily

Guarantor's signature/thumb print [Signature] Date 25/06/2024

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, NADIATU MUSTAPHA 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

I, N/A do hereby agree that I am serving as the interpreter
For NADIATU MUSTAPHA and EMMANUEL TAYLOR

(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)