



# MICRO-CREDIT ENTERPRISE

First Name ISAAC Middle Name .....

Surname MENSAH

Date of Birth 23/08/1979 Age ..... Gender MALE

Postal Address ..... House Address NIS KWEKU AMOAH LANE, AITABADE

NOTE: please indicate a visible landmark to your home address BESIDE CHARITY CHURCH AITABADE

Years at this current address 10 mm/yyyy Rent ..... Own ☒ Mortgage .....

Mobile 0544646098 Email .....

Spouse Name ..... Last Name .....

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

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

## Employment

Self Employed ☒ Employee ☒ Unemployed .....

Profession PASTOR Employer Name and address CHRISTO ASAFO MISSION OF GHANA years of experience .....

Business location. Indicate visible landmark OPPOSITE NYANSAPOW HOTEL

Self employed: business type and details GRAPHIC DESIGNER BESIDE ANGLICAN CHURCH

## Income details

Monthly GHD 1000 weekly ..... Daily .....

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

Current working capital GHc 15,000 Loans from other sources GHc ..... Date .....

## identification

Identification: National ID # GH-002970522-1 Passport # .....

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of Issue ELMILUA

Purpose for the loan GH 4000 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 ?

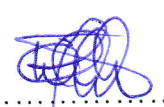
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

## 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  
(ISAAC MENSAH.....) IN THE ENGLISH 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 05/04/2024





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## Guarantor

I ISHMAEL BOISON hereby guarantee a loan of GHc 4000

Being granted to (Full name of borrower) ISAAC MENSAH

Whom I am related to as EMPLOYEE

I ISHMAEL BOISON 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 18/05/2001 Age ..... Gender MALE

Mobile 0249997171 Email .....

Postal Address..... House Address HN 13/14, DENTEDO

Please indicate a visible landmark EMMANUEL ANIWI MEDICAL STORE, DENTEDO

Identification: National ID # GHA-723430364-4 Passport # .....

Date of issue 04/07/2020 Expiry date 03/07/2030 Place of issue ELMINA

Employment details. Employee ☒ Employer Name and address CREATIVITY (ISAAC MENSAH) EKMEH CENTRE FOR

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

Business location/address BESIDE ANGLICAN CHURCH

Please indicate a visible landmark.....

Unemployed.....

Profession GRAPHIC DESIGNER years of experience 5

Guarantor's income details. Monthly GHc 600 Weekly ..... Daily .....

Guarantor's signature/thumb print ISHMAEL BOISON Date 5/06/2024

Loan officer IBRAHIM KHALID Official use only

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I ISAAC MENSANTH 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 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 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 ISAAC MENSANTH and ISHMAEL BOISON

(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 thumb print, making this document thereby legal.

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

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

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