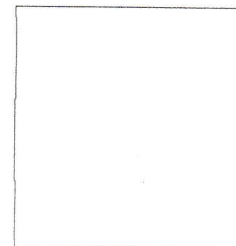




MICRO-CREDIT ENTERPRISE



First Name..... HANNAH Middle Name.....

Surname..... ESHU

Date of Birth 29/08/1977 Age..... Gender FEMALE

Postal Address..... House Address 7B/20 AKOIOBISIN

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

Years at this current address 20 mm/yyyy Rent Own ☒ Mortgage

Mobile 0554334901 Email.....

Spouse Name KOBINA Last Name YEBOAH

Mobile # 0540981129 Email.....

Date of birth dd/mm/yyyy 19/07/1970 Age 57 Number of children 5 dependents 5

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address

..... years of experience

Business location. Indicate visible landmark DADDIES FIRM FOUNDATION SCHOOL

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

Income details

Monthly GHS 4000 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-719400676-6 Passport #.....

Date of issue 04/02/2020 Expiry date 08/02/2030 Place of Issue ELMINA

Purpose for the load GHS 2500 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 ?

<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
(... HANNAH 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... Hannah Eshun DATE 02/09/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I SARA THOMPSON hereby guarantee a loan of GHc

Being granted to (Full name of borrower) HANNAH ESHUN

Whom I am related to as CHURCH MEMBER

I SARA THOMPSON 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 28/08/1971 Age Gender FEMALE

Mobile 0543988138 Email

Postal Address..... House Address 43/A OLD POST OFFICE

Please indicate a visible landmark NEAR P. P. P. OFFICE

Identification: National ID # GHANA CARD Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMINA

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

Self employed ☒ nature of business SEAMSTRESS

Business location/address OLD POST OFFICE

Please indicate a visible landmark NEAR P. P. P. OFFICE

Unemployed.....

Profession years of experience 30

Guarantor's income details. Monthly..... Weekly GHd 490 Daily GHd 70

Guarantor's signature/thumb print [Signature] Date 02/09/2024

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, HANNAH ESHUN 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 HANNAH ESHUN and SARA TITOMPSON

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) Hannah 

Guarantor signature and thumb print (Required) Sara 