



MICRO-CREDIT ENTERPRISE

First Name..... COMFORT Middle Name.....

Surname..... ESHUN

Date of Birth..... 1/07/1989 Age..... Gender..... FEMALE

Postal Address..... House Address..... HA 94/6 HEIZERS GARDEN

NOTE: please indicate a visible landmark to your home address..... DUICH CEMETARY

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

Mobile..... 0543925638 Email.....

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children..... 5 dependents..... 4

Employment

Self Employed ☒ Employee Unemployed

Profession..... Employer Name and address

..... years of experience

Business location. Indicate visible landmark..... ELMINA FISHERIES

Self employed: business type and details..... FOOD VENDOR / PROVISION STORE

Income details

Monthly weekly GHS 2100 Daily GHS 350

Previous loan obtained from MJY3 GHc..... 4000 Date..... 14/05/2024

Current working capital GHc..... 6000 Loans from other sources GHc Date

identification

Identification: National ID #..... GHA-72037444-6 Passport #.....

Date of issue..... 13/02/2020 Expiry date..... 12/02/2030 Place of Issue..... ELMINA

Purpose for the loan..... GHS 5000 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
(COMFORT ESHUHI.....) 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 22/09/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI FRANCIS ESTUW hereby guarantee a loan of GHc 5000Being granted to (Full name of borrower) COMFORT ESTUWWhom I am related to as NEIGHBOURI FRANCIS ESTUW 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 01/01/1995 Age Gender MALEMobile 05978010815 EmailPostal Address..... House Address HN 94/6 HEIZERS GARDENPlease indicate a visible landmark DUTCH CEMETARYIdentification: National ID # GHA-720613395-8 Passport #Date of issue 16/02/2020 Expiry date 15/02/2030 Place of issue ELMINA

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

Self employed nature of business SELLS FOOTWEAR (MALE)Business location/address BOTTO BRIDGEPlease indicate a visible landmark NEAR BOTTO BRIDGE

Unemployed.....

Profession years of experience 3Guarantor's income details. Monthly..... Weekly GHd 2800 Daily GHd 400Guarantor's signature/thumb print [Signature] Date 22/08/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, COMFORT ESHUM 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 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 he 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 COMFORT ESHUM and FRANCIS ESHUM

(Borrower)

(Guarantor)

Clients 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 signatures 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]