



# MICRO-CREDIT ENTERPRISE

First Name Jessica Middle Name LILLY

Surname THOMPSON

Date of Birth 27/04/1992 Age ..... Gender FEMALE

Postal Address ..... House Address 56/14 ESUOKTIR

NOTE: please indicate a visible landmark to your home address BEHIND E-AYIRBI PHARMACY

Years at this current address 5 mm/yyyy Rent ☒ Own ..... Mortgage .....

Mobile 0240 662557 Email .....

Spouse Name JOHN Last Name VANDA - POLLEN

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children 2 dependents 2

## Employment

Self Employed ☒ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience .....

Business location. Indicate visible landmark BEHIND E-AYIRBI PHARMACY

Self employed: business type and details SELLS COSMETICS

## Income details

Monthly ..... weekly GHC 900 Daily GHC 186

Previous loan obtained from MJY3 GHc 1000 Date .....

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

## identification

Identification: National ID # GHA-720793643 Passport # .....

Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue ACCRA

Purpose for the loan GHC 1500 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 DEFAULTERPAYMENT 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  
(JESSICA LILLY THOMPSON) 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.....



**MICRO-CREDIT ENTERPRISE****Guarantor**

I MAGDALENE SORTOH hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) JESSICA LILLY THOMPSON

Whom I am related to as FRIEND

I MAGDALENE SORTOH 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 23/04/2002 Age ..... Gender FEMALE

Mobile 0541476707 Email .....

Postal Address..... House Address .....

Please indicate a visible landmark .....

Identification: National ID # GHA-719787809-2 Passport # .....

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

Employment details. Employee ☒ Employer Name and address GHANA MONICA YORK PREPARATORY SCHOOL

Self employed ..... nature of business .....

Business location/address ELMINA TETERIM

Please indicate a visible landmark.....

Unemployed.....

Profession TEACHING years of experience 1

Guarantor's income details. Monthly GHc Weekly ..... Daily .....

Guarantor's signature/thumb print [Signature] Date .....

**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 JESSICA LILLY THOMPSON 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 JESSICA LILLY THOMPSON and MAGDALENE SORTO

(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) N/A 