MICRO-CREDIT ENTERPRISE

First Name: Linda Middle Name: Sandra

Surname: Sarpy

Date of Birth: 17/07/1992 Age: Gender: Female

Postal Address: - House Address: HM 75/21 T

NOTE: please indicate a visible landmark to your home address: Opposite Anglican School

Years at this current address: 2 mm/yyyy Rent: ✓ Own: Mortgage:

Mobile: 0548100896 Email:

Spouse Name: Hasheriff Last Name: Meradeem

Mobile #: 0241102158 Email: -

Date of birth dd/mm/yyyy: - Age: 34 Number of children: 2 dependents: 2

Employment

Self Employed: ✓ Employee: Unemployed:

Profession: Employer Name and address:

years of experience: 9

Business location. Indicate visible landmark: Tertein

Self employed: business type and details: Sells Bags and Sandals

Income details

Monthly: - weekly: GH 2400 Daily: GH 400

Previous loan obtained from MJY3 GHc: - Date: -

Current working capital GHc: 2000 Loans from other sources GHc: - Date: -

identification

Identification: National ID #: GHA-718846634-7 Passport #: -

Date of issue: 08/01/2020 Expiry date: 27/01/2030 Place of Issue: Elmina

Purpose for the load: GH 1000 For business

Loan Application form

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Loan repayments

Daily GHc .... **Weekly GHc** ....75.................. **Bi-Weekly GHc** .... **Monthly GHc** ....

Collateral

What assets are you using as a security for this loan ?

Items	**Value**	**Location**	**Date acquired**
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (..........Linda Sarpy..........) 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.23/02/24

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I Isaac Quansah hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) Linda Sandra Sarpy

Whom I am related to as Cousin

I Isaac Quansah 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 21/06/1990 Age .... Gender Male

Mobile 0556233871 Email -

Postal Address - House Address 75/21 Teterim

Please indicate a visible landmark Infront of Safari bet.

Identification: National ID # Ghana Card Passport # -

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of issue Elmina

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

....

Self employed ✓ nature of business Fishmonger

Business location/address Elmina fishries

Please indicate a visible landmark..........

Unemployed..........

Profession .... years of experience 7

Guarantor's income details. Monthly.......... Weekly 1200 Daily ~~Gtt~~ 200

Guarantor's signature/thumb print [signature] Date 23/02/24

Official use only

Loan officer Gloria Bediako

Approval date..........

Approved by..........

Disbursed by ....

Loan disbursement date ....

Repayments start date..........

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

LOAN LIABILITY AGREEMENT FORM

I Linda Sarpy .... 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 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 Gloria Bediako .... do hereby agree that I am serving as the interpreter for Linda Sarpy .... and Isaac Quansah ....

(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)..

Client signature and thumb print (Required)..

Guarantor signature and thumb print (Required)..