



# MICRO-CREDIT ENTERPRISE

First Name..... Mansah ..... Middle Name.....

Surname..... Kaci .....

Date of Birth..... 09/11/1971 ..... Age..... Gender..... FEMALE

Postal Address..... House Address..... 10/4 LIVERPOOL STREET

NOTE: please indicate a visible landmark to your home address..... OPPOSITE ECG

Years at this current address..... 33 ..... mm/yyyy ..... Rent ..... Own ☒ ..... Mortgage .....

Mobile..... 0247990890 ..... Email.....

Spouse Name..... KODWO ..... Last Name..... AITA

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

Date of birth dd/mm/yyyy ..... Age ..... Number of children..... 6 ..... dependents..... 1

## Employment

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

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

..... years of experience..... 26

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

Self employed: business type and details..... FOOD VENDOR

## Income details

Monthly ..... weekly..... GH¢ 2000 ..... Daily..... GH¢ 400

Previous loan obtained from MJY3 GH¢ ..... Date .....

Current working capital GH¢..... 4000 ..... Loans from other sources GH¢ ..... Date .....

## identification

Identification: National ID #..... GHA-002895398-8 ..... Passport #.....

Date of issue..... 22/02/2020 ..... Expiry date..... 21/02/2030 ..... Place of Issue..... ELMINA

Purpose for the load..... GH¢ 2500 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

(.....MANSAH KAAI.....) 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 21/06/2024



**MICRO-CREDIT ENTERPRISE**GuarantorI MAVIS MEHSAH hereby guarantee a loan of GHc 2500Being granted to (Full name of borrower) MANSAH KAREIWhom I am related to as FRIENDI MAVIS MEHSAH 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 27/05/1985 Age ..... Gender FEMALEMobile 03/02 Email .....Postal Address..... House Address 51/10 ESUAKYIRPlease indicate a visible landmark NEAR SHIPYARDIdentification: National ID # GHANA CARD Passport # .....Date of issue 03/02/2020 Expiry date 02/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SELLS BREAD AND EGGBusiness location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession ..... years of experience 4Guarantor's income details. Monthly..... Weekly GHc 700 Daily GHc 100Guarantor's signature/thumb print [Signature] Date 21/06/2024Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

**LOAN LIABILITY AGREEMENT FORM**

I, MANSAH KAAI ..... 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 MANSAH KAAI ..... and MAVIS MENSAH .....

(Borrower)

(Guarantor)

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

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