



# MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name .....

Surname ESSEL

Date of Birth 29/06/1983 Age ..... Gender FEMALE

Postal Address ..... House Address 122/2 AWHIHE

NOTE: please indicate a visible landmark to your home address.....

Years at this current address 15 mm/yyyy Rent ..... Own ..... Mortgage .....

Mobile 0241451430 Email .....

Spouse Name MICHAEL Last Name MEHSAH

Mobile # ..... Email .....

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

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience .....

Business location. Indicate visible landmark AWHIHE BEHIND COOL SPOT

Self employed: business type and details FOOD VENDOR AND FISH MONGER

## Income details

Monthly ..... weekly GHD 3500 Daily GHD 500

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc ..... Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GHA-718729060-8 Passport # .....

Date of issue 27/01/2020 Expiry date 26/01/2030 Place of Issue ELMINA

Purpose for the loan GHD 1000 FOR 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 ESSCL ...) 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..... DATE 05/08/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI JOSEPH CLELAND hereby guarantee a loan of GHc .....

Being granted to (Full name of borrower) .....

Whom I am related to as .....

I JOSEPH CLELAND 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 22/05/1983 Age ..... Gender MALEMobile 0245704467 Email .....Postal Address ..... House Address 70/1 AWINTE

Please indicate a visible landmark .....

Identification: National ID # GHA-718826587-0 Passport # .....Date of issue 28/01/2020 Expiry date 27/01/2030 Place of issue ELMINA

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

Self employed ..... nature of business .....

Business location/address .....

Please indicate a visible landmark.....

Unemployed.....

Profession ASSEMBLY MEMBER FOR AWINTE years of experience 3

Guarantor's income details. Monthly..... Weekly..... Daily.....

Guarantor's signature/thumb print [Signature] Date 05/08/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I MARY ESSEL ..... 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 IBRAHIMI KHALID ..... do hereby agree that I am serving as the interpreter  
For MARY ESSEL ..... and JOSEPH CLELAND .....

(Borrower)

(Guarantor)

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

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

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