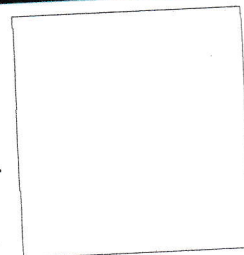# MICRO-CREDIT ENTERPRISE

First Name **BABRA** Middle Name

Surname **MEHSAH**

Date of Birth **21/04/1995** Age Gender **FEMALE**

Postal Address House Address **MM 53 BLK B BAHTUMA**

NOTE: please indicate a visible landmark to your home address **THE TWELVE APPOSTLES CHURCH**

Years at this current address **24** mm/yyyy Rent Own **✓** Mortgage

Mobile **0598794960** Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children **1** dependents **3**

Employment

Self Employed **✓** Employee Unemployed

Profession Employer Name and address years of experience

Business location. Indicate visible landmark **OPPOSITE THE TWELVE APOSTLES**

Self employed: business type and details **FOOD VENDOR (SELLS RICE BALL, AMPESI, GARI AND BEANS)**

Income details

Monthly weekly **GHd 4000** Daily **GHd 800**

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # **GHA-720465170-8** Passport #

Date of issue **14/02/2020** Expiry date **13/02/2030** Place of Issue **ELMINA**

Purpose for the load **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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (... *BABRA MENSAH* ....) 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 *05/08/2024*

MICRO-CREDIT ENTERPRISE

Guarantor

I ...EKUA NYAME - BEKTERE... hereby guarantee a loan of GHc ....

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

Whom I am related to as ......FRIEND..

I ...EKUA NYAME - BEKTERE...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 ...01/04/1982....... Age .... Gender...FEMALE.....................

Mobile ...0558768778........... Email ....

Postal Address........................... House Address ...1/13 LIMESTREET.............

Please indicate a visible landmark ....

Identification: National ID # GHA-7211 82487- 6... Passport # ....

Date of issue ...22/02/2020... Expiry date ...21/02/2030... Place of issue...ELMINA.........

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

Self employed ...✓....... nature of business ...SELLS MEN FOOTWEAR AND FRUITS.....

Business location/address ......LIME STREET..

Please indicate a visible landmark..

Unemployed..........................

Profession .... years of experience ...8.............

Guarantor's income details. Monthly.................... Weekly GH¢ 2500 .... Daily GH¢ 500.......

Guarantor's signature/thumb print .... Date ...05/02/2024......

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.. BABRA MENSAH .... 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.. BABRA MEHSAH ....and .. EKUA HYAME-BEKTERE ....
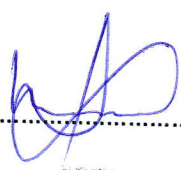
         (Borrower)   (Guarantor)

Clients of MJY3 concerning this loan agreement in the ...... TANTE .... 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) ....

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

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