



MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name —

Surname MENJAH

Date of Birth 01/07/1988 Age 35 Gender FEMALE

Postal Address House Address HN 59/4, LIVERPOOL STREET

NOTE: please indicate a visible landmark to your home address INFRONT OF PUBLIC TOILET (LIVERPOOL ST)

Years at this current address 9 mm/yyyy Rent ☒ Own Mortgage

Mobile 027 781 9274 Email

Spouse Name MAXWEL SA Last Name SMITH

Mobile # 0549 004 778 Email

Date of birth dd/mm/yyyy Age 39 Number of children 8 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark

Self employed: business type and details FISH MONGER, RETAIL OF DRINKS AND WATER

Income details

Monthly weekly GH¢ 7000 Daily GH¢ 1000 (FISH) 400 (DRINKS)

Previous loan obtained from MJY3 GHc GH¢ 1000 Date 08/09/2023

Current working capital GHc GH¢ 8000 Loans from other sources GHc Date

identification

Identification: National ID # GH-72082562-7 Passport #

Date of issue 08/02/2020 Expiry date 17/02/2030 Place of Issue PERSEHIE

Purpose for the load GH¢ 2,000 BUSINESS



MICRO-CREDIT ENTERPRISE

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			

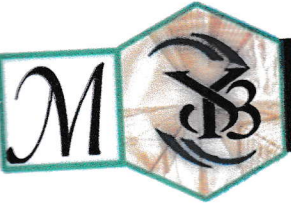
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(MARY MENSAH.....) IN THE FASIE..... 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 29/10/23.....



MICRO-CREDIT ENTERPRISE

Guarantor

I KOFI KOTIATOH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) MARY MENSAH

Whom I am related to as FRIEND

I KOFI KOTIATOH 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 02/05/1962 Age Gender MALE

Mobile 0547123556 Email

Postal Address..... House Address HA 59/4, LIVERPOOL STREET

Please indicate a visible landmark 10 FEET OF PUBLIC TOILET (LIVERPOOL)

Identification: National ID # GH-A-724507663-2 Passport #

Date of issue 18/02/2020 Expiry date 17/02/2030 Place of issue PERSEUS

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

Self employed ☒ nature of business FISHERMAN

Business location/address ELMINA FISHERIES

Please indicate a visible landmark ELMINA FISHERIES

Unemployed.....

Profession years of experience 30

Guarantor's income details. Monthly..... Weekly GHc 10,000 Daily GHc 2,000

Guarantor's signature/thumb print Date 29/12/23

Official use only

Loan officer JESSICA ESHIN

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I MARY MERSAT 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 JESSICA EMMAN do hereby agree that I am serving as the interpreter for MARY MERSAT and KOFI HONORATOH

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FRONT 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) [Signature] [Signature]

Client signature and thumb print (Required) [Signature] [Signature]

Guarantor signature and thumb print (Required) [Signature] [Signature]