



MICRO-CREDIT ENTERPRISE

First Name ERIC Middle Name

Surname MENDS

Date of Birth 22/01/1995 Age 29 Gender MALE

Postal Address House Address HA 22/1, SYBRIL

NOTE: please indicate a visible landmark to your home address BEHIND POLICE STATION

Years at this current address 8 mm/yyyy Rent Own ☒ Mortgage

Mobile 054266 5820 Email

Spouse Name MARY Last Name BAIDOO

Mobile # 0279039178 Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 6

Business location. Indicate visible landmark 1

Self employed: business type and details PAINTING/PROVISION STORE

Income details

Monthly weekly Daily 350

Previous loan obtained from MJY3 GHc 1,500 Date 18/12/2023

Current working capital GHc 4,000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-728561190-6 Passport # PERSHIE, EMINA

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of Issue PERSHIE, EMINA

Purpose for the load 3,500 FOR BUSINESS EXPANSION



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Loan repayments

Daily GHc Weekly GHc 260 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.....4..... 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

(ERIC MENGS) 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 12/03/2024



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Guarantor

I WINIFRED AKUA PAHAR hereby guarantee a loan of GHc 3,500

Being granted to (Full name of borrower) ERIC MENDEL

Whom I am related to as FRIEND

I WINIFRED AKUA PAHAR 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 06/07/1990 Age 32 Gender FEMALE

Mobile 0549127469 Email _____

Postal Address _____ House Address B 70B/21 ZAWINE

Please indicate a visible landmark _____

Identification: National ID # GHA-728521190-6 Passport # _____

Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ACCRA

Employment details. Employee _____ Employer Name and address _____

Self employed ✓ nature of business PROVISION STORE

Business location/address BETWIND EMINA POLICE STATION

Please indicate a visible landmark POLICE STATION

Unemployed ✓

Profession _____ years of experience 5

Guarantor's income details. Monthly _____ Weekly _____ Daily 2,000

Guarantor's signature/thumb print _____ Date _____

Official use only

Loan officer MICHAEL AIDOO

Approval date _____

Approved by _____

Disbursed by _____

Loan disbursement date _____

Repayments start date _____

Signature _____ Date _____

LOAN LIABILITY AGREEMENT FORM

I ERIC MENDES..... 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 N/A..... and N/A.....
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTIC..... 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).....

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

