



MICRO-CREDIT ENTERPRISE

First Name SALITU Middle Name

Surname YAHYA

Date of Birth # 10/07/1975 Age 48 Gender MALE

Postal Address House Address HN 24/1, ZONGO

NOTE: please indicate a visible landmark to your home address SSNIT JUNCTION

Years at this current address 46 mm/yyyy Rent Own ☒ Mortgage

Mobile 0246291516 Email

Spouse Name AYISATU Last Name ABULATI

Mobile # Email

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

Employment

Self Employed Employee ☒ Unemployed

Profession MANAGER HOUSE KEEPING Employer Name and address ELMINA BEACH RESORT
..... years of experience 22

Business location. Indicate visible landmark ELMINA BEACH RESORT

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

Income details

Monthly GH¢4174 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # Passport #

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of Issue ZONGO

Purpose for the load GH¢3500 PERSONAL LOAN



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc GH¢ 1015

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

(SAUTU YAHAYA) 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 31/01/24



MICRO-CREDIT ENTERPRISE

Guarantor

I EBENEZER MAC GAYIN hereby guarantee a loan of GHc

Being granted to (Full name of borrower) SALITU YAHAYA

Whom I am related to as CO-WORKER

I EBENEZER MAC-GYAIN 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 12/05/1907 Age 56 Gender MALE

Mobile 0244364986 Email

Postal Address..... House Address HN 46/1, AKOTOBILIN

Please indicate a visible landmark AKOTOBILIN PRIMARY SCHOOL

Identification: National ID # AA-720143184-2 Passport #

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue ELMWA

Employment details. Employee ☒ Employer Name and address ELMINA BEACH RESORT

Self employed nature of business

Business location/address

Please indicate a visible landmark ELMINA BEACH RESORT

Unemployed.....

Profession LAUNDRY SUPERVISOR years of experience 26

Guarantor's income details. Monthly 117798 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 31/01/24

Official use only

Loan officer JESSICA TITAH

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, SANTU TATATA..... 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 and
(Borrower) (Guarantor)

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

N/A

[Signature]

[Signature]

