



MICRO-CREDIT ENTERPRISE

First Name COMFORT Middle Name _____
 Surname ESHUN
 Date of Birth 11/07/1989 Age 34 Gender FEMALE
 Postal Address _____ House Address HN 94/6, NEIDERU GARDEN
 NOTE: please indicate a visible landmark to your home address DUTCH 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 GH¢ 2100 Daily GH¢ 350

Previous loan obtained from MJY3 GHc 2500 Date 27-12-23

Current working capital GHc 6,500 Loans from other sources GHc _____ Date _____

identification

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

Date of issue 13/12/2020 Expiry date 12/12/2020 Place of Issue BANINGA

_____ GH¢ 3,000 FOR BUSINESS



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Guarantor

I FRANCIS ESTHUN hereby guarantee a loan of GHc

Being granted to (Full name of borrower) COMFORT ESTHUN

Whom I am related to as NEIGHBOUR

I FRANCIS ESTHUN 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 29 Gender MALE

Mobile 059 780 10815 Email —

Postal Address..... House Address HN 94/6 NEIZER'S GARDEN

Please indicate a visible landmark DUTCH CEMETARY

Identification: National ID # CHA-7206133958 Passport #

Date of issue 16/02/2020 Expiry date 15/02/2030 Place of issue ECUADOR

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

Self employed ☒ nature of business SELL FOOTWEAR (MALE)

Business location/address BOAWOTO BRIDGE

Please indicate a visible landmark NEAR BOAWOTO BRIDGE

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GH 2800 Daily GH 400

Guarantor's signature/thumb print Date 25/01/2024

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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



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Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc 435 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 Esthur.....) 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 25/01/24

LOAN LIABILITY AGREEMENT FORM

I, COMFORT ESTHUN..... 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

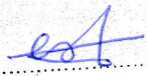
I, JESSICA ESTHUN..... do hereby agree that I am serving as the interpreter for COMFORT ESTHUN..... and FRANCIS ESTHUN.....
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the FRANCIS 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)..... est..... est.....

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

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