

**MICRO-CREDIT ENTERPRISE**First Name BENEDICTA Middle Name AGGRENSurname FIYANDate of Birth 06/04/1982 Age 41 Gender FEMALEPostal Address House Address HN 99/19 ROMAN HILLNOTE: please indicate a visible landmark to your home address BESIDE EMINA CATHOLIC CHURCHYears at this current address 41 mm/yyyy Rent Own MortgageMobile 0595035301 EmailSpouse Name ISAAC Last Name OBO-ESSELEMobile # 054627571 EmailDate of birth dd/mm/yyyy Age 45 Number of children 3 dependents 5**Employment**Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 5Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SEW UTILS AND OTHER KITCHEN WARES**Income details**Monthly weekly GH¢ 600 Daily GH¢ 100Previous loan obtained from MJY3 GHc GH¢ 3000 DateCurrent working capital GHc GH¢ 3000 Loans from other sources GHc Date**identification**Identification: National ID # CHA72044508-4 Passport # ELMINADate of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue ELMINAPurpose for the load GH¢ 5000 BUSINESS EXPANSION

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc Weekly GHc GHS 362 Bi-Weekly GHc Monthly GHcCollateral

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 DEFAULTERPAYMENT 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
(BENEDICTA AGGRIE FANN.....) IN THE FAKTE..... 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..... Sando DATE 29/01/24



MICRO-CREDIT ENTERPRISE

Guarantor

I ROSINA THOMPSON hereby guarantee a loan of GHc 5000
 Being granted to (Full name of borrower) BENEDICTA ARGENT FLYNN
 Whom I am related to as FRIEND

I ROSINA THOMPSON 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 14/04/1990 Age 33 Gender FEMALE

Mobile 0530039342 Email

Postal Address..... House Address HA 62/21A, RUDERS ST.

Please indicate a visible landmark ABAKA POW AND

Identification: National ID # GHA-720702953-4 Passport #

Date of issue 17/02/2020 Expiry date 16/02/2030 Place of issue ELMHIA

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

Self employed ☒ nature of business GEORGHAND FOOTWEAR

Business location/address NEW MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 10

Guarantor's income details. Monthly..... Weekly GH¢ 3,000 Daily GH¢ 500

Guarantor's signature/thumb print [Signature] Date 29/01/24

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, BENEDICT A. FIAN..... 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, Jessica Eshe..... do hereby agree that I am serving as the interpreter for Benedict, Aggrey Fynn..... and Raina Thompson.....


(Borrower)

(Guarantor)

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

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

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