



# MICRO-CREDIT ENTERPRISE

First Name COMFORT Middle Name .....

Surname ESHU .....

Date of Birth 1/07/1989 Age ..... Gender FEMALE

Postal Address ..... House Address HH 94/6 HEIZERS GARDEN

NOTE: please indicate a visible landmark to your home address DUICK 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 FISHRIES

Self employed: business type and details FOOD VENDOR / PROVISION STORE

## Income details

Monthly ..... weekly GHC 2100 Daily GHC 350

Previous loan obtained from MJY3 GHc 5000 Date 22/08/2024

Current working capital GHc 6000 Loans from other sources GHc ..... Date .....

## Identification

Identification: National ID # GHA-72037444-C Passport # .....

Date of issue 13/02/2020 Expiry date 12/02/2030 Place of Issue ELMINA

Purpose for the loan GHC 5000 FOR BUSINESS



Loan Application form

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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  
(... COMFORT ESHUN ...) 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 27/11/2024





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## Guarantor

I FRANCIS ESHUH hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) COMFORT ESHUH

Whom I am related to as NEIGHBOUR

I FRANCIS ESHUH 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 ..... Gender MALE

Mobile 05978010815 Email .....

Postal Address..... House Address HH 94/6 HEIZERS GARDEN

Please indicate a visible landmark DUICH CEMETARY

Identification: National ID # GHA-720613395-8 Passport # .....

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

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

Self employed ☒ nature of business SELLS FOOTWEAR (MALE)

Business location/address BOTO BRIDGE

Please indicate a visible landmark NEAR BOTO BRIDGE

Unemployed.....

Profession ..... years of experience 3

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

Guarantor's signature/thumb print ..... Date 27/11/2024

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, COMFORT ESHUH do hereby agree to pay all loans interest acquired from MJY3 in for 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, H/A do hereby agree that I am serving as interpreter  
for COMFORT ESHUH and FRANCIS ESHUH

(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)

Guarantor signature and thumb print (Required)

