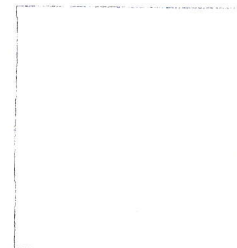




# MICRO-CREDIT ENTERPRISE



First Name JEPHATE Middle Name EFUMA

Surname MENSAH

Date of Birth 12/03/2002 Age ..... Gender MALE

Postal Address ..... House Address CK/0017/8026 BANTUMA- AKYINIM

NOTE: please indicate a visible landmark to your home address OPPOSITE EDNAMAH SENIOR HIGH

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

Mobile 0594218559 Email .....

Spouse Name ..... Last Name .....

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

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

## Employment

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

Profession ..... Employer Name and address ABANDANI GRACE  
INTERNATIONAL SCHOOL years of experience 2

Business location. Indicate visible landmark BANTUMA MBBPBA AKYINIM

Self employed: business type and details TEACHER

## Income details

Monthly GHC 2000 weekly GHC 500 Daily 100

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

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

## identification

Identification: National ID # GHA- 721077879-2 Passport # .....

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

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 DEFAULTER

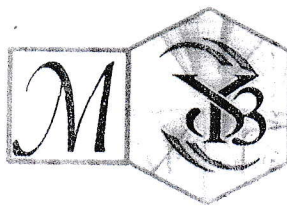
PAYMENT PERIOD.....Four..... MONTHS

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  
(JEPHIAE EFUMA MENSAH.....) IN THE ENGLISH..... 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 21/12/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI EMMANUEL ARMATH hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) JEPHARE EFUMIA MENSAHWhom I am related to as FRIENDI EMMANUEL ARMATH 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 20/05/1998 Age ..... Gender MALEMobile 0549 65 40 16 Email .....Postal Address ..... House Address GA 1376 PERCHIEPlease indicate a visible landmark BEHIND THE PENTECOST CHURCHIdentification: National ID # GHA-723579829-0 Passport # .....Date of issue 08/07/2020 Expiry date 07/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business DRIVERBusiness location/address WITHIN ELMINA

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 3Guarantor's income details. Monthly..... Weekly GHd 1800 Daily GHd 300Guarantor's signature/thumb print [Signature] Date 21/12/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

JEPHATE EFUMA MENSAT

..... solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC 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

IBRAHIM KHALID

..... do hereby agree that I am serving as interpreter

for JEPHATE EFUMA MENSAT and EMMANUEL ARMAT

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the..... ENGLISH..... Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature 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)

