

**MICRO-CREDIT ENTERPRISE**

First Name THERESA Middle Name .....  
Surname BAIDOO  
Date of Birth 30/07/1986 Age ..... Gender FEMALE  
Postal Address ..... House Address 88/6 BOHO BRIDGE  
NOTE: please indicate a visible landmark to your home address NEAR KAKUM RURAL BANK

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

Mobile 0242 475022 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

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

Employment

Self Employed ☒ Employee ..... Unemployed .....

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

..... years of experience 3

Business location. Indicate visible landmark NEAR KAKUM RURAL BANK

Self employed: business type and details PROVISION STORE / FOOD VENDOR

Income details

Monthly ..... weekly GHD 1000 Daily GHD 200

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 1500 Loans from other sources GHc ..... Date .....

identification

Identification: National ID # GHA-719304537-1 Passport # .....

Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ELMIHA

Purpose for the loan GHD 2000 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  
(THERESA BAIDOO.....) 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 15/08/2024





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## Guarantor

I JOHN EVANS AKOMU hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) THERESA BAIDOO

Whom I am related to as FRIEND

I JOHN EVANS AKOMU 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 11/03/1984 Age ..... Gender MALE

Mobile 0242 809903 Email .....

Postal Address..... House Address 58/8 BAKAHO

Please indicate a visible landmark NEAR PENTECOST CHURCH

Identification: National ID # GHA-719857942-0 Passport # .....

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

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

Self employed ☒ nature of business RETAIL OF TILES

Business location/address ELMINA POLICE STATION

Please indicate a visible landmark NEAR ELMINA PALACE

Unemployed.....

Profession ..... years of experience 1

Guarantor's income details. Monthly..... Weekly GHc 500 Daily .....

Guarantor's signature/thumb print ..... Date 15/08/2024

## Official use only

Loan officer IBRAHIM KATALI

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

Signature..... Date.....

**LOAN LIABILITY AGREEMENT FORM**

I, Theresa Baidoo..... 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 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 Theresa Baidoo..... and John Evans Akonu.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ..... 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) .....

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

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