

**MICRO-CREDIT ENTERPRISE**First Name ESI Middle NameSurname FAMOMIYISIDate of Birth 01/02/1970 Age Gender FEMALEPostal Address - House Address 47/9, EsuakyeNOTE: please indicate a visible landmark to your home address OPPOSITE GH BANKYears at this current address 10 mm/yyyy Rent Own ☒ MortgageMobile 055370096 EmailSpouse Name KOJO I Last Name BADUMobile # - 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

Self employed: business type and details FISH MONGER

.....

Income detailsMonthly - weekly GH¢ 500 Daily GH¢ 100Previous loan obtained from MJY3 GHc 1000 Date 07/08/2023Current working capital GHc 2000 Loans from other sources GHc DateidentificationIdentification: National ID # GH-719402160-3 Passport #Date of issue 04/02/2020 Expiry date 03/02/2030 Place of Issue GHANAPurpose for the load 3000 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
(..... ESI KIDOMUSU) 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 12/01/21



MICRO-CREDIT ENTERPRISE

Guarantor

I CHARLOITE KIENSAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower)

Whom I am related to as

I CHARLOITE KIENSAH 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 11/03/1995 Age Gender FEMALE

Mobile 0247416410 Email

Postal Address House Address 33 Esuakyir

Please indicate a visible landmark BEHIND C.M. BANK

Identification: National ID # GHANA CARD Passport #

Date of issue 21/02/2020 Expiry date 21/02/2030 Place of issue GHANA

Employment details. Employee..... Employer Name and address GHANA AIDS COMMISSIONS

Self employed nature of business

Business location/address Cape - Coast

Please indicate a visible landmark BEHIND MOSQUE

Unemployed.....

Profession PEEP EDUCATOR years of experience 8

Guarantor's income details. Monthly GH1500 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 12/01/2024

Official use only

Loan officer Alonia Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ESI FARLOPUSU 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 clints 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, M/A do hereby agree that I am serving as the interpreter forand.....

(Borrower)


(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....M/A.....

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

Guarantor signature and thumb print (Required)..........
[Signature].....
