**MICRO-CREDIT ENTERPRISE**First Name CARLOTTA Middle Name .....Surname MENSAHDate of Birth 08/08/1985 Age ..... Gender FEMALEPostal Address ..... House Address EJ29 ATAABADZENOTE: please indicate a visible landmark to your home address. BEHIND THE INFORMATION CENTERYears at this current address 10 mm/yyyy Rent ☒ Own ..... Mortgage .....Mobile 0556762230 Email .....

Spouse Name ..... Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children 3 dependents 4EmploymentSelf Employed ☒ Employee ..... Unemployed .....Profession ..... Employer Name and address ..... years of experience 20Business location. Indicate visible landmark ELMINA JUNCTIONSelf employed: business type and details PASTRIESIncome detailsMonthly ..... weekly GHS 2,500 Daily GHS 500

Previous loan obtained from MJY3 GHc ..... Date .....

Current working capital GHc 1000 Loans from other sources GHc ..... Date .....identificationIdentification: National ID # GHA-720115538-8 Passport # .....Date of issue 11/02/2020 Expiry date 10/02/2030 Place of Issue ELMINAPurpose for the loan GHS 2,500 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

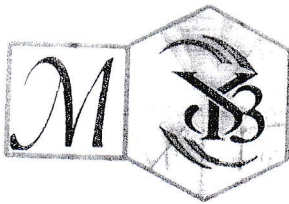
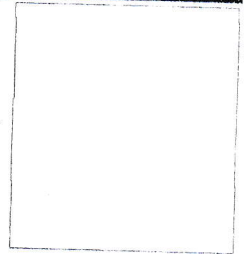
PAYMENT PERIOD.....FOUR..... MONTHS

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  
(CARLOTTA MENSAH.....) 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.....



**MICRO-CREDIT ENTERPRISE**GuarantorI AIKINS MENSAH ANASTASIA hereby guarantee a loan of GHc 2,500Being granted to (Full name of borrower) CARLOTTA MENSAHWhom I am related to as FRIENDI AIKINS MENSAH ANASTASIA 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 01/06/1982 Age ..... Gender FEMALEMobile 0541153903 Email .....Postal Address ..... House Address 36/14 ESUAKYIR

Please indicate a visible landmark .....

Identification: National ID # GHA-719557488-2 Passport # .....Date of issue 05/02/2020 Expiry date 04/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business BEAUTICIANBusiness location/address ELMINA JUNCTIONPlease indicate a visible landmark BEHIND THE ABAIOAH

Unemployed.....

Profession ..... years of experience 10Guarantor's income details. Monthly..... Weekly GH¢ 1800 Daily GH¢ 300

Guarantor's signature/thumb print ..... Date .....

Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, CARLOTTA MENSAN, 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, N/A, do hereby agree that I am serving as interpreter  
for CARLOTTA MENSAN and AIKINS MENSAN ANASTASIA

(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) [Signature]

Guarantor signature and thumb print (Required) [Signature]