



MICRO-CREDIT ENTERPRISE

First Name FAUSTINA Middle Name

Surname ESSOUH

Date of Birth 01/07/1997 Age Gender FEMALE

Postal Address House Address AM 27 BROHYIBIMA

NOTE: please indicate a visible landmark to your home address COMMUNITY CENTER

Years at this current address 26 mm/yyyy Rent Own ☒ Mortgage

Mobile 0549314875 Email

Spouse Name MICHAEL Last Name ABAKAH

Mobile # 0533002785 Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark

Self employed: business type and details CHARCOAL SELLER, MOBILE

Income details

Monthly weekly GH¢ 1400 Daily GH¢ 200

Previous loan obtained from MJY3 GH¢ 1000 Date 26/03/2024

Current working capital GH¢ 2000 Loans from other sources GH¢ Date

Identification

Identification: National ID # GHA-005008668-3 Passport #

Date of issue 30/07/2020 Expiry date 29/07/2030 Place of Issue ELMIHA

Purpose for the loan GH¢ 2000 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

(... FAUSTINA ESSOUH ...) 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 DATE 03/08/2024



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Guarantor

I JUDE ATTA BOAFUL hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) FAYSTINA ESSOHU

Whom I am related to as CHURCH MEMBER

I JUDE ATTA BOAFUL 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 09/01/1994 Age Gender MALE

Mobile 0524793249 Email

Postal Address..... House Address AM 24 BRONYIBIMA

Please indicate a visible landmark BEHIND LIGHT AND HOPE ACADEMY

Identification: National ID # GHA-723444610-9 Passport #

Date of issue 05/07/2026 Expiry date 04/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business STEEL BEHDER

Business location/address BRONYIBIMA

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GHd 500 Daily GHd 100

Guarantor's signature/thumb print [Signature] Date

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 FAUSTINA ESSOUTI solemnly agree to pay all loans 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 cost incurred during this loan collection period.

When a loan is in 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 H/A do hereby agree that I am serving as the interpreter
For FAUSTINA ESSOUTI and JUDE ATIA BOATFUL

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the Language

Which both clients understand and speak fluently.

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

Interpreter signatures and thumb print (Required) H/A

Client signature and thumb print (Required)


Guarantor signature and thumb print (Required)
