

MICRO-CREDIT ENTERPRISE

First Name EFUA Middle Name _____

Surname MENSIWAH

Date of Birth 28/04/1961 Age 64 Gender FEMALE

Postal Address _____ House Address 78/1 AWINE

NOTE: please indicate a visible landmark to your home address TOTAL LIFE

Years at this current address 31 mm/yyyy Rent _____ Own ☒ Mortgage _____

Mobile 0247297885 Email _____

Spouse Name ASHITEY Last Name MENSAH

Mobile # _____ Email _____

Date of birth dd/mm/yyyy _____ Age _____ Number of children 6 dependents -

Employment

Self Employed ☒ Employee _____ Unemployed _____

Profession _____ Employer Name and address _____

_____ years of experience 3

Business location. Indicate visible landmark AWINE OPPOSITE TOTAL LIFE

Self employed: business type and details PROVISION STORE OWNER

Income details

Monthly _____ weekly GH¢ 700 Daily GH¢ 100

Previous loan obtained from MJY3 GHc _____ Date 05/07/2024

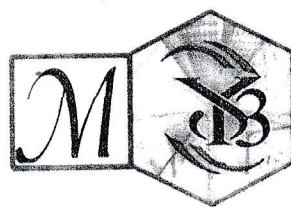
Current working capital GHc 2000 Loans from other sources GHc _____ Date _____

identification

Identification: National ID # GHA-7190233573 Passport # _____

Date of issue 30/01/2020 Expiry date 29/01/2030 Place of Issue ELMINA

NOTE 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			

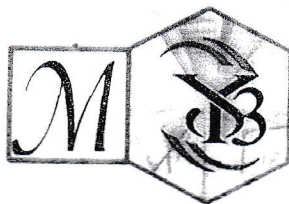
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD... FOUR MONTHS

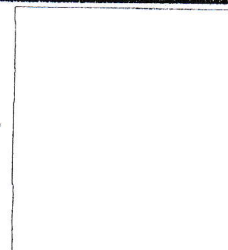
I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(..... EFUA MENSUWAH) 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.....



Loan guarantor form

MICRO-CREDIT ENTERPRISEGuarantorI SARAH MENSAH hereby guarantee a loan of GHc 2000Being granted to (Full name of borrower) EFUA MENSIWAHWhom I am related to as FRIEND

I SARAH 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 14/09/1997 Age 28 Gender FEMALEMobile 0553175197 EmailPostal Address..... House Address 78/1 ANWING

Please indicate a visible landmark

Identification: National ID # GHA-719020330-1 Passport #Date of issue 30/01/2020 Expiry date 29/01/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SELLS FOOTWEAR

Business location/address

Please indicate a visible landmark

Unemployed.....

Profession years of experience 2Guarantor's income details. Monthly..... Weekly GH¢1400 Daily GH¢200

Guarantor's signature/thumb print Date

Official use onlyLoan officer..... JOANA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, EFUA MENSIWAH, 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 EFUA MENSIWAH and SARAH MENSAH

(Borrower)

(Guarantor)

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

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)