



MICRO-CREDIT ENTERPRISE

First Name PHILOMENA Middle NameSurname QUANSAHDate of Birth 21/03/1982 Age 41 Gender FEMALEPostal Address House Address NEW SITE, SANKANOTE: please indicate a visible landmark to your home address NEAR CHURCH OF GOD CHURCHYears at this current address 3 mm/yyyy Rent ☒ Own MortgageMobile 0241346464 EmailSpouse Name STEVEN Last Name COBBINAHMobile # 0042028866 EmailDate of birth dd/mm/yyyy Age Number of children 6 dependents 6EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

years of experience 6

Business location. Indicate visible landmark

Self employed: business type and details FOOD VENDOR, PASTRIES AND A HAIR DRESSERIncome detailsMonthly weekly GHC 1400 Daily GHC 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2,500 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-721090877-1 Passport #Date of issue 21/02/2020 Expiry date 20/02/2030 Place of Issue Cape CoastPurpose for the loan GHC 2,000 FOR FOOD AND PASTRIES BUSINESS



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Loan repayments

Daily GHc 145 Weekly GHc 145 Bi-Weekly GHc 150 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
(PHILOMENA QUANSAH) 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 [Signature] DATE 28/01/24

**MICRO-CREDIT ENTERPRISE**Guarantor

I GRACE MENSAH hereby guarantee a loan of GHc 200.00

Being granted to (Full name of borrower) PHILOMENA QUANSAH

Whom I am related to as SISTER-IN-LAW

I GRACE MENSAH 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 30/04/1996 Age 27 Gender FEMALE

Mobile 057203182 Email

Postal Address..... House Address HN BII, BRONIYIBIMA

Please indicate a visible landmark BEHIND PUBLIC WASH BATHHOUSE, BRONIYIBIMA

Identification: National ID # CHA-723521030-3 Passport #

Date of issue 06/07/2020 Expiry date 05/07/2030 Place of issue BRONIYIBIMA

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

Self employed ☒ nature of business SEUS RICE (UNCOOKED)

Business location/address ELUMINA FISHERIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GHc 500 Daily GHc 100

Guarantor's signature/thumb print GRACE MENSAH Date 25/01/24

Official use only

Loan officer JESSICA TAYLOR

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, GRACE MENCIAH..... 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

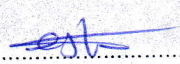
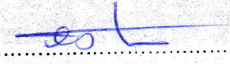
I, JESSICA EIHUN..... do hereby agree that I am serving as the interpreter for PHILOMENA QUANIAH..... and GRACE MENCIAH.....

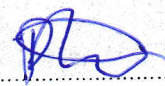
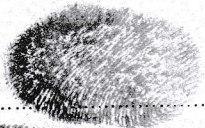
(Borrower)

(Guarantor)

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