**MICRO-CREDIT ENTERPRISE**First Name MATILDA Middle Name ABASurname MENSAHDate of Birth 09/07/1988 Age 37 Gender FEMALEPostal Address House Address CK-0087-8254NOTE: please indicate a visible landmark to your home address BESIDE INDOAM SPORT STADIUMYears at this current address 10 mm/yyyy Rent ☒ Own MortgageMobile 0247770188 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

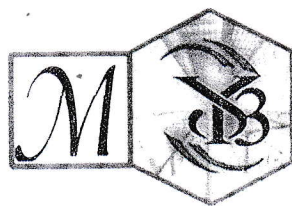
Profession Employer Name and address

..... years of experience 3Business location. Indicate visible landmark BANTUMASelf employed: business type and details SELLS PASTRIESIncome detailsMonthly GH¢ weekly GH¢ 300 Daily GH¢ 60

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-719842177-3 Passport #Date of issue 03/02/2020 Expiry date 02/02/2030 Place of Issue ACCRAPurpose for the load GH¢ 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 ?

Items

Value

Location

Date acquired

Land

House

Equipment/Tools

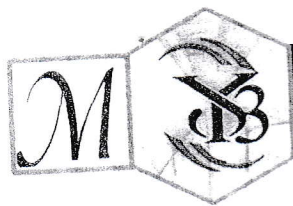
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(MATILDA ABA MENSAH.....) 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 11/02/2025



MICRO-CREDIT ENTERPRISE

Guarantor

I RITA BAAH YEBOAH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) MATILDA ABA MENSAH

Whom I am related to as FRIEND

I RITA BAAH YEBOAH 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 04/05/1982 Age 43 Gender FEMALE

Mobile 0554973709 Email 117/7 AM AMISAH D

Postal Address PO BOX 27 ELMINA

Please indicate a visible landmark OPPOSITE MO MARY DRUG STORE

Identification: National ID # GHA-719862281-2 Passport #

Date of issue 08/02/2020 Expiry date 07/02/2020 Place of issue ACCRA

Employment details. Employee ☒ Employer Name and address ETIAPA PUBLIC

ETIAPA METHODIST PRIMARY SCHOOL

Self employed ☐ nature of business Teacher

Business location/address ETIAPA

Please indicate a visible landmark AFTER ELMINA POST OFFICE

Unemployed ☐ years of experience 14

Profession Teacher

Guarantor's income details. Monthly GHc Weekly Daily

Guarantor's signature/thumb print [Signature] Date 11/02/2025

Official use only

Loan officer JOANA ESHUN

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I **MENSAH MATILDA ABA** ... 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 **JOANA ESHUK** ... do hereby agree that I am serving as interpreter
For **MATILDAABA MENSAH** and **RITA BAAH YGBOAH**

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the **FAKTE** 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) **JA**

Client signature and thumb print (Required) **[Signature]**

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