



MICRO-CREDIT ENTERPRISE

First Name HANNAH Middle Name

Surname ESTUW

Date of Birth 29/08/1977 Age Gender FEMALE

Postal Address House Address 7B/20 AKOTOBISHIN

NOTE: please indicate a visible landmark to your home address OPPOSITE NYAMEIEASE

Years at this current address 20 mm/yyyy Rent Own ☒ Mortgage

Mobile 0554334961 Email

Spouse Name KOBINA Last Name TEBOAH

Mobile # 0540981129 Email

Date of birth dd/mm/yyyy 19/07/1970 Age 57 Number of children 5 dependents 5

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address

..... years of experience 4

Business location. Indicate visible landmark DADDIES FIRM FOUNDATION SCHOOL

Self employed: business type and details

Income details

Monthly Ghd 4000 weekly Daily

Previous loan obtained from MJY3 GHc 1500 Date 19/01/2024

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-719400676-6 Passport #

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

Purpose for the load Ghd 2,500 FOR BUSINESS



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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

(... HANNAH ESHUM) 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... [Signature] DATE... 03/05/2024



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Guarantor

I SARA THOMPSON hereby guarantee a loan of GHc 2500

Being granted to (Full name of borrower) HANNAH ESTHUR

Whom I am related to as CHURCH MEMBER

I SARA THOMPSON 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 28/08/1971 Age Gender FEMALE

Mobile 0543982138 Email

Postal Address..... House Address 43/A OLD POST OFFICE

Please indicate a visible landmark NEAR P.P.P. OFFICE

Identification: National ID # GHAYIA CARD Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMIHA

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

Self employed ☒ nature of business SEAMSTRESS

Business location/address OLD POST OFFICE

Please indicate a visible landmark NEAR P.P.P. OFFICE

Unemployed.....

Profession years of experience 30

Guarantor's income details. Monthly..... Weekly GHd 490 Daily GHd 70

Guarantor's signature/thumb print Sara Date 03/05/2024

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, HANNAH ESHUM 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 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 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, N/A do hereby agree that I am serving as the interpreter for HANNAH ESHUM and

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the N/A language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) HANNAH

Guarantor signature and thumb print (Required) ESHUM