

**MICRO-CREDIT ENTERPRISE**First Name MARY Middle NameSurname KENSAH # 2Date of Birth 06/03/1993 Age Gender FEMALEPostal Address House Address SK 16 SANICANOTE: please indicate a visible landmark to your home address NEAR PUBLIC PIPEYears at this current address 15 mm/yyyy Rent ☒ Own MortgageMobile 0547683942 EmailSpouse Name NOMINIC Last Name ARTHURMobile # 0245940769 EmailDate of birth dd/mm/yyyy Age Number of children 1 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 4Business location. Indicate visible landmark TERIERIM NEAR ASSEMBLIES OF GODSelf employed: business type and details RETAIL OF DRINKS AND WATERIncome detailsMonthly weekly GHC 1500 Daily GHC 300

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 4000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-718901312-8 Passport #Date of issue 29/01/2020 Expiry date 23/01/2030 Place of Issue BRONTIBIMAPurpose for the loan GHC 2000 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
(.....MART MEASAH # 2.....) 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 31/10/2024.....



MICRO-CREDIT ENTERPRISE

Guarantor

I BELINDA COBBINAH hereby guarantee a loan of GHc 2000
Being granted to (Full name of borrower) MARY MENSAH

Whom I am related to as AUNTIE

I BELINDA COBBINAH 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 24/06/2000 Age Gender FEMALE

Mobile 0547782702 Email

Postal Address House Address B 22 BRONTIBIMA

Please indicate a visible landmark NEAR NEW GODSWAY SCHOOL

Identification: National ID # GHA-719884376-6 Passport #

Date of issue 08/02/2020 Expiry date 07/02/2030 Place of issue BRONTIBIMA

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

Self employed ☒ nature of business SELLS CLOTHES

Business location/address BRONTIBIMA

Please indicate a visible landmark NEAR GODSWAY SCHOOL

Unemployed.....

Profession years of experience 4

Guarantor's income details. Monthly..... Weekly GHd 1000 Daily GHd 200

Guarantor's signature/thumb print Date 31/10/2024

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, MARY MENSAH #2 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, H/A do hereby agree that I am serving as interpreter
For MARY MENSAH #2 and BELINDA COBBINAH

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the H/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) H/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]