

**MICRO-CREDIT ENTERPRISE**First Name MICHAEL Middle NameSurname ANSATWE ANSAHDate of Birth 23/04/1990 Age Gender MALEPostal Address House Address CK/0058/1090 - K1228 ABEMANOTE: please indicate a visible landmark to your home address OPPOSITE ABEMA SCHOOL PARKYears at this current address 2 mm/yyyy Rent ☒ Own MortgageMobile 0555324629 EmailSpouse Name SARAH Last Name ENOMobile # 0543407957 Email

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

EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details TAILOR / DISPATCH RIDERIncome detailsMonthly weekly GH¢ 3000 Daily GH¢ 500Previous loan obtained from MJY3 GH¢ 10,000 Date

Current working capital GH¢ Loans from other sources GH¢ Date

identification

Identification: National ID # Passport #

Date of issue Expiry date Place of Issue

Purpose for the loan GH¢ 5000 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
(.....MICHAEL AHSAH.....) 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 31/10/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I JOHN KEISEABA hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) MICHAEL ANSAH

Whom I am related to as FRIEND

I JOHN KEISEABA 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 20/11/1995 Age Gender MALE

Mobile 0548851154 Email

Postal Address..... House Address 58/24 NEW MARKET

Please indicate a visible landmark NEAR PENTECOST CHURCH

Identification: National ID # GHA-72090890/-2 Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of issue AYEHSU

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

Self employed ☒ nature of business PASTOR / SUPERVISOR

Business location/address NEW MARKET

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly GHc 3000 Weekly Daily

Guarantor's signature/thumb print Date 31/10/2024

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, MICHEAL ANSAH 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, H/A do hereby agree that I am serving as interpreter
For MICHEAL ANSAH and JOHN KEISEABA

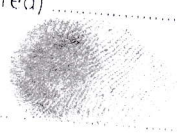
(Borrower)

(Guarantor)

Client 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 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) 