



MICRO-CREDIT ENTERPRISE

First Name ALICE Middle Name

Surname EDMONSON

Date of Birth 66/03/1961 Age 63 Gender FEMALE

Postal Address - House Address 74/4 AGYA DUA

NOTE: please indicate a visible landmark to your home address OPPOSITE PANAGINASTORE

Years at this current address 40 mm/yyyy Rent ☒ Own Mortgage

Mobile 0247800646 Email -

Spouse Name Alex Last Name SMITH

Mobile # 0551601721 Email -

Date of birth dd/mm/yyyy - Age - Number of children 4 dependents 2

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 SELLS SECOND HAND UTENSILS

Income details

Monthly - weekly GHS 1500 Daily GHS 250

Previous loan obtained from MJY3 GHc 2000 Date 16/10/2023

Current working capital GHc 75000 Loans from other sources GHc Date

Identification

Identification: National ID # GHS-719658987-7 Passport # -

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of Issue ETIMNA

Purpose for the loan GHS 4000



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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

(..... ALICE EDMONDSON) IN THE FAKIE 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 12/01/2024



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Guarantor

I KWAME HSTIA hereby guarantee a loan of GHc 4000
 Being granted to (Full name of borrower) AICE EDWARDS
 Whom I am related to as AUNTIE

I KWAME HSTIA 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 32 Gender MALE

Mobile 0549506539 Email -

Postal Address - House Address 75/15 ESTATE

Please indicate a visible landmark NEAR NYAME YE KSEE HOUSE

Identification: National ID # GHANA CARD 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 FISHERMAN years of experience 10

Guarantor's income details. Monthly - Weekly GH15000 Daily GH2500

Guarantor's signature/thumb print [Signature] Date 12/01/2024

Official use only

Loan officer Alonia Bediako

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 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 clints 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, Aloria Bediako do hereby agree that I am serving as the interpreter for Alice Edmonson and Ewame Nstia

(Borrower)

(Guarantor)

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

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

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