

MICRO-CREDIT ENTERPRISE

First Name ESTHER Middle Name _____
 Surname ESSIBU
 Date of Birth 06/09/1992 Age _____ Gender FEMALE
 Postal Address _____ House Address DIGITAL ADDRESS CC-004-9574

NOTE: please indicate a visible landmark to your home address DHAKOR BEHIND 31ST SCHOOL

Years at this current address 8 mm/yyyy Rent _____ Own ☒ Mortgage _____

Mobile _____ Email _____

Spouse Name FELIX Last Name KOBBINA ADU

Mobile # 0553554037 Email _____

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

Employment

Self Employed ☒ Employee _____ Unemployed _____

Profession _____ Employer Name and address _____

_____ years of experience

Business location. Indicate visible landmark DHAKOR, BEHIND 31ST SCHOOL

Self employed: business type and details SELLS PROVISIONS

Income details

Monthly _____ weekly GH¢ 700 Daily GH¢ 100

Previous loan obtained from MJY3 GHc _____ Date _____

Current working capital GHc 5000 Loans from other sources GHc _____ Date _____

identification

Identification: National ID # GHA-720544821-5 Passport # _____

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of Issue ABEASE

Purpose for the loan 1000 FOR BUSINESS



Loan Application form

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

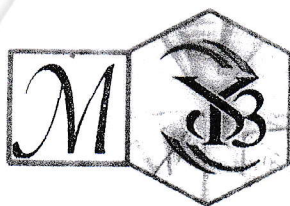
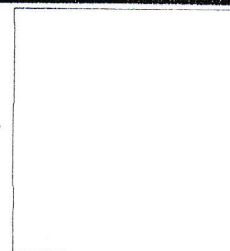
PAYMENT PERIOD.....FOUR..... MONTHS

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

(.....ESTHER ESSIBU.....) IN THEFANTE..... 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 21/01/2025

**MICRO-CREDIT ENTERPRISE**GuarantorI EVELYN AMPAH hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) ESTHER ESSIBUWhom I am related to as FRIENDI EVELYN AMPAH 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 18/09/1975 Age Gender FEMALEMobile 0246444663 EmailPostal Address House Address 99/5 NKAMFOA

Please indicate a visible landmark

Identification: National ID # GHA-719211512-1 Passport #Date of issue 02/02/2020 Expiry date 01/02/2030 Place of issue ACCRA

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

Self employed nature of business SELLS KIDS CLOTHESBusiness location/address ELMINA NEW MARKETPlease indicate a visible landmark ELMINA NEW MARKET

Unemployed.....

Profession TRADER years of experience 7Guarantor's income details. Monthly — Weekly GH1400 Daily GH¢200Guarantor's signature/thumb print [Signature] Date 21/01/2025Official use onlyLoan officer JOANNA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ESTHER ESSIBU 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

I, N/A do hereby agree that I am serving as interpreter

For ESTHER ESSIBU and EVELYN AMPAH

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]