

**MICRO-CREDIT ENTERPRISE**First Name ERTHESTHA Middle NameSurname MENSAHDate of Birth 28/06/1984 Age Gender FEMALEPostal Address House Address SSNIT B4/FB GROUND FLOORNOTE: please indicate a visible landmark to your home address OPPOSITE THE METHODIST SCHOOLYears at this current address 4 mm/yyyy Rent ☒ Own MortgageMobile 0242608942 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BAHTUMA - AKYIMSelf employed: business type and details PRINTS DESIGNS AND LACOSTEIncome detailsMonthly weekly GHC 700 Daily GHC 160Previous loan obtained from MJY3 GHc 3000 Date 22/08/2024Current working capital GHc 5000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-728483122-1 Passport #Date of issue 06/02/2020 Expiry date 05/02/2030 Place of Issue ELMINAPurpose for the loan GHC 3500 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

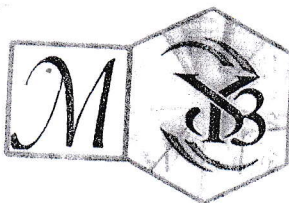
PAYMENT PERIOD.....FOUR..... MONTHS

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

(ERNESTINA MEMSAH) 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 09/12/2024



MICRO-CREDIT ENTERPRISE

Loan guarantor form

Guarantor

I JULIANA BEDU-AHSAH hereby guarantee a loan of GHc 3500

Being granted to (Full name of borrower) ERNESTINA MENSAH

Whom I am related to as FRIEND

I JULIANA BEDU-AHSAH 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 16/09/1988 Age Gender FEMALE

Mobile 0249632619 Email

Postal Address House Address 59/5 BAHUMA

Please indicate a visible landmark BAHUMA

Identification: National ID # GHA-719673575-0 Passport #

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address GHATA EDUCATION SERVICE (GES)

Self employed nature of business

Business location/address BAHUMA M/A BASIC SCHOOL

Please indicate a visible landmark BAHUMA

Unemployed.....

Profession TEACHER years of experience 7

Guarantor's income details. Monthly GH2,150 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 09/12/2024

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, ERNESTINA MENSAT

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 ERNESTINA MENSAT and JULIANA BEDU-AHSAT

(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]

