



MICRO-CREDIT ENTERPRISE

First Name ALICE Middle Name

Surname ACKOH

Date of Birth 23/08/1981 Age Gender FEMALE

Postal Address House Address B22 BRONYIBIMA

NOTE: please indicate a visible landmark to your home address GODSWAY SCHOOL

Years at this current address 3 mm/yyyy Rent Own ☒ Mortgage

Mobile 0535691577 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BRONYIBIMA

Self employed: business type and details SEWING / SEAMSTRESS

Income details

Monthly weekly GHD 1200 Daily GHD 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2700 Loans from other sources GHc Date

identification

Identification: National ID # GHA-723425415-3 Passport #

Date of issue 04/07/2020 Expiry date 03/07/2030 Place of Issue AECRA

Purpose for the loan GHD 3000 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
(..... ALICE ACKOH) 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 08/08/2024



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Guarantor

I MAVIS BAIDOO hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) ALICE ACKOY

Whom I am related to as FRIEND

I MAVIS BAIDOO 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 23/06/1990 Age Gender FEMALE

Mobile 0546522900 Email

Postal Address House Address BIS BRONYIBIMA

Please indicate a visible landmark BEFORE THE COMMUNITY CENTER

Identification: National ID # GHA-719056251-3 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ACCRA

Employment details. Employee Employer Name and address

Self employed ☒ nature of business HAIRDRESSER

Business location/address BEFORE THE BRONYIBIMA COMMUNITY CENTER

Please indicate a visible landmark

Unemployed

Profession years of experience 6

Guarantor's income details. Monthly Weekly GHd 900 Daily GHd 150

Guarantor's signature/thumb print [Signature] Date 08/08/2024

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, ALICE ACKON 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 ALICE ACKON and MAVIS BAIDOO

(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)


Guarantor signature and thumb print (Required) [Signature]
