

MICRO-CREDIT ENTERPRISE

First Name ChaveS Middle Name				
Surname Mensah				
Date of Birth 21/03/1985 Age Gender Male				
Postal Address House Address ED 10 EDDY KYIR				
NOTE: please indicate a visible landmark to your home address.				
Years at this current address mm/yyyy Rent Own Mortgage Mortgage				
Mobile 038+871/11 Email				
Spouse Name Qvace Hensah Last Name Hensah				
Mobile #				
Date of birth dd/mm/yyyy Age Number of children dependents				
Employment Employment				
Self Employed Employee Unemployed				
Profession Employer Name and address				
years of experience				
Business location. Indicate visible landmark SSnit Bus STOP				
Self employed: business type and details				
Mechanic - Fitter				
Income details				
Monthly weekly 1800 Daily att 320 Previous loan obtained from MJY3 GHc Dot Date 17/10/2023				
Current working capital GHc Loans from other sources GHc				
Current working capital GHcDateDate				
Identification: National ID # GHA-720821181-0 Passnort #				
Current working capital GHcDateDate				



MICRO-CREDIT ENTERPRISE

<u>Guarantor</u>
I Emmanuel Etylogn hereby guarantee a loan of GHc 1000
Being granted to (Full name of borrower) Charles Mensah
Whom I am related to as
Isolemnly 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 28/08/1999 Age Gender Mabile 0247999509 Fmail
Mobile 0247999609 Email Postal Address B 13 Line Street
Please indicate a visible landmark Mean Store
Identification: National ID # Wang Care Passnort #
Identification: National ID #
Employment details. Employee Employer Name and address
Self employed nature of business Auto techano Business location/address SSMT bars Stop
Business location/address SEMT bars Stop
Please indicate a visible landmark
Unemployed
Profession years of experience
Guarantor's income details. Monthly
Guarantor's signature/thumb print Date 31 [5] 12014
Loan officer. Gloria Bediales Official use only
Approval date
Approved by
Disbursed by
Loan disbursement date
Repayments start date
Signature Date



MICRO-CREDIT ENTERPRISE

Loan repayments				
Daily GHc Weekly GHc .	83 Bi-Wee	kly GHc	Monthly GHc	
	Collater	ral		
What assets are you using as a security for this loan?				
<u>Items</u>	<u>Value</u>	<u>Location</u>	Date acquired	
Land				
House				
Equipment/Tools				
CONDITIONAL CLAUSE FOR PAYENT DEFAULTER				
PAYMENT PERIODFoo	MONTHS			
I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS				
LONG AS I REMAIN IN DEF.				
DAILY, WEEKLY, BI-WEEKI	LY OR MONTHLY	DUE DATE.		
THE PROVISION IN THIS DO	ensa h) IN THE	LANGUAGE,	
THAT I FLUENTLY SPEAK				
TERMS OF THIS CONTRACT	Г. I THEREFORE	APPEND MY MAI	RK TO THE TERMS AND	
CONDITION AS STATED IN THEREOF.				
APPLICANT SIGNATURE/T	HUMB PRINT	took -	DATE 31 161/2023	

APPLICANT SIGNATURE/THUMB PRINT..

LOAN LIABILITY AGREEMENT FORM

Characles Hensah 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 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

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE OWED PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION	nereby agree that I am serving as the interpreter
1	and
for	(Guarantor)
(Borrower)	language
Clients of MJY3 concerning this loan agreem which both clients understand and speak flu	ent in theently. ently. nd their signatures and their thumb print, making
this document thereby legal.	NIA
Interpreter signature and thumb print (Req	uired)

Client signature and thumb print (Required)...

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

Identifica

Pre

Busi

Self €

Month

Previou

Current

Date of iss

Purpose fo