



MICRO-CREDIT ENTERPRISE

First Name CHRISTIANA Middle Name

Surname QUANSAH

Date of Birth 04/02/1967 Age Gender FEMALE

Postal Address House Address HH 16/19 ROMAN HILL

NOTE: please indicate a visible landmark to your home address ROMAN HILL

Years at this current address 44 mm/yyyy Rent Own ☒ Mortgage

Mobile 0257617936 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

..... years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details SELLS UNIFORMS AND MATERIALS

Income details

Monthly weekly GH¢ 1200 Daily GH¢ 200

Previous loan obtained from MJY3 GHc 3,000 Date 11/01/2024

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # BHA-720899572-7 Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ELMINA

Purpose for the loan GH¢ 3,000 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

(CHRISTIANA QUAMSAH) 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.....Qe......DATE.....14/05/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I JOHN ACQUAH MENSAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) CHRISTIANA QUAMSAH

Whom I am related to as FRIEND

I JOHN ACQUAH MENSAH 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 11/01/1983 Age Gender MALE

Mobile Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # GHA-720582757-7 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue ATTABAD E

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

Self employed ☒ nature of business MOMO VENDOR, REPAIRS PHONES, SELL DRINKS AND SEW

Business location/address NEW MARKET

Please indicate a visible landmark NEW MARKET

Unemployed.....

Profession years of experience 17

Guarantor's income details. Monthly..... Weekly GHd 3000 Daily GHd 500

Guarantor's signature/thumb print Date 14/05/2024

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, CHRISTIANA QUANSAH 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 CHRISTIANA QUANSAH and JOHN ACQUAH MENSAH

(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).....[Signature] 

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