



MICRO-CREDIT ENTERPRISE

First Name JULIANA Middle Name

Surname ESHUN

Date of Birth 01/12/1968 Age Gender FEMALE

Postal Address House Address 36/8 ABESE ESEWDO

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

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

Mobile 0555324626 Email

Spouse Name ISAAC Last Name NKEITA

Mobile # 0552490116 Email

Date of birth dd/mm/yyyy Age Number of children 5 dependents 1

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark FOOD VENDOR AT 36/8 ABESE ESEWDO

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GHC 1800 Daily GHC 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-720180011-4 Passport #

Date of issue 12/02/2020 Expiry date 11/02/2024 Place of Issue ELMINTA

Purpose for the loan GHC 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 DEFAULTERPAYMENT 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
(JULIANA ESHUM.....) 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.....[Signature].....DATE 05/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I PRISCILLA EHM hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) JULIANA ESHUN

Whom I am related to as FRIEND

I PRISCILLA EHM 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 19/04/1987 Age Gender FEMALE

Mobile 0543926621 Email

Postal Address..... House Address 36/6 BE MEIZERS GARDEN

Please indicate a visible landmark OPPOSITE THE CHURCH OF PENTECOST

Identification: National ID # GHA-719380169-6 Passport #

Date of issue 04/02/2020 Expiry date 03/03/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISHMONGER AND FOOD VENDOR

Business location/address MEIZERS GARDEN OPPOSITE THE CHURCH OF PENTECOST

Please indicate a visible landmark PENTECOST

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GHc 2500 Daily GHc 500

Guarantor's signature/thumb print Date 05/08/2021

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, JULIANA ESHUM..... 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, IBRAHIM KHALID..... do hereby agree that I am serving as the interpreter
For JULIANA ESHUM and PRISCILLA ENIM.....

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) [Signature]..... 

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

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