



MICRO-CREDIT ENTERPRISE

First Name Adwoa Middle Name

Surname Duma

Date of Birth 27/12/ Age Gender FEMALE

Postal Address House Address 10/2 LIME STREET

NOTE: please indicate a visible landmark to your home address NEAR CRYSTAL VISION

Years at this current address 5 mm/yyyy Rent ☒ Own Mortgage

Mobile 0599929942 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 1

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 COSMETICS

Income details

Monthly weekly GHD 1200 Daily GHD 200

Previous loan obtained from MJY3 GHc 1500 Date 29/01/2024

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-718962031-7 Passport # ELMINA

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINA

Purpose for the load GHD 2500 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
(ADWOA DUMA) IN THE FAHTE 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 DA DATE 22/05/2024



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Guarantor

I GLADYS DADZIE hereby guarantee a loan of GHc 2500
 Being granted to (Full name of borrower) ADWOA DUMA
 Whom I am related to as CHURCH MEMBER

I GLADYS DADZIE 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 30/08/1972 Age Gender FEMALE

Mobile 0530 06 15 10 Email

Postal Address..... House Address 10/2 NYANTIA

Please indicate a visible landmark NEAR CRYSTAL VISION

Identification: National ID # Passport #

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business HAIRDRESSER

Business location/address NYANTIA

Please indicate a visible landmark NEAR CRYSTAL VISION

Unemployed.....

Profession years of experience 20

Guarantor's income details. Monthly..... Weekly GHc 3500 Daily GHc 500

Guarantor's signature/thumb print [Signature] Date 22/05/2024

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, ADWOA DUMA 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, N/A do hereby agree that I am serving as the interpreter for ADWOA DUMA and GLADYS DANZIE

(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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]